

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	85,294	18,028	30,389	25,285	11,592	32,062	20,231	11,831
Consumer unit characteristics:									
Income before taxes	\$58,712	\$46,462	\$30,643	\$45,721	\$52,233	\$60,417	\$91,300	\$82,276	\$106,732
Income after taxes	56,304	44,971	30,247	44,527	50,262	57,488	86,456	78,143	100,670
Age of reference person	48.6	49.1	53.5	50.0	45.6	47.2	47.4	45.3	51.0
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.5	2.4	2.5	2.4	2.5	2.4
Children under 186	.6	.7	.6	.6	.6	.6	.6	.6
Persons 65 and over3	.3	.4	.4	.3	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.3	1.4	1.5	1.5	1.4
Vehicles	2.0	1.9	1.4	2.0	2.0	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	47	45	43	45	46	44	54	52	56
Female	53	55	57	55	54	56	46	48	44
Housing tenure:									
Homeowner	67	64	54	67	63	73	77	75	81
With mortgage	43	38	24	37	42	52	56	56	56
Without mortgage	25	26	30	30	21	21	21	18	24
Renter	33	36	46	33	37	27	23	25	19
Race of reference person:									
Black or African-American	12	14	18	14	12	10	8	8	6
White, Asian, and all other races	88	86	82	86	88	90	92	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	13	28	9	8	9	5	5	5
Not Hispanic or Latino	89	87	72	91	92	91	95	95	95
Education of reference person:									
Elementary (1-8)	5	7	34	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	36	49	64	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	72	88	89	93	94	94	95
Average annual expenditures	\$46,409	\$39,146	\$27,435	\$38,162	\$43,861	\$49,709	\$65,542	\$61,379	\$72,827
Food									
Food at home	3,297	3,060	2,912	3,040	2,992	3,529	3,891	3,776	4,117
Cereals and bakery products	445	414	391	418	394	491	522	509	547
Cereals and cereal products	143	133	135	129	128	155	168	166	171
Bakery products	302	281	256	289	267	335	354	343	376
Meats, poultry, fish, and eggs	764	743	750	735	724	801	819	815	828
Beef	228	226	221	219	223	266	231	236	221
Pork	153	157	166	158	147	161	145	151	133
Other meats	103	99	94	104	95	101	113	111	117
Poultry	134	131	134	129	131	131	143	140	149
Fish and seafood	113	97	96	94	98	109	153	145	171
Eggs	33	32	38	30	30	34	34	32	38
Dairy products	378	346	330	343	334	412	459	449	477
Fresh milk and cream	146	141	148	139	131	160	159	157	163
Other dairy products	232	205	182	204	204	253	300	292	314
Fruits and vegetables	552	488	488	472	474	574	710	661	807
Fresh fruits	182	154	155	142	154	188	251	232	290
Fresh vegetables	175	152	156	146	148	177	231	210	272
Processed fruits	106	96	91	97	91	112	131	126	141
Processed vegetables	89	86	86	86	81	98	97	93	105

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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	\$1,158	\$1,069	\$953	\$1,072	\$1,066	\$1,251	\$1,382	\$1,341	\$1,459
Sugar and other sweets	119	110	103	111	110	118	141	130	163
Fats and oils	85	80	79	83	75	88	96	97	96
Miscellaneous foods	609	553	474	556	556	664	750	740	770
Nonalcoholic beverages	303	294	277	292	286	344	327	318	346
Food prepared by consumer unit on out-of-town trips	41	32	20	31	39	37	67	57	85
Food away from home	2,634	2,208	1,462	2,110	2,491	3,021	3,719	3,487	4,141
Alcoholic beverages	426	336	192	326	394	461	653	639	681
Housing	15,167	12,705	9,437	12,380	14,037	15,719	21,676	20,293	24,097
Shelter	8,805	7,205	5,361	6,958	8,020	8,940	13,062	12,328	14,316
Owned dwellings	5,958	4,524	2,547	4,416	5,211	6,382	9,774	9,156	10,830
Mortgage interest and charges	3,317	2,515	1,308	2,362	2,993	3,749	5,450	5,322	5,668
Property taxes	1,541	1,182	732	1,256	1,292	1,450	2,494	2,255	2,903
Maintenance, repairs, insurance, other expenses	1,101	827	507	798	926	1,183	1,830	1,579	2,259
Rented dwellings	2,345	2,393	2,728	2,304	2,394	2,105	2,216	2,314	2,048
Other lodging	502	288	86	238	414	454	1,071	858	1,437
Utilities, fuels, and public services	3,183	3,015	2,613	3,066	3,098	3,324	3,633	3,542	3,787
Natural gas	473	431	374	444	439	464	587	555	643
Electricity	1,155	1,122	1,013	1,154	1,128	1,196	1,243	1,230	1,264
Fuel oil and other fuels	142	142	114	169	124	156	139	130	155
Telephone services	1,048	985	826	977	1,045	1,120	1,215	1,191	1,257
Water and other public services	366	335	287	321	362	389	448	436	468
Household operations	801	579	287	520	741	830	1,391	1,208	1,704
Personal services	322	240	134	200	302	372	540	485	633
Other household expenses	479	339	153	320	439	458	851	723	1,070
Housekeeping supplies	611	527	386	533	557	657	822	788	890
Laundry and cleaning supplies	134	130	126	131	128	140	144	145	142
Other household products	320	275	193	273	290	374	431	433	429
Postage and stationery	157	122	68	129	139	143	247	210	320
Household furnishings and equipment	1,767	1,381	790	1,303	1,622	1,968	2,768	2,426	3,401
Household textiles	132	106	63	114	113	133	199	185	225
Furniture	467	381	247	312	485	543	697	641	794
Floor coverings	56	34	15	30	43	59	114	95	147
Major appliances	223	191	114	180	239	231	310	276	374
Small appliances, miscellaneous housewares ..	105	85	54	86	91	117	157	155	161
Miscellaneous household equipment	782	584	297	581	651	884	1,291	1,074	1,700
Apparel and services	1,886	1,579	1,237	1,464	1,764	2,028	2,670	2,456	3,073
Men and boys	440	374	268	362	409	493	608	552	714
Men, 16 and over	349	286	200	283	309	381	508	449	619
Boys, 2 to 15	91	88	68	79	101	112	100	102	95
Women and girls	754	621	459	580	727	744	1,088	1,007	1,244
Women, 16 and over	633	512	365	480	609	606	937	855	1,097
Girls, 2 to 15	121	109	94	100	119	138	151	152	147
Children under 2	82	77	82	74	67	105	95	100	84
Footwear	320	292	282	268	296	372	391	357	459
Other apparel products and services	290	215	145	179	264	315	489	440	573
Transportation	8,344	7,471	5,106	7,364	8,342	9,534	10,664	10,376	11,163
Vehicle purchases (net outlay)	3,544	3,222	2,131	3,112	3,661	4,245	4,402	4,354	4,482
Cars and trucks, new	1,931	1,599	916	1,585	1,840	2,171	2,815	2,593	3,195
Cars and trucks, used	1,531	1,537	1,192	1,456	1,683	1,965	1,514	1,657	1,269
Other vehicles	82	86	224	71	137	110	73	104	219
Gasoline and motor oil	2,013	1,919	1,471	1,941	2,061	2,246	2,265	2,253	2,285

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Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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	\$2,339	\$2,049	\$1,316	\$2,078	\$2,255	\$2,666	\$3,109	\$3,009	\$3,287
Vehicle finance charges	297	280	168	281	319	364	342	359	313
Maintenance and repairs	671	562	387	564	601	746	961	914	1,048
Vehicle insurance	913	848	599	875	910	1,028	1,087	1,066	1,124
Vehicle rental, leases, licenses, and other charges	458	359	162	358	425	527	719	670	802
Public transportation	448	282	188	232	365	377	889	760	1,109
Healthcare	2,664	2,356	1,835	2,457	2,426	2,752	3,480	3,289	3,809
Health insurance	1,361	1,231	980	1,346	1,240	1,301	1,706	1,585	1,912
Medical services	677	545	353	505	617	791	1,029	1,012	1,059
Drugs	521	493	447	519	478	533	593	562	648
Medical supplies	105	87	56	88	91	127	152	129	191
Entertainment	2,388	2,005	1,152	1,877	2,450	2,709	3,402	3,174	3,797
Fees and admissions	588	366	123	331	489	564	1,179	1,049	1,403
Audio and visual equipment and services	888	798	553	777	909	993	1,127	1,089	1,194
Pets, toys, hobbies, and playground equipment ..	420	360	261	314	417	517	577	543	637
Other entertainment supplies, equipment, and services	492	482	215	455	635	636	518	493	563
Personal care products and services	541	439	301	432	488	564	805	775	858
Reading	126	90	42	87	113	119	225	184	295
Education	940	605	131	457	980	910	1,831	1,590	2,245
Tobacco products and smoking supplies	319	383	379	425	359	335	148	164	121
Miscellaneous	808	711	459	741	836	746	1,068	939	1,287
Cash contributions	1,663	1,241	659	1,148	1,553	1,707	2,787	2,258	3,693
Personal insurance and pensions	5,204	3,956	2,133	3,854	4,637	5,574	8,523	7,982	9,449
Life and other personal insurance	381	284	164	251	370	370	639	546	799
Pensions and Social Security	4,823	3,672	1,969	3,604	4,267	5,205	7,884	7,436	8,650
Sources of income and personal taxes:									
Money income before taxes	58,712	46,462	30,643	45,721	52,233	60,417	91,300	82,276	106,732
Wages and salaries	46,291	35,544	21,390	34,943	39,705	50,056	74,882	68,471	85,843
Self-employment income	3,772	2,794	1,535	2,681	3,696	3,081	6,374	5,294	8,220
Social Security, private and government retirement	6,147	5,996	5,889	6,370	5,920	5,352	6,549	5,133	8,970
Interest, dividends, rental income, other property income	1,379	912	334	720	1,558	902	2,621	2,362	3,065
Unemployment and workers' compensation, veterans' benefits	203	217	207	209	223	236	168	219	80
Public assistance, supplemental security income, food stamps	343	440	873	378	297	243	85	110	44
Regular contributions for support	382	381	194	317	567	433	383	418	323
Other income	194	178	221	103	266	114	238	268	187
Personal taxes	2,408	1,492	396	1,194	1,971	2,929	4,845	4,133	6,062
Federal income taxes	1,696	995	166	772	1,365	2,058	3,562	3,009	4,509
State and local income taxes	534	362	142	288	458	691	993	883	1,180
Other taxes	177	135	87	134	148	180	290	241	373
Income after taxes	56,304	44,971	30,247	44,527	50,262	57,488	86,456	78,143	100,670

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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	- \$9,495	- \$8,990	- \$5,889	- \$8,186	- \$10,903	- \$11,748	-10840	- \$12,976	- \$7,187
Net change in total assets	10,661	6,847	1,980	5,036	9,892	12,518	20,810	18,411	24,913
Net change in total liabilities	20,157	15,836	7,869	13,222	20,795	24,265	31,650	31,388	32,100
Other financial information:									
Other money receipts	530	374	132	578	359	249	945	678	1,401
Mortgage principal paid on owned property	-2,092	-1,480	-834	-1,323	-1,732	-2,346	-3,720	-3,229	-4,560
Estimated market value of owned home	164,800	126,344	78,420	122,060	146,677	167,751	267,107	230,092	330,404
Estimated monthly rental value of owned home ..	833	679	441	683	763	858	1,240	1,167	1,365
Gifts of goods and services	1,091	785	383	771	910	1,157	1,896	1,413	2,738
Food	111	74	17	80	90	108	210	119	371
Alcoholic beverages	14	10	2	13	11	10	23	23	23
Housing	233	158	83	155	187	207	426	354	552
Housekeeping supplies	31	25	12	29	29	27	46	41	57
Household textiles	13	11	2 ⁴	16	11	7	19	12	33
Appliances and miscellaneous housewares	24	17	5	19	25	17	39	38	41
Major appliances	7	4	3	4	7	2	14	14	13
Small appliances and miscellaneous housewares	17	13	2	15	17	14	25	24	28
Miscellaneous household equipment	66	34	11	39	39	45	146	148	141
Other housing	98	69	50	52	83	113	176	116	280
Apparel and services	205	180	111	185	187	256	268	251	304
Males, 2 and over	48	44	24	47	47	61	59	53	71
Females, 2 and over	77	67	37	74	66	95	101	88	128
Children under 2	37	35	32	33	33	51	43	43	43
Other apparel products and services	42	34	18	32	41	49	65	68	62
Jewelry and watches	22	12	4	10	17	21	47	53	35
All other apparel products and services	21	22	14	21	24	29	18	14	27
Transportation	58	45	20	39	58	71	91	64	139
Health care	44	36	53	13	59	18	65	47	96
Entertainment	74	69	26	72	73	120	87	80	100
Toys, games, arts and crafts, and tricycles	25	25	10	25	31	31	27	25	30
Other entertainment	49	44	16	47	42	89	60	55	70
Personal care products and services	16	12	7	9	14	22	28	27	30
Reading	1	1	1	1	1	1	1	1	2
Education	247	125	30	132	118	270	573	362	934
All other gifts	88	76	34	72	110	73	123	85	187

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.