

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
1998-1999**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	13,238	2,600	3,124	4,751	2,763
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$46,870	\$56,932	\$43,734	\$43,770	\$46,247
Income after taxes <sup>1</sup> .....	43,041	51,542	39,517	40,962	42,523
Age of reference person .....	59.2	59.1	59.4	59.3	59.2
Average number in consumer unit:					
Persons .....	2.2	2.4	2.0	2.1	2.2
Children under 18 .....	.2	.2	.1	.2	.2
Persons 65 and over .....	.1	.1	.1	.1	.1
Earners .....	1.3	1.5	1.3	1.2	1.4
Vehicles .....	2.2	2.0	2.4	2.1	2.5
Percent distribution:					
Sex of reference person:					
Male .....	59	63	59	58	59
Female .....	41	37	41	42	41
Housing tenure:					
Homeowner .....	79	73	82	81	77
With mortgage .....	39	35	37	37	49
Without mortgage .....	40	38	45	44	29
Renter .....	21	27	18	19	23
Race of reference person:					
Black .....	11	10	8	16	6
White and other .....	89	90	92	84	94
Education of reference person:					
Elementary (1-8) .....	8	9	4	11	7
High school (9-12) .....	44	46	51	44	32
College .....	48	44	46	44	60
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	90	86	92	90	91
Average annual expenditures .....	\$38,389	\$43,405	\$36,390	\$33,440	\$44,467
Food .....	4,980	5,828	4,718	4,300	5,665
Food at home .....	2,876	3,144	2,743	2,556	3,362
Cereals and bakery products .....	422	454	424	380	464
Cereals and cereal products .....	131	137	126	113	162
Bakery products .....	292	317	297	267	302
Meats, poultry, fish, and eggs .....	765	946	661	675	874
Beef .....	231	300	203	196	256
Pork .....	167	172	160	169	167
Other meats .....	92	106	96	71	111
Poultry .....	135	169	105	123	162
Fish and seafood .....	104	156	73	80	134
Eggs .....	36	43	24	35	44
Dairy products .....	302	328	287	273	348
Fresh milk and cream .....	111	118	102	104	128
Other dairy products .....	191	210	185	168	220
Fruits and vegetables .....	519	593	463	457	628
Fresh fruits .....	165	187	146	135	224
Fresh vegetables .....	164	199	145	143	193
Processed fruits .....	106	124	95	93	127
Processed vegetables .....	82	83	76	86	84

See footnotes at end of table.

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
1998-1999 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home .....	\$869	\$822	\$909	\$771	\$1,048
Sugar and other sweets .....	115	118	130	90	139
Fats and oils .....	83	88	74	79	97
Miscellaneous foods .....	376	330	407	332	470
Nonalcoholic beverages .....	232	224	236	219	260
Food prepared by consumer unit on out-of-town trips .....	62	61	63	51	83
Food away from home .....	2,104	2,685	1,975	1,744	2,303
Alcoholic beverages .....	322	428	304	274	319
Housing .....	12,002	13,898	11,083	10,136	14,495
Shelter .....	6,493	8,029	5,902	4,925	8,413
Owned dwellings .....	4,657	5,600	4,229	3,620	6,040
Mortgage interest and charges .....	2,290	2,272	1,943	1,746	3,635
Property taxes .....	1,315	2,177	1,356	920	1,139
Maintenance, repairs, insurance, other expenses .....	1,052	1,151	930	954	1,265
Rented dwellings .....	1,210	1,725	934	889	1,590
Other lodging .....	625	704	739	416	783
Utilities, fuels, and public services .....	2,606	2,843	2,478	2,641	2,467
Natural gas .....	323	433	440	195	309
Electricity .....	1,004	1,002	877	1,198	816
Fuel oil and other fuels .....	96	223	85	63	47
Telephone services .....	853	913	783	856	869
Water and other public services .....	330	273	292	329	427
Household operations .....	455	443	306	470	612
Personal services .....	60	64	35	102	49
Other household expenses .....	396	379	270	368	603
Housekeeping supplies .....	660	596	590	773	614
Laundry and cleaning supplies .....	126	131	132	103	154
Other household products .....	382	297	304	548	270
Postage and stationery .....	152	169	154	122	191
Household furnishings and equipment .....	1,787	1,987	1,808	1,328	2,389
Household textiles .....	124	136	128	81	188
Furniture .....	403	496	400	308	481
Floor coverings .....	75	67	72	52	128
Major appliances .....	195	257	192	130	250
Small appliances, miscellaneous housewares .....	123	166	133	77	147
Miscellaneous household equipment .....	867	865	882	681	1,195
Apparel and services .....	1,612	1,985	1,459	1,320	1,954
Men and boys .....	373	484	366	262	468
Men, 16 and over .....	330	430	328	226	420
Boys, 2 to 15 .....	42	54	38	36	49
Women and girls .....	628	713	572	528	800
Women, 16 and over .....	580	663	506	487	765
Girls, 2 to 15 .....	48	50	66	41	35
Children under 2 .....	41	46	25	42	57
Footwear .....	276	326	296	232	275
Other apparel products and services .....	295	415	201	256	354
Transportation .....	7,219	7,968	7,028	6,390	8,142
Vehicle purchases (net outlay) .....	3,246	3,700	3,289	2,965	3,252
Cars and trucks, new .....	1,882	2,615	1,926	1,576	1,670
Cars and trucks, used .....	1,349	1,080	1,362	1,374	1,545
Other vehicles .....	14	45	42	415	437
Gasoline and motor oil .....	1,085	999	1,055	1,062	1,241

See footnotes at end of table.

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
1998-1999 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,355	\$2,639	\$2,203	\$1,959	\$2,928
Vehicle finance charges .....	303	269	306	302	331
Maintenance and repairs .....	710	766	666	638	825
Vehicle insurance .....	806	974	748	678	935
Vehicle rental, leases, licenses, other charges .....	536	630	483	342	838
Public transportation .....	533	631	481	404	721
Health care .....	2,309	2,046	2,292	2,401	2,419
Health insurance .....	1,028	913	1,002	1,049	1,131
Medical services .....	698	643	650	730	749
Drugs .....	464	388	504	512	408
Medical supplies .....	118	101	136	110	131
Entertainment .....	2,077	2,151	2,164	1,746	2,474
Fees and admissions .....	509	528	466	450	642
Television, radios, sound equipment .....	594	730	512	554	630
Pets, toys, and playground equipment .....	353	356	334	306	462
Other entertainment supplies, equipment, and services .....	621	536	852	436	740
Personal care products and services .....	431	477	442	377	469
Reading .....	190	230	192	150	218
Education .....	473	1,042	366	197	534
Tobacco products and smoking supplies .....	332	397	384	320	230
Miscellaneous .....	1,091	1,052	994	880	1,583
Cash contributions .....	1,508	1,410	1,340	1,562	1,697
Personal insurance and pensions .....	3,844	4,494	3,624	3,387	4,266
Life and other personal insurance .....	578	777	539	553	480
Pensions and Social Security .....	3,265	3,717	3,085	2,834	3,786
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	46,867	56,932	43,734	43,770	46,233
Wages and salaries .....	33,250	40,478	32,847	30,749	31,485
Self-employment income .....	4,491	8,187	2,139	3,447	5,241
Social Security, private and government retirement .....	6,752	5,379	7,159	7,571	6,265
Interest, dividends, rental income, other property income .....	1,374	1,554	1,084	1,082	1,936
Unemployment and workers' compensation, veterans' benefits .....	256	279	168	274	291
Public assistance, supplemental security income, food stamps .....	419	500	286	306	644
Regular contributions for support .....	136	96	<sup>4</sup> 22	220	151
Other income .....	189	460	30	120	221
Personal taxes .....	3,829	5,391	4,216	2,808	3,723
Federal income taxes .....	2,923	4,106	3,165	2,166	2,864
State and local income taxes .....	670	903	894	416	651
Other taxes .....	236	383	157	225	208
Income after taxes .....	43,041	51,542	39,517	40,962	42,523

See footnotes at end of table.

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
1998-1999 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$157	- \$3,009	- \$1,443	\$3,107	- \$1,631
Net change in total assets .....	6,158	3,003	4,522	6,212	10,882
Net change in total liabilities .....	6,314	6,012	5,965	3,104	12,513
Other financial information:					
Other money receipts .....	977	1,404	948	874	784
Mortgage principal paid on owned property .....	-2,278	-1,719	-1,154	-1,749	-4,986
Estimated market value of owned home .....	116,615	123,657	98,219	98,359	162,178
Estimated monthly rental value of owned home ..	746	814	659	659	929
Gifts of goods and services .....	1,457	1,756	1,423	1,079	1,879
Food .....	132	131	141	88	200
Housing .....	381	484	343	288	491
Housekeeping supplies .....	48	46	53	33	71
Household textiles .....	30	48	28	22	30
Appliances and miscellaneous housewares .....	53	105	49	25	53
Major appliances .....	11	23	10	4 <sup>3</sup>	11
Small appliances and miscellaneous housewares .....	43	82	39	22	43
Miscellaneous household equipment .....	103	106	98	72	164
Other housing .....	147	179	115	135	172
Apparel and services .....	288	340	264	222	388
Males, 2 and over .....	87	99	101	56	115
Females, 2 and over .....	103	146	87	81	124
Children under 2 .....	33	27	20	36	51
Other apparel products and services .....	64	69	56	49	98
Jewelry and watches .....	23	34	13	21	29
All other apparel products and services .....	41	35	43	28	70
Transportation .....	82	69	69	86	102
Health care .....	34	24	30	23	69
Entertainment .....	150	160	138	144	166
Toys, games, hobbies, and tricycles .....	54	66	63	47	47
Other entertainment .....	95	95	75	97	120
Education .....	224	433	236	53	307
All other gifts .....	166	115	202	177	156

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors. n.a. Not applicable.