

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1989

Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Number of consumer units (in thousands)	95,818	59,919	35,898	85,678	10,139	82,281	13,537
Number of sample interviews	36,946	23,213	13,733	33,209	3,737	32,947	3,999
Consumer unit characteristics:							
Income before taxes ¹	\$31,308	\$38,119	\$20,188	\$32,476	\$21,072	\$32,478	\$23,841
Income after taxes ¹	28,496	34,531	18,644	29,485	19,831	29,503	22,071
Average number of persons in consumer unit	2.6	2.8	2.2	2.5	2.8	2.5	2.7
Age of reference person	47.2	51.8	39.5	47.3	46	46.7	50
Average number in consumer unit:							
Earners	1.4	1.5	1.2	1.4	1.2	1.4	1.4
Vehicles	2	2.5	1.3	2.1	1.2	1.9	2.5
Children under 18	0.7	0.7	0.7	0.6	1.1	0.7	0.7
Persons 65 and over	0.3	0.4	0.2	0.3	0.3	0.3	0.4
Percent distribution:							
Sex of reference person:							
Male	66	72	56	69	45	64	77
Female	34	28	44	31	55	36	23
Housing tenure:							
Homeowner with mortgage	39	62	0	40	27	39	35
Homeowner without mortgage	24	38	0	25	15	21	42
Renter	37	0	100	35	59	40	23
Race of reference person:							
Black	11	7	17	0	100	12	4
White and other	89	93	83	100	0	88	96
Education of reference person:							
Elementary (1-8)	11	11	11	10	17	10	18
High school (9-12)	43	43	43	42	51	42	50
College	46	46	45	47	31	48	31
Never attended and other	1	0	1	1	1	1	1
At least one vehicle owned	87	94	74	89	66	86	92
Average annual expenditures:							
Food	4,152	4,716	3,166	4,304	2,919	4,191	3,916
Food at home	2,390	2,705	1,833	2,450	1,907	2,364	2,548

See footnotes at end of table.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1989- Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Cereals and bakery products	359	410	269	370	265	354	387
Cereals and cereal products	131	144	108	134	108	127	152
Bakery products	228	266	161	237	157	227	235
Meats, poultry, fish, and eggs	611	684	482	606	651	609	622
Beef	202	227	158	204	185	201	207
Pork	116	132	88	111	161	114	129
Other meats	89	101	69	90	84	89	94
Poultry	100	110	82	99	107	102	85
Fish and seafood	71	78	57	69	82	71	68
Eggs	33	36	28	33	32	32	38
Dairy products	304	344	234	318	194	297	348
Fresh milk and cream	148	162	123	153	102	142	181
Other dairy products	157	182	112	165	92	155	167
Fruits and vegetables	408	462	313	419	322	407	417
Fresh fruits	126	144	93	130	87	126	126
Fresh vegetables	127	142	101	130	103	127	128
Processed fruits	89	101	69	91	76	89	89
Processed vegetables	66	75	51	68	55	65	74
Other food at home	708	806	536	737	476	697	774
Sugar and other sweets	86	99	63	87	72	84	99
Fats and oils	59	67	44	60	49	57	70
Miscellaneous foods	314	354	244	329	198	310	338
Nonalcoholic beverages	216	244	166	224	148	212	237
Food prep by cu, out-of-town trips	33	42	18	36	9	34	30
Food away from home	1,762	2,010	1,333	1,854	1,012	1,827	1,368
Alcoholic beverages	284	292	271	300	157	299	192
Housing	8,609	9,844	6,531	8,882	6,326	8,993	6,277
Shelter	4,835	5,217	4,197	4,994	3,486	5,166	2,821
Owned dwellings	2,850	4,536	36	3,025	1,370	3,019	1,818
Mortgage interest and charges	1,741	2,768	28	1,838	924	1,877	920
Property taxes	575	918	3	619	205	594	461
Maintenance, repairs, insurance, other expenses	533	850	5	568	241	549	437
Rented dwellings	1,500	41	3,935	1,444	1,969	1,642	638
Other lodging	485	640	226	525	147	505	365
Utilities, fuels, and public services	1,835	2,216	1,198	1,840	1,794	1,834	1,837
Natural gas	247	311	139	239	312	271	101
Electricity	738	909	453	746	666	716	872
Fuel oil and other fuels	101	140	35	106	61	83	209
Telephone services	567	603	507	563	603	577	505
Water and other public services	182	252	64	185	151	187	151
Household operations	460	585	250	487	232	486	300
Personal services	219	255	158	225	165	230	152
Other household expenses	241	330	92	261	67	256	148

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Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Housekeeping supplies	394	476	248	414	234	401	352
Laundry and cleaning supplies	107	121	83	109	92	107	108
Other household products	165	210	84	175	81	169	138
Postage and stationery	122	146	81	130	61	125	106
Household furnishings and equipment	1,086	1,350	638	1,147	581	1,106	967
Household textiles	105	137	51	111	57	109	81
Furniture	312	368	220	323	226	327	223
Floor coverings	70	101	17	77	8	64	107
Major appliances	148	180	94	151	118	145	165
Small appliances, miscellaneous housewares	65	74	51	69	30	68	49
Miscellaneous household equipment	386	491	205	416	141	393	342
Apparel and services	1,582	1,805	1,194	1,621	1,269	1,661	1,103
Men and boys	397	472	268	416	246	410	320
Men, 16 and over	324	381	224	340	193	336	250
Boys, 2 to 15	74	91	45	77	52	75	69
Women and girls	657	769	462	670	557	693	442
Women, 16 and over	564	657	400	577	458	599	354
Girls, 2 to 15	93	111	62	93	99	94	89
Children under 2	72	71	75	73	68	77	43
Footwear	189	210	152	191	174	193	167
Other apparel products and services	266	283	237	271	223	288	131
Transportation	5,187	6,054	3,738	5,427	3,165	5,197	5,126
Vehicle purchases (net outlay)	2,291	2,657	1,680	2,418	1,215	2,268	2,429
Cars and trucks, new	1,218	1,457	819	1,305	485	1,229	1,150
Cars and trucks, used	1,051	1,171	849	1,089	730	1,017	1,259
Other vehicles	22	28	12	25	0	22	20
Gasoline and motor oil	985	1,152	706	1,026	641	955	1,168
Other vehicle expenses	1,627	1,924	1,130	1,692	1,085	1,665	1,402
Vehicle finance charges	303	354	218	312	231	305	295
Maintenance and repairs	561	665	386	587	351	567	525
Vehicle insurance	575	691	381	600	366	592	470
Vehicle rental, leases, licenses, other charges	188	214	145	194	137	201	112
Public transportation	284	321	222	291	224	309	128
Health care	1,407	1,759	819	1,489	719	1,388	1,521
Health insurance	537	678	301	562	322	517	653
Medical services	542	686	302	580	227	553	475
Drugs	240	300	140	253	139	230	306
Medical supplies	87	95	76	94	31	88	87
Entertainment	1,424	1,741	892	1,524	585	1,469	1,149
Fees and admissions	377	471	220	409	110	403	222
Television, radios, sound equipment	429	477	348	440	332	445	329
Pets, toys, and playground equipment	249	304	156	269	87	247	266

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Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Other supplies, equipment, and services	369	489	168	406	54	375	332
Personal care products and services	366	403	302	372	321	382	269
Reading	157	190	101	166	76	163	119
Education	367	414	287	382	239	396	188
Tobacco products and smoking supplies	261	259	265	265	228	259	272
Miscellaneous	643	761	444	667	443	671	472
Cash contributions	900	1,131	514	964	361	946	622
Personal insurance and pensions	2,472	3,064	1,483	2,583	1,535	2,569	1,880
Life and other personal insurance	346	453	168	352	298	341	380
Pensions and Social Security	2,125	2,611	1,315	2,231	1,238	2,228	1,500
Sources of income and taxes: ¹							
Money income before taxes	31,308	38,119	20,188	32,476	21,072	32,478	23,841
Wages and salaries	23,248	27,602	16,140	23,998	16,680	24,330	16,341
Self-employment income	2,535	3,539	895	2,784	352	2,619	1,997
Social Security, private and government retirement	3,387	4,519	1,538	3,500	2,396	3,311	3,871
Interest, dividends, rental income, other property income	1,253	1,811	343	1,389	70	1,294	994
Unemployment and workers' compensation, veterans' benefits	207	216	193	209	191	205	219
Public assistance, supplemental security income, food stamps	290	108	587	200	1,076	312	148
Regular contributions for support	273	232	340	280	212	298	116
Other income	115	91	153	117	95	108	156
Personal taxes ¹	2,812	3,588	1,545	2,991	1,241	2,975	1,771
Federal income taxes	2,228	2,834	1,240	2,376	932	2,380	1,257
State and local income taxes	521	659	297	548	292	532	452
Other taxes	62	95	8	67	18	62	62
Income after taxes ¹	28,496	34,531	18,644	29,485	19,831	29,503	22,071
Net change in total assets	3,612	6,155	-632	3,936	881	3,820	2,347
Net change in total liabilities	3,401	5,057	639	3,582	1,873	3,484	2,900
Addenda:							
Other financial information							

See footnotes at end of table.

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Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Other money receipts	423	564	188	469	33	439	325
Mortgage principal paid on owned property	-513	-797	-38	-545	-242	-516	-495
Estimated market value of owned home	63,717	101,320	953	67,951	27,942	66,846	44,699
Estimated monthly rental value of owned home	383	613	0	404	204	401	272
Gifts of goods and services	887	1,065	585	948	377	935	584
Clothing, males 2 and over	70	80	52	74	36	73	47
Clothing, females 2 and over	88	97	72	94	40	93	57
Clothing, infants less than 2	33	36	28	33	32	35	21
Jewelry and watches	24	23	25	26	8	26	13
Small appliances and miscellaneous housewares	18	21	14	20	3	19	13
Household textiles	8	10	4	8	6	7	9
All other gifts	646	798	390	693	252	682	424

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