

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010**

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) .....	121,107	79,451	49,278	30,173	41,656	110,689	35,249	75,440	10,418
Consumer unit characteristics:									
Income before taxes .....	\$62,481	\$75,653	\$88,962	\$53,917	\$37,359	\$63,887	\$57,510	\$66,866	\$47,548
Income after taxes .....	60,712	73,249	86,056	52,334	36,800	62,066	55,700	65,040	46,331
Age of reference person .....	49.4	53.6	47.8	63.0	41.5	49.0	46.2	50.4	53.5
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.5
Children under 18 .....	.6	.6	.8	.3	.7	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.8	.2	.3	.2	.3	.4
Earners .....	1.3	1.4	1.6	.9	1.1	1.3	1.3	1.3	1.1
Vehicles .....	1.9	2.3	2.5	2.1	1.1	1.9	1.4	2.0	2.5
Percent distribution:									
Sex of reference person:									
Male .....	47	48	49	45	45	47	46	47	46
Female .....	53	52	51	55	55	53	54	53	54
Housing tenure:									
Homeowner .....	66	100	100	100	n.a.	64	50	71	81
With mortgage .....	41	62	100	n.a.	n.a.	41	32	45	37
Without mortgage .....	25	38	n.a.	100	n.a.	23	17	26	43
Renter .....	34	n.a.	n.a.	n.a.	100	36	50	29	19
Race of reference person:									
Black or African-American .....	12	9	9	7	19	13	20	10	6
White, Asian, and all other races .....	88	91	91	93	81	87	80	90	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	9	10	8	18	13	18	11	3
Not Hispanic or Latino .....	88	91	90	92	82	87	82	89	97
Education of reference person:									
Elementary (1-8) .....	5	4	3	6	6	5	5	4	7
High school (9-12) .....	35	33	27	42	39	34	33	34	45
College .....	60	63	70	51	54	61	61	61	48
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	88	96	98	92	74	87	78	92	95
Average annual expenditures .....	\$48,109	\$55,780	\$63,235	\$43,179	\$33,460	\$48,948	\$44,438	\$51,043	\$39,144
Food .....									
Food at home .....	6,129	6,820	7,350	5,715	4,802	6,211	5,847	6,376	5,222
Cereals and bakery products .....	3,624	4,000	4,215	3,531	2,902	3,641	3,424	3,739	3,435
Cereals and cereal products .....	502	559	585	502	391	504	471	518	481
Bakery products .....	165	179	191	154	136	165	165	165	158
Meats, poultry, fish, and eggs .....	337	380	394	348	255	338	306	353	322
Beef .....	784	851	885	775	657	789	776	794	737
Pork .....	217	242	244	238	168	215	210	218	232
Other meats .....	149	162	164	159	123	147	142	148	176
Poultry .....	117	129	137	111	95	117	111	120	117
Fish and seafood .....	138	144	155	122	126	141	141	141	107
Eggs .....	117	126	137	101	100	122	123	121	65
Dairy products .....	46	47	48	44	45	47	49	46	40
Fruits and vegetables .....	380	427	450	375	292	381	347	396	378
Fresh milk and cream .....	141	151	160	133	121	141	132	145	142
Other dairy products .....	240	275	290	242	171	240	215	251	236
Processed fruits .....	679	748	792	652	547	688	653	704	583
Fresh fruits .....	232	259	275	225	180	236	223	241	195
Fresh vegetables .....	210	229	239	207	174	214	210	216	172
Processed vegetables .....	113	125	132	108	90	114	107	117	100
Processed fruits .....	124	135	146	112	103	125	112	130	116

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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 .....	\$1,278	\$1,415	\$1,502	\$1,228	\$1,015	\$1,280	\$1,177	\$1,326	\$1,257
Sugar and other sweets .....	132	149	158	131	98	130	122	134	150
Fats and oils .....	103	114	117	107	81	103	96	106	100
Miscellaneous foods .....	667	737	790	621	531	670	606	699	629
Nonalcoholic beverages .....	333	359	376	321	285	332	317	339	345
Food prepared by consumer unit on out-of-town trips .....	43	56	61	48	19	44	36	48	33
Food away from home .....	2,505	2,820	3,135	2,184	1,900	2,570	2,423	2,637	1,786
Alcoholic beverages .....	412	451	519	305	338	420	414	423	320
Housing .....	16,557	18,503	22,278	12,294	12,843	17,017	15,966	17,504	11,670
Shelter .....	9,812	10,400	13,557	5,243	8,691	10,213	10,057	10,286	5,549
Owned dwellings .....	6,277	9,469	12,624	4,316	190	6,464	5,087	7,108	4,290
Mortgage interest and charges .....	3,351	5,042	8,031	161	126	3,478	2,737	3,825	2,000
Property taxes .....	1,814	2,737	3,008	2,296	52	1,868	1,362	2,104	1,241
Maintenance, repairs, insurance, other expenses .....	1,112	1,689	1,586	1,859	11	1,118	988	1,179	1,049
Rented dwellings .....	2,900	58	47	76	8,319	3,094	4,356	2,504	835
Other lodging .....	635	873	886	852	182	655	614	674	424
Utilities, fuels, and public services .....	3,660	4,314	4,572	3,891	2,413	3,670	3,266	3,859	3,552
Natural gas .....	440	544	587	475	241	462	452	467	202
Electricity .....	1,413	1,654	1,724	1,539	952	1,398	1,211	1,485	1,569
Fuel oil and other fuels .....	140	195	173	233	35	118	33	158	376
Telephone services .....	1,178	1,289	1,414	1,086	965	1,184	1,105	1,221	1,113
Water and other public services .....	489	631	675	559	219	508	465	528	292
Household operations .....	1,007	1,230	1,421	921	582	1,048	934	1,101	575
Personal services .....	340	399	555	144	227	358	313	379	146
Other household expenses .....	667	832	866	777	354	690	621	722	429
Housekeeping supplies .....	612	741	762	697	362	607	501	655	661
Laundry and cleaning supplies .....	150	169	175	155	115	149	139	153	169
Other household products .....	329	408	420	381	178	327	250	362	353
Postage and stationery .....	132	165	166	161	70	132	113	140	139
Household furnishings and equipment .....	1,467	1,817	1,966	1,543	796	1,479	1,208	1,604	1,334
Household textiles .....	102	125	129	117	59	103	94	107	96
Furniture .....	355	433	476	359	207	360	293	391	305
Floor coverings .....	36	51	52	48	8	38	27	44	11
Major appliances .....	209	277	292	251	79	207	153	232	237
Small appliances, miscellaneous housewares .....	107	124	133	106	73	104	89	111	131
Miscellaneous household equipment .....	657	807	883	662	370	667	551	719	555
Apparel and services .....	1,700	1,781	2,007	1,321	1,544	1,745	1,925	1,664	1,203
Men and boys .....	382	412	476	282	324	393	397	391	262
Men, 16 and over .....	304	330	375	236	255	313	325	308	205
Boys, 2 to 15 .....	78	82	101	46	70	80	72	83	57
Women and girls .....	663	744	827	568	507	678	681	677	489
Women, 16 and over .....	562	634	700	490	423	576	583	572	402
Girls, 2 to 15 .....	101	110	127	78	84	102	98	104	87
Children under 2 .....	91	90	109	49	92	93	90	94	63
Footwear .....	303	310	340	242	291	305	346	287	283
Other apparel products and services .....	261	226	255	180	329	276	410	215	106
Transportation .....	7,677	9,056	10,047	7,450	5,046	7,701	6,702	8,166	7,430
Vehicle purchases (net outlay) .....	2,588	3,097	3,490	2,456	1,618	2,599	2,197	2,787	2,476
Cars and trucks, new .....	1,219	1,560	1,728	1,286	569	1,245	1,027	1,347	947
Cars and trucks, used .....	1,318	1,465	1,674	1,124	1,037	1,304	1,133	1,384	1,463
Other vehicles .....	51	71	87	46	212	50	36	56	266
Gasoline and motor oil .....	2,132	2,458	2,764	1,958	1,511	2,104	1,701	2,293	2,429

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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 .....	\$2,464	\$2,933	\$3,150	\$2,591	\$1,567	\$2,480	\$2,192	\$2,612	\$2,297
Vehicle finance charges .....	243	288	363	165	158	241	193	264	265
Maintenance and repairs .....	787	935	1,013	809	504	785	662	843	811
Vehicle insurance .....	1,010	1,208	1,185	1,256	632	1,014	933	1,051	966
Vehicle rental, leases, licenses, and other charges .....	423	502	589	360	273	439	404	456	255
Public transportation .....	493	567	643	444	350	517	612	474	228
Healthcare .....	3,157	4,016	3,734	4,478	1,518	3,126	2,383	3,473	3,483
Health insurance .....	1,831	2,314	2,071	2,710	909	1,816	1,376	2,021	1,990
Medical services .....	722	937	980	868	312	722	560	798	724
Drugs .....	485	616	533	754	236	470	357	523	646
Medical supplies .....	119	149	151	146	61	119	91	132	124
Entertainment .....	2,504	3,088	3,423	2,513	1,390	2,541	2,140	2,726	2,114
Fees and admissions .....	581	749	881	532	260	611	513	657	262
Audio and visual equipment and services .....	954	1,078	1,166	926	717	965	873	1,009	830
Pets, toys, hobbies, and playground equipment .....	606	775	829	672	280	593	484	643	738
Other entertainment supplies, equipment, and services .....	364	485	546	383	132	371	271	418	285
Personal care products and services .....	582	678	733	572	399	601	561	619	381
Reading .....	100	124	122	129	52	101	97	103	81
Education .....	1,074	1,197	1,368	912	840	1,129	1,073	1,155	499
Tobacco products and smoking supplies .....	362	341	345	335	402	337	296	356	632
Miscellaneous .....	849	1,045	1,100	973	473	849	695	920	849
Cash contributions .....	1,633	2,015	1,899	2,205	905	1,656	1,364	1,793	1,389
Personal insurance and pensions .....	5,373	6,665	8,312	3,975	2,907	5,514	4,975	5,766	3,871
Life and other personal insurance .....	318	432	505	315	100	320	252	352	297
Pensions and Social Security .....	5,054	6,233	7,807	3,661	2,807	5,194	4,723	5,414	3,574
Sources of income and personal taxes:									
Money income before taxes .....	62,481	75,653	88,962	53,917	37,359	63,887	57,510	66,866	47,548
Wages and salaries .....	49,568	59,771	76,586	32,310	30,107	51,130	47,112	53,007	32,974
Self-employment income .....	2,820	3,525	4,304	2,252	1,476	2,842	2,416	3,041	2,590
Social Security, private and government retirement .....	7,173	9,358	5,508	15,647	3,005	6,958	5,165	7,795	9,457
Interest, dividends, rental income, other property income .....	1,182	1,655	1,158	2,467	279	1,192	878	1,339	1,074
Unemployment and workers' compensation, veterans' benefits .....	634	658	736	529	588	638	513	696	589
Public assistance, supplemental security income, food stamps .....	505	273	234	338	948	507	657	436	493
Regular contributions for support .....	407	330	343	310	553	421	504	383	256
Other income .....	192	82	93	65	402	200	265	169	115
Personal taxes .....	1,769	2,404	2,907	1,583	559	1,821	1,810	1,826	1,216
Federal income taxes .....	1,136	1,580	1,939	994	289	1,184	1,259	1,150	619
2008 Tax stimulus (thru Q20091) .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
State and local income taxes .....	482	606	766	345	247	493	460	509	365
Other taxes .....	151	218	202	244	23	143	91	168	232

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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	
Income after taxes .....	60,712	73,249	86,056	52,334	36,800	62,066	55,700	65,040	46,331
Addenda:									
Net change in total assets and liabilities .....	- \$4,458	- \$6,380	- \$16,122	\$9,532	- \$792	- \$5,369	- \$6,085	- \$5,034	\$5,223
Net change in total assets .....	5,503	8,758	8,532	9,127	-707	5,361	3,951	6,020	7,009
Net change in total liabilities .....	9,960	15,138	24,654	-404	86	10,730	10,036	11,054	1,786
Other financial information:									
Other money receipts .....	555	633	485	875	406	570	553	579	392
Mortgage principal paid on owned property .....	-2,013	-3,033	-4,603	-468	-69	-2,067	-1,516	-2,324	-1,448
Estimated market value of owned home .....	155,083	236,393	254,462	206,884	( <sup>3</sup> )	158,269	124,098	174,235	121,231
Estimated monthly rental value of owned home .....	849	1,294	1,403	1,116	( <sup>3</sup> )	873	685	961	598
Gifts of goods and services .....	1,029	1,299	1,262	1,362	515	1,061	815	1,174	692
Food .....	89	115	126	96	37	90	55	107	69
Alcoholic beverages .....	14	19	20	15	6	15	13	15	13
Housing .....	199	230	215	257	140	200	177	211	182
Housekeeping supplies .....	25	31	32	27	15	25	23	26	27
Household textiles .....	8	12	8	18	2	8	6	10	8
Appliances and miscellaneous housewares .....	22	27	25	31	13	23	21	24	11
Major appliances .....	5	7	7	6	1	5	6	5	<sup>23</sup>
Small appliances and miscellaneous housewares .....	17	21	18	25	11	18	15	20	<sup>28</sup>
Miscellaneous household equipment .....	47	55	51	64	30	49	48	49	25
Other housing .....	97	105	98	116	80	95	78	103	111
Apparel and services .....	212	246	227	287	147	220	204	227	126
Males, 2 and over .....	50	58	53	69	34	51	40	56	33
Females, 2 and over .....	73	90	74	126	41	76	74	78	39
Children under 2 .....	47	52	59	39	36	48	46	49	34
Other apparel products and services .....	42	45	41	52	36	44	45	44	21
Jewelry and watches .....	17	18	19	17	15	18	20	18	<sup>26</sup>
All other apparel products and services .....	25	26	22	36	22	26	25	26	<sup>25</sup>
Transportation .....	85	111	93	141	34	87	90	86	57
Health care .....	21	26	36	10	11	22	14	25	<sup>24</sup>
Entertainment .....	95	122	129	106	43	100	66	116	42
Toys, games, arts and crafts, and tricycles .....	38	50	58	32	14	40	27	46	<sup>20</sup>
Other entertainment .....	58	73	71	74	29	60	39	70	32
Personal care products and services .....	13	14	14	15	11	14	7	17	4
Reading .....	1	1	1	1	( <sup>1</sup> )	1	1	1	1
Education .....	221	310	306	317	50	233	132	280	96
All other gifts .....	80	103	95	116	35	79	55	90	89

<sup>1</sup> Value is 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.