

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2020

(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	131,234	86,366	50,889	35,477	44,868
Percent distribution of consumer units	100.0	65.8	38.8	27.0	34.2
Consumer unit characteristics (mean values):					
Income before taxes	\$84,352	\$100,004	\$118,281	\$73,788	\$54,222
Income after taxes	74,949	87,416	103,496	64,350	50,953
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 186	.6	.8	.3	.6
Adults 65 and older4	.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
Annual aggregate expenditures	\$8,051,248	74.6	50.7	23.9	25.4
Food:					
Food at home	649,324	73.5	49.1	24.4	26.5
Cereals and bakery products	84,058	73.4	48.8	24.6	26.6
Cereals and cereal products	27,832	72.3	49.0	23.3	27.7
Bakery products	56,226	74.0	48.7	25.2	26.0
Meats, poultry, fish, and eggs	141,308	74.3	50.0	24.3	25.7
Beef	38,889	76.7	52.3	24.4	23.3
Pork	28,174	76.5	49.8	26.7	23.5
Other meats	18,648	74.9	50.2	24.8	25.1
Poultry	24,864	69.8	48.1	21.8	30.2
Fish and seafood	22,344	72.7	48.9	23.8	27.3
Eggs	8,388	72.5	48.9	23.6	27.5
Dairy products	62,244	73.7	49.1	24.5	26.3
Fresh milk and cream	19,286	71.4	47.4	24.1	28.6
Other dairy products	42,958	74.7	49.9	24.8	25.3
Fruits and vegetables	128,370	72.9	48.3	24.6	27.1
Fresh fruits	45,806	72.7	48.2	24.5	27.3
Fresh vegetables	40,856	73.5	49.4	24.0	26.5
Processed fruits	16,461	71.3	46.2	25.1	28.7
Processed vegetables	25,247	73.5	48.1	25.4	26.5
Other food at home	233,344	73.3	49.2	24.2	26.7
Sugar and other sweets	21,794	73.5	46.9	26.6	26.5
Fats and oils	17,419	73.1	48.3	24.8	26.9
Miscellaneous foods	127,852	73.0	50.1	23.0	27.0

See footnotes at end of table.

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2020 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Nonalcoholic beverages	59,771	73.2	48.1	25.1	26.8
Food prepared by consumer unit on out-of-town trips	6,509	80.0	50.8	29.2	20.0
Food away from home.....	312,009	72.7	51.2	21.5	27.3
Alcoholic beverages	62,801	78.8	56.3	22.5	21.2
Housing.....	2,809,933	70.3	49.7	20.6	29.7
Shelter	1,654,047	64.7	48.3	16.4	35.3
Owned dwellings	980,723	99.7	76.3	23.3	.3
Mortgage interest and charges	388,670	99.7	98.7	1.0	³ .3
Property taxes	308,849	99.6	62.2	37.4	.4
Maintenance, repairs, insurance, other expenses	283,203	99.6	61.1	38.6	.4
Rented dwellings.....	578,518	1.9	1.0	.9	98.1
Other lodging.....	94,807	85.6	46.3	39.3	14.4
Utilities, fuels, and public services	545,665	76.4	47.9	28.6	23.6
Natural gas.....	54,387	81.4	50.2	31.2	18.6
Electricity.....	198,942	74.7	45.5	29.2	25.3
Fuel oil and other fuels.....	13,799	90.2	47.2	43.0	9.8
Telephone services.....	189,045	72.3	47.2	25.1	27.7
Residential phone service, VOIP, and phone cards.....	24,611	81.6	37.8	43.9	18.4
Cellular phone service	164,434	70.9	48.6	22.3	29.1
Water and other public services	89,492	83.9	53.1	30.8	16.1
Household operations	192,203	80.1	53.1	26.9	19.9
Personal services.....	45,489	82.0	68.3	13.7	18.0
Other household expenses.....	146,714	79.4	48.4	31.0	20.6
Housekeeping supplies	109,917	79.4	51.8	27.5	20.6
Laundry and cleaning supplies	22,375	72.0	49.0	23.0	28.0
Other household products.....	70,453	81.3	52.9	28.3	18.7
Postage and stationery	17,089	81.3	51.0	30.3	18.7
Household furnishings and equipment.....	308,101	80.2	57.6	22.6	19.8
Household textiles.....	15,249	75.7	56.9	18.7	24.3
Furniture.....	70,101	74.3	52.7	21.6	25.7
Floor coverings.....	3,925	84.3	55.0	29.3	15.7
Major appliances.....	46,458	85.1	55.4	29.8	14.9
Small appliances, miscellaneous housewares	17,695	71.4	50.7	20.7	28.6
Miscellaneous household equipment.....	154,673	82.7	61.4	21.4	17.3
Apparel and services	188,417	70.0	50.2	19.9	30.0
Men and boys	42,869	71.1	53.3	17.8	28.9
Men, 16 and over	31,537	71.3	52.4	18.9	28.7
Boys, 2 to 15	11,332	70.5	55.6	14.9	29.5
Women and girls	71,603	72.9	52.5	20.4	27.1
Women, 16 and over.....	59,915	72.6	51.1	21.5	27.4
Girls, 2 to 15.....	11,687	74.4	59.6	14.8	25.6
Children under 2.....	8,918	65.4	49.8	15.6	34.6
Footwear.....	41,252	71.2	51.5	19.7	28.8
Other apparel products and services	23,775	59.3	35.4	23.9	40.7
Transportation	1,289,479	74.9	50.1	24.7	25.1
Vehicle purchases (net outlay).....	593,602	77.0	51.3	25.7	23.0
Cars and trucks, new	274,152	84.3	54.7	29.6	15.7
Cars and trucks, used.....	309,659	70.5	48.0	22.6	29.5
Other vehicles	9,791	79.8	61.3	³ 18.5	20.2
Gasoline, other fuels, and motor oil	205,806	72.3	48.1	24.2	27.7
Other vehicle expenses.....	455,490	73.8	50.0	23.8	26.2
Vehicle finance charges.....	33,876	76.6	59.2	17.4	23.4
Maintenance and repairs	115,430	76.0	49.8	26.1	24.0
Vehicle rental, leases, licenses, and other charges	99,519	73.4	51.0	22.4	26.6
Vehicle insurance.....	206,665	72.3	48.2	24.2	27.7
Public and other transportation	34,580	66.7	43.4	23.3	33.3
Healthcare	679,445	80.2	46.8	33.4	19.8
Health insurance	481,223	80.3	46.2	34.1	19.7
Medical services.....	113,387	80.3	50.5	29.8	19.7
Drugs	62,556	78.9	45.0	33.9	21.1
Medical supplies.....	22,279	81.3	44.3	37.0	18.7
Entertainment	382,340	80.9	52.3	28.6	19.1
Fees and admissions	55,723	84.2	58.8	25.4	15.8
Audio and visual equipment and services.....	137,719	74.8	45.7	29.1	25.2
Pets, toys, hobbies, and playground equipment.....	112,904	81.4	47.3	34.1	18.6

See footnotes at end of table.

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2020 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Pets	90,601	82.8	45.8	37.0	17.2
Toys, hobbies, and playground equipment.....	22,303	76.1	53.5	22.6	23.9
Other entertainment supplies, equipment, and services	75,994	88.4	66.8	21.6	11.6
Personal care products and services	84,885	73.4	49.9	23.5	26.6
Reading	14,953	80.5	46.2	34.3	19.5
Education.....	166,865	74.8	53.7	21.1	25.2
Tobacco products and smoking supplies.....	41,311	60.4	37.1	23.3	39.6
Miscellaneous.....	119,029	78.5	50.6	27.9	21.5
Cash contributions.....	299,564	85.5	45.3	40.2	14.5
Personal insurance and pensions	950,893	79.0	58.9	20.1	21.0
Life and other personal insurance.....	63,746	85.9	56.9	29.0	14.1
Pensions and Social Security.....	887,147	78.5	59.1	19.5	21.5
Sources of income and personal taxes:					
Income before taxes	\$11,069,815	78.0	54.4	23.6	22.0
Wages and salaries.....	8,589,128	76.9	59.0	17.9	23.1
Self-employment income.....	762,150	82.5	54.5	28.0	17.5
Social Security, private and government retirement	1,245,861	84.7	29.9	54.8	15.3
Interest, dividends, rental income, other property income.....	257,572	92.4	37.3	55.1	7.6
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	60,161	41.5	24.2	17.3	58.5
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	118,405	61.6	41.5	20.1	38.4
Other income	36,539	37.1	19.0	18.1	62.9
Personal taxes (contains some imputed values)	1,233,909	88.1	61.0	27.1	11.9
Federal income taxes	1,156,407	86.2	57.7	28.5	13.8
Stimulus payment (new UCC Q20202)#.....	-250,790	71.0	45.2	25.8	29.0
State and local income taxes	318,861	81.7	60.8	20.9	18.3
Other taxes	9,432	81.8	50.3	31.5	18.2
Income after taxes	9,835,905	76.8	53.5	23.2	23.2

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.

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.