

Housing Expenditure by Race and Hispanic or Latino Origin

Mark Vendemia

Introduction

The Nation's minority population is rapidly growing, with approximately 1 in 3 U.S. residents a member of a minority group¹ in 2007. Hispanics account for almost half the recent population growth and are now the largest minority group, slightly larger than Black or African-Americans. Asians comprise the third largest minority group.

Owning one's own home has always been a dream for most Americans, regardless of race or Hispanic origin. This dream, however, does not come easily or cheaply for many Americans, as spending on housing is the largest expense for most households. Data from the U.S. Bureau of Labor Statistics (BLS), Consumer Expenditure Survey (CE), show that in 2005, housing expenditures accounted for about a third of total spending for all consumer units.² This article will examine housing expenditures for homeowners and renters classified by race and Hispanic or Latino origin.

Methodology

This article contains the following major sections:

- The first section looks at demographic characteristic differences, which may contribute to differences in spending on housing.
- The second section examines housing expenditures by all consumer units and also units classified by race

and Hispanic origin. This section establishes the importance of housing expenditures relative to overall expenditures and how shares of housing vary by race and Hispanic origin. To accomplish this, CE data are organized according to the standard definition of housing used in published data tables. This approach to owned housing in the CE includes mortgage interest and charges; property taxes; and maintenance, repairs, insurance, and other expenses, but not mortgage principal paid on owned property. Mortgage principal payments are considered to be reductions in liabilities and not expenditures. CE-published data include average characteristics and expenditure means for all consumer units and by race and Hispanic origin among other various demographic groups. Average expenditures on an item represent averages across all consumer units, both those that purchased the item, as well as those that had no expenditures. The average for those consumer units that actually purchased the item will be larger than the mean for all consumer units. For example, in the housing component, spending on owned dwell-

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¹ U.S. Census Bureau, "Minority Population Tops 100 Million" news release, May 17, 2007, available on the Internet at <http://www.census.gov/Press-Release/www/releases/archives/population/010048.html>

² See the glossary in the appendix for the definition of a consumer unit.

ing by homeowners will be higher than that shown in standard CE tables, because the mean in the published table is averaged over all consumer units, which includes both homeowners and renters.

- The third section looks at housing costs associated with only homeowner consumer units using a modified approach to owned housing. In this section, housing costs are conditional on being a homeowner and include mortgage principal paid on own property, in addition to the costs included in the standard approach. This corresponds more to what homeowners typically think of as their housing cost—principal, interest, property taxes, and insurance—and gives an idea of the regular outlays of homeowners.

- The final section includes housing expenditures for renter consumer units classified by race and Hispanic origin. These expenditures are conditional on renter tenure, using the standard CE approach to renters' costs as shown in published CE housing tenure data tables, which include shelter costs consisting primarily of contract rent.

Comparisons in this article are based on the standard race categories used in the CE race of reference person data table; White and all other races,³ Asian, and Black or African-American. In addition, the article includes Hispanic households derived from the CE Hispanic or Latino origin of reference person table. The race and Hispanic or Latino origin of the consumer unit is determined by the reference person.⁴ In the CE, if the reference person identifies origin as “Spanish,” “Hispanic,” or “Latino,” the consumer unit is classified as Hispanic or Latino. Those who identify their origin as “Spanish,” “Hispanic,” or “Latino” may be of any race and must also choose between one of the CE race categories. In the CE, race and Hispanic or Latino origin are two separate and distinct classifica-

tions.⁵ Also, in this article, the terms “Black” and “African-American” are used interchangeably, as are “Hispanic or Latino origin” and “Hispanic,” and “White and All Other Races” and “White.”

Demographic characteristics of consumer units

Demographic characteristics, such as income, age, family size, and number of earners, are contributing factors in explaining differences in housing expenditures among households in the study groups. The average annual income across all consumer units was \$58,712 in 2005. (See table 1.) Asian households reported the highest income of all household groups, with an income of \$73,995—22 percent higher than White households, who reported the second highest income of \$60,791. Hispanic households reported an average annual income of \$47,509, and Black consumer units reported the lowest income of \$39,385 per year. The average age of the reference person in White households was 49.2, the highest of all groups, while Hispanic households reported the lowest average age of 41.7 years. The average age of Black households' reference person averaged 46.3 years, while Asian households reported the average age of reference person as 43.4 years. Asian and Hispanic households had the highest number of earners with 1.6 earners per household. White and Black households reported fewer numbers of earners per household, with 1.3 and 1.2 earners per household, respectively. Hispanic and Asian households also had the highest number of persons per household with Hispanic households reporting 3.4 persons and Asian households 2.9 persons per household, whereas Black and White households reported 2.6 and 2.5 persons per household, respectively. The average number of adults per household (18 years of age and older), however, were similar with 2.2 persons for Hispanic

households, 2.1 persons for Asian consumer units, and 1.8 persons for both Black and White households.

Section I: Housing expenditures for all consumer units by race and Hispanic origin

Published CE data show that housing expenditures in 2005 averaged \$15,167 out of a total of \$46,409, accounting for approximately one third of annual expenditures. Table 1 shows that the share of total expenditures spent on housing was similar among minority households, and higher than White households, despite large differences in all groups' household incomes. Asian households, who earned 26 percent more than the average household, allocated 36.5 percent of total expenditures to housing, Hispanic households, who earned 19 percent less than the average household, reported a housing share of 35.7 percent, and Black consumer units, who earned 33 percent less than the average consumer unit, allocated 35.5 percent of average annual expenditures towards housing. White households, with a share of 32.2 percent, allocated a significantly lower share of average annual expenditures towards housing expenditures than did minority groups.

In the CE, the housing component is divided into five major categories: Shelter; utilities, fuels, and public services; household operations; housekeeping supplies; and household furnishings and equipment. In 2005, the average consumer unit allocated 58.1 percent (\$8,805) of average annual housing expenditures for shelter, 21.0 percent (\$3,183) for utilities, fuels, and public services, 5.3 percent (\$801) for household operations, 4.0 percent (\$611) for housekeeping supplies, and 11.7 percent (\$1,767) for household furnishings and equipment. Asian households spent significantly more on shelter than did White households, \$12,659 per year compared to \$8,961 by White households. Asian households also allocated a significantly larger share, 66.6 percent, of average annual housing expenditures to shelter than did all other groups. White

³ 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.

⁴ See the glossary in the appendix for the definition of reference person.

⁵ To see the wording of the race and origin questions in the CE Interview Survey, go to the 2005 CE CAPI at: <http://www.bls.gov/cex/capi/2005/csxcontrol.htm>.

households allocated 57.8 percent to shelter.

Black households spent \$3,253 annually on utilities, highest of all groups, and allocated the largest share of average annual housing expenditures—27.9 percent—to utilities, fuels, and public services. White households, on the other hand, allocated 20.5 percent on utilities, fuels, and public services. Expenditures and shares for household operations and housekeeping supplies were relatively low and consistent among household groups. White households, and to a lesser degree Asian households, allocated more towards household furnishings and equipment than did Black and Hispanic consumer units. This could be attributed to the higher income and higher homeownership rates for both White (70 percent) and Asian households (62 percent), compared with approximately 50 percent for Black and Hispanic households.

Section II: Housing expenditures for homeowner consumer units

This section looks at housing expenditures for homeowners only. In 2005, 67 percent of all consumer units were homeowners. As mentioned earlier, Black households had the lowest homeownership rate at 49 percent, followed closely by Hispanic households at 50 percent. Asian consumer units had a homeownership rate of 62 percent, and White households had a significantly higher homeownership rate of 70 percent. Table 2 shows that on average, approximately 63 percent of all homeowners reported paying a mortgage. The percent of homeowners with a mortgage varied among racial groups, as 73 percent of Asian households and 72 percent of Hispanic households reported paying a mortgage, while 65 percent of Black households, and 63 percent of White households, paid a mortgage. This affected the amount and allocation of housing expenditures, since mortgage interest and charges and mortgage principal paid on owned property are two of the largest housing expenditures for homeown-

ers. Although a similar proportion of Hispanic and Black households were homeowners, Hispanic homeowners were less likely to own their homes outright than were Black homeowners (28 percent versus 35 percent). Approximately 27 percent of Asian households who reported owning their own home did not pay a mortgage. This was the lowest of all groups and significantly less than the 37 percent of White households. Age is a factor in determining if a household owns their home outright, as older consumers are more likely to have paid off their mortgage. Both White and Black homeowner households had a higher average age of reference person—52.6 and 51.5 years, respectively, than the others.

The estimated market value of owned home, which is based on the respondent's answer to the question "About how much do you think this property would sell for in today's market," averaged \$243,517 for all homeowner consumer units in 2005. White households estimated the average market value of their homes was \$244,970, Blacks reported the lowest average estimated market value at \$156,345, Hispanics estimated an average value of \$233,217, and Asian consumer units reported the highest average value at \$428,087. There are many factors that may contribute to this difference in market value of owned home among the groups such as income, location of homes, type of area (urban/rural), number of earners within the household, family size, and age. Also, the value is an estimate given by the homeowners themselves.

In 2005, homeowners spent on average \$20,359 on housing expenditures, accounting for 35.6 percent of annual expenditures. Within the housing category, the largest sub-category expenditures were for shelter and for utilities, fuels, and public services, with average expenditures of \$12,632 and \$3,751, respectively. The shelter category is defined somewhat differently here than in table 1, as shelter category includes mortgage principal paid on owned property, as well as

mortgage interest and charges, property taxes, and maintenance, repairs, insurance, and other expenses. Shelter expenditures represented 62 percent on average of total housing expenditures for homeowner consumer units. The other three housing sub-categories: Household operations, housekeeping supplies, and household furnishings and equipment accounted for average annual expenditures of \$996, \$746, and \$2,234, respectively.

Asian households allocated a greater share of housing expenditures towards shelter than did the other homeowner groups, with 71 percent of all housing expenditures going towards shelter, followed by Hispanic households who allocated 64.2 percent, 61.9 percent for White households, and 57.3 percent for Black households.

The average amount for mortgage principal paid on own property for homeowner consumer units was \$3,062, or 15 percent of housing. It also showed wide variation among the studied groups. Not surprisingly, Asian households, who reported a significantly higher market value of owned home than the average household and also had the highest percentage of homeowners with a mortgage, also spent considerably more on mortgage principal, which accounted for a higher share of total housing than for the other groups. Asians spent \$5,857 annually repaying mortgage principal, or 20.4 percent of housing expenditures. White households spent \$3,054 a year, 14.9 percent of housing expenditures, on mortgage principal, followed by Hispanic households at \$2,549 (12.8 percent), and Black households at \$2,052 (13.1 percent).

Mortgage interest and charges, with average annual expenditures of \$4,935, or 24.2 percent of housing outlays, is the largest item under shelter. Asian households spent on average \$8,475 on mortgage interest and charges (29.6 percent of housing expenditures), more than double Black households' average annual expenditures of \$4,124. Although Black households spent much less on mortgage interest than did Asian households, Black house-

hold outlays represented 26.4 percent of their housing budget. Hispanic households allocated proportionately more towards mortgage interest and charges than the other groups, spending 32.2 percent of their total housing expenditures (\$6,402). White households allocated the smallest share to mortgage interest, spending 23.8 percent (\$4,879) of their housing expenditures on this component.

On average, White households outlays on mortgage interest and charges were approximately 1.6 times the amount they paid for mortgage principal, similar to Asian households' ratio of 1.5 times. However, Black and Hispanic households had a higher ratio of interest to principal, as Black households had a ratio of approximately 2.0 and Hispanic households a ratio of 2.5.

Overall, households usually pay mortgage principal and mortgage interest together as one payment. When combining mortgage principal and interest, White households had the lowest share to housing expenditures at 38.7 percent (\$7,933), followed closely by Black households, which spent 39.5 percent (\$6,176) of their housing outlays on mortgage principal and interest. Hispanic consumer units spent 45 percent (\$8,951) of their housing budget towards these combined

items, and Asian households, spending \$14,332 per year, allocated 50 percent of all housing expenditures towards mortgage expenditures.

The average homeowner spent a little more than 11 percent of their average annual housing expenditures, or \$2,275, on property taxes. The share of property taxes to housing expenditures ranged from a high of 12.1 percent for Asian households to a low of 9.6 percent for Black households.

Utilities, fuels, and public services was the second largest housing category for homeowners with average annual expenditures of \$3,751, accounting for 18.4 percent of total housing expenditures. (See table A below.) Black homeowners spent \$4,111 annually on utilities, the highest of all groups, and allocated a significantly higher share of average annual housing expenditures to that component with a 26.3 percent share. Hispanic consumer units reported spending \$3,825 a year, the second highest share at 19.2 percent, and White households spent \$3,713 annually, with a share of 18.2 percent. Asian consumer units spent \$3,818 and had a significantly lower share at 13.3 percent of housing expenditures.

As table A shows, electricity and telephone services were the largest utility expenditures for homeowners, and

Black households spent proportionately more for both than did all other groups, allocating 9.7 percent of their housing budget towards electricity and 8.3 percent towards telephone services. Asian households spent proportionately less than the other groups, allocating 4.2 percent of housing budget to electricity and 4.6 percent to telephone services. The higher electricity expenditure share for Black households may be attributed to the higher concentration of Black households residing in the South region and the associated costs with air conditioning a home. On the other hand, Asian households tend to be concentrated in temperate areas in the West region which may help explain their lower electricity costs. Looking at telephone expenditures, Black households had the highest share of housing expenditures for both residential telephone/pay phones and cellular phone expenditures with their residential telephone expenditures significantly higher than all the other groups. Asian households had the lowest share of both residential telephone/pay phones and cellular phone expenditures to total housing outlays.

The average homeowner consumer unit allocated 4.9 percent of average annual housing expenditures to household operations (\$996), showing less variation among the groups than

Table A. Average annual utilities expenditures and expenditure shares of homeowners by race and by Hispanic or Latino origin, Consumer Expenditure Survey, 2005

Items	All consumer units	White and All Other Races, and Asian			Black or African-American	Hispanic or Latino
		Total	White and all other races	Asian		
Housing expenditures.....	\$20,359	\$20,803	\$20,502	\$28,662	\$15,646	\$19,890
Utilities, fuels, and public services.....	3,751	3,717	3,713	3,818	4,111	3,825
Natural gas.....	586	571	569	624	743	497
Electricity.....	1,353	1,338	1,344	1,197	1,514	1,364
Fuel oil and other fuels.....	192	203	207	91	72	78
Telephone services.....	1,145	1,130	1,123	1,324	1,296	1,274
Residential telephone/pay phones.....	642	626	625	658	807	676
Cellular phone services.....	486	487	482	619	471	559
Water and other public services.....	475	475	470	583	485	612
Share of housing expenditures (percent distribution)						
Utilities, fuels, and public services.....	18.4	17.9	18.1	13.3	26.3	19.2
Natural gas.....	2.9	2.7	2.8	2.2	4.7	2.5
Electricity.....	6.6	6.4	6.6	4.2	9.7	6.9
Fuel oil and other fuels.....	0.9	1.0	1.0	0.3	0.5	0.4
Telephone services.....	5.6	5.4	5.5	4.6	8.3	6.4
Residential telephone/pay phones.....	3.2	3.0	3.0	2.3	5.2	3.4
Cellular phone services.....	2.4	2.3	2.4	2.2	3.0	2.8
Water and other public services.....	2.3	2.3	2.3	2.0	3.1	3.1

Table B. Average annual electricity expenditures and percent of electricity included in rent of renters by race and by Hispanic or Latino origin, Consumer Expenditure Interview Survey, 2005

Items	All consumer units	White and all other races	Asian	Black or African-American	Hispanic or Latino
Electricity expenditures.....	\$962	\$925	\$728	\$1,128	\$986
Percent of electricity expenditures included in rent (percent distribution).....	14.7	14.8	19.5	13.3	13.2

any other housing category, especially among minority households. White households had the highest expenditure share at 5.0 percent, Asian and Black households both had expenditure shares of 4.4 percent, and Hispanic consumer units had the lowest share at 4.2 percent.

The average annual expenditures for housekeeping supplies, which include laundry and cleaning supplies, was \$746, the lowest of all housing categories. The share of housekeeping supplies to housing expenditures was 3.7 percent for all homeowner consumer units, with minority households spending the smallest share, compared to White households who had the highest share at 3.8 percent. Hispanic households had a share of 3.2 percent, followed by Black households at 3 percent, and the Asian households with the lowest share at 1.9 percent.

Homeowner households' spending on household furnishings and equipment, which include some big ticket items, such as furniture and appliances, averaged \$2,234 in 2005, and showed relatively similar spending shares among households; however, minority households once again had smaller shares compared with White households. White households allocated 11.2 percent of average housing expenditures towards household furnishings and equipment, followed by Asian households with a 9.4 percent share, Hispanic households at 9.2 percent, and Black homeowners at 9 percent.

Section III: Housing expenditures for renter consumer units

This section looks at housing expenditures based on renter consumer units

only. Average annual expenditures for renter consumer units as seen in table 3, was \$30,462. Housing expenditures, at \$10,838, accounted for 35.6 percent of average annual expenditures for all renters, the same as the homeowners' housing share (using the modified housing definition described in the homeowners section of the paper).

Thirty-three percent of all consumer units reported being a renter, with Black households having the highest renter rate of 51 percent, followed closely by Hispanic households at 50 percent, 38 percent for Asian consumers, and 30 percent for White households.

The average renter consumer unit spent \$7,296, or 67.3 percent, of total housing expenditures on shelter.⁶ Within the shelter category, about 96 percent of expenditures were for rent, which includes rent as pay, with an annual average of \$6,981. Asian households spent \$9,161 annually on rent, considerably more than the other groups. Hispanic consumer units spent \$7,547, White households spent \$7,090, and Black households spent significantly less than the other groups at \$6,051 annually. Despite their lower income, Hispanic households spent more than the average renter household on rent, probably due to the larger number of persons per household in Hispanic consumer units, which averaged 3.1 persons per household, compared to the 2.2 average persons for all renter households. Asian households' share of rent to total housing expenditures was higher than

all other households at 69.9 percent, followed by Hispanic households at 66.1 percent, White households at 64.7 percent, and lastly, Black households, which allocated 61.6 percent of their housing expenditures towards rent, the lowest share of all groups.

Renter consumer units spent \$2,011 on average for utilities, fuels, and public services, which accounted for 18.6 percent of all housing costs. The average renter household spends proportionately about the same for utilities as the average *homeowner* consumer unit. Black renter households, spending 24.8 percent (\$2,441) of their housing budget on utilities, allocated a significantly larger proportion of their housing expenditures towards utilities, fuels, and public services than any other group. As noted in the previous section, Black homeowner households also spent proportionately more for utilities than did any other group. Hispanic renter households spent 19 percent (\$2,163) of their housing on utilities, compared with a share of 17.6 percent (\$1,924) spent by White households, and 12.9 percent (\$1,688) by Asian households.

Renters often have utility costs included in their rental payments. If a smaller percentage of Blacks had their utility costs included in their rent, that may help explain why their utility expenditures were higher in the CE. To ascertain how often utilities were included in rental payments, the 2005 interview component of the CE was examined. (See table B.) The CE consists of two survey components, the Interview Survey and the Diary Survey, each designed to collect different types of expenditures. (See the appendix at the end of this anthology

⁶ Shelter category includes the sub-categories owned dwellings, rented dwellings, and other lodging.

for more information on the Interview Survey.) Results show that the percentage of households that reported renting their unit and also reported electricity cost included in the rental payment of the unit⁷ were 19.5 percent of Asian households, 14.8 percent of White consumer units, 13.3 percent of Black consumer units and 13.2 percent of Hispanic households. When looking at all renter households that reported paying for electricity (electricity was not included in the rental payments), the average annual electricity expenditure for all renter consumer units was \$962. The Black renter households spent significantly more than the average renter household, spending \$1,128 annually on electricity, or 17 percent more than the average renter household. The Asian renter households spent only \$728 per year on electricity, while the Hispanic and White households spent close to the average annual expenditure, at \$986 and \$925, respectively. These results show that Black and Hispanic households are less likely to have electricity included in their rental payments, and also that Black households, and to a lesser degree, Hispanic households, that pay for utilities, pay proportionately more than Asian and White renter households. As described in the homeowner section, another reason for higher spending on utilities by Blacks may be attributed to their higher concentration in the South region (20 percent of households versus 12 percent nationally) and the electricity costs associated with air conditioning a home.

Black renters also spent more proportionately for telephone services, which includes both residential and cellular phone service, than the other groups, allocating 9.8 percent of their housing expenditures to this item, compared with 7.8 percent for the average renter. This is due to larger expen-

ditures by Black households on residential phone service, as Black renter households spent 33 percent more for residential phone service than the average renter consumer unit and 56 percent more than Asian renters—the group with the lowest residential phone expenditures. The share of cellular phone service expenditures, however, was approximately the same among the groups, averaging 3.6 percent of total housing expenditures.

The average renter consumer unit spent \$397 annually, or 3.7 percent of average annual expenditures on household operations. Household operations showed less variation among groups than any other housing component, with an expenditure share of 3.9 percent for Black households, 3.6 percent for White households, and 3.3 percent for both Hispanic and Asian households.

The average annual expenditure for housekeeping supplies for renters was \$331—the lowest of all the housing categories. The share of housing expenditures allocated to housekeeping supplies averaged 3.1 percent overall, varied from a high of 3.4 percent for Hispanic households, to a low of 2.4 percent for Black renter consumer units.

Consumer spending on household furnishings and equipment was \$803 for all renter consumer units, with Asian households (\$970) and White households (\$844) spending substantially more than Black households at \$592. White households had an expenditure share of 7.7 percent, Asian households 7.4 percent, Hispanic households had a share of 6.8 percent, and Black households apportioned significantly less at 6 percent. It appears that the more a consumer group allocated to housing expenditures overall, the greater the proportion that the group spent on furnishings and equipment.

Summary

In conclusion, consumer units allocated about a third of annual expenditures for housing, significantly more than any other component. The amount

households spent on housing varied depending on race or Hispanic origin. However, minorities spent a larger share of total expenditures on housing than did White households.

When looking at consumer units that are homeowners only, the estimated market value of owned home varied significantly, with factors such as income, location of homes, family size, and age of reference person as possible major contributors to these differences. Expenditures for mortgage principal paid on owned property and mortgage interest and charges varied significantly among the groups, especially between Asian and Black groups. Data show that Black households spent more, on average, for utilities, fuels, and public services than did the other groups. This may be due to a higher percentage of Black households residing in the South, a region marked by higher-than-average utility expenditures. Data also show that, on average, Asian homeowners' expenditures and expenditure shares of housing are significantly higher (except for utilities) than those of Black homeowners—and to a lesser degree—than those of Hispanic and White homeowners. There are significant differences in income, region, family size, and number of earners per household between Black and Asian groups.

Renter households apportion the same share of total expenditures to housing that homeowners do. Renters spent, on average, about two thirds of their total housing expenditures on rent. Proportionately more Black and Hispanic households are renters, compared with Asian and White consumer units. Data for renter consumer units show that Black households, and to a lesser degree, Hispanic households, spend a larger share on utilities, fuels, and public services, than do White and Asian households. Overall, data show that Black and Asian renters seem to have different spending patterns for housing, whereas shares spent by Hispanic and White consumer units among housing subcomponents are similar. ■

⁷ Electricity cost was selected as the proxy utility variable to examine, because it represents 64 percent of utilities, fuels, and public services expenditures (not including telephone services).

Table 1. Average annual expenditures and characteristics and shares of average annual expenditures by race and by Hispanic or Latino origin, Consumer Expenditure Survey, 2005

Items	All consumer units	White and all other races, and Asian			Black or African-American	Hispanic or Latino ²
		Total	White and all other races ¹	Asian		
Number of consumer units (in thousands).....	117,356	103,314	99,031	4,283	14,042	12,462
Income before taxes	\$58,712	\$61,339	\$60,791	\$73,995	\$39,385	\$47,509
Age of reference person.....	48.6	48.9	49.2	43.4	46.3	41.7
Number of persons.....	2.5	2.5	2.5	2.9	2.6	3.4
Earners.....	1.3	1.4	1.3	1.6	1.2	1.6
Housing tenure:						
Homeowner	67	70	70	62	49	50
With mortgage.....	43	44	44	46	32	35
Without mortgage.....	25	26	26	17	17	14
Renter.....	33	30	30	38	51	50
Average annual expenditures.....	\$46,409	\$48,241	\$48,077	\$52,054	\$32,849	\$40,123
Housing	15,167	15,643	15,496	19,017	11,650	14,338
Shelter	8,805	9,115	8,961	12,659	6,524	8,937
Owned dwellings	5,958	6,335	6,236	8,623	3,188	4,886
Mortgage interest and charges.....	3,317	3,496	3,416	5,354	1,998	3,166
Property taxes	1,541	1,650	1,626	2,203	734	1,058
Maintenance, repairs, insurance, other expenses.....	1,101	1,188	1,194	1,066	456	662
Rented dwellings	2,345	2,236	2,182	3,479	3,148	3,876
Other lodging.....	502	544	544	556	189	175
Utilities, fuels, and public services.....	3,183	3,174	3,181	3,018	3,253	2,986
Household operations.....	801	837	833	948	530	605
Housekeeping supplies	611	645	653	439	352	508
Household furnishings and equipment.....	1,767	1,871	1,868	1,954	991	1,303
Estimated market value of owned home	\$164,800	\$176,814	\$172,808	\$269,443	\$76,405	\$116,024
Share of average annual expenditures (percent distribution)						
Housing	32.7	32.4	32.2	36.5	35.5	35.7
Share of housing expenditures						
Shelter	58.1	58.3	57.8	66.6	56.0	62.3
Owned dwellings	39.3	40.5	40.2	45.3	27.4	34.1
Mortgage interest and charges.....	21.9	22.3	22.0	28.2	17.2	22.1
Property taxes	10.2	10.5	10.5	11.6	6.3	7.4
Maintenance, repairs, insurance, other expenses.....	7.3	7.6	7.7	5.6	3.9	4.6
Rented dwellings	15.5	14.3	14.1	18.3	27.0	27.0
Other lodging.....	3.3	3.5	3.5	2.9	1.6	1.2
Utilities, fuels, and public services.....	21.0	20.3	20.5	15.9	27.9	20.8
Household operations.....	5.3	5.4	5.4	5.0	4.5	4.2
Housekeeping supplies	4.0	4.1	4.2	2.3	3.0	3.5
Household furnishings and equipment.....	11.7	12.0	12.1	10.3	8.5	9.1

¹ 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.

² Race and Hispanic or Latino origin are two separate and distinct

categories. Hispanic consumer units may be of any race and are categorized into one of the following racial groups: White and all other races, Asian, and Black or African-American.

Table 2. Average annual expenditures and characteristics and shares of average annual expenditures of homeowners by race and by Hispanic or Latino origin, Consumer Expenditure Survey, 2005

Items	All consumer units	White and all other races, and Asian			Black or African-American	Hispanic or Latino ²
		Total	White and all other races ¹	Asian		
Number of consumer units (in thousands).....	79,072	72,243	69,573	2,675	6,823	6,172
Income before taxes.....	\$70,791	\$72,596	\$71,801	\$93,280	\$39,385	\$62,588
Age of reference person.....	52.3	52.4	52.6	46.5	51.5	45.6
Number of persons.....	2.6	2.6	2.6	3.3	2.7	3.7
Earners.....	1.4	1.4	1.4	1.8	1.3	1.8
Housing tenure:						
Homeowner.....	100	100	100	100	100	100
With mortgage.....	63	63	63	73	65	72
Without mortgage.....	37	37	37	27	35	28
Renter.....	0	0	0	0	0	0
Average annual expenditures.....	\$57,223	\$58,644	\$58,242	\$69,490	\$42,131	\$51,913
Housing.....	20,359	20,803	20,502	28,662	15,646	19,890
Shelter.....	12,632	12,978	12,694	20,357	8,971	12,760
Owned dwellings.....	11,896	12,206	11,926	19,495	8,616	12,409
Mortgage principal paid on owned property.....	3,062	3,158	3,054	5,857	2,052	2,549
Mortgage interest and charges.....	4,935	5,012	4,879	8,475	4,124	6,402
Property taxes.....	2,275	2,348	2,305	3,465	1,504	2,124
Maintenance, repairs, insurance, other expenses.....	1,624	1,689	1,688	1,699	936	1,334
Rented dwellings.....	60	63	63	56	27	66
Other lodging.....	677	709	706	805	328	285
Utilities, fuels, and public services.....	3,751	3,717	3,713	3,818	4,111	3,825
Household operations.....	996	1,025	1,017	1,255	686	841
Housekeeping supplies.....	746	772	778	533	470	627
Household furnishings and equipment.....	2,234	2,311	2,300	2,699	1,409	1,838
Estimated market value of owned home.....	\$243,517	\$251,750	\$244,970	\$428,087	\$156,345	\$233,217
Share of average annual expenditures (percent distribution)						
Housing.....	35.6	35.5	35.2	41.2	37.1	38.3
Share of housing expenditures						
Shelter.....	62.0	62.4	61.9	71.0	57.3	64.2
Owned dwellings.....	58.4	58.7	58.2	68.0	55.1	62.4
Mortgage principal paid on owned property.....	15.0	15.2	14.9	20.4	13.1	12.8
Mortgage interest and charges.....	24.2	24.1	23.8	29.6	26.4	32.2
Property taxes.....	11.2	11.3	11.2	12.1	9.6	10.7
Maintenance, repairs, insurance, other expenses.....	8.0	8.1	8.2	5.9	6.0	6.7
Rented dwellings.....	0.3	0.3	0.3	0.2	0.2	0.3
Other lodging.....	3.3	3.4	3.4	2.8	2.1	1.4
Utilities, fuels, and public services.....	18.4	17.9	18.1	13.3	26.3	19.2
Household operations.....	4.9	4.9	5.0	4.4	4.4	4.2
Housekeeping supplies.....	3.7	3.7	3.8	1.9	3.0	3.2
Household furnishings and equipment.....	11.0	11.1	11.2	9.4	9.0	9.2

¹ 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.

² Race and Hispanic or Latino origin are two separate and distinct

categories. Hispanic consumer units may be of any race and are categorized into one of the following racial groups: White and all other races, Asian, and Black or African-American.

Table 3. Average annual expenditures and characteristics and shares of average annual expenditures of renters by race and by Hispanic or Latino origin, Consumer Expenditure Survey, 2005

Items	All consumer units	White and all other races, and Asian			Black or African-American	Hispanic or Latino ²
		Total	White and all other races ¹	Asian		
Number of consumer units (in thousands).....	38,284	31,066	29,458	1,608	7,218	6,290
Income before taxes	\$33,765	\$35,157	\$34,789	\$41,911	\$27,770	\$32,714
Age of reference person.....	40.9	40.8	40.9	38.4	41.3	38.0
Number of persons.....	2.2	2.2	2.2	2.3	2.5	3.1
Earners.....	1.2	1.2	1.2	1.2	1.1	1.5
Housing tenure:						
Homeowner	0	0	0	0	0	0
With mortgage.....	0	0	0	0	0	0
Without mortgage.....	0	0	0	0	0	0
Renter.....	100	100	100	100	100	100
Average annual expenditures.....	\$30,462	\$31,486	\$31,329	\$34,321	\$26,009	\$31,045
Housing	10,838	11,071	10,960	13,099	9,825	11,412
Shelter	7,296	7,557	7,442	9,664	6,170	7,718
Owned dwellings	89	106	93	348	16	35
Rented dwellings	7,065	7,290	7,187	9,173	6,097	7,615
Rent (incl. rent as pay)	6,981	7,197	7,090	9,161	6,051	7,547
Other expenses	84	93	97	12	46	68
Other lodging	142	161	162	142	57	68
Utilities, fuels, and public services.....	2,011	1,912	1,924	1,688	2,441	2,163
Household operations.....	397	400	398	438	382	373
Housekeeping supplies	331	352	352	339	240	385
Household furnishings and equipment	803	850	844	970	592	773
Share of average annual expenditures (percent distribution)						
Housing	35.6	35.2	35.0	38.2	37.8	36.8
Share of housing expenditures						
Shelter	67.3	68.3	67.9	73.8	62.8	67.6
Owned dwellings	0.8	1.0	0.8	2.7	0.2	0.3
Rented dwellings	65.2	65.8	65.6	70.0	62.1	66.7
Rent (incl. rent as pay)	64.4	65.0	64.7	69.9	61.6	66.1
Other expenses	0.8	0.8	0.9	0.1	0.5	0.6
Other lodging	1.3	1.5	1.5	1.1	0.6	0.6
Utilities, fuels, and public services.....	18.6	17.3	17.6	12.9	24.8	19.0
Household operations.....	3.7	3.6	3.6	3.3	3.9	3.3
Housekeeping supplies	3.1	3.2	3.2	2.6	2.4	3.4
Household furnishings and equipment	7.4	7.7	7.7	7.4	6.0	6.8

¹ 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.

² Race and Hispanic or Latino origin are two separate and distinct

categories. Hispanic consumer units may be of any race and are categorized into one of the following racial groups: White and all other races, Asian, and Black or African-American.