

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

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)	5,694	67,928	21,683	18,765	8,923	6,244	12,313	19,172	11,417
Income before taxes 1/	\$47,380	\$45,019	\$63,104	\$39,935	\$27,256	\$41,874	\$34,952	\$20,666	\$19,266
Income after taxes 1/	44,839	40,831	56,408	36,524	25,435	37,840	32,253	19,762	18,470
Age of reference person	48.8	40.8	42.3	39.4	40.2	40.7	41.1	72.6	46.2
Average number in consumer unit:									
Persons	2.8	2.7	2.6	2.5	2.7	2.9	3.0	1.8	2.8
Children under 18	0.8	0.8	0.8	0.7	0.9	0.9	1.0	0.1	1.0
Persons 65 and over	0.3	0.1	0.1	0.1	0.1	0.1	0.1	1.2	0.2
Earners	1.8	1.8	1.8	1.7	1.7	1.9	1.9	0.3	0.5
Vehicles	2.3	2.1	2.1	1.9	1.7	2.8	2.2	1.5	1.3
Percent distribution:									
Male	76	65	67	49	53	95	80	53	35
Female	24	35	33	51	47	5	20	47	65
Percent homeowner	78	61	69	55	47	71	59	79	47
With mortgage	48	45	56	41	31	53	40	15	24
Without mortgage	30	15	13	14	16	19	19	64	24
Renter	22	39	31	45	53	29	41	21	53
Black	4	12	7	12	20	6	15	9	23
White and other	96	88	93	88	80	94	85	91	77
Elementary (1-8)	5	4	1	2	7	6	11	18	14
High school (9-12)	37	38	18	35	50	56	60	48	53
College	58	58	81	63	43	38	29	33	32
Never attended and other	0	0	0	0	0	0	0	1	1
At least one vehicle owned	92	89	92	87	81	93	89	80	66
Average annual expenditures	\$43,238	\$37,487	\$48,907	\$34,124	\$27,740	\$34,877	\$30,556	\$23,739	\$22,832
Food	5,596	5,044	5,982	4,608	4,306	5,069	4,429	3,475	3,748
Food at home	3,115	2,986	3,271	2,749	2,635	3,213	2,913	2,410	2,693
Cereals and bakery products	470	464	516	427	408	499	437	385	413
Cereals and cereal products	178	171	190	155	154	180	167	134	166
Bakery products	292	292	325	272	254	319	271	251	246
Meats, poultry, fish, and eggs	747	760	759	700	738	897	787	630	736
Beef	224	227	213	208	226	303	241	163	202
Pork	140	159	143	149	166	186	185	159	152
Other meats	101	104	104	96	93	133	107	78	94
Poultry	151	147	154	138	152	155	139	121	157
Fish and seafood	96	90	115	78	74	80	77	75	91
Eggs	35	33	31	30	28	40	39	35	40
Dairy products	349	326	365	309	267	354	300	255	279
Fresh milk and cream	149	136	140	128	120	154	141	111	130
Other dairy products	200	190	226	181	147	200	159	144	148
Fruits and vegetables	564	499	587	453	414	472	472	441	463
Fresh fruits	185	155	183	141	125	150	144	143	144
Fresh vegetables	165	150	181	138	118	143	136	133	140
Processed fruits	134	112	134	100	97	93	108	98	100
Processed vegetables	81	82	90	74	73	86	85	68	80
Other food at home	984	937	1,043	860	809	990	916	699	802
Sugar and other sweets	114	116	127	112	99	123	108	108	113
Fats and oils	95	82	84	78	74	93	84	79	88
Miscellaneous foods	429	419	466	389	351	439	410	290	326
Nonalcoholic beverages	262	268	277	244	256	295	280	182	243
Food prepared by consumer unit on out-of-town trips	84	52	89	37	30	39	33	39	31
Food away from home	2,481	2,058	2,711	1,859	1,670	1,856	1,516	1,064	1,056
Alcoholic beverages	513	347	466	322	248	309	247	168	150
Housing	13,962	11,756	15,665	11,025	8,727	10,092	8,981	7,772	7,999
Shelter	7,698	6,799	9,244	6,383	5,016	5,665	4,995	3,924	4,464
Owned dwellings	5,609	4,260	6,323	3,730	2,572	3,912	2,832	2,574	2,064
Mortgage interest and charges	3,258	2,625	3,968	2,299	1,476	2,527	1,641	564	1,107

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996--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		
Property taxes .....	1,258	968	1,445	810	616	843	688	983	536
Maintenance, repairs, insurance, other expenses .....	1,093	666	909	622	480	542	503	1,028	421
Rented dwellings .....	1,393	2,097	2,098	2,355	2,203	1,507	1,922	983	2,192
Other lodging .....	697	443	823	298	242	246	241	368	208
Utilities, fuels, and public services .....	2,906	2,409	2,757	2,243	2,128	2,435	2,240	2,129	2,064
Natural gas .....	318	290	350	260	276	262	255	309	256
Electricity .....	1,166	916	1,014	857	804	998	870	859	811
Fuel oil and other fuels .....	167	99	109	74	88	128	112	128	98
Telephone services .....	904	840	966	811	738	782	766	552	674
Water and other public services .....	350	264	318	240	222	265	236	281	226
Household operations .....	895	550	908	522	269	361	260	417	343
Personal services .....	408	306	453	305	177	252	172	84	194
Other household expenses .....	487	244	455	218	93	109	88	333	149
Housekeeping supplies .....	746	473	579	441	392	419	407	381	361
Laundry and cleaning supplies .....	145	126	133	113	135	136	118	92	100
Other household products .....	305	210	251	207	169	192	176	175	155
Postage and stationery .....	296	137	195	121	88	91	113	113	106
Household furnishings and equipment ...	1,717	1,524	2,178	1,436	921	1,212	1,079	922	766
Household textiles .....	135	81	116	74	67	57	54	59	42
Furniture .....	355	366	529	364	168	273	273	223	195
Floor coverings .....	31	118	161	188	28	48	28	103	18
Major appliances .....	244	170	224	140	110	170	162	140	112
Small appliances, miscellaneous housewares .....	93	95	126	96	79	83	50	47	70
Miscellaneous household equipment ...	859	695	1,020	574	470	580	512	349	330
Apparel and services .....	2,170	1,995	2,497	1,968	1,509	1,896	1,470	883	1,223
Men and boys .....	509	497	646	460	331	496	390	186	260
Men, 16 and over .....	390	386	515	371	231	368	286	162	183
Boys, 2 to 15 .....	118	111	131	89	100	129	103	24	77
Women and girls .....	865	795	995	858	550	702	532	419	583
Women, 16 and over .....	743	662	853	746	458	514	390	387	493
Girls, 2 to 15 .....	122	133	142	112	93	188	142	32	90
Children under 2 .....	115	95	103	72	103	133	88	18	77
Footwear .....	364	341	374	328	282	406	296	162	176
Other apparel products and services .....	318	267	378	249	243	159	164	99	127
Transportation .....	6,805	7,309	8,655	6,606	5,950	7,656	6,819	4,173	4,356
Vehicle purchases (net outlay) .....	2,486	3,265	3,617	2,890	2,948	3,691	3,234	1,685	2,194
Cars and trucks, new .....	1,421	1,332	1,795	1,250	666	1,487	1,047	892	900
Cars and trucks, used .....	1,059	1,877	1,709	1,624	2,265	2,120	2,152	790	1,293
Other vehicles .....	7	57	113	16	17	85	34	4	1
Gasoline and motor oil .....	1,289	1,234	1,346	1,116	991	1,525	1,248	691	724
Other vehicle expenses .....	2,538	2,355	2,903	2,244	1,753	2,233	2,057	1,363	1,211
Vehicle finance charges .....	285	345	349	328	260	425	383	108	140
Maintenance and repairs .....	869	722	902	663	573	647	644	453	390
Vehicle insurance .....	777	783	924	754	644	767	687	538	419
Vehicle rental, leases, licenses, other charges .....	607	505	728	499	277	393	343	264	262
Public transportation .....	492	454	789	356	258	208	280	433	228
Health care .....	2,316	1,553	1,976	1,346	1,241	1,679	1,281	2,680	1,279
Health insurance .....	1,167	705	877	660	493	711	623	1,361	485
Medical services .....	713	522	703	408	444	616	385	653	405
Drugs .....	332	228	267	189	219	266	201	549	333
Medical supplies .....	104	98	129	89	84	86	72	116	56
Entertainment .....	2,522	2,037	2,880	1,792	1,226	1,617	1,708	1,196	1,241
Fees and admissions .....	661	524	889	450	256	331	287	325	195
Television, radios, sound equipment .....	711	622	745	606	489	576	548	391	414
Pets, toys, and playground equipment ...	474	376	439	344	265	359	397	189	207
Other entertainment supplies, equipment and services .....	675	515	808	392	216	351	475	291	425

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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		
Personal care products and services .....	535	554	689	548	461	474	426	437	353
Reading .....	210	169	256	152	103	139	106	152	88
Education .....	719	635	938	664	383	379	364	123	430
Tobacco products and smoking supplies	263	276	190	235	281	437	405	158	287
Miscellaneous .....	1,196	928	1,172	865	643	983	774	735	432
Cash contributions .....	1,295	957	1,663	645	446	783	647	1,137	337
Personal insurance and pensions .....	5,136	3,928	5,878	3,350	2,217	3,362	2,899	651	909
Life and other personal insurance .....	554	393	554	339	277	319	315	253	181
Pensions and Social Security .....	4,583	3,534	5,324	3,011	1,940	3,043	2,584	398	727
Money income before taxes 1/ .....	47,380	45,019	63,104	39,935	27,256	41,874	34,952	20,666	19,266
Wages and salaries .....	12,355	41,298	57,892	36,730	23,682	39,573	32,292	3,130	10,518
Self-employment income .....	28,739	1,174	2,219	1,023	596	281	406	118	355
Social Security, private and government retirement .....	4,257	1,249	1,456	994	1,701	1,071	1,034	15,128	4,236
Interest, dividends, rental income, other property income .....	1,386	456	892	316	155	240	213	1,826	425
Unemployment and workers' compensation, veterans' benefits .....	186	196	129	171	134	330	328	116	531
Public assistance, supplemental security income, food stamps .....	124	213	65	176	512	81	377	245	2,517
Regular contributions for support .....	276	253	257	349	242	197	136	62	510
Other income .....	58	181	195	177	234	102	165	41	173
Personal taxes 1/ .....	2,540	4,189	6,697	3,411	1,821	4,035	2,699	904	797
Federal income taxes .....	2,012	3,165	5,022	2,645	1,337	3,070	2,023	620	587
State and local income taxes .....	370	917	1,506	686	427	872	599	131	153
Other taxes .....	158	106	170	80	57	93	77	153	57
Income after taxes 1/ .....	44,839	40,831	56,408	36,524	25,435	37,840	32,253	19,762	18,470
Net change in total assets and liabilities ..	-2,689	-1,749	-2,310	-2,500	-1,296	421	-1,048	-1,288	-1,506
Net change in total assets .....	4,777	5,422	10,174	3,407	2,330	5,462	2,345	-57	2,409
Net change in total liabilities .....	7,466	7,171	12,484	5,907	3,625	5,041	3,392	1,231	3,915
Other money receipts .....	315	265	468	244	185	147	54	474	296
Mortgage principal paid on owned property .....	-1,557	-1,160	-1,836	-896	-588	-1,222	-754	-388	-438
Estimated market value of owned home ..	114,899	71,809	106,237	61,842	43,265	70,335	47,807	83,955	42,324
Estimated monthly rental value of owned home .....	675	505	708	455	336	486	359	560	309
Gifts of goods and services .....	1,778	1,182	1,755	968	794	1,032	816	908	688
Food .....	78	72	108	60	59	68	35	43	29
Housing .....	449	297	437	251	221	249	192	210	189
Housekeeping supplies .....	53	43	63	39	30	27	28	33	29
Household textiles .....	15	7	10	8	5	6	5	9	5
Appliances and miscellaneous									
housewares .....	42	33	49	30	27	24	16	25	16
Major appliances .....	10	8	15	6	2	6	5	10	2
Small appliances and miscellaneous									
housewares .....	32	25	34	24	25	18	12	14	14
Miscellaneous household equipment ...	160	87	130	73	70	76	46	50	46
Other housing .....	179	127	186	101	90	115	98	93	93
Apparel and services .....	431	319	405	269	220	400	248	200	215
Males, 2 and over .....	109	87	115	75	58	86	70	52	41
Females, 2 and over .....	134	100	111	92	66	143	89	79	107
Children under 2 .....	74	45	48	35	37	83	36	15	31
Other apparel products and services ....	114	87	131	66	59	88	52	53	36
Jewelry and watches .....	44	54	98	32	30	42	27	20	13
All other apparel products and services .....	70	33	34	35	29	46	26	33	23
Transportation .....	149	61	104	34	19	47	62	43	40
Health care .....	61	26	47	20	20	15	10	116	7
Entertainment .....	190	120	162	130	73	86	77	74	62

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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		
Toys, games, hobbies, and tricycles .....	60	42	53	47	32	41	20	27	33
Other entertainment .....	130	78	109	83	41	46	57	47	29
Education .....	185	156	295	110	66	77	87	49	59
All other gifts .....	235	132	197	94	117	89	105	173	87

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

Note that 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 also that some data are likely to have large sampling errors.