

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

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)	107,182	11,744	18,940	10,092	21,644	34,457	10,305
Consumer unit characteristics:							
Income before taxes ¹	\$41,622	\$13,495	\$28,325	\$22,162	\$37,299	\$58,926	\$68,477
Income after taxes ¹	38,358	12,873	25,481	21,601	34,331	54,108	63,460
Age of reference person	47.6	68.2	39.1	65.3	45.9	41.9	45.7
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.1	4.3
Children under 18 .....	.7	n.a.	n.a.	.4	1.1	.9	1.2
Persons 65 and over .....	.3	.7	.1	1.3	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	2.0	.8	1.1	1.8	1.9	2.5	3.3
Percent distribution:							
Sex of reference person:							
Male	58	29	51	66	55	68	66
Female	42	71	49	34	45	32	34
Housing tenure:							
Homeowner	64	58	37	77	64	73	80
With mortgage	39	8	26	15	38	56	64
Without mortgage	26	50	12	62	26	17	16
Renter	36	42	63	23	36	27	20
Race of reference person:							
Black	12	12	11	12	17	10	10
White and other	88	88	89	88	83	90	90
Education of reference person:							
Elementary (1-8)	7	18	2	14	7	3	5
High school (9-12)	39	46	28	48	46	35	38
College	54	35	70	37	47	61	56
Never attended and other	(²)	(²)	(²)	1	(²)	(²)	(²)
At least one vehicle owned or leased	87	63	78	84	89	96	97
Average annual expenditures	\$35,535	\$15,772	\$24,997	\$25,433	\$35,042	\$45,646	\$54,445
Food	4,810	2,106	2,960	4,110	4,967	5,925	7,904
Food at home	2,780	1,448	1,384	2,808	3,070	3,346	4,367
Cereals and bakery products	425	239	199	426	475	510	669
Cereals and cereal products	146	74	69	133	166	177	240
Bakery products	278	165	130	292	308	332	429
Meats, poultry, fish, and eggs	723	339	328	753	803	868	1,231
Beef	218	87	89	198	245	270	403
Pork	146	76	55	179	165	171	243
Other meats	92	51	40	93	96	116	147
Poultry	137	61	64	128	157	166	229
Fish and seafood	98	42	64	117	105	109	158
Eggs	32	22	16	39	36	36	51
Dairy products	301	172	140	314	332	368	447
Fresh milk and cream	120	67	53	132	137	143	186
Other dairy products	181	105	87	181	196	226	261
Fruits and vegetables	472	272	251	508	536	549	689
Fresh fruits	149	92	82	153	175	169	214
Fresh vegetables	145	82	75	166	161	167	223
Processed fruits	101	57	61	110	108	120	144
Processed vegetables	76	40	32	78	93	93	108

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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 food at home	\$858	\$426	\$467	\$809	\$924	\$1,051	\$1,331
Sugar and other sweets	109	61	63	110	120	128	162
Fats and oils	77	45	35	85	86	91	119
Miscellaneous foods	388	187	211	338	418	490	580
Nonalcoholic beverages	231	112	121	223	245	281	380
Food prepared by consumer unit on out-of-town trips	53	21	37	54	55	61	89
Food away from home	2,030	658	1,576	1,302	1,897	2,580	3,536
Alcoholic beverages	309	132	398	249	245	352	387
Housing	11,713	6,403	8,732	8,469	11,995	14,796	15,471
Shelter	6,680	3,555	5,599	4,134	6,619	8,491	8,797
Owned dwellings	4,245	1,581	2,378	2,593	4,116	6,042	6,592
Mortgage interest and charges	2,455	312	1,427	651	2,343	3,854	4,108
Property taxes	1,015	648	507	1,015	1,044	1,233	1,579
Maintenance, repairs, insurance, other expenses	775	622	444	926	729	954	905
Rented dwellings	1,978	1,735	2,928	1,165	2,052	1,869	1,511
Other lodging	458	238	293	376	451	580	694
Utilities, fuels, and public services	2,405	1,568	1,516	2,286	2,643	2,764	3,408
Natural gas	284	204	166	283	325	315	401
Electricity	921	628	534	939	1,020	1,060	1,278
Fuel oil and other fuels	85	78	39	98	91	89	139
Telephone services	830	473	649	644	892	968	1,157
Water and other public services	285	184	128	323	314	332	433
Household operations	546	376	206	363	583	836	492
Personal services	260	132	³ 12	94	286	496	176
Other household expenses	286	244	194	269	296	340	317
Housekeeping supplies	482	264	270	423	479	640	624
Laundry and cleaning supplies	118	60	52	131	127	146	176
Other household products	232	117	122	174	210	342	272
Postage and stationery	132	87	95	118	142	152	176
Household furnishings and equipment	1,601	640	1,141	1,262	1,672	2,064	2,150
Household textiles	105	75	61	108	102	126	156
Furniture	377	165	227	253	401	532	451
Floor coverings	144	56	119	206	168	164	105
Major appliances	164	66	130	166	185	186	221
Small appliances, miscellaneous housewares	80	34	51	66	86	99	122
Miscellaneous household equipment	729	243	552	463	729	957	1,095
Apparel and services	1,674	570	1,197	968	1,799	2,082	2,863
Men and boys	399	83	274	223	407	520	725
Men, 16 and over	314	75	256	178	288	397	601
Boys, 2 to 15	85	9	18	45	120	123	124
Women and girls	651	273	469	406	699	770	1,174
Women, 16 and over	548	267	448	361	546	620	1,015
Girls, 2 to 15	103	6	20	45	153	150	159
Children under 2	73	³ 3	17	47	120	105	64
Footwear	281	104	191	165	316	341	483
Other apparel products and services	270	107	245	126	257	346	417
Transportation	6,616	1,838	4,256	4,286	6,375	8,720	12,158
Vehicle purchases (net outlay)	2,964	637	1,812	1,634	2,850	3,984	5,868
Cars and trucks, new	1,383	336	748	887	1,384	1,918	2,440
Cars and trucks, used	1,532	277	996	743	1,445	1,994	3,361
Other vehicles	49	³ 24	³ 69	³ 4	³ 22	72	³ 67
Gasoline and motor oil	1,017	332	651	760	1,001	1,320	1,742

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
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Other vehicle expenses	\$2,206	\$645	\$1,452	\$1,464	\$2,081	\$2,925	\$3,952
Vehicle finance charges	319	30	168	105	284	494	627
Maintenance and repairs	641	232	491	546	644	769	1,039
Vehicle insurance	739	276	466	590	670	928	1,424
Vehicle rental, leases, licenses, other charges	507	108	327	223	483	734	862
Public transportation	429	225	341	428	443	491	596
Health care	1,903	1,807	856	3,072	1,981	2,005	2,290
Health insurance	913	852	382	1,552	943	955	1,132
Medical services	542	480	270	577	565	638	711
Drugs	346	404	145	772	386	299	306
Medical supplies	102	71	59	171	86	113	142
Entertainment	1,746	609	1,239	1,070	1,740	2,355	2,573
Fees and admissions	449	137	347	349	422	581	695
Television, radios, sound equipment	535	250	406	341	530	681	806
Pets, toys, and playground equipment	329	114	184	216	413	440	400
Other entertainment supplies, equipment, and services	433	109	302	165	375	653	672
Personal care products and services	401	233	260	392	382	475	659
Reading	161	100	133	156	157	193	190
Education	580	188	530	149	520	667	1,377
Tobacco products and smoking supplies	273	132	202	176	309	326	406
Miscellaneous	860	491	790	569	871	1,026	1,119
Cash contributions	1,109	1,004	873	1,276	1,050	1,263	1,110
Personal insurance and pensions	3,381	159	2,572	492	2,651	5,463	5,939
Life and other personal insurance	398	149	155	471	400	527	626
Pensions and Social Security	2,982	311	2,417	321	2,251	4,936	5,313
Sources of income and personal taxes: ¹							
Money income before taxes	41,622	13,495	28,325	22,162	37,299	58,926	68,477
Wages and salaries	32,889	(⁴)	24,693	(⁴)	27,895	52,496	61,682
Self-employment income	2,239	(⁴)	1,677	³ 39	2,310	3,471	3,685
Social Security, private and government retirement	4,618	10,765	989	18,511	5,012	1,466	1,207
Interest, dividends, rental income, other property income	871	1,640	354	1,943	772	703	756
Unemployment and workers' compensation, veterans' benefits	193	183	92	198	232	204	282
Public assistance, supplemental security income, food stamps	330	499	30	1,080	539	160	156
Regular contributions for support	260	339	211	322	324	193	305
Other income	221	69	278	69	213	233	405
Personal taxes	3,264	622	2,844	561	2,968	4,818	5,017
Federal income taxes	2,472	433	2,184	299	2,238	3,676	3,835
State and local income taxes	630	69	587	58	556	959	933
Other taxes	162	121	73	204	174	183	249
Income after taxes	38,358	12,873	25,481	21,601	34,331	54,108	63,460

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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
Addenda:							
Net change in total assets and liabilities	- \$1,919	\$1,815	- \$297	\$3,586	- \$1,101	- \$5,685	- \$3,666
Net change in total assets	6,116	2,201	4,828	5,188	4,997	9,161	6,024
Net change in total liabilities	8,035	386	5,125	1,602	6,097	14,846	9,690
Other financial information:							
Other money receipts	463	229	415	392	559	604	210
Mortgage principal paid on owned property	-1,160	-215	-671	-424	-1,085	-1,669	-2,306
Estimated market value of owned home	80,523	58,840	38,215	85,333	84,803	96,670	115,302
Estimated monthly rental value of owned home ..	570	392	307	600	584	694	788
Gifts of goods and services	1,068	691	868	840	927	1,295	1,623
Food	84	32	56	58	65	123	135
Housing	314	204	241	204	299	389	458
Housekeeping supplies	41	18	32	29	43	51	58
Household textiles	16	10	11	23	10	15	46
Appliances and miscellaneous							
housewares	30	9	23	28	27	39	40
Major appliances	7	³ 3	6	4	7	10	7
Small appliances and miscellaneous							
housewares	22	7	17	24	20	28	34
Miscellaneous household equipment	71	38	72	55	40	93	106
Other housing	156	129	103	70	179	191	207
Apparel and services	225	134	215	227	197	248	325
Males, 2 and over	60	26	64	70	43	66	98
Females, 2 and over	80	42	61	74	78	93	126
Children under 2	32	³ 3	17	40	42	42	33
Other apparel products and services	52	63	73	43	35	47	70
Jewelry and watches	25	37	53	14	13	16	28
All other apparel products and services	27	26	19	29	21	31	41
Transportation	49	18	38	66	69	51	45
Health care	38	157	17	9	24	26	34
Entertainment	85	39	68	65	79	110	117
Toys, games, hobbies, and tricycles	30	21	25	24	33	37	28
Other entertainment	55	18	43	41	46	74	89
Education	154	³ 23	95	86	104	233	323
All other gifts	119	84	139	125	92	115	185

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
² Value less than 0.5.

³ Data are likely to have large sampling errors.
⁴ No data reported.
n.a. Not applicable.