

**Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2005**

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) .....	117,356	85,294	18,028	30,389	25,285	11,592	32,062	20,231	11,831
Consumer unit characteristics:									
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 18 .....	.6	.6	.7	.6	.6	.6	.6	.6	.6
Persons 65 and over .....	.3	.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 .....	( <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	86	72	88	89	93	94	94	95
Average annual expenditures .....	\$46,409	\$39,146	\$27,435	\$38,162	\$43,861	\$49,709	\$65,542	\$61,379	\$72,827
Food .....									
Food at home .....	7.1	7.8	10.6	8.0	6.8	7.1	5.9	6.2	5.7
Cereals and bakery products .....	1.0	1.1	1.4	1.1	.9	1.0	.8	.8	.8
Cereals and cereal products .....	.3	.3	.5	.3	.3	.3	.3	.3	.2
Bakery products .....	.7	.7	.9	.8	.6	.7	.5	.6	.5
Meats, poultry, fish, and eggs .....	1.6	1.9	2.7	1.9	1.6	1.6	1.2	1.3	1.1
Beef .....	.5	.6	.8	.6	.5	.5	.4	.4	.3
Pork .....	.3	.4	.6	.4	.3	.3	.2	.2	.2
Other meats .....	.2	.3	.3	.3	.2	.2	.2	.2	.2
Poultry .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Fish and seafood .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	1.2	.9	.8	.8	.7	.7	.7
Fresh milk and cream .....	.3	.4	.5	.4	.3	.3	.2	.3	.2
Other dairy products .....	.5	.5	.7	.5	.5	.5	.5	.5	.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, 2005 — 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	1.2	1.8	1.2	1.1	1.2	1.1	1.1	1.1
Fresh fruits .....	.4	.4	.6	.4	.3	.4	.4	.4	.4
Fresh vegetables .....	.4	.4	.6	.4	.3	.4	.4	.3	.4
Processed fruits .....	.2	.2	.3	.3	.2	.2	.2	.2	.2
Processed vegetables .....	.2	.2	.3	.2	.2	.2	.1	.2	.1
Other food at home .....	2.5	2.7	3.5	2.8	2.4	2.5	2.1	2.2	2.0
Sugar and other sweets .....	.3	.3	.4	.3	.3	.2	.2	.2	.2
Fats and oils .....	.2	.2	.3	.2	.2	.2	.1	.2	.1
Miscellaneous foods .....	1.3	1.4	1.7	1.5	1.3	1.3	1.1	1.2	1.1
Nonalcoholic beverages .....	.7	.8	1.0	.8	.7	.7	.5	.5	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home .....	5.7	5.6	5.3	5.5	5.7	6.1	5.7	5.7	5.7
Alcoholic beverages .....	.9	.9	.7	.9	.9	.9	1.0	1.0	.9
Housing .....	32.7	32.5	34.4	32.4	32.0	31.6	33.1	33.1	33.1
Shelter .....	19.0	18.4	19.5	18.2	18.3	18.0	19.9	20.1	19.7
Owned dwellings .....	12.8	11.6	9.3	11.6	11.9	12.8	14.9	14.9	14.9
Mortgage interest and charges .....	7.1	6.4	4.8	6.2	6.8	7.5	8.3	8.7	7.8
Property taxes .....	3.3	3.0	2.7	3.3	2.9	2.9	3.8	3.7	4.0
Maintenance, repairs, insurance, other expenses .....	2.4	2.1	1.8	2.1	2.1	2.4	2.8	2.6	3.1
Rented dwellings .....	5.1	6.1	9.9	6.0	5.5	4.2	3.4	3.8	2.8
Other lodging .....	1.1	.7	.3	.6	.9	.9	1.6	1.4	2.0
Utilities, fuels, and public services .....	6.9	7.7	9.5	8.0	7.1	6.7	5.5	5.8	5.2
Natural gas .....	1.0	1.1	1.4	1.2	1.0	.9	.9	.9	.9
Electricity .....	2.5	2.9	3.7	3.0	2.6	2.4	1.9	2.0	1.7
Fuel oil and other fuels .....	.3	.4	.4	.4	.3	.3	.2	.2	.2
Telephone services .....	2.3	2.5	3.0	2.6	2.4	2.3	1.9	1.9	1.7
Water and other public services .....	.8	.9	1.0	.8	.8	.8	.7	.7	.6
Household operations .....	1.7	1.5	1.0	1.4	1.7	1.7	2.1	2.0	2.3
Personal services .....	.7	.6	.5	.5	.7	.7	.8	.8	.9
Other household expenses .....	1.0	.9	.6	.8	1.0	.9	1.3	1.2	1.5
Housekeeping supplies .....	1.3	1.3	1.4	1.4	1.3	1.3	1.3	1.3	1.2
Laundry and cleaning supplies .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
Other household products .....	.7	.7	.7	.7	.7	.8	.7	.7	.6
Postage and stationery .....	.3	.3	.2	.3	.3	.3	.4	.3	.4
Household furnishings and equipment .....	3.8	3.5	2.9	3.4	3.7	4.0	4.2	4.0	4.7
Household textiles .....	.3	.3	.2	.3	.3	.3	.3	.3	.3
Furniture .....	1.0	1.0	.9	.8	1.1	1.1	1.1	1.0	1.1
Floor coverings .....	.1	.1	.1	.1	.1	.1	.2	.2	.2
Major appliances .....	.5	.5	.4	.5	.5	.5	.5	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.3	.2
Miscellaneous household equipment .....	1.7	1.5	1.1	1.5	1.5	1.8	2.0	1.8	2.3
Apparel and services .....	4.1	4.0	4.5	3.8	4.0	4.1	4.1	4.0	4.2
Men and boys .....	.9	1.0	1.0	.9	.9	1.0	.9	.9	1.0
Men, 16 and over .....	.8	.7	.7	.7	.7	.8	.8	.7	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.2	.2	.1
Women and girls .....	1.6	1.6	1.7	1.5	1.7	1.5	1.7	1.6	1.7
Women, 16 and over .....	1.4	1.3	1.3	1.3	1.4	1.2	1.4	1.4	1.5
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.2	.2	.2
Children under 2 .....	.2	.2	.3	.2	.2	.2	.1	.2	.1
Footwear .....	.7	.7	1.0	.7	.7	.7	.6	.6	.6
Other apparel products and services .....	.6	.6	.5	.5	.6	.6	.7	.7	.8
Transportation .....	18.0	19.1	18.6	19.3	19.0	19.2	16.3	16.9	15.3
Vehicle purchases (net outlay) .....	7.6	8.2	7.8	8.2	8.3	8.5	6.7	7.1	6.2
Cars and trucks, new .....	4.2	4.1	3.3	4.2	4.2	4.4	4.3	4.2	4.4
Cars and trucks, used .....	3.3	3.9	4.3	3.8	3.8	4.0	2.3	2.7	1.7
Other vehicles .....	.2	.2	2.1	.2	.3	.2	.1	.2	( <sup>3</sup> )

See footnotes at end of table.

**Table 54. Education of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2005 — 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 .....	4.3	4.9	5.4	5.1	4.7	4.5	3.5	3.7	3.1
Other vehicle expenses .....	5.0	5.2	4.8	5.4	5.1	5.4	4.7	4.9	4.5
Vehicle finance charges .....	.6	.7	.6	.7	.7	.7	.5	.6	.4
Maintenance and repairs .....	1.4	1.4	1.4	1.5	1.4	1.5	1.5	1.5	1.4
Vehicle insurance .....	2.0	2.2	2.2	2.3	2.1	2.1	1.7	1.7	1.5
Vehicle rental, leases, licenses, other charges .....	1.0	.9	.6	.9	1.0	1.1	1.1	1.1	1.1
Public transportation .....	1.0	.7	.7	.6	.8	.8	1.4	1.2	1.5
Health care .....	5.7	6.0	6.7	6.4	5.5	5.5	5.3	5.4	5.2
Health insurance .....	2.9	3.1	3.6	3.5	2.8	2.6	2.6	2.6	2.6
Medical services .....	1.5	1.4	1.3	1.3	1.4	1.6	1.6	1.6	1.5
Drugs .....	1.1	1.3	1.6	1.4	1.1	1.1	.9	.9	.9
Medical supplies .....	.2	.2	.2	.2	.2	.3	.2	.2	.3
Entertainment .....	5.1	5.1	4.2	4.9	5.6	5.4	5.2	5.2	5.2
Fees and admissions .....	1.3	.9	.4	.9	1.1	1.1	1.8	1.7	1.9
Audio and visual equipment and services .....	1.9	2.0	2.0	2.0	2.1	2.0	1.7	1.8	1.6
Pets, toys, hobbies, and playground equipment .....	.9	.9	1.0	.8	1.0	1.0	.9	.9	.9
Other entertainment supplies, equipment, and services .....	1.1	1.2	.8	1.2	1.4	1.3	.8	.8	.8
Personal care products and services .....	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.3	1.2
Reading .....	.3	.2	.2	.2	.3	.2	.3	.3	.4
Education .....	2.0	1.5	.5	1.2	2.2	1.8	2.8	2.6	3.1
Tobacco products and smoking supplies .....	.7	1.0	1.4	1.1	.8	.7	.2	.3	.2
Miscellaneous .....	1.7	1.8	1.7	1.9	1.9	1.5	1.6	1.5	1.8
Cash contributions .....	3.6	3.2	2.4	3.0	3.5	3.4	4.3	3.7	5.1
Personal insurance and pensions .....	11.2	10.1	7.8	10.1	10.6	11.2	13.0	13.0	13.0
Life and other personal insurance .....	.8	.7	.6	.7	.8	.7	1.0	.9	1.1
Pensions and Social Security .....	10.4	9.4	7.2	9.4	9.7	10.5	12.0	12.1	11.9
Sources of income and personal taxes:									
Money income before taxes .....	\$58,712	\$46,462	\$30,643	\$45,721	\$52,233	\$60,417	\$91,300	\$82,276	\$106,732
Wages and salaries .....	78.8	76.5	69.8	76.4	76.0	82.9	82.0	83.2	80.4
Self-employment income .....	6.4	6.0	5.0	5.9	7.1	5.1	7.0	6.4	7.7
Social Security, private and government retirement .....	10.5	12.9	19.2	13.9	11.3	8.9	7.2	6.2	8.4
Interest, dividends, rental income, other property income .....	2.3	2.0	1.1	1.6	3.0	1.5	2.9	2.9	2.9
Unemployment and workers' compensation, veterans' benefits .....	.3	.5	.7	.5	.4	.4	.2	.3	.1
Public assistance, supplemental security income, food stamps .....	.6	.9	2.8	.8	.6	.4	.1	.1	( <sup>3</sup> )
Regular contributions for support .....	.6	.8	.6	.7	1.1	.7	.4	.5	.3
Other income .....	.3	.4	.7	.2	.5	.2	.3	.3	.2
Personal taxes .....	4.1	3.2	1.3	2.6	3.8	4.8	5.3	5.0	5.7
Federal income taxes .....	2.9	2.1	.5	1.7	2.6	3.4	3.9	3.7	4.2
State and local income taxes .....	.9	.8	.5	.6	.9	1.1	1.1	1.1	1.1
Other taxes .....	.3	.3	.3	.3	.3	.3	.3	.3	.3
Income after taxes .....	95.9	96.8	98.7	97.4	96.2	95.2	94.7	95.0	94.3

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

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

<sup>3</sup> Value less than 0.05.

n.a. Not applicable.