

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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 degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	115,356	84,768	17,721	31,552	24,514	10,981	30,589	19,557	11,032
Consumer unit characteristics:									
Income before taxes ¹	\$51,128	\$40,164	\$25,028	\$40,113	\$45,113	\$54,087	\$81,842	\$74,921	\$93,948
Income after taxes ¹	48,596	38,558	24,716	38,258	43,304	51,525	76,716	70,375	87,806
Age of reference person	48.4	49.0	55.6	50.2	44.4	45.4	46.6	44.7	49.9
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.3	2.6	2.5	2.5	2.4
Children under 186	.7	.7	.6	.6	.7	.6	.6	.6
Persons 65 and over3	.3	.5	.3	.2	.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	2.0	1.9	2.2	2.1	2.1	2.2
Percent distribution:									
Sex of reference person:									
Male	50	48	45	49	48	47	57	56	60
Female	50	52	55	51	52	53	43	44	40
Housing tenure:									
Homeowner	67	64	57	68	59	72	76	73	82
With mortgage	41	36	22	37	37	50	55	53	58
Without mortgage	26	28	35	31	22	22	21	20	24
Renter	33	36	43	32	41	28	24	27	18
Race of reference person:									
Black or African American	12	14	18	14	11	12	7	8	6
White, Asian, and All Other Races	88	86	82	86	89	88	93	92	94
Education of reference person:									
Elementary (1-8)	6	8	39	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	36	50	59	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	57	42	n.a.	n.a.	100	100	100	100	100
Never attended and other	(²)	(²)	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	88	85	73	89	87	92	94	93	95
Average annual expenditures	\$40,817	\$34,372	\$23,901	\$33,956	\$37,912	\$44,547	\$58,480	\$54,726	\$65,203
Food	5,340	4,838	4,086	4,701	5,136	5,783	6,641	6,381	7,127
Food at home	3,129	2,987	2,913	2,986	2,907	3,298	3,491	3,414	3,637
Cereals and bakery products	442	425	408	424	423	456	485	482	493
Cereals and cereal products	150	144	153	140	139	155	167	167	166
Bakery products	292	281	255	285	284	301	319	315	327
Meats, poultry, fish, and eggs	825	832	860	839	758	941	805	794	825
Beef	246	254	236	262	212	353	224	232	210
Pork	171	181	212	182	164	168	145	144	146
Other meats	102	102	98	104	98	111	103	103	101
Poultry	145	146	157	143	139	152	142	137	150
Fish and seafood	124	112	112	111	111	118	156	141	183
Eggs	37	38	45	38	33	39	36	36	35
Dairy products	328	307	290	307	302	344	382	374	397
Fresh milk and cream	127	124	132	123	116	138	132	133	129
Other dairy products	201	182	158	184	186	206	250	241	267
Fruits and vegetables	535	488	502	479	479	519	655	621	720
Fresh fruits	171	151	156	147	148	161	222	202	258
Fresh vegetables	172	155	167	148	157	160	214	202	237
Processed fruits	108	100	93	101	100	108	130	127	136
Processed vegetables	84	82	86	83	74	90	89	89	89

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Other food at home	\$999	\$935	\$853	\$937	\$945	\$1,037	\$1,164	\$1,143	\$1,202
Sugar and other sweets	119	114	105	120	106	125	132	134	130
Fats and oils	86	85	91	84	79	90	88	86	92
Miscellaneous foods	490	450	387	451	468	501	590	589	593
Nonalcoholic beverages	268	260	255	258	257	285	289	280	308
Food prepared by consumer unit on out-of-town trips	36	26	14	23	35	36	64	55	79
Food away from home	2,211	1,850	1,173	1,715	2,229	2,486	3,150	2,967	3,490
Alcoholic beverages	391	302	161	255	401	453	620	565	725
Housing	13,432	11,181	8,351	10,923	12,260	14,060	19,631	18,357	21,908
Shelter	7,887	6,417	4,865	6,178	7,121	8,032	11,963	11,233	13,258
Owned dwellings	5,263	4,001	2,427	4,040	4,365	5,618	8,760	7,995	10,117
Mortgage interest and charges	2,954	2,221	1,144	2,210	2,497	3,379	4,984	4,668	5,544
Property taxes	1,344	1,036	766	1,057	1,086	1,300	2,196	1,967	2,603
Maintenance, repairs, insurance, other expenses	965	743	517	773	782	938	1,580	1,360	1,969
Rented dwellings	2,179	2,158	2,346	1,917	2,373	2,071	2,238	2,406	1,939
Other lodging	445	257	92	222	383	344	966	832	1,203
Utilities, fuels, and public services	2,811	2,647	2,311	2,740	2,610	3,000	3,268	3,159	3,461
Natural gas	392	358	313	381	351	384	485	470	511
Electricity	1,028	992	903	1,046	943	1,092	1,127	1,089	1,193
Fuel oil and other fuels	110	107	101	116	88	132	117	105	138
Telephone services	956	892	735	897	926	1,055	1,132	1,107	1,176
Water and other public services	326	297	260	301	302	337	407	386	443
Household operations	707	498	237	447	652	718	1,288	1,177	1,484
Personal services	294	203	82	199	238	333	543	516	591
Other household expenses	414	294	155	248	413	385	745	661	892
Housekeeping supplies	529	468	323	477	481	639	683	639	768
Laundry and cleaning supplies	132	132	114	131	137	149	134	135	131
Other household products	263	229	153	238	225	330	350	336	376
Postage and stationery	133	107	55	108	119	160	199	167	260
Household furnishings and equipment	1,497	1,152	615	1,080	1,396	1,670	2,429	2,149	2,937
Household textiles	113	88	54	68	124	127	180	181	176
Furniture	401	298	191	278	353	407	685	590	854
Floor coverings	52	36	10	42	39	50	97	75	135
Major appliances	196	166	108	168	185	203	277	250	327
Small appliances, miscellaneous housewares	88	69	42	67	68	118	137	119	172
Miscellaneous household equipment	648	495	210	457	627	763	1,053	934	1,274
Apparel and services	1,640	1,406	1,017	1,260	1,713	1,779	2,260	2,197	2,377
Men and boys	372	326	242	293	384	437	491	478	513
Men, 16 and over	282	241	160	213	295	341	389	377	412
Boys, 2 to 15	89	85	82	80	89	95	101	101	101
Women and girls	634	540	339	484	682	707	879	824	982
Women, 16 and over	529	440	263	384	582	573	756	704	854
Girls, 2 to 15	106	99	77	100	100	134	123	120	128
Children under 2	81	74	68	73	79	71	102	108	92
Footwear	294	280	250	250	341	285	329	336	315
Other apparel products and services	258	186	117	160	227	279	459	451	475
Transportation	7,781	6,954	4,412	7,296	7,265	9,380	10,068	9,717	10,694
Vehicle purchases (net outlay)	3,732	3,396	2,059	3,659	3,382	4,833	4,661	4,577	4,810
Cars and trucks, new	2,052	1,755	719	1,969	1,757	2,810	2,876	2,734	3,128
Cars and trucks, used	1,611	1,584	1,310	1,653	1,562	1,875	1,689	1,742	1,594
Other vehicles	68	58	30	38	63	148	96	101	388
Gasoline and motor oil	1,333	1,266	942	1,306	1,331	1,530	1,517	1,502	1,545

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Other vehicle expenses	\$2,331	\$2,053	\$1,263	\$2,131	\$2,243	\$2,683	\$3,097	\$2,967	\$3,330
Vehicle finance charges	371	361	192	384	400	479	398	398	398
Maintenance and repairs	619	530	348	544	572	689	863	789	996
Vehicle insurance	905	835	588	892	861	1,012	1,101	1,097	1,106
Vehicle rental, leases, licenses, other charges	436	328	135	311	411	503	735	682	830
Public transportation	385	238	148	200	308	334	793	671	1,009
Health care	2,416	2,193	1,797	2,287	2,249	2,439	3,031	2,812	3,420
Health insurance	1,252	1,160	976	1,246	1,129	1,280	1,506	1,425	1,650
Medical services	591	490	317	499	568	572	869	782	1,024
Drugs	467	450	445	447	444	482	510	474	575
Medical supplies	107	93	59	95	108	105	145	131	171
Entertainment	2,060	1,678	882	1,607	2,023	2,384	3,110	2,893	3,498
Fees and admissions	494	312	91	285	415	517	1,000	932	1,121
Television, radios, sound equipment	730	656	441	661	750	780	934	885	1,021
Pets, toys, and playground equipment	378	328	166	372	332	431	516	467	604
Other entertainment supplies, equipment, and services	457	382	183	289	526	656	661	609	752
Personal care products and services	527	453	305	436	518	592	725	694	781
Reading	127	90	42	83	118	125	230	194	294
Education	783	492	102	328	859	776	1,587	1,339	2,029
Tobacco products and smoking supplies	290	342	342	380	305	318	144	158	119
Miscellaneous	606	521	312	515	633	619	840	791	928
Cash contributions	1,370	952	574	990	1,043	1,248	2,529	2,307	2,922
Personal insurance and pensions	4,055	2,970	1,519	2,895	3,388	4,590	7,064	6,321	8,381
Life and other personal insurance	397	304	180	334	303	417	657	587	781
Pensions and Social Security	3,658	2,666	1,339	2,561	3,085	4,174	6,407	5,734	7,600
Sources of income and personal taxes: ¹									
Money income before taxes	51,128	40,164	25,028	40,113	45,113	54,087	81,842	74,921	93,948
Wages and salaries	41,200	31,336	16,485	30,708	36,439	46,089	68,833	64,418	76,555
Self-employment income	2,138	1,548	830	1,433	1,993	2,060	3,792	3,285	4,678
Social Security, private and government retirement	5,601	5,469	6,031	6,196	4,694	4,205	5,969	4,341	8,817
Interest, dividends, rental income, other property income	1,097	629	282	771	672	699	2,410	1,918	3,271
Unemployment and workers' compensation, veterans' benefits	269	279	212	275	307	340	241	274	184
Public assistance, supplemental security income, food stamps	314	403	875	359	217	167	66	81	41
Regular contributions for support	343	334	163	258	524	408	368	445	233
Other income	165	166	150	113	266	119	164	161	168
Personal taxes	2,532	1,605	312	1,855	1,809	2,561	5,127	4,546	6,142
Federal income taxes	1,843	1,132	113	1,386	1,257	1,799	3,835	3,381	4,630
State and local income taxes	502	330	124	310	415	533	983	890	1,144
Other taxes	187	144	75	158	137	229	309	275	367
Income after taxes	48,596	38,558	24,716	38,258	43,304	51,525	76,716	70,375	87,806

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Addenda:									
Net change in total assets and liabilities	-\$14,376	-\$9,323	-\$2,720	-\$7,731	-\$12,708	-\$16,994	-\$28,379	-\$28,642	-\$27,911
Net change in total assets	6,451	4,581	2,391	4,043	6,924	4,435	11,632	11,561	11,758
Net change in total liabilities	20,827	13,904	5,110	11,774	19,632	21,429	40,011	40,203	39,670
Other financial information:									
Other money receipts	530	337	215	207	546	445	1,065	1,162	892
Mortgage principal paid on owned property	-1,565	-1,085	-533	-1,015	-1,231	-1,853	-2,893	-2,500	-3,590
Estimated market value of owned home	122,059	94,276	64,815	96,243	101,780	119,418	199,052	183,174	227,201
Estimated monthly rental value of owned home	750	614	429	635	646	781	1,126	1,034	1,287
Gifts of goods and services	1,007	700	380	645	871	993	1,840	1,541	2,381
Food	78	52	17	54	62	78	147	131	178
Alcoholic beverages	16	13	7	7	22	21	25	18	39
Housing	220	157	93	146	186	225	391	336	491
Housekeeping supplies	42	31	10	32	33	58	68	49	103
Household textiles	13	9	2	7	12	19	23	17	34
Appliances and miscellaneous housewares	25	18	9	13	24	32	42	40	46
Major appliances	7	6	4	3	13	3	8	8	9
Small appliances and miscellaneous housewares	18	11	5	10	11	29	34	32	38
Miscellaneous household equipment	57	40	23	41	48	52	100	99	102
Other housing	85	59	49	54	69	65	158	131	206
Apparel and services	225	185	122	174	222	236	331	325	344
Males, 2 and over	56	45	33	36	58	67	82	70	107
Females, 2 and over	80	66	42	63	79	82	118	119	116
Children under 2	39	34	25	37	35	32	52	51	54
Other apparel products and services	50	40	23	38	49	55	79	86	68
Jewelry and watches	26	16	5	19	15	23	54	63	39
All other apparel products and services	25	25	18	19	34	32	25	23	28
Transportation	60	50	5	28	89	97	87	72	115
Health care	48	42	49	35	56	18	64	58	76
Entertainment	69	59	33	59	67	88	95	90	104
Toys, games, hobbies, and tricycles	26	26	13	27	30	33	27	27	28
Other entertainment	43	34	20	33	37	55	68	64	75
Personal care products and services	16	13	6	15	13	15	24	26	20
Reading	1	1	(²)	1	1	1	2	2	3
Education	200	74	11	70	91	153	546	356	884
All other gifts	74	55	37	56	63	62	127	127	128

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. n.a. Not applicable.