

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	36,500	6,577	7,858	13,939	8,126
Consumer unit characteristics:					
Income before taxes.....	\$57,880	\$66,369	\$54,793	\$52,346	\$63,489
Income after taxes.....	55,046	61,951	52,473	50,624	59,531
Age of reference person.....	74.2	73.9	74.5	74.1	74.1
Average number in consumer unit:					
People.....	1.7	1.7	1.6	1.7	1.8
Children under 18.....	.1	.1	( <sup>2</sup> )	.1	.1
Adults 65 and older.....	1.4	1.4	1.4	1.4	1.4
Earners.....	.5	.5	.5	.5	.6
Vehicles.....	1.7	1.5	1.8	1.7	1.8
Percent distribution:					
Reference person:					
Men.....	46	44	43	47	48
Women.....	54	56	57	53	52
Housing tenure:					
Homeowner.....	77	72	78	81	75
With mortgage.....	25	19	28	24	30
Without mortgage.....	52	53	51	56	45
Renter.....	23	28	22	19	25
Race of reference person:					
Black or African-American.....	11	10	10	15	( <sup>2</sup> )
White, Asian, and all other races, not including Black or African-American.....	89	90	90	85	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	7	6	2	9	9
Not Hispanic or Latino.....	93	94	98	91	91
Education of reference person:					
Elementary (1-8).....	3	3	2	4	3
High school (9-12).....	32	34	35	33	24
College.....	65	62	63	63	73
Never attended and other.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	88	82	89	89	90
Average annual expenditures.....	\$55,064	\$58,185	\$51,301	\$51,022	\$63,098
Food.....					
Food at home.....	6,905	7,714	6,320	6,594	7,324
Cereals and bakery products.....	4,648	5,247	4,281	4,367	4,968
Cereals and cereal products.....	600	714	564	572	583
Bakery products.....	163	203	147	153	162
Meats, poultry, fish, and eggs.....	437	510	417	419	421
Beef.....	977	1,127	864	946	1,015
Pork.....	251	267	233	250	257
Other meats.....	213	194	204	230	209
Poultry.....	133	189	126	115	119
Fish and seafood.....	155	189	127	146	168
Eggs.....	166	224	124	145	191
Dairy products.....	61	65	51	60	71
Fruits and vegetables.....	466	561	409	419	519
Fresh fruits.....	139	173	122	122	156
Fresh vegetables.....	327	388	287	297	363
Processed fruits.....	914	1,110	823	782	1,055
Processed vegetables.....	345	432	308	280	417
Other food at home.....	289	384	241	231	354
Sugar and other sweets.....	121	128	120	114	128
Fats and oils.....	158	166	154	157	157
Miscellaneous foods.....	1,691	1,736	1,622	1,648	1,795
Sugar and other sweets.....	179	170	186	176	184
Fats and oils.....	121	131	114	121	123
Miscellaneous foods.....	880	901	850	836	966

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, 2021-2022 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Nonalcoholic beverages .....	451	479	407	465	448
Food prepared by consumer unit on out of town trips .....	59	54	64	51	74
Food away from home .....	2,257	2,467	2,039	2,227	2,356
Alcoholic beverages .....	493	527	451	496	504
Housing .....	19,628	22,151	18,333	17,330	22,776
Shelter .....	11,048	13,511	9,836	9,120	13,534
Owned dwellings.....	7,200	8,807	6,503	6,238	8,221
Mortgage interest and charges.....	1,479	1,282	1,232	1,312	2,162
Property taxes .....	2,599	4,389	2,536	1,835	2,522
Maintenance, repairs, insurance, and other expenses .....	3,122	3,137	2,736	3,091	3,537
Rented dwellings .....	2,892	3,538	2,458	2,054	4,225
Other lodging .....	957	1,166	875	827	1,088
Utilities, fuels, and public services .....	4,080	4,392	3,938	3,997	4,109
Natural gas.....	498	677	726	330	422
Electricity.....	1,533	1,363	1,330	1,767	1,468
Fuel oil and other fuels .....	182	548	138	98	( <sup>2</sup> )
Telephone services.....	1,140	1,215	1,098	1,119	1,157
Residential phone service, VOIP, and phone cards .....	290	401	283	268	246
Cellular phone service.....	850	815	815	851	910
Water and other public services .....	726	589	646	682	992
Household operations.....	1,511	1,664	1,213	1,380	1,901
Personal services .....	109	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other household expenses.....	1,402	1,478	1,159	1,321	1,716
Housekeeping supplies.....	803	793	758	792	878
Laundry and cleaning supplies.....	161	132	162	160	185
Other household products .....	507	538	467	494	541
Postage and stationery .....	136	123	129	138	152
Household furnishings and equipment .....	2,186	1,791	2,589	2,042	2,354
Household textiles .....	117	78	( <sup>2</sup> )	108	125
Furniture.....	517	437	545	( <sup>2</sup> )	548
Floor coverings .....	24	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	29
Major appliances.....	373	408	328	360	410
Small appliances and miscellaneous housewares.....	129	119	103	134	157
Miscellaneous household equipment .....	1,026	717	( <sup>2</sup> )	898	1,084
Apparel and services.....	1,058	1,161	1,139	941	1,083
Men and boys.....	238	289	266	206	219
Men, 16 and over.....	218	243	256	192	203
Boys, 2 to 15.....	20	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Women and girls .....	454	446	464	416	513
Women, 16 and over .....	436	426	449	396	496
Girls, 2 to 15.....	18	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Children under 2 .....	10	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Footwear .....	206	254	258	176	158
Other apparel products and services.....	150	162	143	127	186
Transportation .....	7,678	7,277	7,429	7,368	8,779
Vehicle purchases (net outlay) .....	2,712	2,132	2,741	2,754	3,083
Cars and trucks, new .....	1,435	( <sup>2</sup> )	1,368	1,576	1,555
Cars and trucks, used.....	1,271	1,051	( <sup>2</sup> )	1,176	1,510
Other vehicles .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Gasoline, other fuels, and motor oil.....	1,704	1,529	1,612	1,709	1,928
Other vehicle expenses .....	2,825	3,073	2,691	2,600	3,140
Vehicle finance charges .....	129	111	140	130	130
Maintenance and repairs .....	875	815	877	774	1,096
Vehicle rental, leases, licenses, and other charges .....	621	956	657	426	649
Vehicle insurance .....	1,200	1,191	1,017	1,270	1,265
Public and other transportation.....	437	542	385	305	628
Healthcare .....	7,288	7,765	7,254	6,842	7,711
Health insurance .....	5,128	5,056	5,253	4,965	5,343
Medical services .....	1,110	1,755	960	793	1,275
Drugs.....	785	704	756	854	771
Medical supplies .....	266	250	284	230	323
Entertainment.....	2,780	2,693	2,317	2,439	3,905
Fees and admissions .....	449	514	392	365	596
Audio and visual equipment and services .....	1,026	1,093	1,006	962	1,102
Pets, toys, hobbies, and playground equipment .....	801	708	632	811	1,041

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, 2021-2022 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Pets.....	677	628	501	704	858
Toys, hobbies, and playground equipment .....	124	81	130	107	183
Other entertainment supplies, equipment, and services .....	( <sup>2</sup> )	( <sup>2</sup> )	287	301	( <sup>2</sup> )
Personal care products and services.....	667	704	641	636	719
Reading .....	145	160	161	96	197
Education .....	327	574	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Tobacco products and smoking supplies.....	240	218	277	241	223
Miscellaneous.....	882	936	915	745	1,039
Cash contributions .....	3,899	2,483	3,241	( <sup>2</sup> )	( <sup>2</sup> )
Personal insurance and pensions.....	3,072	3,821	2,600	2,529	3,855
Life and other personal insurance .....	506	612	451	514	461
Pensions and Social Security .....	2,566	3,209	2,148	2,015	3,394
Sources of income and personal taxes:					
Income before taxes.....	\$57,880	\$66,369	\$54,793	\$52,346	\$63,489
Wages and salaries .....	20,408	25,937	17,743	18,266	22,184
Self-employment income .....	3,175	4,000	2,937	1,952	4,837
Social Security, private and government retirement.....	29,316	30,534	29,225	28,072	30,551
Interest, dividends, rental income, and other property income .....	3,704	4,610	3,823	2,781	4,438
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	375	481	337	282	485
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	713	606	598	( <sup>2</sup> )	754
Other income.....	190	201	( <sup>2</sup> )	( <sup>2</sup> )	239
Personal taxes (contains some imputed values).....	2,834	4,418	2,320	1,721	3,958
Federal income taxes.....	2,911	4,097	2,628	2,030	3,734
Stimulus payment (new UCC Q20202)# .....	-1,004	-1,019	-960	-956	-1,117
State and local income taxes.....	861	1,259	573	575	1,308
Other taxes.....	66	( <sup>2</sup> )	( <sup>2</sup> )	72	( <sup>2</sup> )
Income after taxes.....	55,046	61,951	52,473	50,624	59,531
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 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total liabilities .....	4,737	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other financial information:					
Other money receipts.....	857	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1,702
Mortgage principal paid on owned property .....	-1,907	-1,659	-1,740	-1,894	-2,293
Estimated market value of owned home .....	301,311	294,069	209,171	243,488	495,457
Estimated monthly rental value of owned home.....	1,501	1,566	1,222	1,396	1,899

<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> Value is too small to display.

<sup>4</sup> 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.