

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004

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)	116,282	78,698	49,098	29,600	37,584	101,336	34,336	67,001	14,945
Consumer unit characteristics:									
Income before taxes	\$54,453	\$65,436	\$76,571	\$46,967	\$31,455	\$55,769	\$46,596	\$60,470	\$45,530
Income after taxes	52,287	62,574	73,104	45,107	30,748	53,542	44,668	58,090	43,779
Age of reference person	48.5	52.3	46.3	62.3	40.4	48.0	46.7	48.7	51.6
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	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.1	.3	.3	.3	.4
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles	1.9	2.3	2.5	2.0	1.2	1.9	1.5	2.0	2.5
Percent distribution:									
Sex of reference person:									
Male	48	50	52	46	45	48	46	49	47
Female	52	50	48	54	55	52	54	51	53
Housing tenure:									
Homeowner	68	100	100	100	n.a.	65	53	72	83
With mortgage	42	62	100	n.a.	n.a.	43	34	47	39
Without mortgage	25	38	n.a.	100	n.a.	23	19	25	43
Renter	32	n.a.	n.a.	n.a.	100	35	47	28	17
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 (new UCC Q20032)	11	8	9	6	16	11	16	9	6
Not Hispanic or Latino (new UCC Q20032)	89	92	91	94	84	89	84	91	94
Education of reference person:									
Elementary (1-8)	5	5	3	8	7	5	7	4	7
High school (9-12)	35	34	28	45	38	34	35	34	45
College	59	61	69	47	54	61	59	62	47
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	95	97	92	74	87	79	91	95
Average annual expenditures	\$43,395	\$50,195	\$57,978	\$36,936	\$29,170	\$44,172	\$38,428	\$47,107	\$38,088
Food	13.3	12.9	12.2	14.1	15.0	13.3	13.9	13.0	13.8
Food at home	7.7	7.4	6.9	8.6	8.9	7.6	7.9	7.5	8.4
Cereals and bakery products	1.1	1.0	.9	1.2	1.2	1.0	1.1	1.0	1.2
Cereals and cereal products .....	.4	.3	.3	.4	.5	.3	.4	.3	.4
Bakery products .....	.7	.7	.6	.8	.8	.7	.7	.7	.8
Meats, poultry, fish, and eggs	2.0	1.9	1.8	2.2	2.4	2.0	2.2	1.9	2.3
Beef .....	.6	.6	.5	.7	.7	.6	.6	.6	.8
Pork .....	.4	.4	.4	.5	.5	.4	.4	.4	.6
Other meats .....	.2	.2	.2	.3	.3	.2	.2	.2	.3
Poultry .....	.4	.3	.3	.3	.5	.4	.4	.3	.3
Fish and seafood .....	.3	.3	.3	.3	.4	.3	.4	.3	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1

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, 2004 — 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	
Dairy products .....	.9	.8	.8	1.0	1.0	.8	.8	.8	.9
Fresh milk and cream .....	.3	.3	.3	.4	.4	.3	.3	.3	.4
Other dairy products .....	.5	.5	.5	.6	.5	.5	.5	.5	.5
Fruits and vegetables	1.3	1.2	1.1	1.5	1.5	1.3	1.4	1.3	1.2
Fresh fruits .....	.4	.4	.4	.5	.5	.4	.5	.4	.4
Fresh vegetables .....	.4	.4	.4	.5	.5	.4	.4	.4	.4
Processed fruits .....	.3	.2	.2	.3	.3	.3	.3	.2	.2
Processed vegetables .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Other food at home	2.5	2.4	2.3	2.7	2.7	2.4	2.5	2.4	2.8
Sugar and other sweets .....	.3	.3	.3	.4	.3	.3	.3	.3	.3
Fats and oils .....	.2	.2	.2	.2	.2	.2	.2	.2	.3
Miscellaneous foods	1.2	1.2	1.1	1.3	1.3	1.2	1.2	1.2	1.3
Nonalcoholic beverages .....	.7	.6	.6	.7	.8	.6	.7	.6	.8
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.5	5.4	5.4	6.2	5.6	5.9	5.5	5.5
Alcoholic beverages	1.1	1.0	.9	1.0	1.3	1.1	1.2	1.0	.8
Housing	32.1	31.2	33.1	26.5	35.3	32.8	33.5	32.5	26.4
Shelter	18.4	16.9	19.4	10.6	23.8	19.2	20.0	18.9	12.3
Owned dwellings	12.3	15.6	18.2	9.0	.2	12.6	10.6	13.5	9.3
Mortgage interest and charges	6.8	8.6	11.8	.3	.1	7.0	5.9	7.5	4.9
Property taxes	3.2	4.1	3.8	4.8	.1	3.3	2.7	3.6	2.2
Maintenance, repairs, insurance, other expenses	2.3	2.9	2.6	3.9	(²)	2.3	2.0	2.4	2.2
Rented dwellings	5.1	.1	.1	.2	22.9	5.5	8.4	4.2	2.0
Other lodging	1.1	1.2	1.1	1.4	.6	1.1	1.0	1.2	.9
Utilities, fuels, and public services	6.7	6.9	6.4	8.1	6.3	6.7	6.8	6.6	7.4
Natural gas	1.0	1.1	1.0	1.3	.7	1.0	1.2	1.0	.5
Electricity	2.5	2.5	2.3	3.1	2.3	2.4	2.3	2.4	3.2
Fuel oil and other fuels .....	.3	.3	.3	.5	.1	.2	.1	.3	.7
Telephone services	2.3	2.2	2.1	2.3	2.7	2.3	2.4	2.2	2.4
Water and other public services .....	.8	.8	.8	.9	.4	.8	.8	.8	.6
Household operations	1.7	1.9	1.9	1.8	1.3	1.8	1.8	1.8	1.3
Personal services .....	.7	.7	.8	.4	.7	.7	.7	.7	.5
Other household expenses	1.0	1.2	1.1	1.4	.6	1.1	1.1	1.1	.7
Housekeeping supplies	1.4	1.4	1.3	1.7	1.2	1.4	1.3	1.4	1.5
Laundry and cleaning supplies .....	.3	.3	.3	.4	.4	.3	.4	.3	.4
Other household products .....	.7	.7	.7	.9	.5	.7	.6	.7	.7
Postage and stationery .....	.4	.4	.3	.5	.3	.4	.4	.4	.4
Household furnishings and equipment	3.8	4.1	4.0	4.3	2.6	3.8	3.5	3.9	3.9
Household textiles .....	.4	.4	.3	.6	.3	.4	.3	.4	.3
Furniture	1.0	1.0	1.1	.9	.7	1.0	.8	1.0	.8
Floor coverings .....	.1	.1	.1	.1	(²)	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.7	.3	.4	.5	.4	.6
Small appliances, miscellaneous									
housewares .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.6	1.8	1.8	1.8	1.2	1.6	1.5	1.6	1.8
Apparel and services	4.2	4.0	4.0	3.7	4.9	4.2	4.6	4.1	3.8
Men and boys .....	.9	.9	.9	.8	1.0	.9	1.0	.9	.9
Men, 16 and over .....	.7	.7	.7	.7	.8	.7	.8	.7	.7
Boys, 2 to 15 .....	.2	.2	.2	.1	.2	.2	.2	.2	.2

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, 2004 — 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	
Women and girls	1.7	1.7	1.7	1.6	1.8	1.7	1.8	1.7	1.6
Women, 16 and over	1.5	1.4	1.4	1.4	1.5	1.5	1.5	1.4	1.4
Girls, 2 to 15 .....	.2	.3	.3	.2	.2	.3	.2	.3	.2
Children under 2 .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Footwear .....	.8	.7	.7	.6	1.0	.8	.9	.7	.7
Other apparel products and services .....	.6	.6	.6	.5	.7	.6	.7	.6	.4
Transportation	18.0	18.2	18.5	17.8	17.1	17.4	16.6	17.8	22.2
Vehicle purchases (net outlay)	7.8	8.1	8.4	7.4	6.9	7.4	6.6	7.8	10.8
Cars and trucks, new	4.0	4.4	4.6	3.9	2.7	4.0	3.3	4.2	4.6
Cars and trucks, used	3.6	3.5	3.6	3.4	4.1	3.3	3.1	3.4	6.0
Other vehicles .....	.2	.2	.2	.2	.1	.2	.2	.2	3.1
Gasoline and motor oil	3.7	3.6	3.6	3.8	3.8	3.5	3.3	3.6	5.1
Other vehicle expenses	5.5	5.5	5.5	5.4	5.3	5.4	5.3	5.4	5.8
Vehicle finance charges .....	.7	.8	.9	.5	.7	.7	.7	.7	1.0
Maintenance and repairs	1.5	1.5	1.4	1.7	1.5	1.5	1.5	1.5	1.7
Vehicle insurance	2.2	2.2	2.2	2.4	2.2	2.2	2.2	2.2	2.5
Vehicle rental, leases, licenses, other charges	1.0	1.0	1.1	.9	.9	1.0	1.0	1.0	.6
Public transportation	1.0	1.0	1.0	1.1	1.0	1.1	1.3	1.0	.6
Health care	5.9	6.4	5.1	9.7	4.4	5.7	5.5	5.7	8.1
Health insurance	3.1	3.3	2.6	5.1	2.3	3.0	2.8	3.0	4.0
Medical services	1.5	1.6	1.4	2.2	1.0	1.4	1.3	1.4	2.2
Drugs	1.1	1.2	.8	2.0	.9	1.0	1.1	1.0	1.6
Medical supplies .....	.3	.3	.2	.4	.2	.3	.3	.3	.3
Entertainment	5.1	5.4	5.2	5.8	4.1	5.1	4.6	5.2	5.5
Fees and admissions	1.2	1.3	1.3	1.3	.9	1.3	1.2	1.3	.9
Television, radios, sound equipment	1.8	1.8	1.8	1.8	2.0	1.8	1.9	1.8	1.8
Pets, toys, hobbies, and playground equipment ..	.9	.9	.9	.9	.7	.8	.7	.9	1.2
Other entertainment supplies, equipment, and services	1.2	1.4	1.2	1.7	.6	1.2	.9	1.3	1.6
Personal care products and services	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.3	1.2
Reading .....	.3	.3	.3	.4	.3	.3	.3	.3	.3
Education	2.1	1.9	2.0	1.7	2.7	2.2	2.3	2.2	1.2
Tobacco products and smoking supplies .....	.7	.5	.5	.7	1.1	.6	.7	.6	.9
Miscellaneous	1.6	1.6	1.4	2.1	1.7	1.6	1.5	1.6	1.8
Cash contributions	3.2	3.6	2.8	5.6	2.1	3.3	3.1	3.3	3.2
Personal insurance and pensions	11.1	11.8	12.7	9.6	8.7	11.2	10.8	11.3	10.8
Life and other personal insurance .....	.9	1.0	1.0	1.1	.5	.9	.7	.9	1.1
Pensions and Social Security	10.2	10.8	11.7	8.5	8.2	10.3	10.1	10.4	9.6
Sources of income and personal taxes:									
Money income before taxes	\$54,453	\$65,436	\$76,571	\$46,967	\$31,455	\$55,769	\$46,596	\$60,470	\$45,530
Wages and salaries	79.3	78.6	86.2	57.9	82.6	80.2	79.6	80.5	71.8
Self-employment income	5.5	6.0	5.6	7.1	3.3	5.2	5.0	5.3	8.0
Social Security, private and government retirement	10.7	11.5	5.5	27.5	7.6	10.2	10.4	10.1	15.6
Interest, dividends, rental income, other property income	2.3	2.6	1.4	5.8	1.1	2.3	2.3	2.3	2.7
Unemployment and workers' compensation, veterans' benefits .....	.4	.4	.4	.4	.7	.4	.4	.4	.4
Public assistance, supplemental security income, food stamps .....	.6	.3	.2	.5	1.9	.6	1.1	.4	.6
Regular contributions for support .....	.8	.5	.5	.5	1.8	.8	.8	.8	.6
Other income .....	.3	.2	.2	.3	1.0	.4	.5	.3	.2

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, 2004 — 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	
Personal taxes	4.0	4.4	4.5	4.0	2.2	4.0	4.1	3.9	3.8
Federal income taxes	2.8	3.1	3.2	2.8	1.5	2.8	2.9	2.8	2.6
State and local income taxes .....	.9	.9	1.0	.6	.7	.9	.9	.9	.8
Other taxes .....	.3	.4	.3	.6	.1	.3	.4	.3	.5
Income after taxes	96.0	95.6	95.5	96.0	97.8	96.0	95.9	96.1	96.2

¹ Value less than 0.5.
² Value less than 0.05.

³ Data are likely to have large sampling errors.
n.a. Not applicable.