

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000

(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)	109,367	81,307	17,991	31,900	22,504	8,912	28,059	18,330	9,729
Percent distribution of consumer units	100.0	74.3	16.5	29.2	20.6	8.1	25.7	16.8	8.9
Consumer unit characteristics (mean values):									
Income before taxes ¹	\$44,649	\$35,545	\$23,329	\$36,134	\$38,837	\$50,060	\$71,140	\$64,201	\$84,438
Income after taxes ¹	41,532	33,556	22,679	34,250	36,145	46,778	64,739	58,658	76,392
Age of reference person	48.2	48.7	56.0	49.4	43.1	46.0	46.6	45.4	48.8
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.6	2.4	2.6	2.4	2.4	2.4
Children under 187	.7	.7	.7	.6	.8	.6	.6	.6
Persons 65 and over3	.3	.5	.3	.2	.2	.2	.2	.2
Earners	1.4	1.3	1.0	1.4	1.4	1.6	1.5	1.5	1.5
Vehicles	1.9	1.9	1.4	2.0	1.9	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	53	50	49	51	52	47	60	58	63
Female	47	50	51	49	48	53	40	42	37
Housing tenure:									
Homeowner	66	63	58	68	58	72	73	71	75
With mortgage	39	34	21	36	36	49	52	52	54
Without mortgage	27	29	37	32	21	23	20	19	21
Renter	34	37	42	32	42	28	27	29	25
Race of reference person:									
Black	12	14	16	14	13	12	7	7	7
White and other	88	86	84	86	87	88	93	93	93
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)	39	53	61	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	54	39	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	74	88	88	94	93	93	93
Annual aggregate expenditures	\$4,157,850	63.3	10.0	24.9	19.3	9.1	36.7	22.4	14.3
Food									
Food at home	562,397	67.4	12.3	26.7	18.9	9.5	32.6	20.4	12.2
Cereals and bakery products	329,324	70.8	15.0	28.1	18.3	9.5	29.2	18.3	10.9
Cereals and cereal products	49,416	71.1	15.0	28.1	18.5	9.5	28.9	18.2	10.7
Bakery products	17,048	71.9	16.6	27.7	18.4	9.2	28.1	17.8	10.3
Meats, poultry, fish, and eggs	32,368	70.6	14.2	28.2	18.6	9.6	29.4	18.5	10.9
Beef	86,708	74.0	17.1	29.8	17.8	9.2	26.0	16.7	9.3
Pork	25,965	75.4	16.9	31.2	17.6	9.6	24.6	15.7	8.9
Other meats	18,198	76.9	18.9	31.9	17.3	8.7	23.1	14.9	8.2
Poultry	10,959	73.7	16.1	29.9	18.2	9.6	26.3	17.0	9.3
Fish and seafood	15,824	73.2	16.4	28.7	18.5	9.6	26.8	18.0	8.8
Eggs	12,006	66.9	14.7	25.6	18.1	8.5	33.1	20.1	13.0
Dairy products	3,757	76.3	22.8	28.3	17.0	8.1	23.7	15.3	8.4
Fresh milk and cream	35,387	70.2	14.1	28.6	18.1	9.3	29.8	18.9	10.9
Other dairy products	14,304	72.7	16.5	29.5	17.7	9.0	27.3	17.7	9.6
Fruits and vegetables	21,083	68.5	12.4	28.0	18.5	9.6	31.5	19.8	11.7
Fresh fruits	56,774	68.0	15.0	26.6	17.4	9.1	32.0	19.6	12.4
Fresh vegetables	17,786	66.8	15.6	25.6	16.8	8.8	33.2	20.0	13.2
Processed fruits	17,302	68.2	15.7	26.4	17.1	8.9	31.8	19.2	12.6
Processed vegetables	12,537	66.6	13.2	26.4	17.7	9.4	33.4	20.2	13.1
Processed fruits	9,150	72.1	14.7	29.3	18.7	9.4	27.9	18.4	9.6

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000 — 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	\$101,039	69.8	13.5	27.1	19.0	10.1	30.2	18.7	11.5
Sugar and other sweets	12,769	70.9	14.7	27.2	18.6	10.4	29.1	17.8	11.3
Fats and oils	9,057	72.9	16.1	29.0	18.8	9.0	27.1	17.4	9.8
Miscellaneous foods	47,638	68.3	12.2	26.8	19.0	10.3	31.7	19.7	12.0
Nonalcoholic beverages	27,206	72.9	15.2	28.3	19.4	10.1	27.1	16.6	10.4
Food prepared by consumer unit on out-of-town trips	4,368	56.9	8.9	19.5	19.4	9.1	43.1	26.7	16.4
Food away from home	233,073	62.5	8.4	24.7	19.8	9.5	37.5	23.4	14.2
Alcoholic beverages	40,542	58.1	6.1	22.2	21.6	8.2	41.9	24.7	17.1
Housing	1,346,868	62.4	10.2	24.4	18.9	8.8	37.6	23.1	14.5
Shelter	778,062	61.4	9.8	23.8	19.0	8.8	38.6	23.8	14.8
Owned dwellings	503,340	58.1	7.5	23.4	17.7	9.5	41.9	25.5	16.4
Mortgage interest and charges	288,597	56.0	6.0	21.7	18.4	9.9	44.0	27.0	17.0
Property taxes	124,520	60.5	9.1	25.4	17.1	8.9	39.5	23.8	15.7
Maintenance, repairs, insurance, other expenses	90,223	61.3	9.9	26.1	16.3	9.0	38.7	23.2	15.5
Rented dwellings	222,463	72.0	16.4	25.8	22.4	7.4	28.0	18.5	9.5
Other lodging	52,260	47.7	4.1	18.5	17.5	7.7	52.3	30.1	22.2
Utilities, fuels, and public services	272,203	70.2	13.8	28.3	19.3	8.8	29.8	19.2	10.7
Natural gas	33,613	69.5	13.0	28.1	19.4	8.9	30.5	19.6	10.9
Electricity	99,681	72.8	15.0	29.6	19.4	8.7	27.2	17.4	9.8
Fuel oil and other fuels	10,602	73.0	18.0	33.9	13.1	8.1	27.0	18.0	9.0
Telephone services	95,887	68.2	12.8	26.7	19.9	8.8	31.8	20.6	11.2
Water and other public services	32,419	67.8	12.4	27.2	19.3	8.8	32.2	20.3	11.9
Household operations	74,844	52.5	6.3	18.5	19.0	8.7	47.5	27.7	19.8
Personal services	35,676	55.9	6.8	20.4	19.3	9.4	44.1	27.0	17.1
Other household expenses	39,169	49.4	5.8	16.8	18.7	8.1	50.6	28.4	22.2
Housekeeping supplies	52,576	63.8	11.7	25.2	17.7	9.3	36.2	21.1	15.0
Laundry and cleaning supplies	14,254	70.2	15.9	26.8	18.1	9.3	29.8	16.0	13.8
Other household products	24,624	63.0	10.4	25.9	17.7	9.0	37.0	22.4	14.6
Postage and stationery	13,698	58.8	9.5	22.4	17.2	9.7	41.2	24.0	17.2
Household furnishings and equipment	169,183	58.5	7.6	23.7	18.3	8.9	41.5	24.5	17.0
Household textiles	11,619	58.8	6.6	24.5	17.3	10.3	41.2	20.5	20.6
Furniture	42,722	55.1	9.0	18.0	19.2	8.9	44.9	25.4	19.6
Floor coverings	4,854	57.5	6.0	32.0	14.2	5.2	42.5	22.8	19.7
Major appliances	20,653	66.6	10.6	26.6	18.9	10.4	33.4	22.7	10.7
Small appliances, miscellaneous housewares	9,535	55.5	5.8	22.6	18.0	9.2	44.5	25.9	18.6
Miscellaneous household equipment	79,800	58.6	6.5	25.5	18.1	8.5	41.4	25.0	16.4
Apparel and services	202,524	62.3	10.0	23.6	19.6	9.1	37.7	22.8	14.9
Men and boys	48,017	64.4	9.7	25.3	19.8	9.7	35.6	21.3	14.3
Men, 16 and over	37,557	62.8	8.7	24.1	20.1	9.9	37.2	21.9	15.3
Boys, 2 to 15	10,460	70.3	13.0	29.6	18.7	9.0	29.7	18.9	10.7
Women and girls	79,091	60.4	8.8	22.7	19.9	9.0	39.6	23.8	15.8
Women, 16 and over	66,200	59.0	8.2	22.2	19.8	8.7	41.0	24.5	16.4
Girls, 2 to 15	12,891	67.1	11.6	25.0	20.3	10.2	32.9	20.3	12.6
Children under 2	8,940	65.5	12.8	27.0	17.2	8.5	34.5	24.1	10.4
Footwear	37,399	68.5	13.7	25.2	20.1	9.5	31.5	20.2	11.3
Other apparel products and services	29,078	55.3	8.4	20.3	18.8	7.8	44.7	25.5	19.2
Transportation	811,189	68.1	10.0	27.5	21.1	9.4	31.9	20.6	11.3
Vehicle purchases (net outlay)	373,844	71.2	10.4	29.2	22.0	9.7	28.8	18.8	10.0
Cars and trucks, new	175,528	64.8	6.6	24.6	22.8	10.7	35.2	22.1	13.2
Cars and trucks, used	193,562	77.0	14.0	33.1	21.4	8.5	23.0	15.8	7.2
Other vehicles	4,754	72.7	³ 5.9	39.2	10.5	³ 17.1	27.3	21.3	³ 6.0
Gasoline and motor oil	141,219	70.9	11.4	28.9	21.0	9.6	29.1	18.8	10.4

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000 — 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	\$249,479	65.4	9.3	26.3	20.4	9.4	34.6	22.4	12.2
Vehicle finance charges	35,898	71.8	9.0	31.1	21.2	10.5	28.2	19.6	8.6
Maintenance and repairs	68,205	65.5	10.0	25.6	20.5	9.3	34.5	21.5	13.0
Vehicle insurance	85,102	69.1	10.7	29.2	20.2	9.0	30.9	19.6	11.2
Vehicle rental, leases, licenses, other charges	60,274	56.2	6.5	20.1	20.1	9.4	43.8	29.2	14.6
Public transportation	46,647	48.9	6.3	16.9	18.6	7.1	51.1	30.2	21.0
Health care	225,868	66.9	13.3	26.8	18.5	8.4	33.1	20.2	12.9
Health insurance	107,469	69.7	13.8	29.0	18.2	8.6	30.3	18.6	11.8
Medical services	62,103	58.2	9.4	21.7	19.2	7.9	41.8	25.1	16.7
Drugs	45,505	73.3	18.1	29.0	18.0	8.2	26.7	16.8	9.9
Medical supplies	10,790	63.0	9.7	24.8	19.6	9.0	37.0	22.3	14.7
Entertainment	203,712	60.5	7.8	23.8	19.5	9.4	39.5	25.0	14.5
Fees and admissions	56,308	47.0	4.2	16.9	17.5	8.4	53.0	31.8	21.2
Television, radios, sound equipment	67,999	67.1	11.0	26.6	20.6	8.9	32.9	21.6	11.3
Pets, toys, and playground equipment	36,452	64.1	9.2	26.5	18.8	9.6	35.9	22.3	13.6
Other entertainment supplies, equipment, and services	42,954	64.8	6.4	26.1	21.0	11.4	35.2	23.8	11.4
Personal care products and services	61,549	65.3	10.4	25.7	20.3	8.9	34.7	21.3	13.4
Reading	16,019	54.2	6.7	20.9	18.5	8.1	45.8	26.3	19.5
Education	69,094	50.2	3.3	14.3	23.4	9.1	49.8	30.1	19.8
Tobacco products and smoking supplies	34,845	86.4	19.2	37.3	21.3	8.6	13.6	9.4	4.1
Miscellaneous	84,819	64.8	10.9	24.5	19.8	9.6	35.2	21.4	13.9
Cash contributions	130,414	47.5	7.0	17.0	14.2	9.3	52.5	24.3	28.2
Personal insurance and pensions	368,010	55.9	6.4	22.1	18.0	9.3	44.1	25.8	18.3
Life and other personal insurance	43,595	59.8	9.3	26.0	15.1	9.4	40.2	22.6	17.6
Pensions and Social Security	324,415	55.4	6.1	21.6	18.4	9.3	44.6	26.2	18.4
Sources of income and personal taxes: ¹									
Money income before taxes	3,636,872	59.2	8.8	22.9	18.4	9.2	40.8	24.2	16.6
Wages and salaries	2,898,057	57.2	6.9	22.2	18.6	9.5	42.8	26.0	16.8
Self-employment income	190,915	51.8	5.8	19.2	17.1	9.8	48.2	20.6	27.6
Social Security, private and government retirement	395,533	76.2	21.3	30.7	17.6	6.6	23.8	14.5	9.3
Interest, dividends, rental income, other property income	75,516	46.7	7.7	15.5	14.5	9.1	53.3	24.5	28.7
Unemployment and workers' compensation, veterans' benefits	15,625	85.7	19.0	33.2	19.9	13.6	14.3	10.6	3.7
Public assistance, supplemental security income, food stamps	25,234	91.6	43.6	26.9	15.9	5.2	8.4	6.6	1.8
Regular contributions for support	25,146	65.7	7.6	23.9	28.1	6.2	34.3	16.3	18.0
Other income	10,846	69.2	9.1	19.7	33.0	7.4	30.8	21.2	9.6
Personal taxes	253,929	47.5	3.5	17.1	18.3	8.6	52.5	29.9	22.6
Federal income taxes	196,250	46.2	3.3	16.2	18.3	8.3	53.8	30.5	23.4
State and local income taxes	45,761	49.5	3.5	18.5	17.5	10.0	50.5	29.8	20.7
Other taxes	11,919	61.4	6.5	27.1	20.2	7.7	38.6	20.7	17.9
Income after taxes	3,382,943	60.1	9.2	23.4	18.4	9.2	39.9	23.7	16.1

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.