

**Table 10. Origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995**

Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Number of consumer units (in thousands)	103,123	8,000	95,123	84,870	10,254
<b>Consumer unit characteristics:</b>					
<b>Income before taxes</b> <sup>1</sup>	\$36,918	\$27,203	\$37,791	\$39,189	\$25,460
<b>Income after taxes</b> <sup>1</sup>	33,864	25,561	34,610	35,818	23,961
<b>Age of reference person</b>	48.0	40.8	48.6	48.9	46.1
<b>Average number in consumer unit:</b>					
Persons	2.5	3.4	2.5	2.4	2.8
Children under 18	0.7	1.3	0.6	0.6	1.0
Persons 65 and over	0.3	0.2	0.3	0.3	0.2
Earners	1.3	1.5	1.3	1.4	1.1
Vehicles	1.9	1.6	2.0	2.0	1.2
<b>Percent distribution:</b>					
<b>Sex of reference person:</b>					
Male	62	64	62	65	44
Female	38	36	38	35	56
<b>Housing tenure:</b>					
Homeowner	64	41	66	69	44
With mortgage	38	27	39	40	26
Without mortgage	26	14	27	28	19
Renter	36	59	34	31	56
<b>Race of reference person:</b>					
Black	11	3	12	1	100
White and other	89	97	88	99	0
<b>Education of reference person:</b>					
Elementary (1-8)	9	24	7	7	10
High school (9-12)	44	45	44	42	56
College	47	29	49	50	34
Never attended and other	0	2	0	0	0
<b>At least one vehicle owned</b>	86	78	86	88	69
<b>Average annual expenditures:</b>					
<b>Food</b>	4,505	4,677	4,490	4,639	3,322
Food at home	2,803	3,370	2,753	2,803	2,367
Cereals and bakery products	441	454	440	450	361
Cereals and cereal products	165	203	162	162	158
Bakery products	276	251	278	288	204

See footnotes at end of table.

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Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Meats, poultry, fish, and eggs	752	1,097	722	708	833
Beef	228	331	218	220	207
Pork	156	229	150	141	212
Other meats	104	121	102	102	102
Poultry	138	205	132	128	163
Fish and seafood	97	148	93	90	115
Eggs	30	62	27	27	34
Dairy products	297	347	292	304	200
Fresh milk and cream	123	179	118	122	86
Other dairy products	174	168	174	182	114
Fruits and vegetables	457	593	445	453	377
Fresh fruits	144	202	139	142	112
Fresh vegetables	137	185	133	137	107
Processed fruits	96	117	94	94	89
Processed vegetables	80	89	79	80	68
Other food at home	856	879	854	887	596
Sugar and other sweets	112	96	114	117	90
Fats and oils	82	113	80	80	73
Miscellaneous foods	377	386	376	393	243
Nonalcoholic beverages	240	258	239	247	177
Food prep by cu, out-of-town trips	45	27	47	51	13
Food away from home	1,702	1,308	1,736	1,836	954
<b>Alcoholic beverages</b>	277	197	284	303	138
<b>Housing</b>	10,458	9,212	10,564	10,886	7,932
Shelter	5,928	5,566	5,959	6,157	4,317
Owned dwellings	3,749	2,352	3,866	4,119	1,771
Mortgage interest and charges	2,104	1,520	2,153	2,297	963
Property taxes	930	466	969	1,036	419
Maintenance, repairs, insurance, other expenses	715	367	744	787	389
Rented dwellings	1,788	3,100	1,678	1,591	2,397
Other lodging	391	113	415	447	149
Utilities, fuels, and public services	2,191	1,957	2,210	2,209	2,218
Natural gas	268	223	272	266	325
Electricity	869	693	884	888	852
Fuel oil and other fuels	86	19	92	98	42
Telephone services	708	796	700	692	772
Water and other public services	259	225	262	266	228
Household operations	509	317	525	552	299
Personal services	258	212	262	269	207
Other household expenses	250	104	263	283	92
Housekeeping supplies	430	387	433	459	236

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Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Laundry and cleaning supplies	110	160	106	107	98
Other household products	194	158	197	210	94
Postage and stationery	125	70	130	141	44
Household furnishings and equipment	1,401	986	1,437	1,509	862
Household textiles	100	59	104	111	47
Furniture	327	274	331	330	338
Floor coverings	177	122	182	201	33
Major appliances	155	117	158	157	169
Small appliances, miscellaneous housewares	85	50	88	94	41
Miscellaneous household equipment	557	363	573	616	234
<b>Apparel and services</b>	<b>1,704</b>	<b>1,719</b>	<b>1,702</b>	<b>1,682</b>	<b>1,860</b>
Men and boys	425	422	425	432	372
Men, 16 and over	329	309	331	344	224
Boys, 2 to 15	96	113	94	87	148
Women and girls	660	506	674	670	707
Women, 16 and over	559	398	573	571	589
Girls, 2 to 15	101	108	101	99	118
Children under 2	81	158	74	72	87
Footwear	278	334	273	252	443
Other apparel products and services	259	298	256	257	251
<b>Transportation</b>	<b>6,014</b>	<b>5,114</b>	<b>6,090</b>	<b>6,284</b>	<b>4,492</b>
Vehicle purchases (net outlay)	2,638	2,470	2,653	2,718	2,116
Cars and trucks, new	1,198	868	1,225	1,252	1,004
Cars and trucks, used	1,406	1,601	1,390	1,429	1,067
Other vehicles	34	0	37	36	45
Gasoline and motor oil	1,006	890	1,015	1,053	706
Other vehicle expenses	2,015	1,436	2,064	2,140	1,436
Vehicle finance charges	260	173	268	269	253
Maintenance and repairs	653	477	668	689	501
Vehicle insurance	712	527	728	756	496
Vehicle rental, leases, licenses, other charges	389	259	400	426	186
Public transportation	355	318	358	373	235
<b>Health care</b>	<b>1,732</b>	<b>1,055</b>	<b>1,789</b>	<b>1,878</b>	<b>1,057</b>
Health insurance	860	477	893	931	572
Medical services	512	394	521	557	223
Drugs	280	139	292	301	217
Medical supplies	80	45	83	88	45
<b>Entertainment</b>	<b>1,612</b>	<b>1,058</b>	<b>1,659</b>	<b>1,747</b>	<b>936</b>
Fees and admissions	433	231	450	486	147
Television, radios, sound equipment	542	459	549	553	516
Pets, toys, and playground equipment	322	173	335	362	120
Other supplies, equipment, and services	315	195	325	346	153

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Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
<b>Personal care products and services</b>	403	369	406	411	372
<b>Reading</b>	162	74	170	182	73
<b>Education</b>	471	292	487	520	215
<b>Tobacco products and smoking supplies</b>	269	142	279	292	178
<b>Miscellaneous</b>	766	526	787	828	450
<b>Cash contributions</b>	925	378	971	1,016	593
<b>Personal insurance and pensions</b>	2,964	1,932	3,051	3,200	1,816
Life and other personal insurance	373	189	389	394	345
Pensions and Social Security	2,591	1,743	2,663	2,807	1,470
<b>Sources of income and taxes: <sup>1</sup></b>					
<b>Money income before taxes</b>	36,918	27,203	37,791	39,189	25,460
Wages and salaries	28,474	22,582	29,003	29,982	20,369
Self-employment income	2,034	842	2,141	2,330	474
Social Security, private and government retirement	4,355	1,446	4,616	4,832	2,713
Interest, dividends, rental income, other property income	861	218	919	1,014	84
Unemployment and workers' compensation, veterans' benefit	279	354	272	278	219
Public assistance, supplemental security, income, food stamps	462	1,313	386	285	1,280
Regular contributions for support	273	184	281	287	229
Other income	180	264	173	181	94
<b>Personal taxes <sup>1</sup></b>	3,054	1,642	3,180	3,371	1,500
Federal income taxes	2,235	1,208	2,327	2,467	1,091
State and local income taxes	640	364	665	700	356
Other taxes	179	69	188	204	53
<b>Income after taxes <sup>1</sup></b>	33,864	25,561	34,610	35,818	23,961
<b>Addenda:</b>					
<b>Net change in total assets and liabilities</b>					

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Item	All consumer units	Hispanic	Non-Hispanic		
			Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Net change in total assets	-969	-714	-990	-1,079	-256
Net change in total liabilities	3,102	2,759	3,131	3,344	1,368
<b>Other financial information</b>	4,071	3,473	4,122	4,423	1,624
Other money receipts	462	58	496	548	62
Mortgage principal paid, owned property	-1,063	-525	-1,108	-1,185	-467
Estimated market value of owned home	71,655	41,049	74,229	79,446	31,046
Estimated monthly rental value of owned home	496	297	512	543	259
<b>Gifts of goods and services</b>	986	493	1,028	1,082	595
Food	88	28	93	99	41
Housing	250	88	264	282	115
Housekeeping supplies	38	18	39	43	13
Household textiles	10	6	11	11	6
Appliances and miscellaneous housewares	27	6	29	32	11
Major appliances	5	1	5	5	5
Small appliances and miscellaneous houseware	23	4	24	26	7
Miscellaneous household equipment	66	21	70	77	16
Other housing	108	39	114	120	68
Apparel and services	258	246	259	261	242
Males 2 and over	70	41	72	74	56
Females 2 and over	94	86	94	96	84
Children under 2	40	76	36	36	35
Other apparel products and services	55	42	56	55	68
Jewelry and watches	27	8	28	31	6
All other apparel products and services	29	34	28	24	62
Transportation	48	23	50	54	20
Health care	22	3	24	25	11
Entertainment	86	37	91	98	30
Toys, games, hobbies, and tricycles	29	22	30	32	13
Other entertainment	57	15	61	66	17
Education	120	15	129	137	59
All other gifts	114	52	119	125	76

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors