

Table 10. Education of reference person: Average annual expenditures and characteristics, 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 186	.6	.7	.6	.6	.6	.6	.6	.5
Persons 65 and over3	.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	6,111	5,544	4,381	5,432	6,046	6,516	7,531	7,353	7,850
Food at home	3,417	3,244	2,853	3,251	3,395	3,491	3,847	3,739	4,041
Cereals and bakery products	446	421	362	423	433	475	510	483	559
Cereals and cereal products	143	137	121	138	137	154	158	153	167
Bakery products	304	284	241	285	296	321	352	330	392
Meats, poultry, fish, and eggs	797	804	742	827	795	853	780	776	788
Beef	236	243	213	243	265	243	220	223	214
Pork	157	168	163	182	154	169	129	127	134
Other meats	105	105	92	109	106	108	105	111	95
Poultry	141	137	138	138	126	153	150	150	149
Fish and seafood	122	114	97	118	106	143	141	130	160
Eggs	37	37	39	37	36	37	36	35	37
Dairy products	368	341	297	337	368	364	436	425	455
Fresh milk and cream	140	137	140	137	135	138	147	144	152
Other dairy products	228	204	157	200	233	226	288	281	302
Fruits and vegetables	592	532	503	524	557	546	742	690	836
Fresh fruits	195	169	160	165	183	167	260	231	312
Fresh vegetables	193	171	170	168	173	177	248	231	280
Processed fruits	109	100	87	96	109	108	133	129	140
Processed vegetables	95	92	87	95	92	94	100	98	103

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Other food at home	\$1,212	\$1,146	\$948	\$1,139	\$1,242	\$1,253	\$1,379	\$1,365	\$1,404
Sugar and other sweets	125	117	93	115	134	123	143	134	159
Fats and oils	86	83	76	86	81	87	94	94	94
Miscellaneous foods	627	590	469	587	650	654	717	712	726
Nonalcoholic beverages	332	323	296	322	336	339	356	364	341
Food prepared by consumer unit on out-of-town trips	43	33	15	29	41	50	70	61	84
Food away from home	2,694	2,300	1,529	2,181	2,652	3,025	3,684	3,614	3,809
Alcoholic beverages	497	390	214	356	483	545	764	721	843
Housing	16,366	13,712	10,398	13,195	15,100	17,166	23,181	21,818	25,606
Shelter	9,673	7,894	6,006	7,568	8,742	9,822	14,255	13,412	15,754
Owned dwellings	6,516	4,926	2,854	4,699	5,643	7,159	10,611	9,820	12,017
Mortgage interest and charges	3,753	2,816	1,488	2,590	3,385	4,221	6,165	5,757	6,892
Property taxes	1,649	1,244	799	1,219	1,374	1,713	2,690	2,417	3,176
Maintenance, repairs, insurance, other expenses	1,115	866	567	890	883	1,224	1,755	1,646	1,949
Rented dwellings	2,590	2,640	3,037	2,599	2,638	2,147	2,460	2,594	2,222
Other lodging	567	328	116	270	461	516	1,185	998	1,516
Utilities, fuels, and public services	3,397	3,218	2,790	3,242	3,301	3,628	3,858	3,724	4,095
Natural gas	509	461	395	477	458	522	633	591	706
Electricity	1,266	1,230	1,111	1,239	1,251	1,343	1,358	1,324	1,417
Fuel oil and other fuels	138	132	112	149	122	141	152	133	187
Telephone services	1,087	1,033	868	1,014	1,088	1,219	1,225	1,199	1,272
Water and other public services	397	362	304	362	382	403	490	477	513
Household operations	948	668	333	560	821	1,142	1,668	1,452	2,052
Personal services	393	274	121	192	325	614	699	607	864
Other household expenses	555	395	212	367	496	528	968	845	1,188
Housekeeping supplies	640	557	462	540	597	663	843	781	955
Laundry and cleaning supplies	151	145	126	140	158	161	167	166	169
Other household products	330	291	269	278	302	333	427	382	508
Postage and stationery	159	122	68	122	137	169	250	234	279
Household furnishings and equipment	1,708	1,374	807	1,285	1,640	1,911	2,556	2,449	2,749
Household textiles	154	128	72	111	173	160	220	177	298
Furniture	463	362	217	369	372	539	725	761	661
Floor coverings	48	38	14	43	42	52	72	67	81
Major appliances	241	205	157	187	234	267	333	298	396
Small appliances, miscellaneous housewares ..	109	94	52	92	121	103	147	133	171
Miscellaneous household equipment	693	548	294	484	698	789	1,060	1,013	1,142
Apparel and services	1,874	1,618	1,171	1,513	1,850	2,074	2,519	2,442	2,656
Men and boys	444	395	302	361	476	457	565	556	583
Men, 16 and over	353	309	226	288	374	356	462	445	493
Boys, 2 to 15	91	86	76	73	102	102	104	111	90
Women and girls	751	644	407	607	752	864	1,019	971	1,106
Women, 16 and over	629	530	320	496	635	711	875	827	961
Girls, 2 to 15	122	114	87	111	117	153	144	144	145
Children under 2	96	90	85	99	77	99	110	114	102
Footwear	304	276	242	266	286	332	373	382	356
Other apparel products and services	280	213	134	181	259	321	451	418	509
Transportation	8,508	7,562	5,043	7,412	8,634	9,495	10,943	10,648	11,467
Vehicle purchases (net outlay)	3,421	3,057	1,956	2,979	3,627	3,720	4,356	4,193	4,647
Cars and trucks, new	1,798	1,438	741	1,399	1,781	1,865	2,726	2,612	2,927
Cars and trucks, used	1,568	1,560	1,199	1,511	1,770	1,790	1,590	1,541	1,676
Other vehicles	54	60	216	70	75	266	41	239	244
Gasoline and motor oil	2,227	2,119	1,575	2,131	2,288	2,553	2,507	2,510	2,502

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Other vehicle expenses	\$2,355	\$2,061	\$1,326	\$2,028	\$2,324	\$2,703	\$3,111	\$3,073	\$3,177
Vehicle finance charges	298	287	162	290	339	358	326	330	319
Maintenance and repairs	688	587	396	548	673	800	948	940	963
Vehicle insurance	886	827	583	848	884	1,019	1,040	1,050	1,023
Vehicle rental, leases, licenses, and other charges	482	360	186	343	428	527	796	754	873
Public transportation	505	324	186	274	395	519	968	872	1,141
Healthcare	2,766	2,479	1,991	2,575	2,498	2,923	3,504	3,349	3,781
Health insurance	1,465	1,347	1,123	1,446	1,323	1,473	1,770	1,690	1,912
Medical services	670	547	368	531	627	690	988	937	1,078
Drugs	514	485	435	504	442	599	587	577	604
Medical supplies	117	100	64	94	106	161	160	145	188
Entertainment	2,376	1,910	1,134	1,842	2,250	2,542	3,570	3,366	3,933
Fees and admissions	606	379	147	327	492	633	1,190	1,075	1,395
Audio and visual equipment and services	906	813	596	799	891	1,013	1,145	1,153	1,131
Pets, toys, hobbies, and playground equipment ..	412	355	228	341	407	473	559	534	604
Other entertainment supplies, equipment, and services	451	363	163	375	460	423	675	603	803
Personal care products and services	585	493	311	489	532	692	818	803	844
Reading	117	84	43	76	104	122	203	171	258
Education	888	562	151	413	882	897	1,725	1,514	2,101
Tobacco products and smoking supplies	327	394	390	445	385	288	153	164	132
Miscellaneous	846	708	409	680	835	973	1,200	988	1,578
Cash contributions	1,869	1,325	879	1,177	1,561	1,893	3,269	2,898	3,928
Personal insurance and pensions	5,270	4,032	2,245	3,700	4,731	6,147	8,456	7,628	9,928
Life and other personal insurance	322	256	148	241	308	352	491	426	607
Pensions and Social Security	4,948	3,776	2,098	3,459	4,422	5,795	7,965	7,202	9,321
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	48,119	37,422	22,241	34,982	42,742	55,699	75,663	69,168	87,211
Self-employment income	3,607	2,651	1,451	2,235	3,342	4,108	6,071	4,682	8,540
Social Security, private and government retirement	6,139	5,990	6,328	6,795	5,239	4,935	6,524	5,425	8,479
Interest, dividends, rental income, other property income	1,486	920	294	818	1,202	1,542	2,944	2,657	3,455
Unemployment and workers' compensation, veterans' benefits	207	246	194	242	246	334	107	109	103
Public assistance, supplemental security income, food stamps	340	439	910	385	302	161	86	83	92
Regular contributions for support	409	341	161	337	462	368	584	592	570
Other income	225	211	197	169	273	207	261	144	469
Personal taxes	2,432	1,400	413	1,182	1,804	2,624	5,090	4,459	6,211
Federal income taxes	1,711	903	170	710	1,241	1,814	3,791	3,304	4,658
State and local income taxes	519	344	141	317	407	589	971	861	1,167
Other taxes	202	153	101	155	156	222	328	294	387
Income after taxes	58,101	46,819	31,362	44,780	52,005	64,730	87,151	78,401	102,707

See footnotes at end of table.

Table 10. Education of reference person: Average annual expenditures and characteristics, 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
Addenda:									
Net change in total assets and liabilities	- \$7,053	- \$6,382	- \$1,672	- \$5,437	- \$10,568	- \$7,052	- \$8,783	- \$9,212	- \$8,020
Net change in total assets	11,120	7,745	4,153	8,447	7,163	12,628	19,809	19,695	20,012
Net change in total liabilities	18,173	14,127	5,825	13,884	17,730	19,679	28,592	28,906	28,032
Other financial information:									
Other money receipts	613	456	237	423	523	737	1,016	905	1,214
Mortgage principal paid on owned property	-2,080	-1,442	-841	-1,290	-1,649	-2,326	-3,721	-3,376	-4,335
Estimated market value of owned home	183,212	139,709	90,129	130,589	151,854	213,843	295,223	260,318	357,279
Estimated monthly rental value of owned home ..	873	710	488	706	763	947	1,291	1,186	1,479
Gifts of goods and services	1,154	871	465	948	944	1,127	1,875	1,621	2,330
Food	117	91	36	106	85	150	182	161	219
Alcoholic beverages	17	14	2	10	10	47	27	23	35
Housing	264	225	123	321	179	221	362	309	457
Housekeeping supplies	28	21	10	20	26	27	45	37	60
Household textiles	11	9	25	8	11	13	17	20	13
Appliances and miscellaneous housewares	25	19	23	22	29	17	40	32	55
Major appliances	10	8	(¹)	8	14	6	14	8	25
Small appliances and miscellaneous housewares	16	12	23	14	15	11	26	24	30
Miscellaneous household equipment	49	37	14	34	48	52	81	71	100
Other housing	150	139	91	237	65	112	178	150	228
Apparel and services	247	216	148	204	251	273	325	297	376
Males, 2 and over	60	56	38	51	79	52	67	67	67
Females, 2 and over	83	69	43	69	77	92	118	88	172
Children under 2	52	46	35	47	46	60	67	69	64
Other apparel products and services	52	44	32	37	49	69	72	72	73
Jewelry and watches	26	20	10	15	20	49	41	48	30
All other apparel products and services	26	24	22	23	29	20	31	24	43
Transportation	70	54	13	66	69	49	113	98	141
Health care	41	32	47	15	51	16	62	60	66
Entertainment	76	66	24	71	86	71	103	106	98
Toys, games, arts and crafts, and tricycles	24	22	13	26	21	31	28	28	28
Other entertainment	52	43	11	45	65	40	75	78	70
Personal care products and services	16	12	3	13	18	13	26	23	31
Reading	1	1	(¹)	1	1	1	1	1	3
Education	210	89	38	65	107	194	521	405	727
All other gifts	94	72	31	76	86	89	152	138	177

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.