

**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 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
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 dairy products .....	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

<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.