

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units	100.0	66.5	42.3	24.2	33.5	91.2	28.7	62.4	8.8
Consumer unit characteristics (mean values):									
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 186	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and older3	.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
Annual aggregate expenditures	\$6,094,697	77.4	56.9	20.5	22.6	92.5	25.9	66.6	7.5
Food									
Food at home	776,825	74.4	55.0	19.3	25.6	92.8	26.9	65.9	7.2
Food at home	451,454	74.0	53.8	20.1	26.0	92.2	26.8	65.4	7.8
Cereals and bakery products	61,119	74.6	53.9	20.7	25.4	92.2	25.9	66.4	7.8
Cereals and cereal products	20,448	72.2	53.4	18.8	27.8	92.0	26.9	65.1	8.0
Bakery products	40,671	75.7	54.1	21.6	24.3	92.4	25.4	67.0	7.6
Meats, poultry, fish, and eggs	102,033	72.1	52.3	19.8	27.9	91.9	28.3	63.6	8.1
Beef	28,799	73.0	52.4	20.6	27.0	91.1	26.9	64.2	8.9
Pork	19,649	71.3	51.4	19.9	28.7	90.4	28.7	61.7	9.6
Other meats	12,837	73.4	53.0	20.4	26.6	92.0	25.8	66.2	8.0
Poultry	19,175	70.7	53.3	17.4	29.3	92.9	29.1	63.8	7.1
Fish and seafood	15,417	72.5	53.1	19.4	27.5	94.0	31.6	62.4	6.0
Eggs	6,156	71.1	49.0	22.0	28.9	91.6	27.7	63.9	8.4
Dairy products	51,786	75.0	53.9	21.2	25.0	91.6	25.1	66.5	8.4
Fresh milk and cream	20,269	73.1	52.4	20.7	26.9	91.3	25.4	65.9	8.7
Other dairy products	31,518	76.3	54.8	21.5	23.7	91.8	24.9	66.9	8.2

See footnotes at end of table.

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Fruits and vegetables	\$79,194	74.5	53.5	21.0	25.5	92.8	27.5	65.3	7.2
Fresh fruits	26,756	76.1	54.9	21.2	23.9	93.4	26.8	66.6	6.6
Fresh vegetables	25,542	73.8	52.8	21.1	26.2	93.3	28.5	64.8	6.7
Processed fruits	14,032	74.1	53.1	21.0	25.9	92.4	26.3	66.1	7.6
Processed vegetables	12,864	72.8	52.5	20.3	27.2	91.0	28.0	63.0	9.0
Other food at home	157,321	74.3	54.9	19.4	25.7	92.3	26.4	65.9	7.7
Sugar and other sweets	15,580	76.5	55.2	21.4	23.5	91.9	25.8	66.1	8.1
Fats and oils	12,595	72.3	50.9	21.3	27.7	91.5	27.2	64.2	8.5
Miscellaneous foods	81,963	74.7	55.6	19.0	25.3	92.8	26.1	66.7	7.2
Nonalcoholic beverages	41,289	71.8	54.1	17.7	28.2	91.9	27.2	64.7	8.1
Food prepared by consumer unit on out-of-town trips	5,894	85.9	59.0	26.9	14.1	91.3	25.2	66.1	8.7
Food away from home	325,371	74.9	56.7	18.3	25.1	93.6	27.1	66.5	6.4
Alcoholic beverages	53,558	72.4	55.8	16.7	27.6	95.6	31.4	64.2	4.4
Housing	2,065,912	75.5	58.2	17.4	24.5	93.7	27.0	66.6	6.3
Shelter	1,229,818	72.4	60.2	12.2	27.6	95.0	28.4	66.6	5.0
Owned dwellings	816,456	99.3	84.0	15.3	.7	94.1	22.3	71.8	5.9
Mortgage interest and charges	462,120	99.2	97.9	1.3	.8	94.7	22.0	72.6	5.3
Property taxes	212,347	99.3	68.9	30.4	.7	94.0	20.9	73.1	6.0
Maintenance, repairs, insurance, other expenses	141,988	99.6	61.4	38.1	.4	92.4	25.3	67.2	7.6
Rented dwellings	329,033	1.3	.5	.7	98.7	97.3	44.4	52.9	2.7
Other lodging	84,330	89.8	62.2	27.6	10.2	94.5	24.2	70.3	5.5
Utilities, fuels, and public services	440,720	78.7	53.0	25.8	21.3	90.9	25.3	65.6	9.1
Natural gas	64,158	83.3	56.8	26.5	16.7	93.9	28.4	65.5	6.1
Electricity	163,444	77.7	51.7	25.9	22.3	90.5	24.3	66.3	9.5
Fuel oil and other fuels	23,163	92.1	52.3	39.8	7.9	75.9	8.2	67.7	24.1
Telephone services	136,089	73.0	50.7	22.3	27.0	91.3	27.4	63.9	8.7
Water and other public services	53,865	85.4	58.0	27.4	14.6	94.2	26.9	67.3	5.8
Household operations	120,468	82.1	58.5	23.5	17.9	95.1	26.9	68.2	4.9
Personal services	46,280	77.5	62.1	15.5	22.5	96.4	28.1	68.3	3.6
Other household expenses	74,189	84.9	56.3	28.6	15.1	94.3	26.2	68.1	5.7
Housekeeping supplies	78,880	79.5	55.5	24.0	20.5	89.8	24.6	65.3	10.2
Laundry and cleaning supplies	17,821	74.7	55.1	19.6	25.3	90.7	27.8	62.9	9.3
Other household products	42,224	80.4	57.0	23.4	19.6	88.2	21.9	66.4	11.8
Postage and stationery	18,834	82.0	52.5	29.5	18.0	92.7	27.6	65.1	7.3
Household furnishings and equipment	196,026	82.4	58.4	24.1	17.6	92.2	23.8	68.4	7.8
Household textiles	15,234	81.6	58.5	23.1	18.4	93.7	26.7	67.0	6.3
Furniture	46,812	78.6	58.4	20.2	21.4	93.3	24.4	68.9	6.7
Floor coverings	5,383	93.2	59.2	34.0	6.8	91.0	20.4	70.6	9.0
Major appliances	24,651	85.7	57.5	28.3	14.3	89.0	22.1	66.9	11.0
Small appliances, miscellaneous housewares	13,616	80.7	55.1	25.6	19.3	93.8	26.7	67.2	6.2
Miscellaneous household equipment	90,330	83.3	59.0	24.3	16.7	92.1	23.3	68.9	7.9
Apparel and services	217,176	73.7	55.1	18.6	26.3	94.0	29.0	64.9	6.0
Men and boys	51,483	74.5	56.8	17.7	25.5	92.3	26.8	65.4	7.7
Men, 16 and over	41,502	75.0	55.8	19.2	25.0	92.5	27.5	65.0	7.5
Boys, 2 to 15	9,981	72.3	60.9	11.5	27.7	91.4	24.0	67.3	8.6
Women and girls	86,595	77.1	56.4	20.7	22.9	94.6	29.3	65.3	5.4
Women, 16 and over	71,960	76.6	54.2	22.4	23.4	94.8	30.7	64.1	5.2
Girls, 2 to 15	14,635	79.5	67.4	12.0	20.5	93.4	22.5	70.9	6.6
Children under 2	11,185	65.1	53.2	11.9	34.9	93.9	31.4	62.5	6.1
Footwear	37,909	70.0	54.1	15.8	30.0	93.7	29.4	64.4	6.3
Other apparel products and services	30,004	70.4	50.6	19.7	29.6	95.3	30.8	64.5	4.7

See footnotes at end of table.

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Transportation	\$1,038,811	77.9	56.0	21.9	22.1	90.6	23.5	67.1	9.4
Vehicle purchases (net outlay)	332,698	77.2	56.0	21.2	22.8	89.3	23.1	66.2	10.7
Cars and trucks, new	157,600	84.8	60.5	24.3	15.2	91.5	21.8	69.6	8.5
Cars and trucks, used	158,872	69.1	51.5	17.7	30.9	88.1	24.1	64.0	11.9
Other vehicles	16,225	83.4	57.2	26.2	16.6	81.4	25.9	55.4	18.6
Gasoline and motor oil	327,872	77.0	54.8	22.2	23.0	89.8	22.2	67.6	10.2
Other vehicle expenses	316,280	79.3	57.7	21.6	20.7	91.8	23.8	68.0	8.2
Vehicle finance charges	37,717	76.8	61.7	15.1	23.2	89.0	22.1	66.9	11.0
Maintenance and repairs	88,214	78.3	54.9	23.5	21.7	91.3	23.8	67.5	8.7
Vehicle insurance	134,230	80.3	57.0	23.3	19.7	91.7	23.8	67.9	8.3
Vehicle rental, leases, licenses, and other charges	56,120	79.9	61.0	18.9	20.1	94.6	24.7	69.9	5.4
Public transportation	61,961	79.5	54.5	25.0	20.5	95.1	31.6	63.5	4.9
Healthcare	359,365	83.8	49.8	34.0	16.2	90.0	23.2	66.8	10.0
Health insurance	199,678	83.3	47.4	35.8	16.7	90.3	22.9	67.4	9.7
Medical services	87,755	86.1	55.4	30.7	13.9	89.8	24.0	65.8	10.2
Drugs	58,197	82.5	49.0	33.5	17.5	89.2	23.0	66.2	10.8
Medical supplies	13,734	83.2	52.4	30.8	16.8	91.4	22.8	68.6	8.6
Entertainment	342,185	80.0	59.3	20.7	20.0	91.2	25.8	65.4	8.8
Fees and admissions	74,337	84.6	63.8	20.8	15.4	95.6	25.3	70.3	4.4
Audio and visual equipment and services	125,111	75.1	53.6	21.5	24.9	92.3	26.7	65.6	7.7
Pets, toys, hobbies, and playground equipment	84,872	80.3	60.5	19.8	19.7	90.3	27.0	63.3	9.7
Other entertainment supplies, equipment, and services	57,865	84.2	64.2	20.0	15.8	84.4	22.8	61.6	15.6
Personal care products and services	74,300	77.4	56.1	21.3	22.6	93.5	27.1	66.3	6.5
Reading	14,030	81.6	52.0	29.6	18.4	92.4	27.3	65.0	7.6
Education	126,275	75.1	55.8	19.4	24.9	95.3	27.3	68.1	4.7
Tobacco products and smoking supplies	38,244	61.2	40.0	21.1	38.8	86.4	23.8	62.6	13.6
Miscellaneous	101,374	78.9	54.2	24.7	21.1	92.1	25.8	66.3	7.9
Cash contributions	209,721	82.6	48.2	34.3	17.4	91.8	24.4	67.4	8.2
Personal insurance and pensions	676,923	82.5	64.4	18.0	17.5	92.7	25.0	67.7	7.3
Life and other personal insurance	38,264	89.5	65.1	24.4	10.5	91.3	20.5	70.8	8.7
Pensions and Social Security	638,659	82.0	64.4	17.7	18.0	92.8	25.2	67.5	7.2
Sources of income and personal taxes:									
Money income before taxes	7,676,460	80.5	59.2	21.3	19.5	92.9	25.1	67.8	7.1
Wages and salaries	6,160,177	79.9	64.1	15.8	20.1	93.7	25.5	68.2	6.3
Self-employment income	388,778	86.1	58.7	27.4	13.9	88.7	22.7	66.0	11.3
Social Security, private and government retirement	794,300	86.3	31.0	55.3	13.7	89.7	22.4	67.4	10.3
Interest, dividends, rental income, other property income	182,259	91.5	39.1	52.4	8.5	90.2	22.3	67.9	9.8
Unemployment and workers' compensation, veterans' benefits	27,198	59.7	45.3	14.4	40.3	91.7	20.1	71.6	8.3
Public assistance, supplemental security income, food stamps	44,800	34.4	19.1	15.2	65.6	89.1	39.0	50.1	10.9
Regular contributions for support	53,864	60.2	45.2	15.0	39.8	95.1	34.9	60.2	4.9
Other income	25,084	35.1	22.0	13.1	64.9	95.6	37.4	58.2	4.4

See footnotes at end of table.

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Personal taxes	\$216,057	89.4	64.4	25.0	10.6	94.5	27.1	67.4	5.5
Federal income taxes	219,443	85.3	61.0	24.3	14.7	93.9	27.4	66.5	6.1
2008 Tax stimulus (new UCC Q20082)	-94,645	76.9	53.1	23.8	23.1	90.0	24.5	65.6	10.0
State and local income taxes	65,485	82.6	60.9	21.6	17.4	93.1	25.9	67.2	6.9
Other taxes	25,774	96.3	61.0	35.3	3.7	86.6	17.8	68.9	13.4
Income after taxes	7,460,402	80.2	59.0	21.2	19.8	92.9	25.1	67.8	7.1

¹ Value less than or equal to 0.5.