

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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 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	(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	13.5	14.6	16.6	14.8	13.4	14.2	11.7	12.2	11.1
Food at home	7.8	8.9	11.8	9.0	7.5	8.1	6.0	6.2	5.7
Cereals and bakery products	1.2	1.4	1.7	1.4	1.1	1.3	.9	1.0	.9
Cereals and cereal products .....	.4	.5	.6	.5	.4	.4	.3	.3	.3
Bakery products .....	.8	.9	1.1	.9	.7	.9	.6	.6	.6
Meats, poultry, fish, and eggs	2.0	2.4	3.5	2.4	2.0	2.0	1.4	1.4	1.3
Beef .....	.6	.8	1.1	.8	.6	.6	.4	.4	.4
Pork .....	.4	.5	.8	.5	.4	.4	.2	.3	.2
Other meats .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Poultry .....	.4	.4	.6	.4	.4	.4	.3	.3	.3
Fish and seafood .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	1.0	1.3	1.0	.8	.9	.7	.7	.6
Fresh milk and cream .....	.3	.4	.6	.4	.3	.3	.2	.2	.2
Other dairy products .....	.5	.6	.7	.6	.5	.5	.4	.4	.4
Fruits and vegetables	1.3	1.4	2.0	1.4	1.2	1.4	1.1	1.1	1.1
Fresh fruits .....	.4	.4	.6	.4	.4	.5	.4	.4	.4
Fresh vegetables .....	.4	.4	.7	.4	.4	.4	.3	.3	.4
Processed fruits .....	.3	.3	.4	.3	.3	.3	.2	.3	.2
Processed vegetables .....	.2	.3	.3	.3	.2	.2	.2	.2	.1

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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	2.4	2.7	3.3	2.7	2.4	2.5	2.0	2.0	1.8
Sugar and other sweets .....	.3	.3	.4	.3	.3	.3	.2	.3	.2
Fats and oils .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Miscellaneous foods	1.1	1.2	1.3	1.2	1.1	1.1	.9	1.0	.9
Nonalcoholic beverages .....	.6	.8	1.0	.8	.6	.7	.5	.5	.4
Food prepared by consumer unit on out-of-town trips .....	.2	.1	.1	.1	.1	.2	.2	.2	.2
Food away from home	5.7	5.7	4.8	5.8	5.9	6.2	5.7	5.9	5.4
Alcoholic beverages .....	.9	.8	.6	.9	.9	.8	1.0	1.0	.9
Housing	33.0	32.4	34.4	32.4	31.6	32.1	33.9	33.7	34.1
Shelter	18.8	18.1	18.5	17.9	18.3	18.1	19.9	20.0	19.9
Owned dwellings	11.9	10.8	9.0	10.6	11.5	11.9	13.9	13.5	14.5
Mortgage interest and charges	6.9	6.0	4.1	5.7	6.8	7.2	8.5	8.4	8.6
Property taxes	2.9	2.6	2.7	2.8	2.5	2.5	3.2	3.1	3.4
Maintenance, repairs, insurance, other expenses	2.2	2.2	2.2	2.1	2.2	2.2	2.2	2.1	2.4
Rented dwellings	5.6	6.4	9.0	6.4	5.7	5.2	4.1	4.7	3.2
Other lodging	1.3	.9	.6	.9	1.1	1.1	1.9	1.8	2.2
Utilities, fuels, and public services	6.8	7.5	9.6	7.6	6.7	6.6	5.5	5.8	5.1
Natural gas .....	.8	.9	1.2	.9	.7	.7	.7	.7	.6
Electricity	2.6	3.0	3.9	3.1	2.6	2.5	1.9	2.0	1.8
Fuel oil and other fuels .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Telephone services	2.3	2.5	3.0	2.5	2.4	2.4	2.0	2.1	1.8
Water and other public services .....	.8	.9	1.1	.9	.8	.8	.7	.7	.7
Household operations	1.5	1.3	1.0	1.2	1.4	1.5	2.0	1.8	2.2
Personal services .....	.7	.7	.5	.7	.7	.9	.8	.8	.8
Other household expenses .....	.8	.6	.5	.6	.7	.6	1.2	1.0	1.4
Housekeeping supplies	1.4	1.3	1.4	1.3	1.2	1.4	1.4	1.2	1.7
Laundry and cleaning supplies .....	.3	.4	.5	.4	.3	.4	.2	.3	.2
Other household products .....	.7	.6	.6	.6	.6	.7	.8	.5	1.1
Postage and stationery .....	.4	.3	.3	.3	.4	.4	.4	.4	.4
Household furnishings and equipment	4.5	4.2	3.9	4.3	4.0	4.5	5.1	5.0	5.1
Household textiles .....	.3	.3	.2	.3	.3	.3	.3	.3	.3
Furniture	1.1	.9	.8	1.0	.9	1.0	1.3	1.4	1.1
Floor coverings .....	.4	.4	.4	.5	.1	.2	.5	.3	.6
Major appliances .....	.5	.5	.7	.5	.4	.4	.4	.4	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	2.1	1.9	1.5	1.8	2.0	2.4	2.3	2.3	2.4
Apparel and services	4.7	4.7	4.7	4.5	4.7	4.9	4.8	4.9	4.6
Men and boys	1.1	1.1	1.1	1.2	1.0	1.2	1.2	1.2	1.1
Men, 16 and over .....	.9	.8	.8	.9	.7	.9	1.0	1.0	1.0
Boys, 2 to 15 .....	.2	.3	.3	.3	.2	.3	.2	.2	.2
Women and girls	1.8	1.8	1.7	1.7	1.9	1.9	1.9	2.0	1.8
Women, 16 and over	1.5	1.5	1.3	1.4	1.6	1.6	1.7	1.8	1.5
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.3	.3	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.1
Footwear .....	.8	.9	1.0	.9	.8	.8	.7	.7	.6
Other apparel products and services .....	.8	.7	.7	.6	.8	.7	.9	.9	.9
Transportation	18.6	19.4	18.8	19.8	19.6	18.2	17.3	17.7	16.9
Vehicle purchases (net outlay)	8.3	8.9	8.7	9.1	9.2	7.7	7.5	7.6	7.3
Cars and trucks, new	3.9	3.7	3.1	3.3	4.8	2.9	4.3	4.6	3.9
Cars and trucks, used	4.3	5.0	5.6	5.6	4.2	4.8	3.1	3.0	3.2
Other vehicles .....	.1	.1	(³)	.2	.2	(³)	.1	4.1	4.2
Gasoline and motor oil	2.9	3.2	3.5	3.3	3.0	3.1	2.3	2.4	2.0

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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	6.2	6.4	5.8	6.6	6.3	6.6	5.9	6.2	5.6
Vehicle finance charges .....	.9	1.0	.8	1.1	1.0	1.1	.7	.8	.5
Maintenance and repairs	1.8	1.9	1.9	1.9	1.8	1.9	1.7	1.7	1.7
Vehicle insurance	2.1	2.2	2.3	2.3	2.1	2.2	1.8	1.9	1.8
Vehicle rental, leases, licenses, other charges	1.4	1.3	.8	1.2	1.5	1.4	1.7	1.8	1.6
Public transportation	1.2	.9	.8	.8	1.1	.9	1.7	1.5	2.0
Health care	5.4	5.8	7.5	5.8	5.3	5.2	4.5	4.7	4.3
Health insurance	2.6	2.9	3.7	2.9	2.5	2.5	2.1	2.1	2.0
Medical services	1.5	1.5	1.5	1.5	1.5	1.6	1.5	1.5	1.4
Drugs	1.0	1.1	1.9	1.2	.9	.7	.7	.7	.7
Medical supplies .....	.3	.3	.3	.3	.3	.2	.3	.3	.2
Entertainment	4.9	4.8	3.5	4.8	5.2	5.6	5.1	5.0	5.2
Fees and admissions	1.3	1.0	.6	.9	1.3	1.2	1.7	1.7	1.8
Television, radios, sound equipment	1.5	1.6	1.7	1.5	1.6	1.7	1.3	1.3	1.4
Pets, toys, and playground equipment .....	.9	.9	.7	1.0	1.0	1.0	.9	1.0	.8
Other entertainment supplies, equipment, and services	1.2	1.3	.5	1.4	1.4	1.7	1.1	1.0	1.2
Personal care products and services	1.1	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.0
Reading .....	.5	.4	.3	.4	.5	.4	.5	.5	.6
Education	1.6	1.3	.6	.9	2.1	1.7	2.1	2.1	2.2
Tobacco products and smoking supplies .....	.8	1.0	1.5	1.2	.8	.8	.3	.3	.2
Miscellaneous	2.4	2.6	2.8	2.7	2.5	2.5	2.1	2.0	2.1
Cash contributions	3.1	2.6	2.0	2.5	2.9	2.6	4.1	3.7	4.6
Personal insurance and pensions	9.5	8.4	5.6	8.2	9.3	9.9	11.5	11.0	12.2
Life and other personal insurance	1.1	1.0	1.0	1.0	1.0	1.1	1.3	1.1	1.6
Pensions and Social Security	8.4	7.3	4.6	7.3	8.2	8.7	10.2	9.9	10.7
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	79.0	76.5	59.2	77.6	78.7	85.5	82.7	83.7	81.4
Self-employment income	5.4	4.7	3.9	4.3	6.5	2.8	6.3	4.8	8.4
Social Security, private and government retirement	11.1	14.1	29.3	13.8	10.4	8.0	6.8	6.7	6.8
Interest, dividends, rental income, other property income	2.1	1.6	1.4	1.6	1.8	1.4	2.8	3.1	2.5
Unemployment and workers' compensation, veterans' benefits .....	.5	.7	1.0	.8	.5	.7	.1	.2	.1
Public assistance, supplemental security income, food stamps .....	.8	1.3	4.0	1.0	.6	.6	.1	.2	.1
Regular contributions for support .....	.6	.7	.5	.5	1.0	.6	.6	.7	.3
Other income .....	.5	.5	.7	.4	.7	.4	.6	.6	.5
Personal taxes	7.8	6.2	3.8	5.8	7.1	7.9	10.2	9.6	11.0
Federal income taxes	5.9	4.6	2.6	4.1	5.4	6.0	7.9	7.3	8.7
State and local income taxes	1.5	1.2	.8	1.2	1.3	1.6	1.9	1.9	1.9
Other taxes .....	.4	.4	.3	.5	.3	.4	.4	.4	.3
Income after taxes	92.2	93.8	96.2	94.2	92.9	92.1	89.8	90.4	89.0

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ Value less than 0.05.

⁴ Data are likely to have large sampling errors. n.a. Not applicable.