

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2001

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, 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
Consumer unit characteristics:									
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 18 .....	.7	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over .....	.3	.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
Average annual expenditures	\$39,518	\$33,552	\$24,081	\$33,041	\$37,070	\$43,610	\$56,462	\$53,678	\$61,757
Food	13.5	14.4	17.1	14.4	13.9	12.8	11.8	11.8	11.9
Food at home	7.8	8.8	12.0	8.9	7.8	7.1	6.2	6.2	6.0
Cereals and bakery products	1.1	1.3	1.8	1.3	1.1	1.0	.9	.9	.9
Cereals and cereal products .....	.4	.4	.6	.5	.4	.3	.3	.3	.3
Bakery products .....	.7	.8	1.1	.9	.7	.7	.6	.6	.6
Meats, poultry, fish, and eggs	2.1	2.5	3.6	2.6	2.1	1.8	1.5	1.5	1.4
Beef .....	.6	.8	1.1	.8	.6	.6	.4	.4	.4
Pork .....	.4	.6	.8	.6	.5	.4	.3	.3	.3
Other meats .....	.3	.3	.4	.3	.2	.2	.2	.2	.2
Poultry .....	.4	.4	.7	.4	.4	.3	.3	.3	.3
Fish and seafood .....	.3	.3	.4	.3	.3	.2	.3	.2	.3
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	1.2	.9	.8	.8	.7	.7	.7
Fresh milk and cream .....	.3	.4	.5	.4	.3	.3	.3	.3	.2
Other dairy products .....	.5	.5	.6	.6	.5	.5	.4	.4	.4
Fruits and vegetables	1.3	1.4	2.0	1.4	1.3	1.2	1.1	1.1	1.2
Fresh fruits .....	.4	.4	.6	.4	.4	.3	.4	.3	.4
Fresh vegetables .....	.4	.4	.7	.4	.4	.4	.4	.3	.4
Processed fruits .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.2	.2	.2	.2	.2	.2

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2001 — 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, doctorate
Other food at home	2.4	2.7	3.4	2.7	2.5	2.3	1.9	2.0	1.9
Sugar and other sweets .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Fats and oils .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Miscellaneous foods	1.2	1.3	1.5	1.3	1.2	1.1	1.0	1.0	.9
Nonalcoholic beverages .....	.6	.8	1.0	.8	.7	.6	.5	.5	.4
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.7	5.6	5.1	5.4	6.1	5.7	5.7	5.5	5.9
Alcoholic beverages .....	.9	.8	.7	.8	.9	.8	.9	1.0	.8
Housing	32.9	32.4	33.5	32.0	32.4	32.3	33.8	33.8	33.8
Shelter	19.2	18.5	18.4	18.1	18.8	18.7	20.5	20.5	20.6
Owned dwellings	12.6	11.3	8.8	11.6	11.3	13.2	14.7	14.6	15.0
Mortgage interest and charges	7.2	6.4	4.4	6.3	6.6	8.1	8.7	8.7	8.8
Property taxes	3.1	2.9	2.7	3.0	2.7	2.9	3.6	3.5	3.7
Maintenance, repairs, insurance, other expenses	2.2	2.1	1.7	2.3	2.0	2.2	2.4	2.4	2.5
Rented dwellings	5.4	6.2	9.2	5.6	6.3	4.5	4.1	4.4	3.6
Other lodging	1.2	.9	.5	.9	1.2	1.1	1.7	1.6	2.0
Utilities, fuels, and public services	7.0	7.8	9.6	8.1	7.1	6.7	5.7	5.8	5.4
Natural gas	1.0	1.1	1.4	1.2	1.0	1.0	.9	.9	.8
Electricity	2.6	2.9	3.8	3.1	2.5	2.4	1.9	2.0	1.8
Fuel oil and other fuels .....	.3	.3	.5	.4	.2	.2	.2	.2	.2
Telephone services	2.3	2.5	2.9	2.5	2.4	2.3	2.0	2.0	1.9
Water and other public services .....	.8	.9	1.0	.9	.8	.8	.7	.7	.7
Household operations	1.7	1.4	1.0	1.3	1.6	1.5	2.3	2.3	2.3
Personal services .....	.7	.6	.4	.6	.7	.7	.9	.9	.9
Other household expenses	1.0	.8	.6	.7	.9	.9	1.3	1.3	1.4
Housekeeping supplies	1.3	1.3	1.4	1.3	1.2	1.3	1.3	1.2	1.3
Laundry and cleaning supplies .....	.3	.4	.5	.4	.4	.3	.3	.3	.3
Other household products .....	.6	.6	.6	.6	.6	.7	.7	.7	.7
Postage and stationery .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Household furnishings and equipment	3.7	3.5	3.1	3.2	3.7	4.0	4.1	3.9	4.3
Household textiles .....	.3	.3	.2	.2	.3	.3	.3	.3	.4
Furniture .....	.9	.9	.9	.8	.9	1.1	1.1	1.1	1.0
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.5	.5	.4	.4	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.3
Miscellaneous household equipment	1.7	1.6	1.2	1.4	1.8	2.0	1.9	1.7	2.1
Apparel and services	4.4	4.3	4.6	4.0	4.4	4.5	4.6	4.6	4.6
Men and boys	1.1	1.1	1.2	1.0	1.1	1.2	1.1	1.1	1.1
Men, 16 and over .....	.8	.8	.9	.7	.9	.9	.9	.9	.9
Boys, 2 to 15 .....	.2	.2	.3	.2	.2	.3	.2	.2	.2
Women and girls	1.7	1.7	1.7	1.5	1.8	1.8	1.8	1.7	1.9
Women, 16 and over	1.4	1.4	1.3	1.3	1.5	1.5	1.5	1.4	1.7
Girls, 2 to 15 .....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Footwear .....	.8	.8	1.0	.7	.8	.7	.7	.8	.7
Other apparel products and services .....	.7	.5	.5	.5	.6	.6	.9	.9	.7
Transportation	19.3	20.5	19.3	21.6	19.8	20.4	17.3	18.3	15.6
Vehicle purchases (net outlay)	9.1	10.1	9.4	10.8	9.6	10.0	7.3	8.2	5.9
Cars and trucks, new	4.3	4.3	3.2	4.3	4.7	4.3	4.2	4.8	3.3
Cars and trucks, used	4.7	5.7	6.2	6.3	4.7	5.4	3.0	3.3	2.5
Other vehicles .....	.1	.1	(³)	.2	.1	.2	.1	4.1	4.1
Gasoline and motor oil	3.2	3.6	3.9	3.8	3.4	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, 2001 — 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, doctorate
Other vehicle expenses	6.0	6.1	5.4	6.4	6.1	6.3	5.8	6.0	5.5
Vehicle finance charges .....	.9	1.0	.9	1.1	1.0	1.0	.7	.8	.6
Maintenance and repairs	1.7	1.7	1.6	1.7	1.7	1.8	1.7	1.7	1.7
Vehicle insurance	2.1	2.2	2.2	2.4	2.1	2.2	1.8	1.8	1.7
Vehicle rental, leases, licenses, other charges	1.4	1.2	.8	1.2	1.3	1.3	1.7	1.7	1.5
Public transportation	1.0	.7	.6	.6	.8	.8	1.5	1.4	1.7
Health care	5.5	6.0	7.3	6.2	5.5	5.2	4.7	4.6	4.9
Health insurance	2.7	3.0	3.7	3.1	2.6	2.6	2.2	2.2	2.2
Medical services	1.4	1.4	1.3	1.4	1.5	1.4	1.5	1.4	1.6
Drugs	1.1	1.3	2.0	1.4	1.2	1.0	.8	.8	.8
Medical supplies .....	.3	.3	.3	.3	.2	.2	.2	.2	.3
Entertainment	4.9	4.8	3.6	4.8	5.0	5.4	5.2	5.3	5.2
Fees and admissions	1.3	1.0	.5	.8	1.2	1.4	1.9	1.9	2.0
Television, radios, sound equipment	1.7	1.8	1.8	1.8	1.7	1.9	1.5	1.5	1.5
Pets, toys, and playground equipment .....	.9	.9	.6	.9	.9	1.0	.8	.7	.8
Other entertainment supplies, equipment, and services	1.1	1.1	.7	1.3	1.1	1.1	1.1	1.2	.9
Personal care products and services	1.2	1.3	1.3	1.2	1.3	1.3	1.1	1.1	1.1
Reading .....	.4	.3	.2	.3	.3	.3	.4	.4	.5
Education	1.6	1.3	.6	.8	2.2	1.4	2.2	2.1	2.4
Tobacco products and smoking supplies .....	.8	1.1	1.5	1.2	.9	.7	.3	.3	.2
Miscellaneous	1.9	1.7	1.8	1.7	1.8	1.8	2.2	2.2	2.0
Cash contributions	3.2	2.7	2.3	2.6	2.9	3.0	4.0	3.4	5.0
Personal insurance and pensions	9.5	8.4	6.1	8.4	8.7	10.0	11.3	10.9	11.9
Life and other personal insurance	1.0	1.0	.8	1.0	1.0	1.0	1.2	1.1	1.3
Pensions and Social Security	8.4	7.4	5.3	7.4	7.8	9.0	10.1	9.8	10.6
Sources of income and personal taxes: ¹									
Money income before taxes	\$47,507	\$37,659	\$24,390	\$37,793	\$41,045	\$52,395	\$75,833	\$70,137	\$86,693
Wages and salaries	80.7	78.2	66.6	77.2	80.8	85.4	84.2	84.2	84.1
Self-employment income	4.7	4.2	3.0	4.0	4.6	4.7	5.5	5.0	6.2
Social Security, private and government retirement	10.4	13.2	24.2	14.9	9.9	6.8	6.4	6.4	6.6
Interest, dividends, rental income, other property income	2.0	1.5	1.4	1.5	1.8	1.2	2.7	2.9	2.4
Unemployment and workers' compensation, veterans' benefits .....	.4	.5	.5	.6	.4	.4	.2	.2	.1
Public assistance, supplemental security income, food stamps .....	.8	1.2	3.4	1.0	.7	.6	.3	.4	.1
Regular contributions for support .....	.7	.8	.6	.6	1.2	.6	.5	.6	.3
Other income .....	.3	.4	.3	.3	.6	.3	.3	.3	.2
Personal taxes	6.1	4.6	2.2	4.7	5.3	5.1	8.4	8.3	8.5
Federal income taxes	4.7	3.4	1.4	3.3	4.1	3.9	6.6	6.5	6.8
State and local income taxes	1.2	.9	.5	1.1	1.0	.9	1.5	1.5	1.5
Other taxes .....	.3	.3	.3	.3	.2	.2	.3	.3	.3
Income after taxes	93.9	95.4	97.8	95.3	94.7	94.9	91.6	91.7	91.5

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.