

**Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005**

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) .....	5,759	76,718	27,894	22,305	12,424	4,392	9,703	20,514	14,364
Consumer unit characteristics:									
Income before taxes .....	\$80,272	\$67,478	\$94,060	\$59,200	\$43,165	\$56,697	\$46,104	\$31,353	\$42,318
Income after taxes .....	77,787	64,432	88,970	56,847	41,920	54,154	44,805	30,721	40,817
Age of reference person .....	48.4	42.6	44.0	41.6	41.8	40.4	42.9	73.5	45.3
Average number in consumer unit:									
Persons .....	2.7	2.6	2.6	2.5	2.7	2.7	2.7	1.7	2.9
Children under 18 .....	.7	.7	.7	.7	.8	.7	.8	.1	1.0
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners .....	1.8	1.7	1.7	1.7	1.7	1.8	1.7	.2	.7
Vehicles .....	2.2	2.1	2.3	2.1	1.8	2.4	2.1	1.6	1.6
Percent distribution:									
Sex of reference person:									
Male .....	62	51	50	39	44	93	71	43	26
Female .....	38	49	50	61	56	7	29	57	74
Housing tenure:									
Homeowner .....	76	66	76	64	51	63	60	81	55
With mortgage .....	51	50	60	49	36	48	40	20	34
Without mortgage .....	24	16	16	15	15	14	19	61	21
Renter .....	24	34	24	36	49	37	40	19	45
Race of reference person:									
Black or African-American .....	6	12	9	13	20	5	14	10	16
White, Asian, and all other races .....	94	88	91	87	80	95	86	90	84
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	10	11	6	9	18	19	18	5	16
Not Hispanic or Latino .....	90	89	94	91	82	81	82	95	84
Education of reference person:									
Elementary (1-8) .....	4	3	( <sup>1</sup> )	1	6	8	9	10	11
High school (9-12) .....	34	32	13	34	47	50	56	45	43
College .....	62	65	87	65	47	41	35	44	46
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	93	91	95	92	84	92	89	84	74
Average annual expenditures .....	\$56,215	\$50,759	\$64,559	\$48,103	\$36,932	\$44,952	\$37,221	\$32,903	\$38,558
Food .....									
Food at home .....	3,816	3,406	3,817	3,219	3,073	3,327	3,041	2,689	3,363
Cereals and bakery products .....	502	456	528	421	409	417	391	379	458
Cereals and cereal products .....	153	150	168	145	142	138	127	106	151
Bakery products .....	349	305	360	277	267	279	264	273	307
Meats, poultry, fish, and eggs .....	864	793	825	763	774	812	779	606	792
Beef .....	263	238	240	239	216	255	249	169	240
Pork .....	179	156	156	145	165	171	159	132	160
Other meats .....	108	107	109	101	107	122	109	81	109
Poultry .....	134	143	153	138	138	136	131	93	147
Fish and seafood .....	143	117	134	110	114	95	97	101	100
Eggs .....	38	33	33	30	34	34	34	29	36
Dairy products .....	443	388	443	367	331	367	346	311	397
Fresh milk and cream .....	179	147	157	137	139	147	145	117	169
Other dairy products .....	264	241	286	230	192	221	201	194	228
Fruits and vegetables .....	667	560	648	505	511	515	499	495	541
Fresh fruits .....	215	184	218	159	177	157	156	170	174
Fresh vegetables .....	219	178	205	167	151	171	158	149	176
Processed fruits .....	127	108	126	98	98	101	95	98	98
Processed vegetables .....	106	90	100	81	86	87	90	78	93

See footnotes at end of table.

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**— 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 .....	\$1,339	\$1,209	\$1,373	\$1,163	\$1,048	\$1,214	\$1,026	\$898	\$1,174
Sugar and other sweets .....	157	118	138	110	101	121	98	109	121
Fats and oils .....	94	87	94	86	82	86	76	74	86
Miscellaneous foods .....	668	643	744	622	537	621	531	463	612
Nonalcoholic beverages .....	367	319	334	308	307	349	299	211	323
Food prepared by consumer unit on out-of-town trips .....	52	42	64	37	21	38	22	41	32
Food away from home .....	2,981	2,987	3,764	2,818	2,044	3,246	2,155	1,646	2,038
Alcoholic beverages .....	553	495	622	429	323	568	439	257	258
Housing .....	17,341	16,398	20,790	15,413	12,865	13,853	11,668	11,334	13,212
Shelter .....	10,156	9,686	12,538	8,946	7,536	8,346	6,547	5,857	7,767
Owned dwellings .....	7,333	6,639	9,437	5,967	4,131	5,491	3,874	3,915	4,685
Mortgage interest and charges .....	4,127	3,966	5,550	3,616	2,540	3,470	2,269	1,079	2,717
Property taxes .....	1,951	1,582	2,259	1,409	977	1,258	957	1,487	1,231
Maintenance, repairs, insurance, other expenses .....	1,256	1,091	1,628	942	615	763	648	1,349	737
Rented dwellings .....	2,043	2,533	2,197	2,586	3,206	2,578	2,497	1,478	2,699
Other lodging .....	779	513	904	393	199	277	176	464	383
Utilities, fuels, and public services .....	3,494	3,292	3,678	3,211	2,897	3,108	2,956	2,812	3,009
Natural gas .....	530	478	566	448	390	446	424	478	418
Electricity .....	1,297	1,173	1,276	1,159	1,067	1,101	1,077	1,030	1,182
Fuel oil and other fuels .....	198	129	134	109	123	166	153	186	121
Telephone services .....	1,089	1,141	1,256	1,142	1,019	1,069	994	750	958
Water and other public services .....	379	371	445	354	299	325	308	368	329
Household operations .....	829	893	1,313	843	538	476	439	639	528
Personal services .....	232	417	584	424	269	211	202	109	152
Other household expenses .....	597	476	729	420	269	265	238	530	376
Housekeeping supplies .....	629	642	781	609	509	516	518	548	535
Laundry and cleaning supplies .....	138	137	141	136	134	118	144	114	144
Other household products .....	325	339	412	324	267	294	265	275	277
Postage and stationery .....	165	165	228	149	108	105	109	159	114
Household furnishings and equipment .....	2,235	1,886	2,479	1,804	1,386	1,407	1,207	1,477	1,374
Household textiles .....	166	140	185	135	103	87	92	107	113
Furniture .....	494	506	676	496	345	334	326	364	397
Floor coverings .....	81	52	68	56	30	30	34	47	81
Major appliances .....	286	241	312	215	190	211	172	188	153
Small appliances, miscellaneous housewares .....	81	116	155	105	89	85	72	100	69
Miscellaneous household equipment .....	1,127	830	1,082	796	629	660	510	671	561
Apparel and services .....	2,001	2,143	2,703	2,003	1,768	1,608	1,536	1,047	1,663
Men and boys .....	455	510	612	482	429	545	365	214	379
Men, 16 and over .....	369	408	496	376	342	453	283	189	256
Boys, 2 to 15 .....	85	103	116	106	87	92	83	25	123
Women and girls .....	899	843	1,103	791	661	469	584	479	614
Women, 16 and over .....	768	701	926	655	560	322	485	447	483
Girls, 2 to 15 .....	131	142	177	136	101	147	99	32	131
Children under 2 .....	52	91	93	94	92	83	81	31	118
Footwear .....	282	356	377	347	376	307	313	186	330
Other apparel products and services .....	314	342	517	288	210	205	193	137	222
Transportation .....	8,449	9,294	10,963	9,572	6,758	9,105	7,184	5,527	7,255
Vehicle purchases (net outlay) .....	3,010	3,958	4,584	4,495	2,643	3,777	2,695	2,255	3,386
Cars and trucks, new .....	1,621	2,034	2,809	2,157	1,128	1,484	931	1,572	2,023
Cars and trucks, used .....	1,253	1,819	1,684	2,177	1,462	2,136	1,696	663	1,340
Other vehicles .....	317	106	90	160	353	358	368	320	323
Gasoline and motor oil .....	2,286	2,247	2,452	2,195	1,900	2,493	2,109	1,269	1,720

See footnotes at end of table.

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— 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 .....	\$2,676	\$2,607	\$3,142	\$2,536	\$1,950	\$2,444	\$2,145	\$1,642	\$1,769
Vehicle finance charges .....	288	360	414	376	276	335	289	115	220
Maintenance and repairs .....	859	722	857	700	552	790	567	542	513
Vehicle insurance .....	1,043	1,004	1,145	993	778	966	930	692	694
Vehicle rental, leases, licenses, and other charges .....	487	521	725	467	344	353	360	294	341
Public transportation .....	477	482	786	347	265	391	234	361	380
Healthcare .....	3,209	2,347	2,880	2,341	1,672	1,900	1,893	4,057	2,151
Health insurance .....	1,703	1,172	1,439	1,163	850	999	918	2,216	1,008
Medical services .....	802	668	832	675	428	530	551	745	578
Drugs .....	588	406	477	405	330	289	350	961	484
Medical supplies .....	116	101	132	98	64	81	74	135	81
Entertainment .....	2,989	2,621	3,402	2,515	1,626	2,401	1,952	1,637	1,973
Fees and admissions .....	751	650	1,040	570	292	339	308	422	430
Audio and visual equipment and services ....	1,025	946	1,130	921	759	831	766	641	875
Pets, toys, hobbies, and playground equipment .....	577	461	594	425	306	461	350	240	393
Other entertainment supplies, equipment, and services .....	637	564	638	600	268	769	528	335	274
Personal care products and services .....	614	586	753	562	453	433	391	451	402
Reading .....	149	129	198	113	69	76	73	141	81
Education .....	1,035	1,095	1,724	944	563	625	525	236	1,083
Tobacco products and smoking supplies .....	384	339	233	358	371	526	471	187	377
Miscellaneous .....	1,123	845	1,076	816	576	802	623	796	503
Cash contributions .....	2,263	1,664	2,475	1,425	923	1,271	1,007	1,801	1,223
Personal insurance and pensions .....	9,309	6,412	9,159	5,575	3,848	5,212	4,263	1,094	2,976
Life and other personal insurance .....	504	403	580	384	239	201	237	344	269
Pensions and Social Security .....	8,805	6,009	8,580	5,191	3,608	5,010	4,027	750	2,707
Sources of income and personal taxes:									
Money income before taxes .....	80,272	67,478	94,060	59,200	43,165	56,697	46,104	31,353	42,318
Wages and salaries .....	36,604	60,728	84,092	53,579	38,241	52,353	42,583	5,916	30,729
Self-employment income .....	37,275	2,400	4,408	1,576	1,017	1,858	536	384	2,506
Social Security, private and government retirement .....	4,089	2,354	2,684	2,384	2,275	1,429	1,857	21,559	5,222
Interest, dividends, rental income, other property income .....	1,611	1,059	2,074	625	460	320	243	2,864	869
Unemployment and workers' compensation, veterans' benefits .....	57	197	153	199	164	320	305	128	405
Public assistance, supplemental security income, food stamps .....	270	170	68	170	348	121	256	236	1,452
Regular contributions for support .....	280	388	386	497	404	193	208	157	710
Other income .....	86	182	195	170	256	101	115	108	426
Personal taxes .....	2,485	3,046	5,089	2,353	1,246	2,543	1,298	632	1,501
Federal income taxes .....	1,834	2,166	3,746	1,609	807	1,787	817	343	1,064
State and local income taxes .....	395	712	1,106	590	327	635	385	57	324
Other taxes .....	256	168	237	154	111	122	96	233	114
Income after taxes .....	77,787	64,432	88,970	56,847	41,920	54,154	44,805	30,721	40,817

See footnotes at end of table.

**Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005**  
**— 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 .....	- \$15,384	- \$10,783	- \$11,799	- \$10,789	- \$8,116	- \$12,641	- \$10,421	- \$5,265	- \$6,300
Net change in total assets .....	14,230	13,138	19,019	13,034	9,058	9,185	3,481	-200	11,517
Net change in total liabilities .....	29,614	23,920	30,818	23,823	17,174	21,826	13,902	5,065	17,817
Other financial information:									
Other money receipts .....	363	515	889	376	286	183	203	702	430
Mortgage principal paid on owned property .....	-3,156	-2,397	-3,614	-2,040	-1,365	-1,888	-1,276	-958	-1,652
Estimated market value of owned home .....	225,944	164,364	235,668	145,303	104,175	127,467	96,967	168,535	137,283
Estimated monthly rental value of owned home .....	990	837	1,156	762	548	708	519	903	645
Gifts of goods and services .....	1,140	1,202	1,763	1,017	751	823	752	888	777
Food .....	111	122	199	101	61	73	45	84	97
Alcoholic beverages .....	19	16	17	14	10	9	27	7	9
Housing .....	187	259	343	212	270	124	168	196	167
Housekeeping supplies .....	34	36	40	36	27	19	44	21	21
Household textiles .....	11	13	19	15	4	<sup>38</sup>	<sup>37</sup>	13	16
Appliances and miscellaneous housewares .....	18	26	34	24	25	<sup>317</sup>	12	25	11
Major appliances .....	<sup>36</sup>	8	7	6	17	<sup>37</sup>	<sup>33</sup>	6	4
Small appliances and miscellaneous housewares .....	12	18	27	18	9	<sup>310</sup>	9	19	6
Miscellaneous household equipment .....	40	77	76	52	166	24	46	60	29
Other housing .....	85	106	174	85	48	55	59	77	91
Apparel and services .....	241	220	270	205	180	247	143	182	144
Males, 2 and over .....	63	50	52	60	46	51	29	47	34
Females, 2 and over .....	96	80	103	66	73	90	46	80	50
Children under 2 .....	26	42	45	44	35	48	33	26	34
Other apparel products and services .....	56	48	71	36	25	57	34	30	26
Jewelry and watches .....	24	27	47	20	10	<sup>312</sup>	15	11	9
All other apparel products and services .....	<sup>32</sup>	21	24	16	15	<sup>345</sup>	20	19	17
Transportation .....	26	69	89	86	33	35	35	32	48
Health care .....	60	32	44	24	<sup>36</sup>	<sup>340</sup>	43	107	13
Entertainment .....	57	87	115	68	59	113	71	50	45
Toys, games, arts and crafts, and tricycles .....	27	27	31	29	19	25	19	23	20
Other entertainment .....	30	60	84	39	40	88	52	27	25
Personal care products and services .....	12	20	23	23	15	12	12	10	9
Reading .....	1	1	1	1	( <sup>1</sup> )	( <sup>1</sup> )	2	2	1
Education .....	342	282	525	205	75	109	103	145	171
All other gifts .....	82	96	135	78	41	63	104	73	74

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.