

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

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)	122,287	79,353	49,120	30,233	42,934	112,203	35,763	76,440	10,084
Consumer unit characteristics:									
Income before taxes	\$63,685	\$76,634	\$89,156	\$56,289	\$39,751	\$64,986	\$56,256	\$69,070	\$49,207
Income after taxes	61,673	73,883	85,962	54,257	39,107	62,902	54,520	66,823	48,003
Age of reference person	49.7	54.1	48.3	63.5	41.6	49.3	46.9	50.5	53.9
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 186	.6	.8	.3	.7	.6	.6	.6	.6
Persons 65 and older3	.4	.2	.8	.1	.3	.3	.3	.4
Earners	1.3	1.3	1.6	.9	1.1	1.3	1.2	1.3	1.2
Vehicles	1.9	2.3	2.4	2.1	1.2	1.8	1.5	2.0	2.4
Percent distribution:									
Sex of reference person:									
Male	47	47	50	44	45	47	46	47	44
Female	53	53	50	56	55	53	54	53	56
Housing tenure:									
Homeowner	65	100	100	100	n.a.	63	48	70	83
With mortgage	40	62	100	n.a.	n.a.	40	31	44	41
Without mortgage	25	38	n.a.	100	n.a.	23	17	26	42
Renter	35	n.a.	n.a.	n.a.	100	37	52	30	17
Race of reference person:									
Black or African-American	12	9	9	7	19	13	19	10	7
White, Asian, and all other races	88	91	91	93	81	87	81	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	9	10	7	19	13	19	11	4
Not Hispanic or Latino	88	91	90	93	81	87	81	89	96
Education of reference person:									
Elementary (1-8)	5	4	2	6	6	4	6	4	8
High school (9-12)	34	31	27	39	38	33	32	33	43
College	62	65	71	55	56	63	62	63	49
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	93
Average annual expenditures	\$49,705	\$57,502	\$64,852	\$45,300	\$35,274	\$50,348	\$45,147	\$52,773	\$42,540
Food									
Food at home	6,458	7,244	7,666	6,402	4,996	6,489	6,102	6,666	6,090
Cereals and bakery products	3,838	4,286	4,440	3,963	3,005	3,824	3,517	3,964	4,013
Cereals and cereal products	531	593	616	546	414	528	467	556	565
Bakery products	175	190	202	166	146	174	160	181	184
Meats, poultry, fish, and eggs	356	403	414	380	268	354	307	375	380
Beef	832	921	953	853	668	830	781	852	866
Pork	223	251	254	245	169	221	204	229	243
Other meats	162	180	184	171	129	160	151	164	187
Poultry	123	141	151	122	88	119	102	127	164
Fish and seafood	154	163	174	140	139	155	150	158	147
Eggs	121	132	136	126	99	124	127	123	77
Dairy products	50	53	55	49	44	50	46	52	47
Fruits and vegetables	407	461	471	441	306	402	356	423	465
Fresh milk and cream	150	165	171	151	122	148	128	157	177
Other dairy products	257	296	299	290	184	255	229	266	288
Processed fruits	715	800	827	744	556	721	679	740	639
Fresh fruits	247	283	294	261	180	252	236	259	190
Fresh vegetables	224	251	258	237	174	226	208	235	198
Processed fruits	116	126	131	115	96	116	115	117	110
Processed vegetables	128	139	143	130	106	127	119	130	141

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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	\$1,353	\$1,511	\$1,574	\$1,380	\$1,060	\$1,343	\$1,234	\$1,393	\$1,478
Sugar and other sweets	144	166	169	161	104	143	132	148	161
Fats and oils	110	121	122	119	88	108	98	112	132
Miscellaneous foods	690	770	803	701	542	684	635	707	764
Nonalcoholic beverages	361	392	413	347	303	359	329	373	384
Food prepared by consumer unit on out-of-town trips	48	61	67	51	23	49	41	52	36
Food away from home	2,620	2,958	3,227	2,439	1,991	2,665	2,585	2,702	2,077
Alcoholic beverages	456	500	536	427	376	470	530	443	290
Housing	16,803	18,680	22,380	12,653	13,330	17,226	16,039	17,779	12,115
Shelter	9,825	10,315	13,462	5,202	8,920	10,211	9,877	10,368	5,529
Owned dwellings	6,148	9,399	12,506	4,352	139	6,308	4,773	7,027	4,362
Mortgage interest and charges	3,184	4,860	7,749	168	85	3,282	2,483	3,655	2,094
Property taxes	1,845	2,820	3,069	2,415	42	1,892	1,368	2,137	1,316
Maintenance, repairs, insurance, other expenses	1,120	1,719	1,688	1,769	12	1,135	922	1,234	952
Rented dwellings	3,029	44	46	40	8,548	3,228	4,523	2,622	824
Other lodging	648	873	910	811	233	675	582	719	343
Utilities, fuels, and public services	3,727	4,412	4,682	3,973	2,460	3,723	3,259	3,940	3,766
Natural gas	420	521	563	453	232	438	418	447	213
Electricity	1,423	1,666	1,732	1,560	973	1,403	1,187	1,504	1,648
Fuel oil and other fuels	157	224	203	259	33	133	40	177	423
Telephone services	1,226	1,356	1,499	1,124	986	1,230	1,127	1,278	1,192
Water and other public services	501	644	686	577	236	520	488	535	290
Household operations	1,122	1,366	1,497	1,153	671	1,164	1,054	1,215	660
Personal services	398	473	557	337	260	419	379	438	165
Other household expenses	724	893	940	816	411	744	675	777	496
Housekeeping supplies	615	745	752	729	373	609	487	665	685
Laundry and cleaning supplies	145	163	161	167	112	142	125	150	180
Other household products	340	423	431	406	184	336	258	371	387
Postage and stationery	130	159	160	155	77	131	105	143	118
Household furnishings and equipment	1,514	1,842	1,987	1,596	905	1,519	1,362	1,591	1,475
Household textiles	109	124	123	129	81	109	91	118	109
Furniture	358	425	475	344	235	366	371	364	266
Floor coverings	20	28	30	25	5	19	18	20	29
Major appliances	194	255	269	231	82	192	165	205	216
Small appliances, miscellaneous housewares	89	106	111	98	58	89	80	93	94
Miscellaneous household equipment	744	904	979	770	446	743	638	792	761
Apparel and services	1,740	1,882	2,014	1,632	1,474	1,771	1,773	1,770	1,371
Men and boys	404	441	492	345	334	411	394	420	314
Men, 16 and over	324	359	387	305	259	330	322	333	256
Boys, 2 to 15	80	82	105	40	75	81	71	86	59
Women and girls	721	805	815	791	565	729	722	732	628
Women, 16 and over	604	675	656	718	471	611	631	601	520
Girls, 2 to 15	117	130	160	73	94	118	91	131	108
Children under 2	68	64	83	27	76	69	66	70	62
Footwear	321	342	371	283	282	327	316	331	253
Other apparel products and services	226	229	254	187	219	236	276	217	114
Transportation	8,293	9,766	11,039	7,690	5,567	8,266	6,906	8,900	8,606
Vehicle purchases (net outlay)	2,669	3,200	3,757	2,295	1,687	2,646	2,156	2,876	2,916
Cars and trucks, new	1,265	1,642	1,884	1,248	569	1,284	915	1,456	1,064
Cars and trucks, used	1,339	1,487	1,792	992	1,065	1,302	1,177	1,360	1,753
Other vehicles	64	71	81	55	52	61	64	60	2100
Gasoline and motor oil	2,655	3,072	3,439	2,474	1,884	2,613	2,080	2,863	3,115

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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	\$2,454	\$2,915	\$3,206	\$2,433	\$1,599	\$2,462	\$2,030	\$2,662	\$2,370
Vehicle finance charges	233	280	370	133	145	231	197	246	256
Maintenance and repairs	805	956	1,072	765	525	811	685	870	737
Vehicle insurance	983	1,163	1,174	1,141	648	974	736	1,083	1,093
Vehicle rental, leases, licenses, and other charges	433	515	590	393	281	446	411	463	283
Public and other transportation	516	580	637	489	398	544	640	499	205
Health care	3,313	4,220	4,012	4,564	1,635	3,303	2,637	3,615	3,426
Health insurance	1,922	2,452	2,290	2,715	943	1,922	1,524	2,108	1,928
Medical services	768	974	986	954	386	771	621	842	727
Drugs	489	623	579	698	240	477	381	521	632
Medical supplies	134	171	157	198	66	134	111	144	139
Entertainment	2,572	3,133	3,390	2,691	1,533	2,566	2,136	2,766	2,652
Fees and admissions	594	752	879	538	302	621	538	659	299
Audio and visual equipment and services	977	1,098	1,185	950	753	986	888	1,032	869
Pets, toys, hobbies, and playground equipment	631	806	836	752	305	608	489	662	904
Other entertainment supplies, equipment, and services	370	477	489	450	173	352	222	412	581
Personal care products and services	634	728	780	636	460	644	576	675	526
Reading	115	143	139	149	65	117	104	124	94
Education	1,051	1,103	1,376	656	954	1,107	1,112	1,105	425
Tobacco products and smoking supplies	351	327	347	295	394	336	315	347	507
Miscellaneous	775	920	940	890	507	773	663	824	798
Cash contributions	1,721	2,138	1,951	2,441	951	1,746	1,492	1,865	1,438
Personal insurance and pensions	5,424	6,717	8,281	4,174	3,034	5,533	4,761	5,895	4,201
Life and other personal insurance	317	437	517	307	95	300	223	337	504
Pensions and Social Security	5,106	6,280	7,764	3,867	2,938	5,233	4,538	5,558	3,697
Sources of income and personal taxes:									
Money income before taxes	63,685	76,634	89,156	56,289	39,751	64,986	56,256	69,070	49,207
Wages and salaries	49,805	59,807	76,610	32,506	31,320	51,153	45,024	54,020	34,809
Self-employment income	3,269	3,582	3,572	3,599	2,689	3,303	2,415	3,718	2,891
Social Security, private and government retirement	7,648	10,194	6,262	16,581	2,944	7,477	5,998	8,170	9,553
Interest, dividends, rental income, other property income	1,281	1,789	1,317	2,556	343	1,331	965	1,503	722
Unemployment and workers' compensation, veterans' benefits	579	618	745	413	507	584	442	651	521
Public assistance, supplemental security income, food stamps	520	259	233	301	1,004	526	705	442	458
Regular contributions for support	364	288	302	265	506	387	433	365	110
Other income	218	98	117	67	439	224	274	201	143
Personal taxes (missing values not imputed)	2,012	2,751	3,195	2,031	644	2,084	1,736	2,247	1,205
Federal income taxes	1,370	1,916	2,252	1,369	362	1,438	1,250	1,526	621
State and local income taxes	505	638	776	412	261	513	394	569	415
Other taxes	136	198	166	250	21	133	92	152	169
Income after taxes	61,673	73,883	85,962	54,257	39,107	62,902	54,520	66,823	48,003

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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	
Addenda:									
Net change in total assets and liabilities	- \$1,826	- \$1,684	- \$6,262	\$5,752	- \$2,088	- \$2,143	- \$2,677	- \$1,893	\$1,701
Net change in total assets	6,836	10,436	12,492	7,095	181	6,933	3,301	8,632	5,758
Net change in total liabilities	8,662	12,120	18,754	1,343	2,269	9,076	5,978	10,525	4,057
Other financial information:									
Other money receipts	729	828	896	718	546	762	1,062	622	360
Mortgage principal paid on owned property	-2,008	-3,058	-4,613	-533	-68	-2,036	-1,410	-2,328	-1,704
Estimated market value of owned home	151,165	232,953	246,325	211,227	(³)	153,147	119,699	168,796	129,111
Estimated monthly rental value of owned home	849	1,309	1,412	1,142	(³)	867	684	953	648
Gifts of goods and services	1,037	1,315	1,391	1,201	524	1,060	871	1,148	775
Food	84	112	127	88	33	83	67	91	94
Alcoholic beverages	17	23	21	27	5	17	20	16	7
Housing	194	242	244	239	107	198	172	210	154
Housekeeping supplies	25	32	34	29	11	25	19	28	19
Household textiles	11	15	16	12	3	11	7	13	29
Appliances and miscellaneous housewares	18	25	23	28	5	18	16	19	16
Major appliances	7	9	10	8	3	7	7	7	5
Small appliances and miscellaneous housewares	11	15	14	20	3	11	8	12	11
Miscellaneous household equipment	45	58	56	61	20	44	40	46	45
Other housing	96	112	114	108	68	99	89	104	65
Apparel and services	205	219	215	228	179	211	186	223	126
Males, 2 and over	53	58	52	71	44	55	46	59	29
Females, 2 and over	77	85	82	91	63	80	68	86	44
Children under 2	22	23	27	14	21	23	27	21	14
Other apparel products and services	52	53	54	52	51	53	45	57	39
Jewelry and watches	18	21	21	20	13	18	11	21	² 17
All other apparel products and services	34	33	33	32	38	35	34	36	² 23
Transportation	90	121	145	83	33	89	70	97	110
Health care	30	37	30	48	18	31	15	39	² 19
Entertainment	93	122	128	114	38	95	65	109	66
Toys, games, arts and crafts, and tricycles	26	33	35	29	13	26	18	29	² 32
Other entertainment	67	89	93	85	25	70	47	80	34
Personal care products and services	15	18	16	20	9	15	11	17	10
Reading	2	3	3	2	1	2	2	2	3
Education	216	297	377	166	67	229	165	258	75
All other gifts	91	122	86	185	34	90	99	86	110

¹ Value is less than or equal to 0.5.
² Data are likely to have large sampling errors.
³ No data reported.
n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012