

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) .....	131,370	85,990	50,813	35,177	45,379
Consumer unit characteristics:					
Income before taxes					
Mean .....	\$83,886	\$99,689	\$117,689	\$73,688	\$53,939
SE .....	1,288.61	1,721.48	2,280.65	2,196.43	1,311.87
CV(%) .....	1.54	1.73	1.94	2.98	2.43
Income after taxes					
Mean .....	74,166	86,748	102,099	64,573	50,325
SE .....	904.12	1,165.79	1,655.21	2,165.84	1,071.25
CV(%) .....	1.22	1.34	1.62	3.35	2.13
Age of reference person .....	52.1	56.0	50.3	64.2	44.8
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	1.4	1.7	.9	1.2
Vehicles .....	1.9	2.3	2.4	2.1	1.3
Percent distribution:					
Reference person:					
Men .....	47	49	50	47	44
Women .....	53	51	50	53	56
Housing tenure:					
Homeowner .....	65	100	100	100	n.a.
With mortgage .....	39	59	100	n.a.	n.a.
Without mortgage .....	27	41	n.a.	100	n.a.
Renter .....	35	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	9	19
Not Hispanic or Latino .....	86	89	88	91	81
Education of reference person:					
Elementary (1-8) .....	2	2	1	3	4
High school (9-12) .....	29	27	21	34	34
College .....	68	71	77	63	62
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	90	96	97	94	78
Average annual expenditures					
Mean .....	\$61,749	\$69,888	\$79,080	\$56,418	\$46,425
SE .....	578.32	774.36	980.72	1,144.48	649.98
CV(%) .....	.94	1.11	1.24	2.03	1.40
Food					
Mean .....	7,718	8,643	9,289	7,614	6,008
Share .....	12.5	12.4	11.7	13.5	12.9
SE .....	115.87	148.71	185.76	203.72	157.11
CV(%) .....	1.50	1.72	2.00	2.68	2.62
Food at home					
Mean .....	4,725	5,304	5,591	4,840	3,656
Share .....	7.7	7.6	7.1	8.6	7.9
SE .....	77.13	103.00	138.26	131.21	118.46
CV(%) .....	1.63	1.94	2.47	2.71	3.24
Cereals and bakery products					
Mean .....	599	669	697	623	469
Share .....	1.0	1.0	.9	1.1	1.0
SE .....	12.33	14.16	15.47	22.86	21.47
CV(%) .....	2.06	2.12	2.22	3.67	4.58

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
<b>Cereals and cereal products</b>					
Mean .....	193	212	227	187	159
Share .....	.3	.3	.3	.3	.3
SE .....	4.67	5.59	6.97	8.80	9.21
CV(%) .....	2.42	2.64	3.07	4.70	5.79
<b>Bakery products</b>					
Mean .....	405	457	470	436	310
Share .....	.7	.7	.6	.8	.7
SE .....	8.38	9.82	10.80	16.10	14.03
CV(%) .....	2.07	2.15	2.30	3.69	4.52
<b>Meats, poultry, fish, and eggs</b>					
Mean .....	1,017	1,151	1,217	1,045	769
Share .....	1.6	1.6	1.5	1.9	1.7
SE .....	28.93	40.57	59.59	37.74	32.37
CV(%) .....	2.85	3.52	4.90	3.61	4.21
<b>Beef</b>					
Mean .....	294	347	374	304	195
Share .....	.5	.5	.5	.5	.4
SE .....	19.56	29.68	45.64	18.30	11.03
CV(%) .....	6.66	8.54	12.19	6.02	5.65
<b>Pork</b>					
Mean .....	191	217	215	219	143
Share .....	.3	.3	.3	.4	.3
SE .....	5.93	7.36	9.51	10.69	7.83
CV(%) .....	3.11	3.40	4.41	4.87	5.47
<b>Other meats</b>					
Mean .....	129	146	156	131	97
Share .....	.2	.2	.2	.2	.2
SE .....	4.37	6.05	8.06	7.50	5.66
CV(%) .....	3.38	4.13	5.17	5.73	5.81
<b>Poultry</b>					
Mean .....	188	203	226	165	162
Share .....	.3	.3	.3	.3	.3
SE .....	5.68	6.73	9.25	8.47	9.57
CV(%) .....	3.02	3.32	4.09	5.15	5.92
<b>Fish and seafood</b>					
Mean .....	154	173	177	167	120
Share .....	.2	.2	.2	.3	.3
SE .....	5.51	8.10	10.23	12.04	8.28
CV(%) .....	3.57	4.68	5.78	7.22	6.92
<b>Eggs</b>					
Mean .....	60	65	68	60	52
Share .....	.1	.1	.1	.1	.1
SE .....	1.55	1.79	2.53	2.96	3.38
CV(%) .....	2.57	2.76	3.71	4.95	6.53
<b>Dairy products</b>					
Mean .....	468	530	556	487	356
Share .....	.8	.8	.7	.9	.8
SE .....	9.30	12.73	16.11	17.58	12.23
CV(%) .....	1.98	2.40	2.90	3.61	3.44
<b>Fresh milk and cream</b>					
Mean .....	144	157	164	145	121
Share .....	.2	.2	.2	.3	.3
SE .....	3.68	4.67	5.56	5.45	4.64
CV(%) .....	2.55	2.98	3.39	3.76	3.84
<b>Other dairy products</b>					
Mean .....	324	373	392	342	235
Share .....	.5	.5	.5	.6	.5
SE .....	6.83	9.44	12.38	14.59	9.45
CV(%) .....	2.11	2.53	3.16	4.27	4.03
<b>Fruits and vegetables</b>					
Mean .....	897	999	1,043	928	710
Share .....	1.5	1.4	1.3	1.6	1.5
SE .....	18.33	21.16	27.15	31.66	28.44
CV(%) .....	2.04	2.12	2.60	3.41	4.00
<b>Fresh fruits</b>					
Mean .....	321	359	375	334	249
Share .....	.5	.5	.5	.6	.5
SE .....	7.91	9.32	11.91	15.82	10.49
CV(%) .....	2.47	2.59	3.18	4.73	4.21

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
<b>Fresh vegetables</b>					
Mean .....	300	334	356	300	236
Share .....	.5	.5	.4	.5	.5
SE .....	6.04	8.08	10.70	12.76	10.50
CV(%) .....	2.02	2.42	3.01	4.25	4.45
<b>Processed fruits</b>					
Mean .....	116	127	133	119	94
Share .....	.2	.2	.2	.2	.2
SE .....	3.24	4.13	6.24	6.32	5.98
CV(%) .....	2.80	3.25	4.71	5.33	6.36
<b>Processed vegetables</b>					
Mean .....	161	178	180	175	131
Share .....	.3	.3	.2	.3	.3
SE .....	5.33	5.93	7.97	7.96	8.43
CV(%) .....	3.30	3.34	4.43	4.56	6.42
<b>Other food at home</b>					
Mean .....	1,743	1,955	2,079	1,757	1,352
Share .....	2.8	2.8	2.6	3.1	2.9
SE .....	28.77	40.41	51.91	50.66	43.44
CV(%) .....	1.65	2.07	2.50	2.88	3.21
<b>Sugar and other sweets</b>					
Mean .....	162	183	190	171	123
Share .....	.3	.3	.2	.3	.3
SE .....	5.10	6.90	7.87	9.80	7.51
CV(%) .....	3.15	3.77	4.13	5.72	6.10
<b>Fats and oils</b>					
Mean .....	120	134	143	119	94
Share .....	.2	.2	.2	.2	.2
SE .....	3.22	3.97	5.14	5.41	4.88
CV(%) .....	2.69	2.97	3.60	4.53	5.17
<b>Miscellaneous foods</b>					
Mean .....	962	1,081	1,161	952	742
Share .....	1.6	1.5	1.5	1.7	1.6
SE .....	19.28	28.51	38.91	33.31	28.55
CV(%) .....	2.00	2.64	3.35	3.50	3.85
<b>Nonalcoholic beverages</b>					
Mean .....	445	493	514	458	357
Share .....	.7	.7	.6	.8	.8
SE .....	9.91	12.32	15.90	16.78	15.20
CV(%) .....	2.23	2.50	3.10	3.66	4.26
<b>Food prepared by consumer unit on out-of-town trips</b>					
Mean .....	55	64	70	56	36
Share .....	.1	.1	.1	.1	.1
SE .....	2.46	2.99	4.48	4.41	3.13
CV(%) .....	4.51	4.64	6.36	7.88	8.73
<b>Food away from home</b>					
Mean .....	2,994	3,339	3,698	2,774	2,352
Share .....	4.8	4.8	4.7	4.9	5.1
SE .....	63.68	70.71	83.53	128.61	112.44
CV(%) .....	2.13	2.12	2.26	4.64	4.78
<b>Alcoholic beverages</b>					
Mean .....	541	652	777	452	334
Share .....	.9	.9	1.0	.8	.7
SE .....	18.46	25.05	40.26	30.68	24.91
CV(%) .....	3.42	3.84	5.18	6.79	7.45
<b>Housing</b>					
Mean .....	20,973	22,419	26,643	16,255	18,259
Share .....	34.0	32.1	33.7	28.8	39.3
SE .....	240.54	335.30	426.29	431.96	254.98
CV(%) .....	1.15	1.50	1.60	2.66	1.40
<b>Shelter</b>					
Mean .....	12,324	12,040	15,094	7,629	12,862
Share .....	20.0	17.2	19.1	13.5	27.7
SE .....	149.23	181.42	247.52	264.65	222.36
CV(%) .....	1.21	1.51	1.64	3.47	1.73
<b>Owned dwellings</b>					
Mean .....	7,116	10,811	13,919	6,323	113
Share .....	11.5	15.5	17.6	11.2	.2

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Owned dwellings					
SE .....	107.09	162.06	223.30	213.28	26.23
CV(%) .....	1.51	1.50	1.60	3.37	23.30
Mortgage interest and charges					
Mean .....	2,914	4,432	7,387	163	37
Share .....	4.7	6.3	9.3	.3	.1
SE .....	51.96	79.35	131.15	22.20	12.10
CV(%) .....	1.78	1.79	1.78	13.59	33.06
Property taxes					
Mean .....	2,248	3,419	3,684	3,036	30
Share .....	3.6	4.9	4.7	5.4	.1
SE .....	45.93	70.07	80.54	98.14	8.00
CV(%) .....	2.04	2.05	2.19	3.23	26.87
Maintenance, repairs, insurance, other expenses					
Mean .....	1,954	2,961	2,848	3,123	46
Share .....	3.2	4.2	3.6	5.5	.1
SE .....	60.98	92.21	117.45	167.98	12.04
CV(%) .....	3.12	3.11	4.12	5.38	26.07
Rented dwellings					
Mean .....	4,363	128	97	173	12,388
Share .....	7.1	.2	.1	.3	26.7
SE .....	76.34	17.02	18.22	29.60	213.71
CV(%) .....	1.75	13.28	18.69	17.15	1.73
Other lodging					
Mean .....	845	1,101	1,078	1,134	362
Share .....	1.4	1.6	1.4	2.0	.8
SE .....	36.78	54.98	56.82	100.52	30.05
CV(%) .....	4.35	4.99	5.27	8.87	8.31
Utilities, fuels, and public services					
Mean .....	4,095	4,780	5,103	4,314	2,795
Share .....	6.6	6.8	6.5	7.6	6.0
SE .....	32.52	36.92	45.43	53.77	48.37
CV(%) .....	.79	.77	.89	1.25	1.73
Natural gas					
Mean .....	404	503	532	461	218
Share .....	.7	.7	.7	.8	.5
SE .....	12.70	16.50	18.84	20.35	10.63
CV(%) .....	3.14	3.28	3.54	4.42	4.87
Electricity					
Mean .....	1,483	1,692	1,752	1,606	1,086
Share .....	2.4	2.4	2.2	2.8	2.3
SE .....	18.93	22.40	23.46	32.46	23.70
CV(%) .....	1.28	1.32	1.34	2.02	2.18
Fuel oil and other fuels					
Mean .....	110	152	140	170	30
Share .....	.2	.2	.2	.3	.1
SE .....	5.98	8.14	10.08	13.92	3.92
CV(%) .....	5.45	5.36	7.21	8.20	13.16
Telephone services					
Mean .....	1,430	1,576	1,758	1,314	1,153
Share .....	2.3	2.3	2.2	2.3	2.5
SE .....	13.06	15.97	21.40	27.44	21.16
CV(%) .....	.91	1.01	1.22	2.09	1.83
Residential phone service, VOIP, and phone cards					
Mean .....	192	242	193	312	97
Share .....	.3	.3	.2	.6	.2
SE .....	5.91	7.07	6.30	11.45	6.01
CV(%) .....	3.08	2.92	3.26	3.67	6.22
Cellular phone service					
Mean .....	1,238	1,334	1,564	1,002	1,057
Share .....	2.0	1.9	2.0	1.8	2.3
SE .....	13.44	18.63	21.20	29.91	19.63
CV(%) .....	1.09	1.40	1.35	2.98	1.86
Water and other public services					
Mean .....	667	857	922	763	308
Share .....	1.1	1.2	1.2	1.4	.7
SE .....	15.89	21.17	22.41	24.46	12.98
CV(%) .....	2.38	2.47	2.43	3.20	4.21
Household operations					
Mean .....	1,504	1,828	2,126	1,396	890

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
<b>Household operations</b>					
Share .....	2.4	2.6	2.7	2.5	1.9
SE .....	37.19	54.01	69.79	74.14	37.21
CV(%) .....	2.47	2.95	3.28	5.31	4.18
<b>Personal services</b>					
Mean .....	421	507	739	173	257
Share .....	.7	.7	.9	.3	.6
SE .....	22.82	34.52	57.58	39.51	28.18
CV(%) .....	5.42	6.80	7.80	22.79	10.98
<b>Other household expenses</b>					
Mean .....	1,083	1,321	1,388	1,222	633
Share .....	1.8	1.9	1.8	2.2	1.4
SE .....	24.00	35.47	34.86	61.02	18.24
CV(%) .....	2.22	2.69	2.51	4.99	2.88
<b>Housekeeping supplies</b>					
Mean .....	800	973	1,002	926	480
Share .....	1.3	1.4	1.3	1.6	1.0
SE .....	29.09	44.11	46.53	82.16	22.56
CV(%) .....	3.64	4.53	4.64	8.88	4.70
<b>Laundry and cleaning supplies</b>					
Mean .....	180	203	216	182	137
Share .....	.3	.3	.3	.3	.3
SE .....	6.69	9.02	11.95	13.35	9.03
CV(%) .....	3.72	4.44	5.53	7.32	6.61
<b>Other household products</b>					
Mean .....	495	620	635	595	266
Share .....	.8	.9	.8	1.1	.6
SE .....	25.58	40.45	44.13	78.83	13.63
CV(%) .....	5.16	6.52	6.95	13.25	5.13
<b>Postage and stationery</b>					
Mean .....	125	150	151	148	78
Share .....	.2	.2	.2	.3	.2
SE .....	6.92	9.12	10.76	14.68	7.99
CV(%) .....	5.55	6.08	7.13	9.89	10.27
<b>Household furnishings and equipment</b>					
Mean .....	2,251	2,797	3,317	1,991	1,231
Share .....	3.6	4.0	4.2	3.5	2.7
SE .....	146.66	230.15	344.95	133.80	45.65
CV(%) .....	6.52	8.23	10.40	6.72	3.71
<b>Household textiles</b>					
Mean .....	114	128	150	93	87
Share .....	.2	.2	.2	.2	.2
SE .....	9.03	11.91	16.95	12.22	13.80
CV(%) .....	7.94	9.29	11.28	13.19	15.92
<b>Furniture</b>					
Mean .....	505	579	680	433	363
Share .....	.8	.8	.9	.8	.8
SE .....	20.16	27.93	37.14	43.82	23.64
CV(%) .....	4.00	4.82	5.46	10.12	6.51
<b>Floor coverings</b>					
Mean .....	25	32	36	26	11
Share .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
SE .....	2.75	4.09	5.13	6.25	1.21
CV(%) .....	11.08	12.81	14.34	23.59	10.82
<b>Major appliances</b>					
Mean .....	320	426	466	369	119
Share .....	.5	.6	.6	.7	.3
SE .....	14.59	21.89	32.44	31.57	9.79
CV(%) .....	4.56	5.13	6.96	8.55	8.22
<b>Small appliances, miscellaneous housewares</b>					
Mean .....	121	133	155	100	98
Share .....	.2	.2	.2	.2	.2
SE .....	6.54	9.12	12.96	9.82	9.37
CV(%) .....	5.40	6.83	8.38	9.78	9.58
<b>Miscellaneous household equipment</b>					
Mean .....	1,167	1,498	1,830	969	553
Share .....	1.9	2.1	2.3	1.7	1.2
SE .....	142.87	222.55	340.75	97.25	31.22
CV(%) .....	12.25	14.86	18.62	10.03	5.64

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
<b>Apparel and services</b>					
Mean .....	1,598	1,739	1,921	1,460	1,337
Share .....	2.6	2.5	2.4	2.6	2.9
SE .....	45.82	63.39	84.93	117.29	77.11
CV(%) .....	2.87	3.64	4.42	8.04	5.77
<b>Men and boys</b>					
Mean .....	374	397	440	331	332
Share .....	.6	.6	.6	.6	.7
SE .....	20.36	24.50	27.92	51.92	29.46
CV(%) .....	5.44	6.17	6.34	15.67	8.86
<b>Men, 16 and over</b>					
Mean .....	279	291	301	275	256
Share .....	.5	.4	.4	.5	.6
SE .....	20.15	24.55	27.68	52.21	26.93
CV(%) .....	7.23	8.44	9.20	18.97	10.50
<b>Boys, 2 to 15</b>					
Mean .....	96	106	139	56	76
Share .....	.2	.2	.2	.1	.2
SE .....	5.31	7.55	10.89	8.99	7.51
CV(%) .....	5.56	7.12	7.81	16.07	9.88
<b>Women and girls</b>					
Mean .....	600	699	764	596	416
Share .....	1.0	1.0	1.0	1.1	.9
SE .....	29.04	44.87	52.85	67.10	29.86
CV(%) .....	4.84	6.42	6.92	11.25	7.17
<b>Women, 16 and over</b>					
Mean .....	510	603	635	549	339
Share .....	.8	.9	.8	1.0	.7
SE .....	26.64	42.21	47.38	66.21	28.82
CV(%) .....	5.22	7.00	7.46	12.05	8.50
<b>Girls, 2 to 15</b>					
Mean .....	90	96	128	47	77
Share .....	.1	.1	.2	.1	.2
SE .....	7.08	8.25	13.04	8.57	13.47
CV(%) .....	7.90	8.57	10.18	18.34	17.41
<b>Children under 2</b>					
Mean .....	69	74	89	50	61
Share .....	.1	.1	.1	.1	.1
SE .....	7.15	8.16	10.72	9.67	12.29
CV(%) .....	10.31	11.05	12.07	19.39	20.13
<b>Footwear</b>					
Mean .....	338	350	369	318	317
Share .....	.5	.5	.5	.6	.7
SE .....	18.73	23.10	28.15	42.58	43.67
CV(%) .....	5.54	6.60	7.63	13.37	13.79
<b>Other apparel products and services</b>					
Mean .....	217	220	259	164	210
Share .....	.4	.3	.3	.3	.5
SE .....	16.09	22.24	34.02	18.08	19.75
CV(%) .....	7.43	10.11	13.13	11.04	9.40
<b>Transportation</b>					
Mean .....	10,160	11,550	13,062	9,364	7,528
Share .....	16.5	16.5	16.5	16.6	16.2
SE .....	233.29	284.37	409.77	346.04	276.19
CV(%) .....	2.30	2.46	3.14	3.70	3.67
<b>Vehicle purchases (net outlay)</b>					
Mean .....	4,282	4,954	5,538	4,111	3,008
Share .....	6.9	7.1	7.0	7.3	6.5
SE .....	223.43	280.89	379.57	337.81	245.11
CV(%) .....	5.22	5.67	6.85	8.22	8.15
<b>Cars and trucks, new</b>					
Mean .....	1,873	2,298	2,540	1,947	1,069
Share .....	3.0	3.3	3.2	3.5	2.3
SE .....	158.19	197.11	280.19	277.17	216.88
CV(%) .....	8.44	8.58	11.03	14.23	20.29
<b>Cars and trucks, used</b>					
Mean .....	2,327	2,561	2,870	2,115	1,883
Share .....	3.8	3.7	3.6	3.7	4.1
SE .....	153.09	187.01	275.18	167.22	201.75

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cars and trucks, used					
CV(%) .....	6.58	7.30	9.59	7.91	10.71
Other vehicles					
Mean .....	82	95	127	50	57
Share .....	.1	.1	.2	.1	.1
SE .....	29.24	42.20	65.77	36.21	27.37
CV(%) .....	35.66	44.21	51.72	72.93	48.44
Gasoline, other fuels, and motor oil					
Mean .....	1,822	2,023	2,291	1,635	1,443
Share .....	3.0	2.9	2.9	2.9	3.1
SE .....	20.11	23.55	34.70	23.72	33.46
CV(%) .....	1.10	1.16	1.51	1.45	2.32
Other vehicle expenses					
Mean .....	3,466	3,924	4,570	2,989	2,598
Share .....	5.6	5.6	5.8	5.3	5.6
SE .....	38.78	45.25	58.87	71.67	61.34
CV(%) .....	1.12	1.15	1.29	2.40	2.36
Vehicle finance charges					
Mean .....	255	296	393	156	177
Share .....	.4	.4	.5	.3	.4
SE .....	6.65	9.65	13.84	9.75	7.25
CV(%) .....	2.61	3.26	3.52	6.25	4.10
Maintenance and repairs					
Mean .....	871	1,006	1,112	851	617
Share .....	1.4	1.4	1.4	1.5	1.3
SE .....	19.45	23.50	30.36	42.76	24.11
CV(%) .....	2.23	2.34	2.73	5.02	3.91
Vehicle rental, leases, licenses, and other charges					
Mean .....	766	878	1,087	575	554
Share .....	1.2	1.3	1.4	1.0	1.2
SE .....	26.60	36.13	44.67	39.75	33.36
CV(%) .....	3.47	4.12	4.11	6.91	6.02
Vehicle insurance					
Mean .....	1,574	1,744	1,978	1,406	1,251
Share .....	2.5	2.5	2.5	2.5	2.7
SE .....	20.91	24.46	30.70	37.21	31.35
CV(%) .....	1.33	1.40	1.55	2.65	2.51
Public and other transportation					
Mean .....	590	649	664	629	478
Share .....	1.0	.9	.8	1.1	1.0
SE .....	25.17	30.45	33.18	57.97	33.64
CV(%) .....	4.26	4.69	5.00	9.21	7.03
Healthcare					
Mean .....	5,204	6,379	6,300	6,498	2,981
Share .....	8.4	9.1	8.0	11.5	6.4
SE .....	75.89	97.82	98.90	135.38	87.20
CV(%) .....	1.46	1.53	1.57	2.08	2.93
Health insurance					
Mean .....	3,620	4,446	4,388	4,531	2,053
Share .....	5.9	6.4	5.5	8.0	4.4
SE .....	64.18	80.31	102.96	78.47	64.11
CV(%) .....	1.77	1.81	2.35	1.73	3.12
Medical services					
Mean .....	923	1,130	1,173	1,068	532
Share .....	1.5	1.6	1.5	1.9	1.1
SE .....	35.66	49.57	64.68	67.13	44.92
CV(%) .....	3.86	4.39	5.52	6.29	8.44
Drugs					
Mean .....	488	591	545	659	297
Share .....	.8	.8	.7	1.2	.6
SE .....	16.52	22.81	24.69	38.83	16.11
CV(%) .....	3.38	3.86	4.53	5.89	5.42
Medical supplies					
Mean .....	173	213	195	240	98
Share .....	.3	.3	.2	.4	.2
SE .....	8.78	11.50	10.60	22.62	9.09
CV(%) .....	5.07	5.40	5.45	9.43	9.24

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
<b>Entertainment</b>					
Mean .....	2,864	3,506	3,677	3,265	1,662
Share .....	4.6	5.0	4.6	5.8	3.6
SE .....	101.17	155.29	125.36	293.84	64.89
CV(%) .....	3.53	4.43	3.41	9.00	3.90
<b>Fees and admissions</b>					
Mean .....	623	780	914	580	329
Share .....	1.0	1.1	1.2	1.0	.7
SE .....	27.59	42.73	44.31	62.00	19.92
CV(%) .....	4.43	5.48	4.85	10.68	6.06
<b>Audio and visual equipment and services</b>					
Mean .....	1,000	1,143	1,199	1,059	729
Share .....	1.6	1.6	1.5	1.9	1.6
SE .....	17.90	23.45	28.36	28.45	27.13
CV(%) .....	1.79	2.05	2.37	2.69	3.72
<b>Pets, toys, hobbies, and playground equipment</b>					
Mean .....	833	1,067	998	1,184	399
Share .....	1.3	1.5	1.3	2.1	.9
SE .....	79.78	122.37	47.28	298.13	39.36
CV(%) .....	9.58	11.47	4.74	25.17	9.86
<b>Pets</b>					
Mean .....	685	890	803	1,036	306
Share .....	1.1	1.3	1.0	1.8	.7
SE .....	81.46	123.98	43.66	298.91	31.02
CV(%) .....	11.89	13.93	5.44	28.85	10.15
<b>Toys, hobbies, and playground equipment</b>					
Mean .....	148	177	195	148	94
Share .....	.2	.3	.2	.3	.2
SE .....	11.77	13.53	17.89	22.49	18.88
CV(%) .....	7.96	7.64	9.18	15.16	20.18
<b>Other entertainment supplies, equipment, and services</b>					
Mean .....	408	516	566	441	205
Share .....	.7	.7	.7	.8	.4
SE .....	32.30	45.31	75.44	72.13	30.94
CV(%) .....	7.91	8.78	13.33	16.34	15.06
<b>Personal care products and services</b>					
Mean .....	701	776	861	647	561
Share .....	1.1	1.1	1.1	1.1	1.2
SE .....	13.75	19.97	28.43	28.84	20.27
CV(%) .....	1.96	2.57	3.30	4.46	3.61
<b>Reading</b>					
Mean .....	93	111	107	119	60
Share .....	.2	.2	.1	.2	.1
SE .....	5.92	8.19	11.02	11.55	5.35
CV(%) .....	6.34	7.36	10.27	9.68	8.92
<b>Education</b>					
Mean .....	1,391	1,485	1,837	976	1,214
Share .....	2.3	2.1	2.3	1.7	2.6
SE .....	83.97	101.08	131.25	144.61	149.89
CV(%) .....	6.04	6.81	7.14	14.82	12.35
<b>Tobacco products and smoking supplies</b>					
Mean .....	317	298	318	269	354
Share .....	.5	.4	.4	.5	.8
SE .....	12.17	14.92	21.03	17.60	18.75
CV(%) .....	3.83	5.01	6.62	6.55	5.29
<b>Miscellaneous</b>					
Mean .....	841	942	1,047	788	649
Share .....	1.4	1.3	1.3	1.4	1.4
SE .....	46.28	49.89	63.03	64.78	72.34
CV(%) .....	5.50	5.30	6.02	8.22	11.14
<b>Cash contributions</b>					
Mean .....	2,139	2,739	2,443	3,167	1,000
Share .....	3.5	3.9	3.1	5.6	2.2
SE .....	134.42	191.20	262.96	277.81	82.68

See footnotes at end of table.



**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Cash contributions					
CV(%) .....	6.29	6.98	10.76	8.77	8.26
Personal insurance and pensions					
Mean .....	7,208	8,648	10,798	5,544	4,477
Share .....	11.7	12.4	13.7	9.8	9.6
SE .....	115.46	146.75	186.80	211.58	135.09
CV(%) .....	1.60	1.70	1.73	3.82	3.02
Life and other personal insurance					
Mean .....	506	666	761	529	204
Share .....	.8	1.0	1.0	.9	.4
SE .....	19.27	27.52	32.69	44.90	13.39
CV(%) .....	3.81	4.13	4.29	8.49	6.58
Pensions and Social Security					
Mean .....	6,701	7,982	10,036	5,015	4,274
Share .....	10.9	11.4	12.7	8.9	9.2
SE .....	107.76	136.86	179.26	191.34	130.83
CV(%) .....	1.61	1.71	1.79	3.82	3.06
Sources of income and personal taxes:					
Money income before taxes					
Mean .....	\$83,886	\$99,689	\$117,689	\$73,688	\$53,939
SE .....	1,288.61	1,721.48	2,280.65	2,196.43	1,311.87
CV(%) .....	1.54	1.73	1.94	2.98	2.43
Wages and salaries					
Mean .....	65,275	76,489	99,300	43,537	44,027
Share .....	77.8	76.7	84.4	59.1	81.6
SE .....	1,087.52	1,506.24	2,095.42	1,694.19	1,170.38
CV(%) .....	1.67	1.97	2.11	3.89	2.66
Self-employment income					
Mean .....	5,994	7,406	7,955	6,612	3,318
Share .....	7.1	7.4	6.8	9.0	6.2
SE .....	432.03	624.72	833.84	988.13	483.16
CV(%) .....	7.21	8.44	10.48	14.94	14.56
Social Security, private and government retirement					
Mean .....	9,309	12,020	7,457	18,610	4,173
Share .....	11.1	12.1	6.3	25.3	7.7
SE .....	185.45	288.43	285.50	702.32	185.34
CV(%) .....	1.99	2.40	3.83	3.77	4.44
Interest, dividends, rental income, other property income					
Mean .....	1,918	2,647	1,759	3,929	538
Share .....	2.3	2.7	1.5	5.3	1.0
SE .....	174.78	265.63	212.91	514.24	95.94
CV(%) .....	9.11	10.04	12.10	13.09	17.82
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)					
Mean .....	438	252	219	300	791
Share .....	.5	.3	.2	.4	1.5
SE .....	23.89	25.03	26.05	41.11	47.86
CV(%) .....	5.45	9.92	11.89	13.68	6.05
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support					
Mean .....	628	686	823	488	518
Share .....	.7	.7	.7	.7	1.0
SE .....	62.08	86.09	125.84	82.19	60.20
CV(%) .....	9.89	12.55	15.29	16.84	11.62
Other income					
Mean .....	322	190	175	211	573
Share .....	.4	.2	.1	.3	1.1
SE .....	29.61	29.97	28.13	55.00	56.55
CV(%) .....	9.19	15.79	16.07	26.06	9.87
Personal taxes (contains some imputed values)					
Mean .....	9,719	12,941	15,590	9,115	3,614
Share .....	11.6	13.0	13.2	12.4	6.7
SE .....	723.53	1,075.25	766.08	1,839.15	308.90
CV(%) .....	7.44	8.31	4.91	20.18	8.55
Federal income taxes					
Mean .....	8,799	11,550	13,535	8,682	3,587

See footnotes at end of table.

**Table 1710. Housing tenure: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued**

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Federal income taxes					
Share .....	10.5	11.6	11.5	11.8	6.6
SE .....	627.75	938.31	617.50	1,656.70	257.14
CV(%) .....	7.13	8.12	4.56	19.08	7.17
Stimulus payment (new UCC Q20202)#					
Mean .....	-1,618	-1,782	-1,936	-1,560	-1,308
Share .....	-1.9	-1.8	-1.6	-2.1	-2.4
SE .....	27.80	36.76	51.05	53.12	43.05
CV(%) .....	-1.72	-2.06	-2.64	-3.41	-3.29
State and local income taxes					
Mean .....	2,469	3,083	3,888	1,920	1,307
Share .....	2.9	3.1	3.3	2.6	2.4
SE .....	120.53	168.14	188.24	205.09	81.00
CV(%) .....	4.88	5.45	4.84	10.68	6.20
Other taxes					
Mean .....	69	91	104	73	28
Share .....	.1	.1	.1	.1	.1
SE .....	15.37	21.17	28.99	20.15	6.52
CV(%) .....	22.21	23.26	27.99	27.66	23.35
Income after taxes					
Mean .....	74,166	86,748	102,099	64,573	50,325
Share .....	88.4	87.0	86.8	87.6	93.3
SE .....	904.12	1,165.79	1,655.21	2,165.84	1,071.25
CV(%) .....	1.22	1.34	1.62	3.35	2.13
Addenda:					
Net change in total assets and liabilities					
Mean .....	\$5,401	\$7,613	-\$10,153	\$33,276	\$1,210
SE .....	3,227.28	4,991.89	3,930.58	8,939.49	1,929.64
CV(%) .....	59.75	65.57	-38.71	26.86	159.51
Net change in total assets					
Mean .....	21,069	30,288	27,481	34,342	3,601
SE .....	2,801.53	4,320.52	3,046.59	9,041.42	1,731.11
CV(%) .....	13.30	14.26	11.09	26.33	48.08
Net change in total liabilities					
Mean .....	15,668	22,675	37,634	1,067	2,391
SE .....	1,374.64	2,083.51	3,490.23	1,190.68	973.80
CV(%) .....	8.77	9.19	9.27	111.64	40.73
Other financial information:					
Other money receipts					
Mean .....	\$1,800	\$2,516	\$1,160	\$4,476	\$443
SE .....	1,116.06	1,704.61	374.24	4,112.82	101.45
CV(%) .....	61.99	67.74	32.27	91.88	22.88
Mortgage principal paid on owned property					
Mean .....	-2,339	-3,551	-5,676	-482	-43
SE .....	48.23	73.58	112.86	77.59	8.18
CV(%) .....	-2.06	-2.07	-1.99	-16.11	-18.95
Estimated market value of owned home					
Mean .....	213,623	326,339	342,985	302,294	34
SE .....	4,512.85	6,942.04	8,466.56	8,977.74	33.42
CV(%) .....	2.11	2.13	2.47	2.97	97.82
Estimated monthly rental value of owned home					
Mean .....	1,136	1,735	1,845	1,576	1
SE .....	12.69	19.48	23.29	29.92	.54
CV(%) .....	1.12	1.12	1.26	1.90	44.72

<sup>1</sup> 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.