

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

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 earners
Number of consumer units (in thousands)	116,282	12,607	21,079	10,012	23,873	39,198	9,513
Consumer unit characteristics:							
Income before taxes	\$54,453	\$15,219	\$35,873	\$26,878	\$50,684	\$76,821	\$93,931
Income after taxes	52,287	15,077	33,748	25,812	49,228	73,516	90,744
Age of reference person	48.5	68.9	41.7	65.9	46.7	42.7	46.4
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.0	4.3
Children under 18 .....	.6	n.a.	n.a.	.3	1.1	.9	1.1
Persons 65 and over .....	.3	.7	.1	1.2	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	1.9	.8	1.2	1.8	2.0	2.5	3.2
Percent distribution:							
Sex of reference person:							
Male	48	32	52	53	42	52	55
Female	52	68	48	47	58	48	45
Housing tenure:							
Homeowner	68	59	47	77	68	76	81
With mortgage	42	10	30	19	43	59	67
Without mortgage	25	49	17	58	25	17	15
Renter	32	41	53	23	32	24	19
Race of reference person:							
Black or African-American	12	12	11	14	16	9	11
White, Asian, and All Other Races	88	88	89	86	84	91	89
Hispanic or Latino origin of reference person:							
Hispanic or Latino (new UCC Q20032)	11	6	7	7	14	11	19
Not Hispanic or Latino (new UCC Q20032)	89	94	93	93	86	89	81
Education of reference person:							
Elementary (1-8)	5	14	2	10	6	3	7
High school (9-12)	35	48	25	48	41	31	34
College	59	37	72	42	53	66	59
Never attended and other	(1)	(1)	(1)	1	(1)	(1)	(1)
At least one vehicle owned or leased	88	64	83	85	91	96	96
Average annual expenditures	\$43,395	\$18,398	\$29,640	\$32,404	\$43,955	\$55,718	\$66,606
Food	5,781	2,539	3,433	5,180	6,096	7,182	9,454
Food at home	3,347	1,708	1,664	3,537	3,742	3,977	5,475
Cereals and bakery products	461	250	215	494	541	531	756
Cereals and cereal products	154	85	66	173	179	175	269
Bakery products	307	166	150	321	362	356	486
Meats, poultry, fish, and eggs	880	421	405	987	979	1,035	1,542
Beef	265	112	120	306	298	308	492
Pork	181	96	76	213	206	211	307
Other meats	108	50	48	115	118	129	199
Poultry	156	76	75	144	171	190	276
Fish and seafood	128	60	65	157	139	150	205
Eggs	42	28	22	52	47	46	63
Dairy products	371	192	178	394	418	444	591
Fresh milk and cream	144	79	63	158	173	168	226
Other dairy products	226	113	115	237	245	275	364
Fruits and vegetables	561	321	284	625	629	648	897
Fresh fruits	187	107	98	207	214	211	300
Fresh vegetables	183	99	89	211	198	216	297
Processed fruits	110	68	58	115	127	126	160
Processed vegetables	82	46	39	92	91	94	140

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — 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 earners
Other food at home	\$1,075	\$524	\$582	\$1,036	\$1,175	\$1,320	\$1,690
Sugar and other sweets	128	65	62	148	141	152	211
Fats and oils	89	52	44	105	96	102	148
Miscellaneous foods	527	254	287	476	574	663	805
Nonalcoholic beverages	290	142	163	263	320	354	454
Food prepared by consumer unit on out-of-town trips	41	12	25	45	43	49	72
Food away from home	2,434	831	1,769	1,643	2,354	3,205	3,979
Alcoholic beverages	459	167	475	349	368	600	601
Housing	13,918	7,569	10,247	10,584	14,837	17,152	18,365
Shelter	7,998	4,350	6,732	5,277	8,440	9,739	10,221
Owned dwellings	5,324	2,041	3,440	3,359	5,591	7,152	7,721
Mortgage interest and charges	2,936	401	1,934	941	3,033	4,329	4,635
Property taxes	1,391	814	842	1,294	1,502	1,709	1,886
Maintenance, repairs, insurance, other expenses	997	826	664	1,123	1,056	1,114	1,200
Rented dwellings	2,201	2,141	2,969	1,486	2,334	2,008	1,794
Other lodging	473	168	323	432	515	580	706
Utilities, fuels, and public services	2,927	1,774	1,863	2,780	3,181	3,437	4,224
Natural gas	424	301	258	438	457	485	604
Electricity	1,064	632	659	1,084	1,190	1,247	1,448
Fuel oil and other fuels	121	130	58	144	132	129	160
Telephone services	990	511	708	771	1,043	1,187	1,535
Water and other public services	327	200	181	342	359	388	477
Household operations	753	619	337	454	761	1,101	711
Personal services	300	297	22	42	273	563	172
Other household expenses	453	322	315	412	487	538	539
Housekeeping supplies	594	316	314	626	648	744	803
Laundry and cleaning supplies	149	72	73	149	169	179	238
Other household products	290	158	141	308	327	369	361
Postage and stationery	155	86	100	170	152	196	203
Household furnishings and equipment	1,646	510	1,000	1,447	1,808	2,130	2,407
Household textiles	158	73	95	200	179	182	209
Furniture	417	105	215	349	489	549	622
Floor coverings	52	11	31	63	59	64	76
Major appliances	204	61	105	227	228	272	249
Small appliances, miscellaneous housewares	105	58	60	92	109	133	153
Miscellaneous household equipment	711	203	494	516	744	929	1,097
Apparel and services	1,816	562	1,184	1,135	1,945	2,437	2,760
Men and boys	406	110	205	261	422	570	697
Men, 16 and over	317	94	189	205	288	445	580
Boys, 2 to 15	89	16	16	56	134	125	116
Women and girls	739	264	508	462	778	960	1,187
Women, 16 and over	631	252	492	410	597	810	1,050
Girls, 2 to 15	108	13	15	52	181	149	137
Children under 2	79	8	14	41	119	118	87
Footwear	329	96	241	220	373	422	458
Other apparel products and services	264	82	217	151	253	367	331
Transportation	7,801	2,133	5,022	5,431	7,676	10,337	13,838
Vehicle purchases (net outlay)	3,397	727	2,122	2,344	3,314	4,543	6,355
Cars and trucks, new	1,748	369	1,051	1,361	1,869	2,322	2,863
Cars and trucks, used	1,582	349	1,032	977	1,412	2,090	3,411
Other vehicles	66	29	239	26	33	132	81
Gasoline and motor oil	1,598	477	1,003	1,115	1,607	2,103	2,800

See footnotes at end of table.

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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 earners
Other vehicle expenses	\$2,365	\$768	\$1,587	\$1,623	\$2,282	\$3,139	\$4,009
Vehicle finance charges	323	39	179	115	294	500	585
Maintenance and repairs	652	244	499	470	622	843	1,010
Vehicle insurance	964	385	628	758	921	1,226	1,726
Vehicle rental, leases, licenses, other charges	426	100	281	280	446	570	689
Public transportation	441	161	310	348	472	552	673
Health care	2,574	2,390	1,282	3,973	2,682	2,771	3,127
Health insurance	1,332	1,218	630	2,194	1,380	1,431	1,602
Medical services	648	485	334	674	684	785	880
Drugs	480	594	256	936	505	427	503
Medical supplies	114	92	62	169	113	129	142
Entertainment	2,218	746	1,411	2,196	2,222	2,920	3,096
Fees and admissions	528	148	364	401	547	695	793
Television, radios, sound equipment	788	401	585	586	796	993	1,094
Pets, toys, hobbies, and playground equipment ..	381	134	233	216	406	547	465
Other entertainment supplies, equipment, and services	522	63	230	993	472	685	745
Personal care products and services	581	285	398	491	592	709	929
Reading	130	91	102	133	124	157	151
Education	905	376	781	146	820	1,083	2,166
Tobacco products and smoking supplies	288	135	186	221	327	354	419
Miscellaneous	690	435	566	658	725	777	891
Cash contributions	1,408	822	1,150	1,436	1,322	1,718	1,664
Personal insurance and pensions	4,823	148	3,403	471	4,219	7,522	9,143
Life and other personal insurance	390	132	154	379	412	520	681
Pensions and Social Security	4,433	216	3,249	92	3,808	7,002	8,462
Sources of income and personal taxes:							
Money income before taxes	54,453	15,219	35,873	26,878	50,684	76,821	93,931
Wages and salaries	43,192	(³)	30,368	(³)	38,515	68,101	83,409
Self-employment income	3,008	(³)	2,029	² ₁	3,068	4,504	6,013
Social Security, private and government retirement	5,848	12,070	1,682	22,629	6,493	2,231	2,459
Interest, dividends, rental income, other property income	1,261	1,852	1,076	2,295	1,035	1,118	953
Unemployment and workers' compensation, veterans' benefits	237	105	153	163	291	294	298
Public assistance, supplemental security income, food stamps	308	500	27	1,029	481	131	215
Regular contributions for support	413	377	347	616	555	303	484
Other income	187	315	190	145	246	139	99
Personal taxes	2,166	142	2,125	1,066	1,456	3,305	3,186
Federal income taxes	1,519	44	1,555	881	905	2,333	2,252
State and local income taxes	472	4	446	(¹)	384	752	716
Other taxes	175	94	124	185	166	220	219
Income after taxes	52,287	15,077	33,748	25,812	49,228	73,516	90,744

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — 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 earners
Addenda:							
Net change in total assets and liabilities	- \$7,567	- \$1,192	- \$2,651	\$1,244	- \$6,618	- \$13,651	- \$13,494
Net change in total assets	9,211	300	8,016	5,526	11,564	12,903	6,426
Net change in total liabilities	16,778	1,492	10,667	4,282	18,182	26,554	19,920
Other financial information:							
Other money receipts	556	338	394	382	994	497	533
Mortgage principal paid on owned property	-1,791	-348	-1,012	-695	-2,006	-2,513	-3,067
Estimated market value of owned home	137,639	82,907	83,320	145,358	146,140	166,213	183,333
Estimated monthly rental value of owned home ..	781	505	492	778	812	940	1,058
Gifts of goods and services	1,215	738	935	754	1,296	1,495	1,613
Food	74	16	37	38	76	105	138
Alcoholic beverages	20	5	23	17	16	28	16
Housing	283	217	178	184	292	367	338
Housekeeping supplies	61	20	37	43	80	80	61
Household textiles	19	9	10	12	22	24	29
Appliances and miscellaneous housewares	32	16	14	25	31	43	58
Major appliances	12	11	2	10	15	12	27
Small appliances and miscellaneous housewares	20	4	12	15	16	31	31
Miscellaneous household equipment	72	27	51	36	72	103	86
Other housing	99	144	67	67	87	117	104
Apparel and services	286	107	259	224	314	360	278
Males, 2 and over	76	34	58	78	76	97	80
Females, 2 and over	101	42	79	76	101	136	116
Children under 2	38	8	14	22	51	55	46
Other apparel products and services	71	24	108	48	87	72	37
Jewelry and watches	24	8	69	5	17	18	8
All other apparel products and services	47	2 ¹ 6	38	43	69	54	28
Transportation	51	37	50	39	43	56	79
Health care	49	149	41	42	30	37	42
Entertainment	78	43	75	59	74	98	83
Toys, games, arts and crafts, and tricycles	28	17	28	19	30	33	25
Other entertainment	51	26	47	40	44	65	59
Personal care products and services	29	12	26	12	24	38	50
Reading	1	1	1	2	1	1	(¹)
Education	250	69	151	53	281	335	489
All other gifts	94	81	93	84	144	70	100

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.