

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,523	4,403	5,421	9,235	5,463
Consumer unit characteristics:					
Income before taxes .....	\$93,983	\$106,951	\$82,730	\$92,299	\$97,547
Income after taxes .....	77,984	89,181	70,583	76,156	79,391
Age of reference person .....	59.5	59.5	59.5	59.5	59.5
Average number in consumer unit:					
People .....	2.2	2.3	2.1	2.1	2.3
Children under 18 .....	.2	.2	.2	.2	.2
Adults 65 and older .....	.1	.1	.1	.1	.1
Earners .....	1.4	1.6	1.4	1.2	1.5
Vehicles .....	2.2	2.0	2.5	2.1	2.3
Percent distribution:					
Reference person:					
Men .....	49	52	46	47	53
Women .....	51	48	54	53	47
Housing tenure:					
Homeowner .....	75	75	80	76	71
With mortgage .....	43	41	43	42	46
Without mortgage .....	32	34	36	34	25
Renter .....	25	25	20	24	29
Race of reference person:					
Black or African-American .....	13	13	11	19	3
White, Asian, and all other races .....	87	87	89	81	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	10	10	4	9	17
Not Hispanic or Latino .....	90	90	96	91	83
Education of reference person:					
Elementary (1-8) .....	3	2	2	3	5
High school (9-12) .....	30	32	31	34	23
College .....	66	66	68	63	72
Never attended and other .....	( <sup>1</sup> )				
At least one vehicle owned or leased .....	91	84	92	92	92
Average annual expenditures .....	\$68,214	\$76,565	\$65,324	\$62,838	\$73,439
Food .....					
Food at home .....	8,300	8,656	7,807	7,837	9,325
Cereals and bakery products .....	4,923	5,317	4,518	4,715	5,372
Cereals and cereal products .....	611	690	547	587	653
Bakery products .....	188	214	182	171	203
Bakery products .....	423	476	365	416	450
Meats, poultry, fish, and eggs .....	1,058	1,174	982	1,027	1,090
Beef .....	278	254	280	280	293
Pork .....	203	177	209	216	198
Other meats .....	143	170	135	141	131
Poultry .....	184	240	154	169	195
Fish and seafood .....	183	270	149	162	181
Eggs .....	66	65	55	59	92
Dairy products .....	475	544	470	425	512
Fresh milk and cream .....	150	173	143	136	164
Other dairy products .....	325	371	327	289	348
Fruits and vegetables .....	920	1,050	820	844	1,049
Fresh fruits .....	339	387	292	307	402
Fresh vegetables .....	308	372	272	267	362
Processed fruits .....	117	119	109	113	131
Processed vegetables .....	157	172	148	157	154
Other food at home .....	1,859	1,859	1,699	1,833	2,068
Sugar and other sweets .....	172	171	168	163	194
Fats and oils .....	132	134	108	138	145
Miscellaneous foods .....	980	964	895	969	1,100
Nonalcoholic beverages .....	500	506	452	501	540
Food prepared by consumer unit on out-of-town trips .....	75	84	77	62	89

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, 2018-2019 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home.....	3,376	3,339	3,289	3,122	3,954
Alcoholic beverages .....	672	752	614	632	731
Housing.....	21,047	25,591	19,157	18,736	23,141
Shelter .....	11,980	15,080	10,555	10,052	14,156
Owned dwellings .....	8,151	10,627	7,653	6,898	8,768
Mortgage interest and charges.....	3,023	3,134	2,336	2,764	4,053
Property taxes.....	2,763	4,766	2,883	1,857	2,560
Maintenance, repairs, insurance, other expenses .....	2,365	2,727	2,434	2,276	2,154
Rented dwellings.....	2,631	2,969	1,694	2,124	4,144
Other lodging.....	1,198	1,484	1,208	1,030	1,244
Utilities, fuels, and public services .....	4,448	4,980	4,371	4,327	4,301
Natural gas.....	468	727	637	293	386
Electricity.....	1,611	1,517	1,485	1,845	1,415
Fuel oil and other fuels.....	152	494	126	61	56
Telephone services.....	1,523	1,728	1,488	1,432	1,548
Residential phone service, VOIP, and phone cards.....	255	370	226	249	200
Cellular phone service.....	1,268	1,358	1,262	1,183	1,348
Water and other public services .....	694	514	635	696	896
Household operations .....	1,248	1,326	999	1,183	1,543
Personal services.....	74	<sup>2</sup> 41	<sup>2</sup> 20	<sup>2</sup> 62	<sup>2</sup> 174
Other household expenses.....	1,175	1,285	979	1,121	1,369
Housekeeping supplies.....	857	880	924	795	884
Laundry and cleaning supplies.....	195	201	198	181	214
Other household products.....	505	532	543	468	510
Postage and stationery.....	157	147	183	146	160
Household furnishings and equipment.....	2,514	3,326	2,309	2,379	2,257
Household textiles.....	167	189	149	171	159
Furniture.....	588	606	565	643	505
Floor coverings.....	33	45	28	35	23
Major appliances.....	362	345	337	375	377
Small appliances, miscellaneous housewares.....	129	135	136	108	153
Miscellaneous household equipment.....	1,236	2,006	1,093	1,048	1,040
Apparel and services.....	1,845	2,075	1,678	1,710	2,065
Men and boys.....	421	463	326	403	515
Men, 16 and over.....	370	410	294	353	446
Boys, 2 to 15.....	51	53	33	50	69
Women and girls.....	742	821	673	706	811
Women, 16 and over.....	664	693	584	648	752
Girls, 2 to 15.....	77	128	89	58	60
Children under 2.....	57	<sup>2</sup> 37	86	46	64
Footwear.....	363	481	310	314	401
Other apparel products and services.....	263	273	283	241	274
Transportation .....	11,266	11,472	11,368	10,738	11,892
Vehicle purchases (net outlay).....	4,447	4,003	4,766	4,538	4,336
Cars and trucks, new.....	1,992	1,198	2,175	2,281	1,962
Cars and trucks, used.....	2,413	2,732	2,568	2,221	2,326
Other vehicles.....	42	<sup>2</sup> 74	<sup>2</sup> 23	<sup>2</sup> 35	<sup>2</sup> 48
Gasoline, other fuels, and motor oil.....	2,241	2,143	2,127	2,122	2,633
Other vehicle expenses.....	3,710	4,191	3,588	3,449	3,888
Vehicle finance charges.....	248	190	251	288	226
Maintenance and repairs.....	1,031	1,077	1,065	961	1,077
Vehicle rental, leases, licenses, and other charges.....	802	1,251	813	515	915
Vehicle insurance.....	1,629	1,672	1,460	1,685	1,670
Public and other transportation.....	867	1,135	886	630	1,034
Healthcare .....	5,850	6,224	6,232	5,611	5,585
Health insurance.....	3,856	4,159	4,082	3,741	3,582
Medical services.....	1,210	1,384	1,223	1,111	1,226
Drugs.....	584	468	662	611	563
Medical supplies.....	200	213	264	149	215
Entertainment.....	3,865	3,501	3,953	3,894	3,996
Fees and admissions.....	1,024	990	624	1,364	820
Audio and visual equipment and services.....	1,102	1,174	1,095	1,056	1,133
Pets, toys, hobbies, and playground equipment.....	947	675	908	991	1,141
Pets.....	814	592	725	888	962
Toys, hobbies, and playground equipment.....	133	83	183	103	179
Other entertainment supplies, equipment, and services.....	792	663	1,325	482	902

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, 2018-2019 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Personal care products and services .....	811	963	759	745	849
Reading .....	99	94	113	91	102
Education .....	1,757	3,315	1,068	1,308	1,946
Tobacco products and smoking supplies .....	426	427	476	475	294
Miscellaneous .....	1,175	1,204	1,041	1,078	1,444
Cash contributions .....	2,268	1,862	2,492	2,096	2,662
Personal insurance and pensions .....	8,832	10,429	8,567	7,886	9,407
Life and other personal insurance .....	724	949	700	678	644
Pensions and Social Security .....	8,108	9,480	7,867	7,208	8,763
Sources of income and personal taxes:					
Money income before taxes .....	\$93,983	\$106,951	\$82,730	\$92,299	\$97,547
Wages and salaries .....	75,602	87,395	64,309	75,458	77,546
Self-employment income .....	7,148	8,911	7,534	6,033	7,227
Social Security, private and government retirement .....	7,690	6,574	7,687	8,049	7,985
Interest, dividends, rental income, other property income .....	2,130	2,412	2,058	1,486	3,061
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	515	577	509	459	568
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	660	872	323	637	861
Other income .....	239	210	310	177	299
Personal taxes (contains some imputed values) .....	16,000	17,770	12,147	16,143	18,156
Federal income taxes .....	12,773	13,558	9,359	13,705	13,955
State and local income taxes .....	3,144	4,107	2,707	2,375	4,101
Other taxes .....	83	104	80	63	<sup>2</sup> 100
Income after taxes .....	77,984	89,181	70,583	76,156	79,391
Addenda:					
Net change in total assets and liabilities .....	\$14,467	\$16,868	\$15,647	\$13,157	\$13,574
Net change in total assets .....	22,726	20,910	18,456	20,051	32,949
Net change in total liabilities .....	8,260	4,042	2,809	6,894	19,375
Other financial information:					
Other money receipts .....	1,777	<sup>2</sup> 324	1,273	835	5,041
Mortgage principal paid on owned property .....	-2,921	-3,804	-2,570	-2,381	-3,470
Estimated market value of owned home .....	249,448	283,718	188,644	189,352	383,742
Estimated monthly rental value of owned home .....	1,316	1,569	1,088	1,166	1,591
Gifts of goods and services, total .....	1,808	1,929	1,928	1,373	2,328
Food .....	158	166	117	143	215
Alcoholic beverages .....	12	19	6	14	10
Housing .....	359	256	414	320	458
Housekeeping supplies .....	35	34	37	30	42
Household textiles .....	20	<sup>2</sup> 19	<sup>2</sup> 20	27	<sup>2</sup> 9
Appliances and miscellaneous housewares .....	22	<sup>2</sup> 22	20	22	24
Major appliances .....	10	<sup>2</sup> 7	9	13	9
Small appliances and miscellaneous housewares .....	12	<sup>2</sup> 15	<sup>2</sup> 11	<sup>2</sup> 9	15
Miscellaneous household equipment .....	79	61	172	52	48
Other housing .....	203	119	165	187	335
Apparel and services .....	264	304	284	255	227
Males, 2 and over .....	57	55	65	53	58
Females, 2 and over .....	86	100	97	87	63
Children under 2 .....	46	<sup>2</sup> 34	86	22	59
Other apparel products and services .....	75	114	36	93	48
Jewelry and watches .....	21	<sup>2</sup> 32	<sup>2</sup> 19	22	<sup>2</sup> 12
All other apparel products and services .....	54	<sup>2</sup> 82	<sup>2</sup> 17	71	35
Transportation .....	158	112	297	77	196
Healthcare .....	59	<sup>2</sup> 147	<sup>2</sup> 53	28	48
Entertainment .....	151	118	159	130	210
Toys, games, arts and crafts, and tricycles .....	47	<sup>2</sup> 36	63	42	51
Other entertainment .....	104	82	96	88	159
Personal care products and services .....	22	55	20	12	14

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, 2018-2019 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Reading .....	4	3	7	2	5
Education.....	466	503	434	289	766
All other gifts.....	153	247	138	103	179

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

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020