

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008**

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) .....	120,770	13,365	21,699	10,762	25,011	40,395	9,540
Consumer unit characteristics:							
Income before taxes .....	\$63,563	\$17,682	\$42,426	\$31,513	\$58,601	\$92,124	\$104,141
Income after taxes .....	61,774	17,720	40,455	31,711	57,562	89,071	101,349
Age of reference person .....	49.1	69.0	42.4	65.3	47.5	43.3	46.4
Average number in consumer unit:							
Persons .....	2.5	1.0	1.0	2.3	3.0	3.1	4.4
Children under 18 .....	.6	n.a.	n.a.	.3	1.0	.9	1.0
Persons 65 and older .....	.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	.9	1.2	1.8	1.9	2.5	3.2
Percent distribution:							
Sex of reference person:							
Male .....	47	34	54	50	39	51	47
Female .....	53	66	46	50	61	49	53
Housing tenure:							
Homeowner .....	66	58	44	77	67	75	80
With mortgage .....	42	13	30	19	44	59	63
Without mortgage .....	24	45	13	58	23	17	17
Renter .....	34	42	56	23	33	25	20
Race of reference person:							
Black or African-American .....	12	14	13	13	15	9	11
White, Asian, and all other races .....	88	86	87	87	85	91	89
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	12	5	9	8	16	12	18
Not Hispanic or Latino .....	88	95	91	92	84	88	82
Education of reference person:							
Elementary (1-8) .....	5	10	2	9	6	2	6
High school (9-12) .....	35	48	26	45	37	31	37
College .....	60	41	72	46	56	66	57
Never attended and other .....	(1)	1	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased .....	89	67	82	87	91	96	96
Average annual expenditures .....	\$50,486	\$21,824	\$35,202	\$37,908	\$50,348	\$66,344	\$73,159
Food .....	6,443	2,788	4,119	5,479	6,669	8,166	10,202
Food at home .....	3,744	1,923	2,006	3,788	4,213	4,500	5,812
Cereals and bakery products .....	507	274	255	511	581	603	806
Cereals and cereal products .....	170	80	81	164	201	205	272
Bakery products .....	337	193	174	347	379	399	533
Meats, poultry, fish, and eggs .....	846	410	428	874	989	1,004	1,341
Beef .....	239	106	112	232	278	291	399
Pork .....	163	80	76	188	194	187	266
Other meats .....	106	49	55	120	119	127	173
Poultry .....	159	66	85	154	192	189	253
Fish and seafood .....	128	81	71	125	145	153	175
Eggs .....	51	28	30	56	60	58	74
Dairy products .....	430	230	237	439	477	522	621
Fresh milk and cream .....	168	94	90	158	198	203	236
Other dairy products .....	261	137	146	281	280	319	386
Fruits and vegetables .....	657	365	364	686	747	772	978
Fresh fruits .....	222	129	117	227	260	261	321
Fresh vegetables .....	212	117	119	214	244	250	308
Processed fruits .....	116	68	69	122	125	136	182
Processed vegetables .....	107	51	59	123	118	125	167

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 food at home .....	\$1,305	\$643	\$722	\$1,278	\$1,419	\$1,599	\$2,066
Sugar and other sweets .....	129	74	65	131	142	153	222
Fats and oils .....	104	58	56	128	117	118	163
Miscellaneous foods .....	680	328	385	629	735	853	1,037
Nonalcoholic beverages .....	342	162	190	331	373	415	578
Food prepared by consumer unit on out-of-town trips .....	49	21	27	59	52	61	66
Food away from home .....	2,698	865	2,113	1,691	2,456	3,665	4,390
Alcoholic beverages .....	444	149	508	286	352	577	587
Housing .....	17,109	9,561	12,704	12,879	18,044	21,472	21,563
Shelter .....	10,183	5,574	8,704	6,609	10,521	12,770	12,196
Owned dwellings .....	6,760	2,647	4,326	4,432	7,084	9,308	9,049
Mortgage interest and charges .....	3,826	720	2,483	1,144	4,049	5,808	5,288
Property taxes .....	1,758	1,042	1,015	1,689	1,854	2,228	2,292
Maintenance, repairs, insurance, other expenses .....	1,176	886	828	1,599	1,181	1,273	1,470
Rented dwellings .....	2,724	2,716	3,950	1,488	2,752	2,501	2,216
Other lodging .....	698	211	428	689	685	961	931
Utilities, fuels, and public services .....	3,649	2,292	2,248	3,584	3,916	4,308	5,322
Natural gas .....	531	371	320	521	571	625	747
Electricity .....	1,353	872	808	1,400	1,485	1,591	1,864
Fuel oil and other fuels .....	192	161	112	277	200	206	239
Telephone services .....	1,127	604	763	921	1,173	1,359	1,818
Water and other public services .....	446	284	245	464	488	528	654
Household operations .....	998	635	434	766	1,085	1,452	895
Personal services .....	383	155	223	190	453	696	232
Other household expenses .....	614	479	411	576	632	756	663
Housekeeping supplies .....	654	346	348	712	745	759	1,042
Laundry and cleaning supplies .....	148	76	78	155	181	171	212
Other household products .....	350	162	153	369	394	411	677
Postage and stationery .....	156	107	117	188	170	176	153
Household furnishings and equipment .....	1,624	715	969	1,207	1,777	2,184	2,109
Household textiles .....	126	68	55	105	150	162	182
Furniture .....	388	153	245	240	454	533	423
Floor coverings .....	45	19	15	47	55	62	42
Major appliances .....	204	77	102	188	207	284	287
Small appliances, miscellaneous housewares .....	113	72	81	100	107	143	147
Miscellaneous household equipment .....	749	325	471	528	804	999	1,029
Apparel and services .....	1,801	628	1,100	1,116	1,935	2,491	2,576
Men and boys .....	427	68	277	295	444	602	644
Men, 16 and over .....	344	64	263	247	308	481	559
Boys, 2 to 15 .....	83	4	14	48	135	121	85
Women and girls .....	718	334	414	469	741	978	1,098
Women, 16 and over .....	597	322	392	415	568	792	931
Girls, 2 to 15 .....	121	12	22	53	173	186	167
Children under 2 .....	93	12	19	43	135	143	104
Footwear .....	314	106	190	171	375	430	410
Other apparel products and services .....	248	107	200	138	241	338	321
Transportation .....	8,604	2,564	5,591	6,793	7,960	11,744	14,416
Vehicle purchases (net outlay) .....	2,755	447	1,692	2,224	2,367	4,008	4,714
Cars and trucks, new .....	1,305	225	739	1,108	1,058	2,073	1,684
Cars and trucks, used .....	1,315	148	886	978	1,201	1,750	2,770
Other vehicles .....	134	247	67	2138	107	186	260
Gasoline and motor oil .....	2,715	835	1,723	1,966	2,739	3,594	4,663

See footnotes at end of table.

**Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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 vehicle expenses .....	\$2,621	\$1,070	\$1,799	\$2,088	\$2,375	\$3,465	\$4,397
Vehicle finance charges .....	312	38	173	133	297	473	576
Maintenance and repairs .....	731	316	520	583	694	916	1,271
Vehicle insurance .....	1,113	545	792	1,071	926	1,411	1,977
Vehicle rental, leases, licenses, and other charges .....	465	171	314	302	458	665	573
Public transportation .....	513	212	378	515	479	676	642
Healthcare .....	2,976	2,443	1,438	5,010	3,183	3,164	3,586
Health insurance .....	1,653	1,587	752	2,886	1,749	1,726	1,847
Medical services .....	727	381	391	980	780	860	984
Drugs .....	482	384	243	950	541	455	595
Medical supplies .....	114	91	51	194	113	123	160
Entertainment .....	2,835	1,134	1,972	2,122	2,746	3,963	3,477
Fees and admissions .....	616	166	417	419	636	866	809
Audio and visual equipment and services .....	1,036	547	783	849	996	1,334	1,362
Pets, toys, hobbies, and playground equipment .....	704	287	510	457	650	1,024	801
Other entertainment supplies, equipment, and services .....	479	133	262	398	464	739	504
Personal care products and services .....	616	341	415	517	606	781	905
Reading .....	116	87	89	140	111	132	140
Education .....	1,046	333	768	313	887	1,442	2,244
Tobacco products and smoking supplies .....	317	151	253	276	328	361	518
Miscellaneous .....	840	319	704	595	803	1,152	926
Cash contributions .....	1,737	1,182	1,396	1,833	1,827	1,918	2,175
Personal insurance and pensions .....	5,605	144	4,144	550	4,896	8,981	9,843
Life and other personal insurance .....	317	104	111	258	391	429	477
Pensions and Social Security .....	5,288	240	4,034	293	4,504	8,552	9,365
Sources of income and personal taxes:							
Money income before taxes .....	63,563	17,682	42,426	31,513	58,601	92,124	104,141
Wages and salaries .....	51,007	( <sup>3</sup> )	36,902	( <sup>3</sup> )	45,108	82,166	95,623
Self-employment income .....	3,219	( <sup>3</sup> )	2,336	( <sup>3</sup> )	3,264	5,189	4,913
Social Security, private and government retirement .....	6,577	13,914	1,540	25,500	7,137	2,556	1,963
Interest, dividends, rental income, other property income .....	1,509	2,208	806	3,382	1,455	1,374	731
Unemployment and workers' compensation, veterans' benefits .....	225	140	153	296	204	289	214
Public assistance, supplemental security income, food stamps .....	371	644	63	1,220	559	137	229
Regular contributions for support .....	446	485	381	894	652	258	290
Other income .....	208	290	244	221	221	156	178
Personal taxes .....	1,789	-38	1,971	-198	1,038	3,053	2,792
Federal income taxes .....	1,817	134	1,772	216	1,233	2,939	2,865
2008 Tax stimulus (new UCC Q20082) .....	-784	-304	-400	-630	-838	-1,052	-1,222
State and local income taxes .....	542	18	453	31	443	886	862
Other taxes .....	213	114	147	185	200	280	287

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		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Income after taxes .....	61,774	17,720	40,455	31,711	57,562	89,071	101,349
Addenda:							
Net change in total assets and liabilities .....	-\$4,072	\$3,817	-\$938	-\$5,909	-\$4,709	-\$7,678	-\$3,240
Net change in total assets .....	7,349	5,444	5,273	-3,170	7,727	10,862	10,744
Net change in total liabilities .....	11,421	1,626	6,211	2,739	12,436	18,540	13,984
Other financial information:							
Other money receipts .....	519	707	310	810	474	588	232
Mortgage principal paid on owned property .....	-2,295	-542	-1,402	-1,005	-2,294	-3,368	-3,690
Estimated market value of owned home .....	169,794	112,609	94,006	182,594	181,067	207,413	219,009
Estimated monthly rental value of owned home .....	877	594	526	907	918	1,068	1,122
Gifts of goods and services .....	1,209	564	1,006	1,068	1,034	1,586	1,607
Food .....	97	36	64	77	79	147	119
Alcoholic beverages .....	14	8	11	28	16	13	17
Housing .....	229	145	157	180	238	297	253
Housekeeping supplies .....	31	18	24	37	28	40	34
Household textiles .....	13	9	5	12	9	23	12
Appliances and miscellaneous housewares .....	21	28	8	14	19	32	33
Major appliances .....	6	25	3	24	5	10	7
Small appliances and miscellaneous housewares .....	14	23	5	10	14	22	27
Miscellaneous household equipment .....	57	33	27	32	80	76	49
Other housing .....	106	77	93	85	102	126	124
Apparel and services .....	223	102	202	187	220	275	268
Males, 2 and over .....	47	23	41	55	45	56	56
Females, 2 and over .....	79	37	71	85	65	98	100
Children under 2 .....	50	12	19	30	62	72	73
Other apparel products and services .....	47	29	71	18	48	49	39
Jewelry and watches .....	18	11	43	23	16	14	217
All other apparel products and services .....	29	18	28	215	33	36	22
Transportation .....	99	28	104	168	80	92	190
Healthcare .....	22	246	20	232	12	21	14
Entertainment .....	89	48	89	74	79	101	136
Toys, games, arts and crafts, and tricycles .....	29	23	26	217	32	37	44
Other entertainment .....	59	45	62	57	47	64	91
Personal care products and services .....	12	4	9	7	10	19	12
Reading .....	1	1	1	1	1	1	(1)
Education .....	324	106	233	156	246	501	475
All other gifts .....	99	39	115	157	53	119	122

<sup>1</sup> Value is less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

n.a. Not applicable.