

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Number of consumer units (in thousands)	107,182	9,051	98,131	87,623	10,508
Consumer unit characteristics:					
Income before taxes ¹	\$41,622	\$31,073	\$42,681	\$44,055	\$29,545
Income after taxes ¹	38,358	29,210	39,277	40,451	28,041
Age of reference person	47.6	41.8	48.2	48.5	45.4
Average number in consumer unit:					
Persons	2.5	3.2	2.4	2.4	2.7
Children under 187	1.2	.6	.6	1.0
Persons 65 and over3	.2	.3	.3	.2
Earners	1.3	1.5	1.3	1.3	1.2
Vehicles	2.0	1.6	2.0	2.1	1.3
Percent distribution:					
Sex of reference person:					
Male	58	59	58	60	37
Female	42	41	42	40	63
Housing tenure:					
Homeowner	64	42	66	69	47
With mortgage	39	28	40	41	31
Without mortgage	26	14	27	28	16
Renter	36	58	34	31	53
Race of reference person:					
Black	12	6	12	2	100
White and other	88	94	88	98	(²)
Education of reference person:					
Elementary (1-8)	7	23	5	5	7
High school (9-12)	39	45	38	37	51
College	54	30	56	58	42
Never attended and other	(³)	2	(³)	(³)	(³)
At least one vehicle owned or leased	87	81	87	89	71
Average annual expenditures	\$35,535	\$30,013	\$36,044	\$37,328	\$25,440
Food					
Food at home	4,810	5,099	4,783	4,923	3,665
Cereals and bakery products	2,780	3,366	2,725	2,773	2,346
Cereals and cereal products	425	463	421	433	330
Bakery products	146	172	144	146	129
Bakery products	278	291	277	287	201
Meats, poultry, fish, and eggs	723	1,036	694	682	794
Beef	218	339	207	210	186
Pork	146	213	140	133	194
Other meats	92	125	89	89	86
Poultry	137	185	132	128	170
Fish and seafood	98	114	96	93	124
Eggs	32	60	30	29	35
Dairy products	301	346	297	310	201
Fresh milk and cream	120	154	117	122	82
Other dairy products	181	192	180	188	119
Fruits and vegetables	472	594	461	470	387
Fresh fruits	149	207	144	148	110
Fresh vegetables	145	201	140	144	107
Processed fruits	101	107	101	101	99
Processed vegetables	76	79	76	77	71

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Other food at home	\$858	\$928	\$852	\$879	\$635
Sugar and other sweets	109	92	111	115	81
Fats and oils	77	95	75	76	72
Miscellaneous foods	388	411	386	399	279
Nonalcoholic beverages	231	285	226	231	184
Food prepared by consumer unit on out-of-town trips	53	44	54	58	19
Food away from home	2,030	1,733	2,058	2,150	1,319
Alcoholic beverages	309	276	312	332	155
Housing	11,713	10,089	11,864	12,192	9,150
Shelter	6,680	6,148	6,730	6,932	5,038
Owned dwellings	4,245	2,592	4,398	4,638	2,394
Mortgage interest and charges	2,455	1,642	2,530	2,646	1,562
Property taxes	1,015	487	1,064	1,134	486
Maintenance, repairs, insurance, other expenses	775	463	804	858	346
Rented dwellings	1,978	3,337	1,852	1,779	2,461
Other lodging	458	218	480	515	183
Utilities, fuels, and public services	2,405	2,090	2,434	2,423	2,522
Natural gas	284	274	285	279	335
Electricity	921	729	939	936	963
Fuel oil and other fuels	85	33	90	96	39
Telephone services	830	811	831	819	933
Water and other public services	285	243	289	293	251
Household operations	546	347	564	593	323
Personal services	260	214	264	270	210
Other household expenses	286	133	300	323	113
Housekeeping supplies	482	392	490	521	251
Laundry and cleaning supplies	118	139	116	118	98
Other household products	232	177	238	255	97
Postage and stationery	132	76	137	147	56
Household furnishings and equipment	1,601	1,111	1,646	1,723	1,016
Household textiles	105	98	106	114	45
Furniture	377	300	385	399	267
Floor coverings	144	18	156	160	122
Major appliances	164	131	167	166	176
Small appliances, miscellaneous housewares	80	70	81	86	39
Miscellaneous household equipment	729	496	751	798	368
Apparel and services	1,674	1,934	1,649	1,643	1,699
Men and boys	399	356	403	402	410
Men, 16 and over	314	253	319	325	277
Boys, 2 to 15	85	103	83	77	133
Women and girls	651	722	645	655	564
Women, 16 and over	548	563	547	558	455
Girls, 2 to 15	103	160	98	97	110
Children under 2	73	118	69	66	89
Footwear	281	465	264	250	374
Other apparel products and services	270	273	270	271	262
Transportation	6,616	5,934	6,679	6,928	4,603
Vehicle purchases (net outlay)	2,964	2,834	2,976	3,091	2,019
Cars and trucks, new	1,383	1,104	1,409	1,477	841
Cars and trucks, used	1,532	1,690	1,518	1,559	1,178
Other vehicles	49	441	50	56	(²)
Gasoline and motor oil	1,017	970	1,021	1,054	748

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Other vehicle expenses	\$2,206	\$1,777	\$2,245	\$2,325	\$1,583
Vehicle finance charges	319	275	323	330	270
Maintenance and repairs	641	523	652	676	453
Vehicle insurance	739	662	746	766	574
Vehicle rental, leases, licenses, other charges	507	318	524	553	287
Public transportation	429	352	436	458	253
Health care	1,903	1,096	1,977	2,087	1,064
Health insurance	913	537	948	989	606
Medical services	542	303	564	606	216
Drugs	346	193	360	379	200
Medical supplies	102	64	105	113	42
Entertainment	1,746	1,148	1,801	1,909	908
Fees and admissions	449	234	468	503	183
Television, radios, sound equipment	535	506	538	552	420
Pets, toys, and playground equipment	329	185	343	366	153
Other entertainment supplies, equipment, and services	433	222	452	488	152
Personal care products and services	401	333	407	411	381
Reading	161	62	170	182	71
Education	580	319	604	636	341
Tobacco products and smoking supplies	273	138	285	296	200
Miscellaneous	860	703	875	908	594
Cash contributions	1,109	537	1,162	1,229	603
Personal insurance and pensions	3,381	2,348	3,476	3,652	2,007
Life and other personal insurance	398	178	419	433	297
Pensions and Social Security	2,982	2,169	3,057	3,219	1,710
Sources of income and personal taxes: ¹					
Money income before taxes	41,622	31,073	42,681	44,055	29,545
Wages and salaries	32,889	26,391	33,542	34,514	24,244
Self-employment income	2,239	1,270	2,336	2,524	539
Social Security, private and government retirement	4,618	1,974	4,884	5,061	3,187
Interest, dividends, rental income, other property income	871	129	946	1,036	80
Unemployment and workers' compensation, veterans' benefits	193	222	190	183	259
Public assistance, supplemental security income, food stamps	330	582	305	241	916
Regular contributions for support	260	320	254	260	192
Other income	221	183	225	235	128
Personal taxes	3,264	1,862	3,404	3,603	1,504
Federal income taxes	2,472	1,471	2,572	2,731	1,051
State and local income taxes	630	345	658	688	381
Other taxes	162	46	174	184	72
Income after taxes	38,358	29,210	39,277	40,451	28,041

See footnotes at end of table.

Table 4200. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	- \$1,919	- \$2,047	- \$1,907	- \$1,883	- \$2,106
Net change in total assets	6,116	4,200	6,293	6,837	1,755
Net change in total liabilities	8,035	6,247	8,199	8,720	3,861
Other financial information:					
Other money receipts	463	90	497	545	99
Mortgage principal paid on owned property	-1,160	-549	-1,216	-1,296	-548
Estimated market value of owned home	80,523	47,335	83,584	88,676	41,122
Estimated monthly rental value of owned home ..	570	332	592	622	343
Gifts of goods and services	1,068	611	1,110	1,173	596
Food	84	34	89	96	32
Housing	314	177	327	346	166
Housekeeping supplies	41	26	43	46	18
Household textiles	16	4 ¹²	17	18	4 ⁴
Appliances and miscellaneous					
housewares	30	21	30	34	4 ⁴
Major appliances	7	4 ⁸	7	8	4 ¹
Small appliances and miscellaneous					
housewares	22	13	23	26	4 ³
Miscellaneous household equipment	71	28	75	81	22
Other housing	156	91	162	168	117
Apparel and services	225	188	228	233	188
Males, 2 and over	60	47	61	62	55
Females, 2 and over	80	71	81	85	50
Children under 2	32	28	33	33	33
Other apparel products and services	52	41	53	54	51
Jewelry and watches	25	9	27	28	18
All other apparel products and services	27	32	27	26	34
Transportation	49	35	51	54	24
Health care	38	16	40	42	16
Entertainment	85	54	88	94	41
Toys, games, hobbies, and tricycles	30	21	31	33	16
Other entertainment	55	33	57	61	25
Education	154	33	166	176	74
All other gifts	119	74	123	131	54

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.