

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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 18 .....	.6	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and over .....	.3	.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									
Food at home	13.3	14.2	16.8	14.6	13.5	12.9	11.9	12.1	11.6
Cereals and bakery products	7.7	8.7	11.8	9.1	7.6	7.2	6.2	6.4	6.0
Cereals and cereal products	1.1	1.2	1.6	1.3	1.0	1.0	.8	.9	.8
Bakery products .....	.4	.4	.6	.4	.3	.3	.3	.3	.3
Meats, poultry, fish, and eggs .....	.7	.8	1.0	.9	.7	.7	.6	.6	.5
Beef	2.0	2.4	3.5	2.5	2.0	1.9	1.5	1.5	1.5
Pork .....	.6	.7	1.1	.8	.6	.6	.4	.4	.4
Other meats .....	.4	.5	.8	.6	.4	.4	.3	.3	.3
Poultry .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Fish and seafood .....	.4	.4	.6	.4	.4	.3	.3	.3	.3
Eggs .....	.3	.3	.4	.3	.3	.2	.3	.3	.3
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Dairy products .....	.9	.9	1.3	1.0	.8	.8	.7	.7	.7
Fresh milk and cream .....	.3	.4	.6	.4	.3	.3	.3	.3	.2
Other dairy products .....	.5	.6	.7	.6	.5	.5	.5	.5	.5
Fruits and vegetables	1.3	1.4	2.0	1.4	1.2	1.1	1.1	1.1	1.1
Fresh fruits .....	.4	.5	.7	.5	.4	.4	.4	.4	.4
Fresh vegetables .....	.4	.5	.7	.5	.4	.4	.4	.4	.4
Processed fruits .....	.3	.3	.4	.3	.2	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.2	.2	.2	.1	.1	.1
Other food at home	2.5	2.7	3.4	2.9	2.5	2.4	2.1	2.1	2.0
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.2	.3	.2
Fats and oils .....	.2	.2	.4	.3	.2	.2	.1	.1	.1
Miscellaneous foods	1.2	1.3	1.5	1.4	1.2	1.2	1.1	1.1	1.0
Nonalcoholic beverages .....	.7	.8	1.1	.8	.7	.7	.5	.5	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.6	5.0	5.5	5.9	5.7	5.6	5.7	5.6
Alcoholic beverages	1.1	1.0	.8	1.0	1.1	.9	1.2	1.2	1.1
Housing	32.1	31.9	34.3	31.6	31.6	30.8	32.4	32.3	32.6
Shelter	18.4	17.9	19.3	17.4	18.0	17.4	19.3	19.3	19.2
Owned dwellings	12.3	11.1	9.5	10.9	11.3	12.6	14.1	13.6	14.8
Mortgage interest and charges	6.8	6.1	4.9	5.8	6.3	7.3	7.8	7.8	8.0
Property taxes	3.2	2.9	2.7	3.0	2.8	3.0	3.7	3.4	4.1
Maintenance, repairs, insurance, other expenses	2.3	2.2	1.9	2.2	2.2	2.3	2.5	2.4	2.7
Rented dwellings	5.1	6.0	9.5	5.8	5.6	3.9	3.7	4.3	2.8
Other lodging	1.1	.8	.3	.7	1.1	1.0	1.5	1.4	1.7
Utilities, fuels, and public services	6.7	7.5	9.5	8.0	6.6	6.6	5.5	5.7	5.3
Natural gas	1.0	1.1	1.3	1.2	.9	.9	.9	.9	.9
Electricity	2.5	2.8	3.7	3.0	2.5	2.3	1.9	2.0	1.8
Fuel oil and other fuels .....	.3	.3	.4	.4	.3	.3	.2	.2	.2
Telephone services	2.3	2.5	3.1	2.6	2.3	2.3	1.9	2.0	1.8
Water and other public services .....	.8	.8	1.0	.8	.7	.7	.7	.7	.6
Household operations	1.7	1.5	1.3	1.3	1.6	1.8	2.1	2.0	2.3
Personal services .....	.7	.6	.6	.6	.6	.8	.8	.8	.7
Other household expenses	1.0	.8	.6	.8	1.0	.9	1.4	1.2	1.6
Housekeeping supplies	1.4	1.4	1.6	1.4	1.4	1.4	1.3	1.3	1.4
Laundry and cleaning supplies .....	.3	.4	.6	.4	.3	.4	.3	.3	.2
Other household products .....	.7	.7	.6	.7	.7	.7	.7	.6	.7
Postage and stationery .....	.4	.3	.3	.4	.3	.3	.4	.4	.4
Household furnishings and equipment	3.8	3.5	2.7	3.4	4.0	3.7	4.2	4.0	4.4
Household textiles .....	.4	.4	.3	.4	.3	.4	.4	.3	.4
Furniture	1.0	.9	.7	.8	1.0	1.0	1.1	1.0	1.2
Floor coverings .....	.1	.1	.1	.1	.1	.1	.2	.1	.2
Major appliances .....	.5	.5	.4	.5	.6	.4	.4	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.3	.2	.2	.2
Miscellaneous household equipment	1.6	1.5	.9	1.5	1.7	1.4	1.9	1.9	1.9
Apparel and services	4.2	4.2	4.5	4.0	4.4	4.0	4.2	4.3	4.0
Men and boys .....	.9	.9	1.0	.8	1.1	.8	.9	1.0	.9
Men, 16 and over .....	.7	.7	.7	.6	.8	.6	.8	.8	.8
Boys, 2 to 15 .....	.2	.2	.3	.2	.2	.2	.2	.2	.2

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Women and girls	1.7	1.7	1.7	1.6	1.9	1.8	1.6	1.7	1.5
Women, 16 and over	1.5	1.5	1.4	1.3	1.7	1.5	1.4	1.5	1.3
Girls, 2 to 15 .....	.2	.3	.3	.3	.2	.3	.2	.2	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.1
Footwear .....	.8	.8	1.0	.9	.7	.8	.7	.7	.6
Other apparel products and services .....	.6	.5	.5	.5	.6	.5	.7	.7	.8
Transportation	18.0	19.2	17.6	19.2	19.2	20.5	16.1	17.1	14.5
Vehicle purchases (net outlay)	7.8	8.7	7.6	8.6	8.8	9.9	6.4	7.2	5.3
Cars and trucks, new	4.0	4.3	2.6	4.1	4.7	5.6	3.5	4.0	2.8
Cars and trucks, used	3.6	4.2	4.8	4.3	3.9	4.0	2.8	3.1	2.3
Other vehicles .....	.2	.2	2.1	.2	.2	.3	.1	.1	.1
Gasoline and motor oil	3.7	4.1	4.5	4.3	3.9	3.8	3.0	3.2	2.7
Other vehicle expenses	5.5	5.6	5.0	5.7	5.7	5.9	5.2	5.4	4.9
Vehicle finance charges .....	.7	.8	.7	.9	.8	.9	.6	.7	.5
Maintenance and repairs	1.5	1.5	1.3	1.4	1.7	1.6	1.5	1.5	1.5
Vehicle insurance	2.2	2.4	2.4	2.6	2.3	2.3	1.9	2.0	1.8
Vehicle rental, leases, licenses, other charges	1.0	.9	.6	.8	.9	1.1	1.2	1.2	1.1
Public transportation	1.0	.7	.6	.6	.8	.8	1.5	1.4	1.7
Health care	5.9	6.4	7.4	6.9	5.7	5.6	5.3	5.3	5.2
Health insurance	3.1	3.3	3.9	3.7	2.9	2.9	2.7	2.8	2.5
Medical services	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4	1.6
Drugs	1.1	1.3	1.7	1.4	1.1	1.0	.8	.9	.8
Medical supplies .....	.3	.3	.3	.3	.3	.3	.3	.2	.3
Entertainment	5.1	4.9	3.8	4.8	5.6	5.1	5.4	5.4	5.4
Fees and admissions	1.2	.9	.4	.8	1.1	1.1	1.7	1.6	1.9
Television, radios, sound equipment	1.8	1.9	2.0	2.0	1.9	1.9	1.6	1.7	1.5
Pets, toys, hobbies, and playground equipment .....	.9	.9	.7	.9	.9	1.1	.8	.9	.8
Other entertainment supplies, equipment, and services	1.2	1.2	.7	1.1	1.6	1.0	1.2	1.2	1.2
Personal care products and services	1.3	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.2
Reading .....	.3	.3	.2	.2	.3	.3	.4	.3	.4
Education	2.1	1.5	.5	1.0	2.4	1.7	3.0	2.6	3.4
Tobacco products and smoking supplies .....	.7	.9	1.4	1.1	.8	.6	.2	.3	.2
Miscellaneous	1.6	1.6	1.5	1.7	1.6	1.6	1.5	1.5	1.6
Cash contributions	3.2	2.6	2.1	2.7	2.7	2.9	4.2	3.6	5.1
Personal insurance and pensions	11.1	9.9	7.8	9.8	9.9	11.6	13.1	12.6	13.7
Life and other personal insurance .....	.9	.8	.8	.9	.8	.8	1.0	1.0	1.1
Pensions and Social Security	10.2	9.0	6.9	9.0	9.1	10.7	12.1	11.7	12.6
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	79.3	76.3	65.7	75.1	78.3	83.4	83.3	84.3	82.0
Self-employment income	5.5	5.4	6.3	4.8	5.3	5.8	5.7	5.4	6.2
Social Security, private and government retirement	10.7	13.4	21.0	15.5	11.2	7.3	7.2	6.5	8.0
Interest, dividends, rental income, other property income	2.3	2.1	2.3	2.2	2.2	1.5	2.6	2.5	2.8
Unemployment and workers' compensation, veterans' benefits .....	.4	.6	.8	.6	.6	.4	.2	.3	.2
Public assistance, supplemental security income, food stamps .....	.6	.9	3.0	.8	.5	.3	.1	.2	(³)
Regular contributions for support .....	.8	1.0	.5	.7	1.4	1.0	.5	.5	.4
Other income .....	.3	.4	.4	.4	.5	.3	.3	.3	.3

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Personal taxes	4.0	2.9	.5	2.8	3.5	4.0	5.4	5.0	5.8
Federal income taxes	2.8	1.9	(³)	1.9	2.4	2.6	3.9	3.6	4.4
State and local income taxes .....	.9	.7	.3	.6	.8	1.0	1.1	1.1	1.1
Other taxes .....	.3	.3	.2	.3	.3	.4	.3	.3	.3
Income after taxes	96.0	97.1	99.5	97.2	96.5	96.0	94.6	95.0	94.2

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.