

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	24,928	4,678	5,574	9,440	5,235
Consumer unit characteristics:					
Income before taxes	\$96,815	\$117,040	\$92,198	\$85,158	\$104,677
Income after taxes	82,337	99,017	79,772	71,149	90,336
Age of reference person	59.7	59.6	59.6	59.8	59.5
Average number in consumer unit:					
People	2.2	2.3	2.1	2.1	2.4
Children under 182	.2	.2	.2	.2
Adults 65 and older1	.1	.1	.2	.2
Earners	1.4	1.6	1.4	1.3	1.5
Vehicles	2.1	1.9	2.4	2.1	2.1
Percent distribution:					
Reference person:					
Men	47	47	47	45	51
Women	53	53	53	55	49
Housing tenure:					
Homeowner	75	74	78	75	71
With mortgage	42	41	42	40	46
Without mortgage	33	33	36	35	25
Renter	25	26	22	25	29
Race of reference person:					
Black or African-American	14	13	13	20	5
White, Asian, and all other races, not including Black or African-American	86	87	87	80	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	12	12	4	12	22
Not Hispanic or Latino	88	88	96	88	78
Education of reference person:					
Elementary (1-8)	3	2	2	3	6
High school (9-12)	30	31	30	33	23
College	67	68	68	65	71
Never attended and other	(²)	(³)	(³)	(²)	1
At least one vehicle owned or leased	92	87	93	94	93
Average annual expenditures	\$67,694	\$77,840	\$64,273	\$60,911	\$74,731
Food	7,834	8,889	7,153	7,182	8,821
Food at home	5,281	5,996	4,899	4,755	6,040
Cereals and bakery products	640	785	616	570	666
Cereals and cereal products	201	231	202	173	226
Bakery products	439	554	414	397	440
Meats, poultry, fish, and eggs	1,171	1,338	1,032	1,068	1,363
Beef	314	368	279	278	372
Pork	217	216	214	212	228
Other meats	161	211	159	132	170
Poultry	219	245	187	206	255
Fish and seafood	195	228	134	183	249
Eggs	66	69	59	57	89
Dairy products	492	599	443	407	608
Fresh milk and cream	154	184	136	124	202
Other dairy products	338	414	307	283	406
Fruits and vegetables	1,032	1,204	945	917	1,188
Fresh fruits	372	410	339	329	456
Fresh vegetables	335	406	279	295	403
Processed fruits	129	168	120	112	133
Processed vegetables	197	220	207	181	196
Other food at home	1,946	2,070	1,863	1,793	2,215
Sugar and other sweets	171	209	176	146	180
Fats and oils	143	176	133	125	159
Miscellaneous foods	1,044	1,069	962	998	1,198
Nonalcoholic beverages	518	544	525	464	592

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 Surveys, 2020-2021 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips	69	73	67	59	85
Food away from home.....	2,552	2,893	2,254	2,427	2,781
Alcoholic beverages	577	711	542	419	797
Housing.....	22,174	25,732	19,676	19,596	26,341
Shelter	12,769	15,597	10,681	10,682	16,228
Owned dwellings.....	8,599	10,614	7,743	6,918	10,742
Mortgage interest and charges.....	2,945	2,978	2,185	2,390	4,727
Property taxes.....	3,043	5,080	2,973	2,023	3,138
Maintenance, repairs, insurance, and other expenses	2,610	2,556	2,586	2,504	2,876
Rented dwellings.....	2,955	3,385	1,789	2,786	4,114
Other lodging.....	1,215	1,598	1,148	978	1,373
Utilities, fuels, and public services	4,590	5,221	4,468	4,368	4,558
Natural gas.....	480	746	654	270	437
Electricity.....	1,657	1,671	1,470	1,840	1,516
Fuel oil and other fuels.....	146	428	128	68	53
Telephone services.....	1,550	1,779	1,516	1,480	1,507
Residential phone service, VOIP, and phone cards.....	211	352	208	172	158
Cellular phone service	1,339	1,427	1,308	1,309	1,349
Water and other public services	757	597	699	710	1,045
Household operations	1,330	1,503	1,070	1,259	1,578
Personal services.....	45	⁴³ 0	⁴² 1	⁴³ 5	⁴¹ 00
Other household expenses.....	1,285	1,473	1,049	1,224	1,478
Housekeeping supplies	994	910	1,087	1,006	955
Laundry and cleaning supplies	190	140	172	205	229
Other household products.....	660	606	745	686	571
Postage and stationery	144	165	170	115	155
Household furnishings and equipment.....	2,490	2,500	2,370	2,281	3,022
Household textiles.....	142	120	156	152	130
Furniture	600	546	420	630	786
Floor coverings.....	31	55	23	20	37
Major appliances.....	486	520	400	478	563
Small appliances and miscellaneous housewares	151	146	172	127	180
Miscellaneous household equipment.....	1,081	1,113	1,199	875	1,326
Apparel and services	1,463	2,042	1,521	1,074	1,622
Men and boys.....	280	259	255	226	432
Men, 16 and over.....	241	231	187	189	411
Boys, 2 to 15.....	39	28	68	37	21
Women and girls.....	550	560	655	445	638
Women, 16 and over.....	499	501	562	410	608
Girls, 2 to 15.....	51	⁴⁹ 59	94	35	31
Children under 2.....	43	⁴³ 63	⁴⁵ 55	⁴³ 7	⁴² 4
Footwear.....	300	475	314	203	310
Other apparel products and services.....	290	686	242	163	217
Transportation	10,609	10,144	10,539	10,559	11,198
Vehicle purchases (net outlay).....	4,593	3,680	4,539	4,975	4,776
Cars and trucks, new	2,406	2,114	2,189	2,906	1,997
Cars and trucks, used	2,109	1,489	2,177	2,057	2,686
Other vehicles	77	⁴⁷ 77	⁴¹ 72	⁴¹ 3	⁴⁹ 3
Gasoline, other fuels, and motor oil	1,949	1,871	1,894	1,901	2,164
Other vehicle expenses.....	3,712	4,129	3,776	3,384	3,868
Vehicle finance charges.....	275	247	291	275	281
Maintenance and repairs	1,032	1,027	1,193	890	1,125
Vehicle rental, leases, licenses, and other charges	722	1,113	815	485	703
Vehicle insurance.....	1,683	1,742	1,478	1,734	1,758
Public and other transportation	356	464	330	298	391
Healthcare	5,887	5,911	6,444	5,671	5,663
Health insurance	4,030	3,952	4,421	3,959	3,810
Medical services.....	1,127	1,191	1,293	1,003	1,116
Drugs	566	532	575	572	577
Medical supplies.....	165	236	156	138	160
Entertainment	3,612	4,323	4,234	2,868	3,735
Fees and admissions	436	598	443	327	483
Audio and visual equipment and services.....	1,114	1,110	1,126	1,073	1,179
Pets, toys, hobbies, and playground equipment.....	1,016	769	1,665	749	1,094
Pets.....	889	702	1,467	648	937
Toys, hobbies, and playground equipment.....	127	67	198	101	156

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 Surveys, 2020-2021 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services	1,046	1,846	1,000	718	979
Personal care products and services	717	752	715	616	887
Reading	108	119	80	115	114
Education	1,357	2,542	1,052	1,074	1,134
Tobacco products and smoking supplies	427	372	474	459	370
Miscellaneous	979	1,103	813	902	1,186
Cash contributions	3,012	4,507	2,362	2,632	3,052
Personal insurance and pensions	8,938	10,692	8,668	7,744	9,810
Life and other personal insurance	614	726	609	576	590
Pensions and Social Security	8,324	9,966	8,059	7,168	9,220
Sources of income and personal taxes:					
Income before taxes	\$96,815	\$117,040	\$92,198	\$85,158	\$104,677
Wages and salaries	75,435	92,863	72,274	65,402	81,318
Self-employment income	9,102	11,211	6,546	8,772	10,532
Social Security, private and government retirement	6,989	6,575	7,383	7,238	6,492
Interest, dividends, rental income, and other property income	3,180	3,757	4,182	1,871	3,960
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	653	723	746	568	645
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,201	1,637	918	1,005	1,464
Other income	255	275	147	303	266
Personal taxes (contains some imputed values)	14,478	18,023	12,426	14,009	14,341
Federal income taxes	13,149	15,369	11,060	13,466	12,818
Stimulus payment (new UCC Q20202)#	-2,024	-2,074	-2,000	-2,003	-2,042
State and local income taxes	3,243	4,629	3,227	2,435	3,479
Other taxes	110	99	140	111	485
Income after taxes	82,337	99,017	79,772	71,149	90,336
Addenda:					
Net change in total assets and liabilities	\$36,642	\$30,890	\$28,975	\$49,988	\$25,876
Net change in total assets	53,489	42,863	42,741	59,235	64,064
Net change in total liabilities	16,847	11,973	13,766	9,246	38,188
Other financial information:					
Other money receipts	5,296	962	3,333	10,503	1,872
Mortgage principal paid on owned property	-3,071	-3,509	-2,827	-2,605	-3,782
Estimated market value of owned home	288,356	314,520	197,883	222,422	480,191
Estimated monthly rental value of owned home	1,449	1,640	1,208	1,286	1,827

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2022