

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008

(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)	120,770	85,845	17,600	30,761	26,386	11,097	34,925	22,428	12,498
Percent distribution of consumer units	100.0	71.1	14.6	25.5	21.8	9.2	28.9	18.6	10.3
Consumer unit characteristics (mean values):									
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
Annual aggregate expenditures	\$6,094,697	59.4	8.4	20.8	20.6	9.6	40.6	24.4	16.1
Food	776,825	63.8	9.7	23.0	21.4	9.7	36.2	22.7	13.5
Food at home	451,454	67.0	11.4	24.7	21.4	9.5	33.0	21.0	12.0
Cereals and bakery products	61,119	67.0	11.4	25.1	21.1	9.4	33.0	21.1	11.9
Cereals and cereal products	20,448	67.4	12.6	25.8	19.5	9.5	32.6	20.8	11.8
Bakery products	40,671	66.8	10.8	24.8	21.9	9.3	33.2	21.3	11.9
Meats, poultry, fish, and eggs	102,033	70.0	13.2	26.3	21.1	9.4	30.0	19.4	10.5
Beef	28,799	71.3	13.3	26.8	21.7	9.6	28.7	19.6	9.1
Pork	19,649	73.6	14.9	28.0	21.2	9.5	26.4	17.4	9.0
Other meats	12,837	69.5	12.5	26.1	21.1	9.8	30.5	19.3	11.1
Poultry	19,175	69.3	13.1	26.1	20.2	9.9	30.7	19.8	10.9
Fish and seafood	15,417	64.6	10.7	24.2	21.3	8.4	35.4	21.5	13.9
Eggs	6,156	70.1	15.3	25.6	20.2	9.0	29.9	19.2	10.7
Dairy products	51,786	66.0	11.0	23.8	21.1	10.0	34.0	21.5	12.4
Fresh milk and cream	20,269	68.4	13.2	24.7	20.5	9.9	31.6	20.8	10.8
Other dairy products	31,518	64.5	9.6	23.3	21.5	10.1	35.5	22.0	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, 2008 — 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	\$79,194	64.5	11.2	23.2	20.7	9.4	35.5	22.3	13.3
Fresh fruits	26,756	62.7	10.9	21.7	20.3	9.7	37.3	23.3	14.1
Fresh vegetables	25,542	63.5	11.4	23.0	20.2	8.8	36.5	23.0	13.5
Processed fruits	14,032	65.2	10.6	23.1	21.8	9.8	34.8	21.8	13.0
Processed vegetables	12,864	69.5	12.1	26.8	21.3	9.4	30.5	19.2	11.3
Other food at home	157,321	66.7	10.4	24.6	22.2	9.6	33.3	21.1	12.2
Sugar and other sweets	15,580	65.4	10.9	24.4	20.8	9.3	34.6	23.0	11.6
Fats and oils	12,595	70.8	13.2	26.4	21.6	9.5	29.2	18.9	10.3
Miscellaneous foods	81,963	66.0	9.5	24.2	22.7	9.5	34.0	21.2	12.8
Nonalcoholic beverages	41,289	69.7	11.9	26.0	22.0	9.8	30.3	19.8	10.4
Food prepared by consumer unit on out-of-town trips	5,894	51.0	4.7	16.2	21.2	8.9	49.0	27.5	21.5
Food away from home	325,371	59.4	7.5	20.5	21.4	10.0	40.6	25.0	15.6
Alcoholic beverages	53,558	55.0	4.9	19.5	21.1	9.4	45.0	28.2	16.8
Housing	2,065,912	59.1	9.3	20.3	20.2	9.4	40.9	24.5	16.4
Shelter	1,229,818	57.2	8.8	19.1	20.1	9.3	42.8	25.6	17.2
Owned dwellings	816,456	52.7	6.4	17.7	18.9	9.8	47.3	28.1	19.1
Mortgage interest and charges	462,120	51.9	6.2	16.5	18.9	10.3	48.1	29.6	18.5
Property taxes	212,347	52.6	6.5	19.3	17.9	9.0	47.4	27.9	19.4
Maintenance, repairs, insurance, other expenses	141,988	55.7	7.3	19.1	20.0	9.2	44.3	23.8	20.5
Rented dwellings	329,033	72.5	16.1	23.8	23.9	8.8	27.5	17.9	9.6
Other lodging	84,330	41.0	2.7	14.3	17.0	7.0	59.0	31.0	28.0
Utilities, fuels, and public services	440,720	67.3	12.3	24.7	20.6	9.7	32.7	20.4	12.2
Natural gas	64,158	63.5	11.4	23.9	19.7	8.4	36.5	22.6	13.8
Electricity	163,444	69.0	13.4	25.6	20.6	9.4	31.0	19.4	11.6
Fuel oil and other fuels	23,163	67.9	11.0	25.4	17.2	14.2	32.1	19.7	12.4
Telephone services	136,089	67.5	12.0	24.3	21.4	9.9	32.5	20.4	12.1
Water and other public services	53,865	66.1	11.5	23.5	21.4	9.7	33.9	21.2	12.7
Household operations	120,468	49.9	5.3	17.4	18.4	8.8	50.1	27.1	22.9
Personal services	46,280	48.1	5.1	17.7	17.4	7.9	51.9	28.0	23.9
Other household expenses	74,189	51.1	5.5	17.2	19.0	9.4	48.9	26.6	22.3
Housekeeping supplies	78,880	63.5	11.6	22.2	20.5	9.2	36.5	22.5	14.0
Laundry and cleaning supplies	17,821	70.0	15.6	23.8	21.1	9.5	30.0	19.0	11.0
Other household products	42,224	63.8	11.8	22.4	20.3	9.3	36.2	22.8	13.4
Postage and stationery	18,834	56.9	7.7	20.1	20.4	8.7	43.1	25.0	18.1
Household furnishings and equipment	196,026	56.0	7.0	18.7	20.6	9.8	44.0	25.8	18.1
Household textiles	15,234	55.0	6.4	15.3	26.6	6.8	45.0	23.3	21.7
Furniture	46,812	55.4	7.4	19.4	19.4	9.2	44.6	24.5	20.1
Floor coverings	5,383	55.2	10.3	21.0	16.0	7.9	44.8	26.4	18.4
Major appliances	24,651	61.4	8.1	24.4	18.9	10.0	38.6	23.1	15.5
Small appliances, miscellaneous housewares	13,616	55.0	9.3	17.4	19.2	9.1	45.0	26.0	19.1
Miscellaneous household equipment	90,330	55.3	6.0	17.3	21.1	10.9	44.7	27.7	17.0
Apparel and services	217,176	60.1	9.6	19.8	21.7	9.0	39.9	25.6	14.3
Men and boys	51,483	58.4	8.6	19.1	21.2	9.5	41.6	27.8	13.7
Men, 16 and over	41,502	56.4	7.9	18.0	21.5	9.0	43.6	29.1	14.4
Boys, 2 to 15	9,981	66.9	11.6	23.8	20.1	11.4	33.1	22.3	10.8
Women and girls	86,595	61.0	8.9	19.5	23.7	8.9	39.0	25.1	14.0
Women, 16 and over	71,960	60.0	8.7	19.3	23.6	8.4	40.0	25.8	14.2
Girls, 2 to 15	14,635	65.6	9.8	20.5	24.0	11.3	34.4	21.5	12.9
Children under 2	11,185	64.5	14.8	21.9	18.8	9.0	35.5	22.5	13.0
Footwear	37,909	63.4	11.8	22.5	20.6	8.5	36.6	24.8	11.8
Other apparel products and services	30,004	54.9	8.5	18.1	19.1	9.2	45.1	25.4	19.7

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008 — 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	\$1,038,811	63.7	8.8	23.0	21.3	10.6	36.3	22.2	14.1
Vehicle purchases (net outlay)	332,698	63.3	8.2	22.8	21.0	11.3	36.7	23.0	13.8
Cars and trucks, new	157,600	52.5	4.7	17.1	19.9	10.9	47.5	27.4	20.1
Cars and trucks, used	158,872	72.2	11.4	27.8	21.1	11.8	27.8	19.6	8.3
Other vehicles	16,225	80.3	² 10.8	27.9	31.1	10.6	19.7	13.3	² 6.4
Gasoline and motor oil	327,872	67.7	10.8	24.6	21.8	10.5	32.3	20.6	11.7
Other vehicle expenses	316,280	64.6	8.2	23.8	22.2	10.5	35.4	21.5	13.9
Vehicle finance charges	37,717	70.3	8.1	26.9	23.6	11.8	29.7	19.8	9.8
Maintenance and repairs	88,214	62.4	8.3	21.9	22.1	10.1	37.6	23.4	14.3
Vehicle insurance	134,230	68.7	9.4	26.1	22.8	10.4	31.3	18.8	12.5
Vehicle rental, leases, licenses, and other charges	56,120	54.5	5.2	19.3	19.8	10.1	45.5	26.0	19.6
Public transportation	61,961	40.8	5.2	12.6	15.6	7.5	59.2	29.7	29.5
Healthcare	359,365	63.5	9.8	23.4	20.5	9.7	36.5	21.7	14.8
Health insurance	199,678	64.4	10.6	24.3	19.7	9.8	35.6	21.3	14.3
Medical services	87,755	59.2	7.2	20.2	21.7	10.1	40.8	23.9	17.0
Drugs	58,197	67.5	11.4	25.9	21.4	8.8	32.5	19.5	13.0
Medical supplies	13,734	59.9	7.2	21.6	21.0	10.1	40.1	24.0	16.1
Entertainment	342,185	57.0	6.6	19.3	21.0	10.1	43.0	26.6	16.4
Fees and admissions	74,337	43.4	3.0	12.4	18.7	9.3	56.6	31.8	24.8
Audio and visual equipment and services ..	125,111	64.3	9.0	23.4	21.3	10.7	35.7	22.4	13.3
Pets, toys, hobbies, and playground equipment	84,872	56.6	7.9	18.0	20.4	10.4	43.4	28.1	15.3
Other entertainment supplies, equipment, and services	57,865	59.2	4.2	21.6	24.2	9.2	40.8	26.9	13.9
Personal care products and services	74,300	58.4	7.4	20.3	21.1	9.7	41.6	26.1	15.5
Reading	14,030	50.2	5.4	16.6	18.9	9.3	49.8	26.8	23.0
Education	126,275	40.9	2.0	10.2	21.2	7.5	59.1	33.6	25.5
Tobacco products and smoking supplies	38,244	85.1	17.7	34.3	22.9	10.2	14.9	10.8	4.2
Miscellaneous	101,374	57.2	5.0	22.4	20.9	8.9	42.8	27.7	15.2
Cash contributions	209,721	53.3	6.5	18.7	19.5	8.7	46.7	25.4	21.3
Personal insurance and pensions	676,923	52.7	5.8	18.3	19.3	9.4	47.3	27.3	19.9
Life and other personal insurance	38,264	54.7	6.5	19.1	18.7	10.4	45.3	26.7	18.6
Pensions and Social Security	638,659	52.6	5.8	18.2	19.3	9.3	47.4	27.3	20.0
Sources of income and personal taxes:									
Money income before taxes	7,676,460	55.2	7.5	19.4	19.0	9.2	44.8	26.0	18.8
Wages and salaries	6,160,177	53.7	6.4	18.7	19.3	9.4	46.3	27.4	18.8
Self-employment income	388,778	51.3	8.2	15.5	18.4	9.1	48.7	23.3	25.4
Social Security, private and government retirement	794,300	68.3	14.6	27.0	18.1	8.5	31.7	16.0	15.7
Interest, dividends, rental income, other property income	182,259	42.0	4.7	14.9	13.6	8.8	58.0	32.1	25.9
Unemployment and workers' compensation, veterans' benefits	27,198	80.3	13.7	35.4	21.5	9.6	19.7	13.1	6.6
Public assistance, supplemental security income, food stamps	44,800	89.9	37.8	26.5	19.3	6.3	10.1	6.5	3.5
Regular contributions for support	53,864	57.8	7.1	13.2	26.6	10.9	42.2	25.8	16.4
Other income	25,084	66.2	11.9	21.5	26.0	6.8	33.8	24.9	8.9

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2008 — 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	\$216,057	28.2	-4	6.6	12.4	9.6	71.8	34.4	37.4
Federal income taxes	219,443	38.0	2.3	11.2	14.9	9.6	62.0	31.0	31.0
2008 Tax stimulus (new UCC Q20082)	-94,645	69.7	10.7	25.7	22.9	10.4	30.3	20.4	9.9
State and local income taxes	65,485	44.6	4.1	13.3	17.2	10.1	55.4	29.3	26.0
Other taxes	25,774	55.4	6.0	20.4	18.2	10.8	44.6	24.7	20.0
Income after taxes	7,460,402	56.0	7.8	19.8	19.2	9.2	44.0	25.7	18.3

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.