

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

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)	107,182	80,042	17,918	31,082	22,522	8,520	27,140	17,435	9,704
Consumer unit characteristics:									
Income before taxes ¹	\$41,622	\$33,035	\$20,712	\$34,005	\$37,853	\$42,663	\$67,102	\$60,078	\$79,863
Income after taxes ¹	38,358	30,978	19,935	32,036	35,167	39,276	60,258	54,294	71,093
Age of reference person	47.6	48.4	56.1	48.7	43.6	44.3	45.3	43.8	48.0
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.6	2.4	2.6	2.5	2.5	2.5
Children under 187	.7	.7	.7	.6	.8	.6	.7	.6
Persons 65 and over3	.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	1.6
Vehicles	2.0	1.9	1.5	2.0	1.9	2.3	2.1	2.1	2.2
Percent distribution:									
Sex of reference person:									
Male	58	56	52	57	57	56	64	62	69
Female	42	44	48	43	43	44	36	38	31
Housing tenure:									
Homeowner	64	62	58	64	59	67	72	70	78
With mortgage	39	34	21	34	39	46	53	51	56
Without mortgage	26	28	36	30	20	22	20	19	22
Renter	36	38	42	36	41	33	28	30	22
Race of reference person:									
Black	12	14	18	14	12	12	6	7	6
White and other	88	86	82	86	88	88	94	93	94
Education of reference person:									
Elementary (1-8)	7	9	40	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	39	52	58	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	87	85	75	87	87	93	94	93	95
Average annual expenditures	\$35,535	\$30,106	\$21,429	\$30,052	\$34,045	\$37,988	\$51,547	\$47,350	\$59,027
Food	4,810	4,389	3,547	4,439	4,573	5,409	6,053	5,759	6,566
Food at home	2,780	2,667	2,519	2,699	2,566	3,071	3,113	2,955	3,381
Cereals and bakery products	425	408	372	412	391	499	475	455	509
Cereals and cereal products	146	141	136	139	141	158	162	156	173
Bakery products	278	267	236	273	251	340	313	299	336
Meats, poultry, fish, and eggs	723	728	746	736	680	777	709	671	773
Beef	218	226	228	241	198	233	195	179	223
Pork	146	154	176	158	133	142	122	119	127
Other meats	92	93	93	92	86	113	90	88	93
Poultry	137	133	123	130	143	139	149	145	156
Fish and seafood	98	89	85	82	91	118	125	113	145
Eggs	32	34	40	34	29	32	29	28	30
Dairy products	301	287	269	291	276	332	344	325	374
Fresh milk and cream	120	119	118	122	110	128	124	116	137
Other dairy products	181	168	151	169	166	204	220	209	237
Fruits and vegetables	472	436	430	433	408	521	579	539	647
Fresh fruits	149	134	136	131	120	174	193	178	218
Fresh vegetables	145	133	146	130	121	145	180	163	210
Processed fruits	101	93	78	92	94	121	127	122	136
Processed vegetables	76	76	70	79	73	80	79	77	83

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$858	\$808	\$701	\$826	\$811	\$942	\$1,006	\$964	\$1,077
Sugar and other sweets	109	103	92	103	103	125	127	122	135
Fats and oils	77	76	79	79	71	72	79	71	93
Miscellaneous foods	388	360	288	372	373	423	471	452	505
Nonalcoholic beverages	231	230	215	237	215	262	234	232	238
Food prepared by consumer unit on out-of-town trips	53	40	26	35	49	61	94	87	105
Food away from home	2,030	1,722	1,028	1,740	2,007	2,338	2,940	2,804	3,186
Alcoholic beverages	309	242	125	256	295	296	505	496	521
Housing	11,713	9,763	7,366	9,741	10,760	12,208	17,466	15,978	20,108
Shelter	6,680	5,460	3,963	5,371	6,230	6,893	10,280	9,468	11,740
Owned dwellings	4,245	3,250	1,918	3,188	3,914	4,520	7,180	6,415	8,555
Mortgage interest and charges	2,455	1,803	869	1,712	2,316	2,741	4,378	3,980	5,094
Property taxes	1,015	796	571	845	856	931	1,663	1,457	2,032
Maintenance, repairs, insurance, other expenses	775	651	479	631	742	848	1,139	977	1,429
Rented dwellings	1,978	1,934	1,925	1,924	1,942	1,966	2,108	2,215	1,914
Other lodging	458	276	119	260	374	408	993	838	1,271
Utilities, fuels, and public services	2,405	2,260	2,053	2,295	2,287	2,495	2,832	2,725	3,024
Natural gas	284	261	260	267	254	259	351	338	375
Electricity	921	893	831	931	876	933	1,003	955	1,088
Fuel oil and other fuels	85	84	79	90	79	86	88	86	93
Telephone services	830	758	651	744	804	913	1,041	1,017	1,084
Water and other public services	285	263	232	263	274	304	349	329	384
Household operations	546	385	222	372	460	576	1,020	854	1,316
Personal services	260	204	118	204	224	333	424	384	494
Other household expenses	286	181	105	168	237	243	596	469	823
Housekeeping supplies	482	398	303	398	425	517	730	567	1,007
Laundry and cleaning supplies	118	115	112	118	103	134	127	129	123
Other household products	232	178	127	177	194	247	392	244	641
Postage and stationery	132	105	63	103	128	136	212	194	243
Household furnishings and equipment	1,601	1,261	825	1,304	1,357	1,726	2,604	2,363	3,020
Household textiles	105	83	50	81	109	96	170	159	190
Furniture	377	277	167	286	316	374	672	673	672
Floor coverings	144	110	93	162	48	94	245	165	382
Major appliances	164	151	143	162	137	170	203	184	236
Small appliances, miscellaneous housewares	80	68	42	66	81	94	117	105	136
Miscellaneous household equipment	729	571	330	548	665	899	1,196	1,078	1,404
Apparel and services	1,674	1,401	1,008	1,357	1,605	1,843	2,478	2,340	2,720
Men and boys	399	332	231	348	333	465	595	551	673
Men, 16 and over	314	252	168	272	255	342	495	452	568
Boys, 2 to 15	85	80	63	77	79	123	100	98	105
Women and girls	651	534	354	503	651	731	997	960	1,060
Women, 16 and over	548	442	282	417	542	615	861	830	913
Girls, 2 to 15	103	92	72	86	109	116	136	130	147
Children under 2	73	71	62	71	75	80	77	75	82
Footwear	281	259	212	257	284	302	344	332	363
Other apparel products and services	270	204	149	178	260	264	465	422	542
Transportation	6,616	5,829	4,035	5,941	6,685	6,919	8,938	8,364	9,970
Vehicle purchases (net outlay)	2,964	2,665	1,863	2,725	3,124	2,922	3,846	3,597	4,295
Cars and trucks, new	1,383	1,105	657	986	1,636	1,083	2,202	2,154	2,288
Cars and trucks, used	1,532	1,518	1,200	1,674	1,436	1,834	1,576	1,410	1,875
Other vehicles	49	42	37	65	53	35	68	332	3132
Gasoline and motor oil	1,017	968	756	994	1,025	1,169	1,160	1,134	1,208

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$2,206	\$1,919	\$1,238	\$1,976	\$2,161	\$2,493	\$3,052	\$2,913	\$3,301
Vehicle finance charges	319	307	180	339	327	400	356	389	297
Maintenance and repairs	641	561	404	575	607	707	876	801	1,012
Vehicle insurance	739	671	486	703	708	846	938	884	1,034
Vehicle rental, leases, licenses, other charges	507	380	168	359	518	540	882	839	958
Public transportation	429	277	178	246	375	336	880	720	1,166
Health care	1,903	1,757	1,605	1,756	1,802	1,957	2,333	2,214	2,545
Health insurance	913	860	797	865	866	962	1,069	1,015	1,167
Medical services	542	463	327	454	524	621	775	734	849
Drugs	346	345	410	350	307	285	349	324	392
Medical supplies	102	89	71	86	105	89	140	142	137
Entertainment	1,746	1,453	745	1,436	1,783	2,120	2,608	2,346	3,078
Fees and admissions	449	299	121	264	426	468	890	798	1,057
Television, radios, sound equipment	535	487	362	466	559	631	677	599	816
Pets, toys, and playground equipment	329	278	155	289	324	380	479	469	499
Other entertainment supplies, equipment, and services	433	389	108	417	474	642	561	480	706
Personal care products and services	401	353	252	347	418	418	543	517	587
Reading	161	120	64	115	153	166	282	238	361
Education	580	403	124	266	720	648	1,102	992	1,299
Tobacco products and smoking supplies	273	316	321	354	263	305	147	164	117
Miscellaneous	860	790	592	812	850	959	1,068	971	1,242
Cash contributions	1,109	776	436	759	989	989	2,093	1,762	2,689
Personal insurance and pensions	3,381	2,517	1,208	2,474	3,150	3,750	5,929	5,209	7,224
Life and other personal insurance	398	305	219	287	351	430	674	536	923
Pensions and Social Security	2,982	2,212	989	2,187	2,799	3,320	5,255	4,673	6,301
Sources of income and personal taxes: ¹									
Money income before taxes	41,622	33,035	20,712	34,005	37,853	42,663	67,102	60,078	79,863
Wages and salaries	32,889	25,261	12,272	26,397	29,781	36,467	55,524	50,289	65,035
Self-employment income	2,239	1,568	813	1,458	2,461	1,193	4,230	2,880	6,683
Social Security, private and government retirement	4,618	4,645	6,064	4,692	3,927	3,407	4,539	4,053	5,423
Interest, dividends, rental income, other property income	871	529	281	546	674	606	1,886	1,838	1,972
Unemployment and workers' compensation, veterans' benefits	193	228	207	257	176	305	89	109	52
Public assistance, supplemental security income, food stamps	330	413	837	354	219	248	84	95	65
Regular contributions for support	260	222	98	171	368	277	372	441	245
Other income	221	168	140	129	246	160	378	373	388
Personal taxes	3,264	2,057	778	1,968	2,685	3,387	6,844	5,784	8,770
Federal income taxes	2,472	1,516	547	1,398	2,054	2,539	5,308	4,399	6,959
State and local income taxes	630	408	164	401	503	693	1,287	1,143	1,548
Other taxes	162	132	67	169	128	154	250	242	263
Income after taxes	38,358	30,978	19,935	32,036	35,167	39,276	60,258	54,294	71,093

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	- \$1,919	- \$1,595	\$1,058	-\$1,684	-\$2,818	-\$3,613	-\$2,874	-\$2,927	-\$2,777
Net change in total assets	6,116	3,728	2,631	3,676	4,885	3,169	13,158	13,110	13,243
Net change in total liabilities	8,035	5,323	1,573	5,360	7,703	6,782	16,031	16,038	16,020
Other financial information:									
Other money receipts	463	309	144	255	391	635	916	585	1,512
Mortgage principal paid on owned property	-1,160	-828	-405	-891	-946	-1,175	-2,137	-1,735	-2,859
Estimated market value of owned home	80,523	63,662	45,771	63,887	70,950	81,201	130,250	113,673	160,031
Estimated monthly rental value of owned home	570	473	356	474	523	585	858	776	1,005
Gifts of goods and services	1,068	766	504	743	933	955	1,959	1,599	2,596
Food	84	46	28	46	55	60	198	131	319
Housing	314	235	146	225	280	344	546	412	781
Housekeeping supplies	41	31	20	31	37	43	71	66	78
Household textiles	16	14	5	12	27	5	24	25	22
Appliances and miscellaneous housewares	30	25	12	24	28	45	44	39	53
Major appliances	7	7	3	9	7	9	7	7	6
Small appliances and miscellaneous housewares	22	17	8	14	21	36	38	32	47
Miscellaneous household equipment	71	55	30	43	65	126	117	96	153
Other housing	156	111	79	116	123	126	291	186	475
Apparel and services	225	186	103	200	229	190	339	303	400
Males, 2 and over	60	47	30	56	45	54	96	85	116
Females, 2 and over	80	63	31	74	76	58	129	127	131
Children under 2	32	30	16	33	37	33	39	34	48
Other apparel products and services	52	45	25	38	71	45	74	57	104
Jewelry and watches	25	18	4	14	39	13	45	37	61
All other apparel products and services	27	27	22	24	32	32	29	20	43
Transportation	49	36	46	35	36	20	87	74	111
Health care	38	25	30	27	21	20	74	54	110
Entertainment	85	70	44	72	78	94	131	119	153
Toys, games, hobbies, and tricycles	30	26	18	30	26	27	42	39	47
Other entertainment	55	44	26	42	52	66	89	80	105
Education	154	77	37	56	131	97	381	310	510
All other gifts	119	90	72	81	102	132	202	196	213

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.