

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 182	.2	.2	.2	.2
Adults 65 and older1	.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	(¹)	(¹)	(¹)	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
Bakery products	400	444	387	384	401
Meats, poultry, fish, and eggs	1,006	1,050	981	952	1,085
Beef	276	259	280	265	308
Pork	199	188	188	209	206
Other meats	146	185	179	115	129
Poultry	180	182	153	177	210
Fish and seafood	151	184	131	136	166
Eggs	54	53	51	50	65
Dairy products	444	475	469	381	497
Fresh milk and cream	140	163	135	124	153
Other dairy products	303	312	334	257	343
Fruits and vegetables	815	919	756	711	961
Fresh fruits	296	326	283	244	370
Fresh vegetables	269	300	234	235	337
Processed fruits	111	136	108	94	121
Processed vegetables	139	156	131	139	133
Other food at home	1,606	1,689	1,612	1,463	1,773
Sugar and other sweets	160	158	178	138	179
Fats and oils	128	132	134	119	134
Miscellaneous foods	805	850	807	724	904
Nonalcoholic beverages	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	² 61	² 143	² 35	² 147
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	² 38	² 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	⁽³⁾	² 46	² 31	² 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	² 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	² 8	² 1	18	² 12
Appliances and miscellaneous housewares.....	43	63	26	33	60
Major appliances.....	18	19	8	19	25
Small appliances and miscellaneous housewares.....	25	² 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	² 10	7	² 21	² 5
All other apparel products and services.....	35	² 24	51	40	² 21
Transportation.....	128	60	120	146	171
Healthcare.....	34	² 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	² 2	5	5	³ 3
Education	486	467	536	495	433
All other gifts	144	187	138	107	177

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2018