

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2007

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units	100.0	71.1	15.2	25.2	21.8	8.9	28.9	18.7	10.2
Consumer unit characteristics (mean values):									
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
Annual aggregate expenditures	\$5,964,504	58.5	9.0	20.1	20.1	9.4	41.5	24.9	16.6
Food	736,786	61.7	10.2	22.2	20.1	9.2	38.3	22.9	15.5
Food at home	416,229	65.0	12.1	24.0	19.7	9.1	35.0	20.9	14.1
Cereals and bakery products	55,203	65.1	11.9	24.2	20.1	8.9	34.9	21.2	13.7
Cereals and cereal products	17,139	65.4	13.1	23.3	19.5	9.4	34.6	20.3	14.3
Bakery products	38,064	65.0	11.4	24.6	20.3	8.7	35.0	21.5	13.5
Meats, poultry, fish, and eggs	93,320	68.7	13.7	26.1	19.8	9.0	31.3	19.1	12.2
Beef	25,977	70.2	14.3	27.2	20.5	8.2	29.8	18.7	11.0
Pork	17,976	72.7	15.0	29.2	19.4	9.1	27.3	17.0	10.3
Other meats	12,551	68.7	11.9	27.0	20.2	9.5	31.3	19.0	12.3
Poultry	17,039	68.3	14.0	24.7	19.3	10.3	31.7	19.7	11.9
Fish and seafood	14,646	61.4	12.2	21.5	18.9	8.8	38.6	21.7	16.9
Eggs	5,131	69.3	14.5	25.6	21.2	8.0	30.7	19.3	11.4
Dairy products	46,534	63.9	11.1	23.4	20.4	8.9	36.1	21.7	14.4
Fresh milk and cream	18,460	68.0	13.2	25.0	21.1	8.8	32.0	19.6	12.4
Other dairy products	28,074	61.2	9.8	22.4	20.0	9.1	38.8	23.0	15.8

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2007 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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	\$72,058	61.0	11.9	21.9	18.7	8.6	39.0	22.1	16.9
Fresh fruits	24,234	58.2	11.5	20.4	17.9	8.3	41.8	23.3	18.6
Fresh vegetables	22,858	60.6	12.3	21.6	18.5	8.2	39.4	22.1	17.3
Processed fruits	13,492	62.1	11.3	22.8	18.6	9.4	37.9	22.1	15.8
Processed vegetables	11,475	66.5	12.3	24.3	20.8	9.0	33.5	19.6	14.0
Other food at home	149,114	64.8	11.5	23.9	19.9	9.6	35.2	21.2	14.0
Sugar and other sweets	14,954	64.0	11.0	24.0	19.6	9.4	36.0	21.3	14.6
Fats and oils	10,962	66.9	12.3	24.3	21.2	9.1	33.1	20.3	12.8
Miscellaneous foods	78,020	64.3	11.3	23.4	19.6	10.0	35.7	21.6	14.1
Nonalcoholic beverages	40,012	67.5	12.8	25.6	20.3	8.8	32.5	19.7	12.8
Food prepared by consumer unit on out-of-town trips	5,167	50.3	5.4	16.3	19.3	9.4	49.7	28.3	21.4
Food away from home	320,556	57.4	7.7	19.8	20.7	9.2	42.6	25.4	17.2
Alcoholic beverages	54,849	52.4	5.3	18.8	19.9	8.5	47.6	30.9	16.7
Housing	2,033,228	58.5	9.7	19.5	19.8	9.4	41.5	25.4	16.2
Shelter	1,204,440	57.5	9.6	19.0	19.8	9.2	42.5	26.2	16.3
Owned dwellings	808,774	53.5	7.2	17.8	18.6	9.9	46.5	28.2	18.3
Mortgage interest and charges	467,470	53.2	7.1	17.0	19.2	9.8	46.8	28.8	18.0
Property taxes	205,356	52.4	6.9	18.4	17.8	9.3	47.6	28.0	19.5
Maintenance, repairs, insurance, other expenses	135,949	56.1	7.9	19.6	17.6	11.1	43.9	26.7	17.2
Rented dwellings	312,669	73.4	17.5	23.9	24.1	7.9	26.6	18.6	8.0
Other lodging	82,997	36.7	2.6	11.7	15.3	7.0	63.3	34.8	28.5
Utilities, fuels, and public services	417,861	66.7	12.8	24.0	20.5	9.4	33.3	20.8	12.5
Natural gas	57,729	62.3	11.8	23.1	18.5	9.0	37.7	23.1	14.6
Electricity	156,566	68.8	13.8	24.9	20.9	9.2	31.2	19.6	11.7
Fuel oil and other fuels	18,100	67.6	12.6	26.2	16.8	12.0	32.4	19.3	13.2
Telephone services	133,353	67.2	12.4	23.7	21.4	9.7	32.8	20.8	12.0
Water and other public services	52,113	63.9	11.8	22.6	20.6	8.9	36.1	22.4	13.7
Household operations	118,269	48.4	5.2	14.9	18.6	9.6	51.6	29.9	21.7
Personal services	49,926	47.7	5.0	14.0	18.3	10.5	52.3	31.1	21.1
Other household expenses	68,343	48.8	5.4	15.6	18.9	9.0	51.2	29.0	22.2
Housekeeping supplies	76,732	56.7	9.1	20.4	19.1	8.1	43.3	23.3	20.0
Laundry and cleaning supplies	16,816	68.2	12.7	23.9	22.9	8.7	31.8	19.7	12.1
Other household products	41,635	52.6	7.3	20.1	17.5	7.7	47.4	23.5	23.9
Postage and stationery	18,281	55.4	10.0	17.8	19.1	8.5	44.6	26.2	18.5
Household furnishings and equipment	215,927	53.9	7.6	15.7	19.7	10.8	46.1	28.2	17.9
Household textiles	15,990	53.7	5.5	16.2	20.0	11.9	46.3	25.3	21.0
Furniture	53,557	52.0	6.9	15.6	19.8	9.8	48.0	29.3	18.7
Floor coverings	5,585	48.4	7.0	15.2	16.2	10.0	51.6	30.8	20.8
Major appliances	27,798	60.9	8.8	19.4	22.1	10.7	39.1	24.6	14.5
Small appliances, miscellaneous housewares	12,142	57.1	9.3	13.7	24.8	9.3	42.9	23.3	19.6
Miscellaneous household equipment	100,855	52.9	7.9	14.9	18.5	11.5	47.1	29.6	17.5
Apparel and services	225,938	54.6	9.1	18.3	18.6	8.6	45.4	26.6	18.8
Men and boys	52,303	54.3	9.5	18.0	18.6	8.2	45.7	27.5	18.2
Men, 16 and over	42,171	52.0	9.0	17.7	17.9	7.4	48.0	28.6	19.4
Boys, 2 to 15	10,131	63.7	11.5	19.2	21.3	11.7	36.3	23.0	13.3
Women and girls	89,967	53.7	7.1	18.0	19.2	9.4	46.3	27.0	19.3
Women, 16 and over	75,356	52.5	7.0	17.5	19.0	9.1	47.5	27.6	19.9
Girls, 2 to 15	14,611	59.8	7.6	20.6	20.5	11.1	40.2	23.9	16.3
Children under 2	11,216	68.0	14.2	22.4	21.6	9.9	32.0	21.7	10.3
Footwear	39,288	58.6	11.7	21.5	18.2	7.2	41.4	23.2	18.3
Other apparel products and services	33,164	48.1	8.9	14.4	16.6	8.1	51.9	30.0	22.0

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2007 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Transportation	\$1,052,362	63.4	9.7	22.0	21.5	10.2	36.6	22.9	13.6
Vehicle purchases (net outlay)	389,835	63.8	9.9	21.5	21.7	10.7	36.2	23.8	12.4
Cars and trucks, new	188,886	56.9	8.2	17.5	18.1	13.2	43.1	26.0	17.1
Cars and trucks, used	188,293	69.4	12.1	25.2	24.0	8.2	30.6	22.3	8.2
Other vehicles	12,657	81.5	22.7	25.2	40.2	13.4	18.5	13.1	25.4
Gasoline and motor oil	286,448	67.8	11.4	24.0	22.2	10.2	32.2	20.9	11.4
Other vehicle expenses	311,449	64.1	8.6	23.4	21.9	10.2	35.9	22.2	13.6
Vehicle finance charges	36,678	68.6	7.7	23.9	25.6	11.5	31.4	20.9	10.5
Maintenance and repairs	88,637	61.2	8.7	21.1	22.3	9.1	38.8	23.6	15.2
Vehicle insurance	128,697	70.3	9.9	27.3	22.0	11.1	29.7	19.0	10.7
Vehicle rental, leases, licenses, and other charges	57,438	52.0	6.5	18.0	18.5	9.0	48.0	28.3	19.7
Public transportation	64,629	38.3	5.8	10.2	15.6	6.7	61.7	30.4	31.3
Health care	342,814	63.1	10.6	23.0	20.2	9.3	36.9	22.1	14.8
Health insurance	185,645	64.6	11.2	24.5	19.5	9.5	35.4	21.6	13.8
Medical services	85,236	58.7	8.4	19.0	22.6	8.9	41.3	24.0	17.3
Drugs	57,785	66.6	12.7	24.6	19.5	9.7	33.4	20.2	13.2
Medical supplies	14,149	56.5	8.2	20.0	19.6	8.7	43.5	26.0	17.5
Entertainment	324,185	55.3	7.1	18.6	20.0	9.6	44.7	26.0	18.7
Fees and admissions	79,076	40.6	3.0	11.1	18.2	8.4	59.4	35.2	24.1
Audio and visual equipment and services ..	118,583	62.9	9.7	21.9	21.5	9.8	37.1	23.6	13.5
Pets, toys, hobbies, and playground equipment	67,295	60.8	7.0	22.4	20.8	10.6	39.2	23.8	15.5
Other entertainment supplies, equipment, and services	59,232	53.4	7.6	17.5	18.4	9.9	46.6	21.0	25.6
Personal care products and services	70,608	57.0	7.7	20.2	19.7	9.5	43.0	25.6	17.3
Reading	14,143	49.1	5.2	17.1	18.5	8.3	50.9	28.0	22.9
Education	113,594	44.4	2.3	10.8	24.5	6.8	55.6	31.5	24.1
Tobacco products and smoking supplies	38,813	86.2	17.6	35.7	24.8	8.2	13.8	10.3	3.5
Miscellaneous	97,040	57.2	7.1	18.5	21.2	10.3	42.8	24.9	17.9
Cash contributions	218,891	48.2	6.3	18.5	16.5	6.9	51.8	26.1	25.8
Personal insurance and pensions	641,253	53.2	6.9	17.7	19.0	9.6	46.8	27.7	19.1
Life and other personal insurance	37,189	56.0	6.7	21.0	18.9	9.4	44.0	26.3	17.7
Pensions and Social Security	604,064	53.0	6.9	17.5	19.0	9.6	47.0	27.8	19.2
Sources of income and personal taxes:									
Money income before taxes	7,581,789	55.0	8.2	18.8	18.9	9.1	45.0	26.4	18.6
Wages and salaries	6,047,285	53.5	7.1	18.0	19.2	9.2	46.5	27.5	19.0
Self-employment income	413,947	51.9	8.0	13.5	19.4	11.0	48.1	26.6	21.6
Social Security, private and government retirement	766,586	68.6	15.3	28.7	16.8	7.8	31.4	17.4	14.1
Interest, dividends, rental income, other property income	209,782	40.5	5.8	12.6	14.1	8.0	59.5	34.5	25.0
Unemployment and workers' compensation, veterans' benefits	25,985	78.3	19.1	25.2	23.6	10.4	21.7	14.2	7.5
Public assistance, supplemental security income, food stamps	39,923	90.4	38.0	27.4	19.4	5.6	9.6	6.9	2.7
Regular contributions for support	55,626	58.3	5.9	16.4	25.8	10.2	41.7	24.7	17.0
Other income	22,656	67.6	13.8	20.4	28.0	5.4	32.4	18.8	13.5

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2007 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Personal taxes	\$268,400	41.1	3.6	11.8	17.3	8.5	58.9	33.1	25.8
Federal income taxes	188,565	37.8	2.6	10.5	16.6	8.1	62.2	34.2	27.9
State and local income taxes	56,248	47.8	5.4	14.3	19.1	9.2	52.2	30.1	22.1
Other taxes	23,587	51.4	6.6	16.3	18.7	9.8	48.6	30.7	17.8
Income after taxes	7,313,389	55.5	8.3	19.0	19.0	9.1	44.5	26.2	18.4

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.