

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012

| 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) | 124,416 | 76,789 | 10,571 | 26,601 | 25,793 | 13,825 | 47,626 | 28,069 | 19,557 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes | | | | | | | | | |
| Mean | \$65,596 | \$44,603 | \$25,159 | \$39,357 | \$48,224 | \$62,809 | \$99,444 | \$85,802 | \$119,023 |
| SE | 1,024.25 | 735.97 | 921.51 | 980.83 | 1,194.41 | 1,686.04 | 1,805.48 | 2,789.10 | 2,452.26 |
| CV(%) | 1.56 | 1.65 | 3.66 | 2.49 | 2.48 | 2.68 | 1.82 | 3.25 | 2.06 |
| Income after taxes | | | | | | | | | |
| Mean | 63,370 | 43,846 | 25,199 | 38,825 | 47,519 | 60,913 | 94,849 | 82,083 | 113,172 |
| SE | 906.92 | 711.28 | 907.08 | 963.50 | 1,160.18 | 1,545.21 | 1,451.97 | 2,242.60 | 2,340.35 |
| CV(%) | 1.43 | 1.62 | 3.60 | 2.48 | 2.44 | 2.54 | 1.53 | 2.73 | 2.07 |
| Age of reference person | 50.0 | 50.7 | 56.2 | 53.0 | 47.5 | 48.3 | 48.9 | 47.4 | 51.1 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 2.5 | 2.4 | 2.2 | 2.4 | 2.4 | 2.7 | 2.6 | 2.5 | 2.7 |
| Children under 18 | .6 | .6 | .7 | .6 | .6 | .7 | .6 | .6 | .6 |
| Persons 65 and older | .3 | .4 | .5 | .4 | .3 | .3 | .3 | .3 | .4 |
| Earners | 1.3 | 1.2 | .7 | 1.0 | 1.2 | 1.5 | 1.5 | 1.5 | 1.5 |
| Vehicles | 1.9 | 1.7 | 1.1 | 1.7 | 1.8 | 2.2 | 2.1 | 2.1 | 2.2 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 47 | 44 | 44 | 45 | 44 | 41 | 51 | 51 | 52 |
| Female | 53 | 56 | 56 | 55 | 56 | 59 | 49 | 49 | 48 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 64 | 58 | 47 | 59 | 56 | 68 | 74 | 71 | 79 |
| With mortgage | 39 | 31 | 16 | 28 | 33 | 45 | 51 | 49 | 54 |
| Without mortgage | 26 | 27 | 32 | 32 | 23 | 22 | 23 | 22 | 25 |
| Renter | 36 | 42 | 53 | 41 | 44 | 32 | 26 | 29 | 21 |
| Race of reference person: | | | | | | | | | |
| Black or African-American | 13 | 15 | 16 | 15 | 16 | 14 | 8 | 9 | 8 |
| White, Asian, and all other races | 87 | 85 | 84 | 85 | 84 | 86 | 92 | 91 | 92 |
| Hispanic or Latino origin of reference person: | | | | | | | | | |
| Hispanic or Latino | 13 | 16 | 35 | 14 | 12 | 12 | 7 | 8 | 5 |
| Not Hispanic or Latino | 87 | 84 | 65 | 86 | 88 | 88 | 93 | 92 | 95 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 4 | 7 | 37 | 3 | 2 | 1 | (¹) | (¹) | (¹) |
| High school (9-12) | 33 | 50 | 61 | 97 | 17 | 15 | 6 | 8 | 4 |
| College | 62 | 42 | n.a. | n.a. | 81 | 84 | 94 | 92 | 96 |
| Never attended and other | (¹) | (¹) | 2 | (¹) | (¹) | (¹) | (¹) | (²) | (¹) |
| At least one vehicle owned or leased | 88 | 84 | 70 | 84 | 86 | 93 | 93 | 93 | 94 |
| Average annual expenditures | | | | | | | | | |
| Mean | \$51,442 | \$39,107 | \$24,582 | \$34,786 | \$43,041 | \$50,836 | \$71,151 | \$63,135 | \$82,606 |
| SE | 553.43 | 565.00 | 711.67 | 634.18 | 770.66 | 1,063.29 | 666.00 | 637.55 | 1,297.49 |
| CV(%) | 1.08 | 1.44 | 2.90 | 1.82 | 1.79 | 2.09 | .94 | 1.01 | 1.57 |
| Food | | | | | | | | | |
| Mean | 6,599 | 5,409 | 3,913 | 4,944 | 5,749 | 6,658 | 8,435 | 7,928 | 9,143 |
| Share | 12.8 | 13.8 | 15.9 | 14.2 | 13.4 | 13.1 | 11.9 | 12.6 | 11.1 |
| SE | 88.45 | 101.63 | 200.95 | 130.03 | 151.22 | 212.35 | 131.25 | 158.66 | 168.96 |
| CV(%) | 1.34 | 1.88 | 5.14 | 2.63 | 2.63 | 3.19 | 1.56 | 2.00 | 1.85 |
| Food at home | | | | | | | | | |
| Mean | 3,921 | 3,442 | 2,862 | 3,263 | 3,542 | 3,980 | 4,654 | 4,379 | 5,032 |
| Share | 7.6 | 8.8 | 11.6 | 9.4 | 8.2 | 7.8 | 6.5 | 6.9 | 6.1 |
| SE | 52.98 | 62.36 | 145.11 | 101.23 | 94.82 | 139.25 | 78.94 | 97.94 | 106.28 |
| CV(%) | 1.35 | 1.81 | 5.07 | 3.10 | 2.68 | 3.50 | 1.70 | 2.24 | 2.11 |
| Cereals and bakery products | | | | | | | | | |
| Mean | 538 | 473 | 383 | 453 | 481 | 554 | 637 | 592 | 700 |
| Share | 1.0 | 1.2 | 1.6 | 1.3 | 1.1 | 1.1 | .9 | .9 | .8 |
| SE | 9.52 | 10.76 | 23.35 | 15.19 | 15.40 | 23.72 | 16.18 | 17.73 | 25.60 |
| CV(%) | 1.77 | 2.28 | 6.09 | 3.35 | 3.21 | 4.28 | 2.54 | 2.99 | 3.66 |
| Cereals and cereal products | | | | | | | | | |
| Mean | 182 | 162 | 134 | 153 | 164 | 194 | 213 | 203 | 227 |
| Share | .4 | .4 | .5 | .4 | .4 | .4 | .3 | .3 | .3 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 cereal products | | | | | | | | | |
| SE | 3.45 | 4.03 | 10.79 | 6.34 | 6.31 | 10.30 | 7.40 | 7.67 | 13.49 |
| CV(%) | 1.89 | 2.49 | 8.08 | 4.15 | 3.86 | 5.30 | 3.48 | 3.79 | 5.95 |
| Bakery products | | | | | | | | | |
| Mean | 356 | 311 | 250 | 301 | 317 | 359 | 425 | 390 | 473 |
| Share | .7 | .8 | 1.0 | .9 | .7 | .7 | .6 | .6 | .6 |
| SE | 7.08 | 8.24 | 15.37 | 12.15 | 11.79 | 15.47 | 10.53 | 11.52 | 17.05 |
| CV(%) | 1.99 | 2.65 | 6.15 | 4.04 | 3.72 | 4.31 | 2.48 | 2.96 | 3.61 |
| Meats, poultry, fish, and eggs | | | | | | | | | |
| Mean | 852 | 802 | 672 | 812 | 772 | 926 | 930 | 911 | 957 |
| Share | 1.7 | 2.0 | 2.7 | 2.3 | 1.8 | 1.8 | 1.3 | 1.4 | 1.2 |
| SE | 14.39 | 19.49 | 37.20 | 38.96 | 29.09 | 42.37 | 22.44 | 30.63 | 29.58 |
| CV(%) | 1.69 | 2.43 | 5.54 | 4.80 | 3.77 | 4.57 | 2.41 | 3.36 | 3.09 |
| Beef | | | | | | | | | |
| Mean | 226 | 223 | 175 | 234 | 201 | 278 | 231 | 234 | 226 |
| Share | .4 | .6 | .7 | .7 | .5 | .5 | .3 | .4 | .3 |
| SE | 6.28 | 8.32 | 15.18 | 20.94 | 10.60 | 20.64 | 10.44 | 11.64 | 16.39 |
| CV(%) | 2.77 | 3.73 | 8.65 | 8.95 | 5.28 | 7.42 | 4.52 | 4.97 | 7.25 |
| Pork | | | | | | | | | |
| Mean | 166 | 164 | 145 | 162 | 167 | 175 | 169 | 165 | 174 |
| Share | .3 | .4 | .6 | .5 | .4 | .3 | .2 | .3 | .2 |
| SE | 4.46 | 5.97 | 14.24 | 10.43 | 9.06 | 10.00 | 6.83 | 9.12 | 8.33 |
| CV(%) | 2.69 | 3.65 | 9.85 | 6.45 | 5.43 | 5.72 | 4.05 | 5.54 | 4.78 |
| Other meats | | | | | | | | | |
| Mean | 122 | 112 | 86 | 111 | 116 | 125 | 137 | 136 | 138 |
| Share | .2 | .3 | .4 | .3 | .3 | .2 | .2 | .2 | .2 |
| SE | 2.91 | 3.13 | 9.06 | 5.76 | 6.63 | 8.27 | 6.08 | 8.15 | 8.14 |
| CV(%) | 2.38 | 2.79 | 10.49 | 5.19 | 5.70 | 6.63 | 4.44 | 5.98 | 5.89 |
| Poultry | | | | | | | | | |
| Mean | 159 | 147 | 127 | 151 | 137 | 173 | 178 | 169 | 192 |
| Share | .3 | .4 | .5 | .4 | .3 | .3 | .3 | .3 | .2 |
| SE | 2.95 | 4.43 | 9.75 | 7.27 | 6.28 | 9.66 | 5.05 | 7.17 | 8.17 |
| CV(%) | 1.85 | 3.02 | 7.70 | 4.83 | 4.58 | 5.60 | 2.83 | 4.25 | 4.26 |
| Fish and seafood | | | | | | | | | |
| Mean | 126 | 105 | 92 | 105 | 101 | 121 | 158 | 152 | 166 |
| Share | .2 | .3 | .4 | .3 | .2 | .2 | .2 | .2 | .2 |
| SE | 4.72 | 5.46 | 12.45 | 9.50 | 7.84 | 14.07 | 6.39 | 9.23 | 8.36 |
| CV(%) | 3.75 | 5.22 | 13.55 | 9.09 | 7.78 | 11.60 | 4.05 | 6.09 | 5.02 |
| Eggs | | | | | | | | | |
| Mean | 53 | 50 | 47 | 49 | 51 | 55 | 57 | 55 | 59 |
| Share | .1 | .1 | .2 | .1 | .1 | .1 | .1 | .1 | .1 |
| SE | .92 | 1.12 | 2.44 | 1.95 | 1.89 | 3.26 | 1.60 | 1.79 | 2.95 |
| CV(%) | 1.74 | 2.22 | 5.17 | 3.94 | 3.73 | 5.97 | 2.80 | 3.25 | 4.97 |
| Dairy products | | | | | | | | | |
| Mean | 419 | 349 | 288 | 322 | 363 | 414 | 526 | 488 | 577 |
| Share | .8 | .9 | 1.2 | .9 | .8 | .8 | .7 | .8 | .7 |
| SE | 5.80 | 6.66 | 19.61 | 10.19 | 10.24 | 16.64 | 9.01 | 11.36 | 14.99 |
| CV(%) | 1.38 | 1.91 | 6.82 | 3.17 | 2.82 | 4.02 | 1.71 | 2.33 | 2.60 |
| Fresh milk and cream | | | | | | | | | |
| Mean | 152 | 137 | 130 | 133 | 136 | 154 | 174 | 168 | 182 |
| Share | .3 | .4 | .5 | .4 | .3 | .3 | .2 | .3 | .2 |
| SE | 2.64 | 3.04 | 7.30 | 4.99 | 5.23 | 6.57 | 4.16 | 5.55 | 6.69 |
| CV(%) | 1.74 | 2.21 | 5.61 | 3.75 | 3.85 | 4.27 | 2.39 | 3.30 | 3.68 |
| Other dairy products | | | | | | | | | |
| Mean | 267 | 212 | 158 | 189 | 227 | 260 | 352 | 320 | 395 |
| Share | .5 | .5 | .6 | .5 | .5 | .5 | .5 | .5 | .5 |
| SE | 3.94 | 4.99 | 16.16 | 6.58 | 7.47 | 12.92 | 6.74 | 8.42 | 11.35 |
| CV(%) | 1.48 | 2.36 | 10.25 | 3.48 | 3.29 | 4.96 | 1.92 | 2.63 | 2.87 |
| Fruits and vegetables | | | | | | | | | |
| Mean | 731 | 608 | 550 | 567 | 626 | 687 | 919 | 848 | 1,017 |
| Share | 1.4 | 1.6 | 2.2 | 1.6 | 1.5 | 1.4 | 1.3 | 1.3 | 1.2 |
| SE | 11.07 | 12.79 | 31.43 | 19.20 | 21.91 | 24.30 | 17.38 | 23.68 | 29.20 |
| CV(%) | 1.51 | 2.11 | 5.72 | 3.38 | 3.50 | 3.54 | 1.89 | 2.79 | 2.87 |
| Fresh fruits | | | | | | | | | |
| Mean | 261 | 203 | 190 | 187 | 210 | 229 | 350 | 317 | 395 |
| Share | .5 | .5 | .8 | .5 | .5 | .5 | .5 | .5 | .5 |
| SE | 4.81 | 5.32 | 12.88 | 8.20 | 7.87 | 11.65 | 8.65 | 10.40 | 16.47 |
| CV(%) | 1.84 | 2.62 | 6.77 | 4.38 | 3.74 | 5.08 | 2.47 | 3.28 | 4.17 |
| Fresh vegetables | | | | | | | | | |
| Mean | 226 | 186 | 177 | 180 | 183 | 210 | 288 | 266 | 317 |
| Share | .4 | .5 | .7 | .5 | .4 | .4 | .4 | .4 | .4 |
| SE | 3.79 | 4.44 | 12.80 | 7.73 | 8.07 | 9.02 | 6.61 | 8.92 | 8.06 |
| CV(%) | 1.68 | 2.39 | 7.24 | 4.30 | 4.42 | 4.29 | 2.30 | 3.35 | 2.54 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Processed fruits | | | | | | | | | |
| Mean | 114 | 95 | 79 | 85 | 103 | 107 | 143 | 130 | 160 |
| Share | .2 | .2 | .3 | .2 | .2 | .2 | .2 | .2 | .2 |
| SE | 2.37 | 2.39 | 5.50 | 3.51 | 4.79 | 5.96 | 4.54 | 4.66 | 9.38 |
| CV(%) | 2.08 | 2.52 | 6.93 | 4.11 | 4.66 | 5.58 | 3.18 | 3.58 | 5.84 |
| Processed vegetables | | | | | | | | | |
| Mean | 130 | 124 | 103 | 115 | 130 | 141 | 139 | 135 | 144 |
| Share | .3 | .3 | .4 | .3 | .3 | .3 | .2 | .2 | .2 |
| SE | 3.28 | 4.19 | 8.76 | 4.73 | 6.65 | 7.51 | 4.55 | 5.69 | 6.26 |
| CV(%) | 2.52 | 3.39 | 8.52 | 4.10 | 5.10 | 5.34 | 3.27 | 4.21 | 4.34 |
| Other food at home | | | | | | | | | |
| Mean | 1,380 | 1,211 | 969 | 1,109 | 1,299 | 1,399 | 1,641 | 1,541 | 1,781 |
| Share | 2.7 | 3.1 | 3.9 | 3.2 | 3.0 | 2.8 | 2.3 | 2.4 | 2.2 |
| SE | 22.01 | 23.65 | 57.63 | 32.18 | 38.78 | 52.83 | 32.66 | 37.13 | 44.16 |
| CV(%) | 1.59 | 1.95 | 5.95 | 2.90 | 2.98 | 3.78 | 1.99 | 2.41 | 2.48 |
| Sugar and other sweets | | | | | | | | | |
| Mean | 147 | 126 | 103 | 114 | 130 | 157 | 178 | 160 | 204 |
| Share | .3 | .3 | .4 | .3 | .3 | .3 | .3 | .3 | .2 |
| SE | 4.25 | 4.74 | 9.11 | 5.73 | 6.09 | 10.48 | 6.04 | 5.23 | 10.68 |
| CV(%) | 2.89 | 3.76 | 8.87 | 5.02 | 4.69 | 6.69 | 3.39 | 3.27 | 5.24 |
| Fats and oils | | | | | | | | | |
| Mean | 114 | 106 | 96 | 97 | 107 | 126 | 127 | 123 | 133 |
| Share | .2 | .3 | .4 | .3 | .2 | .2 | .2 | .2 | .2 |
| SE | 2.28 | 2.88 | 11.26 | 5.20 | 4.88 | 7.71 | 3.51 | 4.68 | 6.31 |
| CV(%) | 2.00 | 2.72 | 11.67 | 5.35 | 4.56 | 6.14 | 2.77 | 3.81 | 4.76 |
| Miscellaneous foods | | | | | | | | | |
| Mean | 699 | 599 | 476 | 542 | 664 | 662 | 853 | 807 | 917 |
| Share | 1.4 | 1.5 | 1.9 | 1.6 | 1.5 | 1.3 | 1.2 | 1.3 | 1.1 |
| SE | 13.97 | 14.19 | 38.08 | 17.06 | 26.91 | 30.32 | 21.91 | 24.45 | 30.12 |
| CV(%) | 2.00 | 2.37 | 8.00 | 3.15 | 4.05 | 4.58 | 2.57 | 3.03 | 3.28 |
| Nonalcoholic beverages | | | | | | | | | |
| Mean | 370 | 352 | 284 | 333 | 365 | 411 | 397 | 377 | 425 |
| Share | .7 | .9 | 1.2 | 1.0 | .8 | .8 | .6 | .6 | .5 |
| SE | 5.89 | 7.08 | 16.37 | 12.14 | 11.96 | 21.93 | 10.35 | 13.45 | 15.17 |
| CV(%) | 1.59 | 2.01 | 5.77 | 3.64 | 3.28 | 5.34 | 2.60 | 3.57 | 3.57 |
| Food prepared by consumer unit on out-of-town trips | | | | | | | | | |
| Mean | 50 | 28 | 11 | 22 | 33 | 44 | 86 | 74 | 103 |
| Share | .1 | .1 | (¹) | .1 | .1 | .1 | .1 | .1 | .1 |
| SE | 2.39 | 1.99 | 2.35 | 3.00 | 3.08 | 4.67 | 4.87 | 5.18 | 8.23 |
| CV(%) | 4.77 | 7.05 | 22.28 | 13.40 | 9.31 | 10.62 | 5.68 | 7.01 | 8.02 |
| Food away from home | | | | | | | | | |
| Mean | 2,678 | 1,967 | 1,051 | 1,682 | 2,207 | 2,678 | 3,782 | 3,549 | 4,111 |
| Share | 5.2 | 5.0 | 4.3 | 4.8 | 5.1 | 5.3 | 5.3 | 5.6 | 5.0 |
| SE | 45.74 | 53.68 | 85.75 | 66.08 | 77.47 | 117.51 | 75.57 | 95.71 | 108.65 |
| CV(%) | 1.71 | 2.73 | 8.16 | 3.93 | 3.51 | 4.39 | 2.00 | 2.70 | 2.64 |
| Alcoholic beverages | | | | | | | | | |
| Mean | 451 | 292 | 108 | 236 | 350 | 416 | 696 | 650 | 759 |
| Share | .9 | .7 | .4 | .7 | .8 | .8 | 1.0 | 1.0 | .9 |
| SE | 16.67 | 13.48 | 17.93 | 18.59 | 25.11 | 38.92 | 32.80 | 36.03 | 42.44 |
| CV(%) | 3.69 | 4.61 | 16.56 | 7.89 | 7.18 | 9.37 | 4.72 | 5.55 | 5.59 |
| Housing | | | | | | | | | |
| Mean | 16,887 | 13,197 | 9,388 | 12,143 | 14,241 | 16,146 | 22,815 | 20,230 | 26,512 |
| Share | 32.8 | 33.7 | 38.2 | 34.9 | 33.1 | 31.8 | 32.1 | 32.0 | 32.1 |
| SE | 166.05 | 162.52 | 255.17 | 166.57 | 272.40 | 229.72 | 207.31 | 179.78 | 430.92 |
| CV(%) | .98 | 1.23 | 2.72 | 1.37 | 1.91 | 1.42 | .91 | .89 | 1.63 |
| Shelter | | | | | | | | | |
| Mean | 9,891 | 7,532 | 5,521 | 6,871 | 8,168 | 9,155 | 13,693 | 12,103 | 15,976 |
| Share | 19.2 | 19.3 | 22.5 | 19.8 | 19.0 | 18.0 | 19.2 | 19.2 | 19.3 |
| SE | 125.20 | 126.71 | 199.43 | 158.73 | 166.76 | 212.03 | 162.67 | 147.92 | 310.27 |
| CV(%) | 1.27 | 1.68 | 3.61 | 2.31 | 2.04 | 2.32 | 1.19 | 1.22 | 1.94 |
| Owned dwellings | | | | | | | | | |
| Mean | 6,056 | 3,998 | 2,087 | 3,509 | 4,424 | 5,607 | 9,373 | 8,022 | 11,312 |
| Share | 11.8 | 10.2 | 8.5 | 10.1 | 10.3 | 11.0 | 13.2 | 12.7 | 13.7 |
| SE | 99.48 | 82.76 | 166.67 | 115.41 | 138.32 | 166.01 | 163.83 | 143.32 | 333.67 |
| CV(%) | 1.64 | 2.07 | 7.98 | 3.29 | 3.13 | 2.96 | 1.75 | 1.79 | 2.95 |
| Mortgage interest and charges | | | | | | | | | |
| Mean | 3,067 | 1,968 | 827 | 1,584 | 2,272 | 3,009 | 4,839 | 4,214 | 5,737 |
| Share | 6.0 | 5.0 | 3.4 | 4.6 | 5.3 | 5.9 | 6.8 | 6.7 | 6.9 |
| SE | 68.09 | 55.66 | 107.39 | 80.39 | 87.44 | 150.97 | 120.24 | 89.87 | 240.06 |
| CV(%) | 2.22 | 2.83 | 12.98 | 5.07 | 3.85 | 5.02 | 2.48 | 2.13 | 4.18 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Property taxes | | | | | | | | | |
| Mean | 1,836 | 1,189 | 750 | 1,103 | 1,247 | 1,584 | 2,878 | 2,389 | 3,580 |
| Share | 3.6 | 3.0 | 3.0 | 3.2 | 2.9 | 3.1 | 4.0 | 3.8 | 4.3 |
| SE | 34.64 | 27.78 | 49.09 | 45.54 | 38.94 | 59.43 | 63.76 | 52.35 | 111.11 |
| CV(%) | 1.89 | 2.34 | 6.55 | 4.13 | 3.12 | 3.75 | 2.22 | 2.19 | 3.10 |
| Maintenance, repairs, insurance, other expenses | | | | | | | | | |
| Mean | 1,153 | 841 | 511 | 822 | 905 | 1,014 | 1,656 | 1,420 | 1,996 |
| Share | 2.2 | 2.2 | 2.1 | 2.4 | 2.1 | 2.0 | 2.3 | 2.2 | 2.4 |
| SE | 34.75 | 33.27 | 56.55 | 48.50 | 59.97 | 79.90 | 56.99 | 77.14 | 95.54 |
| CV(%) | 3.01 | 3.95 | 11.07 | 5.90 | 6.63 | 7.88 | 3.44 | 5.43 | 4.79 |
| Rented dwellings | | | | | | | | | |
| Mean | 3,186 | 3,226 | 3,362 | 3,150 | 3,373 | 2,995 | 3,122 | 3,213 | 2,991 |
| Share | 6.2 | 8.2 | 13.7 | 9.1 | 7.8 | 5.9 | 4.4 | 5.1 | 3.6 |
| SE | 58.83 | 70.22 | 170.46 | 108.65 | 95.05 | 168.47 | 106.56 | 107.99 | 179.06 |
| CV(%) | 1.85 | 2.18 | 5.07 | 3.45 | 2.82 | 5.63 | 3.41 | 3.36 | 5.99 |
| Other lodging | | | | | | | | | |
| Mean | 649 | 308 | 72 | 212 | 371 | 553 | 1,198 | 867 | 1,672 |
| Share | 1.3 | .8 | .3 | .6 | .9 | 1.1 | 1.7 | 1.4 | 2.0 |
| SE | 22.69 | 14.55 | 23.06 | 28.22 | 26.52 | 60.38 | 49.23 | 39.24 | 99.75 |
| CV(%) | 3.50 | 4.73 | 32.03 | 13.29 | 7.14 | 10.92 | 4.11 | 4.52 | 5.96 |
| Utilities, fuels, and public services | | | | | | | | | |
| Mean | 3,648 | 3,318 | 2,541 | 3,280 | 3,333 | 3,957 | 4,181 | 3,935 | 4,534 |
| Share | 7.1 | 8.5 | 10.3 | 9.4 | 7.7 | 7.8 | 5.9 | 6.2 | 5.5 |
| SE | 34.24 | 42.14 | 62.48 | 54.39 | 66.81 | 69.35 | 43.63 | 44.57 | 91.98 |
| CV(%) | .94 | 1.27 | 2.46 | 1.66 | 2.00 | 1.75 | 1.04 | 1.13 | 2.03 |
| Natural gas | | | | | | | | | |
| Mean | 359 | 299 | 244 | 286 | 317 | 336 | 456 | 420 | 507 |
| Share | .7 | .8 | 1.0 | .8 | .7 | .7 | .6 | .7 | .6 |
| SE | 11.98 | 12.74 | 21.01 | 17.20 | 16.63 | 17.83 | 13.10 | 14.80 | 18.07 |
| CV(%) | 3.33 | 4.25 | 8.59 | 6.02 | 5.25 | 5.31 | 2.87 | 3.52 | 3.57 |
| Electricity | | | | | | | | | |
| Mean | 1,388 | 1,326 | 1,082 | 1,353 | 1,293 | 1,524 | 1,487 | 1,422 | 1,581 |
| Share | 2.7 | 3.4 | 4.4 | 3.9 | 3.0 | 3.0 | 2.1 | 2.3 | 1.9 |
| SE | 22.43 | 26.50 | 40.64 | 33.23 | 31.48 | 31.06 | 21.43 | 22.92 | 35.42 |
| CV(%) | 1.62 | 2.00 | 3.76 | 2.46 | 2.43 | 2.04 | 1.44 | 1.61 | 2.24 |
| Fuel oil and other fuels | | | | | | | | | |
| Mean | 137 | 111 | 76 | 130 | 95 | 131 | 179 | 150 | 221 |
| Share | .3 | .3 | .3 | .4 | .2 | .3 | .3 | .2 | .3 |
| SE | 6.32 | 7.48 | 15.35 | 13.21 | 10.23 | 19.38 | 10.94 | 12.37 | 26.13 |
| CV(%) | 4.61 | 6.75 | 20.32 | 10.17 | 10.79 | 14.80 | 6.11 | 8.25 | 11.84 |
| Telephone services | | | | | | | | | |
| Mean | 1,239 | 1,122 | 790 | 1,056 | 1,163 | 1,426 | 1,428 | 1,353 | 1,535 |
| Share | 2.4 | 2.9 | 3.2 | 3.0 | 2.7 | 2.8 | 2.0 | 2.1 | 1.9 |
| SE | 12.99 | 15.62 | 24.07 | 19.76 | 29.24 | 30.91 | 18.72 | 20.88 | 31.20 |
| CV(%) | 1.05 | 1.39 | 3.04 | 1.87 | 2.51 | 2.17 | 1.31 | 1.54 | 2.03 |
| Water and other public services | | | | | | | | | |
| Mean | 525 | 459 | 348 | 455 | 465 | 540 | 631 | 590 | 691 |
| Share | 1.0 | 1.2 | 1.4 | 1.3 | 1.1 | 1.1 | .9 | .9 | .8 |
| SE | 11.31 | 12.58 | 17.36 | 17.43 | 12.78 | 22.02 | 14.50 | 15.30 | 21.42 |
| CV(%) | 2.16 | 2.74 | 4.98 | 3.83 | 2.75 | 4.08 | 2.30 | 2.59 | 3.10 |
| Household operations | | | | | | | | | |
| Mean | 1,159 | 726 | 390 | 600 | 845 | 1,003 | 1,856 | 1,495 | 2,373 |
| Share | 2.3 | 1.9 | 1.6 | 1.7 | 2.0 | 2.0 | 2.6 | 2.4 | 2.9 |
| SE | 25.31 | 21.59 | 42.85 | 28.38 | 39.15 | 75.41 | 54.34 | 54.17 | 102.39 |
| CV(%) | 2.18 | 2.97 | 10.99 | 4.73 | 4.63 | 7.52 | 2.93 | 3.62 | 4.31 |
| Personal services | | | | | | | | | |
| Mean | 368 | 206 | 141 | 167 | 223 | 299 | 630 | 496 | 823 |
| Share | .7 | .5 | .6 | .5 | .5 | .6 | .9 | .8 | 1.0 |
| SE | 18.03 | 18.07 | 39.62 | 24.39 | 23.88 | 71.23 | 41.05 | 35.63 | 82.48 |
| CV(%) | 4.90 | 8.77 | 28.14 | 14.62 | 10.72 | 23.81 | 6.51 | 7.19 | 10.02 |
| Other household expenses | | | | | | | | | |
| Mean | 791 | 520 | 249 | 433 | 622 | 704 | 1,226 | 999 | 1,550 |
| Share | 1.5 | 1.3 | 1.0 | 1.2 | 1.4 | 1.4 | 1.7 | 1.6 | 1.9 |
| SE | 15.63 | 14.05 | 17.13 | 13.80 | 27.63 | 31.35 | 29.03 | 35.35 | 46.92 |
| CV(%) | 1.98 | 2.70 | 6.88 | 3.18 | 4.44 | 4.45 | 2.37 | 3.54 | 3.03 |
| Housekeeping supplies | | | | | | | | | |
| Mean | 610 | 516 | 382 | 475 | 564 | 592 | 753 | 676 | 859 |
| Share | 1.2 | 1.3 | 1.6 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 |
| SE | 14.88 | 11.92 | 42.01 | 23.57 | 24.44 | 26.61 | 29.12 | 28.15 | 47.87 |
| CV(%) | 2.44 | 2.31 | 10.99 | 4.97 | 4.33 | 4.50 | 3.87 | 4.16 | 5.57 |
| Laundry and cleaning supplies | | | | | | | | | |
| Mean | 155 | 150 | 137 | 141 | 153 | 171 | 163 | 166 | 159 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Laundry and cleaning supplies | | | | | | | | | |
| Share | .3 | .4 | .6 | .4 | .4 | .3 | .2 | .3 | .2 |
| SE | 3.97 | 4.57 | 14.38 | 8.38 | 8.33 | 12.59 | 6.79 | 10.33 | 9.60 |
| CV(%) | 2.55 | 3.04 | 10.49 | 5.93 | 5.44 | 7.37 | 4.16 | 6.23 | 6.03 |
| Other household products | | | | | | | | | |
| Mean | 319 | 263 | 184 | 252 | 282 | 303 | 403 | 350 | 474 |
| Share | .6 | .7 | .7 | .7 | .7 | .6 | .6 | .6 | .6 |
| SE | 9.19 | 7.59 | 28.42 | 16.17 | 13.38 | 15.29 | 18.88 | 17.60 | 29.71 |
| CV(%) | 2.89 | 2.88 | 15.42 | 6.43 | 4.74 | 5.04 | 4.69 | 5.02 | 6.26 |
| Postage and stationery | | | | | | | | | |
| Mean | 136 | 102 | 61 | 82 | 129 | 117 | 188 | 160 | 226 |
| Share | .3 | .3 | .2 | .2 | .3 | .2 | .3 | .3 | .3 |
| SE | 4.82 | 6.40 | 12.92 | 9.99 | 11.00 | 13.19 | 8.85 | 10.92 | 16.55 |
| CV(%) | 3.55 | 6.27 | 21.24 | 12.25 | 8.53 | 11.25 | 4.72 | 6.82 | 7.34 |
| Household furnishings and equipment | | | | | | | | | |
| Mean | 1,580 | 1,106 | 554 | 918 | 1,331 | 1,439 | 2,331 | 2,021 | 2,770 |
| Share | 3.1 | 2.8 | 2.3 | 2.6 | 3.1 | 2.8 | 3.3 | 3.2 | 3.4 |
| SE | 36.25 | 34.76 | 62.70 | 61.13 | 117.40 | 72.83 | 80.43 | 73.54 | 153.97 |
| CV(%) | 2.29 | 3.14 | 11.32 | 6.66 | 8.82 | 5.06 | 3.45 | 3.64 | 5.56 |
| Household textiles | | | | | | | | | |
| Mean | 123 | 91 | 48 | 76 | 93 | 147 | 171 | 141 | 213 |
| Share | .2 | .2 | .2 | .2 | .2 | .3 | .2 | .2 | .3 |
| SE | 8.03 | 7.84 | 11.97 | 10.89 | 12.19 | 34.57 | 16.85 | 15.72 | 32.08 |
| CV(%) | 6.55 | 8.59 | 24.69 | 14.26 | 13.14 | 23.55 | 9.86 | 11.19 | 15.05 |
| Furniture | | | | | | | | | |
| Mean | 391 | 246 | 144 | 200 | 284 | 344 | 626 | 506 | 797 |
| Share | .8 | .6 | .6 | .6 | .7 | .7 | .9 | .8 | 1.0 |
| SE | 22.84 | 13.42 | 21.77 | 18.20 | 27.63 | 29.42 | 49.73 | 34.63 | 97.94 |
| CV(%) | 5.83 | 5.45 | 15.11 | 9.12 | 9.73 | 8.57 | 7.95 | 6.84 | 12.29 |
| Floor coverings | | | | | | | | | |
| Mean | 16 | 7 | 4 | 7 | 6 | 11 | 31 | 20 | 46 |
| Share | (¹) | (¹) | (¹) | (¹) | (¹) | (¹) | (¹) | (¹) | .1 |
| SE | 2.10 | .99 | 1.24 | 1.53 | 1.36 | 2.64 | 5.06 | 3.32 | 11.38 |
| CV(%) | 12.94 | 14.08 | 31.19 | 22.51 | 21.80 | 23.18 | 16.31 | 16.26 | 24.62 |
| Major appliances | | | | | | | | | |
| Mean | 197 | 150 | 78 | 147 | 168 | 179 | 273 | 269 | 278 |
| Share | .4 | .4 | .3 | .4 | .4 | .4 | .4 | .4 | .3 |
| SE | 7.38 | 7.24 | 12.15 | 10.10 | 16.75 | 18.36 | 14.45 | 17.67 | 20.69 |
| CV(%) | 3.74 | 4.81 | 15.48 | 6.87 | 9.97 | 10.27 | 5.30 | 6.57 | 7.43 |
| Small appliances, miscellaneous housewares | | | | | | | | | |
| Mean | 98 | 72 | 54 | 58 | 77 | 100 | 138 | 121 | 162 |
| Share | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| SE | 4.52 | 4.65 | 16.90 | 7.18 | 7.49 | 9.81 | 9.86 | 12.66 | 15.96 |
| CV(%) | 4.62 | 6.47 | 31.05 | 12.29 | 9.71 | 9.76 | 7.14 | 10.43 | 9.86 |
| Miscellaneous household equipment | | | | | | | | | |
| Mean | 754 | 539 | 224 | 429 | 703 | 658 | 1,093 | 963 | 1,273 |
| Share | 1.5 | 1.4 | .9 | 1.2 | 1.6 | 1.3 | 1.5 | 1.5 | 1.5 |
| SE | 24.88 | 25.98 | 41.28 | 54.58 | 99.13 | 38.71 | 57.89 | 62.51 | 115.88 |
| CV(%) | 3.30 | 4.82 | 18.40 | 12.71 | 14.10 | 5.88 | 5.30 | 6.49 | 9.10 |
| Apparel and services | | | | | | | | | |
| Mean | 1,736 | 1,329 | 1,042 | 1,083 | 1,540 | 1,588 | 2,366 | 2,226 | 2,565 |
| Share | 3.4 | 3.4 | 4.2 | 3.1 | 3.6 | 3.1 | 3.3 | 3.5 | 3.1 |
| SE | 36.94 | 42.03 | 125.11 | 49.48 | 92.66 | 86.93 | 78.06 | 90.77 | 113.02 |
| CV(%) | 2.13 | 3.16 | 12.01 | 4.57 | 6.02 | 5.47 | 3.30 | 4.08 | 4.41 |
| Men and boys | | | | | | | | | |
| Mean | 408 | 305 | 285 | 256 | 324 | 376 | 566 | 545 | 596 |
| Share | .8 | .8 | 1.2 | .7 | .8 | .7 | .8 | .9 | .7 |
| SE | 12.24 | 12.60 | 68.00 | 20.11 | 25.31 | 38.27 | 25.77 | 35.07 | 38.73 |
| CV(%) | 3.00 | 4.13 | 23.84 | 7.85 | 7.80 | 10.19 | 4.55 | 6.44 | 6.50 |
| Men, 16 and over | | | | | | | | | |
| Mean | 320 | 228 | 215 | 188 | 244 | 284 | 461 | 446 | 482 |
| Share | .6 | .6 | .9 | .5 | .6 | .6 | .6 | .7 | .6 |
| SE | 11.87 | 12.23 | 64.98 | 19.88 | 22.45 | 33.98 | 24.41 | 33.36 | 38.43 |
| CV(%) | 3.71 | 5.36 | 30.27 | 10.60 | 9.20 | 11.95 | 5.29 | 7.47 | 7.97 |
| Boys, 2 to 15 | | | | | | | | | |
| Mean | 88 | 77 | 71 | 69 | 80 | 91 | 105 | 99 | 114 |
| Share | .2 | .2 | .3 | .2 | .2 | .2 | .1 | .2 | .1 |
| SE | 3.45 | 4.77 | 13.12 | 6.83 | 8.72 | 11.33 | 5.24 | 6.62 | 8.23 |
| CV(%) | 3.92 | 6.19 | 18.60 | 9.97 | 10.86 | 12.40 | 4.98 | 6.71 | 7.20 |
| Women and girls | | | | | | | | | |
| Mean | 688 | 516 | 296 | 429 | 598 | 675 | 952 | 887 | 1,043 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Women and girls | | | | | | | | | |
| Share | 1.3 | 1.3 | 1.2 | 1.2 | 1.4 | 1.3 | 1.3 | 1.4 | 1.3 |
| SE | 21.95 | 23.39 | 40.96 | 30.40 | 37.74 | 55.84 | 45.18 | 51.75 | 84.43 |
| CV(%) | 3.19 | 4.53 | 13.86 | 7.09 | 6.32 | 8.27 | 4.74 | 5.84 | 8.09 |
| Women, 16 and over | | | | | | | | | |
| Mean | 573 | 418 | 226 | 342 | 476 | 580 | 809 | 762 | 874 |
| Share | 1.1 | 1.1 | .9 | 1.0 | 1.1 | 1.1 | 1.1 | 1.2 | 1.1 |
| SE | 21.33 | 22.22 | 37.10 | 29.96 | 37.61 | 52.93 | 43.01 | 49.48 | 75.17 |
| CV(%) | 3.73 | 5.31 | 16.43 | 8.75 | 7.90 | 9.12 | 5.32 | 6.49 | 8.60 |
| Girls, 2 to 15 | | | | | | | | | |
| Mean | 116 | 98 | 70 | 86 | 122 | 95 | 143 | 125 | 169 |
| Share | .2 | .3 | .3 | .2 | .3 | .2 | .2 | .2 | .2 |
| SE | 7.01 | 6.29 | 12.49 | 8.95 | 13.56 | 11.70 | 12.58 | 16.72 | 18.78 |
| CV(%) | 6.05 | 6.41 | 17.90 | 10.36 | 11.14 | 12.31 | 8.77 | 13.40 | 11.09 |
| Children under 2 | | | | | | | | | |
| Mean | 63 | 55 | 72 | 44 | 59 | 55 | 77 | 78 | 76 |
| Share | .1 | .1 | .3 | .1 | .1 | .1 | .1 | .1 | .1 |
| SE | 4.18 | 4.95 | 16.92 | 7.36 | 8.71 | 7.85 | 6.86 | 8.82 | 10.20 |
| CV(%) | 6.61 | 9.08 | 23.66 | 16.63 | 14.87 | 14.36 | 8.91 | 11.33 | 13.45 |
| Footwear | | | | | | | | | |
| Mean | 347 | 298 | 241 | 232 | 389 | 284 | 422 | 419 | 426 |
| Share | .7 | .8 | 1.0 | .7 | .9 | .6 | .6 | .7 | .5 |
| SE | 12.91 | 17.28 | 34.76 | 19.10 | 48.32 | 32.86 | 25.94 | 34.98 | 32.41 |
| CV(%) | 3.72 | 5.81 | 14.41 | 8.22 | 12.43 | 11.56 | 6.14 | 8.34 | 7.61 |
| Other apparel products and services | | | | | | | | | |
| Mean | 230 | 156 | 148 | 122 | 171 | 199 | 349 | 296 | 424 |
| Share | .4 | .4 | .6 | .3 | .4 | .4 | .5 | .5 | .5 |
| SE | 8.32 | 7.48 | 20.35 | 9.77 | 12.03 | 27.15 | 17.14 | 18.66 | 33.67 |
| CV(%) | 3.62 | 4.81 | 13.74 | 8.04 | 7.04 | 13.68 | 4.91 | 6.30 | 7.94 |
| Transportation | | | | | | | | | |
| Mean | 8,998 | 7,381 | 3,835 | 6,225 | 8,422 | 10,342 | 11,594 | 10,817 | 12,710 |
| Share | 17.5 | 18.9 | 15.6 | 17.9 | 19.6 | 20.3 | 16.3 | 17.1 | 15.4 |
| SE | 152.03 | 203.46 | 298.80 | 266.16 | 361.33 | 483.72 | 229.59 | 285.10 | 380.24 |
| CV(%) | 1.69 | 2.76 | 7.79 | 4.28 | 4.29 | 4.68 | 1.98 | 2.64 | 2.99 |
| Vehicle purchases (net outlay) | | | | | | | | | |
| Mean | 3,210 | 2,621 | 932 | 1,880 | 3,290 | 4,090 | 4,161 | 3,827 | 4,641 |
| Share | 6.2 | 6.7 | 3.8 | 5.4 | 7.6 | 8.0 | 5.8 | 6.1 | 5.6 |
| SE | 113.53 | 151.75 | 199.33 | 226.76 | 280.55 | 421.97 | 174.03 | 234.74 | 309.80 |
| CV(%) | 3.54 | 5.79 | 21.39 | 12.06 | 8.53 | 10.32 | 4.18 | 6.13 | 6.68 |
| Cars and trucks, new | | | | | | | | | |
| Mean | 1,639 | 1,219 | 328 | 638 | 1,593 | 2,320 | 2,315 | 2,022 | 2,736 |
| Share | 3.2 | 3.1 | 1.3 | 1.8 | 3.7 | 4.6 | 3.3 | 3.2 | 3.3 |
| SE | 101.27 | 128.24 | 126.36 | 119.60 | 187.23 | 396.03 | 143.42 | 203.91 | 254.98 |
| CV(%) | 6.18 | 10.52 | 38.54 | 18.74 | 11.75 | 17.07 | 6.20 | 10.09 | 9.32 |
| Cars and trucks, used | | | | | | | | | |
| Mean | 1,516 | 1,348 | 598 | 1,192 | 1,593 | 1,762 | 1,787 | 1,758 | 1,830 |
| Share | 2.9 | 3.4 | 2.4 | 3.4 | 3.7 | 3.5 | 2.5 | 2.8 | 2.2 |
| SE | 68.99 | 86.71 | 133.57 | 177.31 | 196.17 | 234.96 | 107.66 | 139.12 | 178.69 |
| CV(%) | 4.55 | 6.43 | 22.35 | 14.88 | 12.31 | 13.33 | 6.02 | 7.91 | 9.77 |
| Other vehicles | | | | | | | | | |
| Mean | 56 | 54 | 7 | 50 | 103 | 7 | 58 | 47 | 75 |
| Share | .1 | .1 | (¹) | .1 | .2 | (¹) | .1 | .1 | .1 |
| SE | 14.08 | 16.73 | 6.01 | 23.72 | 44.84 | 4.32 | 21.64 | 15.11 | 41.88 |
| CV(%) | 25.22 | 30.82 | 92.35 | 47.41 | 43.36 | 58.16 | 37.09 | 32.17 | 56.07 |
| Gasoline and motor oil | | | | | | | | | |
| Mean | 2,756 | 2,466 | 1,549 | 2,318 | 2,557 | 3,282 | 3,223 | 3,156 | 3,319 |
| Share | 5.4 | 6.3 | 6.3 | 6.7 | 5.9 | 6.5 | 4.5 | 5.0 | 4.0 |
| SE | 24.99 | 37.04 | 78.54 | 49.31 | 51.26 | 89.31 | 33.20 | 45.59 | 63.70 |
| CV(%) | .91 | 1.50 | 5.07 | 2.13 | 2.00 | 2.72 | 1.03 | 1.44 | 1.92 |
| Other vehicle expenses | | | | | | | | | |
| Mean | 2,490 | 2,041 | 1,191 | 1,839 | 2,244 | 2,666 | 3,202 | 3,062 | 3,405 |
| Share | 4.8 | 5.2 | 4.8 | 5.3 | 5.2 | 5.2 | 4.5 | 4.8 | 4.1 |
| SE | 47.09 | 60.10 | 133.49 | 87.85 | 108.04 | 138.28 | 76.64 | 108.71 | 133.99 |
| CV(%) | 1.89 | 2.94 | 11.21 | 4.78 | 4.81 | 5.19 | 2.39 | 3.55 | 3.94 |
| Vehicle finance charges | | | | | | | | | |
| Mean | 223 | 193 | 64 | 166 | 213 | 308 | 272 | 274 | 268 |
| Share | .4 | .5 | .3 | .5 | .5 | .6 | .4 | .4 | .3 |
| SE | 5.96 | 8.38 | 9.49 | 11.77 | 14.29 | 21.22 | 8.57 | 10.81 | 13.62 |
| CV(%) | 2.67 | 4.33 | 14.87 | 7.10 | 6.70 | 6.89 | 3.16 | 3.94 | 5.08 |
| Maintenance and repairs | | | | | | | | | |
| Mean | 814 | 640 | 353 | 595 | 667 | 893 | 1,093 | 1,010 | 1,212 |
| Share | 1.6 | 1.6 | 1.4 | 1.7 | 1.6 | 1.8 | 1.5 | 1.6 | 1.5 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Maintenance and repairs | | | | | | | | | |
| SE | 17.16 | 16.82 | 26.14 | 20.21 | 33.82 | 47.72 | 37.33 | 40.91 | 64.55 |
| CV(%) | 2.11 | 2.63 | 7.40 | 3.40 | 5.07 | 5.34 | 3.42 | 4.05 | 5.33 |
| Vehicle insurance | | | | | | | | | |
| Mean | 1,018 | 916 | 635 | 847 | 993 | 1,087 | 1,174 | 1,209 | 1,126 |
| Share | 2.0 | 2.3 | 2.6 | 2.4 | 2.3 | 2.1 | 1.6 | 1.9 | 1.4 |
| SE | 35.25 | 48.92 | 118.31 | 80.63 | 80.18 | 119.72 | 59.14 | 90.14 | 102.14 |
| CV(%) | 3.46 | 5.34 | 18.63 | 9.51 | 8.08 | 11.02 | 5.04 | 7.46 | 9.07 |
| Vehicle rental, leases, licenses, and other charges | | | | | | | | | |
| Mean | 434 | 292 | 139 | 232 | 371 | 378 | 663 | 569 | 798 |
| Share | .8 | .7 | .6 | .7 | .9 | .7 | .9 | .9 | 1.0 |
| SE | 13.29 | 11.67 | 18.78 | 16.40 | 20.82 | 31.32 | 23.09 | 22.05 | 45.77 |
| CV(%) | 3.06 | 4.00 | 13.50 | 7.08 | 5.61 | 8.29 | 3.48 | 3.87 | 5.74 |
| Public and other transportation | | | | | | | | | |
| Mean | 542 | 253 | 162 | 187 | 331 | 305 | 1,008 | 773 | 1,345 |
| Share | 1.1 | .6 | .7 | .5 | .8 | .6 | 1.4 | 1.2 | 1.6 |
| SE | 16.78 | 13.95 | 31.71 | 17.06 | 24.52 | 26.04 | 34.40 | 39.09 | 55.54 |
| CV(%) | 3.09 | 5.51 | 19.56 | 9.11 | 7.40 | 8.55 | 3.41 | 5.06 | 4.13 |
| Health care | | | | | | | | | |
| Mean | 3,556 | 2,885 | 2,004 | 2,823 | 2,949 | 3,560 | 4,635 | 4,196 | 5,263 |
| Share | 6.9 | 7.4 | 8.2 | 8.1 | 6.9 | 7.0 | 6.5 | 6.6 | 6.4 |
| SE | 57.11 | 62.33 | 145.39 | 88.45 | 103.81 | 129.84 | 91.16 | 121.69 | 138.15 |
| CV(%) | 1.61 | 2.16 | 7.26 | 3.13 | 3.52 | 3.65 | 1.97 | 2.90 | 2.63 |
| Health insurance | | | | | | | | | |
| Mean | 2,061 | 1,698 | 1,173 | 1,747 | 1,638 | 2,116 | 2,646 | 2,417 | 2,973 |
| Share | 4.0 | 4.3 | 4.8 | 5.0 | 3.8 | 4.2 | 3.7 | 3.8 | 3.6 |
| SE | 33.77 | 36.47 | 54.29 | 52.85 | 64.98 | 94.69 | 50.79 | 68.78 | 73.81 |
| CV(%) | 1.64 | 2.15 | 4.63 | 3.02 | 3.97 | 4.48 | 1.92 | 2.85 | 2.48 |
| Medical services | | | | | | | | | |
| Mean | 839 | 628 | 354 | 554 | 734 | 783 | 1,178 | 1,075 | 1,326 |
| Share | 1.6 | 1.6 | 1.4 | 1.6 | 1.7 | 1.5 | 1.7 | 1.7 | 1.6 |
| SE | 37.47 | 36.89 | 49.76 | 61.04 | 54.45 | 85.21 | 61.53 | 88.73 | 65.73 |
| CV(%) | 4.47 | 5.87 | 14.07 | 11.02 | 7.42 | 10.89 | 5.22 | 8.25 | 4.96 |
| Drugs | | | | | | | | | |
| Mean | 515 | 455 | 426 | 416 | 474 | 516 | 609 | 540 | 706 |
| Share | 1.0 | 1.2 | 1.7 | 1.2 | 1.1 | 1.0 | .9 | .9 | .9 |
| SE | 13.96 | 14.67 | 76.52 | 17.82 | 22.29 | 23.97 | 25.84 | 22.05 | 43.46 |
| CV(%) | 2.71 | 3.23 | 17.97 | 4.29 | 4.70 | 4.64 | 4.24 | 4.09 | 6.16 |
| Medical supplies | | | | | | | | | |
| Mean | 142 | 105 | 52 | 106 | 103 | 146 | 202 | 164 | 257 |
| Share | .3 | .3 | .2 | .3 | .2 | .3 | .3 | .3 | .3 |
| SE | 6.24 | 5.76 | 11.97 | 10.11 | 7.49 | 15.04 | 12.04 | 8.72 | 25.40 |
| CV(%) | 4.38 | 5.50 | 23.24 | 9.58 | 7.29 | 10.32 | 5.95 | 5.34 | 9.87 |
| Entertainment | | | | | | | | | |
| Mean | 2,605 | 1,901 | 1,134 | 1,630 | 2,118 | 2,571 | 3,725 | 3,220 | 4,443 |
| Share | 5.1 | 4.9 | 4.6 | 4.7 | 4.9 | 5.1 | 5.2 | 5.1 | 5.4 |
| SE | 55.33 | 56.78 | 176.19 | 52.61 | 77.77 | 150.91 | 86.33 | 87.52 | 174.18 |
| CV(%) | 2.12 | 2.99 | 15.53 | 3.23 | 3.67 | 5.87 | 2.32 | 2.72 | 3.92 |
| Fees and admissions | | | | | | | | | |
| Mean | 614 | 273 | 72 | 179 | 356 | 446 | 1,161 | 901 | 1,532 |
| Share | 1.2 | .7 | .3 | .5 | .8 | .9 | 1.6 | 1.4 | 1.9 |
| SE | 20.31 | 10.01 | 11.74 | 10.56 | 21.90 | 30.49 | 38.33 | 44.97 | 67.10 |
| CV(%) | 3.31 | 3.67 | 16.30 | 5.91 | 6.16 | 6.83 | 3.30 | 4.99 | 4.38 |
| Audio and visual equipment and services | | | | | | | | | |
| Mean | 979 | 856 | 590 | 824 | 919 | 1,000 | 1,176 | 1,114 | 1,264 |
| Share | 1.9 | 2.2 | 2.4 | 2.4 | 2.1 | 2.0 | 1.7 | 1.8 | 1.5 |
| SE | 15.01 | 16.47 | 40.66 | 20.86 | 28.63 | 32.04 | 27.45 | 31.94 | 51.59 |
| CV(%) | 1.53 | 1.92 | 6.89 | 2.53 | 3.12 | 3.20 | 2.33 | 2.87 | 4.08 |
| Pets, toys, hobbies, and playground equipment | | | | | | | | | |
| Mean | 648 | 551 | 329 | 457 | 621 | 751 | 799 | 710 | 923 |
| Share | 1.3 | 1.4 | 1.3 | 1.3 | 1.4 | 1.5 | 1.1 | 1.1 | 1.1 |
| SE | 28.96 | 32.12 | 135.25 | 36.61 | 49.34 | 93.45 | 52.74 | 43.88 | 103.28 |
| CV(%) | 4.47 | 5.83 | 41.17 | 8.02 | 7.95 | 12.44 | 6.60 | 6.18 | 11.19 |
| Other entertainment supplies, equipment, and services | | | | | | | | | |
| Mean | 363 | 222 | 144 | 170 | 223 | 373 | 589 | 494 | 724 |
| Share | .7 | .6 | .6 | .5 | .5 | .7 | .8 | .8 | .9 |
| SE | 25.59 | 27.13 | 65.16 | 26.79 | 33.44 | 97.61 | 52.89 | 45.54 | 112.00 |
| CV(%) | 7.04 | 12.24 | 45.33 | 15.73 | 15.01 | 26.17 | 8.98 | 9.21 | 15.47 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Personal care products and services | | | | | | | | | |
| Mean | 628 | 468 | 292 | 388 | 530 | 627 | 881 | 769 | 1,039 |
| Share | 1.2 | 1.2 | 1.2 | 1.1 | 1.2 | 1.2 | 1.2 | 1.2 | 1.3 |
| SE | 12.20 | 11.74 | 22.83 | 14.23 | 20.52 | 34.82 | 20.05 | 19.27 | 41.00 |
| CV(%) | 1.94 | 2.51 | 7.81 | 3.67 | 3.87 | 5.55 | 2.28 | 2.51 | 3.95 |
| Reading | | | | | | | | | |
| Mean | 109 | 69 | 29 | 53 | 81 | 107 | 175 | 135 | 232 |
| Share | .2 | .2 | .1 | .2 | .2 | .2 | .2 | .2 | .3 |
| SE | 2.28 | 2.78 | 2.84 | 2.64 | 4.62 | 7.75 | 4.24 | 3.92 | 7.62 |
| CV(%) | 2.08 | 4.04 | 9.83 | 4.99 | 5.68 | 7.26 | 2.43 | 2.90 | 3.29 |
| Education | | | | | | | | | |
| Mean | 1,207 | 564 | 120 | 214 | 892 | 959 | 2,244 | 1,792 | 2,891 |
| Share | 2.3 | 1.4 | .5 | .6 | 2.1 | 1.9 | 3.2 | 2.8 | 3.5 |
| SE | 54.11 | 45.38 | 27.40 | 35.27 | 104.64 | 123.63 | 107.25 | 103.33 | 225.77 |
| CV(%) | 4.48 | 8.05 | 22.86 | 16.47 | 11.73 | 12.89 | 4.78 | 5.77 | 7.81 |
| Tobacco products and smoking supplies | | | | | | | | | |
| Mean | 332 | 426 | 331 | 497 | 421 | 372 | 179 | 219 | 123 |
| Share | .6 | 1.1 | 1.3 | 1.4 | 1.0 | .7 | .3 | .3 | .1 |
| SE | 11.67 | 16.07 | 32.00 | 23.61 | 24.33 | 26.19 | 10.98 | 13.42 | 14.48 |
| CV(%) | 3.52 | 3.77 | 9.66 | 4.75 | 5.78 | 7.05 | 6.12 | 6.13 | 11.75 |
| Miscellaneous | | | | | | | | | |
| Mean | 829 | 654 | 307 | 691 | 728 | 703 | 1,110 | 926 | 1,373 |
| Share | 1.6 | 1.7 | 1.3 | 2.0 | 1.7 | 1.4 | 1.6 | 1.5 | 1.7 |
| SE | 37.09 | 51.01 | 52.17 | 114.66 | 66.37 | 63.42 | 49.28 | 70.40 | 71.57 |
| CV(%) | 4.47 | 7.80 | 16.97 | 16.59 | 9.11 | 9.02 | 4.44 | 7.61 | 5.21 |
| Cash contributions | | | | | | | | | |
| Mean | 1,913 | 1,106 | 599 | 1,012 | 1,214 | 1,473 | 3,213 | 2,411 | 4,364 |
| Share | 3.7 | 2.8 | 2.4 | 2.9 | 2.8 | 2.9 | 4.5 | 3.8 | 5.3 |
| SE | 107.60 | 54.69 | 56.52 | 59.77 | 89.77 | 98.89 | 225.42 | 220.70 | 352.92 |
| CV(%) | 5.63 | 4.94 | 9.43 | 5.91 | 7.39 | 6.71 | 7.02 | 9.15 | 8.09 |
| Personal insurance and pensions | | | | | | | | | |
| Mean | 5,591 | 3,425 | 1,481 | 2,847 | 3,805 | 5,313 | 9,084 | 7,617 | 11,188 |
| Share | 10.9 | 8.8 | 6.0 | 8.2 | 8.8 | 10.5 | 12.8 | 12.1 | 13.5 |
| SE | 103.78 | 95.24 | 95.54 | 105.97 | 152.11 | 240.77 | 189.72 | 198.78 | 369.19 |
| CV(%) | 1.86 | 2.78 | 6.45 | 3.72 | 4.00 | 4.53 | 2.09 | 2.61 | 3.30 |
| Life and other personal insurance | | | | | | | | | |
| Mean | 353 | 205 | 107 | 203 | 207 | 281 | 591 | 479 | 752 |
| Share | .7 | .5 | .4 | .6 | .5 | .6 | .8 | .8 | .9 |
| SE | 16.37 | 7.83 | 9.71 | 15.11 | 12.94 | 20.51 | 40.87 | 55.20 | 76.01 |
| CV(%) | 4.64 | 3.82 | 9.07 | 7.45 | 6.26 | 7.31 | 6.92 | 11.53 | 10.11 |
| Pensions and Social Security | | | | | | | | | |
| Mean | 5,238 | 3,220 | 1,374 | 2,645 | 3,598 | 5,032 | 8,493 | 7,139 | 10,436 |
| Share | 10.2 | 8.2 | 5.6 | 7.6 | 8.4 | 9.9 | 11.9 | 11.3 | 12.6 |
| SE | 97.92 | 92.92 | 93.24 | 102.33 | 151.15 | 235.28 | 178.79 | 184.77 | 353.08 |
| CV(%) | 1.87 | 2.89 | 6.79 | 3.87 | 4.20 | 4.68 | 2.11 | 2.59 | 3.38 |
| Sources of income and personal taxes: | | | | | | | | | |
| Money income before taxes | | | | | | | | | |
| Mean | \$65,596 | \$44,603 | \$25,159 | \$39,357 | \$48,224 | \$62,809 | \$99,444 | \$85,802 | \$119,023 |
| SE | 1,024.25 | 735.97 | 921.51 | 980.83 | 1,194.41 | 1,686.04 | 1,805.48 | 2,789.10 | 2,452.26 |
| CV(%) | 1.56 | 1.65 | 3.66 | 2.49 | 2.48 | 2.68 | 1.82 | 3.25 | 2.06 |
| Wages and salaries | | | | | | | | | |
| Mean | 51,730 | 32,845 | 14,294 | 27,021 | 36,477 | 51,460 | 82,180 | 71,135 | 98,031 |
| Share | 78.9 | 73.6 | 56.8 | 68.7 | 75.6 | 81.9 | 82.6 | 82.9 | 82.4 |
| SE | 845.38 | 614.37 | 897.61 | 764.73 | 1,048.08 | 1,642.32 | 1,649.16 | 2,486.85 | 2,266.32 |
| CV(%) | 1.63 | 1.87 | 6.28 | 2.83 | 2.87 | 3.19 | 2.01 | 3.50 | 2.31 |
| Self-employment income | | | | | | | | | |
| Mean | 2,917 | 1,874 | 1,327 | 1,780 | 1,950 | 2,329 | 4,598 | 4,211 | 5,154 |
| Share | 4.4 | 4.2 | 5.3 | 4.5 | 4.0 | 3.7 | 4.6 | 4.9 | 4.3 |
| SE | 350.34 | 251.30 | 179.11 | 413.32 | 344.94 | 463.98 | 714.21 | 937.10 | 983.86 |
| CV(%) | 12.01 | 13.41 | 13.50 | 23.22 | 17.69 | 19.92 | 15.53 | 22.25 | 19.09 |
| Social Security, private and government retirement | | | | | | | | | |
| Mean | 8,021 | 7,420 | 7,234 | 8,388 | 6,888 | 6,692 | 8,991 | 7,242 | 11,501 |
| Share | 12.2 | 16.6 | 28.8 | 21.3 | 14.3 | 10.7 | 9.0 | 8.4 | 9.7 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Social Security, private and government retirement | | | | | | | | | |
| SE | 161.15 | 197.81 | 316.82 | 267.45 | 374.88 | 426.42 | 329.32 | 350.03 | 626.67 |
| CV(%) | 2.01 | 2.67 | 4.38 | 3.19 | 5.44 | 6.37 | 3.66 | 4.83 | 5.45 |
| Interest, dividends, rental income, other property income | | | | | | | | | |
| Mean | 1,358 | 691 | 304 | 607 | 930 | 705 | 2,432 | 1,861 | 3,253 |
| Share | 2.1 | 1.6 | 1.2 | 1.5 | 1.9 | 1.1 | 2.4 | 2.2 | 2.7 |
| SE | 120.37 | 83.91 | 118.65 | 121.93 | 184.93 | 158.80 | 255.98 | 264.86 | 457.16 |
| CV(%) | 8.86 | 12.14 | 39.08 | 20.09 | 19.88 | 22.52 | 10.52 | 14.23 | 14.05 |
| Unemployment and workers' compensation, veterans' benefits | | | | | | | | | |
| Mean | 428 | 464 | 357 | 353 | 544 | 611 | 370 | 408 | 317 |
| Share | .7 | 1.0 | 1.4 | .9 | 1.1 | 1.0 | .4 | .5 | .3 |
| SE | 21.92 | 25.33 | 117.22 | 40.77 | 57.69 | 84.91 | 44.78 | 64.34 | 37.22 |
| CV(%) | 5.12 | 5.46 | 32.87 | 11.54 | 10.60 | 13.91 | 12.09 | 15.79 | 11.73 |
| Public assistance, supplemental security income, food stamps | | | | | | | | | |
| Mean | 534 | 719 | 1,181 | 765 | 571 | 552 | 235 | 279 | 172 |
| Share | .8 | 1.6 | 4.7 | 1.9 | 1.2 | .9 | .2 | .3 | .1 |
| SE | 26.85 | 37.14 | 114.56 | 51.59 | 43.62 | 81.14 | 27.66 | 41.14 | 32.14 |
| CV(%) | 5.03 | 5.17 | 9.70 | 6.75 | 7.64 | 14.70 | 11.77 | 14.75 | 18.67 |
| Regular contributions for support | | | | | | | | | |
| Mean | 380 | 366 | 206 | 277 | 529 | 356 | 401 | 471 | 302 |
| Share | .6 | .8 | .8 | .7 | 1.1 | .6 | .4 | .5 | .3 |
| SE | 26.77 | 35.94 | 45.16 | 60.65 | 82.48 | 56.41 | 45.33 | 67.01 | 66.64 |
| CV(%) | 7.05 | 9.82 | 21.96 | 21.91 | 15.59 | 15.84 | 11.29 | 14.23 | 22.07 |
| Other income | | | | | | | | | |
| Mean | 229 | 224 | 257 | 167 | 334 | 104 | 235 | 195 | 293 |
| Share | .3 | .5 | 1.0 | .4 | .7 | .2 | .2 | .2 | .2 |
| SE | 16.29 | 25.36 | 32.66 | 21.58 | 70.74 | 19.91 | 28.82 | 25.67 | 68.22 |
| CV(%) | 7.13 | 11.31 | 12.69 | 12.95 | 21.15 | 19.09 | 12.24 | 13.14 | 23.28 |
| Personal taxes (missing values not imputed) | | | | | | | | | |
| Mean | 2,226 | 757 | -40 | 533 | 705 | 1,896 | 4,595 | 3,720 | 5,851 |
| Share | 3.4 | 1.7 | -2 | 1.4 | 1.5 | 3.0 | 4.6 | 4.3 | 4.9 |
| SE | 239.57 | 97.63 | 73.96 | 108.09 | 176.63 | 335.21 | 596.21 | 808.65 | 797.21 |
| CV(%) | 10.76 | 12.89 | -185.37 | 20.29 | 25.06 | 17.68 | 12.97 | 21.74 | 13.62 |
| Federal income taxes | | | | | | | | | |
| Mean | 1,568 | 430 | -138 | 252 | 365 | 1,326 | 3,404 | 2,800 | 4,272 |
| Share | 2.4 | 1.0 | -5 | .6 | .8 | 2.1 | 3.4 | 3.3 | 3.6 |
| SE | 198.37 | 81.67 | 61.98 | 95.50 | 140.10 | 268.04 | 496.26 | 702.32 | 612.29 |
| CV(%) | 12.65 | 19.01 | -44.94 | 37.86 | 38.43 | 20.21 | 14.58 | 25.08 | 14.33 |
| State and local income taxes | | | | | | | | | |
| Mean | 526 | 245 | 52 | 203 | 256 | 455 | 979 | 753 | 1,303 |
| Share | .8 | .5 | .2 | .5 | .5 | .7 | 1.0 | .9 | 1.1 |
| SE | 44.65 | 24.20 | 13.81 | 26.22 | 48.80 | 76.44 | 105.68 | 112.86 | 177.27 |
| CV(%) | 8.49 | 9.87 | 26.76 | 12.94 | 19.09 | 16.79 | 10.79 | 14.99 | 13.60 |
| Other taxes | | | | | | | | | |
| Mean | 132 | 82 | 46 | 78 | 85 | 115 | 212 | 167 | 276 |
| Share | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| SE | 13.88 | 11.29 | 16.05 | 10.13 | 19.12 | 21.67 | 22.81 | 21.90 | 38.54 |
| CV(%) | 10.52 | 13.70 | 34.55 | 13.02 | 22.58 | 18.89 | 10.77 | 13.13 | 13.94 |
| Income after taxes | | | | | | | | | |
| Mean | 63,370 | 43,846 | 25,199 | 38,825 | 47,519 | 60,913 | 94,849 | 82,083 | 113,172 |
| Share | 96.6 | 98.3 | 100.2 | 98.6 | 98.5 | 97.0 | 95.4 | 95.7 | 95.1 |
| SE | 906.92 | 711.28 | 907.08 | 963.50 | 1,160.18 | 1,545.21 | 1,451.97 | 2,242.60 | 2,340.35 |
| CV(%) | 1.43 | 1.62 | 3.60 | 2.48 | 2.44 | 2.54 | 1.53 | 2.73 | 2.07 |
| Addenda: | | | | | | | | | |
| Net change in total assets and liabilities | | | | | | | | | |
| Mean | -\$5,092 | -\$3,376 | \$6 | -\$1,843 | -\$3,908 | -\$7,920 | -\$7,859 | -\$4,284 | -\$12,991 |
| SE | 972.32 | 736.15 | 771.13 | 1,170.37 | 1,717.17 | 2,029.72 | 1,989.85 | 2,336.87 | 4,038.36 |
| CV(%) | -19.09 | -21.81 | 12,838.53 | -63.51 | -43.94 | -25.63 | -25.32 | -54.55 | -31.09 |
| Net change in total assets | | | | | | | | | |
| Mean | 5,073 | 2,697 | 745 | 1,863 | 4,547 | 2,345 | 8,904 | 8,311 | 9,755 |
| SE | 718.33 | 437.73 | 573.11 | 784.86 | 1,049.01 | 1,263.29 | 1,604.71 | 1,981.86 | 3,057.77 |
| CV(%) | 14.16 | 16.23 | 76.94 | 42.13 | 23.07 | 53.87 | 18.02 | 23.85 | 31.34 |
| Net change in total liabilities | | | | | | | | | |
| Mean | 10,165 | 6,073 | 739 | 3,706 | 8,454 | 10,265 | 16,763 | 12,595 | 22,746 |
| SE | 849.45 | 779.62 | 523.71 | 970.26 | 1,561.43 | 1,694.01 | 1,492.71 | 1,914.41 | 2,912.26 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Net change in total liabilities | | | | | | | | | |
| CV(%) | 8.36 | 12.84 | 70.88 | 26.18 | 18.47 | 16.50 | 8.90 | 15.20 | 12.80 |
| Other financial information: | | | | | | | | | |
| Other money receipts | | | | | | | | | |
| Mean | 712 | 340 | 348 | 218 | 437 | 390 | 1,312 | 1,172 | 1,512 |
| SE | 162.87 | 71.18 | 311.76 | 83.86 | 136.43 | 114.63 | 370.01 | 365.58 | 590.76 |
| CV(%) | 22.87 | 20.92 | 89.68 | 38.50 | 31.24 | 29.38 | 28.20 | 31.18 | 39.07 |
| Mortgage principal paid on owned property | | | | | | | | | |
| Mean | -1,935 | -1,161 | -496 | -955 | -1,289 | -1,827 | -3,183 | -2,628 | -3,979 |
| SE | 48.26 | 32.62 | 52.61 | 50.18 | 59.74 | 97.24 | 88.78 | 92.43 | 174.78 |
| CV(%) | -2.49 | -2.81 | -10.62 | -5.26 | -4.63 | -5.32 | -2.79 | -3.52 | -4.39 |
| Estimated market value of owned home | | | | | | | | | |
| Mean | 149,574 | 98,797 | 60,962 | 90,339 | 108,158 | 126,536 | 231,442 | 191,237 | 289,147 |
| SE | 2,324.89 | 1,908.09 | 3,898.28 | 2,604.40 | 2,867.93 | 6,227.64 | 4,431.89 | 4,640.29 | 8,921.73 |
| CV(%) | 1.55 | 1.93 | 6.39 | 2.88 | 2.65 | 4.92 | 1.91 | 2.43 | 3.09 |
| Estimated monthly rental value of owned home | | | | | | | | | |
| Mean | 869 | 630 | 409 | 588 | 669 | 805 | 1,254 | 1,098 | 1,478 |
| SE | 11.53 | 8.70 | 17.00 | 14.11 | 15.07 | 23.98 | 18.75 | 24.45 | 32.49 |
| CV(%) | 1.33 | 1.38 | 4.16 | 2.40 | 2.25 | 2.98 | 1.50 | 2.23 | 2.20 |
| Gifts of goods and services, total | | | | | | | | | |
| Mean | 1,116 | 617 | 375 | 532 | 707 | 782 | 1,914 | 1,528 | 2,460 |
| SE | 50.65 | 27.84 | 64.47 | 40.45 | 50.94 | 70.05 | 106.41 | 108.59 | 206.34 |
| CV(%) | 4.54 | 4.52 | 17.18 | 7.61 | 7.21 | 8.96 | 5.56 | 7.11 | 8.39 |
| Food | | | | | | | | | |
| Mean | 104 | 45 | 11 | 35 | 59 | 58 | 199 | 143 | 276 |
| SE | 9.80 | 5.49 | 3.52 | 7.10 | 11.56 | 10.96 | 23.33 | 32.25 | 42.41 |
| CV(%) | 9.39 | 12.33 | 32.54 | 20.39 | 19.51 | 18.90 | 11.74 | 22.50 | 15.35 |
| Alcoholic beverages | | | | | | | | | |
| Mean | 12 | 7 | 2 | 7 | 8 | 9 | 19 | 14 | 26 |
| SE | 1.62 | 2.12 | .98 | 4.13 | 2.24 | 4.19 | 2.73 | 3.38 | 4.66 |
| CV(%) | 13.49 | 28.62 | 62.20 | 55.85 | 26.81 | 44.13 | 14.32 | 24.25 | 17.79 |
| Housing | | | | | | | | | |
| Mean | 191 | 111 | 58 | 95 | 154 | 101 | 316 | 271 | 380 |
| SE | 9.21 | 9.54 | 10.36 | 11.31 | 16.50 | 39.95 | 18.69 | 18.42 | 31.32 |
| CV(%) | 4.83 | 8.56 | 17.73 | 11.88 | 10.75 | 39.73 | 5.91 | 6.80 | 8.23 |
| Housekeeping supplies | | | | | | | | | |
| Mean | 29 | 19 | 6 | 12 | 24 | 31 | 43 | 41 | 47 |
| SE | 2.99 | 2.31 | 2.50 | 2.27 | 4.93 | 6.74 | 7.12 | 8.56 | 9.77 |
| CV(%) | 10.48 | 12.27 | 41.19 | 19.66 | 20.44 | 21.73 | 16.43 | 21.06 | 20.78 |
| Household textiles | | | | | | | | | |
| Mean | 10 | 5 | 3 | 4 | 8 | 3 | 17 | 14 | 22 |
| SE | 1.40 | .91 | 1.76 | 1.65 | 2.20 | 1.00 | 3.42 | 4.57 | 6.05 |
| CV(%) | 14.18 | 17.56 | 61.58 | 41.42 | 26.54 | 31.57 | 20.05 | 33.76 | 27.55 |
| Appliances and miscellaneous housewares | | | | | | | | | |
| Mean | 18 | 9 | 5 | 7 | 9 | 16 | 32 | 31 | 34 |
| SE | 1.99 | 1.58 | 1.94 | 1.59 | 3.49 | 4.39 | 4.37 | 5.87 | 6.27 |
| CV(%) | 10.91 | 17.11 | 41.48 | 22.12 | 37.82 | 27.08 | 13.47 | 18.90 | 18.26 |
| Major appliances | | | | | | | | | |
| Mean | 6 | 2 | 1 | 3 | 2 | 2 | 13 | 15 | 12 |
| SE | 1.37 | .47 | .57 | 1.12 | .70 | .65 | 3.41 | 5.00 | 3.67 |
| CV(%) | 21.13 | 20.73 | 72.33 | 35.38 | 34.38 | 31.92 | 25.56 | 34.43 | 31.54 |
| Small appliances and miscellaneous housewares | | | | | | | | | |
| Mean | 12 | 7 | 4 | 4 | 7 | 14 | 19 | 17 | 23 |
| SE | 1.54 | 1.51 | 1.81 | 1.02 | 3.48 | 4.26 | 2.77 | 3.35 | 4.57 |
| CV(%) | 13.11 | 21.69 | 46.48 | 25.33 | 48.44 | 30.05 | 14.50 | 20.25 | 20.10 |
| Miscellaneous household equipment | | | | | | | | | |
| Mean | 48 | 34 | 10 | 31 | 42 | 40 | 71 | 61 | 85 |
| SE | 4.68 | 4.22 | 3.86 | 5.55 | 9.00 | 7.20 | 9.32 | 11.05 | 13.00 |
| CV(%) | 9.75 | 12.57 | 38.51 | 17.99 | 21.68 | 17.97 | 13.18 | 18.26 | 15.30 |
| Other housing | | | | | | | | | |
| Mean | 86 | 45 | 35 | 42 | 70 | 10 | 153 | 125 | 192 |
| SE | 5.83 | 8.07 | 8.65 | 6.75 | 10.25 | 39.36 | 11.53 | 13.45 | 19.90 |
| CV(%) | 6.78 | 18.06 | 24.83 | 16.21 | 14.56 | 389.27 | 7.56 | 10.77 | 10.35 |
| Apparel and services | | | | | | | | | |
| Mean | 215 | 182 | 147 | 160 | 209 | 198 | 265 | 240 | 301 |
| SE | 9.62 | 9.67 | 41.09 | 19.05 | 17.44 | 29.82 | 20.27 | 27.62 | 39.26 |
| CV(%) | 4.48 | 5.31 | 28.02 | 11.89 | 8.33 | 15.09 | 7.64 | 11.53 | 13.04 |
| Males, 2 and over | | | | | | | | | |
| Mean | 53 | 45 | 37 | 49 | 43 | 48 | 64 | 57 | 73 |

See footnotes at end of table.

Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — 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 |
| Males, 2 and over | | | | | | | | | |
| SE | 3.56 | 3.78 | 15.90 | 6.53 | 6.99 | 9.79 | 7.10 | 10.21 | 12.31 |
| CV(%) | 6.76 | 8.35 | 42.83 | 13.36 | 16.20 | 20.30 | 11.10 | 17.81 | 16.80 |
| Females, 2 and over | | | | | | | | | |
| Mean | 86 | 71 | 44 | 58 | 92 | 74 | 109 | 95 | 129 |
| SE | 6.68 | 6.83 | 18.56 | 12.64 | 11.45 | 15.59 | 14.66 | 15.34 | 27.05 |
| CV(%) | 7.76 | 9.59 | 42.60 | 21.64 | 12.40 | 21.13 | 13.44 | 16.15 | 21.05 |
| Children under 2 | | | | | | | | | |
| Mean | 20 | 20 | 34 | 12 | 24 | 20 | 20 | 17 | 23 |
| SE | 2.47 | 2.89 | 18.09 | 2.75 | 4.67 | 4.49 | 3.56 | 4.40 | 4.65 |
| CV(%) | 12.33 | 14.24 | 53.28 | 23.06 | 19.38 | 22.80 | 18.08 | 25.38 | 20.22 |
| Other apparel products and services | | | | | | | | | |
| Mean | 56 | 45 | 32 | 41 | 50 | 56 | 73 | 70 | 76 |
| SE | 5.55 | 5.04 | 8.01 | 11.68 | 8.45 | 16.89 | 11.87 | 15.46 | 24.75 |
| CV(%) | 9.95 | 11.10 | 25.05 | 28.54 | 17.05 | 30.16 | 16.36 | 22.13 | 32.45 |
| Jewelry and watches | | | | | | | | | |
| Mean | 24 | 15 | 2 | 9 | 13 | 38 | 39 | 38 | 39 |
| SE | 4.60 | 3.39 | .87 | 3.24 | 3.44 | 16.15 | 10.67 | 13.15 | 22.00 |
| CV(%) | 19.25 | 23.17 | 53.47 | 36.37 | 26.33 | 42.18 | 27.46 | 34.15 | 55.80 |
| All other apparel products and services | | | | | | | | | |
| Mean | 32 | 31 | 30 | 32 | 37 | 18 | 34 | 31 | 37 |
| SE | 2.50 | 3.74 | 7.71 | 10.69 | 7.77 | 6.55 | 3.55 | 5.40 | 6.92 |
| CV(%) | 7.85 | 12.16 | 25.41 | 33.39 | 21.28 | 37.02 | 10.55 | 17.21 | 18.77 |
| Transportation | | | | | | | | | |
| Mean | 111 | 59 | 28 | 59 | 61 | 78 | 196 | 162 | 245 |
| SE | 19.53 | 11.57 | 14.00 | 18.10 | 15.50 | 30.13 | 40.63 | 43.82 | 77.90 |
| CV(%) | 17.53 | 19.76 | 50.42 | 30.83 | 25.51 | 38.75 | 20.69 | 27.02 | 31.75 |
| Health care | | | | | | | | | |
| Mean | 53 | 28 | 30 | 28 | 11 | 60 | 92 | 81 | 107 |
| SE | 13.09 | 9.54 | 19.72 | 16.86 | 2.44 | 39.87 | 27.62 | 30.88 | 45.71 |
| CV(%) | 24.81 | 34.13 | 66.76 | 59.74 | 23.11 | 66.92 | 29.98 | 37.96 | 42.87 |
| Entertainment | | | | | | | | | |
| Mean | 82 | 52 | 22 | 50 | 71 | 42 | 128 | 120 | 141 |
| SE | 6.48 | 6.03 | 10.77 | 10.76 | 11.24 | 4.83 | 13.52 | 15.88 | 19.95 |
| CV(%) | 7.92 | 11.56 | 48.85 | 21.70 | 15.81 | 11.38 | 10.53 | 13.29 | 14.16 |
| Toys, games, arts and crafts, and tricycles | | | | | | | | | |
| Mean | 28 | 22 | 15 | 14 | 34 | 17 | 38 | 32 | 46 |
| SE | 3.50 | 4.02 | 9.49 | 4.81 | 9.96 | 3.05 | 6.81 | 6.26 | 11.98 |
| CV(%) | 12.41 | 18.38 | 65.35 | 34.03 | 28.92 | 17.57 | 17.94 | 19.29 | 26.33 |
| Other entertainment | | | | | | | | | |
| Mean | 54 | 30 | 8 | 35 | 37 | 25 | 90 | 87 | 95 |
| SE | 4.88 | 4.27 | 2.35 | 10.15 | 4.77 | 3.83 | 10.09 | 12.07 | 15.38 |
| CV(%) | 9.12 | 14.09 | 31.31 | 28.65 | 13.02 | 15.24 | 11.15 | 13.86 | 16.12 |
| Personal care products and services | | | | | | | | | |
| Mean | 16 | 13 | 10 | 5 | 13 | 29 | 21 | 20 | 21 |
| SE | 2.39 | 3.18 | 5.84 | 1.24 | 4.10 | 15.40 | 3.69 | 5.77 | 4.98 |
| CV(%) | 14.99 | 24.57 | 59.12 | 23.84 | 31.58 | 52.45 | 17.98 | 28.56 | 23.77 |
| Reading | | | | | | | | | |
| Mean | 2 | 1 | (¹) | 1 | 2 | 3 | 3 | 3 | 2 |
| SE | .18 | .26 | .04 | .21 | .50 | .96 | .29 | .62 | .62 |
| CV(%) | 9.50 | 17.84 | 101.11 | 27.70 | 24.75 | 35.90 | 11.57 | 22.15 | 28.64 |
| Education | | | | | | | | | |
| Mean | 260 | 73 | 40 | 46 | 80 | 135 | 562 | 361 | 851 |
| SE | 25.57 | 12.21 | 20.64 | 15.42 | 21.43 | 39.62 | 59.38 | 59.12 | 117.33 |
| CV(%) | 9.83 | 16.81 | 51.77 | 33.40 | 26.81 | 29.37 | 10.56 | 16.36 | 13.79 |
| All other gifts | | | | | | | | | |
| Mean | 71 | 45 | 29 | 45 | 39 | 69 | 112 | 113 | 109 |
| SE | 7.45 | 6.10 | 13.22 | 10.18 | 6.35 | 18.78 | 14.92 | 21.88 | 12.65 |
| CV(%) | 10.52 | 13.45 | 46.08 | 22.41 | 16.18 | 27.12 | 13.35 | 19.29 | 11.57 |

¹ Value is too small to display.

² No data reported.

n.a. Not applicable.