

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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									
Food at home	13.0	13.9	15.6	14.0	13.4	13.1	11.7	11.8	11.4
Cereals and bakery products	7.6	8.6	11.0	8.9	7.9	7.1	6.3	6.5	6.0
Cereals and cereal products	1.0	1.2	1.5	1.2	1.1	1.0	.9	.9	.8
Bakery products .....	.4	.4	.6	.4	.4	.3	.3	.3	.3
Bakery products .....	.7	.8	.9	.8	.7	.6	.6	.6	.5
Meats, poultry, fish, and eggs	1.7	2.0	2.8	2.1	1.8	1.4	1.3	1.4	1.2
Beef .....	.5	.6	.8	.6	.5	.4	.3	.4	.3
Pork .....	.3	.4	.7	.5	.4	.3	.2	.2	.2
Other meats .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Poultry .....	.3	.4	.5	.4	.3	.3	.2	.3	.2
Fish and seafood .....	.3	.3	.4	.3	.3	.2	.3	.3	.2
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	1.1	.9	.9	.8	.7	.7	.7
Fresh milk and cream .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Other dairy products .....	.5	.6	.6	.6	.6	.5	.5	.5	.5

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Fruits and vegetables	1.3	1.4	1.9	1.5	1.3	1.2	1.2	1.2	1.2
Fresh fruits .....	.4	.5	.6	.5	.4	.4	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.5	.4	.4	.4	.4	.4
Processed fruits .....	.2	.3	.3	.3	.3	.2	.2	.2	.2
Processed vegetables .....	.2	.3	.3	.3	.2	.2	.2	.2	.2
Other food at home	2.7	3.1	3.7	3.1	2.9	2.8	2.3	2.3	2.2
Sugar and other sweets .....	.3	.3	.4	.3	.3	.3	.2	.2	.2
Fats and oils .....	.2	.2	.3	.3	.2	.2	.2	.2	.1
Miscellaneous foods	1.5	1.6	1.9	1.7	1.5	1.4	1.2	1.2	1.2
Nonalcoholic beverages .....	.7	.8	1.0	.8	.8	.7	.5	.5	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.3	5.3	4.6	5.1	5.4	5.9	5.3	5.3	5.4
Alcoholic beverages .....	.9	.8	.7	.8	.9	.8	1.0	1.0	.9
Housing	34.4	34.7	36.9	34.3	33.9	35.1	34.1	34.1	34.3
Shelter	20.5	20.0	21.6	19.5	19.5	20.6	21.3	21.4	21.1
Owned dwellings	13.3	11.9	10.8	11.8	11.8	13.6	15.3	15.5	15.1
Mortgage interest and charges	7.3	6.5	5.8	6.1	6.3	8.1	8.5	8.8	8.1
Property taxes	3.7	3.3	3.0	3.5	3.1	3.5	4.2	4.1	4.4
Maintenance, repairs, insurance, other expenses	2.3	2.2	1.9	2.2	2.4	2.0	2.5	2.5	2.6
Rented dwellings	5.8	7.1	10.3	6.9	6.7	5.8	4.0	4.2	3.8
Other lodging	1.4	1.0	.6	.9	1.1	1.2	2.0	1.7	2.3
Utilities, fuels, and public services	7.4	8.5	10.2	9.0	7.8	7.6	5.9	6.1	5.6
Natural gas	1.0	1.1	1.3	1.2	1.0	.9	.9	.9	.8
Electricity	2.8	3.3	4.2	3.6	2.9	2.8	2.1	2.2	2.0
Fuel oil and other fuels .....	.3	.3	.4	.4	.2	.4	.2	.2	.2
Telephone services	2.4	2.7	3.1	2.8	2.6	2.5	1.9	1.9	1.8
Water and other public services	1.0	1.1	1.3	1.1	1.1	1.0	.8	.9	.8
Household operations	2.1	1.7	1.1	1.5	2.0	2.2	2.5	2.3	2.9
Personal services .....	.8	.6	.3	.5	.7	.9	1.0	1.0	1.2
Other household expenses	1.3	1.1	.8	1.1	1.3	1.2	1.5	1.3	1.7
Housekeeping supplies	1.3	1.4	1.4	1.5	1.4	1.4	1.2	1.1	1.4
Laundry and cleaning supplies .....	.3	.4	.4	.4	.3	.3	.2	.2	.2
Other household products .....	.7	.8	.7	.8	.7	.8	.7	.6	.8
Postage and stationery .....	.3	.3	.2	.3	.3	.3	.3	.3	.3
Household furnishings and equipment	3.1	3.0	2.5	2.7	3.2	3.3	3.2	3.2	3.2
Household textiles .....	.3	.2	.1	.3	.3	.2	.3	.2	.3
Furniture .....	.7	.7	.7	.6	.7	.7	.7	.7	.8
Floor coverings .....	.1	(²)	(²)	(²)	.1	.1	.1	.1	.1
Major appliances .....	.4	.4	.4	.4	.4	.4	.4	.4	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.5	1.4	1.1	1.2	1.6	1.6	1.6	1.6	1.5
Apparel and services	3.5	3.6	4.8	3.5	3.2	3.5	3.4	3.6	3.0
Men and boys .....	.8	.9	1.2	.8	.7	.9	.7	.7	.6
Men, 16 and over .....	.6	.7	1.0	.6	.6	.8	.5	.5	.5
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.1	.2	.1
Women and girls	1.4	1.3	1.4	1.3	1.2	1.3	1.5	1.6	1.3
Women, 16 and over	1.1	1.0	1.0	1.1	.9	1.1	1.3	1.4	1.1
Girls, 2 to 15 .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
Children under 2 .....	.2	.2	.4	.2	.2	.2	.1	.1	.1
Footwear .....	.7	.8	1.2	.8	.7	.6	.5	.5	.4
Other apparel products and services .....	.5	.4	.6	.4	.4	.5	.6	.6	.5
Transportation	15.6	16.2	15.7	16.3	16.4	15.8	14.9	15.2	14.3
Vehicle purchases (net outlay)	5.4	5.3	4.7	5.2	5.5	5.4	5.6	5.8	5.3
Cars and trucks, new	2.6	2.2	1.3	2.4	2.1	2.7	3.3	3.3	3.2
Cars and trucks, used	2.7	2.9	3.4	2.6	3.3	2.4	2.3	2.4	2.1
Other vehicles .....	.1	.2	3.1	.2	.1	.3	(²)	.1	(²)

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, 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
Gasoline and motor oil	4.0	4.7	5.0	4.8	4.4	4.6	3.2	3.3	2.9
Other vehicle expenses	5.2	5.5	5.3	5.6	5.8	5.1	4.7	4.8	4.5
Vehicle finance charges .....	.6	.7	.6	.7	.7	.7	.4	.5	.4
Maintenance and repairs	1.5	1.5	1.5	1.4	1.7	1.6	1.4	1.5	1.4
Vehicle insurance	2.2	2.5	2.6	2.7	2.5	1.9	1.8	1.8	1.7
Vehicle rental, leases, licenses, other charges .....	.9	.8	.7	.8	.9	.9	1.0	1.0	1.1
Public transportation	1.0	.7	.6	.7	.7	.7	1.4	1.2	1.7
Healthcare	6.4	6.8	6.6	7.5	6.5	5.9	5.8	5.7	5.9
Health insurance	3.6	3.9	4.0	4.4	3.7	3.3	3.3	3.2	3.3
Medical services	1.5	1.5	1.2	1.6	1.5	1.4	1.5	1.5	1.5
Drugs	1.0	1.1	1.2	1.3	1.1	.9	.8	.8	.8
Medical supplies .....	.2	.2	.3	.2	.2	.3	.2	.2	.3
Entertainment	5.5	5.6	4.6	5.6	5.9	5.6	5.4	5.2	5.5
Fees and admissions	1.3	1.0	.5	.9	1.2	1.2	1.7	1.6	1.9
Audio and visual equipment and services	2.0	2.2	2.1	2.3	2.2	2.1	1.7	1.7	1.7
Pets, toys, hobbies, and playground equipment ..	1.4	1.6	1.4	1.6	1.5	1.5	1.2	1.2	1.1
Other entertainment supplies, equipment, and services .....	.8	.9	.6	.9	1.0	.9	.7	.7	.8
Personal care products and services	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Reading .....	.2	.2	.1	.2	.2	.2	.3	.2	.3
Education	2.2	1.6	.8	1.2	2.3	1.8	3.0	2.8	3.3
Tobacco products and smoking supplies .....	.8	1.1	1.4	1.4	.9	.8	.3	.3	.1
Miscellaneous	1.7	1.7	1.4	1.5	1.9	1.9	1.6	1.8	1.4
Cash contributions	3.5	2.9	2.6	2.9	3.0	3.2	4.3	4.1	4.6
Personal insurance and pensions	11.2	9.8	7.5	9.6	10.2	11.1	13.1	12.8	13.6
Life and other personal insurance .....	.6	.6	.5	.6	.6	.6	.7	.7	.8
Pensions and Social Security	10.5	9.2	7.0	9.0	9.7	10.5	12.4	12.2	12.8
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	80.1	76.9	66.9	74.8	80.4	82.1	83.9	84.7	82.6
Self-employment income	4.3	4.2	4.8	3.9	3.7	5.0	4.4	4.4	4.3
Social Security, private and government retirement	10.9	14.0	21.2	16.7	11.1	8.8	7.1	6.2	8.6
Interest, dividends, rental income, other property income	2.3	1.5	1.0	1.7	1.5	1.5	3.3	3.3	3.3
Unemployment and workers' compensation, veterans' benefits .....	.7	1.0	1.4	1.1	.9	.7	.3	.4	.2
Public assistance, supplemental security income, food stamps .....	.7	1.1	3.3	.9	.8	.6	.2	.1	.2
Regular contributions for support .....	.7	.8	.7	.5	1.0	.9	.6	.6	.5
Other income .....	.4	.5	.6	.5	.6	.4	.3	.3	.3
Personal taxes	3.3	2.1	.7	1.7	2.6	2.8	4.9	4.7	5.2
Federal income taxes	2.2	1.2	.1	.9	1.6	1.7	3.5	3.3	3.8
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(⁴)
State and local income taxes .....	.8	.6	.4	.5	.7	.8	1.1	1.1	1.1
Other taxes .....	.3	.3	.2	.3	.3	.3	.3	.3	.3
Income after taxes	96.7	97.9	99.3	98.3	97.4	97.2	95.1	95.3	94.8

¹ Value less than or equal to 0.5.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.