

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2008

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)	120,770	85,845	17,600	30,761	26,386	11,097	34,925	22,428	12,498
Consumer unit characteristics:									
Income before taxes	\$63,563	\$49,375	\$32,909	\$48,364	\$55,403	\$63,964	\$98,434	\$88,888	\$115,564
Income after taxes	61,774	48,666	32,956	47,903	54,385	62,098	93,991	85,575	109,095
Age of reference person	49.1	49.6	54.1	51.4	45.0	48.2	47.8	46.5	50.2
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.5	2.5	2.5	2.4
Children under 18 .....	.6	.6	.7	.6	.6	.7	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.4	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.3	1.4	1.4	1.5	1.4
Vehicles	2.0	1.9	1.5	2.0	1.9	2.2	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	47	45	45	45	46	42	51	51	52
Female	53	55	55	55	54	58	49	49	48
Housing tenure:									
Homeowner	66	62	53	66	59	70	78	75	81
With mortgage	42	36	23	37	39	48	57	56	59
Without mortgage	24	26	30	30	20	21	20	19	22
Renter	34	38	47	34	41	30	22	25	19
Race of reference person:									
Black or African-American	12	14	19	14	13	11	8	8	8
White, Asian, and all other races	88	86	81	86	87	89	92	92	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	14	29	12	9	9	5	6	4
Not Hispanic or Latino	88	86	71	88	91	91	95	94	96
Education of reference person:									
Elementary (1-8)	5	7	32	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	35	49	66	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	60	44	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	89	86	76	89	88	93	94	94	94
Average annual expenditures	\$50,486	\$42,205	\$29,903	\$40,850	\$47,205	\$53,385	\$70,858	\$66,221	\$79,198
Food									
Food at home	12.8	13.7	15.7	13.7	13.0	13.3	11.4	11.8	10.9
Cereals and bakery products	7.4	8.4	10.7	8.5	7.6	7.6	6.0	6.3	5.6
Cereals and cereal products	1.0	1.1	1.4	1.2	1.0	1.0	.8	.9	.8
Bakery products .....	.3	.4	.5	.4	.3	.3	.3	.3	.3
Bakery products .....	.7	.8	.9	.8	.7	.7	.5	.6	.5
Meats, poultry, fish, and eggs	1.7	2.0	2.8	2.1	1.7	1.7	1.2	1.3	1.1
Beef .....	.5	.6	.8	.6	.5	.5	.3	.4	.3
Pork .....	.3	.4	.6	.4	.3	.3	.2	.2	.2
Other meats .....	.2	.2	.3	.3	.2	.2	.2	.2	.1
Poultry .....	.3	.4	.5	.4	.3	.3	.2	.3	.2
Fish and seafood .....	.3	.3	.3	.3	.3	.2	.2	.2	.2
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.9	.9	1.2	.9	.9	.9	.7	.7	.7
Fresh milk and cream .....	.3	.4	.6	.4	.3	.4	.3	.3	.2
Other dairy products .....	.5	.6	.6	.6	.5	.6	.5	.5	.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, 2008 — 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	1.3	1.4	1.9	1.4	1.3	1.3	1.1	1.2	1.1
Fresh fruits .....	.4	.5	.6	.4	.4	.5	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.4	.4	.4	.4	.4	.4
Processed fruits .....	.2	.3	.3	.2	.2	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.3	.2	.2	.2	.2	.2
Other food at home	2.6	2.9	3.4	3.0	2.7	2.6	2.1	2.2	2.0
Sugar and other sweets .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Fats and oils .....	.2	.2	.3	.3	.2	.2	.1	.2	.1
Miscellaneous foods	1.3	1.5	1.6	1.5	1.5	1.4	1.1	1.2	1.1
Nonalcoholic beverages .....	.7	.8	1.0	.8	.7	.7	.5	.5	.4
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.3	5.3	5.0	5.1	5.5	5.7	5.4	5.4	5.3
Alcoholic beverages .....	.9	.8	.5	.8	.9	.9	1.0	1.0	.9
Housing	33.9	33.7	36.6	33.2	33.4	32.9	34.2	34.0	34.4
Shelter	20.2	19.4	20.5	18.7	19.8	19.3	21.3	21.2	21.4
Owned dwellings	13.4	11.9	10.0	11.5	12.4	13.4	15.6	15.5	15.8
Mortgage interest and charges	7.6	6.6	5.4	6.1	7.0	8.0	9.0	9.2	8.7
Property taxes	3.5	3.1	2.6	3.3	3.1	3.2	4.1	4.0	4.2
Maintenance, repairs, insurance, other expenses	2.3	2.2	2.0	2.2	2.3	2.2	2.5	2.3	2.9
Rented dwellings	5.4	6.6	10.1	6.2	6.3	4.9	3.7	4.0	3.2
Other lodging	1.4	1.0	.4	1.0	1.2	1.0	2.0	1.8	2.4
Utilities, fuels, and public services	7.2	8.2	10.3	8.7	7.3	7.2	5.8	6.1	5.5
Natural gas	1.1	1.1	1.4	1.2	1.0	.9	.9	1.0	.9
Electricity	2.7	3.1	4.2	3.3	2.7	2.6	2.0	2.1	1.9
Fuel oil and other fuels .....	.4	.4	.5	.5	.3	.6	.3	.3	.3
Telephone services	2.2	2.5	3.1	2.6	2.3	2.3	1.8	1.9	1.7
Water and other public services .....	.9	1.0	1.2	1.0	.9	.9	.7	.8	.7
Household operations	2.0	1.7	1.2	1.7	1.8	1.8	2.4	2.2	2.8
Personal services .....	.8	.6	.4	.7	.6	.6	1.0	.9	1.1
Other household expenses	1.2	1.0	.8	1.0	1.1	1.2	1.5	1.3	1.7
Housekeeping supplies	1.3	1.4	1.9	1.3	1.3	1.3	1.2	1.2	1.2
Laundry and cleaning supplies .....	.3	.3	.6	.3	.3	.3	.2	.2	.2
Other household products .....	.7	.7	1.0	.7	.7	.7	.6	.6	.6
Postage and stationery .....	.3	.3	.3	.3	.3	.3	.3	.3	.4
Household furnishings and equipment	3.2	3.0	2.7	2.9	3.2	3.3	3.5	3.4	3.6
Household textiles .....	.3	.2	.2	.2	.3	.2	.3	.2	.3
Furniture .....	.8	.7	.7	.7	.7	.7	.8	.8	1.0
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.4	.4	.4	.5	.4	.4	.4	.4	.4
Small appliances, miscellaneous housewares .....	.2	.2	.3	.2	.2	.2	.2	.2	.3
Miscellaneous household equipment	1.5	1.4	1.1	1.2	1.5	1.7	1.6	1.7	1.6
Apparel and services	3.6	3.6	4.3	3.3	3.7	3.4	3.5	3.7	3.2
Men and boys .....	.8	.8	.9	.8	.9	.8	.9	1.0	.7
Men, 16 and over .....	.7	.6	.7	.6	.7	.7	.7	.8	.6
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.1	.1	.1
Women and girls	1.4	1.5	1.6	1.3	1.6	1.3	1.4	1.5	1.3
Women, 16 and over	1.2	1.2	1.3	1.1	1.3	1.1	1.2	1.2	1.1
Girls, 2 to 15 .....	.2	.3	.3	.2	.3	.3	.2	.2	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Footwear .....	.6	.7	.9	.7	.6	.6	.6	.6	.5
Other apparel products and services .....	.5	.5	.5	.4	.5	.5	.5	.5	.6
Transportation	17.0	18.3	17.7	18.9	17.7	18.6	15.2	15.5	14.9
Vehicle purchases (net outlay)	5.5	5.8	5.2	6.0	5.6	6.4	4.9	5.1	4.6
Cars and trucks, new	2.6	2.3	1.4	2.1	2.5	2.9	3.0	2.9	3.2
Cars and trucks, used	2.6	3.2	3.4	3.5	2.7	3.2	1.8	2.1	1.3
Other vehicles .....	.3	.4	2.3	.4	.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, 2008 — 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	5.4	6.1	6.8	6.4	5.7	5.8	4.3	4.6	3.9
Other vehicle expenses	5.2	5.6	5.2	5.9	5.6	5.7	4.5	4.6	4.5
Vehicle finance charges .....	.6	.7	.6	.8	.7	.7	.5	.5	.4
Maintenance and repairs	1.4	1.5	1.4	1.5	1.6	1.5	1.3	1.4	1.3
Vehicle insurance	2.2	2.5	2.6	2.7	2.4	2.5	1.7	1.7	1.7
Vehicle rental, leases, licenses, other charges .....	.9	.8	.6	.9	.9	1.0	1.0	1.0	1.1
Public transportation	1.0	.7	.6	.6	.8	.8	1.5	1.2	1.8
Healthcare	5.9	6.3	6.7	6.7	5.9	5.9	5.3	5.3	5.4
Health insurance	3.3	3.6	4.0	3.9	3.2	3.3	2.9	2.9	2.9
Medical services	1.4	1.4	1.2	1.4	1.5	1.5	1.4	1.4	1.5
Drugs	1.0	1.1	1.3	1.2	1.0	.9	.8	.8	.8
Medical supplies .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Entertainment	5.6	5.4	4.4	5.2	5.7	5.9	6.0	6.1	5.7
Fees and admissions	1.2	.9	.4	.7	1.1	1.2	1.7	1.6	1.9
Audio and visual equipment and services	2.1	2.2	2.1	2.3	2.1	2.3	1.8	1.9	1.7
Pets, toys, hobbies, and playground equipment ..	1.4	1.3	1.4	1.2	1.4	1.5	1.5	1.6	1.3
Other entertainment supplies, equipment, and services .....	.9	.9	.5	1.0	1.1	.9	1.0	1.0	.8
Personal care products and services	1.2	1.2	1.1	1.2	1.2	1.2	1.3	1.3	1.2
Reading .....	.2	.2	.1	.2	.2	.2	.3	.3	.3
Education	2.1	1.4	.5	1.0	2.1	1.6	3.0	2.9	3.3
Tobacco products and smoking supplies .....	.6	.9	1.3	1.0	.7	.7	.2	.3	.2
Miscellaneous	1.7	1.6	1.0	1.8	1.7	1.5	1.8	1.9	1.6
Cash contributions	3.4	3.1	2.6	3.1	3.3	3.1	4.0	3.6	4.5
Personal insurance and pensions	11.1	9.9	7.5	9.8	10.5	10.7	12.9	12.4	13.6
Life and other personal insurance .....	.6	.6	.5	.6	.6	.7	.7	.7	.7
Pensions and Social Security	10.5	9.3	7.0	9.3	9.9	10.1	12.2	11.8	12.9
Sources of income and personal taxes:									
Money income before taxes	\$63,563	\$49,375	\$32,909	\$48,364	\$55,403	\$63,964	\$98,434	\$88,888	\$115,564
Wages and salaries	80.2	78.1	68.2	77.4	81.1	81.3	82.9	84.8	80.2
Self-employment income	5.1	4.7	5.5	4.0	4.9	5.0	5.5	4.5	6.8
Social Security, private and government retirement	10.3	12.8	20.0	14.4	9.8	9.6	7.3	6.4	8.7
Interest, dividends, rental income, other property income	2.4	1.8	1.5	1.8	1.7	2.3	3.1	2.9	3.3
Unemployment and workers' compensation, veterans' benefits .....	.4	.5	.6	.6	.4	.4	.2	.2	.1
Public assistance, supplemental security income, food stamps .....	.6	1.0	2.9	.8	.6	.4	.1	.1	.1
Regular contributions for support .....	.7	.7	.7	.5	1.0	.8	.7	.7	.6
Other income .....	.3	.4	.5	.4	.4	.2	.2	.3	.2
Personal taxes	2.8	1.4	-.1	1.0	1.8	2.9	4.5	3.7	5.6
Federal income taxes	2.9	2.0	.9	1.6	2.2	3.0	4.0	3.4	4.7
2008 Tax stimulus (new UCC Q20082)	-1.2	-1.6	-1.7	-1.6	-1.5	-1.4	-.8	-1.0	-.6
State and local income taxes .....	.9	.7	.5	.6	.8	.9	1.1	1.0	1.2
Other taxes .....	.3	.3	.3	.4	.3	.4	.3	.3	.4
Income after taxes	97.2	98.6	100.1	99.0	98.2	97.1	95.5	96.3	94.4

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.