

**Table 7. Housing tenure and race of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1987**

Item	All consumer units	Housing tenure		Race of reference person	
		Home-owner	Renter	White and other	Black
Number of consumer units (in thousands)	94,150	58,603	35,547	84,192	9,959
Number of sample interviews	41,925	26,194	15,731	37,467	4,458
<b>Consumer unit characteristics:</b>					
<b>Income before taxes</b> <sup>1</sup>	\$27,326	\$33,293	\$17,684	\$28,498	\$17,152
<b>Income after taxes</b> <sup>1</sup>	24,871	30,205	16,250	25,891	16,014
<b>Average number of persons in consumer unit</b>	2.6	2.8	2.2	2.5	2.9
<b>Age of reference person</b>	47	51.5	39.8	47.2	45.9
<b>Average number in consumer unit:</b>					
Earners	1.4	1.5	1.2	1.4	1.2
Vehicles	2	2.4	1.2	2.1	1.2
Children under 18	0.7	0.7	0.7	0.7	1
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	74	55	69	47
Female	33	26	45	31	53
<b>Housing tenure:</b>					
Homeowner with mortgage	38	60	NA	39	28
Homeowner without mortgage	25	40	NA	26	16
Renter	38	NA	100	36	56
<b>Race of reference person:</b>					
Black	11	7	16	NA	100
White and other	89	93	84	100	NA
<b>Education of reference person:</b>					
Elementary (1-8)	12	12	11	11	18
High school (9-12)	45	45	45	44	53
College	43	43	43	45	28
Never attended and other	1	0	1	0	1
<b>At least one vehicle owned</b>	86	93	73	88	66
<b>Average annual expenditures:</b>					
<b>Food</b>	3,664	4,138	2,841	3,781	2,687
Food at home	2,099	2,385	1,598	2,131	1,834
Cereals and bakery products	299	343	221	305	247

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		Home-owner	Renter	White and other	Black
Cereals and cereal products	104	118	81	105	99
Bakery products	194	226	139	200	148
Meats, poultry, fish, and eggs	572	650	437	564	639
Beef	191	220	142	193	179
Pork	116	133	84	112	147
Other meats	83	97	60	84	80
Poultry	87	96	72	83	119
Fish and seafood	66	73	54	65	79
Eggs	28	30	26	28	36
Dairy products	274	311	210	284	196
Fresh milk and cream	132	146	108	135	106
Other dairy products	142	165	103	149	90
Fruits and vegetables	356	401	276	360	320
Fresh fruits	113	129	84	115	91
Fresh vegetables	110	123	88	112	101
Processed fruits	78	88	61	78	78
Processed vegetables	55	62	43	55	50
Other food at home	567	640	439	584	428
Sugar and other sweets	74	86	54	76	63
Fats and oils	51	58	37	52	40
Miscellaneous foods	248	279	195	258	170
Nonalcoholic beverages	194	217	153	199	156
Food prep by cu, out-of-town trips	31	40	16	34	4
Food away from home	1,565	1,752	1,243	1,650	853
<b>Alcoholic beverages</b>	289	286	295	305	156
<b>Housing</b>	7,569	8,604	5,850	7,835	5,335
Shelter	4,154	4,387	3,770	4,312	2,819
Owned dwellings	2,375	3,797	31	2,528	1,078
Mortgage interest and charges	1,461	2,333	24	1,549	724
Property taxes	464	745	3	503	140
Maintenance, repairs, insurance, other expenses	449	719	4	477	214
Rented dwellings	1,345	33	3,508	1,312	1,631
Other lodging	434	557	230	472	110
Utilities, fuels, and public services	1,671	2,030	1,078	1,681	1,584
Natural gas	232	296	126	225	290
Electricity	692	858	420	703	599
Fuel oil and other fuels	94	132	31	98	60
Telephone services	499	531	447	498	506
Water and other public services	153	213	55	156	129
Household operations	371	473	203	391	201
Personal services	170	197	126	176	126
Other household expenses	201	276	77	216	75
Housekeeping supplies	341	407	227	356	217

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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	97	113	69	97	94
Other household products	139	173	79	147	75
Postage and stationery	105	120	79	112	48
Household furnishings and equipment	1,032	1,307	573	1,094	514
Household textiles	91	112	54	95	51
Furniture	315	387	198	330	192
Floor coverings	69	100	17	74	23
Major appliances	160	204	88	168	90
Small appliances, miscellaneous housewares	57	69	36	61	25
Miscellaneous household equipment	340	435	180	365	133
<b>Apparel and services</b>	1,446	1,658	1,079	1,464	1,296
Men and boys	361	423	256	370	289
Men, 16 and over	295	343	214	305	211
Boys, 2 to 15	66	80	41	64	78
Women and girls	591	700	402	602	502
Women, 16 and over	510	601	352	521	419
Girls, 2 to 15	81	99	51	81	82
Children under 2	58	58	57	58	55
Footwear	184	206	146	178	233
Other apparel products and services	251	271	219	255	217
<b>Transportation</b>	4,600	5,375	3,319	4,789	3,006
Vehicle purchases (net outlay)	2,022	2,354	1,474	2,117	1,213
Cars and trucks, new	1,143	1,379	755	1,197	686
Cars and trucks, used	860	954	705	900	527
Other vehicles	18	21	14	21	0
Gasoline and motor oil	888	1,033	650	918	638
Other vehicle expenses	1,417	1,683	976	1,473	945
Vehicle finance charges	280	334	193	290	200
Maintenance and repairs	514	610	354	533	353
Vehicle insurance	462	553	312	482	299
Vehicle rental, leases, licenses, other charges	160	187	116	168	92
Public transportation	273	305	220	280	210
<b>Health care</b>	1,135	1,412	676	1,197	609
Health insurance	392	492	225	408	250
Medical services	467	574	290	499	193
Drugs	203	254	118	213	119
Medical supplies	73	92	42	76	46
<b>Entertainment</b>	1,193	1,443	779	1,274	514
Fees and admissions	323	399	197	347	120
Television, radios, sound equipment	379	433	289	394	253
Pets, toys, and playground equipment	218	268	135	234	90
Other supplies, equipment, and services	273	343	157	299	51
<b>Personal care products and services</b>	330	379	244	336	275

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		Home-owner	Renter	White and other	Black
<b>Reading</b>	142	168	100	150	73
<b>Education</b>	337	373	278	357	172
<b>Tobacco products and smoking supplies</b>	232	237	224	239	175
<b>Miscellaneous</b>	562	659	402	577	438
<b>Cash contributions</b>	741	954	389	784	376
<b>Personal insurance and pensions</b>	2,175	2,737	1,247	2,288	1,214
Life and other personal insurance	294	395	128	298	263
Pensions and Social Security	1,881	2,343	1,119	1,991	951
<b>Sources of income and taxes: <sup>1</sup></b>					
<b>Money income before taxes</b>	27,326	33,293	17,684	28,498	17,152
Wages and salaries	20,613	24,703	14,003	21,465	13,219
Self-employment income	1,821	2,564	621	1,993	329
Social Security, private and government retirement	2,941	3,846	1,479	3,046	2,032
Interest, dividends, rental income, other property income	1,115	1,592	344	1,218	226
Unemployment and workers' compensation, veterans' benefits	209	233	171	211	194
Public assistance, supplemental security income, food stamps	294	101	605	214	985
Regular contributions for support	232	179	317	243	130
Other income	102	74	146	109	36
<b>Personal taxes <sup>1</sup></b>	2,455	3,088	1,434	2,607	1,137
Federal income taxes	1,951	2,451	1,143	2,076	872
State and local income taxes	454	562	280	477	251
Other taxes	50	75	11	54	15
<b>Income after taxes <sup>1</sup></b>	24,871	30,205	16,250	25,891	16,014
<b>Addenda:</b>					
Net change in total assets	4,608	7,220	302	5,080	615
Net change in total liabilities	1,486	2,837	-741	1,770	-913
<b>Other financial information</b>					
Other money receipts	316	413	155	341	102

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Item	All consumer units	Housing tenure		Race of reference person	
		Home-owner	Renter	White and other	Black
Mortgage principal paid on owned property	-434	-673	-41	-456	-254
Estimated market value of owned home	52,599	84,157	574	55,879	24,875
Estimated monthly rental value of owned home	333	536	0	352	176
<b>Gifts of goods and services</b>					
Clothing, males 2 and over	58	71	35	61	28
Clothing, females 2 and over	75	93	44	81	30
Clothing, infants less than 2	25	28	20	26	16
Jewelry and watches	23	23	22	24	12
Small appliances and miscellaneous housewares	16	21	9	18	5
Household textiles	12	14	8	13	3
All other gifts	540	669	325	582	190

<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