

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2003

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)	115,356	77,194	47,104	30,090	38,163	101,047	34,423	66,625	14,309
Consumer unit characteristics:									
Income before taxes ¹	\$51,128	\$62,053	\$72,831	\$44,609	\$29,827	\$52,728	\$43,768	\$57,352	\$40,140
Income after taxes ¹	48,596	58,739	69,112	41,951	28,822	50,075	41,234	54,638	38,439
Age of reference person	48.4	52.2	46.0	62.0	40.6	48.0	46.8	48.6	51.1
Average number in consumer unit:									
Persons	2.5	2.6	3.0	2.1	2.2	2.5	2.4	2.6	2.4
Children under 18 .....	.6	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.1	.3	.3	.3	.4
Earners	1.3	1.4	1.7	1.0	1.2	1.3	1.2	1.4	1.3
Vehicles	1.9	2.3	2.5	2.0	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male	50	52	54	50	46	50	47	52	50
Female	50	48	46	50	54	50	53	48	50
Housing tenure:									
Homeowner	67	100	100	100	n.a.	65	52	72	80
With mortgage	41	61	100	n.a.	n.a.	41	32	46	39
Without mortgage	26	39	n.a.	100	n.a.	24	21	26	41
Renter	33	n.a.	n.a.	n.a.	100	35	48	28	20
Race of reference person:									
Black or African American	12	9	9	9	19	13	21	9	5
White, Asian, and All Other Races	88	91	91	91	81	87	79	91	95
Education of reference person:									
Elementary (1-8)	6	5	3	9	8	6	7	5	9
High school (9-12)	36	36	30	44	38	35	35	35	45
College	57	59	67	47	54	59	58	59	46
Never attended and other	(²)	(²)	(²)	(²)	1	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	95	97	90	73	87	79	91	92
Average annual expenditures	\$40,817	\$47,396	\$55,419	\$34,467	\$27,522	\$41,619	\$36,444	\$44,297	\$35,157
Food	13.1	12.5	11.7	14.1	15.2	13.0	13.6	12.8	13.7
Food at home	7.7	7.3	6.6	8.7	9.0	7.5	7.9	7.4	8.6
Cereals and bakery products	1.1	1.0	.9	1.3	1.2	1.1	1.1	1.1	1.2
Cereals and cereal products .....	.4	.3	.3	.4	.5	.4	.4	.4	.4
Bakery products .....	.7	.7	.6	.9	.8	.7	.7	.7	.8
Meats, poultry, fish, and eggs	2.0	1.9	1.7	2.2	2.5	2.0	2.1	1.9	2.5
Beef .....	.6	.6	.5	.6	.8	.6	.6	.5	.9
Pork .....	.4	.4	.4	.5	.5	.4	.4	.4	.5
Other meats .....	.2	.2	.2	.3	.3	.2	.2	.2	.3
Poultry .....	.4	.3	.3	.4	.5	.4	.4	.3	.3
Fish and seafood .....	.3	.3	.3	.3	.4	.3	.3	.3	.3
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.8	.7	.9	.9	.8	.8	.8	.9
Fresh milk and cream .....	.3	.3	.3	.4	.4	.3	.3	.3	.4
Other dairy products .....	.5	.5	.4	.6	.5	.5	.5	.5	.5
Fruits and vegetables	1.3	1.2	1.1	1.6	1.6	1.3	1.4	1.3	1.3
Fresh fruits .....	.4	.4	.4	.5	.5	.4	.5	.4	.4
Fresh vegetables .....	.4	.4	.4	.5	.5	.4	.5	.4	.4
Processed fruits .....	.3	.2	.2	.3	.3	.3	.3	.3	.2
Processed vegetables .....	.2	.2	.2	.3	.2	.2	.2	.2	.3

See footnotes at end of table.

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2003 — 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	2.4	2.3	2.2	2.7	2.8	2.4	2.5	2.4	2.8
Sugar and other sweets .....	.3	.3	.2	.4	.3	.3	.3	.3	.3
Fats and oils .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Miscellaneous foods	1.2	1.1	1.1	1.3	1.4	1.2	1.2	1.2	1.3
Nonalcoholic beverages .....	.7	.6	.6	.7	.8	.6	.7	.6	.8
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.4	5.2	5.1	5.3	6.1	5.5	5.7	5.4	5.1
Alcoholic beverages	1.0	.9	.9	.8	1.2	1.0	1.0	.9	.8
Housing	32.9	32.0	34.2	26.8	35.9	33.6	34.3	33.3	27.4
Shelter	19.3	17.9	20.7	10.9	24.4	20.0	21.0	19.6	13.6
Owned dwellings	12.9	16.5	19.5	9.3	.2	13.2	11.2	14.0	10.4
Mortgage interest and charges	7.2	9.3	12.9	.3	.1	7.4	6.2	8.0	5.5
Property taxes	3.3	4.2	3.9	5.0	.1	3.4	2.6	3.7	2.8
Maintenance, repairs, insurance, other expenses	2.4	3.0	2.6	4.0	(³)	2.4	2.4	2.4	2.1
Rented dwellings	5.3	.1	.1	.2	23.5	5.7	8.7	4.4	2.4
Other lodging	1.1	1.2	1.2	1.4	.7	1.1	1.0	1.2	.9
Utilities, fuels, and public services	6.9	7.0	6.5	8.3	6.5	6.8	6.9	6.8	7.5
Natural gas	1.0	1.0	.9	1.3	.7	1.0	1.1	1.0	.6
Electricity	2.5	2.6	2.3	3.2	2.4	2.4	2.4	2.4	3.2
Fuel oil and other fuels .....	.3	.3	.2	.5	.1	.2	.1	.3	.7
Telephone services	2.3	2.2	2.2	2.4	2.8	2.3	2.5	2.3	2.5
Water and other public services .....	.8	.9	.9	1.1	.4	.8	.8	.8	.6
Household operations	1.7	1.9	1.8	2.0	1.3	1.8	1.8	1.8	1.2
Personal services .....	.7	.7	.8	.6	.6	.7	.8	.7	.5
Other household expenses	1.0	1.1	1.0	1.3	.6	1.1	1.0	1.1	.7
Housekeeping supplies	1.3	1.3	1.2	1.6	1.2	1.3	1.2	1.3	1.5
Laundry and cleaning supplies .....	.3	.3	.3	.4	.4	.3	.3	.3	.4
Other household products .....	.6	.7	.6	.8	.5	.6	.6	.7	.7
Postage and stationery .....	.3	.3	.3	.4	.3	.3	.3	.3	.4
Household furnishings and equipment	3.7	4.0	3.9	4.0	2.6	3.7	3.4	3.8	3.5
Household textiles .....	.3	.3	.3	.3	.2	.3	.3	.3	.2
Furniture	1.0	1.0	1.1	.9	.8	1.0	.9	1.0	.8
Floor coverings .....	.1	.2	.1	.2	(³)	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.7	.3	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.6	1.7	1.7	1.7	1.1	1.6	1.4	1.7	1.7
Apparel and services	4.0	3.8	3.8	3.6	4.7	4.1	4.4	4.0	3.5
Men and boys .....	.9	.9	.9	.7	1.0	.9	1.0	.9	.8
Men, 16 and over .....	.7	.7	.7	.6	.8	.7	.8	.7	.5
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Women and girls	1.6	1.6	1.5	1.6	1.6	1.6	1.6	1.6	1.4
Women, 16 and over	1.3	1.3	1.2	1.5	1.3	1.3	1.3	1.3	1.2
Girls, 2 to 15 .....	.3	.3	.3	.2	.3	.3	.3	.3	.2
Children under 2 .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Footwear .....	.7	.6	.6	.6	1.0	.7	.8	.7	.7
Other apparel products and services .....	.6	.6	.6	.5	.8	.7	.8	.6	.4
Transportation	19.1	19.4	19.5	19.5	17.8	18.4	18.1	18.5	24.6
Vehicle purchases (net outlay)	9.1	9.5	9.6	9.5	7.9	8.6	8.6	8.6	13.7
Cars and trucks, new	5.0	5.6	5.6	5.8	3.0	4.9	4.5	5.0	6.5
Cars and trucks, used	3.9	3.7	3.8	3.5	4.8	3.6	4.0	3.4	6.8
Other vehicles .....	.2	.2	.2	.2	.1	.1	.1	.1	.4
Gasoline and motor oil	3.3	3.2	3.2	3.4	3.4	3.1	2.9	3.2	4.5

See footnotes at end of table.

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2003 — 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	5.7	5.8	5.9	5.5	5.6	5.7	5.5	5.8	5.9
Vehicle finance charges .....	.9	.9	1.1	.6	.9	.9	.8	.9	1.3
Maintenance and repairs	1.5	1.5	1.4	1.7	1.6	1.5	1.5	1.5	1.7
Vehicle insurance	2.2	2.2	2.2	2.3	2.2	2.2	2.1	2.2	2.4
Vehicle rental, leases, licenses, other charges	1.1	1.1	1.2	.9	1.0	1.1	1.1	1.1	.6
Public transportation .....	.9	.9	.9	1.1	1.0	1.0	1.2	.9	.5
Health care	5.9	6.3	5.0	9.8	4.4	5.7	5.6	5.8	7.4
Health insurance	3.1	3.3	2.6	5.1	2.3	3.0	2.7	3.1	3.9
Medical services	1.4	1.6	1.3	2.1	1.1	1.4	1.5	1.4	1.6
Drugs	1.1	1.2	.8	2.2	.9	1.1	1.2	1.1	1.6
Medical supplies .....	.3	.3	.2	.4	.2	.3	.3	.2	.3
Entertainment	5.0	5.3	5.3	5.5	4.1	5.0	4.5	5.2	5.5
Fees and admissions	1.2	1.3	1.4	1.2	.9	1.3	1.1	1.3	.7
Television, radios, sound equipment	1.8	1.7	1.7	1.8	2.0	1.8	1.8	1.8	1.7
Pets, toys, and playground equipment .....	.9	1.0	.9	1.2	.7	.9	.8	.9	1.5
Other entertainment supplies, equipment, and services	1.1	1.3	1.3	1.4	.5	1.1	.8	1.2	1.7
Personal care products and services	1.3	1.3	1.2	1.4	1.4	1.3	1.4	1.3	1.2
Reading .....	.3	.3	.3	.4	.3	.3	.3	.3	.2
Education	1.9	1.8	1.9	1.4	2.4	2.0	2.0	2.1	1.0
Tobacco products and smoking supplies .....	.7	.6	.6	.7	1.1	.7	.7	.6	1.1
Miscellaneous	1.5	1.5	1.4	1.8	1.4	1.5	1.4	1.5	1.5
Cash contributions	3.4	3.7	3.0	5.5	2.2	3.4	3.3	3.5	2.7
Personal insurance and pensions	9.9	10.5	11.3	8.7	7.9	10.0	9.4	10.3	9.4
Life and other personal insurance	1.0	1.1	1.1	1.1	.5	1.0	.8	1.0	1.1
Pensions and Social Security	9.0	9.4	10.2	7.6	7.4	9.0	8.5	9.3	8.4
Sources of income and personal taxes: ¹									
Money income before taxes	\$51,128	\$62,053	\$72,831	\$44,609	\$29,827	\$52,728	\$43,768	\$57,352	\$40,140
Wages and salaries	80.6	79.8	87.0	60.8	83.8	81.2	79.7	81.8	74.7
Self-employment income	4.2	4.7	4.5	5.2	2.1	4.0	4.1	3.9	6.2
Social Security, private and government retirement	11.0	11.7	5.7	27.7	7.9	10.5	11.1	10.2	15.1
Interest, dividends, rental income, other property income	2.1	2.5	1.6	4.8	.8	2.2	2.2	2.1	2.0
Unemployment and workers' compensation, veterans' benefits .....	.5	.5	.4	.5	.8	.5	.6	.5	.5
Public assistance, supplemental security income, food stamps .....	.6	.3	.2	.5	2.0	.6	1.2	.4	.7
Regular contributions for support .....	.7	.5	.5	.4	1.5	.7	.8	.6	.6
Other income .....	.3	.2	.2	.1	1.0	.3	.4	.3	.2
Personal taxes	5.0	5.3	5.1	6.0	3.4	5.0	5.8	4.7	4.2
Federal income taxes	3.6	3.9	3.6	4.6	2.4	3.7	4.4	3.4	2.8
State and local income taxes	1.0	1.0	1.1	.7	1.0	1.0	1.0	1.0	.9
Other taxes .....	.4	.4	.4	.6	⁽³⁾	.3	.3	.3	.6
Income after taxes	95.0	94.7	94.9	94.0	96.6	95.0	94.2	95.3	95.8

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ Value less than 0.05.
n.a. Not applicable.