

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003

(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, 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
Percent distribution of consumer units	100.0	73.5	15.4	27.4	21.3	9.5	26.5	17.0	9.6
Consumer unit characteristics (mean values):									
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 186	.7	.7	.6	.6	.7	.6	.6	.6
Persons 65 and over3	.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
Annual aggregate expenditures	\$4,706,196	61.6	8.8	23.0	19.6	10.2	38.4	23.1	15.3
Food	614,570	65.1	10.6	25.4	19.7	9.5	34.9	21.9	12.9
Food at home	360,060	68.6	12.8	27.6	19.0	9.2	31.4	20.2	11.3
Cereals and bakery products	50,831	69.0	12.7	27.8	19.5	9.0	31.0	20.2	10.8
Cereals and cereal products	17,277	68.7	14.0	26.9	18.9	9.0	31.3	20.6	10.7
Bakery products	33,554	69.2	12.0	28.3	19.9	9.0	30.8	20.0	10.9
Meats, poultry, fish, and eggs	94,890	72.5	14.3	29.4	18.8	9.9	27.5	17.8	9.7
Beef	28,257	74.2	13.2	30.9	17.6	12.5	25.8	17.5	8.3
Pork	19,634	76.1	17.1	30.8	19.6	8.6	23.9	15.6	8.3
Other meats	11,739	71.6	13.2	29.4	19.7	9.4	28.4	18.7	9.6
Poultry	16,642	72.4	14.9	28.6	19.7	9.2	27.6	17.6	10.1
Fish and seafood	14,322	64.7	12.4	25.8	18.3	8.3	35.3	21.0	14.2
Eggs	4,296	73.0	16.7	29.2	18.0	9.2	27.0	18.0	9.0
Dairy products	37,746	67.2	12.2	27.1	18.8	9.1	32.8	21.1	11.7
Fresh milk and cream	14,561	70.6	14.4	28.1	18.7	9.5	29.4	19.5	9.9
Other dairy products	23,185	65.0	10.8	26.4	18.9	8.9	35.0	22.2	12.9
Fruits and vegetables	61,614	65.5	12.9	25.9	18.3	8.4	34.5	21.5	13.0
Fresh fruits	19,664	63.4	12.5	25.0	17.7	8.2	36.6	21.9	14.6
Fresh vegetables	19,789	64.9	13.3	24.8	18.6	8.1	35.1	21.8	13.4
Processed fruits	12,473	66.1	11.8	26.8	18.8	8.6	33.9	21.8	12.2
Processed vegetables	9,688	70.2	14.1	28.7	18.0	9.4	29.8	19.6	10.2

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — 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, doctoral degree
Other food at home	\$114,979	67.3	11.7	27.1	19.4	9.1	32.7	21.1	11.6
Sugar and other sweets	13,703	68.6	12.2	29.2	18.2	9.1	31.4	20.8	10.6
Fats and oils	9,865	71.1	14.6	28.4	18.9	9.1	28.9	18.6	10.4
Miscellaneous foods	56,342	66.0	10.9	26.7	19.5	8.9	34.0	22.3	11.7
Nonalcoholic beverages	30,883	69.6	13.0	27.8	19.5	9.2	30.4	19.3	11.1
Food prepared by consumer unit on out-of-town trips	4,185	53.4	6.1	17.4	20.4	9.5	46.6	25.8	20.8
Food away from home	254,510	60.3	7.4	22.3	20.7	9.9	39.7	24.4	15.2
Alcoholic beverages	45,028	55.6	5.7	18.7	21.0	10.2	44.4	26.5	17.9
Housing	1,549,166	61.1	9.5	22.3	19.3	9.9	38.9	23.3	15.6
Shelter	909,862	59.8	9.5	21.4	19.2	9.7	40.2	24.1	16.1
Owned dwellings	607,115	55.9	7.1	21.0	17.6	10.2	44.1	25.8	18.4
Mortgage interest and charges	340,765	55.3	6.0	20.5	18.0	10.9	44.7	26.8	17.9
Property taxes	155,019	56.7	8.8	21.5	17.2	9.2	43.3	24.8	18.5
Maintenance, repairs, insurance, other expenses	111,332	56.6	8.2	21.9	17.2	9.3	43.4	23.9	19.5
Rented dwellings	251,419	72.8	16.5	24.1	23.1	9.0	27.2	18.7	8.5
Other lodging	51,328	42.4	3.2	13.6	18.3	7.4	57.6	31.7	25.9
Utilities, fuels, and public services	324,316	69.2	12.6	26.7	19.7	10.2	30.8	19.0	11.8
Natural gas	45,221	67.2	12.3	26.6	19.0	9.3	32.8	20.3	12.5
Electricity	118,577	70.9	13.5	27.8	19.5	10.1	29.1	18.0	11.1
Fuel oil and other fuels	12,634	71.7	14.2	29.0	17.1	11.4	28.3	16.3	12.0
Telephone services	110,246	68.6	11.8	25.7	20.6	10.5	31.4	19.6	11.8
Water and other public services	37,639	66.9	12.2	25.2	19.7	9.8	33.1	20.1	13.0
Household operations	81,573	51.7	5.2	17.3	19.6	9.7	48.3	28.2	20.1
Personal services	33,861	50.9	4.3	18.6	17.3	10.8	49.1	29.8	19.3
Other household expenses	47,713	52.2	5.8	16.4	21.2	8.9	47.8	27.1	20.6
Housekeeping supplies	60,858	63.6	8.4	26.1	18.6	10.5	36.4	22.4	14.1
Laundry and cleaning supplies	15,223	71.4	11.9	28.6	21.2	9.8	28.6	18.9	9.6
Other household products	30,308	62.5	8.0	26.2	17.4	10.9	37.5	23.6	13.8
Postage and stationery	15,327	57.8	5.7	23.5	18.2	10.5	42.2	23.3	18.9
Household furnishings and equipment	172,556	56.1	6.1	20.1	19.6	10.3	43.9	25.1	18.8
Household textiles	13,067	56.1	6.7	16.9	22.5	10.0	43.9	29.0	15.0
Furniture	46,237	54.7	7.3	19.0	18.7	9.7	45.3	25.0	20.4
Floor coverings	5,971	50.4	3.0	22.0	16.2	9.3	49.6	24.6	25.0
Major appliances	22,566	62.0	8.4	23.8	20.0	9.8	38.0	22.0	16.0
Small appliances, miscellaneous housewares	10,107	56.7	6.9	21.7	16.1	12.1	43.3	24.4	18.9
Miscellaneous household equipment	74,607	55.6	4.7	19.9	20.2	10.8	44.4	25.5	18.9
Apparel and services	188,856	61.9	8.8	21.9	21.6	9.7	38.1	24.1	14.0
Men and boys	42,800	63.5	9.2	22.5	21.3	10.5	36.5	23.2	13.3
Men, 16 and over	32,488	61.7	7.9	21.6	21.5	10.6	38.3	24.3	14.1
Boys, 2 to 15	10,312	69.2	13.4	25.1	20.8	9.9	30.8	19.9	10.9
Women and girls	73,034	61.3	7.5	21.9	22.1	9.8	38.7	23.7	15.0
Women, 16 and over	60,844	59.9	6.9	21.0	22.6	9.5	40.1	24.5	15.6
Girls, 2 to 15	12,190	68.2	10.6	26.5	19.6	11.5	31.8	20.1	11.7
Children under 2	9,384	65.3	11.9	25.6	20.0	7.8	34.7	23.8	10.9
Footwear	33,823	68.4	11.7	24.6	23.7	8.4	31.6	21.2	10.4
Other apparel products and services	29,816	52.8	6.9	17.0	18.6	10.2	47.2	29.6	17.6
Transportation	897,513	65.7	8.7	25.7	19.8	11.5	34.3	21.2	13.1
Vehicle purchases (net outlay)	430,483	66.9	8.5	26.8	19.3	12.3	33.1	20.8	12.3
Cars and trucks, new	236,765	62.8	5.4	26.2	18.2	13.0	37.2	22.6	14.6
Cars and trucks, used	185,892	72.2	12.5	28.0	20.6	11.1	27.8	18.3	9.5
Other vehicles	7,827	62.4	36.8	15.1	19.7	20.8	37.6	25.1	³ 12.5
Gasoline and motor oil	153,742	69.8	10.9	26.8	21.2	10.9	30.2	19.1	11.1

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — 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, doctoral degree
Other vehicle expenses	\$268,875	64.7	8.3	25.0	20.4	10.9	35.3	21.6	13.7
Vehicle finance charges	42,750	71.5	8.0	28.3	22.9	12.3	28.5	18.2	10.3
Maintenance and repairs	71,381	62.8	8.5	24.2	19.6	10.5	37.2	21.8	15.4
Vehicle insurance	104,428	67.8	10.0	26.9	20.2	10.6	32.2	20.6	11.7
Vehicle rental, leases, licenses, other charges	50,316	55.2	4.7	19.6	20.0	11.0	44.8	26.6	18.2
Public transportation	44,413	45.3	5.8	14.3	17.0	8.2	54.7	29.6	25.1
Health care	278,705	66.6	11.4	26.0	19.7	9.5	33.4	19.9	13.5
Health insurance	144,383	68.1	12.0	27.2	19.2	9.7	31.9	19.3	12.6
Medical services	68,155	61.0	8.2	23.1	20.4	9.2	39.0	22.4	16.6
Drugs	53,821	70.4	14.4	26.5	20.0	9.6	29.6	17.7	11.8
Medical supplies	12,346	63.4	8.3	24.8	21.2	9.1	36.6	21.3	15.3
Entertainment	237,501	59.6	6.5	21.5	20.8	10.9	40.4	24.1	16.3
Fees and admissions	57,039	46.4	2.8	15.7	17.8	10.0	53.6	32.0	21.7
Television, radios, sound equipment	84,210	66.0	9.3	24.8	21.8	10.2	34.0	20.6	13.4
Pets, toys, and playground equipment	43,580	62.9	6.4	27.8	18.3	10.4	37.1	21.7	15.3
Other entertainment supplies, equipment, and services	52,672	61.1	6.0	17.5	24.3	13.4	38.9	23.1	15.8
Personal care products and services	60,708	62.4	8.4	23.3	20.5	10.2	37.6	23.3	14.3
Reading	14,681	52.0	5.0	17.9	19.7	9.4	48.0	25.9	22.1
Education	90,347	46.1	2.0	11.5	23.3	9.4	53.9	29.1	24.8
Tobacco products and smoking supplies	33,418	86.8	18.1	35.9	22.4	10.4	13.2	9.2	3.9
Miscellaneous	69,879	63.0	7.8	23.4	22.1	9.7	37.0	22.3	14.7
Cash contributions	158,025	51.1	6.4	19.8	16.2	8.7	48.9	28.6	20.4
Personal insurance and pensions	467,798	53.8	5.8	19.5	17.8	10.8	46.2	26.4	19.8
Life and other personal insurance	45,831	56.1	7.0	23.0	16.2	10.0	43.9	25.1	18.8
Pensions and Social Security	421,968	53.6	5.6	19.2	17.9	10.9	46.4	26.6	19.9
Sources of income and personal taxes: ¹									
Money income before taxes	4,979,403	57.9	7.7	21.3	18.7	10.1	42.1	24.5	17.6
Wages and salaries	4,012,508	56.0	6.3	20.3	18.8	10.7	44.0	26.2	17.8
Self-employment income	208,249	53.4	6.1	18.2	19.8	9.2	46.6	25.7	20.9
Social Security, private and government retirement	545,459	72.0	16.9	30.1	17.8	7.2	28.0	13.0	15.1
Interest, dividends, rental income, other property income	106,877	42.2	4.0	19.1	13.0	6.1	57.8	29.2	28.5
Unemployment and workers' compensation, veterans' benefits	26,217	76.4	12.4	27.8	24.2	12.1	23.6	17.0	6.6
Public assistance, supplemental security income, food stamps	30,609	94.5	43.6	31.0	14.7	5.1	5.5	4.3	1.3
Regular contributions for support	33,396	71.8	7.4	20.5	32.5	11.4	28.2	21.7	6.5
Other income	16,088	73.9	14.3	18.6	34.2	6.9	26.1	16.3	9.8
Personal taxes	246,569	46.7	1.9	19.9	15.2	9.7	53.3	30.1	23.2
Federal income taxes	179,498	45.3	1.0	20.5	14.5	9.3	54.7	30.7	24.0
State and local income taxes	48,845	48.5	3.9	16.8	17.6	10.2	51.5	29.7	21.8
Other taxes	18,226	56.6	6.3	23.0	15.6	11.7	43.4	24.6	18.8
Income after taxes	4,732,834	58.5	8.0	21.4	18.9	10.2	41.5	24.2	17.3

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.