

Table 7. **Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousand)	102,210	64,510	37,700	87,829	14,381	90,740	11,470	7,730	94,479
<b>Consumer unit characteristics:</b>									
<b>Income before taxes</b> <sup>1</sup>	\$36,181	\$43,645	\$23,632	\$37,189	\$29,889	\$37,485	\$25,182	\$26,750	\$37,000
<b>Income after taxes</b> <sup>1</sup>	33,098	39,790	21,847	34,038	27,227	34,251	23,376	24,996	33,802
<b>Age of reference person</b>	47.6	52.2	39.8	47.3	49.6	48	44.8	41.1	48.2
<b>Average number in consumer unit:</b>									
Persons	2.5	2.7	2.3	2.5	2.6	2.5	2.8	3.4	2.5
Children under 18	0.7	0.7	0.7	0.7	0.7	0.7	1.0	1.3	0.7
Persons 65 and over	0.3	0.4	0.2	0.3	0.3	0.3	0.2	0.2	0.3
Earners	1.3	1.4	1.1	1.3	1.4	1.3	1.2	1.5	1.3
Vehicles	1.9	2.3	1.2	1.8	2.7	2.0	1.2	1.6	2.0
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	62	68	53	61	71	65	44	61	63
Female	38	32	47	39	29	35	56	39	37
<b>Housing tenure:</b>									
Homeowner	63	100	0	60	81	66	41	42	65
With mortgage	37	58	0	37	37	38	24	28	37
Without mortgage	26	42	0	24	44	28	17	14	27
Renter	37	0	100	40	19	34	59	58	35
<b>Race of reference person:</b>									
Black	11	7	18	12	5	0	100	3	12
White and other	89	93	82	88	95	100	0	97	88
<b>Education of reference person:</b>									
Elementary (1-8)	8	9	8	8	13	8	10	25	7
High school (9-12)	43	42	45	42	51	42	53	45	43
College	48	49	47	50	36	49	36	29	49
Never attended and other	0	0	0	0	0	0	0	1	0
<b>At least one vehicle owned</b>	86	93	73	85	93	88	67	80	86
<b>Average annual expenditures:</b>									
<b>Food</b>	4,411	4,995	3,397	4,435	4,263	4,542	3,390	4,496	4,404
Food at home	2,712	3,016	2,184	2,703	2,765	2,754	2,390	3,322	2,663
Cereals and bakery products	429	487	327	425	450	440	343	480	425
Cereals and cereal products	162	177	134	161	168	163	155	228	156
Bakery products	267	310	193	264	283	277	188	252	268
Meats, poultry, fish, and eggs	732	791	630	733	730	716	858	1,028	709
Beef	227	243	198	230	209	224	250	364	216

See footnotes at end of table.

**Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Pork	156	169	132	152	176	148	216	200	152
Other meats	94	105	74	93	102	95	88	114	92
Poultry	137	148	117	138	125	133	164	180	133
Fish and seafood	89	95	80	90	85	87	105	106	88
Eggs	30	31	29	30	32	29	34	64	27
Dairy products	289	322	232	287	299	301	193	341	285
Fresh milk and cream	127	137	110	126	136	131	94	183	123
Other dairy products	162	185	121	162	163	170	99	158	162
Fruits and vegetables	437	488	346	442	405	445	370	568	426
Fresh fruits	133	151	101	136	115	138	98	184	129
Fresh vegetables	135	148	112	139	109	138	108	190	130
Processed fruits	93	104	74	92	99	93	90	111	92
Processed vegetables	76	85	59	75	80	76	74	83	75
Other food at home	825	927	649	816	882	851	627	905	819
Sugar and other sweets	105	121	79	101	131	108	87	116	104
Fats and oils	79	87	65	78	86	80	71	107	77
Miscellaneous foods	362	404	287	360	374	374	268	389	359
Nonalcoholic beverages	233	258	189	231	242	239	187	267	230
Food prep by cu, out-of-town trips	46	57	29	46	49	51	14	26	48
Food away from home	1,698	1,980	1,212	1,731	1,498	1,788	1,000	1,174	1,741
<b>Alcoholic beverages</b>	278	286	264	290	203	295	149	211	283
<b>Housing</b>	10,106	11,474	7,759	10,539	7,463	10,415	7,673	8,938	10,202
Shelter	5,686	6,061	5,044	6,039	3,535	5,866	4,261	5,314	5,717
Owned dwellings	3,492	5,502	51	3,645	2,555	3,719	1,695	2,312	3,588
Mortgage interest and charges	1,919	3,023	29	2,030	1,237	2,040	959	1,557	1,948
Property taxes	922	1,453	13	963	668	987	408	450	960
Maintenance, repairs, insurance, other expenses	651	1,027	9	652	650	692	329	305	680
Rented dwellings	1,799	37	4,815	1,975	724	1,718	2,443	2,873	1,712
Other lodging	395	522	178	418	255	429	124	129	417
Utilities, fuels, and public services	2,189	2,596	1,491	2,186	2,205	2,189	2,182	1,962	2,207
Natural gas	283	354	161	311	110	275	347	220	288
Electricity	861	1,037	561	833	1,038	866	830	714	874
Fuel oil and other fuels	98	136	32	80	208	106	31	19	104
Telephone	690	718	642	698	642	681	756	793	681
Water and other public services	257	351	95	265	207	262	217	217	260
Household operations	490	612	282	527	264	518	267	354	501
Personal services	230	255	186	248	120	235	192	203	232
Other household expenses	260	357	96	279	145	284	74	150	269
Housekeeping supplies	393	486	232	394	390	409	271	358	396
Laundry and cleaning supplies	109	130	73	106	127	110	102	140	107
Other household products	174	218	97	176	161	182	115	171	174
Postage and stationery	110	137	63	111	101	117	54	46	115
Household furnishings and equipment	1,348	1,718	710	1,394	1,069	1,432	692	951	1,380
Household textiles	100	130	47	104	70	106	52	94	100

Table 7. **Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Furniture	318	372	227	337	203	334	198	287	321
Floor coverings	120	176	22	132	47	128	53	17	128
Major appliances	149	189	80	145	173	156	94	127	151
Small appliances, miscellaneous housewares	81	96	55	84	59	86	41	63	82
Miscellaneous household equipment	581	756	278	591	517	623	254	363	598
<b>Apparel and services</b>	1,644	1,880	1,236	1,716	1,207	1,651	1,592	1,888	1,624
Men and boys	395	457	287	410	299	398	366	558	381
Men, 16 and over	305	354	219	315	242	309	271	376	299
Boys, 2 to 15	90	103	68	96	57	90	94	182	83
Women and girls	652	780	429	681	476	657	612	530	662
Women, 16 and over	552	664	358	580	385	560	494	402	564
Girls, 2 to 15	100	116	71	101	92	97	119	128	98
Children under 2	80	84	74	84	57	80	81	145	75
Footwear	254	276	214	260	218	250	278	406	241
Other apparel products and services	264	283	232	282	156	265	254	249	265
<b>Transportation</b>	6,044	7,022	4,371	5,919	6,807	6,268	4,271	4,847	6,142
Vehicle purchases (net outlay)	2,725	3,106	2,072	2,581	3,601	2,814	2,014	2,162	2,771
Cars and trucks, new	1,391	1,672	908	1,384	1,433	1,453	897	868	1,433
Cars and trucks, used	1,290	1,389	1,121	1,158	2,095	1,312	1,117	1,293	1,290
Other vehicles	44	45	43	40	72	50	0	0	48
Gasoline and motor oil	986	1,146	712	946	1,232	1,020	713	906	992
Other vehicle expenses	1,953	2,311	1,338	1,982	1,772	2,037	1,283	1,481	1,991
Vehicle finance charges	235	283	154	224	301	243	173	179	240
Maintenance and repairs	680	774	520	687	639	706	480	536	692
Vehicle insurance	690	833	445	692	673	718	468	521	703
Vehicle rental, leases, licenses, other charges	347	422	219	378	158	371	162	244	356
Public transportation	381	458	249	410	203	396	261	299	388
<b>Health care</b>	1,755	2,221	957	1,697	2,109	1,860	923	1,061	1,811
Health insurance	815	1,042	427	784	1,003	858	476	477	843
Medical services	571	716	323	560	637	615	223	397	585
Drugs	286	360	158	275	353	301	168	148	297
Medical supplies	83	103	48	78	116	86	56	39	87
<b>Entertainment</b>	1,567	1,895	1,004	1,572	1,536	1,668	767	937	1,618
Fees and admissions	439	557	237	461	303	476	145	194	459
Television, radios, sound equipment	533	588	439	547	449	546	433	461	539
Pets, toys, and playground equipment	289	351	182	287	300	309	128	171	298
Other supplies, equipment, and services	306	399	147	277	483	337	62	111	322
<b>Personal care products and services</b>	397	453	300	410	314	401	360	454	392
<b>Reading</b>	165	198	107	169	136	176	77	76	172
<b>Education</b>	460	506	381	487	296	485	259	335	470

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Item	All consumer units	Housing tenure		Type of Area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
<b>Tobacco products and smoking supplies</b>	259	254	267	247	327	266	202	137	268
<b>Miscellaneous</b>	749	860	557	760	677	789	428	579	762
<b>Cash contributions</b>	960	1,283	408	986	805	1,019	494	453	1,002
<b>Personal insurance and pensions</b>	2,938	3,650	1,718	3,005	2,524	3,078	1,827	2,022	3,012
Life and other personal insurance	398	537	159	394	418	407	321	192	415
Pensions and Social Security	2,540	3,113	1,559	2,611	2,105	2,670	1,507	1,830	2,598
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	36,181	43,645	23,632	37,189	29,889	37,485	25,182	26,750	37,000
Wages and salaries	27,795	33,222	18,671	28,839	21,276	28,750	19,746	22,043	28,295
Self-employment income	1,870	2,429	931	1,925	1,532	2,016	642	906	1,954
Social Security, private and government retirement	4,200	5,617	1,818	4,129	4,649	4,381	2,682	1,611	4,425
Interest, dividends, rental income, other property income	1,087	1,576	266	1,022	1,490	1,201	129	162	1,167
Unemployment and workers' compensation, veterans' benefit	316	333	288	306	377	329	207	350	313
Public assistance, supplemental security, income, food stamps	483	167	1,013	513	292	368	1,453	1,326	410
Regular contributions for support	287	222	395	308	152	297	202	234	291
Other income	142	78	251	146	121	145	122	119	144
<b>Personal taxes <sup>1</sup></b>	3,083	3,855	1,785	3,150	2,662	3,234	1,806	1,754	3,198
Federal income taxes	2,288	2,831	1,375	2,370	1,776	2,406	1,293	1,344	2,370
State and local income taxes	629	775	383	628	635	649	456	367	651
Other taxes	166	249	27	153	251	179	57	43	177
<b>Income after taxes <sup>1</sup></b>	33,098	39,790	21,847	34,038	27,227	34,251	23,376	24,996	33,802
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-562	247	-1,945	-406	-1,512	-367	-2,099	-3,210	-345
Net change in total assets	3,960	6,633	-613	4,346	1,604	4,294	1,320	4,251	3,937
Net change in total liabilities	4,522	6,386	1,332	4,752	3,115	4,662	3,419	7,461	4,282
<b>Other financial information</b>									
Other money receipts	567	764	231	566	572	628	84	107	605
Mortgage principal paid, owned property	-1,107	-1,728	-46	-1,183	-647	-1,199	-384	-502	-1,157
Estimated market value of owned home	68,759	108,331	1,044	70,771	56,472	74,010	27,213	40,399	71,079
Estimated monthly rental value of owned home	473	745	7	488	381	503	232	318	485

See footnotes at end of table.

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		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
<b>Gifts of goods and services</b>	1,008	1,238	612	1,048	759	1,072	500	595	1,041
Food	84	110	39	91	44	90	34	40	88
Housing	262	303	192	272	205	281	114	115	274
Housekeeping supplies	38	47	22	39	28	41	17	5	40
Household textiles	16	22	4	17	11	17	6	4	17
Appliances and miscellaneous housewares	26	32	17	28	15	28	11	26	26
Major appliances	5	6	5	6	3	6	5	8	5
Small appliances and miscellaneous houseware	21	26	13	22	12	23	6	18	21
Miscellaneous household equipment	65	87	27	66	63	72	13	32	68
Other housing	117	114	121	122	88	123	68	47	123
Apparel and services	246	296	160	261	154	258	153	270	244
Males 2 and over	64	73	49	69	32	68	31	103	61
Females 2 and over	94	119	51	101	52	97	71	65	96
Children under 2	35	42	24	36	30	36	27	42	34
Other apparel products and services	53	63	36	56	39	57	24	61	53
Jewelry and watches	26	28	23	26	26	29	4	11	27
All other apparel products and services	27	36	13	30	13	28	19	50	26
Transportation	56	75	23	54	66	55	67	21	59
Health care	35	31	40	31	55	38	6	24	36
Entertainment	84	97	61	87	61	89	38	38	87
Toys, games, hobbies, and tricycles	32	39	22	34	26	35	15	25	33
Other entertainment	51	58	39	54	35	55	23	13	54
Education	114	163	30	117	99	124	37	17	122
All other gifts	127	161	67	135	76	136	51	72	131

<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.