

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009

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)	120,847	80,068	50,080	29,988	40,778	110,241	35,043	75,198	10,605
Consumer unit characteristics:									
Income before taxes	\$62,857	\$75,858	\$88,237	\$55,185	\$37,329	\$64,316	\$55,385	\$68,477	\$47,692
Income after taxes	60,753	73,035	85,062	52,949	36,637	62,164	53,636	66,138	46,080
Age of reference person	49.4	53.3	47.8	62.5	41.7	49.0	46.6	50.1	53.7
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.4
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.5
Persons 65 and older .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners	1.3	1.4	1.6	.9	1.1	1.3	1.2	1.3	1.2
Vehicles	2.0	2.4	2.5	2.2	1.2	1.9	1.5	2.1	2.6
Percent distribution:									
Sex of reference person:									
Male	47	48	49	45	46	48	46	48	42
Female	53	52	51	55	54	52	54	52	58
Housing tenure:									
Homeowner	66	100	100	100	n.a.	65	50	72	82
With mortgage	41	63	100	n.a.	n.a.	42	32	46	40
Without mortgage	25	37	n.a.	100	n.a.	23	17	26	42
Renter	34	n.a.	n.a.	n.a.	100	35	50	28	18
Race of reference person:									
Black or African-American	12	8	9	8	20	13	20	9	7
White, Asian, and all other races	88	92	91	92	80	87	80	91	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	9	10	7	17	13	17	11	3
Not Hispanic or Latino	88	91	90	93	83	87	83	89	97
Education of reference person:									
Elementary (1-8)	5	4	3	7	6	4	5	4	8
High school (9-12)	34	32	27	40	39	34	33	34	44
College	61	64	70	53	55	62	62	62	47
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	96	98	93	74	88	79	92	94
Average annual expenditures	\$49,067	\$57,047	\$64,493	\$44,130	\$33,404	\$49,807	\$43,962	\$52,501	\$41,325
Food	13.0	12.6	11.9	13.9	14.2	12.9	13.5	12.7	13.7
Food at home	7.6	7.4	6.8	8.7	8.5	7.5	7.7	7.4	9.0
Cereals and bakery products	1.0	1.0	.9	1.1	1.2	1.0	1.0	1.0	1.2
Cereals and cereal products .....	.4	.3	.3	.4	.4	.3	.4	.3	.4
Bakery products .....	.7	.7	.6	.8	.7	.7	.7	.7	.8
Meats, poultry, fish, and eggs	1.7	1.6	1.5	1.9	2.0	1.7	1.8	1.6	1.9
Beef .....	.5	.4	.4	.6	.5	.5	.5	.4	.6
Pork .....	.3	.3	.3	.4	.4	.3	.4	.3	.4
Other meats .....	.2	.2	.2	.3	.2	.2	.2	.2	.3
Poultry .....	.3	.3	.3	.3	.4	.3	.4	.3	.3
Fish and seafood .....	.3	.3	.3	.3	.3	.3	.3	.3	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.8	.7	.9	.9	.8	.8	.8	1.0
Fresh milk and cream .....	.3	.3	.3	.3	.4	.3	.3	.3	.4
Other dairy products .....	.5	.5	.5	.6	.6	.5	.5	.5	.7

See footnotes at end of table.

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009 — 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	
Fruits and vegetables	1.3	1.3	1.2	1.6	1.5	1.3	1.4	1.3	1.5
Fresh fruits .....	.4	.4	.4	.6	.5	.4	.5	.4	.5
Fresh vegetables .....	.4	.4	.4	.5	.5	.4	.5	.4	.5
Processed fruits .....	.2	.2	.2	.3	.3	.2	.3	.2	.3
Processed vegetables .....	.2	.2	.2	.3	.3	.2	.2	.2	.3
Other food at home	2.7	2.7	2.4	3.1	3.0	2.7	2.7	2.7	3.3
Sugar and other sweets .....	.3	.3	.3	.4	.3	.3	.3	.3	.4
Fats and oils .....	.2	.2	.2	.3	.2	.2	.2	.2	.3
Miscellaneous foods	1.5	1.4	1.3	1.6	1.6	1.4	1.4	1.4	1.7
Nonalcoholic beverages .....	.7	.6	.6	.7	.8	.7	.7	.7	.8
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.3	5.2	5.1	5.2	5.7	5.4	5.7	5.2	4.8
Alcoholic beverages .....	.9	.8	.8	.8	1.1	.9	1.0	.8	.7
Housing	34.4	33.1	35.4	27.8	38.8	34.8	36.5	34.2	29.3
Shelter	20.5	18.8	21.8	11.8	26.3	21.0	22.9	20.3	14.1
Owned dwellings	13.3	17.1	20.2	9.6	.7	13.5	11.6	14.3	11.1
Mortgage interest and charges	7.3	9.4	13.1	.4	.5	7.5	6.5	7.9	5.0
Property taxes	3.7	4.7	4.7	5.0	.2	3.7	3.0	4.1	3.0
Maintenance, repairs, insurance, other expenses	2.3	3.0	2.5	4.3	.1	2.3	2.1	2.3	3.1
Rented dwellings	5.8	.1	.1	.2	25.0	6.1	10.0	4.7	1.8
Other lodging	1.4	1.6	1.5	1.9	.6	1.4	1.3	1.4	1.2
Utilities, fuels, and public services	7.4	7.5	7.1	8.6	7.2	7.3	7.4	7.3	8.7
Natural gas	1.0	1.1	1.0	1.2	.7	1.0	1.1	1.0	.7
Electricity	2.8	2.8	2.6	3.4	2.8	2.7	2.7	2.8	3.6
Fuel oil and other fuels .....	.3	.3	.3	.5	.1	.2	.1	.3	.9
Telephone services	2.4	2.2	2.2	2.4	2.9	2.3	2.5	2.3	2.7
Water and other public services	1.0	1.1	1.0	1.2	.6	1.0	1.0	1.0	.8
Household operations	2.1	2.1	2.2	2.0	1.8	2.1	2.1	2.1	1.3
Personal services .....	.8	.8	.9	.4	.9	.8	.9	.8	.3
Other household expenses	1.3	1.4	1.3	1.6	.9	1.3	1.3	1.3	1.0
Housekeeping supplies	1.3	1.4	1.2	1.8	1.1	1.3	1.2	1.3	1.8
Laundry and cleaning supplies .....	.3	.3	.3	.4	.4	.3	.3	.3	.4
Other household products .....	.7	.8	.7	1.0	.5	.7	.6	.7	.9
Postage and stationery .....	.3	.3	.3	.4	.2	.3	.3	.3	.4
Household furnishings and equipment	3.1	3.3	3.1	3.6	2.4	3.0	2.9	3.1	3.4
Household textiles .....	.3	.3	.2	.3	.2	.2	.2	.3	.4
Furniture .....	.7	.7	.7	.8	.7	.7	.7	.7	.7
Floor coverings .....	.1	.1	.1	.1	(²)	.1	(²)	.1	(²)
Major appliances .....	.4	.4	.4	.5	.2	.4	.4	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.5	1.6	1.5	1.7	1.1	1.5	1.4	1.5	1.6
Apparel and services	3.5	3.3	3.2	3.1	4.4	3.5	4.0	3.3	3.2
Men and boys .....	.8	.7	.7	.6	1.0	.8	.9	.7	.9
Men, 16 and over .....	.6	.6	.6	.5	.8	.6	.7	.6	.7
Boys, 2 to 15 .....	.2	.2	.2	.1	.2	.2	.1	.2	.2
Women and girls	1.4	1.3	1.3	1.3	1.6	1.4	1.6	1.3	1.1
Women, 16 and over	1.1	1.1	1.1	1.1	1.3	1.2	1.3	1.1	.9
Girls, 2 to 15 .....	.2	.2	.3	.2	.3	.2	.3	.2	.2
Children under 2 .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Footwear .....	.7	.6	.5	.6	.9	.7	.7	.6	.7
Other apparel products and services .....	.5	.5	.5	.5	.6	.5	.6	.5	.3
Transportation	15.6	15.9	15.5	17.1	14.5	15.3	14.3	15.7	19.4
Vehicle purchases (net outlay)	5.4	5.7	5.5	6.2	4.5	5.2	4.4	5.6	7.6
Cars and trucks, new	2.6	3.0	2.8	3.6	1.4	2.6	2.2	2.8	2.6
Cars and trucks, used	2.7	2.6	2.6	2.5	3.0	2.5	2.2	2.6	4.7
Other vehicles .....	.1	.1	.1	.1	.1	.1	.1	.1	³ .3

See footnotes at end of table.

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009 — 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	
Gasoline and motor oil	4.0	4.0	4.0	4.1	4.2	3.9	3.6	4.1	5.4
Other vehicle expenses	5.2	5.3	5.1	5.9	4.7	5.1	5.0	5.2	5.9
Vehicle finance charges .....	.6	.6	.6	.4	.6	.6	.5	.6	.8
Maintenance and repairs	1.5	1.5	1.5	1.6	1.4	1.5	1.5	1.5	1.7
Vehicle insurance	2.2	2.3	2.0	3.0	1.9	2.1	2.1	2.2	2.9
Vehicle rental, leases, licenses, other charges .....	.9	.9	1.0	.8	.8	.9	.9	1.0	.5
Public transportation	1.0	1.0	.9	1.0	1.1	1.0	1.3	.9	.6
Healthcare	6.4	6.9	5.6	10.1	4.6	6.2	5.5	6.5	8.1
Health insurance	3.6	3.9	3.1	6.1	2.6	3.6	3.1	3.7	4.6
Medical services	1.5	1.6	1.5	2.1	1.1	1.5	1.3	1.5	1.8
Drugs	1.0	1.1	.8	1.6	.7	1.0	.9	1.0	1.5
Medical supplies .....	.2	.3	.2	.4	.2	.2	.2	.3	.3
Entertainment	5.5	5.7	5.5	6.0	4.8	5.5	5.2	5.6	5.9
Fees and admissions	1.3	1.4	1.4	1.2	1.0	1.3	1.3	1.3	.9
Audio and visual equipment and services	2.0	1.9	1.8	2.1	2.2	2.0	2.0	2.0	2.1
Pets, toys, hobbies, and playground equipment ..	1.4	1.5	1.5	1.6	1.0	1.4	1.2	1.4	1.8
Other entertainment supplies, equipment, and services .....	.8	.9	.8	1.1	.5	.8	.6	.9	1.2
Personal care products and services	1.2	1.2	1.2	1.4	1.2	1.2	1.3	1.2	1.0
Reading .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Education	2.2	2.2	2.3	1.8	2.2	2.3	2.2	2.3	1.1
Tobacco products and smoking supplies .....	.8	.6	.6	.8	1.3	.7	.7	.7	1.4
Miscellaneous	1.7	1.7	1.6	2.0	1.6	1.6	1.6	1.6	2.5
Cash contributions	3.5	3.8	3.2	5.2	2.6	3.5	3.2	3.6	3.5
Personal insurance and pensions	11.2	11.9	12.8	9.7	8.7	11.3	10.8	11.4	9.9
Life and other personal insurance .....	.6	.7	.7	.8	.3	.6	.5	.6	.8
Pensions and Social Security	10.5	11.1	12.1	8.9	8.4	10.6	10.2	10.8	9.1
Sources of income and personal taxes:									
Money income before taxes	\$62,857	\$75,858	\$88,237	\$55,185	\$37,329	\$64,316	\$55,385	\$68,477	\$47,692
Wages and salaries	80.1	79.9	87.0	60.9	81.0	80.9	81.0	80.9	68.2
Self-employment income	4.3	4.4	4.3	4.7	3.6	4.0	3.9	4.1	7.1
Social Security, private and government retirement	10.9	11.6	5.8	26.9	8.1	10.3	8.8	10.8	19.2
Interest, dividends, rental income, other property income	2.3	2.6	1.4	5.7	1.4	2.3	3.0	2.0	2.9
Unemployment and workers' compensation, veterans' benefits .....	.7	.6	.6	.5	1.2	.7	.7	.7	.7
Public assistance, supplemental security income, food stamps .....	.7	.3	.3	.6	2.1	.7	1.0	.5	1.0
Regular contributions for support .....	.7	.4	.4	.5	1.5	.7	.9	.6	.4
Other income .....	.4	.2	.2	.3	1.2	.4	.6	.4	.4
Personal taxes	3.3	3.7	3.6	4.1	1.9	3.3	3.2	3.4	3.4
Federal income taxes	2.2	2.5	2.4	2.7	1.1	2.3	2.2	2.3	1.9
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
State and local income taxes .....	.8	.9	.9	.8	.7	.8	.8	.9	.8
Other taxes .....	.3	.3	.3	.5	.1	.3	.2	.3	.6
Income after taxes	96.7	96.3	96.4	95.9	98.1	96.7	96.8	96.6	96.6

¹ Value less than or equal to 0.5.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

n.a. Not applicable.