

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011**

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) .....	122,287	85,229	16,146	30,810	25,361	12,912	37,058	23,578	13,480
Consumer unit characteristics:									
Income before taxes .....	\$63,685	\$48,337	\$32,564	\$46,370	\$52,965	\$63,664	\$98,983	\$90,962	\$113,013
Income after taxes .....	61,673	47,482	32,502	45,664	51,734	62,203	94,311	87,120	106,888
Age of reference person .....	49.7	50.3	54.6	51.6	47.2	47.8	48.4	47.1	50.6
Average number in consumer unit:									
Persons .....	2.5	2.5	2.8	2.5	2.3	2.6	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	.3	.3	.3
Earners .....	1.3	1.2	1.0	1.2	1.2	1.4	1.4	1.4	1.4
Vehicles .....	1.9	1.8	1.4	1.9	1.9	2.1	2.0	2.0	2.0
Percent distribution:									
Sex of reference person:									
Male .....	47	45	43	46	47	40	51	50	52
Female .....	53	55	57	54	53	60	49	50	48
Housing tenure:									
Homeowner .....	65	60	52	63	58	67	76	74	79
With mortgage .....	40	34	23	34	37	44	54	53	55
Without mortgage .....	25	26	29	29	21	23	22	21	24
Renter .....	35	40	48	37	42	33	24	26	21
Race of reference person:									
Black or African-American .....	12	14	15	14	14	14	9	9	8
White, Asian, and all other races .....	88	86	85	86	86	86	91	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	15	34	12	10	8	7	7	6
Not Hispanic or Latino .....	88	85	66	88	90	92	93	93	94
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	48	64	100	n.a.	n.a.	n.a.	n.a.	n.a.
College .....	62	45	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	85	76	87	86	93	93	93	93
Average annual expenditures .....	\$49,705	\$41,253	\$29,951	\$39,704	\$45,355	\$50,819	\$68,903	\$65,051	\$75,731
Food .....	6,458	5,732	4,971	5,648	5,907	6,486	8,026	7,615	8,807
Food at home .....	3,838	3,591	3,564	3,595	3,510	3,774	4,365	4,184	4,718
Cereals and bakery products .....	531	495	486	495	483	528	606	590	639
Cereals and cereal products .....	175	162	176	154	159	170	202	198	212
Bakery products .....	356	333	310	341	324	358	404	392	428
Meats, poultry, fish, and eggs .....	832	818	883	812	779	839	862	838	910
Beef .....	223	224	248	217	218	228	219	217	222
Pork .....	162	169	182	170	165	160	147	150	141
Other meats .....	123	118	117	128	107	119	132	131	133
Poultry .....	154	151	175	149	136	156	163	156	176
Fish and seafood .....	121	106	106	98	105	127	152	136	184
Eggs .....	50	50	55	50	48	49	50	48	54
Dairy products .....	407	371	359	357	367	424	484	465	521
Fresh milk and cream .....	150	144	150	140	137	163	162	158	170
Other dairy products .....	257	227	209	218	231	261	322	307	351
Fruits and vegetables .....	715	637	651	642	627	627	881	816	1,009
Fresh fruits .....	247	211	217	212	207	207	325	293	388
Fresh vegetables .....	224	195	202	198	192	184	287	261	338
Processed fruits .....	116	108	102	104	110	118	133	131	137
Processed vegetables .....	128	123	130	128	117	118	137	132	146

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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 .....	\$1,353	\$1,270	\$1,186	\$1,288	\$1,254	\$1,357	\$1,532	\$1,476	\$1,640
Sugar and other sweets .....	144	135	118	135	134	154	165	160	175
Fats and oils .....	110	110	114	114	105	104	110	110	110
Miscellaneous foods .....	690	639	569	651	630	707	800	764	872
Nonalcoholic beverages .....	361	355	357	363	347	347	374	367	388
Food prepared by consumer unit on out-of-town trips .....	48	32	28	26	38	43	82	75	95
Food away from home .....	2,620	2,142	1,407	2,053	2,397	2,712	3,661	3,431	4,089
Alcoholic beverages .....	456	333	155	287	427	465	722	689	785
Housing .....	16,803	14,042	10,843	13,571	15,259	16,744	23,123	21,702	25,621
Shelter .....	9,825	7,944	6,238	7,585	8,787	9,281	14,152	13,245	15,737
Owned dwellings .....	6,148	4,493	2,651	4,443	5,008	5,904	9,954	9,192	11,287
Mortgage interest and charges .....	3,184	2,292	1,238	2,230	2,637	3,080	5,234	4,902	5,815
Property taxes .....	1,845	1,344	845	1,373	1,463	1,666	2,995	2,708	3,497
Maintenance, repairs, insurance, other expenses .....	1,120	856	567	839	908	1,158	1,725	1,582	1,975
Rented dwellings .....	3,029	3,102	3,441	2,845	3,279	2,945	2,862	2,926	2,751
Other lodging .....	648	349	146	297	500	432	1,335	1,127	1,699
Utilities, fuels, and public services .....	3,727	3,530	3,074	3,622	3,484	3,968	4,180	4,091	4,337
Natural gas .....	420	366	318	375	376	386	543	517	590
Electricity .....	1,423	1,396	1,285	1,458	1,327	1,519	1,486	1,477	1,501
Fuel oil and other fuels .....	157	143	122	168	122	149	189	163	235
Telephone services .....	1,226	1,163	947	1,167	1,200	1,351	1,372	1,354	1,403
Water and other public services .....	501	462	402	453	459	564	590	580	607
Household operations .....	1,122	801	432	714	1,006	1,069	1,859	1,654	2,217
Personal services .....	398	254	141	201	337	357	731	624	917
Other household expenses .....	724	548	291	513	669	712	1,128	1,030	1,301
Housekeeping supplies .....	615	545	429	536	551	692	762	746	795
Laundry and cleaning supplies .....	145	144	142	144	134	168	147	148	145
Other household products .....	340	299	211	294	309	391	427	427	425
Postage and stationery .....	130	102	76	98	108	134	189	171	225
Household furnishings and equipment .....	1,514	1,222	669	1,114	1,431	1,734	2,169	1,966	2,535
Household textiles .....	109	84	67	78	99	92	163	140	206
Furniture .....	358	284	167	270	319	396	527	471	626
Floor coverings .....	20	9	5	11	8	10	45	33	66
Major appliances .....	194	173	102	145	209	255	243	199	320
Small appliances, miscellaneous housewares ..	89	70	37	67	83	88	132	125	144
Miscellaneous household equipment .....	744	601	292	542	713	893	1,059	997	1,172
Apparel and services .....	1,740	1,462	1,274	1,385	1,552	1,686	2,343	2,232	2,554
Men and boys .....	404	353	262	342	403	387	513	479	579
Men, 16 and over .....	324	278	193	272	329	290	424	393	482
Boys, 2 to 15 .....	80	75	69	70	74	97	90	86	97
Women and girls .....	721	575	471	550	606	693	1,033	989	1,119
Women, 16 and over .....	604	467	370	451	497	557	896	863	960
Girls, 2 to 15 .....	117	108	101	99	109	136	137	126	159
Children under 2 .....	68	63	76	57	57	73	79	72	92
Footwear .....	321	293	297	278	289	336	380	366	406
Other apparel products and services .....	226	177	168	157	197	196	337	325	358
Transportation .....	8,293	7,257	4,859	7,120	8,061	8,964	10,662	10,565	10,813
Vehicle purchases (net outlay) .....	2,669	2,286	1,231	2,258	2,564	3,123	3,549	3,613	3,437
Cars and trucks, new .....	1,265	896	206	887	1,161	1,262	2,114	2,083	2,169
Cars and trucks, used .....	1,339	1,331	984	1,326	1,328	1,779	1,358	1,472	1,160
Other vehicles .....	64	59	242	46	74	282	76	258	2108
Gasoline and motor oil .....	2,655	2,538	2,006	2,552	2,613	3,021	2,924	2,934	2,905

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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 .....	\$2,454	\$2,141	\$1,388	\$2,061	\$2,533	\$2,466	\$3,158	\$3,192	\$3,082
Vehicle finance charges .....	233	217	110	206	248	318	268	283	241
Maintenance and repairs .....	805	675	427	634	787	859	1,099	1,082	1,128
Vehicle insurance .....	983	934	647	930	1,129	884	1,088	1,170	926
Vehicle rental, leases, licenses, and other charges .....	433	315	203	291	369	404	704	656	787
Public and other transportation .....	516	292	233	249	351	354	1,031	825	1,390
Health care .....	3,313	2,929	2,257	2,986	3,020	3,449	4,192	4,022	4,490
Health insurance .....	1,922	1,705	1,325	1,803	1,743	1,874	2,421	2,334	2,573
Medical services .....	768	647	444	612	703	876	1,045	980	1,157
Drugs .....	489	465	403	458	456	575	541	546	536
Medical supplies .....	134	111	85	113	119	124	185	162	225
Entertainment .....	2,572	2,108	1,223	1,967	2,465	2,822	3,616	3,499	3,822
Fees and admissions .....	594	344	127	289	462	510	1,163	1,027	1,403
Audio and visual equipment and services .....	977	905	645	926	995	994	1,140	1,142	1,139
Pets, toys, hobbies, and playground equipment ..	631	539	330	529	598	696	829	839	811
Other entertainment supplies, equipment, and services .....	370	320	122	223	410	622	484	491	471
Personal care products and services .....	634	514	367	479	573	662	901	851	992
Reading .....	115	78	40	70	95	116	200	172	251
Education .....	1,051	662	252	380	1,109	966	1,943	1,900	2,019
Tobacco products and smoking supplies .....	351	437	400	521	384	386	152	183	97
Miscellaneous .....	775	659	392	615	715	987	1,040	907	1,269
Cash contributions .....	1,721	1,218	769	1,144	1,376	1,648	2,878	2,580	3,398
Personal insurance and pensions .....	5,424	3,822	2,150	3,533	4,413	5,438	9,108	8,134	10,812
Life and other personal insurance .....	317	248	136	264	218	406	477	414	585
Pensions and Social Security .....	5,106	3,574	2,014	3,269	4,195	5,032	8,631	7,719	10,226
Sources of income and personal taxes:									
Money income before taxes .....	63,685	48,337	32,564	46,370	52,965	63,664	98,983	90,962	113,013
Wages and salaries .....	49,805	36,374	21,270	34,170	40,789	51,849	80,695	74,960	90,727
Self-employment income .....	3,269	1,874	1,492	1,673	2,242	2,109	6,476	6,504	6,426
Social Security, private and government retirement .....	7,648	7,370	7,345	8,201	6,841	6,456	8,289	6,597	11,248
Interest, dividends, rental income, other property income .....	1,281	876	474	550	1,280	1,361	2,214	1,567	3,345
Unemployment and workers' compensation, veterans' benefits .....	579	595	410	622	598	760	542	540	546
Public assistance, supplemental security income, food stamps .....	520	674	1,156	690	416	541	167	192	123
Regular contributions for support .....	364	372	192	293	536	466	346	376	293
Other income .....	218	202	224	173	262	122	254	225	305
Personal taxes (missing values not imputed) .....	2,012	855	62	707	1,231	1,461	4,672	3,842	6,125
Federal income taxes .....	1,370	474	-79	351	760	899	3,432	2,769	4,592
State and local income taxes .....	505	279	92	256	347	432	1,027	890	1,265
Other taxes .....	136	102	50	100	124	130	214	182	268
Income after taxes .....	61,673	47,482	32,502	45,664	51,734	62,203	94,311	87,120	106,888

See footnotes at end of table.

**Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — 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
Addenda:									
Net change in total assets and liabilities .....	- \$1,826	-\$2,961	\$815	-\$4,152	-\$2,776	-\$5,201	\$783	-\$6,286	\$13,149
Net change in total assets .....	6,836	3,044	2,599	2,905	4,448	1,172	15,557	6,156	32,001
Net change in total liabilities .....	8,662	6,004	1,785	7,057	7,224	6,373	14,774	12,442	18,853
Other financial information:									
Other money receipts .....	729	431	119	395	354	1,060	1,414	1,018	2,106
Mortgage principal paid on owned property .....	-2,008	-1,401	-759	-1,389	-1,557	-1,928	-3,404	-3,032	-4,055
Estimated market value of owned home .....	151,165	111,422	72,840	111,392	123,880	135,266	242,571	217,496	286,433
Estimated monthly rental value of owned home ..	849	673	458	675	737	814	1,254	1,162	1,414
Gifts of goods and services .....	1,037	714	408	653	870	931	1,769	1,593	2,081
Food .....	84	59	23	55	75	81	140	127	163
Alcoholic beverages .....	17	11	2	5	12	34	28	25	35
Housing .....	194	140	86	102	185	206	317	301	346
Housekeeping supplies .....	25	18	5	16	21	30	40	40	41
Household textiles .....	11	9	23	10	11	6	15	10	24
Appliances and miscellaneous housewares .....	18	11	26	6	17	16	34	30	41
Major appliances .....	7	4	23	1	7	8	13	10	18
Small appliances and miscellaneous housewares .....	11	6	23	5	9	8	21	20	23
Miscellaneous household equipment .....	45	36	12	29	45	67	62	62	62
Other housing .....	96	66	61	40	91	87	165	159	177
Apparel and services .....	205	183	161	184	187	197	253	225	309
Males, 2 and over .....	53	47	33	48	50	55	66	54	87
Females, 2 and over .....	77	65	61	62	76	52	104	101	110
Children under 2 .....	22	22	25	21	17	30	23	16	37
Other apparel products and services .....	52	49	41	53	43	60	60	54	73
Jewelry and watches .....	18	14	23	15	18	17	27	29	25
All other apparel products and services .....	34	35	38	38	25	43	33	25	48
Transportation .....	90	57	38	33	86	77	168	169	168
Health care .....	30	27	214	29	29	37	37	18	71
Entertainment .....	93	76	30	74	101	89	129	138	112
Toys, games, arts and crafts, and tricycles .....	26	24	213	26	25	28	31	27	40
Other entertainment .....	67	53	16	48	76	61	98	111	72
Personal care products and services .....	15	10	9	7	10	21	24	16	38
Reading .....	2	1	( <sup>1</sup> )	1	2	3	4	2	6
Education .....	216	76	16	66	104	117	538	464	668
All other gifts .....	91	75	30	98	78	70	129	109	165

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

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

n.a. Not applicable.