

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001**

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, doctorate
Number of consumer units (in thousands) .....	110,339	81,679	17,117	31,866	22,992	9,704	28,660	18,880	9,780
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$47,507	\$37,659	\$24,390	\$37,793	\$41,045	\$52,395	\$75,833	\$70,137	\$86,693
Income after taxes <sup>1</sup> .....	44,587	35,929	23,845	36,027	38,877	49,733	69,491	64,339	79,312
Age of reference person .....	48.1	48.7	55.4	49.8	43.5	45.6	46.5	45.1	49.2
Average number in consumer unit:									
Persons .....	2.5	2.5	2.6	2.6	2.4	2.5	2.5	2.5	2.5
Children under 18 .....	.7	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over .....	.3	.3	.5	.4	.2	.2	.2	.2	.2
Earners .....	1.4	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles .....	1.9	1.9	1.5	2.0	1.9	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male .....	51	49	48	50	51	46	58	56	61
Female .....	49	51	52	50	49	54	42	44	39
Housing tenure:									
Homeowner .....	66	63	57	68	59	70	75	73	77
With mortgage .....	40	35	21	36	37	49	55	54	56
Without mortgage .....	26	28	36	31	21	21	20	19	21
Renter .....	34	37	43	32	41	30	25	27	23
Race of reference person:									
Black .....	12	14	17	14	13	12	7	7	6
White and other .....	88	86	83	86	87	88	93	93	94
Education of reference person:									
Elementary (1-8) .....	6	8	37	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12) .....	38	52	62	100	n.a.	n.a.	n.a.	n.a.	n.a.
College .....	56	40	n.a.	n.a.	100	100	100	100	100
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased .....	88	86	74	88	88	94	94	93	94
Average annual expenditures .....	\$39,518	\$33,552	\$24,081	\$33,041	\$37,070	\$43,610	\$56,462	\$53,678	\$61,757
Food .....	5,321	4,832	4,114	4,750	5,165	5,581	6,688	6,319	7,369
Food at home .....	3,086	2,945	2,892	2,956	2,903	3,089	3,477	3,342	3,722
Cereals and bakery products .....	452	428	425	433	412	449	521	506	548
Cereals and cereal products .....	156	148	154	149	141	146	181	176	190
Bakery products .....	296	280	271	284	271	303	339	329	357
Meats, poultry, fish, and eggs .....	828	828	874	844	787	788	828	795	887
Beef .....	248	252	259	261	238	243	236	236	236
Pork .....	177	186	205	191	172	168	154	153	155
Other meats .....	102	101	108	102	92	109	104	100	112
Poultry .....	152	150	158	147	152	139	158	151	170
Fish and seafood .....	114	103	101	107	100	100	143	123	178
Eggs .....	35	36	43	35	33	30	33	32	36
Dairy products .....	332	310	286	313	306	351	391	379	412
Fresh milk and cream .....	136	131	131	131	129	137	148	146	154
Other dairy products .....	196	179	155	182	178	214	242	233	259
Fruits and vegetables .....	522	479	491	465	478	507	640	597	719
Fresh fruits .....	160	143	153	136	142	149	209	187	248
Fresh vegetables .....	162	148	157	140	147	164	198	186	220
Processed fruits .....	116	108	99	108	110	113	140	133	153
Processed vegetables .....	84	80	81	81	78	81	93	91	98

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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, doctorate
Other food at home .....	\$952	\$900	\$817	\$900	\$920	\$994	\$1,097	\$1,065	\$1,156
Sugar and other sweets .....	116	109	99	112	106	121	136	133	140
Fats and oils .....	87	85	90	86	81	82	91	87	99
Miscellaneous foods .....	455	424	367	418	450	485	539	523	569
Nonalcoholic beverages .....	256	253	243	260	243	265	266	261	276
Food prepared by consumer unit on out-of-town trips .....	38	29	18	25	38	41	65	61	72
Food away from home .....	2,235	1,887	1,221	1,794	2,262	2,492	3,211	2,977	3,646
Alcoholic beverages .....	349	282	175	265	350	365	536	553	505
Housing .....	13,011	10,875	8,067	10,588	12,007	14,088	19,088	18,140	20,899
Shelter .....	7,602	6,198	4,442	5,997	6,955	8,159	11,603	11,019	12,730
Owned dwellings .....	4,979	3,804	2,126	3,840	4,180	5,756	8,326	7,829	9,285
Mortgage interest and charges .....	2,862	2,137	1,067	2,071	2,444	3,513	4,927	4,663	5,437
Property taxes .....	1,233	957	640	1,002	999	1,265	2,022	1,891	2,275
Maintenance, repairs, insurance, other expenses .....	884	710	419	766	737	979	1,377	1,275	1,574
Rented dwellings .....	2,134	2,077	2,207	1,865	2,330	1,942	2,297	2,350	2,196
Other lodging .....	489	317	109	292	446	461	980	840	1,249
Utilities, fuels, and public services .....	2,767	2,615	2,312	2,684	2,622	2,909	3,197	3,118	3,349
Natural gas .....	411	385	333	401	388	418	484	480	491
Electricity .....	1,009	983	913	1,027	940	1,068	1,080	1,062	1,115
Fuel oil and other fuels .....	112	110	116	122	93	100	119	108	141
Telephone services .....	914	843	702	832	901	991	1,117	1,083	1,184
Water and other public services .....	321	294	248	303	300	331	397	385	418
Household operations .....	676	462	238	423	596	673	1,284	1,221	1,406
Personal services .....	291	209	103	201	262	297	524	503	566
Other household expenses .....	385	253	135	222	333	376	760	719	840
Housekeeping supplies .....	509	436	340	429	453	585	712	670	788
Laundry and cleaning supplies .....	131	127	124	122	132	140	142	135	155
Other household products .....	255	210	147	212	206	322	380	358	421
Postage and stationery .....	122	99	69	95	116	123	189	176	213
Household furnishings and equipment .....	1,458	1,163	735	1,056	1,380	1,762	2,292	2,112	2,625
Household textiles .....	114	90	57	80	118	118	181	157	224
Furniture .....	372	290	215	255	318	474	605	612	593
Floor coverings .....	40	27	21	26	31	30	80	78	84
Major appliances .....	178	155	109	153	175	194	245	221	292
Small appliances, miscellaneous housewares .....	87	69	44	63	87	93	135	123	156
Miscellaneous household equipment .....	667	532	289	479	652	855	1,046	921	1,276
Apparel and services .....	1,743	1,434	1,108	1,310	1,634	1,946	2,611	2,479	2,851
Men and boys .....	423	356	280	318	395	525	611	574	679
Men, 16 and over .....	335	274	212	237	317	405	507	466	582
Boys, 2 to 15 .....	88	82	67	82	78	119	104	108	97
Women and girls .....	677	562	402	511	661	781	998	890	1,196
Women, 16 and over .....	562	460	301	415	568	639	847	747	1,030
Girls, 2 to 15 .....	115	102	101	96	93	142	151	143	166
Children under 2 .....	81	72	63	73	77	73	107	108	106
Footwear .....	302	264	236	244	286	326	409	405	415
Other apparel products and services .....	259	179	129	163	214	241	486	503	455
Transportation .....	7,633	6,885	4,659	7,129	7,350	8,905	9,763	9,834	9,622
Vehicle purchases (net outlay) .....	3,579	3,382	2,271	3,562	3,550	4,348	4,141	4,398	3,646
Cars and trucks, new .....	1,685	1,435	778	1,430	1,741	1,890	2,397	2,585	2,034
Cars and trucks, used .....	1,848	1,897	1,489	2,072	1,756	2,374	1,709	1,783	1,568
Other vehicles .....	46	50	35	61	53	84	35	330	343
Gasoline and motor oil .....	1,279	1,208	929	1,243	1,253	1,482	1,482	1,468	1,509

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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, doctorate
Other vehicle expenses .....	\$2,375	\$2,055	\$1,309	\$2,112	\$2,244	\$2,730	\$3,287	\$3,225	\$3,403
Vehicle finance charges .....	359	346	214	368	371	449	397	424	345
Maintenance and repairs .....	662	562	379	556	612	778	948	889	1,060
Vehicle insurance .....	819	754	533	794	779	955	1,005	977	1,059
Vehicle rental, leases, licenses, other charges .....	534	393	183	394	483	549	937	935	939
Public transportation .....	400	240	150	212	303	344	854	744	1,065
Health care .....	2,182	2,011	1,762	2,046	2,037	2,276	2,667	2,488	3,012
Health insurance .....	1,061	997	896	1,036	956	1,145	1,242	1,180	1,363
Medical services .....	573	478	320	472	557	592	842	771	978
Drugs .....	449	451	479	453	433	439	443	406	513
Medical supplies .....	100	86	67	86	92	101	140	130	158
Entertainment .....	1,953	1,598	876	1,578	1,840	2,368	2,964	2,833	3,219
Fees and admissions .....	526	334	120	276	450	628	1,074	993	1,229
Television, radios, sound equipment .....	660	593	431	580	634	822	850	809	929
Pets, toys, and playground equipment .....	337	301	154	306	348	436	440	397	521
Other entertainment supplies, equipment, and services .....	430	370	170	417	407	482	600	632	540
Personal care products and services .....	485	429	317	411	475	570	643	613	700
Reading .....	141	102	54	95	127	149	252	222	309
Education .....	648	435	138	278	805	596	1,255	1,132	1,491
Tobacco products and smoking supplies .....	308	361	362	403	317	327	158	173	128
Miscellaneous .....	750	586	432	552	661	792	1,216	1,197	1,247
Cash contributions .....	1,258	906	543	874	1,060	1,287	2,262	1,847	3,061
Personal insurance and pensions .....	3,737	2,817	1,474	2,761	3,242	4,360	6,359	5,848	7,345
Life and other personal insurance .....	410	322	194	330	364	423	663	591	802
Pensions and Social Security .....	3,326	2,495	1,280	2,431	2,878	3,938	5,696	5,258	6,543
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	47,507	37,659	24,390	37,793	41,045	52,395	75,833	70,137	86,693
Wages and salaries .....	38,334	29,467	16,253	29,169	33,183	44,721	63,840	59,070	72,932
Self-employment income .....	2,231	1,565	722	1,515	1,886	2,446	4,147	3,509	5,362
Social Security, private and government retirement .....	4,963	4,989	5,897	5,617	4,050	3,580	4,886	4,459	5,700
Interest, dividends, rental income, other property income .....	951	577	345	562	751	627	2,026	2,012	2,052
Unemployment and workers' compensation, veterans' benefits .....	171	186	122	217	175	223	130	147	99
Public assistance, supplemental security income, food stamps .....	384	442	827	376	295	328	216	288	78
Regular contributions for support .....	315	295	145	242	474	316	371	418	282
Other income .....	158	137	81	95	231	155	217	233	187
Personal taxes .....	2,920	1,731	546	1,766	2,168	2,662	6,343	5,798	7,381
Federal income taxes .....	2,237	1,274	341	1,248	1,680	2,037	5,006	4,561	5,854
State and local income taxes .....	555	355	130	400	400	497	1,129	1,042	1,293
Other taxes .....	129	102	75	118	88	128	208	194	233
Income after taxes .....	44,587	35,929	23,845	36,027	38,877	49,733	69,491	64,339	79,312

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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, doctorate
Addenda:									
Net change in total assets and liabilities .....	- \$2,059	-\$2,661	-\$123	-\$2,580	-\$3,903	-\$4,461	-\$344	\$2,863	-\$6,535
Net change in total assets .....	5,678	2,744	2,555	2,199	2,979	4,310	14,039	16,717	8,871
Net change in total liabilities .....	7,737	5,405	2,678	4,779	6,883	8,771	14,383	13,854	15,405
Other financial information:									
Other money receipts .....	372	289	101	289	395	369	609	625	576
Mortgage principal paid on owned property .....	-1,397	-1,028	-428	-1,125	-1,101	-1,597	-2,447	-2,097	-3,125
Estimated market value of owned home .....	103,975	78,424	53,926	80,657	82,878	103,747	176,795	170,336	189,264
Estimated monthly rental value of owned home .....	690	574	422	595	589	734	1,021	969	1,121
Gifts of goods and services .....	1,012	760	439	722	932	1,040	1,727	1,513	2,134
Food .....	69	49	13	46	67	83	125	105	163
Alcoholic beverages .....	14	11	5	10	18	14	21	21	21
Housing .....	258	210	149	193	257	265	395	347	487
Housekeeping supplies .....	41	32	18	31	39	48	66	64	68
Household textiles .....	14	11	5	12	15	12	22	19	26
Appliances and miscellaneous housewares .....	25	20	15	16	22	32	41	28	66
Major appliances .....	6	6	6	3	8	13	7	5	10
Small appliances and miscellaneous housewares .....	19	13	9	13	14	18	35	23	56
Miscellaneous household equipment .....	59	49	25	42	73	60	88	86	91
Other housing .....	119	97	87	92	107	113	179	150	236
Apparel and services .....	237	204	146	196	228	277	327	295	387
Males, 2 and over .....	61	58	34	59	64	85	69	67	73
Females, 2 and over .....	89	72	56	63	82	109	136	105	194
Children under 2 .....	42	36	33	38	35	39	58	58	56
Other apparel products and services .....	45	38	24	36	48	44	64	65	63
Jewelry and watches .....	17	12	4	12	18	15	29	31	26
All other apparel products and services .....	28	26	20	24	30	29	35	34	37
Transportation .....	70	45	23	68	27	54	141	168	88
Health care .....	35	23	16	25	29	12	70	59	91
Entertainment .....	74	59	30	54	73	90	118	121	112
Toys, games, hobbies, and tricycles .....	30	27	16	25	30	42	39	37	44
Other entertainment .....	44	32	14	28	43	48	79	84	68
Personal care products and services .....	21	20	11	15	21	51	21	18	27
Reading .....	1	1	( <sup>2</sup> )	1	2	1	2	2	3
Education .....	160	86	17	65	147	133	370	270	564
All other gifts .....	73	51	30	50	64	59	137	107	193

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.