

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands)	131,772	83,640	48,863	34,777	48,132
Consumer unit characteristics:					
Income before taxes					
Mean	\$81,220	\$99,414	\$119,688	\$70,929	\$49,604
SE	1,630.84	2,402.80	3,197.84	2,806.09	920.25
CV(%)	2.01	2.42	2.67	3.96	1.86
Income after taxes					
Mean	69,920	84,196	100,291	61,582	45,111
SE	1,108.64	1,631.17	2,117.95	2,014.18	743.09
CV(%)	1.59	1.94	2.11	3.27	1.65
Age of reference person	51.3	55.8	50.0	64.0	43.4
Average number in consumer unit:					
People	2.5	2.6	2.9	2.2	2.2
Children under 18 .....	.6	.6	.8	.3	.6
Adults 65 and older .....	.4	.5	.3	.8	.2
Earners	1.3	1.4	1.7	.9	1.2
Vehicles	1.9	2.3	2.4	2.1	1.2
Percent distribution:					
Reference person:					
Men	48	49	51	46	46
Women	52	51	49	54	54
Housing tenure:					
Homeowner	63	100	100	100	n.a.
With mortgage	37	58	100	n.a.	n.a.
Without mortgage	26	42	n.a.	100	n.a.
Renter	37	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	13	10	12	8	19
Not Hispanic or Latino	87	90	88	92	81
Education of reference person:					
Elementary (1-8)	3	2	2	3	4
High school (9-12)	30	27	21	35	35
College	67	71	77	62	61
Never attended and other	(¹)	(¹)	(¹)	(¹)	1
At least one vehicle owned or leased	88	96	97	94	76
Average annual expenditures					
Mean	\$62,438	\$72,535	\$83,057	\$57,095	\$44,898
SE	750.27	1,069.66	1,314.34	1,311.91	634.86
CV(%)	1.20	1.47	1.58	2.30	1.41
Food					
Mean	7,967	8,967	9,930	7,238	6,232
Share	12.8	12.4	12.0	12.7	13.9
SE	125.63	146.75	219.12	166.64	184.84
CV(%)	1.58	1.64	2.21	2.30	2.97
Food at home					
Mean	4,533	5,096	5,486	4,377	3,556
Share	7.3	7.0	6.6	7.7	7.9
SE	75.46	90.25	132.26	108.10	127.91
CV(%)	1.66	1.77	2.41	2.47	3.60
Cereals and bakery products					
Mean	575	654	704	561	439
Share .....	.9	.9	.8	1.0	1.0
SE	12.11	14.89	22.10	16.98	17.98
CV(%)	2.11	2.28	3.14	3.03	4.09

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cereals and cereal products					
Mean	180	197	221	155	150
Share .....	.3	.3	.3	.3	.3
SE	4.50	5.40	7.92	7.41	7.62
CV(%)	2.50	2.73	3.59	4.79	5.07
Bakery products					
Mean	395	456	483	406	289
Share .....	.6	.6	.6	.7	.6
SE	9.64	10.88	15.85	13.31	15.56
CV(%)	2.44	2.39	3.28	3.28	5.38
Meats, poultry, fish, and eggs					
Mean	969	1,086	1,154	961	767
Share	1.6	1.5	1.4	1.7	1.7
SE	20.80	23.51	32.10	40.33	35.94
CV(%)	2.15	2.16	2.78	4.20	4.68
Beef					
Mean	255	295	316	257	186
Share .....	.4	.4	.4	.4	.4
SE	7.42	10.81	14.37	17.62	10.10
CV(%)	2.91	3.67	4.55	6.86	5.44
Pork					
Mean	186	210	212	206	143
Share .....	.3	.3	.3	.4	.3
SE	5.91	7.30	8.18	12.06	10.56
CV(%)	3.18	3.48	3.86	5.85	7.36
Other meats					
Mean	130	149	160	129	97
Share .....	.2	.2	.2	.2	.2
SE	4.62	5.12	6.69	7.06	6.40
CV(%)	3.56	3.44	4.19	5.49	6.59
Poultry					
Mean	184	195	213	163	164
Share .....	.3	.3	.3	.3	.4
SE	4.73	5.61	7.14	8.84	8.86
CV(%)	2.57	2.87	3.36	5.41	5.40
Fish and seafood					
Mean	154	171	185	147	125
Share .....	.2	.2	.2	.3	.3
SE	7.28	9.36	11.52	10.85	10.94
CV(%)	4.72	5.46	6.24	7.37	8.76
Eggs					
Mean	61	65	69	58	52
Share .....	.1	.1	.1	.1	.1
SE	1.67	1.95	2.33	3.11	2.57
CV(%)	2.75	2.98	3.37	5.35	4.90
Dairy products					
Mean	450	509	549	435	346
Share .....	.7	.7	.7	.8	.8
SE	8.15	12.33	17.12	16.13	12.08
CV(%)	1.81	2.42	3.12	3.71	3.49
Fresh milk and cream					
Mean	142	156	170	129	118
Share .....	.2	.2	.2	.2	.3
SE	2.76	3.99	5.60	4.73	5.08
CV(%)	1.95	2.56	3.29	3.66	4.30
Other dairy products					
Mean	308	354	379	306	228
Share .....	.5	.5	.5	.5	.5
SE	6.78	9.71	13.00	13.99	8.62
CV(%)	2.20	2.74	3.43	4.57	3.78
Fruits and vegetables					
Mean	861	968	1,041	834	675
Share	1.4	1.3	1.3	1.5	1.5
SE	18.68	23.20	34.15	31.61	22.30
CV(%)	2.17	2.40	3.28	3.79	3.30
Fresh fruits					
Mean	318	362	387	314	241
Share .....	.5	.5	.5	.6	.5
SE	8.32	10.56	16.09	14.71	9.90
CV(%)	2.62	2.92	4.16	4.68	4.10

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fresh vegetables					
Mean	287	321	345	277	227
Share .....	.5	.4	.4	.5	.5
SE	8.80	10.57	12.81	15.52	10.25
CV(%)	3.07	3.29	3.71	5.61	4.51
Processed fruits					
Mean	112	124	132	109	90
Share .....	.2	.2	.2	.2	.2
SE	3.17	3.64	5.24	5.32	6.61
CV(%)	2.84	2.94	3.96	4.90	7.36
Processed vegetables					
Mean	145	161	176	134	117
Share .....	.2	.2	.2	.2	.3
SE	3.92	5.05	7.39	5.11	4.92
CV(%)	2.71	3.13	4.20	3.81	4.22
Other food at home					
Mean	1,678	1,879	2,039	1,587	1,329
Share	2.7	2.6	2.5	2.8	3.0
SE	28.77	34.53	46.62	37.36	55.10
CV(%)	1.72	1.84	2.29	2.35	4.15
Sugar and other sweets					
Mean	154	182	192	165	106
Share .....	.2	.3	.2	.3	.2
SE	3.87	6.05	8.44	7.77	4.65
CV(%)	2.51	3.32	4.40	4.70	4.40
Fats and oils					
Mean	115	128	134	117	93
Share .....	.2	.2	.2	.2	.2
SE	3.83	3.52	4.79	5.65	7.43
CV(%)	3.33	2.76	3.58	4.83	8.02
Miscellaneous foods					
Mean	902	1,007	1,110	818	718
Share	1.4	1.4	1.3	1.4	1.6
SE	15.79	21.58	27.81	25.83	27.63
CV(%)	1.75	2.14	2.51	3.16	3.85
Nonalcoholic beverages					
Mean	448	486	520	423	382
Share .....	.7	.7	.6	.7	.9
SE	11.41	11.84	15.61	12.08	20.70
CV(%)	2.55	2.44	3.01	2.86	5.42
Food prepared by consumer unit on out-of-town trips					
Mean	59	76	84	64	30
Share .....	.1	.1	.1	.1	.1
SE	2.42	3.48	4.22	5.19	1.69
CV(%)	4.12	4.61	5.04	8.11	5.67
Food away from home					
Mean	3,434	3,871	4,444	2,861	2,675
Share	5.5	5.3	5.4	5.0	6.0
SE	70.49	83.81	114.58	108.04	106.11
CV(%)	2.05	2.16	2.58	3.78	3.97
Alcoholic beverages					
Mean	553	636	712	500	411
Share .....	.9	.9	.9	.9	.9
SE	22.81	29.40	40.74	31.28	28.00
CV(%)	4.12	4.63	5.72	6.25	6.82
Housing					
Mean	20,506	22,397	26,430	16,715	17,222
Share	32.8	30.9	31.8	29.3	38.4
SE	236.14	330.90	361.79	508.78	255.28
CV(%)	1.15	1.48	1.37	3.04	1.48
Shelter					
Mean	12,054	12,049	15,287	7,500	12,062
Share	19.3	16.6	18.4	13.1	26.9
SE	159.43	211.91	229.74	353.97	195.65
CV(%)	1.32	1.76	1.50	4.72	1.62
Owned dwellings					
Mean	6,803	10,657	13,854	6,165	107
Share	10.9	14.7	16.7	10.8	.2

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Owned dwellings					
SE	118.40	184.49	222.29	282.15	30.45
CV(%)	1.74	1.73	1.60	4.58	28.48
Mortgage interest and charges					
Mean	2,775	4,350	7,312	188	39
Share	4.4	6.0	8.8	.3	.1
SE	53.04	80.81	121.97	26.81	12.06
CV(%)	1.91	1.86	1.67	14.26	30.88
Property taxes					
Mean	2,189	3,434	3,775	2,955	26
Share	3.5	4.7	4.5	5.2	.1
SE	45.01	70.33	81.07	111.48	5.70
CV(%)	2.06	2.05	2.15	3.77	21.68
Maintenance, repairs, insurance, other expenses					
Mean	1,839	2,873	2,767	3,022	42
Share	2.9	4.0	3.3	5.3	.1
SE	70.62	111.64	112.09	209.85	20.30
CV(%)	3.84	3.89	4.05	6.94	48.85
Rented dwellings					
Mean	4,339	168	155	185	11,587
Share	6.9	.2	.2	.3	25.8
SE	73.19	19.84	19.08	35.26	198.25
CV(%)	1.69	11.83	12.27	19.06	1.71
Other lodging					
Mean	912	1,225	1,277	1,150	369
Share	1.5	1.7	1.5	2.0	.8
SE	32.06	45.83	52.06	91.23	35.54
CV(%)	3.52	3.74	4.08	7.93	9.64
Utilities, fuels, and public services					
Mean	4,075	4,872	5,205	4,404	2,689
Share	6.5	6.7	6.3	7.7	6.0
SE	33.91	44.03	40.54	63.66	45.17
CV(%) .....	.83	.90	.78	1.45	1.68
Natural gas					
Mean	415	528	555	490	219
Share .....	.7	.7	.7	.9	.5
SE	11.37	16.11	18.12	21.37	9.66
CV(%)	2.74	3.05	3.26	4.36	4.40
Electricity					
Mean	1,491	1,749	1,824	1,642	1,042
Share	2.4	2.4	2.2	2.9	2.3
SE	20.53	23.61	26.32	29.81	23.36
CV(%)	1.38	1.35	1.44	1.81	2.24
Fuel oil and other fuels					
Mean	121	173	149	207	30
Share .....	.2	.2	.2	.4	.1
SE	7.86	11.70	12.06	16.08	4.17
CV(%)	6.50	6.76	8.10	7.76	13.87
Telephone services					
Mean	1,412	1,590	1,781	1,322	1,103
Share	2.3	2.2	2.1	2.3	2.5
SE	13.21	17.39	20.64	24.95	20.45
CV(%) .....	.94	1.09	1.16	1.89	1.85
Residential phone service, VOIP, and phone cards					
Mean	206	266	221	331	100
Share .....	.3	.4	.3	.6	.2
SE	6.06	7.79	7.00	11.83	5.32
CV(%)	2.95	2.93	3.17	3.58	5.32
Cellular phone service					
Mean	1,207	1,324	1,560	992	1,003
Share	1.9	1.8	1.9	1.7	2.2
SE	14.70	20.31	23.38	26.51	19.38
CV(%)	1.22	1.53	1.50	2.67	1.93
Water and other public services					
Mean	636	832	896	742	294
Share	1.0	1.1	1.1	1.3	.7
SE	15.27	21.04	21.27	25.13	11.78
CV(%)	2.40	2.53	2.37	3.39	4.00
Household operations					
Mean	1,549	1,958	2,206	1,608	838

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Household operations					
Share	2.5	2.7	2.7	2.8	1.9
SE	37.53	54.19	83.93	87.35	34.97
CV(%)	2.42	2.77	3.80	5.43	4.17
Personal services					
Mean	479	603	770	368	263
Share .....	.8	.8	.9	.6	.6
SE	31.91	47.40	70.11	72.61	24.70
CV(%)	6.67	7.86	9.10	19.72	9.39
Other household expenses					
Mean	1,071	1,356	1,436	1,239	576
Share	1.7	1.9	1.7	2.2	1.3
SE	21.87	32.29	40.32	45.17	19.70
CV(%)	2.04	2.38	2.81	3.64	3.42
Housekeeping supplies					
Mean	746	919	945	870	447
Share	1.2	1.3	1.1	1.5	1.0
SE	22.41	34.82	41.67	40.34	19.60
CV(%)	3.00	3.79	4.41	4.64	4.39
Laundry and cleaning supplies					
Mean	186	218	233	190	130
Share .....	.3	.3	.3	.3	.3
SE	9.46	14.17	21.64	13.12	7.62
CV(%)	5.10	6.50	9.28	6.92	5.88
Other household products					
Mean	434	546	548	543	240
Share .....	.7	.8	.7	1.0	.5
SE	14.53	23.11	25.78	36.44	13.18
CV(%)	3.35	4.23	4.70	6.71	5.49
Postage and stationery					
Mean	126	155	164	137	77
Share .....	.2	.2	.2	.2	.2
SE	6.58	9.80	12.88	13.34	9.38
CV(%)	5.21	6.33	7.84	9.72	12.17
Household furnishings and equipment					
Mean	2,082	2,599	2,786	2,333	1,186
Share	3.3	3.6	3.4	4.1	2.6
SE	86.25	125.41	150.28	248.75	79.51
CV(%)	4.14	4.83	5.39	10.66	6.70
Household textiles					
Mean	122	147	146	152	77
Share .....	.2	.2	.2	.3	.2
SE	6.84	9.06	13.29	19.59	9.86
CV(%)	5.62	6.14	9.10	12.89	12.87
Furniture					
Mean	516	620	709	495	334
Share .....	.8	.9	.9	.9	.7
SE	21.61	30.37	36.61	42.43	20.47
CV(%)	4.19	4.90	5.17	8.57	6.12
Floor coverings					
Mean	25	35	41	26	8
Share	(¹)	(¹)	(¹)	(¹)	(¹)
SE	2.72	4.21	6.03	5.13	.87
CV(%)	10.79	11.99	14.61	19.41	10.78
Major appliances					
Mean	319	434	468	385	118
Share .....	.5	.6	.6	.7	.3
SE	14.14	21.61	26.53	31.86	9.37
CV(%)	4.44	4.97	5.67	8.27	7.92
Small appliances, miscellaneous housewares					
Mean	120	142	152	126	84
Share .....	.2	.2	.2	.2	.2
SE	7.52	10.01	9.91	21.23	8.33
CV(%)	6.25	7.06	6.53	16.90	9.96
Miscellaneous household equipment					
Mean	980	1,220	1,270	1,148	565
Share	1.6	1.7	1.5	2.0	1.3
SE	80.99	117.40	144.78	223.37	71.01
CV(%)	8.26	9.62	11.40	19.45	12.57

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Apparel and services					
Mean	1,859	2,036	2,347	1,495	1,551
Share	3.0	2.8	2.8	2.6	3.5
SE	72.14	89.48	113.73	108.14	87.11
CV(%)	3.88	4.40	4.85	7.23	5.61
Men and boys					
Mean	430	476	560	336	350
Share .....	.7	.7	.7	.6	.8
SE	25.68	34.46	43.55	44.28	28.90
CV(%)	5.97	7.24	7.78	13.19	8.26
Men, 16 and over					
Mean	341	379	434	281	276
Share .....	.5	.5	.5	.5	.6
SE	25.26	34.35	42.81	44.29	26.49
CV(%)	7.40	9.07	9.86	15.78	9.60
Boys, 2 to 15					
Mean	89	97	125	55	74
Share .....	.1	.1	.2	.1	.2
SE	3.90	5.43	7.63	7.07	5.74
CV(%)	4.38	5.57	6.08	12.84	7.75
Women and girls					
Mean	717	824	950	598	531
Share	1.1	1.1	1.1	1.0	1.2
SE	32.40	41.40	54.87	44.73	49.46
CV(%)	4.52	5.02	5.78	7.47	9.31
Women, 16 and over					
Mean	612	708	793	550	446
Share	1.0	1.0	1.0	1.0	1.0
SE	30.95	39.78	50.67	46.18	48.64
CV(%)	5.06	5.62	6.39	8.40	10.90
Girls, 2 to 15					
Mean	105	117	156	48	85
Share .....	.2	.2	.2	.1	.2
SE	7.64	9.57	14.84	5.34	9.44
CV(%)	7.27	8.21	9.49	11.00	11.11
Children under 2					
Mean	80	79	96	48	80
Share .....	.1	.1	.1	.1	.2
SE	6.73	8.08	9.77	11.53	11.82
CV(%)	8.46	10.17	10.14	23.86	14.82
Footwear					
Mean	417	442	499	336	374
Share .....	.7	.6	.6	.6	.8
SE	25.51	29.25	40.31	46.87	34.17
CV(%)	6.12	6.62	8.08	13.94	9.12
Other apparel products and services					
Mean	215	214	243	176	216
Share .....	.3	.3	.3	.3	.5
SE	12.18	14.37	19.40	16.39	18.71
CV(%)	5.67	6.71	7.99	9.30	8.66
Transportation					
Mean	10,410	12,272	14,328	9,376	7,175
Share	16.7	16.9	17.3	16.4	16.0
SE	201.42	300.07	402.03	312.12	208.01
CV(%)	1.93	2.45	2.81	3.33	2.90
Vehicle purchases (net outlay)					
Mean	4,076	4,974	5,994	3,541	2,516
Share	6.5	6.9	7.2	6.2	5.6
SE	181.73	267.66	376.80	288.09	186.58
CV(%)	4.46	5.38	6.29	8.14	7.42
Cars and trucks, new					
Mean	1,891	2,516	2,890	1,992	804
Share	3.0	3.5	3.5	3.5	1.8
SE	119.75	201.91	310.19	202.11	130.41
CV(%)	6.33	8.02	10.74	10.15	16.21
Cars and trucks, used					
Mean	2,133	2,393	3,009	1,527	1,680
Share	3.4	3.3	3.6	2.7	3.7
SE	103.40	131.96	181.58	161.75	132.27

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cars and trucks, used					
CV(%)	4.85	5.51	6.03	10.59	7.87
Other vehicles					
Mean	53	65	96	21	31
Share .....	.1	.1	.1	(¹)	.1
SE	13.70	18.99	32.25	9.00	15.91
CV(%)	25.99	29.26	33.62	42.15	50.54
Gasoline, other fuels, and motor oil					
Mean	2,109	2,413	2,748	1,942	1,580
Share	3.4	3.3	3.3	3.4	3.5
SE	20.76	27.39	35.55	37.86	27.48
CV(%) .....	.98	1.14	1.29	1.95	1.74
Other vehicle expenses					
Mean	3,427	3,948	4,574	3,067	2,522
Share	5.5	5.4	5.5	5.4	5.6
SE	39.89	48.22	53.00	66.06	65.70
CV(%)	1.16	1.22	1.16	2.15	2.61
Vehicle finance charges					
Mean	238	281	367	161	163
Share .....	.4	.4	.4	.3	.4
SE	7.01	9.93	12.43	12.85	6.89
CV(%)	2.95	3.53	3.39	7.98	4.22
Maintenance and repairs					
Mean	882	1,032	1,120	906	623
Share	1.4	1.4	1.3	1.6	1.4
SE	17.25	21.92	28.40	35.49	26.88
CV(%)	1.95	2.12	2.54	3.92	4.31
Vehicle rental, leases, licenses, and other charges					
Mean	787	915	1,121	626	564
Share	1.3	1.3	1.3	1.1	1.3
SE	20.84	26.09	37.60	32.53	33.28
CV(%)	2.65	2.85	3.35	5.20	5.90
Vehicle insurance					
Mean	1,520	1,721	1,967	1,375	1,171
Share	2.4	2.4	2.4	2.4	2.6
SE	20.52	24.65	31.86	32.16	29.24
CV(%)	1.35	1.43	1.62	2.34	2.50
Public and other transportation					
Mean	798	936	1,012	826	556
Share	1.3	1.3	1.2	1.4	1.2
SE	25.50	35.59	37.43	71.00	27.06
CV(%)	3.20	3.80	3.70	8.59	4.86
Healthcare					
Mean	5,049	6,336	6,261	6,448	2,813
Share	8.1	8.7	7.5	11.3	6.3
SE	71.48	100.48	107.70	146.62	80.55
CV(%)	1.42	1.59	1.72	2.27	2.86
Health insurance					
Mean	3,454	4,335	4,315	4,364	1,922
Share	5.5	6.0	5.2	7.6	4.3
SE	47.17	67.00	78.35	92.08	45.24
CV(%)	1.37	1.55	1.82	2.11	2.35
Medical services					
Mean	932	1,178	1,208	1,135	506
Share	1.5	1.6	1.5	2.0	1.1
SE	36.11	45.74	50.32	67.20	49.09
CV(%)	3.87	3.88	4.17	5.92	9.71
Drugs					
Mean	476	595	532	691	270
Share .....	.8	.8	.6	1.2	.6
SE	12.34	17.03	18.91	26.89	16.07
CV(%)	2.59	2.86	3.56	3.89	5.94
Medical supplies					
Mean	187	228	207	258	115
Share .....	.3	.3	.2	.5	.3
SE	11.30	12.52	12.46	21.52	27.01
CV(%)	6.04	5.48	6.02	8.36	23.47

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Entertainment					
Mean	3,185	3,998	4,546	3,114	1,775
Share	5.1	5.5	5.5	5.5	4.0
SE	151.32	234.31	352.93	175.41	75.08
CV(%)	4.75	5.86	7.76	5.63	4.23
Fees and admissions					
Mean	891	1,174	1,458	712	401
Share	1.4	1.6	1.8	1.2	.9
SE	127.54	201.35	314.98	65.93	31.71
CV(%)	14.31	17.15	21.60	9.26	7.90
Audio and visual equipment and services					
Mean	1,005	1,168	1,238	1,063	721
Share	1.6	1.6	1.5	1.9	1.6
SE	16.84	19.39	24.11	25.05	24.61
CV(%)	1.68	1.66	1.95	2.36	3.41
Pets, toys, hobbies, and playground equipment					
Mean	853	1,063	1,177	870	490
Share	1.4	1.5	1.4	1.5	1.1
SE	47.48	68.82	82.23	115.24	47.59
CV(%)	5.56	6.48	6.99	13.25	9.71
Pets					
Mean	704	886	969	751	388
Share	1.1	1.2	1.2	1.3	.9
SE	48.00	68.97	85.41	112.98	46.05
CV(%)	6.82	7.78	8.81	15.05	11.87
Toys, hobbies, and playground equipment					
Mean	149	176	207	119	102
Share .....	.2	.2	.2	.2	.2
SE	9.65	13.45	18.65	13.78	13.15
CV(%)	6.47	7.63	9.00	11.57	12.89
Other entertainment supplies, equipment, and services					
Mean	436	593	673	469	162
Share .....	.7	.8	.8	.8	.4
SE	40.27	62.60	96.38	98.52	19.55
CV(%)	9.24	10.56	14.32	21.01	12.06
Personal care products and services					
Mean	776	897	997	735	566
Share	1.2	1.2	1.2	1.3	1.3
SE	17.96	24.70	32.25	25.04	17.91
CV(%)	2.31	2.75	3.23	3.41	3.16
Reading					
Mean	108	134	125	154	62
Share .....	.2	.2	.2	.3	.1
SE	6.23	9.52	8.90	19.33	5.79
CV(%)	5.79	7.11	7.13	12.58	9.32
Education					
Mean	1,398	1,587	2,015	980	1,070
Share	2.2	2.2	2.4	1.7	2.4
SE	81.11	82.52	108.96	131.24	139.80
CV(%)	5.80	5.20	5.41	13.40	13.07
Tobacco products and smoking supplies					
Mean	332	313	323	300	364
Share .....	.5	.4	.4	.5	.8
SE	11.94	14.34	14.18	22.89	18.13
CV(%)	3.60	4.58	4.39	7.64	4.98
Miscellaneous					
Mean	995	1,202	1,350	994	636
Share	1.6	1.7	1.6	1.7	1.4
SE	57.76	81.71	96.51	128.60	54.29
CV(%)	5.80	6.80	7.15	12.94	8.54
Cash contributions					
Mean	1,946	2,568	2,257	3,006	864
Share	3.1	3.5	2.7	5.3	1.9
SE	85.80	124.10	185.04	230.14	63.55

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cash contributions					
CV(%)	4.41	4.83	8.20	7.66	7.35
Personal insurance and pensions					
Mean	7,354	9,193	11,436	6,041	4,158
Share	11.8	12.7	13.8	10.6	9.3
SE	151.43	225.23	223.19	336.88	100.07
CV(%)	2.06	2.45	1.95	5.58	2.41
Life and other personal insurance					
Mean	497	681	754	579	176
Share .....	.8	.9	.9	1.0	.4
SE	21.50	32.03	36.64	50.19	10.91
CV(%)	4.33	4.70	4.86	8.67	6.22
Pensions and Social Security					
Mean	6,857	8,511	10,682	5,462	3,982
Share	11.0	11.7	12.9	9.6	8.9
SE	147.61	220.52	221.24	325.75	96.47
CV(%)	2.15	2.59	2.07	5.96	2.42
Sources of income and personal taxes:					
Money income before taxes					
Mean	\$81,220	\$99,414	\$119,688	\$70,929	\$49,604
SE	1,630.84	2,402.80	3,197.84	2,806.09	920.25
CV(%)	2.01	2.42	2.67	3.96	1.86
Wages and salaries					
Mean	63,597	76,624	101,307	41,944	40,960
Share	78.3	77.1	84.6	59.1	82.6
SE	1,430.07	2,149.18	3,023.98	2,003.63	892.94
CV(%)	2.25	2.80	2.98	4.78	2.18
Self-employment income					
Mean	5,537	7,260	8,212	5,921	2,544
Share	6.8	7.3	6.9	8.3	5.1
SE	482.43	732.15	589.15	1,454.54	231.10
CV(%)	8.71	10.09	7.17	24.56	9.08
Social Security, private and government retirement					
Mean	8,787	11,628	7,091	18,002	3,851
Share	10.8	11.7	5.9	25.4	7.8
SE	206.07	294.13	303.10	580.51	161.47
CV(%)	2.35	2.53	4.27	3.22	4.19
Interest, dividends, rental income, other property income					
Mean	1,999	2,891	1,992	4,154	449
Share	2.5	2.9	1.7	5.9	.9
SE	180.86	285.56	288.73	570.84	56.50
CV(%)	9.05	9.88	14.49	13.74	12.59
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)					
Mean	431	207	183	241	819
Share .....	.5	.2	.2	.3	1.7
SE	22.46	16.85	19.03	29.76	43.50
CV(%)	5.21	8.13	10.38	12.36	5.31
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support					
Mean	539	629	722	500	381
Share .....	.7	.6	.6	.7	.8
SE	50.08	77.64	123.39	86.22	46.18
CV(%)	9.30	12.33	17.10	17.26	12.12
Other income					
Mean	331	175	181	168	600
Share .....	.4	.2	.2	.2	1.2
SE	30.36	23.07	33.34	35.49	67.62
CV(%)	9.18	13.15	18.46	21.11	11.27
Personal taxes (contains some imputed values)					
Mean	11,301	15,218	19,397	9,347	4,493
Share	13.9	15.3	16.2	13.2	9.1
SE	568.25	846.80	1,167.74	877.23	217.99
CV(%)	5.03	5.56	6.02	9.38	4.85
Federal income taxes					
Mean	8,829	12,013	15,268	7,440	3,295

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Federal income taxes					
Share	10.9	12.1	12.8	10.5	6.6
SE	473.57	717.83	1,017.27	721.88	165.93
CV(%)	5.36	5.98	6.66	9.70	5.04
State and local income taxes					
Mean	2,396	3,096	3,986	1,845	1,179
Share	2.9	3.1	3.3	2.6	2.4
SE	122.19	164.39	212.37	169.71	68.86
CV(%)	5.10	5.31	5.33	9.20	5.84
Other taxes					
Mean	76	110	143	63	19
Share .....	.1	.1	.1	.1	(¹)
SE	26.49	40.85	67.79	13.99	4.80
CV(%)	34.65	37.29	47.40	22.38	25.34
Income after taxes					
Mean	69,920	84,196	100,291	61,582	45,111
Share	86.1	84.7	83.8	86.8	90.9
SE	1,108.64	1,631.17	2,117.95	2,014.18	743.09
CV(%)	1.59	1.94	2.11	3.27	1.65
Addenda:					
Net change in total assets and liabilities					
Mean	\$11,866	\$17,654	\$8,787	\$30,112	\$1,807
SE	1,853.04	2,716.52	3,759.96	4,799.35	1,095.95
CV(%)	15.62	15.39	42.79	15.94	60.65
Net change in total assets					
Mean	21,678	32,287	33,331	30,820	3,244
SE	1,803.10	2,764.11	3,641.15	4,827.07	1,027.75
CV(%)	8.32	8.56	10.92	15.66	31.68
Net change in total liabilities					
Mean	9,813	14,633	24,544	708	1,437
SE	1,141.65	1,741.90	2,841.39	566.28	357.55
CV(%)	11.63	11.90	11.58	79.98	24.89
Other financial information:					
Other money receipts					
Mean	\$1,068	\$1,462	\$1,357	\$1,610	\$382
SE	221.03	319.97	440.68	284.66	87.62
CV(%)	20.70	21.88	32.46	17.68	22.96
Mortgage principal paid on owned property					
Mean	-2,302	-3,598	-5,753	-570	-50
SE	55.80	87.43	114.41	112.56	9.80
CV(%)	-2.42	-2.43	-1.99	-19.73	-19.76
Estimated market value of owned home					
Mean	202,293	318,587	338,422	290,717	207
SE	4,360.78	6,903.30	7,493.82	10,509.30	64.50
CV(%)	2.16	2.17	2.21	3.61	31.21
Estimated monthly rental value of owned home					
Mean	1,087	1,710	1,838	1,530	3
SE	11.08	17.63	20.76	31.07	1.08
CV(%)	1.02	1.03	1.13	2.03	31.29
Gifts of goods and services, total					
Mean	1,239	1,588	1,688	1,448	633
SE	52.50	76.47	94.28	132.88	66.70
CV(%)	4.24	4.82	5.58	9.18	10.53
Food					
Mean	91	119	114	126	42
SE	7.56	14.49	16.43	23.53	9.97
CV(%)	8.35	12.21	14.36	18.73	23.99
Alcoholic beverages					
Mean	14	18	22	12	7
SE	2.35	3.11	4.57	3.64	2.18
CV(%)	16.80	17.01	21.17	30.13	33.38
Housing					
Mean	250	317	320	316	134
SE	18.78	27.46	27.95	52.62	11.07
CV(%)	7.51	8.67	8.74	16.65	8.25

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Housekeeping supplies					
Mean	32	40	41	37	19
SE	2.43	3.43	4.42	5.09	4.16
CV(%)	7.61	8.68	10.74	13.94	22.16
Household textiles					
Mean	11	15	17	10	5
SE	2.15	3.30	4.59	3.70	1.50
CV(%)	19.21	22.23	26.32	36.41	31.48
Appliances and miscellaneous housewares					
Mean	27	38	33	48	8
SE	5.41	8.61	6.24	22.45	2.37
CV(%)	19.91	22.36	19.07	46.67	31.55
Major appliances					
Mean	10	13	11	15	4
SE	1.75	2.31	2.89	4.80	2.17
CV(%)	18.12	18.19	26.67	31.59	49.83
Small appliances and miscellaneous housewares					
Mean	18	26	22	33	3
SE	5.07	8.01	5.48	20.94	1.04
CV(%)	28.93	31.08	25.06	63.64	32.69
Miscellaneous household equipment					
Mean	47	64	56	79	17
SE	8.66	13.24	5.78	35.09	2.84
CV(%)	18.48	20.61	10.25	44.47	17.04
Other housing					
Mean	133	160	172	142	86
SE	12.43	18.38	24.76	23.94	8.78
CV(%)	9.35	11.50	14.38	16.81	10.16
Apparel and services					
Mean	230	243	256	220	208
SE	25.24	18.22	20.82	37.50	58.20
CV(%)	10.97	7.50	8.15	17.08	28.00
Males, 2 and over					
Mean	50	60	65	52	33
SE	5.10	5.03	7.15	9.93	7.92
CV(%)	10.14	8.35	11.08	19.01	24.09
Females, 2 and over					
Mean	89	84	86	80	99
SE	18.55	9.87	9.52	17.57	46.59
CV(%)	20.74	11.79	11.12	21.91	46.85
Children under 2					
Mean	35	41	48	29	24
SE	3.91	5.41	7.73	7.12	5.05
CV(%)	11.16	13.13	16.10	24.86	20.87
Other apparel products and services					
Mean	55	58	57	59	51
SE	7.09	8.24	10.68	17.00	11.56
CV(%)	12.81	14.30	18.59	29.04	22.50
Jewelry and watches					
Mean	11	13	15	11	6
SE	2.96	4.31	7.22	2.70	2.21
CV(%)	28.11	33.01	49.19	24.93	36.27
All other apparel products and services					
Mean	45	45	43	48	45
SE	6.31	7.12	8.41	16.95	11.30
CV(%)	14.07	15.97	19.66	35.51	24.95
Transportation					
Mean	134	170	209	116	73
SE	13.81	18.45	35.54	26.19	19.13
CV(%)	10.28	10.87	16.98	22.50	26.30
Healthcare					
Mean	28	39	42	35	9
SE	7.40	11.62	18.89	11.83	2.15
CV(%)	26.21	29.75	44.93	33.97	22.73
Entertainment					
Mean	104	134	144	120	53
SE	10.20	14.13	20.55	16.27	12.36
CV(%)	9.77	10.53	14.32	13.53	23.37
Toys, games, arts and crafts, and tricycles					
Mean	33	43	45	39	15

See footnotes at end of table.

Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2018 through 2nd quarter 2019 — Continued

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Toys, games, arts and crafts, and tricycles					
SE	3.64	5.74	6.82	8.13	3.50
CV(%)	11.07	13.27	15.02	20.74	23.40
Other entertainment					
Mean	72	91	98	81	38
SE	9.26	12.35	19.27	14.09	12.15
CV(%)	12.93	13.57	19.64	17.38	32.04
Personal care products and services					
Mean	21	25	29	18	15
SE	4.18	6.04	8.83	4.92	4.45
CV(%)	19.77	24.27	30.99	26.98	30.56
Reading					
Mean	3	4	3	4	2
SE .....	.47	.69	.79	1.21	.47
CV(%)	14.85	18.37	23.31	27.15	22.26
Education					
Mean	244	361	415	285	40
SE	21.16	34.79	46.47	62.85	11.44
CV(%)	8.68	9.64	11.20	22.08	28.55
All other gifts					
Mean	120	159	135	195	51
SE	18.15	26.87	20.81	60.35	7.26
CV(%)	15.18	16.93	15.36	30.90	14.13

¹ Value is too small to display.
n.a. Not applicable.

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