

Table 1700. Housing tenure, race of reference person, and type of area: Shares of average annual expenditures and characteristics, Consumer Expenditure Survey, 1991

| 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)..... | 97,918 | 61,870 | 36,048 | 87,155 | 10,763 | 84,497 | 13,421 |
| Consumer unit characteristics: | | | | | | | |
| Income before taxes 1/..... | \$33,901 | \$41,033 | \$22,039 | \$35,311 | \$21,929 | \$34,867 | \$27,540 |
| Income after taxes 1/..... | 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..... | .7 | .7 | .7 | .7 | 1.0 | .7 | .7 |
| Persons 65 and over..... | .3 | .4 | .2 | .3 | .2 | .3 | .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: | | | | | | | |

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|-------------------------------------|----------|----------|----------|----------|----------|----------|----------|--|
| Sex of reference person: | | | | | | | | |
| Male..... | 65 | 72 | 54 | 68 | 46 | 63 | 78 | |
| Female..... | 35 | 28 | 46 | 32 | 54 | 37 | 22 | |
| Housing tenure: | | | | | | | | |
| Percent homeowner..... | 63 | 100 | n.a. | 66 | 41 | 61 | 80 | |
| With mortgage..... | 39 | 61 | n.a. | 40 | 25 | 39 | 38 | |
| Without mortgage..... | 25 | 39 | n.a. | 26 | 17 | 22 | 41 | |
| Renter..... | 37 | n.a. | 100 | 34 | 59 | 39 | 20 | |
| Race of reference person: | | | | | | | | |
| Black..... | 11 | 7 | 18 | n.a. | 100 | 12 | 6 | |
| White and other..... | 89 | 93 | 82 | 100 | n.a. | 88 | 94 | |
| Education of reference person: | | | | | | | | |
| Elementary (1-8)..... | 10 | 10 | 9 | 9 | 15 | 9 | 16 | |
| High school (9-12)..... | 43 | 43 | 44 | 42 | 53 | 42 | 50 | |
| College..... | 46 | 46 | 46 | 48 | 32 | 48 | 33 | |
| Never attended and other..... | 1 | (2) | 1 | 1 | 1 | (2) | 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..... | 14.4 | 13.8 | 15.9 | 14.2 | 16.7 | 14.3 | 15.7 | |
| Food at home..... | 9.0 | 8.5 | 10.0 | 8.7 | 12.2 | 8.7 | 10.6 | |
| Cereals and bakery products..... | 1.4 | 1.3 | 1.5 | 1.3 | 1.7 | 1.3 | 1.6 | |
| Cereals and cereal products..... | .5 | .5 | .6 | .5 | .7 | .5 | .6 | |
| Bakery products..... | .9 | .9 | .9 | .9 | 1.0 | .9 | 1.0 | |
| Meats, poultry, fish, and eggs..... | 2.4 | 2.2 | 2.9 | 2.2 | 4.6 | 2.3 | 2.8 | |
| Beef..... | .8 | .7 | .9 | .7 | 1.3 | .8 | .9 | |
| Pork..... | .5 | .4 | .6 | .4 | 1.1 | .5 | .6 | |

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|---|------|------|------|------|------|------|------|
| Other meats..... | .3 | .3 | .4 | .3 | .6 | .3 | .4 |
| Poultry..... | .4 | .4 | .5 | .4 | .8 | .4 | .4 |
| Fish and seafood..... | .3 | .3 | .3 | .2 | .6 | .3 | .3 |
| Eggs..... | .1 | .1 | .1 | .1 | .2 | .1 | .1 |
| | | | | | | | |
| Dairy products..... | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.2 |
| Fresh milk and cream..... | .4 | .4 | .5 | .4 | .5 | .4 | .6 |
| Other dairy products..... | .6 | .5 | .6 | .6 | .5 | .5 | .7 |
| Fruits and vegetables..... | 1.4 | 1.4 | 1.6 | 1.4 | 1.9 | 1.4 | 1.6 |
| Fresh fruits..... | .5 | .4 | .5 | .4 | .5 | .4 | .5 |
| Fresh vegetables..... | .4 | .4 | .5 | .4 | .5 | .4 | .4 |
| Processed fruits..... | .3 | .3 | .3 | .3 | .4 | .3 | .4 |
| Processed vegetables..... | .2 | .2 | .3 | .2 | .4 | .2 | .3 |
| | | | | | | | |
| Other food at home..... | 2.8 | 2.6 | 3.0 | 2.7 | 3.0 | 2.7 | 3.4 |
| Sugar and other sweets..... | .3 | .3 | .4 | .3 | .4 | .3 | .4 |
| Fats and oils..... | .2 | .2 | .3 | .2 | .3 | .2 | .3 |
| Miscellaneous foods..... | 1.3 | 1.2 | 1.4 | 1.3 | 1.3 | 1.2 | 1.6 |
| Nonalcoholic beverages..... | .8 | .7 | .9 | .7 | .9 | .7 | .9 |
| Food prepared by consumer unit on out-of-town trips..... | .1 | .2 | .1 | .2 | .1 | .1 | .1 |
| Food away from home..... | 5.5 | 5.3 | 5.9 | 5.6 | 4.5 | 5.5 | 5.1 |
| | | | | | | | |
| Alcoholic beverages..... | 1.0 | .9 | 1.4 | 1.0 | .8 | 1.0 | .7 |
| | | | | | | | |
| Housing..... | 31.2 | 30.6 | 33.1 | 31.1 | 33.3 | 31.7 | 27.4 |
| Shelter..... | 17.5 | 16.3 | 21.1 | 17.5 | 17.8 | 18.2 | 12.3 |
| Owned dwellings..... | 11.1 | 14.9 | .3 | 11.4 | 7.0 | 11.3 | 9.0 |
| Mortgage interest and charges..... | 6.5 | 8.8 | .1 | 6.7 | 3.9 | 6.8 | 4.4 |
| Property taxes..... | 2.7 | 3.6 | .1 | 2.7 | 1.9 | 2.7 | 2.5 |
| Maintenance, repairs, insurance, other expenses..... | 1.9 | 2.6 | (3) | 1.9 | 1.2 | 1.9 | 2.1 |

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|--|-----|-----|------|-----|------|-----|-----|
| Rented dwellings..... | 5.4 | .1 | 20.2 | 5.0 | 10.4 | 5.7 | 2.4 |
| Other lodging..... | 1.1 | 1.2 | .7 | 1.1 | .4 | 1.1 | .8 |
| | | | | | | | |
| Utilities, fuels, and public services..... | 6.7 | 6.9 | 6.3 | 6.5 | 9.3 | 6.5 | 8.2 |
| Natural gas..... | .8 | .9 | .7 | .8 | 1.5 | .9 | .4 |
| Electricity..... | 2.7 | 2.8 | 2.4 | 2.6 | 3.5 | 2.6 | 3.8 |
| Fuel oil and other fuels..... | .3 | .4 | .1 | .4 | .2 | .3 | .9 |
| Telephone services..... | 2.1 | 1.9 | 2.7 | 2.0 | 3.3 | 2.0 | 2.4 |
| Water and other public services..... | .7 | .9 | .4 | .7 | .9 | .7 | .7 |
| Household operations..... | 1.5 | 1.6 | 1.2 | 1.6 | 1.0 | 1.6 | 1.2 |
| Personal services..... | .7 | .7 | .8 | .7 | .6 | .7 | .5 |
| Other household expenses..... | .8 | .9 | .4 | .8 | .4 | .8 | .6 |
| | | | | | | | |
| Housekeeping supplies..... | 1.4 | 1.5 | 1.3 | 1.4 | 1.4 | 1.4 | 1.5 |
| Laundry and cleaning supplies..... | .4 | .4 | .4 | .4 | .6 | .4 | .5 |
| Other household products..... | .6 | .7 | .5 | .6 | .6 | .6 | .7 |
| Postage and stationery..... | .4 | .4 | .4 | .4 | .2 | .4 | .4 |
| Household furnishings and equipment..... | 4.1 | 4.4 | 3.1 | 4.1 | 3.8 | 4.0 | 4.2 |
| Household textiles..... | .3 | .4 | .2 | .3 | .3 | .3 | .3 |
| Furniture..... | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.0 | .9 |
| Floor coverings..... | .4 | .5 | .1 | .4 | .5 | .4 | .4 |
| Major appliances..... | .4 | .5 | .3 | .4 | .6 | .4 | .6 |
| Small appliances, miscellaneous housewares | .3 | .3 | .2 | .3 | .2 | .3 | .3 |
| Miscellaneous household equipment..... | 1.6 | 1.7 | 1.3 | 1.7 | 1.1 | 1.6 | 1.7 |
| | | | | | | | |
| Apparel and services..... | 5.9 | 5.6 | 6.6 | 5.6 | 9.0 | 6.0 | 5.2 |
| Men and boys..... | 1.4 | 1.4 | 1.6 | 1.4 | 2.0 | 1.4 | 1.5 |
| Men, 16 and over..... | 1.2 | 1.1 | 1.2 | 1.1 | 1.4 | 1.2 | 1.2 |
| Boys, 2 to 15..... | .3 | .3 | .4 | .3 | .7 | .3 | .3 |
| Women and girls..... | 2.4 | 2.4 | 2.4 | 2.3 | 3.5 | 2.4 | 2.0 |
| Women, 16 and over..... | 2.1 | 2.0 | 2.1 | 2.0 | 3.0 | 2.1 | 1.7 |
| Girls, 2 to 15..... | .3 | .3 | .3 | .3 | .5 | .3 | .4 |
| Children under 2..... | .3 | .2 | .4 | .3 | .4 | .3 | .3 |

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|---|------|------|------|------|------|------|------|
| Footwear..... | .8 | .8 | 1.0 | .7 | 1.8 | .8 | .7 |
| Other apparel products and services..... | .9 | .8 | 1.2 | .9 | 1.2 | 1.0 | .6 |
| Transportation..... | 17.4 | 17.7 | 16.5 | 17.6 | 15.1 | 17.0 | 20.4 |
| Vehicle purchases (net outlay)..... | 7.1 | 7.5 | 6.2 | 7.3 | 4.6 | 6.9 | 8.6 |
| Cars and trucks, new..... | 3.6 | 4.0 | 2.7 | 3.7 | 2.4 | 3.6 | 3.9 |
| Cars and trucks, used..... | 3.4 | 3.4 | 3.4 | 3.5 | 2.2 | 3.3 | 4.7 |
| Other vehicles..... | .1 | (3) | .1 | .1 | (3) | .1 | .1 |
| Gasoline and motor oil..... | 3.4 | 3.3 | 3.5 | 3.3 | 3.5 | 3.2 | 4.9 |
| Other vehicle expenses..... | 5.9 | 6.0 | 5.6 | 5.9 | 5.8 | 5.8 | 6.2 |
| Vehicle finance charges..... | 1.0 | 1.0 | .9 | .9 | 1.0 | .9 | 1.1 |
| Maintenance and repairs..... | 2.1 | 2.1 | 2.0 | 2.1 | 2.0 | 2.0 | 2.4 |
| Vehicle insurance..... | 2.1 | 2.1 | 2.0 | 2.1 | 2.2 | 2.1 | 2.1 |
| Vehicle rental, leases, licenses, other charges..... | .8 | .8 | .7 | .8 | .6 | .8 | .6 |
| Public transportation..... | 1.0 | 1.0 | 1.2 | 1.0 | 1.2 | 1.1 | .7 |
| Health care..... | 5.2 | 5.6 | 4.3 | 5.3 | 4.3 | 5.0 | 7.0 |
| Health insurance..... | 2.2 | 2.4 | 1.8 | 2.2 | 2.0 | 2.1 | 3.0 |
| Medical services..... | 1.9 | 2.0 | 1.6 | 1.9 | 1.4 | 1.8 | 2.3 |
| Drugs..... | .8 | .9 | .7 | .9 | .7 | .8 | 1.3 |
| Medical supplies..... | .3 | .3 | .3 | .3 | .2 | .3 | .4 |
| Entertainment..... | 5.0 | 5.1 | 4.7 | 5.1 | 3.1 | 5.0 | 4.7 |
| Fees and admissions..... | 1.3 | 1.4 | 1.0 | 1.3 | .6 | 1.3 | .9 |
| Television, radios, sound equipment..... | 1.6 | 1.5 | 1.9 | 1.6 | 1.7 | 1.6 | 1.6 |
| Pets, toys, and playground equipment..... | .9 | .9 | .8 | .9 | .5 | .9 | 1.1 |
| Other entertainment supplies, equipment, and services..... | 1.2 | 1.3 | 1.0 | 1.3 | .3 | 1.2 | 1.1 |
| Personal care products and services..... | 1.3 | 1.3 | 1.4 | 1.3 | 1.8 | 1.4 | 1.2 |

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|--|----------|----------|----------|----------|----------|----------|----------|
| Reading..... | .6 | .6 | .5 | .6 | .4 | .6 | .5 |
| Education..... | 1.5 | 1.4 | 1.8 | 1.5 | 1.0 | 1.6 | 1.0 |
| Tobacco products and smoking supplies..... | .9 | .8 | 1.4 | .9 | 1.1 | .9 | 1.3 |
| Miscellaneous..... | 2.9 | 3.0 | 2.6 | 2.9 | 2.6 | 2.9 | 3.2 |
| Cash contributions..... | 3.2 | 3.7 | 1.9 | 3.3 | 2.7 | 3.3 | 2.5 |
| Personal insurance and pensions..... | 9.4 | 10.0 | 7.8 | 9.5 | 8.3 | 9.4 | 9.2 |
| Life and other personal insurance..... | 1.2 | 1.4 | .7 | 1.2 | 1.5 | 1.2 | 1.3 |
| Pensions and Social Security..... | 8.2 | 8.6 | 7.1 | 8.3 | 6.8 | 8.2 | 7.9 |
| Sources of income and personal taxes: 1/ | | | | | | | |
| Money income before taxes..... | \$33,901 | \$41,033 | \$22,039 | \$35,311 | \$21,929 | \$34,867 | \$27,540 |
| Wages and salaries..... | 75.4 | 73.8 | 80.3 | 75.0 | 79.9 | 76.2 | 68.4 |
| Self-employment income..... | 7.5 | 8.6 | 4.2 | 7.9 | 1.9 | 7.3 | 9.5 |
| Social Security, private and government retirement..... | 10.6 | 11.7 | 7.0 | 10.7 | 9.4 | 10.1 | 14.8 |
| Interest, dividends, rental income, other property income..... | 3.4 | 4.1 | 1.4 | 3.6 | .7 | 3.4 | 3.8 |
| Unemployment and workers' compensation, veterans' benefits..... | .7 | .7 | .9 | .7 | .9 | .7 | 1.2 |
| Public assistance, supplemental security income, food stamps..... | 1.1 | .3 | 3.6 | .8 | 5.9 | 1.2 | .7 |
| Regular contributions for support..... | .8 | .6 | 1.5 | .9 | .7 | .8 | 1.2 |
| Other income..... | .4 | .2 | 1.1 | .4 | .7 | .4 | .4 |
| Personal taxes..... | 9.4 | 9.8 | 8.0 | 9.6 | 6.3 | 9.5 | 8.0 |
| Federal income taxes..... | 7.2 | 7.4 | 6.3 | 7.4 | 4.5 | 7.4 | 5.5 |
| State and local income taxes..... | 1.8 | 1.9 | 1.6 | 1.8 | 1.6 | 1.8 | 1.8 |

| | | | | | | | |
|-------------------------|------|------|------|------|------|------|------|
| Other taxes..... | .4 | .5 | (3) | .4 | .2 | .4 | .6 |
| Income after taxes..... | 90.6 | 90.2 | 92.0 | 90.4 | 93.7 | 90.5 | 92.0 |

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

2/ Value less than 0.5.

3/ Value less than 0.05.

n.a. Not applicable.