

Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004

(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)	116,282	78,698	49,098	29,600	37,584	101,336	34,336	67,001	14,945
Percent distribution of consumer units	100.0	67.7	42.2	25.5	32.3	87.1	29.5	57.6	12.9
Consumer unit characteristics (mean values):									
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 186	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over3	.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
Annual aggregate expenditures	\$5,043,501	78.3	57.1	21.1	21.7	88.8	26.1	62.7	11.2
Food	670,766	75.4	54.9	20.5	24.6	88.7	27.0	61.7	11.3
Food at home	388,283	74.9	53.4	21.6	25.1	88.2	26.8	61.5	11.8
Cereals and bakery products	53,470	74.8	52.8	22.0	25.2	88.1	26.1	62.0	11.9
Cereals and cereal products	17,843	72.0	52.1	19.9	28.0	88.0	27.9	60.1	12.0
Bakery products	35,627	76.3	53.2	23.0	23.7	88.1	25.2	62.9	11.9
Meats, poultry, fish, and eggs	102,057	73.9	52.8	21.1	26.1	87.9	28.2	59.7	12.1
Beef	30,783	75.6	53.8	21.8	24.4	86.2	25.8	60.4	13.8
Pork	21,015	74.2	50.8	23.4	25.8	84.5	27.5	57.0	15.5
Other meats	12,527	74.8	53.9	20.9	25.2	88.3	25.8	62.5	11.7
Poultry	18,052	72.5	54.2	18.3	27.5	90.2	30.2	60.0	9.8
Fish and seafood	14,826	72.3	52.9	19.4	27.7	93.4	32.8	60.6	6.6
Eggs	4,854	70.3	47.0	23.3	29.7	86.9	30.7	56.2	13.1

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, 2004 — 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	
Dairy products	\$42,991	75.4	53.1	22.3	24.6	88.1	25.7	62.5	11.9
Fresh milk and cream	16,744	72.8	50.8	21.9	27.2	86.6	25.6	60.9	13.4
Other dairy products	26,247	77.0	54.5	22.5	23.0	89.1	25.7	63.5	10.9
Fruits and vegetables	65,077	74.5	52.2	22.3	25.5	89.8	27.3	62.4	10.2
Fresh fruits	21,664	75.4	52.3	23.1	24.6	90.3	27.6	62.7	9.7
Fresh vegetables	21,223	74.3	52.1	22.2	25.7	90.3	27.7	62.6	9.7
Processed fruits	12,719	73.6	51.5	22.1	26.4	89.8	27.4	62.5	10.2
Processed vegetables	9,471	74.5	53.2	21.3	25.5	87.4	25.9	61.5	12.6
Other food at home	124,688	75.8	54.7	21.1	24.2	87.8	26.0	61.9	12.2
Sugar and other sweets	14,864	77.5	54.7	22.8	22.5	87.9	25.9	62.0	12.1
Fats and oils	10,312	74.9	52.0	22.9	25.1	86.7	27.6	59.1	13.3
Miscellaneous foods	61,173	76.0	56.0	20.0	24.0	88.6	25.8	62.8	11.4
Nonalcoholic beverages	33,587	73.8	53.3	20.5	26.2	86.9	25.9	61.0	13.1
Food prepared by consumer unit on out-of-town trips	4,752	84.1	54.4	29.8	15.9	86.4	24.8	61.6	13.6
Food away from home	282,483	76.1	57.0	19.1	23.9	89.4	27.4	62.0	10.6
Alcoholic beverages	53,292	72.4	53.2	19.2	27.6	92.2	30.2	62.0	7.8
Housing	1,618,136	76.1	58.5	17.6	23.9	90.8	27.3	63.5	9.2
Shelter	930,071	72.0	59.5	12.4	28.0	92.5	28.4	64.1	7.5
Owned dwellings	619,141	99.6	83.7	16.0	.4	91.4	22.6	68.8	8.6
Mortgage interest and charges	341,424	99.6	98.5	1.1	.4	91.9	23.0	68.9	8.1
Property taxes	161,768	99.6	67.2	32.4	.4	92.1	21.7	70.4	7.9
Maintenance, repairs, insurance, other expenses	115,949	99.7	63.0	36.7	.3	89.2	22.8	66.4	10.8
Rented dwellings	255,946	1.8	1.1	.7	98.2	95.5	43.3	52.2	4.5
Other lodging	54,984	87.2	59.5	27.7	12.8	90.4	23.8	66.6	9.6
Utilities, fuels, and public services	340,315	79.6	53.7	25.9	20.4	87.6	26.6	61.0	12.4
Natural gas	49,305	84.3	56.2	28.1	15.7	93.9	32.0	61.9	6.1
Electricity	123,772	79.3	52.1	27.1	20.7	85.5	25.0	60.5	14.5
Fuel oil and other fuels	14,016	91.0	51.6	39.4	9.0	72.1	11.1	61.1	27.9
Telephone services	115,144	73.8	52.2	21.6	26.2	88.0	27.7	60.3	12.0
Water and other public services	38,078	87.9	60.7	27.2	12.1	90.4	27.0	63.4	9.6
Household operations	87,540	83.6	60.6	23.0	16.4	91.8	26.6	65.1	8.2
Personal services	34,851	79.1	65.7	13.4	20.9	91.5	26.2	65.3	8.5
Other household expenses	52,689	86.6	57.3	29.3	13.4	92.0	26.9	65.0	8.0
Housekeeping supplies	68,966	80.9	56.5	24.4	19.1	88.0	25.2	62.8	12.0
Laundry and cleaning supplies	17,235	74.9	52.5	22.4	25.1	86.2	26.7	59.6	13.8
Other household products	33,691	83.1	58.6	24.6	16.9	88.2	23.9	64.2	11.8
Postage and stationery	18,040	82.4	56.5	25.9	17.6	89.3	26.2	63.0	10.7
Household furnishings and equipment	191,244	84.9	61.6	23.2	15.1	88.5	24.3	64.2	11.5
Household textiles	18,299	84.9	55.1	29.8	15.1	89.8	23.9	65.9	10.2
Furniture	48,486	84.8	65.4	19.4	15.2	91.0	23.1	67.9	9.0
Floor coverings	6,045	92.3	69.9	22.5	7.7	89.2	23.5	65.7	10.8
Major appliances	23,705	86.9	56.8	30.1	13.1	84.5	25.8	58.7	15.5
Small appliances, miscellaneous housewares	12,150	80.1	55.6	24.5	19.9	90.2	25.9	64.3	9.8
Miscellaneous household equipment	82,560	84.5	62.5	21.9	15.5	87.7	24.6	63.1	12.3
Apparel and services	210,799	74.7	57.1	17.6	25.3	89.9	28.6	61.3	10.1
Men and boys	47,147	75.7	58.0	17.7	24.3	89.3	28.0	61.3	10.7
Men, 16 and over	36,822	75.9	57.0	18.9	24.1	89.2	27.6	61.6	10.8
Boys, 2 to 15	10,325	75.1	61.3	13.8	24.9	89.8	29.6	60.1	10.2

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, 2004 — 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	
Women and girls	\$85,713	77.1	58.5	18.6	22.9	89.7	26.7	62.9	10.3
Women, 16 and over	73,216	76.8	58.0	18.8	23.2	89.5	27.2	62.2	10.5
Girls, 2 to 15	12,497	79.0	61.4	17.5	21.0	90.6	23.8	66.8	9.4
Children under 2	9,116	68.7	56.3	12.4	31.3	88.6	27.4	61.3	11.4
Footwear	38,138	70.3	54.1	16.2	29.7	89.4	31.4	58.0	10.6
Other apparel products and services	30,685	73.7	55.9	17.8	26.3	92.8	31.9	60.9	7.2
Transportation	907,129	79.4	58.0	21.4	20.6	86.0	24.1	62.0	14.0
Vehicle purchases (net outlay)	395,018	80.8	60.3	20.6	19.2	84.4	22.0	62.4	15.6
Cars and trucks, new	203,305	85.2	64.5	20.8	14.8	87.0	21.4	65.6	13.0
Cars and trucks, used	183,986	75.6	55.3	20.3	24.4	81.3	22.6	58.7	18.7
Other vehicles	7,727	89.1	67.6	21.4	10.9	89.6	26.1	63.5	² 10.4
Gasoline and motor oil	185,767	77.3	54.8	22.5	22.7	84.5	23.5	61.0	15.5
Other vehicle expenses	275,032	78.9	57.5	21.4	21.1	88.0	25.6	62.4	12.0
Vehicle finance charges	37,607	81.0	66.3	14.6	19.0	84.5	22.9	61.6	15.5
Maintenance and repairs	75,759	78.4	54.7	23.7	21.6	87.2	26.3	60.9	12.8
Vehicle insurance	112,139	78.2	55.0	23.2	21.8	87.5	25.7	61.8	12.5
Vehicle rental, leases, licenses, other charges	49,527	79.6	60.8	18.8	20.4	93.2	26.6	66.5	6.8
Public transportation	51,312	78.3	54.0	24.2	21.7	93.7	33.7	60.0	6.3
Health care	299,289	84.0	48.8	35.2	16.0	84.6	24.1	60.5	15.4
Health insurance	154,854	84.0	48.3	35.7	16.0	85.3	24.1	61.1	14.7
Medical services	75,393	85.4	53.7	31.7	14.6	83.1	23.1	60.0	16.9
Drugs	55,814	81.9	43.5	38.4	18.1	84.1	24.9	59.2	15.9
Medical supplies	13,228	85.6	49.5	36.1	14.4	87.3	25.7	61.6	12.7
Entertainment	257,887	82.4	58.2	24.2	17.6	87.9	23.8	64.2	12.1
Fees and admissions	61,390	84.0	60.1	23.9	16.0	91.7	24.8	66.9	8.3
Television, radios, sound equipment	91,582	76.4	54.7	21.7	23.6	88.8	26.8	62.0	11.2
Pets, toys, hobbies, and playground equipment	44,216	82.8	61.7	21.1	17.2	84.8	22.3	62.5	15.2
Other entertainment supplies, equipment, and services	60,700	89.4	58.9	30.5	10.6	84.9	19.2	65.8	15.1
Personal care products and services	67,485	76.7	54.9	21.8	23.3	90.0	28.1	61.9	10.0
Reading	15,165	81.1	52.4	28.7	18.9	89.4	28.0	61.4	10.6
Education	105,264	72.1	54.7	17.4	27.9	93.6	28.6	65.0	6.4
Tobacco products and smoking supplies	33,504	64.3	42.9	21.4	35.7	84.5	28.2	56.2	15.5
Miscellaneous	80,207	76.8	48.9	27.9	23.2	87.4	24.7	62.7	12.6
Cash contributions	163,729	86.0	48.9	37.1	14.0	89.0	24.8	64.2	11.0
Personal insurance and pensions	560,849	83.0	64.4	18.7	17.0	89.1	25.4	63.7	10.9
Life and other personal insurance	45,390	89.1	62.7	26.5	10.9	85.6	21.3	64.3	14.4
Pensions and Social Security	515,460	82.5	64.5	18.0	17.5	89.4	25.8	63.6	10.6
Sources of income and personal taxes:									
Money income before taxes	6,331,893	81.3	59.4	22.0	18.7	89.3	25.3	64.0	10.7
Wages and salaries	5,022,494	80.5	64.5	16.0	19.5	90.3	25.4	64.9	9.7
Self-employment income	349,759	88.8	60.7	28.1	11.2	84.3	22.7	61.6	15.7
Social Security, private and government retirement	680,028	86.8	30.5	56.3	13.2	84.4	24.4	60.0	15.6
Interest, dividends, rental income, other property income	146,596	91.1	35.9	55.2	8.9	87.4	24.6	62.8	12.6
Unemployment and workers' compensation, veterans' benefits	27,503	71.3	52.2	19.0	28.7	89.3	25.9	63.3	10.7

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, 2004 — 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	
Public assistance, supplemental security income, food stamps	\$35,819	37.3	19.3	18.0	62.7	88.5	47.0	41.5	11.5
Regular contributions for support	47,980	56.0	41.4	14.6	44.0	91.5	26.8	64.7	8.5
Other income	21,715	45.6	26.0	19.7	54.4	93.0	34.2	58.9	7.0
Personal taxes	251,848	89.4	67.6	21.9	10.6	89.6	26.3	63.3	10.4
Federal income taxes	176,626	89.9	67.9	22.0	10.1	90.1	26.3	63.8	9.9
State and local income taxes	54,899	85.2	69.8	15.5	14.8	90.0	25.2	64.8	10.0
Other taxes	20,323	96.7	58.9	37.8	3.3	84.0	28.8	55.2	16.0
Income after taxes	6,080,045	81.0	59.0	22.0	19.0	89.2	25.2	64.0	10.8

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.