

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2009

(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)	120,847	85,270	16,692	31,015	25,512	12,051	35,576	23,410	12,166
Percent distribution of consumer units	100.0	70.6	13.8	25.7	21.1	10.0	29.4	19.4	10.1
Consumer unit characteristics (mean values):									
Income before taxes	\$62,857	\$48,449	\$33,262	\$47,338	\$53,065	\$62,570	\$97,390	\$90,318	\$110,998
Income after taxes	60,753	47,446	33,032	46,531	51,686	60,788	92,648	86,107	105,234
Age of reference person	49.4	50.0	53.8	51.8	46.1	48.0	48.0	46.5	51.0
Average number in consumer unit:									
Persons	2.5	2.5	2.8	2.5	2.4	2.5	2.5	2.5	2.4
Children under 186	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and older3	.3	.5	.4	.3	.2	.2	.2	.3
Earners	1.3	1.2	1.0	1.2	1.3	1.4	1.4	1.5	1.4
Vehicles	2.0	1.9	1.5	1.9	2.0	2.2	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	47	45	45	45	45	44	52	52	53
Female	53	55	55	55	55	56	48	48	47
Housing tenure:									
Homeowner	66	62	54	65	59	69	77	75	80
With mortgage	41	36	26	35	37	47	56	55	57
Without mortgage	25	26	29	30	22	23	21	20	23
Renter	34	38	46	35	41	31	23	25	20
Race of reference person:									
Black or African-American	12	14	19	14	12	13	7	7	7
White, Asian, and all other races	88	86	81	86	88	87	93	93	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	14	31	11	10	10	6	6	5
Not Hispanic or Latino	88	86	69	89	90	90	94	94	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)	34	49	64	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	61	44	n.a.	n.a.	100	100	100	100	100
Never attended and other	(¹)	(¹)	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased	88	86	75	88	88	93	94	94	94
Annual aggregate expenditures	\$5,929,795	58.0	8.2	20.5	19.3	10.0	42.0	26.2	15.8
Food									
Food at home	770,118	61.4	9.1	23.0	20.1	9.2	38.6	24.3	14.4
Cereals and bakery products	453,596	64.4	10.8	24.8	20.3	8.5	35.6	22.7	12.9
Cereals and cereal products	61,203	64.4	10.9	25.0	20.0	8.6	35.6	23.1	12.4
Bakery products	20,858	64.9	11.7	24.7	20.0	8.5	35.1	22.6	12.5
Meats, poultry, fish, and eggs	40,345	64.2	10.5	25.1	19.9	8.6	35.8	23.4	12.4
Beef	101,636	66.9	12.4	26.6	20.4	7.6	33.1	22.1	11.0
Pork	27,332	68.6	12.3	28.6	20.2	7.5	31.4	21.5	9.9
Other meats	20,350	71.3	14.6	28.4	20.4	8.0	28.7	19.5	9.2
Poultry	13,722	66.5	11.8	26.6	20.2	7.9	33.5	21.1	12.4
Fish and seafood	18,621	66.1	11.7	24.8	21.6	7.9	33.9	22.8	11.1
Eggs	16,310	59.6	10.4	22.9	19.5	6.9	40.4	26.6	13.8
Dairy products	5,300	68.1	13.7	26.3	20.2	7.8	31.9	20.7	11.2
Fresh milk and cream	49,081	63.3	10.0	24.2	20.4	8.7	36.7	23.2	13.5
Other dairy products	17,402	66.1	11.5	25.3	20.9	8.3	33.9	21.3	12.6
Other dairy products	31,679	61.8	9.1	23.6	20.2	8.9	38.2	24.2	14.0

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2009 — 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	\$79,341	61.4	10.5	23.4	19.5	7.9	38.6	23.5	15.1
Fresh fruits	26,544	59.3	10.2	22.5	18.8	7.8	40.7	24.7	15.9
Fresh vegetables	25,278	60.0	10.7	22.8	18.7	7.7	40.0	23.8	16.3
Processed fruits	14,267	62.9	9.8	24.0	20.7	8.3	37.1	22.9	14.3
Processed vegetables	13,252	66.5	11.6	25.7	21.2	8.1	33.5	21.1	12.4
Other food at home	162,335	64.5	10.2	24.4	20.7	9.2	35.5	22.4	13.1
Sugar and other sweets	16,996	65.1	10.6	24.0	20.4	10.2	34.9	22.0	12.8
Fats and oils	12,370	66.8	12.0	25.7	19.9	9.3	33.2	21.4	11.8
Miscellaneous foods	86,424	64.0	9.7	24.6	20.7	9.0	36.0	22.9	13.1
Nonalcoholic beverages	40,679	66.8	11.3	24.9	21.7	8.9	33.2	21.0	12.2
Food prepared by consumer unit on out-of-town trips	5,868	48.8	5.6	16.6	16.5	10.1	51.2	28.5	22.7
Food away from home	316,522	57.1	6.5	20.4	19.9	10.3	42.9	26.5	16.4
Alcoholic beverages	52,542	52.1	6.0	18.4	18.9	8.7	47.9	30.9	17.0
Housing	2,041,738	58.6	9.1	20.2	18.9	10.3	41.4	25.8	15.6
Shelter	1,217,506	56.8	9.0	19.2	18.3	10.3	43.2	27.1	16.1
Owned dwellings	790,653	52.2	6.9	17.9	17.0	10.5	47.8	30.2	17.6
Mortgage interest and charges	434,288	51.4	6.8	16.8	16.5	11.4	48.6	31.3	17.3
Property taxes	218,858	52.4	7.0	19.4	16.2	9.7	47.6	29.2	18.4
Maintenance, repairs, insurance, other expenses	137,507	54.5	7.2	18.9	19.5	8.9	45.5	28.0	17.5
Rented dwellings	345,650	71.2	15.1	23.8	22.1	10.2	28.8	18.7	10.1
Other lodging	81,203	40.4	3.4	12.9	15.1	8.9	59.6	33.2	26.4
Utilities, fuels, and public services	440,440	67.0	11.8	24.6	20.2	10.5	33.0	21.2	11.8
Natural gas	58,394	63.7	11.3	23.8	19.2	9.4	36.3	23.3	12.9
Electricity	166,370	68.9	12.6	25.7	20.2	10.4	31.1	20.2	11.0
Fuel oil and other fuels	17,082	65.0	10.7	26.9	14.7	12.7	35.0	21.6	13.4
Telephone services	140,419	67.4	11.3	24.2	21.0	10.9	32.6	20.9	11.7
Water and other public services	58,174	64.7	11.1	22.5	20.6	10.4	35.3	22.7	12.6
Household operations	122,220	49.2	4.7	15.2	18.6	10.7	50.8	28.9	21.9
Personal services	47,062	45.1	3.7	11.9	17.6	11.8	54.9	31.5	23.5
Other household expenses	75,157	51.8	5.3	17.2	19.2	10.1	48.2	27.3	20.9
Housekeeping supplies	79,620	60.4	7.6	23.3	19.8	9.7	39.6	22.4	17.1
Laundry and cleaning supplies	18,831	67.3	10.5	26.6	21.3	8.8	32.7	20.4	12.3
Other household products	43,494	59.3	7.5	22.2	19.7	9.9	40.7	22.2	18.5
Postage and stationery	17,294	55.9	4.9	22.7	18.3	10.0	44.1	25.1	19.0
Household furnishings and equipment	181,954	55.7	6.6	18.5	20.2	10.4	44.3	27.5	16.8
Household textiles	15,009	56.4	3.6	21.8	21.7	9.3	43.6	24.3	19.3
Furniture	41,448	56.2	7.9	18.4	19.2	10.7	43.8	27.0	16.8
Floor coverings	3,663	44.6	4.3	10.3	17.1	12.9	55.4	33.5	21.9
Major appliances	23,410	61.8	9.1	21.0	20.2	11.5	38.2	23.4	14.8
Small appliances, miscellaneous housewares	11,290	57.3	7.0	20.8	20.0	9.5	42.7	26.9	15.8
Miscellaneous household equipment	87,134	54.0	6.0	17.3	20.6	10.1	46.0	29.2	16.8
Apparel and services	208,496	58.6	10.5	21.3	17.8	9.1	41.4	27.4	14.0
Men and boys	46,279	62.9	11.8	22.2	17.8	11.1	37.1	23.9	13.1
Men, 16 and over	36,780	62.5	11.8	22.0	17.5	11.1	37.5	23.7	13.9
Boys, 2 to 15	9,499	64.7	11.5	23.0	19.2	11.0	35.3	24.9	10.4
Women and girls	81,998	53.5	7.9	20.3	16.7	8.6	46.5	31.0	15.6
Women, 16 and over	67,779	51.4	6.9	19.7	16.1	8.7	48.6	32.8	15.8
Girls, 2 to 15	14,219	63.0	12.5	23.0	19.2	8.3	37.0	22.3	14.7
Children under 2	11,018	67.7	16.3	22.0	20.2	9.1	32.3	19.6	12.7
Footwear	39,056	67.9	13.3	26.8	19.9	7.9	32.1	21.8	10.3
Other apparel products and services	30,146	50.8	9.6	15.1	17.0	9.1	49.2	33.1	16.1

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2009 — 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	\$925,492	60.2	8.4	21.3	20.3	10.2	39.8	25.4	14.4
Vehicle purchases (net outlay)	321,083	56.8	7.4	19.5	19.7	10.2	43.2	28.0	15.2
Cars and trucks, new	156,756	48.3	4.1	18.4	15.5	10.4	51.7	32.9	18.8
Cars and trucks, used	157,626	64.0	10.8	20.1	23.9	9.2	36.0	23.8	12.2
Other vehicles	6,701	85.3	24.6	31.9	19.9	28.9	14.7	13.0	21.8
Gasoline and motor oil	240,050	67.3	10.6	24.1	21.0	11.6	32.7	21.5	11.2
Other vehicle expenses	306,434	61.9	8.2	22.3	21.7	9.7	38.1	24.3	13.7
Vehicle finance charges	33,960	68.9	8.4	25.4	22.6	12.5	31.1	21.2	9.9
Maintenance and repairs	88,559	59.9	8.3	19.4	21.6	10.5	40.1	25.7	14.4
Vehicle insurance	129,957	65.1	8.8	25.8	22.4	8.1	34.9	22.4	12.5
Vehicle rental, leases, licenses, and other charges	53,958	53.3	6.5	16.8	19.4	10.7	46.7	28.6	18.0
Public transportation	57,924	40.2	5.5	14.2	13.2	7.4	59.8	32.9	26.9
Healthcare	377,780	62.0	8.8	24.0	19.7	9.5	38.0	23.4	14.5
Health insurance	215,686	62.6	9.4	24.6	19.3	9.3	37.4	23.0	14.4
Medical services	88,981	58.3	6.8	21.8	19.8	9.9	41.7	25.6	16.1
Drugs	58,766	66.5	9.8	26.0	21.2	9.4	33.5	21.1	12.4
Medical supplies	14,346	57.7	8.5	19.6	18.7	10.9	42.3	25.9	16.4
Entertainment	325,412	59.0	6.9	21.2	20.7	10.2	41.0	25.1	15.9
Fees and admissions	75,894	44.4	3.2	13.7	18.2	9.2	55.6	31.9	23.7
Audio and visual equipment and services ..	117,820	64.0	9.0	23.2	21.2	10.5	36.0	22.7	13.3
Pets, toys, hobbies, and playground equipment	83,362	63.8	7.8	24.6	21.0	10.4	36.2	23.3	12.8
Other entertainment supplies, equipment, and services	48,335	61.4	6.2	21.9	22.9	10.4	38.6	23.0	15.6
Personal care products and services	71,978	57.5	7.8	20.4	19.9	9.5	42.5	26.4	16.1
Reading	13,244	50.1	5.0	16.4	19.0	9.7	49.9	27.8	22.1
Education	129,067	42.8	3.0	10.8	20.6	8.4	57.2	33.3	24.0
Tobacco products and smoking supplies	45,884	85.8	15.6	35.9	23.3	11.0	14.2	11.2	3.0
Miscellaneous	98,656	59.4	7.2	18.9	21.9	11.4	40.6	27.8	12.8
Cash contributions	208,228	48.9	6.3	16.7	16.6	9.3	51.1	30.7	20.4
Personal insurance and pensions	661,160	51.0	5.7	17.5	17.7	10.2	49.0	30.0	19.0
Life and other personal insurance	37,346	53.1	6.7	19.8	17.0	9.6	46.9	28.3	18.6
Pensions and Social Security	623,815	50.9	5.7	17.3	17.7	10.2	49.1	30.1	19.0
Sources of income and personal taxes:									
Money income before taxes	7,596,016	54.4	7.3	19.3	17.8	9.9	45.6	27.8	17.8
Wages and salaries	6,083,327	52.2	6.1	18.1	17.9	10.2	47.8	29.4	18.3
Self-employment income	323,080	53.2	8.2	17.6	15.7	11.7	46.8	28.9	17.9
Social Security, private and government retirement	826,171	70.1	14.3	29.6	18.2	8.0	29.9	15.8	14.1
Interest, dividends, rental income, other property income	176,378	35.6	3.3	14.5	11.6	6.2	64.4	39.0	25.5
Unemployment and workers' compensation, veterans' benefits	52,175	78.5	15.1	30.3	22.7	10.4	21.5	17.1	4.4
Public assistance, supplemental security income, food stamps	52,526	88.9	35.1	25.1	20.4	8.4	11.1	5.9	5.2
Regular contributions for support	50,243	61.9	7.8	13.7	27.5	12.9	38.1	25.6	12.5
Other income	32,116	65.1	10.2	20.7	23.7	10.5	34.9	21.7	13.3

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2009 — 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	\$254,235	33.6	1.5	9.8	13.8	8.4	66.4	38.8	27.6
Federal income taxes	169,724	28.9	.4	7.9	12.9	7.7	71.1	41.2	29.9
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	2,157	276.0	210.1	227.2	228.2	210.4	224.0	224.0	(³)
State and local income taxes	63,331	40.4	3.3	12.3	15.6	9.3	59.6	36.0	23.6
Other taxes	21,336	51.9	5.2	18.6	16.5	11.7	48.1	27.7	20.4
Income after taxes	7,341,782	55.1	7.5	19.7	18.0	10.0	44.9	27.5	17.4

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010