Table 2000. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure
Survey, 1997

			Less tha	n college	graduate		 c	ollege grad	luate
							l		
	1		1	1					
	 All	l I	1	1	 High	1	l I	1	1
Item	consum	er	Less	1	school	1	I I	1	Master's,
100m	units	'	than	High	•	Associate	! 	 Bachelor's	
	411165	Total	high	school		degree	Total	degree	sional,
	' I	1		graduate	•		l		doctorate
	i	i	graduate		college				'
	·	i	1		1/				
	İ	Ī	1	1	1			1	1
	1	1					l		
Number of consumer units (in thousa	nds). 105,57	6 79,713	18,920	30,782	21,587	8,423	25,863	16,808	9,055
	1	1					l		
Consumer unit characteristics:	1	1							
	1	1					l		
Income before taxes 2/	\$39,92	6 \$32,380	\$21,413	\$33,461	\$36,397	\$43,090	\$62,721	\$57,308	\$72,744
<pre>Income after taxes 2/</pre>	36,68	4 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
		1					l		
Average number in consumer unit:		1					l		
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	.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
1			I				I		
Percent distribution:			1				1		
I			1				1		
Sex of reference person:			[[
Male	59	57	52	59	57	59	65	64	66
Female	41	43	48	41	43	41	35	36	34
I			I				I		
Housing tenure:			I				I		
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
I			1				I		
Race of reference person:			I				I		
Black	12	14	17	13	12	12	6	7	5
White and other	88	86	83	87	88	88	94	93	95
I			I				I		
Education of reference person:			I				I		
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.
I			1				I		
At least one vehicle owned or			1				1		
leased	87	85	75	86	88	93	94	94	95
I							1		
Average annual expenditures	\$34,819	\$29,693	\$22,026	\$29,726	\$33,599	\$36,587	\$50,324	\$46,678	\$56,931
I			I				I		
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

Cereals and cereal products	.5	.5	.7	.5	.4	.4	.4	.4	. 4
Bakery products	.8	.9	1.2	1.0	.8	.8	.7	.7	.6
Meats, poultry, fish, and eggs	2.1	2.5	3.8	2.6	2.0	2.0	1.4	1.5	1.4
Beef	.6	.8	1.1	.8	.6	.6	.4	.4	.4
Pork	.5	.6	.9	.6	.4	.4	.3	.3	.3
Other meats	.3	.3	.5	.3	.3	.3	.2	.2	.2
Poultry	.4	.5	.7	.5	.4	.4	.3	.3	.3
Fish and seafood	.3	.3	.4	.3	.2	.2	.2	.2	.2
Eggs	.1	.1	.2	.1	.1	.1	.1	.1	.1
1			1					1	
Dairy products	.9	1.0	1.3	1.0	.9	.8	.7	.7	.7
Fresh milk and cream	.4	.4	.6	.4	.3	.4	.3	.3	.3
Other dairy products	.5	.6	.7	.6	.5	.5	.5	.4	.5
Fruits and vegetables	1.4	1.5	2.1	1.5	1.2	1.3	1.2	1.1	1.2
Fresh fruits	.4	.5	.6	.5	.4	.4	.4	.4	.4
Fresh vegetables	.4	.4	.6	.4	.4	.4	.4	.3	.4
Processed fruits	.3	.3	.4	.3	.3	.3	.3	.3	.3
Processed vegetables	.2	.3	.4	.3	.2	.2	.2	.2	.2
1		1					1	1	
Other food at home	2.6	2.8	3.5	3.0	2.5	2.5	2.1	2.1	1.9
Sugar and other sweets	.3	.4	.5	.4	.3	.3	.3	.3	.2
Fats and oils	.2	.3	.4	.3	.2	.2	.2	.2	.2
Miscellaneous foods	1.2	1.3	1.5	1.3	1.1	1.1	.9	1.0	.9
Nonalcoholic beverages	.7	.8	1.1	.8	.7	.7	.5	.5	.5
Food prepared by consumer unit		1					1	1	
on out-of-town trips	.1	.1	.1	.1	.1	.1	.2	.2	.2
Food away from home	5.5	5.2	4.4	5.3	5.6	5.2	5.9	5.4	6.6
I							1	1	
Alcoholic beverages	.9	.8	.7	.8	.9	.8	1.0	1.0	.9
1		1	1					1	
Housing	32.4	32.4	32.9	32.0	32.7	32.8	32.3	32.7	31.9
Shelter	18.2	17.8	17.4	17.3	18.4	18.7	19.1	19.1	19.0
1		1	1	I	I		1	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	3.1	3.2
Maintenance, repairs,	1	
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	1.6	2.1
Utilities, fuels, and public	-	
services	5.7	5.2
Natural gas	.8	.7
Electricity	2.0	1.8
Fuel oil and other fuels	.2	.2
Telephone services	2.0	1.9
Water and other public services .8 .9 1.1 .9 .8 .9 .7	.7	.7
Household operations	2.0	2.0
Personal services	1.0	.7
Other household expenses	1.1	1.3
	-	
Housekeeping supplies	1.2	1.1
Laundry and cleaning supplies 3 .4 .5 .4 .3 .4 .2	.3	.2
Other household products	.6	.5
Postage and stationery	.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	.3
Furniture	1.3	1.2
Floor coverings	.2	.2
Major appliances	.4	.4
Small appliances, miscellaneous	- 1	
housewares	.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	4.9	5.1
Men and boys 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
I		I					1		
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
I		I							
Transportation	18.5	19.3	18.8	19.4	19.4	19.6	17.2	17.9	16.1
$\hbox{\it Vehicle purchases (net outlay)}\dots$	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,		I					1		
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
I		I							
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
I		I					1		
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

Pets, toys, and playground							I		I
equipment	.9	1.0	.8	1.0	1.0	.9	.9	.9	.9
Other entertainment supplies,									[
equipment, and services	1.3	1.2	.8	1.2	1.1	1.6	1.4	1.3	1.5
							I		I
Personal care products and services	1.5	1.6	1.6	1.6	1.7	1.5	1.4	1.4	1.2
							[[
Reading	.5	.4	.3	.4	.5	.4	.6	.5	.7
Education	1.6	1.3	0.6	1.0	1.8	1.9	2.3	2.1	2.7
makassa musduska and amakina amakina									.2
Tobacco products and smoking supplies.	.8	1.0	1.4	1.1	.8	.8	.3	.3	.2
Miscellaneous	2.4	2.5	2.4	2.7	2.4	2.4	2.3	2.3	2.4
	2.1	2.3	2.1	2.7	2.1	2.1	2.3	2.3	2.1
Cash contributions	2.9	2.4	2.5	2.3	2.5	2.3	3.8	3.8	3.8
Personal insurance and pensions	9.3	8.2	6.0	8.2	8.9	9.7	11.2	11.0	11.7
Life and other personal insurance	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.2	1.1
Pensions and Social Security	8.2	7.1	4.9	7.1	7.8	8.7	10.1	9.8	10.6
							I		I
Sources of income and personal taxes: 2/						l	I	l	1
						l	1		1
Money income before taxes	\$39,926	\$32,380	\$21,413	\$33,461	\$36,397	\$43,090	\$62,721	\$57,308	\$72,744
Wages and salaries	78.9	76.2	60.4	76.5	79.3	86.3	83.2	84.1	81.7
Self-employment income	4.9	4.4	4.1	4.8	5.3	2.1	5.7	5.0	6.6
Social Security, private and							1		1
government retirement	11.3	14.0	26.9	13.9	10.5	7.5	7.2	7.0	7.4
Interest, dividends, rental income,							1		[
other property income	2.1	1.7	1.9	1.9	1.5	1.7	2.6	2.3	2.9
Unemployment and workers'							1		[
compensation, veterans' benefits	.5	.7	1.2	.7	.5	.7	.2	.3	.1
Public assistance, supplemental							I		

security income, food stamps	1.0	1.5	4.4	1.3	.7	.8	.1	.1	.1
Regular contributions for support \mid	.7	.8	.4	.7	1.2	.7	.6	.6	.7
Other income	.5	.6	.7	.4	.8	.4	.5	.6	.4
1				1					
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
1			1	1					
Income after taxes	91.9	93.1	95.7	93.9	91.6	91.6	89.9	90.3	89.4
1				1		1		1	

^{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.