

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, 1998

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)	107,182	68,916	38,266	93,854	13,328	94,435	12,748	9,051	98,131
Consumer unit characteristics:									
Income before taxes ¹	\$41,622	\$50,578	\$25,854	\$42,965	\$32,427	\$43,066	\$29,378	\$31,073	\$42,681
Income after taxes ¹	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 187	.7	.6	.7	.7	.6	1.0	1.2	.6
Persons 65 and over3	.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	(²)	(²)	1	(²)	(²)	(²)	1	2	(²)
At least one vehicle owned or leased	87	95	72	86	94	89	71	81	87
Average annual expenditures	\$35,535	\$41,452	\$24,859	\$36,349	\$29,813	\$36,848	\$25,796	\$30,013	\$36,044
Food	4,810	5,416	3,711	4,887	4,274	4,956	3,725	5,099	4,783
Food at home	2,780	3,115	2,170	2,805	2,605	2,831	2,399	3,366	2,725
Cereals and bakery products	425	480	324	428	404	436	340	463	421
Cereals and cereal products	146	161	120	148	136	148	134	172	144
Bakery products	278	320	203	280	268	288	206	291	277
Meats, poultry, fish, and eggs	723	804	577	734	652	712	812	1,036	694
Beef	218	244	171	220	208	222	192	339	207
Pork	146	164	112	146	143	140	188	213	140
Other meats	92	103	72	92	92	93	84	125	89
Poultry	137	149	114	141	107	131	181	185	132
Fish and seafood	98	108	79	101	73	93	131	114	96
Eggs	32	34	29	33	29	32	36	60	30
Dairy products	301	340	231	303	293	315	203	346	297
Fresh milk and cream	120	133	97	120	125	125	84	154	117
Other dairy products	181	207	134	183	168	189	120	192	180
Fruits and vegetables	472	530	367	481	411	480	412	594	461
Fresh fruits	149	169	113	154	114	153	121	207	144
Fresh vegetables	145	160	117	149	118	148	119	201	140
Processed fruits	101	115	77	103	90	101	102	107	101
Processed vegetables	76	86	60	75	88	77	70	79	76

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, 1998 — 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	\$858	\$961	\$672	\$860	\$846	\$889	\$631	\$928	\$852
Sugar and other sweets	109	124	82	109	107	113	79	92	111
Fats and oils	77	86	60	77	80	78	70	95	75
Miscellaneous foods	388	433	306	390	371	403	278	411	386
Nonalcoholic beverages	231	251	194	229	240	237	186	285	226
Food prepared by consumer unit on out-of-town trips	53	66	30	54	48	58	18	44	54
Food away from home	2,030	2,301	1,540	2,082	1,669	2,125	1,326	1,733	2,058
Alcoholic beverages	309	325	281	324	201	330	152	276	312
Housing	11,713	13,326	8,804	12,166	8,529	12,041	9,280	10,089	11,864
Shelter	6,680	7,191	5,761	7,076	3,896	6,877	5,224	6,148	6,730
Owned dwellings	4,245	6,570	58	4,434	2,917	4,495	2,390	2,592	4,398
Mortgage interest and charges	2,455	3,798	35	2,583	1,550	2,580	1,525	1,642	2,530
Property taxes	1,015	1,573	12	1,066	656	1,084	504	487	1,064
Maintenance, repairs, insurance, other expenses	775	1,199	11	784	711	831	361	463	804
Rented dwellings	1,978	29	5,488	2,163	670	1,888	2,644	3,337	1,852
Other lodging	458	592	216	479	309	494	191	218	480
Utilities, fuels, and public services	2,405	2,856	1,592	2,399	2,445	2,396	2,471	2,090	2,434
Natural gas	284	347	170	305	135	277	337	274	285
Electricity	921	1,109	582	897	1,094	919	933	729	939
Fuel oil and other fuels	85	118	26	68	203	91	41	33	90
Telephone services	830	891	718	834	801	818	915	811	831
Water and other public services	285	390	96	295	212	290	245	243	289
Household operations	546	687	291	577	326	575	326	347	564
Personal services	260	304	181	274	160	267	207	214	264
Other household expenses	286	384	110	303	166	309	119	133	300
Housekeeping supplies	482	599	268	485	463	514	244	392	490
Laundry and cleaning supplies	118	136	84	116	132	121	95	139	116
Other household products	232	303	105	234	220	251	93	177	238
Postage and stationery	132	161	79	135	111	142	56	76	137
Household furnishings and equipment	1,601	1,993	892	1,629	1,400	1,679	1,015	1,111	1,646
Household textiles	105	132	57	108	87	113	44	98	106
Furniture	377	468	214	386	319	393	264	300	385
Floor coverings	144	186	69	152	89	149	109	18	156
Major appliances	164	212	78	166	153	164	165	131	167
Small appliances, miscellaneous housewares	80	96	52	82	68	86	39	70	81
Miscellaneous household equipment	729	899	422	736	684	775	394	496	751
Apparel and services	1,674	1,855	1,345	1,724	1,321	1,673	1,675	1,934	1,649
Men and boys	399	446	313	411	313	398	403	356	403
Men, 16 and over	314	348	253	324	243	319	276	253	319
Boys, 2 to 15	85	98	61	87	70	79	127	103	83
Women and girls	651	753	468	669	526	664	560	722	645
Women, 16 and over	548	629	402	566	424	560	456	563	547
Girls, 2 to 15	103	124	66	104	102	103	105	160	98
Children under 2	73	74	72	75	56	71	84	118	69
Footwear	281	307	234	285	255	268	376	465	264
Other apparel products and services	270	276	258	284	170	272	252	273	270
Transportation	6,616	7,871	4,357	6,654	6,352	6,868	4,752	5,934	6,679
Vehicle purchases (net outlay)	2,964	3,560	1,892	2,961	2,990	3,071	2,175	2,834	2,976
Cars and trucks, new	1,383	1,846	550	1,410	1,191	1,435	998	1,104	1,409
Cars and trucks, used	1,532	1,655	1,312	1,503	1,740	1,580	1,178	1,690	1,518
Other vehicles	49	59	31	47	359	56	(⁴)	341	50
Gasoline and motor oil	1,017	1,187	710	993	1,185	1,054	743	970	1,021

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, 1998 — 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	\$2,206	\$2,632	\$1,437	\$2,242	\$1,949	\$2,295	\$1,541	\$1,777	\$2,245
Vehicle finance charges	319	380	209	309	389	327	264	275	323
Maintenance and repairs	641	754	436	650	578	666	451	523	652
Vehicle insurance	739	879	486	749	663	762	564	662	746
Vehicle rental, leases, licenses, other charges	507	619	305	534	318	540	262	318	524
Public transportation	429	491	318	458	228	448	293	352	436
Health care	1,903	2,392	1,022	1,873	2,109	2,015	1,069	1,096	1,977
Health insurance	913	1,144	498	897	1,028	955	605	537	948
Medical services	542	688	280	539	567	585	226	303	564
Drugs	346	436	183	336	412	366	196	193	360
Medical supplies	102	124	62	102	102	110	42	64	105
Entertainment	1,746	2,092	1,120	1,770	1,574	1,862	882	1,148	1,801
Fees and admissions	449	556	256	471	289	486	175	234	468
Television, radios, sound equipment	535	586	442	553	407	550	421	506	538
Pets, toys, and playground equipment	329	415	175	330	321	354	150	185	343
Other entertainment supplies, equipment, and services	433	536	247	415	558	473	137	222	452
Personal care products and services	401	462	290	413	319	403	388	333	407
Reading	161	195	99	166	123	173	72	62	170
Education	580	609	527	627	251	611	349	319	604
Tobacco products and smoking supplies	273	276	268	263	344	284	194	138	285
Miscellaneous	860	1,005	599	850	933	896	595	703	875
Cash contributions	1,109	1,408	572	1,161	747	1,181	575	537	1,162
Personal insurance and pensions	3,381	4,222	1,866	3,472	2,735	3,555	2,089	2,348	3,476
Life and other personal insurance	398	539	146	400	386	415	279	178	419
Pensions and Social Security	2,982	3,683	1,721	3,072	2,349	3,140	1,811	2,169	3,057
Sources of income and personal taxes: ¹									
Money income before taxes	41,622	50,578	25,854	42,965	32,427	43,066	29,378	31,073	42,681
Wages and salaries	32,889	39,461	21,319	34,283	23,344	33,925	24,100	26,391	33,542
Self-employment income	2,239	2,955	979	2,236	2,261	2,435	578	1,270	2,336
Social Security, private and government retirement	4,618	6,217	1,805	4,499	5,439	4,796	3,112	1,974	4,884
Interest, dividends, rental income, other property income	871	1,235	230	894	712	959	129	129	946
Unemployment and workers' compensation, veterans' benefits	193	201	179	194	188	187	246	222	190
Public assistance, supplemental security income, food stamps	330	148	652	338	277	265	884	582	305
Regular contributions for support	260	213	341	283	103	270	173	320	254
Other income	221	149	349	238	103	229	155	183	225
Personal taxes	3,264	4,132	1,735	3,424	2,168	3,470	1,517	1,862	3,404
Federal income taxes	2,472	3,104	1,359	2,602	1,578	2,636	1,076	1,471	2,572
State and local income taxes	630	780	365	660	421	661	367	345	658
Other taxes	162	248	11	161	169	172	73	46	174
Income after taxes	38,358	46,447	24,119	39,541	30,259	39,596	27,860	29,210	39,277

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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, 1998 — Continued

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		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Addenda:									
Net change in total assets and liabilities	- \$1,919	- \$2,895	- \$160	- \$1,965	- \$1,592	- \$1,884	- \$2,171	- \$2,047	- \$1,907
Net change in total assets	6,116	9,328	332	6,369	4,336	6,673	1,991	4,200	6,293
Net change in total liabilities	8,035	12,223	492	8,334	5,928	8,557	4,162	6,247	8,199
Other financial information:									
Other money receipts	463	615	188	481	332	513	89	90	497
Mortgage principal paid on owned property	-1,160	-1,782	-38	-1,189	-954	-1,244	-535	-549	-1,216
Estimated market value of owned home	80,523	124,724	918	81,993	70,170	85,887	40,786	47,335	83,584
Estimated monthly rental value of owned home	570	883	7	588	444	602	338	332	592
Gifts of goods and services	1,068	1,304	640	1,102	826	1,132	589	611	1,110
Food	84	116	27	87	65	92	30	34	89
Housing	314	341	265	314	311	335	154	177	327
Housekeeping supplies	41	51	25	42	37	45	17	26	43
Household textiles	16	20	8	17	11	18	34	312	17
Appliances and miscellaneous housewares	30	37	16	29	30	33	5	21	30
Major appliances	7	9	3	7	9	8	32	38	7
Small appliances and miscellaneous housewares	22	27	13	22	22	25	33	13	23
Miscellaneous household equipment	71	89	38	72	65	77	24	28	75
Other housing	156	144	178	155	168	163	106	91	162
Apparel and services	225	267	148	234	158	231	178	188	228
Males, 2 and over	60	72	37	64	27	60	57	47	61
Females, 2 and over	80	100	43	85	48	84	46	71	81
Children under 2	32	38	23	32	39	33	30	28	33
Other apparel products and services	52	57	44	54	44	53	45	41	53
Jewelry and watches	25	23	29	25	29	27	15	9	27
All other apparel products and services	27	33	16	29	15	27	30	32	27
Transportation	49	60	30	50	45	50	47	35	51
Health care	38	48	18	41	16	41	13	16	40
Entertainment	85	109	42	88	64	92	36	54	88
Toys, games, hobbies, and tricycles	30	37	17	30	30	32	14	21	31
Other entertainment	55	72	25	58	35	60	22	33	57
Education	154	215	45	167	64	166	65	33	166
All other gifts	119	148	66	121	104	126	65	74	123

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.