

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, 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 18 .....	.7	.7	.6	.7	.6	.6	.9	1.1	.6
Persons 65 and over .....	.3	.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	13.2	12.8	14.5	13.1	13.9	13.2	13.9	16.3	13.0
Food at home	7.6	7.4	8.4	7.5	8.5	7.5	8.9	10.5	7.4
Cereals and bakery products	1.1	1.1	1.2	1.1	1.2	1.1	1.3	1.4	1.1
Cereals and cereal products .....	.4	.4	.5	.4	.4	.4	.5	.5	.4
Bakery products .....	.7	.7	.8	.7	.8	.7	.8	.9	.7
Meats, poultry, fish, and eggs	2.0	1.9	2.2	1.9	2.2	1.9	2.9	3.0	1.9
Beef .....	.6	.5	.7	.6	.7	.6	.7	1.0	.5
Pork .....	.4	.4	.5	.4	.5	.4	.7	.6	.4
Other meats .....	.2	.2	.3	.2	.3	.2	.3	.3	.2
Poultry .....	.4	.3	.4	.4	.3	.3	.6	.6	.3
Fish and seafood .....	.3	.3	.3	.3	.3	.3	.4	.4	.3
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.2	.1
Dairy products .....	.8	.8	.9	.8	.9	.8	.8	1.1	.8
Fresh milk and cream .....	.3	.3	.4	.3	.4	.3	.3	.5	.3
Other dairy products .....	.5	.5	.5	.5	.5	.5	.4	.6	.5
Fruits and vegetables	1.4	1.3	1.5	1.3	1.4	1.3	1.5	2.1	1.3
Fresh fruits .....	.4	.4	.5	.4	.4	.4	.5	.7	.4
Fresh vegetables .....	.4	.4	.5	.4	.4	.4	.4	.7	.4
Processed fruits .....	.3	.3	.3	.3	.3	.3	.4	.4	.3
Processed vegetables .....	.2	.2	.2	.2	.3	.2	.3	.3	.2

See footnotes at end of table.

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, 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	2.4	2.3	2.6	2.4	2.7	2.4	2.4	2.8	2.3
Sugar and other sweets .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Fats and oils .....	.2	.2	.2	.2	.2	.2	.3	.3	.2
Miscellaneous foods	1.2	1.1	1.3	1.1	1.3	1.2	1.1	1.3	1.1
Nonalcoholic beverages .....	.6	.6	.7	.6	.7	.6	.7	.8	.6
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	(³)	.1	.1
Food away from home	5.6	5.4	6.1	5.6	5.4	5.7	5.0	5.8	5.6
Alcoholic beverages .....	.9	.9	1.1	.9	.7	1.0	.6	.9	.9
Housing	32.7	32.1	34.5	33.1	28.7	32.4	35.7	34.1	32.5
Shelter	19.2	18.0	23.2	19.9	13.6	19.1	20.8	21.2	19.1
Owned dwellings	12.7	16.5	.2	13.0	10.4	12.9	10.7	10.3	12.9
Mortgage interest and charges	7.3	9.5	.1	7.5	5.3	7.3	6.6	6.4	7.4
Property taxes	3.1	4.0	(³)	3.1	2.7	3.1	2.2	2.0	3.1
Maintenance, repairs, insurance, other expenses	2.4	3.1	.1	2.3	2.5	2.4	1.8	1.8	2.4
Rented dwellings	5.3	.1	22.2	5.7	2.2	4.9	9.5	10.5	4.9
Other lodging	1.2	1.4	.8	1.3	1.0	1.3	.7	.5	1.3
Utilities, fuels, and public services	6.6	6.7	6.2	6.5	7.5	6.3	9.2	6.9	6.6
Natural gas .....	.8	.9	.6	.8	.5	.8	1.3	.7	.8
Electricity	2.4	2.5	2.2	2.3	3.3	2.3	3.4	2.3	2.4
Fuel oil and other fuels .....	.2	.3	.1	.2	.6	.2	.1	.1	.2
Telephone services	2.4	2.2	2.8	2.3	2.5	2.2	3.5	2.9	2.3
Water and other public services .....	.8	.9	.4	.8	.7	.8	.9	.8	.8
Household operations	1.7	1.9	1.3	1.8	1.1	1.7	1.7	1.2	1.8
Personal services .....	.8	.8	.7	.9	.5	.8	1.0	.6	.8
Other household expenses .....	.9	1.0	.6	1.0	.7	.9	.7	.6	1.0
Housekeeping supplies	1.3	1.4	1.0	1.2	2.3	1.4	1.0	1.4	1.3
Laundry and cleaning supplies .....	.3	.3	.3	.3	.4	.3	.4	.5	.3
Other household products .....	.7	.8	.4	.6	1.6	.7	.4	.6	.7
Postage and stationery .....	.3	.3	.3	.3	.3	.3	.2	.2	.3
Household furnishings and equipment	3.7	4.0	2.7	3.7	4.2	3.8	2.9	3.4	3.8
Household textiles .....	.3	.4	.2	.3	.4	.3	.2	.4	.3
Furniture	1.0	1.1	.8	1.0	.8	1.0	1.0	1.0	1.0
Floor coverings .....	.1	.1	(³)	.1	.1	.1	.1	(³)	.1
Major appliances .....	.5	.5	.3	.5	.5	.5	.6	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.3	.3	.2	.3	.2
Miscellaneous household equipment	1.6	1.7	1.2	1.6	2.0	1.7	.9	1.3	1.6
Apparel and services	4.3	4.1	4.8	4.4	3.8	4.2	5.7	6.0	4.2
Men and boys	1.0	1.0	1.1	1.0	1.0	1.0	1.2	1.6	1.0
Men, 16 and over .....	.8	.8	.8	.8	.7	.8	.8	1.2	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.4	.4	.2
Women and girls	1.7	1.7	1.8	1.7	1.6	1.7	2.2	1.8	1.7
Women, 16 and over	1.4	1.4	1.5	1.5	1.2	1.4	1.7	1.4	1.4
Girls, 2 to 15 .....	.3	.3	.3	.3	.4	.3	.5	.5	.3
Children under 2 .....	.2	.2	.3	.2	.2	.2	.3	.4	.2
Footwear .....	.8	.7	.9	.8	.6	.7	1.3	1.5	.7
Other apparel products and services .....	.6	.5	.8	.6	.4	.6	.7	.7	.6
Transportation	19.1	19.1	18.9	18.7	22.2	19.2	18.1	19.5	19.0
Vehicle purchases (net outlay)	9.0	9.0	8.9	8.8	11.1	9.1	8.0	9.0	9.0
Cars and trucks, new	4.3	4.7	3.1	4.3	4.6	4.4	3.3	3.3	4.4
Cars and trucks, used	4.5	4.2	5.6	4.3	6.2	4.5	4.7	5.5	4.4
Other vehicles .....	.2	.2	.1	.2	4.3	.2	(³)	4.2	.2
Gasoline and motor oil	3.0	3.0	3.1	2.9	4.1	3.0	3.1	3.6	3.0

See footnotes at end of table.

Table 51. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Shares of average annual expenditures and sources of income, 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	6.1	6.2	5.8	6.0	6.4	6.1	6.2	5.9	6.1
Vehicle finance charges	1.0	1.0	.9	.9	1.3	1.0	1.1	1.2	1.0
Maintenance and repairs	1.7	1.7	1.7	1.7	1.9	1.7	1.7	1.5	1.7
Vehicle insurance	2.2	2.2	2.2	2.2	2.5	2.2	2.3	2.3	2.2
Vehicle rental, leases, licenses, other charges	1.2	1.2	1.0	1.2	.7	1.2	1.2	.9	1.2
Public transportation	1.0	.9	1.0	1.0	.5	1.0	.8	.9	1.0
Health care	5.8	6.2	4.3	5.6	7.6	5.9	4.4	3.9	5.9
Health insurance	2.9	3.1	2.2	2.8	3.8	2.9	2.5	1.9	3.0
Medical services	1.5	1.6	1.1	1.4	1.9	1.5	.8	1.0	1.5
Drugs	1.2	1.3	.9	1.1	1.7	1.2	1.0	.8	1.2
Medical supplies .....	.3	.3	.2	.3	.3	.3	.2	.2	.3
Entertainment	5.1	5.3	4.4	5.1	5.2	5.2	3.7	4.1	5.2
Fees and admissions	1.3	1.4	1.0	1.4	.9	1.4	.7	.8	1.4
Television, radios, sound equipment	1.7	1.6	1.9	1.7	1.6	1.7	2.1	1.6	1.7
Pets, toys, and playground equipment .....	.9	1.0	.7	.9	1.2	.9	.6	.6	.9
Other entertainment supplies, equipment, and services	1.2	1.3	.8	1.1	1.5	1.3	.4	1.0	1.2
Personal care products and services	1.3	1.3	1.4	1.3	1.2	1.3	1.6	1.4	1.3
Reading .....	.3	.4	.3	.3	.3	.4	.2	.2	.4
Education	1.8	1.7	2.5	1.9	1.1	1.9	1.5	1.4	1.9
Tobacco products and smoking supplies .....	.8	.7	1.2	.7	1.2	.8	.7	.5	.8
Miscellaneous	1.9	1.9	2.1	1.9	2.0	1.9	2.0	1.8	2.0
Cash contributions	3.1	3.4	2.3	3.1	3.3	3.1	3.0	1.8	3.3
Personal insurance and pensions	9.6	10.2	7.7	9.7	8.8	9.7	8.8	8.1	9.7
Life and other personal insurance	1.0	1.1	.6	1.0	1.2	1.0	1.0	.6	1.0
Pensions and Social Security	8.6	9.1	7.0	8.7	7.6	8.7	7.7	7.6	8.7
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	80.6	79.6	84.4	81.1	76.0	80.3	84.1	87.9	80.1
Self-employment income	4.5	5.1	2.4	4.4	5.6	4.8	2.0	2.8	4.7
Social Security, private and government retirement	10.6	11.5	7.3	10.1	15.3	10.7	9.5	5.7	11.0
Interest, dividends, rental income, other property income	1.9	2.2	.8	1.9	1.4	2.0	.3	.5	2.0
Unemployment and workers' compensation, veterans' benefits .....	.5	.4	.7	.5	.5	.5	.5	.5	.5
Public assistance, supplemental security income, food stamps .....	.7	.4	2.0	.7	.7	.6	2.5	1.5	.7
Regular contributions for support .....	.8	.7	1.4	.9	.4	.9	.6	.7	.8
Other income .....	.3	.2	1.1	.4	.1	.3	.6	.4	.3
Personal taxes	5.1	5.3	4.2	5.2	3.6	5.2	3.2	2.3	5.3
Federal income taxes	3.7	3.9	3.2	3.9	2.4	3.9	2.2	1.8	3.9
State and local income taxes	1.0	1.1	.9	1.0	.9	1.0	.8	.5	1.1
Other taxes .....	.3	.4	(³)	.3	.3	.3	.1	(³)	.3
Income after taxes	94.9	94.7	95.8	94.8	96.4	94.8	96.8	97.7	94.7

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

² Value less than 0.5.

³ Value less than 0.05.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.