

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,794	4,479	5,515	8,970	4,830
Consumer unit characteristics:					
Income before taxes	\$75,228	\$87,224	\$72,924	\$66,978	\$82,054
Income after taxes	63,815	72,491	62,050	57,192	70,085
Age of reference person	59.3	59.3	59.3	59.3	59.3
Average number in consumer unit:					
People	2.2	2.2	2.0	2.1	2.3
Children under 182	.2	.1	.2	.2
Adults 65 and older1	.1	.1	.1	.1
Earners	1.3	1.5	1.3	1.2	1.4
Vehicles	2.1	1.9	2.3	2.0	2.3
Percent distribution:					
Reference person:					
Men	48	49	47	49	48
Women	52	51	53	51	52
Housing tenure:					
Homeowner	76	74	78	78	71
With mortgage	41	40	43	40	45
Without mortgage	35	34	35	38	27
Renter	24	26	22	22	29
Race of reference person:					
Black or African-American	13	12	9	20	4
White, Asian, and all other races	87	88	91	80	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	9	9	3	9	16
Not Hispanic or Latino	91	91	97	91	84
Education of reference person:					
Elementary (1-8)	3	2	2	3	4
High school (9-12)	34	37	37	36	26
College	63	60	61	61	70
Never attended and other	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased	90	86	90	90	93
Average annual expenditures	\$57,409	\$64,344	\$54,858	\$52,428	\$63,178
Food	6,897	7,276	6,787	6,413	7,582
Food at home	4,155	4,517	4,094	3,797	4,566
Cereals and bakery products	513	601	514	466	518
Cereals and cereal products	160	204	149	141	170
Bakery products	352	397	364	325	348
Meats, poultry, fish, and eggs	932	1,036	896	883	972
Beef	245	251	251	236	249
Pork	191	189	212	172	202
Other meats	128	160	132	114	120
Poultry	172	202	161	172	157
Fish and seafood	139	171	95	131	179
Eggs	57	64	45	57	66
Dairy products	429	495	448	364	468
Fresh milk and cream	138	161	134	125	145
Other dairy products	291	334	314	239	323
Fruits and vegetables	785	909	730	701	892
Fresh fruits	284	337	263	244	337
Fresh vegetables	254	298	230	219	306
Processed fruits	109	135	103	94	122
Processed vegetables	137	139	134	144	127
Other food at home	1,497	1,476	1,507	1,382	1,716
Sugar and other sweets	156	161	154	147	169
Fats and oils	121	129	108	115	139
Miscellaneous foods	751	721	795	683	852
Nonalcoholic beverages	400	389	372	392	457
Food prepared by consumer unit on out-of-town trips	70	76	78	45	99

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, 2014-2015 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home	2,742	2,759	2,693	2,616	3,016
Alcoholic beverages	516	628	442	435	656
Housing	18,027	20,725	16,599	16,258	20,457
Shelter	10,140	12,267	9,200	8,611	12,080
Owned dwellings	6,919	8,145	6,693	5,916	7,900
Mortgage interest and charges	2,862	2,407	2,769	2,549	3,973
Property taxes	2,325	3,810	2,389	1,606	2,209
Maintenance, repairs, insurance, other expenses	1,731	1,928	1,535	1,761	1,718
Rented dwellings	2,209	2,715	1,593	1,795	3,212
Other lodging	1,012	1,407	913	899	968
Utilities, fuels, and public services	4,247	4,723	4,158	4,225	3,946
Natural gas	485	743	692	288	376
Electricity	1,584	1,463	1,389	1,910	1,312
Fuel oil and other fuels	160	452	142	78	60
Telephone services	1,423	1,587	1,396	1,376	1,388
Residential phone service, VOIP, and phone cards	420	536	409	413	341
Cellular phone service	1,003	1,052	988	963	1,048
Water and other public services	595	477	538	573	810
Household operations	950	987	791	877	1,234
Personal services	54	21	236	47	120
Other household expenses	896	966	754	830	1,115
Housekeeping supplies	764	775	747	758	784
Laundry and cleaning supplies	167	172	158	161	184
Other household products	441	417	451	463	408
Postage and stationery	156	186	139	134	192
Household furnishings and equipment	1,927	1,973	1,703	1,788	2,412
Household textiles	130	181	116	105	148
Furniture	460	465	422	420	571
Floor coverings	21	30	23	12	29
Major appliances	273	242	329	247	286
Small appliances, miscellaneous housewares	126	137	82	128	168
Miscellaneous household equipment	916	918	732	875	1,211
Apparel and services	1,692	1,970	1,458	1,582	1,923
Men and boys	421	469	425	374	459
Men, 16 and over	373	434	382	325	399
Boys, 2 to 15	47	36	43	50	60
Women and girls	682	850	538	602	849
Women, 16 and over	620	807	500	522	774
Girls, 2 to 15	62	43	38	80	75
Children under 2	46	39	40	58	235
Footwear	316	349	238	358	303
Other apparel products and services	227	263	217	189	277
Transportation	9,621	10,200	9,333	9,325	9,949
Vehicle purchases (net outlay)	3,567	3,619	3,272	3,841	3,347
Cars and trucks, new	2,148	2,195	1,772	2,480	1,918
Cars and trucks, used	1,365	1,424	1,392	1,349	1,308
Other vehicles	54	(³)	² 108	² 11	² 121
Gasoline and motor oil	2,356	2,255	2,320	2,339	2,522
Other vehicle expenses	3,023	3,324	3,181	2,651	3,240
Vehicle finance charges	211	190	213	232	191
Maintenance and repairs	963	1,020	901	906	1,091
Vehicle insurance	1,205	1,103	1,461	1,062	1,258
Vehicle rental, leases, licenses, and other charges	643	1,011	607	452	701
Public and other transportation	675	1,001	560	494	840
Healthcare	5,059	4,973	5,476	4,761	5,219
Health insurance	3,342	3,432	3,519	3,197	3,327
Medical services	952	866	1,197	781	1,071
Drugs	603	523	589	637	633
Medical supplies	162	153	170	147	188
Entertainment	3,080	3,001	2,844	2,960	3,645
Fees and admissions	596	797	493	428	837
Audio and visual equipment and services	1,107	1,131	1,042	1,102	1,168

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, 2014-2015 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	826	719	757	815	1,024
Pets	718	643	628	700	928
Toys, hobbies, and playground equipment	107	76	129	115	96
Other entertainment supplies, equipment, and services	552	354	551	615	617
Personal care products and services	695	772	701	589	816
Reading	131	167	167	84	145
Education	1,098	2,573	751	733	806
Tobacco products and smoking supplies	405	382	452	447	293
Miscellaneous	821	1,003	861	613	992
Cash contributions	1,989	1,728	1,735	2,002	2,498
Personal insurance and pensions	7,377	8,947	7,255	6,226	8,197
Life and other personal insurance	508	694	506	418	504
Pensions and Social Security	6,869	8,252	6,749	5,808	7,692
Sources of income and personal taxes:					
Money income before taxes	\$75,228	\$87,224	\$72,924	\$66,978	\$82,054
Wages and salaries	57,517	70,174	55,810	50,793	60,217
Self-employment income	6,006	5,758	5,279	5,400	8,190
Social Security, private and government retirement	7,852	7,971	8,308	7,880	7,168
Interest, dividends, rental income, other property income	2,442	1,780	2,188	1,653	4,812
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	609	682	608	512	724
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	590	573	456	641	666
Other income	211	286	274	99	278
Personal taxes (contains some imputed values)	11,413	14,733	10,874	9,787	11,970
Federal income taxes	8,987	11,506	8,250	8,009	9,306
State and local income taxes	2,281	3,137	2,429	1,563	2,654
Other taxes	145	90	195	215	² 10
Income after taxes	63,815	72,491	62,050	57,192	70,085
Addenda:					
Net change in total assets and liabilities	\$6,371	\$21,907	\$14,774	-\$10,964	\$14,561
Net change in total assets	10,333	25,149	17,849	-6,951	20,109
Net change in total liabilities	3,962	3,242	3,075	4,013	5,548
Other financial information:					
Other money receipts	1,379	1,198	964	1,708	1,408
Mortgage principal paid on owned property	-2,257	-2,502	-2,134	-1,978	-2,688
Estimated market value of owned home	194,880	213,575	150,295	156,897	298,987
Estimated monthly rental value of owned home	1,100	1,260	946	980	1,351
Gifts of goods and services, total	1,712	2,179	1,693	1,500	1,696
Food	143	144	202	113	131
Alcoholic beverages	22	36	15	21	21
Housing	329	334	345	321	321
Housekeeping supplies	37	49	42	26	40
Household textiles	16	² 16	21	17	² 10
Appliances and miscellaneous housewares	32	33	17	34	43
Major appliances	10	9	9	9	11
Small appliances and miscellaneous housewares	22	24	8	² 25	32
Miscellaneous household equipment	54	94	65	29	50

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, 2014-2015 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other housing	190	140	201	215	178
Apparel and services	292	314	293	309	241
Males, 2 and over	82	117	82	67	78
Females, 2 and over	100	113	95	113	72
Children under 2	40	34	27	53	34
Other apparel products and services	70	50	89	76	58
Jewelry and watches	20	² 14	48	26	² 16
All other apparel products and services ...	51	36	40	69	42
Transportation	198	43	135	218	375
Healthcare	40	49	67	14	48
Entertainment	137	93	188	131	127
Toys, games, arts and crafts, and tricycles	36	² 20	47	38	² 32
Other entertainment	101	73	141	93	95
Personal care products and services	18	32	15	16	15
Reading	9	14	11	8	5
Education	423	1,025	261	287	304
All other gifts	101	96	161	62	109

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016