

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007

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)	5,471	79,622	30,543	21,668	13,178	4,663	9,570	20,658	14,419
Consumer unit characteristics:									
Income before taxes	\$90,530	\$71,518	\$99,577	\$60,210	\$47,797	\$56,150	\$47,715	\$35,040	\$46,341
Income after taxes	87,847	68,742	94,743	58,351	46,993	54,329	46,252	34,011	45,549
Age of reference person	48.4	43.0	44.5	42.0	41.8	41.6	43.0	73.5	45.7
Average number in consumer unit:									
Persons	2.6	2.6	2.6	2.6	2.6	2.7	2.6	1.7	2.9
Children under 187	.7	.7	.8	.8	.7	.7	.1	.9
Persons 65 and over2	.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	2.2	2.0	1.8	2.4	2.0	1.6	1.6
Percent distribution:									
Sex of reference person:									
Male	61	51	50	38	46	93	70	42	26
Female	39	49	50	62	54	7	30	58	74
Housing tenure:									
Homeowner	76	65	76	60	53	61	58	79	56
With mortgage	54	51	62	47	38	45	41	20	34
Without mortgage	22	14	14	13	15	16	17	60	22
Renter	24	35	24	40	47	39	42	21	44
Race of reference person:									
Black or African-American	9	12	10	13	19	6	13	9	16
White, Asian, and all other races	91	88	90	87	81	94	87	91	84
Hispanic or Latino origin of reference person:									
Hispanic or Latino	13	13	7	11	19	24	21	5	15
Not Hispanic or Latino	87	87	93	89	81	76	79	95	85
Education of reference person:									
Elementary (1-8)	5	3	(¹)	1	6	12	9	10	9
High school (9-12)	29	30	13	33	42	51	56	46	45
College	67	66	87	65	52	37	35	43	45
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	1	(¹)	1
At least one vehicle owned or leased	93	91	95	91	85	92	89	84	76
Average annual expenditures	\$63,455	\$53,873	\$69,510	\$48,509	\$40,246	\$44,100	\$39,377	\$35,424	\$41,661
Food	7,236	6,614	7,988	6,222	5,321	5,610	5,276	4,420	5,643
Food at home	4,039	3,582	4,090	3,394	3,110	3,382	3,082	2,813	3,592
Cereals and bakery products	502	477	548	450	418	435	403	382	465
Cereals and cereal products	158	149	173	131	134	136	133	110	154
Bakery products	344	328	375	319	284	299	271	272	311
Meats, poultry, fish, and eggs	881	796	833	790	732	846	753	629	853
Beef	230	221	215	231	193	263	231	171	254
Pork	176	149	148	149	137	164	159	138	161
Other meats	113	109	115	108	108	108	91	79	115
Poultry	166	146	158	144	132	143	130	101	172
Fish and seafood	143	129	151	118	121	122	99	100	107
Eggs	52	43	44	41	40	45	44	39	44
Dairy products	457	401	463	377	350	373	342	315	394
Fresh milk and cream	181	158	170	153	142	155	147	123	169
Other dairy products	276	244	292	223	208	218	195	192	226
Fruits and vegetables	728	612	753	531	531	529	486	537	584
Fresh fruits	227	206	266	172	173	155	158	187	192
Fresh vegetables	228	194	239	168	171	173	148	170	187
Processed fruits	154	113	137	103	97	103	89	101	109
Processed vegetables	119	98	112	87	90	98	91	80	96

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	\$1,472	\$1,295	\$1,494	\$1,246	\$1,079	\$1,199	\$1,099	\$950	\$1,295
Sugar and other sweets	133	129	143	128	118	111	107	105	128
Fats and oils	104	91	99	89	82	87	85	88	92
Miscellaneous foods	783	685	804	657	549	630	568	470	677
Nonalcoholic beverages	395	347	384	334	301	349	314	251	358
Food prepared by consumer unit on out-of-town trips	56	44	64	37	30	22	25	37	42
Food away from home	3,197	3,033	3,898	2,827	2,212	2,227	2,194	1,607	2,052
Alcoholic beverages	508	525	653	503	351	602	359	303	294
Housing	20,678	18,187	23,295	16,579	13,869	15,107	12,932	12,274	15,181
Shelter	12,326	10,985	14,337	9,966	8,246	8,886	7,391	6,455	8,945
Owned dwellings	9,088	7,434	10,635	6,379	4,596	5,667	4,371	4,277	5,467
Mortgage interest and charges	5,476	4,636	6,561	3,998	2,952	3,755	2,688	1,179	3,051
Property taxes	2,232	1,752	2,565	1,451	1,069	1,317	990	1,622	1,397
Maintenance, repairs, insurance, other expenses	1,380	1,045	1,510	929	576	594	693	1,476	1,018
Rented dwellings	2,335	2,817	2,419	3,070	3,310	2,958	2,765	1,635	2,902
Other lodging	903	735	1,282	517	340	261	255	543	577
Utilities, fuels, and public services	3,964	3,587	4,077	3,432	3,097	3,449	3,115	3,022	3,338
Natural gas	515	491	601	464	385	444	371	476	414
Electricity	1,472	1,327	1,460	1,282	1,209	1,307	1,174	1,142	1,338
Fuel oil and other fuels	204	138	171	116	87	142	150	182	156
Telephone services	1,225	1,200	1,326	1,161	1,081	1,153	1,071	791	1,024
Water and other public services	548	432	520	409	335	403	348	431	405
Household operations	1,261	1,085	1,588	1,039	572	618	519	726	690
Personal services	459	520	724	561	240	331	255	143	212
Other household expenses	802	565	864	479	332	287	265	583	479
Housekeeping supplies	833	597	707	601	444	539	468	791	579
Laundry and cleaning supplies	147	142	154	132	125	114	160	118	159
Other household products	374	312	365	330	221	309	222	510	290
Postage and stationery	312	144	188	139	98	115	86	163	130
Household furnishings and equipment	2,294	1,932	2,586	1,540	1,510	1,615	1,439	1,280	1,628
Household textiles	183	145	193	137	102	102	87	111	85
Furniture	589	490	699	389	376	360	269	272	398
Floor coverings	40	48	72	37	47	7	13	34	61
Major appliances	317	247	311	246	162	207	181	161	212
Small appliances, miscellaneous housewares	162	104	146	77	103	54	54	88	85
Miscellaneous household equipment	1,002	899	1,164	653	720	886	835	614	788
Apparel and services	2,366	2,116	2,740	1,901	1,646	1,402	1,569	1,044	1,649
Men and boys	628	485	611	431	378	326	418	208	428
Men, 16 and over	508	389	508	337	278	243	336	193	323
Boys, 2 to 15	120	96	103	94	100	83	82	16	105
Women and girls	940	847	1,103	812	650	474	546	473	558
Women, 16 and over	772	702	928	679	518	368	429	446	441
Girls, 2 to 15	168	145	174	133	132	106	117	26	117
Children under 2	116	104	108	101	109	80	102	28	122
Footwear	355	361	441	305	311	308	320	188	334
Other apparel products and services	327	319	477	251	198	213	184	146	207
Transportation	10,139	9,609	11,448	8,881	7,989	8,586	8,102	5,970	7,544
Vehicle purchases (net outlay)	3,416	3,553	4,189	3,263	3,096	3,363	2,899	2,169	3,014
Cars and trucks, new	1,599	1,668	2,215	1,337	1,253	1,681	1,237	1,319	1,393
Cars and trucks, used	1,701	1,750	1,893	1,734	1,689	1,423	1,568	826	1,569
Other vehicles	216	135	81	191	153	259	95	225	252
Gasoline and motor oil	2,784	2,662	2,896	2,589	2,288	2,780	2,542	1,432	2,055

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— Continued

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		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Other vehicle expenses	\$3,139	\$2,822	\$3,431	\$2,621	\$2,263	\$2,145	\$2,424	\$1,969	\$2,020
Vehicle finance charges	309	371	424	355	303	368	334	115	211
Maintenance and repairs	924	806	994	760	584	655	688	549	560
Vehicle insurance	1,173	1,115	1,214	1,082	1,055	848	1,073	1,052	835
Vehicle rental, leases, licenses, and other charges	733	530	798	424	321	274	329	253	414
Public transportation	801	571	932	408	343	298	236	399	455
Healthcare	3,566	2,486	3,097	2,398	1,827	1,974	1,887	4,380	2,420
Health insurance	1,709	1,306	1,626	1,268	940	989	1,026	2,664	1,198
Medical services	1,209	676	839	662	483	612	487	751	643
Drugs	510	390	486	366	308	292	292	823	484
Medical supplies	138	114	147	102	95	80	81	143	94
Entertainment	4,389	2,884	3,992	2,445	1,932	2,310	1,907	1,852	2,278
Fees and admissions	929	696	1,138	545	365	338	256	441	653
Audio and visual equipment and services	1,247	1,065	1,287	999	900	948	784	716	857
Pets, toys, hobbies, and playground equipment	676	630	753	576	497	638	530	333	470
Other entertainment supplies, equipment, and services	1,537	493	815	324	169	386	337	361	298
Personal care products and services	700	627	847	574	446	448	374	514	438
Reading	151	116	175	100	62	62	62	141	81
Education	1,139	1,154	1,821	909	691	479	545	279	674
Tobacco products and smoking supplies	283	345	262	334	346	598	514	187	408
Miscellaneous	919	874	1,145	882	562	665	520	647	633
Cash contributions	2,369	1,772	2,686	1,254	1,178	1,196	1,122	2,167	1,395
Personal insurance and pensions	9,011	6,563	9,359	5,529	4,026	5,063	4,209	1,246	3,025
Life and other personal insurance	398	317	444	276	177	272	219	305	240
Pensions and Social Security	8,612	6,246	8,915	5,253	3,849	4,791	3,990	941	2,785
Sources of income and personal taxes:									
Money income before taxes	90,530	71,518	99,577	60,210	47,797	56,150	47,715	35,040	46,341
Wages and salaries	44,523	65,175	91,637	54,046	43,016	52,585	42,568	6,376	33,466
Self-employment income	36,833	2,040	3,017	1,830	1,006	1,365	1,147	795	2,330
Social Security, private and government retirement	3,832	2,297	2,414	2,411	2,143	1,271	2,375	23,128	5,893
Interest, dividends, rental income, other property income	4,157	1,066	1,712	869	441	270	698	3,887	1,516
Unemployment and workers' compensation, veterans' benefits	151	180	128	182	168	308	294	254	388
Public assistance, supplemental security income, food stamps	203	163	77	182	304	122	219	221	1,475
Regular contributions for support	644	401	386	523	462	123	223	288	987
Other income	188	196	205	168	257	107	191	91	287
Personal taxes	2,684	2,776	4,835	1,859	804	1,820	1,463	1,029	792
Federal income taxes	1,940	1,981	3,571	1,265	494	1,242	932	687	420
State and local income taxes	384	607	984	425	222	466	416	144	197
Other taxes	360	188	280	168	88	113	115	198	176
Income after taxes	87,847	68,742	94,743	58,351	46,993	54,329	46,252	34,011	45,549

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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	- \$3,847	- \$3,162	- \$2,785	- \$3,127	- \$2,238	- \$4,483	- \$5,073	- \$974	- \$689
Net change in total assets	7,921	13,255	20,666	9,517	11,182	4,031	5,416	1,132	10,907
Net change in total liabilities	11,768	16,417	23,451	12,644	13,420	8,514	10,489	2,106	11,596
Other financial information:									
Other money receipts	310	664	841	652	595	714	201	371	901
Mortgage principal paid on owned property	-3,489	-2,661	-3,997	-2,234	-1,528	-1,784	-1,353	-914	-1,660
Estimated market value of owned home	262,604	180,828	263,180	146,455	120,755	135,174	100,781	192,685	145,385
Estimated monthly rental value of owned home	1,145	899	1,259	761	613	686	562	935	746
Gifts of goods and services	1,423	1,291	2,015	942	722	850	766	1,039	826
Food	59	111	179	87	58	51	54	53	60
Alcoholic beverages	3	12	15	12	12	26	5	9	12
Housing	203	251	379	215	149	127	123	179	154
Housekeeping supplies	40	32	44	30	24	34	11	27	18
Household textiles	² 7	17	17	23	17	² 15	² 2	6	5
Appliances and miscellaneous housewares	² 13	22	35	11	27	23	26	21	16
Major appliances	² 3	8	12	5	9	21	24	5	10
Small appliances and miscellaneous housewares	² 10	14	22	7	18	23	22	16	6
Miscellaneous household equipment	36	69	112	48	37	² 19	45	30	21
Other housing	107	111	171	102	43	56	60	94	94
Apparel and services	188	261	329	248	201	253	155	182	233
Males, 2 and over	35	61	76	68	43	49	27	35	75
Females, 2 and over	32	98	128	93	72	92	48	78	59
Children under 2	46	48	56	38	47	35	54	28	52
Other apparel products and services	76	53	68	49	39	78	26	41	47
Jewelry and watches	² 60	22	35	12	13	² 38	² 9	14	7
All other apparel products and services	² 16	31	33	36	25	² 39	² 16	27	40
Transportation	226	89	139	38	23	43	159	174	77
Health care	² 61	18	30	15	² 5	² 20	27	40	9
Entertainment	188	113	138	99	105	81	96	74	56
Toys, games, arts and crafts, and tricycles	² 38	40	43	39	52	² 48	² 18	24	20
Other entertainment	150	73	95	60	53	32	79	50	36
Personal care products and services	² 4	19	25	13	17	² 47	5	17	13
Reading	21	1	1	1	(¹)	(¹)	(¹)	2	1
Education	324	322	628	159	100	97	126	215	151
All other gifts	166	93	152	54	51	125	36	95	59

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.