

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997

| 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) | 105,576 | 11,724 | 18,605 | 10,022 | 20,391 | 34,614 | 10,219 |
| Consumer unit characteristics: | | | | | | | |
| Income before taxes ¹ | \$39,926 | \$12,726 | \$27,635 | \$21,070 | \$36,876 | \$55,880 | \$63,775 |
| Income after taxes ¹ | 36,684 | 12,265 | 24,728 | 20,214 | 33,963 | 51,092 | 59,097 |
| Age of reference person | 47.7 | 67.9 | 39.0 | 64.7 | 47.1 | 41.7 | 45.7 |
| Average number in consumer unit: | | | | | | | |
| Persons | 2.5 | 1.0 | 1.0 | 2.4 | 3.0 | 3.1 | 4.4 |
| Children under 18 | .7 | n.a. | n.a. | .5 | 1.1 | .9 | 1.3 |
| 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 | 2.0 | .8 | 1.2 | 1.7 | 1.9 | 2.5 | 3.3 |
| Percent distribution: | | | | | | | |
| Sex of reference person: | | | | | | | |
| Male | 59 | 26 | 52 | 66 | 56 | 69 | 72 |
| Female | 41 | 74 | 48 | 34 | 44 | 31 | 28 |
| Housing tenure: | | | | | | | |
| Homeowner | 64 | 57 | 37 | 74 | 65 | 71 | 81 |
| With mortgage | 38 | 10 | 24 | 14 | 39 | 55 | 61 |
| Without mortgage | 26 | 47 | 13 | 60 | 27 | 16 | 20 |
| Renter | 36 | 43 | 63 | 26 | 35 | 29 | 19 |
| Race of reference person: | | | | | | | |
| Black | 12 | 12 | 11 | 14 | 15 | 10 | 11 |
| White and other | 88 | 88 | 89 | 86 | 85 | 90 | 89 |
| Education of reference person: | | | | | | | |
| Elementary (1-8) | 7 | 20 | 2 | 18 | 7 | 4 | 5 |
| High school (9-12) | 39 | 46 | 28 | 48 | 45 | 37 | 43 |
| College | 53 | 33 | 70 | 34 | 47 | 60 | 52 |
| Never attended and other | (²) | 1 | (²) | 1 | (²) | (²) | (²) |
| At least one vehicle owned or leased | 87 | 63 | 80 | 84 | 89 | 96 | 96 |
| Average annual expenditures | \$34,819 | \$15,486 | \$24,304 | \$25,667 | \$35,056 | \$44,139 | \$51,745 |
| Food | 4,801 | 2,165 | 2,818 | 4,242 | 5,080 | 5,808 | 7,319 |
| Food at home | 2,880 | 1,478 | 1,285 | 3,029 | 3,375 | 3,311 | 4,490 |
| Cereals and bakery products | 453 | 231 | 210 | 467 | 522 | 515 | 734 |
| Cereals and cereal products | 161 | 79 | 68 | 160 | 185 | 188 | 266 |
| Bakery products | 292 | 152 | 142 | 307 | 337 | 327 | 468 |
| Meats, poultry, fish, and eggs | 743 | 362 | 280 | 835 | 897 | 852 | 1,184 |
| Beef | 224 | 102 | 80 | 248 | 269 | 262 | 354 |
| Pork | 157 | 79 | 57 | 183 | 201 | 172 | 253 |
| Other meats | 96 | 48 | 39 | 106 | 107 | 112 | 159 |
| Poultry | 145 | 68 | 58 | 154 | 167 | 169 | 240 |
| Fish and seafood | 89 | 48 | 32 | 103 | 112 | 102 | 127 |
| Eggs | 33 | 19 | 13 | 41 | 42 | 35 | 49 |
| Dairy products | 314 | 163 | 146 | 303 | 373 | 360 | 487 |
| Fresh milk and cream | 128 | 68 | 55 | 127 | 156 | 146 | 201 |
| Other dairy products | 186 | 95 | 91 | 176 | 217 | 214 | 287 |
| Fruits and vegetables | 476 | 289 | 220 | 552 | 557 | 534 | 689 |
| Fresh fruits | 150 | 96 | 76 | 177 | 173 | 168 | 209 |
| Fresh vegetables | 143 | 86 | 63 | 166 | 174 | 158 | 208 |
| Processed fruits | 102 | 65 | 51 | 118 | 114 | 116 | 147 |
| Processed vegetables | 80 | 41 | 30 | 92 | 97 | 92 | 125 |

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 | \$895 | \$432 | \$430 | \$871 | \$1,025 | \$1,050 | \$1,395 |
| Sugar and other sweets | 114 | 61 | 47 | 127 | 137 | 131 | 172 |
| Fats and oils | 81 | 47 | 32 | 100 | 97 | 89 | 126 |
| Miscellaneous foods | 403 | 188 | 197 | 355 | 439 | 489 | 642 |
| Nonalcoholic beverages | 245 | 120 | 121 | 237 | 296 | 277 | 378 |
| Food prepared by consumer unit on out-of-town trips | 52 | 16 | 33 | 53 | 56 | 63 | 77 |
| Food away from home | 1,921 | 687 | 1,532 | 1,213 | 1,706 | 2,497 | 2,829 |
| Alcoholic beverages | 309 | 120 | 317 | 296 | 224 | 406 | 321 |
| Housing | 11,272 | 6,174 | 8,476 | 8,397 | 11,964 | 13,931 | 14,568 |
| Shelter | 6,344 | 3,445 | 5,559 | 3,923 | 6,480 | 7,882 | 7,991 |
| Owned dwellings | 3,935 | 1,596 | 2,260 | 2,381 | 4,100 | 5,412 | 5,857 |
| Mortgage interest and charges | 2,225 | 349 | 1,314 | 561 | 2,224 | 3,437 | 3,568 |
| Property taxes | 971 | 616 | 508 | 965 | 1,044 | 1,173 | 1,398 |
| Maintenance, repairs, insurance, other expenses | 738 | 631 | 438 | 855 | 832 | 803 | 890 |
| Rented dwellings | 1,983 | 1,698 | 3,024 | 1,229 | 1,932 | 1,942 | 1,397 |
| Other lodging | 426 | 152 | 274 | 314 | 448 | 528 | 737 |
| Utilities, fuels, and public services | 2,412 | 1,546 | 1,573 | 2,298 | 2,666 | 2,746 | 3,411 |
| Natural gas | 301 | 233 | 174 | 359 | 327 | 329 | 405 |
| Electricity | 909 | 565 | 548 | 924 | 1,022 | 1,041 | 1,272 |
| Fuel oil and other fuels | 108 | 95 | 48 | 101 | 115 | 125 | 163 |
| Telephone services | 809 | 458 | 662 | 617 | 877 | 930 | 1,122 |
| Water and other public services | 286 | 195 | 140 | 297 | 325 | 321 | 448 |
| Household operations | 548 | 347 | 213 | 366 | 638 | 822 | 461 |
| Personal services | 263 | 116 | 20 | 82 | 299 | 503 | 166 |
| Other household expenses | 285 | 231 | 194 | 284 | 339 | 319 | 295 |
| Housekeeping supplies | 455 | 262 | 200 | 459 | 527 | 542 | 649 |
| Laundry and cleaning supplies | 116 | 57 | 43 | 116 | 143 | 136 | 182 |
| Other household products | 210 | 117 | 84 | 205 | 256 | 249 | 304 |
| Postage and stationery | 129 | 88 | 73 | 137 | 128 | 157 | 163 |
| Household furnishings and equipment | 1,512 | 574 | 931 | 1,351 | 1,653 | 1,939 | 2,056 |
| Household textiles | 79 | 30 | 53 | 58 | 82 | 104 | 114 |
| Furniture | 387 | 146 | 267 | 250 | 390 | 547 | 471 |
| Floor coverings | 78 | 15 | 37 | 196 | 85 | 83 | 95 |
| Major appliances | 169 | 85 | 83 | 181 | 190 | 210 | 228 |
| Small appliances, miscellaneous housewares | 92 | 45 | 63 | 93 | 112 | 100 | 123 |
| Miscellaneous household equipment | 707 | 254 | 428 | 573 | 794 | 894 | 1,024 |
| Apparel and services | 1,729 | 651 | 990 | 1,140 | 1,816 | 2,169 | 2,873 |
| Men and boys | 407 | 105 | 251 | 252 | 426 | 509 | 729 |
| Men, 16 and over | 323 | 97 | 236 | 195 | 296 | 397 | 600 |
| Boys, 2 to 15 | 84 | 8 | 14 | 57 | 130 | 112 | 130 |
| Women and girls | 680 | 354 | 398 | 488 | 676 | 829 | 1,137 |
| Women, 16 and over | 574 | 344 | 379 | 428 | 529 | 676 | 977 |
| Girls, 2 to 15 | 106 | 10 | 19 | 60 | 147 | 153 | 160 |
| Children under 2 | 77 | 8 | 14 | 38 | 113 | 119 | 77 |
| Footwear | 315 | 130 | 180 | 222 | 352 | 378 | 507 |
| Other apparel products and services | 250 | 54 | 147 | 140 | 248 | 334 | 422 |
| Transportation | 6,457 | 1,719 | 4,197 | 4,344 | 6,260 | 8,650 | 11,029 |
| Vehicle purchases (net outlay) | 2,736 | 588 | 1,658 | 1,855 | 2,700 | 3,775 | 4,576 |
| Cars and trucks, new | 1,229 | 323 | 856 | 944 | 1,277 | 1,684 | 1,589 |
| Cars and trucks, used | 1,464 | 264 | 775 | 885 | 1,405 | 1,997 | 2,970 |
| Other vehicles | 43 | (³) | 27 | ⁴ 27 | ⁴ 18 | 94 | ⁴ 17 |
| Gasoline and motor oil | 1,098 | 331 | 716 | 760 | 1,077 | 1,416 | 1,962 |

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 vehicle expenses | \$2,230 | \$635 | \$1,470 | \$1,479 | \$2,074 | \$2,975 | \$3,955 |
| Vehicle finance charges | 293 | 23 | 149 | 126 | 253 | 443 | 599 |
| Maintenance and repairs | 682 | 242 | 486 | 541 | 634 | 852 | 1,186 |
| Vehicle insurance | 755 | 276 | 506 | 588 | 685 | 959 | 1,368 |
| Vehicle rental, leases, licenses, other charges | 501 | 95 | 329 | 225 | 502 | 720 | 802 |
| Public transportation | 393 | 165 | 352 | 249 | 409 | 483 | 536 |
| Health care | 1,841 | 1,769 | 924 | 2,869 | 1,954 | 1,886 | 2,217 |
| Health insurance | 881 | 820 | 420 | 1,489 | 912 | 925 | 987 |
| Medical services | 531 | 474 | 303 | 529 | 576 | 576 | 774 |
| Drugs | 320 | 399 | 142 | 712 | 353 | 262 | 315 |
| Medical supplies | 108 | 75 | 59 | 140 | 114 | 123 | 141 |
| Entertainment | 1,813 | 639 | 1,242 | 1,414 | 1,707 | 2,362 | 2,854 |
| Fees and admissions | 471 | 166 | 378 | 273 | 473 | 604 | 728 |
| Television, radios, sound equipment | 577 | 302 | 453 | 427 | 582 | 703 | 831 |
| Pets, toys, and playground equipment | 327 | 123 | 191 | 217 | 331 | 437 | 471 |
| Other entertainment supplies, equipment, and services | 439 | 48 | 220 | 498 | 321 | 618 | 823 |
| Personal care products and services | 528 | 275 | 323 | 460 | 530 | 647 | 804 |
| Reading | 164 | 103 | 138 | 155 | 162 | 192 | 194 |
| Education | 571 | 240 | 576 | 266 | 476 | 617 | 1,260 |
| Tobacco products and smoking supplies | 264 | 120 | 201 | 201 | 269 | 319 | 408 |
| Miscellaneous | 847 | 487 | 823 | 544 | 845 | 1,013 | 1,038 |
| Cash contributions | 1,001 | 858 | 782 | 1,029 | 1,109 | 1,074 | 1,073 |
| Personal insurance and pensions | 3,223 | 167 | 2,498 | 311 | 2,659 | 5,067 | 5,787 |
| Life and other personal insurance | 379 | 166 | 172 | 268 | 374 | 527 | 614 |
| Pensions and Social Security | 2,844 | 41 | 2,325 | 43 | 2,284 | 4,540 | 5,173 |
| Sources of income and personal taxes: ¹ | | | | | | | |
| Money income before taxes | 39,926 | 12,726 | 27,635 | 21,070 | 36,876 | 55,880 | 63,775 |
| Wages and salaries | 31,506 | (³) | 24,035 | ⁴⁰ | 27,068 | 50,061 | 57,251 |
| Self-employment income | 1,969 | (³) | 1,404 | ⁴¹ | 2,323 | 2,823 | 3,552 |
| Social Security, private and government retirement | 4,531 | 10,398 | 932 | 16,993 | 5,193 | 1,592 | 1,307 |
| Interest, dividends, rental income, other property income | 822 | 1,250 | 477 | 1,830 | 941 | 564 | 657 |
| Unemployment and workers' compensation, veterans' benefits | 206 | 170 | 159 | 256 | 166 | 211 | 351 |
| Public assistance, supplemental security income, food stamps | 382 | 497 | 33 | 1,425 | 639 | 149 | 178 |
| Regular contributions for support | 293 | 332 | 258 | 413 | 370 | 241 | 225 |
| Other income | 217 | 79 | 337 | 109 | 175 | 239 | 255 |
| Personal taxes | 3,241 | 461 | 2,907 | 856 | 2,913 | 4,788 | 4,678 |
| Federal income taxes | 2,468 | 325 | 2,237 | 585 | 2,210 | 3,672 | 3,535 |
| State and local income taxes | 645 | 48 | 604 | 103 | 566 | 969 | 969 |
| Other taxes | 129 | 88 | 65 | 168 | 138 | 148 | 174 |
| Income after taxes | 36,684 | 12,265 | 24,728 | 20,214 | 33,963 | 51,092 | 59,097 |

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Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 | \$1,105 | \$-1,793 | \$-486 | \$2,654 | \$2,950 | \$2,143 | \$-1,393 |
| Net change in total assets | 5,886 | -938 | 2,304 | 3,939 | 6,757 | 10,276 | 5,538 |
| Net change in total liabilities | 4,781 | 855 | 2,790 | 1,285 | 3,807 | 8,133 | 6,931 |
| Other financial information: | | | | | | | |
| Other money receipts | 458 | 302 | 375 | 240 | 523 | 497 | 741 |
| Mortgage principal paid on owned property | -1,051 | -188 | -600 | -418 | -1,061 | -1,464 | -2,067 |
| Estimated market value of owned home | 76,480 | 50,307 | 38,246 | 79,179 | 83,992 | 91,500 | 107,606 |
| Estimated monthly rental value of owned home .. | 538 | 369 | 296 | 556 | 570 | 643 | 732 |
| Gifts of goods and services | 1,059 | 627 | 959 | 881 | 1,002 | 1,235 | 1,365 |
| Food | 68 | 19 | 55 | 78 | 66 | 81 | 90 |
| Housing | 273 | 182 | 224 | 165 | 271 | 329 | 374 |
| Housekeeping supplies | 37 | 21 | 33 | 32 | 37 | 41 | 45 |
| Household textiles | 8 | 6 | 9 | 8 | 7 | 9 | 9 |
| Appliances and miscellaneous | | | | | | | |
| housewares | 27 | 23 | 24 | 20 | 22 | 30 | 44 |
| Major appliances | 6 | ⁴ 10 | 4 | ⁴ 2 | 7 | 5 | 14 |
| Small appliances and miscellaneous | | | | | | | |
| housewares | 21 | 13 | 20 | 18 | 15 | 25 | 30 |
| Miscellaneous household equipment | 66 | 27 | 56 | 56 | 82 | 71 | 87 |
| Other housing | 135 | 105 | 102 | 48 | 124 | 177 | 189 |
| Apparel and services | 252 | 92 | 195 | 269 | 234 | 315 | 313 |
| Males, 2 and over | 61 | 35 | 41 | 65 | 56 | 74 | 86 |
| Females, 2 and over | 81 | 36 | 68 | 95 | 76 | 97 | 94 |
| Children under 2 | 33 | 8 | 14 | 24 | 42 | 44 | 40 |
| Other apparel products and services | 77 | ⁴ 13 | 73 | 86 | 60 | 100 | 92 |
| Jewelry and watches | 49 | ⁴ 10 | ⁴ 37 | ⁴ 54 | 36 | 63 | ⁴ 75 |
| All other apparel products and services | 29 | 4 | 36 | 31 | 24 | 37 | 17 |
| Transportation | 57 | 27 | 56 | 56 | 86 | 48 | 61 |
| Health care | 30 | 52 | 26 | 33 | 26 | 30 | 22 |
| Entertainment | 99 | 58 | 111 | 91 | 89 | 109 | 113 |
| Toys, games, hobbies, and tricycles | 41 | ⁴ 19 | 31 | 53 | 41 | 48 | 46 |
| Other entertainment | 58 | 39 | 80 | 38 | 48 | 61 | 68 |
| Education | 155 | 104 | 120 | 89 | 120 | 194 | 284 |
| All other gifts | 125 | 93 | 172 | 100 | 110 | 129 | 107 |

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable