

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands) .....	118,843	80,035	51,190	28,845	38,808	108,771	35,782	72,990	10,071
Consumer unit characteristics:									
Income before taxes .....	\$60,533	\$72,988	\$85,146	\$51,412	\$34,847	\$61,634	\$53,520	\$65,612	\$48,646
Income after taxes .....	58,101	69,780	81,405	49,148	34,016	59,141	51,351	62,959	46,873
Age of reference person .....	48.7	52.2	46.5	62.3	41.5	48.4	46.6	49.3	51.7
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.1	2.2	2.5	2.3	2.5	2.5
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and over .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.1	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male .....	46	47	49	43	45	46	46	46	45
Female .....	54	53	51	57	55	54	54	54	55
Housing tenure:									
Homeowner .....	67	100	100	100	n.a.	66	51	73	84
With mortgage .....	43	64	100	n.a.	n.a.	43	33	48	41
Without mortgage .....	24	36	n.a.	100	n.a.	23	17	25	43
Renter .....	33	n.a.	n.a.	n.a.	100	34	49	27	16
Race of reference person:									
Black or African-American .....	12	9	9	8	19	13	20	9	6
White, Asian, and all other races .....	88	91	91	92	81	87	80	91	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	11	9	10	6	18	12	17	10	2
Not Hispanic or Latino .....	89	91	90	94	82	88	83	90	98
Education of reference person:									
Elementary (1-8) .....	5	4	3	7	7	5	6	4	9
High school (9-12) .....	36	33	28	42	41	35	35	35	44
College .....	59	62	69	50	52	60	59	61	47
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	88	95	97	92	72	87	78	92	93
Average annual expenditures .....	\$48,398	\$56,212	\$64,374	\$41,292	\$32,275	\$49,285	\$43,780	\$51,966	\$38,855
Food .....									
Food at home .....	6,111	6,843	7,384	5,639	4,597	6,188	5,755	6,391	5,300
Cereals and bakery products .....	3,417	3,787	4,017	3,265	2,651	3,439	3,199	3,551	3,181
Cereals and cereal products .....	446	501	530	437	333	448	407	467	431
Bakery products .....	143	155	167	128	117	144	144	144	126
Meats, poultry, fish, and eggs .....	304	346	363	309	216	304	263	323	305
Beef .....	797	874	930	745	639	804	786	813	723
Pork .....	236	264	281	225	180	237	218	245	231
Other meats .....	157	172	179	157	127	156	149	159	173
Poultry .....	105	118	122	107	79	104	94	109	115
Fish and seafood .....	141	147	162	113	126	144	147	143	102
Eggs .....	122	134	146	107	96	127	141	120	68
Dairy products .....	37	39	40	36	33	37	38	37	34
Fruits and vegetables .....	368	411	436	354	280	368	328	387	370
Fresh fruits .....	140	151	160	133	117	140	129	145	147
Fresh vegetables .....	228	260	277	221	163	229	200	242	223
Processed fruits .....	592	656	683	593	462	602	574	615	494
Processed vegetables .....	195	219	228	200	146	199	193	202	154
Other dairy products .....	193	213	222	192	153	197	188	201	158
Fruits .....	109	119	126	104	88	111	107	113	89
Vegetables .....	95	104	107	97	75	95	86	99	92

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Other food at home .....	\$1,212	\$1,345	\$1,438	\$1,135	\$938	\$1,217	\$1,103	\$1,270	\$1,163
Sugar and other sweets .....	125	142	146	134	87	124	111	130	132
Fats and oils .....	86	94	95	91	70	85	83	86	93
Miscellaneous foods .....	627	693	749	565	490	629	564	660	596
Nonalcoholic beverages .....	332	362	390	300	271	334	307	347	311
Food prepared by consumer unit on out-of-town trips .....	43	54	59	45	20	44	38	47	31
Food away from home .....	2,694	3,056	3,367	2,374	1,946	2,749	2,556	2,840	2,119
Alcoholic beverages .....	497	542	612	386	405	516	500	523	297
Housing .....	16,366	18,585	22,570	11,478	11,787	16,836	15,312	17,579	11,285
Shelter .....	9,673	10,495	13,769	4,687	7,978	10,088	9,459	10,396	5,197
Owned dwellings .....	6,516	9,623	12,846	3,903	109	6,737	5,062	7,558	4,134
Mortgage interest and charges .....	3,753	5,546	8,535	241	55	3,916	2,979	4,375	1,991
Property taxes .....	1,649	2,434	2,656	2,039	29	1,695	1,229	1,924	1,144
Maintenance, repairs, insurance, other expenses .....	1,115	1,644	1,656	1,622	24	1,126	854	1,259	998
Rented dwellings .....	2,590	120	138	86	7,684	2,760	3,906	2,198	755
Other lodging .....	567	753	784	697	185	591	491	640	309
Utilities, fuels, and public services .....	3,397	4,014	4,307	3,494	2,124	3,408	2,991	3,612	3,278
Natural gas .....	509	632	677	552	255	529	506	541	287
Electricity .....	1,266	1,487	1,574	1,333	810	1,258	1,075	1,348	1,346
Fuel oil and other fuels .....	138	188	176	210	34	117	39	155	369
Telephone services .....	1,087	1,192	1,327	952	871	1,091	1,006	1,134	1,038
Water and other public services .....	397	515	553	448	155	412	366	435	238
Household operations .....	948	1,189	1,363	879	449	975	846	1,038	654
Personal services .....	393	472	609	228	230	408	354	435	224
Other household expenses .....	555	718	754	651	219	567	493	603	430
Housekeeping supplies .....	640	768	786	725	374	639	579	667	642
Laundry and cleaning supplies .....	151	170	188	130	111	153	141	159	130
Other household products .....	330	403	403	401	179	326	289	343	372
Postage and stationery .....	159	195	195	194	83	160	149	165	140
Household furnishings and equipment .....	1,708	2,118	2,344	1,693	862	1,726	1,436	1,865	1,513
Household textiles .....	154	190	183	203	78	156	144	162	134
Furniture .....	463	565	673	373	253	477	423	503	318
Floor coverings .....	48	60	69	43	23	51	37	57	15
Major appliances .....	241	307	329	262	106	238	184	265	272
Small appliances, miscellaneous housewares .....	109	132	136	126	60	111	89	122	80
Miscellaneous household equipment .....	693	864	954	687	342	693	561	757	693
Apparel and services .....	1,874	2,067	2,328	1,520	1,475	1,940	1,889	1,964	1,169
Men and boys .....	444	489	552	360	349	461	423	479	258
Men, 16 and over .....	353	388	425	309	279	368	343	379	194
Boys, 2 to 15 .....	91	101	127	50	70	93	80	100	64
Women and girls .....	751	862	958	654	522	778	706	812	461
Women, 16 and over .....	629	723	782	592	433	653	604	676	373
Girls, 2 to 15 .....	122	139	176	62	89	126	102	137	89
Children under 2 .....	96	98	116	61	91	97	92	100	80
Footwear .....	304	322	362	232	266	314	360	293	196
Other apparel products and services .....	280	296	341	213	247	289	309	280	174
Transportation .....	8,508	9,961	11,440	7,332	5,511	8,547	7,024	9,293	8,091
Vehicle purchases (net outlay) .....	3,421	4,030	4,686	2,867	2,164	3,438	2,736	3,782	3,236
Cars and trucks, new .....	1,798	2,276	2,592	1,715	813	1,841	1,381	2,066	1,338
Cars and trucks, used .....	1,568	1,690	2,015	1,114	1,317	1,540	1,307	1,655	1,869
Other vehicles .....	54	64	79	37	35	57	48	61	229
Gasoline and motor oil .....	2,227	2,560	2,901	1,954	1,542	2,188	1,756	2,400	2,652

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Other vehicle expenses .....	\$2,355	\$2,778	\$3,209	\$2,009	\$1,483	\$2,386	\$1,978	\$2,587	\$2,015
Vehicle finance charges .....	298	354	447	189	182	295	243	320	331
Maintenance and repairs .....	688	812	911	633	434	693	573	752	637
Vehicle insurance .....	886	1,037	1,157	824	576	897	730	978	778
Vehicle rental, leases, licenses, and other charges .....	482	575	694	362	291	502	432	536	269
Public transportation .....	505	594	644	503	321	534	554	524	188
Healthcare .....	2,766	3,414	3,102	3,975	1,431	2,735	2,231	2,982	3,103
Health insurance .....	1,465	1,815	1,620	2,161	743	1,448	1,152	1,593	1,648
Medical services .....	670	831	829	835	340	666	549	724	715
Drugs .....	514	624	523	813	285	502	424	540	638
Medical supplies .....	117	143	130	166	63	119	105	125	101
Entertainment .....	2,376	2,886	3,261	2,203	1,322	2,390	2,101	2,530	2,219
Fees and admissions .....	606	770	882	570	268	634	543	679	303
Audio and visual equipment and services .....	906	1,019	1,144	797	673	920	856	952	754
Pets, toys, hobbies, and playground equipment .....	412	507	572	385	218	410	324	451	438
Other entertainment supplies, equipment, and services .....	451	591	663	451	162	425	379	448	724
Personal care products and services .....	585	681	754	533	385	603	545	631	385
Reading .....	117	141	148	130	67	120	107	126	89
Education .....	888	1,018	1,229	636	620	938	751	1,030	343
Tobacco products and smoking supplies .....	327	307	333	260	367	317	279	336	431
Miscellaneous .....	846	991	1,066	854	547	866	783	906	634
Cash contributions .....	1,869	2,298	2,113	2,627	983	1,925	1,886	1,944	1,261
Personal insurance and pensions .....	5,270	6,478	8,033	3,718	2,778	5,364	4,618	5,730	4,246
Life and other personal insurance .....	322	428	489	321	103	325	252	360	294
Pensions and Social Security .....	4,948	6,049	7,544	3,396	2,675	5,040	4,366	5,370	3,952
Sources of income and personal taxes:									
Money income before taxes .....	60,533	72,988	85,146	51,412	34,847	61,634	53,520	65,612	48,646
Wages and salaries .....	48,119	57,627	73,213	29,967	28,511	49,302	42,572	52,601	35,345
Self-employment income .....	3,607	4,564	5,266	3,318	1,635	3,508	3,240	3,639	4,683
Social Security, private and government retirement .....	6,139	7,788	4,335	13,917	2,738	6,079	4,998	6,609	6,789
Interest, dividends, rental income, other property income .....	1,486	2,098	1,409	3,321	225	1,559	1,309	1,682	701
Unemployment and workers' compensation, veterans' benefits .....	207	220	242	182	179	189	164	202	399
Public assistance, supplemental security income, food stamps .....	340	167	137	220	698	347	503	270	271
Regular contributions for support .....	409	378	452	246	474	420	473	394	291
Other income .....	225	146	92	241	387	230	261	215	167
Personal taxes .....	2,432	3,209	3,741	2,264	831	2,493	2,168	2,653	1,773
Federal income taxes .....	1,711	2,268	2,657	1,577	563	1,768	1,591	1,854	1,101
State and local income taxes .....	519	649	801	379	251	527	408	586	429
Other taxes .....	202	292	283	307	17	198	169	213	242
Income after taxes .....	58,101	69,780	81,405	49,148	34,016	59,141	51,351	62,959	46,873

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Home-owner with mortgage	Home-owner without mortgage		Total	Central City	Other Urban	
Addenda:									
Net change in total assets and liabilities .....	- \$7,053	- \$10,480	- \$26,564	\$18,064	\$13	- \$7,548	- \$6,633	- \$7,997	- \$1,708
Net change in total assets .....	11,120	16,101	14,556	18,843	847	11,675	11,145	11,936	5,120
Net change in total liabilities .....	18,173	26,581	41,120	779	833	19,224	17,777	19,933	6,828
Other financial information:									
Other money receipts .....	613	842	649	1,186	140	606	772	525	687
Mortgage principal paid on owned property .....	-2,080	-3,071	-4,550	-446	-36	-2,103	-1,466	-2,416	-1,825
Estimated market value of owned home .....	183,212	270,879	295,994	226,307	2,412	186,128	147,012	205,305	151,708
Estimated monthly rental value of owned home .....	873	1,296	1,413	1,088	( <sup>3</sup> )	899	679	1,006	591
Gifts of goods and services .....	1,154	1,439	1,457	1,394	566	1,179	872	1,329	883
Food .....	117	153	129	193	42	116	102	123	127
Alcoholic beverages .....	17	23	26	15	7	18	10	21	15
Housing .....	264	334	359	286	120	267	169	316	226
Housekeeping supplies .....	28	34	34	33	15	28	22	30	30
Household textiles .....	11	13	12	17	7	11	10	12	12
Appliances and miscellaneous									
housewares .....	25	32	31	35	11	25	22	27	28
Major appliances .....	10	12	10	14	5	9	7	11	12
Small appliances and miscellaneous									
housewares .....	16	20	20	20	6	16	15	16	16
Miscellaneous household equipment .....	49	64	71	51	18	48	43	51	58
Other housing .....	150	190	212	150	69	155	72	196	97
Apparel and services .....	247	278	289	256	183	250	237	256	216
Males, 2 and over .....	60	68	63	81	41	61	53	65	47
Females, 2 and over .....	83	100	105	87	50	85	83	87	63
Children under 2 .....	52	60	68	43	36	52	46	55	52
Other apparel products and services .....	52	50	54	44	56	52	56	50	54
Jewelry and watches .....	26	24	29	15	29	26	23	27	26
All other apparel products and services .....	26	26	24	29	26	26	33	22	28
Transportation .....	70	77	70	88	57	68	47	78	98
Health care .....	41	53	40	75	16	42	22	52	24
Entertainment .....	76	89	86	96	49	78	54	90	54
Toys, games, arts and crafts, and tricycles .....	24	29	30	28	13	24	18	27	20
Other entertainment .....	52	60	56	67	36	54	36	63	34
Personal care products and services .....	16	19	21	15	10	17	16	17	14
Reading .....	1	1	1	2	( <sup>1</sup> )	1	1	1	1
Education .....	210	288	315	240	49	224	130	269	62
All other gifts .....	94	124	121	128	33	99	83	106	47

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

n.a. Not applicable.