

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998**

(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) .....	107,182	80,042	17,918	31,082	22,522	8,520	27,140	17,435	9,704
Percent distribution of consumer units .....	100.0	74.7	16.7	29.0	21.0	7.9	25.3	16.3	9.1
Consumer unit characteristics (mean values):									
Income before taxes <sup>1</sup> .....	\$41,622	\$33,035	\$20,712	\$34,005	\$37,853	\$42,663	\$67,102	\$60,078	\$79,863
Income after taxes <sup>1</sup> .....	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 18 .....	.7	.7	.7	.7	.6	.8	.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	1.6
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 .....	( <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 .....	87	85	75	87	87	93	94	93	95
Annual aggregate expenditures .....	\$3,806,893	63.3	10.0	24.9	19.7	8.6	36.7	21.6	15.2
Food .....	514,578	68.1	12.0	28.5	18.5	9.3	31.9	19.1	12.7
Food at home .....	297,339	71.6	14.7	30.1	17.8	9.1	28.4	16.9	11.4
Cereals and bakery products .....	45,435	71.7	14.2	30.1	17.7	9.7	28.3	17.1	11.3
Cereals and cereal products .....	15,655	71.9	15.0	29.5	18.5	8.9	28.1	17.0	11.1
Bakery products .....	29,780	71.5	13.7	30.4	17.3	10.1	28.5	17.1	11.3
Meats, poultry, fish, and eggs .....	77,381	75.2	16.7	31.5	18.1	8.9	24.8	14.8	10.0
Beef .....	23,366	77.4	16.9	34.2	17.4	8.8	22.6	13.1	9.6
Pork .....	15,600	78.8	19.6	33.7	17.6	8.0	21.2	13.0	8.2
Other meats .....	9,849	75.4	16.4	30.9	18.0	10.1	24.6	15.1	9.5
Poultry .....	14,635	72.5	14.6	29.3	20.1	8.4	27.5	16.8	10.7
Fish and seafood .....	10,465	67.7	14.1	25.9	17.8	9.9	32.3	18.4	13.9
Eggs .....	3,466	77.6	20.0	32.1	17.3	8.2	22.4	13.8	8.6
Dairy products .....	32,242	71.1	14.5	29.9	17.6	9.1	28.9	17.2	11.7
Fresh milk and cream .....	12,858	73.9	15.9	31.5	17.6	8.8	26.1	15.4	10.7
Other dairy products .....	19,384	69.3	13.5	28.9	17.6	9.3	30.7	18.4	12.3
Fruits and vegetables .....	50,484	68.9	14.8	28.4	16.6	9.1	31.1	18.2	12.9
Fresh fruits .....	15,944	67.2	14.8	27.3	15.5	9.7	32.8	19.0	13.8
Fresh vegetables .....	15,509	68.6	16.3	27.8	16.1	8.3	31.4	17.9	13.6
Processed fruits .....	10,852	68.3	12.4	28.2	17.8	9.9	31.7	19.1	12.6
Processed vegetables .....	8,180	73.8	14.8	32.0	18.3	8.7	26.2	16.0	10.2

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — 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 .....	\$91,797	70.3	13.2	29.8	18.3	9.0	29.7	17.9	11.7
Sugar and other sweets .....	11,677	70.6	13.7	29.3	18.2	9.4	29.4	17.8	11.6
Fats and oils .....	8,229	73.9	16.6	31.8	17.9	7.7	26.1	14.7	11.4
Miscellaneous foods .....	41,491	69.2	12.0	29.7	18.5	9.0	30.8	18.5	12.2
Nonalcoholic beverages .....	24,684	74.3	15.1	31.9	17.9	9.4	25.7	16.0	9.7
Food prepared by consumer unit on out-of-town trips .....	5,716	55.5	8.2	19.1	19.2	9.0	44.5	26.6	17.9
Food away from home .....	217,239	63.3	8.2	26.3	19.4	9.4	36.7	22.1	14.6
Alcoholic beverages .....	33,058	58.6	6.6	25.6	18.6	7.9	41.4	25.7	15.8
Housing .....	1,255,217	62.2	10.5	24.3	19.2	8.3	37.8	22.1	15.6
Shelter .....	716,015	61.0	9.9	23.3	19.6	8.2	39.0	23.1	15.9
Owned dwellings .....	454,991	57.2	7.6	21.8	19.4	8.5	42.8	24.6	18.2
Mortgage interest and charges .....	263,117	54.8	5.9	20.2	19.8	8.9	45.2	26.4	18.8
Property taxes .....	108,832	58.5	9.4	24.1	17.7	7.3	41.5	23.3	18.1
Maintenance, repairs, insurance, other expenses .....	83,042	62.8	10.3	23.6	20.1	8.7	37.2	20.5	16.7
Rented dwellings .....	211,972	73.0	16.3	28.2	20.6	7.9	27.0	18.2	8.8
Other lodging .....	49,052	45.1	4.4	16.5	17.2	7.1	54.9	29.8	25.1
Utilities, fuels, and public services .....	257,743	70.2	14.3	27.7	20.0	8.2	29.8	18.4	11.4
Natural gas .....	30,426	68.7	15.3	27.3	18.8	7.2	31.3	19.4	12.0
Electricity .....	98,725	72.4	15.1	29.3	20.0	8.0	27.6	16.9	10.7
Fuel oil and other fuels .....	9,133	73.8	15.5	30.7	19.5	8.1	26.2	16.4	9.9
Telephone services .....	88,914	68.2	13.1	26.0	20.4	8.8	31.8	19.9	11.8
Water and other public services .....	30,546	69.0	13.6	26.7	20.2	8.5	31.0	18.8	12.2
Household operations .....	58,495	52.7	6.8	19.8	17.7	8.4	47.3	25.4	21.9
Personal services .....	27,827	58.7	7.6	22.8	18.1	10.2	41.3	24.1	17.2
Other household expenses .....	30,668	47.3	6.1	17.0	17.4	6.8	52.7	26.7	26.1
Housekeeping supplies .....	51,546	61.6	10.2	25.6	17.0	8.9	38.4	18.8	19.6
Laundry and cleaning supplies .....	12,586	72.7	15.5	31.0	16.8	9.4	27.3	17.4	9.8
Other household products .....	24,850	57.3	8.8	23.6	16.1	8.8	42.7	16.7	25.9
Postage and stationery .....	14,110	59.3	7.8	24.3	18.7	8.5	40.7	23.5	17.3
Household furnishings and equipment .....	171,418	58.8	8.5	24.3	17.3	8.7	41.2	23.8	17.3
Household textiles .....	11,260	59.1	7.7	23.5	20.4	7.5	40.9	24.2	16.8
Furniture .....	40,444	54.9	7.4	22.0	17.6	7.9	45.1	29.0	16.1
Floor coverings .....	15,459	57.0	10.5	34.3	6.8	5.3	43.0	18.4	24.7
Major appliances .....	17,583	68.7	14.5	28.7	17.3	8.3	31.3	18.2	13.1
Small appliances, miscellaneous housewares .....	8,572	63.2	8.6	24.9	20.1	9.5	36.8	21.1	15.8
Miscellaneous household equipment .....	78,101	58.5	7.4	22.6	18.4	10.0	41.5	23.8	17.7
Apparel and services .....	179,110	62.5	9.8	24.8	18.9	9.0	37.5	22.4	15.1
Men and boys .....	42,659	62.2	9.4	26.7	16.5	9.6	37.8	22.1	15.7
Men, 16 and over .....	33,572	60.1	8.7	26.7	15.8	9.0	39.9	23.0	16.9
Boys, 2 to 15 .....	9,087	70.0	12.3	26.9	18.9	11.8	30.0	18.7	11.3
Women and girls .....	69,691	61.2	8.8	23.7	19.5	9.2	38.8	23.5	15.2
Women, 16 and over .....	58,618	60.2	8.3	23.5	19.1	9.3	39.8	24.2	15.6
Girls, 2 to 15 .....	11,072	66.6	11.4	24.9	21.2	9.1	33.4	20.2	13.2
Children under 2 .....	7,799	73.1	13.8	30.2	20.0	9.1	26.9	16.4	10.5
Footwear .....	30,038	69.0	12.2	28.4	19.5	8.9	31.0	18.9	12.1
Other apparel products and services .....	28,923	56.4	9.2	19.1	20.2	7.8	43.6	25.4	18.2
Transportation .....	709,105	65.8	10.2	26.1	21.2	8.3	34.2	20.6	13.6
Vehicle purchases (net outlay) .....	317,722	67.1	10.5	26.7	22.1	7.8	32.9	19.7	13.1
Cars and trucks, new .....	148,237	59.7	7.9	20.7	24.9	6.2	40.3	25.3	15.0
Cars and trucks, used .....	164,243	74.0	13.1	31.7	19.7	9.5	26.0	15.0	11.1
Other vehicles .....	5,241	64.7	<sup>3</sup> 2.3	38.8	22.8	<sup>3</sup> 8	35.3	<sup>3</sup> 10.8	<sup>3</sup> 24.5
Gasoline and motor oil .....	108,989	71.1	12.4	28.4	21.2	9.1	28.9	18.1	10.8

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — 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 .....	\$236,385	65.0	9.4	26.0	20.6	9.0	35.0	21.5	13.6
Vehicle finance charges .....	34,212	71.7	9.4	30.8	21.6	10.0	28.3	19.8	8.4
Maintenance and repairs .....	68,665	65.4	10.5	26.2	19.9	8.8	34.6	20.3	14.3
Vehicle insurance .....	79,166	67.9	11.0	27.6	20.1	9.1	32.1	19.5	12.7
Vehicle rental, leases, licenses, other charges .....	54,341	56.0	5.5	20.5	21.4	8.5	44.0	26.9	17.1
Public transportation .....	46,010	48.1	6.9	16.7	18.3	6.2	51.9	27.3	24.6
Health care .....	203,911	68.9	14.1	26.9	19.8	8.2	31.1	18.9	12.1
Health insurance .....	97,878	70.4	14.6	27.5	19.9	8.4	29.6	18.1	11.6
Medical services .....	58,109	63.8	10.1	24.3	20.3	9.1	36.2	22.0	14.2
Drugs .....	37,029	74.5	19.7	30.0	18.1	6.6	25.5	15.1	10.4
Medical supplies .....	10,895	65.1	11.6	25.2	21.3	7.0	34.9	22.6	12.4
Entertainment .....	186,973	62.2	7.0	24.4	20.9	9.8	37.8	21.7	16.1
Fees and admissions .....	48,082	49.8	4.5	17.1	19.9	8.3	50.2	28.9	21.4
Television, radios, sound equipment .....	57,273	67.9	11.1	26.2	21.1	9.6	32.1	18.1	14.0
Pets, toys, and playground equipment .....	35,275	63.1	7.8	26.1	20.0	9.3	36.9	23.0	13.9
Other entertainment supplies, equipment, and services .....	46,343	67.2	4.1	28.6	22.6	11.9	32.8	17.9	14.9
Personal care products and services .....	42,876	65.7	10.2	26.8	20.1	8.6	34.3	20.5	13.8
Reading .....	17,250	55.6	6.7	20.7	20.0	8.2	44.4	24.1	20.3
Education .....	62,137	51.9	3.6	13.4	26.0	8.9	48.1	27.8	20.3
Tobacco products and smoking supplies .....	29,260	86.3	19.6	37.6	20.2	8.9	13.7	9.8	3.9
Miscellaneous .....	92,160	68.6	11.5	27.6	20.6	8.9	31.4	18.3	13.1
Cash contributions .....	118,899	52.2	6.6	19.8	18.7	7.1	47.8	25.8	21.9
Personal insurance and pensions .....	362,358	55.6	6.0	21.2	19.6	8.8	44.4	25.1	19.3
Life and other personal insurance .....	42,709	57.2	9.2	20.9	18.5	8.6	42.8	21.9	21.0
Pensions and Social Security .....	319,648	55.4	5.5	21.3	19.7	8.8	44.6	25.5	19.1
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	3,501,058	59.4	8.4	23.3	19.3	8.3	40.6	23.5	17.2
Wages and salaries .....	2,766,479	57.4	6.3	22.9	19.2	9.0	42.6	24.9	17.7
Self-employment income .....	188,347	52.4	6.1	18.6	23.3	4.3	47.6	20.9	26.7
Social Security, private and government retirement .....	388,481	75.2	22.2	29.0	18.1	6.0	24.8	14.3	10.5
Interest, dividends, rental income, other property income .....	73,280	45.4	5.5	17.9	16.4	5.7	54.6	34.3	20.3
Unemployment and workers' compensation, veterans' benefits .....	16,228	88.4	18.2	38.0	19.4	12.9	11.6	9.2	2.4
Public assistance, supplemental security income, food stamps .....	27,799	93.6	42.8	30.6	14.1	6.1	6.4	4.7	1.7
Regular contributions for support .....	21,840	63.9	6.4	18.8	30.1	8.7	36.1	27.6	8.4
Other income .....	18,602	56.9	10.7	16.6	23.7	5.9	43.1	27.4	15.7
Personal taxes .....	274,527	47.1	4.0	17.2	17.5	8.4	52.9	28.8	24.0
Federal income taxes .....	207,922	45.9	3.7	16.1	17.6	8.4	54.1	28.9	25.2
State and local income taxes .....	52,981	48.5	4.4	18.2	17.0	9.0	51.5	29.5	22.0
Other taxes .....	13,624	61.2	7.0	29.7	16.8	7.8	38.8	24.3	14.5
Income after taxes .....	3,226,532	60.4	8.8	23.8	19.5	8.3	39.6	23.0	16.6

<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.