

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, 1996

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands)	104,212	66,272	37,940	91,061	13,151	91,856	12,355	8,717	95,494
Income before taxes 1/	\$38,014	\$45,654	\$24,708	\$39,358	\$29,032	\$39,419	\$27,190	\$29,166	\$38,874
Income after taxes 1/	34,864	41,723	22,918	36,036	27,033	36,052	25,712	27,449	35,585
Age of reference person	47.7	52.2	39.8	47.3	50.6	48.1	44.7	42.7	48.2
Average number in consumer unit:									
Persons	2.5	2.7	2.3	2.5	2.6	2.5	2.9	3.4	2.5
Children under 18	0.7	0.7	0.7	0.7	0.7	0.6	1.1	1.3	0.6
Persons 65 and over	0.3	0.4	0.2	0.3	0.4	0.3	0.2	0.2	0.3
Earners	1.3	1.5	1.2	1.3	1.4	1.4	1.2	1.5	1.3
Vehicles	1.9	2.3	1.2	1.8	2.5	2.0	1.2	1.6	1.9
Percent distribution:									
Male	60	66	51	60	62	63	41	62	60
Female	40	34	49	40	38	37	59	38	40
Percent homeowner	64	100	0	61	84	66	42	46	65
With mortgage	38	59	0	37	40	39	27	30	38
Without mortgage	26	41	0	23	44	27	15	16	27
Renter	36	0	100	39	17	34	58	54	35
Black	12	8	19	13	5	0	100	6	12
White and other	88	92	81	87	95	100	0	94	88
Elementary (1-8)	8	8	9	8	11	8	10	25	6
High school (9-12)	41	41	42	40	50	40	52	45	41
College	50	51	49	52	39	52	38	29	52
Never attended and other	0	0	0	0	0	0	0	1	0
At least one vehicle owned	85	93	70	84	93	87	66	78	85
Average annual expenditures	\$33,797	\$39,299	\$24,170	\$34,502	\$28,853	\$34,994	\$24,926	\$27,868	\$34,338
Food	4,698	5,272	3,687	4,770	4,178	4,844	3,630	4,862	4,685
Food at home	2,876	3,200	2,304	2,897	2,723	2,918	2,568	3,375	2,834
Cereals and bakery products	447	502	351	451	420	457	377	483	444
Cereals and cereal products	166	179	143	167	157	167	157	209	162
Bakery products	281	323	208	284	262	290	220	274	282
Meats, poultry, fish, and eggs	737	799	628	744	687	718	873	976	717
Beef	215	232	185	217	200	213	231	317	206
Pork	157	172	131	154	181	149	213	200	153
Other meats	99	110	79	100	91	99	95	109	98
Poultry	144	156	123	147	126	139	184	192	140
Fish and seafood	88	93	78	93	55	85	112	93	88
Eggs	34	35	31	34	35	34	37	64	31
Dairy products	312	352	242	315	292	326	212	363	308
Fresh milk and cream	132	148	105	131	142	138	94	178	128
Other dairy products	180	204	137	184	149	188	118	185	179
Fruits and vegetables	490	549	386	499	424	499	424	639	478
Fresh fruits	153	175	116	156	132	158	121	217	148
Fresh vegetables	147	164	119	151	121	151	119	209	142
Processed fruits	110	122	88	112	93	110	110	129	108
Processed vegetables	80	89	64	80	79	81	73	83	79
Other food at home	889	998	698	888	900	918	683	913	888
Sugar and other sweets	114	129	88	114	120	117	97	104	115
Fats and oils	83	90	70	82	88	83	84	100	82
Miscellaneous foods	391	437	308	392	379	404	295	393	391
Nonalcoholic beverages	252	282	199	250	268	260	192	282	250
Food prepared by consumer unit on out-of-town trips	49	60	31	50	45	54	16	34	51
Food away from home	1,823	2,073	1,383	1,873	1,455	1,926	1,062	1,488	1,852
Alcoholic beverages	309	321	286	330	154	329	162	237	315
Housing	10,747	12,200	8,204	11,140	8,014	11,046	8,525	9,208	10,885
Shelter	6,064	6,505	5,292	6,398	3,747	6,237	4,772	5,512	6,114
Owned dwellings	3,783	5,912	63	3,922	2,818	4,015	2,055	2,456	3,904
Mortgage interest and charges	2,114	3,305	35	2,223	1,364	2,237	1,204	1,601	2,161

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Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Property taxes	939	1,468	16	982	646	1,005	451	498	980
Maintenance, repairs, insurance, other expenses	729	1,139	13	718	808	773	401	357	763
Rented dwellings	1,864	44	5,042	2,044	616	1,767	2,581	2,871	1,772
Other lodging	417	549	187	432	313	455	137	185	439
Utilities, fuels, and public services	2,347	2,782	1,587	2,336	2,421	2,335	2,438	2,139	2,366
Natural gas	291	360	171	314	137	284	344	228	297
Electricity	907	1,096	578	883	1,079	905	923	725	924
Fuel oil and other fuels	108	148	38	84	274	115	55	65	112
Telephone services	772	812	703	779	726	757	887	870	763
Water and other public services	268	365	98	277	205	273	231	251	270
Household operations	522	661	279	561	251	545	355	316	541
Personal services	259	305	177	279	119	260	246	195	264
Other household expenses	263	356	102	282	132	284	109	121	277
Housekeeping supplies	464	566	283	465	454	486	297	375	471
Laundry and cleaning supplies	119	136	89	117	134	120	111	145	117
Other household products	205	260	109	204	212	217	118	154	209
Postage and stationery	140	170	85	144	108	149	68	76	145
Household furnishings and equipment	1,350	1,686	762	1,380	1,142	1,443	663	866	1,393
Household textiles	76	92	47	78	60	80	48	59	77
Furniture	321	387	204	335	222	337	195	291	323
Floor coverings	101	146	21	103	84	111	23	25	107
Major appliances	162	209	79	159	184	170	105	146	163
Small appliances, miscellaneous housewares	84	103	51	86	76	90	45	69	86
Miscellaneous household equipment	607	747	360	619	517	656	247	276	636
Apparel and services	1,752	1,933	1,434	1,821	1,251	1,711	2,050	1,915	1,738
Men and boys	423	488	309	436	329	420	447	437	422
Men, 16 and over	330	382	238	342	245	334	301	320	331
Boys, 2 to 15	93	106	71	95	84	86	145	117	91
Women and girls	718	797	579	750	487	716	735	728	717
Women, 16 and over	607	667	502	636	402	613	563	570	611
Girls, 2 to 15	111	130	78	114	85	102	172	157	107
Children under 2	82	90	68	85	63	79	108	125	79
Footwear	298	305	286	310	214	271	498	422	288
Other apparel products and services	230	252	191	240	158	226	263	204	232
Transportation	6,382	7,531	4,375	6,326	6,767	6,659	4,323	5,340	6,477
Vehicle purchases (net outlay)	2,815	3,297	1,972	2,728	3,419	2,956	1,766	2,316	2,860
Cars and trucks, new	1,209	1,559	597	1,211	1,193	1,281	672	936	1,234
Cars and trucks, used	1,568	1,683	1,367	1,477	2,199	1,632	1,094	1,378	1,585
Other vehicles	38	55	8	40	27	43	0	2	41
Gasoline and motor oil	1,082	1,267	758	1,048	1,312	1,125	759	1,040	1,085
Other vehicle expenses	2,058	2,462	1,353	2,087	1,858	2,129	1,531	1,663	2,094
Vehicle finance charges	276	331	179	264	354	277	263	215	281
Maintenance and repairs	645	751	461	648	625	669	467	603	649
Vehicle insurance	698	838	452	707	635	719	540	557	710
Vehicle rental, leases, licenses, other charges	440	541	262	468	244	464	262	288	453
Public transportation	427	505	291	463	178	449	269	321	437
Health care	1,770	2,248	936	1,749	1,918	1,872	1,014	1,035	1,837
Health insurance	827	1,049	438	814	915	863	557	488	858
Medical services	543	696	278	539	572	587	222	317	564
Drugs	303	381	165	298	336	319	182	175	314
Medical supplies	97	121	55	97	96	103	54	55	101
Entertainment	1,834	2,264	1,081	1,888	1,463	1,963	882	1,087	1,901
Fees and admissions	459	577	252	487	267	498	171	209	482
Television, radios, sound equipment	561	623	452	578	440	572	482	463	570
Pets, toys, and playground equipment	335	419	188	336	333	360	151	200	347
Other entertainment supplies, equipment and services	479	645	189	487	423	533	77	216	503
Personal care products and services	513	586	385	530	393	500	609	489	515
Reading	159	190	105	165	118	171	75	70	167

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Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Home-owner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Education	524	530	513	564	246	551	322	283	545
Tobacco products and smoking supplies	255	252	260	242	342	264	187	139	265
Miscellaneous	855	980	636	858	831	891	588	656	873
Cash contributions	940	1,187	510	964	776	986	599	363	993
Personal insurance and pensions	3,060	3,805	1,759	3,155	2,401	3,208	1,960	2,185	3,140
Life and other personal insurance	353	467	155	358	317	355	342	226	365
Pensions and Social Security	2,707	3,338	1,605	2,797	2,084	2,854	1,618	1,960	2,775
Money income before taxes 1/	38,014	45,654	24,708	39,358	29,032	39,419	27,190	29,166	38,874
Wages and salaries	29,560	34,898	20,264	30,823	21,127	30,546	21,965	24,314	30,070
Self-employment income	2,318	3,143	882	2,391	1,828	2,540	608	1,176	2,429
Social Security, private and government retirement	4,334	5,858	1,680	4,261	4,826	4,551	2,667	1,965	4,565
Interest, dividends, rental income, other property income	761	1,062	237	809	443	844	121	135	822
Unemployment and workers' compensation, veterans' benefits	213	225	191	213	209	222	142	264	208
Public assistance, supplemental security income, food stamps	437	186	875	448	366	321	1,335	969	386
Regular contributions for support	243	212	296	261	122	245	224	151	252
Other income	148	70	283	153	110	150	127	193	143
Personal taxes 1/	3,150	3,931	1,790	3,322	1,999	3,367	1,478	1,718	3,289
Federal income taxes	2,372	2,937	1,387	2,507	1,464	2,542	1,056	1,338	2,472
State and local income taxes	665	821	394	700	437	703	372	361	695
Other taxes	113	173	9	115	98	121	50	19	122
Income after taxes 1/	34,864	41,723	22,918	36,036	27,033	36,052	25,712	27,449	35,585
Net change in total assets and liabilities	-1,689	-1,543	-1,944	-1,698	-1,629	-1,708	-1,547	-1,417	-1,714
Net change in total assets	4,049	6,646	-488	4,275	2,482	4,301	2,174	4,413	4,015
Net change in total liabilities	5,738	8,189	1,456	5,973	4,111	6,009	3,720	5,830	5,729
Other money receipts	309	387	174	331	157	346	36	67	331
Mortgage principal paid on owned property	-960	-1,484	-45	-981	-814	-1,022	-499	-555	-997
Estimated market value of owned home	73,168	114,140	1,601	74,522	63,796	78,870	30,780	47,027	75,554
Estimated monthly rental value of owned home	503	787	7	517	410	535	271	327	519
Gifts of goods and services	1,119	1,350	714	1,141	960	1,149	896	798	1,148
Food	62	78	35	64	54	67	29	51	63
Housing	280	327	196	277	299	295	163	154	291
Housekeeping supplies	40	49	25	41	40	43	19	18	42
Household textiles	8	10	3	8	6	8	3	4	8
Appliances and miscellaneous housewares	30	39	15	30	31	33	12	22	31
Major appliances	8	11	3	8	9	9	0	7	8
Small appliances and miscellaneous housewares	22	29	11	22	22	24	11	15	23
Miscellaneous household equipment	81	105	38	80	84	88	30	37	85
Other housing	120	123	115	118	138	123	99	74	124
Apparel and services	296	341	218	301	264	276	446	291	297
Males, 2 and over	78	94	49	75	99	78	76	55	80
Females, 2 and over	99	117	69	101	86	95	135	102	99
Children under 2	41	46	31	43	23	39	53	55	39
Other apparel products and services	78	83	70	81	56	64	183	79	78
Jewelry and watches	44	48	37	48	13	34	118	31	45
All other apparel products and services	34	35	32	33	43	30	65	48	33
Transportation	60	73	37	61	49	62	47	26	63
Health care	43	56	19	45	23	46	21	12	45
Entertainment	110	132	71	115	74	118	50	99	111
Toys, games, hobbies, and tricycles	40	47	27	41	29	43	15	30	41
Other entertainment	70	86	44	74	45	75	35	69	71
Education	128	171	52	133	88	135	72	49	135
All other gifts	140	172	86	145	109	150	68	116	143

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that 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 also that some data are likely to have large sampling errors.