

**Table 7. Housing tenure and race of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1984**

Item	All consumer units	Housing tenure		Race of reference person	
		Home-owner	Renter	White and other	Black
Number of consumer units (in thousands)	90,223	56,354	33,868	80,834	9,389
Number of sample interviews	37,709	22,935	14,774	33,575	4,134
<b>Consumer unit characteristics:</b>					
<b>Income before taxes</b> <sup>1</sup>	\$23,464	\$27,948	\$16,129	\$24,364	\$15,596
<b>Income after taxes</b> <sup>1</sup>	21,237	25,175	14,795	22,031	14,299
<b>Average number of persons in consumer unit</b>	2.6	2.9	2.2	2.6	2.9
<b>Age of reference person</b>	46.7	51.1	39.3	46.8	45.8
<b>Average number in consumer unit:</b>					
Earners	1.4	1.5	1.1	1.4	1.3
Vehicles	1.9	2.3	1.2	2.0	1.2
Children under 18	0.7	0.8	0.6	0.7	1.0
Persons 65 and over	0.3	0.4	0.2	0.3	0.2
<b>Percent distribution:</b>					
<b>Sex of reference person:</b>					
Male	69	75	58	70	55
Female	31	25	42	30	45
<b>Housing tenure:</b>					
Homeowner with mortgage	38	60	NA	39	29
Homeowner without mortgage	25	40	NA	26	16
Renter	38	NA	100	36	55
<b>Race of reference person:</b>					
Black	10	8	15	NA	100
White and other	90	92	85	100	NA
<b>Education of reference person:</b>					
Elementary (1-8)	13	12	13	11	22
High school (9-12)	43	43	43	43	46
College	43	43	43	45	31
Never attended and other	1	1	1	1	1
<b>At least one vehicle owned</b>	85	93	70	87	66
<b>Average annual expenditures:</b>					
<b>Food</b>	3,290	3,756	2,506	3,415	2,297
Food at home	1,970	2,275	1,455	2,020	1,576
Cereals and bakery products	262	303	194	270	206

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		Home-owner	Renter	White and other	Black
Cereals and cereal products	84	94	67	85	80
Bakery products	178	209	127	185	127
Meats, poultry, fish, and eggs	586	675	435	583	606
Beef	199	233	143	203	173
Pork	119	139	85	116	137
Other meats	81	95	57	82	71
Poultry	85	94	70	82	107
Fish and seafood	67	76	51	65	80
Eggs	35	39	30	35	38
Dairy products	253	292	187	264	168
Fresh milk and cream	128	143	102	131	98
Other dairy products	125	149	86	132	70
Fruits and vegetables	313	360	234	321	256
Fresh fruits	93	109	66	96	73
Fresh vegetables	92	104	70	93	77
Processed fruits	72	83	53	74	59
Processed vegetables	56	64	44	58	47
Other food at home	526	607	389	550	335
Sugar and other sweets	74	87	52	77	52
Fats and oils	56	65	40	57	47
Miscellaneous foods	218	251	163	230	121
Nonalcoholic beverages	178	204	134	186	115
Food prep by cu, out-of-town trips	30	38	15	32	6
Food away from home	1,320	1,481	1,051	1,395	720
<b>Alcoholic beverages</b>	275	283	261	288	175
<b>Housing</b>	6,674	7,733	4,911	6,899	4,768
Shelter	3,489	3,754	3,048	3,614	2,410
Owned dwellings	2,062	3,276	42	2,178	1,063
Mortgage interest and charges	1,251	1,982	34	1,312	718
Property taxes	421	672	5	451	166
Maintenance, repairs, insurance, other expenses	390	622	4	415	178
Rented dwellings	1,070	32	2,797	1,052	1,225
Other lodging	357	445	209	384	123
Utilities, fuels, and public services	1,638	2,028	988	1,648	1,552
Natural gas	297	382	154	294	318
Electricity	629	786	367	637	564
Fuel oil and other fuels	140	196	45	145	90
Telephone services	435	472	374	432	462
Water and other public services	138	192	47	140	119
Household operations	315	407	163	333	159
Personal services	128	152	89	132	95
Other household expenses	187	255	74	201	63
Housekeeping supplies	307	373	195	321	193

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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	87	100	64	88	81
Other household products	134	173	67	142	68
Postage and stationery	86	100	63	91	44
Household furnishings and equipment	926	1,171	517	983	453
Household textiles	86	109	47	91	42
Furniture	270	323	182	283	152
Floor coverings	78	116	14	85	15
Major appliances	143	184	76	149	97
Small appliances, miscellaneous housewares	67	80	45	70	42
Miscellaneous household equipment	282	359	154	304	105
<b>Apparel and services</b>	1,319	1,468	1,071	1,344	1,122
Men and boys	350	397	271	363	243
Men, 16 and over	280	316	219	291	188
Boys, 2 to 15	70	81	52	72	54
Women and girls	524	607	383	534	446
Women, 16 and over	444	504	344	453	377
Girls, 2 to 15	79	103	39	80	69
Children under 2	50	51	48	52	39
Footwear	185	205	150	183	201
Other apparel products and services	211	207	218	213	194
<b>Transportation</b>	4,304	4,993	3,158	4,490	2,708
Vehicle purchases (net outlay)	1,813	2,077	1,374	1,923	871
Cars and trucks, new	1,030	1,266	638	1,104	395
Cars and trucks, used	756	786	708	790	467
Other vehicles	27	25	29	29	9
Gasoline and motor oil	1,058	1,240	756	1,083	846
Other vehicle expenses	1,178	1,396	814	1,222	803
Vehicle finance charges	213	254	144	221	144
Maintenance and repairs	481	553	363	496	356
Vehicle insurance	349	429	216	363	227
Vehicle rental, leases, licenses, other charges	134	160	92	141	75
Public transportation	255	280	214	263	189
<b>Health care</b>	1,049	1,324	590	1,099	616
Health insurance	370	475	195	383	257
Medical services	454	572	260	482	217
Drugs	167	204	104	173	116
Medical supplies	58	74	31	61	26
<b>Entertainment</b>	1,055	1,272	693	1,121	497
Fees and admissions	313	382	200	337	108
Television, radios, sound equipment	322	372	237	334	218
Pets, toys, and playground equipment	190	233	119	203	83
Other supplies, equipment, and services	230	286	137	247	89
<b>Personal care products and services</b>	289	334	214	296	231

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<b>Reading</b>	132	154	96	140	67
<b>Education</b>	303	312	289	315	203
<b>Tobacco products and smoking supplies</b>	228	232	223	234	183
<b>Miscellaneous</b>	451	521	336	467	314
<b>Cash contributions</b>	706	899	384	751	313
<b>Personal insurance and pensions</b>	1,897	2,394	1,072	1,986	1,138
Life and other personal insurance	300	406	123	305	253
Pensions and Social Security	1,598	1,988	949	1,681	885
<b>Sources of income and taxes: <sup>1</sup></b>					
<b>Money income before taxes</b>	23,464	27,948	16,129	24,364	15,596
Wages and salaries	18,178	21,463	12,806	18,848	12,322
Self-employment income	1,123	1,410	653	1,227	207
Social Security, private and government retirement	2,420	3,146	1,232	2,496	1,753
Interest, dividends, rental income, other property income	938	1,281	376	1,032	109
Unemployment and workers' compensation, veterans' benefits	282	315	228	280	297
Public assistance, supplemental security income, food stamps	252	107	490	197	736
Regular contributions for support	191	160	240	200	109
Other income	81	66	105	83	62
<b>Personal taxes <sup>1</sup></b>	2,227	2,773	1,334	2,333	1,297
Federal income taxes	1,733	2,142	1,064	1,819	982
State and local income taxes	431	535	260	447	288
Other taxes	63	96	11	68	26
<b>Income after taxes <sup>1</sup></b>	21,237	25,175	14,795	22,031	14,299
<b>Addenda:</b>					
Net change in total assets	2,391	3,904	-126	2,481	1,618
Net change in total liabilities	1,201	2,216	-487	1,250	778
<b>Other financial information</b>					
Other money receipts	247	330	108	274	12

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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	-365	-571	-22	-384	-196
Estimated market value of owned home	47,269	75,182	825	49,867	24,903
Estimated monthly rental value of owned home	292	468	0	307	163
<b>Gifts of goods and services</b>					
Clothing, males 2 and over	54	67	33	58	25
Clothing, females 2 and over	67	71	60	70	44
Clothing, infants less than 2	20	23	13	21	7
Jewelry and watches	22	14	35	23	7
Small appliances and miscellaneous housewares	20	24	12	22	5
Household textiles	10	12	7	11	2
All other gifts	503	618	311	532	267

<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