

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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 186	.6	.8	.3	.6	.6	.6	.6	.5
Persons 65 and older3	.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									
Food at home	6,372	7,198	7,682	6,125	4,753	6,435	5,922	6,662	5,675
Cereals and bakery products	3,753	4,214	4,377	3,837	2,849	3,757	3,407	3,911	3,707
Cereals and cereal products	506	566	594	501	390	508	456	530	494
Bakery products	173	186	198	158	147	174	164	178	161
Meats, poultry, fish, and eggs	334	380	396	343	243	334	292	352	333
Beef	841	932	966	852	663	844	797	865	803
Pork	226	252	254	246	176	225	204	234	242
Other meats	168	187	188	185	132	167	157	172	182
Poultry	114	130	134	122	81	114	101	119	111
Fish and seafood	154	165	181	127	133	157	155	157	126
Eggs	135	151	161	128	103	138	136	139	97
Dairy products	44	46	47	44	39	44	43	44	45
Fruits and vegetables	406	459	478	415	302	404	360	423	429
Fresh fruits	144	158	164	143	117	143	132	148	153
Fresh vegetables	262	301	314	272	185	261	228	275	275
Processed fruits	656	744	760	704	486	658	614	677	638
Processed vegetables	220	252	253	251	155	221	204	228	203
Other dairy products	209	238	246	217	153	211	201	215	193
Fruits and vegetables	118	131	134	123	93	119	110	123	109
Dairy products	110	123	126	114	84	108	98	112	132

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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	
Other food at home	\$1,343	\$1,514	\$1,580	\$1,366	\$1,008	\$1,343	\$1,181	\$1,414	\$1,344
Sugar and other sweets	141	164	164	162	95	139	121	148	153
Fats and oils	102	116	117	113	76	102	93	105	111
Miscellaneous foods	715	805	842	717	540	716	623	757	701
Nonalcoholic beverages	337	369	388	323	274	336	301	352	340
Food prepared by consumer unit on out-of-town trips	49	62	69	50	22	50	42	53	39
Food away from home	2,619	2,984	3,306	2,288	1,904	2,678	2,515	2,752	1,968
Alcoholic beverages	435	477	525	370	352	448	458	444	289
Housing	16,895	18,901	22,846	12,287	12,958	17,356	16,058	17,953	12,110
Shelter	10,075	10,733	14,050	5,193	8,783	10,483	10,060	10,681	5,828
Owned dwellings	6,543	9,761	13,059	4,254	223	6,731	5,095	7,493	4,589
Mortgage interest and charges	3,594	5,347	8,455	155	152	3,740	2,874	4,143	2,076
Property taxes	1,811	2,707	3,002	2,213	52	1,866	1,305	2,127	1,242
Maintenance, repairs, insurance, other expenses	1,138	1,708	1,602	1,885	18	1,125	915	1,223	1,272
Rented dwellings	2,860	60	48	80	8,359	3,063	4,374	2,452	753
Other lodging	672	912	943	859	202	690	591	736	486
Utilities, fuels, and public services	3,645	4,276	4,554	3,811	2,406	3,650	3,245	3,838	3,592
Natural gas	483	602	642	535	250	503	466	520	280
Electricity	1,377	1,600	1,666	1,489	938	1,365	1,169	1,456	1,501
Fuel oil and other fuels	141	192	185	205	41	118	41	155	379
Telephone services	1,162	1,263	1,392	1,047	964	1,166	1,115	1,190	1,119
Water and other public services	481	619	669	535	211	498	455	518	312
Household operations	1,011	1,217	1,424	873	607	1,056	929	1,116	542
Personal services	389	439	602	167	292	415	374	434	123
Other household expenses	622	778	821	707	315	641	555	682	420
Housekeeping supplies	659	804	804	803	374	652	533	704	738
Laundry and cleaning supplies	156	174	177	168	120	153	131	163	184
Other household products	360	452	448	461	180	358	282	391	378
Postage and stationery	143	178	180	174	75	140	119	149	176
Household furnishings and equipment	1,506	1,872	2,015	1,607	788	1,515	1,292	1,615	1,409
Household textiles	124	156	160	147	62	121	94	133	160
Furniture	343	404	441	347	222	350	328	360	269
Floor coverings	30	42	49	30	7	32	21	37	14
Major appliances	194	257	265	241	70	191	155	207	227
Small appliances, miscellaneous housewares	93	114	123	96	53	96	89	99	69
Miscellaneous household equipment	721	899	976	745	372	726	604	779	671
Apparel and services	1,725	1,857	2,085	1,371	1,466	1,762	1,777	1,755	1,328
Men and boys	383	412	473	279	326	384	379	386	370
Men, 16 and over	304	324	366	232	265	304	314	300	304
Boys, 2 to 15	79	87	108	47	61	80	66	86	66
Women and girls	678	758	844	568	522	698	703	697	459
Women, 16 and over	561	627	682	499	432	578	589	572	376
Girls, 2 to 15	118	132	161	69	90	121	113	124	83
Children under 2	91	89	106	50	96	92	95	91	79
Footwear	323	329	354	270	311	327	316	331	284
Other apparel products and services	249	270	307	204	210	260	283	250	136
Transportation	7,658	9,089	10,005	7,568	4,849	7,623	6,273	8,249	8,028
Vehicle purchases (net outlay)	2,657	3,247	3,554	2,734	1,499	2,611	1,950	2,920	3,130
Cars and trucks, new	1,297	1,718	1,800	1,581	471	1,320	963	1,486	1,061
Cars and trucks, used	1,304	1,460	1,670	1,108	999	1,242	953	1,376	1,952
Other vehicles	55	69	83	45	28	50	34	57	217
Gasoline and motor oil	1,986	2,276	2,555	1,809	1,419	1,964	1,563	2,151	2,218

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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	
Other vehicle expenses	\$2,536	\$3,023	\$3,288	\$2,589	\$1,579	\$2,545	\$2,180	\$2,711	\$2,446
Vehicle finance charges	281	326	405	195	192	276	217	304	331
Maintenance and repairs	733	862	966	687	478	735	645	776	716
Vehicle insurance	1,075	1,303	1,286	1,342	629	1,065	917	1,129	1,191
Vehicle rental, leases, licenses, and other charges	447	532	632	365	279	469	401	501	209
Public transportation	479	544	608	436	353	503	580	467	234
Healthcare	3,126	3,944	3,627	4,478	1,520	3,105	2,423	3,422	3,352
Health insurance	1,785	2,253	2,003	2,671	865	1,775	1,364	1,967	1,884
Medical services	736	932	936	928	351	737	590	806	726
Drugs	486	609	544	722	245	474	384	516	612
Medical supplies	119	149	143	157	60	118	84	133	129
Entertainment	2,693	3,256	3,578	2,655	1,588	2,716	2,269	2,920	2,453
Fees and admissions	628	785	932	525	319	653	556	698	364
Audio and visual equipment and services	975	1,092	1,186	929	745	986	896	1,027	861
Pets, toys, hobbies, and playground equipment	690	865	942	706	346	686	549	747	731
Other entertainment supplies, equipment, and services	400	513	518	495	178	391	267	448	496
Personal care products and services	596	693	744	599	404	613	555	639	413
Reading	110	136	135	137	58	111	99	117	91
Education	1,068	1,234	1,503	778	743	1,127	951	1,209	456
Tobacco products and smoking supplies	380	359	375	332	421	362	314	384	566
Miscellaneous	816	965	1,028	863	525	795	720	830	1,030
Cash contributions	1,723	2,164	2,079	2,306	858	1,749	1,404	1,910	1,451
Personal insurance and pensions	5,471	6,776	8,282	4,260	2,910	5,605	4,739	6,008	4,084
Life and other personal insurance	309	417	466	336	97	306	240	337	336
Pensions and Social Security	5,162	6,359	7,816	3,924	2,813	5,298	4,499	5,670	3,748
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	50,339	60,579	76,735	33,598	30,234	52,052	44,884	55,393	32,532
Self-employment income	2,673	3,349	3,788	2,616	1,346	2,604	2,187	2,799	3,392
Social Security, private and government retirement	6,837	8,783	5,155	14,842	3,014	6,615	4,894	7,417	9,141
Interest, dividends, rental income, other property income	1,460	1,942	1,212	3,162	511	1,466	1,675	1,369	1,389
Unemployment and workers' compensation, veterans' benefits	432	425	523	262	445	441	369	475	335
Public assistance, supplemental security income, food stamps	435	261	236	305	775	430	544	377	484
Regular contributions for support	416	337	389	249	571	435	506	402	213
Other income	266	181	199	151	432	272	326	246	205
Personal taxes	2,104	2,823	3,174	2,236	692	2,151	1,749	2,339	1,611
Federal income taxes	1,404	1,915	2,158	1,508	402	1,450	1,206	1,564	927
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	2-1	2-1	2-1	2-2	2-1	2-1	2-2	2-1	2-2
State and local income taxes	524	657	781	451	262	538	440	584	380
Other taxes	177	252	236	278	28	164	104	192	306

See footnotes at end of table.

Table 7. Housing tenure and type of area: Average annual expenditures and characteristics, 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	
Income after taxes	60,753	73,035	85,062	52,949	36,637	62,164	53,636	66,138	46,080
Addenda:									
Net change in total assets and liabilities	-\$5,416	-\$7,487	-\$18,059	\$10,169	-\$1,349	-\$6,029	-\$2,720	-\$7,571	\$964
Net change in total assets	6,448	10,023	9,073	11,608	-570	6,396	6,948	6,139	6,988
Net change in total liabilities	11,864	17,509	27,132	1,439	779	12,426	9,669	13,710	6,024
Other financial information:									
Other money receipts	514	673	673	673	201	462	376	503	1,049
Mortgage principal paid on owned property	-2,211	-3,292	-4,875	-649	-89	-2,284	-1,816	-2,502	-1,456
Estimated market value of owned home	157,630	237,909	257,774	204,735	(³)	160,842	119,477	180,118	124,240
Estimated monthly rental value of owned home	856	1,292	1,404	1,105	(³)	881	669	979	600
Gifts of goods and services	1,067	1,324	1,387	1,206	563	1,077	754	1,227	961
Food	96	128	128	128	34	98	86	104	72
Alcoholic beverages	9	10	10	11	6	9	8	10	21
Housing	202	239	232	252	131	203	144	231	191
Housekeeping supplies	31	38	37	41	16	29	27	30	54
Household textiles	9	10	10	11	6	9	5	11	10
Appliances and miscellaneous housewares	15	20	20	18	7	16	15	16	12
Major appliances	4	6	5	6	2	4	4	5	5
Small appliances and miscellaneous housewares	11	14	15	12	5	11	11	11	7
Miscellaneous household equipment	41	51	52	52	22	41	36	43	44
Other housing	106	119	113	130	79	109	61	131	71
Apparel and services	237	271	288	236	169	236	234	237	244
Males, 2 and over	53	66	67	63	28	54	39	60	47
Females, 2 and over	86	99	104	87	61	84	94	80	109
Children under 2	48	52	58	39	40	49	52	47	44
Other apparel products and services	49	54	58	48	39	50	48	51	43
Jewelry and watches	14	16	20	9	11	15	12	17	24
All other apparel products and services	35	38	38	39	29	35	36	34	39
Transportation	86	104	96	116	51	85	59	98	93
Healthcare	28	35	37	31	15	30	19	35	29
Entertainment	91	114	123	92	47	92	63	105	85
Toys, games, arts and crafts, and tricycles	34	41	46	29	21	34	19	41	32
Other entertainment	57	73	78	63	26	58	43	64	53
Personal care products and services	12	17	15	20	4	12	8	14	16
Reading	1	1	1	2	(¹)	1	(¹)	1	1
Education	229	327	368	257	36	240	83	313	112
All other gifts	76	79	90	62	70	70	50	80	136

¹ Value is less than or equal to 0.5.
² Data are likely to have large sampling errors.
³ No data reported.
n.a. Not applicable.