

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990**

| 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) | 96,968             | 9,908            | 17,355     | 9,183                                 | 18,442     | 31,918      | 10,162        |
| <b>Consumer unit characteristics:</b>   |                    |                  |            |                                       |            |             |               |
| <b>Income before taxes</b> <sup>1</sup> | \$31,889           | \$11,193         | \$22,838   | \$17,180                              | \$27,891   | \$43,405    | \$52,010      |
| <b>Income after taxes</b> <sup>1</sup>  | 28,937             | 10,464           | 20,178     | 16,486                                | 25,706     | 39,048      | 47,410        |
| <b>Age of reference person</b>          | 47.2               | 71.2             | 37.6       | 63.5                                  | 46.5       | 40.6        | 47.0          |
| <b>Average number in consumer unit:</b> |                    |                  |            |                                       |            |             |               |
| Persons                                 | 2.6                | 1.0              | 1.0        | 2.5                                   | 3.0        | 3.1         | 4.4           |
| Children under 18                       | 0.7                | 0.0              | 0.0        | 0.6                                   | 1.1        | 0.9         | 1.1           |
| Persons 65 and over                     | 0.3                | 0.8              | 0.1        | 1.2                                   | 0.3        | 0.1         | 0.1           |
| Earners                                 | 1.4                | 0.0              | 1.0        | 0.0                                   | 1.0        | 2.0         | 3.3           |
| Vehicles                                | 2.0                | 0.8              | 1.2        | 1.6                                   | 1.9        | 2.5         | 3.5           |
| <b>Percent distribution:</b>            |                    |                  |            |                                       |            |             |               |
| <b>Sex of reference person:</b>         |                    |                  |            |                                       |            |             |               |
| Male                                    | 65                 | 26               | 52         | 69                                    | 62         | 79          | 79            |
| Female                                  | 35                 | 74               | 48         | 31                                    | 38         | 21          | 21            |
| <b>Housing tenure:</b>                  |                    |                  |            |                                       |            |             |               |
| Homeowner                               | 62                 | 60               | 34         | 73                                    | 65         | 68          | 82            |
| With mortgage                           | 38                 | 9                | 23         | 14                                    | 39         | 54          | 64            |
| Without mortgage                        | 24                 | 51               | 11         | 59                                    | 26         | 14          | 18            |
| Renter                                  | 38                 | 40               | 66         | 27                                    | 35         | 32          | 18            |
| <b>Race of reference person:</b>        |                    |                  |            |                                       |            |             |               |
| Black                                   | 11                 | 11               | 11         | 15                                    | 15         | 9           | 10            |
| White and other                         | 89                 | 89               | 89         | 85                                    | 85         | 91          | 90            |
| <b>Education of reference person:</b>   |                    |                  |            |                                       |            |             |               |
| Elementary (1-8)                        | 10                 | 27               | 3          | 24                                    | 11         | 5           | 9             |
| High school (9-12)                      | 43                 | 45               | 33         | 52                                    | 50         | 42          | 43            |
| College                                 | 46                 | 26               | 63         | 24                                    | 38         | 53          | 48            |
| Never attended and other                | 0                  | 2                | 0          | 1                                     | 1          | 0           | 0             |
| <b>At least one vehicle owned</b>       | 87                 | 59               | 81         | 79                                    | 89         | 96          | 97            |
| <b>Average annual expenditures:</b>     |                    |                  |            |                                       |            |             |               |
|   | \$28,381           | \$11,817         | \$20,128   | \$18,960                              | \$28,010   | \$35,898    | \$43,443      |
| <b>Food</b>                             |                    |                  |            |                                       |            |             |               |
| Food at home                            | 4,296              | 1,774            | 2,592      | 3,494                                 | 4,562      | 5,177       | 6,810         |
| Cereals and bakery products             | 2,485              | 1,233            | 1,074      | 2,493                                 | 2,902      | 2,896       | 3,986         |
| Cereals and cereal products             | 368                | 198              | 154        | 366                                   | 437        | 417         | 614           |
| Bakery products                         | 129                | 65               | 50         | 122                                   | 158        | 149         | 209           |
| Bakery products                         | 240                | 133              | 104        | 244                                   | 279        | 268         | 406           |

See footnotes at end of table.

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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 |
| Meats, poultry, fish, and eggs                  | 668                | 313              | 251        | 725                                   | 795        | 765         | 1,137         |
| Beef  | 218                | 96               | 70         | 231                                   | 253        | 259         | 377           |
| Pork  | 132                | 64               | 44         | 153                                   | 152        | 149         | 242           |
| Other meats                                     | 99                 | 43               | 43         | 107                                   | 119        | 110         | 171           |
| Poultry   | 108                | 56               | 45         | 118                                   | 134        | 120         | 170           |
| Fish and seafood                                | 82                 | 37               | 37         | 79                                    | 101        | 94          | 133           |
| Eggs  | 30                 | 17               | 12         | 38                                    | 36         | 33          | 45            |
| Dairy products                                  | 295                | 146              | 128        | 311                                   | 342        | 345         | 466           |
| Fresh milk and cream                            | 140                | 72               | 59         | 157                                   | 170        | 156         | 223           |
| Other dairy products                            | 155                | 75               | 68         | 154                                   | 172        | 189         | 243           |
| Fruits and vegetables                           | 408                | 240              | 188        | 449                                   | 492        | 457         | 600           |
| Fresh fruits                                    | 127                | 73               | 61         | 148                                   | 161        | 138         | 177           |
| Fresh vegetables                                | 118                | 70               | 55         | 127                                   | 142        | 134         | 173           |
| Processed fruits                                | 93                 | 57               | 44         | 106                                   | 112        | 103         | 135           |
| Processed vegetables                            | 70                 | 40               | 28         | 68                                    | 77         | 83          | 116           |
| Other food at home                              | 746                | 336              | 354        | 641                                   | 836        | 912         | 1,169         |
| Sugar and other sweets                          | 94                 | 53               | 37         | 100                                   | 109        | 111         | 146           |
| Fats and oils                                   | 68                 | 37               | 27         | 76                                    | 82         | 78          | 105           |
| Miscellaneous foods                             | 336                | 140              | 159        | 250                                   | 368        | 424         | 533           |
| Nonalcoholic beverages                          | 213                | 97               | 113        | 189                                   | 236        | 255         | 330           |
| Food prep by cu, out-of-town trips              | 35                 | 8                | 18         | 26                                    | 41         | 45          | 54            |
| Food away from home                             | 1,811              | 540              | 1,518      | 1,001                                 | 1,660      | 2,282       | 2,824         |
| <b>Alcoholic beverages</b>                      | 293                | 66               | 367        | 151                                   | 238        | 366         | 334           |
| <b>Housing</b>                                  | 8,703              | 4,873            | 6,453      | 5,848                                 | 8,883      | 11,015      | 11,160        |
| Shelter   | 4,836              | 2,719            | 4,306      | 2,796                                 | 4,641      | 6,100       | 6,032         |
| Owned dwellings                                 | 2,953              | 1,315            | 1,761      | 1,662                                 | 2,842      | 4,053       | 4,503         |
| Mortgage interest and charges                   | 1,817              | 241              | 1,180      | 324                                   | 1,670      | 2,812       | 2,927         |
| Property taxes                                  | 597                | 499              | 296        | 641                                   | 615        | 665         | 925           |
| Maintenance, repairs, insurance, other expenses | 540                | 576              | 285        | 697                                   | 558        | 576         | 651           |
| Rented dwellings                                | 1,533              | 1,263            | 2,298      | 798                                   | 1,446      | 1,633       | 1,000         |
| Other lodging                                   | 349                | 141              | 248        | 336                                   | 352        | 414         | 530           |
| Utilities, fuels, and public services           | 1,890              | 1,237            | 1,175      | 1,762                                 | 2,036      | 2,164       | 2,739         |
| Natural gas                                     | 246                | 181              | 141        | 245                                   | 288        | 265         | 357           |
| Electricity                                     | 758                | 480              | 426        | 753                                   | 824        | 880         | 1,099         |
| Fuel oil and other fuels                        | 100                | 96               | 34         | 116                                   | 114        | 110         | 145           |
| Telephone services                              | 592                | 355              | 488        | 446                                   | 596        | 682         | 845           |
| Water and other public services                 | 193                | 125              | 86         | 202                                   | 214        | 226         | 294           |
| Household operations                            | 446                | 337              | 156        | 309                                   | 468        | 706         | 320           |
| Personal services                               | 219                | 101              | 11         | 88                                    | 221        | 445         | 97            |
| Other household expenses                        | 227                | 236              | 145        | 221                                   | 247        | 261         | 224           |
| Housekeeping supplies                           | 406                | 217              | 191        | 354                                   | 472        | 500         | 559           |
| Laundry and cleaning supplies                   | 113                | 48               | 45         | 97                                    | 137        | 139         | 170           |

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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 |
| Other household products                        | 171                | 88               | 71         | 138                                   | 206        | 215         | 239           |
| Postage and stationery                          | 122                | 81               | 75         | 119                                   | 129        | 146         | 149           |
| Household furnishings and equipment             | 1,125              | 363              | 624        | 628                                   | 1,266      | 1,545       | 1,509         |
| Household textiles                              | 99                 | 33               | 44         | 61                                    | 113        | 124         | 174           |
| Furniture                                       | 310                | 99               | 218        | 159                                   | 365        | 424         | 357           |
| Floor coverings                                 | 92                 | 30               | 39         | 43                                    | 160        | 111         | 97            |
| Major appliances                                | 147                | 62               | 71         | 115                                   | 178        | 190         | 198           |
| Small appliances, miscellaneous housewares      | 75                 | 35               | 42         | 50                                    | 60         | 105         | 116           |
| Miscellaneous household equipment               | 402                | 104              | 210        | 199                                   | 391        | 591         | 567           |
| <b>Apparel and services</b>                     | 1,618              | 449              | 1,129      | 820                                   | 1,742      | 2,052       | 2,563         |
| Men and boys                                    | 393                | 76               | 292        | 171                                   | 449        | 477         | 673           |
| Men, 16 and over                                | 324                | 69               | 283        | 142                                   | 316        | 384         | 592           |
| Boys, 2 to 15                                   | 70                 | 7                | 9          | 28                                    | 133        | 92          | 80            |
| Women and girls                                 | 673                | 232              | 418        | 365                                   | 691        | 870         | 1,077         |
| Women, 16 and over                              | 586                | 222              | 405        | 333                                   | 561        | 743         | 944           |
| Girls, 2 to 15                                  | 87                 | 10               | 12         | 32                                    | 130        | 126         | 133           |
| Children under 2                                | 70                 | 7                | 13         | 36                                    | 97         | 107         | 82            |
| Footwear  | 225                | 60               | 157        | 145                                   | 289        | 268         | 298           |
| Other apparel products and services             | 258                | 74               | 249        | 103                                   | 216        | 332         | 433           |
| <b>Transportation</b>                           | 5,120              | 1,293            | 3,436      | 3,530                                 | 4,764      | 6,592       | 9,163         |
| Vehicle purchases (net outlay)                  | 2,129              | 317              | 1,215      | 1,668                                 | 2,013      | 2,806       | 3,953         |
| Cars and trucks, new                            | 1,159              | 126              | 618        | 1,252                                 | 1,145      | 1,509       | 1,926         |
| Cars and trucks, used                           | 948                | 189              | 583        | 397                                   | 863        | 1,264       | 1,966         |
| Other vehicles                                  | 22                 | 1                | 14         | 18                                    | 5          | 33          | 61            |
| Gasoline and motor oil                          | 1,047              | 330              | 685        | 667                                   | 1,027      | 1,345       | 1,807         |
| Other vehicle expenses                          | 1,642              | 504              | 1,197      | 932                                   | 1,483      | 2,113       | 2,939         |
| Vehicle finance charges                         | 300                | 33               | 197        | 79                                    | 236        | 440         | 609           |
| Maintenance and repairs                         | 589                | 211              | 488        | 353                                   | 558        | 717         | 976           |
| Vehicle insurance                               | 563                | 215              | 373        | 393                                   | 507        | 701         | 1,054         |
| Vehicle rental, leases, licenses, other charges | 190                | 44               | 139        | 106                                   | 182        | 255         | 300           |
| Public transportation                           | 302                | 143              | 339        | 263                                   | 241        | 327         | 464           |
| <b>Health care</b>                              | 1,480              | 1,395            | 738        | 2,169                                 | 1,518      | 1,535       | 1,963         |
| Health insurance                                | 581                | 605              | 266        | 965                                   | 586        | 592         | 710           |
| Medical services                                | 562                | 452              | 302        | 653                                   | 563        | 626         | 829           |
| Drugs   | 252                | 282              | 111        | 484                                   | 290        | 218         | 293           |
| Medical supplies                                | 85                 | 56               | 60         | 68                                    | 79         | 99          | 131           |
| <b>Entertainment</b>                            | 1,422              | 363              | 1,111      | 848                                   | 1,406      | 1,871       | 2,094         |
| Fees and admissions                             | 371                | 102              | 311        | 301                                   | 324        | 474         | 564           |
| Television, radios, sound equipment             | 454                | 160              | 363        | 282                                   | 437        | 580         | 675           |
| Pets, toys, and playground equipment            | 276                | 74               | 220        | 164                                   | 284        | 367         | 357           |
| Other supplies, equipment, and services         | 321                | 26               | 217        | 102                                   | 361        | 450         | 497           |
| <b>Personal care products and services</b>      | 364                | 163              | 235        | 269                                   | 380        | 443         | 566           |

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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 |
| <b>Reading</b>   | 153                | 85               | 123        | 122                                   | 148        | 187         | 203           |
| <b>Education</b>   | 406                | 68               | 451        | 62                                    | 277        | 453         | 1,054         |
| <b>Tobacco products and smoking supplies</b>                 | 274                | 103              | 187        | 211                                   | 285        | 335         | 439           |
| <b>Miscellaneous</b>   | 842                | 454              | 738        | 445                                   | 838        | 1,031       | 1,160         |
| <b>Cash contributions</b>                                    | 816                | 626              | 599        | 779                                   | 790        | 899         | 1,192         |
| <b>Personal insurance and pensions</b>                       | 2,592              | 106              | 1,970      | 212                                   | 2,179      | 3,942       | 4,743         |
| Life and other personal insurance                            | 345                | 100              | 119        | 197                                   | 356        | 466         | 700           |
| Pensions and Social Security                                 | 2,248              | 6                | 1,851      | 15                                    | 1,823      | 3,476       | 4,043         |
| <b>Sources of income and taxes: <sup>1</sup></b>             |                    |                  |            |                                       |            |             |               |
| <b>Money income before taxes</b>                             | 31,889             | 11,193           | 22,838     | 17,180                                | 27,891     | 43,405      | 52,010        |
| Wages and salaries   | 24,173             | 0                | 19,138     | 11                                    | 19,450     | 37,351      | 45,250        |
| Self-employment income                                       | 2,315              | 0                | 1,780      | 0                                     | 2,293      | 3,530       | 3,827         |
| Social Security, private and government retirement           | 3,427              | 8,287            | 727        | 12,636                                | 3,779      | 1,214       | 1,422         |
| Interest, dividends, rental income, other property income    | 1,059              | 2,112            | 566        | 2,492                                 | 1,098      | 682         | 719           |
| Unemployment and workers' compensation, veterans' benefits   | 218                | 208              | 94         | 239                                   | 259        | 239         | 292           |
| Public assistance, supplemental security income, food stamps | 344                | 319              | 28         | 1,553                                 | 574        | 115         | 141           |
| Regular contributions for support                            | 260                | 223              | 363        | 178                                   | 370        | 181         | 246           |
| Other income   | 93                 | 44               | 142        | 72                                    | 68         | 94          | 113           |
| <b>Personal taxes <sup>1</sup></b>                           | 2,952              | 729              | 2,660      | 695                                   | 2,185      | 4,356       | 4,600         |
| Federal income taxes   | 2,319              | 580              | 2,135      | 519                                   | 1,662      | 3,434       | 3,604         |
| State and local income taxes                                 | 558                | 92               | 496        | 90                                    | 441        | 828         | 906           |
| Other taxes  | 75                 | 57               | 29         | 86                                    | 81         | 95          | 90            |
| <b>Income after taxes <sup>1</sup></b>                       | 28,937             | 10,464           | 20,178     | 16,486                                | 25,706     | 39,048      | 47,410        |
| <b>Addenda:</b>  |                    |                  |            |                                       |            |             |               |
| <b>Net change in total assets and liabilities</b>            | -441               | -912             | 251        | 389                                   | 877        | -320        | -4,687        |
| Net change in total assets                                   | 2,902              | -924             | 1,924      | 34                                    | 4,180      | 4,811       | 2,577         |
| Net change in total liabilities                              | 3,343              | -12              | 1,673      | -355                                  | 3,303      | 5,131       | 7,265         |
| <b>Other financial information</b>                           |                    |                  |            |                                       |            |             |               |

See footnotes at end of table.

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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 |
| Other money receipts                          | 310                | 186              | 264        | 197                                   | 423        | 324         | 360           |
| Mortgage principal paid on owned property     | -574               | -90              | -336       | -217                                  | -543       | -841        | -991          |
| Estimated market value of owned home          | 66,069             | 47,830           | 31,449     | 64,514                                | 69,295     | 77,747      | 101,852       |
| Estimated monthly rental value of owned home  | 398                | 298              | 212        | 397                                   | 411        | 466         | 581           |
| <b>Gifts of goods and services</b>            | 911                | 512              | 813        | 438                                   | 890        | 1,042       | 1,464         |
| Food  | 95                 | 17               | 61         | 36                                    | 124        | 111         | 172           |
| Housing                                       | 232                | 125              | 172        | 124                                   | 238        | 289         | 323           |
| Housekeeping supplies                         | 35                 | 20               | 28         | 27                                    | 37         | 42          | 42            |
| Household textiles                            | 14                 | 8                | 15         | 3                                     | 11         | 15          | 24            |
| Appliances and miscellaneous housewares       | 27                 | 18               | 22         | 18                                    | 23         | 32          | 37            |
| Major appliances                              | 7                  | 5                | 8          | 4                                     | 7          | 6           | 9             |
| Small appliances and miscellaneous housewares | 20                 | 13               | 14         | 14                                    | 16         | 26          | 27            |
| Miscellaneous household equipment             | 50                 | 9                | 38         | 17                                    | 51         | 67          | 72            |
| Other housing                                 | 107                | 69               | 69         | 60                                    | 116        | 134         | 149           |
| Apparel and services                          | 236                | 88               | 234        | 122                                   | 240        | 286         | 298           |
| Males, 2 and over                             | 61                 | 24               | 53         | 36                                    | 66         | 73          | 84            |
| Females, 2 and over                           | 95                 | 37               | 82         | 53                                    | 84         | 128         | 112           |
| Children under 2                              | 31                 | 7                | 13         | 16                                    | 43         | 41          | 46            |
| Other apparel products and services           | 48                 | 20               | 85         | 17                                    | 48         | 44          | 56            |
| Jewelry and watches                           | 25                 | 10               | 58         | 6                                     | 12         | 21          | 36            |
| All other apparel products and services       | 23                 | 10               | 27         | 11                                    | 35         | 23          | 20            |
| Transportation                                | 53                 | 13               | 82         | 15                                    | 35         | 52          | 115           |
| Health care                                   | 45                 | 127              | 27         | 18                                    | 42         | 26          | 85            |
| Entertainment                                 | 66                 | 36               | 61         | 46                                    | 64         | 79          | 87            |
| Toys, games, hobbies, and tricycles           | 25                 | 10               | 20         | 23                                    | 26         | 29          | 37            |
| Other entertainment                           | 41                 | 25               | 41         | 23                                    | 38         | 50          | 51            |
| Education                                     | 96                 | 37               | 89         | 10                                    | 66         | 105         | 270           |
| All other gifts                               | 88                 | 70               | 88         | 66                                    | 81         | 95          | 112           |

<sup>1</sup> 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