

**Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, 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 .....                 | (1)                | (1)            | (1)                     | (1)                        | 1        | (1)          | (1)          | (1)         | (1)      |
| 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 .....                             | 12.7               | 12.2           | 11.6                    | 13.2                       | 14.4     | 12.7         | 13.2         | 12.5        | 13.3     |
| Cereals and bakery products .....              | 7.5                | 7.2            | 6.7                     | 8.2                        | 8.7      | 7.4          | 7.7          | 7.3         | 8.8      |
| Cereals and cereal products .....              | 1.0                | 1.0            | .9                      | 1.2                        | 1.2      | 1.0          | 1.1          | 1.0         | 1.2      |
| Bakery products .....                          | .3                 | .3             | .3                      | .4                         | .4       | .3           | .4           | .3          | .4       |
| Bakery products .....                          | .7                 | .7             | .6                      | .8                         | .8       | .7           | .7           | .7          | .8       |
| Meats, poultry, fish, and eggs .....           | 1.6                | 1.5            | 1.4                     | 1.8                        | 2.0      | 1.6          | 1.7          | 1.6         | 1.9      |
| Beef .....                                     | .5                 | .4             | .4                      | .6                         | .5       | .4           | .5           | .4          | .6       |
| Pork .....                                     | .3                 | .3             | .3                      | .4                         | .4       | .3           | .3           | .3          | .5       |
| Other meats .....                              | .2                 | .2             | .2                      | .3                         | .3       | .2           | .2           | .2          | .3       |
| Poultry .....                                  | .3                 | .3             | .2                      | .3                         | .4       | .3           | .3           | .3          | .3       |
| Fish and seafood .....                         | .2                 | .2             | .2                      | .2                         | .3       | .2           | .3           | .2          | .2       |
| Eggs .....                                     | .1                 | .1             | .1                      | .1                         | .1       | .1           | .1           | .1          | .1       |
| Dairy products .....                           | .8                 | .8             | .7                      | .9                         | .9       | .8           | .8           | .8          | 1.0      |
| Fresh milk and cream .....                     | .3                 | .3             | .3                      | .3                         | .4       | .3           | .3           | .3          | .4       |
| Other dairy products .....                     | .5                 | .5             | .5                      | .6                         | .5       | .5           | .5           | .5          | .6       |

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, 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 |                  |
| Fruits and vegetables .....                               | 1.4                | 1.3            | 1.3                     | 1.5                        | 1.6              | 1.4          | 1.5          | 1.4         | 1.5              |
| Fresh fruits .....  | .5                 | .5             | .4                      | .5                         | .5               | .5           | .5           | .5          | .5               |
| Fresh vegetables .....                                    | .4                 | .4             | .4                      | .5                         | .5               | .4           | .5           | .4          | .4               |
| Processed fruits .....                                    | .2                 | .2             | .2                      | .3                         | .3               | .2           | .2           | .2          | .3               |
| Processed vegetables .....                                | .3                 | .2             | .2                      | .3                         | .3               | .3           | .3           | .3          | .3               |
| Other food at home .....                                  | 2.7                | 2.5            | 2.4                     | 2.8                        | 3.0              | 2.6          | 2.6          | 2.6         | 3.2              |
| Sugar and other sweets .....                              | .3                 | .3             | .2                      | .3                         | .3               | .3           | .3           | .3          | .4               |
| Fats and oils .....                                       | .2                 | .2             | .2                      | .2                         | .2               | .2           | .2           | .2          | .3               |
| Miscellaneous foods .....                                 | 1.4                | 1.3            | 1.2                     | 1.4                        | 1.6              | 1.4          | 1.4          | 1.4         | 1.6              |
| Nonalcoholic beverages .....                              | .7                 | .6             | .6                      | .7                         | .9               | .7           | .7           | .7          | .9               |
| Food prepared by consumer unit on out-of-town trips ..... | .1                 | .1             | .1                      | .1                         | .1               | .1           | .1           | .1          | .1               |
| Food away from home .....                                 | 5.2                | 5.1            | 5.0                     | 5.1                        | 5.7              | 5.2          | 5.5          | 5.2         | 4.6              |
| Alcoholic beverages .....                                 | .9                 | .8             | .8                      | .7                         | 1.0              | .9           | .9           | .8          | .8               |
| Housing .....   | 34.4               | 33.2           | 35.2                    | 28.5                       | 38.4             | 34.8         | 35.9         | 34.3        | 29.8             |
| Shelter .....   | 20.4               | 18.6           | 21.4                    | 12.1                       | 26.0             | 20.9         | 22.6         | 20.2        | 14.2             |
| Owned dwellings .....                                     | 13.0               | 17.0           | 20.0                    | 10.0                       | .6               | 13.2         | 11.4         | 13.9        | 11.0             |
| Mortgage interest and charges .....                       | 7.0                | 9.0            | 12.7                    | .4                         | .4               | 7.1          | 6.2          | 7.5         | 5.1              |
| Property taxes .....                                      | 3.8                | 4.9            | 4.8                     | 5.3                        | .2               | 3.8          | 3.1          | 4.1         | 3.2              |
| Maintenance, repairs, insurance, other expenses .....     | 2.3                | 3.0            | 2.5                     | 4.3                        | ( <sup>2</sup> ) | 2.3          | 2.2          | 2.3         | 2.7              |
| Rented dwellings .....                                    | 6.0                | .1             | .1                      | .2                         | 24.9             | 6.3          | 9.8          | 4.9         | 2.1              |
| Other lodging .....                                       | 1.3                | 1.6            | 1.4                     | 2.0                        | .5               | 1.3          | 1.4          | 1.3         | 1.1              |
| Utilities, fuels, and public services .....               | 7.6                | 7.7            | 7.2                     | 9.0                        | 7.2              | 7.5          | 7.3          | 7.6         | 9.1              |
| Natural gas .....   | .9                 | 1.0            | .9                      | 1.1                        | .7               | .9           | 1.0          | .9          | .5               |
| Electricity .....   | 2.9                | 3.0            | 2.7                     | 3.6                        | 2.8              | 2.9          | 2.7          | 2.9         | 4.0              |
| Fuel oil and other fuels .....                            | .3                 | .4             | .3                      | .5                         | .1               | .2           | .1           | .3          | 1.0              |
| Telephone services .....                                  | 2.4                | 2.3            | 2.2                     | 2.5                        | 2.9              | 2.4          | 2.5          | 2.4         | 2.8              |
| Water and other public services .....                     | 1.0                | 1.1            | 1.1                     | 1.3                        | .7               | 1.0          | 1.0          | 1.0         | .7               |
| Household operations .....                                | 2.1                | 2.2            | 2.2                     | 2.1                        | 1.7              | 2.1          | 2.1          | 2.2         | 1.5              |
| Personal services .....                                   | .7                 | .7             | .9                      | .3                         | .7               | .7           | .7           | .7          | .4               |
| Other household expenses .....                            | 1.4                | 1.5            | 1.4                     | 1.8                        | 1.1              | 1.4          | 1.4          | 1.4         | 1.1              |
| Housekeeping supplies .....                               | 1.3                | 1.3            | 1.2                     | 1.6                        | 1.1              | 1.2          | 1.1          | 1.3         | 1.7              |
| Laundry and cleaning supplies .....                       | .3                 | .3             | .3                      | .4                         | .3               | .3           | .3           | .3          | .4               |
| Other household products .....                            | .7                 | .7             | .7                      | .9                         | .5               | .7           | .6           | .7          | .9               |
| Postage and stationery .....                              | .3                 | .3             | .3                      | .4                         | .2               | .3           | .3           | .3          | .4               |
| Household furnishings and equipment .....                 | 3.0                | 3.3            | 3.1                     | 3.6                        | 2.4              | 3.0          | 2.7          | 3.1         | 3.4              |
| Household textiles .....                                  | .2                 | .2             | .2                      | .3                         | .2               | .2           | .2           | .2          | .2               |
| Furniture .....   | .7                 | .8             | .8                      | .8                         | .6               | .7           | .7           | .8          | .8               |
| Floor coverings .....                                     | .1                 | .1             | .1                      | .1                         | ( <sup>2</sup> ) | .1           | .1           | .1          | ( <sup>2</sup> ) |
| Major appliances .....                                    | .4                 | .5             | .5                      | .6                         | .2               | .4           | .3           | .5          | .6               |
| Small appliances, miscellaneous housewares .....          | .2                 | .2             | .2                      | .2                         | .2               | .2           | .2           | .2          | .3               |
| Miscellaneous household equipment .....                   | 1.4                | 1.4            | 1.4                     | 1.5                        | 1.1              | 1.4          | 1.2          | 1.4         | 1.4              |
| Apparel and services .....                                | 3.5                | 3.2            | 3.2                     | 3.1                        | 4.6              | 3.6          | 4.3          | 3.3         | 3.1              |
| Men and boys .....  | .8                 | .7             | .8                      | .7                         | 1.0              | .8           | .9           | .8          | .7               |
| Men, 16 and over .....                                    | .6                 | .6             | .6                      | .5                         | .8               | .6           | .7           | .6          | .5               |
| Boys, 2 to 15 .....                                       | .2                 | .1             | .2                      | .1                         | .2               | .2           | .2           | .2          | .1               |
| Women and girls .....                                     | 1.4                | 1.3            | 1.3                     | 1.3                        | 1.5              | 1.4          | 1.5          | 1.3         | 1.3              |
| Women, 16 and over .....                                  | 1.2                | 1.1            | 1.1                     | 1.1                        | 1.3              | 1.2          | 1.3          | 1.1         | 1.0              |
| Girls, 2 to 15 .....                                      | .2                 | .2             | .2                      | .2                         | .3               | .2           | .2           | .2          | .2               |
| Children under 2 .....                                    | .2                 | .2             | .2                      | .1                         | .3               | .2           | .2           | .2          | .2               |
| Footwear .....  | .6                 | .6             | .5                      | .6                         | .9               | .6           | .8           | .6          | .7               |
| Other apparel products and services .....                 | .5                 | .4             | .4                      | .4                         | 1.0              | .6           | .9           | .4          | .3               |
| Transportation .....                                      | 16.0               | 16.2           | 15.9                    | 17.3                       | 15.1             | 15.7         | 15.1         | 16.0        | 19.0             |
| Vehicle purchases (net outlay) .....                      | 5.4                | 5.6            | 5.5                     | 5.7                        | 4.8              | 5.3          | 4.9          | 5.5         | 6.3              |
| Cars and trucks, new .....                                | 2.5                | 2.8            | 2.7                     | 3.0                        | 1.7              | 2.5          | 2.3          | 2.6         | 2.4              |
| Cars and trucks, used .....                               | 2.7                | 2.6            | 2.6                     | 2.6                        | 3.1              | 2.7          | 2.6          | 2.7         | 3.7              |
| Other vehicles .....                                      | .1                 | .1             | .1                      | .1                         | ( <sup>2</sup> ) | .1           | .1           | .1          | <sup>3</sup> 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, 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 |          |
| Gasoline and motor oil .....                                       | 4.4                | 4.4            | 4.4                     | 4.5                        | 4.5      | 4.3          | 3.8          | 4.5         | 6.2      |
| Other vehicle expenses .....                                       | 5.1                | 5.3            | 5.0                     | 6.0                        | 4.7      | 5.1          | 4.9          | 5.1         | 5.9      |
| Vehicle finance charges .....                                      | .5                 | .5             | .6                      | .4                         | .5       | .5           | .4           | .5          | .7       |
| Maintenance and repairs .....                                      | 1.6                | 1.7            | 1.6                     | 1.9                        | 1.5      | 1.6          | 1.5          | 1.7         | 2.1      |
| Vehicle insurance .....  | 2.1                | 2.2            | 1.9                     | 2.9                        | 1.9      | 2.1          | 2.1          | 2.1         | 2.5      |
| Vehicle rental, leases, licenses, other charges .....              | .9                 | .9             | .9                      | .8                         | .8       | .9           | .9           | .9          | .7       |
| Public transportation .....  | 1.0                | 1.0            | 1.0                     | 1.0                        | 1.0      | 1.1          | 1.4          | .9          | .6       |
| Health care .....  | 6.6                | 7.2            | 5.9                     | 10.4                       | 4.5      | 6.4          | 5.4          | 6.8         | 8.9      |
| Health insurance .....   | 3.8                | 4.1            | 3.3                     | 6.3                        | 2.7      | 3.7          | 3.1          | 4.0         | 5.1      |
| Medical services .....   | 1.5                | 1.7            | 1.5                     | 2.0                        | .9       | 1.5          | 1.3          | 1.6         | 1.8      |
| Drugs .....  | 1.0                | 1.1            | .8                      | 1.7                        | .7       | 1.0          | .8           | 1.0         | 1.6      |
| Medical supplies .....   | .2                 | .3             | .2                      | .3                         | .2       | .2           | .2           | .3          | .3       |
| Entertainment .....  | 5.2                | 5.5            | 5.4                     | 5.8                        | 4.2      | 5.2          | 4.8          | 5.3         | 5.4      |
| Fees and admissions .....  | 1.2                | 1.3            | 1.4                     | 1.2                        | .8       | 1.2          | 1.2          | 1.3         | .7       |
| Audio and visual equipment and services .....                      | 2.0                | 1.9            | 1.8                     | 2.1                        | 2.1      | 2.0          | 2.0          | 2.0         | 2.1      |
| Pets, toys, hobbies, and playground equipment ..                   | 1.3                | 1.4            | 1.3                     | 1.6                        | .8       | 1.2          | 1.1          | 1.3         | 1.9      |
| Other entertainment supplies, equipment, and services .....        | .8                 | .9             | .9                      | .9                         | .4       | .8           | .6           | .8          | .7       |
| Personal care products and services .....                          | 1.2                | 1.2            | 1.2                     | 1.3                        | 1.2      | 1.2          | 1.3          | 1.2         | 1.0      |
| Reading .....  | .2                 | .2             | .2                      | .3                         | .2       | .2           | .2           | .2          | .2       |
| Education .....  | 2.2                | 2.1            | 2.2                     | 2.1                        | 2.5      | 2.3          | 2.4          | 2.3         | 1.3      |
| Tobacco products and smoking supplies .....                        | .8                 | .6             | .5                      | .8                         | 1.2      | .7           | .7           | .7          | 1.6      |
| Miscellaneous .....  | 1.8                | 1.9            | 1.7                     | 2.3                        | 1.4      | 1.7          | 1.6          | 1.8         | 2.2      |
| Cash contributions .....   | 3.4                | 3.6            | 3.0                     | 5.1                        | 2.7      | 3.4          | 3.1          | 3.5         | 3.5      |
| Personal insurance and pensions .....                              | 11.2               | 11.9           | 13.1                    | 9.2                        | 8.7      | 11.3         | 11.2         | 11.3        | 9.9      |
| Life and other personal insurance .....                            | .7                 | .8             | .8                      | .7                         | .3       | .7           | .6           | .7          | .8       |
| Pensions and Social Security .....                                 | 10.5               | 11.2           | 12.3                    | 8.5                        | 8.4      | 10.6         | 10.6         | 10.6        | 9.1      |
| 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 .....   | 79.3               | 79.0           | 86.1                    | 59.9                       | 80.6     | 80.0         | 81.9         | 79.3        | 69.4     |
| Self-employment income .....                                       | 4.5                | 4.7            | 4.8                     | 4.2                        | 4.0      | 4.4          | 4.2          | 4.5         | 5.4      |
| Social Security, private and government retirement .....           | 11.5               | 12.4           | 6.2                     | 29.0                       | 8.0      | 10.9         | 9.0          | 11.7        | 19.9     |
| Interest, dividends, rental income, other property income .....    | 1.9                | 2.2            | 1.3                     | 4.6                        | .7       | 1.9          | 1.5          | 2.0         | 2.3      |
| Unemployment and workers' compensation, veterans' benefits .....   | 1.0                | .9             | .8                      | 1.0                        | 1.6      | 1.0          | .9           | 1.0         | 1.2      |
| Public assistance, supplemental security income, food stamps ..... | .8                 | .4             | .3                      | .6                         | 2.5      | .8           | 1.1          | .7          | 1.0      |
| Regular contributions for support .....                            | .7                 | .4             | .4                      | .6                         | 1.5      | .7           | .9           | .6          | .5       |
| Other income .....   | .3                 | .1             | .1                      | .1                         | 1.1      | .3           | .5           | .3          | .2       |
| Personal taxes .....   | 2.8                | 3.2            | 3.3                     | 2.9                        | 1.5      | 2.9          | 3.1          | 2.7         | 2.6      |
| Federal income taxes .....   | 1.8                | 2.1            | 2.2                     | 1.8                        | .8       | 1.9          | 2.2          | 1.7         | 1.3      |
| State and local income taxes .....                                 | .8                 | .8             | .9                      | .6                         | .7       | .8           | .8           | .8          | .8       |
| Other taxes .....  | .2                 | .3             | .2                      | .5                         | .1       | .2           | .2           | .3          | .5       |
| Income after taxes .....   | 97.2               | 96.8           | 96.7                    | 97.1                       | 98.5     | 97.1         | 96.9         | 97.3        | 97.4     |

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Data are likely to have large sampling errors.

n.a. Not applicable.