

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2002

(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)	112,108	82,690	17,075	31,961	23,260	10,395	29,417	19,082	10,335
Percent distribution of consumer units	100.0	73.8	15.2	28.5	20.7	9.3	26.2	17.0	9.2
Consumer unit characteristics (mean values):									
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
Annual aggregate expenditures	\$4,556,099	62.4	9.1	23.7	19.6	10.0	37.6	22.8	14.8
Food	600,221	64.3	10.6	25.5	19.1	9.2	35.7	22.3	13.3
Food at home	345,917	67.5	12.8	27.4	18.5	8.7	32.5	20.4	12.1
Cereals and bakery products	50,249	67.3	12.3	27.3	18.8	8.9	32.7	20.4	12.3
Cereals and cereal products	17,200	67.8	13.6	27.2	19.0	7.9	32.2	20.4	11.9
Bakery products	33,050	67.0	11.7	27.3	18.6	9.3	33.0	20.5	12.5
Meats, poultry, fish, and eggs	89,131	70.7	14.5	29.2	18.3	8.7	29.3	18.7	10.6
Beef	25,806	72.7	14.1	30.5	18.5	9.6	27.3	17.6	9.7
Pork	18,680	74.9	16.9	31.2	18.7	8.2	25.1	16.5	8.6
Other meats	11,284	68.9	13.4	28.8	18.2	8.5	31.1	21.0	10.1
Poultry	16,089	69.0	13.6	28.8	18.0	8.6	31.0	20.5	10.5
Fish and seafood	13,504	63.9	13.2	24.5	17.8	8.3	36.1	19.9	16.2
Eggs	3,767	73.7	17.5	29.3	18.6	8.3	26.3	16.9	9.4
Dairy products	36,654	66.5	12.4	26.9	18.6	8.6	33.5	21.0	12.5
Fresh milk and cream	14,194	69.6	14.0	28.3	18.8	8.6	30.4	19.4	10.9
Other dairy products	22,460	64.5	11.4	26.0	18.5	8.6	35.5	22.1	13.4
Fruits and vegetables	61,623	64.3	13.0	25.7	17.4	8.3	35.7	21.6	14.1
Fresh fruits	19,893	62.2	12.8	24.9	16.5	8.1	37.8	22.6	15.1
Fresh vegetables	19,522	64.1	13.4	25.1	17.5	8.1	35.9	21.2	14.7
Processed fruits	12,894	63.8	11.9	25.6	17.8	8.5	36.2	21.9	14.3
Processed vegetables	9,314	70.1	14.1	28.8	18.3	8.9	29.9	19.6	10.3

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2002 — 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	\$108,260	67.0	11.7	27.1	19.2	9.0	33.0	21.0	12.0
Sugar and other sweets	13,105	66.9	12.1	27.3	18.5	9.0	33.1	21.6	11.5
Fats and oils	9,507	70.1	14.2	29.4	17.8	8.7	29.9	19.0	10.8
Miscellaneous foods	52,682	65.9	11.2	26.5	19.2	9.0	34.1	21.9	12.3
Nonalcoholic beverages	28,348	69.9	12.4	28.8	19.6	9.1	30.1	19.1	11.0
Food prepared by consumer unit on out-of-town trips	4,618	56.2	7.2	19.6	20.6	8.8	43.8	25.7	18.1
Food away from home	254,304	60.1	7.6	22.8	19.8	9.8	39.9	24.9	15.0
Alcoholic beverages	41,984	57.7	6.8	21.1	19.9	10.0	42.3	26.2	16.1
Housing	1,488,623	62.0	9.4	23.2	19.2	10.1	38.0	22.9	15.1
Shelter	877,736	60.5	8.9	22.5	19.3	9.7	39.5	23.6	15.9
Owned dwellings	579,031	56.6	6.5	21.5	18.1	10.5	43.4	25.4	17.9
Mortgage interest and charges	332,081	55.0	5.2	20.2	18.6	10.9	45.0	26.8	18.3
Property taxes	139,278	57.1	8.2	22.9	16.4	9.6	42.9	23.9	19.0
Maintenance, repairs, insurance, other expenses	107,671	61.2	8.1	23.9	18.8	10.4	38.8	23.2	15.6
Rented dwellings	242,140	72.7	16.1	26.2	22.2	8.1	27.3	18.7	8.7
Other lodging	56,565	47.2	3.7	16.4	19.1	8.0	52.8	26.5	26.2
Utilities, fuels, and public services	300,933	69.6	12.5	27.6	19.4	10.0	30.4	19.1	11.3
Natural gas	36,967	67.2	11.6	27.3	18.4	9.9	32.8	20.6	12.2
Electricity	109,987	72.0	13.7	29.0	19.4	9.9	28.0	17.8	10.2
Fuel oil and other fuels	9,912	74.9	15.9	31.2	17.3	10.4	25.1	14.0	11.2
Telephone services	107,258	68.1	11.5	26.4	20.1	10.1	31.9	20.1	11.7
Water and other public services	36,808	67.7	11.9	26.2	19.3	10.3	32.3	20.3	12.0
Household operations	79,115	54.2	5.6	17.2	21.0	10.4	45.8	26.2	19.6
Personal services	37,109	56.9	5.8	16.8	23.3	11.0	43.1	25.6	17.5
Other household expenses	42,006	51.8	5.4	17.6	18.9	9.9	48.2	26.8	21.4
Housekeeping supplies	60,872	65.8	10.1	23.5	17.1	15.1	34.2	21.1	13.1
Laundry and cleaning supplies	14,576	70.3	13.7	28.5	19.3	8.8	29.7	19.3	10.4
Other household products	31,623	67.3	9.9	21.6	15.0	20.7	32.7	20.1	12.6
Postage and stationery	14,673	58.0	7.0	22.6	19.1	9.3	42.0	24.9	17.2
Household furnishings and equipment	169,967	58.8	7.9	21.9	18.3	10.8	41.2	24.9	16.3
Household textiles	15,143	59.6	8.6	22.2	20.7	8.2	40.4	24.0	16.4
Furniture	44,986	56.2	8.0	21.6	16.6	10.0	43.8	25.9	17.8
Floor coverings	4,539	53.6	9.3	22.8	14.9	6.5	46.4	25.0	21.4
Major appliances	21,116	65.7	9.0	21.4	22.2	13.2	34.3	20.2	14.1
Small appliances, miscellaneous housewares	11,226	59.8	9.9	23.0	15.6	11.3	40.2	25.2	15.0
Miscellaneous household equipment	72,957	58.4	7.0	21.8	18.3	11.3	41.6	25.8	15.8
Apparel and services	195,503	61.2	9.9	23.0	18.8	9.5	38.8	23.8	15.0
Men and boys	45,769	62.7	10.8	24.5	17.8	9.6	37.3	23.3	14.0
Men, 16 and over	35,699	60.7	10.0	23.9	17.5	9.4	39.3	24.1	15.2
Boys, 2 to 15	10,070	69.5	13.4	26.9	18.8	10.4	30.5	20.5	10.0
Women and girls	78,654	59.9	8.3	22.1	19.4	10.1	40.1	24.4	15.7
Women, 16 and over	65,543	58.4	7.6	21.5	19.1	10.2	41.6	25.0	16.6
Girls, 2 to 15	13,112	67.4	11.8	25.1	20.9	9.7	32.6	21.3	11.3
Children under 2	9,235	65.5	13.3	24.4	19.3	8.6	34.5	22.6	11.9
Footwear	34,960	65.2	12.1	25.7	18.3	9.2	34.8	20.6	14.2
Other apparel products and services	26,885	56.0	8.9	19.4	19.4	8.2	44.0	27.6	16.4
Transportation	869,829	66.0	9.5	25.7	20.7	10.2	34.0	21.3	12.7
Vehicle purchases (net outlay)	410,866	67.2	9.9	26.1	21.8	9.5	32.8	20.9	11.9
Cars and trucks, new	196,520	61.9	7.7	23.7	21.3	9.2	38.1	22.6	15.5
Cars and trucks, used	206,534	71.8	12.1	28.1	22.3	9.3	28.2	19.5	8.6
Other vehicles	7,812	77.0	34.0	31.8	21.4	19.8	23.0	16.5	36.5
Gasoline and motor oil	138,459	70.5	11.1	28.0	20.6	10.7	29.5	18.7	10.8

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2002 — 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	\$276,931	65.0	8.6	25.4	19.9	11.2	35.0	21.9	13.1
Vehicle finance charges	44,511	70.5	8.7	28.3	21.8	11.7	29.5	19.6	9.9
Maintenance and repairs	78,142	63.2	8.6	23.5	19.8	11.3	36.8	22.4	14.4
Vehicle insurance	100,168	68.4	10.5	27.8	19.4	10.8	31.6	19.6	11.9
Vehicle rental, leases, licenses, other charges	54,110	56.9	5.0	21.4	19.3	11.3	43.1	27.2	15.9
Public transportation	43,573	47.0	6.0	16.0	15.8	9.2	53.0	28.3	24.6
Health care	263,421	67.3	11.6	26.8	18.9	10.0	32.7	20.0	12.8
Health insurance	130,909	68.1	11.9	27.7	18.7	9.9	31.9	19.7	12.2
Medical services	66,128	62.2	8.5	23.6	19.4	10.7	37.8	22.1	15.7
Drugs	54,591	72.4	15.0	29.1	18.8	9.4	27.6	17.1	10.5
Medical supplies	11,793	62.2	8.9	24.5	19.9	8.9	37.8	24.6	13.1
Entertainment	232,933	59.4	6.3	21.8	20.6	10.8	40.6	25.0	15.6
Fees and admissions	60,726	48.1	3.4	16.4	17.6	10.7	51.9	29.9	22.1
Television, radios, sound equipment	77,559	67.0	9.8	26.1	20.6	10.5	33.0	21.0	12.0
Pets, toys, and playground equipment	41,307	62.9	7.1	24.4	20.2	11.3	37.1	23.1	13.9
Other entertainment supplies, equipment, and services	53,341	58.7	3.8	20.0	24.1	10.8	41.3	26.7	14.6
Personal care products and services	58,816	64.0	9.6	24.8	20.5	9.1	36.0	22.7	13.3
Reading	15,535	54.2	6.1	19.8	19.1	9.2	45.8	25.1	20.7
Education	84,276	49.4	2.4	11.6	26.2	9.2	50.6	29.1	21.5
Tobacco products and smoking supplies	35,929	86.3	16.8	39.2	22.0	8.3	13.7	9.9	3.8
Miscellaneous	88,791	64.6	9.4	22.5	23.0	9.7	35.4	20.2	15.2
Cash contributions	143,172	55.4	7.2	21.2	17.0	10.0	44.6	26.8	17.8
Personal insurance and pensions	437,065	55.6	6.3	21.1	17.9	10.3	44.4	25.5	19.0
Life and other personal insurance	45,528	60.0	7.7	23.6	18.7	10.1	40.0	22.3	17.7
Pensions and Social Security	391,536	55.1	6.1	20.8	17.8	10.3	44.9	25.8	19.1
Sources of income and personal taxes: ¹									
Money income before taxes	4,566,788	58.9	8.1	22.4	18.1	10.3	41.1	23.5	17.6
Wages and salaries	3,682,981	57.1	6.5	21.6	18.1	10.9	42.9	24.9	17.9
Self-employment income	206,679	47.9	5.0	19.3	16.9	6.6	52.1	23.1	29.0
Social Security, private and government retirement	483,576	75.5	19.4	30.1	17.8	8.2	24.5	12.9	11.6
Interest, dividends, rental income, other property income	85,406	50.3	5.7	18.4	16.3	9.9	49.7	31.2	18.5
Unemployment and workers' compensation, veterans' benefits	21,520	75.9	10.9	29.1	26.0	9.9	24.1	17.0	7.1
Public assistance, supplemental security income, food stamps	32,559	94.2	40.6	31.2	18.1	4.3	5.8	3.6	2.2
Regular contributions for support	38,106	59.7	6.5	23.2	23.1	6.8	40.3	17.4	22.9
Other income	15,961	60.0	6.2	13.0	34.2	6.5	40.0	28.0	12.1
Personal taxes	230,625	40.7	2.7	15.7	13.9	8.4	59.3	34.1	25.1
Federal income taxes	170,231	38.7	2.1	14.7	13.6	8.2	61.3	34.9	26.4
State and local income taxes	46,790	43.6	3.5	17.0	14.4	8.7	56.4	33.3	23.1
Other taxes	13,603	56.4	7.5	22.9	15.5	10.4	43.6	26.9	16.6
Income after taxes	4,336,164	59.9	8.4	22.8	18.3	10.4	40.1	22.9	17.2

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.