

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2010**

(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) .....	121,107	85,128	17,303	30,921	25,460	11,443	35,980	22,877	13,103
Percent distribution of consumer units .....	100.0	70.3	14.3	25.5	21.0	9.4	29.7	18.9	10.8
Consumer unit characteristics (mean values):									
Income before taxes .....	\$62,481	\$47,858	\$33,317	\$47,029	\$52,113	\$62,618	\$97,080	\$88,003	\$112,927
Income after taxes .....	60,712	47,148	33,288	46,507	51,066	61,120	92,805	84,625	107,086
Age of reference person .....	49.4	50.0	53.9	51.7	46.5	47.7	48.0	46.9	49.8
Average number in consumer unit:									
Persons .....	2.5	2.5	2.8	2.5	2.4	2.5	2.4	2.5	2.4
Children under 18 .....	.6	.6	.8	.6	.6	.6	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.4	.3	.2	.3	.2	.3
Earners .....	1.3	1.2	1.1	1.2	1.2	1.4	1.4	1.4	1.4
Vehicles .....	1.9	1.8	1.5	1.8	1.9	2.2	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male .....	47	45	44	44	47	43	51	51	52
Female .....	53	55	56	56	53	57	49	49	48
Housing tenure:									
Homeowner .....	66	61	54	64	59	70	76	73	81
With mortgage .....	41	35	23	34	39	48	54	53	56
Without mortgage .....	25	26	31	30	20	22	22	20	24
Renter .....	34	39	46	36	41	30	24	27	19
Race of reference person:									
Black or African-American .....	12	14	16	14	14	13	8	8	8
White, Asian, and all other races .....	88	86	84	86	86	87	92	92	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	15	33	11	9	9	6	6	5
Not Hispanic or Latino .....	88	85	67	89	91	91	94	94	95
Education of reference person:									
Elementary (1-8) .....	5	7	33	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12) .....	35	50	65	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 .....	( <sup>1</sup> )	( <sup>1</sup> )	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
At least one vehicle owned or leased .....	88	86	77	86	88	93	94	93	95
Annual aggregate expenditures .....	\$5,823,988	57.9	8.6	20.2	19.0	10.1	42.1	25.3	16.8
Food .....									
Food at home .....	741,020	62.0	10.4	21.7	19.7	10.2	38.0	24.2	13.8
Cereals and bakery products .....	438,143	65.5	12.1	23.5	19.6	10.2	34.5	21.9	12.6
Cereals and cereal products .....	60,656	65.3	12.2	23.4	19.5	10.2	34.7	22.3	12.4
Bakery products .....	19,901	65.0	13.4	22.7	18.8	10.1	35.0	22.8	12.2
Meats, poultry, fish, and eggs .....	40,754	65.5	11.6	23.7	19.8	10.3	34.5	22.0	12.5
Beef .....	94,828	68.5	13.3	24.9	20.4	9.9	31.5	20.3	11.3
Pork .....	26,198	70.7	13.0	24.6	23.5	9.5	29.3	19.8	9.4
Other meats .....	18,013	70.5	14.6	26.6	18.8	10.5	29.5	18.6	10.9
Poultry .....	14,168	67.7	11.7	24.8	20.7	10.5	32.3	20.9	11.3
Fish and seafood .....	16,698	68.4	13.6	25.2	19.2	10.3	31.6	20.7	10.9
Eggs .....	14,155	62.2	12.5	23.0	17.9	8.6	37.8	22.2	15.6
Dairy products .....	5,597	69.7	15.1	25.0	20.0	9.6	30.3	19.8	10.5
Fresh milk and cream .....	45,994	64.7	11.6	23.1	19.9	10.1	35.3	22.1	13.2
Other dairy products .....	17,036	67.2	13.0	24.8	19.3	10.1	32.8	20.8	12.0
Other dairy products .....	28,957	63.2	10.8	22.2	20.2	10.1	36.8	22.8	13.9

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2010 — 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 .....	\$82,147	63.0	12.1	22.2	18.9	9.8	37.0	22.9	14.2
Fresh fruits .....	28,077	59.4	11.9	20.1	17.9	9.5	40.6	24.6	16.0
Fresh vegetables .....	25,445	63.5	12.3	22.3	19.1	9.9	36.5	22.5	14.0
Processed fruits .....	13,632	63.3	10.9	22.7	19.5	10.2	36.7	23.5	13.2
Processed vegetables .....	14,993	68.3	13.0	25.5	19.8	10.0	31.7	19.8	11.9
Other food at home .....	154,519	65.2	11.5	23.6	19.5	10.7	34.8	22.2	12.5
Sugar and other sweets .....	15,957	66.3	11.5	24.4	19.7	10.7	33.7	20.9	12.8
Fats and oils .....	12,404	68.7	13.2	24.1	20.5	11.0	31.3	19.9	11.4
Miscellaneous foods .....	80,600	64.1	10.8	23.1	19.1	11.0	35.9	23.2	12.7
Nonalcoholic beverages .....	40,307	67.9	12.9	25.1	20.1	10.0	32.1	20.5	11.5
Food prepared by consumer unit on out-of-town trips .....	5,251	50.5	6.2	16.8	18.2	9.2	49.5	29.8	19.7
Food away from home .....	302,877	57.0	7.9	19.1	19.8	10.2	43.0	27.5	15.5
Alcoholic beverages .....	49,814	50.2	4.5	17.0	18.8	9.8	49.8	34.2	15.6
Housing .....	2,004,933	58.0	9.1	20.7	18.6	9.6	42.0	25.1	16.9
Shelter .....	1,188,279	56.2	8.8	19.8	18.3	9.2	43.8	26.3	17.5
Owned dwellings .....	760,213	51.5	6.4	18.4	17.2	9.4	48.5	28.1	20.4
Mortgage interest and charges .....	405,856	50.6	6.1	17.1	17.5	9.8	49.4	29.0	20.3
Property taxes .....	219,670	52.8	6.9	19.8	16.7	9.4	47.2	27.3	19.9
Maintenance, repairs, insurance, other expenses .....	134,688	51.8	6.6	20.3	16.7	8.3	48.2	26.8	21.4
Rented dwellings .....	351,154	70.2	15.2	24.3	21.5	9.2	29.8	20.3	9.5
Other lodging .....	76,913	38.6	3.2	13.0	15.7	6.8	61.4	36.1	25.3
Utilities, fuels, and public services .....	443,236	66.5	12.1	24.6	19.7	10.1	33.5	20.6	12.9
Natural gas .....	53,283	62.9	11.4	23.0	18.9	9.6	37.1	21.9	15.1
Electricity .....	171,068	68.5	13.1	25.7	19.8	9.9	31.5	19.5	12.0
Fuel oil and other fuels .....	16,993	63.3	11.1	25.4	16.1	10.8	36.7	21.3	15.4
Telephone services .....	142,635	66.4	11.5	24.2	20.1	10.6	33.6	21.0	12.7
Water and other public services .....	59,257	65.1	11.5	23.5	20.3	9.8	34.9	21.3	13.6
Household operations .....	121,986	47.9	4.7	16.3	17.4	9.6	52.1	27.4	24.7
Personal services .....	41,156	42.9	3.6	13.8	15.1	10.4	57.1	26.7	30.4
Other household expenses .....	80,830	50.5	5.2	17.6	18.6	9.2	49.5	27.7	21.8
Housekeeping supplies .....	73,938	61.7	9.8	21.4	19.6	10.9	38.3	24.9	13.3
Laundry and cleaning supplies .....	18,166	68.1	14.0	24.2	19.6	10.4	31.9	20.0	11.9
Other household products .....	39,777	61.2	9.3	20.8	19.9	11.2	38.8	26.8	12.0
Postage and stationery .....	15,995	55.9	6.6	19.8	18.6	11.0	44.1	25.9	18.2
Household furnishings and equipment .....	177,494	54.3	6.6	19.1	18.2	10.5	45.7	27.1	18.6
Household textiles .....	12,390	60.7	8.3	21.4	20.8	10.2	39.3	23.7	15.6
Furniture .....	43,024	52.8	7.2	19.9	15.6	10.1	47.2	28.1	19.1
Floor coverings .....	4,370	45.1	4.5	13.1	18.5	9.0	54.9	35.0	19.9
Major appliances .....	25,333	56.7	6.4	22.5	19.6	8.2	43.3	27.7	15.6
Small appliances, miscellaneous housewares .....	12,882	59.5	5.6	23.6	19.8	10.6	40.5	22.8	17.7
Miscellaneous household equipment .....	79,494	53.0	6.4	16.8	18.4	11.5	47.0	27.1	19.9
Apparel and services .....	205,572	60.3	10.3	19.5	17.5	13.0	39.7	25.9	13.9
Men and boys .....	46,175	58.7	9.4	17.9	20.9	10.6	41.3	26.2	15.1
Men, 16 and over .....	36,765	56.8	8.3	16.6	21.2	10.6	43.2	27.6	15.6
Boys, 2 to 15 .....	9,410	66.0	13.5	22.7	19.5	10.4	34.0	20.5	13.5
Women and girls .....	80,116	58.6	9.4	20.5	16.2	12.6	41.4	28.0	13.4
Women, 16 and over .....	67,887	57.3	8.6	20.1	15.6	13.0	42.7	28.9	13.8
Girls, 2 to 15 .....	12,229	65.7	13.4	22.9	19.5	9.8	34.3	23.1	11.2
Children under 2 .....	10,956	65.6	12.3	23.2	18.6	11.5	34.4	20.6	13.8
Footwear .....	36,679	64.9	15.8	20.4	18.0	10.7	35.1	24.3	10.8
Other apparel products and services .....	31,645	59.5	7.2	16.8	14.6	20.9	40.5	23.8	16.7

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2010 — 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 .....	\$929,544	61.9	9.0	21.5	20.3	11.1	38.1	23.5	14.6
Vehicle purchases (net outlay) .....	313,474	61.4	7.5	21.6	20.4	11.9	38.6	24.8	13.8
Cars and trucks, new .....	147,662	50.7	3.7	18.4	18.7	9.8	49.3	30.7	18.6
Cars and trucks, used .....	159,617	70.4	11.1	24.5	20.8	14.1	29.6	19.8	9.8
Other vehicles .....	6,195	84.8	<sup>2</sup> 6.6	20.6	49.5	<sup>2</sup> 8.1	15.2	13.3	<sup>2</sup> 1.9
Gasoline and motor oil .....	258,238	67.3	11.0	23.8	21.2	11.2	32.7	20.9	11.8
Other vehicle expenses .....	298,180	61.8	9.3	21.2	20.6	10.7	38.2	22.8	15.4
Vehicle finance charges .....	29,432	65.5	8.3	23.3	20.4	13.5	34.5	22.5	12.1
Maintenance and repairs .....	95,326	59.4	8.8	19.6	21.3	9.7	40.6	24.1	16.5
Vehicle insurance .....	122,156	66.6	11.2	23.5	20.5	11.4	33.4	20.0	13.4
Vehicle rental, leases, licenses, and other charges .....	51,266	52.5	6.2	17.4	19.6	9.2	47.5	27.3	20.2
Public transportation .....	59,653	41.6	5.9	13.0	14.3	8.4	58.4	32.0	26.4
Healthcare .....	382,285	61.7	9.6	22.8	19.6	9.7	38.3	22.9	15.3
Health insurance .....	221,690	62.6	9.8	24.2	19.3	9.3	37.4	22.6	14.7
Medical services .....	87,461	56.9	8.0	18.8	19.6	10.5	43.1	25.5	17.6
Drugs .....	58,729	66.3	11.8	24.0	20.7	9.8	33.7	19.7	14.1
Medical supplies .....	14,404	58.5	7.7	21.5	19.1	10.2	41.5	25.0	16.5
Entertainment .....	303,164	56.5	6.5	19.1	20.5	10.4	43.5	25.6	17.9
Fees and admissions .....	70,363	39.7	2.7	13.0	16.0	8.0	60.3	32.7	27.5
Audio and visual equipment and services ..	115,516	64.0	9.2	23.5	20.8	10.5	36.0	22.7	13.3
Pets, toys, hobbies, and playground equipment .....	73,252	62.0	6.9	21.4	22.8	10.9	38.0	24.0	14.0
Other entertainment supplies, equipment, and services .....	44,033	54.2	4.9	13.3	22.9	13.0	45.8	24.7	21.1
Personal care products and services .....	70,426	57.8	8.2	19.2	19.0	11.4	42.2	26.0	16.2
Reading .....	12,066	49.6	5.0	17.1	19.0	8.6	50.4	27.2	23.2
Education .....	130,111	37.9	2.7	8.3	17.9	9.0	62.1	35.0	27.2
Tobacco products and smoking supplies .....	43,846	85.0	17.4	35.5	22.1	10.1	15.0	11.4	3.6
Miscellaneous .....	102,756	53.0	7.5	18.6	18.2	8.7	47.0	29.7	17.3
Cash contributions .....	197,797	53.8	7.7	17.6	18.9	9.5	46.2	25.9	20.3
Personal insurance and pensions .....	650,653	50.2	5.9	17.4	16.8	10.0	49.8	27.9	21.9
Life and other personal insurance .....	38,527	50.9	6.1	18.3	16.4	10.1	49.1	24.3	24.8
Pensions and Social Security .....	612,126	50.1	5.9	17.4	16.8	10.0	49.9	28.2	21.7
Sources of income and personal taxes:									
Money income before taxes .....	7,566,944	53.8	7.6	19.2	17.5	9.5	46.2	26.6	19.6
Wages and salaries .....	6,003,053	51.2	6.4	17.4	17.2	10.2	48.8	27.9	20.9
Self-employment income .....	341,548	54.8	8.8	23.6	18.1	4.2	45.2	27.0	18.2
Social Security, private and government retirement .....	868,674	68.4	13.8	28.2	19.1	7.2	31.6	18.2	13.5
Interest, dividends, rental income, other property income .....	143,118	41.0	4.1	16.4	14.1	6.4	59.0	35.9	23.2
Unemployment and workers' compensation, veterans' benefits .....	76,742	78.6	13.8	31.6	22.2	10.9	21.4	15.4	6.0
Public assistance, supplemental security income, food stamps .....	61,214	90.5	33.3	31.6	17.7	7.9	9.5	5.5	4.0
Regular contributions for support .....	49,302	59.5	6.3	18.5	25.4	9.3	40.5	30.5	10.0
Other income .....	23,294	74.4	13.4	25.7	26.9	8.3	25.6	18.6	7.1

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2010 — 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 .....	\$214,262	28.2	.2	7.5	12.4	8.0	71.8	36.1	35.7
Federal income taxes .....	137,538	20.3	-1.7	4.3	10.8	6.9	79.7	37.5	42.2
State and local income taxes .....	58,428	39.6	3.2	11.9	15.2	9.3	60.4	33.9	26.5
Other taxes .....	18,295	51.6	5.4	17.9	16.3	12.0	48.4	31.8	16.6
Income after taxes .....	7,352,682	54.6	7.8	19.6	17.7	9.5	45.4	26.3	19.1

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011