

**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 18 .....	.2	.1	.2	.2	.2
Adults 65 and older .....	.1	.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 .....	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
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	<sup>2</sup> 36	141	<sup>2</sup> 27	<sup>2</sup> 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	<sup>2</sup> 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	<sup>2</sup> 68	<sup>2</sup> 25	<sup>2</sup> 20	<sup>2</sup> 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	<sup>20</sup>
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	<sup>22</sup>	<sup>26</sup>	14	<sup>27</sup>
Appliances and miscellaneous housewares .....	26	22	24	30	24
Major appliances .....	12	<sup>27</sup>	11	17	<sup>25</sup>
Small appliances and miscellaneous housewares .....	15	<sup>216</sup>	<sup>213</sup>	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	<sup>22</sup>	52	28	45
Other apparel products and services .....	53	60	48	63	33
Jewelry and watches .....	20	<sup>29</sup>	<sup>18</sup>	<sup>23</sup>	<sup>6</sup>
All other apparel products and services .....	33	30	30	39	27
Transportation .....	157	64	284	107	199
Healthcare .....	27	<sup>18</sup>	31	19	49
Entertainment .....	149	127	165	139	174
Toys, games, arts and crafts, and tricycles .....	55	<sup>65</sup>	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

<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, 2019