Table 7. By housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1991

| 1991                                   | <u> </u>                 |                | -        |                             | 1        |              |          |
|----------------------------------------|--------------------------|----------------|----------|-----------------------------|----------|--------------|----------|
| Item                                   | All<br>consumer<br>units | Housing tenure |          | Race of reference<br>person |          | Type of Area |          |
|                                        |                          | Home-<br>owner | Renter   | White<br>and<br>other       | Black    | Urban        | Rural    |
|                                        |                          |                |          |                             |          |              |          |
| Number of consumer units (in thousand) | 97,918                   | 61,870         | 36,048   | 87,155                      | 10,763   | 84,497       | 13,421   |
| Consumer unit characteristics:         |                          |                |          |                             |          |              |          |
| Income before taxes <sup>1</sup>       | \$33,901                 | \$41,033       | \$22,039 | \$35,311                    | \$21,929 | \$34,867     | \$27,540 |
| Income after taxes <sup>1</sup>        | 30,729                   | 37,009         | 20,285   | 31,929                      | 20,544   | 31,547       | 25,348   |
| Age of reference person                | 47.5                     | 51.9           | 40.1     | 47.7                        | 46.3     | 47.1         | 50.2     |
| Average number in consumer unit:       |                          |                |          |                             |          |              |          |
| Persons                                | 2.6                      | 2.7            | 2.3      | 2.5                         | 2.8      | 2.5          | 2.7      |
| Children under 18                      | 0.7                      | 0.7            | 0.7      | 0.7                         | 1.0      | 0.7          | 0.7      |
| Persons 65 and over                    | 0.3                      | 0.4            | 0.2      | 0.3                         | 0.2      | 0.3          | 0.4      |
| Earners                                | 1.4                      | 1.5            | 1.2      | 1.4                         | 1.3      | 1.4          | 1.4      |
| Vehicles                               | 2.0                      | 2.4            | 1.2      | 2.1                         | 1.1      | 1.9          | 2.5      |
| Percent distribution:                  |                          |                |          |                             |          |              |          |
| Sex of reference person:               |                          |                |          |                             |          |              |          |
| Male                                   | 65                       | 72             | 54       | 68                          | 46       | 63           | 78       |
| Female                                 | 35                       | 28             | 46       | 32                          | 54       | 37           | 22       |
| Housing tenure:                        |                          |                |          |                             |          |              |          |
| Homeowner                              | 63                       | 100            | 0        | 66                          | 41       | 61           | 80       |
| With mortgage                          | 39                       | 61             | 0        | 40                          | 25       | 39           | 38       |
| Without mortgage                       | 25                       | 39             | 0        | 26                          | 17       | 22           | 41       |
| Renter                                 | 37                       | 0              | 100      | 34                          | 59       | 39           | 20       |
| Race of reference person:              |                          | _              |          |                             | 400      |              | _        |
| Black White and other                  | 11                       | 7              | 18       | 100                         | 100      | 12           | 6        |
| White and other                        | 89                       | 93             | 82       | 100                         | 0        | 88           | 94       |
| <b>Education of reference person:</b>  |                          |                |          |                             |          |              |          |
| Elementary (1-8)                       | 10                       | 10             |          | 9                           | 15       | 9            | 16       |
| High school (9-12)                     | 43                       | 43             | 44       | 42                          |          | 42           | 50       |
| College                                | 46                       | 46             | 46       | 48                          | 32       | 48           | 33       |
| Never attended and other               | 1                        | 0              | 1        | 1                           | 1        | 0            | 1        |
| At least one vehicle owned             | 86                       | 94             | 73       | 89                          | 66       | 85           | 92       |
| Average annual expenditures:           | \$29,614                 | \$34,531       | \$21,066 | \$30,794                    | \$20,091 | \$30,382     | \$24,785 |
| Food                                   | 4,271                    | 4,775          | 3,358    | 4,387                       | 3,352    | 4,331        | 3,899    |
| Food at home                           | 2,651                    | 2,948          | 2,107    | 2,676                       | 2,448    | 2,654        | 2,630    |
| Cereals and bakery products            | 404                      | 456            | 309      | 412                         | 347      | 404          | 405      |
| Cereals and cereal products            | 145                      | 160            | 119      | 146                         | 139      | 145          | 149      |
| Bakery products                        | 259                      | 297            | 191      | 266                         | 208      | 260          | 257      |

Table 7. By housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1991- Continued

| 1991- Continued                       |                   | TT*            | . 4      | Race of reference     |       | TD 6 A       |       |
|---------------------------------------|-------------------|----------------|----------|-----------------------|-------|--------------|-------|
| Item                                  | All               | Housing        | g tenure | per                   |       | Type of Area |       |
|                                       | consumer<br>units | Home-<br>owner | Renter   | White<br>and<br>other | Black | Urban        | Rural |
| Meats, poultry, fish, and eggs        | 709               | 767            | 601      | 682                   | 922   | 713          | 682   |
| Beef                                  | 228               | 248            | 193      | 223                   | 269   | 228          | 228   |
| Pork                                  | 144               | 155            | 125      | 135                   | 215   | 143          | 154   |
| Other meats                           | 102               | 112            | 85       | 100                   | 116   | 101          | 107   |
| Poultry                               | 122               | 131            | 105      | 116                   | 169   | 125          | 101   |
| Fish and seafood                      | 81                | 91             | 63       | 77                    | 114   | 84           | 62    |
| Eggs                                  | 31                | 32             | 30       | 30                    | 38    | 31           | 29    |
| Dairy products                        | 294               | 329            | 229      | 306                   | 200   | 293          | 303   |
| Fresh milk and cream                  | 129               | 140            | 110      | 134                   | 94    | 128          | 139   |
| Other dairy products                  | 165               | 189            | 119      | 172                   | 105   | 165          | 164   |
| Fruits and vegetables                 | 429               | 483            | 330      | 436                   | 373   | 434          | 397   |
| Fresh fruits                          | 133               | 153            | 98       | 137                   | 105   | 136          | 115   |
| Fresh vegetables                      | 127               | 140            | 103      | 129                   | 109   | 130          | 109   |
| Processed fruits                      | 97                | 110            | 73       | 98                    | 87    | 97           | 93    |
| Processed vegetables                  | 72                | 81             | 57       | 72                    | 72    | 71           | 81    |
| Other food at home                    | 815               | 912            | 637      | 841                   | 607   | 810          | 843   |
| Sugar and other sweets                | 101               | 115            | 76       | 103                   | 82    | 100          | 105   |
| Fats and oils                         | 72                | 82             | 53       | 72                    | 66    | 71           | 77    |
| Miscellaneous foods                   | 375               | 416            | 300      | 389                   | 268   | 372          | 394   |
| Nonalcoholic beverages                | 224               | 248            | 181      | 230                   | 180   | 223          | 233   |
| Food prep by cu, out-of-town trips    | 42                | 52             | 26       | 46                    | 10    | 44           | 34    |
| Food away from home                   | 1,620             | 1,827          | 1,251    | 1,711                 | 904   | 1,676        | 1,269 |
| Alcoholic beverages                   | 297               | 297            | 296      | 314                   | 159   | 315          | 185   |
| Housing                               | 9,252             | 10,566         | 6,971    | 9,570                 | 6,692 | 9,644        | 6,784 |
| Shelter                               | 5,191             | 5,621          | 4,454    | 5,389                 | 3,585 | 5,533        | 3,040 |
| Owned dwellings                       | 3,280             | 5,159          | 57       | 3,512                 | 1,409 | 3,447        | 2,232 |
| Mortgage interest and charges         | 1,932             | 3,040          | 31       | 2,074                 | 782   | 2,065        | 1,094 |
| Property taxes                        | 789               | 1,238          | 19       | 840                   | 380   | 815          | 624   |
| Maintenance, repairs, insurance,      |                   | -,             |          |                       |       |              |       |
| other expenses                        | 559               | 881            | 7        | 598                   | 247   | 567          | 514   |
| Rented dwellings                      | 1,588             | 32             | 4,258    | 1,525                 | 2,093 | 1,745        | 598   |
| Other lodging                         | 323               | 430            | 139      | 353                   | 83    | 341          | 210   |
| Utilities, fuels, and public services | 1,990             | 2,381          | 1,319    | 2,005                 | 1,866 | 1,983        | 2,032 |
| Natural gas                           | 250               | 314            | 139      | 244                   | 294   | 274          | 96    |
| Electricity                           | 803               | 976            | 506      | 815                   | 704   | 781          | 943   |
| Fuel oil and other fuels              | 102               | 143            | 31       | 110                   | 40    | 85           | 211   |
| Telephone services                    | 618               | 649            | 564      | 613                   | 657   | 621          | 601   |
| Water and other public services       | 217               | 298            | 78       | 223                   | 171   | 223          | 180   |
| Household operations                  | 448               | 557            | 261      | 480                   | 192   | 474          | 288   |
| Personal services                     | 211               | 236            | 168      | 223                   | 119   | 224          | 130   |
| Other household expenses              | 237               | 320            | 93       | 257                   | 73    | 249          | 159   |
| Housekeeping supplies                 | 424               | 504            | 276      | 441                   | 289   | 431          | 375   |
| Laundry and cleaning supplies         | 116               | 132            | 88       | 116                   | 119   | 117          | 113   |

Table 7. By housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1991- Continued

| 1991- Continued                         |                   |                |          | Race of r             | oforonco |        |        |
|-----------------------------------------|-------------------|----------------|----------|-----------------------|----------|--------|--------|
|                                         | All               | Housing        | g tenure | pers                  |          | Type o | f Area |
| Item                                    | consumer<br>units | Home-<br>owner | Renter   | White<br>and<br>other | Black    | Urban  | Rural  |
| Other household products                | 185               | 233            | 97       | 193                   | 121      | 187    | 170    |
| Postage and stationery                  | 123               | 139            | 92       | 132                   | 49       | 128    | 92     |
| Household furnishings and equipment     | 1,200             | 1,503          | 661      | 1,255                 | 760      | 1,224  | 1,049  |
| Household textiles                      | 100               | 127            | 52       | 105                   | 59       | 103    | 80     |
| Furniture                               | 294               | 345            | 206      | 303                   | 222      | 305    | 223    |
| Floor coverings                         | 115               | 173            | 11       | 118                   | 97       | 117    | 106    |
| Major appliances                        | 132               | 167            | 73       | 134                   | 121      | 129    | 150    |
| Small appliances, miscellaneous         |                   |                |          |                       |          |        |        |
| housewares                              | 81                | 101            | 43       | 87                    | 30       | 83     | 66     |
| Miscellaneous household equipment       | 477               | 590            | 276      | 509                   | 230      | 486    | 424    |
| Apparel and services                    | 1,735             | 1,921          | 1,400    | 1,726                 | 1,803    | 1,808  | 1,277  |
| Men and boys                            | 429               | 481            | 335      | 431                   | 405      | 437    | 374    |
| Men, 16 and over                        | 345               | 393            | 257      | 354                   | 273      | 352    | 298    |
| Boys, 2 to 15                           | 84                | 88             | 78       | 78                    | 132      | 85     | 76     |
| Women and girls                         | 706               | 813            |          | 706                   | 703      | 737    | 508    |
| Women, 16 and over                      | 607               | 695            | 447      | 608                   | 607      | 637    | 420    |
| Girls, 2 to 15<br>Children under 2      | 99                | 117            | 65       | 99                    | 96       | 100    | 88     |
| Footwear                                | 82                | 78             | 90       | 82                    | 86       | 85     | 64     |
| Other apparel products and services     | 242               | 262            | 204      | 226                   | 364      | 252    | 180    |
| Other apparer products and services     | 277               | 288            | 258      | 281                   | 246      | 297    | 151    |
| Transportation                          | 5,151             | 6,127          | 3,471    | 5,413                 | 3,029    | 5,166  | 5,055  |
| Vehicle purchases (net outlay)          | 2,111             | 2,581          | 1,305    | 2,257                 | 931      | 2,106  | 2,142  |
| Cars and trucks, new                    | 1,078             | 1,378          | 564      | 1,152                 | 477      | 1,097  | 958    |
| Cars and trucks, used                   | 1,013             | 1,187          | 714      | 1,082                 | 451      | 989    | 1,163  |
| Other vehicles                          | 20                | 16             | 27       | 22                    | 3        | 20     | 21     |
| Gasoline and motor oil                  | 995               | 1,152          | 727      | 1,031                 | 708      | 960    | 1,215  |
| Other vehicle expenses                  | 1,741             | 2,063          | 1,184    | 1,813                 | 1,158    | 1,774  | 1,529  |
| Vehicle finance charges                 | 282               | 330            | 198      | 291                   | 204      | 282    | 282    |
| Maintenance and repairs                 | 614               | 727            | 416      | 640                   | 406      | 618    | 586    |
| Vehicle insurance                       | 614               | 729            | 418      | 637                   | 434      | 630    | 519    |
| Vehicle rental, leases, licenses, other |                   |                |          |                       |          |        |        |
| charges                                 | 231               | 277            | 151      | 245                   | 114      | 245    | 142    |
| Public transportation                   | 304               | 332            | 255      | 313                   | 232      | 325    | 169    |
| Health care                             | 1,554             | 1,927          | 912      | 1,640                 | 857      | 1,525  | 1,736  |
| Health insurance                        | 656               | 822            | 370      | 688                   | 400      | 642    | 746    |
| Medical services                        | 555               | 679            | 341      | 590                   | 272      | 554    | 560    |
| Drugs                                   | 252               | 312            | 147      | 264                   | 149      | 239    | 332    |
| Medical supplies                        | 92                | 113            | 54       | 99                    | 37       | 91     | 98     |
| Entertainment                           | 1,472             | 1,750          | 993      | 1,578                 | 620      | 1,521  | 1,167  |
| Fees and admissions                     | 378               | 472            | 216      | 410                   | 114      | 401    | 234    |
| Television, radios, sound equipment     | 468               | 513            | 390      | 482                   | 351      | 480    | 391    |
| Pets, toys, and playground equipment    | 271               | 325            | 175      | 291                   | 105      | 269    | 278    |
| Other supplies, equipment, and services | 356               | 440            | 212      | 394                   | 50       | 371    | 263    |
| Personal care products and services     | 399               | 457            | 293      | 404                   | 352      | 416    | 289    |

Table 7. By housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1991- Continued

| 1991- Continued                                                  |                   | Housing        | tenuro      | Race of reference     |             | Type of Area   |              |
|------------------------------------------------------------------|-------------------|----------------|-------------|-----------------------|-------------|----------------|--------------|
| Item                                                             | All               | Housills       | , tenure    | person                |             | Type 0         | ı Alta       |
|                                                                  | consumer<br>units | Home-<br>owner | Renter      | White<br>and<br>other | Black       | Urban          | Rural        |
| Reading                                                          | 163               | 193            | 111         | 174                   | 74          | 168            | 134          |
| Education                                                        | 447               | 487            | 378         | 476                   | 206         | 478            | 248          |
| Tobacco products and smoking supplies                            | 276               | 272            | 285         | 282                   | 228         | 269            | 325          |
| Miscellaneous                                                    | 860               | 1,038          | 553         | 903                   | 517         | 872            | 788          |
| Cash contributions                                               | 950               | 1,269          | 403         | 1,001                 | 536         | 1,004          | 611          |
| Personal insurance and pensions                                  | 2,787             | 3,453          | 1,643       | 2,925                 | 1,665       | 2,866          | 2,289        |
| Life and other personal insurance                                | 356               | 474            | 153         | 363                   | 302         | 360            | 331          |
| Pensions and Social Security                                     | 2,431             | 2,979          | 1,490       | 2,563                 | 1,364       | 2,506          | 1,957        |
| Sources of income and taxes: 1                                   |                   |                |             |                       |             |                |              |
| Money income before taxes                                        | 33,901            | 41,033         | 22,039      | 35,311                | 21,929      | 34,867         | 27,540       |
| Wages and salaries                                               | 25,553            | 30,271         | 17,707      | 26,498                | 17,532      | 26,574         | 18,835       |
| Self-employment income                                           | 2,552             | 3,526          | 931         | 2,803                 | 422         | 2,541          | 2,620        |
| Social Security, private and government retirement               | 2 504             | A 01A          | 1 540       | 2761                  | 2.050       | 3,511          | 4.060        |
| Interest, dividends, rental income, other                        | 3,584             | 4,814          | 1,540       | 3,764                 | 2,058       | 3,311          | 4,068        |
| property income                                                  | 1,164             | 1,681          | 305         | 1,284                 | 146         | 1,181          | 1,054        |
| Unemployment and workers'                                        |                   |                |             |                       |             |                |              |
| compensation, veterans' benefits Public assistance, supplemental | 245               | 275            | 194         | 251                   | 189         | 232            | 326          |
| security income, food stamps                                     | 389               | 143            | 797         | 283                   | 1,286       | 418            | 199          |
| Regular contributions for support                                | 284               | 254            | 333         | 300                   | 146         | 279            | 317          |
| Other income                                                     | 130               | 68             | 233         | 127                   | 151         | 131            | 121          |
| Personal taxes <sup>1</sup>                                      | 3,172             | 4,024          | 1,754       | 3,382                 | 1,385       | 3,321          | 2,192        |
| Federal income taxes                                             | 2,431             | 3,053          | 1,398       | 2,602                 | 981         | 2,569          | 1,528        |
| State and local income taxes                                     | 612               | 772            | 346         | 643                   | 352         | 628            | 507          |
| Other taxes                                                      | 128               | 200            | 10          | 137                   | 52          | 124            | 157          |
| Income after taxes <sup>1</sup>                                  | 30,729            | 37,009         | 20,285      | 31,929                | 20,544      | 31,547         | 25,348       |
| Addenda:                                                         |                   |                |             |                       |             |                |              |
| Net change in total assets and                                   |                   |                |             |                       |             |                |              |
| liabilities Net change in total assets                           | 478               | 1,109          | -604        | 499                   | 308         | 305            | 1,568        |
| Net change in total assets  Net change in total liabilities      | 3,005<br>2,526    | 5,021<br>3,912 | -457<br>148 | 3,355<br>2,856        | 167<br>-141 | 3,110<br>2,805 | 2,339<br>771 |
| Other financial information                                      |                   |                |             |                       |             |                |              |

Table 7. By housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1991- Continued

| Item                                                                    | All<br>consumer<br>units | Housing tenure |           | Race of reference person |           | Type of Area |           |
|-------------------------------------------------------------------------|--------------------------|----------------|-----------|--------------------------|-----------|--------------|-----------|
|                                                                         |                          | Home-<br>owner | Renter    | White<br>and<br>other    | Black     | Urban        | Rural     |
| Other money receipts                                                    | 317                      | 407            | 162       | 354                      | 12        | 311          | 351       |
| Mortgage principal paid, owned property                                 | -578                     | -891           | -41       | -618                     | -255      | -583         | -551      |
| Estimated market value of owned home                                    |                          |                |           |                          |           |              |           |
| Estimated market varies of owned nome Estimated monthly rental value of | 67,519                   | 106,075        | 1,346     | 72,319                   | 28,654    | 70,260       | 50,267    |
| owned home                                                              | 413                      | 654            | 0         | 438                      | 212       | 431          | 301       |
| Cife of and and arming                                                  | 1.000                    | 1 212          | c25       | 1.040                    | 607       | 1.047        | 705       |
| Gifts of goods and services<br>Food                                     | 1,000<br>79              | 1,213<br>103   | 625<br>37 | 1,048<br>85              | 607<br>33 | 1,047<br>85  | 705<br>39 |
| Housing                                                                 | 272                      | 321            | 184       | 291                      | 33<br>119 | 280          | 221       |
| Housekeeping supplies                                                   | 41                       | 48             | 28        | 291<br>44                | 119       | 42           | 32        |
| Household textiles                                                      | 13                       | 17             | 5         | 14                       | 5         | 14           | 8         |
| Appliances and miscellaneous                                            | 13                       | 17             | 3         | 14                       | 3         | 14           | O         |
| housewares                                                              | 30                       | 40             | 11        | 32                       | 10        | 31           | 21        |
| Major appliances                                                        | 6                        | 8              | 2         | 6                        | 4         | 6            | 6         |
| Small appliances and miscellaneous                                      |                          | Ü              | _         | Ü                        | ·         | Ü            | Ü         |
| housewares                                                              | 24                       | 32             | 9         | 26                       | 6         | 26           | 15        |
| Miscellaneous household equipment                                       | 73                       | 93             | 37        | 80                       | 21        | 75           | 64        |
| Other housing                                                           | 116                      | 123            | 103       | 121                      | 68        | 119          | 96        |
| Apparel and services                                                    | 259                      | 292            | 200       | 260                      | 248       | 269          | 195       |
| Males, 2 and over                                                       | 72                       | 81             | 56        | 75                       | 52        | 73           | 67        |
| Females, 2 and over                                                     | 99                       | 116            | 68        | 98                       | 105       | 102          | 76        |
| Children under 2                                                        | 36                       | 39             | 31        | 36                       | 34        | 38           | 24        |
| Other apparel products and services                                     | 52                       | 56             | 44        | 51                       | 57        | 55           | 28        |
| Jewelry and watches                                                     | 27                       | 29             | 22        | 29                       | 10        | 30           | 9         |
| All other apparel products and                                          |                          |                |           |                          |           |              |           |
| services                                                                | 25                       | 26             | 22        | 22                       | 47        | 26           | 19        |
| Transportation                                                          | 56                       | 71             | 30        | 58                       | 38        | 62           | 19        |
| Health care                                                             | 29                       | 36             | 19        | 33                       | 4         | 28           | 40        |
| Entertainment                                                           | 70                       | 83             | 48        | 75                       | 33        | 74           | 47        |
| Toys, games, hobbies, and tricycles                                     | 28                       | 33             | 18        | 30                       | 11        | 29           | 16        |
| Other entertainment                                                     | 43                       | 50             | 31        | 45                       | 23        | 45           | 31        |
| Education                                                               | 116                      | 166            | 30        | 124                      | 46        | 124          | 64        |
| All other gifts                                                         | 118                      | 141            | 78        | 122                      | 85        | 124          | 80        |

<sup>&</sup>lt;sup>1</sup> 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