

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Number of consumer units (in thousands)	112,108	10,500	101,608	89,841	11,767
Consumer unit characteristics:					
Income before taxes ¹	\$49,430	\$37,360	\$50,742	\$52,589	\$35,892
Income after taxes ¹	46,934	36,482	48,070	49,726	34,758
Age of reference person	48.1	42.2	48.7	49.1	45.9
Average number in consumer unit:					
Persons	2.5	3.3	2.4	2.4	2.7
Children under 187	1.1	.6	.6	.9
Persons 65 and over3	.2	.3	.3	.2
Earners	1.4	1.6	1.3	1.3	1.2
Vehicles	2.0	1.7	2.0	2.1	1.2
Percent distribution:					
Sex of reference person:					
Male	51	52	51	52	38
Female	49	48	49	48	62
Housing tenure:					
Homeowner	66	48	68	71	49
With mortgage	41	33	41	43	32
Without mortgage	26	15	27	28	17
Renter	34	52	32	29	51
Race of reference person:					
Black	12	4	13	2	100
White and other	88	96	87	98	(²)
Education of reference person:					
Elementary (1-8)	6	22	4	4	7
High school (9-12)	38	42	37	36	49
College	56	35	58	60	45
Never attended and other	(³)	2	(³)	(³)	(³)
At least one vehicle owned or leased	88	82	88	91	73
Average annual expenditures	\$40,677	\$34,742	\$41,295	\$42,832	\$29,614
Food	5,375	5,666	5,349	5,532	3,978
Food at home	3,099	3,643	3,047	3,117	2,526
Cereals and bakery products	450	498	446	456	368
Cereals and cereal products	154	191	151	152	143
Bakery products	296	308	295	304	226
Meats, poultry, fish, and eggs	798	1,057	774	770	801
Beef	231	334	221	224	199
Pork	167	216	163	158	198
Other meats	101	110	100	102	89
Poultry	144	202	139	136	159
Fish and seafood	121	137	119	119	121
Eggs	34	58	31	31	35
Dairy products	328	385	323	337	219
Fresh milk and cream	127	168	123	127	92
Other dairy products	201	217	200	209	127
Fruits and vegetables	552	720	536	550	430
Fresh fruits	178	242	172	178	129
Fresh vegetables	175	247	168	175	120
Processed fruits	116	138	113	114	107
Processed vegetables	83	92	83	84	75

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Other food at home	\$970	\$982	\$968	\$1,004	\$707
Sugar and other sweets	117	110	118	122	91
Fats and oils	85	102	84	84	80
Miscellaneous foods	472	458	473	492	330
Nonalcoholic beverages	254	279	252	259	194
Food prepared by consumer unit on out-of-town trips	41	32	42	46	12
Food away from home	2,276	2,023	2,302	2,415	1,452
Alcoholic beverages	376	301	383	412	169
Housing	13,283	11,841	13,431	13,809	10,557
Shelter	7,829	7,372	7,877	8,109	6,100
Owned dwellings	5,165	3,567	5,330	5,608	3,209
Mortgage interest and charges	2,962	2,232	3,038	3,174	1,998
Property taxes	1,242	696	1,299	1,382	660
Maintenance, repairs, insurance, other expenses	960	639	994	1,052	551
Rented dwellings	2,160	3,645	2,006	1,917	2,692
Other lodging	505	161	540	585	198
Utilities, fuels, and public services	2,684	2,413	2,712	2,703	2,785
Natural gas	330	245	338	332	387
Electricity	981	808	999	992	1,053
Fuel oil and other fuels	88	46	93	101	27
Telephone services	957	1,021	950	938	1,041
Water and other public services	328	292	332	339	278
Household operations	706	407	737	767	508
Personal services	331	212	343	351	288
Other household expenses	375	195	393	416	220
Housekeeping supplies	545	471	552	584	313
Laundry and cleaning supplies	131	174	126	126	127
Other household products	283	225	289	311	122
Postage and stationery	131	72	137	147	64
Household furnishings and equipment	1,518	1,179	1,553	1,646	851
Household textiles	136	141	135	146	57
Furniture	401	345	407	424	276
Floor coverings	40	13	43	45	30
Major appliances	188	148	193	194	179
Small appliances, miscellaneous housewares	100	91	101	108	49
Miscellaneous household equipment	652	441	673	728	260
Apparel and services	1,749	2,097	1,716	1,720	1,690
Men and boys	409	551	396	400	368
Men, 16 and over	319	413	311	320	240
Boys, 2 to 15	90	138	85	80	128
Women and girls	704	638	710	719	645
Women, 16 and over	587	479	597	610	503
Girls, 2 to 15	117	159	113	109	143
Children under 2	83	142	77	76	80
Footwear	313	521	294	280	395
Other apparel products and services	240	245	239	244	201
Transportation	7,759	6,769	7,861	8,192	5,336
Vehicle purchases (net outlay)	3,665	3,130	3,720	3,894	2,396
Cars and trucks, new	1,753	1,149	1,815	1,915	1,057
Cars and trucks, used	1,842	1,900	1,836	1,903	1,326
Other vehicles	70	481	68	76	413
Gasoline and motor oil	1,235	1,261	1,232	1,275	908

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Other vehicle expenses	\$2,471	\$2,062	\$2,513	\$2,603	\$1,822
Vehicle finance charges	397	407	396	406	323
Maintenance and repairs	697	529	714	747	470
Vehicle insurance	894	799	903	934	666
Vehicle rental, leases, licenses, other charges	483	327	499	517	362
Public transportation	389	317	396	421	210
Health care	2,350	1,366	2,452	2,597	1,348
Health insurance	1,168	671	1,219	1,280	755
Medical services	590	358	614	661	257
Drugs	487	271	510	539	286
Medical supplies	105	66	109	117	49
Entertainment	2,079	1,409	2,148	2,287	1,095
Fees and admissions	542	289	568	618	186
Television, radios, sound equipment	692	565	705	714	635
Pets, toys, and playground equipment	369	217	384	412	177
Other entertainment supplies, equipment, and services	476	338	492	543	97
Personal care products and services	526	492	529	534	494
Reading	139	60	147	158	63
Education	752	488	779	821	460
Tobacco products and smoking supplies	320	186	334	350	212
Miscellaneous	792	628	809	833	629
Cash contributions	1,277	612	1,346	1,398	951
Personal insurance and pensions	3,899	2,827	4,009	4,190	2,633
Life and other personal insurance	406	196	428	442	321
Pensions and Social Security	3,493	2,631	3,581	3,748	2,312
Sources of income and personal taxes: ¹					
Money income before taxes	49,430	37,360	50,742	52,589	35,892
Wages and salaries	39,864	32,824	40,629	41,943	30,066
Self-employment income	2,237	1,053	2,366	2,565	761
Social Security, private and government retirement	5,234	2,141	5,570	5,831	3,471
Interest, dividends, rental income, other property income	924	198	1,003	1,115	103
Unemployment and workers' compensation, veterans' benefits	233	187	238	243	194
Public assistance, supplemental security income, food stamps	352	545	332	258	926
Regular contributions for support	412	266	428	452	238
Other income	173	145	176	181	133
Personal taxes	2,496	878	2,672	2,863	1,134
Federal income taxes	1,843	682	1,969	2,116	785
State and local income taxes	506	195	540	571	292
Other taxes	147	(³)	163	176	57
Income after taxes	46,934	36,482	48,070	49,726	34,758

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Addenda:					
Net change in total assets and liabilities	- \$5,612	- \$2,035	- \$5,981	- \$6,289	- \$3,632
Net change in total assets	5,736	5,204	5,791	6,091	3,497
Net change in total liabilities	11,348	7,239	11,772	12,380	7,129
Other financial information:					
Other money receipts	539	65	588	646	147
Mortgage principal paid on owned property	-1,382	-756	-1,446	-1,527	-834
Estimated market value of owned home	106,766	62,727	111,317	118,683	55,072
Estimated monthly rental value of owned home ..	720	466	746	784	457
Gifts of goods and services	1,036	635	1,077	1,144	569
Food	82	45	86	92	37
Alcoholic beverages	13	15	13	15	2
Housing	259	116	273	286	178
Housekeeping supplies	42	21	45	48	21
Household textiles	14	4	15	16	4
Appliances and miscellaneous					
housewares	24	11	25	26	20
Major appliances	8	44	9	9	8
Small appliances and miscellaneous					
housewares	16	6	16	17	412
Miscellaneous household equipment	65	36	68	74	17
Other housing	114	44	121	121	118
Apparel and services	237	224	239	250	151
Males, 2 and over	64	57	64	67	48
Females, 2 and over	82	63	84	91	27
Children under 2	40	58	38	39	33
Other apparel products and services	52	46	52	53	44
Jewelry and watches	24	10	25	28	7
All other apparel products and services	28	36	27	26	36
Transportation	44	37	45	45	43
Health care	33	15	34	38	8
Entertainment	78	47	81	88	30
Toys, games, hobbies, and tricycles	30	21	31	33	15
Other entertainment	48	27	50	55	15
Personal care products and services	21	15	22	24	7
Reading	1	1	1	2	1
Education	184	56	197	212	79
All other gifts	84	65	86	93	34

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

² No data reported.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.