

**Table 2100. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

Item	All consumer units	White and All Other Races, and Asian			Black or African-American
		Total	White and All Other Races <sup>1</sup>	Asian	
Number of consumer units (in thousands) .....	116,282	102,509	98,552	3,957	13,773
Consumer unit characteristics:					
Income before taxes .....	\$54,453	\$56,596	\$56,150	\$67,705	\$38,503
Income after taxes .....	52,287	54,207	53,751	65,574	37,996
Age of reference person .....	48.5	48.7	49.0	41.7	46.6
Average number in consumer unit:					
Persons .....	2.5	2.5	2.4	2.8	2.6
Children under 18 .....	.6	.6	.6	.7	.8
Persons 65 and over .....	.3	.3	.3	.2	.2
Earners .....	1.3	1.3	1.3	1.5	1.2
Vehicles .....	1.9	2.0	2.0	1.7	1.3
Percent distribution:					
Sex of reference person:					
Male .....	48	50	50	58	36
Female .....	52	50	50	42	64
Housing tenure:					
Homeowner .....	68	70	71	58	49
With mortgage .....	42	44	44	47	32
Without mortgage .....	25	26	27	12	18
Renter .....	32	30	29	42	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 (new UCC Q20032) .....	11	12	12	1	2
Not Hispanic or Latino (new UCC Q20032) .....	89	88	88	99	98
Education of reference person:					
Elementary (1-8) .....	5	5	5	3	7
High school (9-12) .....	35	34	35	18	46
College .....	59	60	60	78	47
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	90	90	86	74
Average annual expenditures .....	\$43,395	\$45,135	\$44,962	\$49,459	\$30,481
Food .....					
Food at home .....	5,781	5,987	5,958	6,742	4,265
Cereals and bakery products .....	3,347	3,428	3,418	3,689	2,749
Cereals and cereal products .....	461	471	469	527	388
Bakery products .....	154	154	151	243	152
Meats, poultry, fish, and eggs .....	307	317	318	284	236
Dairy products .....	880	877	872	1,021	898
Fruits and vegetables .....	265	272	274	231	216
Alcohol, tobacco, and other .....	181	177	177	183	208
Other .....	108	111	113	64	87
Poultry .....	156	152	150	192	186
Fish and seafood .....	128	124	117	305	157
Eggs .....	42	42	41	46	44
Dairy products .....	371	387	391	286	249
Fresh milk and cream .....	144	150	151	135	100
Other dairy products .....	226	237	240	151	149
Fruits and vegetables .....	561	577	566	870	442
Fresh fruits .....	187	195	189	329	130
Fresh vegetables .....	183	192	185	359	120
Processed fruits .....	110	110	110	118	107
Processed vegetables .....	82	81	82	63	86

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	White and All Other Races, and Asian			Black or African-American
		Total	White and All Other Races <sup>1</sup>	Asian	
Other food at home .....	\$1,075	\$1,116	\$1,121	\$985	\$772
Sugar and other sweets .....	128	133	133	137	94
Fats and oils .....	89	89	90	76	85
Miscellaneous foods .....	527	551	554	479	353
Nonalcoholic beverages .....	290	298	300	245	227
Food prepared by consumer unit on out-of-town trips .....	41	45	44	47	13
Food away from home .....	2,434	2,559	2,539	3,053	1,516
Alcoholic beverages .....	459	499	505	325	171
Housing .....	13,918	14,306	14,181	17,418	11,043
Shelter .....	7,998	8,212	8,071	11,728	6,411
Owned dwellings .....	5,324	5,615	5,530	7,734	3,165
Mortgage interest and charges .....	2,936	3,071	3,001	4,810	1,936
Property taxes .....	1,391	1,478	1,461	1,900	743
Maintenance, repairs, insurance, other expenses .....	997	1,066	1,068	1,024	486
Rented dwellings .....	2,201	2,081	2,022	3,537	3,097
Other lodging .....	473	516	519	458	149
Utilities, fuels, and public services .....	2,927	2,932	2,938	2,781	2,884
Natural gas .....	424	420	419	442	452
Electricity .....	1,064	1,061	1,069	876	1,088
Fuel oil and other fuels .....	121	130	133	40	52
Telephone services .....	990	986	982	1,078	1,025
Water and other public services .....	327	336	335	345	267
Household operations .....	753	791	788	885	466
Personal services .....	300	308	302	450	241
Other household expenses .....	453	484	486	435	225
Housekeeping supplies .....	594	625	630	472	374
Laundry and cleaning supplies .....	149	152	153	115	124
Other household products .....	290	309	313	217	152
Postage and stationery .....	155	163	164	140	98
Household furnishings and equipment .....	1,646	1,746	1,754	1,552	907
Household textiles .....	158	165	167	96	107
Furniture .....	417	429	426	513	326
Floor coverings .....	52	56	55	64	25
Major appliances .....	204	217	220	139	109
Small appliances, miscellaneous housewares .....	105	113	110	167	46
Miscellaneous household equipment .....	711	767	775	573	294
Apparel and services .....	1,816	1,823	1,821	1,885	1,765
Men and boys .....	406	416	411	548	334
Men, 16 and over .....	317	331	327	446	214
Boys, 2 to 15 .....	89	85	84	101	120
Women and girls .....	739	749	750	718	665
Women, 16 and over .....	631	643	644	614	544
Girls, 2 to 15 .....	108	106	106	104	120
Children under 2 .....	79	82	82	82	50
Footwear .....	329	304	304	313	508
Other apparel products and services .....	264	271	273	224	208
Transportation .....	7,801	8,181	8,166	8,556	4,976
Vehicle purchases (net outlay) .....	3,397	3,617	3,615	3,676	1,759
Cars and trucks, new .....	1,748	1,878	1,860	2,307	786
Cars and trucks, used .....	1,582	1,666	1,678	1,354	960
Other vehicles .....	66	74	76	315	313
Gasoline and motor oil .....	1,598	1,647	1,647	1,637	1,231

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	White and All Other Races, and Asian			Black or African-American
		Total	White and All Other Races <sup>1</sup>	Asian	
Other vehicle expenses .....	\$2,365	\$2,455	\$2,460	\$2,330	\$1,696
Vehicle finance charges .....	323	335	338	260	240
Maintenance and repairs .....	652	682	681	701	427
Vehicle insurance .....	964	994	995	954	745
Vehicle rental, leases, licenses, other charges .....	426	445	446	414	283
Public transportation .....	441	462	443	913	290
Health care .....	2,574	2,736	2,762	2,101	1,368
Health insurance .....	1,332	1,397	1,406	1,177	846
Medical services .....	648	706	714	502	220
Drugs .....	480	510	518	294	263
Medical supplies .....	114	124	124	127	39
Entertainment .....	2,218	2,377	2,401	1,789	1,040
Fees and admissions .....	528	574	572	614	185
Television, radios, sound equipment .....	788	805	806	792	657
Pets, toys, hobbies, and playground equipment ..	381	416	426	156	122
Other entertainment supplies, equipment, and services .....	522	583	597	227	75
Personal care products and services .....	581	592	595	506	503
Reading .....	130	141	142	112	53
Education .....	905	950	904	2,087	573
Tobacco products and smoking supplies .....	288	300	308	103	200
Miscellaneous .....	690	721	728	569	457
Cash contributions .....	1,408	1,485	1,501	1,089	835
Personal insurance and pensions .....	4,823	5,037	4,991	6,176	3,230
Life and other personal insurance .....	390	404	408	306	292
Pensions and Social Security .....	4,433	4,634	4,584	5,871	2,938
Sources of income and personal taxes:					
Money income before taxes .....	54,453	56,596	56,150	67,705	38,503
Wages and salaries .....	43,192	44,710	44,103	59,834	31,895
Self-employment income .....	3,008	3,277	3,280	3,197	1,006
Social Security, private and government retirement .....	5,848	6,118	6,273	2,251	3,840
Interest, dividends, rental income, other property income .....	1,261	1,396	1,409	1,073	251
Unemployment and workers' compensation, veterans' benefits .....	237	244	250	<sup>3</sup> 101	180
Public assistance, supplemental security income, food stamps .....	308	244	244	262	783
Regular contributions for support .....	413	421	412	654	348
Other income .....	187	185	179	332	199
Personal taxes .....	2,166	2,389	2,399	2,131	507
Federal income taxes .....	1,519	1,690	1,698	1,492	243
State and local income taxes .....	472	508	508	504	206
Other taxes .....	175	190	193	134	59
Income after taxes .....	52,287	54,207	53,751	65,574	37,996

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	White and All Other Races, and Asian			Black or African-American
		Total	White and All Other Races <sup>1</sup>	Asian	
Addenda:					
Net change in total assets and liabilities .....	- \$7,567	- \$8,315	- \$7,888	- \$18,951	- \$2,002
Net change in total assets .....	9,211	9,825	9,536	17,018	4,639
Net change in total liabilities .....	16,778	18,140	17,424	35,970	6,642
Other financial information:					
Other money receipts .....	556	619	635	213	89
Mortgage principal paid on owned property .....	-1,791	-1,915	-1,883	-2,706	-868
Estimated market value of owned home .....	137,639	147,051	144,933	199,819	67,585
Estimated monthly rental value of owned home ..	781	820	814	981	487
Gifts of goods and services .....	1,215	1,287	1,288	1,274	684
Food .....	74	79	76	158	35
Alcoholic beverages .....	20	21	21	27	10
Housing .....	283	302	306	212	140
Housekeeping supplies .....	61	64	65	41	41
Household textiles .....	19	20	21	37	39
Appliances and miscellaneous housewares .....	32	35	35	<sup>3</sup> 33	7
Major appliances .....	12	13	13	( <sup>2</sup> )	3
Small appliances and miscellaneous housewares .....	20	22	22	<sup>3</sup> 32	34
Miscellaneous household equipment .....	72	79	81	28	19
Other housing .....	99	104	104	103	64
Apparel and services .....	286	293	298	190	234
Males, 2 and over .....	76	79	80	61	50
Females, 2 and over .....	101	105	107	50	71
Children under 2 .....	38	41	41	26	21
Other apparel products and services .....	71	69	69	53	92
Jewelry and watches .....	24	26	27	<sup>3</sup> 19	8
All other apparel products and services .....	47	42	43	<sup>3</sup> 34	84
Transportation .....	51	55	56	38	16
Health care .....	49	53	53	<sup>3</sup> 56	18
Entertainment .....	78	83	85	52	39
Toys, games, arts and crafts, and tricycles .....	28	29	30	13	16
Other entertainment .....	51	54	55	40	23
Personal care products and services .....	29	29	29	38	26
Reading .....	1	1	1	<sup>3</sup> 1	( <sup>2</sup> )
Education .....	250	270	264	428	99
All other gifts .....	94	98	99	73	68

<sup>1</sup> All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.5 percent reporting more than one race.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.