

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	21,604	3,973	4,617	8,219	4,794
Consumer unit characteristics:					
Income before taxes.....	\$65,702	\$81,334	\$62,262	\$58,666	\$68,123
Income after taxes.....	61,539	74,283	58,883	55,963	63,094
Age of reference person.....	69.3	69.3	69.4	69.3	69.1
Average number in consumer unit:					
People.....	1.8	1.9	1.7	1.8	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.....	.7	.8	.7	.6	.7
Vehicles.....	1.9	1.7	2.0	1.8	2.1
Percent distribution:					
Reference person:					
Men.....	47	47	46	48	47
Women.....	53	53	54	52	53
Housing tenure:					
Homeowner.....	78	75	80	80	75
With mortgage.....	31	26	34	28	36
Without mortgage.....	47	49	46	51	39
Renter.....	22	25	20	20	25
Race of reference person:					
Black or African-American.....	12	11	10	16	( <sup>2</sup> )
White, Asian, and all other races, not including Black or African-American.....	88	89	90	84	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	8	6	3	10	11
Not Hispanic or Latino.....	92	94	97	90	89
Education of reference person:					
Elementary (1-8).....	3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
High school (9-12).....	29	30	31	31	23
College.....	68	67	68	66	73
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.....	90	86	92	91	92
Average annual expenditures.....	\$58,715	\$65,944	\$54,283	\$53,384	\$66,030
Food.....					
Food at home.....	5,004	5,904	4,364	4,624	5,430
Cereals and bakery products.....	627	778	550	597	611
Cereals and cereal products.....	176	241	154	154	172
Bakery products.....	451	537	396	443	439
Meats, poultry, fish, and eggs.....	1,076	1,260	935	1,016	1,142
Beef.....	279	282	280	261	305
Pork.....	239	245	209	254	237
Other meats.....	140	207	122	124	121
Poultry.....	176	222	133	163	198
Fish and seafood.....	178	235	140	153	203
Eggs.....	64	68	52	60	78
Dairy products.....	496	620	418	439	551
Fresh milk and cream.....	150	186	126	132	172
Other dairy products.....	345	434	292	307	379
Fruits and vegetables.....	963	1,244	798	808	1,122
Fresh fruits.....	362	482	298	292	432
Fresh vegetables.....	312	437	233	244	387
Processed fruits.....	118	137	114	108	123
Processed vegetables.....	170	189	153	165	180
Other food at home.....	1,843	2,002	1,663	1,764	2,004
Sugar and other sweets.....	189	198	181	183	199
Fats and oils.....	131	143	114	128	139
Miscellaneous foods.....	939	1,036	858	868	1,048
Nonalcoholic beverages.....	513	561	428	528	529

See footnotes at end of table.

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	71	64	82	57	89
Food away from home .....	2,629	3,067	2,229	2,614	2,660
Alcoholic beverages .....	599	697	513	608	583
Housing .....	20,590	24,092	19,050	18,031	23,581
Shelter .....	11,456	14,589	9,590	9,496	14,015
Owned dwellings .....	7,830	10,202	7,094	6,450	8,941
Mortgage interest and charges .....	1,847	1,840	1,551	1,530	2,682
Property taxes .....	2,755	4,914	2,694	1,863	2,554
Maintenance, repairs, insurance, and other expenses .....	3,228	3,448	2,849	3,056	3,704
Rented dwellings .....	2,514	2,992	1,523	2,039	3,885
Other lodging .....	1,112	1,394	973	1,008	1,190
Utilities, fuels, and public services .....	4,251	4,797	4,135	4,071	4,216
Natural gas .....	509	716	761	324	411
Electricity .....	1,590	1,498	1,382	1,804	1,498
Fuel oil and other fuels .....	174	566	91	90	( <sup>2</sup> )
Telephone services .....	1,240	1,392	1,229	1,164	1,255
Residential phone service, VOIP, and phone cards .....	255	393	257	210	215
Cellular phone service .....	985	999	972	954	1,040
Water and other public services .....	738	624	673	690	979
Household operations .....	1,474	1,703	1,205	1,328	1,798
Personal services .....	69	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other household expenses .....	1,405	1,542	1,186	1,265	1,749
Housekeeping supplies .....	856	928	708	888	883
Laundry and cleaning supplies .....	166	143	133	188	184
Other household products .....	559	659	464	563	551
Postage and stationery .....	132	126	110	137	149
Household furnishings and equipment .....	2,553	2,075	( <sup>2</sup> )	2,247	2,669
Household textiles .....	124	93	( <sup>2</sup> )	128	155
Furniture .....	540	481	683	473	564
Floor coverings .....	24	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Major appliances .....	408	434	381	400	425
Small appliances and miscellaneous housewares .....	157	155	111	166	189
Miscellaneous household equipment .....	1,301	876	( <sup>2</sup> )	1,058	1,308
Apparel and services .....	1,257	1,465	1,384	1,048	1,291
Men and boys .....	314	( <sup>2</sup> )	334	274	281
Men, 16 and over .....	285	333	316	255	259
Boys, 2 to 15 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Women and girls .....	531	561	554	448	620
Women, 16 and over .....	507	531	538	423	595
Girls, 2 to 15 .....	24	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Children under 2 .....	11	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Footwear .....	241	304	331	185	188
Other apparel products and services .....	160	194	153	129	192
Transportation .....	8,964	9,242	8,654	8,431	9,945
Vehicle purchases (net outlay) .....	3,250	2,931	3,284	3,307	3,384
Cars and trucks, new .....	1,722	1,595	1,701	( <sup>2</sup> )	( <sup>2</sup> )
Cars and trucks, used .....	1,518	1,322	( <sup>2</sup> )	1,414	( <sup>2</sup> )
Other vehicles .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Gasoline, other fuels, and motor oil .....	2,018	1,892	1,905	1,992	2,276
Other vehicle expenses .....	3,177	3,735	2,988	2,779	3,578
Vehicle finance charges .....	161	137	179	153	176
Maintenance and repairs .....	1,004	998	982	858	1,282
Vehicle rental, leases, licenses, and other charges .....	721	1,259	739	438	742
Vehicle insurance .....	1,291	1,341	1,088	1,330	1,377
Public and other transportation .....	519	684	476	353	707
Healthcare .....	7,195	7,578	7,192	6,816	7,544
Health insurance .....	5,129	5,154	5,343	4,909	5,282
Medical services .....	1,043	1,444	870	832	1,240
Drugs .....	761	719	716	833	724
Medical supplies .....	262	261	263	242	299
Entertainment .....	3,297	3,242	2,782	2,621	( <sup>2</sup> )
Fees and admissions .....	501	630	498	356	644
Audio and visual equipment and services .....	1,072	1,172	1,096	989	1,106
Pets, toys, hobbies, and playground equipment .....	992	894	837	907	1,382
Pets .....	847	783	687	792	1,161
Toys, hobbies, and playground equipment .....	145	111	150	115	222

See footnotes at end of table.

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	( <sup>2</sup> )	( <sup>2</sup> )	353	369	( <sup>2</sup> )
Personal care products and services.....	716	807	695	666	745
Reading .....	142	167	114	( <sup>2</sup> )	169
Education .....	325	495	( <sup>2</sup> )	( <sup>2</sup> )	230
Tobacco products and smoking supplies.....	308	293	378	284	293
Miscellaneous.....	879	987	925	765	941
Cash contributions .....	2,833	2,471	2,136	3,199	3,175
Personal insurance and pensions.....	3,976	5,437	3,561	3,237	4,431
Life and other personal insurance .....	550	702	523	528	488
Pensions and Social Security .....	3,426	4,735	3,037	2,709	3,943
Sources of income and personal taxes:					
Income before taxes.....	\$65,702	\$81,334	\$62,262	\$58,666	\$68,123
Wages and salaries .....	28,050	38,327	24,769	25,414	27,213
Self-employment income .....	4,205	6,160	( <sup>2</sup> )	2,459	( <sup>2</sup> )
Social Security, private and government retirement.....	28,529	30,842	28,890	26,995	28,895
Interest, dividends, rental income, and other property income .....	3,626	4,728	3,774	2,667	4,213
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	425	479	398	312	601
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	670	592	644	( <sup>2</sup> )	823
Other income.....	197	( <sup>2</sup> )	( <sup>2</sup> )	186	278
Personal taxes (contains some imputed values).....	4,163	7,051	3,379	2,703	5,029
Federal income taxes.....	3,990	6,090	3,424	2,902	4,662
Stimulus payment (new UCC Q20202)# .....	-1,078	-1,021	-1,015	-1,037	-1,258
State and local income taxes.....	1,176	1,903	872	761	1,577
Other taxes.....	76	( <sup>2</sup> )	( <sup>2</sup> )	77	( <sup>2</sup> )
Income after taxes.....	61,539	74,283	58,883	55,963	63,094
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> )	29,580	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total liabilities .....	7,622	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other financial information:					
Other money receipts.....	1,026	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	2,309
Mortgage principal paid on owned property .....	-2,273	-2,330	-2,050	-2,154	-2,643
Estimated market value of owned home .....	302,172	314,667	217,217	237,679	484,200
Estimated monthly rental value of owned home.....	1,520	1,706	1,246	1,369	1,891

<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.

# 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.