

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, 2002

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)	112,108	74,419	37,689	98,386	13,722	98,553	13,554	10,500	101,608
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$59,345	\$30,386	\$50,985	\$38,376	\$51,177	\$35,944	\$37,360	\$50,742
Income after taxes ¹	46,934	56,209	29,119	48,332	36,998	48,504	34,808	36,482	48,070
Age of reference person	48.1	52.0	40.4	47.6	51.3	48.4	45.6	42.2	48.7
Average number in consumer unit:									
Persons	2.5	2.6	2.2	2.5	2.5	2.5	2.7	3.3	2.4
Children under 187	.7	.6	.7	.6	.6	.9	1.1	.6
Persons 65 and over3	.4	.1	.3	.4	.3	.2	.2	.3
Earners	1.4	1.4	1.2	1.4	1.4	1.4	1.3	1.6	1.3
Vehicles	2.0	2.3	1.2	1.9	2.5	2.1	1.3	1.7	2.0
Percent distribution:									
Sex of reference person:									
Male	51	54	46	51	50	52	40	52	51
Female	49	46	54	49	50	48	60	48	49
Housing tenure:									
Homeowner	66	100	n.a.	64	82	69	48	48	68
With mortgage	41	61	n.a.	41	37	42	32	33	41
Without mortgage	26	39	n.a.	23	45	27	16	15	27
Renter	34	n.a.	100	36	18	31	52	52	32
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	5	7	6	8	6	7	22	4
High school (9-12)	38	37	40	36	49	36	48	42	37
College	56	58	52	58	43	58	45	35	58
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	2	(²)
At least one vehicle owned or leased	88	95	75	87	92	90	74	82	88
Average annual expenditures	\$40,677	\$46,908	\$28,372	\$41,600	\$34,067	\$42,135	\$30,136	\$34,742	\$41,295
Food	5,375	6,009	4,123	5,465	4,739	5,542	4,186	5,666	5,349
Food at home	3,099	3,454	2,397	3,129	2,884	3,159	2,669	3,643	3,047
Cereals and bakery products	450	501	350	455	414	459	390	498	446
Cereals and cereal products	154	166	131	156	141	154	152	191	151
Bakery products	296	335	219	299	272	304	238	308	295
Meats, poultry, fish, and eggs	798	881	636	804	756	789	862	1,057	774
Beef	231	253	189	232	225	233	220	334	221
Pork	167	185	133	165	186	162	208	216	163
Other meats	101	114	76	101	102	102	96	110	100
Poultry	144	158	118	148	117	141	168	202	139
Fish and seafood	121	136	91	125	95	119	133	137	119
Eggs	34	35	30	34	32	33	37	58	31
Dairy products	328	370	247	330	317	342	232	385	323
Fresh milk and cream	127	140	102	127	131	131	96	168	123
Other dairy products	201	230	145	203	186	211	135	217	200
Fruits and vegetables	552	613	432	562	485	565	460	720	536
Fresh fruits	178	199	136	183	144	184	136	242	172
Fresh vegetables	175	195	135	179	148	181	128	247	168
Processed fruits	116	127	93	117	105	116	114	138	113
Processed vegetables	83	92	67	83	88	84	82	92	83

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, 2002 — 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	\$970	\$1,090	\$732	\$978	\$913	\$1,004	\$725	\$982	\$968
Sugar and other sweets	117	136	81	117	117	121	91	110	118
Fats and oils	85	96	64	85	84	86	81	102	84
Miscellaneous foods	472	528	362	477	436	491	340	458	473
Nonalcoholic beverages	254	279	204	255	243	262	199	279	252
Food prepared by consumer unit on out-of-town trips	41	51	22	42	33	45	13	32	42
Food away from home	2,276	2,555	1,725	2,336	1,855	2,383	1,517	2,023	2,302
Alcoholic beverages	376	402	324	395	241	402	190	301	383
Housing	13,283	15,058	9,777	13,771	9,780	13,633	10,756	11,841	13,431
Shelter	7,829	8,458	6,588	8,277	4,622	8,043	6,279	7,372	7,877
Owned dwellings	5,165	7,752	56	5,389	3,559	5,432	3,223	3,567	5,330
Mortgage interest and charges	2,962	4,449	26	3,122	1,816	3,095	2,000	2,232	3,038
Property taxes	1,242	1,865	12	1,290	903	1,321	669	696	1,299
Maintenance, repairs, insurance, other expenses	960	1,438	18	977	840	1,016	554	639	994
Rented dwellings	2,160	67	6,293	2,358	739	2,065	2,852	3,645	2,006
Other lodging	505	639	239	530	324	546	204	161	540
Utilities, fuels, and public services	2,684	3,155	1,755	2,701	2,565	2,673	2,768	2,413	2,712
Natural gas	330	410	171	353	161	323	380	245	338
Electricity	981	1,158	633	962	1,120	974	1,034	808	999
Fuel oil and other fuels	88	118	30	73	200	96	30	46	93
Telephone services	957	1,036	801	972	851	944	1,050	1,021	950
Water and other public services	328	434	120	342	233	336	274	292	332
Household operations	706	876	370	751	381	733	509	407	737
Personal services	331	395	205	355	158	337	287	212	343
Other household expenses	375	481	165	396	224	396	222	195	393
Housekeeping supplies	545	674	291	511	790	578	313	471	552
Laundry and cleaning supplies	131	147	99	129	142	131	124	174	126
Other household products	283	366	120	248	535	306	124	225	289
Postage and stationery	131	161	73	134	113	141	65	72	137
Household furnishings and equipment	1,518	1,896	773	1,532	1,422	1,606	887	1,179	1,553
Household textiles	136	171	66	134	149	145	68	141	135
Furniture	401	495	216	420	266	416	293	345	407
Floor coverings	40	57	8	43	19	42	27	13	43
Major appliances	188	245	77	190	181	191	173	148	193
Small appliances, miscellaneous housewares	100	115	71	98	116	107	51	91	101
Miscellaneous household equipment	652	813	336	646	693	705	276	441	673
Apparel and services	1,749	1,942	1,369	1,814	1,292	1,756	1,704	2,097	1,716
Men and boys	409	460	310	421	329	416	363	551	396
Men, 16 and over	319	360	239	330	248	331	239	413	311
Boys, 2 to 15	90	100	70	91	81	85	124	138	85
Women and girls	704	808	498	727	545	712	649	638	710
Women, 16 and over	587	673	416	613	406	598	510	479	597
Girls, 2 to 15	117	135	82	114	139	114	139	159	113
Children under 2	83	82	83	84	75	83	81	142	77
Footwear	313	341	259	327	214	300	404	521	294
Other apparel products and services	240	251	219	255	129	244	207	245	239
Transportation	7,759	8,972	5,365	7,787	7,562	8,077	5,447	6,769	7,861
Vehicle purchases (net outlay)	3,665	4,238	2,533	3,647	3,796	3,836	2,420	3,130	3,720
Cars and trucks, new	1,753	2,188	893	1,780	1,562	1,857	1,000	1,149	1,815
Cars and trucks, used	1,842	1,965	1,599	1,804	2,120	1,902	1,410	1,900	1,836
Other vehicles	70	84	41	63	315	78	311	381	68
Gasoline and motor oil	1,235	1,413	883	1,211	1,411	1,278	925	1,261	1,232

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, 2002 — 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	\$2,471	\$2,886	\$1,651	\$2,510	\$2,187	\$2,553	\$1,875	\$2,062	\$2,513
Vehicle finance charges	397	465	262	391	441	406	335	407	396
Maintenance and repairs	697	807	481	706	635	725	499	529	714
Vehicle insurance	894	1,033	619	897	868	921	692	799	903
Vehicle rental, leases, licenses, other charges	483	581	289	516	244	501	349	327	499
Public transportation	389	435	298	420	168	411	228	317	396
Health care	2,350	2,921	1,223	2,315	2,606	2,490	1,339	1,366	2,452
Health insurance	1,168	1,450	611	1,151	1,291	1,226	747	671	1,219
Medical services	590	737	300	583	641	637	247	358	614
Drugs	487	605	255	476	572	514	295	271	510
Medical supplies	105	130	57	106	102	113	50	66	109
Entertainment	2,079	2,501	1,246	2,124	1,755	2,211	1,124	1,409	2,148
Fees and admissions	542	674	281	577	291	588	203	289	568
Television, radios, sound equipment	692	771	536	711	553	699	640	565	705
Pets, toys, and playground equipment	369	454	201	365	397	397	172	217	384
Other entertainment supplies, equipment, and services	476	602	229	471	514	527	109	338	492
Personal care products and services	526	598	384	541	418	531	488	492	529
Reading	139	166	84	145	95	148	67	60	147
Education	752	774	708	806	363	792	463	488	779
Tobacco products and smoking supplies	320	307	347	307	419	336	210	186	334
Miscellaneous	792	895	589	808	683	818	606	628	809
Cash contributions	1,277	1,588	663	1,300	1,112	1,327	917	612	1,346
Personal insurance and pensions	3,899	4,773	2,171	4,023	3,003	4,072	2,640	2,827	4,009
Life and other personal insurance	406	524	173	407	398	419	312	196	428
Pensions and Social Security	3,493	4,249	1,998	3,616	2,605	3,653	2,328	2,631	3,581
Sources of income and personal taxes: ¹									
Money income before taxes	49,430	59,345	30,386	50,985	38,376	51,177	35,944	37,360	50,742
Wages and salaries	39,864	47,262	25,653	41,370	29,160	41,114	30,212	32,824	40,629
Self-employment income	2,237	3,015	743	2,250	2,147	2,433	720	1,053	2,366
Social Security, private and government retirement	5,234	6,811	2,205	5,146	5,859	5,469	3,423	2,141	5,570
Interest, dividends, rental income, other property income	924	1,283	236	980	530	1,032	93	198	1,003
Unemployment and workers' compensation, veterans' benefits	233	248	204	239	192	239	187	187	238
Public assistance, supplemental security income, food stamps	352	219	608	362	283	283	887	545	332
Regular contributions for support	412	410	418	448	159	437	222	266	428
Other income	173	96	319	190	47	169	200	145	176
Personal taxes	2,496	3,136	1,267	2,653	1,378	2,672	1,136	878	2,672
Federal income taxes	1,843	2,293	978	1,972	924	1,980	783	682	1,969
State and local income taxes	506	626	277	532	328	533	302	195	540
Other taxes	147	218	12	150	126	160	51	(²)	163
Income after taxes	46,934	56,209	29,119	48,332	36,998	48,504	34,808	36,482	48,070

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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, 2002 — Continued

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		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Addenda:									
Net change in total assets and liabilities	- \$5,612	- \$7,668	- \$1,552	- \$5,901	- \$3,541	- \$5,845	- \$3,915	- \$2,035	- \$5,981
Net change in total assets	5,736	8,892	-496	5,841	4,981	6,060	3,377	5,204	5,791
Net change in total liabilities	11,348	16,560	1,056	11,742	8,523	11,905	7,292	7,239	11,772
Other financial information:									
Other money receipts	539	699	224	563	369	595	132	65	588
Mortgage principal paid on owned property	-1,382	-2,064	-35	-1,425	-1,070	-1,458	-830	-756	-1,446
Estimated market value of owned home	106,766	160,119	1,416	109,879	84,444	113,849	55,263	62,727	111,317
Estimated monthly rental value of owned home	720	1,084	³ 2	747	525	757	455	466	746
Gifts of goods and services	1,036	1,276	564	1,056	894	1,099	587	635	1,077
Food	82	109	29	86	54	89	36	45	86
Alcoholic beverages	13	15	11	14	9	15	3	15	13
Housing	259	315	148	261	244	270	177	116	273
Housekeeping supplies	42	51	25	43	40	46	20	21	45
Household textiles	14	17	7	13	22	15	³ 6	4	15
Appliances and miscellaneous housewares	24	31	10	24	26	25	18	11	25
Major appliances	8	12	1	9	6	9	7	³ 4	9
Small appliances and miscellaneous housewares	16	19	9	15	20	16	³ 11	6	16
Miscellaneous household equipment	65	80	34	66	54	71	19	36	68
Other housing	114	136	71	115	103	114	113	44	121
Apparel and services	237	262	188	246	172	249	154	224	239
Males, 2 and over	64	69	53	64	62	67	43	57	64
Females, 2 and over	82	97	51	85	57	89	30	63	84
Children under 2	40	42	35	41	33	41	32	58	38
Other apparel products and services	52	53	48	56	20	52	49	46	52
Jewelry and watches	24	25	21	26	9	26	7	10	25
All other apparel products and services	28	28	27	30	11	26	41	36	27
Transportation	44	48	35	41	64	43	51	37	45
Health care	33	42	13	32	39	36	9	15	34
Entertainment	78	95	45	79	72	84	35	47	81
Toys, games, hobbies, and tricycles	30	37	17	30	30	32	17	21	31
Other entertainment	48	58	28	49	41	53	18	27	50
Personal care products and services	21	24	16	20	27	23	7	15	22
Reading	1	2	0	1	1	1	(²)	1	1
Education	184	255	43	191	131	198	82	56	197
All other gifts	84	109	35	84	83	91	33	65	86

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. n.a. Not applicable.