

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) ¹	131,234	86,366	50,889	35,477	44,868
Consumer unit characteristics:					
Income before taxes					
Mean.....	\$84,352	\$100,004	\$118,281	\$73,788	\$54,222
SE.....	1,260.38	1,721.55	2,083.75	3,049.16	985.76
CV(%).....	1.49	1.72	1.76	4.13	1.82
Income after taxes					
Mean.....	74,949	87,416	103,496	64,350	50,953
SE.....	1,197.76	1,686.35	1,645.68	3,534.73	847.05
CV(%).....	1.60	1.93	1.59	5.49	1.66
Age of reference person	52.2	55.9	50.1	64.3	45.0
Average number in consumer unit:					
People.....	2.5	2.6	2.9	2.1	2.3
Children under 18 .....	.6	.6	.8	.3	.6
Adults 65 and older .....	.4	.5	.3	.8	.2
Earners	1.3	1.3	1.7	.9	1.2
Vehicles	1.9	2.2	2.3	2.1	1.2
Percent distribution:					
Reference person:					
Men.....	47	48	49	46	45
Women	53	52	51	54	55
Housing tenure:					
Homeowner	66	100	100	100	n.a.
With mortgage.....	39	59	100	n.a.	n.a.
Without mortgage.....	27	41	n.a.	100	n.a.
Renter.....	34	n.a.	n.a.	n.a.	100
Race of reference person:					
Black or African-American.....	13	9	10	8	21
White, Asian, and all other races	87	91	90	92	79
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	14	11	12	10	20
Not Hispanic or Latino	86	89	88	90	80
Education of reference person:					
Elementary (1-8).....	2	2	1	3	4
High school (9-12)	28	25	20	32	34
College.....	69	73	79	65	62
Never attended and other.....	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased.....	90	96	97	94	79
Average annual expenditures					
Mean.....	\$61,334	\$69,527	\$79,367	\$55,128	\$45,579
SE.....	573.03	753.37	986.68	1,018.52	683.76
CV(%).....	.93	1.08	1.24	1.85	1.50
Food					
Mean.....	7,316	8,154	8,982	6,820	5,709
Share	11.9	11.7	11.3	12.4	12.5
SE.....	126.15	137.39	180.83	215.04	171.99
CV(%).....	1.72	1.68	2.01	3.15	3.01
Food at home					
Mean.....	4,942	5,527	5,977	4,798	3,820
Share	8.1	7.9	7.5	8.7	8.4
SE.....	99.87	113.18	143.79	174.07	118.84
CV(%).....	2.02	2.05	2.41	3.63	3.11
Cereals and bakery products					
Mean.....	640	714	768	627	496
Share	1.0	1.0	1.0	1.1	1.1
SE.....	15.82	17.71	21.43	25.99	18.36
CV(%).....	2.47	2.48	2.79	4.14	3.70

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cereals and cereal products					
Mean.....	212	233	255	197	171
Share.....	.3	.3	.3	.4	.4
SE.....	5.46	5.97	9.26	8.71	9.77
CV(%).....	2.58	2.56	3.63	4.43	5.70
Bakery products					
Mean.....	428	482	513	431	325
Share.....	.7	.7	.6	.8	.7
SE.....	11.31	13.15	15.44	19.89	12.13
CV(%).....	2.64	2.73	3.01	4.62	3.73
Meats, poultry, fish, and eggs					
Mean.....	1,075	1,216	1,324	1,042	805
Share.....	1.8	1.7	1.7	1.9	1.8
SE.....	26.77	32.34	44.86	53.52	33.63
CV(%).....	2.49	2.66	3.39	5.13	4.18
Beef					
Mean.....	296	345	381	288	202
Share.....	.5	.5	.5	.5	.4
SE.....	10.79	13.28	18.84	24.75	14.49
CV(%).....	3.65	3.85	4.95	8.60	7.19
Pork					
Mean.....	214	250	263	228	147
Share.....	.3	.4	.3	.4	.3
SE.....	9.78	14.26	20.14	16.10	9.03
CV(%).....	4.56	5.71	7.66	7.05	6.15
Other meats					
Mean.....	142	162	175	140	104
Share.....	.2	.2	.2	.3	.2
SE.....	4.83	5.64	7.63	9.45	5.63
CV(%).....	3.40	3.48	4.35	6.74	5.43
Poultry					
Mean.....	189	201	224	164	167
Share.....	.3	.3	.3	.3	.4
SE.....	7.30	7.33	8.98	9.86	12.80
CV(%).....	3.86	3.65	4.01	6.01	7.69
Fish and seafood					
Mean.....	170	188	205	162	135
Share.....	.3	.3	.3	.3	.3
SE.....	7.72	10.24	13.75	11.43	9.19
CV(%).....	4.54	5.44	6.72	7.07	6.79
Eggs					
Mean.....	64	70	77	60	51
Share.....	.1	.1	.1	.1	.1
SE.....	2.05	2.56	3.08	4.19	3.52
CV(%).....	3.22	3.63	4.02	6.97	6.86
Dairy products					
Mean.....	474	531	573	463	364
Share.....	.8	.8	.7	.8	.8
SE.....	9.49	11.26	17.88	16.31	12.74
CV(%).....	2.00	2.12	3.12	3.52	3.50
Fresh milk and cream					
Mean.....	147	159	171	141	122
Share.....	.2	.2	.2	.3	.3
SE.....	3.70	4.10	5.49	5.43	4.86
CV(%).....	2.52	2.57	3.21	3.86	3.97
Other dairy products					
Mean.....	327	371	401	323	242
Share.....	.5	.5	.5	.6	.5
SE.....	7.33	8.75	14.37	12.91	10.25
CV(%).....	2.24	2.36	3.58	4.00	4.24
Fruits and vegetables					
Mean.....	977	1,084	1,162	958	772
Share.....	1.6	1.6	1.5	1.7	1.7
SE.....	26.18	28.34	34.65	40.81	31.72
CV(%).....	2.68	2.61	2.98	4.26	4.11
Fresh fruits					
Mean.....	349	386	413	341	278
Share.....	.6	.6	.5	.6	.6
SE.....	9.81	10.31	14.79	12.93	15.69
CV(%).....	2.81	2.67	3.58	3.80	5.65

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fresh vegetables					
Mean.....	311	348	378	298	241
Share.....	.5	.5	.5	.5	.5
SE.....	7.66	9.46	12.48	13.72	9.05
CV(%).....	2.46	2.72	3.30	4.61	3.76
Processed fruits					
Mean.....	125	136	142	125	105
Share.....	.2	.2	.2	.2	.2
SE.....	4.52	5.96	6.42	9.04	5.83
CV(%).....	3.61	4.39	4.51	7.21	5.55
Processed vegetables					
Mean.....	192	215	228	194	149
Share.....	.3	.3	.3	.4	.3
SE.....	8.56	9.45	11.29	13.95	9.82
CV(%).....	4.46	4.40	4.96	7.18	6.61
Other food at home					
Mean.....	1,776	1,981	2,151	1,707	1,382
Share.....	2.9	2.8	2.7	3.1	3.0
SE.....	35.44	43.58	55.54	57.57	48.42
CV(%).....	2.00	2.20	2.58	3.37	3.50
Sugar and other sweets					
Mean.....	166	185	191	176	128
Share.....	.3	.3	.2	.3	.3
SE.....	5.45	7.36	9.24	9.08	6.90
CV(%).....	3.29	3.97	4.83	5.17	5.38
Fats and oils					
Mean.....	133	147	157	131	104
Share.....	.2	.2	.2	.2	.2
SE.....	4.55	5.58	6.36	9.61	6.26
CV(%).....	3.43	3.79	4.04	7.34	6.00
Miscellaneous foods					
Mean.....	973	1,081	1,199	891	765
Share.....	1.6	1.6	1.5	1.6	1.7
SE.....	21.05	27.21	38.23	29.49	28.73
CV(%).....	2.16	2.52	3.19	3.31	3.75
Nonalcoholic beverages					
Mean.....	455	507	538	455	356
Share.....	.7	.7	.7	.8	.8
SE.....	9.57	11.10	12.62	20.31	16.09
CV(%).....	2.10	2.19	2.34	4.46	4.52
Food prepared by consumer unit on out-of-town trips					
Mean.....	50	60	65	54	29
Share.....	.1	.1	.1	.1	.1
SE.....	2.73	3.49	4.77	4.72	2.90
CV(%).....	5.51	5.79	7.35	8.80	10.02
Food away from home					
Mean.....	2,375	2,628	3,005	2,022	1,890
Share.....	3.9	3.8	3.8	3.7	4.1
SE.....	63.73	77.57	101.81	105.93	89.04
CV(%).....	2.68	2.95	3.39	5.24	4.71
Alcoholic beverages					
Mean.....	478	573	664	427	296
Share.....	.8	.8	.8	.8	.6
SE.....	20.88	29.13	35.09	40.11	25.56
CV(%).....	4.37	5.08	5.28	9.40	8.65
Housing					
Mean.....	21,409	22,866	27,294	16,447	18,609
Share.....	34.9	32.9	34.4	29.8	40.8
SE.....	244.84	328.05	447.74	342.90	217.10
CV(%).....	1.14	1.43	1.64	2.08	1.17
Shelter					
Mean.....	12,604	12,384	15,686	7,648	13,026
Share.....	20.5	17.8	19.8	13.9	28.6
SE.....	140.10	175.60	250.77	249.04	172.97
CV(%).....	1.11	1.42	1.60	3.26	1.33
Owned dwellings					
Mean.....	7,473	11,317	14,713	6,447	73
Share.....	12.2	16.3	18.5	11.7	.2
SE.....	107.20	162.34	237.42	170.35	13.19

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Owned dwellings					
CV(%).....	1.43	1.43	1.61	2.64	18.00
Mortgage interest and charges					
Mean.....	2,962	4,488	7,538	113	24
Share.....	4.8	6.5	9.5	.2	.1
SE.....	50.84	78.50	131.49	16.59	8.37
CV(%).....	1.72	1.75	1.74	14.69	34.82
Property taxes					
Mean.....	2,353	3,563	3,777	3,255	26
Share.....	3.8	5.1	4.8	5.9	.1
SE.....	49.04	74.36	82.99	109.28	4.85
CV(%).....	2.08	2.09	2.20	3.36	18.86
Maintenance, repairs, insurance, other expenses					
Mean.....	2,158	3,267	3,398	3,079	23
Share.....	3.5	4.7	4.3	5.6	.1
SE.....	55.65	83.69	123.21	136.26	5.38
CV(%).....	2.58	2.56	3.63	4.43	22.88
Rented dwellings					
Mean.....	4,408	128	111	152	12,648
Share.....	7.2	.2	.1	.3	27.7
SE.....	63.34	19.05	18.72	33.40	175.52
CV(%).....	1.44	14.90	16.88	21.94	1.39
Other lodging					
Mean.....	722	939	862	1,049	305
Share.....	1.2	1.4	1.1	1.9	.7
SE.....	40.39	60.25	39.43	137.54	25.03
CV(%).....	5.59	6.42	4.57	13.11	8.20
Utilities, fuels, and public services					
Mean.....	4,158	4,829	5,131	4,395	2,866
Share.....	6.8	6.9	6.5	8.0	6.3
SE.....	30.97	34.77	43.20	54.24	47.43
CV(%).....	.74	.72	.84	1.23	1.65
Natural gas					
Mean.....	414	513	536	479	226
Share.....	.7	.7	.7	.9	.5
SE.....	13.59	17.81	19.21	21.02	9.26
CV(%).....	3.28	3.48	3.58	4.39	4.10
Electricity					
Mean.....	1,516	1,720	1,780	1,635	1,122
Share.....	2.5	2.5	2.2	3.0	2.5
SE.....	21.10	22.65	23.48	30.95	26.01
CV(%).....	1.39	1.32	1.32	1.89	2.32
Fuel oil and other fuels					
Mean.....	105	144	128	167	30
Share.....	.2	.2	.2	.3	.1
SE.....	7.17	9.63	10.38	13.97	4.45
CV(%).....	6.82	6.68	8.11	8.35	14.83
Telephone services					
Mean.....	1,441	1,582	1,754	1,336	1,167
Share.....	2.3	2.3	2.2	2.4	2.6
SE.....	13.62	16.65	22.06	28.68	19.91
CV(%).....	.95	1.05	1.26	2.15	1.71
Residential phone service, VOIP, and phone cards					
Mean.....	188	233	183	304	101
Share.....	.3	.3	.2	.6	.2
SE.....	5.11	6.11	5.88	10.75	5.71
CV(%).....	2.72	2.63	3.22	3.53	5.67
Cellular phone service					
Mean.....	1,253	1,350	1,572	1,032	1,067
Share.....	2.0	1.9	2.0	1.9	2.3
SE.....	12.80	16.40	21.77	27.28	18.15
CV(%).....	1.02	1.21	1.39	2.64	1.70
Water and other public services					
Mean.....	682	869	933	778	321
Share.....	1.1	1.3	1.2	1.4	.7
SE.....	14.27	18.82	19.36	22.88	12.15
CV(%).....	2.09	2.16	2.07	2.94	3.79
Household operations					
Mean.....	1,465	1,782	2,004	1,461	854
Share.....	2.4	2.6	2.5	2.6	1.9
SE.....	35.64	51.50	65.43	76.18	22.33

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Household operations					
CV(%)	2.43	2.89	3.27	5.21	2.61
Personal services					
Mean	347	432	611	176	182
Share .....	.6	.6	.8	.3	.4
SE	22.71	32.61	51.55	37.44	17.66
CV(%)	6.55	7.55	8.44	21.27	9.70
Other household expenses					
Mean	1,118	1,349	1,393	1,285	672
Share	1.8	1.9	1.8	2.3	1.5
SE	27.66	38.73	30.73	66.48	20.27
CV(%)	2.47	2.87	2.21	5.17	3.01
Housekeeping supplies					
Mean	837	1,010	1,067	918	503
Share	1.4	1.5	1.3	1.7	1.1
SE	31.96	43.92	49.34	93.35	30.58
CV(%)	3.82	4.35	4.62	10.16	6.08
Laundry and cleaning supplies					
Mean	170	186	205	156	139
Share .....	.3	.3	.3	.3	.3
SE	8.53	9.69	11.61	15.66	13.43
CV(%)	5.01	5.20	5.66	10.04	9.64
Other household products					
Mean	536	663	698	605	293
Share .....	.9	1.0	.9	1.1	.6
SE	28.38	40.79	44.91	88.41	21.25
CV(%)	5.29	6.15	6.43	14.60	7.25
Postage and stationery					
Mean	130	161	163	157	71
Share .....	.2	.2	.2	.3	.2
SE	7.59	10.78	12.49	20.96	10.04
CV(%)	5.83	6.70	7.65	13.35	14.15
Household furnishings and equipment					
Mean	2,346	2,861	3,406	2,024	1,359
Share	3.8	4.1	4.3	3.7	3.0
SE	137.92	210.55	331.72	116.57	49.17
CV(%)	5.88	7.36	9.74	5.76	3.62
Household textiles					
Mean	116	134	164	85	82
Share .....	.2	.2	.2	.2	.2
SE	11.35	16.34	24.22	15.67	17.57
CV(%)	9.78	12.23	14.79	18.38	21.31
Furniture					
Mean	534	603	726	426	401
Share .....	.9	.9	.9	.8	.9
SE	17.56	29.15	36.88	39.16	22.19
CV(%)	3.29	4.83	5.08	9.19	5.53
Floor coverings					
Mean	30	38	42	32	14
Share	(²)	.1	.1	.1	(²)
SE	3.86	5.93	9.14	6.40	1.55
CV(%)	12.91	15.48	21.53	19.74	11.32
Major appliances					
Mean	354	458	504	390	154
Share .....	.6	.7	.6	.7	.3
SE	14.31	18.77	28.14	28.31	11.27
CV(%)	4.04	4.10	5.58	7.25	7.31
Small appliances, miscellaneous housewares					
Mean	135	146	171	108	113
Share .....	.2	.2	.2	.2	.2
SE	8.60	11.39	18.56	10.27	10.64
CV(%)	6.38	7.79	10.87	9.53	9.45
Miscellaneous household equipment					
Mean	1,178	1,481	1,798	982	595
Share	1.9	2.1	2.3	1.8	1.3
SE	131.18	200.36	320.00	90.12	34.37
CV(%)	11.14	13.53	17.80	9.18	5.78
Apparel and services					
Mean	1,434	1,528	1,784	1,121	1,254
Share	2.3	2.2	2.2	2.0	2.8

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Apparel and services					
SE.....	52.39	68.67	100.01	74.49	78.24
CV(%).....	3.65	4.49	5.61	6.64	6.24
Men and boys					
Mean.....	326	353	433	228	276
Share.....	.5	.5	.5	.4	.6
SE.....	23.56	33.67	50.85	26.46	27.97
CV(%).....	7.22	9.55	11.75	11.62	10.15
Men, 16 and over					
Mean.....	240	260	311	179	201
Share.....	.4	.4	.4	.3	.4
SE.....	23.52	32.16	49.47	21.21	27.43
CV(%).....	9.80	12.36	15.92	11.84	13.63
Boys, 2 to 15					
Mean.....	86	92	122	49	74
Share.....	.1	.1	.2	.1	.2
SE.....	5.07	7.70	10.74	8.90	6.45
CV(%).....	5.88	8.32	8.80	18.29	8.67
Women and girls					
Mean.....	545	604	706	441	431
Share.....	.9	.9	.9	.8	.9
SE.....	27.60	34.53	49.82	36.35	41.04
CV(%).....	5.07	5.71	7.05	8.25	9.52
Women, 16 and over					
Mean.....	456	504	574	389	365
Share.....	.7	.7	.7	.7	.8
SE.....	24.70	28.79	42.65	34.99	40.54
CV(%).....	5.42	5.72	7.43	8.99	11.12
Girls, 2 to 15					
Mean.....	89	101	132	51	67
Share.....	.1	.1	.2	.1	.1
SE.....	8.22	12.35	18.60	10.53	9.25
CV(%).....	9.24	12.27	14.08	20.54	13.90
Children under 2					
Mean.....	68	68	83	42	68
Share.....	.1	.1	.1	.1	.2
SE.....	6.06	6.88	9.82	11.47	11.14
CV(%).....	8.92	10.19	11.78	27.19	16.27
Footwear					
Mean.....	314	340	398	247	263
Share.....	.5	.5	.5	.4	.6
SE.....	25.76	34.64	51.21	32.71	26.84
CV(%).....	8.21	10.18	12.88	13.24	10.19
Other apparel products and services					
Mean.....	181	163	164	164	215
Share.....	.3	.2	.2	.3	.5
SE.....	10.89	12.22	17.63	17.58	25.45
CV(%).....	6.01	7.49	10.75	10.74	11.81
Transportation					
Mean.....	9,826	11,178	12,695	9,001	7,223
Share.....	16.0	16.1	16.0	16.3	15.8
SE.....	192.59	263.70	411.39	374.62	229.71
CV(%).....	1.96	2.36	3.24	4.16	3.18
Vehicle purchases (net outlay)					
Mean.....	4,523	5,295	5,983	4,308	3,037
Share.....	7.4	7.6	7.5	7.8	6.7
SE.....	178.25	249.89	394.57	349.51	216.17
CV(%).....	3.94	4.72	6.59	8.11	7.12
Cars and trucks, new					
Mean.....	2,089	2,677	2,947	2,289	958
Share.....	3.4	3.8	3.7	4.2	2.1
SE.....	133.72	188.04	313.28	325.68	163.42
CV(%).....	6.40	7.03	10.63	14.23	17.05
Cars and trucks, used					
Mean.....	2,360	2,528	2,919	1,968	2,035
Share.....	3.8	3.6	3.7	3.6	4.5
SE.....	148.46	204.86	275.90	204.97	175.46
CV(%).....	6.29	8.10	9.45	10.41	8.62
Other vehicles					
Mean.....	75	90	118	51	44

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Other vehicles					
Share .....	.1	.1	.1	.1	.1
SE	27.92	40.91	64.00	37.52	24.14
CV(%)	37.43	45.25	54.29	73.58	54.65
Gasoline, other fuels, and motor oil					
Mean	1,568	1,723	1,945	1,406	1,270
Share	2.6	2.5	2.5	2.5	2.8
SE	18.09	18.03	22.88	22.15	28.77
CV(%)	1.15	1.05	1.18	1.58	2.27
Other vehicle expenses					
Mean	3,471	3,892	4,473	3,059	2,659
Share	5.7	5.6	5.6	5.5	5.8
SE	46.25	51.42	68.95	84.19	66.05
CV(%)	1.33	1.32	1.54	2.75	2.48
Vehicle finance charges					
Mean	258	300	394	166	177
Share .....	.4	.4	.5	.3	.4
SE	6.09	7.48	11.72	7.97	8.04
CV(%)	2.36	2.49	2.97	4.80	4.55
Maintenance and repairs					
Mean	879	1,015	1,125	858	618
Share	1.4	1.5	1.4	1.6	1.4
SE	16.93	21.71	33.73	37.62	24.80
CV(%)	1.93	2.14	3.00	4.38	4.01
Vehicle rental, leases, licenses, and other charges					
Mean	758	845	997	628	591
Share	1.2	1.2	1.3	1.1	1.3
SE	26.69	36.62	48.76	60.86	36.04
CV(%)	3.52	4.33	4.89	9.70	6.10
Vehicle insurance					
Mean	1,575	1,731	1,957	1,407	1,274
Share	2.6	2.5	2.5	2.6	2.8
SE	20.18	23.53	33.13	26.42	29.65
CV(%)	1.28	1.36	1.69	1.88	2.33
Public and other transportation					
Mean	263	267	294	228	257
Share .....	.4	.4	.4	.4	.6
SE	16.27	19.97	26.54	26.36	20.04
CV(%)	6.18	7.48	9.03	11.56	7.81
Healthcare					
Mean	5,177	6,309	6,229	6,424	2,999
Share	8.4	9.1	7.8	11.7	6.6
SE	75.20	91.81	114.33	129.49	81.29
CV(%)	1.45	1.46	1.84	2.02	2.71
Health insurance					
Mean	3,667	4,473	4,371	4,619	2,115
Share	6.0	6.4	5.5	8.4	4.6
SE	58.26	73.40	99.63	85.67	59.52
CV(%)	1.59	1.64	2.28	1.85	2.81
Medical services					
Mean	864	1,054	1,126	951	498
Share	1.4	1.5	1.4	1.7	1.1
SE	33.20	43.94	66.92	58.25	44.40
CV(%)	3.84	4.17	5.94	6.12	8.92
Drugs					
Mean	476	571	540	617	294
Share .....	.8	.8	.7	1.1	.6
SE	20.14	27.23	37.80	38.60	17.83
CV(%)	4.23	4.77	7.00	6.26	6.07
Medical supplies					
Mean	170	210	191	237	93
Share .....	.3	.3	.2	.4	.2
SE	8.73	11.14	11.55	21.54	8.56
CV(%)	5.14	5.32	6.04	9.10	9.22
Entertainment					
Mean	2,912	3,579	3,868	3,167	1,629
Share	4.7	5.1	4.9	5.7	3.6
SE	145.17	210.07	263.72	327.68	83.06
CV(%)	4.98	5.87	6.82	10.35	5.10

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fees and admissions					
Mean.....	425	543	639	403	196
Share.....	.7	.8	.8	.7	.4
SE.....	20.89	30.08	41.35	36.39	17.18
CV(%).....	4.92	5.54	6.47	9.03	8.77
Audio and visual equipment and services					
Mean.....	1,049	1,193	1,229	1,137	772
Share.....	1.7	1.7	1.5	2.1	1.7
SE.....	25.34	35.36	46.35	50.19	29.92
CV(%).....	2.42	2.96	3.77	4.41	3.88
Pets, toys, hobbies, and playground equipment					
Mean.....	859	1,065	1,012	1,157	466
Share.....	1.4	1.5	1.3	2.1	1.0
SE.....	87.73	133.06	63.04	318.12	62.62
CV(%).....	10.21	12.50	6.23	27.50	13.44
Pets					
Mean.....	690	868	788	1,005	347
Share.....	1.1	1.2	1.0	1.8	.8
SE.....	90.72	134.78	59.96	316.54	58.32
CV(%).....	13.15	15.53	7.61	31.50	16.79
Toys, hobbies, and playground equipment					
Mean.....	170	196	224	152	118
Share.....	.3	.3	.3	.3	.3
SE.....	13.39	16.53	20.62	28.89	21.97
CV(%).....	7.89	8.41	9.20	19.05	18.54
Other entertainment supplies, equipment, and services					
Mean.....	579	778	988	470	196
Share.....	.9	1.1	1.2	.9	.4
SE.....	101.44	151.81	246.27	113.64	25.75
CV(%).....	17.52	19.51	24.93	24.17	13.15
Personal care products and services					
Mean.....	646	722	809	586	502
Share.....	1.1	1.0	1.0	1.1	1.1
SE.....	16.47	21.94	34.33	23.23	26.22
CV(%).....	2.55	3.04	4.24	3.96	5.23
Reading					
Mean.....	114	139	133	152	65
Share.....	.2	.2	.2	.3	.1
SE.....	8.15	11.59	15.39	13.14	5.81
CV(%).....	7.16	8.31	11.61	8.65	8.95
Education					
Mean.....	1,271	1,445	1,757	994	938
Share.....	2.1	2.1	2.2	1.8	2.1
SE.....	92.39	111.92	126.42	169.75	130.95
CV(%).....	7.27	7.75	7.19	17.08	13.96
Tobacco products and smoking supplies					
Mean.....	315	289	300	272	365
Share.....	.5	.4	.4	.5	.8
SE.....	10.44	12.88	17.82	18.23	15.36
CV(%).....	3.32	4.46	5.93	6.71	4.21
Miscellaneous					
Mean.....	907	1,082	1,176	941	570
Share.....	1.5	1.6	1.5	1.7	1.3
SE.....	43.29	59.48	60.67	107.53	40.87
CV(%).....	4.77	5.50	5.16	11.42	7.17
Cash contributions					
Mean.....	2,283	2,965	2,668	3,390	970
Share.....	3.7	4.3	3.4	6.1	2.1
SE.....	175.86	260.22	347.29	239.07	75.26
CV(%).....	7.70	8.78	13.02	7.05	7.76
Personal insurance and pensions					
Mean.....	7,246	8,699	11,007	5,387	4,449
Share.....	11.8	12.5	13.9	9.8	9.8
SE.....	108.92	142.93	196.53	201.97	98.74

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Personal insurance and pensions					
CV(%).....	1.50	1.64	1.79	3.75	2.22
Life and other personal insurance					
Mean.....	486	634	713	521	200
Share.....	.8	.9	.9	.9	.4
SE.....	16.21	23.80	29.89	32.36	14.06
CV(%).....	3.34	3.75	4.19	6.21	7.03
Pensions and Social Security					
Mean.....	6,760	8,064	10,294	4,866	4,249
Share.....	11.0	11.6	13.0	8.8	9.3
SE.....	101.94	134.17	186.80	193.00	97.87
CV(%).....	1.51	1.66	1.81	3.97	2.30
Sources of income and personal taxes:					
Income before taxes					
Mean.....	\$84,352	\$100,004	\$118,281	\$73,788	\$54,222
SE.....	1,260.38	1,721.55	2,083.75	3,049.16	985.76
CV(%).....	1.49	1.72	1.76	4.13	1.82
Wages and salaries					
Mean.....	65,449	76,457	99,522	43,373	44,259
Share.....	77.6	76.5	84.1	58.8	81.6
SE.....	999.71	1,333.34	1,802.87	2,238.65	880.62
CV(%).....	1.53	1.74	1.81	5.16	1.99
Self-employment income					
Mean.....	5,808	7,283	8,169	6,011	2,968
Share.....	6.9	7.3	6.9	8.1	5.5
SE.....	438.28	603.63	842.59	833.04	332.65
CV(%).....	7.55	8.29	10.31	13.86	11.21
Social Security, private and government retirement					
Mean.....	9,493	12,219	7,313	19,255	4,248
Share.....	11.3	12.2	6.2	26.1	7.8
SE.....	229.45	354.47	287.74	895.00	194.94
CV(%).....	2.42	2.90	3.93	4.65	4.59
Interest, dividends, rental income, other property income					
Mean.....	1,963	2,755	1,889	3,998	437
Share.....	2.3	2.8	1.6	5.4	.8
SE.....	171.92	256.37	187.40	454.96	61.72
CV(%).....	8.76	9.30	9.92	11.38	14.13
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)					
Mean.....	458	289	286	293	785
Share.....	.5	.3	.2	.4	1.4
SE.....	28.46	30.19	35.66	48.41	44.72
CV(%).....	6.21	10.46	12.47	16.53	5.70
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support					
Mean.....	902	845	965	671	1,013
Share.....	1.1	.8	.8	.9	1.9
SE.....	71.85	68.19	88.96	86.22	122.01
CV(%).....	7.96	8.07	9.21	12.84	12.04
Other income					
Mean.....	278	157	136	186	512
Share.....	.3	.2	.1	.3	.9
SE.....	26.87	31.51	22.43	65.76	38.29
CV(%).....	9.65	20.09	16.46	35.26	7.47
Personal taxes (contains some imputed values)					
Mean.....	9,402	12,589	14,785	9,438	3,269
Share.....	11.1	12.6	12.5	12.8	6.0
SE.....	740.16	1,092.76	570.36	2,423.88	245.12
CV(%).....	7.87	8.68	3.86	25.68	7.50
Federal income taxes					
Mean.....	8,812	11,545	13,111	9,299	3,551
Share.....	10.4	11.5	11.1	12.6	6.5
SE.....	653.61	969.18	452.80	2,220.95	196.34
CV(%).....	7.42	8.39	3.45	23.88	5.53
Stimulus payment (new UCC Q20202)#					
Mean.....	-1,911	-2,063	-2,228	-1,825	-1,619
Share.....	-2.3	-2.1	-1.9	-2.5	-3.0
SE.....	40.69	51.67	57.25	68.21	55.41

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Stimulus payment (new UCC Q20202)#					
CV(%).....	-2.13	-2.51	-2.57	-3.74	-3.42
State and local income taxes					
Mean.....	2,430	3,017	3,809	1,880	1,300
Share.....	2.9	3.0	3.2	2.5	2.4
SE.....	113.11	152.23	160.20	219.73	70.85
CV(%).....	4.66	5.05	4.21	11.69	5.45
Other taxes					
Mean.....	72	89	93	84	38
Share.....	.1	.1	.1	.1	.1
SE.....	12.03	14.55	15.10	17.83	8.75
CV(%).....	16.74	16.28	16.18	21.29	22.94
Income after taxes					
Mean.....	74,949	87,416	103,496	64,350	50,953
Share.....	88.9	87.4	87.5	87.2	94.0
SE.....	1,197.76	1,686.35	1,645.68	3,534.73	847.05
CV(%).....	1.60	1.93	1.59	5.49	1.66
Addenda:					
Net change in total assets and liabilities					
Mean.....	\$3,584	\$5,588	-\$19,803	\$42,010	-\$274
SE.....	4,404.92	6,488.82	4,128.79	12,037.58	2,234.24
CV(%).....	122.91	116.12	-20.85	28.65	-815.43
Net change in total assets					
Mean.....	24,635	35,759	30,274	43,627	3,223
SE.....	4,342.48	6,411.54	3,412.90	12,211.32	1,890.90
CV(%).....	17.63	17.93	11.27	27.99	58.66
Net change in total liabilities					
Mean.....	21,052	30,171	50,077	1,617	3,497
SE.....	1,361.05	2,016.48	3,403.93	1,302.19	1,340.05
CV(%).....	6.47	6.68	6.80	80.51	38.32
Other financial information:					
Other money receipts					
Mean.....	2,042	2,825	562	6,071	534
SE.....	1,660.31	2,487.24	95.37	6,046.91	207.49
CV(%).....	81.32	88.05	16.98	99.60	38.84
Mortgage principal paid on owned property					
Mean.....	-2,395	-3,622	-5,790	-511	-34
SE.....	52.65	80.20	120.16	116.71	7.11
CV(%).....	-2.20	-2.21	-2.08	-22.83	-20.70
Estimated market value of owned home					
Mean.....	221,708	336,834	350,272	317,557	104
SE.....	4,520.75	6,820.20	8,304.58	8,948.42	101.41
CV(%).....	2.04	2.02	2.37	2.82	97.81
Estimated monthly rental value of owned home					
Mean.....	1,181	1,794	1,889	1,657	3
SE.....	14.08	21.37	26.79	32.67	1.22
CV(%).....	1.19	1.19	1.42	1.97	44.67

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

n.a. Not applicable.

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.