

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Number of consumer units (in thousands)	103,123	11,545	17,636	10,796	19,825	32,757	10,564
Consumer unit characteristics:							
Income before taxes ¹	\$36,918	\$11,539	\$27,456	\$18,923	\$32,842	\$51,606	\$61,043
Income after taxes ¹	33,864	11,209	24,406	18,531	30,502	47,000	55,867
Age of reference person	48.0	68.5	39.6	63.0	46.7	41.6	46.6
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.5	3.0	3.1	4.4
Children under 18	0.7	0	0	0.6	1.1	0.9	1.2
Persons 65 and over	0.3	0.7	0.1	1.2	0.3	0.1	0.1
Earners	1.3	0	1.0	0	1.0	2.0	3.4
Vehicles	1.9	0.7	1.1	1.5	1.9	2.5	3.4
Percent distribution:							
Sex of reference person:							
Male	62	30	55	66	59	75	75
Female	38	70	45	34	41	25	25
Housing tenure:							
Homeowner	64	57	37	72	63	73	83
With mortgage	38	9	24	14	36	56	62
Without mortgage	26	48	13	58	27	17	21
Renter	36	43	63	28	37	27	17
Race of reference person:							
Black	11	12	9	16	15	9	7
White and other	89	88	91	84	85	91	93
Education of reference person:							
Elementary (1-8)	9	21	3	19	9	4	6
High school (9-12)	44	50	32	53	51	41	45
College	47	28	65	28	39	55	49
Never attended and other	0	1	0	0	0	0	1
At least one vehicle owned	86	57	79	79	89	95	98
Average annual expenditures:							
Food	4,505	2,056	2,771	3,838	4,761	5,429	7,303
Food at home	2,803	1,548	1,314	2,817	3,230	3,264	4,449
Cereals and bakery products	441	252	202	430	511	513	709
Cereals and cereal products	165	84	71	162	202	190	271
Bakery products	276	168	131	268	309	323	438
Meats, poultry, fish, and eggs	752	384	319	774	895	875	1,224

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Beef	228	114	88	231	267	269	386
Pork	156	78	61	188	180	180	255
Other meats	104	62	41	98	121	121	175
Poultry	138	66	63	121	171	160	227
Fish and seafood	97	44	54	100	121	112	137
Eggs	30	20	12	35	35	35	44
Dairy products	297	170	135	293	343	345	474
Fresh milk and cream	123	75	51	126	148	141	196
Other dairy products	174	95	84	167	195	205	278
Fruits and vegetables	457	296	223	502	537	515	659
Fresh fruits	144	101	74	164	173	155	208
Fresh vegetables	137	87	70	149	164	153	201
Processed fruits	96	59	45	106	109	113	132
Processed vegetables	80	50	34	84	91	94	118
Other food at home	856	446	435	818	944	1,016	1,382
Sugar and other sweets	112	67	51	127	126	129	174
Fats and oils	82	57	33	91	95	95	122
Miscellaneous foods	377	183	194	337	416	457	604
Nonalcoholic beverages	240	123	130	222	258	282	409
Food prep by cu, out-of-town trips	45	15	28	41	50	54	73
Food away from home	1,702	507	1,457	1,021	1,531	2,165	2,855
Alcoholic beverages	277	94	340	193	230	328	360
Housing	10,458	5,323	8,133	8,053	11,035	12,895	13,746
Shelter	5,928	3,041	5,218	3,653	6,313	7,305	7,603
Owned dwellings	3,749	1,374	2,150	2,165	3,911	5,226	5,745
Mortgage interest and charges	2,104	221	1,208	436	2,146	3,345	3,431
Property taxes	930	555	455	894	1,088	1,104	1,335
Maintenance, repairs, insurance, other expenses	715	598	486	835	677	777	979
Rented dwellings	1,788	1,539	2,777	1,140	1,975	1,636	1,194
Other lodging	391	127	291	348	427	443	665
Utilities, fuels, and public services	2,191	1,426	1,418	2,061	2,350	2,527	3,105
Natural gas	268	197	152	292	293	298	376
Electricity	869	564	511	839	946	1,014	1,238
Fuel oil and other fuels	86	93	46	117	85	88	110
Telephone services	708	398	578	565	756	816	985
Water and other public services	259	175	131	247	271	310	397
Household operations	509	296	222	400	528	795	404
Personal services	258	81	49	162	271	503	117
Other household expenses	250	215	172	239	257	292	287
Housekeeping supplies	430	236	234	465	475	512	582
Laundry and cleaning supplies	110	43	58	120	128	131	163
Other household products	194	118	87	199	224	239	251
Postage and stationery	125	76	89	146	124	142	168

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Household furnishings and equipment	1,401	324	1,042	1,473	1,368	1,756	2,051
Household textiles	100	29	76	64	111	131	130
Furniture	327	59	234	163	399	432	480
Floor coverings	177	29	135	721	70	161	132
Major appliances	155	79	79	140	175	186	244
Small appliances, miscellaneous housewares	85	25	78	65	90	97	138
Miscellaneous household equipment	557	103	440	320	523	749	928
Apparel and services	1,704	536	1,269	1,024	1,918	2,124	2,616
Men and boys	425	60	340	248	450	544	695
Men, 16 and over	329	53	321	185	283	412	591
Boys, 2 to 15	96	7	19	63	167	132	104
Women and girls	660	257	473	438	717	803	1,066
Women, 16 and over	559	243	456	369	560	659	937
Girls, 2 to 15	101	14	17	70	157	144	129
Children under 2	81	16	15	51	119	125	75
Footwear	278	121	209	173	348	316	417
Other apparel products and services	259	82	232	114	283	336	363
Transportation	6,014	1,566	3,806	3,434	5,704	8,078	11,390
Vehicle purchases (net outlay)	2,638	466	1,420	1,195	2,596	3,657	5,444
Cars and trucks, new	1,198	217	783	602	1,341	1,664	1,855
Cars and trucks, used	1,406	249	596	548	1,240	1,946	3,540
Other vehicles	34	0	40	45	15	47	49
Gasoline and motor oil	1,006	313	672	652	958	1,329	1,766
Other vehicle expenses	2,015	620	1,429	1,320	1,806	2,649	3,664
Vehicle finance charges	260	23	137	71	232	421	473
Maintenance and repairs	653	249	486	531	581	790	1,220
Vehicle insurance	712	276	500	492	652	886	1,345
Vehicle rental, leases, licenses, other charges	389	74	305	226	342	552	627
Public transportation	355	167	286	267	343	443	515
Health care	1,732	1,539	828	2,481	1,733	1,878	2,240
Health insurance	860	873	355	1,369	859	903	1,040
Medical services	512	309	308	480	494	629	773
Drugs	280	305	121	542	308	254	283
Medical supplies	80	53	44	89	73	91	145
Entertainment	1,612	546	1,282	1,013	1,513	2,142	2,468
Fees and admissions	433	133	351	316	390	557	709
Television, radios, sound equipment	542	270	433	352	523	660	891
Pets, toys, and playground equipment	322	90	221	167	329	458	455
Other supplies, equipment, and services	315	53	277	176	270	467	413
Personal care products and services	403	169	278	309	426	499	608
Reading	162	95	136	143	148	197	218

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Education	471	85	429	205	403	537	1,166
Tobacco products and smoking supplies	269	123	205	183	288	316	442
Miscellaneous	766	360	845	487	798	884	938
Cash contributions	925	549	668	1,083	800	1,078	1,361
Personal insurance and pensions	2,964	129	2,398	309	2,411	4,687	5,418
Life and other personal insurance	373	105	161	244	381	535	635
Pensions and Social Security	2,591	23	2,237	66	2,030	4,153	4,783
Sources of income and taxes: ¹							
Money income before taxes	36,918	11,539	27,456	18,923	32,842	51,606	61,043
Wages and salaries	28,474	0	23,260	0	23,224	45,409	54,265
Self-employment income	2,034	0	1,555	0	2,257	3,098	3,436
Social Security, private and government retirement	4,355	9,122	1,216	14,814	4,882	1,648	1,536
Interest, dividends, rental income, other property income	861	1,422	533	1,630	803	718	601
Unemployment and workers' compensation, veterans' benefit	279	309	212	205	321	274	379
Public assistance, supplemental security, income, food stamps	462	465	33	1,916	746	159	169
Regular contributions for support	273	140	400	253	326	177	420
Other income	180	82	248	104	283	123	238
Personal taxes ¹	3,054	331	3,050	391	2,340	4,606	5,176
Federal income taxes	2,235	158	2,291	172	1,685	3,404	3,838
State and local income taxes	640	40	656	31	477	985	1,106
Other taxes	179	133	103	188	178	218	232
Income after taxes ¹	33,864	11,209	24,406	18,531	30,502	47,000	55,867
Addenda:							
Net change in total assets and liabilities	-969	-934	-1,203	-458	102	-1,513	-1,463
Net change in total assets	3,102	-785	1,791	-354	3,865	5,608	3,870
Net change in total liabilities	4,071	149	2,994	104	3,763	7,121	5,333
Other financial information							
Other money receipts	462	692	407	218	488	499	388

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Mortgage principal paid, owned property	-1,063	-142	-570	-251	-1,143	-1,514	-2,170
Estimated market value of owned home	71,655	49,512	37,741	71,108	73,072	87,171	102,253
Estimated monthly rental value of owned home	496	333	279	496	502	606	682
Gifts of goods and services	986	419	986	699	821	1,243	1,357
Food	88	45	70	38	71	121	141
Housing	250	95	224	188	225	321	337
Housekeeping supplies	38	21	25	29	37	49	48
Household textiles	10	3	11	5	9	14	11
Appliances and miscellaneous housewares	27	6	28	21	26	33	41
Major appliances	5	2	4	4	5	5	7
Small appliances and miscellaneous houseware	23	4	24	17	21	27	34
Miscellaneous household equipment	66	27	82	66	47	75	82
Other housing	108	39	79	66	105	150	154
Apparel and services	258	89	299	154	208	330	321
Males 2 and over	70	19	98	46	54	83	79
Females 2 and over	94	29	103	67	78	113	136
Children under 2	40	16	15	22	53	57	41
Other apparel products and services	55	25	83	19	23	77	66
Jewelry and watches	27	9	54	13	11	35	18
All other apparel products and services	29	16	29	6	12	43	48
Transportation	48	27	52	56	47	48	58
Health care	22	17	22	36	10	27	21
Entertainment	86	46	94	70	66	112	90
Toys, games, hobbies, and tricycles	29	11	30	21	26	39	31
Other entertainment	57	36	63	49	40	73	59
Education	120	25	90	66	106	155	248
All other gifts	114	75	136	91	87	129	141

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors