

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019

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).....	132,242	73,574	7,558	25,129	26,041	14,845	58,668	33,841	24,828
Consumer unit characteristics:									
Income before taxes									
Mean.....	\$82,852	\$52,027	\$31,970	\$42,599	\$56,109	\$71,039	\$121,507	\$104,922	\$144,112
SE.....	1,973.48	1,042.68	2,539.65	1,105.43	1,206.69	2,700.77	4,063.07	6,126.32	3,533.00
CV(%).....	2.38	2.00	7.94	2.59	2.15	3.80	3.34	5.84	2.45
Income after taxes									
Mean.....	71,487	47,890	31,079	39,729	51,414	64,082	101,080	88,400	118,363
SE.....	1,312.27	885.37	2,246.16	1,134.65	1,035.08	2,147.32	2,629.04	3,817.66	2,514.80
CV(%).....	1.84	1.85	7.23	2.86	2.01	3.35	2.60	4.32	2.12
Age of reference person.....	51.6	52.4	56.3	54.6	50.1	50.8	50.5	49.3	52.1
Average number in consumer unit:									
People.....	2.5	2.4	2.3	2.2	2.4	2.6	2.6	2.5	2.6
Children under 18.....	.6	.6	.7	.5	.6	.6	.6	.6	.6
Adults 65 and older.....	.4	.4	.4	.5	.4	.4	.4	.3	.4
Earners.....	1.3	1.1	.8	1.0	1.3	1.4	1.5	1.5	1.5
Vehicles.....	1.9	1.8	1.1	1.6	1.8	2.2	2.1	2.1	2.2
Percent distribution:									
Reference person:									
Men.....	48	45	43	44	45	46	52	53	52
Women.....	52	55	57	56	55	54	48	47	48
Housing tenure:									
Homeowner.....	64	56	45	56	55	65	73	69	79
With mortgage.....	37	28	15	24	29	40	49	46	52
Without mortgage.....	27	28	30	32	26	25	24	23	26
Renter.....	36	44	55	44	45	35	27	31	21
Race of reference person:									
Black or African-American.....	13	16	16	16	17	16	10	11	8
White, Asian, and all other races.....	87	84	84	84	83	84	90	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino.....	14	18	38	17	16	13	8	9	6
Not Hispanic or Latino.....	86	82	62	83	84	87	92	91	94
Education of reference person:									
Elementary (1-8).....	3	5	30	3	1	1	(¹)	(¹)	(¹)
High school (9-12).....	30	49	68	97	17	14	6	8	3
College.....	67	46	n.a.	n.a.	82	85	94	92	97
Never attended and other.....	(¹)	(¹)	3	(¹)	(¹)	(¹)	(¹)	(¹)	(²)
At least one vehicle owned or leased.....	89	85	71	84	87	93	94	93	95
Average annual expenditures									
Mean.....	\$63,036	\$46,344	\$30,276	\$40,029	\$49,559	\$59,579	\$83,856	\$73,832	\$97,588
SE.....	578.05	588.68	1,555.10	792.11	862.01	1,217.19	932.36	864.81	1,644.30
CV(%).....	.92	1.27	5.14	1.98	1.74	2.04	1.11	1.17	1.68
Food									
Mean.....	8,169	6,553	4,879	5,762	7,005	7,946	10,143	9,517	11,021
Share.....	13.0	14.1	16.1	14.4	14.1	13.3	12.1	12.9	11.3
SE.....	118.61	120.09	670.12	213.09	182.89	274.28	227.29	231.00	305.41
CV(%).....	1.45	1.83	13.73	3.70	2.61	3.45	2.24	2.43	2.77
Food at home									
Mean.....	4,643	3,981	3,721	3,534	4,131	4,599	5,448	5,067	5,988
Share.....	7.4	8.6	12.3	8.8	8.3	7.7	6.5	6.9	6.1
SE.....	79.34	87.13	539.19	120.30	133.38	202.79	141.72	122.34	222.10
CV(%).....	1.71	2.19	14.49	3.40	3.23	4.41	2.60	2.41	3.71
Cereals and bakery products									
Mean.....	583	507	492	471	515	563	675	631	738
Share.....	.9	1.1	1.6	1.2	1.0	.9	.8	.9	.8

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Cereals and bakery products									
SE	9.87	12.92	83.70	18.68	18.39	33.32	17.94	19.35	28.34
CV(%)	1.69	2.55	17.02	3.96	3.57	5.92	2.66	3.07	3.84
Cereals and cereal products									
Mean	184	153	155	144	153	168	220	208	238
Share .....	.3	.3	.5	.4	.3	.3	.3	.3	.2
SE	4.00	4.13	13.52	8.55	8.47	11.68	8.29	9.63	12.18
CV(%)	2.18	2.70	8.69	5.94	5.54	6.97	3.76	4.63	5.12
Bakery products									
Mean	400	354	336	327	362	395	455	423	500
Share .....	.6	.8	1.1	.8	.7	.7	.5	.6	.5
SE	7.87	10.79	81.38	12.31	13.32	24.76	12.26	15.29	19.66
CV(%)	1.97	3.05	24.20	3.76	3.68	6.27	2.70	3.62	3.93
Meats, poultry, fish, and eggs									
Mean	980	897	837	849	903	997	1,082	987	1,218
Share	1.6	1.9	2.8	2.1	1.8	1.7	1.3	1.3	1.2
SE	29.01	25.13	126.91	43.12	39.50	56.61	53.65	34.90	100.73
CV(%)	2.96	2.80	15.16	5.08	4.37	5.68	4.96	3.54	8.27
Beef									
Mean	270	247	203	234	258	271	299	253	365
Share .....	.4	.5	.7	.6	.5	.5	.4	.3	.4
SE	18.61	9.28	35.49	15.11	15.44	24.66	40.56	16.62	84.57
CV(%)	6.89	3.76	17.49	6.46	5.99	9.10	13.56	6.57	23.20
Pork									
Mean	187	191	187	195	185	195	182	175	191
Share .....	.3	.4	.6	.5	.4	.3	.2	.2	.2
SE	6.76	9.40	49.87	17.53	11.60	14.69	8.80	9.08	14.11
CV(%)	3.62	4.93	26.62	8.99	6.26	7.54	4.84	5.18	7.38
Other meats									
Mean	129	118	94	106	128	132	142	136	151
Share .....	.2	.3	.3	.3	.3	.2	.2	.2	.2
SE	4.51	5.20	11.36	9.34	7.62	11.08	6.75	8.69	8.20
CV(%)	3.49	4.40	12.14	8.77	5.94	8.37	4.74	6.38	5.42
Poultry									
Mean	189	169	160	166	157	202	213	201	231
Share .....	.3	.4	.5	.4	.3	.3	.3	.3	.2
SE	3.99	5.15	17.47	9.78	8.62	15.25	8.12	9.73	11.64
CV(%)	2.11	3.05	10.95	5.89	5.51	7.55	3.80	4.84	5.04
Fish and seafood									
Mean	147	120	128	97	126	141	180	158	211
Share .....	.2	.3	.4	.2	.3	.2	.2	.2	.2
SE	5.94	6.66	32.21	7.45	10.34	20.29	7.87	9.33	12.81
CV(%)	4.05	5.57	25.25	7.68	8.18	14.38	4.38	5.92	6.06
Eggs									
Mean	58	53	66	50	49	56	65	64	68
Share .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
SE	1.85	2.42	10.57	3.17	3.26	3.84	2.44	3.11	3.21
CV(%)	3.17	4.59	15.97	6.32	6.64	6.83	3.72	4.89	4.71
Dairy products									
Mean	455	376	329	339	392	436	550	510	607
Share .....	.7	.8	1.1	.8	.8	.7	.7	.7	.6
SE	7.20	8.34	33.73	13.21	15.15	21.05	13.02	13.45	20.33
CV(%)	1.58	2.21	10.25	3.90	3.86	4.82	2.37	2.64	3.35
Fresh milk and cream									
Mean	140	126	136	122	120	136	158	144	178
Share .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
SE	3.07	4.53	24.31	5.71	5.34	9.52	4.53	5.04	7.43
CV(%)	2.19	3.61	17.87	4.68	4.43	7.01	2.86	3.49	4.17
Other dairy products									
Mean	315	251	193	217	272	301	392	366	429
Share .....	.5	.5	.6	.5	.5	.5	.5	.5	.4
SE	5.41	5.92	20.09	9.61	11.47	15.89	9.54	10.16	15.00
CV(%)	1.72	2.36	10.40	4.43	4.22	5.29	2.44	2.78	3.50
Fruits and vegetables									
Mean	876	714	697	642	730	816	1,073	972	1,216
Share	1.4	1.5	2.3	1.6	1.5	1.4	1.3	1.3	1.2
SE	19.96	18.74	78.17	26.72	32.51	39.16	33.49	39.17	43.74
CV(%)	2.28	2.62	11.21	4.16	4.45	4.80	3.12	4.03	3.60

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

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Fresh fruits									
Mean.....	322	245	248	216	250	284	415	364	487
Share.....	.5	.5	.8	.5	.5	.5	.5	.5	.5
SE.....	8.07	7.57	31.70	9.09	13.39	16.12	13.27	15.43	18.98
CV(%).....	2.51	3.09	12.76	4.21	5.35	5.68	3.20	4.24	3.90
Fresh vegetables									
Mean.....	295	241	245	223	242	270	361	319	421
Share.....	.5	.5	.8	.6	.5	.5	.4	.4	.4
SE.....	8.67	7.50	27.09	13.34	11.95	16.87	13.84	15.69	19.59
CV(%).....	2.93	3.11	11.04	5.99	4.95	6.24	3.83	4.91	4.66
Processed fruits									
Mean.....	112	96	97	86	95	113	132	123	145
Share.....	.2	.2	.3	.2	.2	.2	.2	.2	.1
SE.....	3.37	4.27	30.94	5.87	6.90	8.50	5.87	6.96	8.42
CV(%).....	3.00	4.46	31.85	6.81	7.28	7.49	4.44	5.64	5.82
Processed vegetables									
Mean.....	147	132	106	117	144	148	165	165	164
Share.....	.2	.3	.3	.3	.3	.2	.2	.2	.2
SE.....	4.49	5.02	12.42	7.70	8.93	9.35	6.98	9.47	8.70
CV(%).....	3.06	3.81	11.72	6.56	6.20	6.32	4.24	5.74	5.30
Other food at home									
Mean.....	1,749	1,487	1,366	1,234	1,590	1,787	2,068	1,967	2,209
Share.....	2.8	3.2	4.5	3.1	3.2	3.0	2.5	2.7	2.3
SE.....	30.05	38.45	248.09	43.13	61.17	94.83	49.42	47.79	72.41
CV(%).....	1.72	2.59	18.16	3.50	3.85	5.31	2.39	2.43	3.28
Sugar and other sweets									
Mean.....	165	139	121	114	153	166	196	180	219
Share.....	.3	.3	.4	.3	.3	.3	.2	.2	.2
SE.....	4.21	5.60	16.90	7.06	11.83	12.49	5.73	7.93	8.05
CV(%).....	2.55	4.02	13.94	6.18	7.71	7.53	2.92	4.40	3.68
Fats and oils									
Mean.....	115	103	115	86	102	127	129	128	130
Share.....	.2	.2	.4	.2	.2	.2	.2	.2	.1
SE.....	3.71	5.08	32.83	5.46	6.45	9.21	4.78	5.28	7.17
CV(%).....	3.23	4.94	28.64	6.37	6.30	7.25	3.70	4.12	5.50
Miscellaneous foods									
Mean.....	952	792	690	651	869	942	1,146	1,076	1,245
Share.....	1.5	1.7	2.3	1.6	1.8	1.6	1.4	1.5	1.3
SE.....	17.32	21.63	123.28	27.38	39.40	61.71	29.27	30.36	45.10
CV(%).....	1.82	2.73	17.86	4.20	4.54	6.55	2.55	2.82	3.62
Nonalcoholic beverages									
Mean.....	455	416	415	355	426	500	503	505	500
Share.....	.7	.9	1.4	.9	.9	.8	.6	.7	.5
SE.....	12.19	14.72	89.33	15.53	18.17	29.63	18.47	20.02	24.55
CV(%).....	2.68	3.54	21.55	4.38	4.27	5.92	3.67	3.96	4.91
Food prepared by consumer unit on out-of-town trips									
Mean.....	62	37	26	28	40	52	93	77	115
Share.....	.1	.1	.1	.1	.1	.1	.1	.1	.1
SE.....	2.60	3.27	10.67	4.03	5.37	4.79	3.87	4.66	6.31
CV(%).....	4.19	8.82	41.43	14.43	13.31	9.15	4.15	6.05	5.47
Food away from home									
Mean.....	3,526	2,572	1,158	2,227	2,874	3,347	4,695	4,450	5,032
Share.....	5.6	5.6	3.8	5.6	5.8	5.6	5.6	6.0	5.2
SE.....	66.85	72.27	164.14	132.50	128.96	181.46	119.93	154.59	174.78
CV(%).....	1.90	2.81	14.17	5.95	4.49	5.42	2.55	3.47	3.47
Alcoholic beverages									
Mean.....	579	338	169	284	367	466	874	808	966
Share.....	.9	.7	.6	.7	.7	.8	1.0	1.1	1.0
SE.....	22.67	24.39	116.42	32.53	34.64	39.16	39.26	52.03	59.78
CV(%).....	3.91	7.22	68.88	11.47	9.45	8.41	4.49	6.44	6.19
Housing									
Mean.....	20,679	15,625	11,618	14,214	16,306	18,864	27,003	23,683	31,536
Share.....	32.8	33.7	38.4	35.5	32.9	31.7	32.2	32.1	32.3
SE.....	195.28	196.55	413.56	356.39	240.93	443.84	298.00	247.58	619.08
CV(%).....	.94	1.26	3.56	2.51	1.48	2.35	1.10	1.05	1.96

See footnotes at end of table.

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Shelter									
Mean.....	12,190	8,872	6,992	8,109	9,311	10,350	16,352	14,307	19,140
Share.....	19.3	19.1	23.1	20.3	18.8	17.4	19.5	19.4	19.6
SE.....	143.71	146.00	364.89	191.26	186.38	271.80	223.35	186.51	457.86
CV(%).....	1.18	1.65	5.22	2.36	2.00	2.63	1.37	1.30	2.39
Owned dwellings									
Mean.....	6,797	4,083	2,223	3,540	4,281	5,599	10,201	8,453	12,584
Share.....	10.8	8.8	7.3	8.8	8.6	9.4	12.2	11.4	12.9
SE.....	100.15	97.82	238.95	121.91	137.37	224.37	179.02	205.07	332.99
CV(%).....	1.47	2.40	10.75	3.44	3.21	4.01	1.75	2.43	2.65
Mortgage interest and charges									
Mean.....	2,760	1,568	787	1,135	1,732	2,409	4,254	3,555	5,208
Share.....	4.4	3.4	2.6	2.8	3.5	4.0	5.1	4.8	5.3
SE.....	48.36	56.85	113.34	82.47	68.38	145.64	88.25	94.08	165.01
CV(%).....	1.75	3.63	14.41	7.27	3.95	6.05	2.07	2.65	3.17
Property taxes									
Mean.....	2,159	1,236	737	1,084	1,266	1,696	3,317	2,656	4,217
Share.....	3.4	2.7	2.4	2.7	2.6	2.8	4.0	3.6	4.3
SE.....	41.20	36.81	95.08	45.61	44.99	83.49	73.35	70.60	125.10
CV(%).....	1.91	2.98	12.90	4.21	3.55	4.92	2.21	2.66	2.97
Maintenance, repairs, insurance, other expenses									
Mean.....	1,879	1,279	700	1,322	1,284	1,494	2,630	2,242	3,160
Share.....	3.0	2.8	2.3	3.3	2.6	2.5	3.1	3.0	3.2
SE.....	65.13	46.83	108.18	84.95	95.50	87.89	118.42	126.02	206.25
CV(%).....	3.47	3.66	15.46	6.43	7.44	5.88	4.50	5.62	6.53
Rented dwellings									
Mean.....	4,432	4,375	4,637	4,209	4,577	4,169	4,502	4,727	4,197
Share.....	7.0	9.4	15.3	10.5	9.2	7.0	5.4	6.4	4.3
SE.....	89.41	100.77	365.03	162.10	188.45	241.27	178.56	196.15	245.54
CV(%).....	2.02	2.30	7.87	3.85	4.12	5.79	3.97	4.15	5.85
Other lodging									
Mean.....	961	414	132	359	452	582	1,648	1,127	2,358
Share.....	1.5	.9	.4	.9	.9	1.0	2.0	1.5	2.4
SE.....	38.93	30.31	35.89	59.98	37.90	67.74	69.20	56.93	135.60
CV(%).....	4.05	7.33	27.27	16.71	8.38	11.64	4.20	5.05	5.75
Utilities, fuels, and public services									
Mean.....	4,055	3,646	2,817	3,446	3,747	4,229	4,568	4,252	5,000
Share.....	6.4	7.9	9.3	8.6	7.6	7.1	5.4	5.8	5.1
SE.....	32.23	39.49	87.26	52.67	70.03	65.13	49.24	46.86	73.65
CV(%).....	.79	1.08	3.10	1.53	1.87	1.54	1.08	1.10	1.47
Natural gas									
Mean.....	416	349	295	339	367	363	500	441	581
Share.....	.7	.8	1.0	.8	.7	.6	.6	.6	.6
SE.....	10.72	12.36	22.75	14.39	14.10	19.90	11.40	12.21	17.95
CV(%).....	2.58	3.54	7.71	4.25	3.84	5.48	2.28	2.77	3.09
Electricity									
Mean.....	1,472	1,395	1,132	1,372	1,394	1,569	1,568	1,490	1,675
Share.....	2.3	3.0	3.7	3.4	2.8	2.6	1.9	2.0	1.7
SE.....	17.96	21.77	43.88	29.15	36.87	33.33	24.40	25.45	32.44
CV(%).....	1.22	1.56	3.88	2.13	2.64	2.12	1.56	1.71	1.94
Fuel oil and other fuels									
Mean.....	113	94	89	107	73	112	137	117	164
Share.....	.2	.2	.3	.3	.1	.2	.2	.2	.2
SE.....	6.57	8.65	22.35	10.49	9.76	20.43	8.32	11.86	17.20
CV(%).....	5.81	9.16	25.07	9.79	13.28	18.22	6.09	10.16	10.52
Telephone services									
Mean.....	1,409	1,260	873	1,109	1,344	1,567	1,595	1,515	1,705
Share.....	2.2	2.7	2.9	2.8	2.7	2.6	1.9	2.1	1.7
SE.....	13.37	20.61	50.86	28.85	33.03	32.19	17.70	18.78	28.92
CV(%).....	.95	1.64	5.82	2.60	2.46	2.05	1.11	1.24	1.70
Residential phone service, VOIP, and phone cards									
Mean.....	191	183	172	191	180	180	201	186	221
Share.....	.3	.4	.6	.5	.4	.3	.2	.3	.2
SE.....	6.01	7.61	18.41	9.46	9.08	11.28	5.12	7.34	6.43
CV(%).....	3.15	4.16	10.72	4.95	5.04	6.26	2.55	3.95	2.91

See footnotes at end of table.

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Cellular phone service									
Mean	1,218	1,077	702	918	1,164	1,387	1,395	1,329	1,485
Share	1.9	2.3	2.3	2.3	2.3	2.3	1.7	1.8	1.5
SE	15.53	23.31	59.24	31.59	35.09	33.28	17.59	18.61	29.19
CV(%)	1.28	2.16	8.44	3.44	3.02	2.40	1.26	1.40	1.97
Water and other public services									
Mean	645	547	428	520	569	617	768	690	875
Share	1.0	1.2	1.4	1.3	1.1	1.0	.9	.9	.9
SE	16.30	16.24	24.68	23.53	17.51	23.00	21.60	19.02	31.55
CV(%)	2.53	2.97	5.77	4.53	3.08	3.73	2.81	2.76	3.61
Household operations									
Mean	1,570	936	550	853	981	1,195	2,364	1,825	3,100
Share	2.5	2.0	1.8	2.1	2.0	2.0	2.8	2.5	3.2
SE	35.31	25.23	75.61	48.88	40.71	64.82	67.43	60.19	120.69
CV(%)	2.25	2.70	13.74	5.73	4.15	5.43	2.85	3.30	3.89
Personal services									
Mean	489	202	172	213	157	276	848	620	1,159
Share .....	.8	.4	.6	.5	.3	.5	1.0	.8	1.2
SE	27.62	20.18	70.54	41.46	24.60	49.99	53.65	49.38	95.01
CV(%)	5.65	10.01	41.03	19.50	15.70	18.09	6.32	7.96	8.20
Other household expenses									
Mean	1,081	735	378	640	824	918	1,516	1,205	1,940
Share	1.7	1.6	1.2	1.6	1.7	1.5	1.8	1.6	2.0
SE	20.55	17.33	25.62	20.85	28.81	42.75	35.60	30.62	65.45
CV(%)	1.90	2.36	6.77	3.26	3.49	4.66	2.35	2.54	3.37
Housekeeping supplies									
Mean	766	622	471	509	629	880	939	842	1,077
Share	1.2	1.3	1.6	1.3	1.3	1.5	1.1	1.1	1.1
SE	18.22	18.22	69.84	30.82	33.59	74.41	34.43	41.05	69.01
CV(%)	2.38	2.93	14.82	6.05	5.34	8.46	3.67	4.87	6.41
Laundry and cleaning supplies									
Mean	185	170	191	146	167	207	203	177	241
Share .....	.3	.4	.6	.4	.3	.3	.2	.2	.2
SE	7.37	8.56	34.66	10.27	12.31	19.53	12.68	11.32	22.72
CV(%)	3.98	5.02	18.13	7.02	7.36	9.44	6.24	6.40	9.43
Other household products									
Mean	458	354	192	283	363	541	584	525	669
Share .....	.7	.8	.6	.7	.7	.9	.7	.7	.7
SE	16.59	15.20	16.98	22.68	29.11	70.41	31.76	35.76	62.81
CV(%)	3.62	4.30	8.86	8.01	8.02	13.01	5.44	6.82	9.39
Postage and stationery									
Mean	122	98	88	80	99	132	152	141	168
Share .....	.2	.2	.3	.2	.2	.2	.2	.2	.2
SE	6.49	8.95	57.00	14.48	11.65	18.72	8.19	9.82	12.64
CV(%)	5.30	9.11	64.52	18.05	11.73	14.16	5.40	6.99	7.55
Household furnishings and equipment									
Mean	2,098	1,549	788	1,298	1,638	2,211	2,779	2,458	3,219
Share	3.3	3.3	2.6	3.2	3.3	3.7	3.3	3.3	3.3
SE	68.52	102.49	70.27	257.09	78.69	231.53	80.32	95.92	165.28
CV(%)	3.27	6.62	8.91	19.81	4.80	10.47	2.89	3.90	5.13
Household textiles									
Mean	131	95	51	75	102	141	175	167	185
Share .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
SE	9.98	10.71	17.28	9.65	19.13	39.86	16.53	23.71	27.61
CV(%)	7.62	11.26	34.12	12.95	18.70	28.37	9.45	14.18	14.90
Furniture									
Mean	521	368	266	291	395	501	713	602	866
Share .....	.8	.8	.9	.7	.8	.8	.9	.8	.9
SE	22.45	18.96	46.33	23.44	33.96	49.60	40.34	40.13	70.87
CV(%)	4.31	5.16	17.44	8.05	8.61	9.90	5.65	6.67	8.19
Floor coverings									
Mean	25	16	4	17	22	12	36	24	52
Share	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	.1
SE	2.61	3.15	1.82	4.48	7.05	2.06	5.01	2.68	11.50
CV(%)	10.40	19.24	40.99	26.70	32.22	16.87	13.94	11.11	22.08
Major appliances									
Mean	322	252	156	203	287	321	409	350	491
Share .....	.5	.5	.5	.5	.6	.5	.5	.5	.5

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Major appliances									
SE	14.92	15.43	28.84	18.05	27.33	35.67	26.84	25.48	49.59
CV(%)	4.64	6.13	18.52	8.87	9.53	11.12	6.56	7.29	10.10
Small appliances, miscellaneous housewares									
Mean	119	89	63	67	86	144	155	154	157
Share .....	.2	.2	.2	.2	.2	.2	.2	.2	.2
SE	6.43	5.67	11.33	5.59	6.53	24.75	11.63	15.80	14.32
CV(%)	5.42	6.40	17.89	8.37	7.62	17.15	7.48	10.27	9.10
Miscellaneous household equipment									
Mean	981	729	249	645	747	1,092	1,290	1,162	1,468
Share	1.6	1.6	.8	1.6	1.5	1.8	1.5	1.6	1.5
SE	60.07	95.59	44.43	258.60	57.03	210.23	67.36	72.90	113.53
CV(%)	6.12	13.11	17.87	40.10	7.63	19.25	5.22	6.28	7.74
Apparel and services									
Mean	1,883	1,362	999	1,163	1,366	1,882	2,521	2,324	2,794
Share	3.0	2.9	3.3	2.9	2.8	3.2	3.0	3.1	2.9
SE	68.55	67.81	143.87	93.36	97.92	182.14	107.94	169.52	192.12
CV(%)	3.64	4.98	14.40	8.03	7.17	9.68	4.28	7.30	6.88
Men and boys									
Mean	447	318	253	289	334	375	605	630	569
Share .....	.7	.7	.8	.7	.7	.6	.7	.9	.6
SE	26.11	24.61	105.15	37.56	37.28	38.41	46.57	70.70	52.07
CV(%)	5.84	7.73	41.56	13.02	11.16	10.25	7.69	11.23	9.15
Men, 16 and over									
Mean	348	234	196	213	249	264	486	518	440
Share .....	.6	.5	.6	.5	.5	.4	.6	.7	.5
SE	26.26	25.12	104.58	36.21	34.46	36.28	44.65	67.94	48.26
CV(%)	7.56	10.73	53.23	17.04	13.87	13.76	9.18	13.12	10.96
Boys, 2 to 15									
Mean	100	84	57	76	85	111	119	112	129
Share .....	.2	.2	.2	.2	.2	.2	.1	.2	.1
SE	4.60	6.22	8.88	8.91	11.43	15.62	7.46	8.48	12.35
CV(%)	4.61	7.37	15.72	11.72	13.38	14.07	6.27	7.58	9.60
Women and girls									
Mean	704	490	293	398	514	705	965	832	1,152
Share	1.1	1.1	1.0	1.0	1.0	1.2	1.2	1.1	1.2
SE	30.41	34.15	56.80	39.16	49.37	90.05	52.53	78.73	108.30
CV(%)	4.32	6.97	19.38	9.83	9.60	12.78	5.45	9.46	9.40
Women, 16 and over									
Mean	602	404	230	323	445	556	843	728	1,005
Share	1.0	.9	.8	.8	.9	.9	1.0	1.0	1.0
SE	27.85	26.83	53.18	27.76	47.21	59.29	50.88	77.84	103.18
CV(%)	4.63	6.65	23.11	8.60	10.61	10.66	6.04	10.69	10.27
Girls, 2 to 15									
Mean	102	86	63	76	69	149	122	104	147
Share .....	.2	.2	.2	.2	.1	.2	.1	.1	.2
SE	7.34	12.00	11.42	21.93	6.70	42.27	9.82	11.27	15.45
CV(%)	7.17	13.88	18.14	28.98	9.64	28.44	8.07	10.85	10.52
Children under 2									
Mean	75	64	53	52	68	82	90	91	88
Share .....	.1	.1	.2	.1	.1	.1	.1	.1	.1
SE	6.98	8.13	24.42	12.85	14.33	15.21	10.49	12.77	17.79
CV(%)	9.25	12.78	46.41	24.89	21.15	18.59	11.66	14.04	20.11
Footwear									
Mean	419	341	254	315	303	502	513	493	541
Share .....	.7	.7	.8	.8	.6	.8	.6	.7	.6
SE	26.70	29.60	58.20	53.12	39.71	88.02	42.86	63.17	53.38
CV(%)	6.38	8.67	22.93	16.87	13.09	17.52	8.36	12.83	9.87
Other apparel products and services									
Mean	237	149	147	109	147	218	348	278	443
Share .....	.4	.3	.5	.3	.3	.4	.4	.4	.5
SE	15.94	13.99	33.15	10.71	17.86	53.15	28.52	23.22	55.43
CV(%)	6.72	9.42	22.61	9.79	12.14	24.36	8.19	8.34	12.50
Transportation									
Mean	10,742	8,905	4,909	7,557	9,431	12,301	13,044	12,315	14,039

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Transportation									
Share	17.0	19.2	16.2	18.9	19.0	20.6	15.6	16.7	14.4
SE	194.05	237.10	331.84	399.87	389.03	534.41	289.14	354.70	466.06
CV(%)	1.81	2.66	6.76	5.29	4.13	4.34	2.22	2.88	3.32
Vehicle purchases (net outlay)									
Mean	4,394	3,781	1,703	3,117	3,896	5,761	5,162	5,043	5,326
Share	7.0	8.2	5.6	7.8	7.9	9.7	6.2	6.8	5.5
SE	187.79	200.25	263.25	380.97	344.36	494.73	292.53	366.40	428.23
CV(%)	4.27	5.30	15.45	12.22	8.84	8.59	5.67	7.27	8.04
Cars and trucks, new									
Mean	1,960	1,696	880	1,185	1,971	2,495	2,290	2,100	2,550
Share	3.1	3.7	2.9	3.0	4.0	4.2	2.7	2.8	2.6
SE	108.02	156.07	241.85	304.78	282.20	432.24	167.78	279.86	285.38
CV(%)	5.51	9.20	27.47	25.73	14.32	17.33	7.33	13.33	11.19
Cars and trucks, used									
Mean	2,375	2,038	755	1,903	1,889	3,181	2,798	2,819	2,769
Share	3.8	4.4	2.5	4.8	3.8	5.3	3.3	3.8	2.8
SE	130.12	118.22	182.73	202.91	201.84	431.91	217.07	280.18	298.09
CV(%)	5.48	5.80	24.21	10.66	10.68	13.58	7.76	9.94	10.77
Other vehicles									
Mean	59	47	68	29	35	85	74	123	8
Share .....	.1	.1	.2	.1	.1	.1	.1	.2	(¹)
SE	14.52	13.01	53.67	16.73	13.35	56.82	28.56	49.75	6.21
CV(%)	24.68	27.96	78.53	57.76	38.08	66.57	38.48	40.39	82.69
Gasoline, other fuels, and motor oil									
Mean	2,094	1,894	1,333	1,689	1,992	2,355	2,345	2,320	2,380
Share	3.3	4.1	4.4	4.2	4.0	4.0	2.8	3.1	2.4
SE	21.44	27.71	80.07	35.74	46.17	66.40	32.81	38.14	44.26
CV(%)	1.02	1.46	6.01	2.12	2.32	2.82	1.40	1.64	1.86
Other vehicle expenses									
Mean	3,474	2,873	1,659	2,454	3,153	3,710	4,226	3,970	4,577
Share	5.5	6.2	5.5	6.1	6.4	6.2	5.0	5.4	4.7
SE	40.91	46.11	101.52	64.33	92.48	89.57	60.21	71.46	96.07
CV(%)	1.18	1.61	6.12	2.62	2.93	2.41	1.42	1.80	2.10
Vehicle finance charges									
Mean	252	227	117	205	232	312	282	283	280
Share .....	.4	.5	.4	.5	.5	.5	.3	.4	.3
SE	6.87	9.26	12.97	18.50	11.57	24.49	9.59	12.50	16.99
CV(%)	2.73	4.07	11.04	9.03	4.98	7.84	3.40	4.41	6.06
Maintenance and repairs									
Mean	887	720	482	585	794	941	1,094	1,020	1,196
Share	1.4	1.6	1.6	1.5	1.6	1.6	1.3	1.4	1.2
SE	19.09	22.71	52.10	27.47	38.06	49.85	27.10	32.89	54.95
CV(%)	2.15	3.15	10.80	4.69	4.79	5.30	2.48	3.23	4.59
Vehicle rental, leases, licenses, and other charges									
Mean	790	509	167	390	589	745	1,143	1,002	1,336
Share	1.3	1.1	.6	1.0	1.2	1.3	1.4	1.4	1.4
SE	25.51	21.56	28.66	20.97	38.85	71.64	44.35	51.80	61.64
CV(%)	3.23	4.23	17.21	5.37	6.60	9.61	3.88	5.17	4.61
Vehicle insurance									
Mean	1,545	1,416	893	1,273	1,538	1,711	1,707	1,665	1,765
Share	2.5	3.1	2.9	3.2	3.1	2.9	2.0	2.3	1.8
SE	18.67	23.53	57.84	33.92	44.09	47.38	30.82	35.93	40.60
CV(%)	1.21	1.66	6.48	2.66	2.87	2.77	1.81	2.16	2.30
Public and other transportation									
Mean	781	358	213	298	390	475	1,310	983	1,757
Share	1.2	.8	.7	.7	.8	.8	1.6	1.3	1.8
SE	29.43	26.94	33.28	47.41	35.45	54.19	59.42	52.44	102.51
CV(%)	3.77	7.53	15.59	15.90	9.08	11.42	4.54	5.34	5.83
Healthcare									
Mean	5,193	3,971	2,533	3,785	4,044	4,892	6,724	6,001	7,711
Share	8.2	8.6	8.4	9.5	8.2	8.2	8.0	8.1	7.9
SE	69.98	66.76	182.16	130.29	79.40	155.07	112.35	111.94	203.76
CV(%)	1.35	1.68	7.19	3.44	1.96	3.17	1.67	1.87	2.64
Health insurance									
Mean	3,529	2,777	1,773	2,665	2,805	3,429	4,473	4,059	5,037

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Health insurance									
Share	5.6	6.0	5.9	6.7	5.7	5.8	5.3	5.5	5.2
SE	46.74	44.69	93.20	78.94	56.90	124.30	79.40	81.07	134.81
CV(%)	1.32	1.61	5.26	2.96	2.03	3.63	1.78	2.00	2.68
Medical services									
Mean	984	621	391	543	664	796	1,439	1,259	1,686
Share	1.6	1.3	1.3	1.4	1.3	1.3	1.7	1.7	1.7
SE	36.70	36.29	97.66	51.33	38.94	71.73	61.35	77.97	121.21
CV(%)	3.73	5.84	24.99	9.46	5.87	9.01	4.26	6.20	7.19
Drugs									
Mean	486	425	292	408	432	508	561	491	659
Share .....	.8	.9	1.0	1.0	.9	.9	.7	.7	.7
SE	13.92	16.26	44.66	34.30	18.45	35.85	18.95	19.79	32.77
CV(%)	2.86	3.83	15.28	8.41	4.27	7.05	3.38	4.03	4.97
Medical supplies									
Mean	194	148	78	169	143	158	250	193	328
Share .....	.3	.3	.3	.4	.3	.3	.3	.3	.3
SE	12.17	19.27	17.42	52.40	10.63	17.72	16.51	17.06	30.69
CV(%)	6.28	12.99	22.42	31.03	7.43	11.19	6.60	8.82	9.35
Entertainment									
Mean	3,090	2,118	1,147	1,639	2,430	2,868	4,295	3,442	5,480
Share	4.9	4.6	3.8	4.1	4.9	4.8	5.1	4.7	5.6
SE	129.46	60.09	164.37	63.52	127.92	150.82	283.56	140.38	657.27
CV(%)	4.19	2.84	14.33	3.87	5.26	5.26	6.60	4.08	11.99
Fees and admissions									
Mean	880	302	96	172	369	509	1,596	959	2,483
Share	1.4	.7	.3	.4	.7	.9	1.9	1.3	2.5
SE	124.68	15.26	32.96	15.93	30.17	35.84	276.34	59.88	651.23
CV(%)	14.17	5.05	34.46	9.27	8.17	7.05	17.31	6.25	26.22
Audio and visual equipment and services									
Mean	1,000	894	603	804	930	1,129	1,133	1,053	1,244
Share	1.6	1.9	2.0	2.0	1.9	1.9	1.4	1.4	1.3
SE	16.12	20.30	35.56	23.67	39.45	39.58	22.05	23.18	42.19
CV(%)	1.61	2.27	5.90	2.94	4.24	3.51	1.95	2.20	3.39
Pets, toys, hobbies, and playground equipment									
Mean	821	643	245	557	730	840	1,039	945	1,171
Share	1.3	1.4	.8	1.4	1.5	1.4	1.2	1.3	1.2
SE	40.20	42.89	79.12	55.10	86.66	93.35	67.44	68.44	112.36
CV(%)	4.90	6.67	32.29	9.89	11.87	11.11	6.49	7.24	9.59
Pets									
Mean	681	528	199	472	575	710	869	786	984
Share	1.1	1.1	.7	1.2	1.2	1.2	1.0	1.1	1.0
SE	40.29	39.51	80.00	53.13	74.90	95.64	67.22	67.70	112.38
CV(%)	5.92	7.48	40.18	11.25	13.02	13.47	7.74	8.61	11.42
Toys, hobbies, and playground equipment									
Mean	140	115	46	85	155	130	170	159	187
Share .....	.2	.2	.2	.2	.3	.2	.2	.2	.2
SE	11.00	12.77	16.26	11.96	27.90	20.08	15.97	21.27	24.41
CV(%)	7.85	11.08	35.42	14.06	18.05	15.40	9.37	13.39	13.07
Other entertainment supplies, equipment, and services									
Mean	389	278	204	106	401	390	527	486	582
Share .....	.6	.6	.7	.3	.8	.7	.6	.7	.6
SE	34.23	42.84	123.51	20.84	87.59	97.75	74.78	116.46	78.43
CV(%)	8.80	15.39	60.62	19.67	21.86	25.04	14.20	23.96	13.48
Personal care products and services									
Mean	786	591	323	462	613	911	1,028	917	1,182
Share	1.2	1.3	1.1	1.2	1.2	1.5	1.2	1.2	1.2
SE	13.84	16.38	34.93	20.99	23.13	57.89	26.38	26.47	45.60
CV(%)	1.76	2.77	10.81	4.54	3.78	6.36	2.57	2.89	3.86
Reading									
Mean	92	67	35	75	66	72	123	104	150
Share .....	.1	.1	.1	.2	.1	.1	.1	.1	.2
SE	6.47	8.02	12.80	21.77	9.56	14.60	10.61	11.25	14.89

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Reading									
CV(%)	7.03	11.95	36.81	29.06	14.45	20.19	8.61	10.87	9.91
Education									
Mean	1,443	563	303	259	912	599	2,546	1,839	3,512
Share	2.3	1.2	1.0	.6	1.8	1.0	3.0	2.5	3.6
SE	85.62	75.17	123.10	46.14	164.71	80.64	145.63	159.06	250.82
CV(%)	5.93	13.35	40.63	17.83	18.06	13.47	5.72	8.65	7.14
Tobacco products and smoking supplies									
Mean	320	433	341	496	423	392	178	212	131
Share .....	.5	.9	1.1	1.2	.9	.7	.2	.3	.1
SE	11.43	17.22	34.09	28.32	25.31	32.51	11.17	17.99	14.39
CV(%)	3.57	3.97	10.01	5.71	5.99	8.30	6.28	8.47	11.01
Miscellaneous									
Mean	899	675	387	448	700	1,161	1,179	961	1,477
Share	1.4	1.5	1.3	1.1	1.4	1.9	1.4	1.3	1.5
SE	42.52	47.94	103.49	30.82	68.28	164.69	70.83	78.93	100.52
CV(%)	4.73	7.10	26.72	6.88	9.75	14.18	6.01	8.21	6.81
Cash contributions									
Mean	1,995	1,045	508	854	1,207	1,358	3,187	2,406	4,252
Share	3.2	2.3	1.7	2.1	2.4	2.3	3.8	3.3	4.4
SE	109.43	67.39	71.41	76.59	81.16	157.60	208.50	226.85	403.50
CV(%)	5.48	6.45	14.06	8.97	6.73	11.61	6.54	9.43	9.49
Personal insurance and pensions									
Mean	7,165	4,098	2,124	3,031	4,690	5,868	11,011	9,304	13,337
Share	11.4	8.8	7.0	7.6	9.5	9.8	13.1	12.6	13.7
SE	131.08	96.30	232.54	95.77	143.44	216.16	234.01	261.28	345.48
CV(%)	1.83	2.35	10.95	3.16	3.06	3.68	2.13	2.81	2.59
Life and other personal insurance									
Mean	520	318	168	269	313	486	772	570	1,049
Share .....	.8	.7	.6	.7	.6	.8	.9	.8	1.1
SE	21.59	13.08	26.39	15.59	18.37	46.55	43.37	35.02	78.69
CV(%)	4.16	4.11	15.67	5.80	5.87	9.57	5.61	6.15	7.50
Pensions and Social Security									
Mean	6,645	3,780	1,955	2,763	4,377	5,382	10,239	8,735	12,289
Share	10.5	8.2	6.5	6.9	8.8	9.0	12.2	11.8	12.6
SE	124.80	91.24	240.70	98.19	137.71	198.81	223.69	247.57	333.59
CV(%)	1.88	2.41	12.31	3.55	3.15	3.69	2.18	2.83	2.71
Sources of income and personal taxes:									
Money income before taxes									
Mean	\$82,852	\$52,027	\$31,970	\$42,599	\$56,109	\$71,039	\$121,507	\$104,922	\$144,112
SE	1,973.48	1,042.68	2,539.65	1,105.43	1,206.69	2,700.77	4,063.07	6,126.32	3,533.00
CV(%)	2.38	2.00	7.94	2.59	2.15	3.80	3.34	5.84	2.45
Wages and salaries									
Mean	64,708	37,464	20,877	28,818	41,343	53,739	98,874	85,815	116,673
Share	78.1	72.0	65.3	67.7	73.7	75.6	81.4	81.8	81.0
SE	1,803.94	809.31	2,429.00	1,038.72	1,000.12	1,805.45	3,706.67	5,494.97	3,036.30
CV(%)	2.79	2.16	11.63	3.60	2.42	3.36	3.75	6.40	2.60
Self-employment income									
Mean	5,947	3,105	2,286	2,048	3,811	4,074	9,511	8,577	10,783
Share	7.2	6.0	7.1	4.8	6.8	5.7	7.8	8.2	7.5
SE	640.92	301.09	667.15	269.31	544.47	881.68	1,438.94	2,307.80	1,053.86
CV(%)	10.78	9.70	29.19	13.15	14.29	21.64	15.13	26.91	9.77
Social Security, private and government retirement									
Mean	8,902	8,573	6,725	9,140	8,338	8,966	9,314	7,685	11,535
Share	10.7	16.5	21.0	21.5	14.9	12.6	7.7	7.3	8.0
SE	208.14	204.02	494.56	324.97	343.76	516.01	356.30	331.58	668.23
CV(%)	2.34	2.38	7.35	3.56	4.12	5.76	3.83	4.31	5.79
Interest, dividends, rental income, other property income									
Mean	1,962	1,440	373	1,232	1,143	2,856	2,616	1,744	3,805

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Interest, dividends, rental income, other property income									
Share	2.4	2.8	1.2	2.9	2.0	4.0	2.2	1.7	2.6
SE	199.07	296.29	118.36	307.28	226.81	1,210.15	205.93	197.88	455.83
CV(%)	10.15	20.58	31.76	24.94	19.85	42.37	7.87	11.35	11.98
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)									
Mean	426	668	1,223	789	502	473	123	152	84
Share .....	.5	1.3	3.8	1.9	.9	.7	.1	.1	.1
SE	25.76	39.69	140.57	49.81	54.60	60.66	18.39	30.19	15.84
CV(%)	6.04	5.94	11.49	6.31	10.88	12.83	14.90	19.84	18.80
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support									
Mean	562	416	138	293	482	649	745	661	859
Share .....	.7	.8	.4	.7	.9	.9	.6	.6	.6
SE	77.21	47.45	61.30	57.77	72.07	133.87	162.06	260.12	147.06
CV(%)	13.74	11.41	44.30	19.69	14.96	20.62	21.75	39.35	17.11
Other income									
Mean	345	361	347	279	490	282	324	289	372
Share .....	.4	.7	1.1	.7	.9	.4	.3	.3	.3
SE	35.68	49.78	95.73	59.36	105.25	62.94	44.60	63.31	55.30
CV(%)	10.35	13.78	27.60	21.31	21.48	22.30	13.77	21.94	14.87
Personal taxes (contains some imputed values)									
Mean	11,364	4,137	890	2,870	4,695	6,958	20,427	16,523	25,749
Share	13.7	8.0	2.8	6.7	8.4	9.8	16.8	15.7	17.9
SE	730.24	384.47	502.30	720.11	273.47	775.69	1,485.32	2,351.18	1,162.92
CV(%)	6.43	9.29	56.41	25.09	5.82	11.15	7.27	14.23	4.52
Federal income taxes									
Mean	8,831	3,014	508	1,989	3,434	5,289	16,126	13,042	20,330
Share	10.7	5.8	1.6	4.7	6.1	7.4	13.3	12.4	14.1
SE	627.45	289.27	423.65	522.31	205.19	673.48	1,314.77	2,099.73	951.46
CV(%)	7.10	9.60	83.45	26.26	5.97	12.73	8.15	16.10	4.68
State and local income taxes									
Mean	2,470	1,091	371	851	1,226	1,626	4,199	3,392	5,300
Share	3.0	2.1	1.2	2.0	2.2	2.3	3.5	3.2	3.7
SE	132.55	109.34	85.83	202.72	93.62	136.44	210.39	290.97	255.72
CV(%)	5.37	10.03	23.12	23.81	7.64	8.39	5.01	8.58	4.82
Other taxes									
Mean	63	32	12	30	35	43	102	90	119
Share .....	.1	.1	(¹)	.1	.1	.1	.1	.1	.1
SE	14.43	7.53	4.28	10.03	9.00	10.81	27.37	33.03	38.94
CV(%)	22.80	23.18	37.09	33.81	25.46	25.21	26.84	36.88	32.75
Income after taxes									
Mean	71,487	47,890	31,079	39,729	51,414	64,082	101,080	88,400	118,363
Share	86.3	92.0	97.2	93.3	91.6	90.2	83.2	84.3	82.1
SE	1,312.27	885.37	2,246.16	1,134.65	1,035.08	2,147.32	2,629.04	3,817.66	2,514.80
CV(%)	1.84	1.85	7.23	2.86	2.01	3.35	2.60	4.32	2.12
Addenda:									
Net change in total assets and liabilities									
Mean	\$10,971	\$3,445	\$3,103	\$4,645	\$2,659	\$2,964	\$20,409	\$17,907	\$23,819
SE	2,278.11	1,372.50	1,626.47	1,754.00	2,715.39	3,513.24	4,832.69	4,627.27	8,186.98
CV(%)	20.77	39.84	52.42	37.76	102.12	118.51	23.68	25.84	34.37
Net change in total assets									
Mean	23,320	11,033	5,332	10,607	12,252	12,518	38,730	34,135	44,992
SE	2,064.38	1,220.50	2,059.78	1,863.12	2,466.32	3,305.35	4,308.04	4,794.25	6,948.48
CV(%)	8.85	11.06	38.63	17.57	20.13	26.41	11.12	14.04	15.44
Net change in total liabilities									
Mean	12,350	7,588	2,229	5,961	9,593	9,553	18,321	16,228	21,173
SE	1,381.57	974.20	1,155.36	1,675.03	1,704.98	2,210.69	2,722.36	2,527.30	4,640.38
CV(%)	11.19	12.84	51.83	28.10	17.77	23.14	14.86	15.57	21.92

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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 financial information:									
Other money receipts									
Mean.....	1,201	1,112	67	1,552	1,095	928	1,314	1,185	1,488
SE.....	391.13	578.27	26.54	1,264.32	371.14	414.96	318.60	289.31	679.71
CV(%).....	32.56	52.02	39.56	81.46	33.90	44.72	24.25	24.40	45.67
Mortgage principal paid on owned property									
Mean.....	-2,288	-1,235	-637	-963	-1,272	-1,936	-3,608	-2,876	-4,605
SE.....	54.74	33.43	90.85	54.92	62.91	112.59	128.47	119.09	236.98
CV(%).....	-2.39	-2.71	-14.26	-5.70	-4.95	-5.82	-3.56	-4.14	-5.15
Estimated market value of owned home									
Mean.....	204,174	125,744	81,275	106,211	134,545	166,010	302,529	246,945	378,291
SE.....	4,271.93	3,533.06	11,225.94	3,951.32	4,405.37	13,003.57	7,929.14	7,463.37	15,536.80
CV(%).....	2.09	2.81	13.81	3.72	3.27	7.83	2.62	3.02	4.11
Estimated monthly rental value of owned home									
Mean.....	1,097	741	461	675	781	926	1,542	1,311	1,858
SE.....	11.77	12.72	25.28	19.09	21.32	30.20	20.88	22.44	37.68
CV(%).....	1.07	1.72	5.48	2.83	2.73	3.26	1.35	1.71	2.03
Gifts of goods and services, total									
Mean.....	1,310	667	475	530	742	866	2,110	1,640	2,752
SE.....	61.97	39.60	77.64	52.44	71.45	100.16	135.11	146.80	227.07
CV(%).....	4.73	5.94	16.36	9.90	9.63	11.57	6.40	8.95	8.25
Food									
Mean.....	98	41	15	25	55	53	170	131	223
SE.....	10.44	4.16	6.20	5.23	8.40	10.82	22.09	22.81	35.61
CV(%).....	10.62	10.20	41.63	20.54	15.15	20.29	13.02	17.45	15.93
Alcoholic beverages									
Mean.....	13	5	1	2	4	12	24	19	31
SE.....	2.05	1.40	.44	.99	1.59	6.28	4.18	5.32	6.73
CV(%).....	15.50	30.72	63.67	62.90	37.53	51.45	17.51	28.43	21.63
Housing									
Mean.....	248	151	92	126	156	213	369	282	489
SE.....	14.84	12.65	19.34	19.43	21.04	42.12	29.65	33.75	56.19
CV(%).....	5.98	8.40	21.07	15.41	13.50	19.76	8.03	11.98	11.49
Housekeeping supplies									
Mean.....	28	18	2	10	25	26	41	37	45
SE.....	3.16	2.91	.85	2.32	5.30	8.13	5.39	5.89	9.58
CV(%).....	11.31	16.61	54.40	23.83	21.32	31.69	13.28	15.88	21.07
Household textiles									
Mean.....	15	13	(²)	9	11	31	18	21	14
SE.....	3.21	3.81	(²)	3.98	4.49	16.57	5.61	8.01	7.67
CV(%).....	20.91	29.42	(²)	45.58	41.78	53.58	30.74	38.24	53.02
Appliances and miscellaneous housewares									
Mean.....	23	13	3	8	15	23	35	29	44
SE.....	2.00	2.36	1.67	2.33	5.06	8.78	4.33	4.26	8.12
CV(%).....	8.68	18.23	62.18	28.71	33.67	38.49	12.23	14.62	18.37
Major appliances									
Mean.....	9	4	(²)	3	7	4	14	12	17
SE.....	1.63	1.30	(²)	1.87	2.86	2.45	3.75	3.74	5.23
CV(%).....	18.64	29.38	(²)	54.91	40.95	61.67	26.50	31.67	30.14
Small appliances and miscellaneous housewares									
Mean.....	14	9	3	5	8	19	21	17	27
SE.....	1.87	1.98	1.67	1.53	3.68	8.58	3.79	3.61	7.09
CV(%).....	13.10	23.31	62.18	32.50	45.72	45.58	17.83	20.89	26.43
Miscellaneous household equipment									
Mean.....	47	30	10	29	33	38	68	54	86
SE.....	5.07	4.91	6.99	8.48	8.67	8.71	9.94	13.89	12.21
CV(%).....	10.77	16.27	69.82	29.30	26.25	23.11	14.67	25.61	14.14
Other housing									
Mean.....	135	77	78	71	72	96	207	140	298
SE.....	12.44	9.84	17.78	17.60	14.48	31.64	27.08	29.70	52.78
CV(%).....	9.23	12.77	22.93	24.93	20.05	32.93	13.07	21.16	17.68
Apparel and services									
Mean.....	247	180	127	168	179	230	328	364	276
SE.....	23.40	17.69	46.64	25.75	28.66	40.96	48.58	88.75	33.53

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — 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
Apparel and services									
CV(%)	9.49	9.83	36.78	15.29	16.03	17.85	14.82	24.36	12.15
Males, 2 and over									
Mean	57	44	48	40	49	38	74	75	73
SE	4.86	7.24	23.11	7.06	15.01	11.13	7.83	12.31	12.59
CV(%)	8.47	16.54	48.20	17.78	30.39	29.22	10.60	16.47	17.36
Females, 2 and over									
Mean	88	50	19	42	61	58	135	164	94
SE	17.32	7.09	8.52	11.03	12.11	17.88	39.50	69.19	14.46
CV(%)	19.63	14.28	44.71	26.50	19.78	30.75	29.24	42.15	15.41
Children under 2									
Mean	37	28	32	20	26	44	47	46	49
SE	4.42	4.70	21.53	5.87	7.22	10.99	7.11	7.99	12.58
CV(%)	12.02	16.63	67.11	29.34	27.41	25.21	15.08	17.45	25.63
Other apparel products and services									
Mean	64	58	28	67	42	90	72	80	61
SE	8.43	9.97	22.45	19.53	11.54	34.16	12.82	21.18	13.22
CV(%)	13.12	17.09	81.00	29.09	27.56	38.08	17.89	26.59	21.85
Jewelry and watches									
Mean	8	3	(¹)	2	3	7	13	17	8
SE	2.40	.80	.09	1.08	.59	3.31	5.11	8.60	2.70
CV(%)	31.43	25.22	96.76	50.90	20.99	46.44	38.61	50.58	33.16
All other apparel products and services									
Mean	57	55	28	65	39	83	58	63	52
SE	7.59	9.94	22.44	19.52	11.55	34.08	11.02	17.57	13.17
CV(%)	13.41	18.01	81.26	30.01	29.58	41.27	18.87	28.05	25.15
Transportation									
Mean	133	80	120	45	86	111	198	152	260
SE	16.24	19.65	104.70	12.24	26.83	54.79	27.83	36.29	47.08
CV(%)	12.25	24.42	87.32	27.44	31.04	49.53	14.06	23.87	18.08
Healthcare									
Mean	38	14	5	9	20	16	69	88	43
SE	10.56	5.09	3.87	4.16	11.16	5.66	22.54	38.55	14.42
CV(%)	27.65	36.86	84.78	48.55	54.58	36.09	32.79	43.98	33.51
Entertainment									
Mean	100	61	8	60	71	71	148	106	207
SE	7.78	7.36	3.15	14.21	14.16	17.17	16.26	14.26	34.00
CV(%)	7.78	12.08	40.41	23.56	19.91	24.24	10.97	13.45	16.46
Toys, games, arts and crafts, and tricycles									
Mean	30	24	1	24	33	22	38	34	42
SE	2.93	4.34	.44	6.94	8.63	7.30	4.90	7.63	7.59
CV(%)	9.63	17.79	81.50	28.69	26.41	32.93	13.02	22.24	17.92
Other entertainment									
Mean	70	36	7	36	38	49	111	72	164
SE	7.32	5.40	3.30	12.95	8.72	13.03	14.94	11.48	32.53
CV(%)	10.51	14.81	45.47	35.84	22.67	26.77	13.52	16.02	19.80
Personal care products and services									
Mean	21	16	5	14	17	26	26	26	26
SE	5.31	4.40	2.53	6.35	6.20	13.98	10.30	10.18	16.30
CV(%)	25.47	26.67	50.58	44.81	37.09	53.57	39.40	39.14	61.86
Reading									
Mean	3	2	(¹)	1	2	3	5	4	6
SE .....	.75	.58	.23	.21	1.23	1.85	1.27	1.34	1.98
CV(%)	23.69	34.23	115.61	34.33	55.83	56.23	25.53	32.88	31.63
Education									
Mean	296	60	58	39	81	60	592	365	902
SE	36.64	11.02	45.21	15.14	22.13	15.42	80.98	68.01	168.50
CV(%)	12.38	18.35	77.75	38.49	27.38	25.77	13.68	18.65	18.69
All other gifts									
Mean	113	58	45	41	70	71	182	104	288
SE	16.25	8.82	23.44	9.77	16.34	16.91	35.36	15.91	74.68
CV(%)	14.40	15.31	52.30	24.09	23.35	23.82	19.41	15.28	25.90

¹ Value is too small to display.

² No data reported.

n.a. Not applicable.