

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, 1990

Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Number of consumer units (in thousands)	96,968	60,543	36,425	85,840	11,128	83,588	13,380
Consumer unit characteristics:							
Income before taxes ¹	\$31,889	\$38,551	\$20,961	\$33,070	\$22,461	\$32,989	\$24,817
Income after taxes ¹	28,937	34,840	19,252	29,981	20,599	29,909	22,687
Age of reference person	47.2	51.9	39.3	47.4	45.5	46.7	49.8
Average number in consumer unit:							
Persons	2.6	2.7	2.3	2.5	2.7	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	1.2	1.4	1.4
Vehicles	2.0	2.4	1.2	2.1	1.2	1.9	2.5
Percent distribution:							
Sex of reference person:							
Male	65	71	54	67	45	63	76
Female	35	29	46	33	55	37	24
Housing tenure:							
Homeowner	62	100	0	65	44	60	78
With mortgage	38	62	0	40	28	39	38
Without mortgage	24	38	0	25	16	21	40
Renter	38	0	100	35	56	40	22
Race of reference person:							
Black	11	8	17	0	100	13	5
White and other	89	92	83	100	0	87	95
Education of reference person:							
Elementary (1-8)	10	10	11	10	13	10	14
High school (9-12)	43	43	44	42	55	42	50
College	46	46	45	48	32	48	35
Never attended and other	0	0	0	0	0	0	1
At least one vehicle owned	87	94	74	89	67	86	92
Average annual expenditures:							
	\$28,381	\$33,272	\$20,166	\$29,560	\$19,135	\$29,000	\$24,515
Food							
Food at home	4,296	4,837	3,357	4,437	3,130	4,320	4,147
Cereals and bakery products	2,485	2,772	1,981	2,528	2,127	2,446	2,727
Cereals and cereal products	368	416	285	378	289	364	397
Bakery products	129	141	108	130	118	126	142
Bakery products	240	275	177	248	171	237	255

See footnotes at end of table.

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, 1990- Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Meats, poultry, fish, and eggs	668	743	536	661	729	653	760
Beef	218	240	178	219	210	211	258
Pork	132	149	102	127	175	126	173
Other meats	99	110	79	100	93	97	112
Poultry	108	121	85	105	133	107	112
Fish and seafood	82	92	64	82	84	83	74
Eggs	30	31	28	29	34	29	33
Dairy products	295	327	239	307	196	290	330
Fresh milk and cream	140	150	122	145	95	136	163
Other dairy products	155	177	117	162	101	154	167
Fruits and vegetables	408	454	326	413	364	410	393
Fresh fruits	127	145	94	129	105	129	112
Fresh vegetables	118	128	101	120	101	119	113
Processed fruits	93	103	74	93	92	93	92
Processed vegetables	70	77	57	70	65	69	76
Other food at home	746	832	594	769	549	729	847
Sugar and other sweets	94	108	70	96	75	91	112
Fats and oils	68	75	55	68	64	65	84
Miscellaneous foods	336	372	271	346	247	330	368
Nonalcoholic beverages	213	233	178	220	157	208	245
Food prep by cu, out-of-town trips	35	44	20	39	6	34	39
Food away from home	1,811	2,065	1,376	1,910	1,003	1,874	1,420
Alcoholic beverages	293	293	294	309	162	309	195
Housing	8,703	9,970	6,579	9,013	6,287	9,056	6,503
Shelter	4,836	5,210	4,214	5,022	3,399	5,131	2,994
Owned dwellings	2,953	4,700	51	3,150	1,436	3,095	2,067
Mortgage interest and charges	1,817	2,882	45	1,924	986	1,920	1,170
Property taxes	597	956	2	653	171	617	474
Maintenance, repairs, insurance, other expenses	540	862	4	573	280	558	423
Rented dwellings	1,533	33	4,027	1,489	1,872	1,668	691
Other lodging	349	477	136	383	90	367	236
Utilities, fuels, and public services	1,890	2,279	1,244	1,906	1,771	1,887	1,909
Natural gas	246	307	146	242	279	270	102
Electricity	758	938	459	770	665	737	889
Fuel oil and other fuels	100	140	34	107	48	83	208
Telephone services	592	626	537	588	624	599	549
Water and other public services	193	268	69	198	155	198	161
Household operations	446	569	243	478	206	470	300
Personal services	219	254	161	231	124	229	158
Other household expenses	227	315	83	246	81	241	141
Housekeeping supplies	406	485	267	419	297	408	395
Laundry and cleaning supplies	113	128	87	112	116	112	117

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, 1990- Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of Area	
		Home-owner	Renter	White and other	Black	Urban	Rural
Other household products	171	216	93	178	109	172	168
Postage and stationery	122	142	88	128	72	124	110
Household furnishings and equipment	1,125	1,427	611	1,189	614	1,160	906
Household textiles	99	128	48	105	47	104	66
Furniture	310	373	206	325	200	327	209
Floor coverings	92	139	11	100	27	94	76
Major appliances	147	185	86	152	110	144	168
Small appliances, miscellaneous housewares	75	93	43	80	35	76	65
Miscellaneous household equipment	402	510	217	427	195	415	323
Apparel and services	1,618	1,843	1,229	1,644	1,408	1,687	1,190
Men and boys	393	445	305	399	351	402	339
Men, 16 and over	324	366	252	334	238	334	259
Boys, 2 to 15	70	79	53	65	113	68	80
Women and girls	673	806	442	690	525	697	523
Women, 16 and over	586	703	381	603	439	610	435
Girls, 2 to 15	87	103	60	87	86	87	88
Children under 2	70	73	64	69	71	73	50
Footwear	225	248	184	224	232	237	147
Other apparel products and services	258	271	235	261	228	278	132
Transportation	5,120	6,122	3,452	5,367	3,209	5,127	5,075
Vehicle purchases (net outlay)	2,129	2,605	1,336	2,256	1,147	2,110	2,247
Cars and trucks, new	1,159	1,508	578	1,244	496	1,210	836
Cars and trucks, used	948	1,069	746	986	651	875	1,402
Other vehicles	22	29	12	25	0	25	9
Gasoline and motor oil	1,047	1,227	747	1,089	720	1,010	1,275
Other vehicle expenses	1,642	1,930	1,161	1,710	1,111	1,676	1,428
Vehicle finance charges	300	350	216	310	219	296	325
Maintenance and repairs	589	672	449	613	396	604	491
Vehicle insurance	563	681	368	589	370	577	481
Vehicle rental, leases, licenses, other charges	190	227	128	198	125	199	131
Public transportation	302	360	207	312	231	331	125
Health care	1,480	1,867	835	1,570	780	1,456	1,628
Health insurance	581	739	320	612	343	570	651
Medical services	562	709	317	601	260	560	576
Drugs	252	317	143	266	136	241	315
Medical supplies	85	103	55	90	41	85	86
Entertainment	1,422	1,732	903	1,523	634	1,457	1,205
Fees and admissions	371	468	211	402	138	394	230
Television, radios, sound equipment	454	509	362	469	334	471	346
Pets, toys, and playground equipment	276	338	171	296	117	276	280
Other supplies, equipment, and services	321	418	159	356	46	316	349
Personal care products and services	364	420	267	372	301	378	276

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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
Reading	153	182	105	164	72	157	131
Education	406	452	330	432	208	420	321
Tobacco products and smoking supplies	274	268	286	282	215	269	306
Miscellaneous	842	1,007	566	890	471	841	845
Cash contributions	816	1,069	395	852	538	845	634
Personal insurance and pensions	2,592	3,208	1,569	2,705	1,721	2,678	2,058
Life and other personal insurance	345	467	141	352	292	344	350
Pensions and Social Security	2,248	2,741	1,428	2,354	1,429	2,334	1,708
Sources of income and taxes: ¹							
Money income before taxes	31,889	38,551	20,961	33,070	22,461	32,989	24,817
Wages and salaries	24,173	28,544	17,001	24,918	18,220	25,202	17,558
Self-employment income	2,315	3,157	935	2,545	478	2,357	2,047
Social Security, private and government retirement	3,427	4,666	1,395	3,596	2,080	3,382	3,715
Interest, dividends, rental income, other property income	1,059	1,554	249	1,176	131	1,095	831
Unemployment and workers' compensation, veterans' benefits	218	215	223	219	212	229	147
Public assistance, supplemental security income, food stamps	344	133	690	245	1,128	371	170
Regular contributions for support	260	225	317	274	143	261	249
Other income	93	58	151	96	68	92	100
Personal taxes ¹	2,952	3,710	1,709	3,089	1,861	3,080	2,130
Federal income taxes	2,319	2,903	1,360	2,433	1,409	2,440	1,540
State and local income taxes	558	695	334	575	426	564	522
Other taxes	75	112	15	81	26	76	68
Income after taxes ¹	28,937	34,840	19,252	29,981	20,599	29,909	22,687
Addenda:							
Net change in total assets and liabilities	-441	-343	-604	-451	-365	-725	1,330
Net change in total assets	2,902	4,837	-315	3,055	1,723	2,949	2,608
Net change in total liabilities	3,343	5,180	289	3,506	2,087	3,673	1,278
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	310	409	144	342	63	319	252
Mortgage principal paid on owned property	-574	-899	-33	-611	-289	-569	-608
Estimated market value of owned home	66,069	105,249	947	70,679	30,514	68,397	51,531
Estimated monthly rental value of owned home	398	638	0	421	222	416	287
Gifts of goods and services	911	1,131	540	976	394	919	861
Food	95	127	40	102	34	95	90
Housing	232	285	142	249	92	236	207
Housekeeping supplies	35	41	26	38	12	36	34
Household textiles	14	18	6	15	5	14	9
Appliances and miscellaneous housewares	27	34	14	29	7	28	16
Major appliances	7	8	5	7	4	8	2
Small appliances and miscellaneous housewares	20	26	10	22	2	21	14
Miscellaneous household equipment	50	65	24	53	19	52	34
Other housing	107	128	72	114	49	105	115
Apparel and services	236	277	166	247	151	237	233
Males, 2 and over	61	76	35	65	32	58	81
Females, 2 and over	95	110	68	99	66	96	87
Children under 2	31	37	22	32	25	32	24
Other apparel products and services	48	53	40	51	28	50	41
Jewelry and watches	25	26	23	26	17	27	9
All other apparel products and services	23	27	17	25	11	22	32
Transportation	53	70	26	59	10	58	26
Health care	45	61	19	50	5	41	68
Entertainment	66	80	42	72	24	68	57
Toys, games, hobbies, and tricycles	25	31	16	27	11	25	24
Other entertainment	41	50	27	45	14	42	34
Education	96	139	25	104	34	95	103
All other gifts	88	93	80	94	43	90	76

¹ 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