

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	12,319	2,488	2,884	4,250	2,697
Consumer unit characteristics:					
Income before taxes 1/.....	\$39,562	\$45,352	\$36,646	\$36,545	\$41,846
Income after taxes 1/.....	36,300	42,752	33,591	33,886	37,010
Age of reference person.....	59.4	59.7	59.6	59.3	59.2
Average number in consumer unit:					
Persons.....	2.2	2.3	2.0	2.2	2.4
Children under 18.....	.2	.2	.1	.2	.2
Persons 65 and over.....	.1	.1	.1	.1	.1
Earners.....	1.3	1.4	1.4	1.3	1.4
Vehicles.....	2.2	1.9	2.3	2.0	2.4
Percent distribution:					
Sex of reference person:					
Male.....	65	60	67	66	68
Female.....	35	40	33	34	32
Housing tenure:					
Homeowner.....	80	75	81	84	77
With mortgage.....	38	30	38	38	44
Without mortgage.....	42	45	43	46	33
Renter.....	20	25	19	16	23
Race of reference person:					
Black.....	11	10	10	15	4
White and other.....	89	90	90	85	96
Education of reference person:					
Elementary (1-8).....	12	12	9	15	9
High school (9-12).....	46	49	53	43	39
College.....	42	39	37	41	51
Never attended and other.....	(2)	(2)	(3)	1	1
At least one vehicle owned.....	89	85	90	89	94
Average annual expenditures.....	\$33,140	\$34,686	\$31,903	\$31,612	\$35,448
Food.....	4,545	4,912	4,501	4,428	4,441
Food at home.....	2,784	3,126	2,684	2,731	2,660
Cereals and bakery products.....	420	477	426	405	379
Cereals and cereal products.....	144	152	155	140	130
Bakery products.....	275	326	270	265	249
Meats, poultry, fish, and eggs.....	790	1,021	709	802	647
Beef.....	242	272	242	247	204

Pork.....	172	196	153	200	127
Other meats.....	101	133	100	97	75
Poultry.....	134	188	124	127	104
Fish and seafood.....	111	199	64	95	107
Eggs.....	31	34	26	35	30
Dairy products.....	283	321	260	282	274
Fresh milk and cream.....	117	120	116	127	98
Other dairy products.....	166	201	144	155	177
Fruits and vegetables.....	472	560	443	455	451
Fresh fruits.....	144	163	139	137	141
Fresh vegetables.....	151	191	126	148	147
Processed fruits.....	95	116	97	84	91
Processed vegetables.....	83	90	81	86	72
Other food at home.....	819	747	845	786	909
Sugar and other sweets.....	110	93	121	114	105
Fats and oils.....	81	78	78	85	82
Miscellaneous foods.....	326	283	329	304	402
Nonalcoholic beverages.....	244	232	261	236	249
Food prepared by consumer unit on out-of-town trips.....	58	61	57	47	71
Food away from home.....	1,761	1,786	1,817	1,697	1,781
Alcoholic beverages.....	294	366	220	244	401
Housing.....	10,259	11,701	9,843	9,217	11,011
Shelter.....	5,307	6,613	5,061	4,413	5,776
Owned dwellings.....	3,747	4,489	3,649	3,310	3,854
Mortgage interest and charges.....	1,700	1,613	1,588	1,510	2,198
Property taxes.....	1,146	1,962	1,170	846	838
Maintenance, repairs, insurance, other expenses.....	901	913	891	954	818
Rented dwellings.....	997	1,393	787	627	1,440
Other lodging.....	564	731	625	476	482
Utilities, fuels, and public services.....	2,430	2,636	2,227	2,593	2,199
Natural gas.....	318	446	405	214	273
Electricity.....	984	902	837	1,234	823
Fuel oil and other fuels.....	111	282	112	65	27
Telephone services.....	710	722	645	755	700
Water and other public services.....	306	285	228	326	377
Household operations.....	389	367	338	411	431
Personal services.....	59	4/39	4/112	4/30	67
Other household expenses.....	330	327	227	380	364
Housekeeping supplies.....	484	463	537	412	554
Laundry and cleaning supplies.....	127	125	152	124	102
Other household products.....	214	183	258	180	243
Postage and stationery.....	143	155	128	107	209
Household furnishings and equipment.....	1,649	1,622	1,679	1,388	2,050
Household textiles.....	128	107	179	116	101
Furniture.....	305	293	308	299	321
Floor coverings.....	215	382	257	64	236
Major appliances.....	171	151	187	142	219
Small appliances, miscellaneous housewares	119	112	106	136	111
Miscellaneous household equipment.....	712	576	641	631	1,063
Apparel and services.....	1,713	2,019	1,567	1,481	1,962

Men and boys.....	395	446	412	293	487
Men, 16 and over.....	337	351	332	270	436
Boys, 2 to 15.....	58	95	79	23	51
Women and girls.....	780	905	734	652	925
Women, 16 and over.....	718	847	652	590	881
Girls, 2 to 15.....	63	58	82	62	44
Children under 2.....	49	78	38	42	46
Footwear.....	208	256	199	158	255
Other apparel products and services.....	281	334	184	335	249
Transportation.....	6,108	6,105	6,087	6,075	6,177
Vehicle purchases (net outlay).....	2,501	2,455	2,494	2,661	2,298
Cars and trucks, new.....	1,432	1,221	1,327	1,719	1,287
Cars and trucks, used.....	1,043	1,232	1,085	925	1,010
Other vehicles.....	4/26	4/2	4/82	4/16	4/1
Gasoline and motor oil.....	1,034	917	1,074	1,049	1,078
Other vehicle expenses.....	2,128	2,164	2,087	2,015	2,309
Vehicle finance charges.....	207	168	218	239	183
Maintenance and repairs.....	709	647	764	619	841
Vehicle insurance.....	776	901	699	764	762
Vehicle rental, leases, licenses, other charges.....	435	448	406	393	523
Public transportation.....	445	569	432	351	492
Health care.....	2,025	2,014	1,923	2,165	1,923
Health insurance.....	896	888	890	1,004	738
Medical services.....	687	739	539	703	771
Drugs.....	346	300	391	377	290
Medical supplies.....	96	87	103	80	124
Entertainment.....	1,572	1,457	1,588	1,467	1,824
Fees and admissions.....	448	484	371	416	546
Television, radios, sound equipment.....	486	480	518	447	517
Pets, toys, and playground equipment.....	294	303	302	269	318
Other entertainment supplies, equipment, and services.....	344	190	397	335	443
Personal care products and services.....	400	416	387	352	479
Reading.....	194	222	184	168	222
Education.....	358	467	337	372	256
Tobacco products and smoking supplies.....	308	280	313	322	306
Miscellaneous.....	883	792	958	782	1,037
Cash contributions.....	1,164	769	962	1,504	1,210
Personal insurance and pensions.....	3,316	3,166	3,033	3,035	4,199
Life and other personal insurance.....	555	540	438	581	653
Pensions and Social Security.....	2,761	2,626	2,595	2,454	3,546
Sources of income and personal taxes: 1/					
Money income before taxes.....	39,562	45,352	36,646	36,545	41,846
Wages and salaries.....	28,700	33,416	26,204	27,108	29,484
Self-employment income.....	2,050	1,962	2,646	1,637	2,108

Social Security, private and government retirement.....	6,284	6,727	5,999	5,602	7,143
Interest, dividends, rental income, other property income.....	1,483	1,712	1,184	1,445	1,639
Unemployment and workers' compensation, veterans' benefits.....	326	406	275	176	519
Public assistance, supplemental security income, food stamps.....	415	582	208	400	504
Regular contributions for support.....	124	4/155	4/55	62	254
Other income.....	179	4/391	75	114	196
Personal taxes.....	3,262	2,599	3,056	2,659	4,836
Federal income taxes.....	2,369	1,717	2,050	2,031	3,679
State and local income taxes.....	641	577	619	448	981
Other taxes.....	252	306	387	180	177
Income after taxes.....	36,300	42,752	33,591	33,886	37,010
Addenda:					
Net change in total assets and liabilities....	1,483	-851	1,228	1,345	4,126
Net change in total assets.....	4,010	2,849	2,923	2,604	8,463
Net change in total liabilities.....	2,528	3,699	1,695	1,259	4,336
Other financial information:					
Other money receipts.....	706	818	886	726	379
Mortgage principal paid on owned property...	-1,090	-918	-1,288	-948	-1,259
Estimated market value of owned home.....	90,620	111,527	73,500	75,804	113,000
Estimated monthly rental value of owned home	619	720	536	553	720
Gifts of goods and services.....	1,401	1,444	1,603	1,274	1,337
Food.....	134	130	184	131	92
Housing.....	320	308	354	311	312
Housekeeping supplies.....	50	65	44	29	76
Household textiles.....	19	4/20	4/20	18	4/18
Appliances and miscellaneous housewares...	47	52	48	57	25
Major appliances.....	8	4/11	16	4/3	4/3
Small appliances and miscellaneous housewares.....	39	42	32	54	22
Miscellaneous household equipment.....	84	55	77	102	90
Other housing.....	121	116	164	105	103
Apparel and services.....	396	502	465	303	360
Males, 2 and over.....	105	127	125	82	93
Females, 2 and over.....	189	232	249	130	169
Children under 2.....	43	68	34	36	38
Other apparel products and services.....	60	75	56	54	59
Jewelry and watches.....	26	40	22	18	31
All other apparel products and services.	34	35	34	36	28
Transportation.....	91	33	104	59	181
Health care.....	24	20	30	11	41
Entertainment.....	115	125	140	86	125
Toys, games, hobbies, and tricycles.....	53	64	69	39	48
Other entertainment.....	62	61	71	47	77
Education.....	165	4/166	197	208	60
All other gifts.....	156	159	129	165	166

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ Value less than 0.5.
- 3/ No data reported.
- 4/ Data are likely to have large sampling errors.