

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006

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)	118,843	85,598	17,747	31,134	25,135	11,582	33,244	21,277	11,967
Consumer unit characteristics:									
Income before taxes	\$60,533	\$48,219	\$31,775	\$45,962	\$53,809	\$67,353	\$92,241	\$82,860	\$108,918
Income after taxes	58,101	46,819	31,362	44,780	52,005	64,730	87,151	78,401	102,707
Age of reference person	48.7	49.2	53.5	50.5	45.5	47.1	47.5	45.7	50.6
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.5	2.4	2.4	2.4
Children under 18 .....	.6	.6	.7	.6	.6	.6	.6	.6	.5
Persons 65 and over .....	.3	.3	.5	.4	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.4	1.5	1.4	1.5	1.4
Vehicles	1.9	1.9	1.4	1.9	2.0	2.2	2.1	2.1	2.2
Percent distribution:									
Sex of reference person:									
Male	46	44	44	44	45	39	52	50	55
Female	54	56	56	56	55	61	48	50	45
Housing tenure:									
Homeowner	67	64	55	66	63	75	77	74	82
With mortgage	43	38	25	36	41	54	56	55	58
Without mortgage	24	26	29	29	21	20	20	19	24
Renter	33	36	45	34	37	25	23	26	18
Race of reference person:									
Black or African-American	12	14	16	14	13	13	7	8	6
White, Asian, and all other races	88	86	84	86	87	87	93	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	14	30	11	9	8	6	6	6
Not Hispanic or Latino	89	86	70	89	91	92	94	94	94
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)	36	50	65	100	n.a.	n.a.	n.a.	n.a.	n.a.
College	59	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	85	73	87	89	93	94	93	95
Average annual expenditures	\$48,398	\$40,813	\$28,760	\$39,305	\$45,891	\$52,272	\$67,836	\$63,864	\$74,906
Food									
Food at home	12.6	13.6	15.2	13.8	13.2	12.5	11.1	11.5	10.5
Cereals and bakery products	7.1	7.9	9.9	8.3	7.4	6.7	5.7	5.9	5.4
Cereals and cereal products .....	.9	1.0	1.3	1.1	.9	.9	.8	.8	.7
Bakery products .....	.3	.3	.4	.4	.3	.3	.2	.2	.2
Meats, poultry, fish, and eggs .....	.6	.7	.8	.7	.6	.6	.5	.5	.5
Beef	1.6	2.0	2.6	2.1	1.7	1.6	1.2	1.2	1.1
Pork .....	.5	.6	.7	.6	.6	.5	.3	.3	.3
Other meats .....	.3	.4	.6	.5	.3	.3	.2	.2	.2
Poultry .....	.2	.3	.3	.3	.2	.2	.2	.2	.1
Fish and seafood .....	.3	.3	.5	.4	.3	.3	.2	.2	.2
Eggs .....	.3	.3	.3	.3	.2	.3	.2	.2	.2
Dairy products .....	.1	.1	.1	.1	.1	.1	.1	.1	.0
Dairy products .....	.8	.8	1.0	.9	.8	.7	.6	.7	.6
Fresh milk and cream .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Other dairy products .....	.5	.5	.5	.5	.5	.4	.4	.4	.4

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — 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	1.2	1.3	1.7	1.3	1.2	1.0	1.1	1.1	1.1
Fresh fruits .....	.4	.4	.6	.4	.4	.3	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.4	.4	.3	.4	.4	.4
Processed fruits .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.2	.2	.2	.1	.2	.1
Other food at home	2.5	2.8	3.3	2.9	2.7	2.4	2.0	2.1	1.9
Sugar and other sweets .....	.3	.3	.3	.3	.3	.2	.2	.2	.2
Fats and oils .....	.2	.2	.3	.2	.2	.2	.1	.1	.1
Miscellaneous foods	1.3	1.4	1.6	1.5	1.4	1.3	1.1	1.1	1.0
Nonalcoholic beverages .....	.7	.8	1.0	.8	.7	.6	.5	.6	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.6	5.3	5.5	5.8	5.8	5.4	5.7	5.1
Alcoholic beverages	1.0	1.0	.7	.9	1.1	1.0	1.1	1.1	1.1
Housing	33.8	33.6	36.2	33.6	32.9	32.8	34.2	34.2	34.2
Shelter	20.0	19.3	20.9	19.3	19.0	18.8	21.0	21.0	21.0
Owned dwellings	13.5	12.1	9.9	12.0	12.3	13.7	15.6	15.4	16.0
Mortgage interest and charges	7.8	6.9	5.2	6.6	7.4	8.1	9.1	9.0	9.2
Property taxes	3.4	3.0	2.8	3.1	3.0	3.3	4.0	3.8	4.2
Maintenance, repairs, insurance, other expenses	2.3	2.1	2.0	2.3	1.9	2.3	2.6	2.6	2.6
Rented dwellings	5.4	6.5	10.6	6.6	5.7	4.1	3.6	4.1	3.0
Other lodging	1.2	.8	.4	.7	1.0	1.0	1.7	1.6	2.0
Utilities, fuels, and public services	7.0	7.9	9.7	8.2	7.2	6.9	5.7	5.8	5.5
Natural gas	1.1	1.1	1.4	1.2	1.0	1.0	.9	.9	.9
Electricity	2.6	3.0	3.9	3.2	2.7	2.6	2.0	2.1	1.9
Fuel oil and other fuels .....	.3	.3	.4	.4	.3	.3	.2	.2	.2
Telephone services	2.2	2.5	3.0	2.6	2.4	2.3	1.8	1.9	1.7
Water and other public services .....	.8	.9	1.1	.9	.8	.8	.7	.7	.7
Household operations	2.0	1.6	1.2	1.4	1.8	2.2	2.5	2.3	2.7
Personal services .....	.8	.7	.4	.5	.7	1.2	1.0	.9	1.2
Other household expenses	1.1	1.0	.7	.9	1.1	1.0	1.4	1.3	1.6
Housekeeping supplies	1.3	1.4	1.6	1.4	1.3	1.3	1.2	1.2	1.3
Laundry and cleaning supplies .....	.3	.4	.4	.4	.3	.3	.2	.3	.2
Other household products .....	.7	.7	.9	.7	.7	.6	.6	.6	.7
Postage and stationery .....	.3	.3	.2	.3	.3	.3	.4	.4	.4
Household furnishings and equipment	3.5	3.4	2.8	3.3	3.6	3.7	3.8	3.8	3.7
Household textiles .....	.3	.3	.3	.3	.4	.3	.3	.3	.4
Furniture	1.0	.9	.8	.9	.8	1.0	1.1	1.2	.9
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.5	.5	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.3	.2	.2	.2	.2
Miscellaneous household equipment	1.4	1.3	1.0	1.2	1.5	1.5	1.6	1.6	1.5
Apparel and services	3.9	4.0	4.1	3.9	4.0	4.0	3.7	3.8	3.5
Men and boys .....	.9	1.0	1.1	.9	1.0	.9	.8	.9	.8
Men, 16 and over .....	.7	.8	.8	.7	.8	.7	.7	.7	.7
Boys, 2 to 15 .....	.2	.2	.3	.2	.2	.2	.2	.2	.1
Women and girls	1.6	1.6	1.4	1.5	1.6	1.7	1.5	1.5	1.5
Women, 16 and over	1.3	1.3	1.1	1.3	1.4	1.4	1.3	1.3	1.3
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.2	.2	.2
Children under 2 .....	.2	.2	.3	.3	.2	.2	.2	.2	.1
Footwear .....	.6	.7	.8	.7	.6	.6	.5	.6	.5
Other apparel products and services .....	.6	.5	.5	.5	.6	.6	.7	.7	.7
Transportation	17.6	18.5	17.5	18.9	18.8	18.2	16.1	16.7	15.3
Vehicle purchases (net outlay)	7.1	7.5	6.8	7.6	7.9	7.1	6.4	6.6	6.2
Cars and trucks, new	3.7	3.5	2.6	3.6	3.9	3.6	4.0	4.1	3.9
Cars and trucks, used	3.2	3.8	4.2	3.8	3.9	3.4	2.3	2.4	2.2
Other vehicles .....	.1	.1	2.1	.2	.2	2.1	.1	2.1	2.1

See footnotes at end of table.

Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — 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	4.6	5.2	5.5	5.4	5.0	4.9	3.7	3.9	3.3
Other vehicle expenses	4.9	5.0	4.6	5.2	5.1	5.2	4.6	4.8	4.2
Vehicle finance charges .....	.6	.7	.6	.7	.7	.7	.5	.5	.4
Maintenance and repairs	1.4	1.4	1.4	1.4	1.5	1.5	1.4	1.5	1.3
Vehicle insurance	1.8	2.0	2.0	2.2	1.9	1.9	1.5	1.6	1.4
Vehicle rental, leases, licenses, other charges	1.0	.9	.6	.9	.9	1.0	1.2	1.2	1.2
Public transportation	1.0	.8	.6	.7	.9	1.0	1.4	1.4	1.5
Health care	5.7	6.1	6.9	6.6	5.4	5.6	5.2	5.2	5.0
Health insurance	3.0	3.3	3.9	3.7	2.9	2.8	2.6	2.6	2.6
Medical services	1.4	1.3	1.3	1.4	1.4	1.3	1.5	1.5	1.4
Drugs	1.1	1.2	1.5	1.3	1.0	1.1	.9	.9	.8
Medical supplies .....	.2	.2	.2	.2	.2	.3	.2	.2	.3
Entertainment	4.9	4.7	3.9	4.7	4.9	4.9	5.3	5.3	5.3
Fees and admissions	1.3	.9	.5	.8	1.1	1.2	1.8	1.7	1.9
Audio and visual equipment and services	1.9	2.0	2.1	2.0	1.9	1.9	1.7	1.8	1.5
Pets, toys, hobbies, and playground equipment .....	.9	.9	.8	.9	.9	.9	.8	.8	.8
Other entertainment supplies, equipment, and services .....	.9	.9	.6	1.0	1.0	.8	1.0	.9	1.1
Personal care products and services	1.2	1.2	1.1	1.2	1.2	1.3	1.2	1.3	1.1
Reading .....	.2	.2	.1	.2	.2	.2	.3	.3	.3
Education	1.8	1.4	.5	1.1	1.9	1.7	2.5	2.4	2.8
Tobacco products and smoking supplies .....	.7	1.0	1.4	1.1	.8	.6	.2	.3	.2
Miscellaneous	1.7	1.7	1.4	1.7	1.8	1.9	1.8	1.5	2.1
Cash contributions	3.9	3.2	3.1	3.0	3.4	3.6	4.8	4.5	5.2
Personal insurance and pensions	10.9	9.9	7.8	9.4	10.3	11.8	12.5	11.9	13.3
Life and other personal insurance .....	.7	.6	.5	.6	.7	.7	.7	.7	.8
Pensions and Social Security	10.2	9.3	7.3	8.8	9.6	11.1	11.7	11.3	12.4
Sources of income and personal taxes:									
Money income before taxes	\$60,533	\$48,219	\$31,775	\$45,962	\$53,809	\$67,353	\$92,241	\$82,860	\$108,918
Wages and salaries	79.5	77.6	70.0	76.1	79.4	82.7	82.0	83.5	80.1
Self-employment income	6.0	5.5	4.6	4.9	6.2	6.1	6.6	5.7	7.8
Social Security, private and government retirement	10.1	12.4	19.9	14.8	9.7	7.3	7.1	6.5	7.8
Interest, dividends, rental income, other property income	2.5	1.9	.9	1.8	2.2	2.3	3.2	3.2	3.2
Unemployment and workers' compensation, veterans' benefits .....	.3	.5	.6	.5	.5	.5	.1	.1	.1
Public assistance, supplemental security income, food stamps .....	.6	.9	2.9	.8	.6	.2	.1	.1	.1
Regular contributions for support .....	.7	.7	.5	.7	.9	.5	.6	.7	.5
Other income .....	.4	.4	.6	.4	.5	.3	.3	.2	.4
Personal taxes	4.0	2.9	1.3	2.6	3.4	3.9	5.5	5.4	5.7
Federal income taxes	2.8	1.9	.5	1.5	2.3	2.7	4.1	4.0	4.3
State and local income taxes .....	.9	.7	.4	.7	.8	.9	1.1	1.0	1.1
Other taxes .....	.3	.3	.3	.3	.3	.3	.4	.4	.4
Income after taxes	96.0	97.1	98.7	97.4	96.6	96.1	94.5	94.6	94.3

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.