

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 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
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	32.3	38.8	22.8	3.8	35.3	310.8	324.5
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: ¹									
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

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.