

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2006**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Percent distribution of consumer units .....	100.0	72.0	14.9	26.2	21.1	9.7	28.0	17.9	10.1
Consumer unit characteristics (mean values):									
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 .....	( <sup>1</sup> )	( <sup>1</sup> )	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
Annual aggregate expenditures .....	\$5,749,838	60.6	8.8	21.3	19.9	10.6	39.4	23.8	15.6
Food .....									
Food at home .....	725,145	64.7	10.5	23.3	20.2	10.7	35.3	22.2	13.1
Cereals and bakery products .....	405,396	67.7	12.2	24.9	20.3	10.3	32.3	20.2	12.1
Cereals and cereal products .....	52,969	67.2	11.9	24.9	19.8	10.7	32.8	20.0	12.8
Bakery products .....	16,930	68.3	12.4	25.4	19.6	10.9	31.7	19.8	12.0
Meats, poultry, fish, and eggs .....	36,038	66.7	11.6	24.6	19.9	10.6	33.3	20.1	13.2
Beef .....	94,586	71.9	13.6	27.2	20.3	10.8	28.1	18.0	10.1
Pork .....	28,029	73.3	13.2	26.9	22.9	10.3	26.7	17.4	9.3
Other meats .....	18,655	76.4	15.2	30.3	20.0	10.8	23.6	14.9	8.7
Poultry .....	12,444	71.2	12.8	27.3	20.7	10.4	28.8	19.6	9.2
Fish and seafood .....	16,671	69.4	14.4	25.7	18.4	10.9	30.6	19.7	10.9
Eggs .....	14,435	66.8	11.6	25.5	17.8	11.9	33.2	19.8	13.4
Dairy products .....	4,351	72.1	15.6	26.3	20.0	10.3	27.9	17.5	10.4
Fresh milk and cream .....	43,713	66.1	11.8	24.0	20.4	9.9	33.9	21.3	12.6
Other dairy products .....	16,632	69.8	14.6	25.7	19.7	9.9	30.2	19.0	11.1
Other dairy products .....	27,081	63.7	10.0	23.0	20.8	10.0	36.3	22.7	13.6

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2006 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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 .....	\$70,293	64.0	12.4	23.2	19.2	9.3	36.0	21.5	14.4
Fresh fruits .....	23,187	61.8	12.0	22.1	19.1	8.6	38.2	21.9	16.4
Fresh vegetables .....	22,929	63.1	12.8	22.8	18.3	9.2	36.9	22.1	14.8
Processed fruits .....	12,958	65.0	11.6	23.1	20.3	10.0	35.0	21.8	13.1
Processed vegetables .....	11,218	69.6	13.4	26.4	19.9	10.0	30.4	19.2	11.2
Other food at home .....	143,836	67.4	11.4	24.6	20.9	10.4	32.6	20.8	11.8
Sugar and other sweets .....	14,773	67.0	10.9	24.2	22.0	9.9	33.0	19.9	13.1
Fats and oils .....	10,183	68.6	12.9	26.2	19.2	10.2	31.4	20.3	11.2
Miscellaneous foods .....	74,341	67.2	10.9	24.6	21.2	10.5	32.8	21.0	11.9
Nonalcoholic beverages .....	39,441	69.3	13.0	25.4	20.6	10.3	30.7	20.2	10.5
Food prepared by consumer unit on out-of-town trips .....	5,097	54.6	5.4	17.7	20.2	11.4	45.4	25.6	19.8
Food away from home .....	319,750	60.9	8.3	21.2	20.2	11.2	39.1	24.6	14.4
Alcoholic beverages .....	58,981	56.0	6.3	18.8	19.9	11.0	44.0	26.7	17.3
Housing .....	1,944,683	60.3	9.5	21.1	19.5	10.2	39.7	23.9	15.8
Shelter .....	1,149,606	58.8	9.3	20.5	19.1	9.9	41.2	24.8	16.4
Owned dwellings .....	774,416	54.4	6.5	18.9	18.3	10.7	45.6	27.0	18.6
Mortgage interest and charges .....	445,982	54.0	5.9	18.1	19.1	11.0	46.0	27.5	18.5
Property taxes .....	195,939	54.4	7.2	19.4	17.6	10.1	45.6	26.2	19.4
Maintenance, repairs, insurance, other expenses .....	132,495	56.0	7.6	20.9	16.8	10.7	44.0	26.4	17.6
Rented dwellings .....	307,773	73.4	17.5	26.3	21.5	8.1	26.6	17.9	8.6
Other lodging .....	67,417	41.6	3.0	12.5	17.2	8.9	58.4	31.5	26.9
Utilities, fuels, and public services .....	403,712	68.2	12.3	25.0	20.6	10.4	31.8	19.6	12.1
Natural gas .....	60,460	65.2	11.6	24.6	19.0	10.0	34.8	20.8	14.0
Electricity .....	150,440	70.0	13.1	25.6	20.9	10.3	30.0	18.7	11.3
Fuel oil and other fuels .....	16,401	69.1	12.1	28.4	18.7	9.9	30.9	17.3	13.6
Telephone services .....	129,181	68.5	11.9	24.4	21.2	10.9	31.5	19.7	11.8
Water and other public services .....	47,229	65.5	11.4	23.9	20.3	9.9	34.5	21.5	13.0
Household operations .....	112,625	50.8	5.2	15.5	18.3	11.7	49.2	27.4	21.8
Personal services .....	46,661	50.2	4.6	12.8	17.5	15.2	49.8	27.7	22.2
Other household expenses .....	65,964	51.2	5.7	17.3	18.9	9.3	48.8	27.3	21.5
Housekeeping supplies .....	75,881	62.1	10.6	22.1	19.0	10.4	37.9	22.6	15.3
Laundry and cleaning supplies .....	17,941	68.3	12.1	24.2	21.3	10.7	31.7	20.2	11.4
Other household products .....	39,133	62.9	11.9	22.1	18.7	10.2	37.1	21.4	15.8
Postage and stationery .....	18,806	54.7	6.3	20.1	17.7	10.7	45.3	27.3	18.0
Household furnishings and equipment .....	202,860	57.8	7.0	19.7	20.0	11.0	42.2	25.9	16.3
Household textiles .....	18,261	59.2	6.9	18.8	23.1	10.4	40.8	21.0	19.7
Furniture .....	55,052	56.2	7.0	20.9	17.0	11.3	43.8	29.4	14.4
Floor coverings .....	5,645	57.3	4.5	23.6	18.6	10.6	42.7	25.4	17.2
Major appliances .....	28,664	61.2	9.7	20.3	20.4	10.8	38.8	22.2	16.6
Small appliances, miscellaneous housewares .....	12,901	61.6	7.0	22.1	23.0	9.5	38.4	22.4	16.0
Miscellaneous household equipment .....	82,336	56.7	6.2	18.3	20.9	11.2	43.3	26.6	16.7
Apparel and services .....	222,418	61.7	9.2	21.2	20.3	11.0	38.3	23.9	14.4
Men and boys .....	52,640	63.6	10.0	21.3	22.0	10.3	36.4	23.0	13.4
Men, 16 and over .....	41,842	62.6	9.4	21.4	21.7	10.1	37.4	23.2	14.3
Boys, 2 to 15 .....	10,798	67.7	12.4	21.0	23.3	11.1	32.3	22.3	10.0
Women and girls .....	89,121	61.2	7.9	21.2	20.5	11.5	38.8	23.8	15.0
Women, 16 and over .....	74,584	60.1	7.4	20.7	20.6	11.4	39.9	24.3	15.6
Girls, 2 to 15 .....	14,537	66.5	10.4	23.8	19.8	12.4	33.5	21.5	12.0
Children under 2 .....	11,364	67.3	13.1	27.2	16.8	10.3	32.7	21.8	10.9
Footwear .....	36,058	64.8	11.7	22.9	19.2	11.0	35.2	23.2	12.0
Other apparel products and services .....	33,236	54.8	7.2	16.9	19.6	11.2	45.2	26.8	18.3

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2006 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Transportation .....	\$1,011,085	64.0	8.9	22.8	21.5	10.9	36.0	22.4	13.6
Vehicle purchases (net outlay) .....	406,540	64.4	8.5	22.8	22.4	10.6	35.6	21.9	13.7
Cars and trucks, new .....	213,693	57.6	6.2	20.4	21.0	10.1	42.4	26.0	16.4
Cars and trucks, used .....	186,387	71.6	11.4	25.2	23.9	11.1	28.4	17.6	10.8
Other vehicles .....	6,461	79.0	<sup>2</sup> 4.3	33.6	29.4	<sup>2</sup> 11.8	21.0	<sup>2</sup> 12.9	<sup>2</sup> 8.2
Gasoline and motor oil .....	264,717	68.5	10.6	25.1	21.7	11.2	31.5	20.2	11.3
Other vehicle expenses .....	279,858	63.0	8.4	22.6	20.9	11.2	37.0	23.4	13.6
Vehicle finance charges .....	35,392	69.4	8.1	25.5	24.1	11.7	30.6	19.9	10.8
Maintenance and repairs .....	81,805	61.4	8.6	20.8	20.6	11.3	38.6	24.5	14.1
Vehicle insurance .....	105,346	67.2	9.8	25.1	21.1	11.2	32.8	21.2	11.6
Vehicle rental, leases, licenses, and other charges .....	57,315	53.8	5.7	18.6	18.7	10.7	46.2	28.0	18.2
Public transportation .....	59,969	46.3	5.5	14.2	16.6	10.0	53.7	30.9	22.8
Health care .....	328,727	64.5	10.7	24.4	19.1	10.3	35.5	21.7	13.8
Health insurance .....	174,102	66.2	11.4	25.9	19.1	9.8	33.8	20.6	13.1
Medical services .....	79,675	58.8	8.2	20.8	19.8	10.0	41.2	25.0	16.2
Drugs .....	61,022	67.8	12.6	25.7	18.1	11.4	32.2	20.3	11.9
Medical supplies .....	13,927	61.5	8.1	21.1	18.9	13.5	38.5	22.3	16.2
Entertainment .....	282,250	57.8	7.1	20.3	19.9	10.5	42.2	25.5	16.7
Fees and admissions .....	72,032	45.1	3.6	14.1	17.2	10.2	54.9	31.8	23.2
Audio and visual equipment and services ..	107,679	64.6	9.8	23.1	20.8	10.9	35.4	22.8	12.6
Pets, toys, hobbies, and playground equipment .....	48,984	61.6	8.1	21.6	20.5	11.3	38.4	23.5	14.9
Other entertainment supplies, equipment, and services .....	53,555	57.9	5.4	21.8	21.4	9.3	42.1	24.2	18.0
Personal care products and services .....	69,433	60.4	7.8	21.9	18.9	11.7	39.6	25.0	14.7
Reading .....	13,904	51.5	5.5	17.1	18.8	10.1	48.5	26.2	22.2
Education .....	105,495	45.6	2.5	12.2	21.0	9.9	54.4	30.6	23.9
Tobacco products and smoking supplies .....	38,841	86.9	17.8	35.6	24.9	8.6	13.1	9.0	4.1
Miscellaneous .....	100,519	60.2	7.2	21.1	20.7	11.2	39.8	21.0	18.8
Cash contributions .....	222,097	51.1	7.0	16.5	17.7	9.9	48.9	27.8	21.2
Personal insurance and pensions .....	626,262	55.1	6.4	18.4	19.0	11.4	44.9	25.9	19.0
Life and other personal insurance .....	38,284	57.3	6.9	19.6	20.3	10.7	42.7	23.7	19.0
Pensions and Social Security .....	587,978	55.0	6.3	18.3	18.9	11.4	45.0	26.1	19.0
Sources of income and personal taxes:									
Money income before taxes .....	7,193,935	57.4	7.8	19.9	18.8	10.8	42.6	24.5	18.1
Wages and salaries .....	5,718,640	56.0	6.9	19.0	18.8	11.3	44.0	25.7	18.3
Self-employment income .....	428,714	52.9	6.0	16.2	19.6	11.1	47.1	23.2	23.8
Social Security, private and government retirement .....	729,587	70.3	15.4	29.0	18.1	7.8	29.7	15.8	13.9
Interest, dividends, rental income, other property income .....	176,633	44.6	2.9	14.4	17.1	10.1	55.4	32.0	23.4
Unemployment and workers' compensation, veterans' benefits .....	24,596	85.5	14.0	30.6	25.1	15.7	14.5	9.5	5.0
Public assistance, supplemental security income, food stamps .....	40,434	92.9	39.9	29.6	18.8	4.6	7.1	4.4	2.7
Regular contributions for support .....	48,633	60.1	5.9	21.6	23.9	8.8	39.9	25.9	14.0
Other income .....	26,698	67.6	13.1	19.7	25.7	9.0	32.4	11.4	21.0

See footnotes at end of table.

**Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2006 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Personal taxes .....	\$289,063	41.5	2.5	12.7	15.7	10.5	58.5	32.8	25.7
Federal income taxes .....	203,365	38.0	1.5	10.9	15.3	10.3	62.0	34.6	27.4
State and local income taxes .....	61,690	47.7	4.1	16.0	16.6	11.1	52.3	29.7	22.6
Other taxes .....	24,008	54.6	7.5	20.1	16.3	10.7	45.4	26.1	19.3
Income after taxes .....	6,904,872	58.0	8.1	20.2	18.9	10.9	42.0	24.2	17.8

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

n.a. Not applicable.

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