

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

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 1/	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Number of consumer units (in thousands) .....	104,212	79,437	19,268	32,509	19,768	7,892	24,774	16,003	8,771
Income before taxes 2/ .....	\$38,014	\$31,511	\$20,063	\$33,094	\$35,153	\$44,282	\$58,380	\$53,193	\$67,867
Income after taxes 2/ .....	34,864	29,159	19,173	30,677	32,148	40,237	52,730	48,541	60,391
Age of reference person .....	47.7	48.3	55.7	48.2	42.8	44.6	45.8	44.6	48.0
Average number in consumer unit:									
Persons .....	2.5	2.6	2.7	2.6	2.4	2.6	2.5	2.5	2.5
Children under 18 .....	0.7	0.7	0.8	0.7	0.6	0.8	0.6	0.6	0.6
Persons 65 and over .....	0.3	0.3	0.6	0.3	0.2	0.2	0.2	0.2	0.2
Earners .....	1.3	1.3	1.0	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles .....	1.9	1.8	1.5	1.9	1.9	2.2	2.1	2.1	2.2
Percent distribution:									
Male .....	60	58	53	59	59	61	68	66	70
Female .....	40	42	47	41	41	39	32	34	30
Percent homeowner .....	64	62	58	65	57	66	70	68	74
With mortgage .....	38	34	21	36	37	47	49	48	52
Without mortgage .....	26	28	37	29	20	20	21	20	22
Renter .....	36	38	42	35	43	34	30	32	26
Black .....	12	14	17	14	12	11	6	6	6
White and other .....	88	86	83	86	88	89	94	94	95
Elementary (1-8) .....	8	10	43	0	0	0	0	0	0
High school (9-12) .....	41	54	55	100	0	0	0	0	0
College .....	50	35	0	0	100	100	100	100	100
Never attended and other .....	0	0	2	0	0	0	0	0	0
At least one vehicle owned .....	85	83	73	85	86	89	92	91	93
Average annual expenditures .....	\$33,797	\$29,225	\$21,458	\$29,705	\$32,462	\$38,301	\$48,245	\$45,723	\$52,812
Food .....	4,698	4,320	3,607	4,402	4,583	5,182	5,832	5,583	6,269
Food at home .....	2,876	2,774	2,681	2,822	2,720	2,973	3,178	3,062	3,381
Cereals and bakery products .....	447	425	404	431	425	459	511	493	544
Cereals and cereal products .....	166	159	160	158	158	166	184	177	198
Bakery products .....	281	266	244	273	267	293	327	316	346
Meats, poultry, fish, and eggs .....	737	747	777	788	662	735	708	688	743
Beef .....	215	224	226	240	200	222	188	190	184
Pork .....	157	167	187	180	137	145	128	125	133
Other meats .....	99	99	102	106	86	101	98	95	103
Poultry .....	144	142	147	141	132	156	151	143	165
Fish and seafood .....	88	79	71	86	78	80	113	105	126
Eggs .....	34	35	44	35	29	32	30	29	31
Dairy products .....	312	298	281	301	295	343	352	342	370
Fresh milk and cream .....	132	133	135	133	126	143	131	130	133
Other dairy products .....	180	165	146	168	169	200	221	212	238
Fruits and vegetables .....	490	459	451	449	469	489	582	556	626
Fresh fruits .....	153	139	138	137	139	149	195	188	208
Fresh vegetables .....	147	140	142	131	147	150	169	158	186
Processed fruits .....	110	101	95	100	104	112	135	130	142
Processed vegetables .....	80	79	76	80	78	79	83	80	90
Other food at home .....	889	845	768	854	869	947	1,024	982	1,098
Sugar and other sweets .....	114	111	98	111	112	138	125	116	140
Fats and oils .....	83	84	92	86	73	82	81	79	85
Miscellaneous foods .....	391	365	317	368	392	413	465	453	487
Nonalcoholic beverages .....	252	246	238	256	240	250	269	255	293
Food prepared by consumer unit on out-of-town trips .....	49	38	23	33	52	64	84	80	93
Food away from home .....	1,823	1,546	926	1,580	1,863	2,209	2,654	2,521	2,888
Alcoholic beverages .....	309	246	127	247	302	407	497	477	531
Housing .....	10,747	9,169	7,079	9,145	10,236	11,747	15,765	14,984	17,187
Shelter .....	6,064	5,057	3,826	4,978	5,774	6,594	9,291	8,842	10,111
Owned dwellings .....	3,783	2,981	1,858	3,000	3,500	4,345	6,352	5,944	7,098

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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 1/	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Mortgage interest and charges .....	2,114	1,614	818	1,562	2,063	2,648	3,717	3,481	4,148
Property taxes .....	939	758	540	798	821	970	1,519	1,446	1,652
Maintenance, repairs, insurance, other expenses .....	729	608	500	640	616	727	1,116	1,016	1,298
Rented dwellings .....	1,864	1,795	1,834	1,704	1,896	1,820	2,085	2,122	2,017
Other lodging .....	417	281	133	274	378	429	854	776	996
Utilities, fuels, and public services .....	2,347	2,237	2,081	2,293	2,208	2,455	2,700	2,614	2,858
Natural gas .....	291	274	262	292	247	294	347	328	383
Electricity .....	907	889	832	922	864	956	967	945	1,007
Fuel oil and other fuels .....	108	109	119	121	87	92	103	100	107
Telephone services .....	772	714	635	712	754	819	958	925	1,019
Water and other public services .....	268	250	233	247	256	294	325	316	342
Household operations .....	522	381	184	381	470	643	972	884	1,133
Personal services .....	259	200	73	216	237	352	447	458	428
Other household expenses .....	263	181	111	165	233	291	525	427	704
Housekeeping supplies .....	464	417	313	440	436	553	601	504	770
Laundry and cleaning supplies .....	119	120	114	120	116	146	117	110	128
Other household products .....	205	192	131	226	187	240	244	213	298
Postage and stationery .....	140	105	68	95	134	168	240	180	345
Household furnishings and equipment .....	1,350	1,077	675	1,053	1,348	1,502	2,201	2,139	2,316
Household textiles .....	76	63	39	61	77	92	118	119	117
Furniture .....	321	259	179	242	329	346	519	508	540
Floor coverings .....	101	60	44	48	97	47	223	308	73
Major appliances .....	162	146	114	152	152	193	212	194	244
Small appliances, miscellaneous housewares .....	84	66	51	58	77	100	141	147	131
Miscellaneous household equipment .....	607	484	249	491	616	724	988	864	1,211
Apparel and services .....	1,752	1,522	1,110	1,379	1,708	2,628	2,439	2,349	2,597
Men and boys .....	423	355	247	350	397	541	630	611	662
Men, 16 and over .....	330	265	181	251	303	435	526	506	561
Boys, 2 to 15 .....	93	90	66	99	94	106	104	105	102
Women and girls .....	718	618	457	500	691	1,274	1,016	953	1,127
Women, 16 and over .....	607	515	364	405	585	1,127	881	818	991
Girls, 2 to 15 .....	111	103	93	95	106	147	135	134	136
Children under 2 .....	82	79	63	83	71	123	93	80	116
Footwear .....	298	284	225	276	315	389	340	363	301
Other apparel products and services .....	230	186	118	170	234	301	360	343	391
Transportation .....	6,382	5,700	4,217	5,898	6,121	7,447	8,569	8,408	8,862
Vehicle purchases (net outlay) .....	2,815	2,588	2,009	2,723	2,614	3,379	3,543	3,600	3,441
Cars and trucks, new .....	1,209	975	463	1,032	1,156	1,536	1,959	1,837	2,182
Cars and trucks, used .....	1,568	1,572	1,545	1,614	1,441	1,787	1,556	1,737	1,226
Other vehicles .....	38	41	1	77	17	56	28	25	33
Gasoline and motor oil .....	1,082	1,019	810	1,051	1,083	1,242	1,281	1,269	1,303
Other vehicle expenses .....	2,058	1,804	1,174	1,861	2,063	2,455	2,874	2,718	3,157
Vehicle finance charges .....	276	270	170	300	279	367	294	296	292
Maintenance and repairs .....	645	565	387	540	688	796	902	879	943
Vehicle insurance .....	698	630	459	654	699	780	913	857	1,015
Vehicle rental, leases, licenses, other charges .....	440	338	158	368	398	512	764	686	907
Public transportation .....	427	289	224	263	361	371	871	822	961
Health care .....	1,770	1,628	1,467	1,667	1,586	1,955	2,226	2,098	2,459
Health insurance .....	827	766	734	795	713	855	1,023	967	1,126
Medical services .....	543	479	323	508	496	694	751	712	823
Drugs .....	303	299	333	288	278	310	314	293	352
Medical supplies .....	97	84	78	77	99	95	137	126	157
Entertainment .....	1,834	1,575	851	1,757	1,855	1,914	2,648	2,579	2,770
Fees and admissions .....	459	308	122	303	428	484	942	927	969
Television, radios, sound equipment .....	561	502	380	512	545	655	747	714	807
Pets, toys, and playground equipment .....	335	285	168	316	328	362	487	457	540

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		Total	Less than high school graduate	High school graduate	High school graduate with some college 1/	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Other entertainment supplies, equipment and services .....	479	480	182	626	554	415	472	482	453
Personal care products and services .....	513	457	330	455	524	608	687	666	724
Reading .....	159	120	72	117	153	172	284	259	329
Education .....	524	353	134	261	579	695	1,071	946	1,298
Tobacco products and smoking supplies .....	255	294	308	316	254	271	128	145	98
Miscellaneous .....	855	771	551	857	808	865	1,123	1,047	1,260
Cash contributions .....	940	720	428	855	759	776	1,647	1,433	2,039
Personal insurance and pensions .....	3,060	2,352	1,176	2,349	2,993	3,633	5,330	4,749	6,390
Life and other personal insurance .....	353	293	213	298	323	391	546	500	630
Pensions and Social Security .....	2,707	2,059	963	2,051	2,670	3,242	4,784	4,249	5,760
Money income before taxes 2/ .....	38,014	31,511	20,063	33,094	35,153	44,282	58,380	53,193	67,867
Wages and salaries .....	29,560	23,751	12,115	25,139	27,802	36,720	47,753	43,949	54,712
Self-employment income .....	2,318	1,650	568	1,717	2,280	2,466	4,409	3,576	5,934
Social Security, private and government retirement .....	4,334	4,371	5,540	4,472	3,382	3,589	4,219	3,816	4,956
Interest, dividends, rental income, other property income .....	761	596	330	705	701	558	1,278	1,124	1,561
Unemployment and workers' compensation, veterans' benefits .....	213	247	250	258	237	222	105	86	140
Public assistance, supplemental security income, food stamps .....	437	544	1,037	507	218	293	104	126	65
Regular contributions for support .....	243	218	111	204	323	272	321	336	292
Other income .....	148	134	112	93	210	161	189	179	208
Personal taxes 2/ .....	3,150	2,352	890	2,418	3,005	4,045	5,650	4,652	7,476
Federal income taxes .....	2,372	1,736	631	1,708	2,315	3,107	4,361	3,571	5,805
State and local income taxes .....	665	523	205	612	594	777	1,111	927	1,447
Other taxes .....	113	92	54	97	96	160	178	153	225
Income after taxes 2/ .....	34,864	29,159	19,173	30,677	32,148	40,237	52,730	48,541	60,391
Net change in total assets and liabilities .....	-1,689	-1,437	-983	-1,707	-1,297	-1,789	-2,497	-1,892	-3,600
Net change in total assets .....	4,049	2,841	1,490	1,821	4,055	7,303	7,920	8,710	6,479
Net change in total liabilities .....	5,738	4,279	2,473	3,528	5,351	9,092	10,417	10,602	10,079
Other money receipts .....	309	219	196	202	257	248	599	445	879
Mortgage principal paid on owned property .....	-960	-748	-397	-764	-945	-1,044	-1,642	-1,588	-1,739
Estimated market value of owned home .....	73,168	59,747	44,609	61,333	65,134	76,671	116,203	107,880	131,390
Estimated monthly rental value of owned home .....	503	433	327	448	466	543	730	696	792
Gifts of goods and services .....	1,119	885	594	900	961	1,358	1,848	1,581	2,328
Food .....	62	46	31	45	51	82	113	95	146
Housing .....	280	218	124	215	278	319	467	379	624
Housekeeping supplies .....	40	31	18	33	30	63	67	57	84
Household textiles .....	8	7	4	8	10	9	9	8	12
Appliances and miscellaneous housewares .....	30	22	14	20	27	37	55	54	57
Major appliances .....	8	7	7	7	7	5	11	13	9
Small appliances and miscellaneous housewares .....	22	15	7	13	20	32	44	41	48
Miscellaneous household equipment .....	81	57	23	61	76	77	152	104	238
Other housing .....	120	100	65	93	135	132	183	156	233
Apparel and services .....	296	259	180	256	279	425	406	384	445
Males, 2 and over .....	78	62	47	71	53	91	124	129	117
Females, 2 and over .....	99	84	66	75	93	140	145	137	159
Children under 2 .....	41	39	32	43	29	68	46	37	64
Other apparel products and services .....	78	74	36	67	104	126	90	81	106
Jewelry and watches .....	44	43	5	46	72	53	48	35	72
All other apparel products and services .....	34	32	31	21	32	74	42	46	34
Transportation .....	60	45	45	51	34	44	108	110	106
Health care .....	43	38	26	46	21	83	56	40	86

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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 1/	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Entertainment .....	110	97	77	93	100	152	152	137	178
Toys, games, hobbies, and tricycles .....	40	36	24	32	44	61	51	42	67
Other entertainment .....	70	61	54	61	56	91	100	95	110
Education .....	128	67	33	69	84	102	321	226	495
All other gifts .....	140	114	77	126	116	150	224	210	248

1/ Beginning in 1996, this column does not include reference persons with Associate degrees.

2/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that all values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero. Note also that some data are likely to have large sampling errors.