

Table 2000. Education of reference person: Shares of average annual expenditures and sources of income, 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 with some college 1/	High school graduate with degree	Associate degree	Total	Bachelor's degree	Master's, profes- sional, 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 18.....	.7	.7	.7	.7	.6	.7	.6	.7	.6	
Persons 65 and over.....	.3	.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.....	13.8	14.5	17.0	14.8	13.3	12.9	12.3	11.9	12.8
Food at home.....	8.3	9.3	12.6	9.5	7.7	7.8	6.4	6.5	6.3
Cereals and bakery products.....	1.3	1.4	1.9	1.5	1.2	1.2	1.0	1.1	1.0

Owned dwellings.....	11.3	10.4	8.6	10.3	10.8	12.2	13.0	12.9	13.1
Mortgage interest and charges...	6.4	5.7	4.0	5.3	6.3	7.6	7.7	7.7	7.8
Property taxes.....	2.8	2.6	2.5	2.8	2.5	2.6	3.1	3.1	3.2
Maintenance, repairs,									
insurance, other expenses.....	2.1	2.1	2.2	2.2	2.1	2.0	2.1	2.1	2.2
Rented dwellings.....	5.7	6.5	8.3	6.1	6.5	5.2	4.3	4.6	3.8
Other lodging.....	1.2	.9	.5	.9	1.0	1.3	1.8	1.6	2.1
Utilities, fuels, and public									
services.....	6.9	7.7	9.5	7.9	6.8	7.1	5.5	5.7	5.2
Natural gas.....	.9	.9	1.2	1.0	.8	.9	.7	.8	.7
Electricity.....	2.6	3.0	3.8	3.1	2.5	2.6	1.9	2.0	1.8
Fuel oil and other fuels.....	.3	.4	.5	.4	.3	.3	.2	.2	.2
Telephone services.....	2.3	2.5	3.0	2.4	2.4	2.4	2.0	2.0	1.9
Water and other public services...	.8	.9	1.1	.9	.8	.9	.7	.7	.7
Household operations.....	1.6	1.3	.9	1.3	1.5	1.7	2.0	2.0	2.0
Personal services.....	.8	.7	.4	.7	.7	.9	.9	1.0	.7
Other household expenses.....	.8	.6	.5	.6	.7	.8	1.2	1.1	1.3
Housekeeping supplies.....	1.3	1.4	1.5	1.4	1.3	1.3	1.2	1.2	1.1
Laundry and cleaning supplies.....	.3	.4	.5	.4	.3	.4	.2	.3	.2
Other household products.....	.6	.6	.6	.6	.6	.6	.6	.6	.5
Postage and stationery.....	.4	.4	.3	.4	.4	.3	.4	.4	.3
Household furnishings and equipment.	4.3	4.2	3.6	4.2	4.7	4.0	4.6	4.5	4.6
Household textiles.....	.2	.2	.2	.2	.2	.2	.3	.2	.3
Furniture.....	1.1	1.1	.9	1.1	1.1	1.0	1.2	1.3	1.2
Floor coverings.....	.2	.2	.1	.3	.3	.2	.2	.2	.2
Major appliances.....	.5	.5	.6	.5	.5	.5	.4	.4	.4
Small appliances, miscellaneous									
housewares.....	.3	.3	.3	.3	.3	.2	.3	.3	.3
Miscellaneous household equipment.	2.0	1.9	1.6	1.8	2.3	1.9	2.2	2.1	2.2
Apparel and services.....	5.0	4.9	4.9	4.9	5.0	4.3	5.0	4.9	5.1
Men and boys.....	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.1

Men, 16 and over.....	.9	.9	.9	.9	.9	.8	1.0	1.0	.9
Boys, 2 to 15.....	.2	.3	.3	.3	.3	.2	.2	.2	.2
Women and girls.....	2.0	1.9	1.9	2.0	1.9	1.7	2.0	2.0	1.9
Women, 16 and over.....	1.6	1.6	1.5	1.6	1.6	1.3	1.7	1.7	1.7
Girls, 2 to 15.....	0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.2
Children under 2.....	.2	.2	.2	.3	.2	.2	.2	.2	.1
Footwear.....	.9	1.0	1.0	.9	1.0	.9	.8	.8	.8
Other apparel products and services.	.7	.6	.6	.6	.7	.4	.9	.8	1.0
Transportation.....	18.5	19.3	18.8	19.4	19.4	19.6	17.2	17.9	16.1
Vehicle purchases (net outlay).....	7.9	8.4	8.7	8.3	8.4	8.5	6.8	7.5	5.9
Cars and trucks, new.....	3.5	3.4	1.5	3.8	3.6	4.5	3.7	4.1	3.3
Cars and trucks, used.....	4.2	4.9	7.1	4.5	4.8	3.6	2.9	3.3	2.4
Other vehicles.....	.1	.1	(4)	.1	(4)	.4	.1	5/.1	5/.2
Gasoline and motor oil.....	3.2	3.5	3.6	3.7	3.2	3.4	2.5	2.7	2.3
Other vehicle expenses.....	6.4	6.5	5.7	6.6	6.8	6.7	6.2	6.3	6.1
Vehicle finance charges.....	.8	1.0	.9	1.0	1.0	1.0	.6	.7	.5
Maintenance and repairs.....	2.0	2.0	1.9	1.9	2.1	1.9	1.9	1.9	2.0
Vehicle insurance.....	2.2	2.3	2.2	2.4	2.2	2.3	2.0	2.0	1.9
Vehicle rental, leases, licenses,									
other charges.....	1.4	1.3	.8	1.2	1.5	1.5	1.7	1.7	1.8
Public transportation.....	1.1	.9	.8	.8	.9	.9	1.6	1.5	1.8
Health care.....	5.3	5.6	7.2	5.8	4.9	4.9	4.7	4.7	4.7
Health insurance.....	2.5	2.8	3.6	2.9	2.3	2.3	2.1	2.1	2.1
Medical services.....	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.5	1.6
Drugs.....	.9	1.1	1.7	1.1	.8	.7	.7	.7	.6
Medical supplies.....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Entertainment.....	5.2	5.0	3.8	5.0	5.3	5.6	5.6	5.6	5.7
Fees and admissions.....	1.4	1.0	.5	1.0	1.3	1.3	1.9	1.9	2.0
Television, radios, sound equipment.	1.7	1.8	1.7	1.9	1.8	1.8	1.4	1.4	1.3

security income, food stamps.....	1.0	1.5	4.4	1.3	.7	.8	.1	.1	.1
Regular contributions for support...	.7	.8	.4	.7	1.2	.7	.6	.6	.7
Other income.....	.5	.6	.7	.4	.8	.4	.5	.6	.4
Personal taxes.....	8.1	6.9	4.3	6.1	8.4	8.4	10.1	9.7	10.6
Federal income taxes.....	6.2	5.1	3.0	4.5	6.5	6.3	7.8	7.5	8.2
State and local income taxes.....	1.6	1.4	1.0	1.3	1.7	1.8	1.9	1.9	2.0
Other taxes.....	.3	.3	.3	.4	.3	.3	.3	.3	.3
Income after taxes.....	91.9	93.1	95.7	93.9	91.6	91.6	89.9	90.3	89.4

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/ Value less than 0.05.

5/ Data are likely to have large sampling errors.

n.a. Not applicable.