

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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 18 .....	.6	.6	.7	.6	.6	.7	.6	.6	.5
Persons 65 and over .....	.3	.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	12.4	13.1	14.9	13.4	12.5	12.4	11.2	11.3	11.0
Cereals and bakery products	7.0	7.8	10.0	8.2	6.9	7.0	5.7	5.8	5.6
Cereals and cereal products .....	.9	1.0	1.3	1.1	.9	.9	.8	.8	.7
Bakery products .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Meats, poultry, fish, and eggs .....	.6	.7	.9	.8	.7	.6	.5	.5	.5
Dairy products	1.6	1.9	2.6	2.0	1.6	1.5	1.1	1.2	1.1
Eggs .....	.4	.5	.7	.6	.4	.4	.3	.3	.3
Pork .....	.3	.4	.5	.4	.3	.3	.2	.2	.2
Other meats .....	.2	.2	.3	.3	.2	.2	.2	.2	.1
Poultry .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Fish and seafood .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	1.0	.9	.8	.8	.7	.7	.6
Fresh milk and cream .....	.3	.4	.5	.4	.3	.3	.2	.2	.2
Other dairy products .....	.5	.5	.5	.5	.5	.5	.4	.4	.4

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Fruits and vegetables	1.2	1.3	1.7	1.3	1.1	1.1	1.1	1.1	1.2
Fresh fruits .....	.4	.4	.6	.4	.4	.4	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.4	.4	.3	.4	.3	.4
Processed fruits .....	.2	.2	.3	.3	.2	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.2	.2	.2	.2	.1	.2
Other food at home	2.5	2.8	3.4	2.9	2.5	2.6	2.1	2.1	2.0
Sugar and other sweets .....	.3	.3	.3	.3	.2	.3	.2	.2	.2
Fats and oils .....	.2	.2	.3	.2	.2	.2	.1	.1	.1
Miscellaneous foods	1.3	1.5	1.8	1.5	1.3	1.4	1.1	1.1	1.1
Nonalcoholic beverages .....	.7	.8	1.0	.8	.7	.6	.5	.5	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.4	5.3	4.8	5.2	5.6	5.4	5.4	5.4	5.4
Alcoholic beverages .....	.9	.8	.6	.8	.9	.8	1.0	1.1	.9
Housing	34.1	34.0	36.2	33.3	33.6	34.1	34.3	34.9	33.5
Shelter	20.2	19.8	20.9	19.2	19.9	19.7	20.8	21.3	20.2
Owned dwellings	13.6	12.4	10.6	12.1	12.5	14.3	15.3	15.4	15.2
Mortgage interest and charges	7.8	7.1	6.0	6.7	7.5	8.2	8.9	9.1	8.6
Property taxes	3.4	3.1	2.6	3.2	3.0	3.4	4.0	3.9	4.1
Maintenance, repairs, insurance, other expenses	2.3	2.2	1.9	2.2	2.0	2.7	2.4	2.5	2.4
Rented dwellings	5.2	6.6	9.9	6.3	6.3	4.4	3.4	3.9	2.6
Other lodging	1.4	.9	.4	.8	1.1	1.0	2.1	2.0	2.4
Utilities, fuels, and public services	7.0	8.0	9.7	8.5	7.1	7.0	5.7	5.9	5.3
Natural gas	1.0	1.0	1.2	1.1	.9	.9	.9	.9	.9
Electricity	2.6	3.1	3.9	3.3	2.7	2.6	2.0	2.1	1.9
Fuel oil and other fuels .....	.3	.3	.4	.4	.3	.4	.2	.2	.2
Telephone services	2.2	2.6	3.0	2.7	2.4	2.3	1.8	1.9	1.6
Water and other public services .....	.9	1.0	1.1	1.0	.9	.8	.8	.8	.7
Household operations	2.0	1.6	1.1	1.5	1.8	2.0	2.5	2.4	2.6
Personal services .....	.8	.7	.5	.6	.8	.9	1.1	1.1	1.1
Other household expenses	1.1	1.0	.7	.9	1.1	1.1	1.4	1.3	1.6
Housekeeping supplies	1.3	1.3	1.4	1.3	1.2	1.1	1.3	1.2	1.5
Laundry and cleaning supplies .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Other household products .....	.7	.6	.6	.7	.6	.6	.8	.7	1.0
Postage and stationery .....	.3	.3	.4	.3	.3	.3	.3	.3	.3
Household furnishings and equipment	3.6	3.3	3.1	2.8	3.6	4.2	4.0	4.1	3.8
Household textiles .....	.3	.2	.2	.2	.3	.3	.3	.3	.3
Furniture .....	.9	.8	.7	.7	.9	.9	1.0	1.1	1.0
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.4	.5	.5	.5	.4	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.1	.3	.2	.2	.2	.2
Miscellaneous household equipment	1.7	1.5	1.6	1.2	1.6	2.1	1.9	2.0	1.7
Apparel and services	3.8	3.6	4.0	3.4	3.5	3.5	4.1	4.0	4.1
Men and boys .....	.9	.8	1.0	.8	.8	.8	.9	1.0	.9
Men, 16 and over .....	.7	.6	.8	.6	.6	.6	.8	.8	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.1	.2	.1
Women and girls	1.5	1.4	1.3	1.3	1.5	1.6	1.6	1.6	1.7
Women, 16 and over	1.3	1.1	1.0	1.1	1.2	1.3	1.4	1.4	1.4
Girls, 2 to 15 .....	.2	.3	.2	.2	.3	.3	.2	.2	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.1	.2	.1
Footwear .....	.7	.7	.9	.7	.6	.5	.6	.6	.7
Other apparel products and services .....	.6	.5	.5	.4	.5	.5	.7	.7	.7
Transportation	17.6	19.1	18.7	19.4	18.9	19.1	15.6	16.3	14.6
Vehicle purchases (net outlay)	6.5	7.1	7.0	7.0	7.0	7.4	5.8	6.3	5.0
Cars and trucks, new	3.2	3.1	2.8	2.8	2.9	4.4	3.3	3.3	3.3
Cars and trucks, used	3.2	3.7	4.1	4.0	3.8	2.7	2.3	2.8	1.6
Other vehicles .....	.2	.3	2.1	.3	.4	.3	.1	.1	2.1

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Gasoline and motor oil	4.8	5.5	5.9	5.8	5.3	5.2	3.8	4.0	3.3
Other vehicle expenses	5.2	5.7	5.1	6.0	5.7	5.7	4.5	4.7	4.2
Vehicle finance charges .....	.6	.7	.5	.7	.8	.7	.5	.5	.4
Maintenance and repairs	1.5	1.6	1.4	1.6	1.6	1.4	1.4	1.4	1.4
Vehicle insurance	2.2	2.6	2.5	2.9	2.4	2.6	1.5	1.6	1.3
Vehicle rental, leases, licenses, other charges	1.0	.9	.7	.9	.9	.9	1.1	1.1	1.2
Public transportation	1.1	.7	.7	.6	.8	.8	1.6	1.3	2.1
Health care	5.7	6.2	6.6	6.6	5.8	5.7	5.1	5.1	5.2
Health insurance	3.1	3.4	3.8	3.8	3.0	3.1	2.7	2.7	2.6
Medical services	1.4	1.4	1.3	1.4	1.6	1.3	1.4	1.4	1.5
Drugs	1.0	1.1	1.4	1.2	.9	1.0	.8	.8	.8
Medical supplies .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Entertainment	5.4	5.1	4.3	5.0	5.4	5.6	5.8	5.7	6.1
Fees and admissions	1.3	.9	.4	.7	1.2	1.2	1.9	1.9	1.9
Audio and visual equipment and services	2.0	2.1	2.1	2.2	2.1	2.1	1.8	1.9	1.6
Pets, toys, hobbies, and playground equipment ..	1.1	1.2	.9	1.2	1.2	1.3	1.1	1.1	1.0
Other entertainment supplies, equipment, and services	1.0	.9	.8	.9	.9	1.1	1.1	.8	1.5
Personal care products and services	1.2	1.2	1.0	1.2	1.2	1.2	1.2	1.2	1.2
Reading .....	.2	.2	.1	.2	.2	.2	.3	.3	.3
Education	1.9	1.4	.5	1.0	2.3	1.4	2.6	2.4	2.8
Tobacco products and smoking supplies .....	.7	1.0	1.2	1.2	.8	.6	.2	.3	.1
Miscellaneous	1.6	1.6	1.3	1.5	1.7	1.8	1.7	1.6	1.8
Cash contributions	3.7	3.0	2.5	3.4	3.0	2.7	4.6	3.9	5.8
Personal insurance and pensions	10.8	9.7	8.0	9.6	10.1	10.9	12.2	12.0	12.6
Life and other personal insurance .....	.6	.6	.5	.7	.6	.6	.7	.7	.7
Pensions and Social Security	10.1	9.1	7.5	8.9	9.6	10.3	11.6	11.3	11.9
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	79.8	77.7	69.4	76.6	81.0	80.6	82.3	83.0	81.2
Self-employment income	5.5	5.2	5.4	3.9	5.6	6.6	5.8	5.5	6.3
Social Security, private and government retirement	10.1	12.6	18.9	15.5	9.0	8.7	7.1	6.6	7.6
Interest, dividends, rental income, other property income	2.8	2.0	2.0	1.9	2.1	2.4	3.7	3.6	3.7
Unemployment and workers' compensation, veterans' benefits .....	.3	.5	.8	.5	.4	.4	.2	.2	.1
Public assistance, supplemental security income, food stamps .....	.5	.9	2.5	.8	.5	.3	.1	.1	.1
Regular contributions for support .....	.7	.8	.5	.6	1.0	.8	.7	.7	.7
Other income .....	.3	.4	.5	.3	.4	.2	.2	.2	.2
Personal taxes	3.5	2.6	1.5	2.2	3.2	3.3	4.6	4.4	4.9
Federal income taxes	2.5	1.7	.8	1.4	2.2	2.2	3.4	3.2	3.7
State and local income taxes .....	.7	.6	.5	.6	.7	.7	.9	.8	.9
Other taxes .....	.3	.3	.3	.3	.3	.3	.3	.4	.3
Income after taxes	96.5	97.4	98.5	97.8	96.8	96.7	95.4	95.6	95.1

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.