

Table 9. Occupation of reference person: Average annual expenditures and characteristics, 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 187	.7	.7	.7	.8	.8	.9	.1	.9
Persons 65 and over3	.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	6,922	6,173	7,255	5,701	5,215	5,813	5,404	4,200	5,530
Food at home	3,853	3,437	3,733	3,218	3,143	3,506	3,378	2,711	3,598
Cereals and bakery products	508	469	495	459	451	456	444	386	510
Cereals and cereal products	162	156	159	150	170	154	149	124	181
Bakery products	346	312	336	309	282	301	295	262	329
Meats, poultry, fish, and eggs	1,032	901	943	797	902	957	974	688	990
Beef	314	273	274	252	261	336	298	199	302
Pork	188	182	179	162	191	198	216	153	214
Other meats	141	110	116	100	108	121	114	84	118
Poultry	181	163	181	137	163	149	175	104	180
Fish and seafood	157	131	154	109	135	108	123	108	126
Eggs	50	40	39	36	44	45	48	39	50
Dairy products	450	377	418	357	325	391	357	310	395
Fresh milk and cream	175	145	150	134	135	176	154	117	167
Other dairy products	275	231	268	223	190	215	203	193	228
Fruits and vegetables	670	564	638	517	504	532	539	502	588
Fresh fruits	229	188	216	168	169	169	177	171	188
Fresh vegetables	222	183	208	165	164	183	178	164	192
Processed fruits	133	111	127	105	94	102	103	98	111
Processed vegetables	86	82	88	79	77	78	82	69	96

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, 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		
Other food at home	\$1,194	\$1,127	\$1,240	\$1,088	\$959	\$1,171	\$1,063	\$825	\$1,114
Sugar and other sweets	128	130	140	132	122	120	112	112	142
Fats and oils	100	89	88	84	96	106	90	75	103
Miscellaneous foods	553	563	645	546	440	587	504	391	523
Nonalcoholic beverages	346	303	310	294	269	326	331	207	315
Food prepared by consumer unit on out-of-town trips	67	41	57	34	32	33	26	39	32
Food away from home	3,069	2,736	3,522	2,483	2,072	2,307	2,027	1,489	1,931
Alcoholic beverages	602	530	678	510	357	556	347	299	257
Housing	16,060	15,098	19,338	13,984	11,375	12,477	10,871	10,363	11,770
Shelter	9,229	8,840	11,393	8,237	6,643	7,136	6,143	5,329	6,762
Owned dwellings	6,879	5,933	8,489	5,258	3,389	4,543	3,619	3,526	3,996
Mortgage interest and charges	3,827	3,559	5,062	3,178	1,954	2,833	2,243	917	2,090
Property taxes	1,811	1,425	2,103	1,189	840	1,084	820	1,367	1,085
Maintenance, repairs, insurance, other expenses	1,241	949	1,324	891	596	626	556	1,242	821
Rented dwellings	1,483	2,413	2,085	2,596	3,000	2,317	2,354	1,398	2,455
Other lodging	867	493	820	383	254	277	171	406	311
Utilities, fuels, and public services	3,362	3,030	3,452	2,860	2,623	2,862	2,729	2,559	2,723
Natural gas	457	430	502	390	347	437	400	430	371
Electricity	1,284	1,082	1,214	1,033	949	1,027	984	945	1,058
Fuel oil and other fuels	188	107	125	92	98	88	102	163	110
Telephone services	1,050	1,081	1,211	1,041	969	983	966	702	886
Water and other public services	384	331	400	304	261	325	278	319	297
Household operations	863	822	1,250	681	457	580	427	668	460
Personal services	286	357	515	300	226	292	207	205	128
Other household expenses	577	465	734	381	231	288	220	463	331
Housekeeping supplies	736	612	789	566	433	461	484	536	529
Laundry and cleaning supplies	161	157	177	146	137	164	148	117	142
Other household products	384	296	392	271	198	192	233	261	269
Postage and stationery	191	159	220	149	98	105	103	158	118
Household furnishings and equipment	1,869	1,795	2,454	1,640	1,219	1,438	1,087	1,270	1,296
Household textiles	184	160	200	150	157	108	96	173	115
Furniture	361	466	678	422	260	389	229	293	346
Floor coverings	81	56	85	52	21	23	38	47	27
Major appliances	278	210	253	191	122	210	226	204	142
Small appliances, miscellaneous housewares	139	108	131	114	68	94	79	90	96
Miscellaneous household equipment	826	795	1,107	711	591	614	419	465	570
Apparel and services	2,106	2,043	2,618	1,848	1,612	1,797	1,460	970	1,706
Men and boys	450	455	577	359	384	523	372	224	388
Men, 16 and over	353	354	466	266	286	388	291	197	281
Boys, 2 to 15	97	101	111	93	99	135	81	28	107
Women and girls	899	828	1,058	852	636	601	465	426	648
Women, 16 and over	790	706	907	741	556	460	365	393	509
Girls, 2 to 15	110	122	152	111	80	141	100	33	139
Children under 2	93	90	97	91	65	64	102	19	100
Footwear	376	365	440	305	335	375	319	156	368
Other apparel products and services	288	305	445	240	191	234	202	145	202
Transportation	9,530	8,799	10,556	8,343	6,481	9,704	7,021	4,976	5,751
Vehicle purchases (net outlay)	4,167	3,852	4,477	3,791	2,721	5,025	2,984	2,050	2,554
Cars and trucks, new	2,450	1,946	2,540	1,725	1,271	1,902	1,512	1,231	1,148
Cars and trucks, used	1,651	1,817	1,832	1,936	1,438	3,035	1,433	801	1,389
Other vehicles	466	88	105	130	412	88	439	418	418
Gasoline and motor oil	1,825	1,791	1,952	1,688	1,523	2,023	1,751	998	1,312

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, 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		
Other vehicle expenses	\$2,950	\$2,671	\$3,299	\$2,524	\$1,963	\$2,432	\$2,109	\$1,571	\$1,616
Vehicle finance charges	346	397	478	364	282	458	342	127	194
Maintenance and repairs	990	718	871	702	521	639	578	471	420
Vehicle insurance	1,101	1,060	1,225	1,027	829	1,026	936	729	728
Vehicle rental, leases, licenses, other charges	513	495	724	432	332	309	253	245	274
Public transportation	587	485	828	340	274	224	177	357	269
Health care	3,679	2,265	2,855	2,115	1,658	1,917	1,753	3,868	2,003
Health insurance	1,928	1,156	1,435	1,079	849	1,052	917	2,096	982
Medical services	966	631	832	586	431	528	432	738	498
Drugs	629	373	446	354	312	257	325	879	438
Medical supplies	155	105	142	96	66	80	79	155	85
Entertainment	2,850	2,410	3,366	2,000	1,686	1,763	1,679	1,722	1,651
Fees and admissions	735	590	944	471	317	319	265	359	356
Television, radios, sound equipment	887	862	1,045	803	673	765	720	577	649
Pets, toys, hobbies, and playground equipment	517	423	552	364	296	366	354	208	347
Other entertainment supplies, equipment, and services	710	536	825	361	400	313	341	578	299
Personal care products and services	681	627	796	599	498	450	436	483	439
Reading	170	132	197	115	73	81	74	143	90
Education	1,099	1,101	1,692	945	703	646	422	167	821
Tobacco products and smoking supplies	336	304	211	297	325	557	445	168	353
Miscellaneous	930	718	917	653	518	788	496	583	601
Cash contributions	2,140	1,419	2,116	1,202	746	949	874	1,476	978
Personal insurance and pensions	8,359	5,957	8,516	4,961	3,448	5,223	3,971	1,031	2,734
Life and other personal insurance	688	411	593	354	211	377	255	339	241
Pensions and Social Security	7,671	5,546	7,923	4,607	3,237	4,846	3,716	692	2,492
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	26,055	57,004	79,228	48,359	35,028	48,376	40,877	5,970	27,403
Self-employment income	36,113	1,632	2,372	1,135	1,445	1,099	1,044	529	1,678
Social Security, private and government retirement	6,006	2,116	2,626	1,928	2,098	859	1,654	20,538	5,215
Interest, dividends, rental income, other property income	2,197	923	1,600	522	609	268	495	2,744	643
Unemployment and workers' compensation, veterans' benefits	67	255	199	249	172	519	396	90	408
Public assistance, supplemental security income, food stamps	128	160	80	140	379	108	205	216	1,308
Regular contributions for support	453	418	412	543	476	196	211	177	703
Other income	222	171	187	158	225	117	115	134	336
Personal taxes	2,667	2,716	4,770	1,958	714	1,943	1,102	693	1,083
Federal income taxes	1,960	1,905	3,494	1,326	363	1,282	647	451	773
State and local income taxes	436	635	1,023	483	251	488	351	51	201
Other taxes	271	176	252	148	100	173	104	192	109
Income after taxes	68,573	59,963	81,935	51,075	39,719	49,599	43,895	29,706	36,610

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, 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		
Addenda:									
Net change in total assets and liabilities	-\$5,743	-\$10,571	-\$14,965	-\$7,388	-\$6,589	-\$10,711	-\$9,201	-\$1,122	-\$1,089
Net change in total assets	19,277	9,640	13,525	10,668	4,395	13,720	847	2,863	12,132
Net change in total liabilities	25,020	20,211	28,490	18,056	10,984	24,431	10,048	3,985	13,220
Other financial information:									
Other money receipts	933	401	609	432	120	83	202	1,016	608
Mortgage principal paid on owned property	-3,041	-2,036	-3,156	-1,676	-913	-1,529	-1,115	-839	-1,346
Estimated market value of owned home	195,178	136,808	200,681	116,069	82,617	100,659	77,349	148,274	105,717
Estimated monthly rental value of owned home ..	1,034	786	1,095	701	485	630	504	816	608
Gifts of goods and services	1,739	1,314	2,083	1,039	632	910	682	927	902
Food	54	87	139	66	58	38	43	32	69
Alcoholic beverages	22	24	34	22	15	22	12	9	13
Housing	361	298	465	241	140	211	171	260	203
Housekeeping supplies	78	68	99	62	29	36	49	46	40
Household textiles	31	22	27	24	9	428	14	14	6
Appliances and miscellaneous housewares	34	33	49	29	13	47	27	41	14
Major appliances	46	10	20	3	41	(³)	10	26	3
Small appliances and miscellaneous housewares	28	23	29	26	11	47	17	16	11
Miscellaneous household equipment	97	80	139	57	40	37	30	41	61
Other housing	120	96	152	68	49	103	50	118	83
Apparel and services	381	309	438	256	193	240	225	191	265
Males, 2 and over	106	78	129	41	45	75	55	63	68
Females, 2 and over	139	108	145	95	82	98	67	79	83
Children under 2	45	44	49	48	23	41	47	17	36
Other apparel products and services	91	79	116	72	43	25	55	32	78
Jewelry and watches	25	30	41	37	10	421	12	10	10
All other apparel products and services	66	49	75	35	33	44	43	22	67
Transportation	113	52	69	59	29	58	9	48	28
Health care	84	35	47	39	23	415	12	117	18
Entertainment	124	79	103	72	47	62	73	68	69
Toys, games, arts and crafts, and tricycles	39	28	33	25	17	31	31	25	27
Other entertainment	85	52	70	47	30	32	42	44	42
Personal care products and services	32	33	44	28	25	18	33	20	16
Reading	2	1	2	1	1	41	(²)	2	1
Education	472	297	596	185	49	145	38	70	167
All other gifts	93	98	147	72	52	100	66	110	54

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.