

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995

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)	5,981	67,339	22,085	17,814	8,532	5,964	12,945	18,675	11,127
Consumer unit characteristics:									
Income before taxes¹	\$48,113	\$43,523	\$62,161	\$37,228	\$25,585	\$40,320	\$33,513	\$20,219	\$17,668
Income after taxes¹	44,407	39,533	55,439	34,167	23,858	36,961	31,156	19,470	16,981
Age of reference person	48.0	41.2	42.8	39.9	40.4	40.8	40.8	72.9	47.3
Average number in consumer unit:									
Persons	2.8	2.7	2.6	2.5	2.7	3.1	3.1	1.8	2.6
Children under 18	0.8	0.8	0.7	0.7	0.9	1.0	1.0	0.1	0.9
Persons 65 and over	0.2	0.1	0.1	0.1	0.1	0.1	0.1	1.2	0.3
Earners	1.7	1.8	1.8	1.7	1.6	1.9	1.9	0.2	0.4
Vehicles	2.3	2.1	2.2	1.9	1.6	2.6	2.4	1.5	1.2
Percent distribution:									
Sex of reference person:									
Male	83	67	70	49	54	97	83	56	34
Female	17	33	30	51	46	3	17	44	66
Housing tenure:									
Homeowner	77	62	72	56	48	67	58	78	48
With mortgage	49	46	59	41	30	48	39	14	21
Without mortgage	28	16	13	15	17	19	18	64	27
Renter	23	38	28	44	52	33	42	22	52
Race of reference person:									
Black	6	11	8	10	18	6	14	9	21
White and other	94	89	92	90	82	94	86	91	79
Education of reference person:									
Elementary (1-8)	6	4	1	1	8	5	10	21	15
High school (9-12)	40	41	17	41	54	61	66	48	56
College	54	54	82	58	38	34	24	29	29
Never attended and other	0	0	0	0	1	0	1	1	1
At least one vehicle owned	93	90	94	89	81	91	92	79	64
Average annual expenditures:									
Food	\$41,460	\$36,161	\$47,415	\$32,660	\$26,268	\$32,960	\$29,835	\$21,618	\$21,198
Food at home	5,346	4,860	5,670	4,444	4,172	4,635	4,632	3,483	3,432
Cereals and bakery products	3,222	2,886	3,035	2,572	2,736	2,914	3,170	2,451	2,620
Cereals and cereal products	547	453	482	403	429	467	488	387	394
Bakery products	195	171	174	152	168	174	196	139	153
Meats, poultry, fish, and eggs	352	282	308	250	261	293	292	249	240
	807	770	727	671	795	785	961	639	800

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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		
Beef	233	236	217	207	231	276	293	191	230
Pork	162	157	134	130	186	168	210	135	184
Other meats	87	107	107	96	96	106	132	95	102
Poultry	140	143	138	131	146	126	172	111	147
Fish and seafood	151	97	105	82	105	78	111	77	103
Eggs	34	30	25	25	32	30	43	30	33
Dairy products	348	307	339	266	275	313	327	263	259
Fresh milk and cream	145	125	126	103	127	130	153	108	122
Other dairy products	204	181	214	163	148	183	173	155	137
Fruits and vegetables	567	455	508	397	439	438	471	438	438
Fresh fruits	196	142	159	123	133	133	151	149	123
Fresh vegetables	169	136	157	117	134	121	138	129	144
Processed fruits	119	96	109	84	91	101	89	89	95
Processed vegetables	83	82	84	73	80	83	92	71	76
Other food at home	953	901	979	835	798	911	924	724	729
Sugar and other sweets	115	115	129	105	102	114	113	111	94
Fats and oils	90	83	78	75	83	89	98	79	81
Miscellaneous foods	408	405	447	384	353	414	392	303	294
Nonalcoholic beverages	274	250	255	231	228	249	286	192	235
Food prep by cu, out-of-town trips	66	48	71	40	31	47	35	38	24
Food away from home	2,124	1,975	2,634	1,872	1,436	1,721	1,462	1,033	813
Alcoholic beverages	267	320	433	287	256	302	226	180	161
Housing									
Shelter	13,081	11,504	15,613	10,468	8,400	9,750	8,784	7,186	8,174
Owned dwellings	7,670	6,662	9,249	6,016	4,882	5,467	4,864	3,644	4,381
Mortgage interest and charges	5,495	4,265	6,693	3,494	2,393	3,548	2,747	2,320	2,086
Property taxes	3,244	2,625	4,245	2,091	1,321	2,269	1,620	494	1,037
Maintenance, repairs, insurance, other expenses	1,159	965	1,538	785	580	720	603	926	602
Rented dwellings	1,092	674	910	618	492	559	524	900	447
Other lodging	1,633	1,990	1,808	2,191	2,298	1,697	1,953	980	2,009
Utilities, fuels, and public services	542	408	748	332	191	221	164	344	286
Natural gas	2,590	2,266	2,591	2,160	1,929	2,214	2,103	1,957	1,913
Electricity	298	268	319	252	234	244	239	277	235
Fuel oil and other fuels	1,050	890	986	859	748	914	850	786	788
Telephone services	135	72	88	54	55	68	82	126	80
Water and other public services	783	769	878	743	678	712	706	515	620
Household operations	324	267	321	252	214	276	226	253	190
Personal services	843	548	883	498	272	365	308	400	274
Other household expenses	314	314	446	300	168	259	228	134	102
Housekeeping supplies	529	234	437	198	105	106	80	267	172
Laundry and cleaning supplies	421	449	561	418	308	438	398	427	306
Other household products	110	117	116	110	107	116	135	96	90
	180	202	257	190	121	219	171	199	137

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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		
Postage and stationery	132	130	188	118	80	103	93	132	80
Household furnishings and equipment	1,556	1,579	2,329	1,376	1,009	1,266	1,110	757	1,299
Household textiles	85	118	170	94	70	154	80	58	62
Furniture	416	386	553	350	246	298	281	151	218
Floor coverings	115	142	251	114	39	67	103	52	663
Major appliances	199	165	164	163	171	179	156	141	95
Small appliances, miscellaneous housewares	85	96	135	104	39	60	72	57	64
Miscellaneous household equipment	656	672	1,057	551	445	508	418	298	198
Apparel and services	2,020	1,969	2,625	1,763	1,541	1,502	1,653	897	1,171
Men and boys	528	508	702	407	413	429	420	192	217
Men, 16 and over	416	390	528	339	323	343	296	170	151
Boys, 2 to 15	113	117	175	68	90	87	124	23	66
Women and girls	822	734	1,031	627	494	569	618	418	499
Women, 16 and over	693	614	886	521	389	450	510	382	421
Girls, 2 to 15	128	120	145	106	104	120	108	36	78
Children under 2	106	94	106	74	91	97	100	26	76
Footwear	267	320	385	317	333	201	262	145	230
Other apparel products and services	297	314	400	337	211	205	253	115	149
Transportation	6,990	7,029	8,360	6,565	5,075	7,132	6,635	3,419	3,699
Vehicle purchases (net outlay)	2,843	3,168	3,448	3,040	2,347	3,261	3,365	1,200	1,739
Cars and trucks, new	1,186	1,410	1,908	1,383	997	1,239	949	650	838
Cars and trucks, used	1,638	1,714	1,476	1,615	1,318	2,008	2,382	524	901
Other vehicles	19	44	64	42	31	15	33	26	0
Gasoline and motor oil	1,180	1,158	1,280	1,039	872	1,401	1,189	634	614
Other vehicle expenses	2,480	2,313	2,963	2,175	1,582	2,309	1,876	1,308	1,142
Vehicle finance charges	252	333	369	338	222	343	334	75	134
Maintenance and repairs	852	722	884	699	505	693	630	502	379
Vehicle insurance	845	801	981	757	612	798	683	527	412
Vehicle rental, leases, licenses, other charges	531	457	728	381	243	476	229	204	217
Public transportation	486	390	669	310	275	161	204	278	204
Health care	2,395	1,554	1,967	1,415	1,117	1,551	1,332	2,455	1,245
Health insurance	1,282	719	894	665	517	713	633	1,399	584
Medical services	748	539	706	482	339	553	458	457	310
Drugs	284	212	252	189	195	218	186	511	305
Medical supplies	82	84	116	79	66	66	55	89	46
Entertainment	1,980	1,872	2,444	1,812	1,213	1,833	1,431	994	861
Fees and admissions	646	488	807	457	211	335	240	321	171
Television, radios, sound equipment	601	616	726	612	471	629	526	339	400
Pets, toys, and playground equipment	384	381	490	323	287	368	344	168	179
Other supplies, equipment, and services	349	387	421	421	244	501	321	166	111
Personal care products and services	433	440	536	443	368	360	357	319	289

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Reading	198	172	263	159	101	139	100	160	86
Education	567	567	996	431	401	252	276	188	320
Tobacco products and smoking supplies	310	299	208	280	299	466	403	144	274
Miscellaneous	1,482	821	993	775	733	701	707	552	397
Cash contributions	1,462	933	1,490	700	484	909	610	1,087	315
Personal insurance and pensions	4,929	3,820	5,816	3,119	2,106	3,428	2,690	554	774
Life and other personal insurance	639	416	642	342	253	299	295	244	186
Pensions and Social Security	4,289	3,404	5,175	2,778	1,852	3,129	2,395	310	587
Sources of income and taxes: ¹									
Money income before taxes									
Wages and salaries	48,113	43,523	62,161	37,228	25,585	40,320	33,513	20,219	17,668
Self-employment income	10,510	39,988	57,564	33,734	22,302	37,588	31,221	2,506	8,276
Social Security, private and government retirement	29,941	672	1,216	578	207	644	190	169	470
Interest, dividends, rental income, other property income	4,605	1,367	1,688	1,340	1,540	797	990	14,885	4,704
Unemployment and workers' compensation, veterans' benefit	2,451	512	962	429	216	326	135	1,999	276
Public assistance, supplemental security, income, food stamps	123	277	158	269	222	647	364	144	630
Regular contributions for support	121	203	50	191	530	106	304	345	2,629
Other income	243	318	318	497	295	115	180	58	385
	118	186	204	191	273	96	128	114	298
Personal taxes ¹									
Federal income taxes	3,706	3,990	6,722	3,062	1,726	3,359	2,357	750	687
State and local income taxes	2,805	2,952	5,052	2,277	1,226	2,442	1,647	443	434
Other taxes	594	866	1,409	641	406	764	593	117	117
	308	172	261	144	94	153	117	190	136
Income after taxes ¹									
	44,407	39,533	55,439	34,167	23,858	36,961	31,156	19,470	16,981
Addenda:									
Net change in total assets and liabilities									
Net change in total assets	2,061	-1,543	-1,850	-1,280	-1,620	-2,692	-799	-842	661
Net change in total liabilities	3,919	4,209	6,931	3,611	1,794	4,371	1,905	-328	1,724
	1,858	5,751	8,780	4,891	3,414	7,064	2,704	515	1,063
Other financial information									

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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 money receipts	853	441	741	533	233	82	102	538	252
Mortgage principal paid, owned property	-1,693	-1,245	-2,031	-1,085	-610	-933	-685	-546	-489
Estimated market value of owned home	112,568	70,409	108,900	60,904	41,863	57,151	42,742	79,711	43,679
Estimated monthly rental value of owned home	651	503	728	448	320	458	338	521	325
Gifts of goods and services									
Food	1,150	1,118	1,812	938	681	746	653	712	514
Housing	75	103	176	89	73	67	37	67	34
Housekeeping supplies	290	287	454	245	152	188	193	151	157
Household textiles	33	43	68	35	25	31	27	33	16
Appliances and miscellaneous housewares	8	12	20	11	0	7	10	5	6
Major appliances	33	31	46	39	8	18	17	18	13
Small appliances and miscellaneous houseware	5	5	6	7	1	5	3	6	0
Miscellaneous household equipment	33	284	428	264	240	227	212	150	151
Other housing	59	75	128	53	31	69	46	55	28
Apparel and services	157	126	192	107	88	63	93	40	93
Males 2 and over	284	300	428	264	240	227	212	150	151
Females 2 and over	52	82	111	75	83	42	59	41	47
Children under 2	102	107	186	64	82	88	61	66	45
Other apparel products and services	63	43	52	36	37	44	44	20	36
Jewelry and watches	67	68	78	89	38	53	48	22	23
All other apparel products and services	41	32	38	48	9	30	16	12	8
Transportation	26	36	40	41	29	23	32	10	15
Health care	72	48	81	37	19	29	32	53	29
Entertainment	19	23	38	20	15	13	10	33	3
Toys, games, hobbies, and tricycles	128	94	140	85	50	98	58	72	40
Other entertainment	46	33	40	32	29	31	26	20	13
Education	82	61	100	52	22	67	32	52	27
All other gifts	154	142	314	91	46	41	30	77	37
	127	122	181	108	85	83	81	110	63

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero.
When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors