

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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)	4,987	76,802	28,105	21,533	11,621	4,780	10,764	19,592	13,976
Consumer unit characteristics:									
Income before taxes ¹	\$58,302	\$58,773	\$83,126	\$50,321	\$35,496	\$50,805	\$41,020	\$27,695	\$37,616
Income after taxes ¹	55,982	55,691	77,733	48,018	34,529	48,388	39,811	26,157	36,823
Age of reference person	52.0	42.2	43.5	41.2	41.8	39.5	42.0	73.8	45.6
Average number in consumer unit:									
Persons	2.4	2.6	2.6	2.5	2.7	2.9	2.8	1.7	2.8
Children under 185	.7	.7	.7	.8	.9	.9	.1	.9
Persons 65 and over4	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.6	1.7	1.7	1.7	1.7	1.8	1.7	.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	64	54	53	44	45	93	72	45	29
Female	36	46	47	56	55	7	28	55	71
Housing tenure:									
Homeowner	81	65	75	62	49	65	59	81	56
With mortgage	44	48	59	46	34	51	39	19	30
Without mortgage	37	16	16	16	15	14	19	62	26
Renter	19	35	25	38	51	35	41	19	44
Race of reference person:									
Black or African American	6	12	9	12	19	6	16	10	17
White, Asian, and All Other Races	94	88	91	88	81	94	84	90	83
Education of reference person:									
Elementary (1-8)	6	3	(²)	1	7	7	10	14	10
High school (9-12)	34	32	13	31	47	53	57	46	47
College	60	64	86	67	46	39	32	39	42
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	1	(²)	1
At least one vehicle owned or leased	92	91	95	90	83	92	89	82	76
Average annual expenditures	\$51,006	\$44,934	\$58,236	\$40,564	\$32,066	\$40,620	\$34,603	\$28,418	\$32,042
Food	6,563	5,743	6,743	5,317	4,531	5,924	5,125	3,937	4,698
Food at home	3,617	3,229	3,521	2,972	2,764	3,590	3,267	2,594	3,162
Cereals and bakery products	493	451	487	418	383	490	471	389	447
Cereals and cereal products	157	155	163	143	140	183	164	123	158
Bakery products	336	295	324	275	243	307	307	266	289
Meats, poultry, fish, and eggs	1,049	840	852	771	768	1,050	914	662	885
Beef	391	250	250	222	217	416	264	173	265
Pork	187	168	160	160	166	189	197	156	198
Other meats	108	106	108	98	98	114	118	84	107
Poultry	158	151	151	140	143	171	167	108	159
Fish and seafood	163	128	146	118	108	121	124	107	114
Eggs	42	37	37	34	36	38	43	35	41
Dairy products	344	339	379	312	275	367	335	278	338
Fresh milk and cream	131	128	131	121	117	153	135	109	142
Other dairy products	212	211	248	191	159	214	201	169	196
Fruits and vegetables	636	542	618	490	462	551	522	490	522
Fresh fruits	216	173	204	154	146	163	162	153	166
Fresh vegetables	204	172	202	148	147	174	168	162	170
Processed fruits	127	111	123	107	93	114	103	98	102
Processed vegetables	89	86	89	81	76	100	89	77	84

See footnotes at end of table.

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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	\$1,095	\$1,058	\$1,185	\$981	\$875	\$1,132	\$1,025	\$775	\$971
Sugar and other sweets	135	122	133	115	107	135	120	101	121
Fats and oils	95	86	89	79	75	103	96	80	89
Miscellaneous foods	509	528	606	484	421	555	504	358	466
Nonalcoholic beverages	292	284	302	268	256	306	284	204	270
Food prepared by consumer unit on out-of-town trips	64	38	56	35	16	34	21	32	24
Food away from home	2,946	2,514	3,222	2,345	1,766	2,333	1,857	1,343	1,535
Alcoholic beverages	557	455	597	415	358	373	300	208	248
Housing	14,996	14,652	18,940	13,567	10,888	12,520	10,614	9,813	11,251
Shelter	8,650	8,788	11,375	8,193	6,658	7,346	6,162	5,204	6,430
Owned dwellings	6,422	5,897	8,331	5,290	3,493	5,002	3,747	3,538	3,783
Mortgage interest and charges	3,449	3,595	5,051	3,216	2,157	3,185	2,289	913	2,114
Property taxes	1,684	1,355	1,971	1,153	812	1,073	864	1,432	1,037
Maintenance, repairs, insurance, other expenses	1,289	946	1,309	921	524	744	595	1,193	633
Rented dwellings	1,457	2,427	2,257	2,535	2,935	2,116	2,244	1,281	2,337
Other lodging	772	464	787	367	231	228	171	385	309
Utilities, fuels, and public services	3,122	2,911	3,313	2,773	2,494	2,813	2,630	2,493	2,600
Natural gas	372	401	470	378	353	326	352	394	347
Electricity	1,165	1,043	1,156	998	912	1,061	968	945	1,013
Fuel oil and other fuels	187	102	117	90	78	119	105	131	94
Telephone services	1,031	1,040	1,177	1,006	885	999	938	682	849
Water and other public services	368	325	393	302	266	309	266	340	297
Household operations	869	757	1,161	648	394	628	368	623	494
Personal services	194	347	502	307	183	385	179	222	138
Other household expenses	675	410	659	341	211	243	189	402	356
Housekeeping supplies	593	546	713	494	426	456	375	489	471
Laundry and cleaning supplies	143	138	148	127	143	148	125	103	138
Other household products	299	271	365	249	197	212	173	250	227
Postage and stationery	151	136	200	118	85	96	77	136	105
Household furnishings and equipment	1,761	1,651	2,378	1,459	916	1,277	1,079	1,005	1,256
Household textiles	193	116	177	104	67	64	59	95	92
Furniture	413	465	680	418	262	340	277	207	313
Floor coverings	50	54	98	35	17	23	33	50	40
Major appliances	210	207	261	211	122	185	161	168	169
Small appliances, miscellaneous housewares	91	96	137	75	68	81	68	68	68
Miscellaneous household equipment	803	711	1,025	617	381	585	481	417	573
Apparel and services	1,691	1,854	2,343	1,778	1,348	1,414	1,454	911	1,509
Men and boys	364	429	541	391	299	344	383	180	339
Men, 16 and over	262	328	432	304	200	247	276	154	228
Boys, 2 to 15	101	101	110	88	99	97	107	27	111
Women and girls	621	713	945	673	502	511	500	420	524
Women, 16 and over	483	592	811	568	394	409	356	395	402
Girls, 2 to 15	138	121	134	105	108	101	144	25	122
Children under 2	89	94	103	82	88	88	99	22	99
Footwear	304	333	348	348	297	330	306	163	267
Other apparel products and services	314	285	406	283	162	142	167	125	280
Transportation	9,325	8,758	10,469	7,907	6,626	9,576	7,931	4,805	6,028
Vehicle purchases (net outlay)	4,512	4,215	4,927	3,689	3,169	5,170	4,113	2,157	3,006
Cars and trucks, new	2,568	2,315	2,951	1,997	1,402	3,163	1,901	1,474	1,236
Cars and trucks, used	1,856	1,811	1,863	1,612	1,705	1,822	2,184	671	1,746
Other vehicles	387	89	113	80	363	185	328	312	324
Gasoline and motor oil	1,510	1,495	1,622	1,423	1,271	1,715	1,452	825	1,089

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 vehicle expenses	\$2,643	\$2,637	\$3,254	\$2,465	\$1,936	\$2,521	\$2,173	\$1,511	\$1,687
Vehicle finance charges	347	454	511	440	355	521	411	138	246
Maintenance and repairs	744	678	855	626	480	617	561	492	425
Vehicle insurance	995	1,006	1,163	966	812	1,011	882	639	693
Vehicle rental, leases, licenses, other charges	557	499	726	433	289	372	319	242	323
Public transportation	659	411	666	329	249	170	192	312	246
Health care	3,794	2,098	2,708	1,972	1,554	1,697	1,521	3,623	1,981
Health insurance	1,849	1,082	1,360	1,027	841	908	805	1,996	926
Medical services	1,051	557	782	490	350	442	380	655	522
Drugs	759	357	434	361	296	253	261	836	444
Medical supplies	135	101	132	93	67	95	75	137	89
Entertainment	2,866	2,231	3,096	1,993	1,371	1,801	1,564	1,560	1,515
Fees and admissions	691	548	892	451	257	312	261	342	343
Television, radios, sound equipment	732	800	969	765	642	668	655	524	636
Pets, toys, and playground equipment	767	405	528	364	254	457	305	231	279
Other entertainment supplies, equipment, and services	677	478	707	412	218	364	343	462	257
Personal care products and services	580	571	724	541	446	459	415	420	423
Reading	174	128	197	108	72	77	72	143	83
Education	813	963	1,554	759	622	513	395	164	654
Tobacco products and smoking supplies	297	309	210	292	338	596	440	168	353
Miscellaneous	1,124	641	815	589	397	543	593	513	359
Cash contributions	2,661	1,380	2,221	1,004	716	1,036	803	1,355	875
Personal insurance and pensions	5,565	5,151	7,617	4,323	2,798	4,090	3,376	797	2,065
Life and other personal insurance	593	421	609	357	245	322	290	335	285
Pensions and Social Security	4,972	4,730	7,008	3,966	2,553	3,767	3,086	462	1,780
Sources of income and personal taxes: ¹									
Money income before taxes	58,302	58,773	83,126	50,321	35,496	50,805	41,020	27,695	37,616
Wages and salaries	17,661	54,070	76,833	46,109	31,425	47,762	38,048	4,219	27,640
Self-employment income	29,301	1,095	1,849	906	588	557	301	422	1,131
Social Security, private and government retirement	8,172	1,819	1,996	1,740	2,120	1,217	1,462	20,317	5,429
Interest, dividends, rental income, other property income	2,383	835	1,608	585	172	494	196	2,176	598
Unemployment and workers' compensation, veterans' benefits	225	276	212	304	183	406	428	102	494
Public assistance, supplemental security income, food stamps	110	148	52	127	343	157	227	231	1,508
Regular contributions for support	366	354	378	379	450	147	233	132	581
Other income	84	175	200	170	216	67	124	97	236
Personal taxes	2,320	3,082	5,394	2,302	967	2,418	1,208	1,539	794
Federal income taxes	1,709	2,221	4,043	1,621	529	1,745	726	1,255	503
State and local income taxes	276	676	1,086	549	278	507	372	58	195
Other taxes	336	184	265	133	160	165	110	225	96
Income after taxes	55,982	55,691	77,733	48,018	34,529	48,388	39,811	26,157	36,823

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Addenda:									
Net change in total assets and liabilities	- \$21,152	- \$18,141	- \$28,561	- \$11,764	- \$10,624	- \$19,087	- \$11,385	- \$2,698	- \$7,637
Net change in total assets	5,736	8,258	13,234	6,929	3,150	5,877	4,500	1,174	4,172
Net change in total liabilities	26,888	26,399	41,795	18,693	13,774	24,965	15,885	3,873	11,809
Other financial information:									
Other money receipts	1,064	489	635	410	658	305	168	541	549
Mortgage principal paid on owned property	-1,857	-1,784	-2,791	-1,432	-879	-1,336	-1,032	-955	-1,113
Estimated market value of owned home	180,708	120,331	174,992	105,307	71,764	98,452	69,815	134,939	92,577
Estimated monthly rental value of owned home	930	753	1,036	690	473	615	503	818	572
Gifts of goods and services	1,262	1,082	1,792	802	527	428	669	912	639
Food	72	89	152	53	62	26	54	54	52
Alcoholic beverages	44	16	23	14	11	11	8	8	18
Housing	275	236	389	177	104	154	130	199	146
Housekeeping supplies	54	46	78	28	29	24	23	28	33
Household textiles	43	11	19	9	4	³ 7	6	11	11
Appliances and miscellaneous housewares	12	28	52	18	8	19	13	21	15
Major appliances	³ 1	8	13	6	2	³ 6	4	7	2
Small appliances and miscellaneous housewares	11	21	39	12	6	³ 14	9	14	12
Miscellaneous household equipment	72	60	100	45	22	39	31	56	36
Other housing	94	91	140	77	41	65	56	83	51
Apparel and services	229	238	338	207	151	86	195	200	194
Males, 2 and over	40	57	83	48	40	20	45	58	49
Females, 2 and over	50	88	129	82	54	16	62	82	48
Children under 2	54	41	51	33	33	27	46	19	48
Other apparel products and services	85	51	75	44	24	23	41	40	51
Jewelry and watches	51	26	47	17	7	12	14	13	35
All other apparel products and services	34	25	28	27	17	³ 11	28	27	16
Transportation	42	62	77	77	12	8	75	74	31
Health care	103	30	44	23	15	³ 9	35	120	24
Entertainment	97	74	99	75	43	47	52	56	50
Toys, games, hobbies, and tricycles	30	26	32	27	16	24	23	26	24
Other entertainment	68	48	67	49	28	22	29	30	26
Personal care products and services	14	17	25	12	14	6	15	15	10
Reading	3	1	2	1	1	³ 1	1	2	1
Education	249	247	539	95	87	49	45	98	67
All other gifts	135	72	105	68	26	31	61	86	48

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

² Value less than 0.5.

³ Data are likely to have large sampling errors.