

Table 2000. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1996

(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 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
Percent distribution of consumer units..	100.0	76.2	18.5	31.2	19.0	7.6	23.8	15.4	8.4
Consumer unit characteristics (mean values):									
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.....	.7	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over.....	.3	.3	.6	.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.....	1.9	1.8	1.5	1.9	1.9	2.2	2.1	2.1	2.2
Percent distribution:									
Sex of reference person:									
Male.....	60	58	53	59	59	61	68	66	70
Female.....	40	42	47	41	41	39	32	34	30
Housing tenure:									
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
Race of reference person:									
Black.....	12	14	17	14	12	11	6	6	6
White and other.....	88	86	83	86	88	89	94	94	94
Education of reference person:									
Elementary (1-8).....	8	10	43	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12).....	41	54	55	100	n.a.	n.a.	n.a.	n.a.	n.a.
College.....	50	35	n.a.	n.a.	100	100	100	100	100
Never attended and other.....	(3)	(3)	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

	85	83	73	85	86	89	92	91	93
At least one vehicle owned.....	85	83	73	85	86	89	92	91	93
Annual aggregate expenditures.....	\$3,520,193	65.6	11.9	26.7	18.3	8.6	34.4	21.0	13.4
Food.....	488,601	68.7	15.1	26.3	18.9	8.4	31.3	19.1	12.2
Food at home.....	299,005	71.9	18.4	27.3	18.3	7.9	28.1	17.2	10.8
Cereals and bakery products.....	46,483	70.9	17.8	26.8	18.5	7.8	29.1	17.8	11.2
Cereals and cereal products.....	17,222	71.7	19.1	26.5	18.5	7.7	28.3	17.3	11.0
Bakery products.....	29,261	70.4	17.1	27.0	18.4	7.9	29.6	18.2	11.4
Meats, poultry, fish, and eggs....	76,621	75.6	20.8	29.7	17.4	7.6	24.4	15.1	9.3
Beef.....	22,337	77.8	20.8	31.0	18.1	7.9	22.2	14.3	7.9
Pork.....	16,333	79.3	23.5	31.9	16.9	7.0	20.7	12.9	7.8
Other meats.....	10,270	74.8	20.3	29.7	17.0	7.8	25.2	15.6	9.7
Poultry.....	15,001	73.3	20.2	27.2	17.7	8.2	26.7	16.1	10.6
Fish and seafood.....	9,146	67.3	15.9	27.3	17.3	6.9	32.7	19.4	13.3
Eggs.....	3,535	77.6	25.8	28.5	16.3	7.1	22.4	14.0	8.4
Dairy products.....	32,435	71.3	17.7	26.8	18.3	8.4	28.7	17.8	11.0
Fresh milk and cream.....	13,762	74.8	20.1	28.0	18.5	8.3	25.2	15.9	9.3
Other dairy products.....	18,674	68.6	16.0	26.0	18.2	8.5	31.4	19.1	12.2
Fruits and vegetables.....	50,971	69.8	18.2	25.5	18.6	7.6	30.2	18.4	11.8
Fresh fruits.....	15,957	67.7	17.8	24.9	17.6	7.4	32.3	19.8	12.5
Fresh vegetables.....	15,324	70.9	19.0	24.8	19.4	7.7	29.1	17.4	11.7
Processed fruits.....	11,395	68.8	17.1	25.5	18.4	7.8	31.2	19.3	12.0
Processed vegetables.....	8,294	73.4	18.8	28.0	19.1	7.5	26.6	16.2	10.4
Other food at home.....	92,494	70.9	17.0	26.8	18.9	8.1	29.1	17.8	11.3
Sugar and other sweets.....	11,890	72.3	17.0	27.1	19.0	9.2	27.7	16.4	11.3
Fats and oils.....	8,640	75.1	21.9	28.8	16.9	7.5	24.9	15.4	9.5
Miscellaneous foods.....	40,625	69.7	16.0	26.2	19.5	8.1	30.3	18.8	11.5
Nonalcoholic beverages.....	26,210	72.9	18.6	28.2	18.5	7.6	27.1	16.4	10.7
Food prepared by consumer unit on out-of-town trips.....	5,128	59.3	8.5	21.1	19.9	9.8	40.7	24.8	15.9
Food away from home.....	189,597	63.5	9.9	24.6	19.7	9.2	36.5	22.1	14.4
Alcoholic beverages.....	32,110	59.4	8.1	22.4	18.9	10.0	40.6	24.8	15.7
Housing.....	1,119,705	64.9	12.2	26.3	18.1	8.3	35.1	21.5	13.6
Shelter.....	631,896	63.6	11.7	25.6	18.1	8.2	36.4	22.4	14.0
Owned dwellings.....	394,193	60.1	9.1	24.7	17.6	8.7	39.9	24.1	15.8
Mortgage interest and charges...	220,326	58.2	7.2	23.1	18.5	9.5	41.8	25.3	16.5
Property taxes.....	97,879	61.6	10.6	26.5	16.6	7.8	38.4	23.6	14.8
Maintenance, repairs, insurance, other expenses.....	75,987	63.6	12.7	27.4	16.0	7.5	36.4	21.4	15.0
Rented dwellings.....	194,213	73.4	18.2	28.5	19.3	7.4	26.6	17.5	9.1
Other lodging.....	43,490	51.4	5.9	20.5	17.2	7.8	48.6	28.6	20.1
Utilities, fuels, and public services.....	244,571	72.6	16.4	30.5	17.8	7.9	27.4	17.1	10.2
Natural gas.....	30,351	71.6	16.6	31.3	16.1	7.7	28.4	17.3	11.1
Electricity.....	94,569	74.7	17.0	31.7	18.1	8.0	25.3	16.0	9.3
Fuel oil and other fuels.....	11,237	77.4	20.5	35.1	15.3	6.4	22.6	14.3	8.3
Telephone services.....	80,485	70.5	15.2	28.7	18.5	8.0	29.5	18.4	11.1
Water and other public services...	27,929	71.2	16.1	28.7	18.1	8.3	28.8	18.1	10.7
Household operations.....	54,408	55.6	6.5	22.7	17.1	9.3	44.4	26.0	18.3
Personal services.....	26,954	58.9	5.2	26.0	17.4	10.3	41.1	27.2	13.9
Other household expenses.....	27,454	52.4	7.8	19.4	16.8	8.4	47.6	24.9	22.6

Housekeeping supplies.....	48,207	67.1	13.3	26.4	18.2	9.1	32.9	17.6	15.4
Laundry and cleaning supplies.....	12,384	75.1	19.0	27.9	18.9	9.3	24.9	15.0	9.9
Other household products.....	21,317	69.7	12.6	30.6	17.7	8.9	30.3	16.8	13.4
Postage and stationery.....	14,507	56.3	9.6	19.0	18.6	9.2	43.7	20.9	22.8
Household furnishings and equipment.	140,623	60.4	9.4	23.5	19.1	8.4	39.6	24.8	14.8
Household textiles.....	7,908	62.9	9.5	25.1	19.2	9.2	37.1	24.1	13.0
Furniture.....	33,402	61.5	10.3	23.6	19.4	8.2	38.5	24.3	14.2
Floor coverings.....	10,481	44.6	8.4	14.1	18.6	3.6	55.4	49.0	6.4
Major appliances.....	16,881	68.8	13.0	29.1	17.8	9.0	31.2	18.5	12.7
Small appliances, miscellaneous housewares.....	8,784	58.5	11.6	20.2	17.6	9.0	41.5	27.7	13.8
Miscellaneous household equipment.	63,167	60.2	7.8	23.8	19.4	9.1	39.8	22.3	17.5
Apparel and services.....	182,217	64.9	12.4	22.3	18.9	11.4	35.1	21.5	13.5
Men and boys.....	44,008	62.9	11.3	23.8	18.1	9.7	37.1	23.0	14.0
Men, 16 and over.....	34,312	60.2	10.8	21.6	17.7	10.0	39.8	24.5	15.3
Boys, 2 to 15.....	9,696	72.6	13.4	31.3	19.3	8.6	27.4	17.8	9.6
Women and girls.....	74,676	64.3	12.5	19.7	18.6	13.5	35.7	21.3	14.4
Women, 16 and over.....	63,155	63.3	11.8	18.7	18.7	14.1	36.7	21.7	15.0
Girls, 2 to 15.....	11,521	69.9	16.2	25.2	18.3	10.1	30.1	19.3	10.9
Children under 2.....	8,568	71.4	14.9	28.4	16.7	11.4	28.6	15.6	12.9
Footwear.....	31,027	71.0	14.9	25.7	20.5	9.9	29.0	19.7	9.3
Other apparel products and services.	23,939	60.4	10.1	20.7	19.7	10.0	39.6	24.0	15.6
Transportation.....	665,046	68.1	12.2	28.8	18.2	8.8	31.9	20.2	11.7
Vehicle purchases (net outlay).....	293,337	70.1	13.2	30.2	17.6	9.1	29.9	19.6	10.3
Cars and trucks, new.....	125,960	61.5	7.1	26.6	18.1	9.6	38.5	23.3	15.2
Cars and trucks, used.....	163,401	76.4	18.2	32.1	17.4	8.6	23.6	17.0	6.6
Other vehicles.....	3,976	82.6	4.6	62.7	4/8.2	4/11.0	4/17.4	4/10.1	4/7.3
Gasoline and motor oil.....	112,713	71.8	13.8	30.3	19.0	8.7	28.2	18.0	10.1
Other vehicle expenses.....	214,470	66.8	10.6	28.1	19.0	9.0	33.2	20.3	12.9
Vehicle finance charges.....	28,716	74.6	11.4	33.9	19.2	10.1	25.4	16.5	8.9
Maintenance and repairs.....	67,248	66.7	11.2	25.9	20.3	9.3	33.3	21.0	12.4
Vehicle insurance.....	72,693	68.9	12.2	29.3	19.0	8.5	31.1	18.9	12.2
Vehicle rental, leases, licenses, other charges.....	45,813	58.6	6.7	25.9	17.2	8.8	41.4	24.0	17.4
Public transportation.....	44,526	51.5	9.7	19.2	16.0	6.6	48.5	29.5	18.9
Health care.....	184,457	70.0	15.4	29.2	17.0	8.4	30.0	18.3	11.8
Health insurance.....	86,178	70.6	16.4	30.0	16.4	7.8	29.4	18.0	11.5
Medical services.....	56,638	67.1	11.0	29.1	17.3	9.7	32.9	20.1	12.7
Drugs.....	31,518	74.8	20.7	28.7	17.6	7.8	25.2	15.1	10.1
Medical supplies.....	10,123	65.8	15.1	23.9	19.4	7.4	34.2	20.3	13.9
Entertainment.....	191,029	65.1	8.7	29.2	19.3	7.9	34.9	21.9	13.0
Fees and admissions.....	47,828	51.2	4.9	20.6	17.7	8.0	48.8	31.0	17.8
Television, radios, sound equipment.	58,451	68.2	12.6	28.4	18.4	8.8	31.8	19.6	12.2
Pets, toys, and playground equipment.....	34,864	63.6	9.8	26.7	18.9	8.2	36.4	21.8	14.6
Other entertainment supplies, equipment, and services.....	49,885	75.9	7.2	40.0	22.1	6.6	24.1	15.8	8.3
Personal care products and services...	53,380	67.2	12.3	26.3	19.6	9.0	32.8	20.4	12.4
Reading.....	16,593	57.6	8.3	22.8	18.2	8.2	42.4	25.0	17.4
Education.....	54,554	51.2	4.8	15.3	21.0	10.1	48.8	27.8	21.0

Tobacco products and smoking supplies.	26,539	88.0	22.4	38.7	18.9	8.1	12.0	8.7	3.2
Miscellaneous.....	89,055	68.6	12.0	30.9	18.0	7.7	31.4	18.9	12.5
Cash contributions.....	98,010	58.4	8.4	28.4	15.3	6.3	41.6	23.4	18.2
Personal insurance and pensions.....	318,898	58.6	7.1	23.9	18.6	9.0	41.4	23.8	17.6
Life and other personal insurance...	36,796	63.2	11.2	26.3	17.3	8.4	36.8	21.8	15.0
Pensions and Social Security.....	282,103	58.0	6.6	23.6	18.7	9.1	42.0	24.1	17.9
Sources of income and personal taxes: 2/									
Money income before taxes.....	3,141,043	62.8	9.9	26.1	17.8	8.9	37.2	21.9	15.3
Wages and salaries.....	2,442,526	60.9	7.7	25.5	18.1	9.5	39.1	23.3	15.8
Self-employment income.....	191,525	54.0	4.6	22.2	19.0	8.2	46.0	24.1	21.9
Social Security, private and government retirement.....	358,135	76.4	24.1	31.0	15.0	6.4	23.6	13.8	9.8
Interest, dividends, rental income, other property income.....	62,905	59.4	8.2	27.8	17.7	5.6	40.6	23.1	17.5
Unemployment and workers' compensation, veterans' benefits...	17,563	88.0	22.2	36.4	21.5	8.0	12.0	6.4	5.6
Public assistance, supplemental security income, food stamps.....	36,141	94.2	44.7	34.8	9.6	5.1	5.8	4.5	1.3
Regular contributions for support...	20,057	68.0	8.6	25.2	25.7	8.6	32.0	21.7	10.3
Other income.....	12,190	68.9	14.3	18.8	27.4	8.4	31.1	19.0	12.0
Personal taxes.....	260,290	56.6	5.3	23.0	18.4	9.9	43.4	23.1	20.3
Federal income taxes.....	195,963	55.5	5.0	21.6	18.8	10.1	44.5	23.6	20.9
State and local income taxes.....	54,980	59.6	5.8	27.6	17.2	9.0	40.4	21.8	18.6
Other taxes.....	9,347	61.9	9.0	25.7	16.3	10.9	38.1	21.1	17.0
Income after taxes.....	2,880,752	63.4	10.4	26.4	17.8	8.9	36.6	21.8	14.8

- 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.