

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005**

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) .....	117,356	79,072	50,172	28,900	38,284	107,087	34,382	72,705	10,269
Consumer unit characteristics:									
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 .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	88	95	97	91	74	87	79	91	95
Average annual expenditures .....	\$46,409	\$54,126	\$62,259	\$39,675	\$30,462	\$47,177	\$41,688	\$49,748	\$38,486
Food .....									
Food at home .....	5,931	6,712	7,235	5,629	4,314	6,016	5,494	6,248	5,100
Cereals and bakery products .....	3,297	3,693	3,872	3,316	2,475	3,327	3,091	3,430	3,007
Cereals and cereal products .....	445	500	518	464	330	448	404	467	417
Bakery products .....	143	156	162	141	117	143	138	146	139
Meats, poultry, fish, and eggs .....	302	345	355	323	214	305	266	321	278
Beef .....	764	845	887	755	597	771	735	786	704
Pork .....	228	251	264	225	179	229	208	238	216
Other meats .....	153	170	176	158	119	152	137	158	169
Poultry .....	103	115	119	104	79	104	94	108	97
Fish and seafood .....	134	146	159	116	111	136	141	135	114
Eggs .....	113	129	134	120	81	117	122	115	79
Dairy products .....	33	35	36	32	29	33	34	33	29
Fresh milk and cream .....	378	428	446	392	274	379	339	397	367
Other dairy products .....	146	161	166	150	115	146	132	152	147
Fruits and vegetables .....	232	268	280	242	159	233	207	245	221
Fresh fruits .....	552	617	636	578	416	563	543	572	441
Fresh vegetables .....	182	205	209	196	133	187	178	190	133
Processed fruits .....	175	196	206	175	130	178	175	179	144
Processed vegetables .....	106	117	119	112	83	109	107	109	82
Processed fruits .....	89	99	101	95	70	90	83	93	82

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	\$1,158	\$1,302	\$1,385	\$1,128	\$858	\$1,166	\$1,070	\$1,208	\$1,079
Sugar and other sweets .....	119	136	137	136	82	119	107	125	114
Fats and oils .....	85	94	95	91	66	85	82	86	88
Miscellaneous foods .....	609	685	733	585	452	616	560	641	542
Nonalcoholic beverages .....	303	335	363	274	238	303	287	310	307
Food prepared by consumer unit on out-of-town trips .....	41	52	58	42	19	43	35	46	28
Food away from home .....	2,634	3,019	3,364	2,313	1,839	2,689	2,403	2,818	2,093
Alcoholic beverages .....	426	463	530	323	351	444	447	442	258
Housing .....	15,167	17,262	20,956	10,815	10,838	15,586	14,202	16,233	10,799
Shelter .....	8,805	9,535	12,495	4,397	7,296	9,155	8,555	9,440	5,147
Owned dwellings .....	5,958	8,800	11,741	3,692	89	6,143	4,608	6,869	4,026
Mortgage interest and charges .....	3,317	4,901	7,607	203	44	3,449	2,604	3,849	1,932
Property taxes .....	1,541	2,275	2,468	1,940	24	1,569	1,154	1,766	1,242
Maintenance, repairs, insurance, other expenses .....	1,101	1,624	1,667	1,549	21	1,125	850	1,254	853
Rented dwellings .....	2,345	60	55	67	7,065	2,490	3,546	1,990	836
Other lodging .....	502	676	699	637	142	523	401	580	285
Utilities, fuels, and public services .....	3,183	3,751	4,026	3,273	2,011	3,183	2,843	3,343	3,191
Natural gas .....	473	586	612	539	242	490	495	488	296
Electricity .....	1,155	1,353	1,442	1,200	745	1,144	981	1,221	1,271
Fuel oil and other fuels .....	142	192	170	229	38	116	42	151	411
Telephone services .....	1,048	1,145	1,286	899	847	1,055	985	1,089	966
Water and other public services .....	366	475	516	406	139	377	341	394	247
Household operations .....	801	996	1,162	708	397	829	782	852	498
Personal services .....	322	379	522	131	203	335	326	339	182
Other household expenses .....	479	617	640	578	194	494	456	512	316
Housekeeping supplies .....	611	746	782	670	331	603	516	642	686
Laundry and cleaning supplies .....	134	154	161	139	94	133	122	138	144
Other household products .....	320	400	422	354	152	315	263	338	365
Postage and stationery .....	157	192	200	177	85	155	131	166	178
Household furnishings and equipment .....	1,767	2,234	2,491	1,766	803	1,815	1,506	1,956	1,277
Household textiles .....	132	161	177	128	73	133	121	138	128
Furniture .....	467	576	678	400	243	490	439	515	227
Floor coverings .....	56	78	94	49	11	59	45	66	24
Major appliances .....	223	296	341	214	74	226	190	242	200
Small appliances, miscellaneous housewares .....	105	130	138	114	55	108	102	111	77
Miscellaneous household equipment .....	782	993	1,063	862	347	799	609	884	620
Apparel and services .....	1,886	2,065	2,347	1,510	1,516	1,936	1,957	1,927	1,387
Men and boys .....	440	484	555	344	348	452	423	465	319
Men, 16 and over .....	349	384	427	298	275	360	343	367	236
Boys, 2 to 15 .....	91	100	128	46	73	92	80	97	83
Women and girls .....	754	853	947	662	547	774	763	779	555
Women, 16 and over .....	633	716	774	594	460	650	666	643	464
Girls, 2 to 15 .....	121	137	173	68	87	124	97	136	91
Children under 2 .....	82	86	108	41	75	85	81	87	55
Footwear .....	320	325	360	252	309	327	364	311	253
Other apparel products and services .....	290	316	377	211	236	298	326	285	205
Transportation .....	8,344	9,778	11,158	7,380	5,382	8,363	6,935	9,038	8,150
Vehicle purchases (net outlay) .....	3,544	4,188	4,795	3,135	2,213	3,555	2,861	3,884	3,427
Cars and trucks, new .....	1,931	2,496	2,654	2,221	765	1,968	1,533	2,174	1,547
Cars and trucks, used .....	1,531	1,603	2,021	877	1,381	1,507	1,256	1,625	1,780
Other vehicles .....	82	89	120	36	67	80	72	85	2100
Gasoline and motor oil .....	2,013	2,316	2,624	1,782	1,388	1,979	1,606	2,155	2,372

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	\$2,339	\$2,748	\$3,159	\$2,032	\$1,493	\$2,359	\$1,964	\$2,545	\$2,131
Vehicle finance charges .....	297	354	453	181	179	294	221	328	328
Maintenance and repairs .....	671	784	860	651	439	675	540	738	637
Vehicle insurance .....	913	1,061	1,189	840	607	918	773	986	866
Vehicle rental, leases, licenses, and other charges .....	458	549	657	361	268	473	430	493	300
Public transportation .....	448	525	580	430	288	470	504	454	220
Healthcare .....	2,664	3,318	3,060	3,773	1,314	2,660	2,230	2,863	2,702
Health insurance .....	1,361	1,696	1,538	1,972	667	1,363	1,124	1,476	1,338
Medical services .....	677	845	866	810	330	679	588	722	654
Drugs .....	521	644	530	848	267	515	437	552	580
Medical supplies .....	105	132	127	142	49	103	80	114	129
Entertainment .....	2,388	2,921	3,381	2,101	1,286	2,383	1,873	2,620	2,437
Fees and admissions .....	588	750	865	550	253	617	503	671	283
Audio and visual equipment and services .....	888	1,000	1,129	775	656	907	807	954	690
Pets, toys, hobbies, and playground equipment .....	420	524	597	389	205	413	335	449	484
Other entertainment supplies, equipment, and services .....	492	647	790	388	172	445	227	546	981
Personal care products and services .....	541	625	685	512	367	555	526	569	396
Reading .....	126	152	157	144	73	129	111	138	101
Education .....	940	1,078	1,304	686	654	990	914	1,026	418
Tobacco products and smoking supplies .....	319	292	317	249	375	306	280	319	453
Miscellaneous .....	808	957	1,026	834	501	814	778	833	742
Cash contributions .....	1,663	2,061	2,090	2,011	841	1,694	1,489	1,790	1,347
Personal insurance and pensions .....	5,204	6,441	8,014	3,710	2,649	5,301	4,454	5,701	4,194
Life and other personal insurance .....	381	511	598	361	112	386	275	439	330
Pensions and Social Security .....	4,823	5,930	7,416	3,349	2,537	4,915	4,179	5,263	3,865
Sources of income and personal taxes:									
Money income before taxes .....	58,712	70,791	82,432	50,580	33,765	59,878	51,666	63,761	46,554
Wages and salaries .....	46,291	55,367	70,707	28,734	27,547	47,559	40,192	51,042	33,073
Self-employment income .....	3,772	4,881	5,348	4,070	1,482	3,689	3,736	3,666	4,644
Social Security, private and government retirement .....	6,147	7,812	4,385	13,762	2,709	6,056	5,142	6,488	7,101
Interest, dividends, rental income, other property income .....	1,379	1,925	1,115	3,331	250	1,420	1,206	1,520	952
Unemployment and workers' compensation, veterans' benefits .....	203	206	229	166	198	197	195	198	269
Public assistance, supplemental security income, food stamps .....	343	155	122	211	732	352	498	283	252
Regular contributions for support .....	382	316	377	209	517	399	403	397	200
Other income .....	194	129	149	96	328	207	294	166	64
Personal taxes .....	2,408	3,162	3,920	1,847	848	2,477	1,811	2,792	1,682
Federal income taxes .....	1,696	2,241	2,816	1,244	570	1,756	1,280	1,981	1,073
State and local income taxes .....	534	667	838	371	259	548	392	622	388
Other taxes .....	177	254	266	231	19	173	139	189	221
Income after taxes .....	56,304	67,628	78,512	48,733	32,916	57,400	49,855	60,969	44,873

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	-\$9,495	-\$12,774	-\$26,883	\$11,722	-\$2,725	-\$9,694	-\$8,876	-\$10,081	-\$7,425
Net change in total assets .....	10,661	16,018	17,861	12,819	-402	11,688	9,058	12,932	-44
Net change in total liabilities .....	20,157	28,792	44,744	1,097	2,323	21,382	17,934	23,013	7,381
Other financial information:									
Other money receipts .....	530	665	563	842	251	546	599	521	363
Mortgage principal paid on owned property .....	-2,092	-3,092	-4,507	-633	-27	-2,143	-1,424	-2,483	-1,558
Estimated market value of owned home .....	164,800	243,517	263,286	209,198	2,219	167,751	128,953	186,098	134,032
Estimated monthly rental value of owned home .....	833	1,236	1,344	1,047	( <sup>3</sup> )	857	666	947	581
Gifts of goods and services .....	1,091	1,386	1,357	1,447	483	1,118	872	1,232	819
Food .....	111	144	136	161	43	115	69	136	77
Alcoholic beverages .....	14	16	21	6	9	15	11	16	6
Housing .....	233	290	254	362	115	236	183	260	200
Housekeeping supplies .....	31	38	38	36	19	31	21	35	38
Household textiles .....	13	16	15	18	8	13	8	16	15
Appliances and miscellaneous housewares .....	24	30	28	34	10	25	21	27	10
Major appliances .....	7	9	10	8	2	7	7	7	4
Small appliances and miscellaneous housewares .....	17	21	18	26	8	18	14	19	6
Miscellaneous household equipment .....	66	90	67	138	17	69	50	77	38
Other housing .....	98	117	106	136	60	98	85	105	99
Apparel and services .....	205	235	232	242	143	210	201	214	149
Males, 2 and over .....	48	57	56	60	30	49	42	52	41
Females, 2 and over .....	77	91	81	113	46	78	70	82	62
Children under 2 .....	37	41	46	30	30	38	34	40	27
Other apparel products and services .....	42	45	49	39	37	45	56	40	19
Jewelry and watches .....	22	22	28	13	21	23	29	20	13
All other apparel products and services .....	21	23	21	26	16	22	27	20	26
Transportation .....	58	66	64	70	41	60	54	62	37
Health care .....	44	56	43	79	18	45	38	48	33
Entertainment .....	74	94	105	72	33	77	58	86	44
Toys, games, arts and crafts, and tricycles .....	25	31	33	29	13	26	21	28	20
Other entertainment .....	49	62	72	43	20	51	37	58	24
Personal care products and services .....	16	20	21	19	8	17	16	18	10
Reading .....	1	1	1	2	( <sup>1</sup> )	1	1	1	2
Education .....	247	349	365	323	37	256	163	301	153
All other gifts .....	88	114	115	112	35	86	79	90	110

<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.