

**Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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) .....	117,356	79,072	50,172	28,900	38,284	107,087	34,382	72,705	10,269
Percent distribution of consumer units .....	100.0	67.4	42.8	24.6	32.6	91.3	29.3	62.0	8.7
Consumer unit characteristics (mean values):									
Income before taxes .....	\$58,712	\$70,791	\$82,432	\$50,580	\$33,765	\$59,878	\$51,666	\$63,761	\$46,554
Income after taxes .....	56,304	67,628	78,512	48,733	32,916	57,400	49,855	60,969	44,873
Age of reference person .....	48.6	52.3	46.5	62.5	40.9	48.4	46.6	49.2	51.0
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.1	2.2	2.5	2.4	2.5	2.5
Children under 18 .....	.6	.6	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.2	.3	.3	.3	.3
Earners .....	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles .....	2.0	2.3	2.5	2.0	1.2	1.9	1.5	2.1	2.6
Percent distribution:									
Sex of reference person:									
Male .....	47	48	50	46	45	47	45	48	47
Female .....	53	52	50	54	55	53	55	52	53
Housing tenure:									
Homeowner .....	67	100	100	100	n.a.	66	52	73	82
With mortgage .....	43	63	100	n.a.	n.a.	43	34	47	43
Without mortgage .....	25	37	n.a.	100	n.a.	23	18	26	39
Renter .....	33	n.a.	n.a.	n.a.	100	34	48	27	18
Race of reference person:									
Black or African-American .....	12	9	9	8	19	13	20	9	5
White, Asian, and all other races .....	88	91	91	92	81	87	80	91	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	11	8	9	6	16	11	16	9	2
Not Hispanic or Latino .....	89	92	91	94	84	89	84	91	98
Education of reference person:									
Elementary (1-8) .....	5	4	3	7	7	5	6	4	8
High school (9-12) .....	36	33	28	43	40	35	34	35	43
College .....	59	62	69	50	52	60	59	60	48
Never attended and other .....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	88	95	97	91	74	87	79	91	95
Annual aggregate expenditures .....	\$5,445,109	78.6	58.1	20.5	21.4	92.6	26.0	66.7	7.4
Food .....									
Food at home .....	695,361	76.3	55.6	20.7	23.7	92.0	25.7	66.3	8.0
Food at home .....	386,483	75.6	53.9	21.7	24.4	91.5	25.9	65.6	8.5
Cereals and bakery products .....	52,168	75.8	53.4	22.4	24.2	91.3	25.0	66.2	8.7
Cereals and cereal products .....	16,754	73.4	52.2	21.2	26.6	90.9	26.6	64.3	9.1
Bakery products .....	35,413	77.0	54.0	23.0	23.0	91.4	24.3	67.1	8.6
Meats, poultry, fish, and eggs .....	89,614	74.6	53.3	21.2	25.4	91.4	26.5	64.9	8.6
Beef .....	26,691	74.4	53.2	21.2	25.6	91.2	25.3	65.9	8.8
Pork .....	17,971	74.8	52.6	22.2	25.2	89.7	24.7	65.0	10.3
Other meats .....	12,084	75.0	53.2	21.8	25.0	91.2	25.1	66.2	8.8
Poultry .....	15,750	73.1	54.5	18.6	26.9	92.1	28.9	63.2	7.9
Fish and seafood .....	13,296	76.8	54.1	22.7	23.2	93.6	29.6	64.0	6.4
Eggs .....	3,822	71.5	50.3	21.2	28.5	91.7	28.6	63.1	8.3
Dairy products .....	44,340	76.4	54.1	22.3	23.6	91.0	24.7	66.2	9.0
Fresh milk and cream .....	17,108	74.3	52.2	22.1	25.7	90.6	25.0	65.6	9.4
Other dairy products .....	27,232	77.7	55.3	22.4	22.3	91.2	24.6	66.6	8.8

See footnotes at end of table.

**Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Fruits and vegetables .....	\$64,657	75.5	52.9	22.5	24.5	92.6	27.2	65.4	7.4
Fresh fruits .....	21,282	76.1	52.9	23.2	23.9	93.2	27.0	66.2	6.8
Fresh vegetables .....	20,479	75.8	54.2	21.6	24.2	92.3	27.6	64.8	7.7
Processed fruits .....	12,437	74.4	51.7	22.8	25.6	92.8	28.0	64.8	7.2
Processed vegetables .....	10,459	74.6	51.8	22.8	25.4	91.5	25.7	65.8	8.5
Other food at home .....	135,704	75.9	54.8	21.1	24.1	91.3	25.6	65.8	8.7
Sugar and other sweets .....	13,922	77.5	52.9	24.6	22.5	91.1	24.8	66.3	8.9
Fats and oils .....	9,961	74.6	51.5	23.1	25.4	90.3	26.5	63.8	9.7
Miscellaneous foods .....	71,424	75.9	55.2	20.6	24.1	91.7	25.4	66.3	8.3
Nonalcoholic beverages .....	35,546	74.4	55.0	19.5	25.6	90.6	26.2	64.4	9.4
Food prepared by consumer unit on out-of-town trips .....	4,851	84.7	59.6	25.1	15.3	94.1	24.8	69.4	5.9
Food away from home .....	308,878	77.3	57.9	19.4	22.7	92.7	25.4	67.3	7.3
Alcoholic beverages .....	49,981	73.2	56.6	16.6	26.8	94.4	29.1	65.3	5.6
Housing .....	1,779,780	76.7	59.4	17.3	23.3	93.7	27.3	66.4	6.3
Shelter .....	1,033,291	73.0	60.7	12.3	27.0	94.9	28.5	66.4	5.1
Owned dwellings .....	699,209	99.5	84.3	15.3	.5	94.1	22.7	71.4	5.9
Mortgage interest and charges .....	389,229	99.6	98.1	1.5	.4	94.9	23.0	71.9	5.1
Property taxes .....	180,801	99.5	68.5	31.0	.5	92.9	21.9	71.0	7.1
Maintenance, repairs, insurance, other expenses .....	129,180	99.4	64.7	34.7	.6	93.2	22.6	70.6	6.8
Rented dwellings .....	275,192	1.7	1.0	.7	98.3	96.9	44.3	52.6	3.1
Other lodging .....	58,890	90.8	59.5	31.3	9.2	95.0	23.4	71.6	5.0
Utilities, fuels, and public services .....	373,589	79.4	54.1	25.3	20.6	91.2	26.2	65.1	8.8
Natural gas .....	55,562	83.3	55.3	28.0	16.7	94.5	30.6	63.9	5.5
Electricity .....	135,543	79.0	53.4	25.6	21.0	90.4	24.9	65.5	9.6
Fuel oil and other fuels .....	16,615	91.1	51.4	39.8	8.9	74.6	8.6	66.0	25.4
Telephone services .....	122,946	73.6	52.5	21.1	26.4	91.9	27.5	64.4	8.1
Water and other public services .....	42,923	87.6	60.3	27.3	12.4	94.1	27.3	66.8	5.9
Household operations .....	93,946	83.8	62.1	21.8	16.2	94.5	28.6	65.9	5.5
Personal services .....	37,750	79.5	69.4	10.0	20.5	95.1	29.7	65.4	4.9
Other household expenses .....	56,196	86.8	57.1	29.6	13.2	94.2	27.9	66.3	5.8
Housekeeping supplies .....	71,636	82.3	58.8	23.6	17.7	89.5	23.3	66.2	10.5
Laundry and cleaning supplies .....	15,724	77.2	54.9	22.2	22.8	90.0	25.0	65.0	10.0
Other household products .....	37,457	84.5	60.6	23.8	15.5	89.4	22.7	66.6	10.6
Postage and stationery .....	18,456	82.4	58.2	24.2	17.6	89.5	23.0	66.5	10.5
Household furnishings and equipment .....	207,317	85.2	61.8	23.4	14.8	93.5	24.5	69.0	6.5
Household textiles .....	15,522	82.1	60.5	21.5	17.9	91.1	25.6	65.5	8.9
Furniture .....	54,855	83.0	62.0	21.0	17.0	95.7	27.5	68.2	4.3
Floor coverings .....	6,595	93.4	71.7	21.6	6.6	96.3	23.6	72.6	3.7
Major appliances .....	26,206	89.2	65.9	23.3	10.8	92.1	24.8	67.3	7.9
Small appliances, miscellaneous housewares .....	12,366	83.1	58.9	24.2	16.9	93.4	27.1	66.3	6.6
Miscellaneous household equipment .....	91,774	85.6	60.4	25.2	14.4	92.8	22.1	70.7	7.2
Apparel and services .....	221,139	73.8	56.0	17.8	26.2	93.3	29.1	64.1	6.7
Men and boys .....	51,561	74.2	56.9	17.3	25.8	93.3	26.9	66.4	6.7
Men, 16 and over .....	40,874	74.3	55.6	18.7	25.7	93.7	27.4	66.3	6.3
Boys, 2 to 15 .....	10,687	73.9	62.1	11.8	26.1	91.7	24.9	66.8	8.3
Women and girls .....	88,355	76.4	57.2	19.2	23.6	93.2	28.1	65.1	6.8
Women, 16 and over .....	74,186	76.3	55.9	20.4	23.7	93.2	29.1	64.1	6.8
Girls, 2 to 15 .....	14,169	76.5	63.8	12.7	23.5	93.2	22.8	70.4	6.8
Children under 2 .....	9,653	70.3	58.7	11.6	29.7	94.0	27.8	66.2	6.0
Footwear .....	37,536	68.6	51.6	16.9	31.4	92.6	31.4	61.3	7.4
Other apparel products and services .....	34,033	73.4	55.7	17.7	26.6	93.7	32.8	60.9	6.3

See footnotes at end of table.

**Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Transportation .....	\$979,231	79.0	57.2	21.7	21.0	91.5	24.3	67.1	8.5
Vehicle purchases (net outlay) .....	415,904	79.6	57.8	21.8	20.4	91.5	23.6	67.9	8.5
Cars and trucks, new .....	226,642	87.1	58.8	28.3	12.9	93.0	23.3	69.7	7.0
Cars and trucks, used .....	179,616	70.6	56.5	14.1	29.4	89.8	24.0	65.8	10.2
Other vehicles .....	9,646	73.3	62.4	10.9	26.7	89.3	25.6	63.7	210.7
Gasoline and motor oil .....	236,275	77.5	55.7	21.8	22.5	89.7	23.4	66.3	10.3
Other vehicle expenses .....	274,492	79.2	57.9	21.3	20.8	92.0	24.6	67.5	8.0
Vehicle finance charges .....	34,825	80.3	65.3	15.0	19.7	90.3	21.8	68.5	9.7
Maintenance and repairs .....	78,779	78.7	55.1	23.6	21.3	91.7	23.5	68.2	8.3
Vehicle insurance .....	107,187	78.3	55.6	22.7	21.7	91.7	24.8	66.9	8.3
Vehicle rental, leases, licenses, and other charges .....	53,701	80.9	61.6	19.3	19.1	94.3	27.5	66.8	5.7
Public transportation .....	52,560	79.0	55.5	23.5	21.0	95.7	32.8	62.9	4.3
Health care .....	312,649	83.9	49.3	34.6	16.1	91.1	24.4	66.6	8.9
Health insurance .....	159,691	84.0	48.3	35.7	16.0	91.4	24.2	67.2	8.6
Medical services .....	79,472	84.1	54.7	29.4	15.9	91.5	25.5	66.1	8.5
Drugs .....	61,150	83.3	44.2	39.1	16.7	90.1	24.3	65.8	9.9
Medical supplies .....	12,336	84.9	52.6	32.3	15.1	89.1	21.9	67.2	10.9
Entertainment .....	280,188	82.4	61.2	21.3	17.6	91.0	22.8	68.2	9.0
Fees and admissions .....	68,999	85.9	62.9	23.0	14.1	95.8	25.0	70.7	4.2
Audio and visual equipment and services .....	104,186	75.9	54.4	21.4	24.1	93.2	26.6	66.6	6.8
Pets, toys, hobbies, and playground equipment .....	49,267	84.1	62.8	21.3	15.9	89.5	22.7	66.8	10.5
Other entertainment supplies, equipment, and services .....	57,736	88.6	69.9	18.8	11.4	82.4	13.3	69.1	17.6
Personal care products and services .....	63,451	77.9	56.1	21.9	22.1	93.4	27.6	65.7	6.6
Reading .....	14,841	81.1	53.0	28.1	18.9	93.0	25.6	67.4	7.0
Education .....	110,325	77.3	59.5	17.8	22.7	96.1	28.4	67.7	3.9
Tobacco products and smoking supplies .....	37,445	61.6	42.5	19.1	38.4	87.6	25.7	61.9	12.4
Miscellaneous .....	94,813	79.8	54.8	25.0	20.2	91.9	27.8	64.0	8.1
Cash contributions .....	195,196	83.5	53.7	29.8	16.5	92.9	26.2	66.7	7.1
Personal insurance and pensions .....	610,709	83.4	65.8	17.6	16.6	92.9	25.1	67.9	7.1
Life and other personal insurance .....	44,721	90.4	67.1	23.3	9.6	92.4	21.1	71.3	7.6
Pensions and Social Security .....	565,988	82.8	65.7	17.1	17.2	93.0	25.4	67.6	7.0
Sources of income and personal taxes:									
Money income before taxes .....	6,890,176	81.2	60.0	21.2	18.8	93.1	25.8	67.3	6.9
Wages and salaries .....	5,432,555	80.6	65.3	15.3	19.4	93.7	25.4	68.3	6.3
Self-employment income .....	442,676	87.2	60.6	26.6	12.8	89.2	29.0	60.2	10.8
Social Security, private and government retirement .....	721,429	85.6	30.5	55.1	14.4	89.9	24.5	65.4	10.1
Interest, dividends, rental income, other property income .....	161,795	94.1	34.6	59.5	5.9	94.0	25.6	68.3	6.0
Unemployment and workers' compensation, veterans' benefits .....	23,869	68.2	48.1	20.1	31.8	88.4	28.0	60.4	11.6
Public assistance, supplemental security income, food stamps .....	40,279	30.4	15.2	15.2	69.6	93.6	42.5	51.1	6.4
Regular contributions for support .....	44,776	55.8	42.3	13.5	44.2	95.4	31.0	64.4	4.6
Other income .....	22,798	44.9	32.7	12.2	55.1	97.1	44.3	52.8	2.9

See footnotes at end of table.

**Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Personal taxes .....	\$282,544	88.5	69.6	18.9	11.5	93.9	22.0	71.8	6.1
Federal income taxes .....	199,055	89.0	71.0	18.1	11.0	94.5	22.1	72.4	5.5
State and local income taxes .....	62,706	84.2	67.1	17.1	15.8	93.6	21.5	72.2	6.4
Other taxes .....	20,783	96.5	64.3	32.2	3.5	89.1	23.1	66.0	10.9
Income after taxes .....	6,607,632	80.9	59.6	21.3	19.1	93.0	25.9	67.1	7.0

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

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

n.a. Not applicable.