

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021

(Aggregates in millions of dollars, unless otherwise indicated)

| Item | Aggregate | Homeowner | | | Renter |
|----------------------------------------------------------------------------------|------------------|------------------|-------------------------|----------------------------|----------|
| | | Total | Homeowner with mortgage | Homeowner without mortgage | |
| Number of consumer units (in thousands) ¹ | 133,595 | 86,465 | 50,331 | 36,134 | 47,130 |
| Percent distribution of consumer units | 100.0 | 64.7 | 37.7 | 27.0 | 35.3 |
| Consumer unit characteristics (mean values): | | | | | |
| Income before taxes | \$87,432 | \$104,495 | \$123,680 | \$77,772 | \$56,130 |
| Income after taxes | 78,743 | 92,698 | 108,573 | 70,586 | 53,142 |
| Age of reference person | 51.8 | 55.7 | 50.2 | 63.3 | 44.9 |
| Average number in consumer unit: | | | | | |
| People | 2.4 | 2.6 | 2.8 | 2.2 | 2.2 |
| Children under 18 | .6 | .6 | .8 | .3 | .6 |
| Adults 65 and older | .4 | .5 | .3 | .8 | .2 |
| Earners | 1.3 | 1.3 | 1.6 | .9 | 1.2 |
| Vehicles | 1.9 | 2.2 | 2.4 | 2.1 | 1.2 |
| Percent distribution: | | | | | |
| Reference person: | | | | | |
| Men | 47 | 49 | 50 | 47 | 45 |
| Women | 53 | 51 | 50 | 53 | 55 |
| Housing tenure: | | | | | |
| Homeowner | 65 | 100 | 100 | 100 | n.a. |
| With mortgage | 38 | 58 | 100 | n.a. | n.a. |
| Without mortgage | 27 | 42 | n.a. | 100 | n.a. |
| Renter | 35 | n.a. | n.a. | n.a. | 100 |
| Race of reference person: | | | | | |
| Black or African-American | 13 | 9 | 10 | 7 | 22 |
| White, Asian, and all other races, not including Black or African-American | 87 | 91 | 90 | 93 | 78 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 15 | 11 | 12 | 10 | 21 |
| Not Hispanic or Latino | 85 | 89 | 88 | 90 | 79 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 3 | 2 | 1 | 3 | 4 |
| High school (9-12) | 28 | 24 | 19 | 31 | 35 |
| College | 69 | 73 | 79 | 66 | 60 |
| Never attended and other | (²) | (²) | (²) | (²) | 1 |
| At least one vehicle owned or leased | 89 | 96 | 97 | 94 | 77 |
| Annual aggregate expenditures | \$8,937,383 | 73.8 | 50.0 | 23.7 | 26.2 |
| Food | | | | | |
| Food at home | 1,105,178 | 71.5 | 49.9 | 21.6 | 28.5 |
| Cereals and bakery products | 701,087 | 71.3 | 48.7 | 22.6 | 28.7 |
| Cereals and cereal products | 89,592 | 72.3 | 49.1 | 23.2 | 27.7 |
| Bakery products | 28,017 | 70.8 | 48.7 | 22.1 | 29.2 |
| Meats, poultry, fish, and eggs | 61,575 | 73.0 | 49.3 | 23.8 | 27.0 |
| Beef | 148,655 | 69.7 | 47.0 | 22.7 | 30.3 |
| Pork | 39,018 | 69.0 | 46.6 | 22.4 | 31.0 |
| Other meats | 29,713 | 69.8 | 44.4 | 25.5 | 30.2 |
| Poultry | 20,081 | 73.7 | 49.3 | 24.4 | 26.3 |
| Fish and seafood | 27,052 | 68.2 | 47.7 | 20.5 | 31.8 |
| Eggs | 23,778 | 69.8 | 48.2 | 21.6 | 30.2 |
| Dairy products | 9,012 | 67.5 | 46.4 | 21.1 | 32.5 |
| Fresh milk and cream | 65,568 | 72.5 | 49.4 | 23.1 | 27.5 |
| Other dairy products | 20,941 | 70.3 | 47.6 | 22.7 | 29.7 |
| Fruits and vegetables | 44,627 | 73.6 | 50.3 | 23.3 | 26.4 |
| Fresh fruits | 137,670 | 71.3 | 49.0 | 22.3 | 28.7 |
| Fresh vegetables | 50,421 | 71.4 | 48.6 | 22.8 | 28.6 |
| Processed fruits | 43,712 | 71.2 | 49.2 | 22.0 | 28.8 |
| Processed vegetables | 17,683 | 70.8 | 47.9 | 22.9 | 29.2 |
| Other food at home | 25,854 | 71.6 | 50.0 | 21.6 | 28.4 |
| Sugar and other sweets | 259,603 | 71.7 | 49.3 | 22.4 | 28.3 |
| Fats and oils | 24,263 | 74.5 | 52.1 | 22.4 | 25.5 |
| Fats and oils | 17,664 | 70.1 | 46.8 | 23.3 | 29.9 |

See footnotes at end of table.

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

| Item | Aggregate | Homeowner | | | Renter |
|-----------------------------------------------------------|-----------|-----------|-------------------------|----------------------------|--------|
| | | Total | Homeowner with mortgage | Homeowner without mortgage | |
| Miscellaneous foods | 139,776 | 71.7 | 49.5 | 22.2 | 28.3 |
| Nonalcoholic beverages | 68,632 | 70.7 | 48.6 | 22.0 | 29.3 |
| Food prepared by consumer unit on out of town trips | 9,267 | 74.7 | 49.1 | 25.5 | 25.3 |
| Food away from home..... | 404,091 | 71.8 | 51.8 | 19.9 | 28.2 |
| Alcoholic beverages | 73,841 | 74.9 | 52.4 | 22.5 | 25.1 |
| Housing..... | 3,021,905 | 69.4 | 48.0 | 21.4 | 30.6 |
| Shelter | 1,771,197 | 63.8 | 46.9 | 17.0 | 36.2 |
| Owned dwellings | 1,014,119 | 99.6 | 74.5 | 25.1 | .4 |
| Mortgage interest and charges | 371,521 | 99.7 | 98.7 | 1.0 | 3.3 |
| Property taxes | 330,672 | 99.6 | 62.6 | 37.0 | .4 |
| Maintenance, repairs, insurance, and other expenses | 311,926 | 99.4 | 58.2 | 41.2 | .6 |
| Rented dwellings..... | 625,766 | 1.6 | .6 | 1.0 | 98.4 |
| Other lodging..... | 131,312 | 83.8 | 53.9 | 29.8 | 16.2 |
| Utilities, fuels, and public services | 564,237 | 76.2 | 46.7 | 29.5 | 23.8 |
| Natural gas | 59,764 | 80.6 | 48.7 | 31.9 | 19.4 |
| Electricity | 207,189 | 74.3 | 44.6 | 29.7 | 25.7 |
| Fuel oil and other fuels..... | 16,247 | 93.9 | 47.0 | 46.9 | 6.1 |
| Telephone services | 188,193 | 71.8 | 45.8 | 26.0 | 28.2 |
| Residential phone service, VOIP, and phone cards..... | 22,060 | 84.5 | 37.0 | 47.6 | 15.5 |
| Cellular phone service | 166,134 | 70.1 | 46.9 | 23.1 | 29.9 |
| Water and other public services | 92,843 | 83.6 | 52.1 | 31.4 | 16.4 |
| Household operations | 218,873 | 78.4 | 50.6 | 27.8 | 21.6 |
| Personal services..... | 50,394 | 76.8 | 64.7 | 12.1 | 23.2 |
| Other household expenses | 168,479 | 78.8 | 46.4 | 32.5 | 21.2 |
| Housekeeping supplies | 107,042 | 77.0 | 49.9 | 27.1 | 23.0 |
| Laundry and cleaning supplies | 23,789 | 68.2 | 42.2 | 26.0 | 31.8 |
| Other household products..... | 68,508 | 80.3 | 53.7 | 26.6 | 19.7 |
| Postage and stationery | 14,745 | 76.0 | 45.0 | 31.0 | 24.0 |
| Household furnishings and equipment..... | 360,556 | 78.6 | 53.8 | 24.8 | 21.4 |
| Household textiles..... | 16,221 | 78.5 | 51.5 | 27.0 | 21.5 |
| Furniture | 95,600 | 75.5 | 49.9 | 25.6 | 24.5 |
| Floor coverings..... | 4,439 | 81.9 | 55.0 | 26.9 | 18.1 |
| Major appliances | 61,922 | 84.6 | 52.6 | 32.0 | 15.4 |
| Small appliances and miscellaneous housewares | 18,949 | 72.1 | 49.4 | 22.8 | 27.9 |
| Miscellaneous household equipment..... | 163,425 | 78.7 | 57.2 | 21.5 | 21.3 |
| Apparel and services | 233,952 | 67.2 | 46.1 | 21.1 | 32.8 |
| Men and boys..... | 56,507 | 67.6 | 48.6 | 18.9 | 32.4 |
| Men, 16 and over | 41,298 | 69.4 | 47.9 | 21.6 | 30.6 |
| Boys, 2 to 15 | 15,210 | 62.5 | 50.7 | 11.8 | 37.5 |
| Women and girls | 87,858 | 69.6 | 49.4 | 20.2 | 30.4 |
| Women, 16 and over..... | 73,157 | 70.5 | 49.0 | 21.5 | 29.5 |
| Girls, 2 to 15..... | 14,701 | 65.5 | 51.5 | 14.0 | 34.5 |
| Children under 2..... | 8,844 | 56.3 | 41.5 | 14.8 | 43.7 |
| Footwear..... | 44,801 | 66.4 | 47.8 | 18.7 | 33.6 |
| Other apparel products and services | 35,942 | 64.5 | 33.4 | 31.1 | 35.5 |
| Transportation | 1,464,325 | 74.3 | 49.9 | 24.4 | 25.7 |
| Vehicle purchases (net outlay)..... | 645,014 | 76.5 | 52.6 | 23.9 | 23.5 |
| Cars and trucks, new | 295,306 | 81.9 | 57.4 | 24.5 | 18.1 |
| Cars and trucks, used | 341,296 | 71.6 | 48.3 | 23.4 | 28.4 |
| Other vehicles | 8,412 | 87.4 | 61.1 | 26.3 | 12.6 |
| Gasoline, other fuels, and motor oil | 286,902 | 72.2 | 47.0 | 25.2 | 27.8 |
| Other vehicle expenses..... | 472,093 | 73.2 | 48.5 | 24.8 | 26.8 |
| Vehicle finance charges..... | 36,325 | 74.5 | 55.6 | 18.9 | 25.5 |
| Maintenance and repairs | 130,199 | 72.7 | 46.1 | 26.6 | 27.3 |
| Vehicle rental, leases, licenses, and other charges | 101,488 | 76.5 | 52.7 | 23.8 | 23.5 |
| Vehicle insurance..... | 204,080 | 71.7 | 46.6 | 25.1 | 28.3 |
| Public and other transportation | 60,316 | 69.5 | 45.7 | 23.8 | 30.5 |
| Healthcare | 728,228 | 80.2 | 46.8 | 33.4 | 19.8 |
| Health insurance | 494,784 | 80.5 | 45.9 | 34.7 | 19.5 |
| Medical services | 142,902 | 79.7 | 51.8 | 27.9 | 20.3 |
| Drugs | 66,401 | 79.6 | 44.5 | 35.1 | 20.4 |
| Medical supplies | 24,141 | 77.6 | 43.4 | 34.2 | 22.4 |
| Entertainment | 476,379 | 80.6 | 54.8 | 25.7 | 19.4 |
| Fees and admissions | 87,296 | 80.6 | 53.9 | 26.7 | 19.4 |
| Audio and visual equipment and services..... | 136,305 | 73.3 | 44.9 | 28.5 | 26.7 |

See footnotes at end of table.

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

| Item | Aggregate | Homeowner | | | Renter |
|----------------------------------------------------------------------------------------------------------|--------------|-----------|-------------------------|----------------------------|--------|
| | | Total | Homeowner with mortgage | Homeowner without mortgage | |
| Pets, toys, hobbies, and playground equipment..... | 129,294 | 81.3 | 58.3 | 22.9 | 18.7 |
| Pets | 102,783 | 82.1 | 57.8 | 24.3 | 17.9 |
| Toys, hobbies, and playground equipment..... | 26,511 | 78.0 | 60.2 | 17.8 | 22.0 |
| Other entertainment supplies, equipment, and services | 123,484 | 87.8 | 62.9 | 24.9 | 12.2 |
| Personal care products and services | 102,831 | 71.3 | 48.2 | 23.1 | 28.7 |
| Reading | 15,229 | 73.6 | 47.8 | 25.8 | 26.4 |
| Education..... | 163,787 | 76.9 | 54.3 | 22.6 | 23.1 |
| Tobacco products and smoking supplies | 45,605 | 58.5 | 34.7 | 23.9 | 41.5 |
| Miscellaneous..... | 131,738 | 78.4 | 53.7 | 24.8 | 21.6 |
| Cash contributions..... | 322,566 | 86.5 | 44.0 | 42.5 | 13.5 |
| Personal insurance and pensions | 1,051,819 | 77.7 | 58.5 | 19.2 | 22.3 |
| Life and other personal insurance..... | 63,249 | 83.4 | 58.7 | 24.7 | 16.6 |
| Pensions and Social Security..... | 988,570 | 77.3 | 58.4 | 18.9 | 22.7 |
| Sources of income and personal taxes: | | | | | |
| Income before taxes | \$11,680,535 | 77.4 | 53.3 | 24.1 | 22.6 |
| Wages and salaries..... | 9,005,474 | 76.4 | 57.8 | 18.6 | 23.6 |
| Self-employment income..... | 812,912 | 79.1 | 53.8 | 25.3 | 20.9 |
| Social Security, private and government retirement | 1,286,764 | 84.7 | 29.3 | 55.4 | 15.3 |
| Interest, dividends, rental income, and other property income..... | 304,491 | 93.9 | 37.4 | 56.5 | 6.1 |
| Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) | 78,876 | 36.6 | 19.9 | 16.7 | 63.4 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support | 147,077 | 61.7 | 43.4 | 18.4 | 38.3 |
| Other income | 44,941 | 40.0 | 22.2 | 17.9 | 60.0 |
| Personal taxes (contains some imputed values) | 1,160,821 | 87.9 | 65.5 | 22.4 | 12.1 |
| Federal income taxes | 1,143,769 | 84.0 | 60.8 | 23.2 | 16.0 |
| Stimulus payment..... | -339,560 | 66.3 | 41.4 | 24.9 | 33.7 |
| State and local income taxes | 342,557 | 79.2 | 58.6 | 20.6 | 20.8 |
| Other taxes | 14,055 | 90.0 | 32.7 | 57.3 | 10.0 |
| Income after taxes | 10,519,715 | 76.2 | 51.9 | 24.2 | 23.8 |

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2022