

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2001

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units	100.0	74.0	15.5	28.9	20.8	8.8	26.0	17.1	8.9
Consumer unit characteristics (mean values):									
Income before taxes ¹	\$47,507	\$37,659	\$24,390	\$37,793	\$41,045	\$52,395	\$75,833	\$70,137	\$86,693
Income after taxes ¹	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 187	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over3	.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	(²)	(²)	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
Annual aggregate expenditures	\$4,359,314	62.8	9.4	24.2	19.3	9.8	37.2	23.2	14.0
Food									
Food at home	586,447	66.8	11.9	26.1	19.3	9.5	33.2	20.3	12.9
Cereals and bakery products	340,046	70.2	14.5	28.0	18.6	9.1	29.8	18.5	11.3
Cereals and cereal products	49,834	69.6	14.5	28.0	18.0	9.1	30.4	19.1	11.4
Bakery products	17,243	69.4	15.1	27.9	17.9	8.5	30.6	19.2	11.4
Meats, poultry, fish, and eggs	32,591	69.7	14.1	28.1	18.1	9.3	30.3	19.0	11.3
Beef	91,247	73.6	16.3	29.8	18.8	8.7	26.4	16.4	10.0
Pork	27,338	74.8	16.1	30.8	19.0	8.9	25.2	16.2	8.9
Other meats	19,541	77.1	17.8	31.5	19.2	8.6	22.9	14.7	8.2
Poultry	11,248	73.0	16.3	29.1	17.8	9.7	27.0	16.7	10.3
Fish and seafood	16,737	72.5	16.1	28.3	19.8	8.4	27.5	17.0	10.5
Eggs	12,527	66.8	13.8	27.6	17.5	8.0	33.2	18.5	14.7
Dairy products	3,856	75.0	18.7	29.6	18.8	7.8	25.0	15.4	9.7
Fresh milk and cream	36,554	68.8	13.3	27.6	18.3	9.7	31.2	19.5	11.7
Other dairy products	14,971	71.1	14.9	28.3	18.8	9.2	28.9	18.3	10.6
Fruits and vegetables	21,583	67.3	12.2	27.1	18.0	10.0	32.7	20.3	12.4
Fresh fruits	57,499	67.6	14.5	26.0	18.2	8.9	32.4	19.5	12.9
Fresh vegetables	17,678	65.6	14.7	24.8	17.6	8.5	34.4	19.9	14.5
Processed fruits	17,812	67.6	15.0	25.3	18.0	9.2	32.4	19.7	12.8
Processed vegetables	12,788	68.2	13.2	27.2	18.9	8.9	31.8	19.5	12.3
Processed fruits	9,222	70.5	15.0	28.2	18.6	8.8	29.5	18.5	11.0

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2001 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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	\$104,913	69.6	13.2	27.6	19.2	9.5	30.4	19.1	11.3
Sugar and other sweets	12,779	69.1	13.1	28.3	18.2	9.5	30.9	19.6	11.3
Fats and oils	9,561	72.1	16.0	28.9	18.6	8.6	27.9	17.2	10.7
Miscellaneous foods	50,113	68.7	12.5	26.8	19.6	9.7	31.3	19.6	11.7
Nonalcoholic beverages	28,230	72.5	14.6	29.7	18.8	9.4	27.5	17.4	10.1
Food prepared by consumer unit on out-of-town trips	4,229	55.9	7.1	18.5	20.8	9.4	44.1	27.3	16.8
Food away from home	246,401	62.2	8.4	23.4	20.2	10.1	37.8	22.7	15.1
Alcoholic beverages	38,420	59.4	7.8	22.2	20.0	9.5	40.6	27.1	13.5
Housing	1,435,497	61.8	9.6	23.5	19.2	9.6	38.2	23.9	14.3
Shelter	838,752	60.4	9.1	22.8	19.1	9.4	39.6	24.8	14.8
Owned dwellings	549,326	56.6	6.6	22.3	17.5	10.2	43.4	26.9	16.5
Mortgage interest and charges	315,762	55.3	5.8	20.9	17.8	10.8	44.7	27.9	16.8
Property taxes	136,070	57.4	8.1	23.5	16.9	9.0	42.6	26.2	16.3
Maintenance, repairs, insurance, other expenses	97,494	59.5	7.4	25.1	17.4	9.7	40.5	24.7	15.8
Rented dwellings	235,479	72.0	16.0	25.2	22.8	8.0	28.0	18.8	9.1
Other lodging	53,947	48.0	3.4	17.2	19.0	8.3	52.0	29.4	22.7
Utilities, fuels, and public services	305,260	70.0	13.0	28.0	19.8	9.2	30.0	19.3	10.7
Natural gas	45,308	69.4	12.6	28.2	19.7	9.0	30.6	20.0	10.6
Electricity	111,281	72.2	14.0	29.4	19.4	9.3	27.8	18.0	9.8
Fuel oil and other fuels	12,397	72.4	16.0	31.4	17.2	7.8	27.6	16.5	11.1
Telephone services	100,895	68.3	11.9	26.3	20.5	9.5	31.7	20.3	11.5
Water and other public services	35,379	67.9	12.0	27.3	19.5	9.1	32.1	20.6	11.6
Household operations	74,577	50.6	5.5	18.1	18.4	8.8	49.4	30.9	18.4
Personal services	32,099	53.2	5.5	19.9	18.8	9.0	46.8	29.6	17.2
Other household expenses	42,478	48.7	5.4	16.7	18.0	8.6	51.3	31.9	19.4
Housekeeping supplies	56,097	63.0	10.3	24.6	17.6	10.5	37.0	22.5	14.5
Laundry and cleaning supplies	14,477	71.4	14.6	27.2	19.9	9.7	28.6	17.6	11.0
Other household products	28,120	60.6	8.9	24.2	16.0	11.5	39.4	24.0	15.5
Postage and stationery	13,499	59.2	8.6	22.6	18.7	9.2	40.8	24.6	16.3
Household furnishings and equipment	160,811	58.9	7.8	21.0	19.4	10.8	41.1	24.8	16.3
Household textiles	12,556	58.3	7.7	20.5	20.7	9.4	41.7	23.5	18.2
Furniture	41,070	57.8	9.0	19.8	17.8	11.2	42.2	28.1	14.1
Floor coverings	4,468	48.8	7.9	18.6	15.9	6.4	51.2	32.8	18.4
Major appliances	19,633	64.2	9.5	24.8	20.2	9.6	35.8	21.2	14.6
Small appliances, miscellaneous housewares	9,538	59.0	7.9	21.2	20.3	9.7	41.0	24.3	16.6
Miscellaneous household equipment	73,545	58.9	6.7	20.9	19.9	11.5	41.1	23.6	17.5
Apparel and services	192,138	60.6	9.8	21.9	18.8	10.1	39.4	24.3	15.1
Men and boys	46,645	62.0	10.2	21.9	18.7	11.2	38.0	23.2	14.8
Men, 16 and over	36,946	60.2	9.8	20.6	18.9	10.9	39.8	23.8	16.0
Boys, 2 to 15	9,699	69.1	11.8	27.0	18.1	12.1	30.9	20.9	10.0
Women and girls	74,615	61.1	9.2	22.0	19.5	10.5	38.9	22.4	16.4
Women, 16 and over	61,965	60.3	8.3	21.6	20.1	10.3	39.7	22.7	17.1
Girls, 2 to 15	12,649	65.5	13.5	24.3	16.6	11.1	34.5	21.3	13.3
Children under 2	8,972	65.4	11.9	26.2	19.3	8.1	34.6	22.7	11.9
Footwear	33,311	64.2	12.0	23.6	18.8	9.8	35.8	22.9	12.9
Other apparel products and services	28,596	51.2	7.7	18.1	17.2	8.2	48.8	33.2	15.6
Transportation	842,246	66.8	9.5	27.0	20.1	10.3	33.2	22.0	11.2
Vehicle purchases (net outlay)	394,894	69.9	9.8	28.7	20.7	10.7	30.1	21.0	9.0
Cars and trucks, new	185,940	63.1	7.2	24.5	21.5	9.9	36.9	26.2	10.7
Cars and trucks, used	203,916	76.0	12.5	32.4	19.8	11.3	24.0	16.5	7.5
Other vehicles	5,037	80.3	31.5	38.4	24.2	16.2	19.7	311.3	38.4
Gasoline and motor oil	141,165	69.9	11.3	28.1	20.4	10.2	30.1	19.6	10.5

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2001 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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	\$262,082	64.0	8.5	25.7	19.7	10.1	36.0	23.2	12.7
Vehicle finance charges	39,661	71.3	9.2	29.6	21.5	11.0	28.7	20.2	8.5
Maintenance and repairs	73,077	62.7	8.9	24.3	19.2	10.4	37.3	23.0	14.3
Vehicle insurance	90,393	68.1	10.1	28.0	19.8	10.2	31.9	20.4	11.5
Vehicle rental, leases, licenses, other charges	58,951	54.4	5.3	21.3	18.8	9.0	45.6	30.0	15.6
Public transportation	44,105	44.5	5.8	15.3	15.7	7.6	55.5	31.8	23.7
Health care	240,712	68.2	12.5	27.1	19.4	9.2	31.8	19.5	12.3
Health insurance	117,031	69.6	13.1	28.2	18.8	9.5	30.4	19.0	11.4
Medical services	63,180	61.8	8.7	23.8	20.3	9.1	38.2	23.1	15.1
Drugs	49,502	74.2	16.5	29.2	19.8	8.7	25.8	15.5	10.3
Medical supplies	10,999	63.4	10.4	24.9	19.1	9.0	36.6	22.3	14.3
Entertainment	215,474	60.5	7.0	23.4	19.5	10.7	39.5	24.8	14.7
Fees and admissions	58,074	47.0	3.5	15.1	17.8	10.5	53.0	32.3	20.7
Television, radios, sound equipment	72,769	66.5	10.1	25.4	20.0	11.0	33.5	21.0	12.5
Pets, toys, and playground equipment	37,201	65.9	7.1	26.3	21.1	11.5	34.1	20.1	13.9
Other entertainment supplies, equipment, and services	47,430	63.6	6.1	28.1	19.4	9.9	36.4	25.1	11.3
Personal care products and services	53,450	65.2	10.1	24.7	19.9	10.6	34.8	21.6	13.2
Reading	15,558	53.6	6.0	19.6	18.8	9.3	46.4	27.0	19.4
Education	71,461	49.6	3.3	12.4	25.8	8.1	50.4	29.9	20.5
Tobacco products and smoking supplies	34,027	86.7	18.2	37.7	21.4	9.3	13.3	9.6	3.7
Miscellaneous	82,751	57.8	8.9	21.3	18.2	9.3	42.2	27.3	14.9
Cash contributions	138,825	53.3	6.7	20.1	17.6	9.0	46.7	25.1	21.6
Personal insurance and pensions	412,309	55.8	6.1	21.3	18.1	10.3	44.2	26.8	17.4
Life and other personal insurance	45,286	58.1	7.3	23.2	18.5	9.1	41.9	24.6	17.3
Pensions and Social Security	367,023	55.5	6.0	21.1	18.0	10.4	44.5	27.0	17.4
Sources of income and personal taxes: ¹									
Money income before taxes	4,215,547	58.8	8.0	22.9	18.0	10.0	41.2	25.0	16.2
Wages and salaries	3,401,575	57.0	6.6	21.9	18.0	10.5	43.0	26.1	16.9
Self-employment income	197,988	52.1	5.0	19.6	17.6	9.9	47.9	26.6	21.3
Social Security, private and government retirement	440,370	74.6	18.6	32.6	17.0	6.5	25.4	15.2	10.2
Interest, dividends, rental income, other property income	84,377	45.0	5.7	17.0	16.4	5.9	55.0	35.8	19.2
Unemployment and workers' compensation, veterans' benefits	15,217	80.4	11.1	36.4	21.3	11.7	19.6	14.5	5.1
Public assistance, supplemental security income, food stamps	34,051	85.5	33.6	28.2	16.0	7.7	14.5	12.7	1.8
Regular contributions for support	27,950	69.6	7.2	22.1	31.2	9.0	30.4	22.5	8.0
Other income	14,018	64.5	8.0	17.3	30.4	8.8	35.5	25.0	10.5
Personal taxes	259,142	44.0	2.9	17.4	15.4	8.2	56.0	33.6	22.4
Federal income taxes	198,482	42.3	2.4	16.1	15.6	8.2	57.7	34.5	23.2
State and local income taxes	49,209	47.5	3.7	20.8	15.0	8.1	52.5	31.8	20.7
Other taxes	11,451	58.5	9.0	26.2	14.2	9.0	41.5	25.5	16.1
Income after taxes	3,956,405	59.8	8.3	23.3	18.1	10.1	40.2	24.4	15.8

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.