

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	116,282	83,830	16,829	31,005	25,317	10,678	32,452	20,684	11,768
Percent distribution of consumer units	100.0	72.1	14.5	26.7	21.8	9.2	27.9	17.8	10.1
Consumer unit characteristics (mean values):									
Income before taxes	\$54,453	\$43,083	\$29,094	\$42,334	\$46,756	\$58,593	\$83,825	\$75,647	\$98,201
Income after taxes	52,287	41,818	28,951	41,131	45,118	56,268	79,332	71,857	92,470
Age of reference person	48.5	49.1	54.8	50.6	44.9	45.6	46.9	45.2	49.8
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.5	2.3	2.6	2.5	2.4	2.5
Children under 186	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and over3	.3	.5	.4	.3	.2	.2	.2	.3
Earners	1.3	1.3	1.0	1.3	1.3	1.5	1.5	1.5	1.5
Vehicles	1.9	1.9	1.4	1.9	1.9	2.2	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	48	46	44	48	47	44	54	51	58
Female	52	54	56	52	53	56	46	49	42
Housing tenure:									
Homeowner	68	64	57	68	60	74	76	73	82
With mortgage	42	37	24	36	39	53	56	55	58
Without mortgage	25	28	33	32	21	21	20	18	23
Renter	32	36	43	32	40	26	24	27	18
Race of reference person:									
Black or African-American	12	14	19	14	11	10	8	8	7
White, Asian, and All Other Races	88	86	81	86	89	90	92	92	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino (new UCC Q20032)	11	13	29	10	8	8	5	5	6
Not Hispanic or Latino (new UCC Q20032)	89	87	71	90	92	92	95	95	94
Education of reference person:									
Elementary (1-8)	5	8	38	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	35	49	60	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	59	43	n.a.	n.a.	100	100	100	100	100
Never attended and other	(1)	(1)	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	88	86	73	89	87	95	94	94	96
Annual aggregate expenditures	\$5,043,501	60.7	8.5	22.0	20.2	10.0	39.3	23.5	15.7
Food	670,766	64.4	10.8	24.9	19.4	9.3	35.6	22.2	13.5
Food at home	388,283	67.7	13.1	26.9	18.8	8.9	32.3	20.3	12.0
Cereals and bakery products	53,470	68.7	13.1	28.2	18.7	8.7	31.3	20.1	11.2
Cereals and cereal products	17,843	69.5	14.4	28.4	18.2	8.5	30.5	19.3	11.2
Bakery products	35,627	68.3	12.5	28.0	19.0	8.7	31.7	20.6	11.2
Meats, poultry, fish, and eggs	102,057	70.3	14.8	28.2	18.6	8.7	29.7	18.6	11.0
Beef	30,783	72.1	14.8	29.1	18.7	9.4	27.9	18.0	10.0
Pork	21,015	73.9	16.6	30.0	18.4	8.8	26.1	16.1	9.9
Other meats	12,527	68.8	13.6	28.3	18.6	8.3	31.2	20.3	10.9
Poultry	18,052	68.5	14.4	26.7	18.7	8.7	31.5	19.7	11.8
Fish and seafood	14,826	64.6	12.4	25.3	19.0	7.9	35.4	21.4	14.1
Eggs	4,854	72.1	17.9	28.1	17.7	8.4	27.9	17.2	10.7

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Dairy products	\$42,991	66.3	12.8	26.0	18.3	9.1	33.7	21.1	12.6
Fresh milk and cream	16,744	69.8	15.5	27.0	18.3	9.0	30.2	19.4	10.8
Other dairy products	26,247	64.1	11.2	25.4	18.4	9.2	35.9	22.1	13.8
Fruits and vegetables	65,077	65.2	13.2	25.4	18.2	8.4	34.8	21.5	13.4
Fresh fruits	21,664	64.0	13.2	24.3	18.5	8.0	36.0	21.9	14.1
Fresh vegetables	21,223	64.5	13.8	24.5	17.7	8.5	35.5	21.6	13.9
Processed fruits	12,719	64.4	12.6	25.1	18.3	8.4	35.6	22.8	12.8
Processed vegetables	9,471	70.3	12.9	29.9	18.4	9.0	29.7	18.5	11.3
Other food at home	124,688	66.8	11.6	26.3	19.5	9.4	33.2	21.0	12.2
Sugar and other sweets	14,864	67.1	11.3	27.1	18.9	9.8	32.9	21.3	11.5
Fats and oils	10,312	71.2	14.9	29.1	18.5	8.6	28.8	17.9	10.9
Miscellaneous foods	61,173	64.8	10.4	25.6	19.6	9.2	35.2	22.3	12.9
Nonalcoholic beverages	33,587	70.8	13.6	27.7	19.7	9.7	29.2	18.7	10.5
Food prepared by consumer unit on out-of-town trips	4,752	54.8	7.2	17.9	20.0	9.8	45.2	26.2	19.0
Food away from home	282,483	59.9	7.6	22.2	20.3	9.7	40.1	24.6	15.5
Alcoholic beverages	53,292	55.8	6.4	20.9	20.1	8.4	44.2	28.2	16.0
Housing	1,618,136	60.5	9.1	21.6	20.1	9.7	39.5	23.5	16.0
Shelter	930,071	59.2	8.9	20.6	20.0	9.6	40.8	24.4	16.5
Owned dwellings	619,141	55.3	6.6	19.4	18.9	10.5	44.7	25.7	19.0
Mortgage interest and charges	341,424	54.7	6.1	18.6	19.0	11.0	45.3	26.7	18.6
Property taxes	161,768	55.1	7.2	20.3	18.1	9.5	44.9	24.9	20.0
Maintenance, repairs, insurance, other expenses	115,949	57.3	6.9	20.5	19.8	10.1	42.7	23.9	18.9
Rented dwellings	255,946	71.5	15.9	25.0	22.8	7.8	28.5	19.9	8.6
Other lodging	54,984	45.1	2.3	13.6	20.2	9.0	54.9	30.3	24.6
Utilities, fuels, and public services	340,315	68.0	11.9	25.8	20.2	10.0	32.0	19.6	12.4
Natural gas	49,305	65.8	11.4	26.1	18.9	9.4	34.2	20.2	13.9
Electricity	123,772	69.8	12.7	26.8	20.5	9.7	30.2	18.6	11.6
Fuel oil and other fuels	14,016	71.2	12.4	29.6	18.9	10.3	28.8	16.7	12.1
Telephone services	115,144	67.1	11.4	24.8	20.6	10.3	32.9	20.6	12.3
Water and other public services	38,078	66.0	11.6	24.2	20.2	10.1	34.0	20.5	13.5
Household operations	87,540	52.3	6.1	16.8	19.0	10.3	47.7	26.6	21.2
Personal services	34,851	56.5	7.5	17.9	18.9	12.2	43.5	26.6	16.9
Other household expenses	52,689	49.4	5.2	16.1	19.0	9.1	50.6	26.6	24.0
Housekeeping supplies	68,966	62.1	9.7	23.8	19.0	9.7	37.9	22.6	15.3
Laundry and cleaning supplies	17,235	69.2	14.6	26.6	18.1	9.9	30.8	20.2	10.6
Other household products	33,691	61.0	8.2	23.1	19.7	10.0	39.0	22.0	17.0
Postage and stationery	18,040	57.4	7.8	22.3	18.5	8.8	42.6	26.1	16.5
Household furnishings and equipment	191,244	56.6	6.0	20.0	20.9	9.7	43.4	25.1	18.3
Household textiles	18,299	58.9	6.5	24.2	17.9	10.4	41.1	22.8	18.2
Furniture	48,486	56.5	6.4	18.4	21.2	10.4	43.5	24.3	19.3
Floor coverings	6,045	43.1	5.7	10.6	18.8	8.0	56.9	24.4	32.5
Major appliances	23,705	64.3	8.1	21.8	24.7	9.7	35.7	20.2	15.5
Small appliances, miscellaneous housewares	12,150	61.4	8.6	22.1	17.5	13.1	38.6	22.6	16.0
Miscellaneous household equipment	82,560	54.2	4.8	19.8	21.0	8.7	45.8	28.0	17.8
Apparel and services	210,799	60.4	9.2	21.3	20.5	9.4	39.6	24.8	14.7
Men and boys	47,147	59.6	9.3	20.1	22.0	8.4	40.4	25.1	15.2
Men, 16 and over	36,822	57.7	8.7	18.9	22.3	7.7	42.3	26.1	16.3
Boys, 2 to 15	10,325	66.6	11.2	24.0	20.7	10.8	33.4	21.8	11.6

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Women and girls	\$85,713	61.6	8.7	21.3	21.7	9.9	38.4	24.4	14.0
Women, 16 and over	73,216	61.5	8.4	20.9	22.3	9.8	38.5	24.5	14.1
Girls, 2 to 15	12,497	62.2	10.1	23.3	18.2	10.7	37.8	24.1	13.6
Children under 2	9,116	64.7	13.5	23.8	17.8	9.5	35.3	23.8	11.5
Footwear	38,138	63.9	11.0	25.5	17.5	9.8	36.1	23.9	12.2
Other apparel products and services	30,685	53.0	7.3	17.4	19.7	8.6	47.0	27.0	20.0
Transportation	907,129	65.0	8.3	23.3	21.8	11.6	35.0	22.2	12.8
Vehicle purchases (net outlay)	395,018	68.0	8.2	23.9	23.0	12.9	32.0	21.3	10.7
Cars and trucks, new	203,305	65.7	5.5	22.0	24.0	14.2	34.3	23.2	11.1
Cars and trucks, used	183,986	70.3	11.3	26.0	21.9	11.2	29.7	19.5	10.1
Other vehicles	7,727	74.1	24.6	24.1	25.0	20.3	25.9	14.0	11.9
Gasoline and motor oil	185,767	68.1	10.3	25.7	21.5	10.6	31.9	20.2	11.7
Other vehicle expenses	275,032	62.9	7.7	22.9	21.3	11.0	37.1	23.0	14.1
Vehicle finance charges	37,607	67.4	7.5	26.0	22.1	11.8	32.6	21.6	11.0
Maintenance and repairs	75,759	61.8	7.4	20.4	23.0	11.0	38.2	22.9	15.2
Vehicle insurance	112,139	66.3	9.1	25.6	20.8	10.7	33.7	21.1	12.7
Vehicle rental, leases, licenses, other charges	49,527	53.7	5.3	18.1	19.2	11.2	46.3	28.5	17.9
Public transportation	51,312	42.5	4.9	12.7	16.8	8.2	57.5	31.5	26.0
Health care	299,289	65.2	10.5	25.4	19.6	9.6	34.8	21.0	13.8
Health insurance	154,854	66.0	10.8	26.2	19.3	9.7	34.0	21.2	12.8
Medical services	75,393	61.0	8.5	22.3	20.2	10.0	39.0	22.5	16.5
Drugs	55,814	69.8	13.1	28.4	19.6	8.7	30.2	18.3	11.9
Medical supplies	13,228	59.3	8.2	22.1	19.2	9.8	40.7	22.2	18.6
Entertainment	257,887	58.9	6.2	20.4	22.2	10.1	41.1	24.6	16.5
Fees and admissions	61,390	44.9	2.8	13.6	19.1	9.3	55.1	30.7	24.5
Television, radios, sound equipment	91,582	65.2	9.3	23.8	21.7	10.4	34.8	21.8	12.9
Pets, toys, hobbies, and playground equipment	44,216	62.2	6.9	23.2	19.5	12.7	37.8	23.3	14.5
Other entertainment supplies, equipment, and services	60,700	61.0	4.6	20.0	27.8	8.5	39.0	23.5	15.5
Personal care products and services	67,485	62.1	9.1	22.6	20.0	10.4	37.9	23.7	14.2
Reading	15,165	51.0	5.0	17.4	19.4	9.2	49.0	26.3	22.7
Education	105,264	44.5	2.1	10.8	23.5	8.1	55.5	29.5	26.0
Tobacco products and smoking supplies	33,504	85.8	17.4	35.1	23.3	9.9	14.2	10.2	4.0
Miscellaneous	80,207	62.7	8.0	23.7	21.0	10.0	37.3	21.4	15.8
Cash contributions	163,729	49.5	5.6	18.0	16.9	9.1	50.5	25.8	24.6
Personal insurance and pensions	560,849	54.0	5.9	19.2	18.2	10.6	46.0	26.4	19.5
Life and other personal insurance	45,390	55.3	7.8	20.6	17.3	9.6	44.7	25.1	19.6
Pensions and Social Security	515,460	53.9	5.8	19.1	18.3	10.7	46.1	26.6	19.5
Sources of income and personal taxes:									
Money income before taxes	6,331,893	57.0	7.7	20.7	18.7	9.9	43.0	24.7	18.3
Wages and salaries	5,022,494	54.9	6.4	19.6	18.4	10.4	45.1	26.3	18.9
Self-employment income	349,759	55.4	8.9	18.0	18.1	10.4	44.6	24.0	20.6
Social Security, private and government retirement	680,028	71.3	15.1	30.0	19.5	6.7	28.7	15.1	13.7
Interest, dividends, rental income, other property income	146,596	50.9	7.5	19.5	17.5	6.3	49.1	26.8	22.3
Unemployment and workers' compensation, veterans' benefits	27,503	76.5	13.7	28.5	24.5	9.8	23.5	16.4	7.1

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Public assistance, supplemental security income, food stamps	\$35,819	92.4	40.9	27.9	18.0	5.5	7.6	6.8	.8
Regular contributions for support	47,980	71.8	5.4	18.5	34.9	13.0	28.2	17.4	10.7
Other income	21,715	67.3	9.9	21.8	27.6	7.9	32.7	19.3	13.4
Personal taxes	251,848	42.1	1.0	14.8	16.5	9.9	57.9	31.1	26.8
Federal income taxes	176,626	39.4	³	14.2	16.2	9.1	60.6	32.0	28.6
State and local income taxes	54,899	45.1	2.4	15.1	16.7	10.9	54.9	31.0	23.9
Other taxes	20,323	57.3	5.8	19.3	18.7	13.5	42.7	24.3	18.4
Income after taxes	6,080,045	57.7	8.0	21.0	18.8	9.9	42.3	24.4	17.9

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

³ Value less than 0.05.
n.a. Not applicable.