

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1999

(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)	108,465	80,529	17,154	32,049	22,108	9,219	27,936	18,173	9,763
Percent distribution of consumer units	100.0	74.2	15.8	29.5	20.4	8.5	25.8	16.8	9.0
Consumer unit characteristics (mean values):									
Income before taxes ¹	\$43,951	\$34,739	\$22,396	\$36,900	\$37,319	\$44,232	\$70,324	\$63,412	\$83,623
Income after taxes ¹	40,652	32,675	21,611	34,818	34,848	40,827	63,487	57,300	75,395
Age of reference person	47.9	48.3	55.0	49.0	43.1	45.9	46.7	45.3	49.1
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.6	2.4	2.6	2.4	2.4	2.5
Children under 187	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over3	.3	.5	.3	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	1.9	1.9	1.5	2.0	1.9	2.2	2.1	2.0	2.2
Percent distribution:									
Sex of reference person:									
Male	55	52	50	53	54	51	62	60	65
Female	45	48	50	47	46	49	38	40	35
Housing tenure:									
Homeowner	65	62	57	66	58	69	73	71	77
With mortgage	38	33	21	34	38	43	52	51	53
Without mortgage	27	29	36	32	20	26	21	20	23
Renter	35	38	43	34	42	31	27	29	23
Race of reference person:									
Black	12	14	17	14	13	10	7	7	7
White and other	88	86	83	86	87	90	93	93	93
Education of reference person:									
Elementary (1-8)	6	8	39	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	39	52	59	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	55	39	n.a.	n.a.	100	100	100	100	100
Never attended and other	(²)	(²)	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	87	85	74	88	87	92	93	93	93
Annual aggregate expenditures	\$4,012,363	62.8	9.7	25.0	19.4	8.8	37.2	22.5	14.7
Food	545,454	67.7	12.3	27.5	19.8	8.1	32.3	20.1	12.2
Food at home	316,055	71.6	14.8	29.3	19.5	7.9	28.4	18.2	10.3
Cereals and bakery products	48,584	71.3	14.9	29.3	19.3	7.8	28.7	18.4	10.3
Cereals and cereal products	17,331	71.4	16.5	28.5	19.0	7.4	28.6	18.4	10.2
Bakery products	31,253	71.3	14.0	29.8	19.4	8.0	28.7	18.3	10.4
Meats, poultry, fish, and eggs	81,181	74.8	17.0	31.0	19.2	7.6	25.2	16.6	8.7
Beef	23,865	76.4	17.4	31.1	20.0	7.8	23.6	15.9	7.8
Pork	16,995	78.0	17.5	34.2	19.1	7.2	22.0	14.0	8.0
Other meats	10,529	74.5	16.0	31.4	19.4	7.6	25.5	16.8	8.7
Poultry	14,759	73.5	16.4	30.7	18.6	7.9	26.5	16.9	9.6
Fish and seafood	11,516	67.8	16.4	25.3	18.7	7.4	32.2	21.8	10.4
Eggs	3,516	77.1	19.7	32.2	18.0	7.3	22.9	15.0	7.8
Dairy products	34,946	70.5	14.1	29.0	19.7	7.7	29.5	18.7	10.8
Fresh milk and cream	13,233	73.2	16.3	30.5	19.0	7.4	26.8	17.5	9.3
Other dairy products	21,712	68.8	12.7	28.1	20.2	7.9	31.2	19.5	11.7
Fruits and vegetables	54,162	69.3	15.2	27.9	18.7	7.5	30.7	18.7	12.0
Fresh fruits	16,533	68.0	15.3	26.6	18.8	7.4	32.0	19.1	12.9
Fresh vegetables	16,103	69.7	15.8	28.1	18.5	7.3	30.3	18.4	11.9
Processed fruits	12,247	67.4	13.3	27.5	18.8	7.8	32.6	20.0	12.6
Processed vegetables	9,279	73.4	16.3	30.5	18.8	7.8	26.6	16.8	9.9

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1999 — 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	\$97,182	70.7	13.1	28.9	20.3	8.3	29.3	18.9	10.4
Sugar and other sweets	12,091	70.9	14.1	29.9	19.6	7.4	29.1	18.9	10.2
Fats and oils	9,056	74.1	15.7	30.8	19.8	7.7	25.9	16.8	9.2
Miscellaneous foods	45,515	69.7	12.1	28.5	20.8	8.3	30.3	19.7	10.6
Nonalcoholic beverages	26,244	73.0	14.4	29.8	20.0	8.9	27.0	17.3	9.7
Food prepared by consumer unit on out-of-town trips	4,276	58.5	7.9	21.4	19.3	10.0	41.5	25.1	16.4
Food away from home	229,399	62.5	8.9	25.0	20.2	8.4	37.5	22.8	14.8
Alcoholic beverages	34,456	61.2	8.7	22.4	21.6	8.5	38.8	24.4	14.4
Housing	1,307,704	62.1	9.9	24.5	19.2	8.6	37.9	22.9	15.0
Shelter	760,976	60.3	9.5	23.3	19.2	8.4	39.7	24.1	15.6
Owned dwellings	490,775	56.6	7.1	22.6	18.1	8.8	43.4	26.0	17.4
Mortgage interest and charges	276,283	54.4	6.0	21.0	18.3	9.2	45.6	27.6	18.0
Property taxes	121,856	58.7	8.7	25.6	16.8	7.7	41.3	24.1	17.1
Maintenance, repairs, insurance, other expenses	92,637	60.2	8.2	23.7	19.3	9.1	39.8	23.8	16.0
Rented dwellings	219,817	71.6	16.0	26.2	21.6	7.8	28.4	18.9	9.5
Other lodging	50,384	47.7	4.0	16.6	20.2	7.0	52.3	28.0	24.3
Utilities, fuels, and public services	257,872	69.8	13.4	28.5	19.0	9.0	30.2	18.9	11.3
Natural gas	29,320	68.5	13.6	28.1	18.3	8.5	31.5	19.2	12.3
Electricity	97,539	72.2	14.0	30.2	18.9	9.0	27.8	17.6	10.2
Fuel oil and other fuels	8,071	72.8	15.3	34.4	14.8	8.4	27.2	17.7	9.4
Telephone services	92,079	67.9	12.8	26.5	19.5	9.1	32.1	20.0	12.1
Water and other public services	30,862	68.6	12.3	27.6	19.3	9.4	31.4	19.5	12.0
Household operations	72,226	54.7	6.0	21.8	17.7	9.1	45.3	24.7	20.7
Personal services	35,003	60.1	7.2	24.4	18.7	9.9	39.9	22.5	17.4
Other household expenses	37,223	49.5	5.0	19.4	16.7	8.4	50.5	26.8	23.7
Housekeeping supplies	54,022	66.1	10.5	26.8	19.9	8.9	33.9	22.1	11.8
Laundry and cleaning supplies	13,137	73.9	14.7	30.5	20.7	8.0	26.1	16.8	9.3
Other household products	27,079	64.1	10.0	26.2	18.9	9.1	35.9	24.6	11.3
Postage and stationery	13,806	62.5	7.6	24.5	21.1	9.4	37.5	22.4	15.0
Household furnishings and equipment	162,609	60.2	7.8	24.3	19.4	8.7	39.8	23.0	16.8
Household textiles	12,364	63.7	7.5	28.3	18.6	9.3	36.3	20.7	15.5
Furniture	39,613	59.4	9.3	23.2	17.6	9.2	40.6	24.0	16.6
Floor coverings	4,737	59.8	7.5	23.2	18.2	10.9	40.2	24.3	15.9
Major appliances	19,859	62.7	10.6	26.5	17.4	8.2	37.3	23.7	13.5
Small appliances, miscellaneous housewares	11,021	57.2	7.3	25.1	17.3	7.4	42.8	22.4	20.4
Miscellaneous household equipment	75,015	59.8	6.5	23.5	21.3	8.6	40.2	22.5	17.6
Apparel and services	188,973	64.4	10.0	26.2	19.7	8.4	35.6	21.7	13.9
Men and boys	45,651	62.6	9.1	26.4	19.1	8.0	37.4	23.6	13.7
Men, 16 and over	35,565	60.0	8.3	25.9	18.2	7.6	40.0	25.6	14.5
Boys, 2 to 15	10,086	72.1	12.2	28.2	22.3	9.4	27.9	16.8	11.1
Women and girls	71,018	63.9	9.8	24.2	20.7	9.1	36.1	20.7	15.4
Women, 16 and over	59,373	62.8	9.8	23.5	20.9	8.7	37.2	21.0	16.1
Girls, 2 to 15	11,645	69.1	10.0	28.1	20.1	10.9	30.9	19.2	11.7
Children under 2	7,250	66.2	13.9	24.7	19.9	7.7	33.8	20.2	13.6
Footwear	32,860	70.6	13.3	29.7	19.7	8.0	29.4	19.2	10.1
Other apparel products and services	32,192	61.2	7.4	27.3	18.1	8.3	38.8	23.8	15.0
Transportation	760,475	66.2	10.3	26.2	20.0	9.7	33.8	21.3	12.5
Vehicle purchases (net outlay)	358,516	67.3	11.3	26.2	19.9	10.0	32.7	20.8	11.9
Cars and trucks, new	176,575	61.3	8.4	23.9	17.5	11.5	38.7	24.3	14.5
Cars and trucks, used	178,030	73.3	13.9	28.6	22.3	8.5	26.7	17.4	9.3
Other vehicles	3,911	67.5	19.9	19.7	15.2	³ 12.8	32.5	³ 18.8	³ 13.7
Gasoline and motor oil	114,400	70.8	11.9	28.8	20.6	9.5	29.2	18.7	10.5

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1999 — 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	\$244,458	65.4	8.9	26.5	20.3	9.8	34.6	21.9	12.6
Vehicle finance charges	34,758	71.9	9.5	29.9	20.7	11.7	28.1	18.9	9.2
Maintenance and repairs	72,034	65.5	9.6	25.0	21.3	9.6	34.5	21.1	13.4
Vehicle insurance	82,041	68.2	10.2	28.5	19.6	9.9	31.8	20.2	11.7
Vehicle rental, leases, licenses, other charges	55,625	57.3	5.5	23.1	19.8	8.9	42.7	27.4	15.3
Public transportation	43,101	49.1	5.8	18.2	17.8	7.3	50.9	28.7	22.2
Health care	212,462	67.3	12.5	28.1	18.0	8.7	32.7	20.0	12.7
Health insurance	100,069	69.4	13.3	29.3	17.9	9.0	30.6	18.7	11.9
Medical services	60,491	61.2	9.4	25.9	17.5	8.4	38.8	23.8	15.0
Drugs	40,125	71.6	16.4	29.1	17.8	8.2	28.4	17.3	11.1
Medical supplies	11,777	66.3	9.3	25.5	22.1	9.4	33.7	20.7	13.0
Entertainment	205,071	62.5	7.4	24.6	21.3	9.2	37.5	22.3	15.3
Fees and admissions	49,747	49.4	3.8	17.7	19.4	8.4	50.6	30.2	20.4
Television, radios, sound equipment	65,955	67.2	11.3	26.9	19.7	9.3	32.8	20.9	11.9
Pets, toys, and playground equipment	37,488	63.4	9.2	25.3	19.7	9.2	36.6	22.7	13.9
Other entertainment supplies, equipment, and services	51,881	68.4	4.7	27.6	26.2	9.8	31.6	16.1	15.5
Personal care products and services	44,268	66.4	10.2	27.3	21.1	7.8	33.6	20.5	13.1
Reading	17,287	54.5	6.1	20.9	18.6	8.9	45.5	25.9	19.6
Education	68,832	47.8	2.8	13.6	23.6	7.8	52.2	29.0	23.2
Tobacco products and smoking supplies	32,549	85.5	19.8	37.3	20.2	8.1	14.5	10.2	4.3
Miscellaneous	94,030	62.7	8.9	26.0	19.2	8.7	37.3	20.3	17.0
Cash contributions	128,091	47.1	6.1	16.3	17.7	7.0	52.9	27.3	25.6
Personal insurance and pensions	372,711	54.6	5.9	21.9	17.5	9.3	45.4	27.7	17.7
Life and other personal insurance	42,781	55.9	9.1	22.8	15.3	8.7	44.1	27.1	16.9
Pensions and Social Security	329,930	54.4	5.5	21.8	17.8	9.4	45.6	27.8	17.8
Sources of income and personal taxes: ¹									
Money income before taxes	3,590,418	58.6	8.1	24.3	17.5	8.7	41.4	24.6	16.8
Wages and salaries	2,814,796	56.4	6.7	22.6	18.0	9.1	43.6	26.7	16.9
Self-employment income	212,674	51.1	5.2	26.7	12.3	6.8	48.9	22.0	26.9
Social Security, private and government retirement	391,944	73.5	18.6	30.5	16.9	7.5	26.5	14.0	12.4
Interest, dividends, rental income, other property income	90,225	61.2	4.8	40.1	11.1	5.2	38.8	20.0	18.8
Unemployment and workers' compensation, veterans' benefits	14,421	84.6	20.7	31.6	20.2	12.2	15.4	8.9	6.5
Public assistance, supplemental security income, food stamps	26,165	91.7	39.9	29.9	16.2	5.8	8.3	6.3	1.9
Regular contributions for support	21,388	73.0	7.2	32.7	22.3	10.9	27.0	20.2	6.8
Other income	18,805	68.5	10.3	20.0	30.8	7.4	31.5	21.0	10.5
Personal taxes	269,521	46.4	3.8	18.3	15.4	8.9	53.6	31.6	22.1
Federal income taxes	205,294	45.0	3.6	17.3	15.3	8.8	55.0	32.2	22.8
State and local income taxes	50,310	49.0	4.3	19.6	15.3	9.9	51.0	30.6	20.4
Other taxes	13,917	57.1	5.3	28.0	17.7	6.0	42.9	25.6	17.4
Income after taxes	3,320,962	59.6	8.5	24.8	17.6	8.6	40.4	24.0	16.4

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.