

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2000

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)	109,367	81,307	17,991	31,900	22,504	8,912	28,059	18,330	9,729
Consumer unit characteristics:									
Income before taxes ¹	\$44,649	\$35,545	\$23,329	\$36,134	\$38,837	\$50,060	\$71,140	\$64,201	\$84,438
Income after taxes ¹	41,532	33,556	22,679	34,250	36,145	46,778	64,739	58,658	76,392
Age of reference person	48.2	48.7	56.0	49.4	43.1	46.0	46.6	45.4	48.8
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.6	2.4	2.6	2.4	2.4	2.4
Children under 18 .....	.7	.7	.7	.7	.6	.8	.6	.6	.6
Persons 65 and over .....	.3	.3	.5	.3	.2	.2	.2	.2	.2
Earners	1.4	1.3	1.0	1.4	1.4	1.6	1.5	1.5	1.5
Vehicles	1.9	1.9	1.4	2.0	1.9	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	53	50	49	51	52	47	60	58	63
Female	47	50	51	49	48	53	40	42	37
Housing tenure:									
Homeowner	66	63	58	68	58	72	73	71	75
With mortgage	39	34	21	36	36	49	52	52	54
Without mortgage	27	29	37	32	21	23	20	19	21
Renter	34	37	42	32	42	28	27	29	25
Race of reference person:									
Black	12	14	16	14	13	12	7	7	7
White and other	88	86	84	86	87	88	93	93	93
Education of reference person:									
Elementary (1-8)	6	8	37	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	39	53	61	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	54	39	n.a.	n.a.	100	100	100	100	100
Never attended and other	(²)	(²)	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	88	86	74	88	88	94	93	93	93
Average annual expenditures	\$38,045	\$32,452	\$23,386	\$32,447	\$35,999	\$41,585	\$54,176	\$50,785	\$60,527
Food	13.6	14.5	17.3	14.5	13.6	13.1	11.9	12.3	11.2
Food at home	7.9	8.9	12.4	8.9	7.7	7.6	6.2	6.5	5.8
Cereals and bakery products	1.2	1.3	1.9	1.3	1.2	1.1	.9	1.0	.9
Cereals and cereal products .....	.4	.5	.7	.5	.4	.4	.3	.3	.3
Bakery products .....	.8	.9	1.2	.9	.8	.8	.6	.6	.6
Meats, poultry, fish, and eggs	2.1	2.5	3.7	2.5	2.0	1.9	1.5	1.6	1.3
Beef .....	.6	.8	1.1	.8	.6	.6	.4	.4	.4
Pork .....	.4	.5	.9	.6	.4	.4	.3	.3	.2
Other meats .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Poultry .....	.4	.4	.7	.4	.4	.4	.3	.3	.2
Fish and seafood .....	.3	.3	.4	.3	.3	.2	.3	.3	.3
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.9	1.0	1.3	1.0	.8	.8	.7	.7	.6
Fresh milk and cream .....	.3	.4	.6	.4	.3	.3	.3	.3	.2
Other dairy products .....	.5	.6	.7	.6	.5	.5	.4	.4	.4
Fruits and vegetables	1.4	1.5	2.1	1.5	1.3	1.3	1.2	1.2	1.1
Fresh fruits .....	.4	.5	.7	.4	.4	.4	.4	.4	.4
Fresh vegetables .....	.4	.5	.7	.4	.4	.4	.4	.4	.4
Processed fruits .....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Processed vegetables .....	.2	.3	.3	.3	.2	.2	.2	.2	.1

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2000 — 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	3.4	2.7	2.5	2.5	2.0	2.0	1.9
Sugar and other sweets .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Fats and oils .....	.2	.3	.4	.3	.2	.2	.2	.2	.1
Miscellaneous foods	1.1	1.2	1.5	1.2	1.2	1.2	1.0	1.0	.9
Nonalcoholic beverages .....	.7	.8	1.0	.7	.7	.7	.5	.5	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.6	4.9	5.6	5.9	5.5	5.7	5.8	5.4
Alcoholic beverages	1.0	.9	.6	.9	1.1	.8	1.1	1.1	1.1
Housing	32.4	31.9	32.8	31.8	31.6	31.7	33.3	33.4	33.1
Shelter	18.7	18.1	18.1	17.9	18.3	18.4	19.8	19.9	19.6
Owned dwellings	12.1	11.1	8.9	11.4	11.0	12.9	13.9	13.8	14.0
Mortgage interest and charges	6.9	6.1	4.1	6.1	6.6	7.7	8.4	8.4	8.3
Property taxes	3.0	2.9	2.7	3.1	2.6	3.0	3.2	3.2	3.3
Maintenance, repairs, insurance, other expenses	2.2	2.1	2.1	2.3	1.8	2.2	2.3	2.2	2.4
Rented dwellings	5.3	6.1	8.7	5.5	6.2	4.4	4.1	4.4	3.6
Other lodging	1.3	.9	.5	.9	1.1	1.1	1.8	1.7	2.0
Utilities, fuels, and public services	6.5	7.2	8.9	7.4	6.5	6.4	5.3	5.6	4.9
Natural gas .....	.8	.9	1.0	.9	.8	.8	.7	.7	.6
Electricity	2.4	2.7	3.6	2.9	2.4	2.3	1.8	1.9	1.7
Fuel oil and other fuels .....	.3	.3	.5	.3	.2	.2	.2	.2	.2
Telephone services	2.3	2.5	2.9	2.5	2.4	2.3	2.0	2.1	1.8
Water and other public services .....	.8	.8	1.0	.9	.8	.8	.7	.7	.7
Household operations	1.8	1.5	1.1	1.3	1.8	1.8	2.3	2.2	2.5
Personal services .....	.9	.8	.6	.7	.9	.9	1.0	1.0	1.0
Other household expenses .....	.9	.7	.5	.6	.9	.9	1.3	1.2	1.5
Housekeeping supplies	1.3	1.3	1.5	1.3	1.2	1.2	1.2	1.2	1.3
Laundry and cleaning supplies .....	.3	.4	.6	.4	.3	.3	.3	.2	.3
Other household products .....	.6	.6	.6	.6	.6	.5	.6	.6	.6
Postage and stationery .....	.3	.3	.3	.3	.3	.3	.4	.4	.4
Household furnishings and equipment	4.1	3.8	3.1	3.9	3.9	3.9	4.6	4.5	4.8
Household textiles .....	.3	.3	.2	.3	.3	.3	.3	.3	.4
Furniture	1.0	.9	.9	.7	1.0	1.0	1.3	1.2	1.4
Floor coverings .....	.1	.1	.1	.2	.1	.1	.1	.1	.2
Major appliances .....	.5	.5	.5	.5	.5	.6	.5	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.1	.2	.2	.2	.3	.3	.3
Miscellaneous household equipment	1.9	1.8	1.3	2.0	1.8	1.7	2.2	2.1	2.2
Apparel and services	4.9	4.8	5.0	4.6	5.0	4.6	5.0	5.0	4.9
Men and boys	1.2	1.2	1.1	1.2	1.2	1.2	1.1	1.1	1.1
Men, 16 and over .....	.9	.9	.8	.9	1.0	.9	.9	.9	.9
Boys, 2 to 15 .....	.3	.3	.3	.3	.2	.2	.2	.2	.2
Women and girls	1.9	1.8	1.7	1.7	2.0	1.8	2.0	2.0	2.0
Women, 16 and over	1.6	1.5	1.4	1.4	1.7	1.4	1.8	1.7	1.8
Girls, 2 to 15 .....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Footwear .....	.9	1.0	1.3	.9	1.0	.9	.8	.8	.7
Other apparel products and services .....	.7	.6	.6	.6	.7	.6	.9	.8	.9
Transportation	19.5	20.9	19.3	21.6	21.2	20.6	17.0	17.9	15.6
Vehicle purchases (net outlay)	9.0	10.1	9.3	10.5	10.1	9.7	7.1	7.6	6.3
Cars and trucks, new	4.2	4.3	2.8	4.2	4.9	5.1	4.1	4.2	3.9
Cars and trucks, used	4.7	5.6	6.4	6.2	5.1	4.4	2.9	3.3	2.4
Other vehicles .....	.1	.1	3.1	.2	.1	3.2	.1	.1	(4)
Gasoline and motor oil	3.4	3.8	3.8	3.9	3.7	3.6	2.7	2.8	2.5

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2000 — 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	6.0	6.2	5.5	6.3	6.3	6.3	5.7	6.0	5.1
Vehicle finance charges .....	.9	1.0	.8	1.1	.9	1.0	.7	.8	.5
Maintenance and repairs	1.6	1.7	1.6	1.7	1.7	1.7	1.5	1.6	1.5
Vehicle insurance	2.0	2.2	2.2	2.4	2.1	2.1	1.7	1.8	1.6
Vehicle rental, leases, licenses, other charges	1.4	1.3	.9	1.2	1.5	1.5	1.7	1.9	1.5
Public transportation	1.1	.9	.7	.8	1.1	.9	1.6	1.5	1.7
Health care	5.4	5.7	7.1	5.8	5.2	5.1	4.9	4.9	4.9
Health insurance	2.6	2.8	3.5	3.0	2.4	2.5	2.1	2.1	2.1
Medical services	1.5	1.4	1.4	1.3	1.5	1.3	1.7	1.7	1.8
Drugs	1.1	1.3	2.0	1.3	1.0	1.0	.8	.8	.8
Medical supplies .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Entertainment	4.9	4.7	3.8	4.7	4.9	5.1	5.3	5.5	5.0
Fees and admissions	1.4	1.0	.6	.9	1.2	1.3	2.0	1.9	2.0
Television, radios, sound equipment	1.6	1.7	1.8	1.7	1.7	1.6	1.5	1.6	1.3
Pets, toys, and playground equipment .....	.9	.9	.8	.9	.9	.9	.9	.9	.8
Other entertainment supplies, equipment, and services	1.0	1.1	.7	1.1	1.1	1.3	1.0	1.1	.8
Personal care products and services	1.5	1.5	1.6	1.5	1.6	1.4	1.4	1.4	1.4
Reading .....	.4	.3	.3	.3	.4	.4	.5	.5	.5
Education	1.7	1.3	.5	1.0	2.0	1.7	2.3	2.2	2.3
Tobacco products and smoking supplies .....	.8	1.1	1.6	1.3	.9	.8	.3	.4	.2
Miscellaneous	2.0	2.1	2.2	2.0	2.1	2.2	2.0	1.9	2.0
Cash contributions	3.1	2.3	2.2	2.1	2.3	3.3	4.5	3.4	6.2
Personal insurance and pensions	8.8	7.8	5.6	7.9	8.2	9.3	10.7	10.2	11.5
Life and other personal insurance	1.0	1.0	1.0	1.1	.8	1.1	1.2	1.1	1.3
Pensions and Social Security	7.8	6.8	4.7	6.8	7.4	8.2	9.5	9.1	10.2
Sources of income and personal taxes: ¹									
Money income before taxes	\$44,649	\$35,545	\$23,329	\$36,134	\$38,837	\$50,060	\$71,140	\$64,201	\$84,438
Wages and salaries	79.7	77.0	62.9	77.2	80.5	82.8	83.6	85.8	80.5
Self-employment income	5.2	4.6	3.5	4.4	4.9	5.6	6.2	4.5	8.7
Social Security, private and government retirement	10.9	14.0	26.5	14.6	10.4	7.8	6.3	6.5	6.1
Interest, dividends, rental income, other property income	2.1	1.6	1.8	1.4	1.6	2.1	2.7	2.1	3.6
Unemployment and workers' compensation, veterans' benefits .....	.4	.6	.9	.6	.5	.6	.2	.2	.1
Public assistance, supplemental security income, food stamps .....	.7	1.1	3.5	.8	.6	.4	.1	.2	.1
Regular contributions for support .....	.7	.8	.6	.7	1.1	.5	.6	.5	.7
Other income .....	.3	.3	.3	.3	.5	.2	.2	.3	.2
Personal taxes	7.0	5.6	2.8	5.2	6.9	6.6	9.0	8.6	9.5
Federal income taxes	5.4	4.2	2.0	3.8	5.4	4.9	7.1	6.8	7.6
State and local income taxes	1.3	1.1	.5	1.0	1.2	1.4	1.6	1.6	1.6
Other taxes .....	.3	.3	.2	.4	.4	.3	.3	.3	.4
Income after taxes	93.0	94.4	97.2	94.8	93.1	93.4	91.0	91.4	90.5

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.

⁴ Value less than 0.05.

n.a. Not applicable.