

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005

(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)	117,356	79,072	50,172	28,900	38,284	107,087	34,382	72,705	10,269
Percent distribution of consumer units	100.0	67.4	42.8	24.6	32.6	91.3	29.3	62.0	8.7
Consumer unit characteristics (mean values):									
Income before taxes	\$58,712	\$70,791	\$82,432	\$50,580	\$33,765	\$59,878	\$51,666	\$63,761	\$46,554
Income after taxes	56,304	67,628	78,512	48,733	32,916	57,400	49,855	60,969	44,873
Age of reference person	48.6	52.3	46.5	62.5	40.9	48.4	46.6	49.2	51.0
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.2	2.5	2.4	2.5	2.5
Children under 186	.6	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over3	.4	.2	.7	.2	.3	.3	.3	.3
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles	2.0	2.3	2.5	2.0	1.2	1.9	1.5	2.1	2.6
Percent distribution:									
Sex of reference person:									
Male	47	48	50	46	45	47	45	48	47
Female	53	52	50	54	55	53	55	52	53
Housing tenure:									
Homeowner	67	100	100	100	n.a.	66	52	73	82
With mortgage	43	63	100	n.a.	n.a.	43	34	47	43
Without mortgage	25	37	n.a.	100	n.a.	23	18	26	39
Renter	33	n.a.	n.a.	n.a.	100	34	48	27	18
Race of reference person:									
Black or African-American	12	9	9	8	19	13	20	9	5
White, Asian, and all other races	88	91	91	92	81	87	80	91	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	8	9	6	16	11	16	9	2
Not Hispanic or Latino	89	92	91	94	84	89	84	91	98
Education of reference person:									
Elementary (1-8)	5	4	3	7	7	5	6	4	8
High school (9-12)	36	33	28	43	40	35	34	35	43
College	59	62	69	50	52	60	59	60	48
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	95	97	91	74	87	79	91	95
Annual aggregate expenditures	\$5,445,109	78.6	58.1	20.5	21.4	92.6	26.0	66.7	7.4
Food									
Food	695,361	76.3	55.6	20.7	23.7	92.0	25.7	66.3	8.0
Food at home	386,483	75.6	53.9	21.7	24.4	91.5	25.9	65.6	8.5
Cereals and bakery products	52,168	75.8	53.4	22.4	24.2	91.3	25.0	66.2	8.7
Cereals and cereal products	16,754	73.4	52.2	21.2	26.6	90.9	26.6	64.3	9.1
Bakery products	35,413	77.0	54.0	23.0	23.0	91.4	24.3	67.1	8.6
Meats, poultry, fish, and eggs	89,614	74.6	53.3	21.2	25.4	91.4	26.5	64.9	8.6
Beef	26,691	74.4	53.2	21.2	25.6	91.2	25.3	65.9	8.8
Pork	17,971	74.8	52.6	22.2	25.2	89.7	24.7	65.0	10.3
Other meats	12,084	75.0	53.2	21.8	25.0	91.2	25.1	66.2	8.8
Poultry	15,750	73.1	54.5	18.6	26.9	92.1	28.9	63.2	7.9
Fish and seafood	13,296	76.8	54.1	22.7	23.2	93.6	29.6	64.0	6.4
Eggs	3,822	71.5	50.3	21.2	28.5	91.7	28.6	63.1	8.3
Dairy products	44,340	76.4	54.1	22.3	23.6	91.0	24.7	66.2	9.0
Fresh milk and cream	17,108	74.3	52.2	22.1	25.7	90.6	25.0	65.6	9.4
Other dairy products	27,232	77.7	55.3	22.4	22.3	91.2	24.6	66.6	8.8

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, 2005 — 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	\$64,657	75.5	52.9	22.5	24.5	92.6	27.2	65.4	7.4
Fresh fruits	21,282	76.1	52.9	23.2	23.9	93.2	27.0	66.2	6.8
Fresh vegetables	20,479	75.8	54.2	21.6	24.2	92.3	27.6	64.8	7.7
Processed fruits	12,437	74.4	51.7	22.8	25.6	92.8	28.0	64.8	7.2
Processed vegetables	10,459	74.6	51.8	22.8	25.4	91.5	25.7	65.8	8.5
Other food at home	135,704	75.9	54.8	21.1	24.1	91.3	25.6	65.8	8.7
Sugar and other sweets	13,922	77.5	52.9	24.6	22.5	91.1	24.8	66.3	8.9
Fats and oils	9,961	74.6	51.5	23.1	25.4	90.3	26.5	63.8	9.7
Miscellaneous foods	71,424	75.9	55.2	20.6	24.1	91.7	25.4	66.3	8.3
Nonalcoholic beverages	35,546	74.4	55.0	19.5	25.6	90.6	26.2	64.4	9.4
Food prepared by consumer unit on out-of-town trips	4,851	84.7	59.6	25.1	15.3	94.1	24.8	69.4	5.9
Food away from home	308,878	77.3	57.9	19.4	22.7	92.7	25.4	67.3	7.3
Alcoholic beverages	49,981	73.2	56.6	16.6	26.8	94.4	29.1	65.3	5.6
Housing	1,779,780	76.7	59.4	17.3	23.3	93.7	27.3	66.4	6.3
Shelter	1,033,291	73.0	60.7	12.3	27.0	94.9	28.5	66.4	5.1
Owned dwellings	699,209	99.5	84.3	15.3	.5	94.1	22.7	71.4	5.9
Mortgage interest and charges	389,229	99.6	98.1	1.5	.4	94.9	23.0	71.9	5.1
Property taxes	180,801	99.5	68.5	31.0	.5	92.9	21.9	71.0	7.1
Maintenance, repairs, insurance, other expenses	129,180	99.4	64.7	34.7	.6	93.2	22.6	70.6	6.8
Rented dwellings	275,192	1.7	1.0	.7	98.3	96.9	44.3	52.6	3.1
Other lodging	58,890	90.8	59.5	31.3	9.2	95.0	23.4	71.6	5.0
Utilities, fuels, and public services	373,589	79.4	54.1	25.3	20.6	91.2	26.2	65.1	8.8
Natural gas	55,562	83.3	55.3	28.0	16.7	94.5	30.6	63.9	5.5
Electricity	135,543	79.0	53.4	25.6	21.0	90.4	24.9	65.5	9.6
Fuel oil and other fuels	16,615	91.1	51.4	39.8	8.9	74.6	8.6	66.0	25.4
Telephone services	122,946	73.6	52.5	21.1	26.4	91.9	27.5	64.4	8.1
Water and other public services	42,923	87.6	60.3	27.3	12.4	94.1	27.3	66.8	5.9
Household operations	93,946	83.8	62.1	21.8	16.2	94.5	28.6	65.9	5.5
Personal services	37,750	79.5	69.4	10.0	20.5	95.1	29.7	65.4	4.9
Other household expenses	56,196	86.8	57.1	29.6	13.2	94.2	27.9	66.3	5.8
Housekeeping supplies	71,636	82.3	58.8	23.6	17.7	89.5	23.3	66.2	10.5
Laundry and cleaning supplies	15,724	77.2	54.9	22.2	22.8	90.0	25.0	65.0	10.0
Other household products	37,457	84.5	60.6	23.8	15.5	89.4	22.7	66.6	10.6
Postage and stationery	18,456	82.4	58.2	24.2	17.6	89.5	23.0	66.5	10.5
Household furnishings and equipment	207,317	85.2	61.8	23.4	14.8	93.5	24.5	69.0	6.5
Household textiles	15,522	82.1	60.5	21.5	17.9	91.1	25.6	65.5	8.9
Furniture	54,855	83.0	62.0	21.0	17.0	95.7	27.5	68.2	4.3
Floor coverings	6,595	93.4	71.7	21.6	6.6	96.3	23.6	72.6	3.7
Major appliances	26,206	89.2	65.9	23.3	10.8	92.1	24.8	67.3	7.9
Small appliances, miscellaneous housewares	12,366	83.1	58.9	24.2	16.9	93.4	27.1	66.3	6.6
Miscellaneous household equipment	91,774	85.6	60.4	25.2	14.4	92.8	22.1	70.7	7.2
Apparel and services	221,139	73.8	56.0	17.8	26.2	93.3	29.1	64.1	6.7
Men and boys	51,561	74.2	56.9	17.3	25.8	93.3	26.9	66.4	6.7
Men, 16 and over	40,874	74.3	55.6	18.7	25.7	93.7	27.4	66.3	6.3
Boys, 2 to 15	10,687	73.9	62.1	11.8	26.1	91.7	24.9	66.8	8.3
Women and girls	88,355	76.4	57.2	19.2	23.6	93.2	28.1	65.1	6.8
Women, 16 and over	74,186	76.3	55.9	20.4	23.7	93.2	29.1	64.1	6.8
Girls, 2 to 15	14,169	76.5	63.8	12.7	23.5	93.2	22.8	70.4	6.8
Children under 2	9,653	70.3	58.7	11.6	29.7	94.0	27.8	66.2	6.0
Footwear	37,536	68.6	51.6	16.9	31.4	92.6	31.4	61.3	7.4
Other apparel products and services	34,033	73.4	55.7	17.7	26.6	93.7	32.8	60.9	6.3

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, 2005 — 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	\$979,231	79.0	57.2	21.7	21.0	91.5	24.3	67.1	8.5
Vehicle purchases (net outlay)	415,904	79.6	57.8	21.8	20.4	91.5	23.6	67.9	8.5
Cars and trucks, new	226,642	87.1	58.8	28.3	12.9	93.0	23.3	69.7	7.0
Cars and trucks, used	179,616	70.6	56.5	14.1	29.4	89.8	24.0	65.8	10.2
Other vehicles	9,646	73.3	62.4	10.9	26.7	89.3	25.6	63.7	210.7
Gasoline and motor oil	236,275	77.5	55.7	21.8	22.5	89.7	23.4	66.3	10.3
Other vehicle expenses	274,492	79.2	57.9	21.3	20.8	92.0	24.6	67.5	8.0
Vehicle finance charges	34,825	80.3	65.3	15.0	19.7	90.3	21.8	68.5	9.7
Maintenance and repairs	78,779	78.7	55.1	23.6	21.3	91.7	23.5	68.2	8.3
Vehicle insurance	107,187	78.3	55.6	22.7	21.7	91.7	24.8	66.9	8.3
Vehicle rental, leases, licenses, and other charges	53,701	80.9	61.6	19.3	19.1	94.3	27.5	66.8	5.7
Public transportation	52,560	79.0	55.5	23.5	21.0	95.7	32.8	62.9	4.3
Health care	312,649	83.9	49.3	34.6	16.1	91.1	24.4	66.6	8.9
Health insurance	159,691	84.0	48.3	35.7	16.0	91.4	24.2	67.2	8.6
Medical services	79,472	84.1	54.7	29.4	15.9	91.5	25.5	66.1	8.5
Drugs	61,150	83.3	44.2	39.1	16.7	90.1	24.3	65.8	9.9
Medical supplies	12,336	84.9	52.6	32.3	15.1	89.1	21.9	67.2	10.9
Entertainment	280,188	82.4	61.2	21.3	17.6	91.0	22.8	68.2	9.0
Fees and admissions	68,999	85.9	62.9	23.0	14.1	95.8	25.0	70.7	4.2
Audio and visual equipment and services	104,186	75.9	54.4	21.4	24.1	93.2	26.6	66.6	6.8
Pets, toys, hobbies, and playground equipment	49,267	84.1	62.8	21.3	15.9	89.5	22.7	66.8	10.5
Other entertainment supplies, equipment, and services	57,736	88.6	69.9	18.8	11.4	82.4	13.3	69.1	17.6
Personal care products and services	63,451	77.9	56.1	21.9	22.1	93.4	27.6	65.7	6.6
Reading	14,841	81.1	53.0	28.1	18.9	93.0	25.6	67.4	7.0
Education	110,325	77.3	59.5	17.8	22.7	96.1	28.4	67.7	3.9
Tobacco products and smoking supplies	37,445	61.6	42.5	19.1	38.4	87.6	25.7	61.9	12.4
Miscellaneous	94,813	79.8	54.8	25.0	20.2	91.9	27.8	64.0	8.1
Cash contributions	195,196	83.5	53.7	29.8	16.5	92.9	26.2	66.7	7.1
Personal insurance and pensions	610,709	83.4	65.8	17.6	16.6	92.9	25.1	67.9	7.1
Life and other personal insurance	44,721	90.4	67.1	23.3	9.6	92.4	21.1	71.3	7.6
Pensions and Social Security	565,988	82.8	65.7	17.1	17.2	93.0	25.4	67.6	7.0
Sources of income and personal taxes:									
Money income before taxes	6,890,176	81.2	60.0	21.2	18.8	93.1	25.8	67.3	6.9
Wages and salaries	5,432,555	80.6	65.3	15.3	19.4	93.7	25.4	68.3	6.3
Self-employment income	442,676	87.2	60.6	26.6	12.8	89.2	29.0	60.2	10.8
Social Security, private and government retirement	721,429	85.6	30.5	55.1	14.4	89.9	24.5	65.4	10.1
Interest, dividends, rental income, other property income	161,795	94.1	34.6	59.5	5.9	94.0	25.6	68.3	6.0
Unemployment and workers' compensation, veterans' benefits	23,869	68.2	48.1	20.1	31.8	88.4	28.0	60.4	11.6
Public assistance, supplemental security income, food stamps	40,279	30.4	15.2	15.2	69.6	93.6	42.5	51.1	6.4
Regular contributions for support	44,776	55.8	42.3	13.5	44.2	95.4	31.0	64.4	4.6
Other income	22,798	44.9	32.7	12.2	55.1	97.1	44.3	52.8	2.9

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, 2005 — 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	\$282,544	88.5	69.6	18.9	11.5	93.9	22.0	71.8	6.1
Federal income taxes	199,055	89.0	71.0	18.1	11.0	94.5	22.1	72.4	5.5
State and local income taxes	62,706	84.2	67.1	17.1	15.8	93.6	21.5	72.2	6.4
Other taxes	20,783	96.5	64.3	32.2	3.5	89.1	23.1	66.0	10.9
Income after taxes	6,607,632	80.9	59.6	21.3	19.1	93.0	25.9	67.1	7.0

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.