

**Table 7. Housing tenure and race of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1988**

Item	All consumer units	Housing tenure		Race of reference person	
		Home-owner	Renter	White and other	Black
Number of consumer units (in thousands)	94,862	58,639	36,224	84,684	10,178
Number of sample interviews	37,073	23,228	13,845	33,308	3,765
<b>Consumer unit characteristics:</b>					
<b>Income before taxes</b> <sup>1</sup>	\$28,540	\$34,757	\$18,714	\$29,807	\$17,819
<b>Income after taxes</b> <sup>1</sup>	26,149	31,738	17,316	27,246	16,868
<b>Average number of persons in consumer unit</b>	2.6	2.8	2.3	2.5	2.9
<b>Age of reference person</b>	47	51.6	39.5	47	46.6
<b>Average number in consumer unit:</b>					
Earners	1.4	1.5	1.2	1.4	1.2
Vehicles	2.0	2.5	1.3	2.1	1.1
Children under 18	0.7	0.7	0.7	0.7	1.0
Persons 65 and over	0.3	0.4	0.2	0.3	0.3
<b>Percent distribution:</b>					
<b>Sex of reference person:</b>					
Male	67	72	57	69	47
Female	33	28	43	31	53
<b>Housing tenure:</b>					
Homeowner with mortgage	38	61	NA	39	24
Homeowner without mortgage	24	39	NA	25	17
Renter	38	NA	100	36	59
<b>Race of reference person:</b>					
Black	11	7	17	NA	100
White and other	89	93	83	100	NA
<b>Education of reference person:</b>					
Elementary (1-8)	11	11	11	10	18
High school (9-12)	45	45	44	44	52
College	44	44	44	46	29
Never attended and other	1	0	1	1	1
<b>At least one vehicle owned</b>	86	94	74	89	63
<b>Average annual expenditures:</b>					
<b>Food</b>	3,748	4,257	2,874	3,872	2,731
Food at home	2,136	2,436	1,616	2,176	1,807
Cereals and bakery products	312	359	231	321	237

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Cereals and cereal products	109	121	89	111	98
Bakery products	203	238	142	211	139
Meats, poultry, fish, and eggs	551	622	428	545	602
Beef	182	205	142	184	169
Pork	110	127	81	106	138
Other meats	82	93	64	82	85
Poultry	84	96	63	82	100
Fish and seafood	65	72	52	63	77
Eggs	28	29	25	27	34
Dairy products	274	313	208	285	190
Fresh milk and cream	134	149	108	138	103
Other dairy products	141	164	100	147	88
Fruits and vegetables	373	425	284	377	343
Fresh fruits	121	140	86	123	102
Fresh vegetables	110	125	85	112	97
Processed fruits	85	95	68	84	90
Processed vegetables	57	64	45	58	54
Other food at home	625	718	465	649	435
Sugar and other sweets	78	92	54	79	68
Fats and oils	55	63	40	56	44
Miscellaneous foods	264	298	204	275	169
Nonalcoholic beverages	199	226	151	205	149
Food prep by cu, out-of-town trips	30	39	16	33	4
Food away from home	1,612	1,821	1,258	1,696	923
<b>Alcoholic beverages</b>	269	264	277	283	152
<b>Housing</b>	8,079	9,161	6,307	8,379	5,586
Shelter	4,493	4,718	4,128	4,668	3,035
Owned dwellings	2,569	4,129	43	2,744	1,110
Mortgage interest and charges	1,569	2,517	34	1,670	726
Property taxes	504	813	3	549	130
Maintenance, repairs, insurance, other expenses	496	799	5	525	254
Rented dwellings	1,468	30	3,795	1,428	1,803
Other lodging	456	558	291	496	123
Utilities, fuels, and public services	1,747	2,123	1,139	1,761	1,634
Natural gas	234	296	133	227	293
Electricity	709	877	436	721	606
Fuel oil and other fuels	98	140	30	103	58
Telephone services	537	573	479	537	536
Water and other public services	170	237	61	174	141
Household operations	394	499	224	416	213
Personal services	171	194	135	176	135
Other household expenses	223	305	89	240	79
Housekeeping supplies	361	440	223	380	202

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Item	All consumer units	Housing tenure		Race of reference person	
		Home-owner	Renter	White and other	Black
Laundry and cleaning supplies	101	119	69	102	92
Other household products	147	183	85	157	70
Postage and stationery	113	138	69	122	40
Household furnishings and equipment	1,083	1,380	593	1,154	501
Household textiles	94	117	55	98	58
Furniture	326	405	198	343	181
Floor coverings	65	98	11	72	14
Major appliances	169	214	94	176	110
Small appliances, miscellaneous housewares	60	73	40	65	25
Miscellaneous household equipment	369	473	194	400	113
<b>Apparel and services</b>	1,489	1,710	1,113	1,524	1,201
Men and boys	388	459	266	404	254
Men, 16 and over	311	368	214	329	157
Boys, 2 to 15	77	92	52	75	97
Women and girls	587	688	413	600	478
Women, 16 and over	492	577	345	506	379
Girls, 2 to 15	95	111	67	94	98
Children under 2	62	64	59	63	60
Footwear	196	221	151	197	185
Other apparel products and services	257	277	224	261	224
<b>Transportation</b>	5,093	5,887	3,804	5,332	3,101
Vehicle purchases (net outlay)	2,361	2,707	1,799	2,481	1,356
Cars and trucks, new	1,355	1,556	1,030	1,434	696
Cars and trucks, used	982	1,130	743	1,021	654
Other vehicles	23	22	26	25	6
Gasoline and motor oil	932	1,090	676	970	613
Other vehicle expenses	1,521	1,779	1,101	1,596	899
Vehicle finance charges	284	336	199	295	189
Maintenance and repairs	553	646	399	579	331
Vehicle insurance	508	600	358	534	290
Vehicle rental, leases, licenses, other charges	177	197	146	188	89
Public transportation	279	311	227	285	232
<b>Health care</b>	1,298	1,639	744	1,375	653
Health insurance	474	605	263	499	269
Medical services	529	665	311	569	201
Drugs	223	280	130	233	144
Medical supplies	71	90	40	75	39
<b>Entertainment</b>	1,329	1,606	878	1,424	539
Fees and admissions	353	435	221	384	100
Television, radios, sound equipment	416	468	331	429	307
Pets, toys, and playground equipment	230	276	154	248	83
Other supplies, equipment, and services	330	427	171	364	49
<b>Personal care products and services</b>	334	382	251	344	249

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Item	All consumer units	Housing tenure		Race of reference person	
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<b>Reading</b>	150	177	106	161	62
<b>Education</b>	342	379	283	363	170
<b>Tobacco products and smoking supplies</b>	242	240	245	247	202
<b>Miscellaneous</b>	578	696	386	605	352
<b>Cash contributions</b>	693	878	394	727	415
<b>Personal insurance and pensions</b>	2,249	2,815	1,333	2,368	1,257
Life and other personal insurance	314	427	131	320	269
Pensions and Social Security	1,935	2,388	1,202	2,049	988
<b>Sources of income and taxes: <sup>1</sup></b>					
<b>Money income before taxes</b>	28,540	34,757	18,714	29,807	17,819
Wages and salaries	21,779	25,977	15,145	22,759	13,493
Self-employment income	1,790	2,486	689	1,965	305
Social Security, private and government retirement	3,063	4,176	1,303	3,157	2,261
Interest, dividends, rental income, other property income	1,016	1,499	253	1,118	161
Unemployment and workers' compensation, veterans' benefits	241	290	163	243	225
Public assistance, supplemental security income, food stamps	308	92	649	202	1,205
Regular contributions for support	258	200	350	276	106
Other income	85	38	160	88	64
<b>Personal taxes <sup>1</sup></b>	2,391	3,019	1,398	2,561	951
Federal income taxes	1,891	2,379	1,120	2,032	698
State and local income taxes	445	554	272	470	235
Other taxes	55	86	6	59	19
<b>Income after taxes <sup>1</sup></b>	26,149	31,738	17,316	27,246	16,868
<b>Addenda:</b>					
Net change in total assets	4,102	6,834	-320	4,470	1,039
Net change in total liabilities	3,510	5,260	677	3,690	2,007
<b>Other financial information</b>					
Other money receipts	398	488	253	443	29
Mortgage principal paid on owned	-480	-744	-51	-509	-234

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Item	All consumer units	Housing tenure		Race of reference person	
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property					
Estimated market value of owned home	57,935	93,169	898	61,835	25,485
Estimated monthly rental value of owned home	356	576	0	377	179
<b>Gifts of goods and services</b>					
Clothing, males 2 and over	70	86	42	75	25
Clothing, females 2 and over	80	92	59	83	56
Clothing, infants less than 2	27	32	19	29	14
Jewelry and watches	26	29	21	27	11
Small appliances and miscellaneous housewares	17	21	10	18	4
Household textiles	10	13	3	11	2
All other gifts	611	726	420	663	179

<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