

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
1999-2000**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	13,904	2,650	3,323	5,088	2,843
Consumer unit characteristics:					
Income before taxes ¹	\$48,764	\$57,712	\$44,771	\$46,539	\$48,832
Income after taxes ¹	44,644	52,109	40,726	43,556	44,053
Age of reference person	59.1	58.8	59.1	59.4	58.9
Average number in consumer unit:					
Persons	2.2	2.3	2.0	2.2	2.2
Children under 182	.2	.1	.2	.2
Persons 65 and over1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.2	1.4
Vehicles	2.2	1.9	2.4	2.1	2.4
Percent distribution:					
Sex of reference person:					
Male	58	59	56	57	59
Female	42	41	44	43	41
Housing tenure:					
Homeowner	80	77	82	83	77
With mortgage	40	36	38	38	50
Without mortgage	40	40	44	45	27
Renter	20	23	18	17	23
Race of reference person:					
Black	11	12	7	15	6
White and other	89	88	93	85	94
Education of reference person:					
Elementary (1-8)	8	6	5	11	7
High school (9-12)	43	48	46	44	32
College	49	46	50	45	61
Never attended and other	(²)	(³)	(³)	(²)	(²)
At least one vehicle owned or leased	91	88	93	91	92
Average annual expenditures	\$39,391	\$43,161	\$37,968	\$34,663	\$46,012
Food	5,112	5,450	4,970	4,655	5,769
Food at home	2,996	3,067	2,910	2,840	3,309
Cereals and bakery products	437	447	439	423	449
Cereals and cereal products	140	137	139	136	150
Bakery products	297	310	300	287	299
Meats, poultry, fish, and eggs	797	904	709	769	832
Beef	236	268	214	222	253
Pork	175	171	178	183	164
Other meats	97	118	99	84	93
Poultry	141	161	117	140	151
Fish and seafood	108	149	73	97	126
Eggs	39	37	28	43	45
Dairy products	313	314	314	300	337
Fresh milk and cream	117	120	111	117	119
Other dairy products	197	194	203	183	218
Fruits and vegetables	542	592	489	497	633
Fresh fruits	173	192	149	154	215
Fresh vegetables	172	195	155	151	205
Processed fruits	111	122	99	102	130
Processed vegetables	86	83	86	90	82

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,
1999-2000 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$907	\$811	\$959	\$850	\$1,058
Sugar and other sweets	117	110	126	109	128
Fats and oils	88	93	85	81	100
Miscellaneous foods	400	324	448	375	471
Nonalcoholic beverages	252	232	251	247	283
Food prepared by consumer unit on out-of-town trips	51	51	49	38	76
Food away from home	2,116	2,383	2,060	1,815	2,459
Alcoholic beverages	351	393	371	302	373
Housing	12,227	14,137	11,249	10,237	15,173
Shelter	6,623	8,162	5,918	5,131	8,681
Owned dwellings	4,795	5,847	4,264	3,858	6,114
Mortgage interest and charges	2,303	2,321	1,864	1,824	3,655
Property taxes	1,422	2,283	1,399	1,076	1,263
Maintenance, repairs, insurance, other expenses	1,071	1,243	1,002	958	1,196
Rented dwellings	1,164	1,508	940	777	1,796
Other lodging	664	807	713	497	771
Utilities, fuels, and public services	2,683	3,014	2,535	2,688	2,540
Natural gas	334	486	434	205	304
Electricity	1,023	995	879	1,234	842
Fuel oil and other fuels	97	256	70	62	42
Telephone services	890	978	836	865	913
Water and other public services	340	299	316	321	440
Household operations	510	488	444	487	649
Personal services	77	78	62	104	43
Other household expenses	433	409	382	382	606
Housekeeping supplies	578	698	621	481	573
Laundry and cleaning supplies	154	228	158	119	135
Other household products	279	318	307	242	272
Postage and stationery	144	152	157	120	166
Household furnishings and equipment	1,833	1,775	1,731	1,450	2,731
Household textiles	118	141	147	81	127
Furniture	371	422	333	351	407
Floor coverings	74	60	69	66	108
Major appliances	206	218	213	157	278
Small appliances, miscellaneous housewares	125	146	144	89	144
Miscellaneous household equipment	939	788	825	705	1,667
Apparel and services	1,733	2,037	1,626	1,459	2,055
Men and boys	409	462	394	340	504
Men, 16 and over	366	417	353	295	462
Boys, 2 to 15	43	45	42	44	42
Women and girls	687	834	624	582	799
Women, 16 and over	636	777	552	538	762
Girls, 2 to 15	51	57	72	44	36
Children under 2	56	73	55	47	56
Footwear	304	344	323	236	363
Other apparel products and services	277	324	229	254	333
Transportation	7,591	7,931	8,241	6,602	8,277
Vehicle purchases (net outlay)	3,516	3,469	4,234	3,100	3,466
Cars and trucks, new	2,103	2,404	2,457	1,678	2,169
Cars and trucks, used	1,397	1,064	1,775	1,409	1,245
Other vehicles	416	41	42	414	452
Gasoline and motor oil	1,223	1,135	1,206	1,185	1,393

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,
1999-2000 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,358	\$2,729	\$2,287	\$2,002	\$2,725
Vehicle finance charges	335	274	369	364	299
Maintenance and repairs	697	786	648	581	879
Vehicle insurance	799	932	733	720	894
Vehicle rental, leases, licenses, other charges	526	737	538	336	654
Public transportation	494	598	513	315	692
Health care	2,480	2,131	2,567	2,588	2,516
Health insurance	1,098	903	1,168	1,171	1,068
Medical services	736	713	703	729	806
Drugs	518	399	558	575	486
Medical supplies	128	117	138	112	156
Entertainment	2,064	2,024	1,991	1,801	2,664
Fees and admissions	536	672	512	377	724
Television, radios, sound equipment	580	650	532	536	650
Pets, toys, and playground equipment	356	345	363	299	463
Other entertainment supplies, equipment, and services	592	357	586	589	828
Personal care products and services	569	611	560	531	616
Reading	187	217	198	138	233
Education	464	1,045	367	239	443
Tobacco products and smoking supplies	339	427	319	351	261
Miscellaneous	921	965	737	854	1,204
Cash contributions	1,521	1,699	1,244	1,383	1,927
Personal insurance and pensions	3,833	4,094	3,528	3,523	4,500
Life and other personal insurance	560	608	578	570	478
Pensions and Social Security	3,273	3,486	2,950	2,953	4,022
Sources of income and personal taxes: ¹					
Money income before taxes	48,764	57,712	44,771	46,539	48,832
Wages and salaries	35,036	43,185	33,849	32,081	34,181
Self-employment income	4,684	5,694	2,352	4,723	6,065
Social Security, private and government retirement	6,822	5,915	7,078	7,527	6,202
Interest, dividends, rental income, other property income	1,323	1,980	946	1,285	1,209
Unemployment and workers' compensation, veterans' benefits	174	132	148	217	166
Public assistance, supplemental security income, food stamps	421	381	332	356	642
Regular contributions for support	151	58	40	227	215
Other income	153	367	25	122	152
Personal taxes	4,120	5,602	4,045	2,983	4,779
Federal income taxes	3,186	4,314	3,104	2,287	3,764
State and local income taxes	696	990	773	435	794
Other taxes	238	298	168	260	221
Income after taxes	44,644	52,109	40,726	43,556	44,053

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,
1999-2000 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	\$442	- \$282	\$1,139	\$1,998	- \$2,479
Net change in total assets	3,772	4,010	4,315	3,567	3,284
Net change in total liabilities	3,330	4,292	3,176	1,569	5,764
Other financial information:					
Other money receipts	1,389	2,887	866	1,175	984
Mortgage principal paid on owned property	-2,125	-1,791	-1,109	-1,286	-5,127
Estimated market value of owned home	120,074	123,024	103,973	102,874	166,926
Estimated monthly rental value of owned home ..	752	862	673	646	933
Gifts of goods and services	1,448	1,677	1,551	1,083	1,772
Food	130	118	161	89	179
Alcoholic beverages	13	17	6	18	11
Housing	352	392	399	290	370
Housekeeping supplies	47	51	60	33	51
Household textiles	22	39	19	16	18
Appliances and miscellaneous housewares	45	53	60	30	45
Major appliances	9	10	17	3	8
Small appliances and miscellaneous housewares	36	44	43	27	37
Miscellaneous household equipment	92	92	116	66	112
Other housing	147	156	144	145	143
Apparel and services	306	367	315	226	384
Males, 2 and over	98	95	107	57	168
Females, 2 and over	92	147	100	68	69
Children under 2	51	69	48	42	50
Other apparel products and services	65	56	59	58	96
Jewelry and watches	27	25	11	28	46
All other apparel products and services	38	31	48	30	50
Transportation	108	37	75	98	230
Health care	44	39	56	37	49
Entertainment	136	156	133	106	173
Toys, games, hobbies, and tricycles	52	54	57	45	54
Other entertainment	84	101	76	61	119
Personal care products and services	25	15	47	21	17
Reading	3	4	2	2	4
Education	188	420	199	53	199
All other gifts	143	115	157	141	156

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.
n.a. Not applicable.