

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Number of consumer units (in thousands)	5,262	76,790	28,960	21,461	11,309	4,443	10,616	20,060	14,170
Consumer unit characteristics:									
Income before taxes	\$71,241	\$62,679	\$86,705	\$53,033	\$40,433	\$51,542	\$44,997	\$30,399	\$37,693
Income after taxes	68,573	59,963	81,935	51,075	39,719	49,599	43,895	29,706	36,610
Age of reference person	50.3	42.3	43.8	41.6	41.2	39.9	41.7	73.8	45.5
Average number in consumer unit:									
Persons	2.6	2.6	2.6	2.5	2.7	2.7	2.8	1.7	2.8
Children under 18 .....	.7	.7	.7	.7	.8	.8	.9	.1	.9
Persons 65 and over .....	.3	.1	.1	.1	.1	(¹)	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.7	1.8	1.8	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.7	2.4	2.1	1.6	1.6
Percent distribution:									
Sex of reference person:									
Male	59	52	51	40	44	95	72	45	26
Female	41	48	49	60	56	5	28	55	74
Housing tenure:									
Homeowner	82	66	76	62	50	66	59	80	56
With mortgage	51	50	61	47	33	50	41	19	32
Without mortgage	31	16	15	15	17	17	18	61	24
Renter	18	34	24	38	50	34	41	20	44
Race of reference person:									
Black or African-American	5	12	9	12	21	7	15	10	16
White, Asian, and All Other Races	95	88	91	88	79	93	85	90	84
Hispanic or Latino origin of reference person:									
Hispanic or Latino (new UCC Q20032)	8	11	6	9	18	22	19	5	14
Not Hispanic or Latino (new UCC Q20032)	92	89	94	91	82	78	81	95	86
Education of reference person:									
Elementary (1-8)	4	3	(²)	1	6	9	9	12	10
High school (9-12)	32	31	12	31	46	51	56	47	45
College	64	66	87	68	49	40	34	40	44
Never attended and other	(²)	(²)	(³)	(³)	(²)	(²)	1	1	1
At least one vehicle owned or leased	95	91	95	91	84	92	90	83	76
Average annual expenditures	\$55,464	\$47,576	\$61,111	\$43,271	\$34,695	\$42,722	\$35,253	\$30,450	\$34,684
Food	12.5	13.0	11.9	13.2	15.0	13.6	15.3	13.8	15.9
Food at home	6.9	7.2	6.1	7.4	9.1	8.2	9.6	8.9	10.4
Cereals and bakery products .....	.9	1.0	.8	1.1	1.3	1.1	1.3	1.3	1.5
Cereals and cereal products .....	.3	.3	.3	.3	.5	.4	.4	.4	.5
Bakery products .....	.6	.7	.5	.7	.8	.7	.8	.9	.9
Meats, poultry, fish, and eggs	1.9	1.9	1.5	1.8	2.6	2.2	2.8	2.3	2.9
Beef .....	.6	.6	.4	.6	.8	.8	.8	.7	.9
Pork .....	.3	.4	.3	.4	.6	.5	.6	.5	.6
Other meats .....	.3	.2	.2	.2	.3	.3	.3	.3	.3
Poultry .....	.3	.3	.3	.3	.5	.3	.5	.3	.5
Fish and seafood .....	.3	.3	.3	.3	.4	.3	.3	.4	.4
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1

See footnotes at end of table.

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Dairy products .....	.8	.8	.7	.8	.9	.9	1.0	1.0	1.1
Fresh milk and cream .....	.3	.3	.2	.3	.4	.4	.4	.4	.5
Other dairy products .....	.5	.5	.4	.5	.5	.5	.6	.6	.7
Fruits and vegetables	1.2	1.2	1.0	1.2	1.5	1.2	1.5	1.6	1.7
Fresh fruits .....	.4	.4	.4	.4	.5	.4	.5	.6	.5
Fresh vegetables .....	.4	.4	.3	.4	.5	.4	.5	.5	.6
Processed fruits .....	.2	.2	.2	.2	.3	.2	.3	.3	.3
Processed vegetables .....	.2	.2	.1	.2	.2	.2	.2	.2	.3
Other food at home	2.2	2.4	2.0	2.5	2.8	2.7	3.0	2.7	3.2
Sugar and other sweets .....	.2	.3	.2	.3	.4	.3	.3	.4	.4
Fats and oils .....	.2	.2	.1	.2	.3	.2	.3	.2	.3
Miscellaneous foods	1.0	1.2	1.1	1.3	1.3	1.4	1.4	1.3	1.5
Nonalcoholic beverages .....	.6	.6	.5	.7	.8	.8	.9	.7	.9
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.5	5.8	5.8	5.7	6.0	5.4	5.7	4.9	5.6
Alcoholic beverages	1.1	1.1	1.1	1.2	1.0	1.3	1.0	1.0	.7
Housing	29.0	31.7	31.6	32.3	32.8	29.2	30.8	34.0	33.9
Shelter	16.6	18.6	18.6	19.0	19.1	16.7	17.4	17.5	19.5
Owned dwellings	12.4	12.5	13.9	12.2	9.8	10.6	10.3	11.6	11.5
Mortgage interest and charges	6.9	7.5	8.3	7.3	5.6	6.6	6.4	3.0	6.0
Property taxes	3.3	3.0	3.4	2.7	2.4	2.5	2.3	4.5	3.1
Maintenance, repairs, insurance, other expenses	2.2	2.0	2.2	2.1	1.7	1.5	1.6	4.1	2.4
Rented dwellings	2.7	5.1	3.4	6.0	8.6	5.4	6.7	4.6	7.1
Other lodging	1.6	1.0	1.3	.9	.7	.6	.5	1.3	.9
Utilities, fuels, and public services	6.1	6.4	5.6	6.6	7.6	6.7	7.7	8.4	7.9
Natural gas .....	.8	.9	.8	.9	1.0	1.0	1.1	1.4	1.1
Electricity	2.3	2.3	2.0	2.4	2.7	2.4	2.8	3.1	3.1
Fuel oil and other fuels .....	.3	.2	.2	.2	.3	.2	.3	.5	.3
Telephone services	1.9	2.3	2.0	2.4	2.8	2.3	2.7	2.3	2.6
Water and other public services .....	.7	.7	.7	.7	.8	.8	.8	1.0	.9
Household operations	1.6	1.7	2.0	1.6	1.3	1.4	1.2	2.2	1.3
Personal services .....	.5	.8	.8	.7	.7	.7	.6	.7	.4
Other household expenses	1.0	1.0	1.2	.9	.7	.7	.6	1.5	1.0
Housekeeping supplies	1.3	1.3	1.3	1.3	1.2	1.1	1.4	1.8	1.5
Laundry and cleaning supplies .....	.3	.3	.3	.3	.4	.4	.4	.4	.4
Other household products .....	.7	.6	.6	.6	.6	.4	.7	.9	.8
Postage and stationery .....	.3	.3	.4	.3	.3	.2	.3	.5	.3
Household furnishings and equipment	3.4	3.8	4.0	3.8	3.5	3.4	3.1	4.2	3.7
Household textiles .....	.3	.3	.3	.3	.5	.3	.3	.6	.3
Furniture .....	.7	1.0	1.1	1.0	.7	.9	.6	1.0	1.0
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.2	.1
Major appliances .....	.5	.4	.4	.4	.4	.5	.6	.7	.4
Small appliances, miscellaneous housewares .....	.3	.2	.2	.3	.2	.2	.2	.3	.3
Miscellaneous household equipment	1.5	1.7	1.8	1.6	1.7	1.4	1.2	1.5	1.6
Apparel and services	3.8	4.3	4.3	4.3	4.6	4.2	4.1	3.2	4.9
Men and boys .....	.8	1.0	.9	.8	1.1	1.2	1.1	.7	1.1
Men, 16 and over .....	.6	.7	.8	.6	.8	.9	.8	.6	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.3	.3	.2	.1	.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, 2004 — Continued

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Women and girls	1.6	1.7	1.7	2.0	1.8	1.4	1.3	1.4	1.9
Women, 16 and over	1.4	1.5	1.5	1.7	1.6	1.1	1.0	1.3	1.5
Girls, 2 to 15 .....	.2	.3	.2	.3	.2	.3	.3	.1	.4
Children under 2 .....	.2	.2	.2	.2	.2	.2	.3	.1	.3
Footwear .....	.7	.8	.7	.7	1.0	.9	.9	.5	1.1
Other apparel products and services .....	.5	.6	.7	.6	.6	.5	.6	.5	.6
Transportation	17.2	18.5	17.3	19.3	18.7	22.7	19.9	16.3	16.6
Vehicle purchases (net outlay)	7.5	8.1	7.3	8.8	7.8	11.8	8.5	6.7	7.4
Cars and trucks, new	4.4	4.1	4.2	4.0	3.7	4.5	4.3	4.0	3.3
Cars and trucks, used	3.0	3.8	3.0	4.5	4.1	7.1	4.1	2.6	4.0
Other vehicles	4.1	.2	.2	.3	(¹)	.2	4.1	4.1	4.1
Gasoline and motor oil	3.3	3.8	3.2	3.9	4.4	4.7	5.0	3.3	3.8
Other vehicle expenses	5.3	5.6	5.4	5.8	5.7	5.7	6.0	5.2	4.7
Vehicle finance charges .....	.6	.8	.8	.8	.8	1.1	1.0	.4	.6
Maintenance and repairs	1.8	1.5	1.4	1.6	1.5	1.5	1.6	1.5	1.2
Vehicle insurance	2.0	2.2	2.0	2.4	2.4	2.4	2.7	2.4	2.1
Vehicle rental, leases, licenses, other charges .....	.9	1.0	1.2	1.0	1.0	.7	.7	.8	.8
Public transportation	1.1	1.0	1.4	.8	.8	.5	.5	1.2	.8
Health care	6.6	4.8	4.7	4.9	4.8	4.5	5.0	12.7	5.8
Health insurance	3.5	2.4	2.3	2.5	2.4	2.5	2.6	6.9	2.8
Medical services	1.7	1.3	1.4	1.4	1.2	1.2	1.2	2.4	1.4
Drugs	1.1	.8	.7	.8	.9	.6	.9	2.9	1.3
Medical supplies .....	.3	.2	.2	.2	.2	.2	.2	.5	.2
Entertainment	5.1	5.1	5.5	4.6	4.9	4.1	4.8	5.7	4.8
Fees and admissions	1.3	1.2	1.5	1.1	.9	.7	.8	1.2	1.0
Television, radios, sound equipment	1.6	1.8	1.7	1.9	1.9	1.8	2.0	1.9	1.9
Pets, toys, hobbies, and playground equipment .....	.9	.9	.9	.8	.9	.9	1.0	.7	1.0
Other entertainment supplies, equipment, and services	1.3	1.1	1.4	.8	1.2	.7	1.0	1.9	.9
Personal care products and services	1.2	1.3	1.3	1.4	1.4	1.1	1.2	1.6	1.3
Reading .....	.3	.3	.3	.3	.2	.2	.2	.5	.3
Education	2.0	2.3	2.8	2.2	2.0	1.5	1.2	.5	2.4
Tobacco products and smoking supplies .....	.6	.6	.3	.7	.9	1.3	1.3	.6	1.0
Miscellaneous	1.7	1.5	1.5	1.5	1.5	1.8	1.4	1.9	1.7
Cash contributions	3.9	3.0	3.5	2.8	2.2	2.2	2.5	4.8	2.8
Personal insurance and pensions	15.1	12.5	13.9	11.5	9.9	12.2	11.3	3.4	7.9
Life and other personal insurance	1.2	.9	1.0	.8	.6	.9	.7	1.1	.7
Pensions and Social Security	13.8	11.7	13.0	10.6	9.3	11.3	10.5	2.3	7.2
Sources of income and personal taxes:									
Money income before taxes	\$71,241	\$62,679	\$86,705	\$53,033	\$40,433	\$51,542	\$44,997	\$30,399	\$37,693
Wages and salaries	36.6	90.9	91.4	91.2	86.6	93.9	90.8	19.6	72.7
Self-employment income	50.7	2.6	2.7	2.1	3.6	2.1	2.3	1.7	4.5
Social Security, private and government retirement	8.4	3.4	3.0	3.6	5.2	1.7	3.7	67.6	13.8
Interest, dividends, rental income, other property income	3.1	1.5	1.8	1.0	1.5	.5	1.1	9.0	1.7
Unemployment and workers' compensation, veterans' benefits .....	.1	.4	.2	.5	.4	1.0	.9	.3	1.1
Public assistance, supplemental security income, food stamps .....	.2	.3	.1	.3	.9	.2	.5	.7	3.5
Regular contributions for support .....	.6	.7	.5	1.0	1.2	.4	.5	.6	1.9
Other income .....	.3	.3	.2	.3	.6	.2	.3	.4	.9

See footnotes at end of table.

Table 53. Occupation of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Personal taxes	3.7	4.3	5.5	3.7	1.8	3.8	2.4	2.3	2.9
Federal income taxes	2.8	3.0	4.0	2.5	.9	2.5	1.4	1.5	2.1
State and local income taxes .....	.6	1.0	1.2	.9	.6	.9	.8	.2	.5
Other taxes .....	.4	.3	.3	.3	.2	.3	.2	.6	.3
Income after taxes	96.3	95.7	94.5	96.3	98.2	96.2	97.6	97.7	97.1

¹ Value less than 0.05.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.