

Table 4300. Education of reference person: Shares of average annual expenditures and sources of income, 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.....	.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
Average annual expenditures.....	\$32,264	\$19,785	\$28,983	\$33,337	\$45,757
Food.....	14.0	17.1	14.5	14.0	12.1
Food at home.....	8.7	13.3	9.6	8.2	6.6
Cereals and bakery products.....	1.4	2.0	1.5	1.3	1.1
Cereals and cereal products.....	.5	.8	.5	.5	.4
Bakery products.....	.9	1.2	1.0	.8	.7
Meats, poultry, fish, and eggs.....	2.3	4.2	2.7	2.2	1.6
Beef.....	.7	1.3	.9	.6	.4
Pork.....	.5	.9	.6	.4	.3
Other meats.....	.3	.6	.4	.3	.2
Poultry.....	.4	.7	.4	.4	.3

Fish and seafood.....	.3	.5	.3	.3	.2
Eggs.....	.1	.2	.1	.1	.1
Dairy products.....	.9	1.3	1.0	.9	.7
Fresh milk and cream.....	.4	.7	.4	.4	.3
Other dairy products.....	.5	.7	.6	.5	.5
Fruits and vegetables.....	1.4	2.1	1.5	1.3	1.2
Fresh fruits.....	.4	.6	.5	.4	.4
Fresh vegetables.....	.4	.7	.4	.4	.4
Processed fruits.....	.3	.4	.3	.3	.3
Processed vegetables.....	.2	.4	.3	.2	.2
Other food at home.....	2.7	3.6	3.0	2.5	2.1
Sugar and other sweets.....	.3	.5	.4	.3	.3
Fats and oils.....	.3	.4	.3	.2	.2
Miscellaneous foods.....	1.2	1.5	1.3	1.1	1.0
Nonalcoholic beverages.....	.7	1.1	.9	.7	.5
Food prepared by consumer unit on out-of-town trips.....	.1	.1	.1	.1	.2
Food away from home.....	5.3	3.9	4.9	5.8	5.5
Alcoholic beverages.....	.9	.6	.8	.9	.9
Housing.....	32.4	32.6	31.7	31.8	33.4
Shelter.....	18.4	17.8	17.7	18.1	19.6
Owned dwellings.....	11.6	8.9	10.7	11.1	13.9
Mortgage interest and charges.....	6.5	4.0	5.4	6.6	8.4
Property taxes.....	2.9	2.7	3.1	2.6	3.1
Maintenance, repairs, insurance, other expenses.....	2.2	2.2	2.2	1.9	2.4
Rented dwellings.....	5.5	8.5	6.0	5.7	4.0
Other lodging.....	1.2	.5	.9	1.2	1.8

Utilities, fuels, and public services.....	6.8	9.4	7.5	6.4	5.6
Natural gas.....	.8	1.1	1.0	.8	.7
Electricity.....	2.7	3.9	3.1	2.5	2.1
Fuel oil and other fuels.....	.3	.5	.3	.2	.2
Telephone services.....	2.2	2.9	2.3	2.1	1.9
Water and other public services.....	.8	1.0	.9	.8	.7
Household operations.....	1.6	1.1	1.3	1.6	2.0
Personal services.....	.8	.6	.7	.8	.9
Other household expenses.....	.8	.5	.6	.8	1.0
Housekeeping supplies.....	1.3	1.3	1.4	1.3	1.2
Laundry and cleaning supplies.....	.3	.5	.4	.3	.3
Other household products.....	.6	.5	.7	.6	.5
Postage and stationery.....	.4	.3	.3	.4	.4
Household furnishings and equipment.....	4.3	3.0	3.8	4.5	5.1
Household textiles.....	.3	.2	.4	.3	.3
Furniture.....	1.0	.8	.9	1.1	1.1
Floor coverings.....	.5	.1	.3	.5	.9
Major appliances.....	.5	.6	.5	.5	.4
Small appliances, miscellaneous housewares	.3	.2	.3	.3	.3
Miscellaneous household equipment.....	1.7	1.0	1.4	1.8	2.1
Apparel and services.....	5.3	5.1	5.1	5.2	5.4
Men and boys.....	1.3	1.2	1.3	1.2	1.4
Men, 16 and over.....	1.0	.8	1.0	1.0	1.1
Boys, 2 to 15.....	.3	.5	.3	.2	.3
Women and girls.....	2.0	1.7	2.0	2.1	2.1
Women, 16 and over.....	1.7	1.4	1.6	1.7	1.8
Girls, 2 to 15.....	.3	.3	.3	.3	.3
Children under 2.....	.2	.3	.3	.2	.2
Footwear.....	.9	1.2	.8	.8	.8
Other apparel products and services.....	.8	.6	.8	.8	.9

Transportation.....	18.6	18.8	20.1	19.2	17.2
Vehicle purchases (net outlay).....	8.2	8.7	9.4	8.6	6.8
Cars and trucks, new.....	3.7	2.5	3.7	4.0	4.1
Cars and trucks, used.....	4.4	6.1	5.5	4.4	2.7
Other vehicles.....	.1	.1	.2	.1	(3)
Gasoline and motor oil.....	3.1	3.8	3.5	3.2	2.5
Other vehicle expenses.....	6.2	5.6	6.3	6.4	6.3
Vehicle finance charges.....	.8	.7	1.0	.9	.6
Maintenance and repairs.....	2.0	2.1	2.0	2.1	2.0
Vehicle insurance.....	2.2	2.2	2.4	2.2	2.0
Vehicle rental, leases, licenses, other charges.....	1.2	.6	.9	1.2	1.7
Public transportation.....	1.1	.7	.8	1.0	1.5
Health care.....	5.4	7.8	5.8	4.8	4.5
Health insurance.....	2.7	4.3	2.9	2.3	2.1
Medical services.....	1.6	1.7	1.7	1.5	1.5
Drugs.....	.9	1.6	.9	.7	.6
Medical supplies.....	.2	.3	.3	.3	.2
Entertainment.....	5.0	3.9	4.7	5.4	5.4
Fees and admissions.....	1.3	.6	1.0	1.4	1.9
Television, radios, sound equipment.....	1.7	1.9	1.7	1.8	1.5
Pets, toys, and playground equipment.....	1.0	.8	1.0	1.1	1.0
Other entertainment supplies, equipment, and services.....	1.0	.5	1.0	1.1	1.0
Personal care products and services.....	1.3	1.2	1.4	1.3	1.1
Reading.....	.5	.4	.4	.5	.6

Education.....	1.5	.5	.9	1.7	2.1
Tobacco products and smoking supplies.....	.8	1.5	1.1	.8	.4
Miscellaneous.....	2.4	2.5	2.7	2.3	2.2
Cash contributions.....	2.9	2.2	2.4	2.9	3.6
Personal insurance and pensions.....	9.2	5.8	8.4	9.2	11.2
Life and other personal insurance.....	1.2	1.0	1.2	1.1	1.2
Pensions and Social Security.....	8.0	4.7	7.3	8.1	9.9
Sources of income and personal taxes: 1/					
Money income before taxes.....	\$36,918	\$19,900	\$32,166	\$36,046	\$58,916
Wages and salaries.....	77.1	59.4	76.6	78.6	81.8
Self-employment income.....	5.5	3.9	4.4	5.1	7.0
Social Security, private and government retirement.....	11.8	27.0	13.1	10.2	7.3
Interest, dividends, rental income, other property income.....	2.3	2.1	2.1	2.4	2.5
Unemployment and workers' compensation, veterans' benefits.....	.8	1.6	1.1	.9	.2
Public assistance, supplemental security income, food stamps.....	1.3	5.1	1.5	.9	.2
Regular contributions for support.....	.7	.3	.8	1.3	.5
Other income.....	.5	.6	.4	.6	.4
Personal taxes.....	8.3	4.9	7.0	8.2	10.3
Federal income taxes.....	6.1	3.4	4.9	5.9	7.7
State and local income taxes.....	1.7	1.1	1.6	1.7	2.1
Other taxes.....	.5	.5	.5	.5	.4

Income after taxes.....		91.7		95.1		93.0		91.8		89.7

---

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.

n.a. Not applicable.