

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998

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)	107,182	68,916	38,266	93,854	13,328	94,435	12,748	9,051	98,131
Consumer unit characteristics:									
Income before taxes ¹	\$41,622	\$50,578	\$25,854	\$42,965	\$32,427	\$43,066	\$29,378	\$31,073	\$42,681
Income after taxes ¹	38,358	46,447	24,119	39,541	30,259	39,596	27,860	29,210	39,277
Age of reference person	47.6	52.1	39.6	47.2	50.9	48.0	45.1	41.8	48.2
Average number in consumer unit:									
Persons	2.5	2.7	2.2	2.5	2.6	2.5	2.8	3.2	2.4
Children under 18 .....	.7	.7	.6	.7	.7	.6	1.0	1.2	.6
Persons 65 and over .....	.3	.4	.1	.3	.4	.3	.2	.2	.3
Earners	1.3	1.4	1.2	1.3	1.3	1.4	1.2	1.5	1.3
Vehicles	2.0	2.4	1.2	1.9	2.5	2.1	1.3	1.6	2.0
Percent distribution:									
Sex of reference person:									
Male	58	63	49	57	60	60	39	59	58
Female	42	37	51	43	40	40	61	41	42
Housing tenure:									
Homeowner	64	100	n.a.	62	82	67	46	42	66
With mortgage	39	60	n.a.	39	39	40	30	28	40
Without mortgage	26	40	n.a.	23	43	27	16	14	27
Renter	36	n.a.	100	38	18	33	54	58	34
Race of reference person:									
Black	12	8	18	13	5	n.a.	100	6	12
White and other	88	92	82	87	95	100	n.a.	94	88
Education of reference person:									
Elementary (1-8)	7	6	7	6	9	6	8	23	5
High school (9-12)	39	37	41	37	50	37	50	45	38
College	54	56	51	56	41	56	42	30	56
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	1	2	(²)
At least one vehicle owned or leased	87	95	72	86	94	89	71	81	87
Average annual expenditures	\$35,535	\$41,452	\$24,859	\$36,349	\$29,813	\$36,848	\$25,796	\$30,013	\$36,044
Food	13.5	13.1	14.9	13.4	14.3	13.4	14.4	17.0	13.3
Food at home	7.8	7.5	8.7	7.7	8.7	7.7	9.3	11.2	7.6
Cereals and bakery products	1.2	1.2	1.3	1.2	1.4	1.2	1.3	1.5	1.2
Cereals and cereal products .....	.4	.4	.5	.4	.5	.4	.5	.6	.4
Bakery products .....	.8	.8	.8	.8	.9	.8	.8	1.0	.8
Meats, poultry, fish, and eggs	2.0	1.9	2.3	2.0	2.2	1.9	3.1	3.5	1.9
Beef .....	.6	.6	.7	.6	.7	.6	.7	1.1	.6
Pork .....	.4	.4	.5	.4	.5	.4	.7	.7	.4
Other meats .....	.3	.2	.3	.3	.3	.3	.3	.4	.2
Poultry .....	.4	.4	.5	.4	.4	.4	.7	.6	.4
Fish and seafood .....	.3	.3	.3	.3	.2	.3	.5	.4	.3
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.2	.1
Dairy products .....	.8	.8	.9	.8	1.0	.9	.8	1.2	.8
Fresh milk and cream .....	.3	.3	.4	.3	.4	.3	.3	.5	.3
Other dairy products .....	.5	.5	.5	.5	.6	.5	.5	.6	.5
Fruits and vegetables	1.3	1.3	1.5	1.3	1.4	1.3	1.6	2.0	1.3
Fresh fruits .....	.4	.4	.5	.4	.4	.4	.5	.7	.4
Fresh vegetables .....	.4	.4	.5	.4	.4	.4	.5	.7	.4
Processed fruits .....	.3	.3	.3	.3	.3	.3	.4	.4	.3
Processed vegetables .....	.2	.2	.2	.2	.3	.2	.3	.3	.2

See footnotes at end of table.

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — 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	2.4	2.3	2.7	2.4	2.8	2.4	2.4	3.1	2.4
Sugar and other sweets .....	.3	.3	.3	.3	.4	.3	.3	.3	.3
Fats and oils .....	.2	.2	.2	.2	.3	.2	.3	.3	.2
Miscellaneous foods	1.1	1.0	1.2	1.1	1.2	1.1	1.1	1.4	1.1
Nonalcoholic beverages .....	.6	.6	.8	.6	.8	.6	.7	1.0	.6
Food prepared by consumer unit on out-of-town trips .....	.2	.2	.1	.1	.2	.2	.1	.1	.2
Food away from home	5.7	5.5	6.2	5.7	5.6	5.8	5.1	5.8	5.7
Alcoholic beverages .....	.9	.8	1.1	.9	.7	.9	.6	.9	.9
Housing	33.0	32.1	35.4	33.5	28.6	32.7	36.0	33.6	32.9
Shelter	18.8	17.3	23.2	19.5	13.1	18.7	20.3	20.5	18.7
Owned dwellings	11.9	15.8	.2	12.2	9.8	12.2	9.3	8.6	12.2
Mortgage interest and charges	6.9	9.2	.1	7.1	5.2	7.0	5.9	5.5	7.0
Property taxes	2.9	3.8	(³)	2.9	2.2	2.9	2.0	1.6	3.0
Maintenance, repairs, insurance, other expenses	2.2	2.9	(³)	2.2	2.4	2.3	1.4	1.5	2.2
Rented dwellings	5.6	.1	22.1	6.0	2.2	5.1	10.2	11.1	5.1
Other lodging	1.3	1.4	.9	1.3	1.0	1.3	.7	.7	1.3
Utilities, fuels, and public services	6.8	6.9	6.4	6.6	8.2	6.5	9.6	7.0	6.8
Natural gas .....	.8	.8	.7	.8	.5	.8	1.3	.9	.8
Electricity	2.6	2.7	2.3	2.5	3.7	2.5	3.6	2.4	2.6
Fuel oil and other fuels .....	.2	.3	.1	.2	.7	.2	.2	.1	.2
Telephone services	2.3	2.1	2.9	2.3	2.7	2.2	3.5	2.7	2.3
Water and other public services .....	.8	.9	.4	.8	.7	.8	.9	.8	.8
Household operations	1.5	1.7	1.2	1.6	1.1	1.6	1.3	1.2	1.6
Personal services .....	.7	.7	.7	.8	.5	.7	.8	.7	.7
Other household expenses .....	.8	.9	.4	.8	.6	.8	.5	.4	.8
Housekeeping supplies	1.4	1.4	1.1	1.3	1.6	1.4	.9	1.3	1.4
Laundry and cleaning supplies .....	.3	.3	.3	.3	.4	.3	.4	.5	.3
Other household products .....	.7	.7	.4	.6	.7	.7	.4	.6	.7
Postage and stationery .....	.4	.4	.3	.4	.4	.4	.2	.3	.4
Household furnishings and equipment	4.5	4.8	3.6	4.5	4.7	4.6	3.9	3.7	4.6
Household textiles .....	.3	.3	.2	.3	.3	.3	.2	.3	.3
Furniture	1.1	1.1	.9	1.1	1.1	1.1	1.0	1.0	1.1
Floor coverings .....	.4	.4	.3	.4	.3	.4	.4	.1	.4
Major appliances .....	.5	.5	.3	.5	.5	.4	.6	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	2.1	2.2	1.7	2.0	2.3	2.1	1.5	1.7	2.1
Apparel and services	4.7	4.5	5.4	4.7	4.4	4.5	6.5	6.4	4.6
Men and boys	1.1	1.1	1.3	1.1	1.1	1.1	1.6	1.2	1.1
Men, 16 and over .....	.9	.8	1.0	.9	.8	.9	1.1	.8	.9
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.5	.3	.2
Women and girls	1.8	1.8	1.9	1.8	1.8	1.8	2.2	2.4	1.8
Women, 16 and over	1.5	1.5	1.6	1.6	1.4	1.5	1.8	1.9	1.5
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.4	.5	.3
Children under 2 .....	.2	.2	.3	.2	.2	.2	.3	.4	.2
Footwear .....	.8	.7	.9	.8	.9	.7	1.5	1.6	.7
Other apparel products and services .....	.8	.7	1.0	.8	.6	.7	1.0	.9	.7
Transportation	18.6	19.0	17.5	18.3	21.3	18.6	18.4	19.8	18.5
Vehicle purchases (net outlay)	8.3	8.6	7.6	8.1	10.0	8.3	8.4	9.4	8.3
Cars and trucks, new	3.9	4.5	2.2	3.9	4.0	3.9	3.9	3.7	3.9
Cars and trucks, used	4.3	4.0	5.3	4.1	5.8	4.3	4.6	5.6	4.2
Other vehicles .....	.1	.1	.1	.1	.4	.2	(⁵)	4.1	.1
Gasoline and motor oil	2.9	2.9	2.9	2.7	4.0	2.9	2.9	3.2	2.8

See footnotes at end of table.

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — 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	6.2	6.4	5.8	6.2	6.5	6.2	6.0	5.9	6.2
Vehicle finance charges .....	.9	.9	.8	.9	1.3	.9	1.0	.9	.9
Maintenance and repairs	1.8	1.8	1.8	1.8	1.9	1.8	1.8	1.7	1.8
Vehicle insurance	2.1	2.1	2.0	2.1	2.2	2.1	2.2	2.2	2.1
Vehicle rental, leases, licenses, other charges	1.4	1.5	1.2	1.5	1.1	1.5	1.0	1.1	1.5
Public transportation	1.2	1.2	1.3	1.3	.8	1.2	1.1	1.2	1.2
Health care	5.4	5.8	4.1	5.2	7.1	5.5	4.1	3.7	5.5
Health insurance	2.6	2.8	2.0	2.5	3.4	2.6	2.3	1.8	2.6
Medical services	1.5	1.7	1.1	1.5	1.9	1.6	.9	1.0	1.6
Drugs	1.0	1.1	.7	.9	1.4	1.0	.8	.6	1.0
Medical supplies .....	.3	.3	.2	.3	.3	.3	.2	.2	.3
Entertainment	4.9	5.0	4.5	4.9	5.3	5.1	3.4	3.8	5.0
Fees and admissions	1.3	1.3	1.0	1.3	1.0	1.3	.7	.8	1.3
Television, radios, sound equipment	1.5	1.4	1.8	1.5	1.4	1.5	1.6	1.7	1.5
Pets, toys, and playground equipment .....	.9	1.0	.7	.9	1.1	1.0	.6	.6	1.0
Other entertainment supplies, equipment, and services	1.2	1.3	1.0	1.1	1.9	1.3	.5	.7	1.3
Personal care products and services	1.1	1.1	1.2	1.1	1.1	1.1	1.5	1.1	1.1
Reading .....	.5	.5	.4	.5	.4	.5	.3	.2	.5
Education	1.6	1.5	2.1	1.7	.8	1.7	1.4	1.1	1.7
Tobacco products and smoking supplies .....	.8	.7	1.1	.7	1.2	.8	.8	.5	.8
Miscellaneous	2.4	2.4	2.4	2.3	3.1	2.4	2.3	2.3	2.4
Cash contributions	3.1	3.4	2.3	3.2	2.5	3.2	2.2	1.8	3.2
Personal insurance and pensions	9.5	10.2	7.5	9.6	9.2	9.6	8.1	7.8	9.6
Life and other personal insurance	1.1	1.3	.6	1.1	1.3	1.1	1.1	.6	1.2
Pensions and Social Security	8.4	8.9	6.9	8.5	7.9	8.5	7.0	7.2	8.5
Sources of income and personal taxes: ¹									
Money income before taxes	\$41,622	\$50,578	\$25,854	\$42,965	\$32,427	\$43,066	\$29,378	\$31,073	\$42,681
Wages and salaries	79.0	78.0	82.5	79.8	72.0	78.8	82.0	84.9	78.6
Self-employment income	5.4	5.8	3.8	5.2	7.0	5.7	2.0	4.1	5.5
Social Security, private and government retirement	11.1	12.3	7.0	10.5	16.8	11.1	10.6	6.4	11.4
Interest, dividends, rental income, other property income	2.1	2.4	.9	2.1	2.2	2.2	.4	.4	2.2
Unemployment and workers' compensation, veterans' benefits .....	.5	.4	.7	.5	.6	.4	.8	.7	.4
Public assistance, supplemental security income, food stamps .....	.8	.3	2.5	.8	.9	.6	3.0	1.9	.7
Regular contributions for support .....	.6	.4	1.3	.7	.3	.6	.6	1.0	.6
Other income .....	.5	.3	1.3	.6	.3	.5	.5	.6	.5
Personal taxes	7.8	8.2	6.7	8.0	6.7	8.1	5.2	6.0	8.0
Federal income taxes	5.9	6.1	5.3	6.1	4.9	6.1	3.7	4.7	6.0
State and local income taxes	1.5	1.5	1.4	1.5	1.3	1.5	1.3	1.1	1.5
Other taxes .....	.4	.5	(³)	.4	.5	.4	.2	.1	.4
Income after taxes	92.2	91.8	93.3	92.0	93.3	91.9	94.8	94.0	92.0

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
² Value less than 0.5.
³ Value less than 0.05.

⁴ Data are likely to have large sampling errors.
⁵ No data reported.
n.a. Not applicable.