

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	24,834	4,414	5,408	9,353	5,660
Consumer unit characteristics:					
Income before taxes	\$97,209	\$108,562	\$87,912	\$94,749	\$101,306
Income after taxes	80,491	91,798	75,676	75,939	83,796
Age of reference person	59.6	59.7	59.6	59.7	59.4
Average number in consumer unit:					
People	2.2	2.3	2.1	2.1	2.3
Children under 182	.2	.2	.2	.2
Adults 65 and older1	.1	.1	.1	.1
Earners	1.4	1.6	1.4	1.3	1.5
Vehicles	2.2	2.0	2.5	2.1	2.2
Percent distribution:					
Reference person:					
Men	48	49	47	45	52
Women	52	51	53	55	48
Housing tenure:					
Homeowner	74	72	77	75	71
With mortgage	42	42	40	40	45
Without mortgage	33	31	37	35	26
Renter	26	28	23	25	29
Race of reference person:					
Black or African-American	13	12	11	20	3
White, Asian, and all other races	87	88	89	80	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	11	11	4	10	20
Not Hispanic or Latino	89	89	96	90	80
Education of reference person:					
Elementary (1-8)	3	2	1	2	6
High school (9-12)	30	32	31	34	22
College	67	66	68	64	72
Never attended and other	(²)	(²)	(³)	(²)	1
At least one vehicle owned or leased	92	86	93	93	92
Average annual expenditures	\$67,192	\$77,641	\$64,266	\$60,155	\$73,633
Food					
Food at home	7,929	8,850	7,200	7,256	9,157
Cereals and bakery products	5,085	5,718	4,586	4,692	5,821
Cereals and cereal products	632	729	564	597	685
Bakery products	201	239	188	177	224
Meats, poultry, fish, and eggs	432	489	376	420	462
Beef	1,124	1,283	999	1,063	1,233
Pork	306	344	294	282	331
Other meats	231	203	239	250	213
Poultry	146	188	143	131	138
Fish and seafood	200	246	155	184	241
Eggs	177	231	117	163	222
Dairy products	63	69	52	54	87
Fresh milk and cream	478	587	454	406	545
Other dairy products	146	173	134	128	169
Fruits and vegetables	333	413	321	278	376
Fresh fruits	965	1,138	835	855	1,166
Fresh vegetables	349	391	283	307	471
Processed fruits	322	406	271	275	390
Processed vegetables	119	150	111	103	129
Other food at home	175	191	170	170	177
Sugar and other sweets	1,885	1,982	1,734	1,770	2,192
Fats and oils	171	191	166	151	200
Miscellaneous foods	134	157	113	125	155
Nonalcoholic beverages	1,000	1,005	900	982	1,151
Food prepared by consumer unit on out-of-town trips	507	544	484	458	596
Other food at home	72	85	72	55	90

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 Surveys, 2019-2020 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home.....	2,845	3,132	2,614	2,564	3,336
Alcoholic beverages	638	882	588	504	721
Housing.....	21,287	25,112	19,380	18,818	24,206
Shelter	12,229	15,446	10,582	10,087	14,835
Owned dwellings	8,098	10,071	7,472	6,777	9,343
Mortgage interest and charges.....	2,855	2,980	2,134	2,484	4,059
Property taxes.....	2,805	4,690	2,920	1,890	2,738
Maintenance, repairs, insurance, other expenses	2,438	2,401	2,417	2,403	2,545
Rented dwellings.....	2,910	3,775	1,881	2,347	4,148
Other lodging.....	1,221	1,601	1,229	963	1,344
Utilities, fuels, and public services	4,455	4,972	4,315	4,315	4,416
Natural gas.....	452	682	612	275	413
Electricity.....	1,614	1,611	1,444	1,831	1,419
Fuel oil and other fuels.....	132	411	113	56	56
Telephone services.....	1,533	1,750	1,491	1,438	1,563
Residential phone service, VOIP, and phone cards.....	223	353	215	203	164
Cellular phone service	1,310	1,397	1,276	1,236	1,398
Water and other public services	723	517	655	714	964
Household operations	1,247	1,268	1,026	1,252	1,433
Personal services.....	62	⁴ 48	⁴ 16	⁴ 79	⁴ 88
Other household expenses	1,185	1,221	1,011	1,173	1,346
Housekeeping supplies	954	963	1,108	869	941
Laundry and cleaning supplies	194	169	172	196	238
Other household products.....	601	639	735	530	553
Postage and stationery	159	154	201	143	150
Household furnishings and equipment.....	2,402	2,463	2,349	2,295	2,581
Household textiles.....	166	131	163	193	152
Furniture	553	532	387	622	615
Floor coverings.....	26	28	28	23	26
Major appliances.....	364	341	318	384	394
Small appliances, miscellaneous housewares	141	143	161	120	153
Miscellaneous household equipment.....	1,152	1,288	1,292	953	1,240
Apparel and services.....	1,515	1,941	1,461	1,232	1,728
Men and boys.....	335	352	225	311	490
Men, 16 and over	287	304	182	263	435
Boys, 2 to 15	48	48	43	47	55
Women and girls	564	669	575	470	640
Women, 16 and over.....	511	581	517	435	589
Girls, 2 to 15.....	53	89	57	35	51
Children under 2.....	49	⁴ 57	81	32	⁴ 38
Footwear.....	339	618	294	236	321
Other apparel products and services.....	228	245	286	183	238
Transportation	10,746	10,617	11,203	9,796	11,982
Vehicle purchases (net outlay).....	4,539	3,993	4,974	4,215	5,086
Cars and trucks, new	2,337	1,833	2,753	2,345	2,320
Cars and trucks, used	2,162	2,080	2,199	1,836	2,726
Other vehicles	41	⁴ 80	⁴ 22	⁴ 34	⁴ 39
Gasoline, other fuels, and motor oil	1,935	1,834	1,840	1,849	2,246
Other vehicle expenses.....	3,685	4,072	3,733	3,358	3,883
Vehicle finance charges.....	253	237	248	270	242
Maintenance and repairs	1,009	1,045	1,156	853	1,101
Vehicle rental, leases, licenses, and other charges	751	1,126	868	480	795
Vehicle insurance.....	1,672	1,664	1,461	1,755	1,745
Public and other transportation	587	718	656	375	767
Healthcare	5,820	5,922	6,313	5,625	5,606
Health insurance	3,881	3,872	4,166	3,867	3,638
Medical services.....	1,176	1,310	1,327	1,029	1,170
Drugs.....	577	512	614	589	583
Medical supplies.....	186	228	205	140	215
Entertainment	3,830	4,645	4,030	3,497	3,517
Fees and admissions	829	697	475	1,194	608
Audio and visual equipment and services.....	1,130	1,117	1,098	1,120	1,196
Pets, toys, hobbies, and playground equipment.....	1,055	818	1,575	871	1,054
Pets	942	758	1,412	801	861
Toys, hobbies, and playground equipment.....	113	60	163	71	192
Other entertainment supplies, equipment, and services	815	2,013	882	312	659

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 Surveys, 2019-2020 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Personal care products and services	730	829	705	676	767
Reading	99	79	103	105	99
Education	1,518	3,291	813	1,024	1,625
Tobacco products and smoking supplies	392	376	407	467	270
Miscellaneous	1,081	1,037	899	1,041	1,370
Cash contributions	2,771	3,780	2,456	2,237	3,167
Personal insurance and pensions	8,837	10,279	8,708	7,878	9,420
Life and other personal insurance	705	836	670	673	689
Pensions and Social Security	8,132	9,443	8,037	7,205	8,731
Sources of income and personal taxes:					
Income before taxes	\$97,209	\$108,562	\$87,912	\$94,749	\$101,306
Wages and salaries	77,001	86,347	68,478	75,980	79,545
Self-employment income	8,823	10,862	7,213	8,731	8,925
Social Security, private and government retirement	7,199	6,666	7,302	7,230	7,463
Interest, dividends, rental income, other property income	2,546	2,848	3,416	1,235	3,646
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	551	506	715	478	551
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	830	984	543	919	839
Other income	259	349	245	178	337
Personal taxes (contains some imputed values)	16,718	16,764	12,236	18,809	17,509
Federal income taxes	14,212	13,381	10,108	16,936	14,281
Stimulus payment (new UCC Q20202)#	-946	-924	-961	-967	-915
State and local income taxes	3,346	4,216	2,973	2,744	4,020
Other taxes	106	91	117	96	4124
Income after taxes	80,491	91,798	75,676	75,939	83,796
Addenda:					
Net change in total assets and liabilities	\$17,255	\$9,432	\$23,203	\$31,317	-\$5,565
Net change in total assets	28,920	18,047	25,350	41,586	19,880
Net change in total liabilities	11,665	8,615	2,147	10,269	25,445
Other financial information:					
Other money receipts	5,517	1,061	2,217	9,569	5,447
Mortgage principal paid on owned property	-2,951	-3,646	-2,808	-2,475	-3,332
Estimated market value of owned home	260,865	278,525	191,796	202,151	410,108
Estimated monthly rental value of owned home	1,349	1,525	1,115	1,199	1,685

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.