

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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 18 | .6 | .7 | .7 | .6 | .6 | .7 | .6 | .6 | .6 |
| Persons 65 and over | .3 | .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 | 13.1 | 14.1 | 17.1 | 13.8 | 13.5 | 13.0 | 11.4 | 11.7 | 10.9 |
| Food at home | 7.7 | 8.7 | 12.2 | 8.8 | 7.7 | 7.4 | 6.0 | 6.2 | 5.6 |
| Cereals and bakery products | 1.1 | 1.2 | 1.7 | 1.2 | 1.1 | 1.0 | .8 | .9 | .8 |
| Cereals and cereal products | .4 | .4 | .6 | .4 | .4 | .3 | .3 | .3 | .3 |
| Bakery products | .7 | .8 | 1.1 | .8 | .7 | .7 | .5 | .6 | .5 |
| Meats, poultry, fish, and eggs | 2.0 | 2.4 | 3.6 | 2.5 | 2.0 | 2.1 | 1.4 | 1.5 | 1.3 |
| Beef | .6 | .7 | 1.0 | .8 | .6 | .8 | .4 | .4 | .3 |
| Pork | .4 | .5 | .9 | .5 | .4 | .4 | .2 | .3 | .2 |
| Other meats | .2 | .3 | .4 | .3 | .3 | .2 | .2 | .2 | .2 |
| Poultry | .4 | .4 | .7 | .4 | .4 | .3 | .2 | .3 | .2 |
| Fish and seafood | .3 | .3 | .5 | .3 | .3 | .3 | .3 | .3 | .3 |
| Eggs | .1 | .1 | .2 | .1 | .1 | .1 | .1 | .1 | .1 |
| Dairy products | .8 | .9 | 1.2 | .9 | .8 | .8 | .7 | .7 | .6 |
| Fresh milk and cream | .3 | .4 | .6 | .4 | .3 | .3 | .2 | .2 | .2 |
| Other dairy products | .5 | .5 | .7 | .5 | .5 | .5 | .4 | .4 | .4 |
| Fruits and vegetables | 1.3 | 1.4 | 2.1 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.1 |
| Fresh fruits | .4 | .4 | .7 | .4 | .4 | .4 | .4 | .4 | .4 |
| Fresh vegetables | .4 | .5 | .7 | .4 | .4 | .4 | .4 | .4 | .4 |
| Processed fruits | .3 | .3 | .4 | .3 | .3 | .2 | .2 | .2 | .2 |
| Processed vegetables | .2 | .2 | .4 | .2 | .2 | .2 | .2 | .2 | .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, 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 | 2.4 | 2.7 | 3.6 | 2.8 | 2.5 | 2.3 | 2.0 | 2.1 | 1.8 |
| Sugar and other sweets | .3 | .3 | .4 | .4 | .3 | .3 | .2 | .2 | .2 |
| Fats and oils | .2 | .2 | .4 | .2 | .2 | .2 | .2 | .2 | .1 |
| Miscellaneous foods | 1.2 | 1.3 | 1.6 | 1.3 | 1.2 | 1.1 | 1.0 | 1.1 | .9 |
| Nonalcoholic beverages | .7 | .8 | 1.1 | .8 | .7 | .6 | .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 | 5.4 | 5.4 | 4.9 | 5.0 | 5.9 | 5.6 | 5.4 | 5.4 | 5.4 |
| Alcoholic beverages | 1.0 | .9 | .7 | .7 | 1.1 | 1.0 | 1.1 | 1.0 | 1.1 |
| Housing | 32.9 | 32.5 | 34.9 | 32.2 | 32.3 | 31.6 | 33.6 | 33.5 | 33.6 |
| Shelter | 19.3 | 18.7 | 20.4 | 18.2 | 18.8 | 18.0 | 20.5 | 20.5 | 20.3 |
| Owned dwellings | 12.9 | 11.6 | 10.2 | 11.9 | 11.5 | 12.6 | 15.0 | 14.6 | 15.5 |
| Mortgage interest and charges | 7.2 | 6.5 | 4.8 | 6.5 | 6.6 | 7.6 | 8.5 | 8.5 | 8.5 |
| Property taxes | 3.3 | 3.0 | 3.2 | 3.1 | 2.9 | 2.9 | 3.8 | 3.6 | 4.0 |
| Maintenance, repairs, insurance, other expenses | 2.4 | 2.2 | 2.2 | 2.3 | 2.1 | 2.1 | 2.7 | 2.5 | 3.0 |
| Rented dwellings | 5.3 | 6.3 | 9.8 | 5.6 | 6.3 | 4.6 | 3.8 | 4.4 | 3.0 |
| Other lodging | 1.1 | .7 | .4 | .7 | 1.0 | .8 | 1.7 | 1.5 | 1.8 |
| Utilities, fuels, and public services | 6.9 | 7.7 | 9.7 | 8.1 | 6.9 | 6.7 | 5.6 | 5.8 | 5.3 |
| Natural gas | 1.0 | 1.0 | 1.3 | 1.1 | .9 | .9 | .8 | .9 | .8 |
| Electricity | 2.5 | 2.9 | 3.8 | 3.1 | 2.5 | 2.5 | 1.9 | 2.0 | 1.8 |
| Fuel oil and other fuels | .3 | .3 | .4 | .3 | .2 | .3 | .2 | .2 | .2 |
| Telephone services | 2.3 | 2.6 | 3.1 | 2.6 | 2.4 | 2.4 | 1.9 | 2.0 | 1.8 |
| Water and other public services | .8 | .9 | 1.1 | .9 | .8 | .8 | .7 | .7 | .7 |
| Household operations | 1.7 | 1.4 | 1.0 | 1.3 | 1.7 | 1.6 | 2.2 | 2.2 | 2.3 |
| Personal services | .7 | .6 | .3 | .6 | .6 | .7 | .9 | .9 | .9 |
| Other household expenses | 1.0 | .9 | .6 | .7 | 1.1 | .9 | 1.3 | 1.2 | 1.4 |
| Housekeeping supplies | 1.3 | 1.4 | 1.3 | 1.4 | 1.3 | 1.4 | 1.2 | 1.2 | 1.2 |
| Laundry and cleaning supplies | .3 | .4 | .5 | .4 | .4 | .3 | .2 | .2 | .2 |
| Other household products | .6 | .7 | .6 | .7 | .6 | .7 | .6 | .6 | .6 |
| Postage and stationery | .3 | .3 | .2 | .3 | .3 | .4 | .3 | .3 | .4 |
| Household furnishings and equipment | 3.7 | 3.4 | 2.6 | 3.2 | 3.7 | 3.7 | 4.2 | 3.9 | 4.5 |
| Household textiles | .3 | .3 | .2 | .2 | .3 | .3 | .3 | .3 | .3 |
| Furniture | 1.0 | .9 | .8 | .8 | .9 | .9 | 1.2 | 1.1 | 1.3 |
| Floor coverings | .1 | .1 | (³) | .1 | .1 | .1 | .2 | .1 | .2 |
| Major appliances | .5 | .5 | .5 | .5 | .5 | .5 | .5 | .5 | .5 |
| Small appliances, miscellaneous housewares | .2 | .2 | .2 | .2 | .2 | .3 | .2 | .2 | .3 |
| Miscellaneous household equipment | 1.6 | 1.4 | .9 | 1.3 | 1.7 | 1.7 | 1.8 | 1.7 | 2.0 |
| Apparel and services | 4.0 | 4.1 | 4.3 | 3.7 | 4.5 | 4.0 | 3.9 | 4.0 | 3.6 |
| Men and boys | .9 | .9 | 1.0 | .9 | 1.0 | 1.0 | .8 | .9 | .8 |
| Men, 16 and over | .7 | .7 | .7 | .6 | .8 | .8 | .7 | .7 | .6 |
| Boys, 2 to 15 | .2 | .2 | .3 | .2 | .2 | .2 | .2 | .2 | .2 |
| Women and girls | 1.6 | 1.6 | 1.4 | 1.4 | 1.8 | 1.6 | 1.5 | 1.5 | 1.5 |
| Women, 16 and over | 1.3 | 1.3 | 1.1 | 1.1 | 1.5 | 1.3 | 1.3 | 1.3 | 1.3 |
| Girls, 2 to 15 | .3 | .3 | .3 | .3 | .3 | .3 | .2 | .2 | .2 |
| Children under 2 | .2 | .2 | .3 | .2 | .2 | .2 | .2 | .2 | .1 |
| Footwear | .7 | .8 | 1.0 | .7 | .9 | .6 | .6 | .6 | .5 |
| Other apparel products and services | .6 | .5 | .5 | .5 | .6 | .6 | .8 | .8 | .7 |
| Transportation | 19.1 | 20.2 | 18.5 | 21.5 | 19.2 | 21.1 | 17.2 | 17.8 | 16.4 |
| Vehicle purchases (net outlay) | 9.1 | 9.9 | 8.6 | 10.8 | 8.9 | 10.9 | 8.0 | 8.4 | 7.4 |
| Cars and trucks, new | 5.0 | 5.1 | 3.0 | 5.8 | 4.6 | 6.3 | 4.9 | 5.0 | 4.8 |
| Cars and trucks, used | 3.9 | 4.6 | 5.5 | 4.9 | 4.1 | 4.2 | 2.9 | 3.2 | 2.4 |
| Other vehicles | .2 | .2 | 4.1 | .1 | .2 | .3 | .2 | .2 | 4.1 |
| Gasoline and motor oil | 3.3 | 3.7 | 3.9 | 3.8 | 3.5 | 3.4 | 2.6 | 2.7 | 2.4 |

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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 | 5.7 | 6.0 | 5.3 | 6.3 | 5.9 | 6.0 | 5.3 | 5.4 | 5.1 |
| Vehicle finance charges | .9 | 1.0 | .8 | 1.1 | 1.1 | 1.1 | .7 | .7 | .6 |
| Maintenance and repairs | 1.5 | 1.5 | 1.5 | 1.6 | 1.5 | 1.5 | 1.5 | 1.4 | 1.5 |
| Vehicle insurance | 2.2 | 2.4 | 2.5 | 2.6 | 2.3 | 2.3 | 1.9 | 2.0 | 1.7 |
| Vehicle rental, leases, licenses, other charges | 1.1 | 1.0 | .6 | .9 | 1.1 | 1.1 | 1.3 | 1.2 | 1.3 |
| Public transportation | .9 | .7 | .6 | .6 | .8 | .7 | 1.4 | 1.2 | 1.5 |
| Health care | 5.9 | 6.4 | 7.5 | 6.7 | 5.9 | 5.5 | 5.2 | 5.1 | 5.2 |
| Health insurance | 3.1 | 3.4 | 4.1 | 3.7 | 3.0 | 2.9 | 2.6 | 2.6 | 2.5 |
| Medical services | 1.4 | 1.4 | 1.3 | 1.5 | 1.5 | 1.3 | 1.5 | 1.4 | 1.6 |
| Drugs | 1.1 | 1.3 | 1.9 | 1.3 | 1.2 | 1.1 | .9 | .9 | .9 |
| Medical supplies | .3 | .3 | .2 | .3 | .3 | .2 | .2 | .2 | .3 |
| Entertainment | 5.0 | 4.9 | 3.7 | 4.7 | 5.3 | 5.4 | 5.3 | 5.3 | 5.4 |
| Fees and admissions | 1.2 | .9 | .4 | .8 | 1.1 | 1.2 | 1.7 | 1.7 | 1.7 |
| Television, radios, sound equipment | 1.8 | 1.9 | 1.8 | 1.9 | 2.0 | 1.8 | 1.6 | 1.6 | 1.6 |
| Pets, toys, and playground equipment | .9 | 1.0 | .7 | 1.1 | .9 | 1.0 | .9 | .9 | .9 |
| Other entertainment supplies, equipment, and services | 1.1 | 1.1 | .8 | .9 | 1.4 | 1.5 | 1.1 | 1.1 | 1.2 |
| Personal care products and services | 1.3 | 1.3 | 1.3 | 1.3 | 1.4 | 1.3 | 1.2 | 1.3 | 1.2 |
| Reading | .3 | .3 | .2 | .2 | .3 | .3 | .4 | .4 | .5 |
| Education | 1.9 | 1.4 | .4 | 1.0 | 2.3 | 1.7 | 2.7 | 2.4 | 3.1 |
| Tobacco products and smoking supplies | .7 | 1.0 | 1.4 | 1.1 | .8 | .7 | .2 | .3 | .2 |
| Miscellaneous | 1.5 | 1.5 | 1.3 | 1.5 | 1.7 | 1.4 | 1.4 | 1.4 | 1.4 |
| Cash contributions | 3.4 | 2.8 | 2.4 | 2.9 | 2.8 | 2.8 | 4.3 | 4.2 | 4.5 |
| Personal insurance and pensions | 9.9 | 8.6 | 6.4 | 8.5 | 8.9 | 10.3 | 12.1 | 11.6 | 12.9 |
| Life and other personal insurance | 1.0 | .9 | .8 | 1.0 | .8 | .9 | 1.1 | 1.1 | 1.2 |
| Pensions and Social Security | 9.0 | 7.8 | 5.6 | 7.5 | 8.1 | 9.4 | 11.0 | 10.5 | 11.7 |
| 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 | 80.6 | 78.0 | 65.9 | 76.6 | 80.8 | 85.2 | 84.1 | 86.0 | 81.5 |
| Self-employment income | 4.2 | 3.9 | 3.3 | 3.6 | 4.4 | 3.8 | 4.6 | 4.4 | 5.0 |
| Social Security, private and government retirement | 11.0 | 13.6 | 24.1 | 15.4 | 10.4 | 7.8 | 7.3 | 5.8 | 9.4 |
| Interest, dividends, rental income, other property income | 2.1 | 1.6 | 1.1 | 1.9 | 1.5 | 1.3 | 2.9 | 2.6 | 3.5 |
| Unemployment and workers' compensation, veterans' benefits | .5 | .7 | .8 | .7 | .7 | .6 | .3 | .4 | .2 |
| Public assistance, supplemental security income, food stamps | .6 | 1.0 | 3.5 | .9 | .5 | .3 | .1 | .1 | (³) |
| Regular contributions for support | .7 | .8 | .7 | .6 | 1.2 | .8 | .4 | .6 | .2 |
| Other income | .3 | .4 | .6 | .3 | .6 | .2 | .2 | .2 | .2 |
| Personal taxes | 5.0 | 4.0 | 1.2 | 4.6 | 4.0 | 4.7 | 6.3 | 6.1 | 6.5 |
| Federal income taxes | 3.6 | 2.8 | .4 | 3.5 | 2.8 | 3.3 | 4.7 | 4.5 | 4.9 |
| State and local income taxes | 1.0 | .8 | .5 | .8 | .9 | 1.0 | 1.2 | 1.2 | 1.2 |
| Other taxes | .4 | .4 | .3 | .4 | .3 | .4 | .4 | .4 | .4 |
| Income after taxes | 95.0 | 96.0 | 98.8 | 95.4 | 96.0 | 95.3 | 93.7 | 93.9 | 93.5 |

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

² Value less than 0.5.

³ Value less than 0.05.

⁴ Data are likely to have large sampling errors. n.a. Not applicable.