

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003

(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)	115,356	77,194	47,104	30,090	38,163	101,047	34,423	66,625	14,309
Percent distribution of consumer units	100.0	66.9	40.8	26.1	33.1	87.6	29.8	57.8	12.4
Consumer unit characteristics (mean values):									
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 186	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over3	.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
Annual aggregate expenditures	\$4,706,196	77.7	56.3	21.3	22.3	89.3	26.7	62.6	10.7
Food	614,570	74.0	53.4	20.6	26.0	88.7	27.8	60.9	11.3
Food at home	360,060	73.6	51.9	21.6	26.4	87.9	27.7	60.2	12.1
Cereals and bakery products	50,831	74.2	51.8	22.4	25.8	88.3	27.4	60.9	11.7
Cereals and cereal products	17,277	71.5	50.9	20.5	28.5	88.5	28.2	60.3	11.5
Bakery products	33,554	75.6	52.2	23.4	24.4	88.2	27.0	61.3	11.8
Meats, poultry, fish, and eggs	94,890	72.4	51.4	21.0	27.6	86.9	27.9	59.0	13.1
Beef	28,257	71.8	51.8	20.0	28.2	83.6	26.9	56.7	16.4
Pork	19,634	74.2	51.2	23.0	25.8	86.5	26.9	59.6	13.5
Other meats	11,739	74.0	51.6	22.5	26.0	87.6	26.1	61.5	12.4
Poultry	16,642	70.8	51.6	19.2	29.2	89.7	30.0	59.7	10.3
Fish and seafood	14,322	72.8	52.1	20.7	27.2	90.2	30.0	60.2	9.8
Eggs	4,296	69.6	46.8	22.8	30.4	87.3	29.3	58.0	12.7
Dairy products	37,746	74.2	52.5	21.7	25.8	87.8	27.3	60.5	12.2
Fresh milk and cream	14,561	72.3	50.9	21.4	27.7	86.9	27.3	59.6	13.1
Other dairy products	23,185	75.5	53.6	21.9	24.5	88.3	27.3	61.0	11.7
Fruits and vegetables	61,614	73.3	50.6	22.7	26.7	89.5	28.7	60.8	10.5
Fresh fruits	19,664	73.9	51.3	22.6	26.1	90.5	29.0	61.5	9.5
Fresh vegetables	19,789	73.0	50.3	22.7	27.0	89.5	29.1	60.4	10.5
Processed fruits	12,473	72.6	50.2	22.4	27.4	90.0	29.1	60.9	10.0
Processed vegetables	9,688	74.0	50.4	23.6	26.0	86.7	26.5	60.2	13.3

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, 2003 — 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	
Other food at home	\$114,979	74.2	53.0	21.2	25.8	87.7	27.3	60.4	12.3
Sugar and other sweets	13,703	74.9	50.3	24.6	25.1	87.2	27.5	59.7	12.8
Fats and oils	9,865	74.0	50.0	24.0	26.0	87.7	26.9	60.8	12.3
Miscellaneous foods	56,342	74.2	54.1	20.1	25.8	88.5	27.4	61.1	11.5
Nonalcoholic beverages	30,883	72.8	52.3	20.4	27.2	86.3	27.6	58.7	13.7
Food prepared by consumer unit on out-of-town trips	4,185	82.8	57.7	25.2	17.2	89.2	23.7	65.5	10.8
Food away from home	254,510	74.7	55.5	19.2	25.3	89.9	28.1	61.9	10.1
Alcoholic beverages	45,028	71.4	54.9	16.5	28.6	90.7	28.9	61.8	9.3
Housing	1,549,166	75.6	58.0	17.6	24.4	91.1	27.8	63.3	8.9
Shelter	909,862	71.9	59.5	12.4	28.1	92.5	28.9	63.6	7.5
Owned dwellings	607,115	99.6	83.7	15.8	.4	91.4	23.2	68.2	8.6
Mortgage interest and charges	340,765	99.6	98.8	.8	.4	91.9	22.8	69.1	8.1
Property taxes	155,019	99.6	66.1	33.5	.4	91.0	21.2	69.8	9.0
Maintenance, repairs, insurance, other expenses	111,332	99.5	62.1	37.4	.5	90.4	27.5	62.9	9.6
Rented dwellings	251,419	2.0	1.0	.9	98.0	95.2	43.5	51.7	4.8
Other lodging	51,328	86.6	58.8	27.8	13.4	91.5	24.4	67.2	8.5
Utilities, fuels, and public services	324,316	79.1	52.5	26.5	20.9	88.3	26.8	61.5	11.7
Natural gas	45,221	83.3	54.3	29.1	16.7	93.9	31.8	62.1	6.1
Electricity	118,577	79.0	51.3	27.8	21.0	86.4	25.5	60.9	13.6
Fuel oil and other fuels	12,634	88.8	51.5	37.3	11.2	73.6	9.4	64.3	26.4
Telephone services	110,246	73.0	50.9	22.1	27.0	88.6	27.9	60.8	11.4
Water and other public services	37,639	88.4	59.4	28.9	11.6	91.5	27.5	64.0	8.5
Household operations	81,573	83.4	58.6	24.8	16.6	92.7	27.5	65.2	7.3
Personal services	33,861	80.1	61.3	18.9	19.9	92.2	29.1	63.0	7.8
Other household expenses	47,713	85.8	56.8	29.0	14.2	93.1	26.4	66.7	6.9
Housekeeping supplies	60,858	79.7	56.5	23.3	20.3	87.3	25.6	61.7	12.7
Laundry and cleaning supplies	15,223	72.6	51.5	21.1	27.4	85.4	27.6	57.8	14.6
Other household products	30,308	82.3	58.9	23.4	17.7	87.8	24.9	62.9	12.2
Postage and stationery	15,327	81.8	56.6	25.2	18.2	88.3	25.2	63.1	11.7
Household furnishings and equipment	172,556	84.0	60.8	23.2	16.0	89.9	24.7	65.2	10.1
Household textiles	13,067	82.8	58.9	24.0	17.2	91.8	25.4	66.4	8.2
Furniture	46,237	82.3	61.3	21.0	17.7	91.1	25.7	65.4	8.9
Floor coverings	5,971	92.7	64.5	28.2	7.3	93.6	24.5	69.1	6.4
Major appliances	22,566	87.4	56.1	31.2	12.6	88.5	26.0	62.5	11.5
Small appliances, miscellaneous housewares	10,107	80.5	60.1	20.4	19.5	90.2	29.1	61.1	9.8
Miscellaneous household equipment	74,607	84.0	62.1	21.9	16.0	88.8	22.9	66.0	11.2
Apparel and services	188,856	73.7	55.9	17.8	26.3	90.8	29.1	61.6	9.2
Men and boys	42,800	74.7	58.7	16.0	25.3	91.0	29.1	61.9	9.0
Men, 16 and over	32,488	74.3	57.8	16.5	25.7	91.7	29.8	61.8	8.3
Boys, 2 to 15	10,312	76.1	61.7	14.4	23.9	89.0	26.8	62.2	11.0
Women and girls	73,034	77.4	57.0	20.4	22.6	90.1	27.6	62.4	9.9
Women, 16 and over	60,844	77.9	56.2	21.7	22.1	90.0	27.8	62.2	10.0
Girls, 2 to 15	12,190	75.0	61.1	13.9	25.0	90.4	26.6	63.8	9.6
Children under 2	9,384	66.2	55.2	11.0	33.8	90.7	31.3	59.4	9.3
Footwear	33,823	69.2	52.4	16.8	30.8	89.2	29.0	60.3	10.8
Other apparel products and services	29,816	70.6	53.1	17.6	29.4	93.9	32.4	61.4	6.1
Transportation	897,513	79.1	56.7	22.5	20.9	86.2	25.3	60.9	13.8
Vehicle purchases (net outlay)	430,483	80.8	58.0	22.8	19.2	84.0	25.2	58.8	16.0
Cars and trucks, new	236,765	86.8	61.3	25.6	13.2	86.3	23.9	62.3	13.7
Cars and trucks, used	185,892	73.0	53.6	19.4	27.0	81.6	26.9	54.7	18.4
Other vehicles	7,827	81.8	61.9	19.9	18.2	72.7	20.6	52.0	27.3
Gasoline and motor oil	153,742	76.8	53.7	23.1	23.2	85.2	23.6	61.6	14.8

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, 2003 — 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	
Other vehicle expenses	\$268,875	78.3	57.1	21.2	21.7	88.9	25.5	63.5	11.1
Vehicle finance charges	42,750	79.1	64.2	14.9	20.9	85.1	22.5	62.7	14.9
Maintenance and repairs	71,381	76.9	52.2	24.7	23.1	88.1	25.8	62.4	11.9
Vehicle insurance	104,428	78.2	55.0	23.2	21.8	88.7	25.6	63.0	11.3
Vehicle rental, leases, licenses, other charges	50,316	79.7	62.1	17.6	20.3	93.9	27.3	66.6	6.1
Public transportation	44,413	76.0	51.5	24.5	24.0	94.8	32.5	62.3	5.2
Health care	278,705	83.3	47.1	36.2	16.7	86.6	25.3	61.4	13.4
Health insurance	144,383	83.6	47.0	36.7	16.4	86.5	23.7	62.8	13.5
Medical services	68,155	83.7	51.6	32.1	16.3	88.1	26.8	61.3	11.9
Drugs	53,821	82.4	41.0	41.4	17.6	85.1	26.9	58.2	14.9
Medical supplies	12,346	81.9	50.4	31.5	18.1	87.6	28.5	59.1	12.4
Entertainment	237,501	82.0	58.6	23.5	18.0	88.3	23.6	64.7	11.7
Fees and admissions	57,039	83.5	62.0	21.6	16.5	93.5	24.6	68.9	6.5
Television, radios, sound equipment	84,210	74.9	53.0	21.9	25.1	90.0	27.2	62.8	10.0
Pets, toys, and playground equipment	43,580	83.0	57.3	25.7	17.0	83.2	22.1	61.0	16.8
Other entertainment supplies, equipment, and services	52,672	90.8	64.7	26.1	9.2	84.1	18.1	66.0	15.9
Personal care products and services	60,708	76.0	53.2	22.8	24.0	90.4	28.4	62.0	9.6
Reading	14,681	81.3	50.8	30.5	18.7	91.6	27.8	63.8	8.4
Education	90,347	72.0	56.2	15.8	28.0	94.5	27.4	67.1	5.5
Tobacco products and smoking supplies	33,418	65.5	43.6	21.8	34.5	84.1	26.9	57.2	15.9
Miscellaneous	69,879	79.5	53.1	26.4	20.5	88.9	25.1	63.8	11.1
Cash contributions	158,025	85.1	49.2	35.9	14.9	91.3	26.3	65.1	8.7
Personal insurance and pensions	467,798	82.4	63.2	19.2	17.6	89.9	25.1	64.8	10.1
Life and other personal insurance	45,831	88.8	64.3	24.5	11.2	88.3	23.2	65.1	11.7
Pensions and Social Security	421,968	81.7	63.0	18.6	18.3	90.0	25.3	64.7	10.0
Sources of income and personal taxes: ¹									
Money income before taxes	4,979,403	80.2	58.2	22.0	19.8	90.0	25.4	64.6	10.0
Wages and salaries	4,012,508	79.4	62.8	16.6	20.6	90.8	25.2	65.6	9.2
Self-employment income	208,249	90.0	62.5	27.5	10.0	85.2	24.7	60.5	14.8
Social Security, private and government retirement	545,459	85.8	30.2	55.6	14.2	86.2	25.8	60.4	13.8
Interest, dividends, rental income, other property income	106,877	92.3	42.7	49.6	7.7	90.7	26.0	64.7	9.3
Unemployment and workers' compensation, veterans' benefits	26,217	69.1	49.0	20.1	30.9	90.3	29.4	61.0	9.7
Public assistance, supplemental security income, food stamps	30,609	36.7	18.5	18.2	63.3	89.1	47.8	41.3	10.9
Regular contributions for support	33,396	54.9	40.6	14.3	45.1	91.6	29.0	62.6	8.4
Other income	16,088	37.7	30.4	7.2	62.3	93.4	27.8	65.5	6.6
Personal taxes	246,569	86.5	60.0	26.5	13.5	91.5	29.7	61.7	8.5
Federal income taxes	179,498	87.1	58.9	28.1	12.9	92.4	31.3	61.1	7.6
State and local income taxes	48,845	80.5	64.0	16.5	19.5	90.6	26.4	64.2	9.4
Other taxes	18,226	97.5	60.4	37.1	2.5	84.9	23.5	61.3	15.1
Income after taxes	4,732,834	79.9	58.1	21.8	20.1	89.9	25.2	64.7	10.1

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

² Value less than 0.5.
n.a. Not applicable.