

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009**

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) .....	120,847	85,270	16,692	31,015	25,512	12,051	35,576	23,410	12,166
Consumer unit characteristics:									
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 18 .....	.6	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and older .....	.3	.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
Average annual expenditures .....	\$49,067	\$40,520	\$30,323	\$38,693	\$44,697	\$50,446	\$69,389	\$65,908	\$76,072
Food .....	6,372	5,622	4,735	5,426	5,977	6,588	8,097	7,775	8,704
Food at home .....	3,753	3,476	3,343	3,439	3,547	3,598	4,386	4,275	4,595
Cereals and bakery products .....	506	469	454	468	470	493	590	588	595
Cereals and cereal products .....	173	161	167	158	161	166	198	195	204
Bakery products .....	334	308	287	310	310	327	392	393	391
Meats, poultry, fish, and eggs .....	841	810	856	826	797	728	912	931	876
Beef .....	226	223	228	239	212	193	233	244	212
Pork .....	168	173	203	177	160	152	158	164	147
Other meats .....	114	109	110	112	107	101	125	120	133
Poultry .....	154	146	149	141	155	138	171	177	162
Fish and seafood .....	135	116	116	114	122	105	179	180	176
Eggs .....	44	43	50	43	41	39	46	46	47
Dairy products .....	406	370	333	363	387	400	488	472	519
Fresh milk and cream .....	144	137	137	135	140	136	160	154	171
Other dairy products .....	262	233	197	229	246	264	328	318	348
Fruits and vegetables .....	656	580	570	568	596	590	831	773	939
Fresh fruits .....	220	188	185	183	192	194	293	272	330
Fresh vegetables .....	209	181	185	176	182	183	274	249	321
Processed fruits .....	118	107	96	105	114	111	144	136	159
Processed vegetables .....	110	105	104	104	108	101	120	116	128

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — 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 .....	\$1,343	\$1,247	\$1,129	\$1,213	\$1,297	\$1,387	\$1,565	\$1,511	\$1,667
Sugar and other sweets .....	141	132	122	125	134	162	161	155	171
Fats and oils .....	102	98	101	97	95	107	111	110	114
Miscellaneous foods .....	715	659	573	651	690	728	843	820	886
Nonalcoholic beverages .....	337	324	313	309	341	341	366	354	387
Food prepared by consumer unit on out-of-town trips .....	49	34	20	31	38	49	84	71	109
Food away from home .....	2,619	2,146	1,392	1,987	2,430	2,991	3,711	3,500	4,110
Alcoholic beverages .....	435	325	213	298	384	424	686	676	705
Housing .....	16,895	14,047	11,181	13,261	15,142	17,702	23,695	22,456	26,074
Shelter .....	10,075	8,111	6,556	7,547	8,737	10,391	14,782	14,106	16,084
Owned dwellings .....	6,543	4,841	3,263	4,556	5,259	6,876	10,621	10,187	11,456
Mortgage interest and charges .....	3,594	2,619	1,757	2,347	2,814	4,101	5,930	5,808	6,165
Property taxes .....	1,811	1,344	917	1,372	1,392	1,759	2,931	2,733	3,312
Maintenance, repairs, insurance, other expenses .....	1,138	878	589	837	1,053	1,016	1,760	1,646	1,979
Rented dwellings .....	2,860	2,885	3,126	2,652	2,997	2,911	2,802	2,767	2,869
Other lodging .....	672	385	167	339	481	603	1,359	1,152	1,759
Utilities, fuels, and public services .....	3,645	3,462	3,101	3,491	3,479	3,848	4,083	3,989	4,264
Natural gas .....	483	436	396	447	439	458	595	582	621
Electricity .....	1,377	1,343	1,260	1,376	1,317	1,431	1,457	1,433	1,501
Fuel oil and other fuels .....	141	130	109	148	98	180	168	158	189
Telephone services .....	1,162	1,110	949	1,096	1,155	1,275	1,286	1,251	1,352
Water and other public services .....	481	441	386	423	470	504	577	565	601
Household operations .....	1,011	705	346	598	889	1,090	1,745	1,510	2,198
Personal services .....	389	249	104	181	325	462	727	633	907
Other household expenses .....	622	457	242	417	564	628	1,018	877	1,291
Housekeeping supplies .....	659	573	414	568	607	723	854	741	1,067
Laundry and cleaning supplies .....	156	151	135	153	155	155	167	160	182
Other household products .....	360	307	221	295	330	406	480	402	629
Postage and stationery .....	143	115	58	120	122	163	207	180	257
Household furnishings and equipment .....	1,506	1,197	764	1,057	1,431	1,650	2,230	2,110	2,460
Household textiles .....	124	100	35	101	126	125	179	153	229
Furniture .....	343	273	197	244	312	370	510	478	572
Floor coverings .....	30	19	9	12	25	39	57	52	66
Major appliances .....	194	170	127	158	185	224	251	234	284
Small appliances, miscellaneous housewares ..	93	77	51	73	87	96	132	127	141
Miscellaneous household equipment .....	721	558	343	468	697	796	1,100	1,065	1,168
Apparel and services .....	1,725	1,452	1,454	1,369	1,432	1,742	2,358	2,385	2,308
Men and boys .....	383	346	365	317	319	471	469	462	482
Men, 16 and over .....	304	273	296	249	248	380	376	362	402
Boys, 2 to 15 .....	79	73	70	68	71	92	93	100	79
Women and girls .....	678	521	436	511	527	656	1,038	1,056	1,003
Women, 16 and over .....	561	415	318	410	421	549	894	923	838
Girls, 2 to 15 .....	118	106	118	101	106	107	144	133	165
Children under 2 .....	91	88	119	76	86	90	98	91	111
Footwear .....	323	316	354	320	299	290	340	353	316
Other apparel products and services .....	249	180	180	146	200	234	414	424	397
Transportation .....	7,658	6,547	4,762	6,295	7,329	7,970	10,312	10,007	10,897
Vehicle purchases (net outlay) .....	2,657	2,138	1,430	2,017	2,477	2,714	3,901	3,844	4,010
Cars and trucks, new .....	1,297	888	389	928	951	1,347	2,277	2,202	2,421
Cars and trucks, used .....	1,304	1,183	1,022	1,020	1,474	1,206	1,596	1,605	1,579
Other vehicles .....	55	67	218	69	52	161	28	37	210
Gasoline and motor oil .....	1,986	1,893	1,529	1,865	1,972	2,305	2,209	2,205	2,218

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — 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 .....	\$2,536	\$2,242	\$1,611	\$2,149	\$2,581	\$2,595	\$3,229	\$3,146	\$3,390
Vehicle finance charges .....	281	274	170	278	301	354	297	307	276
Maintenance and repairs .....	733	623	448	552	749	783	995	968	1,046
Vehicle insurance .....	1,075	1,007	783	1,027	1,120	981	1,230	1,210	1,268
Vehicle rental, leases, licenses, and other charges .....	447	338	209	292	411	477	708	660	799
Public transportation .....	479	273	193	264	299	356	972	812	1,279
Healthcare .....	3,126	2,749	2,010	2,913	2,917	3,000	4,026	3,778	4,503
Health insurance .....	1,785	1,584	1,215	1,712	1,635	1,660	2,266	2,121	2,544
Medical services .....	736	608	364	624	691	729	1,044	974	1,177
Drugs .....	486	460	356	487	487	476	548	525	591
Medical supplies .....	119	98	76	90	105	135	169	157	191
Entertainment .....	2,693	2,261	1,406	2,184	2,626	2,848	3,716	3,458	4,212
Fees and admissions .....	628	396	151	332	539	596	1,180	1,030	1,468
Audio and visual equipment and services .....	975	885	639	880	978	1,037	1,190	1,142	1,285
Pets, toys, hobbies, and playground equipment ..	690	631	426	637	678	779	827	815	851
Other entertainment supplies, equipment, and services .....	400	350	190	336	431	436	518	471	608
Personal care products and services .....	596	489	361	459	555	602	845	799	933
Reading .....	110	78	40	70	98	107	186	157	241
Education .....	1,068	648	236	447	1,039	907	2,074	1,833	2,538
Tobacco products and smoking supplies .....	380	462	430	531	419	418	183	219	113
Miscellaneous .....	816	689	437	596	843	957	1,122	1,167	1,037
Cash contributions .....	1,723	1,193	784	1,123	1,354	1,600	2,993	2,734	3,491
Personal insurance and pensions .....	5,471	3,958	2,275	3,721	4,580	5,580	9,098	8,465	10,318
Life and other personal insurance .....	309	233	151	239	248	298	492	451	571
Pensions and Social Security .....	5,162	3,725	2,124	3,482	4,332	5,282	8,607	8,014	9,746
Sources of income and personal taxes:									
Money income before taxes .....	62,857	48,449	33,262	47,338	53,065	62,570	97,390	90,318	110,998
Wages and salaries .....	50,339	37,269	22,261	35,421	42,668	51,382	81,666	76,458	91,687
Self-employment income .....	2,673	2,016	1,589	1,832	1,990	3,138	4,248	3,983	4,758
Social Security, private and government retirement .....	6,837	6,790	7,062	7,890	5,882	5,504	6,949	5,582	9,579
Interest, dividends, rental income, other property income .....	1,460	735	344	824	800	912	3,195	2,936	3,694
Unemployment and workers' compensation, veterans' benefits .....	432	481	472	510	465	451	315	381	188
Public assistance, supplemental security income, food stamps .....	435	548	1,103	425	420	364	164	132	225
Regular contributions for support .....	416	365	234	222	542	538	538	549	516
Other income .....	266	245	196	214	298	280	315	297	350
Personal taxes .....	2,104	1,003	229	807	1,379	1,782	4,742	4,211	5,764
Federal income taxes .....	1,404	575	40	431	857	1,088	3,393	2,987	4,176
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	2-1	2-1	2-1	2-1	2-2	2-1	2-1	2-2	( <sup>3</sup> )
State and local income taxes .....	524	300	123	250	386	489	1,061	974	1,230
Other taxes .....	177	130	67	128	138	207	288	252	358

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — 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 .....	60,753	47,446	33,032	46,531	51,686	60,788	92,648	86,107	105,234
Addenda:									
Net change in total assets and liabilities .....	-\$5,416	-\$2,309	-\$2,585	-\$2,432	\$32	-\$6,567	-12861	-\$9,936	-\$18,489
Net change in total assets .....	6,448	4,181	1,747	2,646	6,775	6,013	11,881	13,224	9,297
Net change in total liabilities .....	11,864	6,491	4,332	5,078	6,743	12,580	24,742	23,160	27,786
Other financial information:									
Other money receipts .....	514	378	65	361	479	644	839	833	849
Mortgage principal paid on owned property .....	-2,211	-1,558	-979	-1,472	-1,639	-2,409	-3,778	-3,625	-4,072
Estimated market value of owned home .....	157,630	117,422	82,953	117,283	124,684	150,148	254,001	234,889	290,775
Estimated monthly rental value of owned home ..	856	682	482	681	727	865	1,273	1,185	1,442
Gifts of goods and services .....	1,067	762	522	682	904	1,004	1,790	1,553	2,244
Food .....	96	63	27	64	65	105	173	142	232
Alcoholic beverages .....	9	6	1	7	7	7	15	10	25
Housing .....	202	152	77	135	205	187	321	268	422
Housekeeping supplies .....	31	26	9	25	27	52	41	32	57
Household textiles .....	9	8	2 <sup>2</sup>	7	14	7	10	10	12
Appliances and miscellaneous housewares .....	15	12	2 <sup>5</sup>	8	18	17	24	21	31
Major appliances .....	4	3	( <sup>1</sup> )	3	5	4	8	8	9
Small appliances and miscellaneous housewares .....	11	9	2 <sup>4</sup>	5	13	14	17	14	22
Miscellaneous household equipment .....	41	30	13	29	35	44	68	62	79
Other housing .....	106	76	49	65	111	66	177	142	244
Apparel and services .....	237	210	212	210	196	240	299	296	305
Males, 2 and over .....	53	52	31	61	44	72	56	56	56
Females, 2 and over .....	86	65	94	59	57	65	135	143	121
Children under 2 .....	48	47	52	42	50	47	52	45	65
Other apparel products and services .....	49	46	35	49	45	57	56	52	64
Jewelry and watches .....	14	11	2 <sup>8</sup>	7	15	13	23	20	28
All other apparel products and services .....	35	36	28	42	30	44	33	32	36
Transportation .....	86	76	73	61	81	108	110	110	111
Healthcare .....	28	24	2 <sup>5</sup>	28	21	49	37	33	44
Entertainment .....	91	74	37	70	88	104	133	123	152
Toys, games, arts and crafts, and tricycles .....	34	33	2 <sup>19</sup>	34	34	44	37	39	34
Other entertainment .....	57	41	18	36	54	60	95	84	118
Personal care products and services .....	12	9	8	10	10	7	19	20	16
Reading .....	1	1	( <sup>1</sup> )	1	1	1	1	1	1
Education .....	229	88	47	55	129	138	567	460	772
All other gifts .....	76	60	35	40	100	56	116	91	163

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

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

<sup>3</sup> No data reported.

n.a. Not applicable.