

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008**

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) .....	120,770	80,278	51,084	29,194	40,492	110,103	34,690	75,413	10,668
Consumer unit characteristics:									
Income before taxes .....	\$63,563	\$76,973	\$88,957	\$56,003	\$36,976	\$64,788	\$55,651	\$68,991	\$50,917
Income after taxes .....	61,774	74,566	86,233	54,150	36,412	62,934	53,965	67,059	49,797
Age of reference person .....	49.1	52.9	47.2	62.8	41.5	48.7	46.6	49.7	53.1
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.2	2.2	2.5	2.4	2.5	2.5
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	.9	1.2	1.3	1.3	1.4	1.3
Vehicles .....	2.0	2.4	2.5	2.2	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male .....	47	47	48	45	46	47	46	47	44
Female .....	53	53	52	55	54	53	54	53	56
Housing tenure:									
Homeowner .....	66	100	100	100	n.a.	65	50	72	81
With mortgage .....	42	64	100	n.a.	n.a.	43	33	47	40
Without mortgage .....	24	36	n.a.	100	n.a.	22	17	25	42
Renter .....	34	n.a.	n.a.	n.a.	100	35	50	28	19
Race of reference person:									
Black or African-American .....	12	9	9	7	20	13	21	9	6
White, Asian, and all other races .....	88	91	91	93	80	87	79	91	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	9	10	7	17	12	17	10	2
Not Hispanic or Latino .....	88	91	90	93	83	88	83	90	98
Education of reference person:									
Elementary (1-8) .....	5	4	3	6	6	4	5	4	8
High school (9-12) .....	35	33	27	43	39	34	34	34	46
College .....	60	63	70	50	54	61	61	62	45
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	89	96	98	94	74	88	79	92	96
Average annual expenditures .....	\$50,486	\$58,801	\$66,689	\$44,545	\$33,984	\$51,148	\$45,843	\$53,574	\$43,572
Food .....									
Food at home .....	6,443	7,196	7,757	5,983	4,942	6,522	6,218	6,657	5,566
Cereals and bakery products .....	3,744	4,159	4,385	3,656	2,918	3,765	3,601	3,837	3,514
Cereals and cereal products .....	507	568	594	509	386	510	471	527	475
Bakery products .....	170	184	197	155	141	170	164	173	164
Meats, poultry, fish, and eggs .....	337	384	397	354	245	340	307	354	311
Beef .....	846	916	962	814	707	848	859	843	828
Pork .....	239	262	272	239	193	237	231	240	256
Other meats .....	163	174	182	158	140	161	168	157	189
Poultry .....	106	117	123	106	85	107	99	110	103
Fish and seafood .....	159	169	184	135	139	161	166	159	137
Eggs .....	128	139	147	121	105	131	145	125	92
Dairy products .....	51	55	54	55	44	51	51	51	52
Fruits and vegetables .....	430	484	503	442	321	429	387	448	434
Fresh fruits .....	168	184	191	169	136	167	153	174	176
Fresh vegetables .....	261	300	311	273	185	262	233	274	259
Processed fruits .....	657	735	764	670	502	665	648	672	569
Processed vegetables .....	222	254	265	229	159	226	213	231	177
Other dairy products .....	212	235	243	217	166	216	217	215	170
Processed fruits .....	116	129	134	119	90	117	110	121	106
Processed vegetables .....	107	117	122	105	87	106	107	105	116

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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 .....	\$1,305	\$1,457	\$1,563	\$1,221	\$1,003	\$1,314	\$1,236	\$1,348	\$1,207
Sugar and other sweets .....	129	149	155	134	91	129	120	134	126
Fats and oils .....	104	113	116	108	87	104	102	105	107
Miscellaneous foods .....	680	762	821	630	516	688	637	710	591
Nonalcoholic beverages .....	342	369	403	295	289	343	334	347	334
Food prepared by consumer unit on out-of-town trips .....	49	63	68	54	21	49	43	52	48
Food away from home .....	2,698	3,037	3,372	2,327	2,023	2,757	2,618	2,820	2,052
Alcoholic beverages .....	444	483	543	353	366	463	500	448	233
Housing .....	17,109	19,442	23,382	12,525	12,479	17,571	16,144	18,223	12,336
Shelter .....	10,183	11,093	14,487	5,154	8,379	10,611	10,051	10,868	5,769
Owned dwellings .....	6,760	10,099	13,426	4,277	142	6,978	5,249	7,774	4,511
Mortgage interest and charges .....	3,826	5,712	8,855	213	88	3,974	2,937	4,452	2,299
Property taxes .....	1,758	2,625	2,864	2,209	39	1,812	1,278	2,058	1,203
Maintenance, repairs, insurance, other expenses .....	1,176	1,761	1,708	1,855	15	1,192	1,034	1,264	1,010
Rented dwellings .....	2,724	51	35	81	8,024	2,909	4,215	2,308	823
Other lodging .....	698	943	1,027	796	213	724	587	787	436
Utilities, fuels, and public services .....	3,649	4,323	4,569	3,892	2,314	3,640	3,216	3,835	3,741
Natural gas .....	531	666	714	582	264	547	525	557	366
Electricity .....	1,353	1,581	1,655	1,451	902	1,344	1,143	1,436	1,453
Fuel oil and other fuels .....	192	266	237	316	45	160	54	208	523
Telephone services .....	1,127	1,237	1,352	1,038	908	1,129	1,076	1,153	1,106
Water and other public services .....	446	573	612	505	194	461	418	481	292
Household operations .....	998	1,232	1,380	972	533	1,040	934	1,089	557
Personal services .....	383	447	562	245	257	405	374	419	157
Other household expenses .....	614	785	818	727	277	635	560	670	400
Housekeeping supplies .....	654	781	789	763	402	641	577	669	800
Laundry and cleaning supplies .....	148	166	177	141	112	146	148	146	167
Other household products .....	350	423	434	398	206	337	275	364	496
Postage and stationery .....	156	192	178	224	84	158	155	159	138
Household furnishings and equipment .....	1,624	2,013	2,156	1,744	852	1,639	1,365	1,762	1,468
Household textiles .....	126	155	164	134	69	129	120	133	94
Furniture .....	388	458	531	326	247	396	330	427	297
Floor coverings .....	45	63	62	63	9	44	32	50	45
Major appliances .....	204	263	277	239	87	199	157	219	254
Small appliances, miscellaneous housewares .....	113	137	138	136	65	116	107	119	82
Miscellaneous household equipment .....	749	937	983	845	374	754	619	813	695
Apparel and services .....	1,801	1,993	2,196	1,574	1,417	1,847	1,865	1,840	1,298
Men and boys .....	427	478	536	359	325	430	409	439	395
Men, 16 and over .....	344	388	422	316	257	347	338	351	311
Boys, 2 to 15 .....	83	90	114	42	68	83	70	88	84
Women and girls .....	718	832	887	715	492	741	754	736	464
Women, 16 and over .....	597	687	705	648	418	617	657	600	370
Girls, 2 to 15 .....	121	145	182	68	74	124	97	136	94
Children under 2 .....	93	91	110	50	97	95	104	91	67
Footwear .....	314	330	370	242	283	321	331	317	238
Other apparel products and services .....	248	263	294	208	220	260	267	256	134
Transportation .....	8,604	10,085	11,269	7,995	5,665	8,541	7,078	9,211	9,249
Vehicle purchases (net outlay) .....	2,755	3,201	3,647	2,420	1,870	2,700	2,215	2,922	3,325
Cars and trucks, new .....	1,305	1,664	1,865	1,313	593	1,309	992	1,455	1,262
Cars and trucks, used .....	1,315	1,368	1,601	962	1,211	1,271	1,101	1,348	1,779
Other vehicles .....	134	169	182	146	67	120	121	119	283
Gasoline and motor oil .....	2,715	3,147	3,518	2,497	1,859	2,674	2,098	2,939	3,137

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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 .....	\$2,621	\$3,123	\$3,443	\$2,542	\$1,622	\$2,632	\$2,199	\$2,827	\$2,503
Vehicle finance charges .....	312	361	456	195	216	305	240	334	390
Maintenance and repairs .....	731	861	941	718	472	732	607	789	719
Vehicle insurance .....	1,113	1,343	1,379	1,263	656	1,114	952	1,184	1,110
Vehicle rental, leases, licenses, and other charges .....	465	559	668	366	279	482	400	520	284
Public transportation .....	513	614	660	536	314	535	566	522	284
Healthcare .....	2,976	3,753	3,489	4,220	1,435	2,938	2,405	3,182	3,371
Health insurance .....	1,653	2,071	1,854	2,450	826	1,637	1,316	1,784	1,824
Medical services .....	727	941	951	925	301	716	608	766	836
Drugs .....	482	598	546	694	252	471	389	508	599
Medical supplies .....	114	142	138	150	57	114	91	124	112
Entertainment .....	2,835	3,410	3,875	2,524	1,692	2,830	2,572	2,949	2,887
Fees and admissions .....	616	784	917	539	283	645	544	691	311
Audio and visual equipment and services .....	1,036	1,171	1,301	929	768	1,048	966	1,086	913
Pets, toys, hobbies, and playground equipment .....	704	849	949	640	415	694	677	703	807
Other entertainment supplies, equipment, and services .....	479	607	707	416	227	443	385	470	856
Personal care products and services .....	616	716	782	586	416	629	591	647	474
Reading .....	116	143	143	142	64	118	111	121	101
Education .....	1,046	1,182	1,373	842	776	1,093	994	1,139	554
Tobacco products and smoking supplies .....	317	291	299	277	367	300	263	317	488
Miscellaneous .....	840	997	1,065	876	528	847	756	889	756
Cash contributions .....	1,737	2,157	1,981	2,465	904	1,749	1,477	1,874	1,612
Personal insurance and pensions .....	5,605	6,953	8,536	4,183	2,933	5,698	4,872	6,078	4,648
Life and other personal insurance .....	317	426	488	319	99	317	226	359	312
Pensions and Social Security .....	5,288	6,526	8,048	3,864	2,833	5,381	4,645	5,719	4,335
Sources of income and personal taxes:									
Money income before taxes .....	63,563	76,973	88,957	56,003	36,976	64,788	55,651	68,991	50,917
Wages and salaries .....	51,007	61,279	77,286	33,270	30,643	52,419	45,342	55,674	36,441
Self-employment income .....	3,219	4,171	4,470	3,648	1,332	3,132	2,544	3,403	4,117
Social Security, private and government retirement .....	6,577	8,537	4,813	15,054	2,691	6,472	5,118	7,094	7,665
Interest, dividends, rental income, other property income .....	1,509	2,078	1,394	3,274	382	1,493	1,174	1,640	1,673
Unemployment and workers' compensation, veterans' benefits .....	225	202	241	134	270	226	158	258	212
Public assistance, supplemental security income, food stamps .....	371	192	168	234	726	363	504	298	456
Regular contributions for support .....	446	404	476	277	530	465	542	430	249
Other income .....	208	110	108	112	402	218	270	194	103
Personal taxes .....	1,789	2,407	2,724	1,853	564	1,854	1,686	1,931	1,119
Federal income taxes .....	1,817	2,331	2,619	1,827	798	1,871	1,731	1,936	1,258
2008 Tax stimulus (new UCC Q20082) .....	-784	-907	-984	-771	-540	-774	-667	-823	-883
State and local income taxes .....	542	674	781	485	282	554	490	584	421
Other taxes .....	213	309	308	312	24	203	132	235	323

See footnotes at end of table.

**Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Home-owner with mortgage	Home-owner without mortgage		Total	Central City	Other Urban	
Income after taxes .....	61,774	74,566	86,233	54,150	36,412	62,934	53,965	67,059	49,797
Addenda:									
Net change in total assets and liabilities .....	- \$4,072	- \$5,850	- \$16,243	\$12,337	- \$547	- \$4,381	- \$3,860	- \$4,621	- \$876
Net change in total assets .....	7,349	10,681	9,611	12,555	744	7,801	4,886	9,142	2,686
Net change in total liabilities .....	11,421	16,531	25,854	217	1,291	12,183	8,746	13,764	3,562
Other financial information:									
Other money receipts .....	519	705	729	663	150	528	390	591	432
Mortgage principal paid on owned property .....	-2,295	-3,420	-5,051	-567	-63	-2,360	-1,786	-2,623	-1,625
Estimated market value of owned home .....	169,794	255,340	271,789	226,558	2195	174,036	129,908	194,334	126,019
Estimated monthly rental value of owned home .....	877	1,319	1,422	1,140	21	904	696	1,000	601
Gifts of goods and services .....	1,209	1,530	1,506	1,568	574	1,217	953	1,337	1,133
Food .....	97	130	131	128	33	100	79	109	69
Alcoholic beverages .....	14	19	17	22	6	15	14	16	4
Housing .....	229	278	276	280	132	230	210	238	219
Housekeeping supplies .....	31	39	37	45	16	32	33	32	23
Household textiles .....	13	19	20	17	1	12	10	13	27
Appliances and miscellaneous housewares .....	21	27	30	21	8	21	22	21	16
Major appliances .....	6	8	8	6	4	6	10	4	8
Small appliances and miscellaneous housewares .....	14	20	22	15	4	15	12	16	7
Miscellaneous household equipment .....	57	75	73	77	23	57	47	62	58
Other housing .....	106	117	116	120	83	107	98	111	95
Apparel and services .....	223	253	264	231	162	222	218	223	235
Males, 2 and over .....	47	52	52	52	37	46	45	47	58
Females, 2 and over .....	79	96	91	107	44	78	71	81	88
Children under 2 .....	50	54	63	36	41	51	50	51	43
Other apparel products and services .....	47	51	58	36	40	47	53	45	46
Jewelry and watches .....	18	20	25	12	14	19	29	15	11
All other apparel products and services .....	29	30	33	24	26	28	24	30	35
Transportation .....	99	122	102	156	54	97	51	117	126
Healthcare .....	22	28	18	45	11	24	23	24	25
Entertainment .....	89	109	109	112	47	90	64	102	68
Toys, games, arts and crafts, and tricycles .....	29	35	37	31	17	29	25	31	29
Other entertainment .....	59	74	73	81	30	61	40	71	40
Personal care products and services .....	12	16	18	13	4	12	13	11	16
Reading .....	1	1	1	1	( <sup>1</sup> )	1	1	1	1
Education .....	324	449	453	441	76	330	192	393	262
All other gifts .....	99	125	117	139	49	97	87	101	128

<sup>1</sup> Value is less than or equal to 0.5.

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

n.a. Not applicable.