

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	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
Consumer unit characteristics:									
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
Average annual expenditures	\$43,395	\$36,654	\$25,421	\$35,439	\$40,878	\$48,177	\$60,712	\$56,728	\$67,801
Food	5,781	5,213	4,260	5,182	5,505	6,218	7,206	6,848	7,877
Food at home	3,347	3,174	2,991	3,229	3,098	3,482	3,779	3,626	4,071
Cereals and bakery products	461	443	413	466	425	465	504	494	524
Cereals and cereal products	154	150	151	157	138	152	164	158	175
Bakery products	307	294	262	309	287	313	340	336	349
Meats, poultry, fish, and eggs	880	867	889	890	808	898	911	872	985
Beef	265	268	269	277	245	290	259	253	269
Pork	181	188	206	195	164	187	165	156	182
Other meats	108	104	100	110	99	104	118	117	119
Poultry	156	149	153	149	143	158	171	163	186
Fish and seafood	128	116	108	116	120	118	158	145	182
Eggs	42	42	51	42	36	41	41	38	46
Dairy products	371	344	325	346	335	394	436	415	474
Fresh milk and cream	144	141	153	140	130	152	152	149	158
Other dairy products	226	203	173	206	205	242	283	266	316
Fruits and vegetables	561	512	507	510	502	551	682	640	761
Fresh fruits	187	168	168	163	170	175	234	217	267
Fresh vegetables	183	165	173	161	160	182	227	210	258
Processed fruits	110	99	94	99	99	108	136	133	142
Processed vegetables	82	80	72	88	74	86	85	80	93

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	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
Other food at home	\$1,075	\$1,006	\$856	\$1,017	\$1,028	\$1,173	\$1,246	\$1,204	\$1,326
Sugar and other sweets	128	121	99	125	120	147	147	145	150
Fats and oils	89	89	91	93	81	90	89	85	98
Miscellaneous foods	527	479	377	485	508	563	648	626	691
Nonalcoholic beverages	290	287	270	288	281	329	295	288	310
Food prepared by consumer unit on out-of-town trips	41	31	20	27	38	43	66	60	77
Food away from home	2,434	2,039	1,269	1,952	2,407	2,736	3,428	3,222	3,806
Alcoholic beverages	459	359	202	345	452	448	711	693	746
Housing	13,918	11,682	8,724	11,208	12,915	14,855	19,676	18,305	22,110
Shelter	7,998	6,563	4,913	6,177	7,364	8,389	11,706	10,956	13,024
Owned dwellings	5,324	4,083	2,412	3,869	4,623	6,062	8,530	7,689	10,009
Mortgage interest and charges	2,936	2,229	1,245	2,044	2,563	3,523	4,764	4,404	5,396
Property taxes	1,391	1,063	689	1,058	1,155	1,445	2,240	1,947	2,754
Maintenance, repairs, insurance, other expenses	997	792	477	767	905	1,094	1,527	1,338	1,859
Rented dwellings	2,201	2,184	2,425	2,066	2,303	1,863	2,246	2,462	1,866
Other lodging	473	296	76	242	438	464	930	804	1,150
Utilities, fuels, and public services	2,927	2,759	2,414	2,837	2,717	3,172	3,361	3,232	3,586
Natural gas	424	387	335	415	367	436	519	482	584
Electricity	1,064	1,031	937	1,070	1,005	1,130	1,150	1,111	1,218
Fuel oil and other fuels	121	119	103	134	105	135	124	113	144
Telephone services	990	921	778	921	937	1,112	1,168	1,149	1,202
Water and other public services	327	300	261	298	303	359	399	377	437
Household operations	753	546	318	475	657	847	1,288	1,125	1,573
Personal services	300	235	156	201	261	399	467	449	499
Other household expenses	453	311	163	274	396	449	821	677	1,074
Housekeeping supplies	594	518	394	507	557	670	786	715	921
Laundry and cleaning supplies	149	144	148	142	133	171	160	159	160
Other household products	290	248	163	241	282	339	395	340	500
Postage and stationery	155	125	83	124	142	160	231	216	260
Household furnishings and equipment	1,646	1,297	685	1,212	1,621	1,777	2,536	2,277	3,004
Household textiles	158	130	70	138	137	189	227	194	290
Furniture	417	326	184	289	406	474	651	569	794
Floor coverings	52	31	20	21	45	45	106	71	167
Major appliances	204	182	114	166	235	215	260	230	315
Small appliances, miscellaneous housewares	105	90	62	84	88	158	142	128	169
Miscellaneous household equipment	711	537	235	515	710	696	1,151	1,085	1,270
Apparel and services	1,816	1,535	1,150	1,405	1,806	1,948	2,526	2,436	2,690
Men and boys	406	339	258	296	433	388	576	551	623
Men, 16 and over	317	256	190	217	346	281	471	445	521
Boys, 2 to 15	89	83	68	79	87	107	105	106	103
Women and girls	739	637	438	568	783	849	994	966	1,047
Women, 16 and over	631	543	363	475	691	720	851	825	900
Girls, 2 to 15	108	93	74	92	93	129	143	141	147
Children under 2	79	71	73	68	67	85	98	101	91
Footwear	329	294	248	301	283	377	415	419	407
Other apparel products and services	264	194	133	172	240	249	443	399	523
Transportation	7,801	7,040	4,472	6,819	7,829	9,872	9,766	9,720	9,848
Vehicle purchases (net outlay)	3,397	3,205	1,922	3,046	3,590	4,776	3,893	4,072	3,580
Cars and trucks, new	1,748	1,594	668	1,445	1,925	2,696	2,148	2,280	1,916
Cars and trucks, used	1,582	1,543	1,232	1,541	1,589	1,933	1,683	1,739	1,586
Other vehicles	66	68	21	60	76	147	62	52	78
Gasoline and motor oil	1,598	1,509	1,142	1,537	1,574	1,852	1,826	1,817	1,841

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	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
Other vehicle expenses	\$2,365	\$2,065	\$1,259	\$2,027	\$2,324	\$2,851	\$3,140	\$3,052	\$3,293
Vehicle finance charges	323	302	168	315	328	416	378	394	351
Maintenance and repairs	652	560	332	497	696	787	889	835	983
Vehicle insurance	964	886	604	927	923	1,127	1,166	1,143	1,207
Vehicle rental, leases, licenses, other charges	426	317	154	288	376	520	706	681	752
Public transportation	441	260	149	209	341	393	908	780	1,134
Health care	2,574	2,328	1,874	2,450	2,325	2,703	3,208	3,031	3,522
Health insurance	1,332	1,219	994	1,308	1,183	1,405	1,622	1,585	1,686
Medical services	648	549	383	542	600	708	906	821	1,054
Drugs	480	466	433	507	440	467	515	485	571
Medical supplies	114	94	64	93	102	124	165	140	210
Entertainment	2,218	1,814	953	1,685	2,276	2,465	3,259	3,045	3,639
Fees and admissions	528	328	103	270	464	535	1,043	910	1,278
Television, radios, sound equipment	788	713	505	703	787	895	980	966	1,006
Pets, toys, hobbies, and playground equipment ..	381	330	180	323	351	545	510	488	549
Other entertainment supplies, equipment, and services	522	443	167	388	674	490	726	681	806
Personal care products and services	581	503	361	481	554	684	779	754	825
Reading	130	92	45	85	116	130	229	193	292
Education	905	560	133	364	981	808	1,797	1,497	2,326
Tobacco products and smoking supplies	288	343	347	380	308	312	147	166	113
Miscellaneous	690	602	382	607	674	760	918	827	1,084
Cash contributions	1,408	968	544	949	1,094	1,390	2,546	2,046	3,425
Personal insurance and pensions	4,823	3,615	1,974	3,480	4,042	5,584	7,943	7,169	9,305
Life and other personal insurance	390	299	210	302	311	406	625	551	756
Pensions and Social Security	4,433	3,316	1,764	3,178	3,731	5,177	7,318	6,618	8,549
Sources of income and personal taxes:									
Money income before taxes	54,453	43,083	29,094	42,334	46,756	58,593	83,825	75,647	98,201
Wages and salaries	43,192	32,869	19,117	31,790	36,596	48,841	69,859	63,794	80,519
Self-employment income	3,008	2,309	1,842	2,033	2,496	3,404	4,812	4,060	6,134
Social Security, private and government retirement	5,848	5,783	6,102	6,574	5,227	4,297	6,017	4,950	7,892
Interest, dividends, rental income, other property income	1,261	890	655	921	1,016	871	2,218	1,899	2,779
Unemployment and workers' compensation, veterans' benefits	237	251	224	253	266	252	199	218	166
Public assistance, supplemental security income, food stamps	308	395	871	322	255	184	84	118	24
Regular contributions for support	413	411	155	286	662	583	416	404	438
Other income	187	174	128	153	237	161	219	203	248
Personal taxes	2,166	1,265	143	1,203	1,639	2,325	4,494	3,790	5,731
Federal income taxes	1,519	830	-5	808	1,127	1,507	3,298	2,729	4,297
State and local income taxes	472	295	79	268	361	560	929	822	1,116
Other taxes	175	139	70	127	150	258	267	239	318
Income after taxes	52,287	41,818	28,951	41,131	45,118	56,268	79,332	71,857	92,470

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	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
Addenda:									
Net change in total assets and liabilities	- \$7,567	- \$6,246	- \$1,855	- \$3,633	- \$9,961	- \$11,950	-10978	- \$10,377	- \$12,034
Net change in total assets	9,211	6,570	5,709	6,625	6,456	8,043	16,032	14,106	19,418
Net change in total liabilities	16,778	12,817	7,563	10,257	16,417	19,993	27,010	24,483	31,453
Other financial information:									
Other money receipts	556	467	95	639	480	525	786	606	1,102
Mortgage principal paid on owned property	-1,791	-1,269	-584	-1,194	-1,436	-2,169	-3,139	-2,820	-3,701
Estimated market value of owned home	137,639	105,860	72,403	104,142	116,717	137,837	219,731	191,818	268,793
Estimated monthly rental value of owned home ..	781	635	448	629	682	831	1,158	1,045	1,358
Gifts of goods and services	1,215	849	523	804	991	1,183	2,151	1,765	2,842
Food	74	43	13	40	55	76	153	137	179
Alcoholic beverages	20	13	7	11	15	25	37	36	40
Housing	283	200	112	198	225	292	494	431	609
Housekeeping supplies	61	45	26	44	51	66	101	85	133
Household textiles	19	17	4	20	21	20	24	19	32
Appliances and miscellaneous housewares	32	20	17	18	20	31	62	54	79
Major appliances	12	5	6	5	5	3	29	19	49
Small appliances and miscellaneous housewares	20	15	11	13	15	28	33	35	29
Miscellaneous household equipment	72	53	20	43	73	87	120	113	132
Other housing	99	65	46	73	59	88	187	161	233
Apparel and services	286	244	172	240	262	333	392	378	418
Males, 2 and over	76	59	47	58	64	68	118	108	137
Females, 2 and over	101	85	55	81	89	143	141	141	141
Children under 2	38	33	25	36	29	46	51	50	53
Other apparel products and services	71	67	45	65	80	75	82	80	87
Jewelry and watches	24	21	6	10	37	38	33	37	24
All other apparel products and services	47	46	39	55	44	37	50	43	63
Transportation	51	44	17	53	42	69	68	52	96
Health care	49	44	65	41	34	44	62	40	102
Entertainment	78	68	43	64	83	83	104	89	134
Toys, games, arts and crafts, and tricycles	28	27	16	29	28	33	29	28	32
Other entertainment	51	41	27	35	55	49	75	60	102
Personal care products and services	29	24	21	25	23	28	40	38	44
Reading	1	1	(¹)	1	1	1	2	2	3
Education	250	98	26	64	166	156	640	423	1,025
All other gifts	94	70	46	68	85	77	158	138	193

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.