

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	20,962	3,894	4,422	7,952	4,694
Consumer unit characteristics:					
Income before taxes .....	\$61,739	\$68,261	\$58,414	\$55,394	\$70,211
Income after taxes .....	58,317	63,241	55,971	53,384	64,800
Age of reference person .....	69.2	69.1	69.3	69.3	69.2
Average number in consumer unit:					
People .....	1.8	1.9	1.7	1.9	1.9
Children under 18 .....	.1	.1	.1	.1	.1
Adults 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.6	.7	.7	.6	.7
Vehicles .....	1.9	1.6	2.1	1.9	2.1
Percent distribution:					
Reference person:					
Men .....	46	46	44	46	47
Women .....	54	54	56	54	53
Housing tenure:					
Homeowner .....	80	73	83	81	79
With mortgage .....	31	24	36	28	38
Without mortgage .....	48	49	47	54	40
Renter .....	20	27	17	19	21
Race of reference person:					
Black or African-American .....	12	13	9	17	4
White, Asian, and all other races, not including Black or African-American .....	88	87	91	83	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	8	6	2	9	11
Not Hispanic or Latino .....	92	94	98	91	89
Education of reference person:					
Elementary (1-8) .....	3	3	1	4	3
High school (9-12) .....	30	32	31	33	20
College .....	67	64	68	63	76
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	83	94	91	93
Average annual expenditures .....	\$54,418	\$57,435	\$51,786	\$50,013	\$61,859
Food .....	6,672	7,587	5,948	6,169	7,387
Food at home .....	4,673	5,449	4,274	4,204	5,160
Cereals and bakery products .....	595	730	551	543	607
Cereals and cereal products .....	174	234	155	150	183
Bakery products .....	420	495	396	393	424
Meats, poultry, fish, and eggs .....	997	1,228	893	931	1,009
Beef .....	253	271	206	254	276
Pork .....	222	254	215	233	185
Other meats .....	134	195	135	114	117
Poultry .....	162	232	133	142	164
Fish and seafood .....	169	214	156	138	195
Eggs .....	57	62	48	50	71
Dairy products .....	473	555	421	418	543
Fresh milk and cream .....	142	164	122	129	161
Other dairy products .....	331	391	298	289	382
Fruits and vegetables .....	917	1,158	779	786	1,057
Fresh fruits .....	343	439	299	291	391
Fresh vegetables .....	293	389	225	236	367
Processed fruits .....	111	125	111	96	123
Processed vegetables .....	171	205	145	164	177
Other food at home .....	1,691	1,779	1,630	1,526	1,944
Sugar and other sweets .....	168	177	177	148	185
Fats and oils .....	123	124	116	122	131
Miscellaneous foods .....	877	911	866	770	1,036
Nonalcoholic beverages .....	462	484	409	453	505

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, 2020-2021 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	60	82	61	33	86
Food away from home.....	1,999	2,138	1,674	1,965	2,227
Alcoholic beverages .....	494	595	546	434	467
Housing.....	19,274	21,523	18,585	16,745	22,392
Shelter .....	10,595	12,488	9,325	8,876	13,135
Owned dwellings.....	7,526	8,320	7,128	6,397	9,154
Mortgage interest and charges.....	1,820	1,384	1,561	1,533	2,913
Property taxes.....	2,642	4,243	2,773	1,820	2,585
Maintenance, repairs, insurance, and other expenses .....	3,063	2,693	2,794	3,044	3,657
Rented dwellings.....	2,254	3,133	1,469	1,779	3,069
Other lodging.....	816	1,035	727	700	912
Utilities, fuels, and public services .....	4,077	4,311	3,992	3,978	4,129
Natural gas.....	441	592	631	289	395
Electricity.....	1,537	1,401	1,368	1,750	1,445
Fuel oil and other fuels.....	144	451	83	66	79
Telephone services.....	1,248	1,350	1,237	1,201	1,255
Residential phone service, VOIP, and phone cards.....	281	406	284	247	232
Cellular phone service .....	968	944	953	954	1,023
Water and other public services .....	707	516	673	672	955
Household operations .....	1,331	1,335	1,149	1,174	1,760
Personal services.....	51	<sup>4</sup> 110	<sup>4</sup> 16	<sup>4</sup> 39	<sup>4</sup> 54
Other household expenses.....	1,280	1,224	1,133	1,135	1,706
Housekeeping supplies .....	853	964	781	767	965
Laundry and cleaning supplies .....	169	136	155	170	205
Other household products.....	549	660	502	492	594
Postage and stationery .....	135	169	125	105	166
Household furnishings and equipment.....	2,419	2,425	3,339	1,950	2,403
Household textiles.....	117	119	97	105	151
Furniture.....	444	396	511	374	540
Floor coverings.....	24	31	18	25	21
Major appliances.....	367	353	334	369	408
Small appliances and miscellaneous housewares .....	133	154	130	108	162
Miscellaneous household equipment.....	1,333	1,372	2,249	968	1,120
Apparel and services .....	1,065	1,407	1,176	857	1,035
Men and boys.....	256	415	226	211	225
Men, 16 and over .....	227	345	201	196	203
Boys, 2 to 15 .....	29	<sup>4</sup> 70	25	15	22
Women and girls .....	417	451	432	350	486
Women, 16 and over.....	388	393	409	329	462
Girls, 2 to 15.....	29	<sup>4</sup> 59	<sup>4</sup> 23	21	24
Children under 2.....	23	<sup>4</sup> 57	<sup>4</sup> 15	<sup>4</sup> 16	<sup>4</sup> 14
Footwear.....	202	309	244	152	160
Other apparel products and services.....	167	174	258	127	150
Transportation .....	8,024	7,142	7,267	8,365	8,894
Vehicle purchases (net outlay).....	3,326	2,702	2,657	3,994	3,341
Cars and trucks, new .....	1,744	1,439	847	2,596	1,400
Cars and trucks, used .....	1,564	1,264	1,811	1,398	1,860
Other vehicles .....	<sup>4</sup> 18	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>4</sup> 81
Gasoline, other fuels, and motor oil .....	1,428	1,179	1,380	1,459	1,625
Other vehicle expenses.....	2,987	2,889	2,963	2,759	3,480
Vehicle finance charges.....	163	139	150	173	177
Maintenance and repairs .....	872	723	832	773	1,200
Vehicle rental, leases, licenses, and other charges .....	658	840	817	436	735
Vehicle insurance.....	1,295	1,187	1,164	1,377	1,369
Public and other transportation .....	284	372	267	153	448
Healthcare .....	6,834	6,509	6,980	6,668	7,252
Health insurance .....	4,925	4,629	5,152	4,831	5,115
Medical services.....	918	1,002	769	805	1,180
Drugs .....	735	610	776	806	682
Medical supplies.....	257	267	283	226	275
Entertainment .....	3,083	2,816	3,149	2,483	4,255
Fees and admissions .....	358	334	420	309	404
Audio and visual equipment and services.....	1,072	1,163	1,132	999	1,065
Pets, toys, hobbies, and playground equipment.....	919	743	890	791	1,304
Pets.....	768	601	696	672	1,129
Toys, hobbies, and playground equipment.....	152	142	194	120	175

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, 2020-2021 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	733	576	706	384	1,483
Personal care products and services .....	590	616	619	537	633
Reading .....	134	166	127	114	148
Education .....	330	646	233	261	278
Tobacco products and smoking supplies .....	277	265	306	293	231
Miscellaneous .....	923	1,055	820	895	960
Cash contributions .....	2,917	2,274	2,904	2,922	3,455
Personal insurance and pensions .....	3,799	4,835	3,126	3,270	4,472
Life and other personal insurance .....	570	676	566	591	451
Pensions and Social Security .....	3,229	4,158	2,559	2,679	4,021
Sources of income and personal taxes:					
Income before taxes .....	\$61,739	\$68,261	\$58,414	\$55,394	\$70,211
Wages and salaries .....	26,033	32,645	23,001	23,399	27,869
Self-employment income .....	4,031	4,666	2,327	2,906	7,016
Social Security, private and government retirement .....	27,035	26,504	27,823	25,531	29,281
Interest, dividends, rental income, and other property income .....	3,318	3,082	4,267	2,355	4,251
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	382	442	267	388	432
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	782	779	579	698	1,117
Other income .....	158	142	149	118	245
Personal taxes (contains some imputed values) .....	3,422	5,019	2,443	2,010	5,411
Federal income taxes .....	4,309	5,323	3,522	3,333	5,864
Stimulus payment (new UCC Q20202)# .....	-2,029	-1,901	-2,033	-2,076	-2,051
State and local income taxes .....	1,080	1,521	862	687	1,585
Other taxes .....	62	77	92	66	113
Income after taxes .....	58,317	63,241	55,971	53,384	64,800
Addenda:					
Net change in total assets and liabilities .....	\$16,856	\$15,884	\$39,620	\$8,144	\$10,974
Net change in total assets .....	25,793	28,318	47,913	13,242	24,123
Net change in total liabilities .....	8,937	12,433	8,293	5,098	13,149
Other financial information:					
Other money receipts .....	860	644	1,500	378	1,252
Mortgage principal paid on owned property .....	-2,131	-2,004	-2,021	-1,880	-2,764
Estimated market value of owned home .....	281,552	270,981	213,149	218,416	461,716
Estimated monthly rental value of owned home .....	1,432	1,474	1,216	1,282	1,854

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

<sup>2</sup> Value is too small to display.

<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.