

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,677	5,019	5,435	9,290	4,933
Consumer unit characteristics:					
Income before taxes .....	\$82,759	\$93,610	\$79,547	\$73,686	\$92,345
Income after taxes .....	69,670	77,685	67,294	62,846	76,984
Age of reference person .....	59.4	59.3	59.5	59.4	59.4
Average number in consumer unit:					
People .....	2.2	2.2	2.1	2.2	2.3
Children under 18 .....	.2	.2	.2	.2	.2
Adults 65 and older .....	.1	.1	.1	.1	.1
Earners .....	1.4	1.5	1.4	1.3	1.5
Vehicles .....	2.2	2.0	2.3	2.1	2.4
Percent distribution:					
Reference person:					
Men .....	49	47	52	50	48
Women .....	51	53	48	50	52
Housing tenure:					
Homeowner .....	77	74	81	79	71
With mortgage .....	42	40	43	41	45
Without mortgage .....	35	33	38	38	26
Renter .....	23	26	19	21	29
Race of reference person:					
Black or African-American .....	13	15	12	19	5
White, Asian, and all other races .....	87	85	88	81	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	9	8	3	10	16
Not Hispanic or Latino .....	91	92	97	90	84
Education of reference person:					
Elementary (1-8) .....	3	3	3	2	5
High school (9-12) .....	33	33	36	37	23
College .....	63	63	62	60	71
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	1
At least one vehicle owned or leased .....	90	86	92	91	92
Average annual expenditures .....	\$63,164	\$68,889	\$61,736	\$56,297	\$71,641
Food .....					
Food at home .....	7,589	7,880	7,771	6,862	8,399
Cereals and bakery products .....	4,432	4,760	4,364	4,033	4,893
Cereals and cereal products .....	561	627	546	526	578
Bakery products .....	161	183	160	142	177
Meats, poultry, fish, and eggs .....	400	444	387	384	401
Beef .....	1,006	1,050	981	952	1,085
Pork .....	276	259	280	265	308
Other meats .....	199	188	188	209	206
Poultry .....	146	185	179	115	129
Fish and seafood .....	180	182	153	177	210
Eggs .....	151	184	131	136	166
Dairy products .....	54	53	51	50	65
Fruits and vegetables .....	444	475	469	381	497
Fresh milk and cream .....	140	163	135	124	153
Other dairy products .....	303	312	334	257	343
Fresh fruits .....	815	919	756	711	961
Fresh vegetables .....	296	326	283	244	370
Processed fruits .....	269	300	234	235	337
Processed vegetables .....	111	136	108	94	121
Other food at home .....	139	156	131	139	133
Sugar and other sweets .....	1,606	1,689	1,612	1,463	1,773
Fats and oils .....	160	158	178	138	179
Miscellaneous foods .....	128	132	134	119	134
Nonalcoholic beverages .....	805	850	807	724	904
Food prepared by consumer unit on out-of-town trips .....	449	470	427	441	465
Food prepared by consumer unit on out-of-town trips .....	64	79	66	41	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 Survey, 2016-2017 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home .....	3,157	3,120	3,407	2,829	3,506
Alcoholic beverages .....	581	640	591	413	809
Housing .....	19,394	21,795	18,042	17,049	22,790
Shelter .....	11,133	13,536	9,836	9,189	13,777
Owned dwellings .....	7,780	9,465	7,398	6,489	8,918
Mortgage interest and charges .....	3,163	2,982	2,774	2,868	4,332
Property taxes .....	2,600	4,323	2,798	1,682	2,359
Maintenance, repairs, insurance, other expenses .....	2,016	2,159	1,826	1,939	2,227
Rented dwellings .....	2,311	2,761	1,389	1,871	3,698
Other lodging .....	1,041	1,311	1,049	829	1,160
Utilities, fuels, and public services .....	4,240	4,511	4,196	4,177	4,131
Natural gas .....	428	607	625	241	383
Electricity .....	1,562	1,458	1,416	1,809	1,361
Fuel oil and other fuels .....	118	354	80	52	42
Telephone services .....	1,500	1,632	1,467	1,453	1,494
Residential phone service, VOIP, and phone cards .....	341	440	328	322	292
Cellular phone service .....	1,159	1,192	1,138	1,131	1,202
Water and other public services .....	632	460	608	623	850
Household operations .....	1,124	1,156	1,022	1,034	1,377
Personal services .....	86	<sup>2</sup> 61	<sup>2</sup> 143	<sup>2</sup> 35	<sup>2</sup> 147
Other household expenses .....	1,038	1,096	880	999	1,230
Housekeeping supplies .....	801	712	885	717	942
Laundry and cleaning supplies .....	181	167	216	162	189
Other household products .....	451	397	498	385	566
Postage and stationery .....	170	148	171	170	187
Household furnishings and equipment .....	2,095	1,880	2,103	1,933	2,564
Household textiles .....	103	82	85	99	145
Furniture .....	490	473	584	440	498
Floor coverings .....	33	64	27	18	35
Major appliances .....	309	279	284	365	262
Small appliances, miscellaneous housewares .....	146	153	114	114	231
Miscellaneous household equipment .....	1,014	829	1,009	898	1,392
Apparel and services .....	1,690	1,773	1,656	1,537	1,912
Men and boys .....	390	402	412	298	513
Men, 16 and over .....	345	359	339	263	480
Boys, 2 to 15 .....	44	43	72	35	34
Women and girls .....	683	693	622	667	761
Women, 16 and over .....	642	660	592	618	716
Girls, 2 to 15 .....	41	33	30	49	45
Children under 2 .....	31	<sup>2</sup> 38	<sup>2</sup> 19	38	23
Footwear .....	366	412	396	311	391
Other apparel products and services .....	221	228	207	222	224
Transportation .....	9,955	9,551	9,606	9,804	11,021
Vehicle purchases (net outlay) .....	4,051	3,232	3,744	4,512	4,355
Cars and trucks, new .....	2,163	1,978	1,917	2,206	2,544
Cars and trucks, used .....	1,856	1,255	1,781	2,276	1,759
Other vehicles .....	32	<sup>(3)</sup>	<sup>2</sup> 46	<sup>2</sup> 31	<sup>2</sup> 52
Gasoline, other fuels, and motor oil .....	2,050	1,867	2,078	2,052	2,200
Other vehicle expenses .....	3,128	3,421	3,136	2,761	3,495
Vehicle finance charges .....	213	188	220	232	193
Maintenance and repairs .....	1,039	1,133	1,032	938	1,143
Vehicle insurance .....	1,124	954	1,168	1,137	1,211
Vehicle rental, leases, licenses, and other charges .....	751	1,146	716	453	948
Public and other transportation .....	726	1,029	647	480	971
Healthcare .....	5,645	5,489	6,495	5,026	6,027
Health insurance .....	3,744	3,800	4,221	3,360	3,881
Medical services .....	1,132	1,030	1,402	907	1,360
Drugs .....	590	506	664	608	560
Medical supplies .....	179	153	207	151	226
Entertainment .....	3,274	3,090	3,260	2,929	4,118
Fees and admissions .....	648	746	631	463	915
Audio and visual equipment and services .....	1,116	1,103	1,059	1,134	1,150
Pets, toys, hobbies, and playground equipment .....	989	941	1,179	910	979
Pets .....	847	789	1,048	773	826
Toys, hobbies, and playground equipment .....	142	152	131	137	153
Other entertainment supplies, equipment, and services .....	521	300	392	423	1,073

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, 2016-2017 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Personal care products and services.....	746	729	744	674	890
Reading.....	119	104	144	100	140
Education.....	1,368	1,932	1,191	1,107	1,476
Tobacco products and smoking supplies.....	419	441	528	418	275
Miscellaneous.....	1,170	1,297	1,015	960	1,605
Cash contributions.....	2,683	4,164	2,320	2,151	2,579
Personal insurance and pensions.....	8,533	10,003	8,374	7,266	9,599
Life and other personal insurance.....	552	683	599	514	440
Pensions and Social Security.....	7,981	9,320	7,775	6,752	9,159
Sources of income and personal taxes:					
Money income before taxes.....	\$82,759	\$93,610	\$79,547	\$73,686	\$92,345
Wages and salaries.....	64,648	74,196	60,864	58,759	70,192
Self-employment income.....	6,112	7,373	6,546	4,348	7,672
Social Security, private and government retirement.....	8,062	7,860	8,304	7,934	8,240
Interest, dividends, rental income, other property income.....	2,643	2,831	2,679	1,676	4,237
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	548	662	540	439	645
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	466	434	418	351	769
Other income.....	280	253	196	179	590
Personal taxes (contains some imputed values).....	13,089	15,925	12,253	10,840	15,361
Federal income taxes.....	10,412	12,221	9,559	8,978	12,212
State and local income taxes.....	2,588	3,616	2,630	1,725	3,121
Other taxes.....	89	88	64	137	<sup>2</sup> 28
Income after taxes.....	69,670	77,685	67,294	62,846	76,984
Addenda:					
Net change in total assets and liabilities.....	\$17,204	\$29,203	\$16,840	\$9,487	\$19,930
Net change in total assets.....	24,110	36,846	20,662	17,461	27,474
Net change in total liabilities.....	6,907	7,643	3,822	7,974	7,544
Other financial information:					
Other money receipts.....	1,634	3,102	1,016	1,096	1,836
Mortgage principal paid on owned property.....	-2,435	-2,562	-2,601	-1,965	-3,008
Estimated market value of owned home.....	222,053	261,748	165,303	168,263	345,490
Estimated monthly rental value of owned home.....	1,220	1,393	1,041	1,090	1,489
Gifts of goods and services, total.....	1,675	1,548	1,730	1,635	1,812
Food.....	135	135	152	137	112
Alcoholic beverages.....	16	31	14	10	17
Housing.....	369	327	347	336	492
Housekeeping supplies.....	46	33	40	33	84
Household textiles.....	15	<sup>2</sup> 8	<sup>2</sup> 1	18	<sup>2</sup> 12
Appliances and miscellaneous housewares.....	43	63	26	33	60
Major appliances.....	18	19	8	19	25
Small appliances and miscellaneous housewares.....	25	<sup>2</sup> 44	18	14	35
Miscellaneous household equipment.....	74	63	77	61	102
Other housing.....	192	160	184	192	234
Apparel and services.....	218	195	222	240	198
Males, 2 and over.....	63	79	63	53	67
Females, 2 and over.....	83	51	84	97	85
Children under 2.....	25	31	17	29	29
Other apparel products and services.....	47	33	58	61	26
Jewelry and watches.....	12	<sup>2</sup> 10	7	<sup>2</sup> 21	<sup>2</sup> 5
All other apparel products and services.....	35	<sup>2</sup> 24	51	40	<sup>2</sup> 21
Transportation.....	128	60	120	146	171
Healthcare.....	34	<sup>2</sup> 24	35	32	45
Entertainment.....	129	112	148	118	145
Toys, games, arts and crafts, and tricycles.....	53	57	50	53	54
Other entertainment.....	76	54	98	65	91
Personal care products and services.....	12	9	14	9	20

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, 2016-2017 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Reading .....	4	<sup>2</sup> 2	5	5	<sup>3</sup> 3
Education .....	486	467	536	495	433
All other gifts .....	144	187	138	107	177

<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, 2018