

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1999

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)	108,465	80,529	17,154	32,049	22,108	9,219	27,936	18,173	9,763
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$34,739	\$22,396	\$36,900	\$37,319	\$44,232	\$70,324	\$63,412	\$83,623
Income after taxes ¹	40,652	32,675	21,611	34,818	34,848	40,827	63,487	57,300	75,395
Age of reference person	47.9	48.3	55.0	49.0	43.1	45.9	46.7	45.3	49.1
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.6	2.4	2.6	2.4	2.4	2.5
Children under 18 .....	.7	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over .....	.3	.3	.5	.3	.2	.2	.2	.2	.3
Earners	1.3	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	2.2	2.1	2.0	2.2
Percent distribution:									
Sex of reference person:									
Male	55	52	50	53	54	51	62	60	65
Female	45	48	50	47	46	49	38	40	35
Housing tenure:									
Homeowner	65	62	57	66	58	69	73	71	77
With mortgage	38	33	21	34	38	43	52	51	53
Without mortgage	27	29	36	32	20	26	21	20	23
Renter	35	38	43	34	42	31	27	29	23
Race of reference person:									
Black	12	14	17	14	13	10	7	7	7
White and other	88	86	83	86	87	90	93	93	93
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)	39	52	59	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	55	39	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	87	85	74	88	87	92	93	93	93
Average annual expenditures	\$36,995	\$31,254	\$22,558	\$31,091	\$35,165	\$38,806	\$53,625	\$49,857	\$60,649
Food	13.6	14.6	16.8	14.8	13.8	13.3	12.0	12.3	11.5
Food at home	7.9	8.9	11.7	9.1	7.9	7.5	6.1	6.5	5.6
Cereals and bakery products	1.2	1.4	1.8	1.4	1.2	1.2	1.0	1.0	.9
Cereals and cereal products .....	.4	.5	.7	.5	.4	.4	.3	.4	.3
Bakery products .....	.8	.9	1.1	.9	.8	.8	.6	.6	.6
Meats, poultry, fish, and eggs	2.0	2.4	3.4	2.5	2.0	1.9	1.4	1.5	1.2
Beef .....	.6	.7	1.0	.7	.6	.6	.4	.4	.3
Pork .....	.4	.5	.7	.6	.4	.4	.3	.3	.2
Other meats .....	.3	.3	.4	.3	.3	.2	.2	.2	.2
Poultry .....	.4	.4	.6	.4	.4	.4	.3	.3	.2
Fish and seafood .....	.3	.3	.5	.3	.3	.3	.3	.3	.2
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	(³)
Dairy products .....	.9	1.0	1.2	1.0	.9	.8	.7	.7	.7
Fresh milk and cream .....	.3	.4	.5	.4	.3	.3	.2	.3	.2
Other dairy products .....	.5	.6	.7	.6	.6	.5	.5	.5	.4
Fruits and vegetables	1.4	1.5	2.0	1.5	1.3	1.2	1.1	1.1	1.1
Fresh fruits .....	.4	.4	.6	.4	.4	.4	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.4	.4	.4	.3	.3	.3
Processed fruits .....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Processed vegetables .....	.2	.3	.4	.3	.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, 1999 — 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	3.2	2.8	2.5	2.5	1.9	2.1	1.8
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.2	.3	.2
Fats and oils .....	.2	.3	.4	.3	.2	.2	.2	.2	.1
Miscellaneous foods	1.1	1.2	1.4	1.3	1.2	1.1	.9	1.0	.8
Nonalcoholic beverages .....	.7	.8	.9	.8	.7	.7	.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	5.7	5.1	5.7	5.9	5.8	5.9	5.9	5.8
Alcoholic beverages .....	.9	.8	.7	.8	1.0	.9	.9	.9	.9
Housing	32.6	32.3	33.3	32.1	32.2	31.7	33.1	33.0	33.3
Shelter	19.0	18.2	18.6	17.8	18.8	17.8	20.1	20.2	20.0
Owned dwellings	12.2	11.0	9.0	11.1	11.4	12.0	14.2	14.1	14.4
Mortgage interest and charges	6.9	6.0	4.3	5.8	6.5	7.1	8.4	8.4	8.4
Property taxes	3.0	2.8	2.7	3.1	2.6	2.6	3.4	3.2	3.5
Maintenance, repairs, insurance, other expenses	2.3	2.2	2.0	2.2	2.3	2.3	2.5	2.4	2.5
Rented dwellings	5.5	6.3	9.1	5.8	6.1	4.8	4.2	4.6	3.5
Other lodging	1.3	1.0	.5	.8	1.3	1.0	1.8	1.6	2.1
Utilities, fuels, and public services	6.4	7.2	8.9	7.4	6.3	6.5	5.2	5.4	4.9
Natural gas .....	.7	.8	1.0	.8	.7	.7	.6	.6	.6
Electricity	2.4	2.8	3.5	3.0	2.4	2.5	1.8	1.9	1.7
Fuel oil and other fuels .....	.2	.2	.3	.3	.2	.2	.1	.2	.1
Telephone services	2.3	2.5	3.0	2.4	2.3	2.3	2.0	2.0	1.9
Water and other public services .....	.8	.8	1.0	.9	.8	.8	.6	.7	.6
Household operations	1.8	1.6	1.1	1.6	1.6	1.8	2.2	2.0	2.5
Personal services .....	.9	.8	.6	.9	.8	1.0	.9	.9	1.0
Other household expenses .....	.9	.7	.5	.7	.8	.9	1.3	1.1	1.5
Housekeeping supplies	1.3	1.4	1.4	1.4	1.4	1.5	1.3	1.3	1.1
Laundry and cleaning supplies .....	.3	.4	.5	.4	.3	.3	.2	.2	.2
Other household products .....	.7	.7	.7	.7	.7	.8	.7	.7	.5
Postage and stationery .....	.3	.3	.3	.3	.4	.4	.4	.3	.4
Household furnishings and equipment	4.1	3.9	3.3	3.9	4.0	4.1	4.4	4.1	4.7
Household textiles .....	.3	.3	.2	.3	.3	.3	.3	.3	.3
Furniture	1.0	.9	1.0	.9	.9	1.0	1.1	1.1	1.1
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.5	.4	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.3	.2	.2	.3	.2	.2	.3	.3	.4
Miscellaneous household equipment	1.9	1.8	1.2	1.8	2.1	1.9	2.0	1.9	2.3
Apparel and services	4.7	4.8	4.8	4.9	4.8	4.7	4.6	4.6	4.5
Men and boys	1.1	1.1	1.0	1.2	1.1	1.1	1.2	1.2	1.1
Men, 16 and over .....	.9	.8	.7	.9	.8	.8	1.0	1.0	.9
Boys, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.2	.2	.2
Women and girls	1.8	1.8	1.7	1.7	1.9	1.9	1.7	1.7	1.9
Women, 16 and over	1.5	1.5	1.5	1.4	1.6	1.6	1.5	1.4	1.7
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.4	.2	.2	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Footwear .....	.8	.9	1.1	1.0	.8	.8	.7	.7	.6
Other apparel products and services .....	.8	.8	.6	.9	.8	.8	.8	.8	.8
Transportation	19.0	20.0	20.2	20.0	19.6	20.6	17.2	17.9	16.1
Vehicle purchases (net outlay)	8.9	9.6	10.4	9.4	9.2	10.0	7.8	8.2	7.2
Cars and trucks, new	4.4	4.3	3.8	4.2	4.0	5.7	4.6	4.7	4.3
Cars and trucks, used	4.4	5.2	6.4	5.1	5.1	4.2	3.2	3.4	2.8
Other vehicles .....	.1	.1	.2	.1	.1	4.1	.1	4.1	4.1
Gasoline and motor oil	2.9	3.2	3.5	3.3	3.0	3.0	2.2	2.4	2.0

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1999 — 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	6.1	6.4	5.6	6.5	6.4	6.7	5.6	5.9	5.2
Vehicle finance charges .....	.9	1.0	.9	1.0	.9	1.1	.7	.7	.5
Maintenance and repairs	1.8	1.9	1.8	1.8	2.0	1.9	1.7	1.7	1.6
Vehicle insurance	2.0	2.2	2.2	2.4	2.1	2.3	1.7	1.8	1.6
Vehicle rental, leases, licenses, other charges	1.4	1.3	.8	1.3	1.4	1.4	1.6	1.7	1.4
Public transportation	1.1	.8	.6	.8	1.0	.9	1.5	1.4	1.6
Health care	5.3	5.7	6.9	6.0	4.9	5.2	4.6	4.7	4.6
Health insurance	2.5	2.8	3.4	2.9	2.3	2.5	2.0	2.1	2.0
Medical services	1.5	1.5	1.5	1.6	1.4	1.4	1.6	1.6	1.5
Drugs	1.0	1.1	1.7	1.2	.9	.9	.8	.8	.8
Medical supplies .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Entertainment	5.1	5.1	3.9	5.0	5.6	5.3	5.2	5.1	5.3
Fees and admissions	1.2	1.0	.5	.9	1.2	1.2	1.7	1.7	1.7
Television, radios, sound equipment	1.6	1.8	1.9	1.8	1.7	1.7	1.4	1.5	1.3
Pets, toys, and playground equipment .....	.9	.9	.9	.9	.9	1.0	.9	.9	.9
Other entertainment supplies, equipment, and services	1.3	1.4	.6	1.4	1.7	1.4	1.1	.9	1.4
Personal care products and services	1.1	1.2	1.1	1.2	1.2	1.1	1.0	1.0	1.0
Reading .....	.4	.4	.3	.4	.4	.4	.5	.5	.6
Education	1.7	1.3	.5	.9	2.1	1.5	2.4	2.2	2.7
Tobacco products and smoking supplies .....	.8	1.1	1.7	1.2	.8	.7	.3	.4	.2
Miscellaneous	2.3	2.3	2.1	2.4	2.3	2.3	2.3	2.1	2.7
Cash contributions	3.2	2.4	2.0	2.1	2.9	2.5	4.5	3.9	5.5
Personal insurance and pensions	9.3	8.1	5.7	8.2	8.4	9.7	11.3	11.4	11.1
Life and other personal insurance	1.1	1.0	1.0	1.0	.8	1.0	1.3	1.3	1.2
Pensions and Social Security	8.2	7.1	4.7	7.2	7.5	8.6	10.0	10.1	9.9
Sources of income and personal taxes: ¹									
Money income before taxes	\$43,951	\$34,738	\$22,396	\$36,897	\$37,319	\$44,232	\$70,324	\$63,412	\$83,623
Wages and salaries	78.4	75.4	64.1	73.0	80.8	82.2	82.6	85.1	78.9
Self-employment income	5.9	5.2	3.8	6.5	4.2	4.6	7.0	5.3	9.5
Social Security, private and government retirement	10.9	13.7	24.9	13.7	10.6	9.4	7.0	6.2	8.1
Interest, dividends, rental income, other property income	2.5	2.6	1.5	4.1	1.6	1.5	2.4	2.0	2.8
Unemployment and workers' compensation, veterans' benefits .....	.4	.6	1.0	.5	.5	.6	.1	.1	.2
Public assistance, supplemental security income, food stamps .....	.7	1.1	3.6	.9	.7	.5	.1	.2	.1
Regular contributions for support .....	.6	.7	.5	.8	.8	.7	.4	.5	.2
Other income .....	.5	.6	.7	.4	.9	.4	.4	.4	.3
Personal taxes	7.5	5.9	3.5	5.6	6.6	7.7	9.7	9.6	9.8
Federal income taxes	5.7	4.4	2.5	4.1	5.0	5.8	7.6	7.5	7.7
State and local income taxes	1.4	1.2	.7	1.1	1.2	1.6	1.7	1.7	1.7
Other taxes .....	.4	.4	.3	.4	.4	.3	.4	.4	.4
Income after taxes	92.5	94.1	96.5	94.4	93.4	92.3	90.3	90.4	90.2

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.