

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Number of consumer units (in thousands) .....	117,356	103,314	99,031	4,283	14,042
Consumer unit characteristics:					
Income before taxes					
Mean .....	\$58,712	\$61,339	\$60,791	\$73,995	\$39,385
SE.....	700.22	758.84	669.96	5,560.60	962.88
CV(%).....	1.19	1.24	1.10	7.51	2.44
Income after taxes					
Mean .....	56,304	58,686	58,109	72,029	38,782
SE.....	689.57	750.45	648.16	5,682.10	931.94
CV(%).....	1.22	1.28	1.12	7.89	2.40
Age of reference person .....	48.6	48.9	49.2	43.4	46.3
Average number in consumer unit:					
Persons .....	2.5	2.5	2.5	2.9	2.6
Children under 18 .....	.6	.6	.6	.7	.8
Persons 65 and over .....	.3	.3	.3	.3	.2
Earners .....	1.3	1.4	1.3	1.6	1.2
Vehicles .....	2.0	2.1	2.1	1.7	1.3
Percent distribution:					
Sex of reference person:					
Male .....	47	49	49	59	34
Female .....	53	51	51	41	66
Housing tenure:					
Homeowner .....	67	70	70	62	49
With mortgage .....	43	44	44	46	32
Without mortgage .....	25	26	26	17	17
Renter .....	33	30	30	38	51
Race of reference person:					
Black or African-American .....	12	n.a.	n.a.	n.a.	100
White, Asian, and all other races .....	88	100	100	100	n.a.
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	11	12	12	( <sup>2</sup> )	1
Not Hispanic or Latino .....	89	88	88	100	99
Education of reference person:					
Elementary (1-8) .....	5	5	5	4	6
High school (9-12) .....	36	34	35	20	46
College .....	59	60	60	76	47
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	90	90	87	73
Average annual expenditures					
Mean .....	\$46,408.80	\$48,240.99	\$48,076.89	\$52,054.42	\$32,848.92
SE .....	253.50	300.98	314.31	1,608.20	652.08
CV(%) .....	.55	.62	.65	3.09	1.99
Food					
Mean .....	5,931.28	6,144.62	6,126.83	6,632.10	4,319.27
SE .....	42.21	50.79	49.30	342.57	148.54
CV(%) .....	.71	.83	.80	5.17	3.44
Food at home					
Mean .....	3,296.88	3,380.42	3,373.10	3,579.65	2,662.61
SE .....	29.87	31.12	29.96	219.87	97.50
CV(%) .....	.91	.92	.89	6.14	3.66
Cereals and bakery products					
Mean .....	445.02	455.87	454.55	491.97	362.51
SE .....	5.58	5.95	5.77	44.72	14.30
CV(%) .....	1.25	1.31	1.27	9.09	3.94
Cereals and cereal products					
Mean .....	142.92	144.41	141.78	216.15	131.59
SE .....	2.08	2.11	2.16	20.87	6.10
CV(%) .....	1.46	1.46	1.52	9.65	4.64
Bakery products					
Mean .....	302.10	311.46	312.77	275.82	230.92
SE .....	4.75	5.20	5.08	29.17	10.28
CV(%) .....	1.57	1.67	1.62	10.57	4.45

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
<b>Meats, poultry, fish, and eggs</b>					
Mean .....	764.46	761.53	756.72	892.37	786.73
SE .....	10.74	11.07	10.80	71.04	35.21
CV(%) .....	1.40	1.45	1.43	7.96	4.47
<b>Beef</b>					
Mean .....	227.69	232.22	233.56	195.91	193.21
SE .....	5.88	6.54	6.66	20.29	9.43
CV(%) .....	2.58	2.81	2.85	10.36	4.88
<b>Pork</b>					
Mean .....	153.31	151.13	150.66	163.91	169.82
SE .....	2.65	2.96	3.02	16.40	9.16
CV(%) .....	1.73	1.96	2.01	10.00	5.39
<b>Other meats</b>					
Mean .....	103.08	104.85	105.69	81.93	89.67
SE .....	2.23	2.35	2.61	17.09	4.67
CV(%) .....	2.16	2.25	2.47	20.86	5.21
<b>Poultry</b>					
Mean .....	134.36	128.69	128.02	146.81	177.46
SE .....	2.83	2.60	2.60	15.73	11.79
CV(%) .....	2.11	2.02	2.03	10.72	6.64
<b>Fish and seafood</b>					
Mean .....	113.42	112.38	107.00	258.75	121.34
SE .....	4.08	4.48	3.99	36.02	12.02
CV(%) .....	3.60	3.99	3.73	13.92	9.91
<b>Eggs</b>					
Mean .....	32.61	32.26	31.79	45.06	35.24
SE .....	.51	.53	.53	3.28	1.77
CV(%) .....	1.57	1.66	1.68	7.28	5.02
<b>Dairy products</b>					
Mean .....	378.25	395.72	399.12	302.90	245.45
SE .....	4.62	4.55	4.70	26.99	10.22
CV(%) .....	1.22	1.15	1.18	8.91	4.16
<b>Fresh milk and cream</b>					
Mean .....	145.94	152.20	152.75	137.29	98.38
SE .....	2.12	2.23	2.27	13.97	4.61
CV(%) .....	1.45	1.46	1.49	10.18	4.69
<b>Other dairy products</b>					
Mean .....	232.30	243.52	246.38	165.60	147.07
SE .....	3.38	3.30	3.48	15.74	6.82
CV(%) .....	1.45	1.36	1.41	9.51	4.64
<b>Fruits and vegetables</b>					
Mean .....	551.56	567.83	558.79	814.08	427.90
SE .....	7.38	7.93	7.38	75.13	18.15
CV(%) .....	1.34	1.40	1.32	9.23	4.24
<b>Fresh fruits</b>					
Mean .....	181.55	189.44	185.96	284.22	121.56
SE .....	3.82	4.27	4.08	34.01	7.53
CV(%) .....	2.11	2.26	2.19	11.97	6.20
<b>Fresh vegetables</b>					
Mean .....	174.70	181.57	176.77	312.40	122.42
SE .....	2.64	2.88	2.62	33.57	6.18
CV(%) .....	1.51	1.59	1.48	10.74	5.05
<b>Processed fruits</b>					
Mean .....	106.10	107.07	106.42	124.78	98.70
SE .....	1.86	1.86	1.88	9.95	5.60
CV(%) .....	1.75	1.74	1.76	7.98	5.68
<b>Processed vegetables</b>					
Mean .....	89.22	89.75	89.64	92.67	85.21
SE .....	1.73	1.93	1.91	9.33	5.28
CV(%) .....	1.94	2.15	2.13	10.07	6.20
<b>Other food at home</b>					
Mean .....	1,157.59	1,199.47	1,203.92	1,078.34	840.02
SE .....	12.17	12.76	12.75	62.73	35.09
CV(%) .....	1.05	1.06	1.06	5.82	4.18
<b>Sugar and other sweets</b>					
Mean .....	118.77	123.66	124.46	101.81	81.55
SE .....	2.49	2.75	2.61	12.16	3.70
CV(%) .....	2.10	2.22	2.10	11.95	4.53
<b>Fats and oils</b>					
Mean .....	84.97	85.71	85.71	85.70	79.38
SE .....	1.40	1.40	1.40	9.38	4.49
CV(%) .....	1.65	1.63	1.63	10.95	5.65
<b>Miscellaneous foods</b>					
Mean .....	609.28	632.60	635.01	566.80	432.07
SE .....	8.44	9.14	9.27	44.59	22.65
CV(%) .....	1.38	1.44	1.46	7.87	5.24

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Nonalcoholic beverages					
Mean .....	303.22	312.82	314.06	279.13	230.26
SE .....	4.06	4.28	4.30	16.03	11.62
CV(%) .....	1.34	1.37	1.37	5.74	5.04
Food prepared by consumer unit on out-of-town trips					
Mean .....	41.34	44.68	44.67	44.90	16.76
SE .....	1.95	2.20	2.27	9.93	2.12
CV(%) .....	4.72	4.92	5.07	22.12	12.64
Food away from home					
Mean .....	2,634.40	2,764.20	2,753.73	3,052.45	1,656.66
SE .....	28.33	32.96	33.48	219.01	94.94
CV(%) .....	1.08	1.19	1.22	7.17	5.73
Alcoholic beverages					
Mean .....	426.32	459.72	464.99	318.52	173.48
SE .....	13.40	14.82	15.39	55.29	17.91
CV(%) .....	3.14	3.22	3.31	17.36	10.32
Housing					
Mean .....	15,167.04	15,642.66	15,495.72	19,017.42	11,649.59
SE .....	120.00	137.19	147.08	1,173.00	206.01
CV(%) .....	.79	.88	.95	6.17	1.77
Shelter					
Mean .....	8,804.77	9,114.75	8,961.48	12,658.68	6,524.01
SE .....	80.11	91.33	96.82	836.03	103.09
CV(%) .....	.91	1.00	1.08	6.60	1.58
Owned dwellings					
Mean .....	5,958.03	6,334.56	6,235.57	8,623.47	3,187.62
SE .....	74.56	83.50	89.12	791.21	94.17
CV(%) .....	1.25	1.32	1.43	9.18	2.95
Mortgage interest and charges					
Mean .....	3,316.65	3,495.89	3,415.52	5,354.28	1,997.88
SE .....	50.89	55.90	62.73	438.13	68.37
CV(%) .....	1.53	1.60	1.84	8.18	3.42
Property taxes					
Mean .....	1,540.62	1,650.29	1,626.37	2,203.43	733.70
SE .....	17.36	19.71	18.34	241.59	34.85
CV(%) .....	1.13	1.19	1.13	10.96	4.75
Maintenance, repairs, insurance, other expenses					
Mean .....	1,100.75	1,188.38	1,193.68	1,065.76	456.04
SE .....	30.76	35.57	35.80	161.47	37.50
CV(%) .....	2.79	2.99	3.00	15.15	8.22
Rented dwellings					
Mean .....	2,344.93	2,235.84	2,182.08	3,479.00	3,147.57
SE .....	23.28	28.15	28.99	251.00	74.08
CV(%) .....	.99	1.26	1.33	7.21	2.35
Other lodging					
Mean .....	501.81	544.35	543.84	556.21	188.82
SE .....	18.80	21.11	20.99	152.26	29.15
CV(%) .....	3.75	3.88	3.86	27.37	15.44
Utilities, fuels, and public services					
Mean .....	3,183.38	3,173.97	3,180.71	3,018.29	3,252.61
SE .....	15.03	15.96	16.40	100.15	45.04
CV(%) .....	.47	.50	.52	3.32	1.38
Natural gas					
Mean .....	473.45	463.18	463.58	453.95	549.02
SE .....	5.45	6.83	6.70	22.74	26.37
CV(%) .....	1.15	1.47	1.45	5.01	4.80
Electricity					
Mean .....	1,154.97	1,148.12	1,157.02	942.34	1,205.40
SE .....	7.41	8.07	8.12	40.58	15.92
CV(%) .....	.64	.70	.70	4.31	1.32
Fuel oil and other fuels					
Mean .....	141.58	154.73	158.91	58.14	44.82
SE .....	3.37	3.27	3.51	13.66	7.69
CV(%) .....	2.38	2.11	2.21	23.50	17.15
Telephone services					
Mean .....	1,047.63	1,037.31	1,031.76	1,165.54	1,123.60
SE .....	6.75	6.63	6.69	45.30	20.93
CV(%) .....	.64	.64	.65	3.89	1.86
Water and other public services					
Mean .....	365.75	370.64	369.44	398.31	329.76
SE .....	3.50	3.86	3.89	18.62	8.46
CV(%) .....	.96	1.04	1.05	4.68	2.56
Household operations					
Mean .....	800.53	837.31	832.53	947.66	529.72

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Household operations					
SE .....	16.95	19.12	18.92	214.90	31.69
CV(%) .....	2.12	2.28	2.27	22.68	5.98
Personal services					
Mean .....	321.67	326.10	320.79	448.99	289.07
SE .....	15.75	17.85	16.96	180.54	30.69
CV(%) .....	4.90	5.47	5.29	40.21	10.62
Other household expenses					
Mean .....	478.85	511.21	511.74	498.67	240.65
SE .....	8.06	9.19	10.09	45.07	12.62
CV(%) .....	1.68	1.80	1.97	9.04	5.25
Housekeeping supplies					
Mean .....	611.10	645.12	652.70	438.76	352.49
SE .....	11.79	12.97	13.25	37.99	27.47
CV(%) .....	1.93	2.01	2.03	8.66	7.79
Laundry and cleaning supplies					
Mean .....	134.13	136.10	137.76	90.76	119.18
SE .....	3.41	3.29	3.35	9.90	11.69
CV(%) .....	2.54	2.42	2.43	10.91	9.81
Other household products					
Mean .....	319.53	340.58	344.53	233.04	159.53
SE .....	7.95	8.78	9.07	26.99	13.59
CV(%) .....	2.49	2.58	2.63	11.58	8.52
Postage and stationery					
Mean .....	157.44	168.44	170.41	114.96	73.78
SE .....	6.56	7.45	7.67	22.01	7.51
CV(%) .....	4.17	4.42	4.50	19.14	10.18
Household furnishings and equipment					
Mean .....	1,767.26	1,871.50	1,868.30	1,954.03	990.76
SE .....	52.31	59.59	61.92	279.91	111.94
CV(%) .....	2.96	3.18	3.31	14.32	11.30
Household textiles					
Mean .....	132.38	137.58	136.24	172.04	93.41
SE .....	6.67	6.63	6.20	46.34	22.82
CV(%) .....	5.04	4.82	4.55	26.93	24.43
Furniture					
Mean .....	467.43	490.41	490.96	477.70	298.30
SE .....	20.56	23.40	23.99	79.38	26.92
CV(%) .....	4.40	4.77	4.89	16.62	9.02
Floor coverings					
Mean .....	56.20	61.63	60.11	96.69	16.23
SE .....	6.74	7.76	8.06	49.48	4.83
CV(%) .....	11.99	12.59	13.40	51.18	29.77
Major appliances					
Mean .....	223.33	234.10	229.05	376.74	143.42
SE .....	12.47	13.90	12.94	175.34	25.31
CV(%) .....	5.58	5.94	5.65	46.54	17.65
Small appliances, miscellaneous housewares					
Mean .....	105.45	113.30	114.03	94.02	46.27
SE .....	5.18	5.53	5.66	19.97	7.35
CV(%) .....	4.91	4.88	4.97	21.24	15.88
Miscellaneous household equipment					
Mean .....	782.47	834.48	837.90	736.84	393.13
SE .....	35.45	39.03	41.43	86.59	71.26
CV(%) .....	4.53	4.68	4.94	11.75	18.13
Apparel and services					
Mean .....	1,885.90	1,873.53	1,867.76	2,035.00	1,980.82
SE .....	39.60	41.26	41.87	169.81	128.14
CV(%) .....	2.10	2.20	2.24	8.34	6.47
Men and boys					
Mean .....	439.74	442.26	441.40	467.04	419.89
SE .....	16.90	17.56	17.91	48.90	36.58
CV(%) .....	3.84	3.97	4.06	10.47	8.71
Men, 16 and over					
Mean .....	348.63	355.43	355.05	365.57	296.85
SE .....	16.15	16.67	17.06	42.60	36.42
CV(%) .....	4.63	4.69	4.80	11.65	12.27
Boys, 2 to 15					
Mean .....	91.11	86.83	86.35	101.47	123.05
SE .....	3.33	3.25	2.91	28.57	11.87
CV(%) .....	3.65	3.74	3.37	28.15	9.65
Women and girls					
Mean .....	753.63	752.10	747.60	876.65	764.71
SE .....	19.81	22.09	22.78	100.33	63.49
CV(%) .....	2.63	2.94	3.05	11.45	8.30

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Women, 16 and over					
Mean .....	632.81	632.55	629.55	714.79	634.54
SE .....	19.71	22.03	22.86	90.94	55.29
CV(%) .....	3.11	3.48	3.63	12.72	8.71
Girls, 2 to 15					
Mean .....	120.82	119.55	118.05	161.87	130.17
SE .....	5.06	5.52	5.47	20.58	17.18
CV(%) .....	4.19	4.62	4.63	12.71	13.19
Children under 2					
Mean .....	82.31	83.01	82.48	96.76	77.11
SE .....	3.12	2.98	3.07	17.48	13.74
CV(%) .....	3.79	3.59	3.72	18.07	17.82
Footwear					
Mean .....	320.21	297.53	297.31	303.41	492.63
SE .....	14.22	14.64	15.02	40.24	56.35
CV(%) .....	4.44	4.92	5.05	13.26	11.44
Other apparel products and services					
Mean .....	290.02	298.63	298.97	291.13	226.47
SE .....	12.48	14.23	14.67	33.55	13.48
CV(%) .....	4.30	4.77	4.91	11.52	5.95
Transportation					
Mean .....	8,344.21	8,683.12	8,673.63	8,899.44	5,849.72
SE .....	129.72	151.54	158.43	674.74	239.88
CV(%) .....	1.55	1.75	1.83	7.58	4.10
Vehicle purchases (net outlay)					
Mean .....	3,543.95	3,706.29	3,714.52	3,515.89	2,349.54
SE .....	116.42	136.88	143.90	619.25	237.32
CV(%) .....	3.29	3.69	3.87	17.61	10.10
Cars and trucks, new					
Mean .....	1,931.24	2,059.41	2,037.43	2,567.65	988.19
SE .....	92.10	110.74	118.87	621.76	152.11
CV(%) .....	4.77	5.38	5.83	24.22	15.39
Cars and trucks, used					
Mean .....	1,530.52	1,560.95	1,589.63	897.92	1,306.61
SE .....	69.17	71.83	76.61	234.88	162.31
CV(%) .....	4.52	4.60	4.82	26.16	12.42
Other vehicles					
Mean .....	82.19	85.92	87.46	50.31	54.73
SE .....	11.05	10.34	10.93	42.41	42.83
CV(%) .....	13.45	12.04	12.50	84.29	78.26
Gasoline and motor oil					
Mean .....	2,013.32	2,076.85	2,079.72	2,010.68	1,545.87
SE .....	15.72	16.60	16.60	86.57	35.28
CV(%) .....	.78	.80	.80	4.31	2.28
Other vehicle expenses					
Mean .....	2,339.05	2,424.47	2,425.57	2,394.59	1,709.81
SE .....	20.88	23.21	26.35	97.92	61.50
CV(%) .....	.89	.96	1.09	4.09	3.60
Vehicle finance charges					
Mean .....	296.75	305.99	309.78	218.41	228.74
SE .....	4.71	5.17	5.40	30.67	13.99
CV(%) .....	1.59	1.69	1.74	14.04	6.12
Maintenance and repairs					
Mean .....	671.34	703.65	707.03	619.05	432.95
SE .....	16.61	19.18	20.67	34.86	26.69
CV(%) .....	2.47	2.73	2.92	5.63	6.16
Vehicle insurance					
Mean .....	913.35	935.90	936.85	914.12	747.39
SE .....	8.19	7.92	8.19	38.35	25.46
CV(%) .....	.90	.85	.87	4.19	3.41
Vehicle rental, leases, licenses, and other charges					
Mean .....	457.61	478.93	471.91	643.01	300.73
SE .....	11.92	13.44	14.17	65.25	35.22
CV(%) .....	2.60	2.81	3.00	10.15	11.71
Public transportation					
Mean .....	447.89	475.51	453.83	978.28	244.50
SE .....	11.24	12.56	12.41	85.95	10.72
CV(%) .....	2.51	2.64	2.73	8.79	4.39
Healthcare					
Mean .....	2,664.27	2,829.18	2,853.50	2,262.38	1,448.18
SE .....	25.00	27.18	27.49	133.08	136.10
CV(%) .....	.94	.96	.96	5.88	9.40
Health insurance					
Mean .....	1,360.74	1,431.38	1,434.60	1,357.01	841.00
SE .....	15.12	17.43	17.38	69.81	25.05

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Health insurance					
CV(%) .....	1.11	1.22	1.21	5.14	2.98
Medical services					
Mean .....	677.19	725.64	735.44	498.77	320.65
SE .....	18.81	16.08	16.57	53.63	124.05
CV(%) .....	2.78	2.22	2.25	10.75	38.69
Drugs					
Mean .....	521.19	558.57	568.06	334.89	243.99
SE .....	7.85	8.51	8.97	47.11	14.81
CV(%) .....	1.51	1.52	1.58	14.07	6.07
Medical supplies					
Mean .....	105.15	113.58	115.39	71.71	42.54
SE .....	3.73	4.20	4.40	8.84	4.64
CV(%) .....	3.55	3.70	3.82	12.33	10.90
Entertainment					
Mean .....	2,387.91	2,542.63	2,573.15	1,803.57	1,242.07
SE .....	53.95	61.36	63.53	100.31	29.20
CV(%) .....	2.26	2.41	2.47	5.56	2.35
Fees and admissions					
Mean .....	587.95	640.56	640.27	647.34	200.80
SE .....	11.11	13.00	13.12	78.41	19.36
CV(%) .....	1.89	2.03	2.05	12.11	9.64
Audio and visual equipment and services					
Mean .....	887.80	900.10	906.71	747.98	797.11
SE .....	13.76	15.50	16.40	44.31	20.18
CV(%) .....	1.55	1.72	1.81	5.92	2.53
Pets, toys, hobbies, and playground equipment					
Mean .....	420.04	459.12	470.53	175.16	127.60
SE .....	11.34	12.77	13.09	25.63	11.16
CV(%) .....	2.70	2.78	2.78	14.63	8.75
Other entertainment supplies, equipment, and services					
Mean .....	492.12	542.85	555.64	233.08	116.56
SE .....	49.08	56.30	58.70	35.81	24.58
CV(%) .....	9.97	10.37	10.56	15.36	21.09
Personal care products and services					
Mean .....	540.97	549.99	551.50	518.99	472.08
SE .....	6.95	8.10	8.03	52.41	22.15
CV(%) .....	1.28	1.47	1.46	10.10	4.69
Reading					
Mean .....	126.46	136.52	137.35	117.33	52.44
SE .....	2.09	2.39	2.44	11.75	3.24
CV(%) .....	1.65	1.75	1.78	10.01	6.18
Education					
Mean .....	940.14	999.86	967.02	1,759.14	500.13
SE .....	38.75	44.56	44.03	234.49	70.47
CV(%) .....	4.12	4.46	4.55	13.33	14.09
Tobacco products and smoking supplies					
Mean .....	319.08	333.05	342.06	124.34	216.21
SE .....	6.91	7.22	7.29	20.02	14.84
CV(%) .....	2.17	2.17	2.13	16.10	6.86
Miscellaneous					
Mean .....	808.05	861.19	863.84	794.14	415.64
SE .....	26.07	30.51	31.97	161.43	39.59
CV(%) .....	3.23	3.54	3.70	20.33	9.52
Cash contributions					
Mean .....	1,663.29	1,725.69	1,748.94	1,188.07	1,204.11
SE .....	43.19	49.47	50.84	115.75	72.96
CV(%) .....	2.60	2.87	2.91	9.74	6.06
Personal insurance and pensions					
Mean .....	5,203.91	5,459.25	5,410.61	6,583.98	3,325.18
SE .....	58.77	64.83	63.75	279.74	122.54
CV(%) .....	1.13	1.19	1.18	4.25	3.69
Life and other personal insurance					
Mean .....	381.07	393.12	390.03	464.71	292.42
SE .....	16.94	18.50	19.07	53.62	23.23
CV(%) .....	4.45	4.70	4.89	11.54	7.94
Pensions and Social Security					
Mean .....	4,822.83	5,066.13	5,020.58	6,119.26	3,032.76
SE .....	54.31	58.70	57.74	254.72	122.52
CV(%) .....	1.13	1.16	1.15	4.16	4.04

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Sources of income and personal taxes:					
Money income before taxes					
Mean .....	58,711.80	61,338.60	60,791.25	73,994.86	39,384.61
SE .....	700.22	758.84	669.96	5,560.60	962.88
CV(%) .....	1.19	1.24	1.10	7.51	2.44
Wages and salaries					
Mean .....	46,291.28	48,165.63	47,440.07	64,942.71	32,500.39
SE .....	531.82	595.01	499.77	5,632.30	863.72
CV(%) .....	1.15	1.24	1.05	8.67	2.66
Self-employment income					
Mean .....	3,772.08	4,111.99	4,122.49	3,869.27	1,271.17
SE .....	397.60	440.03	436.33	831.74	241.19
CV(%) .....	10.54	10.70	10.58	21.50	18.97
Social Security, private and government retirement					
Mean .....	6,147.36	6,470.68	6,631.41	2,754.12	3,768.47
SE .....	101.38	116.36	122.74	268.59	162.55
CV(%) .....	1.65	1.80	1.85	9.75	4.31
Interest, dividends, rental income, other property income					
Mean .....	1,378.67	1,525.02	1,551.22	919.07	301.89
SE .....	145.42	164.49	178.93	347.33	124.68
CV(%) .....	10.55	10.79	11.53	37.79	41.30
Unemployment and workers' compensation, veterans' benefits					
Mean .....	203.39	205.66	209.39	119.49	186.64
SE .....	14.71	16.00	16.28	28.64	31.81
CV(%) .....	7.23	7.78	7.78	23.97	17.04
Public assistance, supplemental security income, food stamps					
Mean .....	343.22	279.34	273.16	422.06	813.24
SE .....	13.49	12.93	12.37	92.29	54.71
CV(%) .....	3.93	4.63	4.53	21.87	6.73
Regular contributions for support					
Mean .....	381.54	393.40	379.68	710.76	294.25
SE .....	24.46	26.56	25.41	158.58	41.90
CV(%) .....	6.41	6.75	6.69	22.31	14.24
Other income					
Mean .....	194.26	186.88	183.83	257.39	248.56
SE .....	18.65	20.30	20.96	68.62	46.32
CV(%) .....	9.60	10.86	11.40	26.66	18.64
Personal taxes					
Mean .....	2,407.59	2,652.90	2,682.61	1,965.88	602.68
SE .....	75.23	83.19	88.27	329.66	86.67
CV(%) .....	3.12	3.14	3.29	16.77	14.38
Federal income taxes					
Mean .....	1,696.16	1,887.67	1,911.62	1,333.90	287.11
SE .....	60.58	67.68	70.81	287.59	61.27
CV(%) .....	3.57	3.59	3.70	21.56	21.34
State and local income taxes					
Mean .....	534.33	572.03	577.73	440.26	256.89
SE .....	19.93	21.23	23.06	69.16	29.00
CV(%) .....	3.73	3.71	3.99	15.71	11.29
Other taxes					
Mean .....	177.10	193.19	193.26	191.72	58.67
SE .....	7.20	8.56	8.97	36.70	8.74
CV(%) .....	4.06	4.43	4.64	19.14	14.90
Income after taxes					
Mean .....	56,304.22	58,685.70	58,108.64	72,028.98	38,781.94
SE .....	689.57	750.45	648.16	5,682.10	931.94
CV(%) .....	1.22	1.28	1.12	7.89	2.40
Addenda:					
Net change in total assets and liabilities					
Mean .....	-9,495.41	-9,869.65	-9,302.43	-22,985.39	-6,741.84
SE .....	1,200.90	1,344.80	1,272.70	7,973.20	1,493.80
CV(%) .....	-12.65	-13.63	-13.68	-34.69	-22.16
Net change in total assets					
Mean .....	10,661.45	11,252.08	10,512.87	28,344.78	6,315.76
SE .....	953.71	1,091.70	1,017.90	7,258.90	1,447.70
CV(%) .....	8.95	9.70	9.68	25.61	22.92
Net change in total liabilities					
Mean .....	20,156.86	21,121.73	19,815.30	51,330.17	13,057.61

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Net change in total liabilities					
SE .....	879.03	952.04	961.53	5,656.50	1,493.50
CV(%) .....	4.36	4.51	4.85	11.02	11.44
Other financial information:					
Other money receipts					
Mean .....	529.95	587.21	592.87	456.35	108.63
SE .....	73.52	83.15	87.00	242.66	51.21
CV(%) .....	13.87	14.16	14.67	53.17	47.14
Mortgage principal paid on owned property					
Mean .....	-2,091.90	-2,239.22	-2,175.55	-3,711.54	-1,007.98
SE .....	46.39	53.38	55.78	545.94	81.41
CV(%) .....	-2.22	-2.38	-2.56	-14.71	-8.08
Estimated market value of owned home					
Mean .....	164,800.25	176,814.26	172,808.30	269,443.39	76,404.72
SE .....	2,005.60	2,324.20	2,638.00	25,958.00	3,202.00
CV(%) .....	1.22	1.31	1.53	9.63	4.19
Estimated monthly rental value of owned home					
Mean .....	832.56	879.86	870.31	1,100.90	484.46
SE .....	4.59	5.98	5.82	58.44	16.44
CV(%) .....	.55	.68	.67	5.31	3.39
Gifts of goods and services, total					
Mean .....	1,091.29	1,159.29	1,157.59	1,184.53	586.87
SE .....	48.43	55.15	55.96	197.97	61.76
CV(%) .....	4.44	4.76	4.83	16.71	10.52
Food					
Mean .....	111.46	119.65	122.25	54.70	50.79
SE .....	9.59	10.64	11.04	14.02	10.95
CV(%) .....	8.60	8.89	9.03	25.62	21.57
Alcoholic beverages					
Mean .....	13.70	14.26	14.56	5.83	9.46
SE .....	2.34	2.61	2.71	3.27	5.53
CV(%) .....	17.05	18.32	18.57	56.03	58.45
Housing					
Mean .....	232.61	246.21	249.41	161.18	130.74
SE .....	21.24	23.89	24.97	28.98	17.19
CV(%) .....	9.13	9.70	10.01	17.98	13.15
Housekeeping supplies					
Mean .....	31.45	33.01	33.82	10.96	19.58
SE .....	2.28	2.24	2.31	3.54	6.39
CV(%) .....	7.24	6.77	6.82	32.33	32.62
Household textiles					
Mean .....	13.35	13.68	13.95	6.65	10.90
SE .....	1.76	1.80	1.85	3.49	6.12
CV(%) .....	13.18	13.16	13.29	52.50	56.19
Appliances and miscellaneous housewares					
Mean .....	23.50	25.51	25.80	18.32	8.45
SE .....	2.27	2.55	2.67	5.33	4.22
CV(%) .....	9.65	10.00	10.35	29.09	49.90
Major appliances					
Mean .....	6.97	7.60	7.80	2.92	2.25
SE .....	1.75	1.96	2.04	1.93	1.00
CV(%) .....	25.09	25.77	26.14	66.15	44.49
Small appliances and miscellaneous housewares					
Mean .....	16.53	17.90	18.00	15.40	6.20
SE .....	1.76	1.94	2.04	5.45	4.17
CV(%) .....	10.66	10.86	11.32	35.42	67.29
Miscellaneous household equipment					
Mean .....	65.95	71.70	73.05	33.64	22.65
SE .....	14.41	16.40	16.98	11.16	5.91
CV(%) .....	21.85	22.88	23.25	33.17	26.10
Other housing					
Mean .....	98.36	102.32	102.79	91.63	69.17
SE .....	8.48	9.87	10.26	20.21	11.64
CV(%) .....	8.62	9.64	9.98	22.05	16.82
Apparel and services					
Mean .....	204.63	212.71	213.87	185.64	143.87
SE .....	9.41	10.48	10.87	46.36	14.83
CV(%) .....	4.60	4.93	5.08	24.97	10.31
Males, 2 and over					
Mean .....	48.20	49.43	49.83	39.49	38.86
SE .....	3.79	4.09	4.26	8.68	6.29
CV(%) .....	7.85	8.28	8.54	21.97	16.19

See footnotes at end of table.



**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
<b>Females, 2 and over</b>					
Mean .....	76.72	80.36	79.89	93.89	49.05
SE .....	5.68	6.44	6.61	37.31	7.82
CV(%) .....	7.40	8.01	8.27	39.74	15.95
<b>Children under 2</b>					
Mean .....	37.21	39.13	39.42	31.71	22.79
SE .....	1.59	1.76	1.82	5.80	2.35
CV(%) .....	4.27	4.49	4.63	18.28	10.31
<b>Other apparel products and services</b>					
Mean .....	42.50	43.79	44.73	20.54	33.15
SE .....	4.44	5.20	5.40	7.89	8.18
CV(%) .....	10.44	11.87	12.08	38.41	24.68
<b>Jewelry and watches</b>					
Mean .....	21.78	23.76	24.36	9.97	7.21
SE .....	3.67	4.41	4.61	3.68	2.84
CV(%) .....	16.83	18.56	18.91	36.97	39.35
<b>All other apparel products and services</b>					
Mean .....	20.72	20.03	20.37	10.58	25.95
SE .....	2.09	2.05	2.08	6.72	7.53
CV(%) .....	10.10	10.22	10.19	63.53	29.00
<b>Transportation</b>					
Mean .....	57.78	57.26	57.93	41.66	61.56
SE .....	8.10	9.16	9.57	14.15	25.17
CV(%) .....	14.01	15.99	16.51	33.96	40.89
<b>Health care</b>					
Mean .....	43.83	49.10	49.60	37.12	5.02
SE .....	10.30	11.71	12.21	23.35	2.57
CV(%) .....	23.49	23.85	24.62	62.91	51.08
<b>Entertainment</b>					
Mean .....	74.00	79.56	81.50	32.78	33.02
SE .....	5.39	6.07	6.28	8.68	6.19
CV(%) .....	7.28	7.63	7.71	26.47	18.74
<b>Toys, games, arts and crafts, and tricycles</b>					
Mean .....	25.28	27.29	28.03	10.12	10.50
SE .....	.99	1.08	1.13	2.11	1.63
CV(%) .....	3.92	3.94	4.04	20.81	15.54
<b>Other entertainment</b>					
Mean .....	48.72	52.27	53.47	22.66	22.52
SE .....	5.17	5.78	5.96	9.46	6.52
CV(%) .....	10.61	11.06	11.14	41.75	28.96
<b>Personal care products and services</b>					
Mean .....	16.35	17.42	15.79	61.99	8.19
SE .....	2.30	2.54	1.99	38.94	3.75
CV(%) .....	14.06	14.58	12.62	62.81	45.81
<b>Reading</b>					
Mean .....	1.03	1.15	1.20	.06	.14
SE .....	.12	.14	.14	.06	.11
CV(%) .....	11.68	11.85	11.94	102.99	80.71
<b>Education</b>					
Mean .....	247.43	267.72	256.54	525.62	98.11
SE .....	23.21	26.46	25.08	171.30	27.69
CV(%) .....	9.38	9.88	9.78	32.59	28.23
<b>All other gifts</b>					
Mean .....	88.47	94.25	94.94	77.95	45.96
SE .....	8.96	9.97	10.21	18.13	11.53
CV(%) .....	10.13	10.58	10.75	23.25	25.08

<sup>1</sup> All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.3 percent reporting more than one race.

<sup>2</sup> Value are less than 0.01.  
n.a. Not applicable.