

**Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999**

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total wage and salary earners	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Number of consumer units (in thousands) .....	6,077	71,180	24,961	20,248	9,389	4,900	11,681	19,665	11,544
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$56,480	\$50,710	\$71,439	\$42,965	\$32,159	\$47,750	\$35,179	\$24,217	\$26,886
Income after taxes <sup>1</sup> .....	53,874	46,557	64,528	39,876	30,548	43,902	33,015	22,958	25,358
Age of reference person .....	49.7	41.1	43.2	39.8	40.4	40.8	39.9	72.6	46.5
Average number in consumer unit:									
Persons .....	2.5	2.7	2.6	2.5	2.7	3.1	3.0	1.7	2.8
Children under 18 .....	.6	.8	.7	.7	.8	1.0	1.0	.1	.9
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners .....	1.7	1.7	1.7	1.7	1.7	1.9	1.8	.2	.7
Vehicles .....	2.2	2.1	2.2	1.9	1.7	2.7	2.1	1.6	1.5
Percent distribution:									
Sex of reference person:									
Male .....	71	59	59	45	50	93	76	49	33
Female .....	29	41	41	55	50	7	24	51	67
Housing tenure:									
Homeowner .....	79	62	72	57	47	69	57	81	51
With mortgage .....	47	45	56	41	30	50	38	17	27
Without mortgage .....	32	17	16	15	17	19	19	64	24
Renter .....	21	38	28	43	53	31	43	19	49
Race of reference person:									
Black .....	6	13	9	14	20	7	15	9	18
White and other .....	94	87	91	86	80	93	85	91	82
Education of reference person:									
Elementary (1-8) .....	4	3	1	1	6	6	8	14	13
High school (9-12) .....	37	35	14	36	48	56	60	48	50
College .....	59	62	85	63	46	38	32	38	37
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	94	90	93	89	83	93	88	84	73
Average annual expenditures .....	\$47,496	\$40,603	\$53,159	\$36,595	\$28,870	\$37,351	\$31,607	\$26,284	\$27,357
Food .....	6,143	5,495	6,591	5,091	4,284	5,461	4,873	3,424	4,253
Food at home .....	3,286	3,074	3,402	2,858	2,659	3,310	2,987	2,241	2,866
Cereals and bakery products .....	497	470	530	440	411	493	434	355	444
Cereals and cereal products .....	160	170	188	156	149	187	164	116	172
Bakery products .....	337	300	342	284	262	306	269	238	272
Meats, poultry, fish, and eggs .....	827	787	802	717	746	928	843	562	786
Beef .....	311	228	227	198	219	323	249	156	231
Pork .....	148	165	154	153	161	213	191	122	168
Other meats .....	97	104	106	96	95	120	113	76	91
Poultry .....	142	144	153	139	132	148	142	99	147
Fish and seafood .....	96	113	132	102	101	84	113	83	110
Eggs .....	34	33	31	30	38	41	35	26	38
Dairy products .....	371	338	382	314	284	353	321	252	320
Fresh milk and cream .....	134	127	136	114	113	142	133	97	128
Other dairy products .....	237	211	246	200	171	211	188	155	192
Fruits and vegetables .....	566	515	602	470	443	507	472	436	476
Fresh fruits .....	163	156	191	139	126	144	140	143	142
Fresh vegetables .....	181	152	176	135	142	145	144	128	143
Processed fruits .....	123	117	138	112	101	105	101	96	109
Processed vegetables .....	99	90	97	84	74	113	86	69	81

See footnotes at end of table.

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— Continued

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		Total wage and salary earners	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Other food at home .....	\$1,026	\$965	\$1,086	\$916	\$775	\$1,029	\$917	\$637	\$840
Sugar and other sweets .....	138	115	131	107	93	111	113	89	114
Fats and oils .....	90	87	92	80	84	98	85	69	84
Miscellaneous foods .....	477	458	521	445	355	468	425	283	382
Nonalcoholic beverages .....	269	263	283	248	216	307	267	161	233
Food prepared by consumer unit on out-of-town trips .....	52	42	59	35	27	44	29	34	26
Food away from home .....	2,857	2,421	3,189	2,233	1,625	2,152	1,886	1,183	1,387
Alcoholic beverages .....	394	370	499	300	284	296	319	177	188
Housing .....	14,249	13,113	17,230	12,088	9,710	11,646	9,461	8,988	9,613
Shelter .....	8,071	7,850	10,467	7,258	5,820	6,805	5,353	4,560	5,501
Owned dwellings .....	5,908	5,071	7,470	4,384	2,876	4,708	3,051	3,026	2,984
Mortgage interest and charges .....	3,281	3,112	4,667	2,602	1,670	2,981	1,885	792	1,672
Property taxes .....	1,444	1,138	1,615	1,005	758	1,107	667	1,179	771
Maintenance, repairs, insurance, other expenses .....	1,184	821	1,188	777	448	620	499	1,055	541
Rented dwellings .....	1,474	2,292	2,151	2,520	2,696	1,758	2,100	1,110	2,240
Other lodging .....	688	487	846	354	248	340	202	425	278
Utilities, fuels, and public services .....	2,748	2,434	2,784	2,292	2,068	2,460	2,214	2,147	2,228
Natural gas .....	279	273	318	252	228	269	249	282	233
Electricity .....	1,065	900	991	850	774	961	867	850	892
Fuel oil and other fuels .....	126	66	75	55	54	87	67	98	59
Telephone services .....	950	910	1,054	875	781	848	794	621	806
Water and other public services .....	329	285	346	260	231	295	237	296	238
Household operations .....	777	674	1,037	607	318	539	357	770	380
Personal services .....	272	349	468	350	191	371	211	343	153
Other household expenses .....	505	325	570	256	128	169	145	427	227
Housekeeping supplies .....	729	510	637	511	347	450	399	436	411
Laundry and cleaning supplies .....	148	125	135	115	110	137	129	101	116
Other household products .....	401	252	321	258	146	223	192	219	214
Postage and stationery .....	180	133	181	138	91	90	78	116	82
Household furnishings and equipment .....	1,924	1,645	2,305	1,419	1,156	1,392	1,137	1,075	1,093
Household textiles .....	145	127	178	116	92	97	83	84	64
Furniture .....	451	412	586	372	285	301	258	193	325
Floor coverings .....	35	46	78	35	21	19	29	52	20
Major appliances .....	179	194	240	153	197	218	155	173	133
Small appliances, miscellaneous housewares .....	105	108	154	85	82	67	90	103	58
Miscellaneous household equipment .....	1,009	758	1,070	658	479	690	521	470	493
Apparel and services .....	2,326	1,953	2,510	1,812	1,462	1,457	1,627	1,073	1,258
Men and boys .....	614	476	631	411	353	394	398	204	343
Men, 16 and over .....	507	365	502	301	268	277	303	180	253
Boys, 2 to 15 .....	107	111	129	109	85	117	95	24	89
Women and girls .....	958	732	937	728	531	483	576	431	396
Women, 16 and over .....	824	603	794	600	436	384	439	401	302
Girls, 2 to 15 .....	135	128	143	128	94	99	137	30	94
Children under 2 .....	65	79	95	70	45	77	86	16	80
Footwear .....	362	346	396	299	310	283	375	161	243
Other apparel products and services .....	327	320	451	303	224	219	192	261	198
Transportation .....	8,066	7,924	9,768	7,225	5,860	8,116	6,776	4,469	5,157
Vehicle purchases (net outlay) .....	3,460	3,795	4,657	3,505	2,732	3,742	3,333	1,934	2,539
Cars and trucks, new .....	1,828	1,754	2,573	1,574	886	1,354	1,179	1,360	1,205
Cars and trucks, used .....	1,569	1,994	2,017	1,921	1,788	2,269	2,125	574	1,320
Other vehicles .....	363	47	68	311	358	319	329	( <sup>2</sup> )	314
Gasoline and motor oil .....	1,184	1,188	1,297	1,085	985	1,475	1,175	672	819

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— Continued

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		Total wage and salary earners	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Other vehicle expenses .....	\$2,873	\$2,529	\$3,168	\$2,302	\$1,836	\$2,595	\$2,088	\$1,475	\$1,557
Vehicle finance charges .....	329	395	442	373	304	452	384	116	203
Maintenance and repairs .....	898	713	895	646	530	738	579	519	487
Vehicle insurance .....	848	831	975	757	668	911	749	591	528
Vehicle rental, leases, licenses, other charges .....	799	590	856	526	335	494	376	249	338
Public transportation .....	549	412	646	332	308	304	180	388	242
Health care .....	2,755	1,655	2,155	1,456	1,193	1,541	1,354	3,026	1,595
Health insurance .....	1,295	771	973	712	551	772	615	1,521	644
Medical services .....	805	521	713	417	359	450	448	660	481
Drugs .....	516	265	331	239	221	225	221	686	406
Medical supplies .....	138	99	137	88	62	94	71	160	64
Entertainment .....	2,498	2,060	2,768	1,828	1,337	1,791	1,648	1,444	1,285
Fees and admissions .....	626	501	804	413	281	355	249	357	278
Television, radios, sound equipment .....	629	674	789	654	548	659	573	422	506
Pets, toys, and playground equipment .....	499	392	496	373	272	418	292	181	254
Other entertainment supplies, equipment, and services .....	744	492	679	388	236	360	535	483	247
Personal care products and services .....	569	443	558	400	356	382	373	303	284
Reading .....	216	162	249	140	92	119	88	165	105
Education .....	985	756	1,132	672	510	538	384	116	587
Tobacco products and smoking supplies .....	341	326	225	306	343	497	491	165	349
Miscellaneous .....	1,086	899	1,194	798	549	997	692	809	649
Cash contributions .....	2,233	1,089	1,788	913	500	769	507	1,564	543
Personal insurance and pensions .....	5,634	4,359	6,492	3,568	2,390	3,742	3,014	559	1,492
Life and other personal insurance .....	601	423	654	322	240	324	293	275	313
Pensions and Social Security .....	5,033	3,936	5,838	3,246	2,149	3,418	2,721	284	1,179
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	56,480	50,710	71,439	42,965	32,159	47,750	35,179	24,213	26,886
Wages and salaries .....	13,857	46,953	66,302	39,491	28,986	45,305	32,903	2,802	17,699
Self-employment income .....	35,460	912	1,646	761	289	184	378	360	847
Social Security, private and government retirement .....	4,441	1,426	1,765	1,369	1,487	977	935	17,254	5,067
Interest, dividends, rental income, other property income .....	1,997	527	991	292	365	191	196	3,305	500
Unemployment and workers' compensation, veterans' benefits .....	<sup>3</sup> 138	164	100	136	168	338	277	66	497
Public assistance, supplemental security income, food stamps .....	166	177	90	179	330	181	235	197	1,662
Regular contributions for support .....	244	272	293	339	264	148	171	124	461
Other income .....	177	279	252	398	270	426	84	105	152
Personal taxes .....	2,606	4,153	6,911	3,089	1,611	3,848	2,164	1,259	1,527
Federal income taxes .....	1,907	3,191	5,388	2,373	1,172	2,912	1,568	875	1,169
State and local income taxes .....	375	813	1,287	612	366	757	512	127	282
Other taxes .....	324	148	235	104	73	179	84	257	77
Income after taxes .....	53,874	46,557	64,528	39,876	30,548	43,902	33,015	22,958	25,358

See footnotes at end of table.

**Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999**  
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Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total wage and salary earners	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Addenda:									
Net change in total assets and liabilities .....	\$485	- \$181	- \$1,714	\$835	\$411	\$3,752	- \$795	\$1,469	- \$307
Net change in total assets .....	8,929	7,914	12,132	7,216	3,424	8,772	3,361	2,245	3,545
Net change in total liabilities .....	8,443	8,096	13,846	6,382	3,012	5,020	4,155	775	3,851
Other financial information:									
Other money receipts .....	680	795	1,566	659	154	238	131	201	521
Mortgage principal paid on owned property .....	-2,015	-1,405	-2,072	-1,097	-701	-1,424	-1,070	-1,407	-720
Estimated market value of owned home .....	143,877	83,959	125,345	70,359	48,134	75,994	51,233	100,292	58,637
Estimated monthly rental value of owned home .....	745	585	803	515	421	561	380	675	416
Gifts of goods and services .....	2,032	1,138	1,662	1,019	703	736	753	772	771
Food .....	183	87	145	86	41	33	24	28	98
Housing .....	547	310	447	277	204	206	206	195	209
Housekeeping supplies .....	45	46	65	49	21	30	26	33	20
Household textiles .....	33	19	30	12	13	<sup>3</sup> 9	14	12	5
Appliances and miscellaneous									
housewares .....	38	35	48	31	32	<sup>3</sup> 8	30	30	15
Major appliances .....	<sup>3</sup> 18	8	12	8	8	<sup>3</sup> 2	5	11	<sup>3</sup> 2
Small appliances and miscellaneous									
housewares .....	20	27	37	23	24	<sup>3</sup> 6	24	19	13
Miscellaneous household equipment .....	137	70	104	62	46	42	43	51	30
Other housing .....	294	140	199	122	92	115	93	71	138
Apparel and services .....	227	236	308	216	166	152	213	159	118
Males, 2 and over .....	82	59	85	49	44	30	43	44	28
Females, 2 and over .....	84	78	91	71	62	71	81	67	24
Children under 2 .....	32	39	54	32	22	28	36	15	30
Other apparel products and services .....	29	61	79	64	38	22	53	33	36
Jewelry and watches .....	21	33	45	41	16	10	13	12	19
All other apparel products and services .....	<sup>3</sup> 8	29	34	23	22	<sup>3</sup> 12	40	21	<sup>3</sup> 17
Transportation .....	100	71	67	101	31	33	75	53	15
Health care .....	42	27	45	16	14	25	16	97	25
Entertainment .....	299	97	129	93	59	106	60	71	52
Toys, games, hobbies, and tricycles .....	45	34	44	32	23	43	22	26	22
Other entertainment .....	254	63	86	61	36	63	39	44	30
Education .....	414	182	347	112	91	116	50	63	114
All other gifts .....	220	129	172	119	97	65	109	105	140

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.