

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008**

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) .....	120,770	105,938	101,329	4,609	14,832
Consumer unit characteristics:					
Income before taxes					
Mean .....	\$63,563	\$66,340	\$65,905	\$75,917	\$43,722
SE .....	795.57	915.03	939.06	4002.20	1900.50
CV(%) .....	1.25	1.38	1.42	5.27	4.35
Income after taxes					
Mean .....	61,774	64,335	63,916	73,528	43,482
SE .....	725.62	834.73	849.94	3706.50	1856.70
CV(%) .....	1.17	1.30	1.33	5.04	4.27
Age of reference person .....	49.1	49.4	49.6	43.5	46.9
Average number in consumer unit:					
Persons .....	2.5	2.5	2.5	2.7	2.5
Children under 18 .....	.6	.6	.6	.6	.8
Persons 65 and older .....	.3	.3	.3	.2	.2
Earners .....	1.3	1.3	1.3	1.4	1.2
Vehicles .....	2.0	2.0	2.1	1.5	1.3
Percent distribution:					
Sex of reference person:					
Male .....	47	48	47	61	39
Female .....	53	52	53	39	61
Housing tenure:					
Homeowner .....	66	69	70	55	46
With mortgage .....	42	44	44	42	32
Without mortgage .....	24	26	26	13	14
Renter .....	34	31	30	45	54
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 .....	12	13	14	( <sup>2</sup> )	2
Not Hispanic or Latino .....	88	87	86	100	98
Education of reference person:					
Elementary (1-8) .....	5	5	5	3	5
High school (9-12) .....	35	34	34	19	45
College .....	60	61	61	78	50
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	90	91	84	76
Average annual expenditures					
Mean .....	\$50,485.67	\$52,397.02	\$52,264.67	\$55,430.23	\$36,721.21
SE .....	648.62	646.11	681.38	2,288.10	1,375.60
CV(%) .....	1.28	1.23	1.30	4.13	3.75
Food					
Mean .....	6,442.52	6,692.50	6,675.85	7,089.12	4,593.63
SE .....	80.67	73.32	74.28	322.39	235.71
CV(%) .....	1.25	1.10	1.11	4.55	5.13
Food at home					
Mean .....	3,744.50	3,868.15	3,865.05	3,942.58	2,825.26
SE .....	55.39	55.97	55.68	238.46	125.48
CV(%) .....	1.48	1.45	1.44	6.05	4.44
Cereals and bakery products					
Mean .....	506.95	523.73	522.13	562.16	381.98
SE .....	9.28	9.71	9.68	53.63	18.79
CV(%) .....	1.83	1.85	1.85	9.54	4.92
Cereals and cereal products					
Mean .....	169.60	172.50	168.99	256.44	147.99
SE .....	3.73	3.97	3.71	34.76	7.13
CV(%) .....	2.20	2.30	2.20	13.55	4.82
Bakery products					
Mean .....	337.35	351.23	353.13	305.72	233.99
SE .....	6.37	6.66	6.79	28.74	13.81
CV(%) .....	1.89	1.90	1.92	9.40	5.90
Meats, poultry, fish, and eggs					
Mean .....	846.32	846.08	839.20	1,010.33	848.09

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Meats, poultry, fish, and eggs					
SE .....	14.78	15.07	15.08	72.32	37.16
CV(%) .....	1.75	1.78	1.80	7.16	4.38
Beef					
Mean .....	238.87	243.00	244.81	199.79	208.16
SE .....	5.40	6.00	6.30	28.71	11.92
CV(%) .....	2.26	2.47	2.57	14.37	5.73
Pork					
Mean .....	162.98	161.53	160.23	192.71	173.78
SE .....	3.99	4.00	4.09	21.36	11.61
CV(%) .....	2.45	2.47	2.55	11.09	6.68
Other meats					
Mean .....	106.48	109.30	110.84	72.43	85.47
SE .....	2.68	2.64	2.81	9.45	11.09
CV(%) .....	2.52	2.42	2.54	13.04	12.98
Poultry					
Mean .....	159.05	154.91	153.55	187.24	189.87
SE .....	3.52	3.65	3.65	14.05	9.02
CV(%) .....	2.21	2.36	2.38	7.50	4.75
Fish and seafood					
Mean .....	127.88	125.74	118.26	304.45	143.74
SE .....	4.15	3.69	3.64	28.95	14.64
CV(%) .....	3.25	2.93	3.08	9.51	10.19
Eggs					
Mean .....	51.06	51.60	51.51	53.70	47.08
SE .....	.81	.87	.86	5.25	3.07
CV(%) .....	1.59	1.69	1.66	9.78	6.52
Dairy products					
Mean .....	429.54	451.92	457.21	325.56	262.92
SE .....	7.12	7.36	7.35	21.24	13.23
CV(%) .....	1.66	1.63	1.61	6.53	5.03
Fresh milk and cream					
Mean .....	168.12	175.09	175.21	172.29	116.23
SE .....	2.71	2.81	2.94	15.33	7.92
CV(%) .....	1.61	1.60	1.68	8.90	6.82
Other dairy products					
Mean .....	261.42	276.83	282.00	153.27	146.69
SE .....	5.18	5.35	5.44	12.63	9.05
CV(%) .....	1.98	1.93	1.93	8.24	6.17
Fruits and vegetables					
Mean .....	656.88	685.11	678.13	851.77	446.68
SE .....	10.42	11.35	11.21	51.02	22.94
CV(%) .....	1.59	1.66	1.65	5.99	5.14
Fresh fruits					
Mean .....	221.93	234.49	231.49	306.35	128.35
SE .....	4.63	4.81	4.65	23.05	9.44
CV(%) .....	2.08	2.05	2.01	7.52	7.36
Fresh vegetables					
Mean .....	211.86	222.85	216.74	368.85	129.99
SE .....	3.72	4.30	4.13	34.43	9.26
CV(%) .....	1.76	1.93	1.90	9.33	7.13
Processed fruits					
Mean .....	116.39	118.89	119.95	93.55	97.75
SE .....	2.42	2.64	2.71	7.09	4.95
CV(%) .....	2.08	2.22	2.26	7.58	5.07
Processed vegetables					
Mean .....	106.70	108.87	109.95	83.01	90.59
SE .....	2.54	2.76	2.88	7.95	6.01
CV(%) .....	2.38	2.54	2.62	9.58	6.64
Other food at home					
Mean .....	1,304.81	1,361.31	1,368.39	1,192.77	885.58
SE .....	20.62	20.15	20.32	92.27	49.59
CV(%) .....	1.58	1.48	1.49	7.74	5.60
Sugar and other sweets					
Mean .....	129.23	135.79	136.19	126.09	80.40
SE .....	3.02	3.25	3.35	16.16	5.70
CV(%) .....	2.34	2.40	2.46	12.82	7.09
Fats and oils					
Mean .....	104.47	107.54	107.70	103.67	81.63
SE .....	2.51	2.74	2.85	13.12	6.48
CV(%) .....	2.41	2.55	2.65	12.66	7.94
Miscellaneous foods					
Mean .....	679.84	710.86	715.58	598.18	448.83
SE .....	12.10	11.95	12.30	48.68	29.00
CV(%) .....	1.78	1.68	1.72	8.14	6.46

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
<b>Nonalcoholic beverages</b>					
Mean .....	342.47	353.43	355.00	316.02	260.82
SE .....	5.93	5.98	5.87	30.20	16.90
CV(%) .....	1.73	1.69	1.65	9.56	6.48
<b>Food prepared by consumer unit on out-of-town trips</b>					
Mean .....	48.80	53.69	53.91	48.81	13.91
SE .....	2.34	2.58	2.59	9.04	1.94
CV(%) .....	4.80	4.81	4.80	18.52	13.94
<b>Food away from home</b>					
Mean .....	2,698.03	2,824.35	2,810.80	3,146.53	1,768.37
SE .....	45.61	41.86	43.73	208.07	132.30
CV(%) .....	1.69	1.48	1.56	6.61	7.48
<b>Alcoholic beverages</b>					
Mean .....	444.17	476.46	483.91	299.97	205.05
SE .....	16.52	16.92	17.34	46.91	32.50
CV(%) .....	3.72	3.55	3.58	15.64	15.85
<b>Housing</b>					
Mean .....	17,108.53	17,573.64	17,456.46	20,138.41	13,770.44
SE .....	192.64	189.67	202.24	808.74	430.81
CV(%) .....	1.13	1.08	1.16	4.02	3.13
<b>Shelter</b>					
Mean .....	10,183.12	10,490.89	10,344.75	13,703.31	7,984.94
SE .....	139.43	141.21	152.21	742.44	321.58
CV(%) .....	1.37	1.35	1.47	5.42	4.03
<b>Owned dwellings</b>					
Mean .....	6,760.40	7,155.22	7,095.36	8,471.04	3,940.45
SE .....	112.47	122.11	131.51	815.02	220.99
CV(%) .....	1.66	1.71	1.85	9.62	5.61
<b>Mortgage interest and charges</b>					
Mean .....	3,826.44	4,017.30	3,950.81	5,478.97	2,463.23
SE .....	83.39	93.45	92.83	694.12	152.54
CV(%) .....	2.18	2.33	2.35	12.67	6.19
<b>Property taxes</b>					
Mean .....	1,758.28	1,878.96	1,865.83	2,167.67	896.29
SE .....	29.18	31.94	32.25	153.97	61.92
CV(%) .....	1.66	1.70	1.73	7.10	6.91
<b>Maintenance, repairs, insurance, other expenses</b>					
Mean .....	1,175.69	1,258.96	1,278.73	824.40	580.92
SE .....	53.33	59.82	61.37	101.40	47.35
CV(%) .....	4.54	4.75	4.80	12.30	8.15
<b>Rented dwellings</b>					
Mean .....	2,724.45	2,579.18	2,483.60	4,680.30	3,762.07
SE .....	42.42	42.30	43.77	384.95	133.48
CV(%) .....	1.56	1.64	1.76	8.22	3.55
<b>Other lodging</b>					
Mean .....	698.27	756.49	765.79	551.97	282.43
SE .....	31.03	35.94	36.31	123.06	101.05
CV(%) .....	4.44	4.75	4.74	22.30	35.78
<b>Utilities, fuels, and public services</b>					
Mean .....	3,649.24	3,656.39	3,673.75	3,274.80	3,598.15
SE .....	33.95	36.57	37.29	99.91	73.21
CV(%) .....	.93	1.00	1.02	3.05	2.03
<b>Natural gas</b>					
Mean .....	531.24	531.01	530.80	535.82	532.84
SE .....	17.52	18.43	18.89	26.91	29.67
CV(%) .....	3.30	3.47	3.56	5.02	5.57
<b>Electricity</b>					
Mean .....	1,353.35	1,341.32	1,351.44	1,118.76	1,439.28
SE .....	24.07	23.40	23.90	48.32	48.79
CV(%) .....	1.78	1.74	1.77	4.32	3.39
<b>Fuel oil and other fuels</b>					
Mean .....	191.80	210.52	217.62	54.52	58.07
SE .....	13.09	14.65	15.48	19.34	14.48
CV(%) .....	6.83	6.96	7.11	35.46	24.93
<b>Telephone services</b>					
Mean .....	1,126.84	1,121.06	1,121.18	1,118.45	1,168.10
SE .....	11.24	12.17	12.78	35.56	30.09
CV(%) .....	1.00	1.09	1.14	3.18	2.58
<b>Water and other public services</b>					
Mean .....	446.01	452.48	452.72	447.25	399.85
SE .....	10.03	10.74	11.06	17.54	20.04
CV(%) .....	2.25	2.37	2.44	3.92	5.01
<b>Household operations</b>					
Mean .....	997.50	1,051.70	1,057.18	931.25	610.38

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Household operations					
SE .....	28.79	30.57	31.44	93.89	44.80
CV(%) .....	2.89	2.91	2.97	10.08	7.34
Personal services					
Mean .....	383.20	397.73	396.85	417.12	279.47
SE .....	19.27	20.72	21.24	96.82	39.49
CV(%) .....	5.03	5.21	5.35	23.21	14.13
Other household expenses					
Mean .....	614.30	653.97	660.34	514.13	330.92
SE .....	15.27	16.82	17.37	35.08	17.56
CV(%) .....	2.49	2.57	2.63	6.82	5.31
Housekeeping supplies					
Mean .....	654.27	680.28	688.05	494.47	460.61
SE .....	16.77	18.65	19.59	56.89	30.56
CV(%) .....	2.56	2.74	2.85	11.51	6.63
Laundry and cleaning supplies					
Mean .....	147.82	147.08	147.75	131.27	153.28
SE .....	4.57	4.40	4.41	26.11	15.59
CV(%) .....	3.09	2.99	2.98	19.89	10.17
Other household products					
Mean .....	350.23	366.86	372.17	240.04	226.41
SE .....	13.72	15.59	16.25	30.28	19.13
CV(%) .....	3.92	4.25	4.37	12.61	8.45
Postage and stationery					
Mean .....	156.22	166.33	168.14	123.16	80.92
SE .....	5.66	6.18	6.39	23.81	13.30
CV(%) .....	3.62	3.71	3.80	19.33	16.43
Household furnishings and equipment					
Mean .....	1,624.39	1,694.39	1,692.72	1,734.57	1,116.37
SE .....	43.17	44.65	46.00	268.25	135.97
CV(%) .....	2.66	2.64	2.72	15.46	12.18
Household textiles					
Mean .....	126.30	127.81	128.71	107.13	115.92
SE .....	8.74	9.65	9.99	28.14	26.01
CV(%) .....	6.92	7.55	7.76	26.27	22.43
Furniture					
Mean .....	387.66	394.44	394.46	392.69	339.31
SE .....	19.56	20.50	20.82	77.57	46.07
CV(%) .....	5.04	5.20	5.28	19.75	13.58
Floor coverings					
Mean .....	44.58	47.81	49.32	14.49	21.49
SE .....	5.26	5.84	6.03	5.52	6.55
CV(%) .....	11.81	12.21	12.23	38.08	30.47
Major appliances					
Mean .....	204.12	215.79	215.36	225.27	120.68
SE .....	8.39	9.07	9.10	79.90	14.83
CV(%) .....	4.11	4.20	4.23	35.47	12.29
Small appliances, miscellaneous housewares					
Mean .....	112.89	119.96	119.58	128.81	60.61
SE .....	6.11	6.68	7.16	19.00	8.46
CV(%) .....	5.41	5.57	5.99	14.75	13.96
Miscellaneous household equipment					
Mean .....	748.85	788.58	785.28	866.19	458.35
SE .....	28.35	29.59	30.52	200.46	103.06
CV(%) .....	3.79	3.75	3.89	23.14	22.48
Apparel and services					
Mean .....	1,800.70	1,776.16	1,766.77	1,996.77	1,983.41
SE .....	59.15	48.11	50.38	206.08	274.02
CV(%) .....	3.28	2.71	2.85	10.32	13.82
Men and boys					
Mean .....	426.88	428.69	425.09	512.93	413.20
SE .....	20.90	21.71	23.16	77.79	53.10
CV(%) .....	4.90	5.06	5.45	15.17	12.85
Men, 16 and over					
Mean .....	344.17	349.53	345.22	450.93	304.27
SE .....	20.31	21.19	22.72	77.09	47.09
CV(%) .....	5.90	6.06	6.58	17.10	15.48
Boys, 2 to 15					
Mean .....	82.71	79.16	79.87	62.00	108.93
SE .....	3.73	3.65	3.77	7.15	16.05
CV(%) .....	4.50	4.61	4.72	11.53	14.74
Women and girls					
Mean .....	718.16	710.09	705.17	828.07	777.92
SE .....	30.32	24.20	24.51	121.93	145.14
CV(%) .....	4.22	3.41	3.48	14.72	18.66

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Women, 16 and over					
Mean .....	596.83	590.24	583.70	746.32	645.70
SE .....	28.24	22.31	22.44	109.30	137.25
CV(%) .....	4.73	3.78	3.84	14.65	21.26
Girls, 2 to 15					
Mean .....	121.33	119.85	121.47	81.75	132.23
SE .....	6.07	5.89	6.10	21.38	29.66
CV(%) .....	5.01	4.91	5.02	26.15	22.43
Children under 2					
Mean .....	92.72	91.69	92.75	66.50	100.16
SE .....	4.19	4.48	4.68	13.06	19.36
CV(%) .....	4.52	4.89	5.05	19.64	19.33
Footwear					
Mean .....	314.44	292.47	291.63	312.58	478.00
SE .....	16.11	11.69	11.87	44.59	100.35
CV(%) .....	5.12	4.00	4.07	14.26	20.99
Other apparel products and services					
Mean .....	248.49	253.23	252.13	276.68	214.13
SE .....	9.73	10.14	10.61	41.65	17.56
CV(%) .....	3.91	4.01	4.21	15.05	8.20
Transportation					
Mean .....	8,603.63	8,894.75	8,888.60	9,049.09	6,520.09
SE .....	174.80	178.93	183.54	543.68	433.95
CV(%) .....	2.03	2.01	2.06	6.01	6.66
Vehicle purchases (net outlay)					
Mean .....	2,754.80	2,864.83	2,885.32	2,414.38	1,968.88
SE .....	104.30	106.93	110.38	458.71	281.93
CV(%) .....	3.79	3.73	3.83	19.00	14.32
Cars and trucks, new					
Mean .....	1,304.96	1,378.01	1,373.39	1,479.61	783.21
SE .....	71.36	76.67	76.38	398.90	211.48
CV(%) .....	5.47	5.56	5.56	26.96	27.00
Cars and trucks, used					
Mean .....	1,315.49	1,347.30	1,367.43	904.74	1,088.32
SE .....	60.73	61.93	63.39	265.14	188.77
CV(%) .....	4.62	4.60	4.64	29.31	17.35
Other vehicles					
Mean .....	134.35	139.53	144.51	30.03	97.36
SE .....	22.25	22.05	22.98	30.50	55.78
CV(%) .....	16.56	15.81	15.90	101.57	57.29
Gasoline and motor oil					
Mean .....	2,714.84	2,778.96	2,789.86	2,539.41	2,256.91
SE .....	27.86	31.88	32.55	87.99	57.12
CV(%) .....	1.03	1.15	1.17	3.46	2.53
Other vehicle expenses					
Mean .....	2,620.90	2,702.60	2,698.33	2,814.89	2,033.27
SE .....	68.67	66.14	69.69	313.54	185.93
CV(%) .....	2.62	2.45	2.58	11.14	9.14
Vehicle finance charges					
Mean .....	312.30	316.06	319.04	250.38	285.49
SE .....	8.53	8.39	8.65	29.24	18.36
CV(%) .....	2.73	2.65	2.71	11.68	6.43
Maintenance and repairs					
Mean .....	730.53	766.10	772.30	627.79	475.59
SE .....	17.83	18.72	19.34	54.28	32.99
CV(%) .....	2.44	2.44	2.50	8.65	6.94
Vehicle insurance					
Mean .....	1,113.37	1,123.81	1,112.92	1,383.83	1,035.64
SE .....	49.88	47.84	50.53	303.36	148.13
CV(%) .....	4.48	4.26	4.54	21.92	14.30
Vehicle rental, leases, licenses, and other charges					
Mean .....	464.71	496.64	494.06	552.90	236.55
SE .....	20.19	21.99	22.99	86.09	23.55
CV(%) .....	4.35	4.43	4.65	15.57	9.96
Public transportation					
Mean .....	513.08	548.36	515.10	1,280.41	261.03
SE .....	25.84	28.71	27.79	100.47	31.06
CV(%) .....	5.04	5.24	5.40	7.85	11.90
Healthcare					
Mean .....	2,975.88	3,168.66	3,211.13	2,232.56	1,595.25
SE .....	55.97	60.37	63.68	109.15	76.78
CV(%) .....	1.88	1.91	1.98	4.89	4.81
Health insurance					
Mean .....	1,653.37	1,742.74	1,757.18	1,425.45	1,015.05
SE .....	30.52	33.74	34.85	79.97	55.00

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Health insurance					
CV(%) .....	1.85	1.94	1.98	5.61	5.42
Medical services					
Mean .....	726.64	787.42	804.47	412.21	292.30
SE .....	26.39	28.19	29.93	54.36	36.32
CV(%) .....	3.63	3.58	3.72	13.19	12.43
Drugs					
Mean .....	482.10	513.99	523.78	297.70	251.59
SE .....	14.16	15.37	16.04	28.89	12.94
CV(%) .....	2.94	2.99	3.06	9.70	5.14
Medical supplies					
Mean .....	113.78	124.50	125.69	97.19	36.31
SE .....	4.82	5.34	5.46	21.96	3.62
CV(%) .....	4.24	4.29	4.34	22.59	9.97
Entertainment					
Mean .....	2,834.81	3,022.18	3,006.59	3,446.77	1,478.34
SE .....	67.33	72.80	73.21	1,545.10	96.21
CV(%) .....	2.38	2.41	2.44	44.83	6.51
Fees and admissions					
Mean .....	615.68	672.14	671.55	679.65	209.74
SE .....	24.13	26.75	27.32	71.21	23.06
CV(%) .....	3.92	3.98	4.07	10.48	10.99
Audio and visual equipment and services					
Mean .....	1,036.12	1,056.07	1,065.00	862.68	894.15
SE .....	16.10	17.45	17.92	58.50	49.21
CV(%) .....	1.55	1.65	1.68	6.78	5.50
Pets, toys, hobbies, and playground equipment					
Mean .....	703.61	766.51	727.72	1,708.97	241.70
SE .....	58.77	66.34	32.32	1,522.90	33.55
CV(%) .....	8.35	8.65	4.44	89.11	13.88
Other entertainment supplies, equipment, and services					
Mean .....	479.40	527.46	542.33	195.47	132.75
SE .....	36.89	40.49	42.49	58.59	43.80
CV(%) .....	7.69	7.68	7.84	29.97	32.99
Personal care products and services					
Mean .....	615.77	627.57	629.62	584.42	527.76
SE .....	10.85	10.49	11.34	59.82	33.36
CV(%) .....	1.76	1.67	1.80	10.24	6.32
Reading					
Mean .....	116.17	125.79	127.42	89.86	47.48
SE .....	3.08	3.28	3.42	8.87	3.85
CV(%) .....	2.65	2.61	2.68	9.87	8.11
Education					
Mean .....	1,045.66	1,120.80	1,095.55	1,675.70	508.10
SE .....	61.14	66.40	66.68	313.14	69.75
CV(%) .....	5.85	5.92	6.09	18.69	13.73
Tobacco products and smoking supplies					
Mean .....	316.67	329.78	337.21	166.42	222.96
SE .....	10.56	11.39	11.96	25.09	16.36
CV(%) .....	3.33	3.45	3.55	15.08	7.34
Miscellaneous					
Mean .....	839.59	877.79	884.35	736.43	565.28
SE .....	37.57	42.26	43.30	188.89	53.49
CV(%) .....	4.48	4.81	4.90	25.65	9.46
Cash contributions					
Mean .....	1,736.53	1,815.69	1,845.28	1,165.15	1,171.19
SE .....	96.76	108.88	113.34	181.98	64.58
CV(%) .....	5.57	6.00	6.14	15.62	5.51
Personal insurance and pensions					
Mean .....	5,605.05	5,895.26	5,855.94	6,759.58	3,532.22
SE .....	104.13	115.87	118.30	629.05	171.07
CV(%) .....	1.86	1.97	2.02	9.31	4.84
Life and other personal insurance					
Mean .....	316.83	325.61	325.34	331.71	254.12
SE .....	15.06	16.58	16.86	81.89	16.56
CV(%) .....	4.75	5.09	5.18	24.69	6.52
Pensions and Social Security					
Mean .....	5,288.21	5,569.65	5,530.60	6,427.87	3,278.10
SE .....	97.56	108.07	109.32	634.26	167.10
CV(%) .....	1.84	1.94	1.98	9.87	5.10

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Sources of income and personal taxes:					
Money income before taxes					
Mean .....	63,562.51	66,340.38	65,904.75	75,916.60	43,721.74
SE .....	795.57	915.03	939.06	4,002.20	1,900.50
CV(%) .....	1.25	1.38	1.42	5.27	4.35
Wages and salaries					
Mean .....	51,007.41	53,025.68	52,334.16	68,227.23	36,592.04
SE .....	666.84	777.94	789.04	4,011.80	1,713.50
CV(%) .....	1.31	1.47	1.51	5.88	4.68
Self-employment income					
Mean .....	3,219.15	3,502.49	3,533.32	2,824.69	1,195.47
SE .....	194.62	217.01	228.93	737.80	375.43
CV(%) .....	6.05	6.20	6.48	26.12	31.40
Social Security, private and government retirement					
Mean .....	6,576.95	6,920.63	7,119.50	2,548.92	4,122.21
SE .....	124.17	139.17	146.89	452.12	221.48
CV(%) .....	1.89	2.01	2.06	17.74	5.37
Interest, dividends, rental income, other property income					
Mean .....	1,509.14	1,688.20	1,729.84	772.75	230.21
SE .....	105.24	120.99	126.48	224.94	100.37
CV(%) .....	6.97	7.17	7.31	29.11	43.60
Unemployment and workers' compensation, veterans' benefits					
Mean .....	225.21	229.19	237.39	48.89	196.78
SE .....	34.33	38.78	40.55	20.08	32.73
CV(%) .....	15.24	16.92	17.08	41.08	16.63
Public assistance, supplemental security income, food stamps					
Mean .....	370.95	302.51	296.35	438.00	859.76
SE .....	22.05	17.54	18.33	66.37	98.56
CV(%) .....	5.94	5.80	6.19	15.15	11.46
Regular contributions for support					
Mean .....	446.00	469.03	458.38	703.18	281.51
SE .....	43.13	48.72	49.47	210.77	39.90
CV(%) .....	9.67	10.39	10.79	29.97	14.17
Other income					
Mean .....	207.70	202.65	195.81	352.92	243.75
SE .....	13.28	12.83	13.11	83.58	33.69
CV(%) .....	6.40	6.33	6.69	23.68	13.82
Personal taxes					
Mean .....	1,788.99	2,005.84	1,988.41	2,388.92	240.18
SE .....	152.02	170.28	178.19	744.87	119.18
CV(%) .....	8.50	8.49	8.96	31.18	49.62
Federal income taxes					
Mean .....	1,817.03	1,996.01	1,986.62	2,202.43	538.68
SE .....	108.18	121.34	126.75	559.95	113.88
CV(%) .....	5.95	6.08	6.38	25.42	21.14
2008 Tax stimulus (new UCC Q20082)					
Mean .....	-783.67	-804.05	-809.21	-690.61	-638.14
SE .....	10.46	12.26	13.08	43.99	25.16
CV(%) .....	-1.33	-1.52	-1.62	-6.37	-3.94
State and local income taxes					
Mean .....	542.23	585.43	580.73	688.77	233.63
SE .....	39.60	44.20	46.43	154.18	28.73
CV(%) .....	7.30	7.55	8.00	22.39	12.30
Other taxes					
Mean .....	213.41	228.45	230.28	188.32	106.01
SE .....	22.92	26.42	27.36	41.78	18.86
CV(%) .....	10.74	11.56	11.88	22.19	17.79
Income after taxes					
Mean .....	61,773.51	64,334.54	63,916.34	73,527.68	43,481.56
SE .....	725.62	834.73	849.94	3,706.50	1,856.70
CV(%) .....	1.17	1.30	1.33	5.04	4.27
Addenda:					
Net change in total assets and liabilities					
Mean .....	-4,071.74	-4,647.87	-4,332.56	-11,579.27	43.24
SE .....	955.94	1,099.10	1,187.10	8,051.00	1,480.60
CV(%) .....	-23.48	-23.65	-27.40	-69.53	3,423.80
Net change in total assets					
Mean .....	7,349.38	7,735.98	7,256.78	18,270.28	4,588.11

See footnotes at end of table.

**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
Net change in total assets					
SE .....	1,118.30	1,301.80	1,328.40	8,342.80	1,297.10
CV(%) .....	15.22	16.83	18.31	45.66	28.27
Net change in total liabilities					
Mean .....	11,421.12	12,383.85	11,589.34	29,849.55	4,544.86
SE .....	1,056.30	1,187.30	1,206.10	8,567.80	1,167.40
CV(%) .....	9.25	9.59	10.41	28.70	25.69
Other financial information:					
Other money receipts					
Mean .....	519.14	579.74	590.26	348.65	86.28
SE .....	87.13	99.04	101.95	321.79	31.54
CV(%) .....	16.78	17.08	17.27	92.30	36.55
Mortgage principal paid on owned property					
Mean .....	-2,294.63	-2,437.21	-2,420.16	-2,812.08	-1,276.24
SE .....	56.96	66.40	68.01	229.07	154.97
CV(%) .....	-2.48	-2.72	-2.81	-8.15	-12.14
Estimated market value of owned home					
Mean .....	169,794.24	181,931.29	179,765.60	229,539.30	83,106.00
SE .....	3,347.40	3,695.20	3,868.00	17,394.00	5,270.00
CV(%) .....	1.97	2.03	2.15	7.58	6.34
Estimated monthly rental value of owned home					
Mean .....	877.18	926.37	920.44	1,056.83	525.85
SE .....	11.87	13.29	13.97	60.01	28.62
CV(%) .....	1.35	1.43	1.52	5.68	5.44
Gifts of goods and services, total					
Mean .....	1,209.34	1,286.44	1,294.48	1,099.79	650.90
SE .....	51.99	55.97	58.29	288.36	79.39
CV(%) .....	4.30	4.35	4.50	26.22	12.20
Food					
Mean .....	97.38	105.89	108.24	52.76	35.20
SE .....	6.34	6.79	7.05	18.93	13.79
CV(%) .....	6.51	6.41	6.52	35.88	39.17
Alcoholic beverages					
Mean .....	14.36	15.95	16.32	7.26	2.55
SE .....	1.76	1.98	2.06	5.79	1.45
CV(%) .....	12.28	12.42	12.65	79.81	56.74
Housing					
Mean .....	228.81	243.65	246.88	169.08	119.57
SE .....	9.85	11.28	12.02	40.98	23.27
CV(%) .....	4.31	4.63	4.87	24.24	19.46
Housekeeping supplies					
Mean .....	31.47	34.45	35.27	14.99	9.27
SE .....	2.14	2.38	2.45	5.20	4.19
CV(%) .....	6.78	6.90	6.95	34.69	45.18
Household textiles					
Mean .....	13.16	14.58	15.08	2.67	2.62
SE .....	2.91	3.30	3.44	1.84	.91
CV(%) .....	22.11	22.60	22.80	69.14	34.66
Appliances and miscellaneous housewares					
Mean .....	20.76	23.22	23.42	18.85	2.71
SE .....	2.58	2.93	3.05	10.61	.99
CV(%) .....	12.44	12.63	13.02	56.27	36.76
Major appliances					
Mean .....	6.42	7.12	7.35	2.03	1.41
SE .....	1.52	1.74	1.81	1.64	.62
CV(%) .....	23.65	24.39	24.57	80.82	44.16
Small appliances and miscellaneous housewares					
Mean .....	14.34	16.10	16.07	16.82	1.29
SE .....	1.68	1.90	1.94	10.45	.74
CV(%) .....	11.69	11.78	12.09	62.12	57.61
Miscellaneous household equipment					
Mean .....	57.50	63.46	64.20	46.07	13.40
SE .....	5.05	5.53	5.89	16.35	6.18
CV(%) .....	8.79	8.71	9.18	35.48	46.13
Other housing					
Mean .....	105.93	107.93	108.91	86.50	91.56
SE .....	6.00	6.63	7.02	36.03	20.85
CV(%) .....	5.66	6.14	6.44	41.65	22.77
Apparel and services					
Mean .....	222.76	225.43	229.32	132.07	203.01
SE .....	11.13	12.46	12.67	34.56	27.46
CV(%) .....	5.00	5.53	5.52	26.17	13.52

See footnotes at end of table.



**Table 2100. Race of reference person: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	
<b>Males, 2 and over</b>					
Mean .....	47.22	49.26	50.45	21.40	32.14
SE .....	5.01	5.61	5.80	14.67	7.31
CV(%) .....	10.62	11.39	11.50	68.55	22.74
<b>Females, 2 and over</b>					
Mean .....	78.52	80.46	82.47	32.79	64.06
SE .....	7.25	7.91	8.26	13.49	10.40
CV(%) .....	9.24	9.83	10.02	41.15	16.23
<b>Children under 2</b>					
Mean .....	49.87	49.00	49.60	34.83	56.26
SE .....	3.46	2.80	2.91	10.99	18.60
CV(%) .....	6.94	5.71	5.86	31.56	33.07
<b>Other apparel products and services</b>					
Mean .....	47.15	46.71	46.80	43.05	50.57
SE .....	5.64	5.89	6.12	14.88	15.38
CV(%) .....	11.96	12.60	13.07	34.58	30.41
<b>Jewelry and watches</b>					
Mean .....	18.32	19.05	18.23	37.18	13.02
SE .....	4.23	4.70	4.87	12.84	6.41
CV(%) .....	23.09	24.67	26.74	34.54	49.25
<b>All other apparel products and services</b>					
Mean .....	28.82	27.65	28.57	5.87	37.55
SE .....	2.93	2.78	2.92	3.98	12.14
CV(%) .....	10.16	10.04	10.22	67.89	32.33
<b>Transportation</b>					
Mean .....	99.18	109.05	106.52	164.63	28.63
SE .....	13.14	14.83	14.10	96.22	9.67
CV(%) .....	13.25	13.60	13.24	58.45	33.78
<b>Healthcare</b>					
Mean .....	22.26	24.59	24.98	16.38	5.55
SE .....	4.89	5.58	5.88	7.68	2.26
CV(%) .....	21.97	22.70	23.56	46.88	40.67
<b>Entertainment</b>					
Mean .....	88.54	95.03	94.25	114.99	40.97
SE .....	7.32	7.83	8.39	51.34	10.30
CV(%) .....	8.26	8.24	8.91	44.65	25.13
<b>Toys, games, arts and crafts, and tricycles</b>					
Mean .....	29.14	30.77	31.22	20.05	16.97
SE .....	2.94	3.08	3.21	7.36	7.26
CV(%) .....	10.09	10.00	10.27	36.71	42.81
<b>Other entertainment</b>					
Mean .....	59.40	64.26	63.03	94.94	24.01
SE .....	5.83	6.54	6.94	46.72	6.40
CV(%) .....	9.82	10.17	11.01	49.21	26.66
<b>Personal care products and services</b>					
Mean .....	12.12	13.35	13.19	17.23	2.99
SE .....	1.45	1.60	1.60	8.05	1.30
CV(%) .....	11.96	12.00	12.15	46.72	43.51
<b>Reading</b>					
Mean .....	.91	1.00	1.05	( <sup>3</sup> )	.25
SE .....	.15	.17	.18	( <sup>3</sup> )	.16
CV(%) .....	16.76	17.09	17.13	( <sup>3</sup> )	63.74
<b>Education</b>					
Mean .....	323.68	347.73	347.48	352.89	151.76
SE .....	30.29	32.38	32.56	173.74	46.63
CV(%) .....	9.36	9.31	9.37	49.23	30.72
<b>All other gifts</b>					
Mean .....	99.33	104.77	106.25	72.50	60.41
SE .....	10.56	11.70	12.26	17.04	20.75
CV(%) .....	10.63	11.17	11.54	23.50	34.34

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

<sup>2</sup> Value is too small to display.

<sup>3</sup> Value is zero or very close to zero.  
n.a. Not applicable.