

**Table 61. Housing tenure and type of area: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003**

(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) .....	115,356	77,194	47,104	30,090	38,163	101,047	34,423	66,625	14,309
Percent distribution of consumer units .....	100.0	66.9	40.8	26.1	33.1	87.6	29.8	57.8	12.4
Consumer unit characteristics (mean values):									
Income before taxes <sup>1</sup> .....	\$51,128	\$62,053	\$72,831	\$44,609	\$29,827	\$52,728	\$43,768	\$57,352	\$40,140
Income after taxes <sup>1</sup> .....	48,596	58,739	69,112	41,951	28,822	50,075	41,234	54,638	38,439
Age of reference person .....	48.4	52.2	46.0	62.0	40.6	48.0	46.8	48.6	51.1
Average number in consumer unit:									
Persons .....	2.5	2.6	3.0	2.1	2.2	2.5	2.4	2.6	2.4
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	1.0	1.2	1.3	1.2	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.0	1.1	1.9	1.5	2.1	2.5
Percent distribution:									
Sex of reference person:									
Male .....	50	52	54	50	46	50	47	52	50
Female .....	50	48	46	50	54	50	53	48	50
Housing tenure:									
Homeowner .....	67	100	100	100	n.a.	65	52	72	80
With mortgage .....	41	61	100	n.a.	n.a.	41	32	46	39
Without mortgage .....	26	39	n.a.	100	n.a.	24	21	26	41
Renter .....	33	n.a.	n.a.	n.a.	100	35	48	28	20
Race of reference person:									
Black or African American .....	12	9	9	9	19	13	21	9	5
White, Asian, and All Other Races .....	88	91	91	91	81	87	79	91	95
Education of reference person:									
Elementary (1-8) .....	6	5	3	9	8	6	7	5	9
High school (9-12) .....	36	36	30	44	38	35	35	35	45
College .....	57	59	67	47	54	59	58	59	46
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	95	97	90	73	87	79	91	92
Annual aggregate expenditures .....	\$4,706,196	77.7	56.3	21.3	22.3	89.3	26.7	62.6	10.7
Food .....	614,570	74.0	53.4	20.6	26.0	88.7	27.8	60.9	11.3
Food at home .....	360,060	73.6	51.9	21.6	26.4	87.9	27.7	60.2	12.1
Cereals and bakery products .....	50,831	74.2	51.8	22.4	25.8	88.3	27.4	60.9	11.7
Cereals and cereal products .....	17,277	71.5	50.9	20.5	28.5	88.5	28.2	60.3	11.5
Bakery products .....	33,554	75.6	52.2	23.4	24.4	88.2	27.0	61.3	11.8
Meats, poultry, fish, and eggs .....	94,890	72.4	51.4	21.0	27.6	86.9	27.9	59.0	13.1
Beef .....	28,257	71.8	51.8	20.0	28.2	83.6	26.9	56.7	16.4
Pork .....	19,634	74.2	51.2	23.0	25.8	86.5	26.9	59.6	13.5
Other meats .....	11,739	74.0	51.6	22.5	26.0	87.6	26.1	61.5	12.4
Poultry .....	16,642	70.8	51.6	19.2	29.2	89.7	30.0	59.7	10.3
Fish and seafood .....	14,322	72.8	52.1	20.7	27.2	90.2	30.0	60.2	9.8
Eggs .....	4,296	69.6	46.8	22.8	30.4	87.3	29.3	58.0	12.7
Dairy products .....	37,746	74.2	52.5	21.7	25.8	87.8	27.3	60.5	12.2
Fresh milk and cream .....	14,561	72.3	50.9	21.4	27.7	86.9	27.3	59.6	13.1
Other dairy products .....	23,185	75.5	53.6	21.9	24.5	88.3	27.3	61.0	11.7
Fruits and vegetables .....	61,614	73.3	50.6	22.7	26.7	89.5	28.7	60.8	10.5
Fresh fruits .....	19,664	73.9	51.3	22.6	26.1	90.5	29.0	61.5	9.5
Fresh vegetables .....	19,789	73.0	50.3	22.7	27.0	89.5	29.1	60.4	10.5
Processed fruits .....	12,473	72.6	50.2	22.4	27.4	90.0	29.1	60.9	10.0
Processed vegetables .....	9,688	74.0	50.4	23.6	26.0	86.7	26.5	60.2	13.3

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, 2003 — 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	
Other food at home .....	\$114,979	74.2	53.0	21.2	25.8	87.7	27.3	60.4	12.3
Sugar and other sweets .....	13,703	74.9	50.3	24.6	25.1	87.2	27.5	59.7	12.8
Fats and oils .....	9,865	74.0	50.0	24.0	26.0	87.7	26.9	60.8	12.3
Miscellaneous foods .....	56,342	74.2	54.1	20.1	25.8	88.5	27.4	61.1	11.5
Nonalcoholic beverages .....	30,883	72.8	52.3	20.4	27.2	86.3	27.6	58.7	13.7
Food prepared by consumer unit on out-of-town trips .....	4,185	82.8	57.7	25.2	17.2	89.2	23.7	65.5	10.8
Food away from home .....	254,510	74.7	55.5	19.2	25.3	89.9	28.1	61.9	10.1
Alcoholic beverages .....	45,028	71.4	54.9	16.5	28.6	90.7	28.9	61.8	9.3
Housing .....	1,549,166	75.6	58.0	17.6	24.4	91.1	27.8	63.3	8.9
Shelter .....	909,862	71.9	59.5	12.4	28.1	92.5	28.9	63.6	7.5
Owned dwellings .....	607,115	99.6	83.7	15.8	.4	91.4	23.2	68.2	8.6
Mortgage interest and charges .....	340,765	99.6	98.8	.8	.4	91.9	22.8	69.1	8.1
Property taxes .....	155,019	99.6	66.1	33.5	.4	91.0	21.2	69.8	9.0
Maintenance, repairs, insurance, other expenses .....	111,332	99.5	62.1	37.4	.5	90.4	27.5	62.9	9.6
Rented dwellings .....	251,419	2.0	1.0	.9	98.0	95.2	43.5	51.7	4.8
Other lodging .....	51,328	86.6	58.8	27.8	13.4	91.5	24.4	67.2	8.5
Utilities, fuels, and public services .....	324,316	79.1	52.5	26.5	20.9	88.3	26.8	61.5	11.7
Natural gas .....	45,221	83.3	54.3	29.1	16.7	93.9	31.8	62.1	6.1
Electricity .....	118,577	79.0	51.3	27.8	21.0	86.4	25.5	60.9	13.6
Fuel oil and other fuels .....	12,634	88.8	51.5	37.3	11.2	73.6	9.4	64.3	26.4
Telephone services .....	110,246	73.0	50.9	22.1	27.0	88.6	27.9	60.8	11.4
Water and other public services .....	37,639	88.4	59.4	28.9	11.6	91.5	27.5	64.0	8.5
Household operations .....	81,573	83.4	58.6	24.8	16.6	92.7	27.5	65.2	7.3
Personal services .....	33,861	80.1	61.3	18.9	19.9	92.2	29.1	63.0	7.8
Other household expenses .....	47,713	85.8	56.8	29.0	14.2	93.1	26.4	66.7	6.9
Housekeeping supplies .....	60,858	79.7	56.5	23.3	20.3	87.3	25.6	61.7	12.7
Laundry and cleaning supplies .....	15,223	72.6	51.5	21.1	27.4	85.4	27.6	57.8	14.6
Other household products .....	30,308	82.3	58.9	23.4	17.7	87.8	24.9	62.9	12.2
Postage and stationery .....	15,327	81.8	56.6	25.2	18.2	88.3	25.2	63.1	11.7
Household furnishings and equipment .....	172,556	84.0	60.8	23.2	16.0	89.9	24.7	65.2	10.1
Household textiles .....	13,067	82.8	58.9	24.0	17.2	91.8	25.4	66.4	8.2
Furniture .....	46,237	82.3	61.3	21.0	17.7	91.1	25.7	65.4	8.9
Floor coverings .....	5,971	92.7	64.5	28.2	7.3	93.6	24.5	69.1	6.4
Major appliances .....	22,566	87.4	56.1	31.2	12.6	88.5	26.0	62.5	11.5
Small appliances, miscellaneous housewares .....	10,107	80.5	60.1	20.4	19.5	90.2	29.1	61.1	9.8
Miscellaneous household equipment .....	74,607	84.0	62.1	21.9	16.0	88.8	22.9	66.0	11.2
Apparel and services .....	188,856	73.7	55.9	17.8	26.3	90.8	29.1	61.6	9.2
Men and boys .....	42,800	74.7	58.7	16.0	25.3	91.0	29.1	61.9	9.0
Men, 16 and over .....	32,488	74.3	57.8	16.5	25.7	91.7	29.8	61.8	8.3
Boys, 2 to 15 .....	10,312	76.1	61.7	14.4	23.9	89.0	26.8	62.2	11.0
Women and girls .....	73,034	77.4	57.0	20.4	22.6	90.1	27.6	62.4	9.9
Women, 16 and over .....	60,844	77.9	56.2	21.7	22.1	90.0	27.8	62.2	10.0
Girls, 2 to 15 .....	12,190	75.0	61.1	13.9	25.0	90.4	26.6	63.8	9.6
Children under 2 .....	9,384	66.2	55.2	11.0	33.8	90.7	31.3	59.4	9.3
Footwear .....	33,823	69.2	52.4	16.8	30.8	89.2	29.0	60.3	10.8
Other apparel products and services .....	29,816	70.6	53.1	17.6	29.4	93.9	32.4	61.4	6.1
Transportation .....	897,513	79.1	56.7	22.5	20.9	86.2	25.3	60.9	13.8
Vehicle purchases (net outlay) .....	430,483	80.8	58.0	22.8	19.2	84.0	25.2	58.8	16.0
Cars and trucks, new .....	236,765	86.8	61.3	25.6	13.2	86.3	23.9	62.3	13.7
Cars and trucks, used .....	185,892	73.0	53.6	19.4	27.0	81.6	26.9	54.7	18.4
Other vehicles .....	7,827	81.8	61.9	19.9	18.2	72.7	20.6	52.0	27.3
Gasoline and motor oil .....	153,742	76.8	53.7	23.1	23.2	85.2	23.6	61.6	14.8

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, 2003 — 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	
Other vehicle expenses .....	\$268,875	78.3	57.1	21.2	21.7	88.9	25.5	63.5	11.1
Vehicle finance charges .....	42,750	79.1	64.2	14.9	20.9	85.1	22.5	62.7	14.9
Maintenance and repairs .....	71,381	76.9	52.2	24.7	23.1	88.1	25.8	62.4	11.9
Vehicle insurance .....	104,428	78.2	55.0	23.2	21.8	88.7	25.6	63.0	11.3
Vehicle rental, leases, licenses, other charges .....	50,316	79.7	62.1	17.6	20.3	93.9	27.3	66.6	6.1
Public transportation .....	44,413	76.0	51.5	24.5	24.0	94.8	32.5	62.3	5.2
Health care .....	278,705	83.3	47.1	36.2	16.7	86.6	25.3	61.4	13.4
Health insurance .....	144,383	83.6	47.0	36.7	16.4	86.5	23.7	62.8	13.5
Medical services .....	68,155	83.7	51.6	32.1	16.3	88.1	26.8	61.3	11.9
Drugs .....	53,821	82.4	41.0	41.4	17.6	85.1	26.9	58.2	14.9
Medical supplies .....	12,346	81.9	50.4	31.5	18.1	87.6	28.5	59.1	12.4
Entertainment .....	237,501	82.0	58.6	23.5	18.0	88.3	23.6	64.7	11.7
Fees and admissions .....	57,039	83.5	62.0	21.6	16.5	93.5	24.6	68.9	6.5
Television, radios, sound equipment .....	84,210	74.9	53.0	21.9	25.1	90.0	27.2	62.8	10.0
Pets, toys, and playground equipment .....	43,580	83.0	57.3	25.7	17.0	83.2	22.1	61.0	16.8
Other entertainment supplies, equipment, and services .....	52,672	90.8	64.7	26.1	9.2	84.1	18.1	66.0	15.9
Personal care products and services .....	60,708	76.0	53.2	22.8	24.0	90.4	28.4	62.0	9.6
Reading .....	14,681	81.3	50.8	30.5	18.7	91.6	27.8	63.8	8.4
Education .....	90,347	72.0	56.2	15.8	28.0	94.5	27.4	67.1	5.5
Tobacco products and smoking supplies .....	33,418	65.5	43.6	21.8	34.5	84.1	26.9	57.2	15.9
Miscellaneous .....	69,879	79.5	53.1	26.4	20.5	88.9	25.1	63.8	11.1
Cash contributions .....	158,025	85.1	49.2	35.9	14.9	91.3	26.3	65.1	8.7
Personal insurance and pensions .....	467,798	82.4	63.2	19.2	17.6	89.9	25.1	64.8	10.1
Life and other personal insurance .....	45,831	88.8	64.3	24.5	11.2	88.3	23.2	65.1	11.7
Pensions and Social Security .....	421,968	81.7	63.0	18.6	18.3	90.0	25.3	64.7	10.0
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	4,979,403	80.2	58.2	22.0	19.8	90.0	25.4	64.6	10.0
Wages and salaries .....	4,012,508	79.4	62.8	16.6	20.6	90.8	25.2	65.6	9.2
Self-employment income .....	208,249	90.0	62.5	27.5	10.0	85.2	24.7	60.5	14.8
Social Security, private and government retirement .....	545,459	85.8	30.2	55.6	14.2	86.2	25.8	60.4	13.8
Interest, dividends, rental income, other property income .....	106,877	92.3	42.7	49.6	7.7	90.7	26.0	64.7	9.3
Unemployment and workers' compensation, veterans' benefits .....	26,217	69.1	49.0	20.1	30.9	90.3	29.4	61.0	9.7
Public assistance, supplemental security income, food stamps .....	30,609	36.7	18.5	18.2	63.3	89.1	47.8	41.3	10.9
Regular contributions for support .....	33,396	54.9	40.6	14.3	45.1	91.6	29.0	62.6	8.4
Other income .....	16,088	37.7	30.4	7.2	62.3	93.4	27.8	65.5	6.6
Personal taxes .....	246,569	86.5	60.0	26.5	13.5	91.5	29.7	61.7	8.5
Federal income taxes .....	179,498	87.1	58.9	28.1	12.9	92.4	31.3	61.1	7.6
State and local income taxes .....	48,845	80.5	64.0	16.5	19.5	90.6	26.4	64.2	9.4
Other taxes .....	18,226	97.5	60.4	37.1	2.5	84.9	23.5	61.3	15.1
Income after taxes .....	4,732,834	79.9	58.1	21.8	20.1	89.9	25.2	64.7	10.1

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.  
n.a. Not applicable.