

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	120,171	85,389	18,227	30,313	26,169	10,680	34,783	22,523	12,259
Consumer unit characteristics:									
Income before taxes	\$63,091	\$48,793	\$33,913	\$46,938	\$54,881	\$64,537	\$98,193	\$88,948	\$115,179
Income after taxes	60,858	47,500	33,388	45,896	53,103	62,407	93,651	85,008	109,530
Age of reference person	48.8	49.3	53.2	51.2	44.8	48.1	47.7	46.2	50.5
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.6	2.4	2.5	2.3
Children under 186	.6	.7	.6	.6	.7	.6	.6	.5
Persons 65 and over3	.3	.4	.4	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.4
Vehicles	1.9	1.9	1.4	1.9	2.0	2.2	2.1	2.1	2.0
Percent distribution:									
Sex of reference person:									
Male	47	45	45	44	47	44	52	50	54
Female	53	55	55	56	53	56	48	50	46
Housing tenure:									
Homeowner	67	63	55	66	60	73	77	74	82
With mortgage	43	38	26	38	41	51	57	56	59
Without mortgage	23	25	29	29	19	22	19	18	23
Renter	33	37	45	34	40	27	23	26	18
Race of reference person:									
Black or African-American	12	14	16	14	13	12	8	8	7
White, Asian, and all other races	88	86	84	86	87	88	92	92	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	15	30	11	10	7	5	5	5
Not Hispanic or Latino	88	85	70	89	90	93	95	95	95
Education of reference person:									
Elementary (1-8)	5	7	35	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	35	49	63	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	60	43	n.a.	n.a.	100	100	100	100	100
Never attended and other	(1)	(1)	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	88	86	74	88	90	93	94	93	94
Average annual expenditures	\$49,638	\$41,024	\$30,201	\$39,164	\$45,876	\$52,721	\$70,605	\$65,706	\$79,532
Food									
Food at home	3,465	3,213	3,027	3,196	3,173	3,669	4,055	3,816	4,471
Cereals and bakery products	460	427	396	427	428	477	535	512	576
Cereals and cereal products	143	133	135	128	129	157	165	153	186
Bakery products	317	294	261	299	299	321	370	359	390
Meats, poultry, fish, and eggs	777	762	772	779	714	813	812	782	864
Beef	216	217	224	226	206	206	215	213	218
Pork	150	155	162	168	135	158	136	134	141
Other meats	104	102	90	108	98	115	109	105	117
Poultry	142	138	144	135	127	170	150	147	155
Fish and seafood	122	107	107	101	107	125	157	139	188
Eggs	43	42	45	42	42	40	44	43	45
Dairy products	387	353	311	348	367	403	467	442	512
Fresh milk and cream	154	149	146	147	150	157	164	159	174
Other dairy products	234	204	165	201	217	246	303	283	338
Fruits and vegetables	600	522	515	504	520	597	781	697	927
Fresh fruits	202	168	168	158	168	194	282	247	342
Fresh vegetables	190	165	170	158	163	181	250	221	300
Processed fruits	112	100	92	98	97	123	142	130	162
Processed vegetables	96	91	85	89	92	100	107	98	122

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Other food at home	\$1,241	\$1,148	\$1,033	\$1,138	\$1,144	\$1,379	\$1,460	\$1,384	\$1,593
Sugar and other sweets	124	114	99	114	113	137	150	140	167
Fats and oils	91	87	81	85	90	97	101	97	107
Miscellaneous foods	650	596	530	584	589	757	774	737	838
Nonalcoholic beverages	333	321	308	327	313	343	362	345	391
Food prepared by consumer unit on out-of-town trips	43	30	15	28	38	45	74	65	90
Food away from home	2,668	2,181	1,464	2,035	2,555	2,855	3,823	3,577	4,262
Alcoholic beverages	457	341	174	329	421	448	729	743	706
Housing	16,920	13,934	10,947	13,026	15,424	17,959	24,214	22,901	26,609
Shelter	10,023	8,111	6,311	7,532	9,111	10,380	14,715	13,997	16,033
Owned dwellings	6,730	5,067	3,195	4,747	5,741	7,516	10,813	10,135	12,059
Mortgage interest and charges	3,890	2,913	1,827	2,621	3,435	4,311	6,290	5,970	6,877
Property taxes	1,709	1,261	783	1,246	1,394	1,794	2,808	2,555	3,273
Maintenance, repairs, insurance, other expenses	1,131	893	586	879	913	1,411	1,716	1,611	1,908
Rented dwellings	2,602	2,688	2,995	2,463	2,884	2,320	2,391	2,580	2,043
Other lodging	691	357	120	321	485	544	1,511	1,282	1,931
Utilities, fuels, and public services	3,477	3,265	2,930	3,312	3,272	3,686	3,998	3,860	4,254
Natural gas	480	421	374	439	408	484	625	593	686
Electricity	1,303	1,261	1,184	1,285	1,250	1,353	1,405	1,359	1,488
Fuel oil and other fuels	151	143	125	157	116	204	169	155	194
Telephone services	1,110	1,049	909	1,043	1,088	1,209	1,258	1,234	1,302
Water and other public services	434	390	337	388	410	436	541	519	583
Household operations	984	670	340	581	842	1,062	1,756	1,570	2,096
Personal services	415	279	137	230	349	489	750	690	860
Other household expenses	569	391	203	351	493	574	1,005	880	1,236
Housekeeping supplies	639	517	420	500	566	601	924	783	1,169
Laundry and cleaning supplies	140	136	128	128	149	142	149	145	155
Other household products	347	260	183	267	282	309	549	428	758
Postage and stationery	152	120	110	104	135	150	227	210	257
Household furnishings and equipment	1,797	1,371	947	1,101	1,633	2,230	2,821	2,691	3,057
Household textiles	133	102	51	83	123	183	208	178	262
Furniture	446	327	202	275	405	492	737	696	812
Floor coverings	46	32	21	28	35	52	83	76	95
Major appliances	231	198	135	177	234	278	312	303	328
Small appliances, miscellaneous housewares ..	101	82	66	54	116	109	146	125	184
Miscellaneous household equipment	840	631	471	484	719	1,115	1,335	1,313	1,376
Apparel and services	1,881	1,460	1,207	1,328	1,622	1,865	2,878	2,642	3,293
Men and boys	435	336	295	302	374	412	670	632	736
Men, 16 and over	351	260	228	238	292	299	566	529	630
Boys, 2 to 15	84	76	67	63	83	113	104	103	106
Women and girls	749	574	379	519	668	819	1,161	1,064	1,331
Women, 16 and over	627	470	314	422	553	662	996	910	1,146
Girls, 2 to 15	122	103	65	97	115	156	165	153	184
Children under 2	93	90	94	81	93	106	101	107	91
Footwear	327	273	276	269	276	275	453	399	546
Other apparel products and services	276	187	163	157	211	253	493	440	590
Transportation	8,758	7,831	5,655	7,614	8,658	10,092	11,031	10,707	11,626
Vehicle purchases (net outlay)	3,244	2,912	2,112	2,761	3,231	3,924	4,060	4,121	3,947
Cars and trucks, new	1,572	1,259	847	1,088	1,310	2,326	2,338	2,179	2,631
Cars and trucks, used	1,567	1,531	1,246	1,568	1,726	1,439	1,654	1,868	1,260
Other vehicles	105	121	219	105	195	158	67	74	256
Gasoline and motor oil	2,384	2,274	1,785	2,269	2,429	2,740	2,654	2,654	2,654

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Other vehicle expenses	\$2,592	\$2,356	\$1,550	\$2,368	\$2,613	\$3,024	\$3,171	\$3,060	\$3,376
Vehicle finance charges	305	295	154	289	358	395	331	340	314
Maintenance and repairs	738	636	425	615	757	755	987	928	1,094
Vehicle insurance	1,071	1,075	766	1,123	1,091	1,386	1,062	1,070	1,048
Vehicle rental, leases, licenses, and other charges	478	350	204	340	407	487	792	722	920
Public transportation	538	290	209	216	386	404	1,146	872	1,650
Healthcare	2,853	2,537	2,003	2,594	2,654	2,998	3,625	3,362	4,105
Health insurance	1,545	1,404	1,136	1,502	1,381	1,643	1,889	1,777	2,096
Medical services	709	586	391	533	735	706	1,011	907	1,202
Drugs	481	452	411	466	431	532	550	516	609
Medical supplies	118	94	65	92	106	116	175	163	198
Entertainment	2,698	2,108	1,295	1,966	2,481	2,957	4,130	3,727	4,873
Fees and admissions	658	377	131	288	551	622	1,342	1,234	1,544
Audio and visual equipment and services	987	875	638	854	975	1,091	1,261	1,241	1,297
Pets, toys, hobbies, and playground equipment	560	484	274	485	538	686	742	703	811
Other entertainment supplies, equipment, and services	493	372	252	338	417	559	786	549	1,221
Personal care products and services	588	475	312	462	534	639	858	798	963
Reading	118	81	40	80	100	110	207	176	264
Education	945	591	145	405	1,063	725	1,813	1,589	2,226
Tobacco products and smoking supplies	323	392	374	457	367	297	154	177	111
Miscellaneous	808	651	386	591	790	940	1,192	1,073	1,408
Cash contributions	1,821	1,234	757	1,333	1,384	1,404	3,263	2,534	4,601
Personal insurance and pensions	5,336	3,992	2,415	3,749	4,650	5,763	8,635	7,885	10,014
Life and other personal insurance	309	244	136	257	269	328	471	434	538
Pensions and Social Security	5,027	3,749	2,278	3,492	4,381	5,436	8,164	7,450	9,476
Sources of income and personal taxes:									
Money income before taxes	63,091	48,793	33,913	46,938	54,881	64,537	98,193	88,948	115,179
Wages and salaries	50,322	37,908	23,544	35,941	44,439	52,005	80,797	73,857	93,547
Self-employment income	3,445	2,514	1,825	1,837	3,063	4,266	5,729	4,886	7,279
Social Security, private and government retirement	6,379	6,156	6,421	7,256	4,926	5,593	6,928	5,908	8,801
Interest, dividends, rental income, other property income	1,746	994	667	874	1,130	1,562	3,590	3,213	4,283
Unemployment and workers' compensation, veterans' benefits	216	238	272	216	234	253	162	164	158
Public assistance, supplemental security income, food stamps	332	423	832	360	297	210	110	122	88
Regular contributions for support	463	380	180	301	549	533	667	609	772
Other income	189	179	172	152	243	114	211	189	250
Personal taxes	2,233	1,293	526	1,041	1,778	2,130	4,542	3,940	5,649
Federal income taxes	1,569	836	274	650	1,199	1,432	3,369	2,867	4,292
State and local income taxes	468	315	166	265	410	482	843	751	1,014
Other taxes	196	142	86	127	169	216	329	322	343
Income after taxes	60,858	47,500	33,388	45,896	53,103	62,407	93,651	85,008	109,530

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Addenda:									
Net change in total assets and liabilities	- \$2,520	- \$3,756	- \$3,762	- \$3,831	- \$4,983	- \$525	\$513	\$1,005	- \$392
Net change in total assets	10,647	5,669	2,055	4,061	7,725	11,367	22,865	22,026	24,406
Net change in total liabilities	13,167	9,425	5,817	7,892	12,708	11,892	22,352	21,021	24,798
Other financial information:									
Other money receipts	626	557	434	241	731	1,238	795	652	1,058
Mortgage principal paid on owned property	-2,279	-1,579	-1,038	-1,419	-1,690	-2,683	-3,996	-3,541	-4,831
Estimated market value of owned home	182,336	133,742	93,204	131,440	146,479	178,248	301,632	268,202	363,050
Estimated monthly rental value of owned home ..	898	707	493	722	757	905	1,368	1,265	1,558
Gifts of goods and services	1,198	803	391	705	1,011	1,262	2,157	1,859	2,700
Food	93	64	25	50	85	117	162	121	237
Alcoholic beverages	11	7	5	6	10	8	21	16	28
Housing	225	155	73	133	202	244	391	376	419
Housekeeping supplies	30	24	8	22	35	32	43	37	54
Household textiles	13	11	2 ²	7	13	32	18	16	20
Appliances and miscellaneous housewares	21	15	6	7	25	29	34	23	54
Major appliances	7	5	4	2	9	3	14	8	25
Small appliances and miscellaneous housewares	13	10	2	5	16	26	20	15	28
Miscellaneous household equipment	55	35	15	27	51	52	102	111	88
Other housing	106	70	41	70	78	98	194	189	204
Apparel and services	241	182	148	169	182	282	379	365	401
Males, 2 and over	57	43	34	41	42	72	89	67	128
Females, 2 and over	87	59	42	55	53	113	153	156	147
Children under 2	45	42	40	40	44	48	52	58	41
Other apparel products and services	52	38	31	33	43	49	85	84	86
Jewelry and watches	21	12	7	10	19	11	41	52	21
All other apparel products and services	31	25	24	23	23	38	44	31	65
Transportation	109	89	48	94	99	118	158	136	197
Health care	23	12	2 ⁶	13	17	10	49	41	65
Entertainment	103	85	18	70	112	171	146	148	143
Toys, games, arts and crafts, and tricycles	35	29	2 ⁶	32	30	57	49	46	55
Other entertainment	68	56	12	38	82	114	97	102	88
Personal care products and services	18	13	7	16	14	11	28	20	42
Reading	1	1	(¹)	1	1	(¹)	1	1	2
Education	283	127	40	97	201	183	665	513	943
All other gifts	93	67	23	56	88	119	157	121	222

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.