

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

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)	5,638	70,835	24,480	19,501	8,904	5,387	12,564	19,126	11,583
Consumer unit characteristics:									
Income before taxes ¹	\$49,662	\$48,785	\$69,263	\$41,425	\$28,949	\$44,856	\$36,764	\$23,062	\$22,757
Income after taxes ¹	46,758	44,594	62,164	38,508	27,121	40,900	34,364	22,105	21,438
Age of reference person	47.9	40.9	42.3	39.5	40.1	40.9	41.2	72.8	47.0
Average number in consumer unit:									
Persons	2.7	2.7	2.7	2.4	2.6	3.0	3.0	1.8	2.7
Children under 187	.8	.8	.7	.8	1.0	1.0	.1	.9
Persons 65 and over2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.7	1.7	1.8	1.7	1.7	1.8	1.8	.2	.6
Vehicles	2.5	2.1	2.2	1.9	1.7	2.6	2.3	1.6	1.4
Percent distribution:									
Sex of reference person:									
Male	78	62	63	48	50	94	76	53	31
Female	22	38	37	52	50	6	24	47	69
Housing tenure:									
Homeowner	75	62	73	55	46	69	59	80	48
With mortgage	50	47	58	41	32	51	39	15	24
Without mortgage	25	15	14	14	14	17	20	65	24
Renter	25	38	27	45	54	31	41	20	52
Race of reference person:									
Black	5	12	8	12	20	8	16	9	20
White and other	95	88	92	88	80	92	84	91	80
Education of reference person:									
Elementary (1-8)	4	3	(²)	1	7	5	8	16	13
High school (9-12)	35	35	14	33	49	57	61	46	50
College	60	61	86	65	43	38	31	38	36
Never attended and other	(²)	(²)	(²)	(²)	(²)	(³)	(²)	1	1
At least one vehicle owned or leased	95	90	94	88	81	93	90	83	70
Average annual expenditures	\$43,343	\$39,557	\$51,503	\$36,085	\$28,108	\$35,399	\$31,502	\$24,694	\$24,774
Food	5,638	5,204	6,029	5,071	4,174	4,840	4,679	3,520	4,014
Food at home	3,112	2,875	3,026	2,805	2,636	2,860	2,877	2,328	2,762
Cereals and bakery products	470	437	462	437	403	431	413	374	408
Cereals and cereal products	166	152	158	151	146	153	148	115	151
Bakery products	304	285	304	286	257	278	265	259	257
Meats, poultry, fish, and eggs	795	746	724	733	721	738	835	607	744
Beef	268	227	218	213	224	221	276	173	213
Pork	144	146	129	148	148	140	175	139	162
Other meats	86	95	89	89	102	98	110	81	96
Poultry	126	147	154	147	130	160	144	102	136
Fish and seafood	138	98	105	104	84	86	91	81	101
Eggs	32	32	29	31	33	33	39	32	36
Dairy products	346	308	326	298	276	306	310	254	320
Fresh milk and cream	135	121	124	116	115	112	131	103	137
Other dairy products	210	187	202	182	161	193	179	151	182
Fruits and vegetables	557	480	534	461	445	458	435	428	448
Fresh fruits	173	151	176	140	144	132	132	141	135
Fresh vegetables	172	146	165	137	134	138	132	134	144
Processed fruits	120	105	116	114	87	103	84	87	90
Processed vegetables	93	78	76	71	80	85	87	66	79

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	\$944	\$905	\$979	\$876	\$791	\$927	\$884	\$664	\$843
Sugar and other sweets	122	114	117	115	101	114	113	94	98
Fats and oils	87	77	77	76	77	69	84	72	77
Miscellaneous foods	416	415	457	403	374	411	385	283	375
Nonalcoholic beverages	241	243	241	237	209	289	263	169	258
Food prepared by consumer unit on out-of-town trips	78	56	87	44	30	44	39	47	34
Food away from home	2,526	2,329	3,003	2,267	1,538	1,980	1,802	1,192	1,252
Alcoholic beverages	367	348	470	305	224	411	241	215	183
Housing	13,420	12,910	17,162	11,732	9,736	11,223	9,405	8,353	9,075
Shelter	7,488	7,547	10,157	6,957	5,627	6,270	5,288	4,238	5,019
Owned dwellings	5,194	4,864	7,308	4,079	2,818	4,227	3,042	2,759	2,453
Mortgage interest and charges	3,165	3,057	4,638	2,551	1,740	2,718	1,842	670	1,373
Property taxes	1,201	1,047	1,566	871	651	881	659	1,072	640
Maintenance, repairs, insurance, other expenses	828	760	1,104	657	427	628	542	1,017	440
Rented dwellings	1,672	2,197	1,972	2,515	2,594	1,752	2,050	1,081	2,269
Other lodging	621	487	877	363	214	291	196	398	298
Utilities, fuels, and public services	2,776	2,476	2,842	2,281	2,152	2,518	2,278	2,186	2,146
Natural gas	280	286	339	265	254	245	255	292	259
Electricity	1,092	931	1,030	854	802	1,059	894	887	835
Fuel oil and other fuels	124	78	87	67	70	73	83	102	85
Telephone services	953	895	1,030	841	812	848	797	604	739
Water and other public services	327	286	356	254	214	293	250	302	228
Household operations	651	603	957	521	317	410	326	427	339
Personal services	252	322	461	301	171	280	209	102	143
Other household expenses	399	281	496	220	146	130	117	325	196
Housekeeping supplies	600	510	689	458	381	451	347	407	360
Laundry and cleaning supplies	147	120	120	115	120	145	117	109	103
Other household products	263	256	392	216	156	193	142	180	150
Postage and stationery	189	134	177	127	105	113	89	118	107
Household furnishings and equipment	1,906	1,774	2,517	1,515	1,258	1,573	1,165	1,095	1,210
Household textiles	134	102	142	99	76	63	61	103	115
Furniture	363	438	673	351	247	245	336	246	228
Floor coverings	178	158	262	82	166	195	51	103	110
Major appliances	193	173	230	132	103	209	159	139	138
Small appliances, miscellaneous housewares	89	89	123	81	64	81	56	66	39
Miscellaneous household equipment	949	813	1,087	769	602	781	502	439	580
Apparel and services	1,889	1,940	2,340	1,993	1,397	1,665	1,563	859	1,233
Men and boys	412	469	565	454	361	419	403	176	319
Men, 16 and over	308	370	449	368	278	299	314	148	237
Boys, 2 to 15	104	99	116	86	83	120	90	28	82
Women and girls	825	745	918	807	509	604	523	376	414
Women, 16 and over	702	619	783	681	401	461	407	349	339
Girls, 2 to 15	123	127	135	126	108	143	116	26	75
Children under 2	76	84	90	86	51	125	73	22	92
Footwear	316	321	329	334	271	257	347	145	235
Other apparel products and services	260	321	438	311	205	260	217	141	174
Transportation	7,487	7,669	9,449	6,924	5,625	7,382	6,927	4,087	3,923
Vehicle purchases (net outlay)	3,083	3,552	4,252	3,182	2,691	3,530	3,381	1,604	1,560
Cars and trucks, new	1,037	1,655	2,294	1,572	1,037	1,376	1,092	864	749
Cars and trucks, used	1,890	1,846	1,903	1,587	1,603	2,086	2,204	724	779
Other vehicles	⁴ 156	52	55	⁴ 23	⁴ 51	⁴ 68	84	⁴ 17	⁴ 32
Gasoline and motor oil	1,193	1,136	1,252	1,037	887	1,324	1,158	687	748

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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	\$2,676	\$2,527	\$3,180	\$2,346	\$1,779	\$2,301	\$2,159	\$1,404	\$1,332
Vehicle finance charges	385	393	431	375	301	431	398	109	180
Maintenance and repairs	895	704	853	669	512	646	628	487	381
Vehicle insurance	806	819	978	770	597	807	746	569	496
Vehicle rental, leases, licenses, other charges	590	611	918	532	369	417	387	239	275
Public transportation	535	455	764	359	268	227	229	392	284
Health care	2,666	1,651	2,155	1,484	1,062	1,617	1,363	2,904	1,411
Health insurance	1,354	771	980	715	491	733	666	1,455	674
Medical services	786	530	746	447	314	567	378	635	342
Drugs	429	253	296	234	194	241	248	678	319
Medical supplies	97	97	133	89	63	77	71	135	76
Entertainment	2,094	1,990	2,680	1,875	1,233	1,662	1,492	1,121	1,095
Fees and admissions	566	508	814	438	260	351	264	324	232
Television, radios, sound equipment	612	598	688	591	485	538	542	363	392
Pets, toys, and playground equipment	426	358	432	365	241	357	283	226	272
Other entertainment supplies, equipment, and services	489	526	747	481	247	416	405	207	200
Personal care products and services	549	423	531	435	299	315	318	339	274
Reading	211	166	253	149	94	126	89	165	101
Education	640	700	1,039	676	396	503	375	105	601
Tobacco products and smoking supplies	313	290	212	268	322	417	401	164	328
Miscellaneous	1,390	906	1,080	825	683	925	848	732	526
Cash contributions	1,401	1,064	1,727	727	523	915	744	1,410	748
Personal insurance and pensions	5,278	4,294	6,376	3,619	2,341	3,398	3,056	721	1,262
Life and other personal insurance	566	406	574	349	228	338	324	398	269
Pensions and Social Security	4,712	3,888	5,803	3,270	2,113	3,060	2,731	322	993
Sources of income and personal taxes: ¹									
Money income before taxes	49,662	48,785	69,263	41,425	28,949	44,856	36,764	23,062	22,757
Wages and salaries	12,484	45,195	64,438	38,118	25,976	42,165	34,296	3,246	12,855
Self-employment income	31,299	931	1,835	647	218	788	212	84	1,165
Social Security, private and government retirement	3,635	1,253	1,223	1,368	1,364	969	1,163	17,260	4,918
Interest, dividends, rental income, other property income	1,615	526	1,029	372	203	127	189	2,058	699
Unemployment and workers' compensation, veterans' benefits	115	170	99	143	186	242	308	88	579
Public assistance, supplemental security income, food stamps	52	179	68	137	482	255	211	188	1,770
Regular contributions for support	173	259	280	301	265	127	202	92	613
Other income	288	273	291	339	253	183	184	46	158
Personal taxes	2,903	4,191	7,099	2,916	1,828	3,957	2,400	957	1,319
Federal income taxes	2,274	3,199	5,489	2,211	1,325	3,045	1,762	626	974
State and local income taxes	407	836	1,363	599	402	746	541	131	243
Other taxes	222	156	247	107	101	166	96	200	102
Income after taxes	46,758	44,594	62,164	38,508	27,121	40,900	34,364	22,105	21,438

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Addenda:									
Net change in total assets and liabilities	\$596	- \$3,509	- \$2,185	- \$6,630	- \$2,718	- \$2,284	- \$2,329	\$2,096	- \$47
Net change in total assets	8,315	6,924	13,150	4,743	1,350	3,141	3,753	4,122	3,394
Net change in total liabilities	7,720	10,433	15,334	11,373	4,069	5,425	6,082	2,026	3,441
Other financial information:									
Other money receipts	458	497	677	770	99	126	166	457	263
Mortgage principal paid on owned property	-1,552	-1,396	-2,148	-1,007	-707	-1,738	-873	-441	-711
Estimated market value of owned home	112,936	79,281	120,983	65,986	43,263	66,139	49,822	91,114	54,854
Estimated monthly rental value of owned home	707	575	827	499	352	504	390	625	388
Gifts of goods and services	1,471	1,139	1,739	1,014	553	816	706	901	688
Food	83	100	188	66	22	70	49	50	44
Housing	424	344	542	279	203	259	190	237	198
Housekeeping supplies	39	47	68	40	29	61	26	29	23
Household textiles	427	15	25	15	42	5	6	17	17
Appliances and miscellaneous housewares	38	33	47	31	18	24	21	25	12
Major appliances	417	7	8	10	44	41	7	4	46
Small appliances and miscellaneous housewares	21	25	40	21	14	422	13	21	6
Miscellaneous household equipment	96	79	117	76	54	68	28	52	37
Other housing	224	170	284	116	101	101	109	114	109
Apparel and services	275	234	251	329	119	133	173	213	151
Males, 2 and over	72	63	66	85	33	31	58	55	36
Females, 2 and over	116	82	86	122	44	59	46	75	52
Children under 2	25	36	42	44	13	25	34	21	32
Other apparel products and services	62	53	56	78	29	18	34	62	30
Jewelry and watches	24	26	32	36	17	9	14	33	7
All other apparel products and services	38	26	25	42	412	49	21	29	24
Transportation	110	42	78	21	21	52	17	59	47
Health care	24	25	45	13	10	425	16	94	26
Entertainment	153	88	109	94	55	61	72	81	42
Toys, games, hobbies, and tricycles	43	30	35	28	26	30	27	30	22
Other entertainment	110	58	74	66	29	31	45	50	20
Education	237	180	328	123	56	144	86	44	137
All other gifts	166	126	200	88	68	72	104	123	43

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.