

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

| Item | Self-employed workers | Wage and salary earners | | | | | | Retired | All other, including not reporting |
|---|-----------------------|-------------------------------|----------------------------|--------------------------------------|------------------|------------------------------------|------------------------------------|------------------|------------------------------------|
| | | Total wage and salary earners | Managers and professionals | Technical sales and clerical workers | Service workers | Construction workers and mechanics | Operators fabricators and laborers | | |
| Number of consumer units (in thousands) | 5,106 | 74,695 | 27,104 | 20,964 | 10,704 | 4,885 | 11,038 | 19,204 | 13,102 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$54,787 | \$57,422 | \$80,469 | \$49,363 | \$35,108 | \$50,401 | \$40,214 | \$26,399 | \$32,298 |
| Income after taxes ¹ | 52,115 | 54,281 | 74,994 | 47,112 | 34,117 | 47,958 | 38,790 | 25,573 | 31,381 |
| Age of reference person | 52.2 | 41.9 | 43.1 | 40.7 | 41.3 | 41.0 | 42.4 | 72.5 | 45.8 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 2.5 | 2.7 | 2.6 | 2.6 | 2.7 | 2.8 | 2.9 | 1.7 | 2.7 |
| Children under 18 | .6 | .8 | .7 | .7 | .8 | .9 | .9 | .1 | .8 |
| Persons 65 and over | .4 | .1 | .1 | .1 | .1 | .1 | .1 | 1.1 | .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 | 1.8 | 2.5 | 2.2 | 1.6 | 1.6 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 63 | 55 | 54 | 43 | 45 | 89 | 71 | 46 | 32 |
| Female | 37 | 45 | 46 | 57 | 55 | 11 | 29 | 54 | 68 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 79 | 64 | 73 | 60 | 49 | 67 | 59 | 81 | 56 |
| With mortgage | 46 | 48 | 59 | 45 | 33 | 49 | 38 | 18 | 31 |
| Without mortgage | 33 | 16 | 14 | 15 | 16 | 18 | 21 | 63 | 25 |
| Renter | 21 | 36 | 26 | 40 | 51 | 33 | 41 | 19 | 44 |
| Race of reference person: | | | | | | | | | |
| Black | 8 | 12 | 9 | 13 | 19 | 7 | 16 | 9 | 18 |
| White and other | 92 | 88 | 91 | 87 | 81 | 93 | 84 | 91 | 82 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 6 | 3 | 1 | 1 | 6 | 6 | 8 | 14 | 10 |
| High school (9-12) | 33 | 34 | 14 | 34 | 48 | 53 | 59 | 47 | 49 |
| College | 61 | 63 | 85 | 65 | 46 | 40 | 32 | 39 | 41 |
| Never attended and other | (²) | (²) | (²) | (²) | (²) | (²) | 1 | (²) | (²) |
| At least one vehicle owned or leased | 92 | 91 | 95 | 90 | 84 | 93 | 89 | 83 | 76 |
| Average annual expenditures | \$46,880 | \$45,296 | \$57,200 | \$42,069 | \$34,515 | \$40,711 | \$34,601 | \$27,535 | \$31,099 |
| Food | 5,906 | 5,835 | 6,797 | 5,497 | 5,114 | 5,480 | 4,939 | 3,798 | 4,810 |
| Food at home | 3,063 | 3,244 | 3,526 | 3,035 | 3,127 | 3,261 | 3,038 | 2,519 | 3,122 |
| Cereals and bakery products | 433 | 467 | 516 | 438 | 453 | 450 | 418 | 384 | 458 |
| Cereals and cereal products | 144 | 162 | 175 | 148 | 167 | 166 | 151 | 117 | 165 |
| Bakery products | 289 | 305 | 341 | 290 | 286 | 284 | 268 | 267 | 292 |
| Meats, poultry, fish, and eggs | 766 | 839 | 851 | 798 | 847 | 937 | 834 | 616 | 843 |
| Beef | 254 | 245 | 243 | 242 | 227 | 278 | 256 | 167 | 236 |
| Pork | 150 | 172 | 156 | 162 | 196 | 208 | 190 | 144 | 181 |
| Other meats | 91 | 105 | 105 | 95 | 104 | 122 | 114 | 82 | 113 |
| Poultry | 133 | 155 | 162 | 148 | 159 | 175 | 136 | 102 | 150 |
| Fish and seafood | 107 | 129 | 153 | 120 | 123 | 117 | 99 | 90 | 124 |
| Eggs | 31 | 34 | 32 | 32 | 37 | 38 | 39 | 30 | 38 |
| Dairy products | 322 | 340 | 377 | 318 | 315 | 335 | 316 | 277 | 338 |
| Fresh milk and cream | 129 | 130 | 133 | 120 | 129 | 141 | 135 | 108 | 139 |
| Other dairy products | 193 | 211 | 244 | 198 | 186 | 194 | 182 | 168 | 199 |
| Fruits and vegetables | 535 | 568 | 648 | 510 | 542 | 535 | 521 | 501 | 539 |
| Fresh fruits | 170 | 182 | 215 | 162 | 161 | 158 | 170 | 165 | 177 |
| Fresh vegetables | 163 | 180 | 206 | 160 | 172 | 178 | 162 | 160 | 171 |
| Processed fruits | 118 | 120 | 136 | 110 | 121 | 116 | 99 | 102 | 108 |
| Processed vegetables | 84 | 86 | 90 | 78 | 88 | 83 | 89 | 74 | 83 |

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002
— Continued

| Item | Self-employed workers | Wage and salary earners | | | | | | Retired | All other, including not reporting |
|---|-----------------------|-------------------------------|----------------------------|--------------------------------------|-----------------|------------------------------------|------------------------------------|---------|------------------------------------|
| | | Total wage and salary earners | Managers and professionals | Technical sales and clerical workers | Service workers | Construction workers and mechanics | Operators fabricators and laborers | | |
| Other food at home | \$1,007 | \$1,030 | \$1,134 | \$971 | \$971 | \$1,003 | \$949 | \$740 | \$945 |
| Sugar and other sweets | 124 | 119 | 131 | 114 | 122 | 104 | 105 | 104 | 122 |
| Fats and oils | 77 | 87 | 88 | 80 | 88 | 104 | 87 | 79 | 88 |
| Miscellaneous foods | 495 | 508 | 565 | 484 | 471 | 487 | 460 | 341 | 443 |
| Nonalcoholic beverages | 253 | 272 | 291 | 255 | 258 | 276 | 267 | 179 | 262 |
| Food prepared by consumer unit on out-of-town trips | 58 | 43 | 59 | 38 | 32 | 33 | 30 | 37 | 30 |
| Food away from home | 2,842 | 2,591 | 3,271 | 2,462 | 1,986 | 2,219 | 1,902 | 1,279 | 1,689 |
| Alcoholic beverages | 500 | 436 | 554 | 374 | 323 | 428 | 369 | 208 | 224 |
| Housing | 15,193 | 14,621 | 18,644 | 13,717 | 11,053 | 12,640 | 10,782 | 9,307 | 10,731 |
| Shelter | 8,999 | 8,783 | 11,418 | 8,296 | 6,531 | 7,524 | 5,978 | 4,871 | 6,274 |
| Owned dwellings | 6,597 | 5,830 | 8,268 | 5,303 | 3,364 | 5,198 | 3,515 | 3,217 | 3,672 |
| Mortgage interest and charges | 3,704 | 3,597 | 5,122 | 3,268 | 2,009 | 3,321 | 2,137 | 891 | 2,091 |
| Property taxes | 1,562 | 1,274 | 1,855 | 1,096 | 773 | 1,079 | 757 | 1,247 | 932 |
| Maintenance, repairs, insurance, other expenses | 1,331 | 959 | 1,291 | 938 | 582 | 797 | 621 | 1,079 | 649 |
| Rented dwellings | 1,485 | 2,427 | 2,321 | 2,553 | 2,814 | 2,050 | 2,239 | 1,219 | 2,280 |
| Other lodging | 917 | 526 | 829 | 440 | 353 | 276 | 224 | 435 | 323 |
| Utilities, fuels, and public services | 3,059 | 2,784 | 3,166 | 2,658 | 2,442 | 2,694 | 2,461 | 2,382 | 2,410 |
| Natural gas | 386 | 333 | 393 | 315 | 274 | 298 | 291 | 340 | 274 |
| Electricity | 1,155 | 995 | 1,081 | 961 | 912 | 1,027 | 912 | 906 | 946 |
| Fuel oil and other fuels | 117 | 79 | 91 | 68 | 61 | 84 | 87 | 123 | 78 |
| Telephone services | 996 | 1,048 | 1,208 | 1,006 | 917 | 967 | 898 | 678 | 831 |
| Water and other public services | 405 | 330 | 393 | 308 | 277 | 316 | 273 | 335 | 280 |
| Household operations | 938 | 758 | 1,127 | 700 | 406 | 531 | 403 | 616 | 449 |
| Personal services | 309 | 380 | 547 | 359 | 202 | 349 | 199 | 244 | 186 |
| Other household expenses | 629 | 378 | 581 | 341 | 204 | 182 | 204 | 372 | 263 |
| Housekeeping supplies | 539 | 578 | 644 | 511 | 452 | 452 | 716 | 477 | 459 |
| Laundry and cleaning supplies | 148 | 135 | 140 | 134 | 139 | 140 | 120 | 108 | 130 |
| Other household products | 245 | 312 | 324 | 255 | 224 | 214 | 516 | 219 | 228 |
| Postage and stationery | 145 | 131 | 181 | 122 | 89 | 98 | 80 | 150 | 101 |
| Household furnishings and equipment | 1,658 | 1,718 | 2,290 | 1,551 | 1,222 | 1,439 | 1,224 | 962 | 1,138 |
| Household textiles | 182 | 148 | 191 | 144 | 127 | 87 | 95 | 99 | 100 |
| Furniture | 416 | 463 | 612 | 443 | 317 | 372 | 320 | 224 | 302 |
| Floor coverings | 44 | 44 | 61 | 36 | 32 | 52 | 24 | 31 | 34 |
| Major appliances | 188 | 212 | 264 | 181 | 167 | 239 | 175 | 144 | 120 |
| Small appliances, miscellaneous housewares | 80 | 116 | 155 | 117 | 80 | 84 | 68 | 63 | 74 |
| Miscellaneous household equipment | 749 | 735 | 1,007 | 630 | 500 | 606 | 542 | 402 | 508 |
| Apparel and services | 1,788 | 2,004 | 2,532 | 1,906 | 1,618 | 1,447 | 1,507 | 899 | 1,515 |
| Men and boys | 446 | 474 | 612 | 411 | 378 | 380 | 385 | 196 | 336 |
| Men, 16 and over | 362 | 369 | 498 | 311 | 273 | 261 | 299 | 169 | 237 |
| Boys, 2 to 15 | 83 | 105 | 114 | 100 | 105 | 119 | 87 | 26 | 99 |
| Women and girls | 692 | 787 | 1,023 | 786 | 590 | 546 | 502 | 420 | 649 |
| Women, 16 and over | 594 | 649 | 872 | 671 | 453 | 360 | 376 | 395 | 507 |
| Girls, 2 to 15 | 99 | 138 | 151 | 116 | 137 | 186 | 126 | 25 | 142 |
| Children under 2 | 71 | 98 | 106 | 99 | 94 | 89 | 88 | 22 | 86 |
| Footwear | 298 | 364 | 403 | 359 | 374 | 244 | 319 | 138 | 284 |
| Other apparel products and services | 282 | 281 | 388 | 251 | 183 | 189 | 213 | 123 | 159 |
| Transportation | 7,102 | 8,959 | 10,494 | 8,491 | 7,507 | 9,025 | 7,458 | 4,468 | 5,997 |
| Vehicle purchases (net outlay) | 2,576 | 4,332 | 4,854 | 4,183 | 3,905 | 4,458 | 3,691 | 1,793 | 3,029 |
| Cars and trucks, new | 839 | 2,048 | 2,617 | 1,999 | 1,683 | 1,313 | 1,426 | 1,068 | 1,430 |
| Cars and trucks, used | 1,686 | 2,196 | 2,144 | 2,128 | 2,112 | 2,952 | 2,203 | 714 | 1,539 |
| Other vehicles | 351 | 88 | 94 | 57 | 3109 | 3194 | 362 | 311 | 360 |
| Gasoline and motor oil | 1,334 | 1,387 | 1,519 | 1,320 | 1,180 | 1,539 | 1,322 | 779 | 1,000 |

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002
— Continued

| Item | Self-employed workers | Wage and salary earners | | | | | | Retired | All other, including not reporting |
|--|-----------------------|-------------------------------|----------------------------|--------------------------------------|-----------------|------------------------------------|------------------------------------|---------|------------------------------------|
| | | Total wage and salary earners | Managers and professionals | Technical sales and clerical workers | Service workers | Construction workers and mechanics | Operators fabricators and laborers | | |
| Other vehicle expenses | \$2,693 | \$2,822 | \$3,460 | \$2,625 | \$2,207 | \$2,779 | \$2,245 | \$1,553 | \$1,722 |
| Vehicle finance charges | 323 | 487 | 549 | 482 | 361 | 552 | 438 | 149 | 277 |
| Maintenance and repairs | 799 | 782 | 971 | 724 | 636 | 650 | 626 | 481 | 491 |
| Vehicle insurance | 873 | 987 | 1,144 | 933 | 824 | 947 | 883 | 680 | 679 |
| Vehicle rental, leases, licenses, other charges | 699 | 566 | 797 | 486 | 385 | 630 | 298 | 243 | 276 |
| Public transportation | 498 | 418 | 661 | 362 | 215 | 247 | 200 | 343 | 246 |
| Health care | 3,628 | 2,058 | 2,538 | 1,955 | 1,559 | 1,786 | 1,679 | 3,482 | 1,859 |
| Health insurance | 1,760 | 1,012 | 1,251 | 998 | 728 | 810 | 815 | 1,815 | 878 |
| Medical services | 1,033 | 584 | 738 | 505 | 488 | 583 | 451 | 594 | 443 |
| Drugs | 669 | 369 | 420 | 369 | 285 | 319 | 347 | 925 | 451 |
| Medical supplies | 166 | 93 | 130 | 83 | 58 | 73 | 66 | 148 | 87 |
| Entertainment | 2,441 | 2,366 | 3,178 | 2,200 | 1,659 | 2,001 | 1,532 | 1,254 | 1,499 |
| Fees and admissions | 740 | 613 | 963 | 516 | 344 | 428 | 280 | 330 | 369 |
| Television, radios, sound equipment | 704 | 766 | 912 | 740 | 626 | 666 | 636 | 490 | 560 |
| Pets, toys, and playground equipment | 444 | 421 | 532 | 386 | 356 | 357 | 303 | 212 | 273 |
| Other entertainment supplies, equipment, and services | 554 | 567 | 771 | 559 | 332 | 549 | 314 | 221 | 298 |
| Personal care products and services | 561 | 563 | 713 | 545 | 442 | 435 | 398 | 435 | 434 |
| Reading | 177 | 142 | 211 | 127 | 83 | 90 | 82 | 146 | 92 |
| Education | 855 | 914 | 1,319 | 861 | 634 | 501 | 472 | 177 | 632 |
| Tobacco products and smoking supplies | 315 | 354 | 251 | 354 | 377 | 582 | 482 | 163 | 363 |
| Miscellaneous | 1,144 | 843 | 1,106 | 730 | 654 | 895 | 570 | 657 | 565 |
| Cash contributions | 1,750 | 1,278 | 1,792 | 1,069 | 742 | 1,298 | 928 | 1,546 | 692 |
| Personal insurance and pensions | 5,518 | 4,923 | 7,071 | 4,244 | 2,751 | 4,103 | 3,404 | 995 | 1,686 |
| Life and other personal insurance | 544 | 429 | 602 | 370 | 278 | 366 | 290 | 383 | 256 |
| Pensions and Social Security | 4,974 | 4,494 | 6,470 | 3,873 | 2,473 | 3,737 | 3,114 | 612 | 1,430 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 54,787 | 57,422 | 80,469 | 49,363 | 35,108 | 50,401 | 40,214 | 26,399 | 32,298 |
| Wages and salaries | 15,299 | 52,835 | 74,913 | 44,845 | 31,048 | 47,169 | 36,777 | 4,669 | 22,577 |
| Self-employment income | 28,568 | 1,278 | 1,864 | 1,256 | 746 | 1,215 | 420 | 212 | 703 |
| Social Security, private and government retirement | 6,426 | 1,764 | 1,820 | 1,767 | 1,832 | 1,108 | 1,838 | 18,713 | 5,485 |
| Interest, dividends, rental income, other property income | 1,969 | 604 | 1,022 | 461 | 295 | 275 | 285 | 2,025 | 785 |
| Unemployment and workers' compensation, veterans' benefits | 163 | 243 | 210 | 266 | 164 | 287 | 339 | 100 | 412 |
| Public assistance, supplemental security income, food stamps | 169 | 168 | 85 | 148 | 350 | 140 | 250 | 335 | 1,672 |
| Regular contributions for support | 1,866 | 328 | 362 | 361 | 458 | 126 | 152 | 302 | 532 |
| Other income | 327 | 202 | 194 | 259 | 216 | 82 | 154 | 41 | 132 |
| Personal taxes | 2,672 | 3,141 | 5,475 | 2,251 | 991 | 2,443 | 1,424 | 826 | 917 |
| Federal income taxes | 2,112 | 2,346 | 4,195 | 1,664 | 624 | 1,765 | 976 | 534 | 560 |
| State and local income taxes | 328 | 656 | 1,088 | 476 | 257 | 542 | 360 | 93 | 277 |
| Other taxes | 232 | 139 | 193 | 111 | 110 | 136 | 88 | 199 | 81 |
| Income after taxes | 52,115 | 54,281 | 74,994 | 47,112 | 34,117 | 47,958 | 38,790 | 25,573 | 31,381 |

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002
— Continued

| Item | Self-employed workers | Wage and salary earners | | | | | | Retired | All other, including not reporting |
|---|-----------------------|-------------------------------|----------------------------|--------------------------------------|------------------|------------------------------------|------------------------------------|-----------|------------------------------------|
| | | Total wage and salary earners | 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 | - \$10,685 | - \$6,264 | - \$8,723 | - \$6,323 | - \$2,472 | - \$5,392 | - \$4,174 | - \$2,404 | - \$4,620 |
| Net change in total assets | 3,476 | 7,853 | 13,548 | 5,425 | 3,860 | 5,837 | 3,244 | -77 | 3,068 |
| Net change in total liabilities | 14,161 | 14,117 | 22,272 | 11,748 | 6,332 | 11,228 | 7,418 | 2,326 | 7,689 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 375 | 610 | 1,270 | 270 | 140 | 207 | 266 | 482 | 283 |
| Mortgage principal paid on owned property | -1,810 | -1,632 | -2,432 | -1,420 | -868 | -1,449 | -894 | -608 | -922 |
| Estimated market value of owned home | 166,027 | 105,375 | 152,411 | 93,285 | 62,558 | 92,364 | 60,119 | 115,270 | 79,134 |
| Estimated monthly rental value of owned home | 919 | 722 | 979 | 664 | 473 | 650 | 472 | 776 | 551 |
| Gifts of goods and services | 1,457 | 1,147 | 1,662 | 1,019 | 740 | 833 | 660 | 749 | 657 |
| Food | 84 | 98 | 154 | 88 | 51 | 52 | 45 | 49 | 40 |
| Alcoholic beverages | 19 | 16 | 21 | 14 | 12 | 15 | 9 | 8 | 6 |
| Housing | 282 | 290 | 406 | 274 | 211 | 199 | 151 | 191 | 170 |
| Housekeeping supplies | 53 | 44 | 54 | 46 | 40 | 26 | 26 | 46 | 25 |
| Household textiles | 10 | 14 | 15 | 17 | 16 | 34 | 7 | 13 | 18 |
| Appliances and miscellaneous housewares | 12 | 28 | 41 | 28 | 14 | 15 | 17 | 20 | 10 |
| Major appliances | 3 ² | 10 | 15 | 9 | 2 | 10 | 9 | 8 | 2 |
| Small appliances and miscellaneous housewares | 3 ¹⁰ | 18 | 26 | 19 | 12 | 3 ⁵ | 8 | 12 | 9 |
| Miscellaneous household equipment | 75 | 71 | 109 | 62 | 39 | 55 | 35 | 50 | 43 |
| Other housing | 132 | 133 | 188 | 121 | 102 | 99 | 66 | 62 | 74 |
| Apparel and services | 232 | 269 | 336 | 263 | 202 | 179 | 217 | 170 | 157 |
| Males, 2 and over | 71 | 70 | 87 | 74 | 50 | 41 | 50 | 56 | 39 |
| Females, 2 and over | 83 | 90 | 112 | 83 | 64 | 62 | 84 | 67 | 57 |
| Children under 2 | 32 | 46 | 53 | 47 | 38 | 42 | 39 | 20 | 38 |
| Other apparel products and services | 45 | 63 | 85 | 59 | 51 | 35 | 44 | 27 | 23 |
| Jewelry and watches | 22 | 31 | 52 | 22 | 15 | 3 ²⁵ | 15 | 8 | 8 |
| All other apparel products and services | 3 ²³ | 32 | 33 | 37 | 35 | 3 ⁹ | 29 | 19 | 16 |
| Transportation | 85 | 39 | 62 | 22 | 56 | 13 | 10 | 32 | 73 |
| Health care | 89 | 30 | 51 | 19 | 13 | 33 | 18 | 30 | 26 |
| Entertainment | 109 | 85 | 107 | 80 | 54 | 82 | 70 | 58 | 59 |
| Toys, games, hobbies, and tricycles | 39 | 31 | 34 | 31 | 25 | 34 | 30 | 26 | 25 |
| Other entertainment | 69 | 54 | 73 | 49 | 29 | 48 | 40 | 31 | 34 |
| Personal care products and services | 12 | 25 | 35 | 23 | 18 | 20 | 17 | 11 | 15 |
| Reading | 2 | 1 | 2 | 1 | (²) | (²) | 1 | 2 | 1 |
| Education | 376 | 211 | 371 | 188 | 81 | 79 | 46 | 111 | 62 |
| All other gifts | 167 | 84 | 119 | 46 | 41 | 161 | 76 | 87 | 48 |

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.