

Table 10. Education of reference person: Average annual expenditures and characteristics, 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 187	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over3	.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	5,031	4,555	3,790	4,598	4,863	5,164	6,433	6,146	6,971
Food at home	2,915	2,787	2,641	2,836	2,778	2,923	3,295	3,226	3,426
Cereals and bakery products	448	427	407	436	422	448	511	501	530
Cereals and cereal products	160	153	161	151	148	152	182	179	186
Bakery products	288	274	247	285	273	295	329	322	343
Meats, poultry, fish, and eggs	749	748	778	768	702	727	751	756	742
Beef	220	225	234	227	215	221	207	213	196
Pork	157	163	167	178	146	144	137	133	144
Other meats	97	97	95	101	92	95	99	99	97
Poultry	136	134	136	139	123	137	143	140	149
Fish and seafood	106	96	106	89	97	100	136	141	127
Eggs	32	33	39	35	28	30	29	30	29
Dairy products	322	304	276	310	311	317	378	368	398
Fresh milk and cream	122	119	122	124	113	115	130	130	130
Other dairy products	200	184	155	186	198	202	248	238	268
Fruits and vegetables	500	462	462	462	456	479	610	569	687
Fresh fruits	152	139	142	135	140	144	194	178	225
Fresh vegetables	149	138	143	138	134	139	179	167	203
Processed fruits	113	102	92	103	104	112	147	138	163
Processed vegetables	86	84	85	86	79	85	91	87	97

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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	\$896	\$846	\$718	\$860	\$888	\$952	\$1,044	\$1,031	\$1,069
Sugar and other sweets	112	106	96	110	107	105	129	128	130
Fats and oils	84	83	80	85	81	82	86	85	88
Miscellaneous foods	420	391	310	397	426	443	507	505	510
Nonalcoholic beverages	242	236	213	239	237	274	259	254	269
Food prepared by consumer unit on out-of-town trips	39	31	20	29	37	46	63	59	72
Food away from home	2,116	1,768	1,149	1,761	2,084	2,241	3,138	2,920	3,545
Alcoholic beverages	318	260	169	236	335	345	489	471	522
Housing	12,057	10,081	7,511	9,972	11,324	12,295	17,766	16,476	20,170
Shelter	7,016	5,702	4,195	5,526	6,625	6,909	10,802	10,079	12,147
Owned dwellings	4,525	3,449	2,025	3,465	4,023	4,669	7,625	7,020	8,750
Mortgage interest and charges	2,547	1,868	968	1,809	2,285	2,744	4,506	4,192	5,091
Property taxes	1,123	889	617	972	927	1,014	1,799	1,617	2,139
Maintenance, repairs, insurance, other expenses	854	693	440	684	810	911	1,319	1,211	1,520
Rented dwellings	2,027	1,955	2,052	1,800	2,143	1,860	2,234	2,283	2,143
Other lodging	465	298	118	261	459	380	943	776	1,254
Utilities, fuels, and public services	2,377	2,236	2,007	2,290	2,215	2,523	2,785	2,677	2,985
Natural gas	270	249	233	257	243	271	330	310	369
Electricity	899	875	796	921	836	955	970	943	1,020
Fuel oil and other fuels	74	73	72	87	54	74	78	79	78
Telephone services	849	776	686	761	813	909	1,058	1,015	1,139
Water and other public services	285	263	221	266	270	314	347	330	378
Household operations	666	490	255	492	578	714	1,172	981	1,529
Personal services	323	261	146	266	296	375	500	433	624
Other household expenses	343	229	108	226	281	339	673	548	905
Housekeeping supplies	498	440	319	443	484	567	672	672	672
Laundry and cleaning supplies	121	120	109	122	123	123	126	124	130
Other household products	250	214	152	217	230	292	356	374	323
Postage and stationery	127	106	59	103	131	152	190	174	219
Household furnishings and equipment	1,499	1,212	735	1,222	1,422	1,582	2,335	2,067	2,836
Household textiles	114	97	53	108	104	133	163	143	201
Furniture	365	292	216	287	316	396	576	524	674
Floor coverings	44	35	21	34	39	56	68	63	77
Major appliances	183	154	122	164	156	181	266	261	277
Small appliances, miscellaneous housewares	102	78	46	85	86	93	172	138	236
Miscellaneous household equipment	692	556	279	544	721	723	1,089	938	1,371
Apparel and services	1,743	1,502	1,073	1,525	1,678	1,840	2,451	2,287	2,758
Men and boys	421	353	237	370	393	422	622	603	657
Men, 16 and over	328	263	166	282	292	316	520	509	541
Boys, 2 to 15	93	90	71	88	101	106	102	94	116
Women and girls	655	559	395	528	664	750	938	824	1,151
Women, 16 and over	548	460	328	427	558	606	807	700	1,010
Girls, 2 to 15	107	100	67	101	106	144	130	124	142
Children under 2	67	59	57	55	65	66	90	82	104
Footwear	303	286	245	298	292	310	354	355	352
Other apparel products and services	297	245	139	274	264	292	447	422	494
Transportation	7,011	6,251	4,553	6,220	6,879	8,011	9,205	8,916	9,743
Vehicle purchases (net outlay)	3,305	2,996	2,356	2,930	3,219	3,881	4,198	4,106	4,368
Cars and trucks, new	1,628	1,343	868	1,317	1,396	2,194	2,449	2,357	2,619
Cars and trucks, used	1,641	1,620	1,442	1,589	1,797	1,633	1,704	1,709	1,694
Other vehicles	36	33	45	24	27	354	45	340	355
Gasoline and motor oil	1,055	1,006	792	1,028	1,068	1,178	1,195	1,178	1,228

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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	\$2,254	\$1,986	\$1,261	\$2,018	\$2,245	\$2,609	\$3,026	\$2,950	\$3,166
Vehicle finance charges	320	310	193	325	326	440	350	362	328
Maintenance and repairs	664	586	402	561	694	755	891	839	989
Vehicle insurance	756	695	487	731	728	877	934	910	980
Vehicle rental, leases, licenses, other charges	513	396	179	401	498	538	850	839	870
Public transportation	397	263	144	245	347	342	786	682	981
Health care	1,959	1,775	1,551	1,858	1,729	2,013	2,490	2,340	2,770
Health insurance	923	863	775	914	810	974	1,096	1,028	1,222
Medical services	558	460	331	489	479	551	840	793	929
Drugs	370	356	381	362	323	366	412	385	461
Medical supplies	109	97	63	93	117	122	143	135	158
Entertainment	1,891	1,588	881	1,567	1,974	2,067	2,766	2,521	3,224
Fees and admissions	459	305	111	275	436	457	903	828	1,045
Television, radios, sound equipment	608	550	432	553	589	665	776	759	808
Pets, toys, and playground equipment	346	294	198	293	334	383	495	472	540
Other entertainment supplies, equipment, and services	478	439	140	445	615	561	591	463	831
Personal care products and services	408	362	253	370	421	409	545	510	611
Reading	159	117	62	113	145	167	281	246	346
Education	635	408	111	292	734	589	1,288	1,099	1,640
Tobacco products and smoking supplies	300	346	376	379	298	287	169	183	143
Miscellaneous	867	732	485	761	815	892	1,260	1,053	1,648
Cash contributions	1,181	749	458	652	1,023	971	2,426	1,926	3,355
Personal insurance and pensions	3,436	2,528	1,286	2,549	2,947	3,756	6,056	5,684	6,748
Life and other personal insurance	394	297	228	305	296	402	675	639	743
Pensions and Social Security	3,042	2,230	1,058	2,245	2,651	3,354	5,380	5,045	6,005
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	34,456	26,204	14,347	26,925	30,159	36,351	58,079	53,989	65,951
Self-employment income	2,603	1,794	849	2,404	1,560	2,056	4,920	3,363	7,917
Social Security, private and government retirement	4,798	4,760	5,577	5,062	3,950	4,162	4,906	3,955	6,737
Interest, dividends, rental income, other property income	1,104	912	329	1,529	596	669	1,657	1,300	2,344
Unemployment and workers' compensation, veterans' benefits	177	202	228	193	174	250	105	92	129
Public assistance, supplemental security income, food stamps	320	396	800	330	252	215	103	119	70
Regular contributions for support	262	258	117	295	284	331	273	310	202
Other income	230	213	148	159	344	199	280	284	273
Personal taxes	3,299	2,064	785	2,082	2,471	3,405	6,836	6,113	8,229
Federal income taxes	2,513	1,525	561	1,501	1,866	2,581	5,341	4,752	6,475
State and local income taxes	616	407	167	416	458	705	1,212	1,105	1,420
Other taxes	170	131	57	165	146	119	283	256	334
Income after taxes	40,652	32,675	21,611	34,818	34,848	40,827	63,487	57,300	75,395

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Addenda:									
Net change in total assets and liabilities	\$142	\$112	\$477	-\$485	\$2,312	-\$3,772	\$229	\$25	\$608
Net change in total assets	6,478	4,451	2,592	3,941	6,418	4,968	12,321	10,913	14,941
Net change in total liabilities	6,336	4,340	2,115	4,426	4,105	8,739	12,092	10,887	14,333
Other financial information:									
Other money receipts	651	314	97	322	406	473	1,623	894	2,981
Mortgage principal paid on owned property	-1,366	-1,085	-437	-856	-1,162	-2,905	-2,177	-1,938	-2,622
Estimated market value of owned home	87,582	67,708	48,172	70,165	72,517	83,983	144,873	125,072	181,728
Estimated monthly rental value of owned home	592	496	372	505	539	593	868	799	995
Gifts of goods and services	1,083	801	548	817	925	937	1,901	1,648	2,373
Food	83	49	34	45	66	55	180	124	284
Housing	292	214	150	233	226	239	519	472	607
Housekeeping supplies	41	33	17	32	43	41	63	59	71
Household textiles	17	14	4	17	13	22	26	22	34
Appliances and miscellaneous housewares	32	25	11	36	19	23	55	50	65
Major appliances	9	8	3	14	3	10	11	6	20
Small appliances and miscellaneous housewares	24	17	9	22	16	13	45	44	45
Miscellaneous household equipment	66	50	32	50	58	68	112	99	137
Other housing	136	92	86	98	93	84	262	241	300
Apparel and services	210	181	142	183	200	207	293	284	311
Males, 2 and over	54	47	39	54	44	48	74	83	57
Females, 2 and over	71	63	37	66	76	78	93	76	126
Children under 2	33	28	25	28	29	36	47	43	54
Other apparel products and services	52	42	42	35	52	45	79	81	74
Jewelry and watches	27	20	12	16	36	12	46	54	30
All other apparel products and services	25	22	30	20	16	33	33	28	44
Transportation	63	52	24	64	66	27	96	88	110
Health care	40	32	29	35	34	21	64	56	80
Entertainment	98	89	44	79	115	146	126	114	147
Toys, games, hobbies, and tricycles	32	30	24	27	34	44	37	39	33
Other entertainment	66	58	20	53	81	101	89	75	114
Education	166	78	17	89	95	117	419	340	567
All other gifts	131	106	109	88	123	125	203	169	267

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.