

Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2019

(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)	132,242	84,291	49,241	35,049	47,951
Percent distribution of consumer units	100.0	63.7	37.2	26.5	36.3
Consumer unit characteristics (mean values):					
Income before taxes	\$82,852	\$100,352	\$119,508	\$73,439	\$52,089
Income after taxes	71,487	85,251	100,526	63,791	47,293
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 186	.6	.8	.3	.6
Adults 65 and older4	.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
Annual aggregate expenditures	\$8,333,301	73.2	49.5	23.7	26.8
Food:					
Food	1,078,750	71.5	48.8	22.8	28.5
Food at home	613,097	71.5	47.5	24.0	28.5
Cereals and bakery products	76,992	71.4	47.4	24.0	28.6
Cereals and cereal products	24,233	69.5	48.0	21.5	30.5
Bakery products	52,759	72.2	47.1	25.1	27.8
Meats, poultry, fish, and eggs	129,460	71.4	46.6	24.8	28.6
Beef	35,694	74.8	49.0	25.8	25.2
Pork	24,650	71.3	43.8	27.5	28.7
Other meats	17,044	72.4	48.4	23.9	27.6
Poultry	24,966	67.6	46.8	20.8	32.4
Fish and seafood	19,390	71.6	45.3	26.2	28.4
Eggs	7,716	66.1	43.6	22.5	33.9
Dairy products	60,061	72.3	48.4	23.9	27.7
Fresh milk and cream	18,536	69.4	46.2	23.2	30.6
Other dairy products	41,526	73.6	49.4	24.3	26.4
Fruits and vegetables	115,700	71.1	47.0	24.1	28.9
Fresh fruits	42,493	72.1	47.5	24.6	27.9
Fresh vegetables	39,015	70.5	46.6	23.9	29.5
Processed fruits	14,824	70.7	47.2	23.4	29.3
Processed vegetables	19,367	70.3	46.4	23.9	29.7
Other food at home	230,883	71.6	48.0	23.6	28.4
Sugar and other sweets	21,794	74.1	48.4	25.7	25.9
Fats and oils	15,153	70.4	46.6	23.8	29.6
Miscellaneous foods	125,665	71.4	48.4	23.1	28.6

See footnotes at end of table.

**Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2019
— Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Nonalcoholic beverages	60,075	70.3	47.1	23.2	29.7
Food prepared by consumer unit on out-of-town trips	8,196	78.2	49.9	28.3	21.8
Food away from home.....	465,653	71.6	50.5	21.1	28.4
Alcoholic beverages	76,493	75.0	53.5	21.6	25.0
Housing.....	2,734,285	68.8	47.9	20.9	31.2
Shelter	1,612,057	62.7	46.4	16.4	37.3
Owned dwellings	898,894	99.3	75.2	24.0	.7
Mortgage interest and charges	364,926	99.4	97.5	1.9	.6
Property taxes	285,524	99.5	63.7	35.8	.5
Maintenance, repairs, insurance, other expenses	248,444	98.8	55.7	43.1	1.2
Rented dwellings.....	586,042	2.0	1.1	.9	98.0
Other lodging.....	127,121	84.5	51.0	33.5	15.5
Utilities, fuels, and public services	536,253	75.5	47.3	28.2	24.5
Natural gas.....	55,020	80.5	49.3	31.2	19.5
Electricity.....	194,628	73.9	44.9	29.0	26.1
Fuel oil and other fuels.....	14,954	90.4	48.5	41.9	9.6
Telephone services.....	186,323	71.0	46.8	24.2	29.0
Residential phone service, VOIP, and phone cards.....	25,241	82.8	39.7	43.1	17.2
Cellular phone service	161,082	69.2	47.9	21.3	30.8
Water and other public services	85,327	83.3	52.4	31.0	16.7
Household operations	207,591	78.7	52.7	26.0	21.3
Personal services.....	64,603	77.2	61.0	16.1	22.8
Other household expenses.....	142,988	79.5	48.9	30.5	20.5
Housekeeping supplies	101,081	78.6	50.4	28.2	21.4
Laundry and cleaning supplies	24,466	74.0	49.5	24.5	26.0
Other household products.....	60,451	81.1	51.5	29.5	18.9
Postage and stationery	16,164	76.2	47.2	29.0	23.8
Household furnishings and equipment.....	277,303	79.7	53.4	26.3	20.3
Household textiles.....	17,309	74.9	53.8	21.1	25.1
Furniture.....	68,897	76.4	51.5	24.9	23.6
Floor coverings.....	3,315	86.4	58.0	28.4	13.6
Major appliances.....	42,534	88.3	58.2	30.0	11.7
Small appliances, miscellaneous housewares	15,681	74.1	52.4	21.7	25.9
Miscellaneous household equipment.....	129,567	79.8	52.7	27.1	20.2
Apparel and services	248,692	69.4	48.3	21.1	30.6
Men and boys	59,093	70.6	48.4	22.2	29.4
Men, 16 and over	45,894	70.6	46.5	24.1	29.4
Boys, 2 to 15	13,199	70.5	54.9	15.6	29.5
Women and girls	92,986	72.1	49.8	22.2	27.9
Women, 16 and over.....	79,473	72.9	48.9	24.0	27.1
Girls, 2 to 15.....	13,513	67.3	55.2	12.1	32.7
Children under 2.....	9,966	67.9	50.7	17.2	32.1
Footwear.....	55,289	66.8	46.8	20.0	33.2
Other apparel products and services	31,357	64.2	45.4	18.8	35.8
Transportation	1,420,566	74.6	50.0	24.6	25.4
Vehicle purchases (net outlay).....	581,033	77.5	51.5	25.9	22.5
Cars and trucks, new	259,160	81.7	50.9	30.8	18.3
Cars and trucks, used.....	314,094	74.2	51.8	22.3	25.8
Other vehicles	7,779	70.7	63.5	27.2	29.3
Gasoline, other fuels, and motor oil	276,931	72.1	48.3	23.8	27.9
Other vehicle expenses.....	459,390	72.9	50.2	22.7	27.1
Vehicle finance charges.....	33,277	74.6	58.3	16.3	25.4
Maintenance and repairs	117,224	73.7	48.5	25.2	26.3
Vehicle rental, leases, licenses, and other charges	104,536	74.4	54.5	19.8	25.6
Vehicle insurance.....	204,352	71.5	47.6	23.9	28.5
Public and other transportation	103,212	73.3	45.3	28.0	26.7
Healthcare	686,691	79.2	46.1	33.1	20.8
Health insurance	466,729	79.4	46.3	33.0	20.6
Medical services.....	130,142	78.9	47.2	31.6	21.1
Drugs.....	64,211	79.0	43.1	35.9	21.0
Medical supplies.....	25,610	76.8	43.5	33.4	23.2
Entertainment	408,392	79.8	54.4	25.4	20.2
Fees and admissions	116,302	83.4	62.1	21.3	16.6
Audio and visual equipment and services.....	132,230	74.9	46.8	28.1	25.1
Pets, toys, hobbies, and playground equipment.....	108,457	80.3	55.9	24.3	19.7

See footnotes at end of table.

**Table 1710. Housing tenure: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2019
— Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Pets	89,952	81.0	55.9	25.0	19.0
Toys, hobbies, and playground equipment.....	18,505	76.8	55.9	20.9	23.2
Other entertainment supplies, equipment, and services	51,404	83.6	53.6	30.0	16.4
Personal care products and services	103,912	73.6	49.7	23.9	26.4
Reading	12,167	78.4	45.6	32.9	21.6
Education.....	190,849	68.4	50.7	17.7	31.6
Tobacco products and smoking supplies.....	42,314	59.8	37.0	22.8	40.2
Miscellaneous.....	118,856	72.5	49.2	23.3	27.5
Cash contributions.....	263,854	83.0	42.8	40.2	17.0
Personal insurance and pensions	947,479	77.9	56.9	21.0	22.1
Life and other personal insurance.....	68,706	86.7	58.5	28.3	13.3
Pensions and Social Security.....	878,774	77.3	56.8	20.5	22.7
Sources of income and personal taxes:					
Money income before taxes	\$10,956,495	77.2	53.7	23.5	22.8
Wages and salaries.....	8,557,137	76.0	58.3	17.7	24.0
Self-employment income.....	786,437	81.4	48.9	32.5	18.6
Social Security, private and government retirement.....	1,177,207	84.1	30.9	53.2	15.9
Interest, dividends, rental income, other property income.....	259,431	90.4	35.0	55.3	9.6
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	56,396	32.9	15.6	17.3	67.1
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	74,314	76.3	56.1	20.2	23.7
Other income.....	45,572	36.6	21.5	15.1	63.4
Personal taxes (contains some imputed values)	1,502,850	84.7	62.2	22.5	15.3
Federal income taxes.....	1,167,872	85.7	62.7	23.0	14.3
State and local income taxes	326,607	81.2	60.5	20.7	18.8
Other taxes.....	8,371	86.7	62.9	23.8	13.3
Income after taxes	9,453,645	76.0	52.4	23.7	24.0

¹ Value is too small to display.

² Data are likely to have large sampling errors.

n.a. Not applicable.

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