

Table 9. Selected family characteristics, annual expenditures, and sources of income classified by EDUCATION OF FAMILY HEAD, UNITED STATES

(All urban and rural families and single consumers, 1972-73 Consumer Expenditure Survey)

Item	All families	Education of family head						No school or not reported
		Elementary	High school		College			
		1 to 8 years	1 to 3 years	Graduate 4 years	1 to 3 years	Graduate 4 years	More than 4 years	
Number of families in universe (000 's)	71,220	15,113	11,108	21,104	9,089	5,656	4,851	4,298
Selected family characteristics								
Average								
Family size	2.9	2.7	3.1	3.1	2.9	2.9	3.0	1.7
Family income before taxes	\$11,419	\$7,418	\$9,842	\$12,095	\$13,260	\$17,087	\$19,628	\$5,628
Family income after taxes	\$9,731	\$6,626	\$8,524	\$10,296	\$11,254	\$14,109	\$16,009	\$4,929
Age of head	48	60	49	44	43	41	43	47
Number of children under 18	1.0	.8	1.2	1.1	1.0	1.0	1.0	.5
Number of persons 65 and over3	.6	.3	.2	.2	.2	.2	.4
Number of automobiles owned	1.3	1.0	1.3	1.5	1.5	1.6	1.7	.8
Percent¹								
Housing tenure								
Homeowner	58.8	64.1	60.6	61.9	57.7	58.1	60.4	21.5
With mortgage	33.4	20.8	31.8	39.6	40.7	45.1	45.9	7.6
Without mortgage	25.3	43.4	28.8	22.2	16.9	13.0	14.5	13.8
Mortgage not reported1	(²)	(²)	.1	.1	(²)	(²)	.1
Renter	36.8	34.0	35.9	33.4	36.4	35.6	33.4	71.8
Other, including not reported	4.4	1.9	3.5	4.7	5.9	6.3	6.1	6.7
Race of head								
White	88.5	83.7	85.3	90.9	91.9	94.8	94.8	80.4
Black	10.1	15.0	14.0	8.0	7.1	3.1	3.0	17.1
Other	1.3	1.3	.8	1.2	1.0	2.1	2.2	2.5
Education of family head								
1 to 8 years	21.2	100.0	**	**	**	**	**	**
9 years, not more than 12 years	45.2	**	100.0	100.0	**	**	**	**
More than 12 years	27.5	**	**	**	100.0	100.0	100.0	**
Not reported or no school	6.0	**	**	**	**	**	**	100.0
Automobile ownership								
At least one automobile owned	80.1	66.0	77.8	87.0	88.4	91.2	92.8	54.8

See footnotes at end of table.

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Expenditure categories								
Current consumption expenses, total	\$8,270.48	\$5,733.86	\$7,578.38	\$8,800.98	\$9,860.98	\$11,344.44	\$12,506.33	\$3,931.89
Food, total	1,595.57	1,358.01	1,622.30	1,694.73	1,739.33	1,976.46	1,996.43	415.27
Food at home, total	1,154.53	1,107.94	1,239.08	1,209.55	1,150.18	1,282.12	1,327.68	297.49
Cereals and cereal products	34.56	39.56	36.21	33.61	30.83	34.94	39.64	13.24
Bakery products	103.58	100.40	112.31	112.03	97.57	113.47	113.56	23.33
Beef	179.11	155.67	190.61	186.05	199.49	222.80	204.50	41.83
Pork	101.87	113.33	119.57	104.14	91.15	92.13	88.31	37.17
Other meats	44.92	44.07	50.03	48.37	42.53	45.35	49.27	10.32
Poultry	53.90	55.91	58.33	53.59	50.07	61.02	61.70	17.94
Fish and seafood	31.97	28.92	32.25	32.46	32.21	40.36	45.80	8.11
Eggs	28.12	32.28	31.27	28.21	24.36	25.69	28.86	10.06
Fresh milk and cream	94.67	91.35	103.52	101.43	93.27	104.57	97.30	22.27
Other dairy products	64.72	57.31	62.77	67.44	67.54	78.93	95.94	13.60
Fresh fruits	44.45	43.19	44.36	45.24	43.12	51.58	62.06	12.20
Fresh vegetables	50.24	49.74	53.86	51.05	48.32	54.92	63.06	14.14
Processed fruits	35.09	32.80	32.97	34.73	37.04	44.25	53.31	8.03
Processed vegetables	38.50	36.94	42.76	39.58	39.45	42.65	42.54	9.06
Sugar and other sweets	34.72	33.61	35.17	37.52	33.66	38.10	41.54	8.73
Nonalcoholic beverages	87.73	86.45	97.95	94.62	85.33	89.77	87.01	21.00
Fats and oils	30.70	32.85	32.83	31.25	29.43	31.02	33.13	8.70
Miscellaneous prepared foods, condiments, and seasonings	95.69	73.57	102.31	108.21	104.81	110.96	120.16	17.74
Food away from home	422.22	235.60	363.85	468.36	567.56	670.14	651.38	86.50
Meals as pay	18.82	14.47	19.37	16.82	21.59	24.20	17.36	31.28
Alcoholic beverages	110.43	68.68	101.75	111.29	154.56	178.53	160.77	23.84
Tobacco products and smoking supplies	129.91	115.47	162.07	145.38	127.89	113.34	92.56	89.68

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		Elementary	High school		College			
		1 to 8 years	1 to 3 years	Graduate 4 years	1 to 3 years	Graduate 4 years	More than 4 years	
Current consumption expenses, total (continued)								
Housing, total	\$2,550.87	\$1,656.17	\$2,213.57	\$2,682.20	\$3,103.82	\$3,736.53	\$4,183.75	\$1,335.02
Shelter, total	1,311.24	753.74	1,096.66	1,368.69	1,654.56	2,013.87	2,241.57	843.20
Rented dwellings	571.90	344.20	499.46	574.42	721.69	780.86	857.17	633.58
Owned dwellings	718.51	403.44	586.88	774.58	912.17	1,178.98	1,312.62	205.11
Other lodging, excluding vacation	20.83	6.10	10.31	19.69	20.70	54.03	71.78	4.50
Fuel and utilities, total	409.01	374.62	404.53	437.69	433.15	468.26	499.78	169.28
Gas, total	92.86	93.52	98.83	97.77	91.89	96.74	98.73	41.42
Gas, delivered in mains	77.64	69.46	82.11	81.16	81.67	89.57	93.61	35.38
Gas, bottled or tank	15.22	24.06	16.71	16.61	10.21	7.17	5.12	6.03
Electricity	156.80	134.32	155.38	169.54	168.60	192.16	197.12	59.90
Gas and electricity, combined bills	40.47	34.07	40.76	42.62	47.60	41.01	54.21	20.36
Fuel oil and kerosene	51.19	55.28	49.54	55.60	47.78	53.15	55.28	19.42
Other fuels, coal, and wood	4.97	8.79	4.17	3.45	3.10	5.13	5.83	3.78
Water, garbage, sewerage, trash, and other	62.73	48.64	55.85	68.72	74.19	80.08	88.61	24.41
Household operations, total	443.47	297.13	375.22	456.54	536.66	673.13	772.91	183.32
Telephone	178.02	131.12	163.49	187.58	215.19	239.44	253.65	87.80
Housekeeping and laundry supplies, total	130.56	103.87	131.01	141.76	140.74	170.67	178.32	25.12
Laundry and cleaning supplies	47.09	44.23	52.56	51.90	44.36	50.84	48.88	11.88
Other household products	45.83	37.15	46.74	47.96	52.11	59.89	60.76	8.58
Postage and stationery	37.63	22.49	31.71	41.90	44.27	59.94	68.68	4.66
Domestic and other household services	134.90	62.14	80.72	127.20	180.73	263.02	340.94	70.41
Housefurnishings and equipment, total	387.14	230.68	337.16	419.27	479.45	581.27	669.49	139.21
Household textiles	50.82	30.65	43.82	53.42	64.44	84.33	79.33	22.00
Furniture	131.73	68.51	108.89	141.95	164.46	202.44	262.24	53.26
Floor coverings	42.21	22.03	38.02	47.79	54.02	62.62	71.44	11.85
Major appliances	89.50	69.08	86.78	100.14	111.17	111.15	103.05	26.47
Small appliances	9.77	7.85	9.60	10.70	11.30	11.47	12.45	3.85
Housewares	9.29	5.13	6.94	9.40	11.94	15.10	20.35	3.78
Miscellaneous	53.81	27.43	43.12	55.86	62.12	94.17	120.63	18.00

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Table 9. Selected family characteristics, annual expenditures, and sources of income classified by EDUCATION OF FAMILY HEAD, UNITED STATES—Continued

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		Elementary	High school		College			
		1 to 8 years	1 to 3 years	Graduate 4 years	1 to 3 years	Graduate 4 years	More than 4 years	
Current consumption expenses, total (continued)								
Clothing, total	\$565.38	\$327.14	\$484.13	\$595.65	\$744.86	\$855.85	\$928.52	\$292.80
Male's, 2 and over	216.09	126.73	185.51	220.77	292.91	330.33	354.73	117.08
Female's, 2 and over	308.08	177.84	266.37	329.85	396.76	462.28	503.88	155.51
Children's, under 2 years	14.47	6.11	12.81	16.73	21.23	20.23	21.36	7.40
Materials, repairs, alterations and services	26.74	16.47	19.44	28.30	33.95	43.01	48.56	12.80
Dry cleaning and laundry	81.98	56.46	78.52	80.60	103.23	114.54	119.85	60.88
Transportation, total	1,597.16	1,133.48	1,554.73	1,792.74	1,842.98	1,867.33	2,084.93	949.52
Vehicle purchases (net outlay)	704.55	459.79	671.89	807.18	841.23	836.25	913.33	447.69
Vehicle finance charges	79.65	69.72	89.94	88.33	75.53	61.13	94.34	61.74
Vehicle operations, total	750.17	555.53	727.23	841.59	863.04	884.15	959.43	392.19
Gasoline and fuels	347.61	270.60	361.02	395.12	384.16	380.86	387.65	184.35
Other	402.55	284.93	366.21	446.47	478.88	503.30	571.78	207.84
Other transportation	62.79	48.44	65.67	55.64	63.17	85.79	117.83	47.90
Health care, total	527.55	458.39	484.95	532.07	630.84	672.99	678.66	268.52
Health insurance	195.81	181.55	184.92	204.49	210.97	224.62	242.33	109.10
Expenses not covered by insurance	277.47	224.36	245.42	276.07	361.40	375.76	368.17	144.72
Nonprescription drugs and medical supplies	54.27	52.49	54.61	51.52	58.47	72.61	68.16	14.70
Personal care	165.21	119.37	161.42	185.06	191.58	210.60	215.69	61.55
Recreation, total	707.95	338.45	560.17	747.62	917.87	1,165.75	1,431.64	326.40
Owned vacation home	9.96	3.90	7.93	10.02	10.38	15.46	31.77	3.45
Vacation and pleasure trips, total	249.93	108.10	165.67	248.16	319.95	476.96	616.14	114.96
Food	57.32	25.77	41.98	58.41	74.41	99.07	130.82	28.53
Alcoholic beverages	6.96	2.13	4.51	6.66	10.26	14.06	16.15	5.03
Lodging	41.15	16.02	24.65	41.21	52.69	84.86	106.45	16.32
Transportation, total	86.50	37.89	57.19	83.84	107.32	167.03	223.45	41.58
Gasoline	32.03	15.88	25.01	35.12	41.29	49.04	60.26	17.90
Other transportation	54.47	22.01	32.18	48.71	66.03	117.99	163.19	23.68
All expense tours	35.08	18.07	22.15	34.46	43.42	70.67	81.79	14.23
Other vacation expenses	22.92	8.22	15.18	23.59	31.85	41.27	57.48	9.27
Boats, aircraft, and wheel goods	83.59	37.54	77.19	95.90	108.75	102.51	147.83	50.89
Other recreation, total	364.47	188.91	309.38	393.53	478.79	570.82	635.90	157.10
Television	46.54	37.01	44.09	51.42	55.08	55.35	55.52	22.64
Other	317.93	151.89	265.30	342.11	423.71	515.47	580.38	134.46
Pets, toys, and games	71.62	44.64	71.39	84.18	83.37	103.68	92.11	10.44
All other recreation expenses	246.31	107.25	193.91	257.92	340.34	411.79	488.27	124.02

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Current consumption expenses, total (continued)								
Reading	\$47.72	\$22.42	\$34.83	\$46.95	\$62.03	\$85.12	\$111.24	\$22.63
Education, total	105.52	30.60	54.73	90.36	134.71	253.95	352.48	38.29
Private	62.05	15.07	26.53	50.97	71.18	161.28	240.72	21.91
Public	40.48	12.88	27.54	37.11	60.00	86.01	102.46	16.37
Day and summer camp	2.99	2.65	.66	2.28	3.53	6.67	9.30	(¹)
Miscellaneous	85.23	49.22	65.21	96.35	107.30	116.46	149.80	\$47.51
Personal insurance, retirement, and pensions, total	734.18	390.53	611.49	797.06	870.95	1,139.70	1,448.71	321.43
Life, endowment, annuities, and income insurance	249.11	133.14	196.64	252.33	309.78	426.05	525.09	103.96
Other personal insurance	7.72	6.67	5.77	6.98	8.99	11.00	16.45	3.30
Retirement and pensions	477.35	250.72	409.08	537.75	552.18	702.64	907.18	214.17
Gifts and contributions	507.67	297.73	369.37	475.56	666.91	950.51	1,001.58	283.15
Sources of income and personal taxes								
Money income before taxes	11,419.05	7,418.00	9,841.50	12,095.17	13,260.36	17,085.16	19,628.08	5,628.42
Wages and salaries, total	8,539.60	4,624.16	7,372.94	9,431.84	10,233.36	13,539.57	14,602.10	3,936.36
Money wages and salaries, civilians	8,475.92	4,634.93	7,384.71	9,356.62	10,089.92	13,325.28	14,492.23	3,891.46
Union dues	-17.53	-13.99	-24.07	-23.02	-14.74	-10.01	-11.53	-8.71
Other occupational expenses	-33.57	-20.22	-30.79	-33.75	-31.61	-26.18	-101.27	-24.24
Rent received as pay	9.78	6.65	6.27	7.89	9.90	12.65	30.61	11.61
Meals received as pay	18.82	14.47	19.37	16.82	21.59	24.20	17.36	31.28
Money wages and salaries, armed forces	70.86	1.89	15.37	88.33	129.00	178.72	138.15	30.17
Quarters and subsistence	15.32	.42	2.08	18.94	29.29	34.92	36.55	4.78
Self-employment income, total	875.24	548.03	573.17	930.13	914.70	981.98	2,706.77	245.81
Net income from own business	613.59	288.59	415.21	636.50	649.80	726.11	2,171.79	173.31
Net income from own farm	261.64	259.44	157.95	293.63	264.90	255.87	534.98	72.50
Social security and railroad retirement	577.61	1,090.56	598.01	412.86	417.66	306.74	252.06	592.36
Government retirement, veteran's payments, and unemployment compensation	292.65	233.83	249.49	282.26	425.77	307.50	484.18	144.85
Estates, trusts, dividends, rental income, royalties, income from roomers and boarders, total	533.25	350.74	376.27	482.56	707.82	1,186.00	888.49	200.40
Rental income, royalties, income from roomers and boarders	120.87	106.84	100.10	121.40	146.24	193.83	147.66	41.34
Income from interest, dividends, estates and trusts	412.38	243.91	276.17	361.15	561.58	992.18	740.83	159.06

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Money income before taxes (continued)									
Income from all other sources, total	\$600.81	\$570.67	\$671.62	\$555.53	\$561.06	\$764.72	\$694.48	\$508.66	
Welfare and public assistance	107.30	181.10	206.01	74.47	25.42	9.50	9.72	165.96	
Private pensions	129.00	163.54	135.88	92.82	104.32	216.83	157.24	72.22	
Regular contributions for support	70.38	30.89	52.85	84.51	96.65	83.02	61.20	123.37	
Other income, including workers' compensation	294.12	195.15	276.88	303.73	334.68	455.38	466.32	147.11	
Personal taxes, total	-1,687.93	-791.63	-1,317.72	-1,799.22	-2,006.37	-2,977.52	-3,619.40	-699.26	
Federal income taxes	-1,399.11	-641.63	-1,084.76	-1,491.95	-1,667.69	-2,521.45	-2,991.36	-576.94	
State and local income taxes	-234.05	-106.34	-188.09	-248.37	-279.38	-390.02	-524.10	-103.07	
Personal property and other personal taxes	-54.77	-43.65	-44.87	-58.91	-59.30	-66.04	-103.94	-19.25	
Other financial information									
Other money receipts	219.41	117.16	209.79	187.77	323.74	419.66	393.06	78.98	
Net change in assets and liabilities ⁴	824.23	356.93	376.28	775.39	1,506.58	1,578.03	2,182.73	-103.56	
Net change in assets	1,463.88	543.61	802.40	1,536.26	2,367.21	2,606.60	3,583.41	247.32	
Net change in liabilities	639.65	186.68	426.12	760.87	860.63	1,028.58	1,400.67	350.89	
Goods and services received without direct expense	132.45	102.19	116.81	134.36	155.84	194.63	178.29	86.80	
Market value of financial assets	7,094.13	4,588.97	4,833.23	6,497.66	9,017.18	14,096.39	14,589.12	2,933.12	
Mortgage principal paid on owned property	-301.46	-134.98	-271.12	-348.39	-428.78	-482.13	-453.52	-56.11	
Estimated market value of owned home ⁵	14,283.12	9,996.41	12,005.92	15,140.28	16,876.13	21,475.24	24,945.76	4,048.85	
Estimated monthly rental value of owned home ⁵	100.19	67.52	88.26	107.51	125.57	141.45	166.29	27.32	

¹ Percents may not sum to 100 due to rounding.

² Value less than 0.05.

³ Value less than one-half cent.

⁴ Data represent end-of-year values.

⁵ Estimates made at the beginning of the survey year.

** Data not available.