

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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 186	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and over3	.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									
Food at home	6,133	6,908	7,524	5,552	4,573	6,235	5,749	6,458	5,060
Cereals and bakery products	3,465	3,856	4,087	3,333	2,678	3,500	3,229	3,624	3,091
Cereals and cereal products	460	520	542	472	337	462	416	482	439
Bakery products	143	157	166	135	115	144	135	148	125
Meats, poultry, fish, and eggs	317	364	375	337	222	317	280	334	314
Beef	777	846	906	711	637	787	738	810	667
Pork	216	237	253	201	174	216	197	224	221
Other meats	150	162	168	149	125	149	138	153	161
Poultry	104	116	122	101	82	106	97	110	92
Fish and seafood	142	152	169	113	121	147	137	151	90
Eggs	122	134	148	103	98	127	127	127	65
Dairy products	43	45	46	44	38	43	42	44	39
Fruits and vegetables	387	435	462	376	290	388	351	404	385
Fresh fruits	154	169	178	147	124	153	139	159	162
Fresh vegetables	234	267	283	229	167	235	212	245	223
Processed fruits	600	670	694	614	459	612	576	628	473
Processed vegetables	202	227	236	208	150	207	192	213	148
Other dairy products	190	211	220	189	149	196	185	200	135
Fruits and vegetables	112	126	129	119	86	114	109	116	97
Dairy products	96	106	109	98	75	96	90	99	93

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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	
Other food at home	\$1,241	\$1,384	\$1,483	\$1,161	\$954	\$1,252	\$1,149	\$1,299	\$1,127
Sugar and other sweets	124	144	148	133	86	124	115	129	126
Fats and oils	91	101	103	98	71	91	81	95	95
Miscellaneous foods	650	719	772	598	510	659	600	685	552
Nonalcoholic beverages	333	365	399	288	269	335	312	345	312
Food prepared by consumer unit on out-of-town trips	43	55	61	44	19	43	40	45	41
Food away from home	2,668	3,052	3,436	2,218	1,895	2,734	2,520	2,834	1,969
Alcoholic beverages	457	507	548	415	355	474	503	461	274
Housing	16,920	19,297	23,018	12,368	12,141	17,395	16,175	17,975	11,912
Shelter	10,023	11,025	14,147	5,213	8,009	10,469	10,010	10,688	5,312
Owned dwellings	6,730	10,029	13,173	4,176	100	6,987	5,361	7,763	4,023
Mortgage interest and charges	3,890	5,799	8,779	252	54	4,052	3,084	4,514	2,183
Property taxes	1,709	2,544	2,779	2,108	30	1,774	1,314	1,993	1,025
Maintenance, repairs, insurance, other expenses	1,131	1,686	1,616	1,816	17	1,161	964	1,256	814
Rented dwellings	2,602	49	34	77	7,732	2,757	3,963	2,181	961
Other lodging	691	947	939	960	176	725	686	744	329
Utilities, fuels, and public services	3,477	4,107	4,390	3,581	2,211	3,487	3,105	3,670	3,371
Natural gas	480	600	640	526	239	500	472	513	276
Electricity	1,303	1,525	1,610	1,366	857	1,295	1,114	1,382	1,383
Fuel oil and other fuels	151	207	195	228	38	129	56	163	384
Telephone services	1,110	1,218	1,346	979	892	1,115	1,057	1,142	1,057
Water and other public services	434	558	599	482	184	449	405	470	271
Household operations	984	1,212	1,380	901	526	1,012	891	1,070	692
Personal services	415	484	617	238	277	426	379	448	306
Other household expenses	569	728	763	663	249	586	512	621	386
Housekeeping supplies	639	776	745	845	363	641	641	641	617
Laundry and cleaning supplies	140	155	164	137	109	140	129	145	138
Other household products	347	439	405	515	161	348	373	336	332
Postage and stationery	152	182	176	193	93	153	138	159	147
Household furnishings and equipment	1,797	2,177	2,356	1,828	1,033	1,786	1,529	1,906	1,920
Household textiles	133	160	161	158	80	136	113	146	105
Furniture	446	538	618	390	260	455	391	486	345
Floor coverings	46	64	64	65	11	49	46	50	19
Major appliances	231	306	328	264	82	228	177	252	266
Small appliances, miscellaneous housewares	101	115	117	113	72	100	102	99	111
Miscellaneous household equipment	840	994	1,069	838	529	818	700	872	1,073
Apparel and services	1,881	2,100	2,351	1,572	1,438	1,940	1,998	1,914	1,248
Men and boys	435	476	539	342	354	449	519	417	292
Men, 16 and over	351	380	418	296	293	362	438	327	237
Boys, 2 to 15	84	96	121	45	61	87	81	90	55
Women and girls	749	871	944	710	504	773	692	809	498
Women, 16 and over	627	735	777	642	410	647	574	681	414
Girls, 2 to 15	122	136	167	68	93	125	118	129	84
Children under 2	93	93	115	44	95	96	113	88	70
Footwear	327	362	406	262	257	334	373	316	255
Other apparel products and services	276	300	347	214	228	290	301	284	133
Transportation	8,758	10,324	11,499	8,118	5,608	8,736	7,296	9,422	8,986
Vehicle purchases (net outlay)	3,244	3,846	4,361	2,888	2,034	3,202	2,525	3,526	3,684
Cars and trucks, new	1,572	2,046	2,265	1,637	620	1,569	1,096	1,795	1,600
Cars and trucks, used	1,567	1,669	1,957	1,135	1,361	1,538	1,367	1,619	1,875
Other vehicles	105	131	139	116	54	96	61	112	209
Gasoline and motor oil	2,384	2,746	3,073	2,139	1,655	2,337	1,897	2,547	2,878

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — 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	
Other vehicle expenses	\$2,592	\$3,092	\$3,418	\$2,465	\$1,587	\$2,625	\$2,300	\$2,778	\$2,244
Vehicle finance charges	305	361	455	185	194	298	215	337	385
Maintenance and repairs	738	866	950	708	480	743	668	779	679
Vehicle insurance	1,071	1,281	1,320	1,193	649	1,086	952	1,147	914
Vehicle rental, leases, licenses, and other charges	478	584	693	379	265	498	464	514	266
Public transportation	538	640	648	626	333	572	573	571	180
Healthcare	2,853	3,555	3,272	4,087	1,441	2,820	2,272	3,081	3,197
Health insurance	1,545	1,924	1,723	2,298	783	1,525	1,248	1,657	1,758
Medical services	709	887	896	871	352	711	574	776	693
Drugs	481	595	503	775	251	469	351	525	607
Medical supplies	118	149	151	143	56	116	99	124	138
Entertainment	2,698	3,318	3,690	2,560	1,452	2,714	2,285	2,915	2,532
Fees and admissions	658	853	968	628	267	694	620	728	279
Audio and visual equipment and services	987	1,121	1,260	848	718	995	958	1,014	898
Pets, toys, hobbies, and playground equipment	560	706	787	532	267	560	447	613	560
Other entertainment supplies, equipment, and services	493	639	676	552	200	464	260	561	795
Personal care products and services	588	681	752	536	399	604	571	619	417
Reading	118	144	148	135	65	120	112	124	90
Education	945	1,068	1,253	720	699	989	940	1,013	483
Tobacco products and smoking supplies	323	296	314	261	377	310	278	326	455
Miscellaneous	808	981	1,045	855	458	801	752	824	878
Cash contributions	1,821	2,256	1,899	2,921	948	1,846	1,917	1,812	1,562
Personal insurance and pensions	5,336	6,562	7,968	3,945	2,873	5,407	4,752	5,720	4,586
Life and other personal insurance	309	415	455	341	97	309	241	342	310
Pensions and Social Security	5,027	6,147	7,513	3,604	2,775	5,098	4,511	5,378	4,276
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	50,322	60,820	75,763	33,004	29,223	51,715	45,641	54,616	35,627
Self-employment income	3,445	4,463	4,634	4,144	1,398	3,333	2,668	3,651	4,619
Social Security, private and government retirement	6,379	8,181	4,873	14,338	2,759	6,233	5,140	6,756	7,917
Interest, dividends, rental income, other property income	1,746	2,461	1,575	4,112	307	1,803	1,536	1,931	1,140
Unemployment and workers' compensation, veterans' benefits	216	231	248	200	187	188	138	211	519
Public assistance, supplemental security income, food stamps	332	178	154	224	641	337	486	266	278
Regular contributions for support	463	446	579	200	496	490	582	446	180
Other income	189	94	90	102	378	186	212	173	217
Personal taxes	2,233	2,944	3,224	2,421	806	2,294	1,947	2,460	1,592
Federal income taxes	1,569	2,078	2,268	1,724	547	1,625	1,388	1,738	980
State and local income taxes	468	582	668	421	240	480	412	512	345
Other taxes	196	284	288	277	20	190	147	210	267
Income after taxes	60,858	73,932	84,691	53,902	34,583	61,991	54,457	65,590	48,905

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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	
Addenda:									
Net change in total assets and liabilities	- \$2,520	- \$3,807	- \$16,481	\$19,786	\$67	- \$2,642	\$152	- \$3,977	- \$1,234
Net change in total assets	10,647	15,691	12,974	20,748	509	11,248	10,128	11,782	4,305
Net change in total liabilities	13,167	19,498	29,455	961	443	13,890	9,976	15,759	5,538
Other financial information:									
Other money receipts	626	803	701	993	271	565	582	557	1,274
Mortgage principal paid on owned property	-2,279	-3,393	-4,881	-622	-39	-2,325	-1,670	-2,638	-1,789
Estimated market value of owned home	182,336	272,908	290,109	240,887	² 310	188,680	148,620	207,820	115,381
Estimated monthly rental value of owned home	898	1,345	1,451	1,146	² 1	930	726	1,027	565
Gifts of goods and services	1,198	1,517	1,534	1,477	556	1,231	1,034	1,324	851
Food	93	121	124	117	36	98	73	110	39
Alcoholic beverages	11	13	16	6	7	12	13	12	2
Housing	225	261	278	225	152	224	174	247	233
Housekeeping supplies	30	37	38	34	17	30	24	33	30
Household textiles	13	15	12	21	9	13	10	15	9
Appliances and miscellaneous housewares	21	26	29	18	10	21	21	22	11
Major appliances	7	10	13	5	1	8	9	7	5
Small appliances and miscellaneous housewares	13	15	16	14	9	14	12	14	7
Miscellaneous household equipment	55	67	79	40	32	58	38	67	29
Other housing	106	117	120	111	84	102	80	112	154
Apparel and services	241	282	282	283	158	250	262	245	141
Males, 2 and over	57	64	59	75	44	59	80	49	41
Females, 2 and over	87	108	105	114	45	92	76	100	31
Children under 2	45	52	61	33	31	46	47	46	32
Other apparel products and services	52	58	58	60	38	53	59	50	37
Jewelry and watches	21	23	28	15	16	21	14	25	² 16
All other apparel products and services	31	35	30	46	23	32	46	25	21
Transportation	109	139	145	126	48	113	87	124	70
Health care	23	30	26	37	9	25	24	25	² 6
Entertainment	103	131	144	104	46	107	98	111	62
Toys, games, arts and crafts, and tricycles	35	44	47	38	16	36	32	39	² 18
Other entertainment	68	87	96	67	30	70	66	72	44
Personal care products and services	18	21	24	13	11	19	16	20	5
Reading	1	1	1	2	(¹)	1	1	1	1
Education	283	399	377	441	50	288	207	327	229
All other gifts	93	119	117	124	40	96	78	104	63

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.