

**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, 2001**

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) .....	110,339	73,010	37,329	96,492	13,847	97,056	13,283	9,621	100,718
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$47,507	\$56,709	\$30,415	\$48,856	\$37,921	\$49,334	\$33,739	\$35,886	\$48,726
Income after taxes <sup>1</sup> .....	44,587	52,966	29,021	45,832	35,735	46,183	32,559	34,566	45,638
Age of reference person .....	48.1	52.1	40.3	47.6	51.7	48.5	45.1	42.4	48.7
Average number in consumer unit:									
Persons .....	2.5	2.6	2.2	2.5	2.5	2.5	2.7	3.4	2.4
Children under 18 .....	.7	.7	.6	.7	.6	.6	.9	1.2	.6
Persons 65 and over .....	.3	.4	.2	.3	.4	.3	.2	.2	.3
Earners .....	1.4	1.4	1.2	1.4	1.4	1.4	1.3	1.6	1.3
Vehicles .....	1.9	2.3	1.2	1.9	2.5	2.0	1.3	1.6	2.0
Percent distribution:									
Sex of reference person:									
Male .....	51	54	47	51	53	53	38	52	51
Female .....	49	46	53	49	47	47	62	48	49
Housing tenure:									
Homeowner .....	66	100	n.a.	64	82	69	49	47	68
With mortgage .....	40	61	n.a.	40	38	41	32	31	41
Without mortgage .....	26	39	n.a.	24	43	27	17	16	27
Renter .....	34	n.a.	100	36	18	31	51	53	32
Race of reference person:									
Black .....	12	9	18	13	5	n.a.	100	4	13
White and other .....	88	91	82	87	95	100	n.a.	96	87
Education of reference person:									
Elementary (1-8) .....	6	5	7	5	8	6	7	21	4
High school (9-12) .....	38	38	40	37	50	37	48	44	38
College .....	56	57	53	58	42	57	45	34	58
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	2	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	95	75	87	93	90	74	82	88
Average annual expenditures .....	\$39,518	\$45,399	\$28,016	\$40,355	\$33,681	\$40,968	\$28,903	\$34,361	\$40,009
Food .....	5,321	5,871	4,244	5,431	4,549	5,463	4,271	5,648	5,288
Food at home .....	3,086	3,380	2,509	3,119	2,851	3,124	2,804	3,551	3,039
Cereals and bakery products .....	452	495	369	458	413	459	402	490	448
Cereals and cereal products .....	156	165	139	159	139	156	160	188	153
Bakery products .....	296	329	230	299	274	303	242	302	295
Meats, poultry, fish, and eggs .....	828	900	687	833	792	813	941	1,098	801
Beef .....	248	274	198	249	239	248	245	331	240
Pork .....	177	196	141	173	207	170	229	229	172
Other meats .....	102	112	83	102	101	103	95	111	101
Poultry .....	152	162	132	156	125	146	196	206	146
Fish and seafood .....	114	120	101	118	85	111	132	164	109
Eggs .....	35	37	32	35	35	34	43	55	33
Dairy products .....	332	367	263	335	307	344	241	355	329
Fresh milk and cream .....	136	148	113	135	140	141	98	168	133
Other dairy products .....	196	219	150	200	167	203	143	186	197
Fruits and vegetables .....	522	569	430	534	439	530	460	663	508
Fresh fruits .....	160	177	128	165	127	165	124	218	155
Fresh vegetables .....	162	175	136	166	131	166	131	231	155
Processed fruits .....	116	126	97	118	101	115	125	132	114
Processed vegetables .....	84	92	68	84	80	84	80	82	84

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, 2001 — 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 .....	\$952	\$1,050	\$760	\$959	\$899	\$978	\$759	\$946	\$952
Sugar and other sweets .....	116	131	86	118	104	119	91	104	117
Fats and oils .....	87	94	72	87	86	87	85	97	86
Miscellaneous foods .....	455	500	366	460	417	468	353	425	458
Nonalcoholic beverages .....	256	279	212	256	257	262	216	290	253
Food prepared by consumer unit on out-of-town trips .....	38	46	24	39	35	42	14	30	39
Food away from home .....	2,235	2,491	1,735	2,312	1,697	2,339	1,467	2,097	2,249
Alcoholic beverages .....	349	361	325	369	206	375	156	308	353
Housing .....	13,011	14,713	9,683	13,563	9,167	13,353	10,510	11,747	13,132
Shelter .....	7,602	8,197	6,437	8,043	4,524	7,831	5,925	7,018	7,657
Owned dwellings .....	4,979	7,490	67	5,216	3,320	5,252	2,981	3,349	5,134
Mortgage interest and charges .....	2,862	4,308	34	3,017	1,777	2,996	1,880	2,152	2,930
Property taxes .....	1,233	1,855	17	1,300	770	1,306	703	670	1,287
Maintenance, repairs, insurance, other expenses .....	884	1,327	16	899	773	950	398	527	918
Rented dwellings .....	2,134	73	6,166	2,318	850	2,048	2,762	3,503	2,003
Other lodging .....	489	634	205	508	354	531	182	167	520
Utilities, fuels, and public services .....	2,767	3,242	1,836	2,781	2,667	2,741	2,955	2,429	2,799
Natural gas .....	411	508	220	439	213	399	494	332	418
Electricity .....	1,009	1,176	682	991	1,130	997	1,090	848	1,024
Fuel oil and other fuels .....	112	152	35	92	256	119	61	43	119
Telephone services .....	914	985	777	927	825	899	1,024	917	914
Water and other public services .....	321	422	122	332	242	325	286	290	324
Household operations .....	676	852	332	723	349	711	417	430	699
Personal services .....	291	347	182	311	148	299	229	251	295
Other household expenses .....	385	505	150	411	201	412	189	179	405
Housekeeping supplies .....	509	609	313	518	447	532	336	432	517
Laundry and cleaning supplies .....	131	146	102	131	131	131	133	173	127
Other household products .....	255	315	139	260	225	271	138	188	262
Postage and stationery .....	122	148	72	127	91	130	65	71	128
Household furnishings and equipment .....	1,458	1,813	764	1,498	1,180	1,537	877	1,437	1,460
Household textiles .....	114	141	60	116	101	120	67	97	116
Furniture .....	372	452	217	383	294	381	309	383	371
Floor coverings .....	40	57	8	45	10	42	30	36	41
Major appliances .....	178	225	86	180	161	186	118	162	179
Small appliances, miscellaneous housewares .....	87	104	53	90	62	93	37	103	85
Miscellaneous household equipment .....	667	834	340	684	551	715	315	656	668
Apparel and services .....	1,743	1,930	1,377	1,814	1,243	1,745	1,729	1,857	1,732
Men and boys .....	423	474	323	436	336	429	376	416	424
Men, 16 and over .....	335	372	263	345	265	345	271	312	337
Boys, 2 to 15 .....	88	103	59	90	71	84	114	104	86
Women and girls .....	677	779	477	708	462	685	618	654	679
Women, 16 and over .....	562	643	404	590	366	574	473	481	570
Girls, 2 to 15 .....	115	136	73	117	97	110	146	172	109
Children under 2 .....	81	87	70	84	62	81	82	141	76
Footwear .....	302	312	283	311	243	284	434	406	292
Other apparel products and services .....	259	277	225	276	140	265	218	241	261
Transportation .....	7,633	8,861	5,232	7,514	8,468	7,969	5,184	7,083	7,686
Vehicle purchases (net outlay) .....	3,579	4,174	2,414	3,426	4,644	3,769	2,193	3,360	3,600
Cars and trucks, new .....	1,685	2,150	777	1,640	2,001	1,803	821	1,455	1,707
Cars and trucks, used .....	1,848	1,975	1,600	1,742	2,591	1,915	1,359	1,880	1,845
Other vehicles .....	46	50	37	45	<sup>3</sup> 52	50	<sup>3</sup> 12	<sup>3</sup> 26	48
Gasoline and motor oil .....	1,279	1,466	915	1,247	1,506	1,322	968	1,265	1,281

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, 2001 — 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 .....	\$2,375	\$2,762	\$1,618	\$2,412	\$2,120	\$2,459	\$1,766	\$2,134	\$2,398
Vehicle finance charges .....	359	418	246	346	451	367	302	335	362
Maintenance and repairs .....	662	741	509	668	620	692	443	695	659
Vehicle insurance .....	819	958	548	824	787	843	643	726	828
Vehicle rental, leases, licenses, other charges .....	534	646	316	573	262	556	377	377	549
Public transportation .....	400	459	285	429	198	419	257	323	407
Health care .....	2,182	2,697	1,174	2,139	2,478	2,307	1,264	1,343	2,262
Health insurance .....	1,061	1,317	560	1,027	1,295	1,115	663	652	1,100
Medical services .....	573	718	288	578	535	622	214	354	594
Drugs .....	449	542	266	434	549	466	319	265	466
Medical supplies .....	100	120	60	100	99	104	67	73	102
Entertainment .....	1,953	2,330	1,216	1,970	1,837	2,085	988	1,246	2,021
Fees and admissions .....	526	648	288	561	286	573	188	277	550
Television, radios, sound equipment .....	660	725	531	679	526	671	575	593	666
Pets, toys, and playground equipment .....	337	407	201	333	368	363	150	223	348
Other entertainment supplies, equipment, and services .....	430	550	196	397	658	478	75	153	457
Personal care products and services .....	485	538	380	499	386	487	468	467	486
Reading .....	141	169	86	147	102	152	62	59	149
Education .....	648	665	614	700	285	688	352	428	669
Tobacco products and smoking supplies .....	308	298	329	299	373	323	203	177	321
Miscellaneous .....	750	879	498	782	527	773	585	457	778
Cash contributions .....	1,258	1,558	672	1,284	1,078	1,324	776	727	1,309
Personal insurance and pensions .....	3,737	4,530	2,186	3,845	2,983	3,926	2,356	2,814	3,825
Life and other personal insurance .....	410	541	156	401	473	424	310	209	430
Pensions and Social Security .....	3,326	3,989	2,030	3,444	2,510	3,501	2,046	2,605	3,395
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	47,507	56,709	30,415	48,856	37,921	49,334	33,739	35,886	48,726
Wages and salaries .....	38,334	45,245	25,498	39,777	28,077	39,666	28,296	31,057	39,097
Self-employment income .....	2,231	2,926	940	2,146	2,835	2,421	798	1,285	2,330
Social Security, private and government retirement .....	4,963	6,456	2,188	4,859	5,704	5,189	3,258	2,223	5,250
Interest, dividends, rental income, other property income .....	951	1,316	272	1,009	539	1,058	143	139	1,036
Unemployment and workers' compensation, veterans' benefits .....	171	191	135	168	198	173	162	141	175
Public assistance, supplemental security income, food stamps .....	384	238	654	395	305	342	701	677	353
Regular contributions for support .....	315	254	428	330	206	323	254	255	321
Other income .....	158	81	300	172	56	162	127	109	163
Personal taxes .....	2,920	3,742	1,393	3,024	2,186	3,151	1,181	1,320	3,088
Federal income taxes .....	2,237	2,856	1,087	2,341	1,497	2,422	842	1,034	2,363
State and local income taxes .....	555	696	291	557	539	589	297	249	587
Other taxes .....	129	191	15	126	150	141	42	37	139
Income after taxes .....	44,587	52,966	29,021	45,832	35,735	46,183	32,559	34,566	45,638

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, 2001 — 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
Addenda:									
Net change in total assets and liabilities .....	-\$2,059	-\$2,547	-\$1,106	-\$2,370	\$104	-\$2,256	-\$625	-\$2,969	-\$1,972
Net change in total assets .....	5,678	8,737	-305	6,104	2,713	6,192	1,921	5,040	5,739
Net change in total liabilities .....	7,737	11,284	801	8,473	2,609	8,448	2,546	8,010	7,711
Other financial information:									
Other money receipts .....	372	485	151	398	191	414	64	77	400
Mortgage principal paid on owned property .....	-1,397	-2,091	-40	-1,454	-999	-1,481	-786	-692	-1,464
Estimated market value of owned home .....	103,975	156,567	1,114	107,017	82,779	111,395	49,757	56,293	108,530
Estimated monthly rental value of owned home .....	690	1,042	31	716	508	726	427	432	714
Gifts of goods and services .....	1,012	1,228	589	1,042	802	1,069	595	643	1,047
Food .....	69	90	27	74	32	74	30	62	70
Alcoholic beverages .....	14	15	12	15	5	15	5	19	13
Housing .....	258	316	146	258	260	275	134	138	270
Housekeeping supplies .....	41	49	26	42	34	44	18	12	44
Household textiles .....	14	17	7	14	18	15	33	6	15
Appliances and miscellaneous housewares .....	25	32	12	27	15	28	7	35	24
Major appliances .....	6	8	3	7	5	7	35	12	6
Small appliances and miscellaneous housewares .....	19	24	10	20	10	21	32	24	18
Miscellaneous household equipment .....	59	75	27	61	46	65	18	34	62
Other housing .....	119	142	73	115	147	123	87	51	125
Apparel and services .....	237	271	169	243	194	242	194	222	238
Males, 2 and over .....	61	70	44	64	42	63	47	50	62
Females, 2 and over .....	89	108	52	91	75	93	58	84	90
Children under 2 .....	42	48	29	42	36	42	42	53	41
Other apparel products and services .....	45	46	44	46	40	45	47	36	46
Jewelry and watches .....	17	18	14	18	11	18	9	8	18
All other apparel products and services .....	28	27	30	28	29	27	37	28	28
Transportation .....	70	78	54	67	93	70	69	28	74
Health care .....	35	41	23	38	12	39	8	32	35
Entertainment .....	74	87	48	75	67	78	44	41	77
Toys, games, hobbies, and tricycles .....	30	36	18	30	29	32	16	21	31
Other entertainment .....	44	52	30	45	38	46	29	20	46
Personal care products and services .....	21	23	16	21	17	21	14	19	21
Reading .....	1	2	1	1	1	1	( <sup>2</sup> )	( <sup>2</sup> )	1
Education .....	160	218	46	172	76	174	58	33	172
All other gifts .....	73	87	46	77	45	78	38	48	76

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.