

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

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)	108,465	70,469	37,996	95,174	13,291	95,293	13,172	9,111	99,354
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$53,056	\$27,514	\$45,597	\$32,414	\$45,688	\$30,427	\$33,803	\$44,955
Income after taxes ¹	40,652	48,921	25,723	42,071	30,708	42,166	28,865	31,468	41,561
Age of reference person	47.9	52.1	40.1	47.5	50.9	48.3	44.9	41.2	48.5
Average number in consumer unit:									
Persons	2.5	2.6	2.3	2.5	2.5	2.5	2.7	3.5	2.4
Children under 187	.7	.7	.7	.6	.6	.9	1.3	.6
Persons 65 and over3	.4	.2	.3	.4	.3	.2	.2	.3
Earners	1.3	1.4	1.2	1.4	1.3	1.4	1.3	1.6	1.3
Vehicles	1.9	2.3	1.2	1.9	2.4	2.0	1.3	1.6	2.0
Percent distribution:									
Sex of reference person:									
Male	55	59	47	54	58	57	39	57	55
Female	45	41	53	46	42	43	61	43	45
Housing tenure:									
Homeowner	65	100	n.a.	63	82	68	47	44	67
With mortgage	38	59	n.a.	38	37	39	29	30	39
Without mortgage	27	41	n.a.	24	45	28	17	14	28
Renter	35	n.a.	100	37	18	32	53	56	33
Race of reference person:									
Black	12	9	19	13	5	n.a.	100	4	13
White and other	88	91	81	87	95	100	n.a.	96	87
Education of reference person:									
Elementary (1-8)	6	6	7	6	10	6	8	22	5
High school (9-12)	39	38	41	38	49	38	48	45	38
College	55	56	52	57	41	56	44	32	57
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	1	(²)
At least one vehicle owned or leased	87	95	73	86	92	89	73	82	88
Average annual expenditures	\$36,995	\$42,753	\$26,310	\$37,871	\$30,817	\$38,323	\$27,340	\$33,044	\$37,356
Food	5,031	5,580	4,009	5,145	4,262	5,149	4,146	5,493	4,986
Food at home	2,915	3,205	2,376	2,949	2,688	2,948	2,665	3,556	2,854
Cereals and bakery products	448	495	361	455	405	454	405	495	444
Cereals and cereal products	160	172	137	162	143	159	168	204	156
Bakery products	288	323	224	292	262	295	236	291	288
Meats, poultry, fish, and eggs	749	808	638	758	687	732	878	1,097	716
Beef	220	245	173	218	237	219	225	331	210
Pork	157	172	129	156	158	151	200	230	150
Other meats	97	106	81	98	90	98	94	128	94
Poultry	136	142	125	141	105	131	172	206	129
Fish and seafood	106	111	98	112	67	100	151	142	103
Eggs	32	33	32	33	29	32	36	60	30
Dairy products	322	357	257	323	319	334	233	377	317
Fresh milk and cream	122	132	104	121	132	127	87	165	118
Other dairy products	200	226	153	202	187	207	146	211	199
Fruits and vegetables	500	549	407	509	436	508	439	663	484
Fresh fruits	152	169	121	158	119	156	128	216	147
Fresh vegetables	149	162	124	151	130	153	116	224	141
Processed fruits	113	125	90	116	94	114	108	134	111
Processed vegetables	86	93	72	84	93	85	86	89	85

See footnotes at end of table.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — 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	\$896	\$995	\$713	\$905	\$841	\$921	\$710	\$924	\$894
Sugar and other sweets	112	124	89	111	113	114	96	111	112
Fats and oils	84	91	69	84	83	83	87	104	82
Miscellaneous foods	420	468	330	426	379	434	312	393	422
Nonalcoholic beverages	242	264	201	243	236	247	201	279	239
Food prepared by consumer unit on out-of-town trips	39	48	24	41	29	43	14	38	40
Food away from home	2,116	2,376	1,633	2,196	1,574	2,201	1,482	1,937	2,132
Alcoholic beverages	318	320	313	335	202	339	158	269	322
Housing	12,057	13,647	9,105	12,550	8,526	12,380	9,707	11,001	12,154
Shelter	7,016	7,552	6,022	7,429	4,057	7,225	5,501	6,778	7,038
Owned dwellings	4,525	6,926	71	4,720	3,127	4,780	2,675	3,186	4,647
Mortgage interest and charges	2,547	3,905	29	2,677	1,617	2,670	1,660	1,918	2,605
Property taxes	1,123	1,717	23	1,172	779	1,193	620	634	1,168
Maintenance, repairs, insurance, other expenses	854	1,304	19	871	731	918	395	635	874
Rented dwellings	2,027	56	5,681	2,211	705	1,936	2,683	3,420	1,899
Other lodging	465	569	270	498	226	509	142	171	491
Utilities, fuels, and public services	2,377	2,796	1,600	2,376	2,391	2,374	2,403	2,124	2,401
Natural gas	270	334	151	288	143	267	296	228	274
Electricity	899	1,068	585	878	1,049	900	894	743	914
Fuel oil and other fuels	74	103	22	59	181	79	41	30	78
Telephone services	849	905	745	854	812	837	934	872	847
Water and other public services	285	386	97	295	207	291	239	251	288
Household operations	666	837	348	710	349	695	457	470	684
Personal services	323	376	224	342	184	328	283	269	328
Other household expenses	343	461	124	368	165	367	173	201	356
Housekeeping supplies	498	606	298	499	491	516	362	445	503
Laundry and cleaning supplies	121	138	89	119	138	120	131	158	118
Other household products	250	319	121	252	236	262	156	211	253
Postage and stationery	127	148	88	129	117	134	75	77	132
Household furnishings and equipment	1,499	1,856	836	1,536	1,237	1,570	984	1,184	1,529
Household textiles	114	141	63	117	93	117	93	110	114
Furniture	365	433	240	383	238	374	304	352	366
Floor coverings	44	62	10	45	32	47	22	27	45
Major appliances	183	233	91	185	168	188	147	158	185
Small appliances, miscellaneous housewares	102	129	51	105	82	108	53	85	103
Miscellaneous household equipment	692	859	381	701	624	736	364	453	714
Apparel and services	1,743	1,926	1,403	1,818	1,224	1,725	1,877	2,071	1,712
Men and boys	421	478	315	435	323	428	369	525	411
Men, 16 and over	328	375	241	343	229	342	224	391	322
Boys, 2 to 15	93	103	74	93	95	86	145	134	89
Women and girls	655	741	495	679	490	645	726	651	655
Women, 16 and over	548	621	410	569	407	544	574	479	554
Girls, 2 to 15	107	120	85	111	84	101	152	172	101
Children under 2	67	65	70	68	56	66	72	114	62
Footwear	303	320	272	315	226	282	464	490	285
Other apparel products and services	297	321	251	320	127	304	245	291	297
Transportation	7,011	8,118	4,959	6,973	7,288	7,275	5,106	6,801	7,031
Vehicle purchases (net outlay)	3,305	3,807	2,375	3,221	3,909	3,434	2,374	3,362	3,300
Cars and trucks, new	1,628	2,008	922	1,644	1,510	1,728	903	1,352	1,653
Cars and trucks, used	1,641	1,749	1,442	1,540	2,365	1,665	1,471	1,959	1,612
Other vehicles	36	50	311	36	34	41	(4)	350	35
Gasoline and motor oil	1,055	1,209	768	1,036	1,187	1,096	757	1,116	1,049

See footnotes at end of table.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — 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	\$2,254	\$2,645	\$1,528	\$2,289	\$2,007	\$2,333	\$1,683	\$1,979	\$2,279
Vehicle finance charges	320	376	218	309	400	328	267	276	325
Maintenance and repairs	664	770	468	674	592	690	475	586	671
Vehicle insurance	756	888	512	768	674	779	591	672	764
Vehicle rental, leases, licenses, other charges	513	612	329	537	342	535	350	445	519
Public transportation	397	456	289	427	185	412	292	344	402
Health care	1,959	2,441	1,065	1,934	2,134	2,078	1,093	1,119	2,036
Health insurance	923	1,151	498	905	1,050	972	564	534	958
Medical services	558	706	283	561	534	602	239	313	580
Drugs	370	447	226	359	445	388	235	211	385
Medical supplies	109	136	58	109	106	116	56	62	113
Entertainment	1,891	2,298	1,135	1,921	1,674	2,022	936	1,245	1,950
Fees and admissions	459	567	258	490	236	498	175	253	478
Television, radios, sound equipment	608	669	495	623	499	615	558	554	613
Pets, toys, and playground equipment	346	423	202	336	411	375	131	211	358
Other entertainment supplies, equipment, and services	478	640	179	472	527	534	72	226	502
Personal care products and services	408	471	291	419	337	409	401	404	409
Reading	159	193	98	164	126	170	81	71	168
Education	635	672	565	688	250	666	410	366	659
Tobacco products and smoking supplies	300	294	312	287	391	313	208	172	312
Miscellaneous	867	1,030	564	872	834	908	570	637	888
Cash contributions	1,181	1,544	507	1,209	982	1,269	541	678	1,227
Personal insurance and pensions	3,436	4,219	1,985	3,555	2,586	3,620	2,107	2,718	3,502
Life and other personal insurance	394	525	152	402	343	406	308	191	413
Pensions and Social Security	3,042	3,693	1,833	3,153	2,243	3,214	1,799	2,528	3,089
Sources of income and personal taxes: ¹									
Money income before taxes	43,951	53,055	27,514	45,596	32,414	45,688	30,420	33,803	44,955
Wages and salaries	34,456	40,808	22,987	36,198	22,242	35,692	24,828	28,917	35,004
Self-employment income	2,603	3,503	980	2,529	3,128	2,804	1,043	1,753	2,687
Social Security, private and government retirement	4,798	6,395	1,915	4,654	5,805	5,017	3,088	1,754	5,099
Interest, dividends, rental income, other property income	1,104	1,575	256	1,184	544	1,234	99	138	1,200
Unemployment and workers' compensation, veterans' benefits	177	177	176	168	233	176	177	230	171
Public assistance, supplemental security income, food stamps	320	171	590	334	222	267	737	646	288
Regular contributions for support	262	225	328	277	155	267	222	196	268
Other income	230	201	282	251	83	231	225	169	236
Personal taxes	3,299	4,135	1,791	3,527	1,706	3,522	1,562	2,334	3,395
Federal income taxes	2,513	3,136	1,389	2,705	1,170	2,692	1,121	1,880	2,576
State and local income taxes	616	741	389	652	359	648	362	387	638
Other taxes	170	258	13	170	176	182	79	68	181
Income after taxes	40,652	48,921	25,723	42,071	30,708	42,166	28,865	31,468	41,561

See footnotes at end of table.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

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		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Addenda:									
Net change in total assets and liabilities	\$142	\$587	-\$684	-\$80	\$1,727	\$402	-\$1,741	-\$403	\$192
Net change in total assets	6,478	9,976	-10	6,668	5,117	7,011	2,621	6,679	6,460
Net change in total liabilities	6,336	9,389	674	6,748	3,390	6,609	4,363	7,082	6,268
Other financial information:									
Other money receipts	651	724	517	667	543	703	275	222	691
Mortgage principal paid on owned property	-1,366	-2,069	-64	-1,400	-1,124	-1,465	-655	-743	-1,424
Estimated market value of owned home	87,582	133,912	1,657	89,409	74,498	93,698	43,341	51,018	90,935
Estimated monthly rental value of owned home	592	910	3	609	469	626	345	366	613
Gifts of goods and services	1,083	1,321	642	1,124	801	1,142	655	749	1,114
Food	83	109	35	91	24	90	29	35	87
Housing	292	350	184	297	257	307	180	172	303
Housekeeping supplies	41	47	28	41	41	43	25	25	42
Household textiles	17	21	9	18	10	18	³ 10	³ 11	17
Appliances and miscellaneous									
housewares	32	43	12	33	27	35	10	16	34
Major appliances	9	10	5	9	7	9	³ 2	³ 2	9
Small appliances and miscellaneous									
housewares	24	33	7	24	21	26	8	14	25
Miscellaneous household equipment	66	83	35	67	59	70	38	26	70
Other housing	136	156	99	138	119	141	97	95	140
Apparel and services	210	236	161	216	165	209	212	256	205
Males, 2 and over	54	66	32	56	39	56	41	54	54
Females, 2 and over	71	83	48	72	61	71	72	73	71
Children under 2	33	38	24	32	38	32	39	40	32
Other apparel products and services	52	49	57	55	27	51	60	90	48
Jewelry and watches	27	21	37	29	8	28	14	44	25
All other apparel products and services	25	28	20	26	19	22	46	46	23
Transportation	63	79	33	63	66	65	52	60	64
Health care	40	53	16	39	45	45	7	7	43
Entertainment	98	120	58	101	75	107	34	50	103
Toys, games, hobbies, and tricycles	32	39	19	32	32	34	14	26	32
Other entertainment	66	81	39	70	43	73	20	24	70
Education	166	224	59	184	36	179	73	62	176
All other gifts	131	150	96	131	131	140	69	108	133

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.