

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2007

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)	120,171	80,244	52,203	28,042	39,927	109,771	35,489	74,282	10,401
Consumer unit characteristics:									
Income before taxes	\$63,091	\$76,875	\$87,915	\$56,323	\$35,390	\$64,285	\$56,404	\$68,050	\$50,497
Income after taxes	60,858	73,932	84,691	53,902	34,583	61,991	54,457	65,590	48,905
Age of reference person	48.8	52.5	47.0	62.9	41.3	48.5	46.3	49.5	52.3
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	.8	.2	.3	.3	.3	.4
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.3	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	47	48	50	45	45	47	47	47	46
Female	53	52	50	55	55	53	53	53	54
Housing tenure:									
Homeowner	67	100	100	100	n.a.	66	51	73	80
With mortgage	43	65	100	n.a.	n.a.	44	34	49	39
Without mortgage	23	35	n.a.	100	n.a.	22	17	24	42
Renter	33	n.a.	n.a.	n.a.	100	34	49	27	20
Race of reference person:									
Black or African-American	12	8	9	7	19	13	20	9	6
White, Asian, and all other races	88	92	91	93	81	87	80	91	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	9	10	7	17	13	17	11	2
Not Hispanic or Latino	88	91	90	93	83	87	83	89	98
Education of reference person:									
Elementary (1-8)	5	4	3	7	7	5	6	4	9
High school (9-12)	35	33	28	42	39	34	33	34	46
College	60	63	69	50	54	61	60	61	45
Never attended and other	(1)	(1)	(1)	(1)	1	(1)	1	(1)	(1)
At least one vehicle owned or leased	88	96	97	93	74	88	79	92	94
Average annual expenditures	\$49,638	\$57,997	\$65,282	\$44,044	\$32,829	\$50,391	\$45,600	\$52,664	\$41,680
Food	12.4	11.9	11.5	12.6	13.9	12.4	12.6	12.3	12.1
Food at home	7.0	6.6	6.3	7.6	8.2	6.9	7.1	6.9	7.4
Cereals and bakery products .....	.9	.9	.8	1.1	1.0	.9	.9	.9	1.1
Cereals and cereal products .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Bakery products .....	.6	.6	.6	.8	.7	.6	.6	.6	.8
Meats, poultry, fish, and eggs	1.6	1.5	1.4	1.6	1.9	1.6	1.6	1.5	1.6
Beef .....	.4	.4	.4	.5	.4	.4	.4	.4	.5
Pork .....	.3	.3	.3	.3	.4	.3	.3	.3	.4
Other meats .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Poultry .....	.3	.3	.3	.3	.4	.3	.3	.3	.2
Fish and seafood .....	.2	.2	.2	.2	.3	.3	.3	.2	.2
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	.3	.4	.3	.3	.3	.4
Other dairy products .....	.5	.5	.4	.5	.5	.5	.5	.5	.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, 2007 — 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	
Fruits and vegetables	1.2	1.2	1.1	1.4	1.4	1.2	1.3	1.2	1.1
Fresh fruits .....	.4	.4	.4	.5	.5	.4	.4	.4	.4
Fresh vegetables .....	.4	.4	.3	.4	.5	.4	.4	.4	.3
Processed fruits .....	.2	.2	.2	.3	.3	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Other food at home	2.5	2.4	2.3	2.6	2.9	2.5	2.5	2.5	2.7
Sugar and other sweets .....	.3	.2	.2	.3	.3	.2	.3	.2	.3
Fats and oils .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous foods	1.3	1.2	1.2	1.4	1.6	1.3	1.3	1.3	1.3
Nonalcoholic beverages .....	.7	.6	.6	.7	.8	.7	.7	.7	.7
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	5.3	5.3	5.0	5.8	5.4	5.5	5.4	4.7
Alcoholic beverages .....	.9	.9	.8	.9	1.1	.9	1.1	.9	.7
Housing	34.1	33.3	35.3	28.1	37.0	34.5	35.5	34.1	28.6
Shelter	20.2	19.0	21.7	11.8	24.4	20.8	22.0	20.3	12.7
Owned dwellings	13.6	17.3	20.2	9.5	.3	13.9	11.8	14.7	9.7
Mortgage interest and charges	7.8	10.0	13.4	.6	.2	8.0	6.8	8.6	5.2
Property taxes	3.4	4.4	4.3	4.8	.1	3.5	2.9	3.8	2.5
Maintenance, repairs, insurance, other expenses	2.3	2.9	2.5	4.1	.1	2.3	2.1	2.4	2.0
Rented dwellings	5.2	.1	.1	.2	23.6	5.5	8.7	4.1	2.3
Other lodging	1.4	1.6	1.4	2.2	.5	1.4	1.5	1.4	.8
Utilities, fuels, and public services	7.0	7.1	6.7	8.1	6.7	6.9	6.8	7.0	8.1
Natural gas	1.0	1.0	1.0	1.2	.7	1.0	1.0	1.0	.7
Electricity	2.6	2.6	2.5	3.1	2.6	2.6	2.4	2.6	3.3
Fuel oil and other fuels .....	.3	.4	.3	.5	.1	.3	.1	.3	.9
Telephone services	2.2	2.1	2.1	2.2	2.7	2.2	2.3	2.2	2.5
Water and other public services .....	.9	1.0	.9	1.1	.6	.9	.9	.9	.6
Household operations	2.0	2.1	2.1	2.0	1.6	2.0	2.0	2.0	1.7
Personal services .....	.8	.8	.9	.5	.8	.8	.8	.9	.7
Other household expenses	1.1	1.3	1.2	1.5	.8	1.2	1.1	1.2	.9
Housekeeping supplies	1.3	1.3	1.1	1.9	1.1	1.3	1.4	1.2	1.5
Laundry and cleaning supplies .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Other household products .....	.7	.8	.6	1.2	.5	.7	.8	.6	.8
Postage and stationery .....	.3	.3	.3	.4	.3	.3	.3	.3	.4
Household furnishings and equipment	3.6	3.8	3.6	4.2	3.1	3.5	3.4	3.6	4.6
Household textiles .....	.3	.3	.2	.4	.2	.3	.2	.3	.3
Furniture .....	.9	.9	.9	.9	.8	.9	.9	.9	.8
Floor coverings .....	.1	.1	.1	.1	(²)	.1	.1	.1	(²)
Major appliances .....	.5	.5	.5	.6	.2	.5	.4	.5	.6
Small appliances, miscellaneous housewares .....	.2	.2	.2	.3	.2	.2	.2	.2	.3
Miscellaneous household equipment	1.7	1.7	1.6	1.9	1.6	1.6	1.5	1.7	2.6
Apparel and services	3.8	3.6	3.6	3.6	4.4	3.9	4.4	3.6	3.0
Men and boys .....	.9	.8	.8	.8	1.1	.9	1.1	.8	.7
Men, 16 and over .....	.7	.7	.6	.7	.9	.7	1.0	.6	.6
Boys, 2 to 15 .....	.2	.2	.2	.1	.2	.2	.2	.2	.1
Women and girls	1.5	1.5	1.4	1.6	1.5	1.5	1.5	1.5	1.2
Women, 16 and over	1.3	1.3	1.2	1.5	1.3	1.3	1.3	1.3	1.0
Girls, 2 to 15 .....	.2	.2	.3	.2	.3	.2	.3	.2	.2
Children under 2 .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Footwear .....	.7	.6	.6	.6	.8	.7	.8	.6	.6
Other apparel products and services .....	.6	.5	.5	.5	.7	.6	.7	.5	.3
Transportation	17.6	17.8	17.6	18.4	17.1	17.3	16.0	17.9	21.6
Vehicle purchases (net outlay)	6.5	6.6	6.7	6.6	6.2	6.4	5.5	6.7	8.8
Cars and trucks, new	3.2	3.5	3.5	3.7	1.9	3.1	2.4	3.4	3.8
Cars and trucks, used	3.2	2.9	3.0	2.6	4.1	3.1	3.0	3.1	4.5
Other vehicles .....	.2	.2	.2	.3	.2	.2	.1	.2	.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, 2007 — 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	
Gasoline and motor oil	4.8	4.7	4.7	4.9	5.0	4.6	4.2	4.8	6.9
Other vehicle expenses	5.2	5.3	5.2	5.6	4.8	5.2	5.0	5.3	5.4
Vehicle finance charges .....	.6	.6	.7	.4	.6	.6	.5	.6	.9
Maintenance and repairs	1.5	1.5	1.5	1.6	1.5	1.5	1.5	1.5	1.6
Vehicle insurance	2.2	2.2	2.0	2.7	2.0	2.2	2.1	2.2	2.2
Vehicle rental, leases, licenses, other charges	1.0	1.0	1.1	.9	.8	1.0	1.0	1.0	.6
Public transportation	1.1	1.1	1.0	1.4	1.0	1.1	1.3	1.1	.4
Health care	5.7	6.1	5.0	9.3	4.4	5.6	5.0	5.9	7.7
Health insurance	3.1	3.3	2.6	5.2	2.4	3.0	2.7	3.1	4.2
Medical services	1.4	1.5	1.4	2.0	1.1	1.4	1.3	1.5	1.7
Drugs	1.0	1.0	.8	1.8	.8	.9	.8	1.0	1.5
Medical supplies .....	.2	.3	.2	.3	.2	.2	.2	.2	.3
Entertainment	5.4	5.7	5.7	5.8	4.4	5.4	5.0	5.5	6.1
Fees and admissions	1.3	1.5	1.5	1.4	.8	1.4	1.4	1.4	.7
Audio and visual equipment and services	2.0	1.9	1.9	1.9	2.2	2.0	2.1	1.9	2.2
Pets, toys, hobbies, and playground equipment ..	1.1	1.2	1.2	1.2	.8	1.1	1.0	1.2	1.3
Other entertainment supplies, equipment, and services	1.0	1.1	1.0	1.3	.6	.9	.6	1.1	1.9
Personal care products and services	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.2	1.0
Reading .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Education	1.9	1.8	1.9	1.6	2.1	2.0	2.1	1.9	1.2
Tobacco products and smoking supplies .....	.7	.5	.5	.6	1.1	.6	.6	.6	1.1
Miscellaneous	1.6	1.7	1.6	1.9	1.4	1.6	1.6	1.6	2.1
Cash contributions	3.7	3.9	2.9	6.6	2.9	3.7	4.2	3.4	3.7
Personal insurance and pensions	10.8	11.3	12.2	9.0	8.8	10.7	10.4	10.9	11.0
Life and other personal insurance .....	.6	.7	.7	.8	.3	.6	.5	.6	.7
Pensions and Social Security	10.1	10.6	11.5	8.2	8.5	10.1	9.9	10.2	10.3
Sources of income and personal taxes:									
Money income before taxes	\$63,091	\$76,875	\$87,915	\$56,323	\$35,390	\$64,285	\$56,404	\$68,050	\$50,497
Wages and salaries	79.8	79.1	86.2	58.6	82.6	80.4	80.9	80.3	70.6
Self-employment income	5.5	5.8	5.3	7.4	4.0	5.2	4.7	5.4	9.1
Social Security, private and government retirement	10.1	10.6	5.5	25.5	7.8	9.7	9.1	9.9	15.7
Interest, dividends, rental income, other property income	2.8	3.2	1.8	7.3	.9	2.8	2.7	2.8	2.3
Unemployment and workers' compensation, veterans' benefits .....	.3	.3	.3	.4	.5	.3	.2	.3	1.0
Public assistance, supplemental security income, food stamps .....	.5	.2	.2	.4	1.8	.5	.9	.4	.6
Regular contributions for support .....	.7	.6	.7	.4	1.4	.8	1.0	.7	.4
Other income .....	.3	.1	.1	.2	1.1	.3	.4	.3	.4
Personal taxes	3.5	3.8	3.7	4.3	2.3	3.6	3.5	3.6	3.2
Federal income taxes	2.5	2.7	2.6	3.1	1.5	2.5	2.5	2.6	1.9
State and local income taxes .....	.7	.8	.8	.7	.7	.7	.7	.8	.7
Other taxes .....	.3	.4	.3	.5	.1	.3	.3	.3	.5
Income after taxes	96.5	96.2	96.3	95.7	97.7	96.4	96.5	96.4	96.8

¹ Value less than or equal to 0.5.

² Value less than 0.05.

n.a. Not applicable.