

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005

(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)	117,356	85,294	18,028	30,389	25,285	11,592	32,062	20,231	11,831
Percent distribution of consumer units	100.0	72.7	15.4	25.9	21.5	9.9	27.3	17.2	10.1
Consumer unit characteristics (mean values):									
Income before taxes	\$58,712	\$46,462	\$30,643	\$45,721	\$52,233	\$60,417	\$91,300	\$82,276	\$106,732
Income after taxes	56,304	44,971	30,247	44,527	50,262	57,488	86,456	78,143	100,670
Age of reference person	48.6	49.1	53.5	50.0	45.6	47.2	47.4	45.3	51.0
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.5	2.4	2.5	2.4	2.5	2.4
Children under 186	.6	.7	.6	.6	.6	.6	.6	.6
Persons 65 and over3	.3	.4	.4	.3	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.3	1.4	1.5	1.5	1.4
Vehicles	2.0	1.9	1.4	2.0	2.0	2.3	2.1	2.1	2.1
Percent distribution:									
Sex of reference person:									
Male	47	45	43	45	46	44	54	52	56
Female	53	55	57	55	54	56	46	48	44
Housing tenure:									
Homeowner	67	64	54	67	63	73	77	75	81
With mortgage	43	38	24	37	42	52	56	56	56
Without mortgage	25	26	30	30	21	21	21	18	24
Renter	33	36	46	33	37	27	23	25	19
Race of reference person:									
Black or African-American	12	14	18	14	12	10	8	8	6
White, Asian, and all other races	88	86	82	86	88	90	92	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	13	28	9	8	9	5	5	5
Not Hispanic or Latino	89	87	72	91	92	91	95	95	95
Education of reference person:									
Elementary (1-8)	5	7	34	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
High school (9-12)	36	49	64	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	86	72	88	89	93	94	94	95
Annual aggregate expenditures	\$5,445,109	61.1	8.9	21.5	20.4	10.3	38.9	23.2	15.7
Food									
Food at home	695,361	63.5	10.4	23.5	20.0	9.7	36.5	23.0	13.5
Cereals and bakery products	386,483	66.3	12.4	25.0	19.6	9.3	33.7	21.7	12.0
Cereals and cereal products	52,168	66.5	12.3	25.5	19.2	9.6	33.5	21.7	11.8
Bakery products	16,754	66.4	13.2	24.5	19.3	9.4	33.6	22.1	11.5
Meats, poultry, fish, and eggs	35,413	66.5	11.9	25.9	19.1	9.6	33.5	21.5	11.9
Beef	89,614	69.4	13.8	26.1	20.5	9.1	30.6	20.2	10.4
Pork	26,691	71.0	13.6	26.1	21.2	10.1	29.0	19.7	9.3
Other meats	17,971	72.9	15.2	28.0	20.7	9.1	27.1	18.8	8.3
Poultry	12,084	68.6	12.8	27.3	19.9	8.5	31.4	20.5	10.9
Fish and seafood	15,750	69.6	14.0	26.1	21.1	8.5	30.4	19.7	10.6
Eggs	13,296	61.3	11.9	22.5	18.6	8.4	38.7	24.2	14.5
Dairy products	3,822	70.4	16.5	24.9	20.0	9.0	29.6	18.5	11.2
Fresh milk and cream	44,340	65.3	12.2	24.5	19.1	9.5	34.7	22.6	12.1
Other dairy products	17,108	68.9	14.2	25.8	19.3	9.5	31.1	20.4	10.7
Other food	27,232	63.1	11.0	23.8	19.0	9.4	36.9	23.9	13.0

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — 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	\$64,657	63.2	12.4	23.2	18.6	9.0	36.8	22.7	14.0
Fresh fruits	21,282	60.4	11.9	21.2	18.3	9.0	39.6	24.2	15.3
Fresh vegetables	20,479	62.2	12.5	22.6	18.4	8.8	37.8	22.8	14.9
Processed fruits	12,437	64.7	12.1	24.8	18.6	9.2	35.3	22.6	12.7
Processed vegetables	10,459	69.0	13.6	26.2	19.7	9.5	31.0	19.7	11.3
Other food at home	135,704	66.0	11.6	25.1	19.9	9.4	34.0	21.9	12.1
Sugar and other sweets	13,922	66.0	12.2	25.2	20.0	8.6	34.0	20.8	13.1
Fats and oils	9,961	67.6	13.1	26.5	19.0	9.0	32.4	21.6	10.8
Miscellaneous foods	71,424	64.8	10.9	24.7	19.7	9.5	35.2	23.1	12.1
Nonalcoholic beverages	35,546	69.2	12.8	26.1	20.4	9.9	30.8	19.9	10.9
Food prepared by consumer unit on out-of-town trips	4,851	55.6	7.3	19.3	20.2	8.9	44.4	23.6	20.8
Food away from home	308,878	60.0	7.9	21.6	20.4	10.2	40.0	24.7	15.3
Alcoholic beverages	49,981	56.4	6.3	20.7	20.0	9.5	43.6	28.1	15.4
Housing	1,779,780	60.8	9.5	21.2	19.9	10.1	39.2	23.3	15.9
Shelter	1,033,291	59.5	9.4	20.5	19.6	10.0	40.5	24.1	16.4
Owned dwellings	699,209	55.2	6.6	19.2	18.8	10.6	44.8	26.5	18.3
Mortgage interest and charges	389,229	55.1	6.1	18.4	19.4	11.2	44.9	27.7	17.2
Property taxes	180,801	55.8	7.3	21.1	18.1	9.3	44.2	25.2	19.0
Maintenance, repairs, insurance, other expenses	129,180	54.6	7.1	18.8	18.1	10.6	45.4	24.7	20.7
Rented dwellings	275,192	74.2	17.9	25.4	22.0	8.9	25.8	17.0	8.8
Other lodging	58,890	41.7	2.6	12.3	17.8	8.9	58.3	29.5	28.9
Utilities, fuels, and public services	373,589	68.8	12.6	24.9	21.0	10.3	31.2	19.2	12.0
Natural gas	55,562	66.1	12.1	24.3	20.0	9.7	33.9	20.2	13.7
Electricity	135,543	70.6	13.5	25.9	21.0	10.2	29.4	18.4	11.0
Fuel oil and other fuels	16,615	73.1	12.4	31.0	18.9	10.9	26.9	15.8	11.1
Telephone services	122,946	68.3	12.1	24.2	21.5	10.6	31.7	19.6	12.1
Water and other public services	42,923	66.5	12.0	22.7	21.3	10.5	33.5	20.5	12.9
Household operations	93,946	52.5	5.5	16.8	19.9	10.2	47.5	26.0	21.5
Personal services	37,750	54.1	6.4	16.1	20.3	11.4	45.9	26.0	19.9
Other household expenses	56,196	51.5	4.9	17.4	19.7	9.5	48.5	26.0	22.5
Housekeeping supplies	71,636	61.5	8.9	23.7	19.7	9.3	38.5	24.5	14.0
Laundry and cleaning supplies	15,724	69.3	13.1	26.5	20.6	9.1	30.7	20.6	10.2
Other household products	37,457	61.4	8.5	23.2	19.6	10.2	38.6	25.7	12.9
Postage and stationery	18,456	55.2	6.1	22.2	19.1	7.9	44.8	25.3	19.5
Household furnishings and equipment	207,317	56.5	6.7	19.4	19.8	10.6	43.5	24.5	19.0
Household textiles	15,522	57.4	6.7	23.1	18.5	9.1	42.6	26.0	16.5
Furniture	54,855	59.2	8.1	17.3	22.4	11.5	40.8	23.6	17.1
Floor coverings	6,595	44.6	4.1	13.9	16.3	10.3	55.4	29.1	26.3
Major appliances	26,206	61.9	7.8	20.9	23.0	10.2	38.1	21.4	16.7
Small appliances, miscellaneous housewares	12,366	57.9	7.5	21.7	18.7	10.0	42.1	27.2	14.9
Miscellaneous household equipment	91,774	53.7	5.6	19.7	17.9	10.5	46.3	25.0	21.3
Apparel and services	221,139	60.1	9.4	20.8	20.2	9.7	39.9	24.1	15.9
Men and boys	51,561	60.9	8.7	22.1	20.1	10.0	39.1	23.3	15.8
Men, 16 and over	40,874	58.7	8.1	21.9	19.1	9.6	41.3	24.1	17.2
Boys, 2 to 15	10,687	69.3	11.0	23.1	23.9	11.3	30.7	20.3	10.4
Women and girls	88,355	59.0	8.6	20.8	20.9	8.7	41.0	25.1	16.0
Women, 16 and over	74,186	57.8	8.1	20.5	20.8	8.4	42.2	25.5	16.7
Girls, 2 to 15	14,169	64.9	11.3	22.0	21.2	10.5	35.1	23.1	12.0
Children under 2	9,653	67.6	14.4	24.1	17.5	11.6	32.4	22.4	9.9
Footwear	37,536	65.1	12.4	22.7	20.0	10.1	34.9	21.1	13.8
Other apparel products and services	34,033	53.9	7.6	16.1	19.6	10.6	46.1	26.2	19.9

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — 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	\$979,231	65.1	9.4	22.9	21.5	11.3	34.9	21.5	13.5
Vehicle purchases (net outlay)	415,904	66.1	9.2	22.7	22.3	11.8	33.9	21.2	12.7
Cars and trucks, new	226,642	60.2	7.3	21.3	20.5	11.1	39.8	23.1	16.7
Cars and trucks, used	179,616	73.0	12.0	24.6	23.7	12.7	27.0	18.7	8.4
Other vehicles	9,646	75.8	24.4	22.3	35.9	13.2	24.2	21.9	22.3
Gasoline and motor oil	236,275	69.3	11.2	25.0	22.1	11.0	30.7	19.3	11.4
Other vehicle expenses	274,492	63.6	8.6	23.0	20.8	11.2	36.4	22.2	14.1
Vehicle finance charges	34,825	68.5	8.7	24.5	23.2	12.1	31.5	20.9	10.6
Maintenance and repairs	78,779	60.8	8.8	21.8	19.3	10.8	39.2	23.6	15.6
Vehicle insurance	107,187	67.5	10.1	24.8	21.5	11.1	32.5	20.1	12.4
Vehicle rental, leases, licenses, and other charges	53,701	57.0	5.4	20.3	20.0	11.4	43.0	25.3	17.6
Public transportation	52,560	45.7	6.4	13.5	17.6	8.3	54.3	29.4	24.9
Health care	312,649	64.2	10.5	23.9	19.6	10.1	35.8	21.4	14.4
Health insurance	159,691	65.8	11.1	25.6	19.6	9.4	34.2	20.1	14.2
Medical services	79,472	58.5	8.0	19.3	19.6	11.5	41.5	25.8	15.8
Drugs	61,150	68.5	12.9	26.0	19.8	9.8	31.5	19.1	12.4
Medical supplies	12,336	60.0	7.9	21.9	18.6	11.5	40.0	21.9	18.1
Entertainment	280,188	60.9	7.3	20.5	22.1	10.9	39.1	23.2	15.9
Fees and admissions	68,999	45.2	3.2	14.6	17.9	9.5	54.8	30.8	24.1
Audio and visual equipment and services ..	104,186	65.3	9.6	22.7	22.1	11.0	34.7	21.2	13.5
Pets, toys, hobbies, and playground equipment	49,267	61.7	9.0	19.8	21.4	11.5	38.3	23.3	15.0
Other entertainment supplies, equipment, and services	57,736	70.8	6.6	24.3	27.8	12.1	29.2	17.8	11.4
Personal care products and services	63,451	58.4	8.1	21.1	19.5	9.7	41.6	26.0	15.6
Reading	14,841	51.5	5.1	17.9	19.2	9.3	48.5	25.0	23.5
Education	110,325	46.7	2.1	12.6	22.5	9.5	53.3	29.3	24.0
Tobacco products and smoking supplies	37,445	87.3	18.2	34.5	24.3	10.4	12.7	8.9	3.8
Miscellaneous	94,813	63.7	8.5	24.0	22.3	9.0	36.3	20.3	16.0
Cash contributions	195,196	54.2	6.1	17.9	20.1	10.1	45.8	23.4	22.4
Personal insurance and pensions	610,709	55.3	6.3	19.2	19.2	10.6	44.7	26.4	18.3
Life and other personal insurance	44,721	54.2	6.6	17.0	20.9	9.6	45.8	24.7	21.1
Pensions and Social Security	565,988	55.3	6.3	19.3	19.1	10.7	44.7	26.6	18.1
Sources of income and personal taxes:									
Money income before taxes	6,890,176	57.5	8.0	20.2	19.2	10.2	42.5	24.2	18.3
Wages and salaries	5,432,555	55.8	7.1	19.5	18.5	10.7	44.2	25.5	18.7
Self-employment income	442,676	53.8	6.3	18.4	21.1	8.1	46.2	24.2	22.0
Social Security, private and government retirement	721,429	70.9	14.7	26.8	20.7	8.6	29.1	14.4	14.7
Interest, dividends, rental income, other property income	161,795	48.1	3.7	13.5	24.4	6.5	51.9	29.5	22.4
Unemployment and workers' compensation, veterans' benefits	23,869	77.4	15.7	26.7	23.7	11.5	22.6	18.6	4.0
Public assistance, supplemental security income, food stamps	40,279	93.2	39.1	28.5	18.6	7.0	6.8	5.5	1.3
Regular contributions for support	44,776	72.6	7.8	21.5	32.0	11.2	27.4	18.9	8.5
Other income	22,798	66.5	17.5	13.7	29.5	5.8	33.5	23.8	9.7

See footnotes at end of table.

Table 64. Education of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2005 — 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	\$282,544	45.0	2.5	12.8	17.6	12.0	55.0	29.6	25.4
Federal income taxes	199,055	42.6	1.5	11.8	17.3	12.0	57.4	30.6	26.8
State and local income taxes	62,706	49.3	4.1	14.0	18.5	12.8	50.7	28.5	22.3
Other taxes	20,783	55.3	7.6	19.6	18.1	10.0	44.7	23.5	21.2
Income after taxes	6,607,632	58.1	8.3	20.5	19.2	10.1	41.9	23.9	18.0

¹ Value less than or equal to 0.5.

n.a. Not applicable.

² Data are likely to have large sampling errors.