

Table 51. Housing tenure and type of area: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2011

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)	122,287	79,353	49,120	30,233	42,934	112,203	35,763	76,440	10,084
Consumer unit characteristics:									
Income before taxes	\$63,685	\$76,634	\$89,156	\$56,289	\$39,751	\$64,986	\$56,256	\$69,070	\$49,207
Income after taxes	61,673	73,883	85,962	54,257	39,107	62,902	54,520	66,823	48,003
Age of reference person	49.7	54.1	48.3	63.5	41.6	49.3	46.9	50.5	53.9
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.5
Children under 18 .....	.6	.6	.8	.3	.7	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.8	.1	.3	.3	.3	.4
Earners	1.3	1.3	1.6	.9	1.1	1.3	1.2	1.3	1.2
Vehicles	1.9	2.3	2.4	2.1	1.2	1.8	1.5	2.0	2.4
Percent distribution:									
Sex of reference person:									
Male	47	47	50	44	45	47	46	47	44
Female	53	53	50	56	55	53	54	53	56
Housing tenure:									
Homeowner	65	100	100	100	n.a.	63	48	70	83
With mortgage	40	62	100	n.a.	n.a.	40	31	44	41
Without mortgage	25	38	n.a.	100	n.a.	23	17	26	42
Renter	35	n.a.	n.a.	n.a.	100	37	52	30	17
Race of reference person:									
Black or African-American	12	9	9	7	19	13	19	10	7
White, Asian, and all other races	88	91	91	93	81	87	81	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	9	10	7	19	13	19	11	4
Not Hispanic or Latino	88	91	90	93	81	87	81	89	96
Education of reference person:									
Elementary (1-8)	5	4	2	6	6	4	6	4	8
High school (9-12)	34	31	27	39	38	33	32	33	43
College	62	65	71	55	56	63	62	63	49
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	93
Average annual expenditures	\$49,705	\$57,502	\$64,852	\$45,300	\$35,274	\$50,348	\$45,147	\$52,773	\$42,540
Food	13.0	12.6	11.8	14.1	14.2	12.9	13.5	12.6	14.3
Food at home	7.7	7.5	6.8	8.7	8.5	7.6	7.8	7.5	9.4
Cereals and bakery products	1.1	1.0	.9	1.2	1.2	1.0	1.0	1.1	1.3
Cereals and cereal products .....	.4	.3	.3	.4	.4	.3	.4	.3	.4
Bakery products .....	.7	.7	.6	.8	.8	.7	.7	.7	.9
Meats, poultry, fish, and eggs	1.7	1.6	1.5	1.9	1.9	1.6	1.7	1.6	2.0
Beef .....	.4	.4	.4	.5	.5	.4	.5	.4	.6
Pork .....	.3	.3	.3	.4	.4	.3	.3	.3	.4
Other meats .....	.2	.2	.2	.3	.2	.2	.2	.2	.4
Poultry .....	.3	.3	.3	.3	.4	.3	.3	.3	.3
Fish and seafood .....	.2	.2	.2	.3	.3	.2	.3	.2	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.8	.7	1.0	.9	.8	.8	.8	1.1
Fresh milk and cream .....	.3	.3	.3	.3	.3	.3	.3	.3	.4
Other dairy products .....	.5	.5	.5	.6	.5	.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, 2011 — 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	1.4	1.4	1.3	1.6	1.6	1.4	1.5	1.4	1.5
Fresh fruits .....	.5	.5	.5	.6	.5	.5	.5	.5	.4
Fresh vegetables .....	.5	.4	.4	.5	.5	.4	.5	.4	.5
Processed fruits .....	.2	.2	.2	.3	.3	.2	.3	.2	.3
Processed vegetables .....	.3	.2	.2	.3	.3	.3	.3	.2	.3
Other food at home	2.7	2.6	2.4	3.0	3.0	2.7	2.7	2.6	3.5
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	1.4	1.3	1.2	1.5	1.5	1.4	1.4	1.3	1.8
Nonalcoholic beverages .....	.7	.7	.6	.8	.9	.7	.7	.7	.9
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	5.1	5.0	5.4	5.6	5.3	5.7	5.1	4.9
Alcoholic beverages .....	.9	.9	.8	.9	1.1	.9	1.2	.8	.7
Housing	33.8	32.5	34.5	27.9	37.8	34.2	35.5	33.7	28.5
Shelter	19.8	17.9	20.8	11.5	25.3	20.3	21.9	19.6	13.0
Owned dwellings	12.4	16.3	19.3	9.6	.4	12.5	10.6	13.3	10.3
Mortgage interest and charges	6.4	8.5	11.9	.4	.2	6.5	5.5	6.9	4.9
Property taxes	3.7	4.9	4.7	5.3	.1	3.8	3.0	4.0	3.1
Maintenance, repairs, insurance, other expenses	2.3	3.0	2.6	3.9	(²)	2.3	2.0	2.3	2.2
Rented dwellings	6.1	.1	.1	.1	24.2	6.4	10.0	5.0	1.9
Other lodging	1.3	1.5	1.4	1.8	.7	1.3	1.3	1.4	.8
Utilities, fuels, and public services	7.5	7.7	7.2	8.8	7.0	7.4	7.2	7.5	8.9
Natural gas .....	.8	.9	.9	1.0	.7	.9	.9	.8	.5
Electricity	2.9	2.9	2.7	3.4	2.8	2.8	2.6	2.8	3.9
Fuel oil and other fuels .....	.3	.4	.3	.6	.1	.3	.1	.3	1.0
Telephone services	2.5	2.4	2.3	2.5	2.8	2.4	2.5	2.4	2.8
Water and other public services	1.0	1.1	1.1	1.3	.7	1.0	1.1	1.0	.7
Household operations	2.3	2.4	2.3	2.5	1.9	2.3	2.3	2.3	1.6
Personal services .....	.8	.8	.9	.7	.7	.8	.8	.8	.4
Other household expenses	1.5	1.6	1.4	1.8	1.2	1.5	1.5	1.5	1.2
Housekeeping supplies	1.2	1.3	1.2	1.6	1.1	1.2	1.1	1.3	1.6
Laundry and cleaning supplies .....	.3	.3	.2	.4	.3	.3	.3	.3	.4
Other household products .....	.7	.7	.7	.9	.5	.7	.6	.7	.9
Postage and stationery .....	.3	.3	.2	.3	.2	.3	.2	.3	.3
Household furnishings and equipment	3.0	3.2	3.1	3.5	2.6	3.0	3.0	3.0	3.5
Household textiles .....	.2	.2	.2	.3	.2	.2	.2	.2	.3
Furniture .....	.7	.7	.7	.8	.7	.7	.8	.7	.6
Floor coverings	(²)	(²)	(²)	.1	(²)	(²)	(²)	(²)	.1
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	1.3	1.5	1.4	1.5	1.8
Apparel and services	3.5	3.3	3.1	3.6	4.2	3.5	3.9	3.4	3.2
Men and boys .....	.8	.8	.8	.8	.9	.8	.9	.8	.7
Men, 16 and over .....	.7	.6	.6	.7	.7	.7	.7	.6	.6
Boys, 2 to 15 .....	.2	.1	.2	.1	.2	.2	.2	.2	.1
Women and girls	1.5	1.4	1.3	1.7	1.6	1.4	1.6	1.4	1.5
Women, 16 and over	1.2	1.2	1.0	1.6	1.3	1.2	1.4	1.1	1.2
Girls, 2 to 15 .....	.2	.2	.2	.2	.3	.2	.2	.2	.3
Children under 2 .....	.1	.1	.1	.1	.2	.1	.1	.1	.1
Footwear .....	.6	.6	.6	.6	.8	.6	.7	.6	.6
Other apparel products and services .....	.5	.4	.4	.4	.6	.5	.6	.4	.3
Transportation	16.7	17.0	17.0	17.0	15.8	16.4	15.3	16.9	20.2
Vehicle purchases (net outlay)	5.4	5.6	5.8	5.1	4.8	5.3	4.8	5.4	6.9
Cars and trucks, new	2.5	2.9	2.9	2.8	1.6	2.5	2.0	2.8	2.5
Cars and trucks, used	2.7	2.6	2.8	2.2	3.0	2.6	2.6	2.6	4.1
Other vehicles .....	.1	.1	.1	.1	.1	.1	.1	.1	³ .2

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, 2011 — 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	5.3	5.3	5.3	5.5	5.3	5.2	4.6	5.4	7.3
Other vehicle expenses	4.9	5.1	4.9	5.4	4.5	4.9	4.5	5.0	5.6
Vehicle finance charges .....	.5	.5	.6	.3	.4	.5	.4	.5	.6
Maintenance and repairs	1.6	1.7	1.7	1.7	1.5	1.6	1.5	1.6	1.7
Vehicle insurance	2.0	2.0	1.8	2.5	1.8	1.9	1.6	2.1	2.6
Vehicle rental, leases, licenses, other charges .....	.9	.9	.9	.9	.8	.9	.9	.9	.7
Public and other transportation	1.0	1.0	1.0	1.1	1.1	1.1	1.4	.9	.5
Health care	6.7	7.3	6.2	10.1	4.6	6.6	5.8	6.8	8.1
Health insurance	3.9	4.3	3.5	6.0	2.7	3.8	3.4	4.0	4.5
Medical services	1.5	1.7	1.5	2.1	1.1	1.5	1.4	1.6	1.7
Drugs	1.0	1.1	.9	1.5	.7	.9	.8	1.0	1.5
Medical supplies .....	.3	.3	.2	.4	.2	.3	.2	.3	.3
Entertainment	5.2	5.4	5.2	5.9	4.3	5.1	4.7	5.2	6.2
Fees and admissions	1.2	1.3	1.4	1.2	.9	1.2	1.2	1.2	.7
Audio and visual equipment and services	2.0	1.9	1.8	2.1	2.1	2.0	2.0	2.0	2.0
Pets, toys, hobbies, and playground equipment ..	1.3	1.4	1.3	1.7	.9	1.2	1.1	1.3	2.1
Other entertainment supplies, equipment, and services .....	.7	.8	.8	1.0	.5	.7	.5	.8	1.4
Personal care products and services	1.3	1.3	1.2	1.4	1.3	1.3	1.3	1.3	1.2
Reading .....	.2	.2	.2	.3	.2	.2	.2	.2	.2
Education	2.1	1.9	2.1	1.4	2.7	2.2	2.5	2.1	1.0
Tobacco products and smoking supplies .....	.7	.6	.5	.7	1.1	.7	.7	.7	1.2
Miscellaneous	1.6	1.6	1.5	2.0	1.4	1.5	1.5	1.6	1.9
Cash contributions	3.5	3.7	3.0	5.4	2.7	3.5	3.3	3.5	3.4
Personal insurance and pensions	10.9	11.7	12.8	9.2	8.6	11.0	10.5	11.2	9.9
Life and other personal insurance .....	.6	.8	.8	.7	.3	.6	.5	.6	1.2
Pensions and Social Security	10.3	10.9	12.0	8.5	8.3	10.4	10.1	10.5	8.7
Sources of income and personal taxes:									
Money income before taxes	\$63,685	\$76,634	\$89,156	\$56,289	\$39,751	\$64,986	\$56,256	\$69,070	\$49,207
Wages and salaries	78.2	78.0	85.9	57.7	78.8	78.7	80.0	78.2	70.7
Self-employment income	5.1	4.7	4.0	6.4	6.8	5.1	4.3	5.4	5.9
Social Security, private and government retirement	12.0	13.3	7.0	29.5	7.4	11.5	10.7	11.8	19.4
Interest, dividends, rental income, other property income	2.0	2.3	1.5	4.5	.9	2.0	1.7	2.2	1.5
Unemployment and workers' compensation, veterans' benefits .....	.9	.8	.8	.7	1.3	.9	.8	.9	1.1
Public assistance, supplemental security income, food stamps .....	.8	.3	.3	.5	2.5	.8	1.3	.6	.9
Regular contributions for support .....	.6	.4	.3	.5	1.3	.6	.8	.5	.2
Other income .....	.3	.1	.1	.1	1.1	.3	.5	.3	.3
Personal taxes (missing values not imputed)	3.2	3.6	3.6	3.6	1.6	3.2	3.1	3.3	2.4
Federal income taxes	2.2	2.5	2.5	2.4	.9	2.2	2.2	2.2	1.3
State and local income taxes .....	.8	.8	.9	.7	.7	.8	.7	.8	.8
Other taxes .....	.2	.3	.2	.4	.1	.2	.2	.2	.3
Income after taxes	96.8	96.4	96.4	96.4	98.4	96.8	96.9	96.7	97.6

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.