

Table 11. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995

Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduates, including advanced degrees
Number of consumer units (in thousands)	103,123	21,534	33,027	23,568	24,994
Consumer unit characteristics:					
Income before taxes ¹	\$36,918	\$19,900	\$32,166	\$36,046	\$58,916
Income after taxes ¹	33,864	18,923	29,914	33,108	52,876
Age of reference person	48.0	56.1	47.9	42.5	46.3
Average number in consumer unit:					
Persons	2.5	2.6	2.6	2.5	2.5
Children under 18	0.7	0.7	0.7	0.7	0.6
Persons 65 and over	0.3	0.6	0.3	0.2	0.2
Earners	1.3	1.0	1.4	1.5	1.5
Vehicles	1.9	1.6	2.0	2.0	2.0
Percent distribution:					
Sex of reference person:					
Male	62	58	60	63	70
Female	38	42	40	37	30
Housing tenure:					
Homeowner	64	58	65	60	72
With mortgage	38	20	37	40	52
Without mortgage	26	38	28	20	20
Renter	36	42	35	40	28
Race of reference person:					
Black	11	17	12	11	6
White and other	89	83	88	89	94
Education of reference person:					
Elementary (1-8)	9	41	0	0	0
High school (9-12)	44	57	100	0	0
College	47	0	0	100	100
Never attended and other	0	2	0	0	0
At least one vehicle owned	86	74	86	89	92
Average annual expenditures:					
Food	4,505	3,389	4,203	4,661	5,521
Food at home	2,803	2,624	2,775	2,729	3,020
Cereals and bakery products	441	397	435	433	483
Cereals and cereal products	165	161	158	162	178
Bakery products	276	237	277	271	305
Meats, poultry, fish, and eggs	752	826	773	718	710

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Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduates, including advanced degrees
Beef	228	250	252	215	198
Pork	156	185	169	148	129
Other meats	104	112	104	102	99
Poultry	138	141	130	142	140
Fish and seafood	97	102	89	85	114
Eggs	30	37	29	27	30
Dairy products	297	263	285	299	329
Fresh milk and cream	123	134	120	120	122
Other dairy products	174	129	165	179	207
Fruits and vegetables	457	420	423	436	535
Fresh fruits	144	128	133	136	174
Fresh vegetables	137	130	123	130	163
Processed fruits	96	86	88	89	117
Processed vegetables	80	76	79	81	81
Other food at home	856	718	859	842	964
Sugar and other sweets	112	96	112	103	130
Fats and oils	82	87	82	81	81
Miscellaneous foods	377	295	368	377	440
Nonalcoholic beverages	240	218	263	235	236
Food prep by cu, out-of-town trips	45	23	34	46	77
Food away from home	1,702	764	1,427	1,931	2,500
Alcoholic beverages	277	109	235	306	417
Housing	10,458	6,442	9,199	10,600	15,288
Shelter	5,928	3,530	5,121	6,023	8,971
Owned dwellings	3,749	1,756	3,108	3,709	6,349
Mortgage interest and charges	2,104	789	1,574	2,205	3,842
Property taxes	930	526	889	862	1,398
Maintenance, repairs, insurance, other expenses	715	441	646	643	1,110
Rented dwellings	1,788	1,676	1,752	1,910	1,817
Other lodging	391	98	261	403	804
Utilities, fuels, and public services	2,191	1,856	2,187	2,121	2,550
Natural gas	268	221	277	252	312
Electricity	869	769	891	838	956
Fuel oil and other fuels	86	91	92	64	95
Telephone services	708	567	675	709	871
Water and other public services	259	207	252	257	316
Household operations	509	210	390	533	899
Personal services	258	109	215	282	422
Other household expenses	250	101	175	251	477
Housekeeping supplies	430	261	409	438	557
Laundry and cleaning supplies	110	96	117	107	115
Other household products	194	105	191	212	241
Postage and stationery	125	59	101	120	201

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Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduates, including advanced degrees
Household furnishings and equipment	1,401	585	1,092	1,485	2,311
Household textiles	100	32	105	109	137
Furniture	327	164	272	352	516
Floor coverings	177	27	74	159	407
Major appliances	155	125	155	163	173
Small appliances, miscellaneous housewares	85	43	75	92	123
Miscellaneous household equipment	557	194	411	610	956
Apparel and services	1,704	1,009	1,484	1,725	2,449
Men and boys	425	247	364	408	640
Men, 16 and over	329	155	278	332	514
Boys, 2 to 15	96	92	86	76	126
Women and girls	660	332	577	694	953
Women, 16 and over	559	269	476	581	833
Girls, 2 to 15	101	63	101	112	120
Children under 2	81	67	79	81	94
Footwear	278	245	232	276	352
Other apparel products and services	259	118	232	267	410
Transportation	6,014	3,723	5,814	6,394	7,883
Vehicle purchases (net outlay)	2,638	1,719	2,717	2,857	3,122
Cars and trucks, new	1,198	494	1,060	1,338	1,854
Cars and trucks, used	1,406	1,210	1,606	1,475	1,247
Other vehicles	34	15	50	44	21
Gasoline and motor oil	1,006	746	1,018	1,054	1,166
Other vehicle expenses	2,015	1,118	1,839	2,133	2,897
Vehicle finance charges	260	140	291	295	290
Maintenance and repairs	653	410	574	707	906
Vehicle insurance	712	442	705	732	936
Vehicle rental, leases, licenses, other charges	389	127	268	399	765
Public transportation	355	140	240	349	698
Health care	1,732	1,552	1,684	1,609	2,065
Health insurance	860	847	836	777	982
Medical services	512	331	500	500	694
Drugs	280	321	274	248	280
Medical supplies	80	52	73	84	109
Entertainment	1,612	768	1,372	1,809	2,454
Fees and admissions	433	115	290	456	873
Television, radios, sound equipment	542	383	506	606	665
Pets, toys, and playground equipment	322	166	286	378	440
Other supplies, equipment, and services	315	104	289	369	476
Personal care products and services	403	232	391	430	516
Reading	162	74	128	165	281

Table 11. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduates, including advanced degrees
Education	471	99	250	583	973
Tobacco products and smoking supplies	269	306	329	256	170
Miscellaneous	766	503	770	758	997
Cash contributions	925	436	686	959	1,629
Personal insurance and pensions	2,964	1,142	2,439	3,084	5,116
Life and other personal insurance	373	205	336	377	563
Pensions and Social Security	2,591	937	2,103	2,707	4,553
Sources of income and taxes: ¹					
Money income before taxes	36,918	19,900	32,166	36,046	58,916
Wages and salaries	28,474	11,824	24,643	28,331	48,218
Self-employment income	2,034	776	1,427	1,844	4,120
Social Security, private and government retirement	4,355	5,383	4,216	3,680	4,301
Interest, dividends, rental income, other property income	861	413	681	862	1,492
Unemployment and workers' compensation, veterans' benefit	279	314	343	311	132
Public assistance, supplemental security, income, food stamps	462	1,007	474	324	107
Regular contributions for support	273	68	247	478	286
Other income	180	114	137	215	261
Personal taxes ¹	3,054	977	2,253	2,939	6,040
Federal income taxes	2,235	667	1,590	2,141	4,549
State and local income taxes	640	212	499	610	1,231
Other taxes	179	98	163	188	260
Income after taxes ¹	33,864	18,923	29,914	33,108	52,876
Addenda:					
Net change in total assets and liabilities	-969	-809	-1,928	-1,961	1,095
Net change in total assets	3,102	757	1,727	3,158	6,889
Net change in total liabilities	4,071	1,566	3,654	5,119	5,794
Other financial information					
Other money receipts	462	278	406	398	754

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Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduates, including advanced degrees
Mortgage principal paid, owned property	-1,063	-364	-742	-1,197	-1,962
Estimated market value of owned home	71,655	41,147	60,571	69,227	114,874
Estimated monthly rental value of owned home	496	323	433	475	747
Gifts of goods and services	986	411	804	999	1,651
Food	88	20	65	80	177
Housing	250	99	200	251	423
Housekeeping supplies	38	15	25	42	63
Household textiles	10	2	13	9	14
Appliances and miscellaneous housewares	27	8	24	25	48
Major appliances	5	3	5	8	4
Small appliances and miscellaneous houseware	23	5	19	18	44
Miscellaneous household equipment	66	23	55	70	105
Other housing	108	53	83	104	193
Apparel and services	258	140	246	272	345
Males 2 and over	70	36	69	79	87
Females 2 and over	94	45	86	99	130
Children under 2	40	29	41	39	47
Other apparel products and services	55	30	50	55	81
Jewelry and watches	27	6	33	25	37
All other apparel products and services	29	23	18	31	43
Transportation	48	24	30	47	92
Health care	22	25	22	16	25
Entertainment	86	41	74	127	101
Toys, games, hobbies, and tricycles	29	20	30	31	34
Other entertainment	57	21	44	96	68
Education	120	10	68	95	305
All other gifts	114	52	99	111	182

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors