

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

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)	5,629	78,486	30,518	21,583	12,664	4,352	9,369	21,174	15,481
Consumer unit characteristics:									
Income before taxes	\$89,675	\$73,261	\$101,521	\$61,308	\$48,020	\$60,607	\$48,739	\$34,585	\$44,534
Income after taxes	88,184	70,775	96,592	60,008	47,685	59,296	48,021	34,445	43,914
Age of reference person	48.1	43.2	44.8	41.7	41.8	42.5	43.8	73.5	45.7
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.6	2.6	2.8	2.6	1.7	2.9
Children under 188	.7	.7	.7	.7	.7	.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	1.8	1.7	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.8	2.2	2.1	1.6	1.6
Percent distribution:									
Sex of reference person:									
Male	56	51	50	41	45	91	71	43	27
Female	44	49	50	59	55	9	29	57	73
Housing tenure:									
Homeowner	78	64	75	59	52	63	59	80	55
With mortgage	56	49	60	46	36	43	41	20	33
Without mortgage	22	15	15	13	16	20	18	60	21
Renter	22	36	25	41	48	37	41	20	45
Race of reference person:									
Black or African-American	6	13	10	13	19	9	14	10	16
White, Asian, and all other races	94	87	90	87	81	91	86	90	84
Hispanic or Latino origin of reference person:									
Hispanic or Latino	13	13	7	10	19	24	22	5	15
Not Hispanic or Latino	87	87	93	90	81	76	78	95	85
Education of reference person:									
Elementary (1-8)	4	3	1	1	4	9	9	9	9
High school (9-12)	31	31	13	32	44	51	57	46	44
College	65	66	86	66	51	40	34	45	47
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	90	90	86	77
Average annual expenditures	\$62,031	\$55,606	\$70,194	\$51,584	\$41,430	\$46,526	\$40,936	\$36,003	\$40,525
Food	7,420	6,949	8,050	6,931	5,555	6,374	5,624	4,806	5,909
Food at home	4,387	3,823	4,215	3,831	3,189	3,664	3,491	3,178	3,912
Cereals and bakery products	581	514	559	527	430	482	475	444	531
Cereals and cereal products	198	175	186	180	151	172	165	132	182
Bakery products	383	339	373	346	278	310	310	312	349
Meats, poultry, fish, and eggs	930	860	911	850	753	914	846	711	930
Beef	293	246	261	244	215	260	237	186	258
Pork	170	161	159	163	147	188	173	152	182
Other meats	90	109	120	106	94	113	99	90	123
Poultry	171	166	173	166	146	176	168	122	170
Fish and seafood	148	127	148	118	102	120	117	116	142
Eggs	58	51	50	52	49	56	53	45	55
Dairy products	536	435	497	434	357	385	369	365	454
Fresh milk and cream	197	171	187	165	158	168	154	136	187
Other dairy products	340	264	310	269	199	217	214	229	267
Fruits and vegetables	829	657	751	623	545	601	619	595	680
Fresh fruits	297	220	258	207	169	190	213	204	230
Fresh vegetables	267	213	246	196	180	200	194	188	223
Processed fruits	138	117	137	112	98	105	102	106	118
Processed vegetables	127	107	110	109	98	106	110	98	109

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008
— 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	\$1,511	\$1,356	\$1,498	\$1,398	\$1,105	\$1,282	\$1,182	\$1,063	\$1,317
Sugar and other sweets	181	129	137	135	114	130	110	119	126
Fats and oils	118	102	111	101	88	96	95	99	119
Miscellaneous foods	787	717	807	749	560	654	594	539	662
Nonalcoholic beverages	358	359	368	374	315	368	353	255	375
Food prepared by consumer unit on out-of-town trips	68	50	74	39	29	34	29	51	34
Food away from home	3,032	3,126	3,835	3,100	2,366	2,711	2,134	1,627	1,997
Alcoholic beverages	546	512	602	544	422	429	309	274	319
Housing	19,872	18,585	23,471	17,081	14,543	15,490	13,072	12,828	14,517
Shelter	11,851	11,308	14,535	10,270	8,816	9,106	7,580	6,778	8,531
Owned dwellings	8,935	7,524	10,393	6,550	5,048	5,536	4,696	4,529	5,148
Mortgage interest and charges	5,121	4,574	6,232	4,015	3,131	3,365	2,975	1,199	3,159
Property taxes	2,285	1,816	2,564	1,539	1,159	1,452	1,073	1,736	1,305
Maintenance, repairs, insurance, other expenses	1,529	1,134	1,597	996	758	719	647	1,594	685
Rented dwellings	2,128	3,009	2,818	3,144	3,468	3,139	2,643	1,640	2,981
Other lodging	787	774	1,324	576	299	432	241	609	402
Utilities, fuels, and public services	4,074	3,765	4,177	3,565	3,417	3,800	3,337	3,299	3,387
Natural gas	567	545	639	520	439	508	457	514	472
Electricity	1,539	1,374	1,477	1,306	1,359	1,404	1,200	1,238	1,340
Fuel oil and other fuels	236	179	208	165	135	207	160	272	133
Telephone services	1,237	1,217	1,330	1,159	1,098	1,233	1,132	833	1,033
Water and other public services	495	451	522	416	386	448	388	443	409
Household operations	1,156	1,096	1,602	982	618	801	496	821	679
Personal services	347	477	672	462	262	392	209	167	217
Other household expenses	809	619	930	521	357	409	287	654	463
Housekeeping supplies	798	670	823	619	518	459	612	639	557
Laundry and cleaning supplies	169	150	164	154	128	115	140	120	168
Other household products	454	364	465	308	254	267	367	322	293
Postage and stationery	175	157	193	158	136	76	105	197	96
Household furnishings and equipment	1,994	1,745	2,335	1,643	1,174	1,324	1,047	1,291	1,362
Household textiles	139	127	180	106	80	86	86	118	132
Furniture	491	429	622	390	240	309	210	245	338
Floor coverings	71	45	71	29	41	31	13	46	28
Major appliances	209	221	264	195	160	243	216	162	174
Small appliances, miscellaneous housewares	159	115	154	90	95	82	96	110	90
Miscellaneous household equipment	925	807	1,044	834	559	574	427	610	600
Apparel and services	1,838	2,046	2,647	1,784	1,705	1,520	1,442	1,042	1,636
Men and boys	412	493	632	430	438	409	304	238	373
Men, 16 and over	322	399	523	348	361	294	219	218	264
Boys, 2 to 15	90	94	109	83	76	115	85	20	110
Women and girls	830	802	1,018	739	719	462	532	488	597
Women, 16 and over	659	661	835	633	601	342	399	455	469
Girls, 2 to 15	171	141	183	106	118	121	132	33	128
Children under 2	88	107	117	93	88	120	127	26	114
Footwear	264	363	482	289	271	284	322	153	316
Other apparel products and services	244	281	397	232	190	245	156	137	236
Transportation	9,287	9,752	11,278	9,630	7,579	8,731	8,482	5,675	6,581
Vehicle purchases (net outlay)	2,466	3,242	3,800	3,274	2,387	2,617	2,795	1,604	1,964
Cars and trucks, new	864	1,579	2,290	1,369	1,120	2,446	891	884	652
Cars and trucks, used	1,346	1,519	1,423	1,741	1,168	1,755	1,682	629	1,212
Other vehicles	2256	144	87	163	2100	2415	222	291	2100
Gasoline and motor oil	3,152	3,040	3,288	2,918	2,631	3,353	2,921	1,667	2,340

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008
— 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	\$3,047	\$2,912	\$3,259	\$3,050	\$2,269	\$2,409	\$2,574	\$1,953	\$1,947
Vehicle finance charges	339	382	401	389	321	384	382	114	223
Maintenance and repairs	897	799	965	783	569	893	563	558	560
Vehicle insurance	1,185	1,200	1,154	1,374	1,074	817	1,303	1,002	842
Vehicle rental, leases, licenses, and other charges	626	531	739	503	306	316	327	279	322
Public transportation	623	558	930	388	292	352	192	451	330
Healthcare	3,894	2,619	3,331	2,437	1,910	2,049	1,946	4,571	2,268
Health insurance	2,074	1,412	1,756	1,356	1,043	1,027	1,103	2,771	1,193
Medical services	1,224	695	949	613	468	547	430	810	594
Drugs	516	404	478	372	332	396	343	830	386
Medical supplies	80	108	148	96	68	79	69	160	94
Entertainment	3,268	3,171	4,051	3,054	2,172	2,622	2,207	2,036	2,121
Fees and admissions	835	692	1,077	596	351	411	250	397	455
Audio and visual equipment and services	1,096	1,143	1,315	1,143	907	1,001	974	800	805
Pets, toys, hobbies, and playground equipment	724	797	1,068	697	629	473	539	478	560
Other entertainment supplies, equipment, and services	613	539	591	618	285	738	444	362	301
Personal care products and services	652	669	875	650	495	419	403	520	472
Reading	135	114	169	101	65	63	56	145	79
Education	1,168	1,250	2,037	1,051	530	470	483	274	1,024
Tobacco products and smoking supplies	284	338	245	354	381	532	454	172	419
Miscellaneous	1,117	920	1,150	865	751	848	564	594	667
Cash contributions	2,599	1,682	2,296	1,351	1,139	1,490	1,265	1,953	1,405
Personal insurance and pensions	9,953	6,998	9,990	5,751	4,182	5,488	4,629	1,113	3,107
Life and other personal insurance	446	338	470	275	275	233	184	253	252
Pensions and Social Security	9,507	6,660	9,520	5,476	3,907	5,256	4,445	860	2,856
Sources of income and personal taxes:									
Money income before taxes	89,675	73,261	101,521	61,308	48,020	60,607	48,739	34,585	44,534
Wages and salaries	42,959	67,200	92,994	56,270	43,795	56,656	44,890	6,595	32,585
Self-employment income	38,327	1,732	3,147	993	637	1,174	570	464	1,760
Social Security, private and government retirement	4,632	2,367	2,888	2,067	2,178	1,534	2,005	23,536	5,432
Interest, dividends, rental income, other property income	2,670	988	1,688	735	368	577	318	3,252	1,347
Unemployment and workers' compensation, veterans' benefits	187	192	140	226	132	320	303	162	495
Public assistance, supplemental security income, food stamps	122	187	93	192	364	108	277	244	1,568
Regular contributions for support	676	396	418	570	292	154	175	182	979
Other income	2102	199	153	255	255	285	201	149	369
Personal taxes	1,491	2,486	4,928	1,300	335	1,311	718	139	620
Federal income taxes	1,613	2,418	4,352	1,504	648	1,528	1,034	440	726
2008 Tax stimulus (new UCC Q20082)	-746	-876	-880	-928	-745	-949	-884	-600	-581
State and local income taxes	261	727	1,156	529	298	572	435	80	341
Other taxes	363	217	300	195	134	160	134	219	133

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008
— 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		
Income after taxes	88,184	70,775	96,592	60,008	47,685	59,296	48,021	34,445	43,914
Addenda:									
Net change in total assets and liabilities	-\$9,428	-\$4,797	-\$6,245	-\$9,082	-\$1,884	\$3,871	\$1,825	\$1,754	-\$6,415
Net change in total assets	7,017	9,122	14,135	4,197	5,270	13,163	7,464	3,768	3,385
Net change in total liabilities	16,446	13,919	20,380	13,279	7,154	9,292	5,639	2,014	9,799
Other financial information:									
Other money receipts	350	445	534	559	169	212	374	663	760
Mortgage principal paid on owned property	-3,315	-2,670	-3,902	-2,236	-1,557	-2,182	-1,393	-1,030	-1,748
Estimated market value of owned home	226,480	168,405	240,555	142,426	106,864	119,727	99,033	185,158	135,208
Estimated monthly rental value of owned home	1,104	882	1,199	775	595	723	558	931	696
Gifts of goods and services	1,346	1,349	2,090	1,015	757	870	738	1,053	683
Food	105	112	169	83	69	96	60	74	54
Alcoholic beverages	220	13	18	13	11	25	6	23	6
Housing	267	243	347	229	169	113	105	202	180
Housekeeping supplies	38	32	41	30	31	²¹⁰ 20	20	34	24
Household textiles	²³	14	23	10	8	²⁴	²²	12	16
Appliances and miscellaneous housewares	²¹⁸	25	40	20	14	²¹⁶	²⁹	14	10
Major appliances	(¹)	8	14	5	²¹	²²	²⁶	6	2
Small appliances and miscellaneous housewares	²¹⁷	17	25	15	²¹³	²¹⁴	²³	8	²⁸
Miscellaneous household equipment	91	58	79	66	38	²²³	15	50	56
Other housing	117	115	164	104	77	61	59	92	75
Apparel and services	224	244	308	201	222	187	192	181	179
Males, 2 and over	36	48	63	42	48	39	17	47	47
Females, 2 and over	89	85	104	65	98	71	62	82	39
Children under 2	46	58	68	47	44	43	75	25	48
Other apparel products and services	52	53	72	47	32	²³⁵	³⁷	27	45
Jewelry and watches	²⁹	22	35	18	5	²¹⁴	²¹¹	8	18
All other apparel products and services	²⁴³	31	37	30	27	²²¹	²²⁶	19	26
Transportation	152	100	130	74	75	158	66	139	23
Healthcare	²¹⁵	20	38	8	²⁶	²¹³	²¹¹	47	²⁴
Entertainment	125	98	129	82	54	73	110	79	41
Toys, games, arts and crafts, and tricycles	²⁷²	33	35	38	24	²²⁵	²³²	16	14
Other entertainment	53	65	94	44	30	48	79	64	27
Personal care products and services	²⁷	13	18	16	9	²¹	2	7	17
Reading	1	1	2	1	(¹)	(¹)	(¹)	1	1
Education	268	401	768	240	105	108	116	183	143
All other gifts	162	103	163	68	38	115	69	116	35

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.