

**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 <sup>1</sup> .....	\$49,430	\$39,402	\$25,564	\$39,618	\$42,598	\$54,860	\$77,820	\$69,408	\$92,783
Income after taxes <sup>1</sup> .....	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 18 .....	.7	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over .....	.3	.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 .....	( <sup>2</sup> )	( <sup>2</sup> )	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: <sup>1</sup>									
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

<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.