

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	118,843	23,738	23,773	23,765	23,770	23,796
Lower limit	n.a.	n.a.	\$18,370	\$35,095	\$56,222	\$88,774
Consumer unit characteristics:						
Income before taxes	\$60,533	\$9,974	\$26,657	\$44,933	\$70,975	\$149,963
Income after taxes	58,101	9,969	26,346	43,799	68,497	141,738
Age of reference person	48.7	52.3	50.9	47.4	46.1	46.9
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	2.8	3.1
Children under 18 .....	.6	.4	.5	.6	.7	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners	1.3	.5	1.0	1.4	1.8	2.1
Vehicles	1.9	.9	1.5	1.9	2.5	2.9
Percent distribution:						
Sex of reference person:						
Male	46	36	42	47	51	54
Female	54	64	58	53	49	46
Housing tenure:						
Homeowner	67	42	56	67	80	91
With mortgage	43	13	24	42	62	75
Without mortgage	24	30	32	25	18	17
Renter	33	58	44	33	20	9
Race of reference person:						
Black or African-American	12	18	14	13	9	5
White, Asian, and all other races	88	82	86	87	91	95
Hispanic or Latino origin of reference person:						
Hispanic or Latino	11	13	14	12	10	7
Not Hispanic or Latino	89	87	86	88	90	93
Education of reference person:						
Elementary (1-8)	5	12	7	3	2	1
High school (9-12)	36	47	47	38	30	17
College	59	40	46	58	68	83
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	88	64	86	93	97	98
Average annual expenditures	\$48,398	\$20,410	\$30,224	\$41,431	\$55,697	\$94,150
Food	12.6	15.6	14.3	13.5	12.9	10.9
Food at home	7.1	10.5	8.8	7.7	7.0	5.5
Cereals and bakery products .....	.9	1.4	1.2	1.0	.9	.7
Cereals and cereal products .....	.3	.5	.4	.3	.3	.2
Bakery products .....	.6	.9	.8	.7	.6	.5
Meats, poultry, fish, and eggs	1.6	2.6	2.1	1.8	1.6	1.2
Beef .....	.5	.7	.6	.6	.5	.4
Pork .....	.3	.6	.4	.4	.3	.2
Other meats .....	.2	.3	.3	.3	.2	.2
Poultry .....	.3	.5	.4	.3	.3	.2
Fish and seafood .....	.3	.4	.3	.3	.2	.2
Eggs .....	.1	.1	.1	.1	.1	(²)
Dairy products .....	.8	1.1	1.0	.9	.8	.6
Fresh milk and cream .....	.3	.5	.4	.3	.3	.2
Other dairy products .....	.5	.6	.6	.5	.5	.4

See footnotes at end of table.

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fruits and vegetables	1.2	1.8	1.5	1.3	1.2	1.0
Fresh fruits .....	.4	.6	.5	.4	.4	.3
Fresh vegetables .....	.4	.6	.5	.4	.4	.3
Processed fruits .....	.2	.3	.3	.2	.2	.2
Processed vegetables .....	.2	.3	.2	.2	.2	.1
Other food at home	2.5	3.6	3.0	2.8	2.5	2.0
Sugar and other sweets .....	.3	.4	.3	.3	.3	.2
Fats and oils .....	.2	.3	.2	.2	.2	.1
Miscellaneous foods	1.3	1.8	1.5	1.5	1.3	1.0
Nonalcoholic beverages .....	.7	1.0	.9	.8	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.2	5.5	5.8	5.9	5.4
Alcoholic beverages	1.0	1.0	1.0	1.1	1.0	1.0
Housing	33.8	39.8	36.3	34.3	33.1	31.9
Shelter	20.0	23.5	21.2	20.0	19.5	19.1
Owned dwellings	13.5	8.4	9.9	11.9	14.3	15.9
Mortgage interest and charges	7.8	3.3	4.4	6.6	8.8	9.7
Property taxes	3.4	3.0	3.1	3.0	3.3	3.8
Maintenance, repairs, insurance, other expenses	2.3	2.1	2.5	2.2	2.2	2.4
Rented dwellings	5.4	14.4	10.7	7.3	4.3	1.4
Other lodging	1.2	.7	.5	.7	.9	1.8
Utilities, fuels, and public services	7.0	10.2	9.2	8.0	7.0	5.2
Natural gas	1.1	1.5	1.4	1.2	1.0	.8
Electricity	2.6	4.1	3.6	3.0	2.5	1.9
Fuel oil and other fuels .....	.3	.4	.3	.3	.3	.2
Telephone services	2.2	3.1	2.9	2.6	2.3	1.6
Water and other public services .....	.8	1.1	1.0	.9	.8	.6
Household operations	2.0	1.5	1.5	1.6	1.6	2.5
Personal services .....	.8	.4	.4	.6	.7	1.2
Other household expenses	1.1	1.1	1.0	1.0	1.0	1.4
Housekeeping supplies	1.3	1.6	1.4	1.3	1.4	1.2
Laundry and cleaning supplies .....	.3	.5	.4	.3	.3	.2
Other household products .....	.7	.8	.7	.7	.7	.6
Postage and stationery .....	.3	.4	.3	.3	.4	.3
Household furnishings and equipment	3.5	2.9	3.0	3.4	3.6	3.9
Household textiles .....	.3	.3	.3	.4	.3	.3
Furniture	1.0	.7	.7	.9	.9	1.2
Floor coverings .....	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.4	.5	.6
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.4	1.2	1.2	1.4	1.5	1.5
Apparel and services	3.9	4.1	3.9	4.1	3.8	3.8
Men and boys .....	.9	.7	1.0	1.0	1.0	.9
Men, 16 and over .....	.7	.6	.7	.8	.8	.7
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2
Women and girls	1.6	1.7	1.6	1.6	1.5	1.5
Women, 16 and over	1.3	1.5	1.3	1.4	1.2	1.3
Girls, 2 to 15 .....	.3	.3	.2	.3	.2	.3
Children under 2 .....	.2	.3	.2	.2	.2	.2
Footwear .....	.6	.8	.7	.7	.6	.5
Other apparel products and services .....	.6	.6	.5	.6	.5	.7
Transportation	17.6	14.9	17.5	18.5	18.2	17.4
Vehicle purchases (net outlay)	7.1	4.8	6.5	7.1	6.8	7.9
Cars and trucks, new	3.7	2.1	2.3	3.0	3.3	5.1
Cars and trucks, used	3.2	2.7	4.1	4.0	3.3	2.7
Other vehicles .....	.1	(²)	(²)	.1	.2	.1

See footnotes at end of table.

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline and motor oil	4.6	4.9	5.4	5.3	5.1	3.7
Other vehicle expenses	4.9	4.3	4.9	5.3	5.3	4.5
Vehicle finance charges .....	.6	.3	.5	.7	.8	.6
Maintenance and repairs	1.4	1.5	1.5	1.5	1.5	1.3
Vehicle insurance	1.8	1.8	2.2	2.2	2.0	1.5
Vehicle rental, leases, licenses, other charges	1.0	.8	.7	.9	1.0	1.2
Public transportation	1.0	.9	.7	.9	1.0	1.3
Health care	5.7	7.3	8.1	6.4	5.7	4.3
Health insurance	3.0	4.0	4.5	3.5	3.0	2.2
Medical services	1.4	1.4	1.7	1.5	1.4	1.3
Drugs	1.1	1.6	1.7	1.2	1.0	.7
Medical supplies .....	.2	.3	.3	.3	.2	.2
Entertainment	4.9	4.3	4.2	4.6	4.9	5.4
Fees and admissions	1.3	.8	.8	.9	1.1	1.7
Audio and visual equipment and services	1.9	2.3	2.1	2.1	1.9	1.6
Pets, toys, hobbies, and playground equipment ..	.9	.8	.9	.8	.9	.8
Other entertainment supplies, equipment, and services .....	.9	.4	.5	.7	.9	1.3
Personal care products and services	1.2	1.3	1.3	1.2	1.3	1.1
Reading .....	.2	.3	.2	.2	.2	.2
Education	1.8	2.5	1.0	1.2	1.6	2.4
Tobacco products and smoking supplies .....	.7	1.3	1.1	.9	.7	.3
Miscellaneous	1.7	2.2	1.7	1.6	1.7	1.8
Cash contributions	3.9	2.8	3.7	3.4	3.3	4.7
Personal insurance and pensions	10.9	2.5	5.7	9.0	11.8	14.7
Life and other personal insurance .....	.7	.5	.5	.5	.7	.8
Pensions and Social Security	10.2	2.1	5.2	8.4	11.1	13.9
Sources of income and personal taxes:						
Money income before taxes	\$60,533	\$9,974	\$26,657	\$44,933	\$70,975	\$149,963
Wages and salaries	79.5	40.8	62.2	77.8	85.0	83.0
Self-employment income	6.0	-6.3	2.7	3.4	4.2	9.0
Social Security, private and government retirement	10.1	47.7	28.5	14.9	8.0	4.0
Interest, dividends, rental income, other property income	2.5	1.6	1.7	1.9	1.5	3.2
Unemployment and workers' compensation, veterans' benefits .....	.3	1.0	.7	.5	.4	.2
Public assistance, supplemental security income, food stamps .....	.6	8.9	1.7	.4	.2	(²)
Regular contributions for support .....	.7	3.3	1.7	.9	.4	.4
Other income .....	.4	2.9	.8	.2	.3	.2
Personal taxes	4.0	.1	1.2	2.5	3.5	5.5
Federal income taxes	2.8	-.9	.3	1.6	2.4	4.1
State and local income taxes .....	.9	.2	.4	.7	.8	1.1
Other taxes .....	.3	.7	.4	.3	.3	.3
Income after taxes	96.0	99.9	98.8	97.5	96.5	94.5

¹ Value less than or equal to 0.5.

² Value less than 0.05.

n.a. Not applicable.