

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

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)	5,824	77,087	29,707	21,239	12,844	4,163	9,133	21,163	16,772
Consumer unit characteristics:									
Income before taxes	\$81,240	\$74,168	\$103,040	\$62,755	\$49,816	\$56,949	\$48,895	\$35,336	\$39,211
Income after taxes	78,537	71,304	97,900	60,728	49,066	55,537	47,849	34,838	38,784
Age of reference person	48.3	43.6	44.8	42.5	42.7	43.4	43.8	73.8	45.5
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.5	2.6	2.9	2.7	1.7	2.9
Children under 187	.7	.7	.7	.8	.8	.7	.1	.9
Persons 65 and older2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.6	1.7	1.7	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.8	2.4	2.1	1.6	1.6
Percent distribution:									
Sex of reference person:									
Male	58	52	50	42	44	92	73	42	28
Female	42	48	50	58	56	8	27	58	72
Housing tenure:									
Homeowner	74	65	75	60	53	62	58	79	53
With mortgage	49	49	61	44	38	43	39	20	33
Without mortgage	25	16	15	17	15	19	19	60	21
Renter	26	35	25	40	47	38	42	21	47
Race of reference person:									
Black or African-American	6	12	9	12	19	7	15	10	17
White, Asian, and all other races	94	88	91	88	81	93	85	90	83
Hispanic or Latino origin of reference person:									
Hispanic or Latino	14	13	7	11	21	20	21	5	16
Not Hispanic or Latino	86	87	93	89	79	80	79	95	84
Education of reference person:									
Elementary (1-8)	5	3	1	1	5	9	9	9	8
High school (9-12)	29	29	12	30	42	52	55	46	46
College	66	68	87	68	53	39	36	44	46
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)	1	(1)	(1)
At least one vehicle owned or leased	92	92	95	91	88	92	90	84	76
Average annual expenditures	\$57,073	\$54,465	\$70,143	\$48,516	\$41,759	\$44,034	\$39,904	\$35,707	\$38,382
Food	7,198	6,857	8,212	6,298	5,683	5,935	5,801	4,816	5,839
Food at home	4,219	3,827	4,302	3,495	3,554	3,585	3,533	3,185	3,973
Cereals and bakery products	576	518	579	486	465	478	480	433	525
Cereals and cereal products	192	176	196	165	161	151	171	133	199
Bakery products	384	341	383	321	304	327	309	300	326
Meats, poultry, fish, and eggs	912	856	896	804	865	812	849	696	931
Beef	242	231	240	222	225	218	233	186	251
Pork	173	168	162	161	186	177	176	141	201
Other meats	138	114	124	106	112	101	108	98	124
Poultry	159	160	169	148	172	147	151	111	177
Fish and seafood	149	139	156	127	130	123	135	120	129
Eggs	50	43	45	41	41	44	46	40	50
Dairy products	457	413	472	368	372	396	385	340	441
Fresh milk and cream	166	146	156	134	141	142	151	116	162
Other dairy products	291	267	316	234	232	254	234	224	279
Fruits and vegetables	750	658	777	582	589	568	585	598	691
Fresh fruits	266	220	261	197	199	196	185	204	221
Fresh vegetables	249	212	257	185	178	178	187	183	217
Processed fruits	127	117	136	102	112	99	108	109	130
Processed vegetables	109	109	124	98	101	95	106	101	122

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	\$1,525	\$1,383	\$1,578	\$1,254	\$1,263	\$1,331	\$1,233	\$1,118	\$1,385
Sugar and other sweets	150	142	159	126	131	140	138	131	143
Fats and oils	113	101	113	90	92	101	101	93	116
Miscellaneous foods	807	739	849	675	681	690	640	589	731
Nonalcoholic beverages	397	347	377	322	323	372	324	266	359
Food prepared by consumer unit on out-of-town trips	58	53	80	41	37	28	29	39	35
Food away from home	2,979	3,031	3,910	2,804	2,129	2,350	2,268	1,630	1,866
Alcoholic beverages	546	502	664	411	308	486	451	275	294
Housing	18,173	18,525	23,699	16,552	14,951	14,813	13,016	12,863	14,053
Shelter	10,882	11,302	14,740	9,914	9,108	8,662	7,633	6,842	8,235
Owned dwellings	7,303	7,431	10,574	6,051	5,290	5,213	4,441	4,527	4,738
Mortgage interest and charges	4,188	4,403	6,254	3,612	3,129	3,111	2,603	1,168	2,729
Property taxes	1,994	1,931	2,757	1,591	1,315	1,378	1,156	1,783	1,230
Maintenance, repairs, insurance, other expenses	1,121	1,097	1,563	848	846	724	682	1,576	779
Rented dwellings	2,590	3,129	2,908	3,320	3,519	3,108	2,869	1,741	3,129
Other lodging	988	741	1,258	543	299	342	323	575	368
Utilities, fuels, and public services	3,966	3,790	4,247	3,587	3,476	3,636	3,290	3,260	3,348
Natural gas	485	507	598	478	405	484	434	478	379
Electricity	1,544	1,396	1,525	1,324	1,341	1,412	1,216	1,255	1,383
Fuel oil and other fuels	193	132	160	124	112	91	104	198	96
Telephone services	1,197	1,265	1,383	1,215	1,190	1,180	1,145	854	1,064
Water and other public services	547	490	580	447	428	469	392	476	426
Household operations	1,001	1,143	1,737	907	733	738	525	834	632
Personal services	353	493	764	374	334	333	185	195	172
Other household expenses	648	650	972	533	399	406	340	639	460
Housekeeping supplies	648	644	777	616	571	478	468	759	604
Laundry and cleaning supplies	148	157	178	144	163	111	135	135	178
Other household products	314	341	420	329	284	278	223	477	317
Postage and stationery	187	146	179	142	125	88	109	147	109
Household furnishings and equipment	1,675	1,646	2,199	1,527	1,063	1,299	1,101	1,168	1,234
Household textiles	148	133	180	100	95	101	120	99	109
Furniture	376	385	514	351	258	386	225	210	305
Floor coverings	29	29	46	28	11	17	10	38	26
Major appliances	214	202	260	176	146	169	166	164	185
Small appliances, miscellaneous housewares	114	89	120	83	64	62	56	105	91
Miscellaneous household equipment	793	807	1,079	790	490	564	524	551	519
Apparel and services	1,638	2,017	2,505	1,802	1,620	1,249	1,830	913	1,440
Men and boys	381	458	516	416	337	330	577	187	288
Men, 16 and over	283	366	414	320	256	252	508	166	202
Boys, 2 to 15	98	92	102	96	82	78	68	21	86
Women and girls	597	784	1,062	729	544	365	540	389	588
Women, 16 and over	491	646	915	585	417	222	429	357	454
Girls, 2 to 15	107	138	147	144	126	143	110	32	134
Children under 2	80	103	107	89	131	114	80	28	119
Footwear	334	373	381	336	407	280	421	169	288
Other apparel products and services	245	300	438	231	201	160	212	140	157
Transportation	7,585	8,709	10,722	8,100	6,776	7,449	6,869	5,291	5,844
Vehicle purchases (net outlay)	1,979	3,097	3,897	2,985	2,164	2,550	2,319	1,926	1,791
Cars and trucks, new	910	1,487	2,200	1,286	857	832	822	1,322	527
Cars and trucks, used	1,053	1,545	1,646	1,635	1,256	1,408	1,477	589	1,188
Other vehicles	217	65	51	64	251	2310	219	215	276
Gasoline and motor oil	2,263	2,230	2,419	2,081	2,022	2,357	2,192	1,239	1,716

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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	\$2,761	\$2,822	\$3,491	\$2,622	\$2,271	\$2,267	\$2,141	\$1,799	\$2,073
Vehicle finance charges	270	348	376	350	277	373	337	108	196
Maintenance and repairs	836	820	1,005	776	674	676	594	538	540
Vehicle insurance	1,163	1,138	1,380	1,023	977	895	954	853	1,041
Vehicle rental, leases, licenses, and other charges	492	516	730	472	342	322	256	300	296
Public transportation	583	560	915	413	318	276	218	327	265
Healthcare	3,723	2,798	3,496	2,616	2,096	2,396	2,119	4,800	2,316
Health insurance	1,997	1,580	1,954	1,488	1,221	1,257	1,233	2,936	1,199
Medical services	1,159	698	927	638	443	670	463	892	569
Drugs	461	400	470	376	342	339	339	822	467
Medical supplies	106	119	146	114	90	130	84	150	80
Entertainment	3,183	2,962	3,958	2,537	2,183	2,600	1,970	2,061	2,087
Fees and admissions	881	730	1,137	590	428	410	302	387	378
Audio and visual equipment and services	1,002	1,057	1,285	988	886	914	786	816	791
Pets, toys, hobbies, and playground equipment	715	742	928	620	644	700	578	583	576
Other entertainment supplies, equipment, and services	586	433	608	339	225	577	304	275	342
Personal care products and services	595	651	855	617	490	404	414	517	441
Reading	134	109	163	91	66	62	63	142	61
Education	962	1,328	1,922	1,071	988	875	684	185	1,023
Tobacco products and smoking supplies	331	400	275	441	433	710	521	210	518
Miscellaneous	1,542	889	1,124	877	621	663	634	555	563
Cash contributions	2,176	1,737	2,442	1,362	1,196	1,375	1,243	2,039	1,102
Personal insurance and pensions	9,287	6,980	10,107	5,740	4,348	5,017	4,290	1,041	2,800
Life and other personal insurance	400	335	481	292	202	207	200	275	203
Pensions and Social Security	8,887	6,646	9,626	5,448	4,146	4,809	4,089	766	2,597
Sources of income and personal taxes:									
Money income before taxes	81,240	74,168	103,040	62,755	49,816	56,949	48,895	35,336	39,211
Wages and salaries	42,155	67,818	95,057	57,056	44,220	52,631	44,357	7,084	27,426
Self-employment income	30,261	1,416	2,114	1,158	1,051	700	588	546	1,556
Social Security, private and government retirement	4,283	2,486	2,663	2,452	2,642	1,671	2,141	24,165	5,854
Interest, dividends, rental income, other property income	3,434	1,155	2,126	739	431	302	370	2,733	566
Unemployment and workers' compensation, veterans' benefits	227	438	280	454	433	848	733	146	836
Public assistance, supplemental security income, food stamps	270	227	96	216	425	351	341	311	1,604
Regular contributions for support	416	349	384	430	298	226	174	185	1,015
Other income	194	279	319	250	316	220	192	166	354
Personal taxes	2,704	2,864	5,140	2,027	751	1,412	1,046	498	427
Federal income taxes	1,814	1,964	3,716	1,314	337	798	598	237	163
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	2-5	2-1	2-1	2-1	2-2	(³)	(¹)	2-2	(³)
State and local income taxes	476	727	1,182	548	307	465	373	75	174
Other taxes	418	174	242	166	109	149	75	187	90

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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		
Income after taxes	78,537	71,304	97,900	60,728	49,066	55,537	47,849	34,838	38,784
Addenda:									
Net change in total assets and liabilities	\$4,328	-\$7,326	-\$13,508	-\$4,630	-\$1,620	-\$5,997	-\$2,114	-\$2,679	-\$3,474
Net change in total assets	13,200	8,338	12,872	7,127	2,724	7,212	4,813	412	3,034
Net change in total liabilities	8,872	15,663	26,380	11,757	4,344	13,209	6,927	3,091	6,508
Other financial information:									
Other money receipts	1,023	420	545	437	297	402	158	726	499
Mortgage principal paid on owned property	-3,609	-2,562	-3,803	-2,123	-1,560	-1,613	-1,390	-1,047	-1,583
Estimated market value of owned home	189,420	160,136	231,982	130,976	106,815	117,416	88,720	174,715	113,515
Estimated monthly rental value of owned home	982	878	1,207	753	628	676	541	918	635
Gifts of goods and services	1,232	1,213	1,770	1,057	693	775	688	788	696
Food	103	111	162	102	61	70	53	73	56
Alcoholic beverages	31	9	12	10	3	23	26	7	3
Housing	227	211	289	202	143	209	79	190	169
Housekeeping supplies	37	33	39	25	45	30	16	28	22
Household textiles	² 13	10	12	10	7	² 2	² 8	4	9
Appliances and miscellaneous housewares	20	15	20	16	8	² 15	² 7	18	13
Major appliances	² 4	4	7	3	² 2	² 5	² 2	6	² 3
Small appliances and miscellaneous housewares	² 16	11	13	13	5	² 10	² 6	11	10
Miscellaneous household equipment	50	42	65	40	20	² 19	16	47	29
Other housing	107	112	153	110	64	142	32	93	95
Apparel and services	192	272	347	230	180	122	315	179	163
Males, 2 and over	35	63	75	70	35	31	63	40	29
Females, 2 and over	54	100	153	62	34	35	131	70	55
Children under 2	64	53	60	53	53	34	39	25	49
Other apparel products and services	39	56	59	45	58	² 21	82	44	30
Jewelry and watches	² 12	18	22	12	23	² 7	² 20	6	6
All other apparel products and services	² 27	37	37	33	35	² 14	62	38	24
Transportation	65	98	117	87	73	147	73	75	55
Healthcare	² 33	27	40	23	² 21	² 8	² 11	43	12
Entertainment	212	95	143	91	51	42	40	84	43
Toys, games, arts and crafts, and tricycles	² 73	36	48	39	19	² 21	20	30	18
Other entertainment	140	60	95	53	32	21	19	53	25
Personal care products and services	18	11	15	15	5	² 7	2	14	12
Reading	² 1	(¹)	1	(¹)	² 1	(¹)	(¹)	2	(¹)
Education	229	290	532	196	100	² 121	67	64	154
All other gifts	121	88	112	101	57	47	42	58	29

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010