

**Table 2100. Race of reference person: Average annual expenditures and characteristics, 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 .....	\$63,563	\$66,340	\$65,905	\$75,917	\$43,722
Income after taxes .....	61,774	64,335	63,916	73,528	43,482
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 .....	\$50,486	\$52,397	\$52,265	\$55,430	\$36,721
Food .....					
Food at home .....	6,443	6,693	6,676	7,089	4,594
Cereals and bakery products .....	3,744	3,868	3,865	3,943	2,825
Cereals and cereal products .....	507	524	522	562	382
Bakery products .....	170	173	169	256	148
Meats, poultry, fish, and eggs .....	337	351	353	306	234
Beef .....	846	846	839	1,010	848
Pork .....	239	243	245	200	208
Other meats .....	163	162	160	193	174
Poultry .....	106	109	111	72	85
Fish and seafood .....	159	155	154	187	190
Eggs .....	128	126	118	304	144
Dairy products .....	51	52	52	54	47
Fruits and vegetables .....	430	452	457	326	263
Fresh fruits .....	168	175	175	172	116
Fresh vegetables .....	261	277	282	153	147
Processed fruits .....	657	685	678	852	447
Processed vegetables .....	222	234	231	306	128
Other dairy products .....	212	223	217	369	130
Fruits and vegetables .....	116	119	120	94	98
Other dairy products .....	107	109	110	83	91

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, 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	
Other food at home .....	\$1,305	\$1,361	\$1,368	\$1,193	\$886
Sugar and other sweets .....	129	136	136	126	80
Fats and oils .....	104	108	108	104	82
Miscellaneous foods .....	680	711	716	598	449
Nonalcoholic beverages .....	342	353	355	316	261
Food prepared by consumer unit on out-of-town trips .....	49	54	54	49	14
Food away from home .....	2,698	2,824	2,811	3,147	1,768
Alcoholic beverages .....	444	476	484	300	205
Housing .....	17,109	17,574	17,456	20,138	13,770
Shelter .....	10,183	10,491	10,345	13,703	7,985
Owned dwellings .....	6,760	7,155	7,095	8,471	3,940
Mortgage interest and charges .....	3,826	4,017	3,951	5,479	2,463
Property taxes .....	1,758	1,879	1,866	2,168	896
Maintenance, repairs, insurance, other expenses .....	1,176	1,259	1,279	824	581
Rented dwellings .....	2,724	2,579	2,484	4,680	3,762
Other lodging .....	698	756	766	552	282
Utilities, fuels, and public services .....	3,649	3,656	3,674	3,275	3,598
Natural gas .....	531	531	531	536	533
Electricity .....	1,353	1,341	1,351	1,119	1,439
Fuel oil and other fuels .....	192	211	218	<sup>3</sup> 55	58
Telephone services .....	1,127	1,121	1,121	1,118	1,168
Water and other public services .....	446	452	453	447	400
Household operations .....	998	1,052	1,057	931	610
Personal services .....	383	398	397	417	279
Other household expenses .....	614	654	660	514	331
Housekeeping supplies .....	654	680	688	494	461
Laundry and cleaning supplies .....	148	147	148	131	153
Other household products .....	350	367	372	240	226
Postage and stationery .....	156	166	168	123	81
Household furnishings and equipment .....	1,624	1,694	1,693	1,735	1,116
Household textiles .....	126	128	129	107	116
Furniture .....	388	394	394	393	339
Floor coverings .....	45	48	49	14	21
Major appliances .....	204	216	215	225	121
Small appliances, miscellaneous housewares .....	113	120	120	129	61
Miscellaneous household equipment .....	749	789	785	866	458
Apparel and services .....	1,801	1,776	1,767	1,997	1,983
Men and boys .....	427	429	425	513	413
Men, 16 and over .....	344	350	345	451	304
Boys, 2 to 15 .....	83	79	80	62	109
Women and girls .....	718	710	705	828	778
Women, 16 and over .....	597	590	584	746	646
Girls, 2 to 15 .....	121	120	121	82	132
Children under 2 .....	93	92	93	67	100
Footwear .....	314	292	292	313	478
Other apparel products and services .....	248	253	252	277	214
Transportation .....	8,604	8,895	8,889	9,049	6,520
Vehicle purchases (net outlay) .....	2,755	2,865	2,885	2,414	1,969
Cars and trucks, new .....	1,305	1,378	1,373	1,480	783
Cars and trucks, used .....	1,315	1,347	1,367	905	1,088
Other vehicles .....	134	140	145	<sup>3</sup> 30	<sup>3</sup> 97
Gasoline and motor oil .....	2,715	2,779	2,790	2,539	2,257

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, 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	
Other vehicle expenses .....	\$2,621	\$2,703	\$2,698	\$2,815	\$2,033
Vehicle finance charges .....	312	316	319	250	285
Maintenance and repairs .....	731	766	772	628	476
Vehicle insurance .....	1,113	1,124	1,113	<sup>3</sup> 1,384	1,036
Vehicle rental, leases, licenses, and other charges .....	465	497	494	553	237
Public transportation .....	513	548	515	1,280	261
Healthcare .....	2,976	3,169	3,211	2,233	1,595
Health insurance .....	1,653	1,743	1,757	1,425	1,015
Medical services .....	727	787	804	412	292
Drugs .....	482	514	524	298	252
Medical supplies .....	114	124	126	97	36
Entertainment .....	2,835	3,022	3,007	3,447	1,478
Fees and admissions .....	616	672	672	680	210
Audio and visual equipment and services ....	1,036	1,056	1,065	863	894
Pets, toys, hobbies, and playground equipment .....	704	767	728	1,709	242
Other entertainment supplies, equipment, and services .....	479	527	542	195	133
Personal care products and services .....	616	628	630	584	528
Reading .....	116	126	127	90	47
Education .....	1,046	1,121	1,096	1,676	508
Tobacco products and smoking supplies .....	317	330	337	166	223
Miscellaneous .....	840	878	884	736	565
Cash contributions .....	1,737	1,816	1,845	1,165	1,171
Personal insurance and pensions .....	5,605	5,895	5,856	6,760	3,532
Life and other personal insurance .....	317	326	325	332	254
Pensions and Social Security .....	5,288	5,570	5,531	6,428	3,278
Sources of income and personal taxes:					
Money income before taxes .....	63,563	66,340	65,905	75,917	43,722
Wages and salaries .....	51,007	53,026	52,334	68,227	36,592
Self-employment income .....	3,219	3,502	3,533	2,825	1,195
Social Security, private and government retirement .....	6,577	6,921	7,120	2,549	4,122
Interest, dividends, rental income, other property income .....	1,509	1,688	1,730	773	230
Unemployment and workers' compensation, veterans' benefits .....	225	229	237	<sup>3</sup> 49	197
Public assistance, supplemental security income, food stamps .....	371	303	296	438	860
Regular contributions for support .....	446	469	458	703	282
Other income .....	208	203	196	353	244
Personal taxes .....	1,789	2,006	1,988	2,389	240
Federal income taxes .....	1,817	1,996	1,987	2,202	539
2008 Tax stimulus (new UCC Q20082) .....	-784	-804	-809	-691	-638
State and local income taxes .....	542	585	581	689	234
Other taxes .....	213	228	230	188	106

See footnotes at end of table.

**Table 2100. Race of reference person: Average annual expenditures and characteristics, 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	
Income after taxes .....	61,774	64,335	63,916	73,528	43,482
Addenda:					
Net change in total assets and liabilities .....	-\$4,072	-\$4,648	-\$4,333	-\$11,579	\$43
Net change in total assets .....	7,349	7,736	7,257	18,270	4,588
Net change in total liabilities .....	11,421	12,384	11,589	29,850	4,545
Other financial information:					
Other money receipts .....	519	580	590	349	86
Mortgage principal paid on owned property .....	-2,295	-2,437	-2,420	-2,812	-1,276
Estimated market value of owned home .....	169,794	181,931	179,766	229,539	83,106
Estimated monthly rental value of owned home .....	877	926	920	1,057	526
Gifts of goods and services .....	1,209	1,286	1,294	1,100	651
Food .....	97	106	108	53	35
Alcoholic beverages .....	14	16	16	<sup>3</sup> 7	3
Housing .....	229	244	247	169	120
Housekeeping supplies .....	31	34	35	15	9
Household textiles .....	13	15	15	<sup>3</sup> 3	<sup>3</sup> 3
Appliances and miscellaneous housewares .....	21	23	23	<sup>3</sup> 19	<sup>3</sup> 3
Major appliances .....	6	7	7	<sup>3</sup> 2	<sup>3</sup> 1
Small appliances and miscellaneous housewares .....	14	16	16	<sup>3</sup> 17	<sup>3</sup> 1
Miscellaneous household equipment .....	57	63	64	46	13
Other housing .....	106	108	109	<sup>3</sup> 86	92
Apparel and services .....	223	225	229	132	203
Males, 2 and over .....	47	49	50	21	32
Females, 2 and over .....	79	80	82	33	64
Children under 2 .....	50	49	50	35	56
Other apparel products and services .....	47	47	47	<sup>3</sup> 43	51
Jewelry and watches .....	18	19	18	<sup>3</sup> 37	<sup>3</sup> 13
All other apparel products and services .....	29	28	29	<sup>3</sup> 6	38
Transportation .....	99	109	107	165	29
Healthcare .....	22	25	25	<sup>3</sup> 16	<sup>3</sup> 6
Entertainment .....	89	95	94	115	41
Toys, games, arts and crafts, and tricycles .....	29	31	31	<sup>3</sup> 20	<sup>3</sup> 17
Other entertainment .....	59	64	63	95	24
Personal care products and services .....	12	13	13	17	3
Reading .....	1	1	1	( <sup>4</sup> )	( <sup>2</sup> )
Education .....	324	348	347	353	152
All other gifts .....	99	105	106	72	60

<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 less than or equal to 0.5.

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

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

n.a. Not applicable.