

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

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) .....	116,282	78,698	49,098	29,600	37,584	101,336	34,336	67,001	14,945
Consumer unit characteristics:									
Income before taxes .....	\$54,453	\$65,436	\$76,571	\$46,967	\$31,455	\$55,769	\$46,596	\$60,470	\$45,530
Income after taxes .....	52,287	62,574	73,104	45,107	30,748	53,542	44,668	58,090	43,779
Age of reference person .....	48.5	52.3	46.3	62.3	40.4	48.0	46.7	48.7	51.6
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 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	.9	1.2	1.3	1.2	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.0	1.2	1.9	1.5	2.0	2.5
Percent distribution:									
Sex of reference person:									
Male .....	48	50	52	46	45	48	46	49	47
Female .....	52	50	48	54	55	52	54	51	53
Housing tenure:									
Homeowner .....	68	100	100	100	n.a.	65	53	72	83
With mortgage .....	42	62	100	n.a.	n.a.	43	34	47	39
Without mortgage .....	25	38	n.a.	100	n.a.	23	19	25	43
Renter .....	32	n.a.	n.a.	n.a.	100	35	47	28	17
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 (new UCC Q20032) .....	11	8	9	6	16	11	16	9	6
Not Hispanic or Latino (new UCC Q20032) .....	89	92	91	94	84	89	84	91	94
Education of reference person:									
Elementary (1-8) .....	5	5	3	8	7	5	7	4	7
High school (9-12) .....	35	34	28	45	38	34	35	34	45
College .....	59	61	69	47	54	61	59	62	47
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	95
Average annual expenditures .....	\$43,395	\$50,195	\$57,978	\$36,936	\$29,170	\$44,172	\$38,428	\$47,107	\$38,088
Food .....	5,781	6,451	7,095	5,197	4,383	5,854	5,325	6,122	5,263
Food at home .....	3,347	3,711	3,975	3,188	2,587	3,370	3,053	3,529	3,181
Cereals and bakery products .....	461	511	542	449	358	463	410	490	444
Cereals and cereal products .....	154	164	178	135	133	154	146	159	149
Bakery products .....	307	347	363	313	225	309	264	331	295
Meats, poultry, fish, and eggs .....	880	963	1,033	822	707	882	845	901	861
Beef .....	265	297	317	256	200	261	233	275	296
Pork .....	181	199	205	188	144	175	170	177	227
Other meats .....	108	120	129	100	84	109	95	116	102
Poultry .....	156	167	188	126	132	160	160	160	123
Fish and seafood .....	128	137	150	110	109	136	143	133	68
Eggs .....	42	44	44	43	38	41	44	40	44
Dairy products .....	371	413	437	366	281	373	324	397	356
Fresh milk and cream .....	144	155	163	140	121	143	126	151	157
Other dairy products .....	226	258	274	226	160	230	198	246	199
Fruits and vegetables .....	561	619	651	554	440	575	523	601	464
Fresh fruits .....	187	208	217	191	142	192	176	201	147
Fresh vegetables .....	183	201	212	179	145	188	173	196	144
Processed fruits .....	110	119	126	107	89	112	102	117	90
Processed vegetables .....	82	90	97	77	64	81	72	86	83

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — 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 .....	\$1,075	\$1,206	\$1,311	\$997	\$802	\$1,077	\$951	\$1,141	\$1,057
Sugar and other sweets .....	128	147	156	130	89	128	113	136	126
Fats and oils .....	89	99	103	90	69	88	84	90	96
Miscellaneous foods .....	527	593	656	467	390	533	464	568	486
Nonalcoholic beverages .....	290	316	343	263	234	287	256	303	307
Food prepared by consumer unit on out-of-town trips .....	41	51	53	48	20	41	34	44	43
Food away from home .....	2,434	2,740	3,121	2,009	1,796	2,484	2,271	2,592	2,081
Alcoholic beverages .....	459	492	547	386	391	484	473	489	287
Housing .....	13,918	15,653	19,169	9,786	10,290	14,487	12,866	15,316	10,059
Shelter .....	7,998	8,503	11,272	3,912	6,941	8,488	7,683	8,901	4,678
Owned dwellings .....	5,324	7,837	10,550	3,336	64	5,587	4,077	6,360	3,547
Mortgage interest and charges .....	2,936	4,320	6,848	127	38	3,096	2,286	3,512	1,851
Property taxes .....	1,391	2,048	2,215	1,771	15	1,470	1,021	1,700	856
Maintenance, repairs, insurance, other expenses .....	997	1,468	1,487	1,438	10	1,020	770	1,148	840
Rented dwellings .....	2,201	57	55	60	6,690	2,411	3,225	1,994	777
Other lodging .....	473	609	666	515	187	490	382	546	353
Utilities, fuels, and public services .....	2,927	3,442	3,722	2,979	1,847	2,940	2,632	3,098	2,834
Natural gas .....	424	528	564	467	207	457	459	456	202
Electricity .....	1,064	1,247	1,315	1,135	682	1,044	901	1,118	1,203
Fuel oil and other fuels .....	121	162	147	186	34	100	45	128	261
Telephone services .....	990	1,080	1,225	840	802	1,000	928	1,037	923
Water and other public services .....	327	425	471	350	123	340	299	360	245
Household operations .....	753	930	1,081	679	382	793	679	851	482
Personal services .....	300	350	467	158	194	315	266	340	199
Other household expenses .....	453	580	615	522	188	478	414	511	283
Housekeeping supplies .....	594	712	747	641	351	597	511	640	578
Laundry and cleaning supplies .....	149	165	173	147	115	146	135	152	165
Other household products .....	290	357	378	316	151	292	237	320	278
Postage and stationery .....	155	190	195	178	85	158	139	168	135
Household furnishings and equipment .....	1,646	2,066	2,347	1,575	770	1,669	1,361	1,826	1,488
Household textiles .....	158	198	196	204	74	162	129	179	129
Furniture .....	417	522	646	318	197	435	326	491	292
Floor coverings .....	52	71	86	46	12	53	41	59	44
Major appliances .....	204	262	272	247	82	198	178	207	246
Small appliances, miscellaneous housewares .....	105	124	132	110	64	108	92	116	81
Miscellaneous household equipment .....	711	888	1,016	650	341	713	594	773	696
Apparel and services .....	1,816	2,007	2,346	1,373	1,416	1,867	1,770	1,915	1,464
Men and boys .....	406	455	533	310	304	415	387	428	348
Men, 16 and over .....	317	356	407	260	236	323	298	336	276
Boys, 2 to 15 .....	89	99	126	50	68	91	89	92	72
Women and girls .....	739	843	969	600	521	756	673	798	615
Women, 16 and over .....	631	717	817	521	451	645	586	674	535
Girls, 2 to 15 .....	108	126	152	79	70	112	87	124	80
Children under 2 .....	79	80	100	41	76	80	73	83	71
Footwear .....	329	342	396	236	300	335	352	327	281
Other apparel products and services .....	264	288	348	187	215	281	285	279	149
Transportation .....	7,801	9,151	10,703	6,575	4,975	7,702	6,363	8,388	8,474
Vehicle purchases (net outlay) .....	3,397	4,057	4,849	2,744	2,014	3,290	2,535	3,677	4,125
Cars and trucks, new .....	1,748	2,202	2,670	1,425	799	1,745	1,266	1,991	1,770
Cars and trucks, used .....	1,582	1,768	2,073	1,263	1,193	1,476	1,210	1,613	2,301
Other vehicles .....	66	87	106	56	22	68	59	73	254
Gasoline and motor oil .....	1,598	1,826	2,075	1,413	1,120	1,549	1,270	1,692	1,926

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — 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 .....	\$2,365	\$2,758	\$3,216	\$1,997	\$1,544	\$2,389	\$2,055	\$2,560	\$2,206
Vehicle finance charges .....	323	387	508	186	190	314	251	346	389
Maintenance and repairs .....	652	755	839	615	436	652	581	688	650
Vehicle insurance .....	964	1,115	1,256	880	649	968	838	1,034	940
Vehicle rental, leases, licenses, other charges .....	426	501	612	315	269	455	384	492	227
Public transportation .....	441	510	563	422	297	474	504	459	217
Health care .....	2,574	3,196	2,966	3,582	1,272	2,498	2,102	2,701	3,090
Health insurance .....	1,332	1,653	1,524	1,866	660	1,303	1,089	1,413	1,526
Medical services .....	648	818	825	806	294	618	508	675	852
Drugs .....	480	582	486	744	268	463	406	492	599
Medical supplies .....	114	144	131	166	51	114	99	121	113
Entertainment .....	2,218	2,700	3,029	2,136	1,210	2,236	1,786	2,466	2,102
Fees and admissions .....	528	655	752	495	261	556	444	613	341
Television, radios, sound equipment .....	788	889	1,018	673	576	803	714	848	686
Pets, toys, hobbies, and playground equipment ..	381	466	541	333	203	370	288	411	460
Other entertainment supplies, equipment, and services .....	522	690	719	635	171	508	340	595	615
Personal care products and services .....	581	659	730	528	418	598	555	620	461
Reading .....	130	156	162	147	76	134	124	139	108
Education .....	905	965	1,167	623	781	972	877	1,021	450
Tobacco products and smoking supplies .....	288	274	293	242	319	279	275	281	348
Miscellaneous .....	690	783	791	770	495	692	578	750	677
Cash contributions .....	1,408	1,788	1,629	2,052	612	1,438	1,183	1,568	1,206
Personal insurance and pensions .....	4,823	5,918	7,352	3,540	2,531	4,930	4,149	5,330	4,099
Life and other personal insurance .....	390	514	579	406	131	383	282	435	437
Pensions and Social Security .....	4,433	5,404	6,772	3,134	2,400	4,547	3,867	4,895	3,662
Sources of income and personal taxes:									
Money income before taxes .....	54,453	65,436	76,571	46,967	31,455	55,769	46,596	60,470	45,530
Wages and salaries .....	43,192	51,405	65,998	27,200	25,996	44,740	37,107	48,652	32,701
Self-employment income .....	3,008	3,947	4,324	3,322	1,041	2,911	2,314	3,218	3,663
Social Security, private and government retirement .....	5,848	7,500	4,223	12,935	2,390	5,666	4,835	6,091	7,084
Interest, dividends, rental income, other property income .....	1,261	1,698	1,072	2,735	345	1,264	1,051	1,373	1,237
Unemployment and workers' compensation, veterans' benefits .....	237	249	293	177	210	242	208	260	197
Public assistance, supplemental security income, food stamps .....	308	170	141	218	597	313	491	222	275
Regular contributions for support .....	413	341	405	236	562	433	375	464	271
Other income .....	187	126	115	144	314	199	216	191	101
Personal taxes .....	2,166	2,862	3,466	1,860	707	2,227	1,928	2,380	1,751
Federal income taxes .....	1,519	2,018	2,443	1,314	474	1,571	1,355	1,682	1,167
State and local income taxes .....	472	595	780	287	215	488	403	531	366
Other taxes .....	175	250	244	260	18	168	170	167	217
Income after taxes .....	52,287	62,574	73,104	45,107	30,748	53,542	44,668	58,090	43,779

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — 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 .....	- \$7,567	- \$10,541	- \$24,491	\$12,599	- \$1,340	- \$8,519	- \$9,759	- \$7,884	- \$1,111
Net change in total assets .....	9,211	13,606	14,063	12,849	8	9,425	6,174	11,092	7,757
Net change in total liabilities .....	16,778	24,147	38,554	250	1,347	17,944	15,933	18,975	8,868
Other financial information:									
Other money receipts .....	556	758	717	826	133	555	426	621	566
Mortgage principal paid on owned property .....	-1,791	-2,634	-3,925	-493	-25	-1,834	-1,355	-2,079	-1,500
Estimated market value of owned home .....	137,639	202,334	219,359	174,094	2,172	141,803	105,259	160,531	109,405
Estimated monthly rental value of owned home ..	781	1,154	1,271	960	( <sup>3</sup> )	810	609	912	585
Gifts of goods and services .....	1,215	1,489	1,546	1,378	643	1,228	1,058	1,315	1,132
Food .....	74	93	99	83	34	78	64	85	48
Alcoholic beverages .....	20	20	25	11	19	21	17	23	11
Housing .....	283	334	335	331	176	284	253	299	277
Housekeeping supplies .....	61	79	77	81	24	65	64	65	37
Household textiles .....	19	23	24	23	10	19	14	21	21
Appliances and miscellaneous housewares .....	32	36	35	39	22	33	32	33	27
Major appliances .....	12	12	9	19	10	12	12	12	11
Small appliances and miscellaneous housewares .....	20	24	26	20	12	21	20	21	16
Miscellaneous household equipment .....	72	92	95	84	30	68	62	71	96
Other housing .....	99	104	104	104	90	100	82	109	96
Apparel and services .....	286	325	348	281	206	281	280	282	325
Males, 2 and over .....	76	86	87	84	53	70	73	68	118
Females, 2 and over .....	101	121	126	112	59	101	90	106	106
Children under 2 .....	38	42	48	29	31	38	32	42	37
Other apparel products and services .....	71	75	87	55	63	73	86	66	63
Jewelry and watches .....	24	28	38	13	15	26	25	27	10
All other apparel products and services .....	47	47	50	41	48	47	61	39	53
Transportation .....	51	65	65	64	22	44	28	53	95
Health care .....	49	64	49	88	19	46	51	43	72
Entertainment .....	78	95	100	86	42	78	64	85	81
Toys, games, arts and crafts, and tricycles .....	28	34	35	31	15	27	22	30	32
Other entertainment .....	51	62	65	54	27	51	42	55	50
Personal care products and services .....	29	32	39	19	21	30	27	32	20
Reading .....	1	2	1	2	1	1	1	1	2
Education .....	250	347	374	300	47	267	168	317	133
All other gifts .....	94	112	111	113	57	98	104	95	67

<sup>1</sup> Value less than 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

n.a. Not applicable.