

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, 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 18 .....	.7	.8	.8	.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	1.8	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	13.0	13.2	11.7	14.1	14.9	13.7	14.9	14.3	16.2
Food at home	7.2	7.3	5.9	7.8	9.4	8.1	9.1	9.4	11.1
Cereals and bakery products	1.1	1.1	.9	1.2	1.4	1.2	1.3	1.5	1.6
Cereals and cereal products .....	.4	.4	.3	.4	.5	.4	.5	.5	.6
Bakery products .....	.7	.7	.6	.8	.9	.8	.8	1.0	1.0
Meats, poultry, fish, and eggs	1.8	1.9	1.4	2.0	2.6	2.1	2.7	2.5	3.0
Beef .....	.6	.6	.4	.6	.8	.6	.9	.7	.9
Pork .....	.3	.4	.3	.4	.5	.4	.6	.6	.7
Other meats .....	.2	.2	.2	.2	.4	.3	.4	.3	.4
Poultry .....	.3	.4	.3	.4	.5	.5	.5	.4	.5
Fish and seafood .....	.3	.2	.2	.3	.3	.2	.3	.3	.4
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.8	.6	.8	1.0	.9	1.0	1.0	1.3
Fresh milk and cream .....	.3	.3	.2	.3	.4	.3	.4	.4	.6
Other dairy products .....	.5	.5	.4	.5	.6	.5	.6	.6	.7
Fruits and vegetables	1.3	1.2	1.0	1.3	1.6	1.3	1.4	1.7	1.8
Fresh fruits .....	.4	.4	.3	.4	.5	.4	.4	.6	.5
Fresh vegetables .....	.4	.4	.3	.4	.5	.4	.4	.5	.6
Processed fruits .....	.3	.3	.2	.3	.3	.3	.3	.4	.4
Processed vegetables .....	.2	.2	.1	.2	.3	.2	.3	.3	.3

See footnotes at end of table.

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued

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		
Other food at home	2.2	2.3	1.9	2.4	2.8	2.6	2.8	2.7	3.4
Sugar and other sweets .....	.3	.3	.2	.3	.4	.3	.4	.4	.4
Fats and oils .....	.2	.2	.2	.2	.3	.2	.3	.3	.3
Miscellaneous foods	1.0	1.1	.9	1.1	1.3	1.2	1.2	1.1	1.5
Nonalcoholic beverages .....	.6	.6	.5	.7	.7	.8	.8	.7	1.0
Food prepared by consumer unit on out-of-town trips .....	.2	.1	.2	.1	.1	.1	.1	.2	.1
Food away from home	5.8	5.9	5.8	6.3	5.5	5.6	5.7	4.8	5.1
Alcoholic beverages .....	.8	.9	.9	.8	.8	1.2	.8	.9	.7
Housing	31.0	32.6	33.3	32.5	34.6	31.7	29.9	33.8	36.6
Shelter	17.3	19.1	19.7	19.3	20.0	17.7	16.8	17.2	20.3
Owned dwellings	12.0	12.3	14.2	11.3	10.0	11.9	9.7	11.2	9.9
Mortgage interest and charges	7.3	7.7	9.0	7.1	6.2	7.7	5.8	2.7	5.5
Property taxes	2.8	2.6	3.0	2.4	2.3	2.5	2.1	4.3	2.6
Maintenance, repairs, insurance, other expenses	1.9	1.9	2.1	1.8	1.5	1.8	1.7	4.1	1.8
Rented dwellings	3.9	5.6	3.8	7.0	9.2	4.9	6.5	4.4	9.2
Other lodging	1.4	1.2	1.7	1.0	.8	.8	.6	1.6	1.2
Utilities, fuels, and public services	6.4	6.3	5.5	6.3	7.7	7.1	7.2	8.9	8.7
Natural gas .....	.6	.7	.7	.7	.9	.7	.8	1.2	1.0
Electricity	2.5	2.4	2.0	2.4	2.9	3.0	2.8	3.6	3.4
Fuel oil and other fuels .....	.3	.2	.2	.2	.2	.2	.3	.4	.3
Telephone services	2.2	2.3	2.0	2.3	2.9	2.4	2.5	2.4	3.0
Water and other public services .....	.8	.7	.7	.7	.8	.8	.8	1.2	.9
Household operations	1.5	1.5	1.9	1.4	1.1	1.2	1.0	1.7	1.4
Personal services .....	.6	.8	.9	.8	.6	.8	.7	.4	.6
Other household expenses .....	.9	.7	1.0	.6	.5	.4	.4	1.3	.8
Housekeeping supplies	1.4	1.3	1.3	1.3	1.4	1.3	1.1	1.6	1.5
Laundry and cleaning supplies .....	.3	.3	.2	.3	.4	.4	.4	.4	.4
Other household products .....	.6	.6	.8	.6	.6	.5	.5	.7	.6
Postage and stationery .....	.4	.3	.3	.4	.4	.3	.3	.5	.4
Household furnishings and equipment	4.4	4.5	4.9	4.2	4.5	4.4	3.7	4.4	4.9
Household textiles .....	.3	.3	.3	.3	.3	.2	.2	.4	.5
Furniture .....	.8	1.1	1.3	1.0	.9	.7	1.1	1.0	.9
Floor coverings .....	.4	.4	.5	.2	.6	.6	.2	.4	.4
Major appliances .....	.4	.4	.4	.4	.4	.6	.5	.6	.6
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.3	.2
Miscellaneous household equipment	2.2	2.1	2.1	2.1	2.1	2.2	1.6	1.8	2.3
Apparel and services	4.4	4.9	4.5	5.5	5.0	4.7	5.0	3.5	5.0
Men and boys .....	.9	1.2	1.1	1.3	1.3	1.2	1.3	.7	1.3
Men, 16 and over .....	.7	.9	.9	1.0	1.0	.8	1.0	.6	1.0
Boys, 2 to 15 .....	.2	.3	.2	.2	.3	.3	.3	.1	.3
Women and girls	1.9	1.9	1.8	2.2	1.8	1.7	1.7	1.5	1.7
Women, 16 and over	1.6	1.6	1.5	1.9	1.4	1.3	1.3	1.4	1.4
Girls, 2 to 15 .....	.3	.3	.3	.4	.4	.4	.4	.1	.3
Children under 2 .....	.2	.2	.2	.2	.2	.4	.2	.1	.4
Footwear .....	.7	.8	.6	.9	1.0	.7	1.1	.6	.9
Other apparel products and services .....	.6	.8	.9	.9	.7	.7	.7	.6	.7
Transportation	17.3	19.4	18.3	19.2	20.0	20.9	22.0	16.6	15.8
Vehicle purchases (net outlay)	7.1	9.0	8.3	8.8	9.6	10.0	10.7	6.5	6.3
Cars and trucks, new	2.4	4.2	4.5	4.4	3.7	3.9	3.5	3.5	3.0
Cars and trucks, used	4.4	4.7	3.7	4.4	5.7	5.9	7.0	2.9	3.1
Other vehicles	4.4	.1	.1	4.1	4.2	4.2	.3	4.1	4.1
Gasoline and motor oil	2.8	2.9	2.4	2.9	3.2	3.7	3.7	2.8	3.0

See footnotes at end of table.

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued

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		
Other vehicle expenses	6.2	6.4	6.2	6.5	6.3	6.5	6.9	5.7	5.4
Vehicle finance charges .....	.9	1.0	.8	1.0	1.1	1.2	1.3	.4	.7
Maintenance and repairs	2.1	1.8	1.7	1.9	1.8	1.8	2.0	2.0	1.5
Vehicle insurance	1.9	2.1	1.9	2.1	2.1	2.3	2.4	2.3	2.0
Vehicle rental, leases, licenses, other charges	1.4	1.5	1.8	1.5	1.3	1.2	1.2	1.0	1.1
Public transportation	1.2	1.1	1.5	1.0	1.0	.6	.7	1.6	1.1
Health care	6.2	4.2	4.2	4.1	3.8	4.6	4.3	11.8	5.7
Health insurance	3.1	1.9	1.9	2.0	1.7	2.1	2.1	5.9	2.7
Medical services	1.8	1.3	1.4	1.2	1.1	1.6	1.2	2.6	1.4
Drugs	1.0	.6	.6	.6	.7	.7	.8	2.7	1.3
Medical supplies .....	.2	.2	.3	.2	.2	.2	.2	.5	.3
Entertainment	4.8	5.0	5.2	5.2	4.4	4.7	4.7	4.5	4.4
Fees and admissions	1.3	1.3	1.6	1.2	.9	1.0	.8	1.3	.9
Television, radios, sound equipment	1.4	1.5	1.3	1.6	1.7	1.5	1.7	1.5	1.6
Pets, toys, and playground equipment	1.0	.9	.8	1.0	.9	1.0	.9	.9	1.1
Other entertainment supplies, equipment, and services	1.1	1.3	1.4	1.3	.9	1.2	1.3	.8	.8
Personal care products and services	1.3	1.1	1.0	1.2	1.1	.9	1.0	1.4	1.1
Reading .....	.5	.4	.5	.4	.3	.4	.3	.7	.4
Education	1.5	1.8	2.0	1.9	1.4	1.4	1.2	.4	2.4
Tobacco products and smoking supplies .....	.7	.7	.4	.7	1.1	1.2	1.3	.7	1.3
Miscellaneous	3.2	2.3	2.1	2.3	2.4	2.6	2.7	3.0	2.1
Cash contributions	3.2	2.7	3.4	2.0	1.9	2.6	2.4	5.7	3.0
Personal insurance and pensions	12.2	10.9	12.4	10.0	8.3	9.6	9.7	2.9	5.1
Life and other personal insurance	1.3	1.0	1.1	1.0	.8	1.0	1.0	1.6	1.1
Pensions and Social Security	10.9	9.8	11.3	9.1	7.5	8.6	8.7	1.3	4.0
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	25.1	92.6	93.0	92.0	89.7	94.0	93.3	14.1	56.5
Self-employment income	63.0	1.9	2.6	1.6	.8	1.8	.6	.4	5.1
Social Security, private and government retirement	7.3	2.6	1.8	3.3	4.7	2.2	3.2	74.8	21.6
Interest, dividends, rental income, other property income	3.3	1.1	1.5	.9	.7	.3	.5	8.9	3.1
Unemployment and workers' compensation, veterans' benefits .....	.2	.3	.1	.3	.6	.5	.8	.4	2.5
Public assistance, supplemental security income, food stamps .....	.1	.4	.1	.3	1.7	.6	.6	.8	7.8
Regular contributions for support .....	.3	.5	.4	.7	.9	.3	.5	.4	2.7
Other income .....	.6	.6	.4	.8	.9	.4	.5	.2	.7
Personal taxes	5.8	8.6	10.2	7.0	6.3	8.8	6.5	4.1	5.8
Federal income taxes	4.6	6.6	7.9	5.3	4.6	6.8	4.8	2.7	4.3
State and local income taxes .....	.8	1.7	2.0	1.4	1.4	1.7	1.5	.6	1.1
Other taxes .....	.4	.3	.4	.3	.3	.4	.3	.9	.4
Income after taxes	94.2	91.4	89.8	93.0	93.7	91.2	93.5	95.9	94.2

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.