

**Table 61. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units .....	100.0	64.3	35.7	87.6	12.4	88.1	11.9	8.4	91.6
Consumer unit characteristics (mean values):									
Income before taxes <sup>1</sup> .....	\$41,622	\$50,578	\$25,854	\$42,965	\$32,427	\$43,066	\$29,378	\$31,073	\$42,681
Income after taxes <sup>1</sup> .....	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 .....	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	2	( <sup>2</sup> )
At least one vehicle owned or leased .....	87	95	72	86	94	89	71	81	87
Annual aggregate expenditures .....	\$3,806,893	75.1	24.9	89.5	10.5	91.4	8.6	7.2	92.8
Food .....	514,578	72.6	27.4	88.9	11.1	90.9	9.1	9.0	91.0
Food at home .....	297,339	72.3	27.7	88.2	11.8	89.8	10.2	10.3	89.7
Cereals and bakery products .....	45,435	73.0	27.0	88.1	11.9	90.6	9.4	9.3	90.7
Cereals and cereal products .....	15,655	70.8	29.2	88.3	11.7	89.2	10.8	10.0	90.0
Bakery products .....	29,780	74.1	25.9	87.9	12.1	91.3	8.7	8.9	91.1
Meats, poultry, fish, and eggs .....	77,381	71.7	28.3	88.7	11.3	86.8	13.2	12.2	87.8
Beef .....	23,366	72.2	27.8	88.1	11.9	89.6	10.4	13.3	86.7
Pork .....	15,600	72.7	27.3	87.7	12.3	84.8	15.2	12.5	87.5
Other meats .....	9,849	72.1	27.9	87.5	12.5	89.2	10.8	11.6	88.4
Poultry .....	14,635	70.4	29.6	90.2	9.8	84.4	15.6	11.5	88.5
Fish and seafood .....	10,465	71.5	28.5	90.6	9.4	84.2	15.8	10.0	90.0
Eggs .....	3,466	68.5	31.5	88.7	11.3	86.9	13.1	15.7	84.3
Dairy products .....	32,242	72.8	27.2	87.8	12.2	92.0	8.0	9.8	90.2
Fresh milk and cream .....	12,858	71.5	28.5	87.0	13.0	91.8	8.2	10.9	89.1
Other dairy products .....	19,384	73.7	26.3	88.4	11.6	92.2	7.8	9.1	90.9
Fruits and vegetables .....	50,484	72.4	27.6	89.1	10.9	89.7	10.3	10.7	89.3
Fresh fruits .....	15,944	73.2	26.8	90.4	9.6	90.4	9.6	11.8	88.2
Fresh vegetables .....	15,509	71.3	28.7	89.8	10.2	90.3	9.7	11.8	88.2
Processed fruits .....	10,852	72.9	27.1	88.8	11.2	88.2	11.8	9.0	91.0
Processed vegetables .....	8,180	72.3	27.7	85.6	14.4	89.2	10.8	8.8	91.2

See footnotes at end of table.

**Table 61. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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 .....	\$91,797	72.2	27.8	87.6	12.4	91.3	8.7	9.2	90.8
Sugar and other sweets .....	11,677	73.3	26.7	87.7	12.3	91.4	8.6	7.2	92.8
Fats and oils .....	8,229	72.4	27.6	87.0	13.0	89.2	10.8	10.5	89.5
Miscellaneous foods .....	41,491	72.0	28.0	88.0	12.0	91.5	8.5	9.0	91.0
Nonalcoholic beverages .....	24,684	70.2	29.8	86.9	13.1	90.5	9.5	10.5	89.5
Food prepared by consumer unit on out-of-town trips .....	5,716	79.9	20.1	88.9	11.1	96.0	4.0	7.0	93.0
Food away from home .....	217,239	73.1	26.9	89.7	10.3	92.3	7.7	7.3	92.7
Alcoholic beverages .....	33,058	67.7	32.3	91.8	8.2	94.2	5.8	7.6	92.4
Housing .....	1,255,217	73.2	26.8	90.9	9.1	90.6	9.4	7.3	92.7
Shelter .....	716,015	69.2	30.8	92.7	7.3	90.7	9.3	7.8	92.2
Owned dwellings .....	454,991	99.5	.5	91.5	8.5	93.3	6.7	5.2	94.8
Mortgage interest and charges .....	263,117	99.5	.5	92.1	7.9	92.6	7.4	5.6	94.4
Property taxes .....	108,832	99.6	.4	92.0	8.0	94.1	5.9	4.0	96.0
Maintenance, repairs, insurance, other expenses .....	83,042	99.5	.5	88.6	11.4	94.5	5.5	5.0	95.0
Rented dwellings .....	211,972	.9	99.1	95.8	4.2	84.1	15.9	14.3	85.7
Other lodging .....	49,052	83.2	16.8	91.6	8.4	95.0	5.0	4.0	96.0
Utilities, fuels, and public services .....	257,743	76.4	23.6	87.4	12.6	87.8	12.2	7.3	92.7
Natural gas .....	30,426	78.6	21.4	94.1	5.9	85.9	14.1	8.1	91.9
Electricity .....	98,725	77.4	22.6	85.2	14.8	87.9	12.1	6.7	93.3
Fuel oil and other fuels .....	9,133	89.1	10.9	70.3	29.7	94.3	5.7	3.3	96.7
Telephone services .....	88,914	69.1	30.9	88.0	12.0	86.9	13.1	8.3	91.7
Water and other public services .....	30,546	88.0	12.0	90.7	9.3	89.8	10.2	7.2	92.8
Household operations .....	58,495	81.0	19.0	92.6	7.4	92.9	7.1	5.4	94.6
Personal services .....	27,827	75.2	24.8	92.4	7.6	90.5	9.5	7.0	93.0
Other household expenses .....	30,668	86.3	13.7	92.8	7.2	95.0	5.0	3.9	96.1
Housekeeping supplies .....	51,546	80.2	19.8	88.0	12.0	94.0	6.0	6.9	93.1
Laundry and cleaning supplies .....	12,586	74.6	25.4	86.0	14.0	90.5	9.5	10.1	89.9
Other household products .....	24,850	84.0	16.0	88.1	11.9	95.3	4.7	6.5	93.5
Postage and stationery .....	14,110	78.7	21.3	89.4	10.6	95.0	5.0	4.9	95.1
Household furnishings and equipment .....	171,418	80.2	19.8	89.1	10.9	92.5	7.5	5.9	94.1
Household textiles .....	11,260	80.9	19.1	89.7	10.3	95.1	4.9	7.9	92.1
Furniture .....	40,444	79.7	20.3	89.5	10.5	91.7	8.3	6.7	93.3
Floor coverings .....	15,459	83.1	16.9	92.3	7.7	91.0	9.0	1.0	99.0
Major appliances .....	17,583	83.1	16.9	88.4	11.6	88.1	11.9	6.7	93.3
Small appliances, miscellaneous housewares .....	8,572	77.1	22.9	89.4	10.6	94.2	5.8	7.4	92.6
Miscellaneous household equipment .....	78,101	79.4	20.6	88.3	11.7	93.6	6.4	5.8	94.2
Apparel and services .....	179,110	71.4	28.6	90.1	9.9	88.2	11.8	9.8	90.2
Men and boys .....	42,659	72.1	27.9	90.2	9.8	88.0	12.0	7.6	92.4
Men, 16 and over .....	33,572	71.4	28.6	90.3	9.7	89.6	10.4	6.9	93.1
Boys, 2 to 15 .....	9,087	74.5	25.5	89.6	10.4	82.2	17.8	10.3	89.7
Women and girls .....	69,691	74.5	25.5	89.9	10.1	89.8	10.2	9.5	90.5
Women, 16 and over .....	58,618	74.0	26.0	90.3	9.7	90.2	9.8	8.8	91.2
Girls, 2 to 15 .....	11,072	77.2	22.8	87.7	12.3	88.0	12.0	13.1	86.9
Children under 2 .....	7,799	65.0	35.0	90.3	9.7	86.5	13.5	13.8	86.2
Footwear .....	30,038	70.4	29.6	88.6	11.4	84.2	15.8	14.1	85.9
Other apparel products and services .....	28,923	65.8	34.2	92.1	7.9	88.9	11.1	8.6	91.4
Transportation .....	709,105	76.5	23.5	88.1	11.9	91.5	8.5	7.6	92.4
Vehicle purchases (net outlay) .....	317,722	77.2	22.8	87.5	12.5	91.3	8.7	8.1	91.9
Cars and trucks, new .....	148,237	85.8	14.2	89.3	10.7	91.4	8.6	6.7	93.3
Cars and trucks, used .....	164,243	69.4	30.6	85.9	14.1	90.9	9.1	9.3	90.7
Other vehicles .....	5,241	77.5	22.5	84.9	<sup>3</sup> 15.1	100.0	<sup>(4)</sup>	<sup>3</sup> 7.0	93.0
Gasoline and motor oil .....	108,989	75.1	24.9	85.5	14.5	91.3	8.7	8.1	91.9

See footnotes at end of table.

**Table 61. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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 .....	\$236,385	76.7	23.3	89.0	11.0	91.7	8.3	6.8	93.2
Vehicle finance charges .....	34,212	76.6	23.4	84.8	15.2	90.2	9.8	7.3	92.7
Maintenance and repairs .....	68,665	75.7	24.3	88.8	11.2	91.6	8.4	6.9	93.1
Vehicle insurance .....	79,166	76.5	23.5	88.8	11.2	90.9	9.1	7.6	92.4
Vehicle rental, leases, licenses, other charges .....	54,341	78.5	21.5	92.2	7.8	93.9	6.1	5.3	94.7
Public transportation .....	46,010	73.5	26.5	93.4	6.6	91.9	8.1	6.9	93.1
Health care .....	203,911	80.8	19.2	86.2	13.8	93.3	6.7	4.9	95.1
Health insurance .....	97,878	80.5	19.5	86.0	14.0	92.1	7.9	5.0	95.0
Medical services .....	58,109	81.6	18.4	87.0	13.0	95.0	5.0	4.7	95.3
Drugs .....	37,029	81.2	18.8	85.1	14.9	93.3	6.7	4.7	95.3
Medical supplies .....	10,895	78.4	21.6	87.5	12.5	95.0	5.0	5.3	94.7
Entertainment .....	186,973	77.1	22.9	88.8	11.2	94.0	6.0	5.6	94.4
Fees and admissions .....	48,082	79.6	20.4	92.0	8.0	95.4	4.6	4.4	95.6
Television, radios, sound equipment .....	57,273	70.6	29.4	90.5	9.5	90.7	9.3	8.0	92.0
Pets, toys, and playground equipment .....	35,275	81.0	19.0	87.8	12.2	94.6	5.4	4.8	95.2
Other entertainment supplies, equipment, and services .....	46,343	79.7	20.3	83.9	16.1	96.3	3.7	4.4	95.6
Personal care products and services .....	42,876	74.3	25.7	90.0	10.0	88.6	11.4	7.1	92.9
Reading .....	17,250	77.9	22.1	90.5	9.5	94.7	5.3	3.2	96.8
Education .....	62,137	67.6	32.4	94.6	5.4	92.9	7.1	4.6	95.4
Tobacco products and smoking supplies .....	29,260	64.9	35.1	84.3	15.7	91.5	8.5	4.3	95.7
Miscellaneous .....	92,160	75.2	24.8	86.5	13.5	91.8	8.2	6.9	93.1
Cash contributions .....	118,899	81.6	18.4	91.6	8.4	93.8	6.2	4.1	95.9
Personal insurance and pensions .....	362,358	80.3	19.7	89.9	10.1	92.6	7.4	5.9	94.1
Life and other personal insurance .....	42,709	87.0	13.0	88.0	12.0	91.7	8.3	3.8	96.2
Pensions and Social Security .....	319,648	79.4	20.6	90.2	9.8	92.8	7.2	6.1	93.9
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	3,501,058	77.5	22.5	90.1	9.9	92.6	7.4	6.8	93.2
Wages and salaries .....	2,766,479	76.5	23.5	91.0	9.0	92.3	7.7	7.3	92.7
Self-employment income .....	188,347	84.2	15.8	87.1	12.9	97.3	2.7	5.2	94.8
Social Security, private and government retirement .....	388,481	85.8	14.2	85.0	15.0	92.9	7.1	3.9	96.1
Interest, dividends, rental income, other property income .....	73,280	90.4	9.6	89.6	10.4	98.4	1.6	1.4	98.6
Unemployment and workers' compensation, veterans' benefits .....	16,228	66.4	33.6	87.6	12.4	86.5	13.5	10.5	89.5
Public assistance, supplemental security income, food stamps .....	27,799	28.6	71.4	89.3	10.7	71.8	28.2	16.1	83.9
Regular contributions for support .....	21,840	52.4	47.6	95.0	5.0	93.0	7.0	11.3	88.7
Other income .....	18,602	42.9	57.1	94.1	5.9	92.6	7.4	7.6	92.4
Personal taxes .....	274,527	80.7	19.3	91.5	8.5	95.1	4.9	5.2	94.8
Federal income taxes .....	207,922	80.1	19.9	91.9	8.1	95.4	4.6	5.4	94.6
State and local income taxes .....	52,981	79.0	21.0	91.5	8.5	93.8	6.2	5.0	95.0
Other taxes .....	13,624	97.6	2.4	86.7	13.3	95.2	4.8	2.6	97.4
Income after taxes .....	3,226,532	77.2	22.8	89.9	10.1	92.3	7.7	6.9	93.1

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

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

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

n.a. Not applicable.