

Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022

(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) ¹	134,090	71,413	7,887	24,527	24,297	14,701	62,678	35,328	27,350
Percent distribution of consumer units.....	100.0	53.3	5.9	18.3	18.1	11.0	46.7	26.3	20.4
Consumer unit characteristics (mean values):									
Income before taxes	\$94,003	\$58,949	\$37,422	\$49,677	\$63,934	\$77,730	\$133,943	\$115,369	\$157,935
Income after taxes	83,195	56,536	38,719	48,947	60,780	71,740	113,569	100,369	130,620
Age of reference person	52.1	53.2	56.2	53.4	52.4	52.3	50.9	49.8	52.2
Average number in consumer unit:									
People	2.4	2.3	2.3	2.3	2.3	2.4	2.6	2.5	2.6
Children under 186	.5	.7	.5	.5	.5	.6	.5	.6
Adults 65 and older.....	.4	.4	.4	.5	.4	.4	.4	.4	.4
Earners	1.3	1.2	.8	1.1	1.2	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.1	1.6	1.8	2.0	2.1	2.0	2.1
Percent distribution:									
Reference person:									
Men	49	46	44	47	45	45	53	53	52
Women	51	54	56	53	55	55	47	47	48
Housing tenure:									
Homeowner.....	65	58	46	54	60	66	74	72	76
With mortgage	38	29	16	24	32	38	49	47	51
Without mortgage	27	29	29	30	28	27	25	25	26
Renter	35	42	54	46	40	34	26	28	24
Race of reference person:									
Black or African-American	13	15	16	17	14	15	11	10	11
White, Asian, and all other races, not including Black or African-American.....	87	85	84	83	86	85	89	90	89
Hispanic or Latino origin of reference person:									
Hispanic or Latino	15	19	38	20	16	14	9	11	7
Not Hispanic or Latino	85	81	62	80	84	86	91	89	93
Education of reference person:									
Elementary (1-8).....	3	5	31	2	1	(²)	(²)	(²)	(²)
High school (9-12)	28	48	66	98	14	11	5	7	2
College.....	69	47	n.a.	n.a.	84	88	95	92	98
Never attended and other	(³)	1	(²)	(²)	(²)	(⁴)	(²)	(²)	(⁴)
At least one vehicle owned or leased	89	85	69	82	89	92	93	93	94
Annual aggregate expenditures	\$9,782,862	38.0	2.9	11.6	13.9	9.6	62.0	31.2	30.9
Food	1,251,954	40.4	2.9	13.3	14.4	9.8	59.6	30.5	29.1
Food at home.....	764,242	43.6	3.7	15.2	14.6	10.1	56.4	29.2	27.2
Cereals and bakery products	95,405	43.4	3.5	15.0	14.9	10.1	56.6	28.9	27.7
Cereals and cereal products	28,807	43.1	4.1	14.5	14.0	10.6	56.9	29.2	27.7
Bakery products	66,598	43.6	3.2	15.2	15.3	9.9	56.4	28.8	27.6
Meats, poultry, fish, and eggs	162,883	47.2	4.5	16.9	15.5	10.3	52.8	28.1	24.7
Beef	42,539	51.8	4.1	18.5	17.6	11.7	48.2	26.2	22.0
Pork	33,024	49.4	(²)	18.1	15.5	9.9	50.6	29.0	21.6
Other meats.....	22,444	45.8	4.2	17.3	14.1	10.2	54.2	28.7	25.5
Poultry	28,755	44.9	4.2	15.6	14.9	10.2	55.1	28.8	26.3
Fish and seafood.....	24,469	41.9	4.7	13.5	15.2	8.6	58.1	27.8	30.4
Eggs	11,652	43.7	3.3	17.2	13.3	9.9	56.3	29.8	26.5
Dairy products	71,295	42.7	3.3	14.1	14.7	10.5	57.3	29.5	27.8
Fresh milk and cream.....	22,541	45.1	3.5	15.5	15.5	10.7	54.9	28.6	26.2
Other dairy products.....	48,754	41.6	3.2	13.5	14.3	10.5	58.4	29.9	28.5
Fruits and vegetables	147,321	41.4	3.7	14.0	14.1	9.5	58.6	29.1	29.5
Fresh fruits.....	54,448	40.9	4.5	13.3	13.5	9.6	59.1	29.4	29.7
Fresh vegetables.....	47,210	39.0	3.4	13.3	13.0	9.3	61.0	29.4	31.5

See footnotes at end of table.

Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — 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
Processed fruits.....	19,288	43.9	3.3	14.9	17.1	8.7	56.1	28.5	27.6
Processed vegetables.....	26,375	44.7	3.1	16.2	15.3	10.2	55.3	28.6	26.6
Other food at home.....	287,338	42.9	3.4	15.2	14.1	10.1	57.1	29.9	27.2
Sugar and other sweets.....	26,427	42.4	4.3	14.7	13.5	9.8	57.6	28.3	29.3
Fats and oils.....	21,038	46.4	3.8	16.6	15.2	10.9	53.6	28.2	25.4
Miscellaneous foods.....	149,686	41.7	3.3	14.7	13.5	10.2	58.3	30.8	27.5
Nonalcoholic beverages.....	78,246	46.3	3.4	16.7	15.7	10.4	53.7	28.5	25.1
Food prepared by consumer unit on out of town trips.....	11,941	29.8	(²)	9.4	11.6	7.2	70.2	34.5	35.7
Food away from home.....	487,712	35.5	1.6	10.4	14.2	9.3	64.5	32.5	32.0
Alcoholic beverages.....	78,159	31.4	1.4	8.0	13.7	8.2	68.6	35.0	33.6
Housing.....	3,258,013	39.5	3.3	12.3	14.4	9.5	60.5	30.2	30.3
Shelter.....	1,945,236	38.0	3.4	11.6	13.9	9.0	62.0	30.9	31.2
Owned dwellings.....	1,103,524	31.7	2.2	8.6	11.9	9.0	68.3	33.4	34.9
Mortgage interest and charges.....	415,786	30.6	2.0	7.9	11.2	9.5	69.4	34.1	35.4
Property taxes.....	344,551	31.3	2.2	8.7	11.8	8.6	68.7	32.1	36.6
Maintenance, repairs, insurance, and other expenses.....	343,187	33.5	2.4	9.6	12.6	8.9	66.5	33.8	32.7
Rented dwellings.....	669,166	52.9	6.0	18.5	18.7	9.8	47.1	26.1	20.9
Other lodging.....	172,546	20.1	.8	4.2	9.0	6.2	79.9	33.1	46.8
Utilities, fuels, and public services.....	609,999	48.4	4.2	16.1	17.0	11.0	51.6	28.2	23.3
Natural gas.....	71,739	44.6	4.4	14.7	15.7	9.8	55.4	28.9	26.6
Electricity.....	225,710	50.6	4.7	17.5	17.4	10.9	49.4	27.7	21.8
Fuel oil and other fuels.....	21,506	46.9	(²)	15.3	15.1	12.2	53.1	30.4	22.8
Telephone services.....	191,929	49.1	3.7	16.0	17.7	11.7	50.9	27.9	23.0
Residential phone service, VOIP, and phone cards.....	19,716	51.7	4.8	19.0	17.0	11.0	48.3	24.8	23.5
Cellular phone service.....	172,214	48.8	3.5	15.7	17.8	11.7	51.2	28.3	22.9
Water and other public services.....	99,115	45.4	3.9	14.5	16.3	10.8	54.6	29.3	25.3
Household operations.....	247,981	31.0	1.6	9.6	11.6	8.2	69.0	30.0	39.1
Personal services.....	65,450	18.6	(²)	6.7	4.6	(²)	81.4	30.6	50.8
Other household expenses.....	182,531	35.4	2.1	10.6	14.1	8.6	64.6	29.7	34.9
Housekeeping supplies.....	105,461	44.4	3.4	13.7	15.4	11.8	55.6	28.2	27.5
Laundry and cleaning supplies.....	22,757	51.3	4.1	17.7	17.5	11.9	48.7	26.1	22.6
Other household products.....	65,552	42.9	(²)	12.7	15.0	12.1	57.1	28.6	28.5
Postage and stationery.....	17,151	40.9	(²)	12.6	13.9	10.8	59.1	29.1	30.0
Household furnishings and equipment.....	349,336	36.8	2.4	10.6	13.9	9.9	63.2	30.8	32.3
Household textiles.....	18,516	35.2	(²)	9.1	13.9	10.2	64.8	28.9	35.9
Furniture.....	100,050	32.8	2.4	10.1	11.4	9.0	67.2	30.9	36.3
Floor coverings.....	4,504	25.9	(²)	(²)	14.1	4.4	74.1	41.8	32.3
Major appliances.....	54,687	41.0	2.7	12.4	15.6	10.2	59.0	31.3	27.7
Small appliances and miscellaneous housewares.....	19,045	42.6	3.3	11.9	18.1	9.4	57.4	29.2	28.3
Miscellaneous household equipment.....	152,534	37.8	2.2	10.5	14.5	10.6	62.2	30.8	31.4
Apparel and services.....	260,599	39.0	3.2	13.5	12.6	9.8	61.0	29.9	31.0
Men and boys.....	60,825	36.8	3.6	12.7	12.6	8.0	63.2	27.6	35.6
Men, 16 and over.....	46,479	37.0	(²)	12.4	12.6	8.8	63.0	27.5	35.5
Boys, 2 to 15.....	14,346	36.2	(²)	13.6	(²)	(²)	63.8	27.9	35.9
Women and girls.....	98,514	39.4	2.6	(²)	11.9	10.0	60.6	30.3	30.3
Women, 16 and over.....	86,260	39.2	2.2	(²)	11.7	9.6	60.8	30.7	30.0
Girls, 2 to 15.....	12,255	40.5	(²)	(²)	13.5	12.5	59.5	27.1	32.4
Children under 2.....	9,903	46.4	(²)	(²)	(²)	(²)	53.6	24.9	28.7
Footwear.....	53,423	43.5	3.1	14.8	12.9	(²)	56.5	28.7	27.8
Other apparel products and services.....	37,934	33.5	3.6	9.3	12.8	(²)	66.5	35.9	30.6
Transportation.....	1,648,616	42.4	3.1	13.3	15.3	10.6	57.6	31.2	26.5
Vehicle purchases (net outlay).....	602,859	40.0	3.2	12.7	13.8	10.3	60.0	33.1	26.9
Cars and trucks, new.....	294,368	31.4	(²)	7.8	11.5	(²)	68.6	32.0	36.6
Cars and trucks, used.....	300,222	48.1	3.4	17.4	15.6	11.7	51.9	33.9	18.0
Other vehicles.....	8,269	(²)	(²)	(²)	(²)	(²)	48.3	45.2	(²)
Gasoline, other fuels, and motor oil.....	418,327	49.8	3.7	16.3	17.9	11.8	50.2	28.7	21.4
Other vehicle expenses.....	514,121	43.5	2.7	13.2	16.4	11.2	56.5	30.3	26.2
Vehicle finance charges.....	39,501	47.6	2.3	14.4	18.7	12.2	52.4	29.9	22.5

See footnotes at end of table.

Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — 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
Maintenance and repairs.....	155,554	42.3	3.0	12.7	16.4	10.3	57.7	30.8	26.9
Vehicle rental, leases, licenses, and other charges.....	105,564	33.1	1.5	8.1	13.6	9.9	66.9	32.5	34.5
Vehicle insurance.....	213,503	48.7	3.2	15.8	17.5	12.2	51.3	29.0	22.3
Public and other transportation.....	113,309	22.3	2.4	5.9	8.3	5.6	77.7	33.6	44.1
Healthcare.....	784,461	40.9	3.0	12.4	15.2	10.4	59.1	31.5	27.6
Health insurance.....	515,341	42.6	3.1	13.5	15.3	10.7	57.4	29.9	27.5
Medical services.....	158,696	38.0	(²)	10.2	14.9	10.0	62.0	34.2	27.8
Drugs.....	82,408	38.2	2.7	10.3	15.6	9.7	61.8	35.4	26.4
Medical supplies.....	28,016	36.0	(²)	11.0	14.4	7.7	64.0	33.1	31.0
Entertainment.....	463,625	34.8	(²)	10.0	12.4	9.7	65.2	32.8	32.4
Fees and admissions.....	111,620	19.1	.5	4.3	7.5	6.7	80.9	35.7	45.2
Audio and visual equipment and services.....	136,793	44.3	3.2	14.4	16.1	10.6	55.7	31.0	24.7
Pets, toys, hobbies, and playground equipment.....	121,681	39.0	(²)	10.6	13.1	11.3	61.0	31.7	29.2
Pets.....	99,286	40.1	(²)	10.6	12.7	12.1	59.9	31.6	28.3
Toys, hobbies, and playground equipment.....	22,395	34.4	(²)	10.6	14.7	7.8	65.6	32.4	33.2
Other entertainment supplies, equipment, and services.....	93,530	34.2	(²)	(²)	(²)	9.9	65.8	33.5	32.3
Personal care products and services.....	116,121	37.6	2.5	11.3	13.8	10.0	62.4	31.2	31.2
Reading.....	15,644	30.0	(²)	7.1	12.5	(²)	70.0	29.6	40.4
Education.....	179,063	18.5	(²)	(²)	8.7	4.3	81.5	37.7	43.8
Tobacco products and smoking supplies.....	49,790	72.7	6.2	25.5	27.3	13.7	27.3	19.3	8.0
Miscellaneous.....	135,227	41.0	2.8	10.7	16.2	11.4	59.0	27.5	31.4
Cash contributions.....	369,374	26.4	1.8	6.6	11.2	6.8	73.6	29.4	44.2
Personal insurance and pensions.....	1,172,216	29.2	1.8	8.0	10.8	8.6	70.8	34.1	36.7
Life and other personal insurance.....	69,620	34.2	2.0	8.5	13.5	10.1	65.8	31.2	34.6
Pensions and Social Security.....	1,102,596	28.9	1.8	8.0	10.6	8.5	71.1	34.3	36.9
Sources of income and personal taxes:									
Income before taxes.....	\$12,604,933	33.4	2.3	9.7	12.3	9.1	66.6	32.3	34.3
Wages and salaries.....	9,818,116	30.9	1.8	8.8	11.5	8.9	69.1	33.5	35.6
Self-employment income.....	863,769	33.3	(²)	8.7	11.7	8.3	66.7	32.8	33.9
Social Security, private and government retirement.....	1,396,199	48.7	4.1	16.3	17.1	11.2	51.3	25.3	26.0
Interest, dividends, rental income, and other property income.....	307,597	24.3	(²)	4.3	12.0	6.4	75.7	32.1	43.6
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	83,294	81.6	17.5	31.1	24.2	8.9	18.4	12.7	5.7
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	89,571	47.8	(²)	10.9	20.1	(²)	52.2	30.6	21.6
Other income.....	46,387	49.9	(²)	16.7	(²)	(²)	50.1	30.2	19.9
Personal taxes (contains some imputed values).....	1,449,337	11.9	(²)	(²)	5.3	6.1	88.1	36.6	51.5
Federal income taxes.....	1,068,402	8.1	-1.3	(²)	4.3	5.5	91.9	37.4	54.5
Stimulus payment (through Q20221).....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
State and local income taxes.....	369,717	22.2	1.1	5.8	7.9	7.5	77.8	34.4	43.4
Other taxes.....	11,217	35.8	(²)	8.0	(²)	(²)	64.2	27.8	36.4
Income after taxes.....	11,155,596	36.2	2.7	10.8	13.2	9.5	63.8	31.8	32.0

¹ Data are rounded to the nearest thousands.

² Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See www.bls.gov/cex/tables-getting-started-guide.htm for more information.

³ Value is too small to display.

⁴ No data reported.

n.a. Not applicable.