

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,597	4,775	5,558	9,316	4,948
Consumer unit characteristics:					
Income before taxes	\$86,681	\$103,982	\$82,178	\$77,451	\$92,422
Income after taxes	72,431	85,340	68,901	65,340	77,287
Age of reference person	59.4	59.3	59.4	59.4	59.5
Average number in consumer unit:					
People	2.2	2.3	2.1	2.1	2.3
Children under 182	.1	.2	.2	.2
Adults 65 and older1	.1	.1	.1	.1
Earners	1.4	1.6	1.5	1.2	1.5
Vehicles	2.2	2.0	2.4	2.1	2.3
Percent distribution:					
Reference person:					
Men	49	50	50	47	51
Women	51	50	50	53	49
Housing tenure:					
Homeowner	77	77	82	77	71
With mortgage	44	42	46	41	46
Without mortgage	33	35	35	36	25
Renter	23	23	18	23	29
Race of reference person:					
Black or African-American	13	14	12	19	4
White, Asian, and all other races	87	86	88	81	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	9	9	4	9	17
Not Hispanic or Latino	91	91	96	91	83
Education of reference person:					
Elementary (1-8)	3	3	3	2	5
High school (9-12)	32	32	31	35	24
College	65	64	66	62	71
Never attended and other	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	85	92	91	92
Average annual expenditures	\$65,528	\$71,941	\$63,855	\$59,951	\$71,601
Food					
Food at home	7,959	8,188	7,515	7,460	9,090
Cereals and bakery products	4,710	5,068	4,287	4,419	5,328
Cereals and cereal products	591	660	532	564	637
Bakery products	175	193	161	154	211
Meats, poultry, fish, and eggs	416	467	371	409	425
Meats, poultry, fish, and eggs	1,062	1,159	954	996	1,200
Beef	272	264	244	266	320
Pork	201	168	169	220	228
Other meats	151	182	162	135	138
Poultry	190	218	159	165	239
Fish and seafood	186	268	170	152	189
Eggs	62	59	50	57	85
Dairy products	458	501	464	401	515
Fresh milk and cream	146	176	135	127	163
Other dairy products	312	325	330	274	352
Fruits and vegetables	882	1,009	767	794	1,041
Fresh fruits	326	363	299	286	393
Fresh vegetables	292	348	241	255	357
Processed fruits	116	131	101	106	135
Processed vegetables	148	167	126	147	156
Other food at home	1,716	1,740	1,569	1,665	1,935
Sugar and other sweets	160	158	144	153	190
Fats and oils	132	132	117	135	141
Miscellaneous foods	886	895	810	847	1,025
Nonalcoholic beverages	476	476	432	485	507
Food prepared by consumer unit on out-of-town trips	62	80	66	46	72

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, 2017-2018 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home.....	3,248	3,119	3,229	3,041	3,763
Alcoholic beverages	625	552	578	558	859
Housing.....	20,504	24,196	18,938	18,111	23,197
Shelter	11,731	14,598	10,339	9,860	14,052
Owned dwellings	8,377	10,873	7,932	6,953	9,149
Mortgage interest and charges.....	3,291	3,408	2,829	3,005	4,235
Property taxes.....	2,782	4,868	2,858	1,805	2,525
Maintenance, repairs, insurance, other expenses	2,304	2,596	2,246	2,143	2,390
Rented dwellings.....	2,290	2,411	1,346	1,987	3,806
Other lodging.....	1,064	1,314	1,060	921	1,096
Utilities, fuels, and public services	4,363	4,765	4,328	4,236	4,251
Natural gas.....	459	668	659	276	375
Electricity.....	1,596	1,481	1,452	1,829	1,431
Fuel oil and other fuels.....	147	474	101	59	49
Telephone services.....	1,501	1,655	1,490	1,428	1,503
Residential phone service, VOIP, and phone cards.....	290	381	271	284	235
Cellular phone service.....	1,211	1,274	1,219	1,144	1,267
Water and other public services	660	487	628	644	893
Household operations	1,217	1,249	1,080	1,089	1,577
Personal services.....	90	² 36	141	² 27	² 200
Other household expenses.....	1,127	1,212	939	1,063	1,377
Housekeeping supplies	837	784	898	767	949
Laundry and cleaning supplies	187	186	224	164	192
Other household products.....	488	440	518	439	591
Postage and stationery	161	158	156	164	166
Household furnishings and equipment.....	2,357	2,801	2,292	2,158	2,368
Household textiles.....	135	142	125	125	156
Furniture	582	589	625	581	528
Floor coverings.....	36	56	32	27	36
Major appliances.....	336	371	312	349	302
Small appliances, miscellaneous housewares	139	140	127	114	193
Miscellaneous household equipment.....	1,130	1,503	1,071	963	1,153
Apparel and services.....	1,779	1,804	1,640	1,710	2,019
Men and boys.....	400	447	382	345	474
Men, 16 and over	360	394	342	311	432
Boys, 2 to 15	41	52	39	35	42
Women and girls	754	752	653	775	819
Women, 16 and over.....	692	685	575	716	772
Girls, 2 to 15.....	62	67	78	59	47
Children under 2.....	47	² 25	54	54	48
Footwear.....	346	340	333	304	442
Other apparel products and services	231	240	219	232	235
Transportation	10,314	10,384	10,179	10,254	10,513
Vehicle purchases (net outlay).....	4,294	3,719	4,176	4,817	3,995
Cars and trucks, new	2,149	1,616	1,934	2,613	2,032
Cars and trucks, used	2,103	2,035	2,217	2,184	1,888
Other vehicles	42	² 68	² 25	² 20	² 76
Gasoline, other fuels, and motor oil	2,166	2,085	2,191	2,064	2,407
Other vehicle expenses.....	3,026	3,430	3,002	2,719	3,245
Vehicle finance charges.....	227	183	249	253	195
Maintenance and repairs	1,068	1,175	1,063	970	1,156
Vehicle insurance.....	941	770	998	971	986
Vehicle rental, leases, licenses, and other charges	790	1,302	691	524	907
Public and other transportation.....	828	1,150	809	655	866
Healthcare	5,714	5,704	6,369	5,394	5,590
Health insurance	3,786	3,974	4,136	3,579	3,602
Medical services.....	1,170	1,056	1,376	1,060	1,255
Drugs.....	573	510	607	609	526
Medical supplies.....	185	164	250	146	207
Entertainment	3,598	3,117	3,900	3,222	4,437
Fees and admissions	701	825	681	577	837
Audio and visual equipment and services.....	1,115	1,159	1,080	1,083	1,168
Pets, toys, hobbies, and playground equipment.....	976	875	1,056	939	1,058
Pets	831	724	894	813	904
Toys, hobbies, and playground equipment.....	144	151	161	126	154
Other entertainment supplies, equipment, and services	806	258	1,083	623	1,374

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, 2017-2018 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Personal care products and services	768	797	785	686	877
Reading	110	127	119	95	114
Education	1,688	2,791	1,371	1,460	1,408
Tobacco products and smoking supplies	436	448	502	451	320
Miscellaneous	1,195	1,504	892	1,132	1,357
Cash contributions	2,261	1,880	2,738	2,095	2,404
Personal insurance and pensions	8,579	10,450	8,329	7,323	9,418
Life and other personal insurance	635	807	630	619	506
Pensions and Social Security	7,944	9,643	7,699	6,704	8,912
Sources of income and personal taxes:					
Money income before taxes	\$86,681	\$103,982	\$82,178	\$77,451	\$92,422
Wages and salaries	68,535	83,971	63,825	61,847	71,520
Self-employment income	6,082	8,889	6,749	3,953	6,632
Social Security, private and government retirement	8,060	6,980	7,709	8,748	8,202
Interest, dividends, rental income, other property income	2,743	2,826	2,836	1,890	4,164
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	504	593	448	427	625
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	546	573	394	408	950
Other income	211	150	216	178	328
Personal taxes (contains some imputed values)	14,251	18,642	13,277	12,111	15,134
Federal income taxes	11,425	14,536	10,360	10,142	12,036
State and local income taxes	2,752	4,034	2,833	1,874	3,078
Other taxes	73	72	84	95	²⁰
Income after taxes	72,431	85,340	68,901	65,340	77,287
Addenda:					
Net change in total assets and liabilities	\$24,113	\$36,101	\$17,962	\$18,430	\$30,150
Net change in total assets	31,980	41,267	24,077	25,570	43,963
Net change in total liabilities	7,868	5,165	6,115	7,140	13,813
Other financial information:					
Other money receipts	1,385	1,469	1,478	1,160	1,623
Mortgage principal paid on owned property	-2,727	-3,370	-2,567	-2,159	-3,353
Estimated market value of owned home	236,527	293,714	177,718	179,237	355,248
Estimated monthly rental value of owned home	1,288	1,554	1,086	1,143	1,532
Gifts of goods and services, total	1,766	1,662	2,100	1,565	1,881
Food	154	179	176	166	86
Alcoholic beverages	18	33	14	12	18
Housing	366	273	436	310	490
Housekeeping supplies	46	32	49	40	68
Household textiles	17	²²	²⁶	14	²⁷
Appliances and miscellaneous housewares	26	22	24	30	24
Major appliances	12	²⁷	11	17	²⁵
Small appliances and miscellaneous housewares	15	²¹⁶	²¹³	13	19
Miscellaneous household equipment	85	62	164	53	87
Other housing	192	135	173	173	304
Apparel and services	245	234	291	244	210
Males, 2 and over	59	71	77	45	55
Females, 2 and over	98	81	114	108	77
Children under 2	36	²²	52	28	45
Other apparel products and services	53	60	48	63	33
Jewelry and watches	20	²⁹	¹⁸	²³	⁶
All other apparel products and services	33	30	30	39	27
Transportation	157	64	284	107	199
Healthcare	27	¹⁸	31	19	49
Entertainment	149	127	165	139	174
Toys, games, arts and crafts, and tricycles	55	⁶⁵	65	48	47
Other entertainment	95	62	100	90	128
Personal care products and services	14	12	24	12	9

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, 2017-2018 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Reading	3	2	4	4	3
Education.....	478	481	554	454	437
All other gifts.....	153	240	122	99	207

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2019