

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,365	4,783	5,560	9,110	4,912
Consumer unit characteristics:					
Income before taxes	\$77,898	\$85,799	\$73,667	\$69,793	\$90,025
Income after taxes	65,921	71,826	63,176	59,680	74,852
Age of reference person	59.4	59.3	59.3	59.4	59.3
Average number in consumer unit:					
People	2.2	2.2	2.1	2.1	2.3
Children under 182	.2	.2	.2	.3
Adults 65 and older1	.1	.1	.1	.1
Earners	1.4	1.4	1.3	1.2	1.5
Vehicles	2.2	1.9	2.2	2.1	2.5
Percent distribution:					
Reference person:					
Men	49	49	50	49	47
Women	51	51	50	51	53
Housing tenure:					
Homeowner	75	72	78	78	70
With mortgage	40	36	42	39	44
Without mortgage	35	35	36	39	26
Renter	25	28	22	22	30
Race of reference person:					
Black or African-American	13	15	11	18	4
White, Asian, and all other races	87	85	89	82	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	9	9	3	10	16
Not Hispanic or Latino	91	91	97	90	84
Education of reference person:					
Elementary (1-8)	3	2	2	3	4
High school (9-12)	34	35	37	37	23
College	63	63	61	60	72
Never attended and other	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased	90	84	91	91	93
Average annual expenditures	\$60,076	\$65,848	\$57,658	\$54,062	\$68,269
Food	7,131	7,405	7,324	6,555	7,713
Food at home	4,195	4,534	4,141	3,887	4,505
Cereals and bakery products	522	604	529	474	528
Cereals and cereal products	156	195	152	138	159
Bakery products	366	409	376	336	369
Meats, poultry, fish, and eggs	939	1,019	916	915	937
Beef	260	240	279	257	260
Pork	185	203	202	178	166
Other meats	129	157	138	110	129
Poultry	172	201	151	179	157
Fish and seafood	136	158	97	135	157
Eggs	58	60	49	57	67
Dairy products	426	476	425	372	477
Fresh milk and cream	136	152	126	126	148
Other dairy products	290	324	299	246	329
Fruits and vegetables	788	916	734	698	893
Fresh fruits	288	359	268	236	338
Fresh vegetables	258	293	229	226	314
Processed fruits	107	129	100	94	118
Processed vegetables	135	135	137	142	123
Other food at home	1,521	1,519	1,538	1,427	1,671
Sugar and other sweets	164	160	172	155	174
Fats and oils	123	132	119	119	124
Miscellaneous foods	761	745	805	700	839
Nonalcoholic beverages	407	420	380	407	426
Food prepared by consumer unit on out-of-town trips	65	62	63	46	108

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, 2015-2016 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home	2,935	2,872	3,182	2,668	3,208
Alcoholic beverages	558	705	544	436	659
Housing	18,421	20,635	17,076	16,300	21,697
Shelter	10,449	12,346	9,514	8,631	13,034
Owned dwellings	7,032	8,263	6,779	5,909	8,202
Mortgage interest and charges	2,804	2,432	2,552	2,458	4,094
Property taxes	2,413	3,945	2,542	1,591	2,303
Maintenance, repairs, insurance, other expenses	1,815	1,887	1,685	1,861	1,806
Rented dwellings	2,448	2,925	1,903	1,858	3,695
Other lodging	969	1,158	833	864	1,136
Utilities, fuels, and public services	4,214	4,508	4,155	4,204	4,012
Natural gas	438	685	602	244	372
Electricity	1,556	1,430	1,411	1,840	1,316
Fuel oil and other fuels	115	330	96	54	39
Telephone services	1,494	1,614	1,460	1,462	1,478
Residential phone service, VOIP, and phone cards	396	506	382	376	344
Cellular phone service	1,098	1,108	1,078	1,085	1,134
Water and other public services	611	449	588	604	807
Household operations	1,016	1,071	826	941	1,316
Personal services	65	247	238	238	165
Other household expenses	950	1,025	788	902	1,151
Housekeeping supplies	741	768	767	679	800
Laundry and cleaning supplies	176	173	190	165	184
Other household products	411	442	427	377	430
Postage and stationery	154	152	150	138	187
Household furnishings and equipment	2,001	1,942	1,814	1,845	2,535
Household textiles	122	158	69	109	170
Furniture	483	436	535	462	508
Floor coverings	23	48	21	14	20
Major appliances	321	235	323	371	309
Small appliances, miscellaneous housewares	138	171	94	103	218
Miscellaneous household equipment	914	894	772	786	1,310
Apparel and services	1,628	1,691	1,587	1,480	1,880
Men and boys	406	403	469	311	510
Men, 16 and over	349	359	395	260	453
Boys, 2 to 15	56	45	75	51	57
Women and girls	623	661	567	565	751
Women, 16 and over	573	626	540	507	681
Girls, 2 to 15	49	34	27	59	70
Children under 2	38	239	230	52	221
Footwear	338	355	313	356	320
Other apparel products and services	223	233	208	195	280
Transportation	9,874	9,134	9,163	10,073	11,002
Vehicle purchases (net outlay)	3,964	3,262	3,264	4,734	4,011
Cars and trucks, new	2,303	2,267	1,774	2,517	2,539
Cars and trucks, used	1,615	995	1,408	2,182	1,403
Other vehicles	46	(³)	282	235	270
Gasoline and motor oil	2,073	1,875	2,001	2,116	2,270
Other vehicle expenses	3,147	3,017	3,329	2,771	3,735
Vehicle finance charges	221	177	224	258	192
Maintenance and repairs	972	964	935	891	1,163
Vehicle insurance	1,267	942	1,519	1,153	1,486
Vehicle rental, leases, licenses, and other charges	687	934	651	468	894
Public and other transportation	690	980	570	453	986
Healthcare	5,315	5,266	6,054	4,682	5,695
Health insurance	3,555	3,663	3,854	3,223	3,728
Medical services	1,025	979	1,365	745	1,206
Drugs	565	467	657	568	551
Medical supplies	169	156	178	147	210
Entertainment	3,218	2,986	3,087	3,051	3,890
Fees and admissions	600	756	533	400	893
Audio and visual equipment and services	1,143	1,155	1,086	1,171	1,143

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, 2015-2016 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	894	721	1,001	877	966
Pets	774	642	871	752	830
Toys, hobbies, and playground equipment	120	80	129	125	137
Other entertainment supplies, equipment, and services	580	354	467	602	888
Personal care products and services	728	782	714	619	888
Reading	118	123	133	87	156
Education	1,126	1,981	973	690	1,274
Tobacco products and smoking supplies	410	407	509	426	273
Miscellaneous	990	987	1,182	663	1,380
Cash contributions	2,544	4,268	1,629	2,140	2,648
Personal insurance and pensions	8,016	9,479	7,682	6,860	9,112
Life and other personal insurance	480	669	514	408	392
Pensions and Social Security	7,536	8,810	7,168	6,452	8,720
Sources of income and personal taxes:					
Money income before taxes	\$77,898	\$85,799	\$73,667	\$69,793	\$90,025
Wages and salaries	60,266	68,652	56,754	54,208	67,312
Self-employment income	6,088	5,695	5,314	4,806	9,725
Social Security, private and government retirement	7,886	7,556	8,366	8,029	7,400
Interest, dividends, rental income, other property income	2,234	2,264	1,961	1,596	3,699
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	658	759	675	553	733
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	494	560	335	479	637
Other income	271	312	261	121	519
Personal taxes (contains some imputed values)	11,977	13,973	10,490	10,113	15,172
Federal income taxes	9,433	10,702	8,123	8,175	12,015
State and local income taxes	2,407	3,166	2,320	1,674	3,125
Other taxes	136	104	47	264	232
Income after taxes	65,921	71,826	63,176	59,680	74,852
Addenda:					
Net change in total assets and liabilities	\$11,675	\$16,994	\$10,651	\$7,448	\$15,495
Net change in total assets	16,801	22,992	13,866	12,945	21,248
Net change in total liabilities	5,126	5,998	3,214	5,497	5,753
Other financial information:					
Other money receipts	1,577	2,115	601	1,445	2,403
Mortgage principal paid on owned property	-2,326	-2,348	-2,396	-1,948	-2,928
Estimated market value of owned home	204,113	220,649	148,562	157,186	337,914
Estimated monthly rental value of owned home	1,141	1,274	971	1,005	1,455
Gifts of goods and services, total	1,692	1,830	1,584	1,504	2,030
Food	124	127	133	110	137
Alcoholic beverages	20	44	7	19	18
Housing	374	421	313	337	468
Housekeeping supplies	38	61	37	23	43
Household textiles	14	26	211	18	217
Appliances and miscellaneous housewares	44	60	22	33	70
Major appliances	15	16	9	14	24
Small appliances and miscellaneous housewares	28	44	13	219	46
Miscellaneous household equipment	68	111	84	44	53

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, 2015-2016 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other housing	211	183	159	218	284
Apparel and services	241	177	242	283	219
Males, 2 and over	74	87	69	67	81
Females, 2 and over	73	35	55	100	77
Children under 2	33	² 31	28	44	19
Other apparel products and services	61	24	90	73	42
Jewelry and watches	19	25	45	² 14	² 12
All other apparel products and services ...	42	² 18	² 45	59	30
Transportation	184	45	61	207	417
Healthcare	42	² 28	² 78	30	38
Entertainment	130	96	156	129	133
Toys, games, arts and crafts, and tricycles	49	² 31	² 47	55	58
Other entertainment	81	65	109	74	75
Personal care products and services	16	22	16	9	22
Reading	7	² 3	9	8	5
Education	434	746	410	294	419
All other gifts	120	120	160	78	153

- 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, 2017