

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

| Item | Total 55-64 | Northeast | Midwest | South | West |
|--|----------------|-----------|----------|----------|----------|
| Number of consumer units (in thousands) | 23,177 | 4,276 | 5,118 | 9,069 | 4,714 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$74,707 | \$87,188 | \$75,064 | \$65,998 | \$79,755 |
| Income after taxes | 63,502 | 72,316 | 63,198 | 57,076 | 68,202 |
| Age of reference person | 59.3 | 59.3 | 59.3 | 59.2 | 59.3 |
| Average number in consumer unit: | | | | | |
| People | 2.1 | 2.2 | 2.0 | 2.2 | 2.2 |
| Children under 18 | .2 | .2 | .1 | .2 | .2 |
| Adults 65 and older | .1 | .1 | .1 | .1 | .1 |
| Earners | 1.3 | 1.5 | 1.4 | 1.2 | 1.3 |
| Vehicles | 2.1 | 1.9 | 2.5 | 2.0 | 2.2 |
| Percent distribution: | | | | | |
| Reference person: | | | | | |
| Men | 49 | 50 | 47 | 50 | 48 |
| Women | 51 | 50 | 53 | 50 | 52 |
| Housing tenure: | | | | | |
| Homeowner | 78 | 76 | 82 | 78 | 73 |
| With mortgage | 43 | 42 | 45 | 40 | 46 |
| Without mortgage | 35 | 34 | 37 | 38 | 27 |
| Renter | 22 | 24 | 18 | 22 | 27 |
| Race of reference person: | | | | | |
| Black or African-American | 13 | 9 | 8 | 21 | 4 |
| White, Asian, and all other races | 87 | 91 | 92 | 79 | 96 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 8 | 7 | 2 | 10 | 12 |
| Not Hispanic or Latino | 92 | 93 | 98 | 90 | 88 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 4 | 3 | 3 | 6 | 5 |
| High school (9-12) | 32 | 37 | 33 | 34 | 24 |
| College | 63 | 59 | 64 | 60 | 71 |
| Never attended and other | (1) | (1) | (1) | (1) | 1 |
| At least one vehicle owned or leased | 91 | 88 | 92 | 91 | 92 |
| Average annual expenditures | \$56,062 | \$64,084 | \$56,491 | \$48,948 | \$61,852 |
| Food | 6,757 | 7,494 | 6,885 | 5,950 | 7,410 |
| Food at home | 4,169 | 4,680 | 4,312 | 3,645 | 4,490 |
| Cereals and bakery products | 537 | 645 | 541 | 471 | 553 |
| Cereals and cereal products | 173 | 207 | 168 | 149 | 190 |
| Bakery products | 364 | 438 | 373 | 322 | 362 |
| Meats, poultry, fish, and eggs | 911 | 1,053 | 900 | 852 | 897 |
| Beef | 239 | 264 | 250 | 231 | 218 |
| Pork | 190 | 179 | 207 | 179 | 200 |
| Other meats | 130 | 168 | 138 | 113 | 116 |
| Poultry | 159 | 195 | 149 | 152 | 149 |
| Fish and seafood | 137 | 182 | 107 | 124 | 153 |
| Eggs | 56 | 64 | 50 | 53 | 61 |
| Dairy products | 429 | 510 | 466 | 350 | 455 |
| Fresh milk and cream | 145 | 174 | 147 | 127 | 148 |
| Other dairy products | 284 | 337 | 319 | 222 | 307 |
| Fruits and vegetables | 787 | 908 | 799 | 663 | 885 |
| Fresh fruits | 277 | 305 | 286 | 225 | 335 |
| Fresh vegetables | 254 | 307 | 245 | 205 | 304 |
| Processed fruits | 118 | 144 | 121 | 100 | 122 |
| Processed vegetables | 138 | 152 | 148 | 133 | 124 |
| Other food at home | 1,506 | 1,563 | 1,606 | 1,309 | 1,700 |
| Sugar and other sweets | 149 | 164 | 154 | 136 | 155 |
| Fats and oils | 124 | 138 | 119 | 109 | 144 |
| Miscellaneous foods | 758 | 755 | 858 | 637 | 869 |
| Nonalcoholic beverages | 406 | 426 | 393 | 380 | 448 |
| Food prepared by consumer unit on out-of-town trips | 69 | 81 | 81 | 47 | 84 |

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, 2013-2014 — Continued

| Item | Total 55-64 | Northeast | Midwest | South | West |
|---|-------------|-----------|---------|--------|--------|
| Food away from home | 2,588 | 2,814 | 2,573 | 2,304 | 2,920 |
| Alcoholic beverages | 461 | 607 | 420 | 348 | 574 |
| Housing | 17,973 | 21,499 | 17,357 | 15,489 | 20,215 |
| Shelter | 10,217 | 12,898 | 9,596 | 8,306 | 12,135 |
| Owned dwellings | 7,117 | 8,755 | 7,130 | 5,816 | 8,121 |
| Mortgage interest and charges | 3,145 | 2,744 | 3,024 | 2,721 | 4,456 |
| Property taxes | 2,356 | 3,870 | 2,535 | 1,639 | 2,167 |
| Maintenance, repairs, insurance, other expenses | 1,616 | 2,141 | 1,571 | 1,456 | 1,499 |
| Rented dwellings | 2,018 | 2,616 | 1,332 | 1,672 | 2,887 |
| Other lodging | 1,081 | 1,527 | 1,135 | 818 | 1,126 |
| Utilities, fuels, and public services | 4,224 | 4,738 | 4,164 | 4,119 | 4,027 |
| Natural gas | 473 | 673 | 711 | 270 | 422 |
| Electricity | 1,593 | 1,497 | 1,441 | 1,858 | 1,335 |
| Fuel oil and other fuels | 182 | 547 | 150 | 85 | 71 |
| Telephone services | 1,390 | 1,552 | 1,346 | 1,342 | 1,384 |
| Residential phone service, VOIP, and phone cards | 446 | 567 | 420 | 436 | 382 |
| Cellular phone service | 944 | 984 | 926 | 906 | 1,003 |
| Water and other public services | 586 | 469 | 516 | 563 | 814 |
| Household operations | 992 | 1,159 | 904 | 828 | 1,251 |
| Personal services | 74 | 2150 | 228 | 58 | 286 |
| Other household expenses | 918 | 1,008 | 877 | 771 | 1,165 |
| Housekeeping supplies | 745 | 688 | 793 | 738 | 759 |
| Laundry and cleaning supplies | 159 | 161 | 155 | 158 | 164 |
| Other household products | 420 | 349 | 480 | 446 | 374 |
| Postage and stationery | 166 | 178 | 158 | 134 | 221 |
| Household furnishings and equipment | 1,795 | 2,017 | 1,900 | 1,498 | 2,044 |
| Household textiles | 111 | 131 | 129 | 95 | 101 |
| Furniture | 428 | 493 | 494 | 325 | 494 |
| Floor coverings | 30 | 33 | 45 | 18 | 33 |
| Major appliances | 246 | 239 | 277 | 196 | 317 |
| Small appliances, miscellaneous housewares | 115 | 154 | 80 | 118 | 116 |
| Miscellaneous household equipment | 865 | 968 | 874 | 746 | 983 |
| Apparel and services | 1,680 | 2,097 | 1,478 | 1,487 | 1,868 |
| Men and boys | 373 | 437 | 318 | 325 | 458 |
| Men, 16 and over | 339 | 410 | 284 | 295 | 414 |
| Boys, 2 to 15 | 34 | 27 | 34 | 30 | 45 |
| Women and girls | 733 | 874 | 637 | 664 | 831 |
| Women, 16 and over | 668 | 809 | 570 | 593 | 777 |
| Girls, 2 to 15 | 65 | 65 | 66 | 71 | 54 |
| Children under 2 | 45 | 63 | 50 | 37 | 237 |
| Footwear | 304 | 416 | 271 | 270 | 298 |
| Other apparel products and services | 226 | 306 | 201 | 192 | 244 |
| Transportation | 9,401 | 10,612 | 10,174 | 8,476 | 9,250 |
| Vehicle purchases (net outlay) | 3,200 | 3,391 | 3,985 | 2,715 | 3,109 |
| Cars and trucks, new | 1,693 | 1,629 | 2,128 | 1,545 | 1,564 |
| Cars and trucks, used | 1,453 | 1,701 | 1,780 | 1,152 | 1,456 |
| Other vehicles | 54 | 261 | 277 | 219 | 289 |
| Gasoline and motor oil | 2,692 | 2,623 | 2,807 | 2,663 | 2,684 |
| Other vehicle expenses | 2,897 | 3,736 | 2,807 | 2,691 | 2,638 |
| Vehicle finance charges | 192 | 195 | 203 | 193 | 178 |
| Maintenance and repairs | 978 | 1,060 | 970 | 932 | 1,001 |
| Vehicle insurance | 1,149 | 1,457 | 1,057 | 1,204 | 869 |
| Vehicle rental, leases, licenses, and other charges | 578 | 1,024 | 577 | 362 | 590 |
| Public and other transportation | 612 | 861 | 575 | 407 | 819 |
| Healthcare | 4,647 | 4,568 | 5,027 | 4,279 | 5,013 |
| Health insurance | 2,858 | 2,972 | 3,162 | 2,684 | 2,759 |
| Medical services | 982 | 889 | 1,062 | 781 | 1,365 |
| Drugs | 648 | 541 | 624 | 681 | 707 |
| Medical supplies | 160 | 166 | 181 | 133 | 182 |
| Entertainment | 2,753 | 2,944 | 2,722 | 2,453 | 3,182 |
| Fees and admissions | 592 | 806 | 540 | 391 | 834 |
| Audio and visual equipment and services | 1,050 | 1,078 | 1,039 | 1,006 | 1,121 |

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, 2013-2014 — Continued

| Item | Total 55-64 | Northeast | Midwest | South | West |
|---|----------------|-----------|----------|----------|----------|
| Pets, toys, hobbies, and playground equipment | 784 | 796 | 722 | 794 | 826 |
| Pets | 647 | 601 | 581 | 659 | 742 |
| Toys, hobbies, and playground equipment | 137 | 195 | 141 | 135 | 84 |
| Other entertainment supplies, equipment, and services | 326 | 265 | 421 | 262 | 401 |
| Personal care products and services | 657 | 671 | 694 | 580 | 746 |
| Reading | 128 | 136 | 156 | 93 | 156 |
| Education | 1,158 | 2,247 | 964 | 829 | 1,013 |
| Tobacco products and smoking supplies | 419 | 428 | 423 | 446 | 356 |
| Miscellaneous | 805 | 954 | 753 | 623 | 1,068 |
| Cash contributions | 2,159 | 1,734 | 2,394 | 1,870 | 2,844 |
| Personal insurance and pensions | 7,066 | 8,094 | 7,046 | 6,024 | 8,158 |
| Life and other personal insurance | 481 | 591 | 521 | 396 | 500 |
| Pensions and Social Security | 6,585 | 7,503 | 6,525 | 5,628 | 7,658 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes | \$74,707 | \$87,188 | \$75,064 | \$65,998 | \$79,755 |
| Wages and salaries | 57,612 | 70,111 | 56,894 | 50,842 | 60,078 |
| Self-employment income | 5,436 | 6,032 | 4,476 | 5,348 | 6,107 |
| Social Security, private and government retirement | 7,676 | 7,841 | 9,185 | 6,986 | 7,215 |
| Interest, dividends, rental income, other property income | 2,619 | 1,659 | 3,294 | 1,599 | 4,719 |
| Public assistance, supplemental security income, food stamps | 540 | 607 | 502 | 480 | 636 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support | 634 | 753 | 487 | 643 | 666 |
| Other income | 190 | 185 | 225 | 99 | 333 |
| Personal taxes (contains some imputed values) | 11,205 | 14,872 | 11,866 | 8,922 | 11,552 |
| Federal income taxes | 8,899 | 11,619 | 8,959 | 7,583 | 8,899 |
| State and local income taxes | 2,203 | 3,113 | 2,665 | 1,293 | 2,629 |
| Other taxes | 102 | 140 | 243 | 46 | 224 |
| Income after taxes | 63,502 | 72,316 | 63,198 | 57,076 | 68,202 |
| Addenda: | | | | | |
| Net change in total assets and liabilities | \$17,224 | \$20,922 | \$44,294 | -\$2,796 | \$22,995 |
| Net change in total assets | 23,682 | 25,835 | 47,584 | 1,996 | 37,500 |
| Net change in total liabilities | 6,458 | 4,913 | 3,290 | 4,791 | 14,505 |
| Other financial information: | | | | | |
| Other money receipts | 1,474 | 1,956 | 2,347 | 995 | 1,010 |
| Mortgage principal paid on owned property | -2,320 | -2,474 | -2,064 | -2,104 | -2,871 |
| Estimated market value of owned home | 198,697 | 224,199 | 161,220 | 160,638 | 289,467 |
| Estimated monthly rental value of owned home | 1,105 | 1,281 | 972 | 986 | 1,320 |
| Gifts of goods and services, total | 1,707 | 2,367 | 1,759 | 1,399 | 1,636 |
| Food | 134 | 179 | 203 | 79 | 119 |
| Alcoholic beverages | 15 | 8 | 29 | 10 | 15 |
| Housing | 322 | 361 | 366 | 304 | 273 |
| Housekeeping supplies | 38 | 32 | 55 | 31 | 37 |
| Household textiles | 13 | 216 | 219 | 213 | 23 |
| Appliances and miscellaneous housewares | 28 | 59 | 19 | 22 | 23 |
| Major appliances | 10 | 17 | 9 | 6 | 13 |
| Small appliances and miscellaneous housewares | 18 | 41 | 10 | 16 | 10 |
| Miscellaneous household equipment | 47 | 54 | 69 | 26 | 54 |
| Other housing | 197 | 200 | 205 | 212 | 157 |

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, 2013-2014 — Continued

| Item | Total 55-64 | Northeast | Midwest | South | West |
|---|----------------|-----------------|---------|-------|-----------------|
| Apparel and services | 287 | 403 | 277 | 240 | 276 |
| Males, 2 and over | 79 | 102 | 78 | 65 | 86 |
| Females, 2 and over | 116 | 177 | 124 | 90 | 101 |
| Children under 2 | 37 | 57 | 31 | 33 | 34 |
| Other apparel products and services | 54 | 68 | 45 | 52 | 55 |
| Jewelry and watches | 12 | ² 18 | 12 | 10 | 13 |
| All other apparel products and services ... | 41 | 51 | 33 | 41 | 42 |
| Transportation | 136 | 39 | 165 | 178 | 114 |
| Healthcare | 77 | 86 | 28 | 15 | 242 |
| Entertainment | 131 | 120 | 190 | 113 | 111 |
| Toys, games, arts and crafts, and tricycles | 41 | ² 30 | 62 | 46 | ² 20 |
| Other entertainment | 89 | 89 | 128 | 66 | 91 |
| Personal care products and services | 19 | 25 | 26 | 16 | 11 |
| Reading | 7 | 6 | 13 | 5 | 5 |
| Education | 456 | 1,006 | 327 | 327 | 346 |
| All other gifts | 124 | 133 | 135 | 113 | 124 |

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, 2015