

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands)	132,242	84,291	49,241	35,049	47,951
Consumer unit characteristics:					
Income before taxes					
Mean.....	\$82,852	\$100,352	\$119,508	\$73,439	\$52,089
SE.....	1,973.48	2,905.70	3,837.73	3,204.06	1,204.03
CV(%).....	2.38	2.90	3.21	4.36	2.31
Income after taxes					
Mean.....	71,487	85,251	100,526	63,791	47,293
SE.....	1,312.27	1,901.53	2,458.14	2,159.34	970.23
CV(%).....	1.84	2.23	2.45	3.39	2.05
Age of reference person	51.6	55.9	50.1	64.1	43.8
Average number in consumer unit:					
People.....	2.5	2.6	2.9	2.1	2.2
Children under 18 .....	.6	.6	.8	.3	.6
Adults 65 and older .....	.4	.5	.3	.8	.2
Earners	1.3	1.4	1.7	.9	1.2
Vehicles	1.9	2.3	2.4	2.2	1.2
Percent distribution:					
Reference person:					
Men.....	48	50	52	47	46
Women	52	50	48	53	54
Housing tenure:					
Homeowner	64	100	100	100	n.a.
With mortgage.....	37	58	100	n.a.	n.a.
Without mortgage.....	27	42	n.a.	100	n.a.
Renter	36	n.a.	n.a.	n.a.	100
Race of reference person:					
Black or African-American	13	9	10	7	21
White, Asian, and all other races	87	91	90	93	79
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	14	10	12	8	19
Not Hispanic or Latino	86	90	88	92	81
Education of reference person:					
Elementary (1-8).....	3	2	1	3	4
High school (9-12)	30	27	22	35	34
College.....	67	70	77	62	62
Never attended and other.....	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased.....	89	96	97	94	77
Average annual expenditures					
Mean.....	\$63,036	\$72,388	\$82,421	\$57,898	\$46,614
SE.....	578.05	833.87	1,079.81	1,142.24	738.42
CV(%).....	.92	1.15	1.31	1.97	1.58
Food					
Mean.....	8,169	9,180	9,937	7,915	6,399
Share	13.0	12.7	12.1	13.7	13.7
SE.....	118.61	154.00	216.56	194.83	200.73
CV(%).....	1.45	1.68	2.18	2.46	3.14
Food at home					
Mean.....	4,643	5,216	5,468	4,783	3,641
Share	7.4	7.2	6.6	8.3	7.8
SE.....	79.34	100.73	134.22	127.13	144.63
CV(%).....	1.71	1.93	2.45	2.66	3.97
Cereals and bakery products					
Mean.....	583	654	684	601	459
Share .....	.9	.9	.8	1.0	1.0
SE.....	9.87	12.95	16.68	18.48	21.56
CV(%).....	1.69	1.98	2.44	3.07	4.69

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cereals and cereal products					
Mean.....	184	200	218	170	154
Share.....	.3	.3	.3	.3	.3
SE.....	4.00	5.64	7.49	7.55	7.35
CV(%).....	2.18	2.81	3.43	4.45	4.78
Bakery products					
Mean.....	400	453	466	431	305
Share.....	.6	.6	.6	.7	.7
SE.....	7.87	8.91	11.62	13.25	17.19
CV(%).....	1.97	1.97	2.49	3.07	5.63
Meats, poultry, fish, and eggs					
Mean.....	980	1,100	1,133	1,044	771
Share.....	1.6	1.5	1.4	1.8	1.7
SE.....	29.01	40.85	56.19	47.66	36.80
CV(%).....	2.96	3.71	4.96	4.56	4.78
Beef					
Mean.....	270	318	328	299	187
Share.....	.4	.4	.4	.5	.4
SE.....	18.61	28.83	43.08	19.68	11.18
CV(%).....	6.89	9.07	13.12	6.57	5.97
Pork					
Mean.....	187	209	203	221	147
Share.....	.3	.3	.2	.4	.3
SE.....	6.76	8.63	7.46	16.43	10.84
CV(%).....	3.62	4.12	3.68	7.44	7.36
Other meats					
Mean.....	129	147	155	133	98
Share.....	.2	.2	.2	.2	.2
SE.....	4.51	5.65	7.27	7.35	5.81
CV(%).....	3.49	3.85	4.69	5.53	5.92
Poultry					
Mean.....	189	201	219	169	169
Share.....	.3	.3	.3	.3	.4
SE.....	3.99	6.05	8.63	10.97	8.43
CV(%).....	2.11	3.02	3.94	6.49	5.00
Fish and seafood					
Mean.....	147	165	165	166	115
Share.....	.2	.2	.2	.3	.2
SE.....	5.94	7.08	8.99	12.05	9.46
CV(%).....	4.05	4.29	5.45	7.28	8.23
Eggs					
Mean.....	58	61	63	56	54
Share.....	.1	.1	.1	.1	.1
SE.....	1.85	1.93	2.45	2.36	3.56
CV(%).....	3.17	3.18	3.88	4.18	6.53
Dairy products					
Mean.....	455	517	546	468	346
Share.....	.7	.7	.7	.8	.7
SE.....	7.20	11.01	15.66	17.21	14.72
CV(%).....	1.58	2.13	2.87	3.68	4.25
Fresh milk and cream					
Mean.....	140	153	161	140	118
Share.....	.2	.2	.2	.2	.3
SE.....	3.07	4.47	5.70	4.98	6.42
CV(%).....	2.19	2.92	3.54	3.56	5.44
Other dairy products					
Mean.....	315	364	385	328	228
Share.....	.5	.5	.5	.6	.5
SE.....	5.41	7.65	11.18	14.52	10.41
CV(%).....	1.72	2.10	2.90	4.43	4.57
Fruits and vegetables					
Mean.....	876	979	1,020	907	697
Share.....	1.4	1.4	1.2	1.6	1.5
SE.....	19.96	22.89	27.69	32.26	28.73
CV(%).....	2.28	2.34	2.71	3.56	4.12
Fresh fruits					
Mean.....	322	365	379	340	247
Share.....	.5	.5	.5	.6	.5
SE.....	8.07	9.72	12.08	15.49	10.15
CV(%).....	2.51	2.66	3.19	4.56	4.11

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fresh vegetables					
Mean.....	295	327	341	303	240
Share.....	.5	.5	.4	.5	.5
SE.....	8.67	10.77	12.59	15.98	11.92
CV(%).....	2.93	3.29	3.69	5.27	4.97
Processed fruits					
Mean.....	112	125	131	113	91
Share.....	.2	.2	.2	.2	.2
SE.....	3.37	4.35	5.60	5.46	7.18
CV(%).....	3.00	3.49	4.26	4.83	7.93
Processed vegetables					
Mean.....	147	162	169	151	120
Share.....	.2	.2	.2	.3	.3
SE.....	4.49	5.41	6.45	6.32	6.81
CV(%).....	3.06	3.34	3.83	4.19	5.69
Other food at home					
Mean.....	1,749	1,966	2,085	1,763	1,368
Share.....	2.8	2.7	2.5	3.0	2.9
SE.....	30.05	36.25	46.43	45.70	61.03
CV(%).....	1.72	1.84	2.23	2.59	4.46
Sugar and other sweets					
Mean.....	165	192	198	182	118
Share.....	.3	.3	.2	.3	.3
SE.....	4.21	6.34	7.67	9.83	6.00
CV(%).....	2.55	3.30	3.87	5.40	5.10
Fats and oils					
Mean.....	115	127	133	117	93
Share.....	.2	.2	.2	.2	.2
SE.....	3.71	4.01	4.91	6.10	6.82
CV(%).....	3.23	3.16	3.70	5.20	7.31
Miscellaneous foods					
Mean.....	952	1,068	1,141	943	747
Share.....	1.5	1.5	1.4	1.6	1.6
SE.....	17.32	22.49	29.85	27.70	32.25
CV(%).....	1.82	2.10	2.62	2.94	4.31
Nonalcoholic beverages					
Mean.....	455	503	530	454	372
Share.....	.7	.7	.6	.8	.8
SE.....	12.19	12.52	13.96	17.84	23.24
CV(%).....	2.68	2.49	2.63	3.93	6.25
Food prepared by consumer unit on out-of-town trips					
Mean.....	62	76	83	66	37
Share.....	.1	.1	.1	.1	.1
SE.....	2.60	3.67	4.59	5.36	2.38
CV(%).....	4.19	4.83	5.53	8.09	6.37
Food away from home					
Mean.....	3,526	3,964	4,469	3,133	2,759
Share.....	5.6	5.5	5.4	5.4	5.9
SE.....	66.85	84.85	123.66	138.79	107.84
CV(%).....	1.90	2.14	2.77	4.43	3.91
Alcoholic beverages					
Mean.....	579	683	775	528	398
Share.....	.9	.9	.9	.9	.9
SE.....	22.67	28.31	39.61	41.02	30.61
CV(%).....	3.91	4.15	5.11	7.77	7.70
Housing					
Mean.....	20,679	22,314	26,418	16,522	17,809
Share.....	32.8	30.8	32.1	28.5	38.2
SE.....	195.28	263.47	283.66	456.16	290.85
CV(%).....	.94	1.18	1.07	2.76	1.63
Shelter					
Mean.....	12,190	11,999	15,186	7,520	12,527
Share.....	19.3	16.6	18.4	13.0	26.9
SE.....	143.71	175.69	225.94	267.81	242.27
CV(%).....	1.18	1.46	1.49	3.56	1.93
Owned dwellings					
Mean.....	6,797	10,587	13,736	6,163	136
Share.....	10.8	14.6	16.7	10.6	.3
SE.....	100.15	150.21	212.32	203.21	35.65

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Owned dwellings					
CV(%).....	1.47	1.42	1.55	3.30	26.29
Mortgage interest and charges					
Mean.....	2,760	4,304	7,229	195	45
Share.....	4.4	5.9	8.8	.3	.1
SE.....	48.36	72.10	113.56	29.65	14.69
CV(%).....	1.75	1.68	1.57	15.23	32.75
Property taxes					
Mean.....	2,159	3,370	3,695	2,914	30
Share.....	3.4	4.7	4.5	5.0	.1
SE.....	41.20	64.20	79.71	85.46	7.54
CV(%).....	1.91	1.90	2.16	2.93	25.05
Maintenance, repairs, insurance, other expenses					
Mean.....	1,879	2,913	2,812	3,054	61
Share.....	3.0	4.0	3.4	5.3	.1
SE.....	65.13	98.21	123.10	163.85	22.49
CV(%).....	3.47	3.37	4.38	5.36	37.10
Rented dwellings					
Mean.....	4,432	138	134	143	11,979
Share.....	7.0	.2	.2	.2	25.7
SE.....	89.41	18.85	24.02	22.95	242.69
CV(%).....	2.02	13.68	17.92	16.05	2.03
Other lodging					
Mean.....	961	1,274	1,316	1,214	412
Share.....	1.5	1.8	1.6	2.1	.9
SE.....	38.93	56.86	48.69	110.52	38.02
CV(%).....	4.05	4.46	3.70	9.10	9.23
Utilities, fuels, and public services					
Mean.....	4,055	4,805	5,152	4,319	2,736
Share.....	6.4	6.6	6.3	7.5	5.9
SE.....	32.23	36.61	41.48	47.86	47.72
CV(%).....	.79	.76	.81	1.11	1.74
Natural gas					
Mean.....	416	525	551	489	224
Share.....	.7	.7	.7	.8	.5
SE.....	10.72	14.24	15.77	19.58	10.55
CV(%).....	2.58	2.71	2.86	4.00	4.71
Electricity					
Mean.....	1,472	1,706	1,776	1,608	1,059
Share.....	2.3	2.4	2.2	2.8	2.3
SE.....	17.96	20.40	22.76	27.34	23.28
CV(%).....	1.22	1.20	1.28	1.70	2.20
Fuel oil and other fuels					
Mean.....	113	160	147	179	30
Share.....	.2	.2	.2	.3	.1
SE.....	6.57	9.92	10.39	12.61	4.91
CV(%).....	5.81	6.19	7.06	7.05	16.30
Telephone services					
Mean.....	1,409	1,570	1,770	1,289	1,126
Share.....	2.2	2.2	2.1	2.2	2.4
SE.....	13.37	16.85	20.89	23.99	22.27
CV(%).....	.95	1.07	1.18	1.86	1.98
Residential phone service, VOIP, and phone cards					
Mean.....	191	248	203	311	91
Share.....	.3	.3	.2	.5	.2
SE.....	6.01	7.24	6.51	10.99	6.37
CV(%).....	3.15	2.92	3.20	3.54	7.03
Cellular phone service					
Mean.....	1,218	1,322	1,567	979	1,035
Share.....	1.9	1.8	1.9	1.7	2.2
SE.....	15.53	21.13	22.37	28.81	21.37
CV(%).....	1.28	1.60	1.43	2.94	2.06
Water and other public services					
Mean.....	645	843	908	753	297
Share.....	1.0	1.2	1.1	1.3	.6
SE.....	16.30	21.98	23.46	25.04	12.82
CV(%).....	2.53	2.61	2.58	3.32	4.32
Household operations					
Mean.....	1,570	1,939	2,220	1,544	921
Share.....	2.5	2.7	2.7	2.7	2.0
SE.....	35.31	48.75	71.94	74.86	44.18

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Household operations					
CV(%)	2.25	2.51	3.24	4.85	4.80
Personal services					
Mean	489	591	801	297	308
Share .....	.8	.8	1.0	.5	.7
SE	27.62	39.82	56.98	48.79	33.95
CV(%)	5.65	6.74	7.12	16.41	11.03
Other household expenses					
Mean	1,081	1,348	1,420	1,246	613
Share	1.7	1.9	1.7	2.2	1.3
SE	20.55	29.76	37.59	52.16	18.83
CV(%)	1.90	2.21	2.65	4.19	3.07
Housekeeping supplies					
Mean	766	945	955	928	451
Share	1.2	1.3	1.2	1.6	1.0
SE	18.22	27.97	37.36	40.85	21.72
CV(%)	2.38	2.96	3.91	4.40	4.81
Laundry and cleaning supplies					
Mean	185	215	227	195	133
Share .....	.3	.3	.3	.3	.3
SE	7.37	9.51	11.27	14.87	9.12
CV(%)	3.98	4.42	4.96	7.63	6.87
Other household products					
Mean	458	583	585	581	238
Share .....	.7	.8	.7	1.0	.5
SE	16.59	26.43	31.55	37.62	12.01
CV(%)	3.62	4.53	5.40	6.48	5.04
Postage and stationery					
Mean	122	147	143	153	80
Share .....	.2	.2	.2	.3	.2
SE	6.49	6.51	8.58	15.17	10.93
CV(%)	5.30	4.44	5.99	9.93	13.65
Household furnishings and equipment					
Mean	2,098	2,625	2,905	2,211	1,174
Share	3.3	3.6	3.5	3.8	2.5
SE	68.52	112.59	93.02	241.74	62.71
CV(%)	3.27	4.29	3.20	10.93	5.34
Household textiles					
Mean	131	154	177	117	90
Share .....	.2	.2	.2	.2	.2
SE	9.98	12.25	18.52	16.27	12.75
CV(%)	7.62	7.94	10.45	13.95	14.09
Furniture					
Mean	521	624	720	490	340
Share .....	.8	.9	.9	.8	.7
SE	22.45	32.46	42.13	46.42	22.41
CV(%)	4.31	5.20	5.85	9.48	6.60
Floor coverings					
Mean	25	34	39	27	9
Share	(¹)	(¹)	(¹)	(¹)	(¹)
SE	2.61	4.06	6.09	5.85	1.07
CV(%)	10.40	11.94	15.59	21.77	11.38
Major appliances					
Mean	322	445	502	365	104
Share .....	.5	.6	.6	.6	.2
SE	14.92	23.96	30.61	34.75	8.05
CV(%)	4.64	5.38	6.10	9.51	7.72
Small appliances, miscellaneous housewares					
Mean	119	138	159	105	85
Share .....	.2	.2	.2	.2	.2
SE	6.43	9.21	13.54	9.78	8.54
CV(%)	5.42	6.67	8.54	9.29	10.10
Miscellaneous household equipment					
Mean	981	1,229	1,308	1,107	546
Share	1.6	1.7	1.6	1.9	1.2
SE	60.07	92.74	78.86	217.92	48.08
CV(%)	6.12	7.54	6.03	19.68	8.81
Apparel and services					
Mean	1,883	2,052	2,290	1,675	1,587
Share	3.0	2.8	2.8	2.9	3.4

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Apparel and services					
SE.....	68.55	89.12	96.22	130.18	98.99
CV(%).....	3.64	4.34	4.20	7.77	6.24
Men and boys					
Mean.....	447	496	548	417	363
Share.....	.7	.7	.7	.7	.8
SE.....	26.11	32.82	38.47	62.41	32.50
CV(%).....	5.84	6.62	7.03	14.95	8.96
Men, 16 and over					
Mean.....	348	385	405	355	281
Share.....	.6	.5	.5	.6	.6
SE.....	26.26	33.57	39.39	62.71	29.34
CV(%).....	7.56	8.71	9.74	17.65	10.43
Boys, 2 to 15					
Mean.....	100	111	143	62	81
Share.....	.2	.2	.2	.1	.2
SE.....	4.60	6.42	9.84	9.22	8.10
CV(%).....	4.61	5.81	6.88	14.87	9.97
Women and girls					
Mean.....	704	797	874	669	541
Share.....	1.1	1.1	1.1	1.2	1.2
SE.....	30.41	43.60	48.98	59.42	51.26
CV(%).....	4.32	5.47	5.60	8.88	9.47
Women, 16 and over					
Mean.....	602	689	731	618	449
Share.....	1.0	1.0	.9	1.1	1.0
SE.....	27.85	39.99	42.73	60.54	49.92
CV(%).....	4.63	5.80	5.85	9.80	11.12
Girls, 2 to 15					
Mean.....	102	108	144	51	92
Share.....	.2	.1	.2	.1	.2
SE.....	7.34	8.97	13.93	6.00	13.91
CV(%).....	7.17	8.29	9.70	11.71	15.11
Children under 2					
Mean.....	75	81	95	56	67
Share.....	.1	.1	.1	.1	.1
SE.....	6.98	9.00	10.84	12.37	11.01
CV(%).....	9.25	11.17	11.41	22.18	16.55
Footwear					
Mean.....	419	439	486	359	383
Share.....	.7	.6	.6	.6	.8
SE.....	26.70	36.57	40.70	51.51	33.22
CV(%).....	6.38	8.32	8.38	14.34	8.68
Other apparel products and services					
Mean.....	237	239	287	173	234
Share.....	.4	.3	.3	.3	.5
SE.....	15.94	20.80	32.22	21.42	19.85
CV(%).....	6.72	8.70	11.22	12.35	8.48
Transportation					
Mean.....	10,742	12,581	14,414	10,002	7,510
Share.....	17.0	17.4	17.5	17.3	16.1
SE.....	194.05	246.77	332.34	354.47	282.55
CV(%).....	1.81	1.96	2.31	3.54	3.76
Vehicle purchases (net outlay)					
Mean.....	4,394	5,340	6,082	4,298	2,730
Share.....	7.0	7.4	7.4	7.4	5.9
SE.....	187.79	238.30	312.95	312.89	249.97
CV(%).....	4.27	4.46	5.15	7.28	9.16
Cars and trucks, new					
Mean.....	1,960	2,512	2,677	2,279	990
Share.....	3.1	3.5	3.2	3.9	2.1
SE.....	108.02	174.65	229.24	233.97	181.34
CV(%).....	5.51	6.95	8.56	10.26	18.32
Cars and trucks, used					
Mean.....	2,375	2,764	3,305	2,003	1,692
Share.....	3.8	3.8	4.0	3.5	3.6
SE.....	130.12	165.04	243.14	161.70	155.02
CV(%).....	5.48	5.97	7.36	8.07	9.16
Other vehicles					
Mean.....	59	65	100	16	47

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Other vehicles					
Share .....	.1	.1	.1	(¹)	.1
SE	14.52	20.20	34.01	7.52	18.95
CV(%)	24.68	30.94	33.88	47.01	39.92
Gasoline, other fuels, and motor oil					
Mean	2,094	2,368	2,714	1,881	1,613
Share	3.3	3.3	3.3	3.2	3.5
SE	21.44	24.86	36.87	30.90	37.84
CV(%)	1.02	1.05	1.36	1.64	2.35
Other vehicle expenses					
Mean	3,474	3,976	4,672	2,993	2,592
Share	5.5	5.5	5.7	5.2	5.6
SE	40.91	46.89	57.03	70.42	69.09
CV(%)	1.18	1.18	1.22	2.35	2.67
Vehicle finance charges					
Mean	252	295	394	155	176
Share .....	.4	.4	.5	.3	.4
SE	6.87	10.57	13.54	11.03	7.06
CV(%)	2.73	3.59	3.44	7.11	4.01
Maintenance and repairs					
Mean	887	1,026	1,145	854	642
Share	1.4	1.4	1.4	1.5	1.4
SE	19.09	22.74	27.33	37.00	32.20
CV(%)	2.15	2.22	2.39	4.33	5.02
Vehicle rental, leases, licenses, and other charges					
Mean	790	922	1,158	592	559
Share	1.3	1.3	1.4	1.0	1.2
SE	25.51	31.48	44.58	30.29	31.58
CV(%)	3.23	3.41	3.85	5.12	5.65
Vehicle insurance					
Mean	1,545	1,733	1,975	1,392	1,216
Share	2.5	2.4	2.4	2.4	2.6
SE	18.67	23.05	31.01	33.27	28.16
CV(%)	1.21	1.33	1.57	2.39	2.32
Public and other transportation					
Mean	781	898	945	830	575
Share	1.2	1.2	1.1	1.4	1.2
SE	29.43	38.51	37.98	83.44	30.93
CV(%)	3.77	4.29	4.02	10.05	5.38
Healthcare					
Mean	5,193	6,450	6,404	6,525	2,983
Share	8.2	8.9	7.8	11.3	6.4
SE	69.98	100.95	107.89	145.85	84.69
CV(%)	1.35	1.56	1.68	2.24	2.84
Health insurance					
Mean	3,529	4,396	4,393	4,400	2,006
Share	5.6	6.1	5.3	7.6	4.3
SE	46.74	65.67	84.34	86.31	48.19
CV(%)	1.32	1.49	1.92	1.96	2.40
Medical services					
Mean	984	1,218	1,249	1,177	573
Share	1.6	1.7	1.5	2.0	1.2
SE	36.70	53.61	55.42	77.65	49.61
CV(%)	3.73	4.40	4.44	6.60	8.66
Drugs					
Mean	486	603	541	696	281
Share .....	.8	.8	.7	1.2	.6
SE	13.92	19.48	20.58	34.33	17.57
CV(%)	2.86	3.23	3.80	4.93	6.26
Medical supplies					
Mean	194	234	221	252	124
Share .....	.3	.3	.3	.4	.3
SE	12.17	12.29	14.28	20.65	27.09
CV(%)	6.28	5.26	6.48	8.20	21.92
Entertainment					
Mean	3,090	3,873	4,379	3,081	1,715
Share	4.9	5.4	5.3	5.3	3.7
SE	129.46	204.12	328.27	151.12	52.69
CV(%)	4.19	5.27	7.50	4.90	3.07

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fees and admissions					
Mean.....	880	1,153	1,426	726	401
Share.....	1.4	1.6	1.7	1.3	.9
SE.....	124.68	198.31	316.49	82.29	17.56
CV(%).....	14.17	17.21	22.20	11.33	4.37
Audio and visual equipment and services					
Mean.....	1,000	1,175	1,247	1,069	693
Share.....	1.6	1.6	1.5	1.8	1.5
SE.....	16.12	20.18	24.20	25.41	23.77
CV(%).....	1.61	1.72	1.94	2.38	3.43
Pets, toys, hobbies, and playground equipment					
Mean.....	821	1,035	1,159	830	446
Share.....	1.3	1.4	1.4	1.4	1.0
SE.....	40.20	58.62	78.12	70.95	37.53
CV(%).....	4.90	5.66	6.74	8.55	8.41
Pets					
Mean.....	681	866	964	706	357
Share.....	1.1	1.2	1.2	1.2	.8
SE.....	40.29	56.14	76.09	65.93	36.38
CV(%).....	5.92	6.48	7.89	9.34	10.20
Toys, hobbies, and playground equipment					
Mean.....	140	169	195	124	89
Share.....	.2	.2	.2	.2	.2
SE.....	11.00	14.42	18.80	17.72	14.67
CV(%).....	7.85	8.53	9.65	14.23	16.40
Other entertainment supplies, equipment, and services					
Mean.....	389	511	547	456	175
Share.....	.6	.7	.7	.8	.4
SE.....	34.23	54.64	87.02	85.47	25.33
CV(%).....	8.80	10.70	15.91	18.74	14.45
Personal care products and services					
Mean.....	786	909	1,006	760	572
Share.....	1.2	1.3	1.2	1.3	1.2
SE.....	13.84	20.98	29.64	28.56	14.26
CV(%).....	1.76	2.31	2.95	3.76	2.49
Reading					
Mean.....	92	113	108	125	55
Share.....	.1	.2	.1	.2	.1
SE.....	6.47	9.23	9.95	16.71	4.49
CV(%).....	7.03	8.14	9.19	13.41	8.21
Education					
Mean.....	1,443	1,549	1,959	970	1,257
Share.....	2.3	2.1	2.4	1.7	2.7
SE.....	85.62	95.01	138.32	126.17	169.78
CV(%).....	5.93	6.13	7.06	13.01	13.50
Tobacco products and smoking supplies					
Mean.....	320	300	317	277	355
Share.....	.5	.4	.4	.5	.8
SE.....	11.43	12.50	14.51	19.51	19.72
CV(%).....	3.57	4.16	4.58	7.05	5.56
Miscellaneous					
Mean.....	899	1,023	1,174	802	682
Share.....	1.4	1.4	1.4	1.4	1.5
SE.....	42.52	53.59	75.91	59.48	82.88
CV(%).....	4.73	5.24	6.47	7.41	12.16
Cash contributions					
Mean.....	1,995	2,598	2,292	3,029	935
Share.....	3.2	3.6	2.8	5.2	2.0
SE.....	109.43	154.87	189.48	268.76	73.40
CV(%).....	5.48	5.96	8.27	8.87	7.85
Personal insurance and pensions					
Mean.....	7,165	8,762	10,949	5,689	4,358
Share.....	11.4	12.1	13.3	9.8	9.3
SE.....	131.08	182.51	195.53	272.03	119.73

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Personal insurance and pensions					
CV(%).....	1.83	2.08	1.79	4.78	2.75
Life and other personal insurance					
Mean.....	520	707	816	554	190
Share.....	.8	1.0	1.0	1.0	.4
SE.....	21.59	31.87	40.81	44.16	13.24
CV(%).....	4.16	4.51	5.00	7.97	6.95
Pensions and Social Security					
Mean.....	6,645	8,055	10,133	5,135	4,167
Share.....	10.5	11.1	12.3	8.9	8.9
SE.....	124.80	176.70	193.07	256.30	116.05
CV(%).....	1.88	2.19	1.91	4.99	2.78
Sources of income and personal taxes:					
Money income before taxes					
Mean.....	\$82,852	\$100,352	\$119,508	\$73,439	\$52,089
SE.....	1,973.48	2,905.70	3,837.73	3,204.06	1,204.03
CV(%).....	2.38	2.90	3.21	4.36	2.31
Wages and salaries					
Mean.....	64,708	77,141	101,237	43,290	42,852
Share.....	78.1	76.9	84.7	58.9	82.3
SE.....	1,803.94	2,676.20	3,776.92	2,038.36	1,160.77
CV(%).....	2.79	3.47	3.73	4.71	2.71
Self-employment income					
Mean.....	5,947	7,598	7,814	7,294	3,045
Share.....	7.2	7.6	6.5	9.9	5.8
SE.....	640.92	981.59	728.46	2,178.09	380.39
CV(%).....	10.78	12.92	9.32	29.86	12.49
Social Security, private and government retirement					
Mean.....	8,902	11,740	7,388	17,855	3,912
Share.....	10.7	11.7	6.2	24.3	7.5
SE.....	208.14	308.48	329.25	607.12	161.45
CV(%).....	2.34	2.63	4.46	3.40	4.13
Interest, dividends, rental income, other property income					
Mean.....	1,962	2,782	1,846	4,097	520
Share.....	2.4	2.8	1.5	5.6	1.0
SE.....	199.07	313.76	309.17	644.37	79.46
CV(%).....	10.15	11.28	16.75	15.73	15.27
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)					
Mean.....	426	220	179	278	789
Share.....	.5	.2	.1	.4	1.5
SE.....	25.76	23.70	26.04	37.84	54.74
CV(%).....	6.04	10.75	14.55	13.59	6.94
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support					
Mean.....	562	672	846	428	368
Share.....	.7	.7	.7	.6	.7
SE.....	77.21	119.51	197.16	76.62	44.49
CV(%).....	13.74	17.77	23.30	17.90	12.09
Other income					
Mean.....	345	198	199	196	603
Share.....	.4	.2	.2	.3	1.2
SE.....	35.68	28.85	33.17	57.24	79.04
CV(%).....	10.35	14.58	16.69	29.14	13.12
Personal taxes (contains some imputed values)					
Mean.....	11,364	15,101	18,982	9,648	4,796
Share.....	13.7	15.0	15.9	13.1	9.2
SE.....	730.24	1,104.68	1,488.84	1,157.32	281.99
CV(%).....	6.43	7.32	7.84	12.00	5.88
Federal income taxes					
Mean.....	8,831	11,869	14,862	7,665	3,491
Share.....	10.7	11.8	12.4	10.4	6.7
SE.....	627.45	959.30	1,331.28	960.16	222.66
CV(%).....	7.10	8.08	8.96	12.53	6.38
State and local income taxes					
Mean.....	2,470	3,146	4,013	1,926	1,282
Share.....	3.0	3.1	3.4	2.6	2.5
SE.....	132.55	182.90	219.09	212.53	84.14

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
State and local income taxes					
CV(%)	5.37	5.81	5.46	11.03	6.56
Other taxes					
Mean	63	86	107	57	23
Share .....	.1	.1	.1	.1	(¹)
SE	14.43	20.94	30.44	14.80	6.31
CV(%)	22.80	24.31	28.47	26.00	27.19
Income after taxes					
Mean	71,487	85,251	100,526	63,791	47,293
Share	86.3	85.0	84.1	86.9	90.8
SE	1,312.27	1,901.53	2,458.14	2,159.34	970.23
CV(%)	1.84	2.23	2.45	3.39	2.05
Addenda:					
Net change in total assets and liabilities					
Mean	\$10,971	\$15,961	\$5,530	\$30,616	\$2,199
SE	2,278.11	3,456.16	4,928.45	4,634.16	1,073.24
CV(%)	20.77	21.65	89.12	15.14	48.81
Net change in total assets					
Mean	23,320	34,703	37,141	31,278	3,312
SE	2,064.38	3,167.17	4,288.90	4,664.35	1,019.41
CV(%)	8.85	9.13	11.55	14.91	30.78
Net change in total liabilities					
Mean	12,350	18,742	31,611	662	1,113
SE	1,381.57	2,147.64	3,610.92	563.90	346.51
CV(%)	11.19	11.46	11.42	85.15	31.13
Other financial information:					
Other money receipts					
Mean	1,201	1,611	1,751	1,415	480
SE	391.13	585.45	739.35	441.18	109.86
CV(%)	32.56	36.33	42.22	31.18	22.87
Mortgage principal paid on owned property					
Mean	-2,288	-3,558	-5,685	-568	-56
SE	54.74	85.92	116.46	138.26	11.13
CV(%)	-2.39	-2.42	-2.05	-24.32	-19.91
Estimated market value of owned home					
Mean	204,174	320,276	338,060	295,290	86
SE	4,271.93	6,741.84	8,104.01	9,217.45	45.93
CV(%)	2.09	2.11	2.40	3.12	53.40
Estimated monthly rental value of owned home					
Mean	1,097	1,719	1,839	1,551	2
SE	11.77	18.68	20.96	28.10	.86
CV(%)	1.07	1.09	1.14	1.81	38.15
Gifts of goods and services, total					
Mean	1,310	1,596	1,739	1,396	807
SE	61.97	79.40	112.92	127.16	95.38
CV(%)	4.73	4.97	6.49	9.11	11.82
Food					
Mean	98	133	141	125	37
SE	10.44	16.26	19.68	18.66	6.50
CV(%)	10.62	12.19	13.97	14.95	17.56
Alcoholic beverages					
Mean	13	17	18	15	7
SE	2.05	2.86	4.04	4.40	1.88
CV(%)	15.50	16.71	22.29	28.85	28.83
Housing					
Mean	248	309	352	243	142
SE	14.84	22.65	33.46	26.50	12.37
CV(%)	5.98	7.34	9.51	10.89	8.71
Housekeeping supplies					
Mean	28	33	34	30	20
SE	3.16	3.82	5.13	4.86	4.63
CV(%)	11.31	11.68	15.06	15.99	23.71
Household textiles					
Mean	15	21	26	10	6
SE	3.21	4.90	7.51	3.85	1.57
CV(%)	20.91	23.81	28.41	36.77	25.44

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Appliances and miscellaneous housewares					
Mean.....	23	30	33	24	11
SE.....	2.00	3.25	4.77	4.62	2.59
CV(%).....	8.68	11.00	14.48	19.60	22.65
Major appliances					
Mean.....	9	12	12	13	3
SE.....	1.63	2.20	3.25	3.21	1.17
CV(%).....	18.64	18.22	28.20	25.14	39.50
Small appliances and miscellaneous housewares					
Mean.....	14	18	21	11	8
SE.....	1.87	2.49	4.04	3.41	2.74
CV(%).....	13.10	14.19	18.87	31.47	32.34
Miscellaneous household equipment					
Mean.....	47	60	59	59	25
SE.....	5.07	7.56	7.81	16.20	3.03
CV(%).....	10.77	12.68	13.18	27.27	12.05
Other housing					
Mean.....	135	166	199	120	80
SE.....	12.44	20.60	34.02	18.48	9.26
CV(%).....	9.23	12.41	17.09	15.45	11.60
Apparel and services					
Mean.....	247	248	253	241	243
SE.....	23.40	17.82	22.48	25.91	62.77
CV(%).....	9.49	7.17	8.90	10.73	25.80
Males, 2 and over					
Mean.....	57	66	68	62	43
SE.....	4.86	6.31	8.55	9.40	8.10
CV(%).....	8.47	9.63	12.60	15.23	18.83
Females, 2 and over					
Mean.....	88	77	72	84	108
SE.....	17.32	7.68	8.62	13.92	46.69
CV(%).....	19.63	10.01	11.92	16.50	43.08
Children under 2					
Mean.....	37	45	47	42	22
SE.....	4.42	6.04	7.79	9.15	5.34
CV(%).....	12.02	13.33	16.58	21.55	24.48
Other apparel products and services					
Mean.....	64	61	66	53	70
SE.....	8.43	8.17	11.03	10.39	18.76
CV(%).....	13.12	13.42	16.81	19.65	26.75
Jewelry and watches					
Mean.....	8	6	6	6	10
SE.....	2.40	1.15	1.50	1.63	6.17
CV(%).....	31.43	18.90	23.75	28.26	59.43
All other apparel products and services					
Mean.....	57	55	59	47	60
SE.....	7.59	8.16	11.02	10.49	15.97
CV(%).....	13.41	14.89	18.59	22.28	26.72
Transportation					
Mean.....	133	150	166	129	102
SE.....	16.24	19.94	31.28	32.66	32.12
CV(%).....	12.25	13.31	18.87	25.40	31.43
Healthcare					
Mean.....	38	45	49	40	26
SE.....	10.56	14.24	20.27	17.78	16.21
CV(%).....	27.65	31.43	41.27	44.52	63.20
Entertainment					
Mean.....	100	129	124	136	50
SE.....	7.78	9.69	13.25	18.47	12.29
CV(%).....	7.78	7.54	10.66	13.61	24.68
Toys, games, arts and crafts, and tricycles					
Mean.....	30	41	39	43	12
SE.....	2.93	4.51	5.49	7.06	3.10
CV(%).....	9.63	11.08	13.90	16.54	24.91
Other entertainment					
Mean.....	70	88	85	93	37
SE.....	7.32	9.23	11.92	16.33	12.27
CV(%).....	10.51	10.49	14.04	17.55	32.87
Personal care products and services					
Mean.....	21	24	18	33	16
SE.....	5.31	6.89	8.11	11.68	5.36

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Personal care products and services					
CV(%)	25.47	29.25	44.29	35.75	33.27
Reading					
Mean	3	4	4	3	2
SE .....	.75	.94	1.20	.80	.91
CV(%)	23.69	26.35	29.98	29.59	37.25
Education					
Mean	296	398	481	282	116
SE	36.64	48.99	70.85	76.15	49.88
CV(%)	12.38	12.30	14.73	27.00	42.98
All other gifts					
Mean	113	140	133	149	66
SE	16.25	24.29	21.56	51.22	9.48
CV(%)	14.40	17.41	16.27	34.29	14.37

¹ Value is too small to display.
n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020