

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

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)	112,108	82,690	17,075	31,961	23,260	10,395	29,417	19,082	10,335
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$39,402	\$25,564	\$39,618	\$42,598	\$54,860	\$77,820	\$69,408	\$92,783
Income after taxes ¹	46,934	38,026	25,127	38,219	40,950	52,586	72,153	64,309	86,106
Age of reference person	48.1	48.7	54.9	49.7	43.9	46.1	46.4	45.0	49.1
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.6	2.5	2.5	2.5
Children under 187	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over3	.3	.5	.3	.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	2.0	1.9	1.4	2.0	1.9	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	51	48	47	49	48	48	59	58	60
Female	49	52	53	51	52	52	41	42	40
Housing tenure:									
Homeowner	66	63	57	67	59	73	75	72	80
With mortgage	41	35	21	36	38	50	56	54	59
Without mortgage	26	28	36	31	21	22	19	18	22
Renter	34	37	43	33	41	27	25	28	20
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	38	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	38	51	60	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	56	41	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	86	73	89	87	94	94	93	95
Average annual expenditures	\$40,677	\$34,631	\$24,930	\$33,708	\$38,654	\$44,406	\$57,384	\$53,732	\$64,118
Food	5,375	4,830	4,140	4,708	5,112	5,690	6,779	6,565	7,171
Food at home	3,099	2,925	2,896	2,917	2,868	3,134	3,535	3,439	3,709
Cereals and bakery products	450	424	405	422	423	462	516	499	546
Cereals and cereal products	154	146	153	144	147	141	174	170	181
Bakery products	296	278	252	278	276	321	342	329	365
Meats, poultry, fish, and eggs	798	790	843	800	732	808	819	808	838
Beef	231	235	237	242	214	258	221	221	222
Pork	167	175	206	179	157	158	147	150	142
Other meats	101	98	99	100	92	99	110	115	101
Poultry	144	139	143	143	130	144	157	160	150
Fish and seafood	121	108	117	102	108	117	153	131	193
Eggs	34	35	43	34	31	32	31	31	31
Dairy products	328	306	298	303	305	327	385	375	404
Fresh milk and cream	127	124	130	123	119	127	135	134	137
Other dairy products	201	182	168	180	186	200	250	241	267
Fruits and vegetables	552	497	523	487	480	531	690	646	768
Fresh fruits	178	155	166	152	147	167	236	219	266
Fresh vegetables	175	157	171	150	153	164	220	201	254
Processed fruits	116	103	100	102	103	114	146	137	163
Processed vegetables	83	82	86	82	76	86	87	89	85

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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	\$970	\$908	\$827	\$905	\$928	\$1,006	\$1,126	\$1,111	\$1,153
Sugar and other sweets	117	110	103	110	109	122	136	138	133
Fats and oils	85	84	88	86	76	86	89	88	91
Miscellaneous foods	472	435	386	429	454	492	564	560	572
Nonalcoholic beverages	254	248	230	251	249	267	268	263	276
Food prepared by consumer unit on out-of-town trips	41	31	19	28	41	39	69	62	81
Food away from home	2,276	1,905	1,245	1,791	2,244	2,556	3,244	3,126	3,462
Alcoholic beverages	376	303	185	273	372	433	561	538	604
Housing	13,283	11,194	8,288	10,800	12,336	14,644	19,111	17,759	21,607
Shelter	7,829	6,417	4,597	6,180	7,290	8,183	11,800	10,867	13,521
Owned dwellings	5,165	3,966	2,194	3,902	4,510	5,858	8,534	7,711	10,055
Mortgage interest and charges	2,962	2,207	1,016	2,098	2,655	3,497	5,085	4,655	5,878
Property taxes	1,242	963	666	1,000	985	1,285	2,029	1,744	2,554
Maintenance, repairs, insurance, other expenses	960	797	512	804	870	1,076	1,421	1,311	1,622
Rented dwellings	2,160	2,128	2,279	1,987	2,315	1,893	2,250	2,369	2,030
Other lodging	505	323	124	290	465	433	1,015	787	1,436
Utilities, fuels, and public services	2,684	2,533	2,211	2,597	2,515	2,902	3,111	3,018	3,282
Natural gas	330	300	252	315	293	350	412	399	437
Electricity	981	958	885	997	918	1,045	1,047	1,023	1,091
Fuel oil and other fuels	88	90	93	97	74	100	85	73	107
Telephone services	957	884	725	886	925	1,042	1,163	1,132	1,219
Water and other public services	328	301	256	302	305	365	404	391	428
Household operations	706	518	260	427	713	789	1,232	1,088	1,499
Personal services	331	255	126	195	372	391	543	498	628
Other household expenses	375	263	134	232	341	398	689	590	870
Housekeeping supplies	545	502	402	440	465	956	653	624	708
Laundry and cleaning supplies	131	128	130	128	126	133	136	137	134
Other household products	283	267	205	210	213	681	324	309	351
Postage and stationery	131	107	67	102	126	142	193	177	223
Household furnishings and equipment	1,518	1,224	819	1,156	1,353	1,814	2,315	2,162	2,598
Household textiles	136	112	84	104	139	127	196	180	225
Furniture	401	306	211	304	321	434	669	611	777
Floor coverings	40	29	25	32	29	29	72	60	94
Major appliances	188	169	112	141	203	269	244	221	285
Small appliances, miscellaneous housewares	100	83	70	80	77	129	145	140	153
Miscellaneous household equipment	652	525	317	495	584	827	990	950	1,064
Apparel and services	1,749	1,486	1,226	1,392	1,630	1,890	2,435	2,311	2,661
Men and boys	409	356	313	347	360	446	550	530	586
Men, 16 and over	319	270	231	263	276	342	449	426	492
Boys, 2 to 15	90	86	82	84	83	104	101	104	94
Women and girls	704	587	418	536	680	819	1,000	940	1,109
Women, 16 and over	587	479	322	434	560	692	861	800	972
Girls, 2 to 15	117	109	96	102	120	126	139	140	137
Children under 2	83	75	78	70	78	80	103	104	101
Footwear	313	286	276	277	286	332	381	349	440
Other apparel products and services	240	182	142	163	225	214	401	388	425
Transportation	7,759	6,947	4,826	6,983	7,743	8,546	10,035	9,678	10,694
Vehicle purchases (net outlay)	3,665	3,339	2,375	3,351	3,848	3,744	4,581	4,507	4,718
Cars and trucks, new	1,753	1,472	891	1,457	1,797	1,744	2,543	2,326	2,943
Cars and trucks, used	1,842	1,794	1,466	1,817	1,979	1,851	1,977	2,114	1,726
Other vehicles	70	73	318	78	72	149	61	68	349
Gasoline and motor oil	1,235	1,180	902	1,212	1,229	1,430	1,390	1,355	1,453

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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	\$2,471	\$2,180	\$1,396	\$2,201	\$2,369	\$2,983	\$3,282	\$3,170	\$3,489
Vehicle finance charges	397	380	226	395	418	502	446	457	426
Maintenance and repairs	697	599	396	573	669	856	970	913	1,077
Vehicle insurance	894	829	617	871	834	1,039	1,075	1,031	1,157
Vehicle rental, leases, licenses, other charges	483	373	158	362	448	587	791	770	829
Public transportation	389	248	154	218	297	389	782	645	1,033
Health care	2,350	2,147	1,797	2,208	2,149	2,535	2,914	2,740	3,234
Health insurance	1,168	1,079	914	1,133	1,051	1,248	1,417	1,349	1,543
Medical services	590	498	330	489	550	680	849	764	1,005
Drugs	487	482	489	496	446	505	500	478	540
Medical supplies	105	90	64	90	102	102	148	149	146
Entertainment	2,079	1,683	872	1,588	2,071	2,433	3,176	3,021	3,462
Fees and admissions	542	353	119	311	460	626	1,072	951	1,297
Television, radios, sound equipment	692	629	448	633	689	783	866	850	898
Pets, toys, and playground equipment	369	319	181	312	365	465	505	486	540
Other entertainment supplies, equipment, and services	476	381	124	332	557	559	732	734	727
Personal care products and services	526	464	350	453	530	535	691	674	724
Reading	139	102	55	96	127	138	242	204	311
Education	752	505	120	306	953	746	1,442	1,278	1,746
Tobacco products and smoking supplies	320	375	354	441	340	289	167	186	130
Miscellaneous	792	696	495	624	881	839	1,060	932	1,295
Cash contributions	1,277	959	607	951	1,046	1,373	2,170	2,012	2,462
Personal insurance and pensions	3,899	2,937	1,614	2,886	3,364	4,314	6,600	5,834	8,017
Life and other personal insurance	406	331	204	336	366	444	618	532	778
Pensions and Social Security	3,493	2,607	1,410	2,551	2,999	3,870	5,982	5,301	7,239
Sources of income and personal taxes: ¹									
Money income before taxes	49,430	39,402	25,564	39,618	42,598	54,860	77,820	69,408	92,783
Wages and salaries	39,864	30,814	16,683	30,774	34,335	46,799	65,486	59,516	76,106
Self-employment income	2,237	1,449	718	1,544	1,802	1,595	4,467	3,092	6,915
Social Security, private and government retirement	5,234	5,349	6,507	5,634	4,420	4,638	4,910	4,046	6,448
Interest, dividends, rental income, other property income	924	629	335	609	715	991	1,760	1,724	1,825
Unemployment and workers' compensation, veterans' benefits	233	239	163	242	287	249	215	237	176
Public assistance, supplemental security income, food stamps	352	449	915	393	304	165	78	76	83
Regular contributions for support	412	333	173	342	454	302	637	429	1,007
Other income	173	140	69	80	281	122	265	289	222
Personal taxes	2,496	1,376	437	1,399	1,649	2,274	5,667	5,100	6,676
Federal income taxes	1,843	965	254	970	1,194	1,630	4,327	3,852	5,171
State and local income taxes	506	299	112	308	346	479	1,094	1,010	1,244
Other taxes	147	112	71	121	109	166	246	237	261
Income after taxes	46,934	38,026	25,127	38,219	40,950	52,586	72,153	64,309	86,106

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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	- \$5,612	- \$4,108	- \$2,196	- \$2,047	- \$8,253	- \$4,307	- \$9,840	- \$11,348	- \$7,056
Net change in total assets	5,736	3,765	1,803	3,224	4,366	7,307	11,276	7,705	17,870
Net change in total liabilities	11,348	7,873	3,999	5,271	12,619	11,614	21,116	19,053	24,926
Other financial information:									
Other money receipts	539	269	64	254	333	511	1,297	929	1,978
Mortgage principal paid on owned property	-1,382	-1,017	-452	-1,008	-1,157	-1,662	-2,407	-2,050	-3,067
Estimated market value of owned home	106,766	84,059	57,291	82,923	91,997	113,760	170,594	151,245	206,319
Estimated monthly rental value of owned home	720	602	424	616	637	775	1,051	960	1,221
Gifts of goods and services	1,036	762	445	704	936	1,068	1,785	1,522	2,271
Food	82	50	33	42	66	70	170	135	233
Alcoholic beverages	13	11	8	9	13	16	19	20	19
Housing	259	199	115	177	231	332	420	383	489
Housekeeping supplies	42	36	17	33	43	59	58	52	69
Household textiles	14	11	4	13	10	18	21	23	16
Appliances and miscellaneous housewares	24	20	11	13	23	50	35	31	41
Major appliances	8	7	3 ¹	4	9	20	13	8	21
Small appliances and miscellaneous housewares	16	13	10	9	14	29	22	23	20
Miscellaneous household equipment	65	49	30	46	49	92	104	99	114
Other housing	114	82	53	72	105	113	202	177	249
Apparel and services	237	194	132	192	223	228	350	360	332
Males, 2 and over	64	55	30	52	64	82	87	83	95
Females, 2 and over	82	66	41	69	73	76	122	134	100
Children under 2	40	37	38	37	35	37	49	50	45
Other apparel products and services	52	37	24	34	51	34	93	93	92
Jewelry and watches	24	13	6	14	18	12	54	52	58
All other apparel products and services	28	23	18	20	33	22	38	41	35
Transportation	44	45	18	38	63	66	42	39	46
Health care	33	24	18	20	29	35	56	29	104
Entertainment	78	67	38	71	75	81	109	101	122
Toys, games, hobbies, and tricycles	30	29	18	34	29	33	32	29	39
Other entertainment	48	38	20	38	46	48	76	73	82
Personal care products and services	21	20	14	16	31	18	24	23	26
Reading	1	1	(²)	1	1	1	2	2	3
Education	184	87	20	75	125	150	455	326	692
All other gifts	84	64	48	61	77	71	138	102	205

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.