

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997

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)	105,576	79,713	18,920	30,782	21,587	8,423	25,863	16,808	9,055
Consumer unit characteristics:									
Income before taxes ²	\$39,926	\$32,380	\$21,413	\$33,461	\$36,397	\$43,090	\$62,721	\$57,308	\$72,744
Income after taxes ²	36,684	30,156	20,484	31,411	33,324	39,468	56,408	51,736	65,058
Age of reference person	47.7	48.5	56.4	48.7	43.1	44.1	45.3	44.3	47.3
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.6	2.4	2.6	2.5	2.4	2.5
Children under 187	.7	.7	.7	.6	.7	.6	.7	.6
Persons 65 and over3	.3	.5	.3	.2	.2	.2	.2	.2
Earners	1.3	1.3	1.0	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	2.0	1.9	1.6	2.0	1.9	2.2	2.1	2.1	2.3
Percent distribution:									
Sex of reference person:									
Male	59	57	52	59	57	59	65	64	66
Female	41	43	48	41	43	41	35	36	34
Housing tenure:									
Homeowner	64	61	59	65	57	67	71	69	73
With mortgage	38	34	23	34	38	47	51	49	54
Without mortgage	26	28	36	31	19	20	20	20	19
Renter	36	39	41	35	43	33	29	31	27
Race of reference person:									
Black	12	14	17	13	12	12	6	7	5
White and other	88	86	83	87	88	88	94	93	95
Education of reference person:									
Elementary (1-8)	7	10	41	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	39	52	57	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	53	38	n.a.	n.a.	100	100	100	100	100
Never attended and other	(³)	(³)	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	87	85	75	86	88	93	94	94	95
Average annual expenditures	\$34,819	\$29,693	\$22,026	\$29,726	\$33,599	\$36,587	\$50,324	\$46,678	\$56,931
Food									
Food at home	4,801	4,305	3,744	4,399	4,478	4,725	6,202	5,545	7,313
Cereals and bakery products	2,880	2,751	2,773	2,822	2,599	2,836	3,241	3,040	3,579
Cereals and cereal products	453	427	421	440	408	442	524	502	561
Bakery products	161	152	156	150	150	157	188	181	200
Meats, poultry, fish, and eggs	292	275	266	290	259	286	336	322	361
Beef	743	748	838	758	671	720	730	685	804
Pork	224	229	247	231	215	223	207	206	210
Other meats	157	165	199	173	134	149	134	129	143
Poultry	96	98	107	98	91	97	92	87	100
Fish and seafood	145	140	151	141	129	136	160	148	180
Eggs	89	81	93	79	74	84	108	91	138
Dairy products	33	34	40	35	29	31	28	25	34
Fresh milk and cream	314	296	281	308	286	309	363	334	411
Other dairy products	128	127	135	131	113	133	131	124	143
Fruits and vegetables	186	169	146	178	172	177	231	209	268
Fresh fruits	476	434	454	434	406	464	590	527	696
Fresh vegetables	150	136	142	135	124	153	191	165	234
Processed fruits	143	128	141	124	120	133	184	163	220
Processed vegetables	102	91	88	92	90	102	133	119	155
Eggs	80	79	83	83	72	77	82	80	86

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 ¹	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Other food at home	\$895	\$845	\$779	\$881	\$828	\$901	\$1,034	\$991	\$1,107
Sugar and other sweets	114	109	105	113	107	111	128	121	140
Fats and oils	81	81	88	82	73	83	82	77	90
Miscellaneous foods	403	376	329	393	376	415	478	465	500
Nonalcoholic beverages	245	238	233	251	224	238	263	249	287
Food prepared by consumer unit on out-of-town trips	52	41	24	43	49	53	83	80	91
Food away from home	1,921	1,555	971	1,578	1,878	1,888	2,961	2,505	3,735
Alcoholic beverages	309	245	144	244	304	305	490	478	513
Housing	11,272	9,635	7,247	9,502	10,984	11,994	16,278	15,248	18,178
Shelter	6,344	5,287	3,831	5,128	6,182	6,849	9,600	8,932	10,839
Owned dwellings	3,935	3,093	1,903	3,064	3,643	4,467	6,528	6,017	7,478
Mortgage interest and charges	2,225	1,687	879	1,587	2,115	2,768	3,885	3,601	4,413
Property taxes	971	773	546	828	823	951	1,582	1,442	1,841
Maintenance, repairs, insurance, other expenses	738	634	478	648	705	749	1,061	973	1,224
Rented dwellings	1,983	1,925	1,825	1,805	2,188	1,909	2,164	2,155	2,179
Other lodging	426	269	102	259	351	473	908	760	1,182
Utilities, fuels, and public services	2,412	2,292	2,098	2,346	2,271	2,588	2,782	2,679	2,972
Natural gas	301	282	269	285	268	333	360	350	379
Electricity	909	890	837	934	853	948	965	943	1,007
Fuel oil and other fuels	108	108	102	129	85	102	107	102	118
Telephone services	809	747	651	728	800	894	1,001	956	1,086
Water and other public services	286	266	239	270	266	311	348	329	383
Household operations	548	396	199	380	498	629	1,018	955	1,136
Personal services	263	207	90	216	249	331	435	450	409
Other household expenses	285	188	109	165	249	298	583	505	727
Housekeeping supplies	455	407	326	407	444	479	587	567	621
Laundry and cleaning supplies	116	115	116	115	107	129	119	122	115
Other household products	210	184	143	183	202	223	283	268	308
Postage and stationery	129	109	68	109	135	128	185	177	199
Household furnishings and equipment	1,512	1,253	793	1,241	1,588	1,450	2,290	2,114	2,609
Household textiles	79	64	38	65	78	77	127	113	152
Furniture	387	314	201	321	386	355	614	587	665
Floor coverings	78	67	21	79	87	69	110	103	124
Major appliances	169	155	128	153	172	176	214	198	244
Small appliances, miscellaneous housewares	92	75	63	76	89	68	139	123	166
Miscellaneous household equipment	707	579	342	546	776	705	1,086	990	1,257
Apparel and services	1,729	1,452	1,086	1,465	1,687	1,584	2,507	2,286	2,883
Men and boys	407	347	268	345	398	394	579	537	652
Men, 16 and over	323	268	205	261	311	311	483	453	537
Boys, 2 to 15	84	80	63	84	87	83	95	84	115
Women and girls	680	567	408	581	652	634	998	935	1,108
Women, 16 and over	574	470	327	489	554	489	866	801	978
Girls, 2 to 15	106	97	82	92	98	144	132	134	130
Children under 2	77	72	53	82	72	81	91	96	81
Footwear	315	285	228	279	323	327	396	364	448
Other apparel products and services	250	181	130	178	241	149	443	354	594
Transportation	6,457	5,741	4,131	5,780	6,533	7,178	8,657	8,375	9,177
Vehicle purchases (net outlay)	2,736	2,508	1,906	2,479	2,837	3,125	3,437	3,488	3,342
Cars and trucks, new	1,229	1,016	340	1,124	1,213	1,639	1,884	1,893	1,866
Cars and trucks, used	1,464	1,457	1,557	1,323	1,609	1,331	1,485	1,542	1,379
Other vehicles	43	35	49	32	415	155	68	453	497
Gasoline and motor oil	1,098	1,038	791	1,102	1,085	1,238	1,280	1,259	1,319

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 ¹	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Other vehicle expenses	\$2,230	\$1,934	\$1,252	\$1,956	\$2,291	\$2,468	\$3,136	\$2,939	\$3,499
Vehicle finance charges	293	291	188	310	323	369	299	310	280
Maintenance and repairs	682	583	416	566	707	699	981	883	1,158
Vehicle insurance	755	680	484	714	741	842	986	946	1,059
Vehicle rental, leases, licenses, other charges	501	381	165	367	520	558	870	799	1,001
Public transportation	393	260	182	243	319	347	804	689	1,018
Health care	1,841	1,677	1,589	1,719	1,653	1,780	2,343	2,172	2,659
Health insurance	881	819	796	857	776	839	1,074	998	1,217
Medical services	531	448	339	443	499	574	788	721	913
Drugs	320	317	367	334	269	266	329	307	368
Medical supplies	108	94	88	85	109	100	151	147	161
Entertainment	1,813	1,480	843	1,499	1,778	2,047	2,827	2,599	3,251
Fees and admissions	471	309	112	286	444	487	970	881	1,134
Television, radios, sound equipment	577	538	383	550	614	648	698	671	749
Pets, toys, and playground equipment	327	282	176	292	335	341	453	430	494
Other entertainment supplies, equipment, and services	439	350	173	370	384	571	706	616	874
Personal care products and services	528	476	342	471	571	544	681	665	711
Reading	164	122	75	121	151	159	290	243	378
Education	571	376	125	286	594	711	1,166	963	1,541
Tobacco products and smoking supplies	264	303	308	333	261	292	141	152	122
Miscellaneous	847	744	532	796	797	893	1,165	1,062	1,356
Cash contributions	1,001	703	546	674	830	833	1,921	1,779	2,184
Personal insurance and pensions	3,223	2,434	1,312	2,438	2,978	3,543	5,656	5,112	6,666
Life and other personal insurance	379	315	242	316	353	377	575	539	643
Pensions and Social Security	2,844	2,119	1,069	2,122	2,625	3,166	5,081	4,574	6,023
Sources of income and personal taxes: ²									
Money income before taxes	39,926	32,380	21,413	33,461	36,397	43,090	62,721	57,308	72,744
Wages and salaries	31,506	24,671	12,939	25,588	28,881	37,177	52,154	48,207	59,464
Self-employment income	1,969	1,440	873	1,592	1,946	923	3,566	2,884	4,828
Social Security, private and government retirement	4,531	4,536	5,759	4,637	3,828	3,211	4,514	4,034	5,404
Interest, dividends, rental income, other property income	822	564	401	628	559	717	1,601	1,318	2,123
Unemployment and workers' compensation, veterans' benefits	206	234	265	228	195	282	122	159	55
Public assistance, supplemental security income, food stamps	382	489	939	424	238	333	60	65	50
Regular contributions for support	293	260	91	227	446	291	395	322	529
Other income	217	186	146	137	305	156	310	320	290
Personal taxes	3,241	2,225	929	2,049	3,073	3,622	6,313	5,572	7,686
Federal income taxes	2,468	1,664	652	1,503	2,371	2,727	4,898	4,312	5,982
State and local income taxes	645	460	213	426	606	768	1,203	1,070	1,450
Other taxes	129	101	63	121	96	127	213	191	254
Income after taxes	36,684	30,156	20,484	31,411	33,324	39,468	56,408	51,736	65,058

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 ¹	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Addenda:									
Net change in total assets and liabilities	\$1,105	\$220	\$-622	\$827	\$-121	\$764	\$3,832	\$4,581	\$2,442
Net change in total assets	5,886	3,791	1,211	3,626	5,079	6,886	12,343	12,472	12,104
Net change in total liabilities	4,781	3,571	1,833	2,800	5,199	6,123	8,511	7,891	9,662
Other financial information:									
Other money receipts	458	347	439	322	332	268	801	709	972
Mortgage principal paid on owned property	-1,051	-852	-497	-850	-1,078	-1,079	-1,665	-1,436	-2,089
Estimated market value of owned home	76,480	62,361	45,643	63,643	66,767	83,937	119,996	109,992	138,563
Estimated monthly rental value of owned home	538	453	353	467	476	563	800	751	890
Gifts of goods and services	1,059	835	502	857	984	1,097	1,728	1,499	2,134
Food	68	47	17	47	55	94	127	104	168
Housing	273	222	138	235	257	268	425	386	497
Housekeeping supplies	37	29	18	32	31	33	59	51	71
Household textiles	8	7	4	8	9	6	12	11	13
Appliances and miscellaneous housewares	27	21	11	26	22	20	46	47	44
Major appliances	6	6	4	7	6	7	8	10	4
Small appliances and miscellaneous housewares	21	15	7	20	16	12	38	37	40
Miscellaneous household equipment	66	53	29	55	65	67	104	96	118
Other housing	135	112	77	113	130	142	205	180	250
Apparel and services	252	215	165	211	255	238	354	290	461
Males, 2 and over	61	54	41	53	60	68	82	80	86
Females, 2 and over	81	75	65	74	78	89	99	92	112
Children under 2	33	32	21	37	34	29	35	33	39
Other apparel products and services	77	55	38	47	83	53	137	86	224
Jewelry and watches	49	30	⁴ 9	26	55	⁴ 21	101	63	165
All other apparel products and services	29	26	29	20	28	32	36	23	59
Transportation	57	46	24	50	44	82	91	100	74
Health care	30	22	14	19	35	16	57	47	75
Entertainment	99	85	49	90	91	126	141	127	166
Toys, games, hobbies, and tricycles	41	35	25	45	29	36	57	52	67
Other entertainment	58	50	24	45	62	90	84	75	100
Education	155	89	37	102	104	115	361	301	471
All other gifts	125	109	59	103	143	158	172	144	224

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.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable