

**Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2008**

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) .....	120,770	80,278	51,084	29,194	40,492	110,103	34,690	75,413	10,668
Consumer unit characteristics:									
Income before taxes .....	\$63,563	\$76,973	\$88,957	\$56,003	\$36,976	\$64,788	\$55,651	\$68,991	\$50,917
Income after taxes .....	61,774	74,566	86,233	54,150	36,412	62,934	53,965	67,059	49,797
Age of reference person .....	49.1	52.9	47.2	62.8	41.5	48.7	46.6	49.7	53.1
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.2	2.2	2.5	2.4	2.5	2.5
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	.9	1.2	1.3	1.3	1.4	1.3
Vehicles .....	2.0	2.4	2.5	2.2	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male .....	47	47	48	45	46	47	46	47	44
Female .....	53	53	52	55	54	53	54	53	56
Housing tenure:									
Homeowner .....	66	100	100	100	n.a.	65	50	72	81
With mortgage .....	42	64	100	n.a.	n.a.	43	33	47	40
Without mortgage .....	24	36	n.a.	100	n.a.	22	17	25	42
Renter .....	34	n.a.	n.a.	n.a.	100	35	50	28	19
Race of reference person:									
Black or African-American .....	12	9	9	7	20	13	21	9	6
White, Asian, and all other races .....	88	91	91	93	80	87	79	91	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	9	10	7	17	12	17	10	2
Not Hispanic or Latino .....	88	91	90	93	83	88	83	90	98
Education of reference person:									
Elementary (1-8) .....	5	4	3	6	6	4	5	4	8
High school (9-12) .....	35	33	27	43	39	34	34	34	46
College .....	60	63	70	50	54	61	61	62	45
Never attended and other .....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased .....	89	96	98	94	74	88	79	92	96
Average annual expenditures .....	\$50,486	\$58,801	\$66,689	\$44,545	\$33,984	\$51,148	\$45,843	\$53,574	\$43,572
Food .....									
Food at home .....	7.4	7.1	6.6	8.2	8.6	7.4	7.9	7.2	8.1
Cereals and bakery products .....	1.0	1.0	.9	1.1	1.1	1.0	1.0	1.0	1.1
Cereals and cereal products .....	.3	.3	.3	.3	.4	.3	.4	.3	.4
Bakery products .....	.7	.7	.6	.8	.7	.7	.7	.7	.7
Meats, poultry, fish, and eggs .....	1.7	1.6	1.4	1.8	2.1	1.7	1.9	1.6	1.9
Beef .....	.5	.4	.4	.5	.6	.5	.5	.4	.6
Pork .....	.3	.3	.3	.4	.4	.3	.4	.3	.4
Other meats .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Poultry .....	.3	.3	.3	.3	.4	.3	.4	.3	.3
Fish and seafood .....	.3	.2	.2	.3	.3	.3	.3	.2	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.9	.8	.8	1.0	.9	.8	.8	.8	1.0
Fresh milk and cream .....	.3	.3	.3	.4	.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, 2008 — 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 .....	1.3	1.2	1.1	1.5	1.5	1.3	1.4	1.3	1.3
Fresh fruits .....	.4	.4	.4	.5	.5	.4	.5	.4	.4
Fresh vegetables .....	.4	.4	.4	.5	.5	.4	.5	.4	.4
Processed fruits .....	.2	.2	.2	.3	.3	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.2	.2	.3	.2	.2	.2	.3
Other food at home .....	2.6	2.5	2.3	2.7	3.0	2.6	2.7	2.5	2.8
Sugar and other sweets .....	.3	.3	.2	.3	.3	.3	.3	.2	.3
Fats and oils .....	.2	.2	.2	.2	.3	.2	.2	.2	.2
Miscellaneous foods .....	1.3	1.3	1.2	1.4	1.5	1.3	1.4	1.3	1.4
Nonalcoholic beverages .....	.7	.6	.6	.7	.9	.7	.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 .....	5.3	5.2	5.1	5.2	6.0	5.4	5.7	5.3	4.7
Alcoholic beverages .....	.9	.8	.8	.8	1.1	.9	1.1	.8	.5
Housing .....	33.9	33.1	35.1	28.1	36.7	34.4	35.2	34.0	28.3
Shelter .....	20.2	18.9	21.7	11.6	24.7	20.7	21.9	20.3	13.2
Owned dwellings .....	13.4	17.2	20.1	9.6	.4	13.6	11.4	14.5	10.4
Mortgage interest and charges .....	7.6	9.7	13.3	.5	.3	7.8	6.4	8.3	5.3
Property taxes .....	3.5	4.5	4.3	5.0	.1	3.5	2.8	3.8	2.8
Maintenance, repairs, insurance, other expenses .....	2.3	3.0	2.6	4.2	( <sup>2</sup> )	2.3	2.3	2.4	2.3
Rented dwellings .....	5.4	.1	.1	.2	23.6	5.7	9.2	4.3	1.9
Other lodging .....	1.4	1.6	1.5	1.8	.6	1.4	1.3	1.5	1.0
Utilities, fuels, and public services .....	7.2	7.4	6.9	8.7	6.8	7.1	7.0	7.2	8.6
Natural gas .....	1.1	1.1	1.1	1.3	.8	1.1	1.1	1.0	.8
Electricity .....	2.7	2.7	2.5	3.3	2.7	2.6	2.5	2.7	3.3
Fuel oil and other fuels .....	.4	.5	.4	.7	.1	.3	.1	.4	1.2
Telephone services .....	2.2	2.1	2.0	2.3	2.7	2.2	2.3	2.2	2.5
Water and other public services .....	.9	1.0	.9	1.1	.6	.9	.9	.9	.7
Household operations .....	2.0	2.1	2.1	2.2	1.6	2.0	2.0	2.0	1.3
Personal services .....	.8	.8	.8	.6	.8	.8	.8	.8	.4
Other household expenses .....	1.2	1.3	1.2	1.6	.8	1.2	1.2	1.2	.9
Housekeeping supplies .....	1.3	1.3	1.2	1.7	1.2	1.3	1.3	1.2	1.8
Laundry and cleaning supplies .....	.3	.3	.3	.3	.3	.3	.3	.3	.4
Other household products .....	.7	.7	.7	.9	.6	.7	.6	.7	1.1
Postage and stationery .....	.3	.3	.3	.5	.2	.3	.3	.3	.3
Household furnishings and equipment .....	3.2	3.4	3.2	3.9	2.5	3.2	3.0	3.3	3.4
Household textiles .....	.3	.3	.2	.3	.2	.3	.3	.2	.2
Furniture .....	.8	.8	.8	.7	.7	.8	.7	.8	.7
Floor coverings .....	.1	.1	.1	.1	( <sup>2</sup> )	.1	.1	.1	.1
Major appliances .....	.4	.4	.4	.5	.3	.4	.3	.4	.6
Small appliances, miscellaneous housewares .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Miscellaneous household equipment .....	1.5	1.6	1.5	1.9	1.1	1.5	1.4	1.5	1.6
Apparel and services .....	3.6	3.4	3.3	3.5	4.2	3.6	4.1	3.4	3.0
Men and boys .....	.8	.8	.8	.8	1.0	.8	.9	.8	.9
Men, 16 and over .....	.7	.7	.6	.7	.8	.7	.7	.7	.7
Boys, 2 to 15 .....	.2	.2	.2	.1	.2	.2	.2	.2	.2
Women and girls .....	1.4	1.4	1.3	1.6	1.4	1.4	1.6	1.4	1.1
Women, 16 and over .....	1.2	1.2	1.1	1.5	1.2	1.2	1.4	1.1	.8
Girls, 2 to 15 .....	.2	.2	.3	.2	.2	.2	.2	.3	.2
Children under 2 .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Footwear .....	.6	.6	.6	.5	.8	.6	.7	.6	.5
Other apparel products and services .....	.5	.4	.4	.5	.6	.5	.6	.5	.3
Transportation .....	17.0	17.2	16.9	17.9	16.7	16.7	15.4	17.2	21.2
Vehicle purchases (net outlay) .....	5.5	5.4	5.5	5.4	5.5	5.3	4.8	5.5	7.6
Cars and trucks, new .....	2.6	2.8	2.8	2.9	1.7	2.6	2.2	2.7	2.9
Cars and trucks, used .....	2.6	2.3	2.4	2.2	3.6	2.5	2.4	2.5	4.1
Other vehicles .....	.3	.3	.3	.3	.2	.2	.3	.2	.7

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, 2008 — 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 .....	5.4	5.4	5.3	5.6	5.5	5.2	4.6	5.5	7.2
Other vehicle expenses .....	5.2	5.3	5.2	5.7	4.8	5.1	4.8	5.3	5.7
Vehicle finance charges .....	.6	.6	.7	.4	.6	.6	.5	.6	.9
Maintenance and repairs .....	1.4	1.5	1.4	1.6	1.4	1.4	1.3	1.5	1.7
Vehicle insurance .....	2.2	2.3	2.1	2.8	1.9	2.2	2.1	2.2	2.5
Vehicle rental, leases, licenses, other charges .....	.9	1.0	1.0	.8	.8	.9	.9	1.0	.7
Public transportation .....	1.0	1.0	1.0	1.2	.9	1.0	1.2	1.0	.7
Healthcare .....	5.9	6.4	5.2	9.5	4.2	5.7	5.2	5.9	7.7
Health insurance .....	3.3	3.5	2.8	5.5	2.4	3.2	2.9	3.3	4.2
Medical services .....	1.4	1.6	1.4	2.1	.9	1.4	1.3	1.4	1.9
Drugs .....	1.0	1.0	.8	1.6	.7	.9	.8	.9	1.4
Medical supplies .....	.2	.2	.2	.3	.2	.2	.2	.2	.3
Entertainment .....	5.6	5.8	5.8	5.7	5.0	5.5	5.6	5.5	6.6
Fees and admissions .....	1.2	1.3	1.4	1.2	.8	1.3	1.2	1.3	.7
Audio and visual equipment and services .....	2.1	2.0	2.0	2.1	2.3	2.0	2.1	2.0	2.1
Pets, toys, hobbies, and playground equipment ..	1.4	1.4	1.4	1.4	1.2	1.4	1.5	1.3	1.9
Other entertainment supplies, equipment, and services .....	.9	1.0	1.1	.9	.7	.9	.8	.9	2.0
Personal care products and services .....	1.2	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.1
Reading .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Education .....	2.1	2.0	2.1	1.9	2.3	2.1	2.2	2.1	1.3
Tobacco products and smoking supplies .....	.6	.5	.4	.6	1.1	.6	.6	.6	1.1
Miscellaneous .....	1.7	1.7	1.6	2.0	1.6	1.7	1.6	1.7	1.7
Cash contributions .....	3.4	3.7	3.0	5.5	2.7	3.4	3.2	3.5	3.7
Personal insurance and pensions .....	11.1	11.8	12.8	9.4	8.6	11.1	10.6	11.3	10.7
Life and other personal insurance .....	.6	.7	.7	.7	.3	.6	.5	.7	.7
Pensions and Social Security .....	10.5	11.1	12.1	8.7	8.3	10.5	10.1	10.7	9.9
Sources of income and personal taxes:									
Money income before taxes .....	\$63,563	\$76,973	\$88,957	\$56,003	\$36,976	\$64,788	\$55,651	\$68,991	\$50,917
Wages and salaries .....	80.2	79.6	86.9	59.4	82.9	80.9	81.5	80.7	71.6
Self-employment income .....	5.1	5.4	5.0	6.5	3.6	4.8	4.6	4.9	8.1
Social Security, private and government retirement .....	10.3	11.1	5.4	26.9	7.3	10.0	9.2	10.3	15.1
Interest, dividends, rental income, other property income .....	2.4	2.7	1.6	5.8	1.0	2.3	2.1	2.4	3.3
Unemployment and workers' compensation, veterans' benefits .....	.4	.3	.3	.2	.7	.3	.3	.4	.4
Public assistance, supplemental security income, food stamps .....	.6	.2	.2	.4	2.0	.6	.9	.4	.9
Regular contributions for support .....	.7	.5	.5	.5	1.4	.7	1.0	.6	.5
Other income .....	.3	.1	.1	.2	1.1	.3	.5	.3	.2
Personal taxes .....	2.8	3.1	3.1	3.3	1.5	2.9	3.0	2.8	2.2
Federal income taxes .....	2.9	3.0	2.9	3.3	2.2	2.9	3.1	2.8	2.5
2008 Tax stimulus (new UCC Q20082) .....	-1.2	-1.2	-1.1	-1.4	-1.5	-1.2	-1.2	-1.2	-1.7
State and local income taxes .....	.9	.9	.9	.9	.8	.9	.9	.8	.8
Other taxes .....	.3	.4	.3	.6	.1	.3	.2	.3	.6
Income after taxes .....	97.2	96.9	96.9	96.7	98.5	97.1	97.0	97.2	97.8

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

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

n.a. Not applicable.