

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

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) .....	115,356	77,194	47,104	30,090	38,163	101,047	34,423	66,625	14,309
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$62,053	\$72,831	\$44,609	\$29,827	\$52,728	\$43,768	\$57,352	\$40,140
Income after taxes <sup>1</sup> .....	48,596	58,739	69,112	41,951	28,822	50,075	41,234	54,638	38,439
Age of reference person .....	48.4	52.2	46.0	62.0	40.6	48.0	46.8	48.6	51.1
Average number in consumer unit:									
Persons .....	2.5	2.6	3.0	2.1	2.2	2.5	2.4	2.6	2.4
Children under 18 .....	.6	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.1	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	1.0	1.2	1.3	1.2	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.0	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male .....	50	52	54	50	46	50	47	52	50
Female .....	50	48	46	50	54	50	53	48	50
Housing tenure:									
Homeowner .....	67	100	100	100	n.a.	65	52	72	80
With mortgage .....	41	61	100	n.a.	n.a.	41	32	46	39
Without mortgage .....	26	39	n.a.	100	n.a.	24	21	26	41
Renter .....	33	n.a.	n.a.	n.a.	100	35	48	28	20
Race of reference person:									
Black or African American .....	12	9	9	9	19	13	21	9	5
White, Asian, and All Other Races .....	88	91	91	91	81	87	79	91	95
Education of reference person:									
Elementary (1-8) .....	6	5	3	9	8	6	7	5	9
High school (9-12) .....	36	36	30	44	38	35	35	35	45
College .....	57	59	67	47	54	59	58	59	46
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	95	97	90	73	87	79	91	92
Average annual expenditures .....	\$40,817	\$47,396	\$55,419	\$34,467	\$27,522	\$41,619	\$36,444	\$44,297	\$35,157
Food .....	5,340	5,917	6,473	4,851	4,177	5,413	4,962	5,648	4,821
Food at home .....	3,129	3,447	3,667	3,015	2,489	3,142	2,892	3,272	3,035
Cereals and bakery products .....	442	491	515	442	344	446	403	468	414
Cereals and cereal products .....	150	161	172	137	129	152	141	157	139
Bakery products .....	292	330	343	304	215	294	262	310	275
Meats, poultry, fish, and eggs .....	825	894	956	772	685	819	768	845	863
Beef .....	246	264	287	219	209	235	220	242	323
Pork .....	171	190	197	175	132	169	153	177	184
Other meats .....	102	113	119	102	80	102	89	109	101
Poultry .....	145	153	168	124	127	148	145	150	120
Fish and seafood .....	124	136	146	115	102	128	125	130	98
Eggs .....	37	39	39	38	34	37	36	38	38
Dairy products .....	328	365	388	318	254	329	298	345	322
Fresh milk and cream .....	127	137	145	121	106	126	115	131	133
Other dairy products .....	201	228	243	197	149	203	183	214	189
Fruits and vegetables .....	535	588	611	543	430	547	512	566	452
Fresh fruits .....	171	189	198	172	134	177	165	182	131
Fresh vegetables .....	172	188	195	174	140	176	167	180	145
Processed fruits .....	108	118	123	108	90	111	105	115	87
Processed vegetables .....	84	93	96	89	66	83	74	88	90

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$999	\$1,110	\$1,196	\$940	\$777	\$1,001	\$909	\$1,049	\$985
Sugar and other sweets .....	119	134	135	131	90	119	109	124	122
Fats and oils .....	86	95	97	92	67	86	77	91	85
Miscellaneous foods .....	490	544	597	438	380	495	448	520	450
Nonalcoholic beverages .....	268	292	316	245	220	264	247	274	296
Food prepared by consumer unit on out-of-town trips .....	36	45	51	35	19	37	29	41	32
Food away from home .....	2,211	2,470	2,806	1,837	1,688	2,271	2,070	2,375	1,786
Alcoholic beverages .....	391	418	487	284	337	405	378	420	292
Housing .....	13,432	15,186	18,960	9,221	9,886	13,971	12,501	14,732	9,623
Shelter .....	7,887	8,471	11,488	3,749	6,706	8,325	7,637	8,681	4,797
Owned dwellings .....	5,263	7,832	10,792	3,197	67	5,491	4,098	6,210	3,653
Mortgage interest and charges .....	2,954	4,397	7,148	90	36	3,098	2,253	3,535	1,936
Property taxes .....	1,344	1,999	2,176	1,724	18	1,396	956	1,624	973
Maintenance, repairs, insurance, other expenses .....	965	1,436	1,469	1,384	13	996	889	1,052	744
Rented dwellings .....	2,179	64	55	78	6,459	2,369	3,175	1,953	840
Other lodging .....	445	576	640	474	181	465	363	518	303
Utilities, fuels, and public services .....	2,811	3,321	3,616	2,860	1,780	2,834	2,524	2,994	2,652
Natural gas .....	392	488	521	437	197	420	417	422	194
Electricity .....	1,028	1,214	1,290	1,094	652	1,014	879	1,084	1,126
Fuel oil and other fuels .....	110	145	138	157	37	92	34	122	233
Telephone services .....	956	1,043	1,192	810	779	967	893	1,005	875
Water and other public services .....	326	431	475	362	115	341	300	361	225
Household operations .....	707	882	1,015	673	354	748	652	798	416
Personal services .....	294	352	440	213	176	309	286	320	185
Other household expenses .....	414	530	575	460	178	439	366	477	231
Housekeeping supplies .....	529	631	673	549	323	528	452	567	538
Laundry and cleaning supplies .....	132	144	154	124	109	129	122	133	155
Other household products .....	263	324	349	275	141	264	218	288	258
Postage and stationery .....	133	163	170	150	73	134	112	146	125
Household furnishings and equipment .....	1,497	1,880	2,168	1,390	723	1,536	1,235	1,692	1,220
Household textiles .....	113	141	154	116	59	119	96	131	74
Furniture .....	401	493	602	322	215	417	346	454	287
Floor coverings .....	52	72	82	56	11	55	42	62	27
Major appliances .....	196	256	265	237	75	198	171	212	181
Small appliances, miscellaneous housewares .....	88	106	122	76	52	90	85	93	69
Miscellaneous household equipment .....	648	814	943	583	312	657	495	741	582
Apparel and services .....	1,640	1,809	2,116	1,253	1,300	1,700	1,597	1,754	1,215
Men and boys .....	372	416	504	253	283	386	361	399	268
Men, 16 and over .....	282	314	373	201	219	295	281	303	189
Boys, 2 to 15 .....	89	102	131	53	64	91	80	96	79
Women and girls .....	634	735	826	567	431	653	585	688	505
Women, 16 and over .....	529	617	674	505	352	544	491	571	424
Girls, 2 to 15 .....	106	119	152	61	80	109	94	117	82
Children under 2 .....	81	81	104	37	83	84	85	84	61
Footwear .....	294	305	347	220	273	300	284	308	253
Other apparel products and services .....	258	273	335	175	229	277	281	275	128
Transportation .....	7,781	9,199	10,788	6,708	4,912	7,659	6,609	8,202	8,639
Vehicle purchases (net outlay) .....	3,732	4,505	5,300	3,261	2,167	3,578	3,145	3,802	4,814
Cars and trucks, new .....	2,052	2,664	3,080	2,011	816	2,021	1,646	2,215	2,273
Cars and trucks, used .....	1,611	1,759	2,117	1,198	1,313	1,501	1,453	1,526	2,392
Other vehicles .....	68	83	103	52	37	56	47	61	149
Gasoline and motor oil .....	1,333	1,529	1,753	1,179	936	1,297	1,055	1,422	1,587

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$2,331	\$2,727	\$3,250	\$1,906	\$1,529	\$2,367	\$1,990	\$2,562	\$2,078
Vehicle finance charges .....	371	438	583	212	234	360	279	402	444
Maintenance and repairs .....	619	711	786	593	432	623	535	668	591
Vehicle insurance .....	905	1,059	1,220	806	595	916	778	988	827
Vehicle rental, leases, licenses, other charges .....	436	519	662	295	268	467	399	503	216
Public transportation .....	385	437	485	362	279	417	419	416	160
Health care .....	2,416	3,009	2,773	3,386	1,218	2,390	2,045	2,568	2,600
Health insurance .....	1,252	1,564	1,439	1,760	619	1,236	993	1,361	1,365
Medical services .....	591	739	747	727	292	594	530	627	569
Drugs .....	467	575	458	765	248	454	421	471	560
Medical supplies .....	107	131	129	135	58	107	102	110	107
Entertainment .....	2,060	2,525	2,921	1,901	1,119	2,076	1,629	2,307	1,942
Fees and admissions .....	494	617	750	409	246	528	408	590	259
Television, radios, sound equipment .....	730	818	947	614	553	750	665	794	587
Pets, toys, and playground equipment .....	378	470	513	407	194	359	280	400	512
Other entertainment supplies, equipment, and services .....	457	620	711	471	127	439	276	523	585
Personal care products and services .....	527	599	658	492	382	544	500	567	408
Reading .....	127	155	158	149	72	133	119	141	86
Education .....	783	843	1,071	480	662	845	718	911	348
Tobacco products and smoking supplies .....	290	283	310	242	302	278	261	287	372
Miscellaneous .....	606	720	780	626	376	615	509	670	541
Cash contributions .....	1,370	1,742	1,650	1,887	616	1,428	1,207	1,543	956
Personal insurance and pensions .....	4,055	4,992	6,273	2,986	2,161	4,161	3,410	4,548	3,312
Life and other personal insurance .....	397	527	626	373	134	400	308	448	375
Pensions and Social Security .....	3,658	4,464	5,647	2,612	2,027	3,760	3,102	4,100	2,937
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	51,128	62,053	72,831	44,609	29,827	52,728	43,768	57,352	40,140
Wages and salaries .....	41,200	49,505	63,345	27,107	25,008	42,833	34,904	46,926	29,981
Self-employment income .....	2,138	2,911	3,269	2,330	632	2,087	1,776	2,247	2,492
Social Security, private and government retirement .....	5,601	7,270	4,141	12,335	2,346	5,532	4,866	5,875	6,075
Interest, dividends, rental income, other property income .....	1,097	1,532	1,148	2,154	250	1,140	961	1,233	804
Unemployment and workers' compensation, veterans' benefits .....	269	281	323	215	245	279	266	285	204
Public assistance, supplemental security income, food stamps .....	314	175	142	227	587	321	505	226	270
Regular contributions for support .....	343	285	341	195	456	360	334	373	228
Other income .....	165	94	123	47	304	177	155	188	86
Personal taxes .....	2,532	3,314	3,720	2,658	1,006	2,653	2,534	2,714	1,701
Federal income taxes .....	1,843	2,427	2,657	2,055	704	1,950	1,940	1,956	1,106
State and local income taxes .....	502	611	786	328	288	520	445	559	372
Other taxes .....	187	276	277	275	14	182	148	199	223
Income after taxes .....	48,596	58,739	69,112	41,951	28,822	50,075	41,234	54,638	38,439

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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	
<b>Addenda:</b>									
Net change in total assets and liabilities .....	- \$14,376	- \$20,518	- \$38,950	\$8,335	- \$1,951	- \$15,650	- \$12,287	- \$17,387	- \$5,381
Net change in total assets .....	6,451	10,124	11,626	7,773	-978	6,625	4,154	7,901	5,225
Net change in total liabilities .....	20,827	30,642	50,575	-562	973	22,274	16,441	25,288	10,606
<b>Other financial information:</b>									
Other money receipts .....	530	661	687	620	266	525	309	637	564
Mortgage principal paid on owned property .....	-1,565	-2,325	-3,514	-464	-26	-1,603	-1,039	-1,895	-1,292
Estimated market value of owned home .....	122,059	181,333	198,332	154,722	2,164	125,536	90,302	143,741	97,506
Estimated monthly rental value of owned home ..	750	1,120	1,238	936	( <sup>2</sup> )	778	578	881	552
Gifts of goods and services .....	1,007	1,257	1,325	1,138	502	1,032	878	1,113	828
Food .....	78	102	106	96	28	82	71	87	50
Alcoholic beverages .....	16	17	20	11	14	17	19	16	9
Housing .....	220	269	275	256	122	224	184	245	193
Housekeeping supplies .....	42	52	58	40	20	42	34	46	41
Household textiles .....	13	17	18	15	4	12	9	14	15
Appliances and miscellaneous housewares .....	25	32	34	27	10	26	25	26	17
Major appliances .....	7	10	10	10	1	7	6	7	4
Small appliances and miscellaneous housewares .....	18	22	25	18	9	19	19	19	13
Miscellaneous household equipment .....	57	70	71	66	31	58	38	69	47
Other housing .....	85	99	93	107	57	87	78	91	73
Apparel and services .....	225	257	276	222	160	229	225	231	198
Males, 2 and over .....	56	66	69	61	34	58	54	59	42
Females, 2 and over .....	80	96	99	92	49	83	72	89	59
Children under 2 .....	39	40	50	22	36	39	38	40	37
Other apparel products and services .....	50	55	58	48	42	49	60	43	61
Jewelry and watches .....	26	27	29	23	24	26	40	19	24
All other apparel products and services .....	25	28	30	25	18	23	20	24	36
Transportation .....	60	77	100	40	26	57	43	65	78
Health care .....	48	63	40	98	18	48	53	46	44
Entertainment .....	69	83	84	81	41	70	57	76	65
Toys, games, hobbies, and tricycles .....	26	31	32	29	16	26	20	28	30
Other entertainment .....	43	52	52	52	25	44	37	48	35
Personal care products and services .....	16	17	19	15	12	16	16	16	16
Reading .....	1	2	1	2	1	1	1	1	2
Education .....	200	276	313	218	45	213	152	245	107
All other gifts .....	74	94	90	100	34	75	58	84	66

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.  
n.a. Not applicable.