

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1992

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)	100,019	61,486	38,533	88,546	11,472	86,152	13,866
Consumer unit characteristics:							
Income before taxes ¹	\$33,854	\$41,792	\$21,598	\$35,354	\$21,852	\$34,839	\$27,359
Income after taxes ¹	30,786	37,762	20,016	32,079	20,444	31,651	25,081
Age of reference person	47.6	52.4	40.0	47.9	45.7	47.1	50.5
Average number in consumer unit:							
Persons	2.5	2.7	2.3	2.5	2.8	2.5	2.6
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	1.3	1.4	1.2	1.4	1.1	1.3	1.4
Vehicles	1.9	2.4	1.2	2.0	1.1	1.8	2.5
Percent distribution:							
Sex of reference person:							
Male	64	71	53	66	47	62	75
Female	36	29	47	34	53	38	25
Housing tenure:							
Homeowner	61	100	0	65	38	59	77
With mortgage	36	59	0	38	21	36	36
Without mortgage	25	41	0	26	16	23	41
Renter	39	0	100	35	62	41	23
Race of reference person:							
Black	11	7	19	0	100	12	6
White and other	89	93	81	100	0	88	94
Education of reference person:							
Elementary (1-8)	10	10	11	10	16	9	17
High school (9-12)	43	43	44	42	53	42	50
College	46	47	45	48	31	48	33
Never attended and other	0	0	1	0	1	0	1
At least one vehicle owned	86	94	73	88	66	85	91
Average annual expenditures:							
	\$29,846	\$35,100	\$21,341	\$31,158	\$19,695	\$30,569	\$25,347
Food							
Food at home	4,273	4,887	3,235	4,416	3,156	4,313	4,024
Cereals and bakery products	2,643	3,011	2,015	2,699	2,203	2,637	2,675
Cereals and cereal products	411	474	304	420	336	410	416
Bakery products	141	158	111	142	134	141	143
	270	315	192	279	202	270	272

See footnotes at end of table.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1992- 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	687	769	547	681	736	689	673
Beef	210	233	172	213	195	212	199
Pork	156	174	125	152	188	152	180
Other meats	94	107	71	94	90	93	97
Poultry	123	139	96	122	133	125	110
Fish and seafood	77	87	59	74	100	79	61
Eggs	28	30	24	28	29	28	27
Dairy products	302	341	234	316	192	300	314
Fresh milk and cream	134	146	113	140	86	133	140
Other dairy products	168	195	120	176	106	167	174
Fruits and vegetables	428	489	325	436	367	432	407
Fresh fruits	127	147	94	130	108	129	118
Fresh vegetables	127	144	97	130	100	130	106
Processed fruits	100	114	76	102	87	100	104
Processed vegetables	74	84	58	75	72	74	78
Other food at home	814	937	606	845	573	806	865
Sugar and other sweets	102	121	70	106	76	100	116
Fats and oils	72	84	52	74	61	71	82
Miscellaneous foods	384	442	286	401	255	381	403
Nonalcoholic beverages	213	238	170	219	163	211	225
Food prep by cu, out-of-town trips	43	53	27	46	19	43	40
Food away from home	1,631	1,876	1,220	1,717	953	1,675	1,349
Alcoholic beverages	301	304	297	315	191	316	205
Housing	9,477	10,855	7,252	9,833	6,718	9,901	6,839
Shelter	5,411	5,840	4,727	5,628	3,735	5,786	3,082
Owned dwellings	3,310	5,344	65	3,571	1,299	3,487	2,215
Mortgage interest and charges	1,968	3,176	40	2,124	760	2,101	1,142
Property taxes	782	1,262	16	842	318	818	561
Maintenance, repairs, insurance, other expenses	560	906	9	604	220	568	513
Rented dwellings	1,761	33	4,518	1,684	2,355	1,937	667
Other lodging	340	463	144	373	82	362	199
Utilities, fuels, and public services	1,984	2,375	1,360	2,000	1,859	1,984	1,986
Natural gas	252	319	147	244	315	278	92
Electricity	787	957	514	801	678	766	913
Fuel oil and other fuels	92	128	34	99	43	72	218
Telephone services	623	649	581	619	647	629	580
Water and other public services	230	322	83	237	177	238	183
Household operations	487	638	246	518	245	508	355
Personal services	242	297	155	252	166	253	178
Other household expenses	245	341	91	266	79	255	177
Housekeeping supplies	433	538	253	455	257	435	418
Laundry and cleaning supplies	118	138	85	121	101	119	114

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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 household products	195	255	94	208	99	195	195
Postage and stationery	119	146	74	127	57	121	108
Household furnishings and equipment	1,162	1,464	667	1,232	621	1,188	998
Household textiles	92	117	50	99	42	93	88
Furniture	316	375	222	329	219	331	221
Floor coverings	71	107	10	78	16	75	42
Major appliances	141	183	73	145	108	145	114
Small appliances, miscellaneous housewares	84	107	46	91	33	88	59
Miscellaneous household equipment	458	574	266	491	202	455	474
Apparel and services	1,710	1,933	1,334	1,741	1,468	1,761	1,395
Men and boys	450	527	321	466	328	458	401
Men, 16 and over	369	429	271	388	228	380	304
Boys, 2 to 15	80	98	51	78	100	78	97
Women and girls	680	808	464	695	560	697	573
Women, 16 and over	586	694	402	600	475	602	488
Girls, 2 to 15	94	113	62	95	85	96	85
Children under 2	78	79	76	79	69	80	62
Footwear	231	247	205	226	267	235	207
Other apparel products and services	272	274	269	275	244	291	152
Transportation	5,228	6,154	3,749	5,465	3,404	5,222	5,266
Vehicle purchases (net outlay)	2,189	2,571	1,579	2,299	1,334	2,151	2,420
Cars and trucks, new	1,131	1,412	683	1,193	654	1,114	1,235
Cars and trucks, used	1,022	1,124	859	1,066	679	1,000	1,157
Other vehicles	36	35	37	40	1	37	27
Gasoline and motor oil	973	1,134	717	1,013	666	944	1,155
Other vehicle expenses	1,776	2,118	1,228	1,855	1,162	1,809	1,574
Vehicle finance charges	256	304	179	268	169	251	290
Maintenance and repairs	612	717	442	633	446	613	606
Vehicle insurance	629	758	424	656	423	645	533
Vehicle rental, leases, licenses, other charges	279	339	183	299	124	300	144
Public transportation	290	332	224	297	242	318	118
Health care	1,634	2,083	915	1,743	795	1,597	1,865
Health insurance	725	929	400	765	420	698	895
Medical services	533	679	301	579	178	539	493
Drugs	278	355	155	294	160	260	394
Medical supplies	97	121	59	105	37	99	84
Entertainment	1,500	1,860	922	1,608	667	1,547	1,205
Fees and admissions	379	484	212	414	110	401	244
Television, radios, sound equipment	492	550	398	507	373	514	353
Pets, toys, and playground equipment	274	336	172	296	102	274	275
Other supplies, equipment, and services	355	489	139	390	81	358	334
Personal care products and services	387	452	278	391	355	398	320

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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	162	196	107	173	73	165	137
Education	426	471	354	460	163	454	251
Tobacco products and smoking supplies	275	274	277	282	219	268	319
Miscellaneous	765	848	630	799	500	771	722
Cash contributions	958	1,307	402	1,028	417	1,005	670
Personal insurance and pensions	2,750	3,478	1,587	2,902	1,569	2,850	2,128
Life and other personal insurance	353	487	139	363	273	357	325
Pensions and Social Security	2,397	2,992	1,448	2,539	1,297	2,492	1,802
Sources of income and taxes: ¹							
Money income before taxes	33,854	41,792	21,598	35,354	21,852	34,839	27,359
Wages and salaries	25,064	30,400	16,825	26,055	17,135	25,960	19,152
Self-employment income	2,490	3,517	905	2,755	367	2,553	2,072
Social Security, private and government retirement	3,887	5,346	1,635	4,102	2,166	3,856	4,095
Interest, dividends, rental income, other property income	1,130	1,692	262	1,258	101	1,158	944
Unemployment and workers' compensation, veterans' benefits	341	347	331	350	264	326	436
Public assistance, supplemental security income, food stamps	471	156	957	346	1,471	497	301
Regular contributions for support	336	260	453	350	219	351	237
Other income	136	73	232	137	129	138	122
Personal taxes ¹	3,068	4,029	1,583	3,275	1,408	3,187	2,277
Federal income taxes	2,286	2,967	1,235	2,446	1,009	2,401	1,527
State and local income taxes	624	812	335	657	366	633	565
Other taxes	157	250	13	173	33	153	185
Income after taxes ¹	30,786	37,762	20,016	32,079	20,444	31,651	25,081
Addenda:							
Net change in total assets and liabilities	-1,529	-2,161	-519	-1,658	-528	-1,528	-1,531
Net change in total assets	3,045	5,252	-478	3,256	1,416	3,333	1,255
Net change in total liabilities	4,574	7,414	42	4,914	1,944	4,861	2,785
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	400	543	171	448	30	379	525
Mortgage principal paid on owned property	-844	-1,340	-53	-919	-264	-885	-592
Estimated market value of owned home	66,530	107,533	1,102	71,598	27,411	68,827	52,253
Estimated monthly rental value of owned home	416	677	0	445	194	434	307
Gifts of goods and services	968	1,178	627	1,034	460	1,006	732
Food	76	101	36	83	29	82	43
Housing	276	321	202	298	107	283	234
Housekeeping supplies	39	47	25	41	19	40	33
Household textiles	13	19	3	14	5	14	12
Appliances and miscellaneous housewares	31	43	12	34	6	33	19
Major appliances	7	10	4	8	3	7	7
Small appliances and miscellaneous housewares	24	33	8	26	3	26	12
Miscellaneous household equipment	70	86	43	76	22	71	62
Other housing	123	126	119	132	55	126	108
Apparel and services	254	294	188	265	176	255	250
Males, 2 and over	78	95	49	82	44	77	80
Females, 2 and over	87	103	62	88	82	86	98
Children under 2	37	43	27	38	23	37	31
Other apparel products and services	53	54	50	56	27	55	40
Jewelry and watches	29	30	27	32	7	32	10
All other apparel products and services	24	24	22	24	20	22	31
Transportation	51	61	35	55	23	56	20
Health care	24	30	14	27	3	26	13
Entertainment	73	83	57	79	25	76	52
Toys, games, hobbies, and tricycles	28	35	18	31	11	29	23
Other entertainment	45	49	39	49	15	47	30
Education	107	161	19	117	24	117	41
All other gifts	106	126	75	111	74	111	80

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