

Table 10. Education of reference person: Average annual expenditures and characteristics, 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 187	.7	.7	.7	.6	.8	.6	.6	.6
Persons 65 and over3	.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	5,158	4,710	4,048	4,713	4,891	5,459	6,428	6,250	6,752
Food at home	3,021	2,901	2,901	2,902	2,774	3,177	3,359	3,283	3,497
Cereals and bakery products	453	437	436	436	423	474	500	491	515
Cereals and cereal products	156	152	166	148	145	158	167	165	171
Bakery products	297	284	270	287	278	316	332	326	344
Meats, poultry, fish, and eggs	795	798	871	813	713	809	789	790	788
Beef	238	243	258	255	211	254	223	223	225
Pork	167	174	203	182	146	160	147	148	145
Other meats	101	101	104	103	92	106	101	101	99
Poultry	145	144	153	143	135	154	148	155	136
Fish and seafood	110	100	104	97	100	103	139	131	152
Eggs	34	36	50	33	29	31	31	31	31
Dairy products	325	309	293	318	296	335	369	365	374
Fresh milk and cream	131	129	139	132	117	130	137	138	134
Other dairy products	193	180	154	186	180	205	232	227	240
Fruits and vegetables	521	481	499	475	456	521	634	605	686
Fresh fruits	163	148	163	143	138	159	206	194	229
Fresh vegetables	159	147	160	143	137	157	192	181	212
Processed fruits	115	104	97	104	102	119	146	138	160
Processed vegetables	84	82	79	84	79	87	89	92	85

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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	\$927	\$877	\$802	\$861	\$886	\$1,038	\$1,067	\$1,031	\$1,133
Sugar and other sweets	117	113	110	109	110	135	130	124	140
Fats and oils	83	82	86	83	78	82	86	86	86
Miscellaneous foods	437	405	342	401	417	498	527	511	555
Nonalcoholic beverages	250	247	243	241	243	278	258	247	277
Food prepared by consumer unit on out-of-town trips	40	31	22	27	38	44	67	64	74
Food away from home	2,137	1,809	1,146	1,811	2,117	2,282	3,069	2,967	3,256
Alcoholic beverages	372	293	145	283	404	339	595	546	681
Housing	12,319	10,343	7,670	10,317	11,375	13,180	18,029	16,955	20,041
Shelter	7,114	5,871	4,236	5,793	6,586	7,647	10,716	10,112	11,856
Owned dwellings	4,602	3,595	2,090	3,693	3,963	5,353	7,521	7,004	8,497
Mortgage interest and charges	2,639	1,988	962	1,963	2,361	3,202	4,526	4,246	5,053
Property taxes	1,139	927	629	992	946	1,244	1,752	1,616	2,010
Maintenance, repairs, insurance, other expenses	825	681	499	738	655	907	1,243	1,142	1,434
Rented dwellings	2,034	1,970	2,028	1,797	2,217	1,841	2,221	2,250	2,167
Other lodging	478	307	118	303	405	454	974	858	1,191
Utilities, fuels, and public services	2,489	2,349	2,087	2,414	2,337	2,677	2,894	2,845	2,987
Natural gas	307	287	243	296	290	336	365	359	378
Electricity	911	892	831	926	860	974	968	947	1,007
Fuel oil and other fuels	97	95	106	113	62	96	102	104	98
Telephone services	877	804	683	802	846	950	1,087	1,076	1,108
Water and other public services	296	270	224	277	279	321	372	359	396
Household operations	684	484	262	435	633	733	1,266	1,132	1,519
Personal services	326	245	135	228	306	375	561	525	628
Other household expenses	358	238	126	207	327	358	706	607	891
Housekeeping supplies	482	417	360	417	429	493	665	605	771
Laundry and cleaning supplies	131	124	133	120	119	135	149	125	192
Other household products	226	193	151	200	201	224	319	301	350
Postage and stationery	126	100	76	97	109	134	197	179	229
Household furnishings and equipment	1,549	1,222	726	1,258	1,390	1,631	2,487	2,261	2,909
Household textiles	106	85	45	89	91	125	168	130	238
Furniture	391	289	214	241	364	424	684	592	859
Floor coverings	44	34	16	49	31	29	74	60	98
Major appliances	189	169	122	173	175	236	245	256	226
Small appliances, miscellaneous housewares	87	66	32	68	78	91	149	134	175
Miscellaneous household equipment	731	578	297	638	652	725	1,167	1,088	1,313
Apparel and services	1,856	1,566	1,177	1,501	1,816	1,915	2,683	2,518	2,987
Men and boys	440	384	268	381	434	487	601	557	682
Men, 16 and over	344	293	191	284	345	385	491	449	569
Boys, 2 to 15	96	91	78	97	88	102	110	108	113
Women and girls	725	593	405	563	722	734	1,099	1,028	1,227
Women, 16 and over	607	486	319	462	604	594	950	885	1,065
Girls, 2 to 15	118	107	86	101	118	139	149	143	162
Children under 2	82	73	66	76	70	81	109	117	92
Footwear	343	319	301	296	347	360	412	411	412
Other apparel products and services	266	198	137	185	243	254	463	404	573
Transportation	7,417	6,792	4,512	7,000	7,618	8,567	9,227	9,106	9,455
Vehicle purchases (net outlay)	3,418	3,274	2,166	3,419	3,647	4,051	3,836	3,836	3,837
Cars and trucks, new	1,605	1,398	644	1,354	1,781	2,114	2,204	2,112	2,376
Cars and trucks, used	1,770	1,833	1,506	2,007	1,844	1,845	1,586	1,668	1,431
Other vehicles	43	42	315	58	22	391	46	55	329
Gasoline and motor oil	1,291	1,231	898	1,278	1,318	1,515	1,466	1,446	1,503

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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	\$2,281	\$2,007	\$1,284	\$2,056	\$2,267	\$2,629	\$3,076	\$3,055	\$3,112
Vehicle finance charges	328	317	180	350	339	423	361	383	318
Maintenance and repairs	624	550	379	548	624	709	838	800	908
Vehicle insurance	778	724	506	778	766	862	936	912	982
Vehicle rental, leases, licenses, other charges	551	416	219	380	538	636	941	961	904
Public transportation	427	280	164	247	386	372	850	768	1,004
Health care	2,066	1,860	1,672	1,896	1,860	2,104	2,660	2,489	2,981
Health insurance	983	921	827	976	869	1,041	1,162	1,090	1,299
Medical services	568	444	324	423	529	549	926	851	1,066
Drugs	416	411	463	413	368	407	430	417	454
Medical supplies	99	84	59	84	95	106	142	131	161
Entertainment	1,863	1,519	896	1,519	1,775	2,118	2,860	2,780	3,011
Fees and admissions	515	325	132	298	438	529	1,064	977	1,227
Television, radios, sound equipment	622	561	418	566	624	678	797	802	787
Pets, toys, and playground equipment	334	288	192	303	308	376	464	444	500
Other entertainment supplies, equipment, and services	393	344	154	351	405	535	536	557	498
Personal care products and services	564	497	365	496	566	586	755	714	830
Reading	146	107	59	105	132	146	261	230	321
Education	632	427	128	310	721	700	1,226	1,133	1,399
Tobacco products and smoking supplies	319	370	373	408	329	335	168	179	148
Miscellaneous	776	677	515	652	748	909	1,063	988	1,202
Cash contributions	1,192	763	507	697	821	1,367	2,438	1,726	3,780
Personal insurance and pensions	3,365	2,530	1,318	2,551	2,942	3,860	5,785	5,172	6,938
Life and other personal insurance	399	320	225	355	293	457	625	539	788
Pensions and Social Security	2,966	2,209	1,093	2,196	2,649	3,403	5,159	4,634	6,149
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	35,579	27,358	14,685	27,898	31,245	41,447	59,498	55,079	67,965
Self-employment income	2,344	1,633	809	1,586	1,894	2,808	4,413	2,868	7,374
Social Security, private and government retirement	4,856	4,973	6,175	5,272	4,033	3,902	4,516	4,191	5,138
Interest, dividends, rental income, other property income	927	582	426	506	634	1,033	1,931	1,354	3,036
Unemployment and workers' compensation, veterans' benefits	192	221	217	225	181	319	107	121	81
Public assistance, supplemental security income, food stamps	310	381	805	294	233	198	101	121	64
Regular contributions for support	309	273	140	260	409	233	414	299	633
Other income	133	124	72	92	208	121	161	168	146
Personal taxes	3,117	1,989	650	1,884	2,691	3,282	6,401	5,543	8,046
Federal income taxes	2,409	1,494	476	1,377	2,086	2,459	5,072	4,367	6,424
State and local income taxes	562	374	118	368	465	686	1,109	996	1,325
Other taxes	146	121	57	140	140	137	221	180	298
Income after taxes	41,532	33,556	22,679	34,250	36,145	46,778	64,739	58,658	76,392

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Addenda:									
Net change in total assets and liabilities	\$457	\$186	- \$6	\$3,149	-\$1,452	-\$5,896	\$1,240	-\$1,293	\$6,012
Net change in total assets	6,016	4,572	2,780	7,414	2,772	2,565	10,202	8,690	13,050
Net change in total liabilities	5,560	4,386	2,786	4,265	4,224	8,461	8,962	9,983	7,038
Other financial information:									
Other money receipts	594	374	191	397	384	636	1,232	823	2,003
Mortgage principal paid on owned property	-1,172	-883	-446	-927	-1,010	-1,287	-2,010	-1,694	-2,606
Estimated market value of owned home	92,665	73,913	53,696	75,478	77,448	100,201	147,004	134,743	170,103
Estimated monthly rental value of owned home	629	532	385	559	546	699	908	860	999
Gifts of goods and services	1,083	773	475	749	923	1,063	1,975	1,715	2,463
Food	70	45	22	33	65	78	143	99	223
Alcoholic beverages	14	8	4	8	9	13	32	27	41
Housing	291	218	135	224	259	263	499	434	622
Housekeeping supplies	39	32	21	34	37	35	59	58	59
Household textiles	13	9	2	11	6	21	25	19	36
Appliances and miscellaneous housewares	28	20	5	25	23	27	51	45	60
Major appliances	8	8	3 ³	12	6	8	7	7	6
Small appliances and miscellaneous housewares	21	12	2	13	16	19	44	38	55
Miscellaneous household equipment	70	50	17	57	58	62	130	115	157
Other housing	140	108	89	97	135	118	236	197	309
Apparel and services	244	204	139	213	218	255	360	357	365
Males, 2 and over	68	58	30	72	59	57	95	89	107
Females, 2 and over	85	68	41	71	72	100	133	139	122
Children under 2	41	37	31	38	34	47	53	55	49
Other apparel products and services	51	41	37	32	53	52	79	74	87
Jewelry and watches	20	14	6	13	21	18	37	33	45
All other apparel products and services	30	27	30	19	32	34	41	41	42
Transportation	70	36	34	33	47	26	169	133	237
Health care	38	21	14	18	33	14	87	68	125
Entertainment	94	81	36	86	98	111	130	117	154
Toys, games, hobbies, and tricycles	30	27	18	31	29	28	37	35	40
Other entertainment	64	54	18	56	69	82	92	81	114
Personal care products and services	19	17	16	14	19	26	25	27	23
Reading	2	1	1	2	1	2	4	3	4
Education	151	70	29	58	96	129	386	320	510
All other gifts	89	71	45	60	79	146	140	130	160

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.