

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, 2000

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands)	109,367	71,834	37,532	95,627	13,740	96,137	13,230	9,473	99,894
Consumer unit characteristics:									
Income before taxes ¹	\$44,649	\$53,447	\$28,448	\$45,877	\$35,941	\$46,260	\$32,657	\$34,891	\$45,669
Income after taxes ¹	41,532	49,530	26,803	42,570	34,171	42,942	31,030	33,311	42,391
Age of reference person	48.2	52.3	40.3	47.8	51.0	48.5	45.4	42.8	48.7
Average number in consumer unit:									
Persons	2.5	2.6	2.3	2.5	2.5	2.5	2.7	3.4	2.4
Children under 187	.7	.7	.7	.6	.6	.9	1.2	.6
Persons 65 and over3	.4	.2	.3	.4	.3	.2	.2	.3
Earners	1.4	1.4	1.2	1.4	1.3	1.4	1.3	1.6	1.3
Vehicles	1.9	2.3	1.2	1.9	2.4	2.0	1.3	1.6	2.0
Percent distribution:									
Sex of reference person:									
Male	53	56	47	52	56	55	38	54	53
Female	47	44	53	48	44	45	62	46	47
Housing tenure:									
Homeowner	66	100	n.a.	63	83	68	46	47	68
With mortgage	39	59	n.a.	39	38	40	29	29	40
Without mortgage	27	41	n.a.	24	45	28	17	18	28
Renter	34	n.a.	100	37	17	32	54	53	32
Race of reference person:									
Black	12	8	19	13	4	n.a.	100	4	13
White and other	88	92	81	87	96	100	n.a.	96	87
Education of reference person:									
Elementary (1-8)	6	6	7	6	11	6	7	21	5
High school (9-12)	39	38	41	38	49	38	48	43	39
College	54	55	52	56	40	56	45	34	56
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	2	(²)
At least one vehicle owned or leased	88	95	74	87	94	90	73	81	88
Average annual expenditures	\$38,045	\$43,603	\$27,406	\$38,942	\$31,831	\$39,406	\$28,152	\$32,735	\$38,549
Food	5,158	5,698	4,124	5,254	4,500	5,304	4,095	5,362	5,139
Food at home	3,021	3,326	2,436	3,054	2,797	3,066	2,691	3,496	2,977
Cereals and bakery products	453	503	358	459	418	462	393	491	450
Cereals and cereal products	156	167	137	158	143	156	159	201	152
Bakery products	297	337	221	300	275	306	234	290	298
Meats, poultry, fish, and eggs	795	856	679	804	734	780	909	1,036	773
Beef	238	259	199	240	227	239	236	326	230
Pork	167	182	138	164	186	163	199	213	163
Other meats	101	110	83	102	91	100	106	116	99
Poultry	145	154	129	149	120	140	185	190	141
Fish and seafood	110	116	99	116	69	106	139	136	108
Eggs	34	36	31	33	41	33	43	55	33
Dairy products	325	364	250	326	316	336	245	359	321
Fresh milk and cream	131	144	107	130	138	135	102	170	128
Other dairy products	193	220	142	196	177	200	143	189	194
Fruits and vegetables	521	569	428	534	431	530	454	670	507
Fresh fruits	163	181	129	169	124	168	131	228	157
Fresh vegetables	159	170	138	164	124	163	129	228	152
Processed fruits	115	126	93	118	95	115	118	125	114
Processed vegetables	84	92	68	83	88	85	76	89	83

See footnotes at end of table.

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, 2000 — Continued

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Other food at home	\$927	\$1,034	\$722	\$931	\$898	\$959	\$691	\$940	\$926
Sugar and other sweets	117	136	81	116	123	121	89	110	118
Fats and oils	83	92	67	83	85	83	83	100	82
Miscellaneous foods	437	489	338	443	398	454	316	405	440
Nonalcoholic beverages	250	270	210	247	265	258	186	292	246
Food prepared by consumer unit on out-of-town trips	40	47	26	42	27	43	17	34	40
Food away from home	2,137	2,371	1,688	2,200	1,703	2,238	1,404	1,865	2,162
Alcoholic beverages	372	393	331	390	247	394	211	285	380
Housing	12,319	13,874	9,341	12,828	8,775	12,651	9,906	10,850	12,458
Shelter	7,114	7,627	6,133	7,521	4,282	7,312	5,678	6,437	7,178
Owned dwellings	4,602	6,976	59	4,790	3,294	4,877	2,607	2,949	4,759
Mortgage interest and charges	2,639	4,007	19	2,761	1,785	2,785	1,574	1,751	2,723
Property taxes	1,139	1,723	19	1,189	788	1,207	640	665	1,183
Maintenance, repairs, insurance, other expenses	825	1,245	20	840	720	884	393	533	853
Rented dwellings	2,034	47	5,836	2,226	701	1,923	2,843	3,307	1,913
Other lodging	478	603	238	505	287	512	227	181	506
Utilities, fuels, and public services	2,489	2,917	1,669	2,494	2,453	2,478	2,571	2,170	2,519
Natural gas	307	378	172	330	153	303	342	242	313
Electricity	911	1,074	600	890	1,059	908	938	749	927
Fuel oil and other fuels	97	130	33	77	233	104	43	30	103
Telephone services	877	939	758	889	790	862	986	889	876
Water and other public services	296	396	106	308	218	301	261	259	300
Household operations	684	852	364	722	424	714	468	465	705
Personal services	326	378	228	342	213	331	292	255	333
Other household expenses	358	474	137	379	211	383	176	211	372
Housekeeping supplies	482	579	297	488	443	507	303	474	483
Laundry and cleaning supplies	131	147	99	130	133	131	126	172	127
Other household products	226	281	120	227	216	240	126	227	226
Postage and stationery	126	151	78	130	93	136	51	76	130
Household furnishings and equipment	1,549	1,899	878	1,603	1,173	1,640	887	1,303	1,572
Household textiles	106	134	54	111	78	113	57	89	108
Furniture	391	467	244	415	223	405	283	447	385
Floor coverings	44	63	10	44	50	47	25	27	46
Major appliances	189	240	92	191	174	200	108	166	191
Small appliances, miscellaneous housewares	87	106	53	91	61	94	36	66	89
Miscellaneous household equipment	731	890	426	752	588	779	377	508	752
Apparel and services	1,856	2,052	1,482	1,931	1,343	1,878	1,695	2,076	1,836
Men and boys	440	497	331	451	366	447	390	483	436
Men, 16 and over	344	394	248	355	271	358	245	359	343
Boys, 2 to 15	96	103	82	96	95	89	145	124	93
Women and girls	725	827	531	755	520	742	604	691	728
Women, 16 and over	607	688	452	634	424	626	473	540	613
Girls, 2 to 15	118	139	79	121	95	116	131	150	115
Children under 2	82	81	84	85	58	81	89	137	77
Footwear	343	359	313	355	263	342	352	516	327
Other apparel products and services	266	288	224	284	137	267	260	249	267
Transportation	7,417	8,530	5,289	7,410	7,467	7,721	5,214	6,719	7,484
Vehicle purchases (net outlay)	3,418	3,916	2,465	3,370	3,751	3,574	2,285	3,146	3,444
Cars and trucks, new	1,605	1,959	927	1,634	1,406	1,706	869	1,079	1,655
Cars and trucks, used	1,770	1,904	1,513	1,694	2,295	1,819	1,414	2,058	1,743
Other vehicles	43	53	25	42	³ 50	49	³ 2	³ 9	47
Gasoline and motor oil	1,291	1,475	939	1,260	1,507	1,337	956	1,244	1,296

See footnotes at end of table.

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, 2000 — Continued

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Other vehicle expenses	\$2,281	\$2,653	\$1,570	\$2,323	\$1,992	\$2,361	\$1,705	\$1,945	\$2,313
Vehicle finance charges	328	385	220	318	401	334	290	274	333
Maintenance and repairs	624	706	466	631	571	647	452	546	631
Vehicle insurance	778	899	546	785	730	798	634	696	786
Vehicle rental, leases, licenses, other charges	551	663	338	589	290	582	330	428	563
Public transportation	427	485	314	457	216	448	268	385	431
Health care	2,066	2,561	1,117	2,028	2,328	2,198	1,107	1,243	2,144
Health insurance	983	1,227	516	958	1,152	1,030	639	600	1,019
Medical services	568	702	311	570	550	620	191	364	587
Drugs	416	512	233	399	537	441	235	211	436
Medical supplies	99	120	57	100	89	107	41	69	102
Entertainment	1,863	2,229	1,163	1,872	1,802	1,980	1,014	1,186	1,928
Fees and admissions	515	640	275	548	282	561	181	262	539
Television, radios, sound equipment	622	680	511	626	593	629	567	545	629
Pets, toys, and playground equipment	334	404	200	328	372	358	159	218	345
Other entertainment supplies, equipment, and services	393	505	178	370	555	433	107	162	415
Personal care products and services	564	628	441	584	426	555	627	564	564
Reading	146	173	95	153	101	157	72	59	155
Education	632	645	607	679	302	666	383	363	657
Tobacco products and smoking supplies	319	311	334	310	378	329	243	173	332
Miscellaneous	776	917	505	786	704	804	572	602	792
Cash contributions	1,192	1,505	593	1,249	802	1,260	700	645	1,244
Personal insurance and pensions	3,365	4,087	1,983	3,467	2,655	3,510	2,313	2,608	3,437
Life and other personal insurance	399	527	153	403	371	404	358	189	419
Pensions and Social Security	2,966	3,560	1,830	3,064	2,284	3,105	1,955	2,420	3,018
Sources of income and personal taxes: ¹									
Money income before taxes	44,649	53,447	28,448	45,877	35,941	46,260	32,657	34,891	45,669
Wages and salaries	35,579	41,945	23,856	36,858	26,510	36,733	26,982	29,737	36,189
Self-employment income	2,344	3,148	863	2,295	2,689	2,514	1,073	1,489	2,433
Social Security, private and government retirement	4,856	6,336	2,129	4,776	5,419	5,103	3,013	2,429	5,109
Interest, dividends, rental income, other property income	927	1,295	249	976	580	1,029	169	144	1,009
Unemployment and workers' compensation, veterans' benefits	192	203	171	189	211	192	190	222	189
Public assistance, supplemental security income, food stamps	310	149	606	314	280	245	792	545	285
Regular contributions for support	309	286	350	326	187	316	256	211	319
Other income	133	84	224	143	65	127	182	115	135
Personal taxes	3,117	3,917	1,645	3,307	1,770	3,318	1,626	1,581	3,278
Federal income taxes	2,409	3,013	1,297	2,569	1,280	2,566	1,240	1,258	2,530
State and local income taxes	562	681	342	591	354	592	338	271	592
Other taxes	146	223	6	148	136	159	48	52	156
Income after taxes	41,532	49,530	26,803	42,570	34,171	42,942	31,030	33,311	42,391

See footnotes at end of table.

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, 2000 — Continued

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		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Addenda:									
Net change in total assets and liabilities	\$457	-\$259	\$1,827	\$529	-\$45	\$735	-\$1,570	-\$3,130	\$797
Net change in total assets	6,016	8,092	2,045	6,280	4,184	6,476	2,678	4,518	6,159
Net change in total liabilities	5,560	8,351	218	5,751	4,229	5,740	4,248	7,648	5,362
Other financial information:									
Other money receipts	594	711	370	561	824	655	152	194	632
Mortgage principal paid on owned property	-1,172	-1,765	-38	-1,191	-1,039	-1,241	-672	-573	-1,229
Estimated market value of owned home	92,665	140,444	1,221	93,957	83,680	99,306	44,411	52,298	96,494
Estimated monthly rental value of owned home	629	957	31	649	487	665	363	396	651
Gifts of goods and services	1,083	1,306	656	1,120	827	1,154	571	825	1,108
Food	70	89	33	74	43	76	26	44	73
Alcoholic beverages	14	13	17	16	2	15	10	11	15
Housing	291	350	179	298	241	313	133	208	299
Housekeeping supplies	39	45	28	41	28	43	14	36	39
Household textiles	13	18	4	13	14	15	33	313	13
Appliances and miscellaneous housewares	28	35	14	30	13	31	6	12	30
Major appliances	8	10	4	8	3	8	32	38	8
Small appliances and miscellaneous housewares	21	26	10	22	10	23	3	4	22
Miscellaneous household equipment	70	88	36	73	54	77	19	35	74
Other housing	140	163	97	142	132	147	92	111	143
Apparel and services	244	284	168	252	194	251	194	291	240
Males, 2 and over	68	81	43	71	42	72	38	65	68
Females, 2 and over	85	102	53	85	84	85	87	96	84
Children under 2	41	45	32	43	28	42	34	61	39
Other apparel products and services	51	56	40	52	40	53	35	70	49
Jewelry and watches	20	23	15	21	12	22	8	11	21
All other apparel products and services	30	33	25	31	28	31	27	59	28
Transportation	70	77	58	69	78	77	23	26	75
Health care	38	52	12	38	36	43	6	12	41
Entertainment	94	110	62	94	89	101	43	69	96
Toys, games, hobbies, and tricycles	30	35	19	30	26	31	17	23	30
Other entertainment	64	75	43	64	63	69	26	46	66
Personal care products and services	19	23	13	20	15	20	10	31	18
Reading	2	3	1	2	3	2	(²)	1	2
Education	151	197	63	162	72	166	39	71	159
All other gifts	89	110	50	94	54	89	87	62	91

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

² Value less than 0.5.

³ Data are likely to have large sampling errors. n.a. Not applicable.