

Table 10. **Origin of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1994**

Item	All consumer units	Hispanic	Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Number of consumer units (in thousands)	102,210	7,730	94,479	84,138	10,342
Consumer unit characteristics:					
Income before taxes ¹	\$36,181	\$26,750	\$37,000	\$38,468	\$24,350
Income after taxes ¹	33,098	24,996	33,802	35,105	22,564
Age of reference person	47.6	41.1	48.2	48.6	45.1
Average number in consumer unit:					
Persons	2.5	3.4	2.5	2.4	2.7
Children under 18	0.7	1.3	0.7	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	1.3	1.1
Vehicles	1.9	1.6	2.0	2.1	1.2
Percent distribution:					
Sex of reference person:					
Male	62	61	63	65	43
Female	38	39	37	35	57
Housing tenure:					
Homeowner	63	42	65	68	41
With mortgage	37	28	37	39	23
Without mortgage	26	14	27	29	18
Renter	37	58	35	32	59
Race of reference person:					
Black	11	3	12	1	100
White and other	89	97	88	99	0
Education of reference person:					
Elementary (1-8)	8	25	7	7	10
High school (9-12)	43	45	43	42	55
College	48	29	49	51	35
Never attended and other	0	1	0	0	0
At least one vehicle owned	86	80	86	89	67
Average annual expenditures:					
Food	4,411	4,496	4,404	4,522	3,423
Food at home	2,712	3,322	2,663	2,693	2,407
Cereals and bakery products	429	480	425	435	338
Cereals and cereal products	162	228	156	157	153
Bakery products	267	252	268	278	185
Meats, poultry, fish, and eggs	732	1,028	709	688	878
Beef	227	364	216	210	259
Pork	156	200	152	143	225
Other meats	94	114	92	93	89
Poultry	137	180	133	130	160

See footnotes at end of table.

Table 10. **Origin of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Hispanic	Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Fish and seafood	89	106	88	86	110
Eggs	30	64	27	26	35
Dairy products	289	341	285	296	193
Fresh milk and cream	127	183	123	126	94
Other dairy products	162	158	162	170	98
Fruits and vegetables	437	568	426	433	368
Fresh fruits	133	184	129	133	94
Fresh vegetables	135	190	130	133	107
Processed fruits	93	111	92	92	92
Processed vegetables	76	83	75	75	74
Other food at home	825	905	819	842	630
Sugar and other sweets	105	116	104	106	89
Fats and oils	79	107	77	78	69
Miscellaneous foods	362	389	359	370	268
Nonalcoholic beverages	233	267	230	235	191
Food prep by cu, out-of-town trips	46	26	48	52	14
Food away from home	1,698	1,174	1,741	1,829	1,016
Alcoholic beverages	278	211	283	299	158
Housing	10,106	8,938	10,202	10,531	7,508
Shelter	5,686	5,314	5,717	5,916	4,097
Owned dwellings	3,492	2,312	3,588	3,832	1,604
Mortgage interest and charges	1,919	1,557	1,948	2,081	871
Property taxes	922	450	960	1,030	397
Maintenance, repairs, insurance, other expenses	651	305	680	722	336
Rented dwellings	1,799	2,873	1,712	1,630	2,371
Other lodging	395	129	417	453	122
Utilities, fuels, and public services	2,189	1,962	2,207	2,211	2,174
Natural gas	283	220	288	280	349
Electricity	861	714	874	879	831
Fuel oil and other fuels	98	19	104	113	33
Telephone	690	793	681	675	737
Water and other public services	257	217	260	264	224
Household operations	490	354	501	531	262
Personal services	230	203	232	237	189
Other household expenses	260	150	269	293	74
Housekeeping supplies	393	358	396	411	276
Laundry and cleaning supplies	109	140	107	107	102
Other household products	174	171	174	181	117
Postage and stationery	110	46	115	122	57
Household furnishings and equipment	1,348	951	1,380	1,463	698
Household textiles	100	94	100	106	52
Furniture	318	287	321	335	205
Floor coverings	120	17	128	139	40
Major appliances	149	127	151	157	100
Small appliances, miscellaneous housewares	81	63	82	87	41
Miscellaneous household equipment	581	363	598	639	261

Table 10. **Origin of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Hispanic	Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Apparel and services	1,644	1,888	1,624	1,629	1,587
Men and boys	395	558	381	385	352
Men, 16 and over	305	376	299	304	259
Boys, 2 to 15	90	182	83	81	93
Women and girls	652	530	662	664	640
Women, 16 and over	552	402	564	569	523
Girls, 2 to 15	100	128	98	95	117
Children under 2	80	145	75	75	72
Footwear	254	406	241	237	275
Other apparel products and services	264	249	265	267	248
Transportation	6,044	4,847	6,142	6,371	4,275
Vehicle purchases (net outlay)	2,725	2,162	2,771	2,859	2,055
Cars and trucks, new	1,391	868	1,433	1,494	943
Cars and trucks, used	1,290	1,293	1,290	1,312	1,112
Other vehicles	44	0	48	54	0
Gasoline and motor oil	986	906	992	1,028	705
Other vehicle expenses	1,953	1,481	1,991	2,078	1,280
Vehicle finance charges	235	179	240	248	171
Maintenance and repairs	680	536	692	718	479
Vehicle insurance	690	521	703	733	464
Vehicle rental, leases, licenses, other charges	347	244	356	379	166
Public transportation	381	299	388	407	235
Health care	1,755	1,061	1,811	1,920	928
Health insurance	815	477	843	887	481
Medical services	571	397	585	631	213
Drugs	286	148	297	312	176
Medical supplies	83	39	87	90	58
Entertainment	1,567	937	1,618	1,724	759
Fees and admissions	439	194	459	498	143
Television, radios, sound equipment	533	461	539	551	442
Pets, toys, and playground equipment	289	171	298	321	113
Other supplies, equipment, and services	306	111	322	354	60
Personal care products and services	397	454	392	395	370
Reading	165	76	172	184	77
Education	460	335	470	498	243
Tobacco products and smoking supplies	259	137	268	277	203
Miscellaneous	749	579	762	804	424
Cash contributions	960	453	1,002	1,063	505
Personal insurance and pensions	2,938	2,022	3,012	3,164	1,783

Table 10. **Origin of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Hispanic	Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Life and other personal insurance	398	192	415	425	333
Pensions and Social Security	2,540	1,830	2,598	2,739	1,451
Sources of income and taxes: ¹					
Money income before taxes					
Wages and salaries	36,181	26,750	37,000	38,468	24,350
Self-employment income	27,795	22,043	28,295	29,360	19,114
Social Security, private and government retirement	1,870	906	1,954	2,124	489
Interest, dividends, rental income, other property income	4,200	1,611	4,425	4,617	2,770
Unemployment and workers' compensation, veterans' benefit	1,087	162	1,167	1,290	107
Public assistance, supplemental security, income, food stamps	316	350	313	326	205
Regular contributions for support	483	1,326	410	302	1,341
Other income	287	234	291	301	203
	142	119	144	147	120
Personal taxes ¹					
Federal income taxes	3,083	1,754	3,198	3,362	1,786
State and local income taxes	2,288	1,344	2,370	2,497	1,273
Other taxes	629	367	651	674	456
	166	43	177	191	57
Income after taxes ¹					
	33,098	24,996	33,802	35,105	22,564
Addenda:					
Net change in total assets and liabilities					
Net change in total assets	-562	-3,210	-345	-159	-1,856
Net change in total liabilities	3,960	4,251	3,937	4,309	906
	4,522	7,461	4,282	4,468	2,762
Other financial information					
Other money receipts	567	107	605	668	90
Mortgage principal paid, owned property	-1,107	-502	-1,157	-1,251	-388
Estimated market value of owned home	68,759	40,399	71,079	76,566	26,440
Estimated monthly rental value of owned home	473	318	485	517	228
Gifts of goods and services					
Food	1,008	595	1,041	1,108	493
Housing	84	40	88	95	26
Housekeeping supplies	262	115	274	294	111
Household textiles	38	5	40	44	13
Appliances and miscellaneous housewares	16	4	17	18	6
Major appliances	26	26	26	28	12
Small appliances and miscellaneous houseware	5	8	5	5	6
	21	18	21	23	6

Table 10. **Origin of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1994- Continued**

Item	All consumer units	Hispanic	Total Non-Hispanic	Non-Hispanic less Afro-American	Afro-American
Miscellaneous household equipment	65	32	68	74	15
Other housing	117	47	123	130	66
Apparel and services	246	270	244	254	162
Males 2 and over	64	103	61	64	33
Females 2 and over	94	65	96	99	76
Children under 2	35	42	34	35	26
Other apparel products and services	53	61	53	56	27
Jewelry and watches	26	11	27	30	4
All other apparel products and services	27	50	26	26	22
Transportation	56	21	59	57	74
Health care	35	24	36	39	6
Entertainment	84	38	87	94	32
Toys, games, hobbies, and tricycles	32	25	33	35	15
Other entertainment	51	13	54	59	18
Education	114	17	122	133	35
All other gifts	127	72	131	141	47

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://www.bls.gov/cex/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