

# Bureau of the Census **Statistical Brief**

## How Much We Earn — Factors That Make a Difference

*Does education pay off? As previous Statistical Briefs have shown, the answer is yes! But your level of education is just one factor that influences how much you earn. Data from the 1990 Census of Population and Housing illustrate that your age, sex, occupation, and where you live are important factors too.*

### Earnings peaked in the middle-age years.

Earnings were lowest for young adults — those aged 18 to 24. Men this age who worked year-round (50 or more weeks), full-time (35 or more hours per week) in 1989 earned an average of \$16,769 that year. Earnings rose steadily with age for men, peaking at \$44,576 for 45- to 54-year-olds, before gradually falling off to \$40,659 for those aged 65 years or over. Women had a slightly different pattern. Average earnings, \$14,543 for those 18 to 24 years old, slowly rose to \$24,085 for 35- to 44-year-olds before gradually declining to \$20,349 for those who were elderly. Overall, year-round, full-time workers earned an average of \$30,377.



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### Getting back to education ....

The more education year-round, full-time workers had, the more money they made: average 1989 earnings rose from \$20,504 for those who had not completed high school to \$58,837 for graduate or professional degree holders. The table on page 2 demonstrates that this pattern existed within every age group, for both sexes. It also shows that, in every case, men

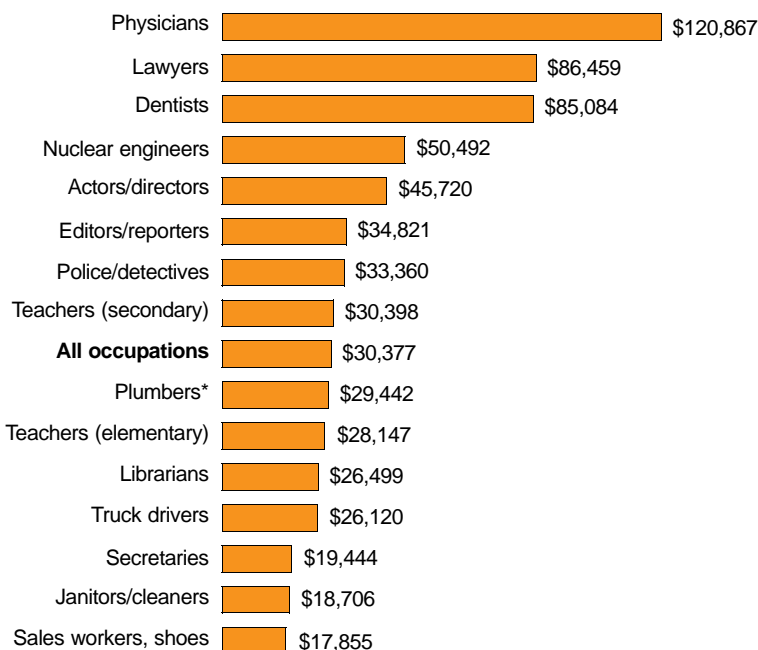
earned more than women of the same age who had the same level of education.

### Where you lived was a factor ....

Average annual earnings for year-round, full-time workers varied widely by State, ranging from \$38,839 for Connecticut residents to \$22,007 for South Dakotans. The differences between metropolitan areas were also large. Boston, MA, and Charleston,

### What's Up Doc? Physicians Were Among the Highest Paying Occupations

Mean annual earnings in 1989 for year-round, full-time workers 18 years old and over who were in the civilian labor force, worked, and had earnings in 1989, by selected occupation



\*Includes pipefitters and steamfitters, excludes apprentices.

SC, for instance, are separated by fewer than 1,000 miles but were over \$11,000 apart in average earnings (\$37,472 and \$25,945, respectively).

#### ... as was what you did for a living.

If you're a teenager who is trying to decide on a career path and your sole interest is making money, then consider becoming an M.D. Nationally, physicians earned an average of \$120,867 in 1989.

Lawyers and dentists, \$86,459 and \$85,084, respectively, also were high earners. (See graph on the front.)

Average earnings within individual occupations weren't uniform across the Nation, however.

For example —

- Secretaries living in the San Francisco, CA, metro area earned 46 percent more than their counterparts in the Baton Rouge, LA, area (\$25,735 compared to \$17,577).

- Elementary school teachers in the Washington, DC-MD-VA, metro area made 58 percent more than those in the Little Rock, AR, area (\$32,862 versus \$20,785).

- Airline pilots who lived in Connecticut earned more (\$76,804) than those in any other State.

#### More information:

The data in this Brief come from *Earnings by Occupation and Education*, Subject Summary Tape File (SSTF) 22. The file has data collected by the 1990 census from a sample of households; its universe is persons aged 18 and over who were in the civilian labor force, worked, and had earnings in 1989. SSTF 22 allows you to cross-tabulate data on average earnings (both annual and hourly) in 1989 by up to six characteristics at once: race and Hispanic origin, occupation, age, sex, educational attainment, and work status. Statistics are provided for the entire United States, each State, the District of Columbia, and over 300 metropolitan areas. SSTF 22 costs \$250 and comes in a set of three

compact discs. Call Customer Services (301-457-4100) to order.

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*This Brief is one of a series that presents information of current interest. It examines data from the 1990 census. A complete description of statistical quality and limitations is included in the SSTF 22 technical documentation.*

### Earnings by Sex, Age, and Education

Mean annual earnings in 1989, by sex, age, and highest level of school completed

(Year-round, full-time workers 18 years old and over who were in the civilian labor force, worked, and had earnings in 1989)

	<b>Men</b>	<b>Women</b>
<b>18 to 24 years</b>	<b>\$16,769</b>	<b>\$14,543</b>
Less than 9th grade	\$12,869	\$11,127
9th to 12th grade, no diploma	\$14,413	\$12,015
High school graduate	\$16,366	\$13,259
*Some college	\$17,293	\$14,632
Bachelor's degree	\$23,430	\$20,229
Graduate or professional degree	\$28,454	\$21,573
<b>25 to 29 years</b>	<b>\$25,128</b>	<b>\$20,101</b>
Less than 9th grade	\$16,219	\$12,655
9th to 12th grade, no diploma	\$19,239	\$14,064
High school graduate	\$22,358	\$16,266
*Some college	\$25,027	\$19,197
Bachelor's degree	\$31,317	\$25,548
Graduate or professional degree	\$37,113	\$30,239
<b>30 to 34 years</b>	<b>\$31,852</b>	<b>\$22,598</b>
Less than 9th grade	\$17,868	\$13,088
9th to 12th grade, no diploma	\$22,041	\$14,859
High school graduate	\$26,216	\$17,613
*Some college	\$30,555	\$21,612
Bachelor's degree	\$40,383	\$29,690
Graduate or professional degree	\$51,542	\$37,325
<b>35 to 44 years</b>	<b>\$39,915</b>	<b>\$24,085</b>
Less than 9th grade	\$21,051	\$13,933
9th to 12th grade, no diploma	\$25,214	\$15,934
High school graduate	\$29,957	\$18,931
*Some college	\$35,553	\$23,541
Bachelor's degree	\$48,367	\$31,333
Graduate or professional degree	\$68,719	\$40,355
<b>45 to 54 years</b>	<b>\$44,576</b>	<b>\$23,131</b>
Less than 9th grade	\$23,871	\$14,475
9th to 12th grade, no diploma	\$28,705	\$16,518
High school graduate	\$33,569	\$19,602
*Some college	\$41,314	\$24,213
Bachelor's degree	\$60,185	\$30,949
Graduate or professional degree	\$78,431	\$39,240
<b>55 to 64 years</b>	<b>\$41,829</b>	<b>\$21,502</b>
Less than 9th grade	\$24,063	\$14,550
9th to 12th grade, no diploma	\$28,880	\$16,793
High school graduate	\$32,790	\$19,546
*Some college	\$40,869	\$23,658
Bachelor's degree	\$61,624	\$29,466
Graduate or professional degree	\$75,790	\$37,098
<b>65 years and over</b>	<b>\$40,659</b>	<b>\$20,349</b>
Less than 9th grade	\$20,730	\$14,194
9th to 12th grade, no diploma	\$26,138	\$15,469
High school graduate	\$31,165	\$19,050
*Some college	\$42,100	\$22,542
Bachelor's degree	\$58,377	\$27,351
Graduate or professional degree	\$70,161	\$35,216

\*Includes those with associate degree.