

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,365	4,783	5,560	9,110	4,912
Consumer unit characteristics:					
Income before taxes .....	\$77,898	\$85,799	\$73,667	\$69,793	\$90,025
Income after taxes .....	65,921	71,826	63,176	59,680	74,852
Age of reference person .....	59.4	59.3	59.3	59.4	59.3
Average number in consumer unit:					
People .....	2.2	2.2	2.1	2.1	2.3
Children under 18 .....	.2	.2	.2	.2	.3
Adults 65 and older .....	.1	.1	.1	.1	.1
Earners .....	1.4	1.4	1.3	1.2	1.5
Vehicles .....	2.2	1.9	2.2	2.1	2.5
Percent distribution:					
Reference person:					
Men .....	49	49	50	49	47
Women .....	51	51	50	51	53
Housing tenure:					
Homeowner .....	75	72	78	78	70
With mortgage .....	40	36	42	39	44
Without mortgage .....	35	35	36	39	26
Renter .....	25	28	22	22	30
Race of reference person:					
Black or African-American .....	13	15	11	18	4
White, Asian, and all other races .....	87	85	89	82	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	9	9	3	10	16
Not Hispanic or Latino .....	91	91	97	90	84
Education of reference person:					
Elementary (1-8) .....	3	2	2	3	4
High school (9-12) .....	34	35	37	37	23
College .....	63	63	61	60	72
Never attended and other .....	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased .....	90	84	91	91	93
Average annual expenditures .....	\$60,076	\$65,848	\$57,658	\$54,062	\$68,269
Food .....	7,131	7,405	7,324	6,555	7,713
Food at home .....	4,195	4,534	4,141	3,887	4,505
Cereals and bakery products .....	522	604	529	474	528
Cereals and cereal products .....	156	195	152	138	159
Bakery products .....	366	409	376	336	369
Meats, poultry, fish, and eggs .....	939	1,019	916	915	937
Beef .....	260	240	279	257	260
Pork .....	185	203	202	178	166
Other meats .....	129	157	138	110	129
Poultry .....	172	201	151	179	157
Fish and seafood .....	136	158	97	135	157
Eggs .....	58	60	49	57	67
Dairy products .....	426	476	425	372	477
Fresh milk and cream .....	136	152	126	126	148
Other dairy products .....	290	324	299	246	329
Fruits and vegetables .....	788	916	734	698	893
Fresh fruits .....	288	359	268	236	338
Fresh vegetables .....	258	293	229	226	314
Processed fruits .....	107	129	100	94	118
Processed vegetables .....	135	135	137	142	123
Other food at home .....	1,521	1,519	1,538	1,427	1,671
Sugar and other sweets .....	164	160	172	155	174
Fats and oils .....	123	132	119	119	124
Miscellaneous foods .....	761	745	805	700	839
Nonalcoholic beverages .....	407	420	380	407	426
Food prepared by consumer unit on out-of-town trips .....	65	62	63	46	108

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, 2015-2016 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home .....	2,935	2,872	3,182	2,668	3,208
Alcoholic beverages .....	558	705	544	436	659
Housing .....	18,421	20,635	17,076	16,300	21,697
Shelter .....	10,449	12,346	9,514	8,631	13,034
Owned dwellings .....	7,032	8,263	6,779	5,909	8,202
Mortgage interest and charges .....	2,804	2,432	2,552	2,458	4,094
Property taxes .....	2,413	3,945	2,542	1,591	2,303
Maintenance, repairs, insurance, other expenses .....	1,815	1,887	1,685	1,861	1,806
Rented dwellings .....	2,448	2,925	1,903	1,858	3,695
Other lodging .....	969	1,158	833	864	1,136
Utilities, fuels, and public services .....	4,214	4,508	4,155	4,204	4,012
Natural gas .....	438	685	602	244	372
Electricity .....	1,556	1,430	1,411	1,840	1,316
Fuel oil and other fuels .....	115	330	96	54	39
Telephone services .....	1,494	1,614	1,460	1,462	1,478
Residential phone service, VOIP, and phone cards .....	396	506	382	376	344
Cellular phone service .....	1,098	1,108	1,078	1,085	1,134
Water and other public services .....	611	449	588	604	807
Household operations .....	1,016	1,071	826	941	1,316
Personal services .....	65	247	238	238	165
Other household expenses .....	950	1,025	788	902	1,151
Housekeeping supplies .....	741	768	767	679	800
Laundry and cleaning supplies .....	176	173	190	165	184
Other household products .....	411	442	427	377	430
Postage and stationery .....	154	152	150	138	187
Household furnishings and equipment .....	2,001	1,942	1,814	1,845	2,535
Household textiles .....	122	158	69	109	170
Furniture .....	483	436	535	462	508
Floor coverings .....	23	48	21	14	20
Major appliances .....	321	235	323	371	309
Small appliances, miscellaneous housewares .....	138	171	94	103	218
Miscellaneous household equipment .....	914	894	772	786	1,310
Apparel and services .....	1,628	1,691	1,587	1,480	1,880
Men and boys .....	406	403	469	311	510
Men, 16 and over .....	349	359	395	260	453
Boys, 2 to 15 .....	56	45	75	51	57
Women and girls .....	623	661	567	565	751
Women, 16 and over .....	573	626	540	507	681
Girls, 2 to 15 .....	49	34	27	59	70
Children under 2 .....	38	239	230	52	221
Footwear .....	338	355	313	356	320
Other apparel products and services .....	223	233	208	195	280
Transportation .....	9,874	9,134	9,163	10,073	11,002
Vehicle purchases (net outlay) .....	3,964	3,262	3,264	4,734	4,011
Cars and trucks, new .....	2,303	2,267	1,774	2,517	2,539
Cars and trucks, used .....	1,615	995	1,408	2,182	1,403
Other vehicles .....	46	( <sup>3</sup> )	282	235	270
Gasoline and motor oil .....	2,073	1,875	2,001	2,116	2,270
Other vehicle expenses .....	3,147	3,017	3,329	2,771	3,735
Vehicle finance charges .....	221	177	224	258	192
Maintenance and repairs .....	972	964	935	891	1,163
Vehicle insurance .....	1,267	942	1,519	1,153	1,486
Vehicle rental, leases, licenses, and other charges .....	687	934	651	468	894
Public and other transportation .....	690	980	570	453	986
Healthcare .....	5,315	5,266	6,054	4,682	5,695
Health insurance .....	3,555	3,663	3,854	3,223	3,728
Medical services .....	1,025	979	1,365	745	1,206
Drugs .....	565	467	657	568	551
Medical supplies .....	169	156	178	147	210
Entertainment .....	3,218	2,986	3,087	3,051	3,890
Fees and admissions .....	600	756	533	400	893
Audio and visual equipment and services .....	1,143	1,155	1,086	1,171	1,143

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, 2015-2016 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment .....	894	721	1,001	877	966
Pets .....	774	642	871	752	830
Toys, hobbies, and playground equipment .....	120	80	129	125	137
Other entertainment supplies, equipment, and services .....	580	354	467	602	888
Personal care products and services .....	728	782	714	619	888
Reading .....	118	123	133	87	156
Education .....	1,126	1,981	973	690	1,274
Tobacco products and smoking supplies .....	410	407	509	426	273
Miscellaneous .....	990	987	1,182	663	1,380
Cash contributions .....	2,544	4,268	1,629	2,140	2,648
Personal insurance and pensions .....	8,016	9,479	7,682	6,860	9,112
Life and other personal insurance .....	480	669	514	408	392
Pensions and Social Security .....	7,536	8,810	7,168	6,452	8,720
Sources of income and personal taxes:					
Money income before taxes .....	\$77,898	\$85,799	\$73,667	\$69,793	\$90,025
Wages and salaries .....	60,266	68,652	56,754	54,208	67,312
Self-employment income .....	6,088	5,695	5,314	4,806	9,725
Social Security, private and government retirement .....	7,886	7,556	8,366	8,029	7,400
Interest, dividends, rental income, other property income .....	2,234	2,264	1,961	1,596	3,699
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	658	759	675	553	733
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	494	560	335	479	637
Other income .....	271	312	261	121	519
Personal taxes (contains some imputed values) .....					
Federal income taxes .....	11,977	13,973	10,490	10,113	15,172
State and local income taxes .....	9,433	10,702	8,123	8,175	12,015
Other taxes .....	2,407	3,166	2,320	1,674	3,125
	136	104	47	264	232
Income after taxes .....	65,921	71,826	63,176	59,680	74,852
Addenda:					
Net change in total assets and liabilities .....	\$11,675	\$16,994	\$10,651	\$7,448	\$15,495
Net change in total assets .....	16,801	22,992	13,866	12,945	21,248
Net change in total liabilities .....	5,126	5,998	3,214	5,497	5,753
Other financial information:					
Other money receipts .....	1,577	2,115	601	1,445	2,403
Mortgage principal paid on owned property .....	-2,326	-2,348	-2,396	-1,948	-2,928
Estimated market value of owned home .....	204,113	220,649	148,562	157,186	337,914
Estimated monthly rental value of owned home .....	1,141	1,274	971	1,005	1,455
Gifts of goods and services, total .....	1,692	1,830	1,584	1,504	2,030
Food .....	124	127	133	110	137
Alcoholic beverages .....	20	44	7	19	18
Housing .....	374	421	313	337	468
Housekeeping supplies .....	38	61	37	23	43
Household textiles .....	14	26	211	18	217
Appliances and miscellaneous					
housewares .....	44	60	22	33	70
Major appliances .....	15	16	9	14	24
Small appliances and miscellaneous					
housewares .....	28	44	13	219	46
Miscellaneous household equipment .....	68	111	84	44	53

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, 2015-2016 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other housing .....	211	183	159	218	284
Apparel and services .....	241	177	242	283	219
Males, 2 and over .....	74	87	69	67	81
Females, 2 and over .....	73	35	55	100	77
Children under 2 .....	33	<sup>2</sup> 31	28	44	19
Other apparel products and services .....	61	24	90	73	42
Jewelry and watches .....	19	25	45	<sup>2</sup> 14	<sup>2</sup> 12
All other apparel products and services ...	42	<sup>2</sup> 18	<sup>2</sup> 45	59	30
Transportation .....	184	45	61	207	417
Healthcare .....	42	<sup>2</sup> 28	<sup>2</sup> 78	30	38
Entertainment .....	130	96	156	129	133
Toys, games, arts and crafts, and tricycles	49	<sup>2</sup> 31	<sup>2</sup> 47	55	58
Other entertainment .....	81	65	109	74	75
Personal care products and services .....	16	22	16	9	22
Reading .....	7	<sup>2</sup> 3	9	8	5
Education .....	434	746	410	294	419
All other gifts .....	120	120	160	78	153

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017