

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	24,592	4,780	5,386	9,335	5,091
Consumer unit characteristics:					
Income before taxes.....	\$102,124	\$124,903	\$96,965	\$87,816	\$112,432
Income after taxes.....	87,938	105,415	83,411	77,083	96,224
Age of reference person.....	59.6	59.6	59.7	59.6	59.7
Average number in consumer unit:					
People.....	2.2	2.3	2.1	2.2	2.4
Children under 18.....	.2	.2	.2	.2	.2
Adults 65 and older.....	.1	.1	.1	.1	.1
Earners.....	1.4	1.6	1.4	1.3	1.5
Vehicles.....	2.1	2.0	2.3	2.1	2.2
Percent distribution:					
Reference person:					
Men.....	48	45	47	47	52
Women.....	52	55	53	53	48
Housing tenure:					
Homeowner.....	75	75	80	76	70
With mortgage.....	42	40	41	41	47
Without mortgage.....	33	35	39	35	23
Renter.....	25	25	20	24	30
Race of reference person:					
Black or African-American.....	14	14	13	20	5
White, Asian, and all other races, not including Black or African-American.....	86	86	87	80	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	12	11	4	13	22
Not Hispanic or Latino.....	88	89	96	87	78
Education of reference person:					
Elementary (1-8).....	3	( <sup>2</sup> )	( <sup>2</sup> )	3	5
High school (9-12).....	30	32	30	34	23
College.....	67	67	68	63	72
Never attended and other.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	91	86	92	92	93
Average annual expenditures.....	\$74,375	\$82,785	\$70,484	\$66,700	\$84,665
Food.....					
Food at home.....	9,098	9,634	8,859	8,382	10,163
Cereals and bakery products.....	5,749	6,184	5,674	5,204	6,438
Cereals and cereal products.....	689	793	697	596	760
Bakery products.....	199	210	222	171	216
Meats, poultry, fish, and eggs.....	490	583	475	424	543
Beef.....	1,274	1,336	1,168	1,230	1,406
Pork.....	348	287	323	353	417
Other meats.....	237	230	224	236	257
Poultry.....	186	232	193	155	198
Fish and seafood.....	223	253	220	214	217
Eggs.....	202	( <sup>2</sup> )	131	202	221
Dairy products.....	77	75	76	70	95
Fruits and vegetables.....	527	582	504	462	619
Fresh fruits.....	166	191	150	138	211
Fresh vegetables.....	361	391	354	325	409
Processed fruits.....	1,076	1,217	1,069	925	1,234
Processed vegetables.....	399	452	405	329	472
Other food at home.....	338	369	309	285	436
Sugar and other sweets.....	137	152	140	124	144
Fats and oils.....	202	244	216	187	182
Miscellaneous foods.....	2,184	2,257	2,236	1,991	2,420
Nonalcoholic beverages.....	199	211	233	173	203
Fats and oils.....	153	164	148	139	172
Miscellaneous foods.....	1,133	1,213	1,147	1,010	1,275
Nonalcoholic beverages.....	605	568	615	588	655

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, 2021-2022 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	94	101	93	81	114
Food away from home .....	3,348	3,450	3,185	3,178	3,725
Alcoholic beverages .....	697	750	690	571	880
Housing .....	23,570	27,312	20,645	20,686	28,434
Shelter .....	13,541	16,290	10,942	11,394	17,646
Owned dwellings .....	9,033	11,212	7,779	7,417	11,278
Mortgage interest and charges .....	3,159	3,010	2,185	2,642	5,279
Property taxes .....	3,106	5,106	3,088	2,058	3,171
Maintenance, repairs, insurance, and other expenses .....	2,768	3,096	2,506	2,717	2,828
Rented dwellings .....	3,022	3,033	1,666	2,876	4,715
Other lodging .....	1,486	2,045	1,498	1,102	1,653
Utilities, fuels, and public services .....	4,832	5,535	4,766	4,585	4,697
Natural gas .....	563	869	787	318	487
Electricity .....	1,752	1,733	1,544	1,954	1,618
Fuel oil and other fuels .....	179	522	187	67	( <sup>2</sup> )
Telephone services .....	1,560	1,742	1,506	1,528	1,504
Residential phone service, VOIP, and phone cards .....	186	312	162	152	156
Cellular phone service .....	1,374	1,430	1,344	1,376	1,348
Water and other public services .....	779	670	742	718	1,033
Household operations .....	1,465	1,720	1,241	1,283	1,794
Personal services .....	64	4106	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other household expenses .....	1,400	1,615	1,178	1,254	1,704
Housekeeping supplies .....	935	786	979	976	945
Laundry and cleaning supplies .....	191	145	185	206	208
Other household products .....	605	493	648	675	531
Postage and stationery .....	139	148	145	95	( <sup>2</sup> )
Household furnishings and equipment .....	2,797	2,981	2,717	2,448	3,352
Household textiles .....	148	141	( <sup>2</sup> )	141	134
Furniture .....	697	803	580	627	847
Floor coverings .....	40	78	( <sup>2</sup> )	( <sup>2</sup> )	44
Major appliances .....	520	516	517	461	639
Small appliances and miscellaneous housewares .....	146	138	155	128	180
Miscellaneous household equipment .....	1,246	1,305	1,256	1,065	1,507
Apparel and services .....	1,785	2,251	1,683	1,523	1,934
Men and boys .....	375	419	340	362	393
Men, 16 and over .....	329	387	297	304	355
Boys, 2 to 15 .....	46	( <sup>2</sup> )	( <sup>2</sup> )	58	( <sup>2</sup> )
Women and girls .....	687	677	( <sup>2</sup> )	623	771
Women, 16 and over .....	641	643	( <sup>2</sup> )	572	743
Girls, 2 to 15 .....	46	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Children under 2 .....	26	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Footwear .....	357	362	320	340	422
Other apparel products and services .....	( <sup>2</sup> )	( <sup>2</sup> )	270	167	328
Transportation .....	12,265	12,022	11,530	12,185	13,425
Vehicle purchases (net outlay) .....	4,794	4,103	4,367	5,278	5,006
Cars and trucks, new .....	2,377	2,089	( <sup>2</sup> )	2,779	( <sup>2</sup> )
Cars and trucks, used .....	2,347	1,989	2,203	2,477	2,598
Other vehicles .....	( <sup>2</sup> )	( <sup>2</sup> )	4180	( <sup>2</sup> )	( <sup>2</sup> )
Gasoline, other fuels, and motor oil .....	2,850	2,597	2,705	2,884	3,179
Other vehicle expenses .....	3,994	4,430	3,967	3,595	4,352
Vehicle finance charges .....	303	255	287	324	328
Maintenance and repairs .....	1,218	1,130	1,302	1,088	1,451
Vehicle rental, leases, licenses, and other charges .....	781	1,253	890	471	789
Vehicle insurance .....	1,693	1,792	1,488	1,711	1,783
Public and other transportation .....	627	892	491	428	889
Healthcare .....	6,394	6,237	7,537	5,847	6,334
Health insurance .....	4,120	4,149	4,618	3,874	4,015
Medical services .....	1,309	1,313	1,325	1,194	1,500
Drugs .....	752	517	( <sup>2</sup> )	595	636
Medical supplies .....	213	257	256	183	184
Entertainment .....	3,698	3,437	4,161	3,250	4,278
Fees and admissions .....	612	796	733	394	719
Audio and visual equipment and services .....	1,142	1,197	1,080	1,157	1,120
Pets, toys, hobbies, and playground equipment .....	979	818	1,138	827	1,246
Pets .....	832	732	895	691	1,120
Toys, hobbies, and playground equipment .....	147	86	( <sup>2</sup> )	136	( <sup>2</sup> )

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, 2021-2022 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	966	( <sup>2</sup> )	1,209	( <sup>2</sup> )	1,193
Personal care products and services.....	853	933	833	710	1,064
Reading .....	112	152	76	98	137
Education .....	1,496	2,307	1,352	( <sup>2</sup> )	( <sup>2</sup> )
Tobacco products and smoking supplies.....	505	417	650	507	428
Miscellaneous.....	1,064	1,146	897	934	1,402
Cash contributions .....	2,974	( <sup>2</sup> )	2,240	2,469	( <sup>2</sup> )
Personal insurance and pensions.....	9,863	11,725	9,329	8,455	11,264
Life and other personal insurance .....	685	( <sup>2</sup> )	743	556	646
Pensions and Social Security .....	9,178	10,811	8,586	7,899	10,617
Sources of income and personal taxes:					
Income before taxes.....	\$102,124	\$124,903	\$96,965	\$87,816	\$112,432
Wages and salaries .....	80,224	98,819	75,765	68,936	88,181
Self-employment income .....	8,968	10,981	7,134	7,875	11,023
Social Security, private and government retirement.....	7,490	7,570	8,374	7,308	6,815
Interest, dividends, rental income, and other property income .....	3,315	4,894	3,796	1,928	3,869
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	738	897	789	643	711
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,128	( <sup>2</sup> )	( <sup>2</sup> )	747	1,600
Other income.....	( <sup>2</sup> )	( <sup>2</sup> )	115	( <sup>2</sup> )	234
Personal taxes (contains some imputed values).....	14,186	19,488	13,554	10,733	16,208
Federal income taxes.....	11,872	15,670	11,306	9,571	13,124
Stimulus payment (new UCC Q20202)# .....	-1,096	-1,177	-1,105	-1,057	-1,083
State and local income taxes.....	3,317	4,887	3,258	2,138	4,069
Other taxes.....	93	( <sup>2</sup> )	( <sup>2</sup> )	81	( <sup>2</sup> )
Income after taxes.....	87,938	105,415	83,411	77,083	96,224
Addenda:					
Net change in total assets and liabilities.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total assets .....	38,008	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total liabilities .....	14,220	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other financial information:					
Other money receipts.....	( <sup>2</sup> )	( <sup>2</sup> )	2,771	( <sup>2</sup> )	( <sup>2</sup> )
Mortgage principal paid on owned property .....	-3,212	-3,304	-2,482	-2,654	-4,919
Estimated market value of owned home .....	321,198	329,306	224,305	253,180	540,811
Estimated monthly rental value of owned home.....	1,581	1,722	1,353	1,434	1,960

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>3</sup> No data reported.

<sup>4</sup> 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.