

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022**

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) <sup>1</sup> .....	134,090	71,413	7,887	24,527	24,297	14,701	62,678	35,328	27,350
Consumer unit characteristics:									
Income before taxes									
Mean.....	\$94,003	\$58,949	\$37,422	\$49,677	\$63,934	\$77,730	\$133,943	\$115,369	\$157,935
SE.....	1,231.08	939.58	3,115.84	1,358.73	1,218.01	2,295.55	1,881.75	2,444.93	3,656.93
RSE.....	1.31	1.59	8.33	2.74	1.91	2.95	1.40	2.12	2.32
Income after taxes									
Mean.....	83,195	56,536	38,719	48,947	60,780	71,740	113,569	100,369	130,620
SE.....	960.32	787.80	2,889.41	1,150.73	1,093.22	1,826.50	1,408.77	1,879.27	2,662.90
RSE.....	1.15	1.39	7.46	2.35	1.80	2.55	1.24	1.87	2.04
Age of reference person.....	52.1	53.2	56.2	53.4	52.4	52.3	50.9	49.8	52.2
Average number in consumer unit:									
People.....	2.4	2.3	2.3	2.3	2.3	2.4	2.6	2.5	2.6
Children under 18.....	.6	.5	.7	.5	.5	.5	.6	.5	.6
Adults 65 and older.....	.4	.4	.4	.5	.4	.4	.4	.4	.4
Earners.....	1.3	1.2	.8	1.1	1.2	1.4	1.5	1.5	1.5
Vehicles.....	1.9	1.7	1.1	1.6	1.8	2.0	2.1	2.0	2.1
Percent distribution:									
Reference person:									
Men.....	49	46	44	47	45	45	53	53	52
Women.....	51	54	56	53	55	55	47	47	48
Housing tenure:									
Homeowner.....	65	58	46	54	60	66	74	72	76
With mortgage.....	38	29	16	24	32	38	49	47	51
Without mortgage.....	27	29	29	30	28	27	25	25	26
Renter.....	35	42	54	46	40	34	26	28	24
Race of reference person:									
Black or African-American.....	13	15	16	17	14	15	11	10	11
White, Asian, and all other races, not including Black or African-American.....	87	85	84	83	86	85	89	90	89
Hispanic or Latino origin of reference person:									
Hispanic or Latino.....	15	19	38	20	16	14	9	11	7
Not Hispanic or Latino.....	85	81	62	80	84	86	91	89	93
Education of reference person:									
Elementary (1-8).....	3	5	31	2	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
High school (9-12).....	28	48	66	98	14	11	5	7	2
College.....	69	47	n.a.	n.a.	84	88	95	92	98
Never attended and other.....	( <sup>3</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased.....	89	85	69	82	89	92	93	93	94
Average annual expenditures									
Mean.....	\$72,967	\$52,172	\$37,012	\$46,097	\$56,511	\$63,106	\$96,540	\$86,295	\$109,691
SE.....	902.42	606.71	1,962.44	872.77	1,049.08	1,417.62	1,432.66	1,498.04	2,201.91
RSE.....	1.24	1.16	5.30	1.89	1.86	2.25	1.48	1.74	2.01
Food									
Mean.....	9,343	7,201	5,463	6,603	7,800	8,037	11,715	10,816	12,839
Share.....	12.8	13.8	14.8	14.3	13.8	12.7	12.1	12.5	11.7
SE.....	125.98	154.76	473.85	221.17	259.10	307.74	234.94	240.94	384.11
RSE.....	1.35	2.15	8.67	3.35	3.32	3.83	2.01	2.23	2.99
Food at home									
Mean.....	5,703	4,739	4,307	4,587	4,823	5,053	6,767	6,327	7,313
Share.....	7.8	9.1	11.6	10.0	8.5	8.0	7.0	7.3	6.7
SE.....	89.92	130.22	400.52	221.62	188.09	218.56	123.83	156.07	201.62
RSE.....	1.58	2.75	9.30	4.83	3.90	4.33	1.83	2.47	2.76
Cereals and bakery products									
Mean.....	712	590	507	564	615	632	846	781	927

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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									
Share .....	1.0	1.1	1.4	1.2	1.1	1.0	.9	.9	.8
SE .....	15.30	18.04	42.92	28.61	28.90	37.92	22.25	23.94	37.18
RSE .....	2.15	3.06	8.46	5.07	4.70	6.00	2.63	3.07	4.01
Cereals and cereal products									
Mean .....	215	177	180	164	174	200	257	238	281
Share .....	.3	.3	.5	.4	.3	.3	.3	.3	.3
SE .....	6.08	7.89	21.20	11.03	9.28	16.64	8.89	9.79	14.70
RSE .....	2.83	4.46	11.81	6.71	5.32	8.33	3.46	4.11	5.24
Bakery products									
Mean .....	497	413	328	399	440	432	589	543	646
Share .....	.7	.8	.9	.9	.8	.7	.6	.6	.6
SE .....	11.16	12.82	29.51	19.62	23.57	25.85	15.87	18.58	25.45
RSE .....	2.25	3.10	9.00	4.91	5.35	5.98	2.69	3.42	3.94
Meats, poultry, fish, and eggs									
Mean .....	1,216	1,095	1,118	1,087	1,096	1,096	1,349	1,295	1,414
Share .....	1.7	2.1	3.0	2.4	1.9	1.7	1.4	1.5	1.3
SE .....	25.95	43.39	197.80	73.55	59.83	66.20	33.86	41.67	59.82
RSE .....	2.13	3.96	17.70	6.77	5.46	6.04	2.51	3.22	4.23
Beef									
Mean .....	317	314	265	311	324	325	321	316	328
Share .....	.4	.6	.7	.7	.6	.5	.3	.4	.3
SE .....	12.70	19.08	57.17	31.87	30.34	47.01	13.65	17.04	21.61
RSE .....	4.00	6.08	21.55	10.25	9.37	14.46	4.25	5.40	6.59
Pork									
Mean .....	246	232	( <sup>2</sup> )	236	221	215	262	272	250
Share .....	.3	.4	( <sup>2</sup> )	.5	.4	.3	.3	.3	.2
SE .....	8.85	15.94	( <sup>2</sup> )	19.77	14.49	15.30	10.77	16.63	15.98
RSE .....	3.59	6.86	( <sup>2</sup> )	8.36	6.54	7.10	4.11	6.12	6.38
Other meats									
Mean .....	167	146	143	154	137	149	191	182	201
Share .....	.2	.3	.4	.3	.2	.2	.2	.2	.2
SE .....	6.49	7.79	24.64	13.85	8.44	13.37	9.13	12.92	11.44
RSE .....	3.87	5.32	17.29	9.01	6.14	8.94	4.79	7.08	5.69
Poultry									
Mean .....	215	184	184	177	186	193	249	235	266
Share .....	.3	.4	.5	.4	.3	.3	.3	.3	.2
SE .....	5.35	6.96	25.21	10.77	12.09	13.83	8.57	10.34	12.37
RSE .....	2.49	3.79	13.73	6.10	6.51	7.17	3.45	4.41	4.66
Fish and seafood									
Mean .....	183	146	174	130	161	137	223	192	261
Share .....	.3	.3	.5	.3	.3	.2	.2	.2	.2
SE .....	9.84	8.59	21.18	12.45	21.94	15.07	18.05	11.50	38.74
RSE .....	5.39	5.89	12.17	9.56	13.66	10.98	8.09	5.98	14.84
Eggs									
Mean .....	87	73	59	79	67	76	103	98	108
Share .....	.1	.1	.2	.2	.1	.1	.1	.1	.1
SE .....	2.16	2.54	5.79	3.96	3.90	5.38	3.58	4.51	6.06
RSE .....	2.48	3.50	9.89	5.00	5.83	7.09	3.48	4.58	5.59
Dairy products									
Mean .....	532	433	357	398	454	493	641	596	695
Share .....	.7	.8	1.0	.9	.8	.8	.7	.7	.6
SE .....	8.17	10.40	38.39	15.35	19.85	26.76	12.88	15.73	22.04
RSE .....	1.54	2.40	10.74	3.86	4.37	5.43	2.01	2.64	3.17
Fresh milk and cream									
Mean .....	168	145	119	138	152	158	194	183	207
Share .....	.2	.3	.3	.3	.3	.2	.2	.2	.2
SE .....	3.50	3.96	9.61	5.68	9.91	8.28	5.68	5.89	9.37
RSE .....	2.08	2.73	8.08	4.12	6.54	5.26	2.93	3.22	4.52
Other dairy products									
Mean .....	364	289	239	260	303	336	447	413	488
Share .....	.5	.6	.6	.6	.5	.5	.5	.5	.4
SE .....	6.64	8.63	32.02	12.92	13.68	21.73	9.76	12.53	15.73
RSE .....	1.83	2.99	13.42	4.97	4.52	6.48	2.18	3.03	3.22
Fruits and vegetables									
Mean .....	1,099	868	838	814	903	919	1,354	1,217	1,524
Share .....	1.5	1.7	2.3	1.8	1.6	1.5	1.4	1.4	1.4
SE .....	23.03	28.55	73.13	47.04	43.65	50.06	31.47	35.16	59.88

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued**

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Fruits and vegetables									
RSE .....	2.10	3.29	8.73	5.78	4.84	5.44	2.32	2.89	3.93
Fresh fruits									
Mean .....	406	317	374	285	319	343	504	453	568
Share .....	.6	.6	1.0	.6	.6	.5	.5	.5	.5
SE .....	8.39	10.89	45.53	15.79	17.69	20.19	11.37	14.22	20.10
RSE .....	2.06	3.43	12.18	5.53	5.55	5.88	2.25	3.14	3.54
Fresh vegetables									
Mean .....	352	262	243	247	267	289	451	394	522
Share .....	.5	.5	.7	.5	.5	.5	.5	.5	.5
SE .....	8.67	8.51	23.63	14.41	15.38	19.04	16.60	15.11	35.59
RSE .....	2.46	3.24	9.72	5.83	5.77	6.58	3.68	3.84	6.81
Processed fruits									
Mean .....	144	121	97	113	142	110	170	156	187
Share .....	.2	.2	.3	.2	.3	.2	.2	.2	.2
SE .....	4.82	6.46	11.48	11.71	10.51	7.81	6.13	7.35	10.34
RSE .....	3.35	5.35	11.78	10.33	7.38	7.09	3.62	4.73	5.53
Processed vegetables									
Mean .....	197	168	123	168	175	177	229	214	247
Share .....	.3	.3	.3	.4	.3	.3	.2	.2	.2
SE .....	6.62	8.27	13.33	13.72	12.05	13.18	9.01	9.67	13.89
RSE .....	3.36	4.92	10.80	8.15	6.90	7.46	3.94	4.52	5.63
Other food at home									
Mean .....	2,144	1,753	1,487	1,724	1,755	1,912	2,577	2,437	2,752
Share .....	2.9	3.4	4.0	3.7	3.1	3.0	2.7	2.8	2.5
SE .....	32.56	47.82	119.74	81.94	67.65	85.38	51.10	81.34	73.84
RSE .....	1.52	2.73	8.05	4.75	3.85	4.47	1.98	3.34	2.68
Sugar and other sweets									
Mean .....	197	159	174	154	155	169	239	212	272
Share .....	.3	.3	.5	.3	.3	.3	.2	.2	.2
SE .....	5.14	6.63	27.75	10.72	9.70	12.64	8.02	9.21	13.96
RSE .....	2.61	4.16	15.94	6.97	6.26	7.47	3.36	4.34	5.13
Fats and oils									
Mean .....	157	139	123	137	138	150	177	168	188
Share .....	.2	.3	.3	.3	.2	.2	.2	.2	.2
SE .....	4.89	6.33	15.91	11.19	9.26	9.70	6.16	7.84	9.99
RSE .....	3.12	4.55	12.95	8.14	6.70	6.46	3.48	4.67	5.32
Miscellaneous foods									
Mean .....	1,117	888	760	870	872	998	1,369	1,308	1,445
Share .....	1.5	1.7	2.1	1.9	1.5	1.6	1.4	1.5	1.3
SE .....	19.29	25.49	65.32	40.72	37.10	50.98	31.51	54.23	39.34
RSE .....	1.73	2.87	8.60	4.68	4.25	5.11	2.30	4.15	2.72
Nonalcoholic beverages									
Mean .....	584	516	407	517	533	535	659	633	691
Share .....	.8	1.0	1.1	1.1	.9	.8	.7	.7	.6
SE .....	12.30	17.34	41.11	31.34	25.41	30.88	18.99	25.77	28.70
RSE .....	2.11	3.36	10.11	6.06	4.77	5.77	2.88	4.07	4.15
Food prepared by consumer unit on out of town trips									
Mean .....	89	50	( <sup>2</sup> )	46	57	59	134	117	156
Share .....	.1	.1	( <sup>2</sup> )	.1	.1	.1	.1	.1	.1
SE .....	3.94	3.85	( <sup>2</sup> )	6.43	5.93	7.41	6.58	6.89	12.16
RSE .....	4.42	7.73	( <sup>2</sup> )	13.99	10.42	12.62	4.92	5.91	7.80
Food away from home									
Mean .....	3,639	2,462	1,156	2,016	2,977	2,985	4,948	4,490	5,527
Share .....	5.0	4.7	3.1	4.4	5.3	4.7	5.1	5.2	5.0
SE .....	77.88	80.37	113.83	102.83	129.21	166.69	150.30	163.84	262.28
RSE .....	2.14	3.26	9.85	5.10	4.34	5.59	3.04	3.65	4.75
Alcoholic beverages									
Mean .....	583	346	156	251	453	429	849	775	942
Share .....	.8	.7	.4	.5	.8	.7	.9	.9	.9
SE .....	17.02	14.81	24.81	20.29	37.25	35.39	28.31	31.43	39.86
RSE .....	2.92	4.28	15.88	8.10	8.21	8.25	3.34	4.06	4.23
Housing									
Mean .....	24,298	18,039	13,736	16,276	19,365	21,071	31,417	27,862	35,996
Share .....	33.3	34.6	37.1	35.3	34.3	33.4	32.5	32.3	32.8

See footnotes at end of table.

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Housing									
SE .....	307.36	236.98	539.76	281.93	388.26	489.46	484.12	590.84	682.08
RSE .....	1.26	1.31	3.93	1.73	2.00	2.32	1.54	2.12	1.89
Shelter									
Mean .....	14,507	10,348	8,322	9,227	11,163	11,960	19,245	16,990	22,159
Share .....	19.9	19.8	22.5	20.0	19.8	19.0	19.9	19.7	20.2
SE .....	247.67	199.60	445.88	252.35	312.41	382.97	381.70	441.86	533.83
RSE .....	1.71	1.93	5.36	2.73	2.80	3.20	1.98	2.60	2.41
Owned dwellings									
Mean .....	8,230	4,901	3,068	3,888	5,386	6,770	12,023	10,423	14,090
Share .....	11.3	9.4	8.3	8.4	9.5	10.7	12.5	12.1	12.8
SE .....	176.09	137.60	380.88	189.09	206.86	380.38	301.41	333.05	413.21
RSE .....	2.14	2.81	12.41	4.86	3.84	5.62	2.51	3.20	2.93
Mortgage interest and charges									
Mean .....	3,101	1,780	1,061	1,334	1,922	2,675	4,606	4,011	5,375
Share .....	4.2	3.4	2.9	2.9	3.4	4.2	4.8	4.6	4.9
SE .....	72.73	59.89	222.05	82.00	111.64	151.56	128.35	160.81	201.50
RSE .....	2.35	3.36	20.93	6.15	5.81	5.67	2.79	4.01	3.75
Property taxes									
Mean .....	2,570	1,510	943	1,216	1,680	2,022	3,777	3,129	4,614
Share .....	3.5	2.9	2.5	2.6	3.0	3.2	3.9	3.6	4.2
SE .....	57.72	41.69	132.74	49.78	63.18	91.33	87.00	96.41	134.84
RSE .....	2.25	2.76	14.07	4.09	3.76	4.52	2.30	3.08	2.92
Maintenance, repairs, insurance, and other expenses									
Mean .....	2,559	1,611	1,064	1,338	1,784	2,074	3,640	3,283	4,102
Share .....	3.5	3.1	2.9	2.9	3.2	3.3	3.8	3.8	3.7
SE .....	89.16	78.61	150.33	124.46	130.64	207.97	162.83	189.28	215.10
RSE .....	3.48	4.88	14.13	9.31	7.32	10.03	4.47	5.77	5.24
Rented dwellings									
Mean .....	4,990	4,961	5,081	5,046	5,138	4,464	5,024	4,951	5,117
Share .....	6.8	9.5	13.7	10.9	9.1	7.1	5.2	5.7	4.7
SE .....	79.41	95.88	381.16	185.20	220.83	268.05	148.04	171.40	242.05
RSE .....	1.59	1.93	7.50	3.67	4.30	6.00	2.95	3.46	4.73
Other lodging									
Mean .....	1,287	486	173	293	638	725	2,199	1,616	2,952
Share .....	1.8	.9	.5	.6	1.1	1.1	2.3	1.9	2.7
SE .....	55.70	34.54	42.25	36.31	74.35	84.86	94.90	94.91	181.81
RSE .....	4.33	7.10	24.46	12.38	11.65	11.70	4.32	5.87	6.16
Utilities, fuels, and public services									
Mean .....	4,549	4,137	3,249	4,012	4,280	4,583	5,019	4,877	5,203
Share .....	6.2	7.9	8.8	8.7	7.6	7.3	5.2	5.7	4.7
SE .....	42.57	46.74	123.17	81.85	68.53	102.57	69.43	88.46	77.33
RSE .....	.94	1.13	3.79	2.04	1.60	2.24	1.38	1.81	1.49
Natural gas									
Mean .....	535	448	396	430	462	480	635	586	697
Share .....	.7	.9	1.1	.9	.8	.8	.7	.7	.6
SE .....	15.13	18.28	64.15	22.42	19.78	23.12	14.28	16.35	19.86
RSE .....	2.83	4.08	16.21	5.21	4.28	4.81	2.25	2.79	2.85
Electricity									
Mean .....	1,683	1,598	1,357	1,611	1,617	1,676	1,780	1,767	1,796
Share .....	2.3	3.1	3.7	3.5	2.9	2.7	1.8	2.0	1.6
SE .....	23.08	28.89	77.32	38.57	37.40	46.09	28.17	38.09	35.16
RSE .....	1.37	1.81	5.70	2.39	2.31	2.75	1.58	2.16	1.96
Fuel oil and other fuels									
Mean .....	160	141	( <sup>2</sup> )	134	133	179	182	185	179
Share .....	.2	.3	( <sup>2</sup> )	.3	.2	.3	.2	.2	.2
SE .....	14.19	13.08	( <sup>2</sup> )	17.31	18.54	26.14	22.68	32.70	24.41
RSE .....	8.85	9.27	( <sup>2</sup> )	12.90	13.89	14.62	12.44	17.69	13.64
Telephone services									
Mean .....	1,431	1,319	894	1,253	1,401	1,523	1,559	1,517	1,614
Share .....	2.0	2.5	2.4	2.7	2.5	2.4	1.6	1.8	1.5
SE .....	16.02	17.12	44.94	36.18	31.18	47.33	28.11	35.85	32.32
RSE .....	1.12	1.30	5.03	2.89	2.23	3.11	1.80	2.36	2.00
Residential phone service, VOIP, and phone cards									
Mean .....	147	143	119	153	138	147	152	138	169
Share .....	.2	.3	.3	.3	.2	.2	.2	.2	.2

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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
Residential phone service, VOIP, and phone cards									
SE.....	6.30	6.77	15.26	13.82	9.25	11.83	7.28	7.79	11.41
RSE.....	4.28	4.74	12.78	9.05	6.71	8.03	4.80	5.64	6.73
Cellular phone service									
Mean.....	1,284	1,176	775	1,100	1,263	1,376	1,407	1,379	1,444
Share.....	1.8	2.3	2.1	2.4	2.2	2.2	1.5	1.6	1.3
SE.....	14.99	15.17	47.43	32.44	31.10	44.15	27.97	35.11	31.48
RSE.....	1.17	1.29	6.12	2.95	2.46	3.21	1.99	2.55	2.18
Water and other public services									
Mean.....	739	630	486	584	666	725	863	821	918
Share.....	1.0	1.2	1.3	1.3	1.2	1.1	.9	1.0	.8
SE.....	17.00	18.39	35.66	24.95	22.82	34.40	21.98	23.76	27.95
RSE.....	2.30	2.92	7.34	4.27	3.43	4.74	2.55	2.89	3.05
Household operations									
Mean.....	1,849	1,075	500	969	1,182	1,383	2,731	2,103	3,542
Share.....	2.5	2.1	1.3	2.1	2.1	2.2	2.8	2.4	3.2
SE.....	54.87	38.22	111.49	47.49	45.87	105.75	91.10	91.77	147.73
RSE.....	2.97	3.56	22.31	4.90	3.88	7.65	3.34	4.36	4.17
Personal services									
Mean.....	488	170	( <sup>2</sup> )	178	123	( <sup>2</sup> )	850	567	1,216
Share.....	.7	.3	( <sup>2</sup> )	.4	.2	( <sup>2</sup> )	.9	.7	1.1
SE.....	34.27	26.93	( <sup>2</sup> )	36.76	25.57	( <sup>2</sup> )	61.20	68.78	104.91
RSE.....	7.02	15.79	( <sup>2</sup> )	20.65	20.83	( <sup>2</sup> )	7.20	12.13	8.63
Other household expenses									
Mean.....	1,361	905	487	791	1,060	1,062	1,881	1,536	2,326
Share.....	1.9	1.7	1.3	1.7	1.9	1.7	1.9	1.8	2.1
SE.....	31.35	25.64	25.54	25.65	40.46	41.05	49.10	54.76	80.62
RSE.....	2.30	2.83	5.25	3.24	3.82	3.87	2.61	3.56	3.47
Housekeeping supplies									
Mean.....	787	666	550	572	702	819	920	842	1,017
Share.....	1.1	1.3	1.5	1.2	1.2	1.3	1.0	1.0	.9
SE.....	18.24	24.55	96.07	31.53	49.55	56.63	30.30	41.84	57.36
RSE.....	2.32	3.68	17.47	5.51	7.06	6.91	3.29	4.97	5.64
Laundry and cleaning supplies									
Mean.....	170	166	144	159	173	178	174	168	181
Share.....	.2	.3	.4	.3	.3	.3	.2	.2	.2
SE.....	4.65	7.91	21.56	10.59	17.54	12.61	6.21	7.62	10.57
RSE.....	2.74	4.76	14.97	6.66	10.15	7.09	3.57	4.53	5.85
Other household products									
Mean.....	489	400	( <sup>2</sup> )	328	425	520	587	532	655
Share.....	.7	.8	( <sup>2</sup> )	.7	.8	.8	.6	.6	.6
SE.....	16.95	20.48	( <sup>2</sup> )	27.08	37.75	51.79	27.29	31.60	50.63
RSE.....	3.47	5.12	( <sup>2</sup> )	8.27	8.88	9.96	4.65	5.94	7.73
Postage and stationery									
Mean.....	128	100	( <sup>2</sup> )	86	104	121	159	142	181
Share.....	.2	.2	( <sup>2</sup> )	.2	.2	.2	.2	.2	.2
SE.....	8.42	8.15	( <sup>2</sup> )	10.06	14.38	25.97	15.49	24.22	14.71
RSE.....	6.58	8.17	( <sup>2</sup> )	11.76	13.88	21.41	9.74	17.10	8.14
Household furnishings and equipment									
Mean.....	2,606	1,812	1,115	1,496	2,038	2,326	3,502	3,050	4,076
Share.....	3.6	3.5	3.0	3.2	3.6	3.7	3.6	3.5	3.7
SE.....	71.83	58.00	119.40	90.19	93.76	133.50	131.63	160.37	214.48
RSE.....	2.76	3.20	10.71	6.03	4.60	5.74	3.76	5.26	5.26
Household textiles									
Mean.....	138	93	( <sup>2</sup> )	67	111	125	189	152	235
Share.....	.2	.2	( <sup>2</sup> )	.1	.2	.2	.2	.2	.2
SE.....	12.34	10.80	( <sup>2</sup> )	11.30	24.42	29.53	20.53	25.28	34.05
RSE.....	8.93	11.66	( <sup>2</sup> )	16.94	22.09	23.70	10.88	16.67	14.51
Furniture									
Mean.....	746	460	303	412	468	610	1,072	875	1,327
Share.....	1.0	.9	.8	.9	.8	1.0	1.1	1.0	1.2
SE.....	54.77	32.82	52.12	46.89	53.65	78.11	106.42	106.40	168.87
RSE.....	7.34	7.14	17.21	11.39	11.46	12.80	9.92	12.16	12.72
Floor coverings									
Mean.....	34	16	( <sup>2</sup> )	( <sup>2</sup> )	26	13	53	53	53
Share.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	.1	.1	( <sup>3</sup> )
SE.....	3.54	2.33	( <sup>2</sup> )	( <sup>2</sup> )	5.85	2.25	7.14	10.65	8.94

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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
Floor coverings									
RSE .....	10.54	14.28	( <sup>2</sup> )	( <sup>2</sup> )	22.44	16.76	13.40	19.97	16.80
Major appliances									
Mean .....	408	314	190	277	352	381	515	484	554
Share .....	.6	.6	.5	.6	.6	.6	.5	.6	.5
SE .....	17.51	18.55	34.56	26.77	33.48	42.09	27.34	31.75	56.76
RSE .....	4.29	5.91	18.15	9.68	9.51	11.06	5.31	6.56	10.25
Small appliances and miscellaneous housewares									
Mean .....	142	115	87	91	146	119	173	157	192
Share .....	.2	.2	.2	.2	.3	.2	.2	.2	.2
SE .....	4.83	5.54	13.68	8.61	14.84	13.28	9.51	13.21	14.18
RSE .....	3.40	4.83	15.70	9.50	10.16	11.17	5.51	8.40	7.39
Miscellaneous household equipment									
Mean .....	1,138	815	472	639	935	1,078	1,500	1,329	1,715
Share .....	1.6	1.6	1.3	1.4	1.7	1.7	1.6	1.5	1.6
SE .....	40.42	35.26	83.27	73.75	51.47	95.56	70.37	63.97	132.53
RSE .....	3.55	4.33	17.63	11.54	5.50	8.87	4.69	4.81	7.73
Apparel and services									
Mean .....	1,945	1,446	1,235	1,389	1,408	1,687	2,499	2,210	2,857
Share .....	2.7	2.8	3.3	3.0	2.5	2.7	2.6	2.6	2.6
SE .....	77.12	106.62	157.43	201.57	120.13	215.65	92.75	117.75	165.46
RSE .....	3.97	7.37	12.74	14.52	8.53	12.78	3.71	5.33	5.79
Men and boys									
Mean .....	454	318	332	304	330	320	604	475	764
Share .....	.6	.6	.9	.7	.6	.5	.6	.6	.7
SE .....	22.97	24.07	76.19	30.35	46.64	58.00	41.27	40.10	79.06
RSE .....	5.06	7.56	22.98	9.97	14.13	18.15	6.83	8.43	10.35
Men, 16 and over									
Mean .....	347	245	( <sup>2</sup> )	227	253	268	460	362	583
Share .....	.5	.5	( <sup>2</sup> )	.5	.4	.4	.5	.4	.5
SE .....	18.59	17.06	( <sup>2</sup> )	23.54	30.53	56.14	32.86	27.50	64.53
RSE .....	5.36	6.97	( <sup>2</sup> )	10.37	12.08	20.97	7.14	7.60	11.07
Boys, 2 to 15									
Mean .....	107	74	( <sup>2</sup> )	77	( <sup>2</sup> )	( <sup>2</sup> )	144	113	181
Share .....	.1	.1	( <sup>2</sup> )	.2	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.2
SE .....	11.95	10.84	( <sup>2</sup> )	15.10	( <sup>2</sup> )	( <sup>2</sup> )	21.66	26.78	35.18
RSE .....	11.16	14.67	( <sup>2</sup> )	19.56	( <sup>2</sup> )	( <sup>2</sup> )	15.09	23.63	19.43
Women and girls									
Mean .....	735	553	389	( <sup>2</sup> )	510	647	936	845	1,049
Share .....	1.0	1.1	1.1	( <sup>2</sup> )	.9	1.0	1.0	1.0	1.0
SE .....	46.49	75.53	80.38	( <sup>2</sup> )	59.69	79.44	51.66	62.58	87.97
RSE .....	6.32	13.67	20.65	( <sup>2</sup> )	11.71	12.29	5.52	7.40	8.39
Women, 16 and over									
Mean .....	644	482	286	( <sup>2</sup> )	438	546	822	751	910
Share .....	.9	.9	.8	( <sup>2</sup> )	.8	.9	.9	.9	.8
SE .....	44.30	71.88	64.22	( <sup>2</sup> )	57.02	69.16	49.98	59.21	79.29
RSE .....	6.88	14.91	22.44	( <sup>2</sup> )	13.02	12.67	6.08	7.88	8.72
Girls, 2 to 15									
Mean .....	91	71	( <sup>2</sup> )	( <sup>2</sup> )	71	101	114	94	139
Share .....	.1	.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	.1	.1	.1
SE .....	9.26	10.47	( <sup>2</sup> )	( <sup>2</sup> )	14.28	24.27	14.30	13.85	25.05
RSE .....	10.13	14.81	( <sup>2</sup> )	( <sup>2</sup> )	19.99	24.08	12.51	14.70	17.99
Children under 2									
Mean .....	74	65	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	83	70	100
Share .....	.1	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.1
SE .....	8.43	13.08	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	10.79	13.17	16.41
RSE .....	11.40	19.98	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	12.97	18.88	16.44
Footwear									
Mean .....	399	331	253	313	298	( <sup>2</sup> )	473	434	521
Share .....	.5	.6	.7	.7	.5	( <sup>2</sup> )	.5	.5	.5
SE .....	25.21	37.65	52.38	38.96	45.94	( <sup>2</sup> )	31.46	36.49	41.06
RSE .....	6.32	11.37	20.69	12.46	15.39	( <sup>2</sup> )	6.65	8.40	7.88
Other apparel products and services									
Mean .....	283	178	176	143	201	( <sup>2</sup> )	402	385	424
Share .....	.4	.3	.5	.3	.4	( <sup>2</sup> )	.4	.4	.4
SE .....	25.20	18.58	33.36	12.05	38.24	( <sup>2</sup> )	50.13	71.15	61.14

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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 apparel products and services									
RSE .....	8.91	10.43	18.98	8.45	18.99	( <sup>2</sup> )	12.46	18.46	14.44
Transportation									
Mean .....	12,295	9,780	6,538	8,942	10,383	11,918	15,159	14,548	15,947
Share .....	16.8	18.7	17.7	19.4	18.4	18.9	15.7	16.9	14.5
SE .....	241.92	266.82	685.25	444.27	466.72	657.33	375.05	443.64	599.92
RSE .....	1.97	2.73	10.48	4.97	4.50	5.52	2.47	3.05	3.76
Vehicle purchases (net outlay)									
Mean .....	4,496	3,376	2,439	3,130	3,422	4,215	5,771	5,656	5,921
Share .....	6.2	6.5	6.6	6.8	6.1	6.7	6.0	6.6	5.4
SE .....	218.69	239.35	608.30	397.51	410.59	642.16	346.51	420.84	524.44
RSE .....	4.86	7.09	24.95	12.70	12.00	15.24	6.00	7.44	8.86
Cars and trucks, new									
Mean .....	2,195	1,294	( <sup>2</sup> )	937	1,390	( <sup>2</sup> )	3,222	2,666	3,939
Share .....	3.0	2.5	( <sup>2</sup> )	2.0	2.5	( <sup>2</sup> )	3.3	3.1	3.6
SE .....	174.02	155.55	( <sup>2</sup> )	213.83	227.05	( <sup>2</sup> )	312.15	345.49	470.45
RSE .....	7.93	12.02	( <sup>2</sup> )	22.83	16.33	( <sup>2</sup> )	9.69	12.96	11.94
Cars and trucks, used									
Mean .....	2,239	2,022	1,282	2,135	1,931	2,382	2,486	2,884	1,972
Share .....	3.1	3.9	3.5	4.6	3.4	3.8	2.6	3.3	1.8
SE .....	145.19	158.73	284.02	313.41	294.11	343.06	213.86	347.00	295.49
RSE .....	6.48	7.85	22.16	14.68	15.23	14.40	8.60	12.03	14.98
Other vehicles									
Mean .....	62	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	64	106	( <sup>2</sup> )
Share .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	( <sup>2</sup> )
SE .....	13.63	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	12.38	21.19	( <sup>2</sup> )
RSE .....	22.10	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	19.41	20.03	( <sup>2</sup> )
Gasoline, other fuels, and motor oil									
Mean .....	3,120	2,918	1,982	2,783	3,086	3,368	3,349	3,402	3,281
Share .....	4.3	5.6	5.4	6.0	5.5	5.3	3.5	3.9	3.0
SE .....	43.06	57.83	150.87	91.86	89.11	102.76	51.83	62.64	78.52
RSE .....	1.38	1.98	7.61	3.30	2.89	3.05	1.55	1.84	2.39
Other vehicle expenses									
Mean .....	3,834	3,132	1,768	2,758	3,485	3,903	4,633	4,412	4,917
Share .....	5.3	6.0	4.8	6.0	6.2	6.2	4.8	5.1	4.5
SE .....	61.56	61.57	97.42	78.42	114.11	154.33	86.04	111.39	147.56
RSE .....	1.61	1.97	5.51	2.84	3.27	3.95	1.86	2.52	3.00
Vehicle finance charges									
Mean .....	295	263	117	231	304	329	330	334	325
Share .....	.4	.5	.3	.5	.5	.5	.3	.4	.3
SE .....	8.95	9.19	22.59	13.92	16.36	22.63	16.08	18.55	19.67
RSE .....	3.04	3.49	19.38	6.01	5.39	6.89	4.87	5.55	6.05
Maintenance and repairs									
Mean .....	1,160	924	587	801	1,057	1,086	1,428	1,356	1,521
Share .....	1.6	1.8	1.6	1.7	1.9	1.7	1.5	1.6	1.4
SE .....	33.83	31.25	67.98	47.57	62.27	85.31	49.30	62.58	82.29
RSE .....	2.92	3.38	11.57	5.94	5.89	7.85	3.45	4.62	5.41
Vehicle rental, leases, licenses, and other charges									
Mean .....	787	489	205	349	589	709	1,127	970	1,330
Share .....	1.1	.9	.6	.8	1.0	1.1	1.2	1.1	1.2
SE .....	38.26	28.15	32.43	24.62	46.09	89.39	59.69	67.73	94.41
RSE .....	4.86	5.76	15.83	7.06	7.82	12.61	5.30	6.98	7.10
Vehicle insurance									
Mean .....	1,592	1,456	859	1,377	1,535	1,779	1,747	1,751	1,741
Share .....	2.2	2.8	2.3	3.0	2.7	2.8	1.8	2.0	1.6
SE .....	25.72	33.52	53.34	44.46	48.66	54.72	30.62	43.30	41.15
RSE .....	1.62	2.30	6.21	3.23	3.17	3.08	1.75	2.47	2.36
Public and other transportation									
Mean .....	845	353	349	271	389	433	1,405	1,078	1,829
Share .....	1.2	.7	.9	.6	.7	.7	1.5	1.2	1.7
SE .....	35.20	23.92	78.13	24.70	34.77	50.95	53.40	68.48	86.11
RSE .....	4.17	6.77	22.36	9.12	8.94	11.76	3.80	6.35	4.71
Healthcare									
Mean .....	5,850	4,501	2,993	3,956	4,928	5,516	7,385	6,992	7,889
Share .....	8.0	8.6	8.1	8.6	8.7	8.7	7.6	8.1	7.2

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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	
Healthcare										
SE .....	100.44	87.40	306.83	115.23	213.32	230.54	167.75	265.82	187.29	
RSE .....	1.72	1.94	10.25	2.91	4.33	4.18	2.27	3.80	2.37	
Health insurance										
Mean .....	3,843	3,071	2,022	2,829	3,243	3,753	4,723	4,369	5,181	
Share .....	5.3	5.9	5.5	6.1	5.7	5.9	4.9	5.1	4.7	
SE .....	44.97	55.24	158.90	79.72	85.03	159.00	75.39	91.25	129.43	
RSE .....	1.17	1.80	7.86	2.82	2.62	4.24	1.60	2.09	2.50	
Medical services										
Mean .....	1,184	844	( <sup>2</sup> )	662	976	1,085	1,570	1,535	1,616	
Share .....	1.6	1.6	( <sup>2</sup> )	1.4	1.7	1.7	1.6	1.8	1.5	
SE .....	61.66	74.32	( <sup>2</sup> )	71.59	198.25	122.96	85.06	139.01	89.24	
RSE .....	5.21	8.80	( <sup>2</sup> )	10.82	20.32	11.34	5.42	9.06	5.52	
Drugs										
Mean .....	615	444	309	341	541	533	806	826	778	
Share .....	.8	.9	.8	.7	1.0	.8	.8	1.0	.7	
SE .....	58.51	20.45	76.76	23.56	39.74	44.35	122.57	203.38	66.24	
RSE .....	9.52	4.60	24.82	6.90	7.35	8.33	15.20	24.61	8.51	
Medical supplies										
Mean .....	209	142	( <sup>2</sup> )	124	169	146	285	263	313	
Share .....	.3	.3	( <sup>2</sup> )	.3	.3	.2	.3	.3	.3	
SE .....	8.77	7.40	( <sup>2</sup> )	14.22	16.42	11.72	16.64	19.04	27.50	
RSE .....	4.20	5.22	( <sup>2</sup> )	11.46	9.72	8.02	5.84	7.25	8.79	
Entertainment										
Mean .....	3,458	2,272	( <sup>2</sup> )	1,879	2,392	3,028	4,800	4,309	5,433	
Share .....	4.7	4.4	( <sup>2</sup> )	4.1	4.2	4.8	5.0	5.0	5.0	
SE .....	109.09	88.80	( <sup>2</sup> )	124.86	145.96	196.49	204.03	255.70	295.59	
RSE .....	3.15	3.91	( <sup>2</sup> )	6.65	6.10	6.49	4.25	5.93	5.44	
Fees and admissions										
Mean .....	833	300	75	195	349	507	1,437	1,128	1,835	
Share .....	1.1	.6	.2	.4	.6	.8	1.5	1.3	1.7	
SE .....	37.45	18.49	12.70	18.11	32.77	48.16	65.40	66.72	97.02	
RSE .....	4.50	6.17	16.88	9.27	9.39	9.50	4.55	5.91	5.29	
Audio and visual equipment and services										
Mean .....	1,020	849	557	803	909	981	1,214	1,200	1,234	
Share .....	1.4	1.6	1.5	1.7	1.6	1.6	1.3	1.4	1.1	
SE .....	20.99	19.23	37.97	31.40	28.92	47.05	38.80	62.04	38.53	
RSE .....	2.06	2.27	6.82	3.91	3.18	4.80	3.20	5.17	3.12	
Pets, toys, hobbies, and playground equipment										
Mean .....	908	673	( <sup>2</sup> )	511	679	913	1,169	1,094	1,264	
Share .....	1.2	1.3	( <sup>2</sup> )	1.1	1.2	1.4	1.2	1.3	1.2	
SE .....	32.84	38.91	( <sup>2</sup> )	39.75	48.67	90.73	56.66	70.23	97.27	
RSE .....	3.62	5.78	( <sup>2</sup> )	7.77	7.17	9.94	4.85	6.42	7.70	
Pets										
Mean .....	741	564	( <sup>2</sup> )	417	537	799	939	889	1,002	
Share .....	1.0	1.1	( <sup>2</sup> )	.9	1.0	1.3	1.0	1.0	.9	
SE .....	31.12	45.09	( <sup>2</sup> )	42.34	43.21	94.33	46.42	63.63	80.74	
RSE .....	4.20	8.00	( <sup>2</sup> )	10.15	8.05	11.81	4.95	7.16	8.05	
Toys, hobbies, and playground equipment										
Mean .....	167	110	( <sup>2</sup> )	94	142	115	231	206	262	
Share .....	.2	.2	( <sup>2</sup> )	.2	.3	.2	.2	.2	.2	
SE .....	14.45	10.64	( <sup>2</sup> )	12.80	26.46	21.39	24.69	27.51	38.60	
RSE .....	8.65	9.72	( <sup>2</sup> )	13.58	18.63	18.67	10.70	13.38	14.76	
Other entertainment supplies, equipment, and services										
Mean .....	698	450	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	627	980	886	1,100	
Share .....	1.0	.9	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1.0	1.0	1.0	1.0	
SE .....	79.49	64.58	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	126.09	168.72	204.56	226.20	
RSE .....	11.40	14.36	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	20.12	17.22	23.08	20.56	
Personal care products and services										
Mean .....	866	617	409	525	677	780	1,146	1,025	1,297	
Share .....	1.2	1.2	1.1	1.1	1.2	1.2	1.2	1.2	1.2	
SE .....	18.16	18.21	59.10	25.48	33.69	42.38	31.95	29.07	59.53	
RSE .....	2.10	2.95	14.45	4.85	4.97	5.43	2.79	2.84	4.59	

See footnotes at end of table.



**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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
<b>Reading</b>									
Mean.....	117	66	( <sup>2</sup> )	44	82	( <sup>2</sup> )	173	131	226
Share.....	.2	.1	( <sup>2</sup> )	.1	.1	( <sup>2</sup> )	.2	.2	.2
SE.....	7.85	6.39	( <sup>2</sup> )	7.67	12.55	( <sup>2</sup> )	14.08	10.17	30.56
RSE.....	6.72	9.62	( <sup>2</sup> )	17.27	15.27	( <sup>2</sup> )	8.13	7.76	13.51
<b>Education</b>									
Mean.....	1,335	465	( <sup>2</sup> )	( <sup>2</sup> )	645	517	2,326	1,909	2,863
Share.....	1.8	.9	( <sup>2</sup> )	( <sup>2</sup> )	1.1	.8	2.4	2.2	2.6
SE.....	72.10	56.17	( <sup>2</sup> )	( <sup>2</sup> )	102.70	93.67	145.56	139.53	266.25
RSE.....	5.40	12.08	( <sup>2</sup> )	( <sup>2</sup> )	15.93	18.12	6.26	7.31	9.30
<b>Tobacco products and smoking supplies</b>									
Mean.....	371	507	394	518	559	463	217	272	145
Share.....	.5	1.0	1.1	1.1	1.0	.7	.2	.3	.1
SE.....	20.33	26.68	41.78	35.14	46.58	60.71	21.25	31.78	19.68
RSE.....	5.47	5.26	10.61	6.79	8.33	13.10	9.80	11.66	13.56
<b>Miscellaneous</b>									
Mean.....	1,009	778	480	586	907	1,045	1,270	1,054	1,545
Share.....	1.4	1.5	1.3	1.3	1.6	1.7	1.3	1.2	1.4
SE.....	37.14	48.38	108.23	64.02	82.81	177.37	59.59	74.79	104.84
RSE.....	3.68	6.21	22.55	10.92	9.13	16.97	4.69	7.10	6.79
<b>Cash contributions</b>									
Mean.....	2,755	1,366	851	989	1,706	1,708	4,337	3,078	5,964
Share.....	3.8	2.6	2.3	2.1	3.0	2.7	4.5	3.6	5.4
SE.....	368.44	119.68	171.67	92.15	280.05	298.40	756.14	556.98	1,304.70
RSE.....	13.38	8.76	20.18	9.32	16.42	17.47	17.43	18.10	21.88
<b>Personal insurance and pensions</b>									
Mean.....	8,742	4,788	2,697	3,824	5,206	6,827	13,247	11,313	15,746
Share.....	12.0	9.2	7.3	8.3	9.2	10.8	13.7	13.1	14.4
SE.....	169.70	111.19	324.40	154.78	172.51	264.87	265.23	285.85	486.04
RSE.....	1.94	2.32	12.03	4.05	3.31	3.88	2.00	2.53	3.09
<b>Life and other personal insurance</b>									
Mean.....	519	333	180	241	387	480	731	615	882
Share.....	.7	.6	.5	.5	.7	.8	.8	.7	.8
SE.....	28.48	17.95	28.61	23.09	31.12	61.02	51.28	55.96	92.89
RSE.....	5.49	5.39	15.88	9.58	8.04	12.72	7.01	9.10	10.54
<b>Pensions and Social Security</b>									
Mean.....	8,223	4,455	2,517	3,583	4,819	6,347	12,516	10,698	14,865
Share.....	11.3	8.5	6.8	7.8	8.5	10.1	13.0	12.4	13.6
SE.....	157.21	105.17	329.69	148.92	164.95	248.63	249.87	275.87	448.71
RSE.....	1.91	2.36	13.10	4.16	3.42	3.92	2.00	2.58	3.02
<b>Sources of income and personal taxes:</b>									
<b>Income before taxes</b>									
Mean.....	\$94,003	\$58,949	\$37,422	\$49,677	\$63,934	\$77,730	\$133,943	\$115,369	\$157,935
SE.....	1,231.08	939.58	3,115.84	1,358.73	1,218.01	2,295.55	1,881.75	2,444.93	3,656.93
RSE.....	1.31	1.59	8.33	2.74	1.91	2.95	1.40	2.12	2.32
<b>Wages and salaries</b>									
Mean.....	73,220	42,482	21,913	35,038	46,427	59,419	108,242	93,069	127,841
Share.....	77.9	72.1	58.6	70.5	72.6	76.4	80.8	80.7	80.9
SE.....	1,028.62	845.10	2,772.27	1,184.65	1,352.60	2,174.02	1,710.25	2,236.14	3,134.22
RSE.....	1.40	1.99	12.65	3.38	2.91	3.66	1.58	2.40	2.45
<b>Self-employment income</b>									
Mean.....	6,442	4,023	( <sup>2</sup> )	3,070	4,149	4,874	9,198	8,028	10,709
Share.....	6.9	6.8	( <sup>2</sup> )	6.2	6.5	6.3	6.9	7.0	6.8
SE.....	399.58	384.70	( <sup>2</sup> )	466.77	547.47	878.68	653.47	807.08	1,062.82
RSE.....	6.20	9.56	( <sup>2</sup> )	15.20	13.20	18.03	7.10	10.05	9.92
<b>Social Security, private and government retirement</b>									
Mean.....	10,412	9,523	7,329	9,259	9,843	10,611	11,426	10,007	13,258
Share.....	11.1	16.2	19.6	18.6	15.4	13.7	8.5	8.7	8.4
SE.....	177.81	252.33	617.64	468.96	492.90	712.44	377.33	420.24	651.84
RSE.....	1.71	2.65	8.43	5.06	5.01	6.71	3.30	4.20	4.92

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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, and other property income									
Mean.....	2,294	1,046	( <sup>2</sup> )	542	1,520	1,340	3,716	2,793	4,908
Share.....	2.4	1.8	( <sup>2</sup> )	1.1	2.4	1.7	2.8	2.4	3.1
SE.....	175.53	119.83	( <sup>2</sup> )	99.33	293.67	299.89	332.60	314.78	613.74
RSE.....	7.65	11.46	( <sup>2</sup> )	18.33	19.33	22.39	8.95	11.27	12.51
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)									
Mean.....	621	952	1,843	1,055	829	505	244	298	174
Share.....	.7	1.6	4.9	2.1	1.3	.6	.2	.3	.1
SE.....	29.96	55.48	330.10	92.28	87.76	59.52	21.06	34.04	25.21
RSE.....	4.82	5.83	17.91	8.74	10.59	11.78	8.62	11.41	14.45
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support									
Mean.....	668	599	( <sup>2</sup> )	397	742	( <sup>2</sup> )	746	777	707
Share.....	.7	1.0	( <sup>2</sup> )	.8	1.2	( <sup>2</sup> )	.6	.7	.4
SE.....	52.36	78.23	( <sup>2</sup> )	83.65	121.23	( <sup>2</sup> )	78.38	113.48	99.71
RSE.....	7.84	13.05	( <sup>2</sup> )	21.05	16.34	( <sup>2</sup> )	10.50	14.61	14.11
Other income									
Mean.....	346	324	( <sup>2</sup> )	316	( <sup>2</sup> )	( <sup>2</sup> )	371	396	338
Share.....	.4	.5	( <sup>2</sup> )	.6	( <sup>2</sup> )	( <sup>2</sup> )	.3	.3	.2
SE.....	42.08	57.66	( <sup>2</sup> )	72.26	( <sup>2</sup> )	( <sup>2</sup> )	42.08	62.72	66.36
RSE.....	12.16	17.79	( <sup>2</sup> )	22.88	( <sup>2</sup> )	( <sup>2</sup> )	11.35	15.84	19.63
Personal taxes (contains some imputed values)									
Mean.....	10,809	2,414	( <sup>2</sup> )	( <sup>2</sup> )	3,154	5,990	20,374	15,000	27,314
Share.....	11.5	4.1	( <sup>2</sup> )	( <sup>2</sup> )	4.9	7.7	15.2	13.0	17.3
SE.....	329.26	224.64	( <sup>2</sup> )	( <sup>2</sup> )	268.09	644.41	581.00	634.07	1,273.34
RSE.....	3.05	9.31	( <sup>2</sup> )	( <sup>2</sup> )	8.50	10.76	2.85	4.23	4.66
Federal income taxes									
Mean.....	7,968	1,210	-1,818	( <sup>2</sup> )	1,893	4,015	15,668	11,311	21,296
Share.....	8.5	2.1	-4.9	( <sup>2</sup> )	3.0	5.2	11.7	9.8	13.5
SE.....	283.92	185.40	418.81	( <sup>2</sup> )	238.59	506.54	507.32	574.37	1,054.89
RSE.....	3.56	15.33	-23.04	( <sup>2</sup> )	12.61	12.62	3.24	5.08	4.95
Stimulus payment (through Q20221)									
Mean.....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Share.....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
SE.....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
RSE.....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
State and local income taxes									
Mean.....	2,757	1,148	504	869	1,197	1,877	4,591	3,601	5,869
Share.....	2.9	1.9	1.3	1.7	1.9	2.4	3.4	3.1	3.7
SE.....	98.69	68.56	85.24	84.61	84.98	138.55	154.07	142.45	268.30
RSE.....	3.58	5.97	16.92	9.74	7.10	7.38	3.36	3.96	4.57
Other taxes									
Mean.....	84	56	( <sup>2</sup> )	37	( <sup>2</sup> )	( <sup>2</sup> )	115	88	149
Share.....	.1	.1	( <sup>2</sup> )	.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.1
SE.....	12.06	12.77	( <sup>2</sup> )	8.73	( <sup>2</sup> )	( <sup>2</sup> )	17.71	13.03	31.11
RSE.....	14.42	22.68	( <sup>2</sup> )	23.86	( <sup>2</sup> )	( <sup>2</sup> )	15.43	14.77	20.84
Income after taxes									
Mean.....	83,195	56,536	38,719	48,947	60,780	71,740	113,569	100,369	130,620
Share.....	88.5	95.9	103.5	98.5	95.1	92.3	84.8	87.0	82.7
SE.....	960.32	787.80	2,889.41	1,150.73	1,093.22	1,826.50	1,408.77	1,879.27	2,662.90
RSE.....	1.15	1.39	7.46	2.35	1.80	2.55	1.24	1.87	2.04
Addenda:									
Net change in total assets and liabilities									
Mean.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
SE.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
RSE.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total assets									
Mean.....	13,078	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	20,330	21,771	( <sup>2</sup> )	( <sup>2</sup> )
SE.....	2,895.88	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	5,047.95	5,416.73	( <sup>2</sup> )	( <sup>2</sup> )
RSE.....	22.14	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	24.83	24.88	( <sup>2</sup> )	( <sup>2</sup> )

See footnotes at end of table.

**Table 2010. Highest education level of any member: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — 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									
Mean.....	14,525	7,875	( <sup>2</sup> )	8,840	( <sup>2</sup> )	12,231	22,100	17,731	27,744
SE.....	1,477.14	1,204.28	( <sup>2</sup> )	2,147.94	( <sup>2</sup> )	2,952.93	3,176.02	3,963.14	4,222.77
RSE.....	10.17	15.29	( <sup>2</sup> )	24.30	( <sup>2</sup> )	24.14	14.37	22.35	15.22
Other financial information:									
Other money receipts									
Mean.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	131	476	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
SE.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	30.52	117.58	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
RSE.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	23.25	24.71	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Mortgage principal paid on owned property									
Mean.....	-2,843	-1,559	-924	-1,167	-1,694	-2,331	-4,305	-3,634	-5,171
SE.....	75.11	80.09	189.44	93.45	103.28	270.56	131.17	202.57	279.05
RSE.....	-2.64	-5.14	-20.50	-8.01	-6.10	-11.61	-3.05	-5.57	-5.40
Estimated market value of owned home									
Mean.....	279,189	177,667	136,699	147,123	187,929	233,643	394,860	337,319	469,186
SE.....	6,184.13	5,351.70	22,529.87	5,373.90	5,857.70	11,590.99	9,395.52	10,392.69	16,209.68
RSE.....	2.22	3.01	16.48	3.65	3.12	4.96	2.38	3.08	3.45
Estimated monthly rental value of owned home									
Mean.....	1,401	970	659	834	1,043	1,244	1,892	1,680	2,167
SE.....	16.87	18.90	55.52	21.64	25.69	51.15	25.31	28.94	49.82
RSE.....	1.20	1.95	8.43	2.59	2.46	4.11	1.34	1.72	2.30

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>3</sup> Value is too small to display.

<sup>4</sup> No data reported.

n.a. Not applicable.