

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands)	103,123	66,053	37,070	88,629	14,495	91,447	11,676	8,000	95,123
<b>Consumer unit characteristics:</b>									
Income before taxes <sup>1</sup>	\$36,918	\$44,365	\$23,773	\$38,001	\$29,975	\$38,256	\$25,781	\$27,203	\$37,791
Income after taxes <sup>1</sup>	33,864	40,562	22,043	34,870	27,417	35,014	24,297	25,561	34,610
Age of reference person	48.0	52.3	40.3	47.6	50.1	48.2	46.0	40.8	48.6
<b>Average number in consumer unit:</b>									
Persons	2.5	2.7	2.3	2.5	2.6	2.5	2.8	3.4	2.5
Children under 18	0.7	0.7	0.7	0.7	0.7	0.6	1.0	1.3	0.6
Persons 65 and over	0.3	0.4	0.2	0.3	0.4	0.3	0.2	0.2	0.3
Earners	1.3	1.5	1.1	1.3	1.3	1.4	1.2	1.5	1.3
Vehicles	1.9	2.3	1.2	1.8	2.5	2.0	1.2	1.6	2.0
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	62	68	52	61	71	65	45	64	62
Female	38	32	48	39	29	35	55	36	38
<b>Housing tenure:</b>									
Homeowner	64	100	0	61	80	67	44	41	66
With mortgage	38	59	0	38	34	39	26	27	39
Without mortgage	26	41	0	23	45	27	18	14	27
Renter	36	0	100	39	20	33	56	59	34
<b>Race of reference person:</b>									
Black	11	8	18	12	5	0	100	3	12
White and other	89	92	82	88	95	100	0	97	88
<b>Education of reference person:</b>									
Elementary (1-8)	9	8	9	8	14	8	11	24	7
High school (9-12)	44	43	46	43	51	43	54	45	44
College	47	49	44	49	34	49	35	29	49
Never attended and other	0	0	0	0	0	0	0	2	0
<b>At least one vehicle owned</b>	86	93	72	85	92	88	68	78	86
<b>Average annual expenditures:</b>									
<b>Food</b>	4,505	5,070	3,485	4,589	3,997	4,650	3,446	4,677	4,490
Food at home	2,803	3,142	2,190	2,822	2,688	2,853	2,442	3,370	2,753
Cereals and bakery products	441	500	335	443	430	451	371	454	440
Cereals and cereal products	165	182	135	166	159	166	163	203	162
Bakery products	276	317	201	277	271	285	208	251	278
Meats, poultry, fish, and eggs	752	823	624	759	711	737	866	1,097	722

See footnotes at end of table.

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Beef	228	255	178	226	239	228	221	331	218
Pork	156	167	136	156	153	149	207	229	150
Other meats	104	114	84	103	106	103	107	121	102
Poultry	138	148	119	142	113	133	172	205	132
Fish and seafood	97	106	81	101	75	94	120	148	93
Eggs	30	32	27	31	25	29	39	62	27
Dairy products	297	333	230	298	290	309	209	347	292
Fresh milk and cream	123	134	102	123	124	127	92	179	118
Other dairy products	174	199	127	175	166	181	117	168	174
Fruits and vegetables	457	515	351	464	410	466	388	593	445
Fresh fruits	144	165	107	148	122	148	117	202	139
Fresh vegetables	137	154	106	141	114	141	108	185	133
Processed fruits	96	106	76	97	86	96	94	117	94
Processed vegetables	80	89	62	78	87	81	69	89	79
Other food at home	856	971	649	858	846	890	609	879	854
Sugar and other sweets	112	130	79	113	109	115	88	96	114
Fats and oils	82	91	67	81	91	83	76	113	80
Miscellaneous foods	377	428	283	377	375	395	247	386	376
Nonalcoholic beverages	240	265	195	242	233	248	184	258	239
Food prep by cu. out-of-town trips	45	56	25	46	39	49	15	27	47
Food away from home	1,702	1,928	1,295	1,767	1,310	1,797	1,004	1,308	1,736
<b>Alcoholic beverages</b>	277	292	252	291	195	294	157	197	284
<b>Housing</b>	10,458	11,868	7,938	10,994	7,183	10,760	8,143	9,212	10,564
Shelter	5,928	6,371	5,139	6,346	3,374	6,110	4,500	5,566	5,959
Owned dwellings	3,749	5,821	57	3,963	2,441	3,983	1,919	2,352	3,866
Mortgage interest and charges	2,104	3,264	36	2,268	1,098	2,233	1,095	1,520	2,153
Property taxes	930	1,443	16	975	659	995	424	466	969
Maintenance, repairs, insurance, other expenses	715	1,113	5	720	684	755	399	367	744
Rented dwellings	1,788	30	4,921	1,973	660	1,706	2,434	3,100	1,678
Other lodging	391	521	161	410	274	422	147	113	415
Utilities, fuels, and public services	2,191	2,577	1,503	2,198	2,147	2,188	2,209	1,957	2,210
Natural gas	268	327	164	295	102	262	315	223	272
Electricity	869	1,035	573	844	1,021	873	842	693	884
Fuel oil and other fuels	86	120	26	70	182	91	48	19	92
Telephone services	708	744	644	720	633	698	782	796	700
Water and other public services	259	351	96	267	210	264	222	225	262
Household operations	509	626	299	541	309	533	318	317	525
Personal services	258	292	198	272	173	262	227	212	262
Other household expenses	250	334	101	269	135	271	92	104	263
Housekeeping supplies	430	529	249	440	368	454	255	387	433
Laundry and cleaning supplies	110	128	78	111	105	111	102	160	106
Other household products	194	248	96	199	165	206	106	158	197
Postage and stationery	125	153	75	130	98	136	47	70	130

See footnotes at end of table.

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Household furnishings and equipment	1,401	1,764	749	1,470	985	1,474	860	986	1,437
Household textiles	100	129	49	108	55	108	46	59	104
Furniture	327	382	227	342	231	328	318	274	331
Floor coverings	177	257	33	198	50	197	34	122	182
Major appliances	155	197	79	151	175	153	169	117	158
Small appliances, miscellaneous housewares	85	102	55	86	82	91	41	50	88
Miscellaneous household equipment	557	697	305	584	392	598	252	363	573
<b>Apparel and services</b>	1,704	1,864	1,415	1,797	1,140	1,695	1,766	1,719	1,702
Men and boys	425	467	349	450	272	433	365	422	425
Men, 16 and over	329	370	255	354	178	343	227	309	331
Boys, 2 to 15	96	97	93	96	94	90	138	113	94
Women and girls	660	762	477	694	457	662	656	506	674
Women, 16 and over	559	646	403	592	362	562	539	398	573
Girls, 2 to 15	101	116	75	102	96	100	117	108	101
Children under 2	81	82	78	85	55	79	92	158	74
Footwear	278	281	274	294	182	261	405	334	273
Other apparel products and services	259	272	237	273	173	261	248	298	256
<b>Transportation</b>	6,014	7,151	3,989	6,012	6,029	6,208	4,503	5,114	6,090
Vehicle purchases (net outlay)	2,638	3,130	1,763	2,586	2,958	2,712	2,066	2,470	2,653
Cars and trucks, new	1,198	1,504	652	1,207	1,142	1,232	931	868	1,225
Cars and trucks, used	1,406	1,592	1,076	1,345	1,780	1,446	1,095	1,601	1,390
Other vehicles	34	34	35	34	36	34	40	0	37
Gasoline and motor oil	1,006	1,174	705	977	1,183	1,043	712	890	1,015
Other vehicle expenses	2,015	2,430	1,274	2,061	1,736	2,088	1,453	1,436	2,064
Vehicle finance charges	260	310	172	247	342	262	245	173	268
Maintenance and repairs	653	776	434	667	565	672	507	477	668
Vehicle insurance	712	847	472	723	647	739	503	527	728
Vehicle rental, leases, licenses, other charges	389	497	197	424	182	414	198	259	400
Public transportation	355	416	246	388	152	366	272	318	358
<b>Health care</b>	1,732	2,190	917	1,680	2,054	1,819	1,059	1,055	1,789
Health insurance	860	1,087	456	825	1,077	897	574	477	893
Medical services	512	655	256	509	525	547	235	394	521
Drugs	280	349	157	265	369	290	206	139	292
Medical supplies	80	99	47	80	83	85	44	45	83
<b>Entertainment</b>	1,612	1,917	1,067	1,643	1,420	1,701	926	1,058	1,659
Fees and admissions	433	545	233	459	269	469	146	231	450
Television, radios, sound equipment	542	591	454	563	415	546	512	459	549
Pets, toys, and playground equipment	322	399	184	314	371	349	119	173	335
Other supplies, equipment, and services	315	382	197	307	364	337	148	195	325
<b>Personal care products and services</b>	403	450	320	417	323	408	370	369	406
<b>Reading</b>	162	196	103	168	131	174	74	74	170

See footnotes at end of table.

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
<b>Education</b>	471	560	313	500	296	499	256	292	487
<b>Tobacco products and smoking supplies</b>	269	261	282	255	353	281	176	142	279
<b>Miscellaneous</b>	766	904	521	743	909	806	456	526	787
<b>Cash contributions</b>	925	1,190	451	952	760	971	564	378	971
<b>Personal insurance and pensions</b>	2,964	3,687	1,677	3,062	2,369	3,107	1,843	1,932	3,051
Life and other personal insurance	373	497	153	371	384	377	344	189	389
Pensions and Social Security	2,591	3,190	1,524	2,690	1,985	2,731	1,498	1,743	2,663
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	36,918	44,365	23,773	38,001	29,975	38,256	25,781	27,203	37,791
Wages and salaries	28,474	33,820	19,037	29,504	21,870	29,409	20,692	22,582	29,003
Self-employment income	2,034	2,678	897	2,062	1,854	2,221	476	842	2,141
Social Security, private and government retirement	4,355	5,846	1,722	4,312	4,629	4,552	2,712	1,446	4,616
Interest, dividends, rental income, other property income	861	1,195	273	887	699	951	114	218	919
Unemployment and workers' compensation, veterans' benefit	279	290	260	280	274	285	232	354	272
Public assistance, supplemental security, income, food stamps	462	176	968	492	272	370	1,233	1,313	386
Regular contributions for support	273	224	359	282	218	279	224	184	281
Other income	180	136	257	183	160	190	98	264	173
<b>Personal taxes <sup>1</sup></b>	3,054	3,803	1,730	3,131	2,558	3,242	1,484	1,642	3,180
Federal income taxes	2,235	2,758	1,311	2,313	1,734	2,374	1,075	1,208	2,327
State and local income taxes	640	780	395	638	655	675	352	364	665
Other taxes	179	266	24	180	170	193	57	69	188
<b>Income after taxes <sup>1</sup></b>	33,864	40,562	22,043	34,870	27,417	35,014	24,297	25,561	34,610
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-969	-759	-1,343	-1,113	-91	-1,025	-531	-714	-990
Net change in total assets	3,102	5,096	-450	3,257	2,158	3,274	1,761	2,759	3,131
Net change in total liabilities	4,071	5,855	893	4,369	2,249	4,299	2,292	3,473	4,122
<b>Other financial information</b>									
Other money receipts	462	601	214	471	407	513	62	58	496

See footnotes at end of table.

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Mortgage principal paid, owned property	-1,063	-1,626	-59	-1,127	-668	-1,136	-485	-525	-1,108
Estimated market value of owned home	71,655	111,279	1,049	74,065	56,916	76,761	31,657	41,049	74,229
Estimated monthly rental value of owned home	496	770	7	510	408	525	265	297	512
<b>Gifts of goods and services</b>	986	1,192	617	1,031	712	1,040	577	493	1,028
Food	88	118	33	95	45	94	41	28	93
Housing	250	284	188	259	192	266	132	88	264
Housekeeping supplies	38	45	24	40	27	39	28	18	39
Household textiles	10	13	4	11	6	11	5	6	11
Appliances and miscellaneous housewares	27	36	13	29	17	30	11	6	29
Major appliances	5	6	2	5	4	5	5	1	5
Small appliances and miscellaneous houseware	23	29	11	24	13	25	6	4	24
Miscellaneous household equipment	66	79	43	69	45	72	21	21	70
Other housing	108	111	104	110	97	114	66	39	114
Apparel and services	258	297	189	279	131	263	221	246	259
Males 2 and over	70	82	47	74	43	73	49	41	72
Females 2 and over	94	110	64	103	39	96	73	86	94
Children under 2	40	46	28	41	32	40	39	76	36
Other apparel products and services	55	59	50	62	17	54	60	42	56
Jewelry and watches	27	30	20	30	7	29	6	8	28
All other apparel products and services	29	28	30	32	11	25	54	34	28
Transportation	48	60	26	48	50	52	18	23	50
Health care	22	26	16	19	40	24	11	3	24
Entertainment	86	102	58	89	68	94	29	37	91
Toys, games, hobbies, and tricycles	29	36	18	30	25	31	13	22	30
Other entertainment	57	66	40	60	42	62	17	15	61
Education	120	175	23	125	89	129	52	15	129
All other gifts	114	131	84	117	97	119	73	52	119

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors