

Table 2100. Race of reference person: Average annual expenditures and characteristics, 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 ¹ | Asian | |
| Number of consumer units (in thousands) | 117,356 | 103,314 | 99,031 | 4,283 | 14,042 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$58,712 | \$61,339 | \$60,791 | \$73,995 | \$39,385 |
| Income after taxes | 56,304 | 58,686 | 58,109 | 72,029 | 38,782 |
| 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 | (²) | 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 | (²) | (²) | (²) | 1 | (²) |
| At least one vehicle owned or leased | 88 | 90 | 90 | 87 | 73 |
| Average annual expenditures | \$46,409 | \$48,241 | \$48,077 | \$52,054 | \$32,849 |
| Food | | | | | |
| Food at home | 5,931 | 6,145 | 6,127 | 6,632 | 4,319 |
| Cereals and bakery products | 3,297 | 3,380 | 3,373 | 3,580 | 2,663 |
| Cereals and cereal products | 445 | 456 | 455 | 492 | 363 |
| Bakery products | 143 | 144 | 142 | 216 | 132 |
| Meats, poultry, fish, and eggs | 302 | 311 | 313 | 276 | 231 |
| Beef | 764 | 762 | 757 | 892 | 787 |
| Pork | 228 | 232 | 234 | 196 | 193 |
| Other meats | 153 | 151 | 151 | 164 | 170 |
| Poultry | 103 | 105 | 106 | 82 | 90 |
| Fish and seafood | 134 | 129 | 128 | 147 | 177 |
| Eggs | 113 | 112 | 107 | 259 | 121 |
| Dairy products | 33 | 32 | 32 | 45 | 35 |
| Fruits and vegetables | 378 | 396 | 399 | 303 | 245 |
| Fresh fruits | 146 | 152 | 153 | 137 | 98 |
| Fresh vegetables | 232 | 244 | 246 | 166 | 147 |
| Processed fruits | 552 | 568 | 559 | 814 | 428 |
| Processed vegetables | 182 | 189 | 186 | 284 | 122 |
| Other dairy products | 175 | 182 | 177 | 312 | 122 |
| Fruits and vegetables | 106 | 107 | 106 | 125 | 99 |
| Fresh fruits | 89 | 90 | 90 | 93 | 85 |
| Fresh vegetables | | | | | |
| Processed fruits | | | | | |
| Processed vegetables | | | | | |

See footnotes at end of table.

Table 2100. Race of reference person: Average annual expenditures and characteristics, 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 ¹ | Asian | |
| Other food at home | \$1,158 | \$1,199 | \$1,204 | \$1,078 | \$840 |
| Sugar and other sweets | 119 | 124 | 124 | 102 | 82 |
| Fats and oils | 85 | 86 | 86 | 86 | 79 |
| Miscellaneous foods | 609 | 633 | 635 | 567 | 432 |
| Nonalcoholic beverages | 303 | 313 | 314 | 279 | 230 |
| Food prepared by consumer unit on out-of-town trips | 41 | 45 | 45 | 45 | 17 |
| Food away from home | 2,634 | 2,764 | 2,754 | 3,052 | 1,657 |
| Alcoholic beverages | 426 | 460 | 465 | 319 | 173 |
| Housing | 15,167 | 15,643 | 15,496 | 19,017 | 11,650 |
| Shelter | 8,805 | 9,115 | 8,961 | 12,659 | 6,524 |
| Owned dwellings | 5,958 | 6,335 | 6,236 | 8,623 | 3,188 |
| Mortgage interest and charges | 3,317 | 3,496 | 3,416 | 5,354 | 1,998 |
| Property taxes | 1,541 | 1,650 | 1,626 | 2,203 | 734 |
| Maintenance, repairs, insurance, other expenses | 1,101 | 1,188 | 1,194 | 1,066 | 456 |
| Rented dwellings | 2,345 | 2,236 | 2,182 | 3,479 | 3,148 |
| Other lodging | 502 | 544 | 544 | 556 | 189 |
| Utilities, fuels, and public services | 3,183 | 3,174 | 3,181 | 3,018 | 3,253 |
| Natural gas | 473 | 463 | 464 | 454 | 549 |
| Electricity | 1,155 | 1,148 | 1,157 | 942 | 1,205 |
| Fuel oil and other fuels | 142 | 155 | 159 | 58 | 45 |
| Telephone services | 1,048 | 1,037 | 1,032 | 1,166 | 1,124 |
| Water and other public services | 366 | 371 | 369 | 398 | 330 |
| Household operations | 801 | 837 | 833 | 948 | 530 |
| Personal services | 322 | 326 | 321 | 449 | 289 |
| Other household expenses | 479 | 511 | 512 | 499 | 241 |
| Housekeeping supplies | 611 | 645 | 653 | 439 | 352 |
| Laundry and cleaning supplies | 134 | 136 | 138 | 91 | 119 |
| Other household products | 320 | 341 | 345 | 233 | 160 |
| Postage and stationery | 157 | 168 | 170 | 115 | 74 |
| Household furnishings and equipment | 1,767 | 1,871 | 1,868 | 1,954 | 991 |
| Household textiles | 132 | 138 | 136 | 172 | 93 |
| Furniture | 467 | 490 | 491 | 478 | 298 |
| Floor coverings | 56 | 62 | 60 | 97 | 16 |
| Major appliances | 223 | 234 | 229 | 377 | 143 |
| Small appliances, miscellaneous housewares | 105 | 113 | 114 | 94 | 46 |
| Miscellaneous household equipment | 782 | 834 | 838 | 737 | 393 |
| Apparel and services | 1,886 | 1,874 | 1,868 | 2,035 | 1,981 |
| Men and boys | 440 | 442 | 441 | 467 | 420 |
| Men, 16 and over | 349 | 355 | 355 | 366 | 297 |
| Boys, 2 to 15 | 91 | 87 | 86 | 101 | 123 |
| Women and girls | 754 | 752 | 748 | 877 | 765 |
| Women, 16 and over | 633 | 633 | 630 | 715 | 635 |
| Girls, 2 to 15 | 121 | 120 | 118 | 162 | 130 |
| Children under 2 | 82 | 83 | 82 | 97 | 77 |
| Footwear | 320 | 298 | 297 | 303 | 493 |
| Other apparel products and services | 290 | 299 | 299 | 291 | 226 |
| Transportation | 8,344 | 8,683 | 8,674 | 8,899 | 5,850 |
| Vehicle purchases (net outlay) | 3,544 | 3,706 | 3,715 | 3,516 | 2,350 |
| Cars and trucks, new | 1,931 | 2,059 | 2,037 | 2,568 | 988 |
| Cars and trucks, used | 1,531 | 1,561 | 1,590 | 898 | 1,307 |
| Other vehicles | 82 | 86 | 87 | 350 | 355 |
| Gasoline and motor oil | 2,013 | 2,077 | 2,080 | 2,011 | 1,546 |

See footnotes at end of table.

Table 2100. Race of reference person: Average annual expenditures and characteristics, 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 ¹ | Asian | |
| Other vehicle expenses | \$2,339 | \$2,424 | \$2,426 | \$2,395 | \$1,710 |
| Vehicle finance charges | 297 | 306 | 310 | 218 | 229 |
| Maintenance and repairs | 671 | 704 | 707 | 619 | 433 |
| Vehicle insurance | 913 | 936 | 937 | 914 | 747 |
| Vehicle rental, leases, licenses, and other charges | 458 | 479 | 472 | 643 | 301 |
| Public transportation | 448 | 476 | 454 | 978 | 245 |
| Healthcare | 2,664 | 2,829 | 2,853 | 2,262 | 1,448 |
| Health insurance | 1,361 | 1,431 | 1,435 | 1,357 | 841 |
| Medical services | 677 | 726 | 735 | 499 | 321 |
| Drugs | 521 | 559 | 568 | 335 | 244 |
| Medical supplies | 105 | 114 | 115 | 72 | 43 |
| Entertainment | 2,388 | 2,543 | 2,573 | 1,804 | 1,242 |
| Fees and admissions | 588 | 641 | 640 | 647 | 201 |
| Audio and visual equipment and services | 888 | 900 | 907 | 748 | 797 |
| Pets, toys, hobbies, and playground equipment | 420 | 459 | 471 | 175 | 128 |
| Other entertainment supplies, equipment, and services | 492 | 543 | 556 | 233 | 117 |
| Personal care products and services | 541 | 550 | 551 | 519 | 472 |
| Reading | 126 | 137 | 137 | 117 | 52 |
| Education | 940 | 1,000 | 967 | 1,759 | 500 |
| Tobacco products and smoking supplies | 319 | 333 | 342 | 124 | 216 |
| Miscellaneous | 808 | 861 | 864 | 794 | 416 |
| Cash contributions | 1,663 | 1,726 | 1,749 | 1,188 | 1,204 |
| Personal insurance and pensions | 5,204 | 5,459 | 5,411 | 6,584 | 3,325 |
| Life and other personal insurance | 381 | 393 | 390 | 465 | 292 |
| Pensions and Social Security | 4,823 | 5,066 | 5,021 | 6,119 | 3,033 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes | 58,712 | 61,339 | 60,791 | 73,995 | 39,385 |
| Wages and salaries | 46,291 | 48,166 | 47,440 | 64,943 | 32,500 |
| Self-employment income | 3,772 | 4,112 | 4,122 | 3,869 | 1,271 |
| Social Security, private and government retirement | 6,147 | 6,471 | 6,631 | 2,754 | 3,768 |
| Interest, dividends, rental income, other property income | 1,379 | 1,525 | 1,551 | 919 | 302 |
| Unemployment and workers' compensation, veterans' benefits | 203 | 206 | 209 | 119 | 187 |
| Public assistance, supplemental security income, food stamps | 343 | 279 | 273 | 422 | 813 |
| Regular contributions for support | 382 | 393 | 380 | 711 | 294 |
| Other income | 194 | 187 | 184 | 257 | 249 |
| Personal taxes | 2,408 | 2,653 | 2,683 | 1,966 | 603 |
| Federal income taxes | 1,696 | 1,888 | 1,912 | 1,334 | 287 |
| State and local income taxes | 534 | 572 | 578 | 440 | 257 |
| Other taxes | 177 | 193 | 193 | 192 | 59 |
| Income after taxes | 56,304 | 58,686 | 58,109 | 72,029 | 38,782 |

See footnotes at end of table.

Table 2100. Race of reference person: Average annual expenditures and characteristics, 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 ¹ | Asian | |
| Addenda: | | | | | |
| Net change in total assets and liabilities | - \$9,495 | - \$9,870 | - \$9,302 | - \$22,985 | - \$6,742 |
| Net change in total assets | 10,661 | 11,252 | 10,513 | 28,345 | 6,316 |
| Net change in total liabilities | 20,157 | 21,122 | 19,815 | 51,330 | 13,058 |
| Other financial information: | | | | | |
| Other money receipts | 530 | 587 | 593 | 456 | 109 |
| Mortgage principal paid on owned property | -2,092 | -2,239 | -2,176 | -3,712 | -1,008 |
| Estimated market value of owned home | 164,800 | 176,814 | 172,808 | 269,443 | 76,405 |
| Estimated monthly rental value of owned home | 833 | 880 | 870 | 1,101 | 484 |
| Gifts of goods and services | 1,091 | 1,159 | 1,158 | 1,185 | 587 |
| Food | 111 | 120 | 122 | 55 | 51 |
| Alcoholic beverages | 14 | 14 | 15 | ³ 6 | 9 |
| Housing | 233 | 246 | 249 | 161 | 131 |
| Housekeeping supplies | 31 | 33 | 34 | 11 | 20 |
| Household textiles | 13 | 14 | 14 | ³ 7 | ³ 11 |
| Appliances and miscellaneous housewares | 24 | 26 | 26 | ³ 18 | ³ 8 |
| Major appliances | 7 | 8 | 8 | ³ 3 | 2 |
| Small appliances and miscellaneous housewares | 17 | 18 | 18 | ³ 15 | ³ 6 |
| Miscellaneous household equipment | 66 | 72 | 73 | 34 | 23 |
| Other housing | 98 | 102 | 103 | 92 | 69 |
| Apparel and services | 205 | 213 | 214 | 186 | 144 |
| Males, 2 and over | 48 | 49 | 50 | 39 | 39 |
| Females, 2 and over | 77 | 80 | 80 | 94 | 49 |
| Children under 2 | 37 | 39 | 39 | 32 | 23 |
| Other apparel products and services | 42 | 44 | 45 | ³ 21 | 33 |
| Jewelry and watches | 22 | 24 | 24 | ³ 10 | 7 |
| All other apparel products and services | 21 | 20 | 20 | ³ 11 | 26 |
| Transportation | 58 | 57 | 58 | 42 | 62 |
| Health care | 44 | 49 | 50 | ³ 37 | ³ 5 |
| Entertainment | 74 | 80 | 82 | 33 | 33 |
| Toys, games, arts and crafts, and tricycles | 25 | 27 | 28 | 10 | 10 |
| Other entertainment | 49 | 52 | 53 | 23 | 23 |
| Personal care products and services | 16 | 17 | 16 | 62 | 8 |
| Reading | 1 | 1 | 1 | (²) | (²) |
| Education | 247 | 268 | 257 | 526 | 98 |
| All other gifts | 88 | 94 | 95 | 78 | 46 |

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 Value less than or equal to 0.5.

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