

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	35,605	6,718	7,568	13,413	7,906
Consumer unit characteristics:					
Income before taxes	\$53,830	\$57,804	\$51,015	\$48,822	\$61,646
Income after taxes	51,659	54,742	49,553	47,547	58,030
Age of reference person	74.2	74.2	74.5	74.1	74.2
Average number in consumer unit:					
People	1.7	1.7	1.6	1.8	1.8
Children under 181	.1	(²)	.1	.1
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners5	.5	.5	.5	.5
Vehicles	1.7	1.4	1.8	1.7	1.9
Percent distribution:					
Reference person:					
Men	45	44	42	46	46
Women	55	56	58	54	54
Housing tenure:					
Homeowner	79	72	80	82	78
With mortgage	25	19	28	23	31
Without mortgage	54	53	52	59	46
Renter	21	28	20	18	22
Race of reference person:					
Black or African-American	11	12	9	15	4
White, Asian, and all other races, not including Black or African-American	89	88	91	85	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	5	2	8	9
Not Hispanic or Latino	93	95	98	92	91
Education of reference person:					
Elementary (1-8)	3	4	2	4	3
High school (9-12)	33	38	36	36	22
College	63	58	62	60	74
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	88	80	91	89	90
Average annual expenditures	\$49,872	\$51,921	\$48,223	\$46,125	\$56,099
Food					
Food at home	4,351	4,793	3,908	4,141	4,773
Cereals and bakery products	572	666	521	550	580
Cereals and cereal products	165	195	148	156	175
Bakery products	406	471	372	395	405
Meats, poultry, fish, and eggs	918	1,057	790	912	936
Beef	237	247	189	249	254
Pork	204	200	194	228	177
Other meats	125	173	114	111	121
Poultry	144	187	121	138	140
Fish and seafood	153	194	126	135	178
Eggs	54	56	46	52	66
Dairy products	440	497	390	406	498
Fresh milk and cream	132	154	113	122	148
Other dairy products	308	344	276	284	350
Fruits and vegetables	875	1,012	758	794	1,014
Fresh fruits	320	376	283	275	388
Fresh vegetables	276	338	228	236	342
Processed fruits	114	120	110	109	122
Processed vegetables	165	178	138	175	162
Other food at home	1,547	1,561	1,450	1,478	1,746
Sugar and other sweets	160	154	164	149	180
Fats and oils	118	118	105	122	122
Miscellaneous foods	813	805	761	768	946

See footnotes at end of table.

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Nonalcoholic beverages	411	422	374	412	436
Food prepared by consumer unit on out of town trips	45	62	45	27	63
Food away from home.....	1,745	1,767	1,617	1,692	1,940
Alcoholic beverages	401	447	418	375	392
Housing.....	18,150	20,311	17,525	15,620	21,215
Shelter	10,153	12,161	9,413	8,190	12,488
Owned dwellings	6,760	7,630	6,339	5,865	7,943
Mortgage interest and charges	1,411	1,036	1,210	1,207	2,268
Property taxes	2,510	3,909	2,512	1,810	2,506
Maintenance, repairs, insurance, and other expenses	2,840	2,684	2,618	2,849	3,169
Rented dwellings	2,696	3,568	2,425	1,773	3,779
Other lodging.....	697	964	648	551	765
Utilities, fuels, and public services	3,856	4,030	3,690	3,815	3,937
Natural gas	443	603	613	294	397
Electricity	1,456	1,308	1,271	1,682	1,377
Fuel oil and other fuels.....	148	440	95	74	75
Telephone services	1,126	1,180	1,088	1,111	1,140
Residential phone service, VOIP, and phone cards.....	313	415	313	292	263
Cellular phone service	812	765	775	820	876
Water and other public services	683	500	622	653	948
Household operations	1,342	1,353	1,206	1,200	1,704
Personal services.....	96	³ 129	³ 147	³ 57	³ 84
Other household expenses	1,246	1,224	1,059	1,144	1,620
Housekeeping supplies	803	794	785	721	970
Laundry and cleaning supplies	158	128	169	150	188
Other household products.....	511	514	484	461	620
Postage and stationery	134	152	132	109	163
Household furnishings and equipment.....	1,996	1,973	2,432	1,695	2,117
Household textiles.....	100	91	110	88	120
Furniture	390	380	390	344	475
Floor coverings.....	27	28	28	28	25
Major appliances	346	335	317	341	392
Small appliances and miscellaneous housewares	114	127	107	95	143
Miscellaneous household equipment.....	1,018	1,012	1,481	798	961
Apparel and services	906	1,112	971	759	928
Men and boys	196	288	204	158	180
Men, 16 and over	175	241	190	145	158
Boys, 2 to 15	21	³ 47	14	12	22
Women and girls	375	425	362	337	413
Women, 16 and over.....	354	388	341	323	390
Girls, 2 to 15.....	22	³ 38	³ 20	14	23
Children under 2	19	³ 36	³ 15	³ 17	³ 10
Footwear.....	165	222	192	130	153
Other apparel products and services	151	142	198	117	171
Transportation	6,696	5,872	6,354	6,909	7,361
Vehicle purchases (net outlay).....	2,621	1,998	2,318	3,071	2,678
Cars and trucks, new	1,350	1,137	780	1,893	1,157
Cars and trucks, used	1,260	861	1,538	1,176	1,474
Other vehicles	³ 11	(⁴)	(⁴)	³ 1	³ 48
Gasoline, other fuels, and motor oil	1,195	969	1,175	1,230	1,347
Other vehicle expenses.....	2,656	2,619	2,642	2,482	2,995
Vehicle finance charges	125	103	122	134	132
Maintenance and repairs	745	635	713	663	1,009
Vehicle rental, leases, licenses, and other charges	612	804	736	439	624
Vehicle insurance.....	1,174	1,077	1,071	1,246	1,230
Public and other transportation	223	286	218	126	340
Healthcare	6,851	6,648	7,041	6,653	7,172
Health insurance	4,915	4,702	5,071	4,850	5,055
Medical services.....	958	1,082	958	799	1,119
Drugs	726	609	722	788	720
Medical supplies.....	252	254	289	215	277
Entertainment	2,593	2,344	2,518	2,310	3,353
Fees and admissions	334	314	323	313	398
Audio and visual equipment and services.....	1,024	1,081	1,052	979	1,025
Pets, toys, hobbies, and playground equipment.....	739	579	652	703	1,016

See footnotes at end of table.

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Pets	614	484	515	593	851
Toys, hobbies, and playground equipment.....	125	95	137	110	166
Other entertainment supplies, equipment, and services	496	370	492	315	914
Personal care products and services	567	565	582	526	624
Reading	147	184	147	115	174
Education.....	364	694	227	299	325
Tobacco products and smoking supplies.....	213	202	228	228	184
Miscellaneous	869	1,011	787	803	941
Cash contributions.....	3,231	2,610	3,564	3,245	3,418
Personal insurance and pensions	2,786	3,361	2,337	2,451	3,298
Life and other personal insurance.....	496	581	483	517	401
Pensions and Social Security.....	2,291	2,780	1,854	1,934	2,897
Sources of income and personal taxes:					
Income before taxes	\$53,830	\$57,804	\$51,015	\$48,822	\$61,646
Wages and salaries.....	18,486	21,869	15,960	16,686	21,086
Self-employment income.....	2,945	3,333	2,007	2,118	4,916
Social Security, private and government retirement.....	27,807	27,950	27,978	26,431	29,855
Interest, dividends, rental income, and other property income.....	3,313	3,371	4,015	2,313	4,290
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	329	427	243	315	354
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	756	593	583	811	966
Other income	194	262	228	148	179
Personal taxes (contains some imputed values)	2,172	3,062	1,461	1,275	3,615
Federal income taxes.....	3,252	3,792	2,753	2,606	4,369
Stimulus payment (new UCC Q20202)#.....	-1,913	-1,831	-1,926	-1,926	-1,947
State and local income taxes	779	1,034	553	541	1,185
Other taxes.....	53	68	81	55	8
Income after taxes	51,659	54,742	49,553	47,547	58,030
Addenda:					
Net change in total assets and liabilities	\$14,135	\$16,938	\$23,826	\$8,119	\$12,685
Net change in total assets.....	20,095	25,088	29,119	11,775	21,328
Net change in total liabilities.....	5,959	8,150	5,292	3,656	8,643
Other financial information:					
Other money receipts.....	685	589	1,092	345	956
Mortgage principal paid on owned property.....	-1,688	-1,483	-1,559	-1,514	-2,280
Estimated market value of owned home.....	273,925	258,904	193,252	218,216	458,431
Estimated monthly rental value of owned home.....	1,393	1,395	1,140	1,297	1,798

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

⁴ No data reported.

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.