

Table 4300. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1995

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units.....	100.0	20.9	32.0	22.9	24.2
Consumer unit characteristics (mean values):					
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.....	.7	.7	.7	.7	.6
Persons 65 and over.....	.3	.6	.3	.2	.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	n.a.	n.a.	n.a.
High school (9-12).....	44	57	100	n.a.	n.a.
College.....	47	n.a.	n.a.	100	100
Never attended and other.....	(2)	2	n.a.	n.a.	n.a.
At least one vehicle owned.....	86	74	86	89	92
Annual aggregate expenditures.....	\$3,324,376	12.5	28.4	23.7	35.5
Food.....	463,040	14.1	28.2	24.0	33.7
Food at home.....	288,006	17.5	29.8	22.6	30.1

Cereals and bakery products.....	45,322	16.8	29.7	22.8	30.7
Cereals and cereal products.....	16,976	18.2	28.9	22.7	30.2
Bakery products.....	28,346	16.0	30.2	22.8	30.9
Meats, poultry, fish, and eggs.....	77,306	20.5	30.9	22.2	26.4
Beef.....	23,384	20.5	33.3	21.9	24.3
Pork.....	16,027	22.2	32.7	22.0	23.2
Other meats.....	10,647	20.1	30.3	22.9	26.7
Poultry.....	14,142	19.2	28.4	24.0	28.5
Fish and seafood.....	10,000	19.5	27.5	20.2	32.8
Eggs.....	3,106	22.6	28.9	20.7	27.8
Dairy products.....	30,474	16.6	28.9	23.4	31.1
Fresh milk and cream.....	12,638	20.3	29.3	22.7	27.7
Other dairy products.....	17,836	13.9	28.7	23.9	33.4
Fruits and vegetables.....	46,918	17.2	27.9	22.2	32.8
Fresh fruits.....	14,809	16.6	27.8	21.9	33.8
Fresh vegetables.....	14,107	17.8	27.0	22.0	33.3
Processed fruits.....	9,832	16.7	27.6	21.6	34.1
Processed vegetables.....	8,169	17.8	29.9	23.7	28.6
Other food at home.....	87,987	15.7	30.3	22.8	31.2
Sugar and other sweets.....	11,516	16.1	30.1	21.3	32.5
Fats and oils.....	8,447	19.7	30.0	22.9	27.4
Miscellaneous foods.....	38,691	14.6	29.4	23.3	32.7
Nonalcoholic beverages.....	24,685	16.9	32.9	22.7	27.5
Food prepared by consumer unit on out-of-town trips.....	4,648	10.7	24.4	23.5	41.4
Food away from home.....	175,034	8.6	25.5	26.3	39.6
Alcoholic beverages.....	28,509	7.4	25.7	25.6	41.4
Housing.....	1,078,095	12.8	28.0	23.2	36.0
Shelter.....	611,331	12.4	27.7	23.2	36.7
Owned dwellings.....	386,591	9.8	26.6	22.6	41.1
Mortgage interest and charges.....	216,943	7.8	24.0	24.0	44.3
Property taxes.....	95,926	11.8	30.6	21.2	36.4
Maintenance, repairs, insurance, other expenses.....	73,723	12.9	28.9	20.6	37.6
Rented dwellings.....	184,397	19.6	31.4	24.4	24.6
Other lodging.....	40,342	5.3	21.4	23.5	49.8
Utilities, fuels, and public services.....	225,916	17.7	32.0	22.1	28.2
Natural gas.....	27,652	17.2	33.1	21.5	28.2
Electricity.....	89,639	18.5	32.8	22.0	26.7
Fuel oil and other fuels.....	8,885	22.2	34.1	17.0	26.6
Telephone services.....	72,997	16.7	30.5	22.9	29.8
Water and other public services.....	26,744	16.7	31.2	22.6	29.6
Household operations.....	52,444	8.6	24.6	24.0	42.9
Personal services.....	26,633	8.8	26.7	24.9	39.6
Other household expenses.....	25,812	8.4	22.4	22.9	46.3
Housekeeping supplies.....	44,136	11.3	28.7	23.7	36.3
Laundry and cleaning supplies.....	11,328	16.3	32.0	22.5	29.2
Other household products.....	19,921	10.2	29.7	25.4	34.8
Postage and stationery.....	12,887	8.8	24.3	22.1	44.8
Household furnishings and equipment.....	144,268	8.5	24.4	24.4	42.7
Household textiles.....	10,332	6.2	31.9	25.1	36.8
Furniture.....	33,686	10.5	26.7	24.6	38.3

Floor coverings.....	18,222	3.1	13.0	20.7	63.3
Major appliances.....	15,966	16.8	32.1	24.1	27.1
Small appliances, miscellaneous housewares	8,768	10.0	27.2	24.8	38.0
Miscellaneous household equipment.....	57,293	6.9	22.9	25.3	45.0
Apparel and services.....	175,225	11.4	26.7	23.4	38.5
Men and boys.....	43,696	11.0	26.0	22.2	40.7
Men, 16 and over.....	33,846	8.9	25.7	23.4	42.0
Boys, 2 to 15.....	9,850	18.1	27.3	18.3	36.2
Women and girls.....	67,901	9.6	26.6	24.3	39.5
Women, 16 and over.....	57,464	9.1	25.8	24.1	41.1
Girls, 2 to 15.....	10,438	12.5	31.3	25.5	30.7
Children under 2.....	8,300	16.2	30.3	23.1	30.5
Footwear.....	28,598	16.5	25.1	23.0	35.4
Other apparel products and services.....	26,729	9.5	28.7	23.5	38.3
Transportation.....	620,165	12.9	30.9	24.3	31.9
Vehicle purchases (net outlay).....	272,089	13.6	33.0	24.7	28.7
Cars and trucks, new.....	123,511	8.6	28.3	25.5	37.5
Cars and trucks, used.....	145,032	18.0	36.6	24.0	21.5
Other vehicles.....	3,546	9.1	46.8	29.4	3/14.7
Gasoline and motor oil.....	103,703	15.5	32.4	24.0	28.1
Other vehicle expenses.....	207,752	11.5	29.1	24.2	35.2
Vehicle finance charges.....	26,838	11.2	35.9	25.9	27.0
Maintenance and repairs.....	67,293	12.8	27.9	24.8	34.5
Vehicle insurance.....	73,459	13.0	31.7	23.5	31.8
Vehicle rental, leases, licenses, other charges.....	40,162	6.8	22.0	23.5	47.8
Public transportation.....	36,620	8.3	21.7	22.5	47.6
Health care.....	178,603	18.6	31.0	21.3	29.1
Health insurance.....	88,725	20.6	31.1	20.7	27.7
Medical services.....	52,750	13.5	31.3	22.4	32.9
Drugs.....	28,847	23.4	30.9	20.3	25.4
Medical supplies.....	8,281	13.3	28.7	23.9	34.1
Entertainment.....	166,157	9.8	27.1	25.7	37.4
Fees and admissions.....	44,617	5.6	21.5	24.1	48.9
Television, radios, sound equipment.....	55,873	14.6	29.9	25.6	29.9
Pets, toys, and playground equipment.....	33,173	10.3	27.8	27.0	34.9
Other entertainment supplies, equipment, and services.....	32,495	6.8	29.3	26.8	37.1
Personal care products and services.....	41,482	11.1	29.6	24.6	34.6
Reading.....	16,752	9.6	25.3	23.2	42.0
Education.....	48,598	4.3	16.9	28.3	50.5
Tobacco products and smoking supplies.....	27,718	23.8	39.1	21.8	15.3
Miscellaneous.....	78,983	13.6	32.0	22.6	31.8
Cash contributions.....	95,365	9.8	23.7	23.7	42.7
Personal insurance and pensions.....	305,684	8.0	26.4	23.8	41.8
Life and other personal insurance.....	38,473	11.5	28.8	23.1	36.6
Pensions and Social Security.....	267,211	7.5	26.0	23.9	42.6

Sources of income and personal taxes: 1/					
Money income before taxes.....	3,080,956	11.3	27.7	22.8	38.2
Wages and salaries.....	2,376,254	8.7	27.5	23.2	40.6
Self-employment income.....	169,713	8.0	22.3	21.2	48.5
Social Security, private and government retirement.....	363,422	25.8	30.8	19.7	23.7
Interest, dividends, rental income, other property income.....	71,894	10.0	25.1	23.4	41.5
Unemployment and workers' compensation, veterans' benefits.....	23,282	23.5	39.1	26.1	11.3
Public assistance, supplemental security income, food stamps.....	38,586	45.5	32.6	16.4	5.5
Regular contributions for support.....	22,780	5.2	28.8	40.9	25.1
Other income.....	15,024	13.2	24.2	27.9	34.7
Personal taxes.....	254,838	6.7	23.5	22.5	47.4
Federal income taxes.....	186,493	6.2	22.6	22.4	48.8
State and local income taxes.....	53,447	6.9	24.8	22.2	46.1
Other taxes.....	14,898	11.4	29.1	24.6	34.9
Income after taxes.....	2,826,118	11.7	28.1	22.8	37.4

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.