

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	34,850	6,689	7,537	13,186	7,438
Consumer unit characteristics:					
Income before taxes	\$53,957	\$56,750	\$54,618	\$49,305	\$59,021
Income after taxes	49,792	52,303	50,486	45,836	53,845
Age of reference person	74.4	74.7	74.8	74.0	74.5
Average number in consumer unit:					
People	1.7	1.7	1.7	1.8	1.8
Children under 181	(²)	.1	.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	1.9	1.7	1.8
Percent distribution:					
Reference person:					
Men	44	45	41	45	46
Women	56	55	59	55	54
Housing tenure:					
Homeowner	79	72	83	82	78
With mortgage	25	21	25	23	30
Without mortgage	55	50	57	59	48
Renter	21	28	17	18	22
Race of reference person:					
Black or African-American	11	11	8	16	3
White, Asian, and all other races	89	89	92	84	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	7	10
Not Hispanic or Latino	93	94	98	93	90
Education of reference person:					
Elementary (1-8)	3	3	2	4	3
High school (9-12)	35	41	38	38	24
College	61	55	60	58	72
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	87	78	92	89	88
Average annual expenditures	\$48,872	\$51,378	\$47,321	\$45,463	\$54,237
Food	6,137	6,606	5,569	5,874	6,758
Food at home	4,135	4,461	3,788	3,945	4,532
Cereals and bakery products	533	605	501	502	557
Cereals and cereal products	150	171	134	134	177
Bakery products	382	433	367	368	380
Meats, poultry, fish, and eggs	876	1,005	793	859	883
Beef	237	248	217	231	259
Pork	182	160	180	202	169
Other meats	116	137	118	111	105
Poultry	142	188	118	138	135
Fish and seafood	146	219	114	129	148
Eggs	52	52	45	48	66
Dairy products	422	469	387	383	485
Fresh milk and cream	124	138	111	114	143
Other dairy products	298	332	276	268	342
Fruits and vegetables	839	942	719	782	968
Fresh fruits	305	325	258	286	369
Fresh vegetables	273	337	220	235	335
Processed fruits	107	121	103	99	116
Processed vegetables	153	159	138	162	149
Other food at home	1,466	1,441	1,388	1,420	1,639
Sugar and other sweets	149	136	163	138	166
Fats and oils	109	111	93	113	118
Miscellaneous foods	779	742	753	745	894
Nonalcoholic beverages	381	390	336	391	401

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, 2019-2020 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips	47	62	43	34	60
Food away from home.....	2,001	2,144	1,781	1,928	2,226
Alcoholic beverages	430	415	470	366	515
Housing.....	17,454	19,504	16,563	15,182	20,540
Shelter.....	9,838	11,910	9,248	7,840	12,114
Owned dwellings.....	6,447	7,186	6,267	5,539	7,574
Mortgage interest and charges.....	1,443	1,081	1,265	1,228	2,330
Property taxes.....	2,399	3,784	2,379	1,682	2,448
Maintenance, repairs, insurance, other expenses	2,604	2,321	2,623	2,629	2,797
Rented dwellings.....	2,601	3,763	2,094	1,646	3,762
Other lodging.....	790	961	887	655	778
Utilities, fuels, and public services	3,797	3,896	3,652	3,837	3,783
Natural gas.....	432	583	607	282	385
Electricity.....	1,434	1,274	1,272	1,680	1,307
Fuel oil and other fuels.....	148	409	101	83	76
Telephone services.....	1,113	1,121	1,066	1,124	1,134
Residential phone service, VOIP, and phone cards.....	334	402	334	327	285
Cellular phone service.....	779	720	732	796	849
Water and other public services	670	509	607	667	881
Household operations.....	1,328	1,128	1,266	1,260	1,692
Personal services.....	154	³ 47	³ 266	124	³ 189
Other household expenses.....	1,174	1,082	1,000	1,136	1,504
Housekeeping supplies.....	803	764	801	766	899
Laundry and cleaning supplies.....	168	163	178	155	183
Other household products.....	496	464	486	501	525
Postage and stationery.....	139	137	137	109	191
Household furnishings and equipment.....	1,688	1,805	1,597	1,479	2,052
Household textiles.....	92	93	88	82	110
Furniture.....	315	249	329	309	372
Floor coverings.....	29	29	33	28	26
Major appliances.....	294	236	300	289	348
Small appliances, miscellaneous housewares.....	100	95	105	80	135
Miscellaneous household equipment.....	858	1,102	742	691	1,061
Apparel and services.....	1,056	1,335	1,086	939	997
Men and boys.....	202	205	194	214	185
Men, 16 and over.....	180	177	172	195	165
Boys, 2 to 15.....	22	28	22	19	19
Women and girls.....	462	616	463	406	432
Women, 16 and over.....	435	584	436	385	400
Girls, 2 to 15.....	27	31	27	21	32
Children under 2.....	26	³ 24	³ 24	³ 24	³ 31
Footwear.....	201	325	183	159	187
Other apparel products and services.....	166	165	223	135	162
Transportation.....	6,819	6,413	6,543	6,816	7,470
Vehicle purchases (net outlay).....	2,595	2,464	2,406	2,720	2,682
Cars and trucks, new.....	1,497	1,714	1,002	1,714	1,418
Cars and trucks, used.....	1,068	750	1,394	950	1,232
Other vehicles.....	³ 30	(⁴)	³ 10	³ 56	³ 32
Gasoline, other fuels, and motor oil.....	1,184	923	1,188	1,225	1,342
Other vehicle expenses.....	2,626	2,600	2,617	2,486	2,905
Vehicle finance charges.....	131	113	119	155	117
Maintenance and repairs.....	722	627	683	660	957
Vehicle rental, leases, licenses, and other charges.....	593	827	699	399	616
Vehicle insurance.....	1,180	1,033	1,115	1,272	1,215
Public and other transportation.....	415	427	332	384	541
Healthcare.....	6,749	6,438	7,091	6,631	6,889
Health insurance.....	4,802	4,529	5,059	4,750	4,877
Medical services.....	943	913	935	890	1,073
Drugs.....	732	632	835	768	652
Medical supplies.....	272	364	262	223	287
Entertainment.....	2,366	2,261	2,694	2,082	2,624
Fees and admissions.....	395	399	367	356	487
Audio and visual equipment and services.....	1,024	1,035	1,065	1,028	965
Pets, toys, hobbies, and playground equipment.....	627	587	639	544	794
Pets.....	512	487	499	452	649

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, 2019-2020 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Toys, hobbies, and playground equipment.....	115	100	140	92	145
Other entertainment supplies, equipment, and services	320	239	623	154	378
Personal care products and services	608	621	577	575	685
Reading	147	176	151	124	162
Education.....	400	613	239	467	251
Tobacco products and smoking supplies.....	213	204	228	246	146
Miscellaneous	866	1,052	740	851	854
Cash contributions.....	2,844	2,331	2,886	2,767	3,402
Personal insurance and pensions	2,782	3,408	2,483	2,544	2,943
Life and other personal insurance.....	518	596	507	573	362
Pensions and Social Security.....	2,263	2,812	1,976	1,971	2,581
Sources of income and personal taxes:					
Income before taxes	\$53,957	\$56,750	\$54,618	\$49,305	\$59,021
Wages and salaries.....	18,172	22,333	17,293	15,477	20,097
Self-employment income.....	4,098	3,665	2,966	5,206	3,669
Social Security, private and government retirement	26,721	26,349	27,115	25,358	29,073
Interest, dividends, rental income, other property income.....	3,866	3,273	6,182	2,292	4,843
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	289	379	204	291	289
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	572	451	446	586	785
Other income	239	299	412	95	265
Personal taxes (contains some imputed values)	4,164	4,447	4,132	3,469	5,176
Federal income taxes	4,088	4,105	4,168	3,664	4,744
Stimulus payment (new UCC Q20202)#.....	-903	-837	-933	-949	-849
State and local income taxes	928	1,125	807	700	1,277
Other taxes	51	55	90	54	3
Income after taxes	49,792	52,303	50,486	45,836	53,845
Addenda:					
Net change in total assets and liabilities	\$8,188	\$6,859	\$10,910	\$4,690	\$12,828
Net change in total assets.....	12,649	13,076	14,540	7,620	19,266
Net change in total liabilities.....	4,461	6,217	3,630	2,930	6,438
Other financial information:					
Other money receipts	1,125	476	1,125	728	2,411
Mortgage principal paid on owned property.....	-1,662	-1,365	-1,642	-1,404	-2,408
Estimated market value of owned home.....	251,793	243,411	175,210	206,898	416,518
Estimated monthly rental value of owned home	1,316	1,356	1,061	1,234	1,685

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.