

Table 10. Education of reference person: Average annual expenditures and characteristics, 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 186	.6	.7	.6	.6	.7	.6	.6	.6
Persons 65 and older3	.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	6,443	5,777	4,692	5,583	6,143	7,087	8,086	7,798	8,614
Food at home	3,744	3,526	3,195	3,486	3,567	4,045	4,284	4,192	4,456
Cereals and bakery products	507	477	433	480	475	540	581	571	599
Cereals and cereal products	170	160	160	165	147	183	192	188	199
Bakery products	337	317	273	315	328	357	389	383	399
Meats, poultry, fish, and eggs	846	833	837	839	794	905	880	878	884
Beef	239	239	238	241	230	260	238	249	217
Pork	163	168	182	172	154	175	150	152	146
Other meats	106	104	100	105	100	118	113	110	118
Poultry	159	155	156	156	143	179	170	168	173
Fish and seafood	128	116	102	116	121	122	157	147	177
Eggs	51	50	58	49	46	52	53	52	54
Dairy products	430	398	355	386	404	488	507	493	531
Fresh milk and cream	168	161	167	156	154	188	185	187	181
Other dairy products	261	237	188	229	250	300	322	307	350
Fruits and vegetables	657	595	553	573	605	699	810	780	865
Fresh fruits	222	195	182	181	200	245	288	275	311
Fresh vegetables	212	189	182	183	191	211	269	260	284
Processed fruits	116	107	92	101	113	130	141	135	150
Processed vegetables	107	104	97	108	101	114	113	109	120

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Other food at home	\$1,305	\$1,223	\$1,016	\$1,208	\$1,290	\$1,413	\$1,507	\$1,469	\$1,577
Sugar and other sweets	129	119	105	119	120	137	155	159	149
Fats and oils	104	104	103	104	100	113	106	105	107
Miscellaneous foods	680	630	486	619	687	735	803	770	864
Nonalcoholic beverages	342	335	305	336	335	381	360	362	355
Food prepared by consumer unit on out-of-town trips	49	35	16	31	47	47	83	72	102
Food away from home	2,698	2,251	1,498	2,097	2,576	3,042	3,802	3,606	4,159
Alcoholic beverages	444	343	163	326	419	473	694	669	739
Housing	17,109	14,218	10,952	13,559	15,749	17,576	24,217	22,541	27,228
Shelter	10,183	8,197	6,125	7,627	9,354	10,314	15,065	14,037	16,910
Owned dwellings	6,760	5,015	2,989	4,691	5,835	7,180	11,050	10,247	12,491
Mortgage interest and charges	3,826	2,793	1,619	2,478	3,317	4,282	6,367	6,093	6,859
Property taxes	1,758	1,302	778	1,330	1,440	1,726	2,880	2,646	3,299
Maintenance, repairs, insurance, other expenses	1,176	921	591	883	1,078	1,172	1,803	1,508	2,332
Rented dwellings	2,724	2,779	3,007	2,543	2,976	2,600	2,592	2,624	2,532
Other lodging	698	403	129	393	543	534	1,424	1,166	1,887
Utilities, fuels, and public services	3,649	3,457	3,084	3,536	3,447	3,854	4,122	4,012	4,319
Natural gas	531	475	417	499	480	486	670	648	710
Electricity	1,353	1,314	1,246	1,359	1,279	1,381	1,450	1,416	1,511
Fuel oil and other fuels	192	183	145	191	151	297	213	204	230
Telephone services	1,127	1,070	924	1,074	1,102	1,218	1,266	1,236	1,319
Water and other public services	446	415	351	412	437	471	523	509	548
Household operations	998	701	365	681	840	955	1,727	1,458	2,211
Personal services	383	259	134	266	306	329	688	577	886
Other household expenses	614	441	231	416	534	626	1,040	880	1,325
Housekeeping supplies	654	584	572	546	598	680	828	784	911
Laundry and cleaning supplies	148	145	173	132	139	159	154	150	162
Other household products	350	314	309	296	317	368	440	426	467
Postage and stationery	156	125	90	118	142	154	234	208	282
Household furnishings and equipment	1,624	1,280	807	1,169	1,510	1,773	2,474	2,251	2,877
Household textiles	126	98	59	73	150	96	197	157	269
Furniture	388	302	198	294	343	390	598	511	754
Floor coverings	45	35	31	37	33	38	69	63	79
Major appliances	204	176	114	195	176	222	272	254	306
Small appliances, miscellaneous housewares ..	113	87	77	75	97	115	176	157	213
Miscellaneous household equipment	749	582	327	494	711	911	1,161	1,109	1,256
Apparel and services	1,801	1,521	1,275	1,357	1,746	1,818	2,491	2,464	2,536
Men and boys	427	351	272	310	405	453	615	635	579
Men, 16 and over	344	273	203	234	330	349	521	536	491
Boys, 2 to 15	83	78	69	76	75	105	95	99	87
Women and girls	718	615	477	529	758	718	973	961	994
Women, 16 and over	597	503	390	434	628	564	828	822	840
Girls, 2 to 15	121	112	87	95	130	154	145	139	154
Children under 2	93	84	100	77	78	93	114	112	119
Footwear	314	280	279	266	288	302	400	417	369
Other apparel products and services	248	192	146	175	216	251	388	340	475
Transportation	8,604	7,712	5,293	7,735	8,341	9,954	10,795	10,260	11,763
Vehicle purchases (net outlay)	2,755	2,452	1,544	2,461	2,650	3,399	3,499	3,408	3,662
Cars and trucks, new	1,305	965	417	876	1,186	1,553	2,141	1,925	2,529
Cars and trucks, used	1,315	1,336	1,027	1,438	1,272	1,692	1,266	1,386	1,051
Other vehicles	134	152	210	147	191	155	91	96	283
Gasoline and motor oil	2,715	2,585	2,020	2,620	2,703	3,099	3,035	3,014	3,073

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Other vehicle expenses	\$2,621	\$2,381	\$1,545	\$2,402	\$2,622	\$3,038	\$3,211	\$3,018	\$3,564
Vehicle finance charges	312	309	173	330	337	400	320	334	296
Maintenance and repairs	731	641	419	626	736	807	951	918	1,009
Vehicle insurance	1,113	1,075	785	1,093	1,129	1,318	1,209	1,117	1,380
Vehicle rental, leases, licenses, and other charges	465	356	168	353	420	513	732	650	879
Public transportation	513	295	184	253	366	417	1,050	820	1,463
Healthcare	2,976	2,657	2,008	2,733	2,788	3,158	3,761	3,477	4,270
Health insurance	1,653	1,499	1,204	1,576	1,490	1,770	2,034	1,893	2,286
Medical services	727	605	359	576	721	796	1,026	933	1,193
Drugs	482	457	386	485	469	466	543	504	613
Medical supplies	114	96	58	95	109	126	158	147	178
Entertainment	2,835	2,272	1,318	2,129	2,700	3,146	4,220	4,048	4,530
Fees and admissions	616	376	129	297	525	628	1,205	1,054	1,477
Audio and visual equipment and services	1,036	937	640	947	1,005	1,214	1,279	1,246	1,340
Pets, toys, hobbies, and playground equipment ..	704	560	407	483	643	817	1,059	1,057	1,061
Other entertainment supplies, equipment, and services	479	399	142	402	526	488	677	692	652
Personal care products and services	616	506	329	479	585	664	887	860	934
Reading	116	82	43	76	100	118	200	168	258
Education	1,046	602	146	419	1,013	853	2,137	1,889	2,582
Tobacco products and smoking supplies	317	379	384	427	331	351	164	184	127
Miscellaneous	840	675	291	734	799	814	1,244	1,251	1,232
Cash contributions	1,737	1,302	774	1,273	1,548	1,638	2,804	2,371	3,581
Personal insurance and pensions	5,605	4,159	2,234	4,020	4,943	5,736	9,159	8,242	10,805
Life and other personal insurance	317	244	142	237	271	358	496	456	569
Pensions and Social Security	5,288	3,915	2,091	3,782	4,671	5,378	8,663	7,787	10,236
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	51,007	38,564	22,450	37,445	44,957	52,025	81,592	75,392	92,718
Self-employment income	3,219	2,322	1,818	1,956	2,717	3,197	5,424	4,039	7,908
Social Security, private and government retirement	6,577	6,317	6,594	6,975	5,448	6,119	7,216	5,665	10,000
Interest, dividends, rental income, other property income	1,509	892	484	882	941	1,449	3,026	2,605	3,782
Unemployment and workers' compensation, veterans' benefits	225	254	212	313	222	235	153	159	144
Public assistance, supplemental security income, food stamps	371	469	963	386	327	255	129	130	127
Regular contributions for support	446	363	218	231	542	531	650	620	705
Other income	208	193	170	175	247	154	243	278	179
Personal taxes	1,789	710	-46	461	1,017	1,866	4,442	3,313	6,469
Federal income taxes	1,817	972	288	797	1,237	1,908	3,895	3,034	5,440
2008 Tax stimulus (new UCC Q20082)	-784	-769	-573	-791	-823	-889	-821	-862	-747
State and local income taxes	542	340	151	283	426	596	1,038	857	1,364
Other taxes	213	166	87	171	178	251	330	284	412

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Income after taxes	61,774	48,666	32,956	47,903	54,385	62,098	93,991	85,575	109,095
Addenda:									
Net change in total assets and liabilities	-\$4,072	-\$2,709	-\$2,883	-\$696	-\$3,708	-\$5,635	-\$7,422	-\$9,800	-\$3,153
Net change in total assets	7,349	4,495	285	4,699	6,279	6,367	14,365	11,639	19,258
Net change in total liabilities	11,421	7,204	3,168	5,395	9,987	12,003	21,787	21,439	22,411
Other financial information:									
Other money receipts	519	368	33	245	607	671	891	673	1,282
Mortgage principal paid on owned property	-2,295	-1,630	-866	-1,526	-1,925	-2,428	-3,928	-3,518	-4,664
Estimated market value of owned home	169,794	125,802	82,931	123,507	140,741	164,634	277,925	254,409	320,127
Estimated monthly rental value of owned home ..	877	695	471	701	765	871	1,324	1,232	1,488
Gifts of goods and services	1,209	813	447	688	1,062	1,138	2,185	1,825	2,833
Food	97	67	17	55	99	98	173	159	200
Alcoholic beverages	14	7	21	6	8	13	33	28	43
Housing	229	161	97	124	218	221	397	331	516
Housekeeping supplies	31	22	10	18	29	37	54	47	68
Household textiles	13	10	3	7	21	5	20	20	20
Appliances and miscellaneous housewares	21	14	26	8	17	33	38	24	63
Major appliances	6	4	4	2	5	9	12	4	25
Small appliances and miscellaneous housewares	14	10	22	6	13	25	26	20	38
Miscellaneous household equipment	57	44	31	29	67	52	90	79	110
Other housing	106	70	48	61	84	93	195	161	256
Apparel and services	223	202	198	200	211	197	273	282	257
Males, 2 and over	47	42	40	33	55	43	59	64	50
Females, 2 and over	79	74	75	73	80	62	90	85	99
Children under 2	50	45	39	50	40	54	61	61	60
Other apparel products and services	47	40	44	44	36	38	64	72	48
Jewelry and watches	18	12	26	13	13	15	34	39	26
All other apparel products and services	29	29	38	31	23	23	29	33	22
Transportation	99	66	40	60	85	80	180	155	225
Healthcare	22	14	212	8	18	24	43	44	42
Entertainment	89	69	29	56	87	127	137	135	139
Toys, games, arts and crafts, and tricycles	29	25	210	22	25	55	39	39	41
Other entertainment	59	44	19	34	61	72	97	97	98
Personal care products and services	12	9	2	7	12	19	19	21	16
Reading	1	1	(1)	1	1	1	1	1	2
Education	324	150	30	110	215	294	752	534	1,143
All other gifts	99	68	20	62	109	64	175	133	251

1 Value is less than or equal to 0.5.

2 Data are likely to have large sampling errors.

n.a. Not applicable.