

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000**

(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	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
Percent distribution of consumer units .....	100.0	74.3	16.5	29.2	20.6	8.1	25.7	16.8	8.9
Consumer unit characteristics (mean values):									
Income before taxes <sup>1</sup> .....	\$44,649	\$35,545	\$23,329	\$36,134	\$38,837	\$50,060	\$71,140	\$64,201	\$84,438
Income after taxes <sup>1</sup> .....	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 .....	( <sup>2</sup> )	( <sup>2</sup> )	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
Annual aggregate expenditures .....	\$4,157,850	63.3	10.0	24.9	19.3	9.1	36.7	22.4	14.3
Food .....	562,397	67.4	12.3	26.7	18.9	9.5	32.6	20.4	12.2
Food at home .....	329,324	70.8	15.0	28.1	18.3	9.5	29.2	18.3	10.9
Cereals and bakery products .....	49,416	71.1	15.0	28.1	18.5	9.5	28.9	18.2	10.7
Cereals and cereal products .....	17,048	71.9	16.6	27.7	18.4	9.2	28.1	17.8	10.3
Bakery products .....	32,368	70.6	14.2	28.2	18.6	9.6	29.4	18.5	10.9
Meats, poultry, fish, and eggs .....	86,708	74.0	17.1	29.8	17.8	9.2	26.0	16.7	9.3
Beef .....	25,965	75.4	16.9	31.2	17.6	9.6	24.6	15.7	8.9
Pork .....	18,198	76.9	18.9	31.9	17.3	8.7	23.1	14.9	8.2
Other meats .....	10,959	73.7	16.1	29.9	18.2	9.6	26.3	17.0	9.3
Poultry .....	15,824	73.2	16.4	28.7	18.5	9.6	26.8	18.0	8.8
Fish and seafood .....	12,006	66.9	14.7	25.6	18.1	8.5	33.1	20.1	13.0
Eggs .....	3,757	76.3	22.8	28.3	17.0	8.1	23.7	15.3	8.4
Dairy products .....	35,387	70.2	14.1	28.6	18.1	9.3	29.8	18.9	10.9
Fresh milk and cream .....	14,304	72.7	16.5	29.5	17.7	9.0	27.3	17.7	9.6
Other dairy products .....	21,083	68.5	12.4	28.0	18.5	9.6	31.5	19.8	11.7
Fruits and vegetables .....	56,774	68.0	15.0	26.6	17.4	9.1	32.0	19.6	12.4
Fresh fruits .....	17,786	66.8	15.6	25.6	16.8	8.8	33.2	20.0	13.2
Fresh vegetables .....	17,302	68.2	15.7	26.4	17.1	8.9	31.8	19.2	12.6
Processed fruits .....	12,537	66.6	13.2	26.4	17.7	9.4	33.4	20.2	13.1
Processed vegetables .....	9,150	72.1	14.7	29.3	18.7	9.4	27.9	18.4	9.6

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000 — Continued**

(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	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Other food at home .....	\$101,039	69.8	13.5	27.1	19.0	10.1	30.2	18.7	11.5
Sugar and other sweets .....	12,769	70.9	14.7	27.2	18.6	10.4	29.1	17.8	11.3
Fats and oils .....	9,057	72.9	16.1	29.0	18.8	9.0	27.1	17.4	9.8
Miscellaneous foods .....	47,638	68.3	12.2	26.8	19.0	10.3	31.7	19.7	12.0
Nonalcoholic beverages .....	27,206	72.9	15.2	28.3	19.4	10.1	27.1	16.6	10.4
Food prepared by consumer unit on out-of-town trips .....	4,368	56.9	8.9	19.5	19.4	9.1	43.1	26.7	16.4
Food away from home .....	233,073	62.5	8.4	24.7	19.8	9.5	37.5	23.4	14.2
Alcoholic beverages .....	40,542	58.1	6.1	22.2	21.6	8.2	41.9	24.7	17.1
Housing .....	1,346,868	62.4	10.2	24.4	18.9	8.8	37.6	23.1	14.5
Shelter .....	778,062	61.4	9.8	23.8	19.0	8.8	38.6	23.8	14.8
Owned dwellings .....	503,340	58.1	7.5	23.4	17.7	9.5	41.9	25.5	16.4
Mortgage interest and charges .....	288,597	56.0	6.0	21.7	18.4	9.9	44.0	27.0	17.0
Property taxes .....	124,520	60.5	9.1	25.4	17.1	8.9	39.5	23.8	15.7
Maintenance, repairs, insurance, other expenses .....	90,223	61.3	9.9	26.1	16.3	9.0	38.7	23.2	15.5
Rented dwellings .....	222,463	72.0	16.4	25.8	22.4	7.4	28.0	18.5	9.5
Other lodging .....	52,260	47.7	4.1	18.5	17.5	7.7	52.3	30.1	22.2
Utilities, fuels, and public services .....	272,203	70.2	13.8	28.3	19.3	8.8	29.8	19.2	10.7
Natural gas .....	33,613	69.5	13.0	28.1	19.4	8.9	30.5	19.6	10.9
Electricity .....	99,681	72.8	15.0	29.6	19.4	8.7	27.2	17.4	9.8
Fuel oil and other fuels .....	10,602	73.0	18.0	33.9	13.1	8.1	27.0	18.0	9.0
Telephone services .....	95,887	68.2	12.8	26.7	19.9	8.8	31.8	20.6	11.2
Water and other public services .....	32,419	67.8	12.4	27.2	19.3	8.8	32.2	20.3	11.9
Household operations .....	74,844	52.5	6.3	18.5	19.0	8.7	47.5	27.7	19.8
Personal services .....	35,676	55.9	6.8	20.4	19.3	9.4	44.1	27.0	17.1
Other household expenses .....	39,169	49.4	5.8	16.8	18.7	8.1	50.6	28.4	22.2
Housekeeping supplies .....	52,576	63.8	11.7	25.2	17.7	9.3	36.2	21.1	15.0
Laundry and cleaning supplies .....	14,254	70.2	15.9	26.8	18.1	9.3	29.8	16.0	13.8
Other household products .....	24,624	63.0	10.4	25.9	17.7	9.0	37.0	22.4	14.6
Postage and stationery .....	13,698	58.8	9.5	22.4	17.2	9.7	41.2	24.0	17.2
Household furnishings and equipment .....	169,183	58.5	7.6	23.7	18.3	8.9	41.5	24.5	17.0
Household textiles .....	11,619	58.8	6.6	24.5	17.3	10.3	41.2	20.5	20.6
Furniture .....	42,722	55.1	9.0	18.0	19.2	8.9	44.9	25.4	19.6
Floor coverings .....	4,854	57.5	6.0	32.0	14.2	5.2	42.5	22.8	19.7
Major appliances .....	20,653	66.6	10.6	26.6	18.9	10.4	33.4	22.7	10.7
Small appliances, miscellaneous housewares .....	9,535	55.5	5.8	22.6	18.0	9.2	44.5	25.9	18.6
Miscellaneous household equipment .....	79,800	58.6	6.5	25.5	18.1	8.5	41.4	25.0	16.4
Apparel and services .....	202,524	62.3	10.0	23.6	19.6	9.1	37.7	22.8	14.9
Men and boys .....	48,017	64.4	9.7	25.3	19.8	9.7	35.6	21.3	14.3
Men, 16 and over .....	37,557	62.8	8.7	24.1	20.1	9.9	37.2	21.9	15.3
Boys, 2 to 15 .....	10,460	70.3	13.0	29.6	18.7	9.0	29.7	18.9	10.7
Women and girls .....	79,091	60.4	8.8	22.7	19.9	9.0	39.6	23.8	15.8
Women, 16 and over .....	66,200	59.0	8.2	22.2	19.8	8.7	41.0	24.5	16.4
Girls, 2 to 15 .....	12,891	67.1	11.6	25.0	20.3	10.2	32.9	20.3	12.6
Children under 2 .....	8,940	65.5	12.8	27.0	17.2	8.5	34.5	24.1	10.4
Footwear .....	37,399	68.5	13.7	25.2	20.1	9.5	31.5	20.2	11.3
Other apparel products and services .....	29,078	55.3	8.4	20.3	18.8	7.8	44.7	25.5	19.2
Transportation .....	811,189	68.1	10.0	27.5	21.1	9.4	31.9	20.6	11.3
Vehicle purchases (net outlay) .....	373,844	71.2	10.4	29.2	22.0	9.7	28.8	18.8	10.0
Cars and trucks, new .....	175,528	64.8	6.6	24.6	22.8	10.7	35.2	22.1	13.2
Cars and trucks, used .....	193,562	77.0	14.0	33.1	21.4	8.5	23.0	15.8	7.2
Other vehicles .....	4,754	72.7	35.9	39.2	10.5	317.1	27.3	21.3	36.0
Gasoline and motor oil .....	141,219	70.9	11.4	28.9	21.0	9.6	29.1	18.8	10.4

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2000 — Continued**

(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	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Other vehicle expenses .....	\$249,479	65.4	9.3	26.3	20.4	9.4	34.6	22.4	12.2
Vehicle finance charges .....	35,898	71.8	9.0	31.1	21.2	10.5	28.2	19.6	8.6
Maintenance and repairs .....	68,205	65.5	10.0	25.6	20.5	9.3	34.5	21.5	13.0
Vehicle insurance .....	85,102	69.1	10.7	29.2	20.2	9.0	30.9	19.6	11.2
Vehicle rental, leases, licenses, other charges .....	60,274	56.2	6.5	20.1	20.1	9.4	43.8	29.2	14.6
Public transportation .....	46,647	48.9	6.3	16.9	18.6	7.1	51.1	30.2	21.0
Health care .....	225,868	66.9	13.3	26.8	18.5	8.4	33.1	20.2	12.9
Health insurance .....	107,469	69.7	13.8	29.0	18.2	8.6	30.3	18.6	11.8
Medical services .....	62,103	58.2	9.4	21.7	19.2	7.9	41.8	25.1	16.7
Drugs .....	45,505	73.3	18.1	29.0	18.0	8.2	26.7	16.8	9.9
Medical supplies .....	10,790	63.0	9.7	24.8	19.6	9.0	37.0	22.3	14.7
Entertainment .....	203,712	60.5	7.8	23.8	19.5	9.4	39.5	25.0	14.5
Fees and admissions .....	56,308	47.0	4.2	16.9	17.5	8.4	53.0	31.8	21.2
Television, radios, sound equipment .....	67,999	67.1	11.0	26.6	20.6	8.9	32.9	21.6	11.3
Pets, toys, and playground equipment .....	36,452	64.1	9.2	26.5	18.8	9.6	35.9	22.3	13.6
Other entertainment supplies, equipment, and services .....	42,954	64.8	6.4	26.1	21.0	11.4	35.2	23.8	11.4
Personal care products and services .....	61,549	65.3	10.4	25.7	20.3	8.9	34.7	21.3	13.4
Reading .....	16,019	54.2	6.7	20.9	18.5	8.1	45.8	26.3	19.5
Education .....	69,094	50.2	3.3	14.3	23.4	9.1	49.8	30.1	19.8
Tobacco products and smoking supplies .....	34,845	86.4	19.2	37.3	21.3	8.6	13.6	9.4	4.1
Miscellaneous .....	84,819	64.8	10.9	24.5	19.8	9.6	35.2	21.4	13.9
Cash contributions .....	130,414	47.5	7.0	17.0	14.2	9.3	52.5	24.3	28.2
Personal insurance and pensions .....	368,010	55.9	6.4	22.1	18.0	9.3	44.1	25.8	18.3
Life and other personal insurance .....	43,595	59.8	9.3	26.0	15.1	9.4	40.2	22.6	17.6
Pensions and Social Security .....	324,415	55.4	6.1	21.6	18.4	9.3	44.6	26.2	18.4
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	3,636,872	59.2	8.8	22.9	18.4	9.2	40.8	24.2	16.6
Wages and salaries .....	2,898,057	57.2	6.9	22.2	18.6	9.5	42.8	26.0	16.8
Self-employment income .....	190,915	51.8	5.8	19.2	17.1	9.8	48.2	20.6	27.6
Social Security, private and government retirement .....	395,533	76.2	21.3	30.7	17.6	6.6	23.8	14.5	9.3
Interest, dividends, rental income, other property income .....	75,516	46.7	7.7	15.5	14.5	9.1	53.3	24.5	28.7
Unemployment and workers' compensation, veterans' benefits .....	15,625	85.7	19.0	33.2	19.9	13.6	14.3	10.6	3.7
Public assistance, supplemental security income, food stamps .....	25,234	91.6	43.6	26.9	15.9	5.2	8.4	6.6	1.8
Regular contributions for support .....	25,146	65.7	7.6	23.9	28.1	6.2	34.3	16.3	18.0
Other income .....	10,846	69.2	9.1	19.7	33.0	7.4	30.8	21.2	9.6
Personal taxes .....	253,929	47.5	3.5	17.1	18.3	8.6	52.5	29.9	22.6
Federal income taxes .....	196,250	46.2	3.3	16.2	18.3	8.3	53.8	30.5	23.4
State and local income taxes .....	45,761	49.5	3.5	18.5	17.5	10.0	50.5	29.8	20.7
Other taxes .....	11,919	61.4	6.5	27.1	20.2	7.7	38.6	20.7	17.9
Income after taxes .....	3,382,943	60.1	9.2	23.4	18.4	9.2	39.9	23.7	16.1

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.