

**Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022**

(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) <sup>1</sup> .....	134,090	87,276	51,041	36,236	46,814
Percent distribution of consumer units .....	100.0	65.1	38.1	27.0	34.9
Consumer unit characteristics (mean values):					
Income before taxes .....	\$94,003	\$112,501	\$136,242	\$79,060	\$59,518
Income after taxes .....	83,195	98,058	116,939	71,462	55,485
Age of reference person .....	52.1	55.8	50.3	63.5	45.2
Average number in consumer unit:					
People .....	2.4	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	2.2	2.4	2.1	1.2
Percent distribution:					
Reference person:					
Men .....	49	50	52	47	46
Women .....	51	50	48	53	54
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	10	10	9	20
White, Asian, and all other races, not including Black or African-American .....	87	90	90	91	80
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	15	11	12	9	22
Not Hispanic or Latino .....	85	89	88	91	78
Education of reference person:					
Elementary (1-8) .....	3	2	1	3	4
High school (9-12) .....	28	24	19	32	34
College .....	69	73	80	65	61
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	96	98	93	76
Annual aggregate expenditures .....	\$9,782,862	74.1	50.5	23.5	25.9
Food .....					
Food at home .....	1,251,954	72.8	50.1	22.8	27.2
Cereals and bakery products .....	764,242	72.4	48.8	23.6	27.6
Cereals and cereal products .....	95,405	73.9	50.2	23.7	26.1
Bakery products .....	28,807	72.4	51.7	20.7	27.6
Meats, poultry, fish, and eggs .....	66,598	74.5	49.6	24.9	25.5
Beef .....	162,883	70.5	47.4	23.1	29.5
Pork .....	42,539	72.6	47.6	25.0	27.4
Other meats .....	33,024	71.0	47.4	23.6	29.0
Poultry .....	22,444	72.4	49.1	23.3	27.6
Fish and seafood .....	28,755	66.8	47.0	19.7	33.2
Eggs .....	24,469	69.1	45.3	23.9	30.9
Dairy products .....	11,652	69.3	48.4	20.9	30.7
Fresh milk and cream .....	71,295	73.1	48.8	24.3	26.9
Other dairy products .....	22,541	71.4	48.2	23.3	28.6
Fruits and vegetables .....	48,754	73.8	49.1	24.7	26.2
Fresh fruits .....	147,321	72.1	49.0	23.1	27.9
Fresh vegetables .....	54,448	72.1	48.6	23.5	27.9
Processed fruits .....	47,210	72.5	49.4	23.1	27.5
Processed vegetables .....	19,288	70.7	48.1	22.5	29.3
Other food at home .....	26,375	72.6	49.9	22.6	27.4
Sugar and other sweets .....	287,338	72.9	48.9	24.0	27.1
Fats and oils .....	26,427	75.0	47.9	27.1	25.0
Fats and oils .....	21,038	71.4	48.7	22.7	28.6

See footnotes at end of table.

**Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Miscellaneous foods .....	149,686	72.8	49.2	23.6	27.2
Nonalcoholic beverages .....	78,246	71.5	48.2	23.3	28.5
Food prepared by consumer unit on out of town trips .....	11,941	80.1	51.1	29.0	19.9
Food away from home.....	487,712	73.6	52.1	21.5	26.4
Alcoholic beverages .....	78,159	73.6	50.5	23.2	26.4
Housing.....	3,258,013	69.8	49.0	20.9	30.2
Shelter .....	1,945,236	64.3	47.9	16.4	35.7
Owned dwellings .....	1,103,524	99.4	76.0	23.5	.6
Mortgage interest and charges .....	415,786	99.5	98.2	1.3	( <sup>3</sup> )
Property taxes .....	344,551	99.4	64.8	34.6	( <sup>3</sup> )
Maintenance, repairs, insurance, and other expenses .....	343,187	99.5	60.2	39.2	( <sup>3</sup> )
Rented dwellings.....	669,166	1.9	.7	1.1	98.1
Other lodging.....	172,546	81.9	51.0	30.9	18.1
Utilities, fuels, and public services .....	609,999	76.7	47.3	29.4	23.3
Natural gas .....	71,739	81.8	50.9	30.9	18.2
Electricity .....	225,710	74.9	45.1	29.7	25.1
Fuel oil and other fuels.....	21,506	85.8	45.0	40.8	( <sup>3</sup> )
Telephone services .....	191,929	72.2	45.9	26.3	27.8
Residential phone service, VOIP, and phone cards.....	19,716	84.5	36.5	48.0	15.5
Cellular phone service .....	172,214	70.8	47.0	23.8	29.2
Water and other public services .....	99,115	84.0	52.8	31.2	16.0
Household operations .....	247,981	78.9	54.7	24.3	21.1
Personal services.....	65,450	79.7	70.3	( <sup>3</sup> )	20.3
Other household expenses .....	182,531	78.7	49.0	29.6	21.3
Housekeeping supplies .....	105,461	76.9	50.5	26.5	23.1
Laundry and cleaning supplies .....	22,757	72.4	45.7	26.8	27.6
Other household products.....	65,552	79.3	53.4	25.9	20.7
Postage and stationery .....	17,151	73.9	45.9	28.0	26.1
Household furnishings and equipment.....	349,336	79.7	53.4	26.3	20.3
Household textiles.....	18,516	77.8	53.8	23.9	22.2
Furniture .....	100,050	78.8	51.8	27.0	21.2
Floor coverings.....	4,504	84.4	57.2	27.2	15.6
Major appliances .....	54,687	83.8	53.1	30.7	16.2
Small appliances and miscellaneous housewares .....	19,045	70.7	43.3	27.4	29.3
Miscellaneous household equipment.....	152,534	80.1	55.7	24.4	19.9
Apparel and services .....	260,599	70.5	50.6	19.9	29.5
Men and boys.....	60,825	74.0	55.3	18.7	26.0
Men, 16 and over .....	46,479	72.6	51.8	20.7	27.4
Boys, 2 to 15 .....	14,346	78.6	66.6	12.0	21.4
Women and girls .....	98,514	72.2	50.2	22.1	27.8
Women, 16 and over.....	86,260	71.3	47.7	23.5	28.7
Girls, 2 to 15.....	12,255	78.8	67.1	( <sup>3</sup> )	21.2
Children under 2.....	9,903	62.1	54.7	( <sup>3</sup> )	( <sup>3</sup> )
Footwear.....	53,423	71.2	52.4	18.8	28.8
Other apparel products and services .....	37,934	61.6	40.6	21.0	38.4
Transportation .....	1,648,616	73.8	50.2	23.6	26.2
Vehicle purchases (net outlay).....	602,859	74.4	52.4	22.0	25.6
Cars and trucks, new .....	294,368	80.2	54.0	26.2	19.8
Cars and trucks, used .....	300,222	68.7	50.7	17.9	31.3
Other vehicles .....	8,269	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	25.1
Gasoline, other fuels, and motor oil .....	418,327	73.6	48.2	25.4	26.4
Other vehicle expenses.....	514,121	73.4	49.3	24.1	26.6
Vehicle finance charges.....	39,501	74.1	57.3	16.8	25.9
Maintenance and repairs .....	155,554	74.8	47.6	27.2	25.2
Vehicle rental, leases, licenses, and other charges .....	105,564	74.9	53.9	21.0	25.1
Vehicle insurance.....	213,503	71.5	46.8	24.8	28.5
Public and other transportation .....	113,309	73.6	50.3	23.3	26.4
Healthcare .....	784,461	80.4	46.7	33.6	19.6
Health insurance .....	515,341	80.1	46.7	33.3	19.9
Medical services .....	158,696	81.1	51.0	30.2	18.9
Drugs .....	82,408	80.9	38.9	42.0	19.1
Medical supplies .....	28,016	79.6	45.8	33.8	20.4
Entertainment .....	463,625	80.4	53.1	27.3	19.6
Fees and admissions .....	111,620	82.4	55.9	26.5	17.6
Audio and visual equipment and services.....	136,793	75.9	45.8	30.1	24.1

See footnotes at end of table.

**Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — 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.....	121,681	80.7	54.5	26.2	19.3
Pets .....	99,286	81.9	55.0	26.9	18.1
Toys, hobbies, and playground equipment.....	22,395	75.2	51.9	23.3	24.8
Other entertainment supplies, equipment, and services .....	93,530	84.3	58.8	( <sup>3</sup> )	15.7
Personal care products and services .....	116,121	72.2	49.4	22.9	27.8
Reading .....	15,644	72.3	43.5	28.8	27.7
Education.....	179,063	73.6	48.9	24.8	26.4
Tobacco products and smoking supplies .....	49,790	63.4	36.5	27.0	36.6
Miscellaneous.....	135,227	75.7	45.9	29.8	24.3
Cash contributions.....	369,374	85.5	48.4	37.1	14.5
Personal insurance and pensions .....	1,172,216	78.6	59.7	19.0	21.4
Life and other personal insurance.....	69,620	84.8	56.1	28.7	15.2
Pensions and Social Security.....	1,102,596	78.2	59.9	18.3	21.8
Sources of income and personal taxes:					
Income before taxes .....	\$12,604,933	77.9	55.2	22.7	22.1
Wages and salaries.....	9,818,116	77.1	59.5	17.6	22.9
Self-employment income.....	863,769	79.1	56.0	23.1	20.9
Social Security, private and government retirement .....	1,396,199	84.2	31.9	52.4	15.8
Interest, dividends, rental income, and other property income.....	307,597	90.9	40.1	50.7	9.1
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	83,294	37.4	16.6	20.8	62.6
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	89,571	74.5	47.4	27.1	25.5
Other income .....	46,387	28.1	13.8	( <sup>3</sup> )	71.9
Personal taxes (contains some imputed values) .....	1,449,337	87.0	68.0	19.0	13.0
Federal income taxes.....	1,068,402	89.1	70.0	19.1	10.9
Stimulus payment (through Q20221).....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
State and local income taxes .....	369,717	80.8	62.4	18.4	19.2
Other taxes .....	11,217	87.9	57.7	30.2	12.1
Income after taxes .....	11,155,596	76.7	53.5	23.2	23.3

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

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

<sup>3</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>4</sup> No data reported.

n.a. Not applicable.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2023