

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

Item	All consumer units	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
Consumer unit characteristics:									
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 186	.6	.8	.6	.6	.6	.6	.6	.6
Persons 65 and older3	.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	(1)	(1)	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
Average annual expenditures	\$48,109	\$39,632	\$29,753	\$37,969	\$43,144	\$50,967	\$68,189	\$63,907	\$75,752
Food									
Food at home	3,624	3,368	3,342	3,291	3,308	3,739	4,233	4,055	4,583
Cereals and bakery products	502	465	467	452	455	519	589	570	625
Cereals and cereal products	165	152	168	144	144	168	195	192	201
Bakery products	337	313	299	308	311	351	394	379	424
Meats, poultry, fish, and eggs	784	763	795	754	744	782	836	811	887
Beef	217	218	216	206	237	209	214	219	206
Pork	149	149	166	153	131	158	149	141	163
Other meats	117	113	104	112	113	124	128	125	134
Poultry	138	134	144	134	123	144	148	146	152
Fish and seafood	117	103	112	104	98	102	150	133	184
Eggs	46	46	53	45	43	45	47	47	49
Dairy products	380	349	337	339	351	388	454	429	505
Fresh milk and cream	141	134	140	135	126	144	156	150	170
Other dairy products	240	215	197	205	225	244	298	279	335
Fruits and vegetables	679	607	626	582	597	673	851	793	966
Fresh fruits	232	196	211	180	194	222	319	291	373
Fresh vegetables	210	190	197	181	187	210	260	242	296
Processed fruits	113	101	94	99	102	116	140	135	149
Processed vegetables	124	120	123	122	114	125	133	125	149

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	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
Other food at home	\$1,278	\$1,184	\$1,117	\$1,164	\$1,161	\$1,377	\$1,503	\$1,452	\$1,600
Sugar and other sweets	132	124	116	124	121	143	150	141	169
Fats and oils	103	100	103	95	98	114	108	104	117
Miscellaneous foods	667	607	552	593	593	742	810	790	848
Nonalcoholic beverages	333	322	327	322	311	336	362	349	387
Food prepared by consumer unit on out-of-town trips	43	31	19	29	38	42	72	68	79
Food away from home	2,505	2,028	1,500	1,847	2,309	2,609	3,638	3,539	3,815
Alcoholic beverages	412	293	141	271	361	411	694	722	638
Housing	16,557	13,659	10,647	13,378	14,635	16,750	23,419	21,968	25,977
Shelter	9,812	7,841	6,057	7,618	8,560	9,542	14,475	13,673	15,875
Owned dwellings	6,277	4,596	2,828	4,534	5,125	6,264	10,254	9,345	11,840
Mortgage interest and charges	3,351	2,415	1,442	2,249	2,797	3,483	5,567	5,149	6,297
Property taxes	1,814	1,363	874	1,404	1,444	1,809	2,881	2,617	3,342
Maintenance, repairs, insurance, other expenses	1,112	819	512	882	883	972	1,805	1,578	2,202
Rented dwellings	2,900	2,896	3,089	2,760	2,961	2,823	2,908	3,114	2,549
Other lodging	635	349	140	323	474	455	1,312	1,214	1,485
Utilities, fuels, and public services	3,660	3,462	3,098	3,525	3,431	3,915	4,127	3,990	4,367
Natural gas	440	394	352	396	395	447	549	511	615
Electricity	1,413	1,377	1,299	1,421	1,330	1,478	1,497	1,461	1,560
Fuel oil and other fuels	140	126	109	139	108	160	173	158	199
Telephone services	1,178	1,112	944	1,117	1,125	1,323	1,334	1,309	1,377
Water and other public services	489	453	394	451	472	507	574	551	615
Household operations	1,007	687	329	642	832	1,026	1,765	1,459	2,301
Personal services	340	207	86	184	243	375	653	481	954
Other household expenses	667	480	243	459	589	651	1,112	978	1,347
Housekeeping supplies	612	536	460	505	556	676	792	778	819
Laundry and cleaning supplies	150	145	160	140	137	157	162	153	180
Other household products	329	286	233	263	305	372	432	450	398
Postage and stationery	132	105	67	101	114	147	197	175	241
Household furnishings and equipment	1,467	1,132	704	1,088	1,256	1,591	2,260	2,069	2,616
Household textiles	102	88	64	85	100	107	136	126	155
Furniture	355	267	179	276	264	379	565	526	632
Floor coverings	36	23	11	19	32	34	67	67	66
Major appliances	209	169	94	185	195	181	305	305	302
Small appliances, miscellaneous housewares ..	107	90	44	97	99	115	146	125	185
Miscellaneous household equipment	657	495	312	427	566	774	1,042	919	1,276
Apparel and services	1,700	1,455	1,323	1,279	1,386	2,250	2,282	2,262	2,310
Men and boys	382	318	269	264	372	411	533	513	568
Men, 16 and over	304	245	192	195	301	327	444	430	468
Boys, 2 to 15	78	73	77	69	71	83	89	83	101
Women and girls	663	551	471	524	500	843	927	948	886
Women, 16 and over	562	457	369	435	408	741	810	828	775
Girls, 2 to 15	101	94	101	90	92	102	117	120	111
Children under 2	91	84	83	81	79	107	105	96	122
Footwear	303	279	366	238	253	329	361	377	329
Other apparel products and services	261	221	134	171	181	561	356	328	405
Transportation	7,677	6,756	4,894	6,455	7,388	8,960	9,859	9,525	10,470
Vehicle purchases (net outlay)	2,588	2,260	1,364	2,185	2,508	3,270	3,364	3,400	3,302
Cars and trucks, new	1,219	879	318	880	1,086	1,264	2,025	1,984	2,095
Cars and trucks, used	1,318	1,320	1,023	1,264	1,301	1,962	1,314	1,380	1,198
Other vehicles	51	62	224	41	120	244	26	36	29
Gasoline and motor oil	2,132	2,041	1,647	1,988	2,155	2,526	2,349	2,358	2,333

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	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
Other vehicle expenses	\$2,464	\$2,163	\$1,676	\$2,031	\$2,391	\$2,727	\$3,178	\$2,932	\$3,633
Vehicle finance charges	243	226	141	222	236	346	282	289	271
Maintenance and repairs	787	665	490	605	795	806	1,077	1,002	1,210
Vehicle insurance	1,010	955	861	916	965	1,161	1,141	1,030	1,362
Vehicle rental, leases, licenses, and other charges	423	316	185	288	395	413	677	612	791
Public transportation	493	292	207	251	334	437	968	834	1,203
Healthcare	3,157	2,772	2,129	2,820	2,938	3,238	4,069	3,824	4,497
Health insurance	1,831	1,631	1,252	1,733	1,685	1,811	2,302	2,194	2,492
Medical services	722	585	403	533	672	805	1,048	976	1,173
Drugs	485	457	409	454	474	495	552	499	647
Medical supplies	119	99	66	100	107	127	166	156	186
Entertainment	2,504	2,011	1,174	1,864	2,425	2,710	3,673	3,366	4,226
Fees and admissions	581	328	113	296	442	487	1,179	1,002	1,492
Audio and visual equipment and services	954	869	620	878	943	1,050	1,155	1,144	1,179
Pets, toys, hobbies, and playground equipment	606	533	309	502	647	678	777	750	828
Other entertainment supplies, equipment, and services	364	280	132	189	394	495	562	470	727
Personal care products and services	582	478	352	433	520	683	829	786	907
Reading	100	70	35	67	90	90	169	143	213
Education	1,074	579	205	347	912	1,020	2,247	1,986	2,705
Tobacco products and smoking supplies	362	438	440	503	381	386	183	219	119
Miscellaneous	849	639	452	616	731	778	1,346	1,319	1,376
Cash contributions	1,633	1,250	882	1,128	1,471	1,644	2,540	2,243	3,058
Personal insurance and pensions	5,373	3,836	2,236	3,669	4,289	5,700	9,007	7,948	10,857
Life and other personal insurance	318	231	136	228	249	340	525	408	729
Pensions and Social Security	5,054	3,606	2,100	3,441	4,041	5,359	8,482	7,540	10,127
Sources of income and personal taxes:									
Money income before taxes	62,481	47,858	33,317	47,029	52,113	62,618	97,080	88,003	112,927
Wages and salaries	49,568	36,086	22,135	33,854	40,522	53,345	81,466	73,319	95,690
Self-employment income	2,820	2,199	1,745	2,608	2,433	1,261	4,289	4,030	4,743
Social Security, private and government retirement	7,173	6,977	6,946	7,912	6,530	5,491	7,636	6,896	8,927
Interest, dividends, rental income, other property income	1,182	689	340	757	795	794	2,348	2,245	2,529
Unemployment and workers' compensation, veterans' benefits	634	708	614	784	668	734	457	518	351
Public assistance, supplemental security income, food stamps	505	651	1,178	625	426	424	161	148	185
Regular contributions for support	407	345	179	295	492	400	555	658	375
Other income	192	203	181	194	246	168	166	189	126
Personal taxes	1,769	710	29	522	1,047	1,498	4,275	3,378	5,841
Federal income taxes	1,136	327	-136	191	582	829	3,048	2,257	4,429
2008 Tax stimulus (thru Q20091)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
State and local income taxes	482	272	109	225	348	476	981	867	1,180
Other taxes	151	111	57	106	117	193	246	254	232

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	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
Income after taxes	60,712	47,148	33,288	46,507	51,066	61,120	92,805	84,625	107,086
Addenda:									
Net change in total assets and liabilities	-\$4,458	-\$2,658	-\$1,163	-\$2,245	-\$3,596	-\$3,942	-\$8,717	-\$9,768	-\$6,882
Net change in total assets	5,503	2,872	1,524	2,247	3,453	5,308	11,727	9,953	14,824
Net change in total liabilities	9,960	5,530	2,687	4,492	7,049	9,251	20,444	19,721	21,706
Other financial information:									
Other money receipts	555	494	221	458	328	1,375	699	564	935
Mortgage principal paid on owned property	-2,013	-1,448	-842	-1,388	-1,650	-2,075	-3,352	-3,124	-3,749
Estimated market value of owned home	155,083	116,991	77,415	119,166	126,891	148,928	245,208	222,282	285,236
Estimated monthly rental value of owned home ..	849	682	481	691	719	880	1,244	1,149	1,410
Gifts of goods and services	1,029	700	366	702	748	1,065	1,810	1,548	2,274
Food	89	52	22	57	51	84	175	163	198
Alcoholic beverages	14	7	3	7	7	14	31	34	25
Housing	199	150	103	143	160	213	315	277	385
Housekeeping supplies	25	23	14	17	29	40	29	28	31
Household textiles	8	7	4	5	8	11	13	14	11
Appliances and miscellaneous housewares	22	16	23	20	19	22	36	36	36
Major appliances	5	3	22	4	3	22	9	10	9
Small appliances and miscellaneous housewares	17	13	21	16	15	20	27	27	27
Miscellaneous household equipment	47	30	17	24	33	56	86	67	123
Other housing	97	74	65	78	70	84	151	131	184
Apparel and services	212	187	131	172	213	250	270	273	264
Males, 2 and over	50	42	22	40	51	53	69	62	83
Females, 2 and over	73	62	39	54	70	95	101	109	84
Children under 2	47	43	42	42	46	43	55	49	67
Other apparel products and services	42	41	27	37	46	59	45	53	30
Jewelry and watches	17	14	23	14	19	21	25	31	13
All other apparel products and services	25	27	24	23	28	38	20	22	16
Transportation	85	64	32	81	59	75	135	99	197
Health care	21	17	25	11	19	43	32	14	63
Entertainment	95	72	20	80	91	76	151	136	179
Toys, games, arts and crafts, and tricycles	38	31	28	32	41	35	53	52	56
Other entertainment	58	41	12	48	50	41	98	85	123
Personal care products and services	13	12	3	7	7	44	17	20	9
Reading	1	1	(¹)	1	1	(¹)	2	1	3
Education	221	83	16	75	86	196	548	382	838
All other gifts	80	56	30	67	55	71	136	149	113

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.