

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

(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 1/	Associate degree	Total	Bachelor's degree	Master's, professional, 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
Percent distribution of consumer units..	100.0	75.5	17.9	29.2	20.4	8.0	24.5	15.9	8.6
Consumer unit characteristics (mean values):									
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
Annual aggregate expenditures.....	\$3,674,032	64.0	11.1	24.7	19.7	8.4	36.0	21.6	14.5
Food.....	505,791	66.0	13.1	25.9	18.9	8.1	34.0	19.1	14.9
Food at home.....	303,340	70.1	16.1	27.6	18.3	8.1	29.9	17.6	12.3
Cereals and bakery products.....	47,710	69.2	15.5	27.4	18.3	8.1	30.8	18.5	12.3
Cereals and cereal products.....	16,998	69.1	16.1	26.2	18.8	8.0	30.9	18.6	12.3
Bakery products.....	30,712	69.3	15.2	28.0	18.0	8.1	30.7	18.4	12.3
Meats, poultry, fish, and eggs....	78,267	73.9	18.8	28.7	18.3	8.0	26.1	15.4	10.7
Beef.....	23,545	75.3	18.5	29.1	19.5	8.3	24.7	15.3	9.3
Pork.....	16,549	77.3	21.2	31.1	17.2	7.9	22.7	13.7	9.0
Other meats.....	10,142	74.6	18.6	28.6	19.1	8.3	25.4	15.0	10.4
Poultry.....	15,272	70.7	17.4	27.5	18.1	7.8	29.3	17.0	12.3
Fish and seafood.....	9,326	67.5	17.5	25.2	17.0	7.8	32.5	17.1	15.5
Eggs.....	3,433	76.8	20.3	30.6	18.1	7.8	23.2	12.9	10.2
Dairy products.....	33,038	69.3	14.9	27.7	18.5	8.2	30.7	17.7	13.0
Fresh milk and cream.....	13,494	72.8	17.5	28.7	17.9	8.6	27.2	16.2	11.1
Other dairy products.....	19,544	66.8	13.2	27.0	18.8	7.9	33.2	18.8	14.4
Fruits and vegetables.....	50,093	67.0	15.9	25.7	17.3	8.1	33.0	18.5	14.5
Fresh fruits.....	15,847	66.3	15.8	25.3	16.8	8.4	33.7	18.3	15.4
Fresh vegetables.....	15,035	65.7	16.5	24.4	17.0	7.7	34.3	19.0	15.3
Processed fruits.....	10,772	65.5	14.3	25.2	17.8	8.2	34.5	19.4	15.1
Processed vegetables.....	8,439	72.6	17.3	29.2	18.2	7.9	27.4	16.6	10.7
Other food at home.....	94,232	69.4	14.6	27.8	18.8	8.3	30.6	18.4	12.2
Sugar and other sweets.....	12,039	70.2	15.3	27.7	19.1	8.1	29.8	17.7	12.2
Fats and oils.....	8,537	73.2	18.0	28.5	18.2	8.4	26.8	15.8	11.0
Miscellaneous foods.....	42,452	68.5	13.6	27.4	18.9	8.5	31.5	19.2	12.3
Nonalcoholic beverages.....	25,752	71.4	15.9	28.9	18.5	8.1	28.6	17.0	11.7
Food prepared by consumer unit on out-of-town trips.....	5,453	60.4	8.5	24.4	19.4	8.2	39.6	24.5	15.1
Food away from home.....	202,451	59.7	8.5	23.3	19.9	8.1	40.3	21.5	18.8
Alcoholic beverages.....	32,576	58.2	7.8	22.3	20.0	8.1	41.8	25.6	16.2
Housing.....	1,189,819	64.4	11.5	24.5	19.9	8.5	35.6	21.6	14.0
Shelter.....	669,759	62.9	10.8	23.6	19.9	8.6	37.1	22.4	14.7
Owned dwellings.....	415,427	59.4	8.7	22.7	18.9	9.1	40.6	24.3	16.3
Mortgage interest and charges...	234,934	57.2	7.1	20.8	19.4	9.9	42.8	25.8	17.0
Property taxes.....	102,530	60.1	10.1	24.9	17.3	7.8	39.9	23.6	16.3
Maintenance, repairs, insurance, other expenses.....	77,964	64.8	11.6	25.6	19.5	8.1	35.2	21.0	14.2
Rented dwellings.....	209,376	73.3	16.5	26.5	22.6	7.7	26.7	17.3	9.4
Other lodging.....	44,956	47.8	4.3	17.7	16.9	8.9	52.2	28.4	23.8
Utilities, fuels, and public services.....	254,681	71.7	15.6	28.4	19.3	8.6	28.3	17.7	10.6
Natural gas.....	31,774	70.7	16.0	27.6	18.2	8.8	29.3	18.5	10.8
Electricity.....	95,934	74.0	16.5	30.0	19.2	8.3	26.0	16.5	9.5
Fuel oil and other fuels.....	11,373	75.6	17.0	34.9	16.2	7.5	24.4	15.0	9.4
Telephone services.....	85,416	69.7	14.4	26.2	20.2	8.8	30.3	18.8	11.5
Water and other public services...	30,184	70.2	15.0	27.6	19.0	8.7	29.8	18.3	11.5
Household operations.....	57,905	54.4	6.5	20.2	18.6	9.2	45.6	27.7	17.8
Personal services.....	27,777	59.5	6.1	23.9	19.4	10.0	40.5	27.2	13.3
Other household expenses.....	30,128	49.8	6.8	16.8	17.8	8.3	50.2	28.2	22.0

Housekeeping supplies.....	47,914	65.7	12.0	25.2	19.8	8.7	34.3	20.8	13.6
Laundry and cleaning supplies.....	12,202	72.6	16.7	28.0	18.7	9.2	27.4	17.6	9.8
Other household products.....	22,125	64.2	11.4	24.5	19.5	8.8	35.8	21.3	14.5
Postage and stationery.....	13,588	61.9	8.7	23.7	21.2	8.2	38.1	22.8	15.3
Household furnishings and equipment.....	159,560	62.0	9.2	23.7	21.4	7.7	38.0	22.6	15.4
Household textiles.....	8,353	60.7	8.6	24.1	20.2	7.8	39.3	22.8	16.5
Furniture.....	40,894	61.1	9.3	24.2	20.4	7.3	38.9	24.1	14.7
Floor coverings.....	8,198	64.0	4.9	29.1	22.9	7.1	36.0	21.6	14.4
Major appliances.....	17,861	69.0	13.6	26.4	20.8	8.3	31.0	18.6	12.4
Small appliances, miscellaneous housewares.....	9,689	60.9	11.6	23.5	19.8	6.0	39.1	22.0	17.0
Miscellaneous household equipment.....	74,566	60.9	8.3	22.1	22.3	8.1	39.1	22.8	16.4
Apparel and services.....	182,168	61.9	10.6	24.0	19.8	7.5	38.1	21.9	16.2
Men and boys.....	42,883	63.2	11.2	24.2	19.9	7.9	36.8	21.7	15.2
Men, 16 and over.....	34,034	61.1	10.7	22.9	19.6	7.9	38.9	23.1	15.8
Boys, 2 to 15.....	8,848	71.1	13.1	28.9	21.2	8.0	28.9	16.2	12.6
Women and girls.....	71,671	61.4	10.1	24.2	19.5	7.7	38.6	22.8	15.8
Women, 16 and over.....	60,493	60.2	9.5	24.0	19.6	7.0	39.8	23.1	16.7
Girls, 2 to 15.....	11,178	68.1	13.3	24.8	18.9	11.1	31.9	20.6	11.3
Children under 2.....	8,117	69.0	11.5	29.9	19.0	8.6	31.0	20.8	10.3
Footwear.....	33,126	66.5	12.1	25.0	20.8	8.6	33.5	19.3	14.1
Other apparel products and services.....	26,372	53.2	8.7	20.0	19.5	4.9	46.8	23.5	23.4
Transportation.....	681,669	67.1	11.5	26.1	20.7	8.9	32.9	20.7	12.2
Vehicle purchases (net outlay).....	288,830	69.2	12.5	26.4	21.2	9.1	30.8	20.3	10.5
Cars and trucks, new.....	129,741	62.4	5.0	26.7	20.2	10.6	37.6	24.5	13.0
Cars and trucks, used.....	154,513	75.2	19.1	26.4	22.5	7.3	24.8	16.8	8.1
Other vehicles.....	4,576	61.3	4/3.8	21.6	4/7.3	28.6	38.7	4/19.5	4/19.2
Gasoline and motor oil.....	115,872	71.4	12.9	29.3	20.2	9.0	28.6	18.3	10.3
Other vehicle expenses.....	235,459	65.4	10.0	25.5	21.0	8.8	34.6	21.0	13.6
Vehicle finance charges.....	30,914	74.9	11.5	30.8	22.6	10.0	25.1	16.9	8.2
Maintenance and repairs.....	71,947	64.4	10.9	24.1	21.2	8.2	35.6	20.7	14.9
Vehicle insurance.....	79,709	68.0	11.5	27.6	20.1	8.9	32.0	20.0	12.0
Vehicle rental, leases, licenses, other charges.....	52,889	57.3	5.9	21.3	21.2	8.9	42.7	25.4	17.2
Public transportation.....	41,508	49.9	8.3	18.0	16.6	7.0	50.1	27.9	22.2
Health care.....	194,300	68.6	15.4	27.2	18.3	7.7	31.4	18.8	12.5
Health insurance.....	93,042	70.1	16.2	28.4	18.0	7.6	29.9	18.0	11.8
Medical services.....	56,065	63.6	11.4	24.3	19.2	8.6	36.4	21.6	14.8
Drugs.....	33,804	74.1	20.2	30.1	17.1	6.7	25.9	15.5	10.4
Medical supplies.....	11,389	64.9	14.3	22.7	20.5	7.4	35.1	21.9	13.2
Entertainment.....	191,334	61.2	8.2	23.9	20.0	9.1	38.8	23.0	15.8
Fees and admissions.....	49,699	49.5	4.3	17.7	19.3	8.3	50.5	29.8	20.7
Television, radios, sound equipment.....	60,946	70.3	11.9	27.7	21.7	9.0	29.7	18.5	11.1
Pets, toys, and playground equipment.....	34,409	63.8	9.1	25.4	20.8	8.6	36.2	21.7	14.4
Other entertainment supplies, equipment, and services.....	46,281	59.7	7.0	24.4	17.9	10.5	40.3	22.7	17.6
Personal care products and services...	55,644	67.3	11.2	25.6	22.1	8.4	32.7	20.5	12.3
Reading.....	17,270	56.5	8.2	21.6	18.9	7.7	43.5	23.7	19.8
Education.....	60,241	49.7	3.9	14.5	21.3	10.0	50.3	26.9	23.4

Tobacco products and smoking supplies.	27,839	86.8	20.9	36.8	20.3	8.8	13.2	9.2	4.0
Miscellaneous.....	89,432	66.1	11.2	27.3	19.2	8.4	33.9	20.0	13.9
Cash contributions.....	105,671	53.0	9.8	19.6	16.9	6.6	47.0	28.3	18.7
Personal insurance and pensions.....	340,278	57.0	7.3	22.1	18.9	8.8	43.0	25.3	17.7
Life and other personal insurance...	39,975	62.8	11.5	24.3	19.1	7.9	37.2	22.6	14.6
Pensions and Social Security.....	300,303	56.2	6.7	21.8	18.9	8.9	43.8	25.6	18.2
Sources of income and personal taxes: 2/									
Money income before taxes.....	3,393,329	60.9	9.8	23.9	18.4	8.8	39.1	23.2	15.9
Wages and salaries.....	2,677,703	58.8	7.5	23.2	18.5	9.6	41.2	24.7	16.5
Self-employment income.....	167,347	55.0	8.1	23.1	20.0	3.8	45.0	23.7	21.4
Social Security, private and government retirement.....	385,053	75.2	23.1	29.2	17.1	5.8	24.8	14.4	10.4
Interest, dividends, rental income, other property income.....	69,871	51.6	8.9	21.8	13.8	7.1	48.4	25.9	22.5
Unemployment and workers' compensation, veterans' benefits...	17,511	85.3	23.4	31.5	19.2	11.2	14.7	12.4	2.3
Public assistance, supplemental security income, food stamps.....	32,480	96.1	44.7	31.7	12.6	7.1	3.9	2.7	1.1
Regular contributions for support...	24,922	66.5	5.6	22.0	30.8	8.1	33.5	17.7	15.7
Other income.....	18,442	64.5	12.2	18.0	28.5	5.9	35.5	23.8	11.7
Personal taxes.....	275,498	51.6	5.2	18.0	19.2	9.1	48.4	27.8	20.7
Federal income taxes.....	209,750	50.6	4.8	17.4	19.4	9.0	49.4	28.2	21.1
State and local income taxes.....	54,803	53.6	6.0	18.8	19.0	9.7	46.4	26.8	19.6
Other taxes.....	10,945	58.9	8.9	26.8	15.1	8.0	41.1	23.9	17.2
Income after taxes.....	3,117,831	61.8	10.2	24.4	18.4	8.8	38.2	22.8	15.5

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/ Data are likely to have large sampling errors.

n.a. Not applicable.