

Table 1. **Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994**

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	102,210	85,994	17,149	17,217	17,188	17,200	17,240	16,216
Lower limit	n.a.	n.a.	n.a.	\$11,000	\$21,097	\$33,944	\$54,096	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$36,181	\$36,181	\$5,937	\$15,787	\$27,305	\$43,080	\$88,598	0
Income after taxes ¹	33,098	33,098	5,707	15,221	25,326	39,461	79,599	0
Age of reference person	47.6	47.7	51.7	51.2	45.2	44.7	45.7	47.4
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.3	2.5	2.9	3.1	2.6
Children under 18	0.7	0.7	0.5	0.6	0.7	0.9	0.9	0.7
Persons 65 and over	0.3	0.3	0.4	0.5	0.3	0.2	0.1	0.3
Earners	1.3	1.3	0.6	0.9	1.3	1.7	2.0	1.3
Vehicles	1.9	2.0	0.9	1.5	2.0	2.5	2.8	1.8
Percent distribution:								
Sex of reference person:								
Male	62	63	39	55	64	75	81	62
Female	38	37	61	45	36	25	19	38
Housing tenure:								
Homeowner	63	63	40	53	60	74	87	65
With mortgage	37	37	11	17	34	52	70	36
Without mortgage	26	26	30	36	25	22	17	30
Renter	37	37	60	47	40	26	13	35
Race of reference person:								
Black	11	11	18	13	10	8	5	15
White and other	89	89	82	87	90	92	95	85
Education of reference person:								
Elementary (1-8)	8	9	19	12	6	4	1	8
High school (9-12)	43	43	47	52	48	40	26	47
College	48	48	33	35	46	57	73	45
Never attended and other	0	0	1	0	0	0	0	1
At least one vehicle owned	86	87	62	84	94	96	97	83
Average annual expenditures:								
	\$31,731	\$32,740	\$14,356	\$20,891	\$28,513	\$39,033	\$60,803	\$26,857
Food								
Food at home	4,411	4,527	2,472	3,394	4,078	5,337	7,347	3,987
Cereals and bakery products	2,712	2,764	1,821	2,358	2,654	3,141	3,844	2,526
Cereals and cereal products	429	439	270	390	398	509	630	391
Bakery products	162	167	109	153	151	193	229	144
Meats, poultry, fish, and eggs	267	272	161	236	248	316	401	248
Meats, poultry, fish, and eggs	732	729	539	653	729	802	922	745

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Beef	227	227	157	207	221	263	285	227
Pork	156	155	133	142	166	157	175	159
Other meats	94	94	62	89	100	103	118	93
Poultry	137	135	103	114	129	151	180	141
Fish and seafood	89	87	57	68	83	96	131	97
Eggs	30	31	27	33	30	32	32	28
Dairy products	289	298	210	252	277	332	417	258
Fresh milk and cream	127	132	102	117	131	148	163	110
Other dairy products	162	166	108	136	146	185	254	148
Fruits and vegetables	437	446	298	372	420	495	646	403
Fresh fruits	133	135	95	110	123	146	202	126
Fresh vegetables	135	139	93	115	131	156	199	121
Processed fruits	93	95	62	81	89	104	141	85
Processed vegetables	76	77	48	65	77	89	104	72
Other food at home	825	852	505	691	829	1,004	1,230	728
Sugar and other sweets	105	111	71	94	105	128	154	86
Fats and oils	79	81	62	72	79	89	102	74
Miscellaneous foods	362	370	203	298	352	444	551	333
Nonalcoholic beverages	233	242	154	201	246	281	327	202
Food prep by cu, out-of-town trips	46	49	14	26	47	62	95	33
Food away from home	1,698	1,763	650	1,036	1,424	2,195	3,503	1,462
Alcoholic beverages	278	297	136	179	317	355	496	211
Housing	10,106	10,189	5,303	6,998	8,909	11,558	18,150	9,765
Shelter	5,686	5,696	2,898	3,854	5,001	6,434	10,274	5,635
Owned dwellings	3,492	3,464	1,017	1,576	2,479	4,237	7,994	3,638
Mortgage interest and charges	1,919	1,925	317	567	1,215	2,507	5,008	1,884
Property taxes	922	879	327	539	722	999	1,806	1,145
Maintenance, repairs, insurance, other expenses	651	659	372	470	542	730	1,180	609
Rented dwellings	1,799	1,829	1,748	2,071	2,242	1,829	1,254	1,645
Other lodging	395	403	133	207	280	369	1,026	352
Utilities, fuels, and public services	2,189	2,170	1,452	1,864	2,078	2,415	3,038	2,285
Natural gas	283	280	191	255	266	292	397	297
Electricity	861	846	576	722	822	956	1,154	943
Fuel oil and other fuels	98	98	77	89	88	112	124	97
Telephone	690	689	455	591	672	761	963	697
Water and other public services	257	257	153	207	230	295	401	252
Household operations	490	500	195	272	377	513	1,139	431
Personal services	230	241	69	106	209	303	516	172
Other household expenses	260	259	126	166	169	210	623	259
Housekeeping supplies	393	424	234	300	376	526	685	285
Laundry and cleaning supplies	109	118	74	97	107	141	170	80
Other household products	174	188	104	110	164	239	322	126
Postage and stationery	110	119	56	93	105	146	193	80
Household furnishings and equipment	1,348	1,399	525	708	1,076	1,669	3,013	1,128

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Household textiles	100	106	70	39	103	108	211	75
Furniture	318	324	120	195	302	353	647	290
Floor coverings	120	132	33	19	74	116	416	79
Major appliances	149	152	89	109	133	192	238	131
Small appliances, miscellaneous housewares	81	86	34	47	71	113	164	58
Miscellaneous household equipment	581	600	179	299	395	787	1,336	493
Apparel and services	1,644	1,688	688	993	1,486	1,907	3,362	1,465
Men and boys	395	419	147	233	389	522	801	307
Men, 16 and over	305	321	105	169	311	404	615	245
Boys, 2 to 15	90	98	42	64	78	118	187	62
Women and girls	652	654	263	373	555	687	1,389	644
Women, 16 and over	552	552	218	310	468	555	1,208	548
Girls, 2 to 15	100	101	44	63	87	132	181	95
Children under 2	80	83	42	49	83	96	147	66
Footwear	254	258	131	179	241	309	432	237
Other apparel products and services	264	274	105	159	218	294	592	211
Transportation	6,044	6,076	2,083	3,907	5,636	8,042	10,688	5,879
Vehicle purchases (net outlay)	2,725	2,703	741	1,693	2,582	3,958	4,533	2,839
Cars and trucks, new	1,391	1,333	262	692	1,164	1,905	2,637	1,694
Cars and trucks, used	1,290	1,321	471	986	1,396	1,950	1,799	1,126
Other vehicles	44	49	7	15	22	103	97	19
Gasoline and motor oil	986	990	490	711	1,004	1,253	1,489	964
Other vehicle expenses	1,953	1,989	698	1,223	1,801	2,462	3,755	1,760
Vehicle finance charges	235	238	52	111	232	368	428	218
Maintenance and repairs	680	701	267	485	650	875	1,226	571
Vehicle insurance	690	698	280	464	677	880	1,186	645
Vehicle rental, leases, licenses, other charges	347	352	99	163	242	338	915	326
Public transportation	381	393	154	281	250	370	911	315
Health care	1,755	1,768	1,132	1,612	1,649	2,001	2,442	1,702
Health insurance	815	818	566	825	772	893	1,035	796
Medical services	571	567	277	413	505	708	932	591
Drugs	286	294	248	308	293	290	332	255
Medical supplies	83	88	40	67	79	111	143	59
Entertainment	1,567	1,619	652	884	1,393	1,873	3,289	1,309
Fees and admissions	439	451	163	212	286	480	1,112	375
Television, radios, sound equipment	533	545	287	366	512	667	892	470
Pets, toys, and playground equipment	289	306	117	183	282	388	559	216
Other supplies, equipment, and services	306	317	85	122	313	338	726	248
Personal care products and services	397	415	203	288	373	521	689	333
Reading	165	171	72	118	145	209	313	130
Education	460	469	377	257	263	396	1,053	414

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Tobacco products and smoking supplies	259	262	180	246	291	324	268	242
Miscellaneous	749	811	446	579	721	970	1,336	439
Cash contributions	960	1,067	276	434	902	1,259	2,458	396
Personal insurance and pensions	2,938	3,381	336	1,004	2,350	4,282	8,912	586
Life and other personal insurance	398	413	122	238	320	452	933	314
Pensions and Social Security	2,540	2,968	214	766	2,030	3,830	7,979	272
Sources of income and taxes: ¹								
Money income before taxes	36,181	36,181	5,937	15,787	27,305	43,080	88,598	0
Wages and salaries	27,795	27,795	2,023	7,778	19,929	35,282	73,794	0
Self-employment income	1,870	1,870	-887	491	913	1,964	6,851	0
Social Security, private and government retirement	4,200	4,200	3,167	5,592	4,555	3,927	3,759	0
Interest, dividends, rental income, other property income	1,087	1,087	97	383	616	1,007	3,325	0
Unemployment and workers' compensation, veterans' benefit	316	316	81	375	440	360	324	0
Public assistance, supplemental security, income, food stamps	483	483	1,157	794	302	80	84	0
Regular contributions for support	287	287	199	249	378	317	290	0
Other income	142	142	99	126	172	143	170	0
Personal taxes ¹	3,083	3,083	230	566	1,979	3,619	8,999	0
Federal income taxes	2,288	2,288	137	329	1,407	2,635	6,916	0
State and local income taxes	629	629	40	141	412	781	1,764	0
Other taxes	166	166	53	96	160	204	319	0
Income after taxes ¹	33,098	33,098	5,707	15,221	25,326	39,461	79,599	0
Addenda:								
Net change in total assets and liabilities	-562	-835	-223	-4	225	-2,969	-1,202	888
Net change in total assets	3,960	3,975	642	1,226	3,386	4,776	9,820	3,885
Net change in total liabilities	4,522	4,810	865	1,230	3,161	7,745	11,023	2,997
Other financial information								
Other money receipts	567	658	398	169	696	654	1,372	84
Mortgage principal paid, owned property	-1,107	-1,038	-193	-326	-568	-1,174	-2,921	-1,477
Estimated market value of owned home	68,759	68,552	29,320	43,826	50,009	74,179	145,141	69,857

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Estimated monthly rental value of owned home	473	470	220	312	378	537	901	488
Gifts of goods and services	1,008	1,036	498	635	780	1,105	2,159	889
Food	84	86	28	33	49	107	210	82
Housing	262	270	161	136	201	304	545	236
Housekeeping supplies	38	42	18	25	37	57	72	23
Household textiles	16	17	29	3	13	10	30	11
Appliances and miscellaneous housewares	26	26	10	12	20	31	58	25
Major appliances	5	6	2	5	4	7	11	3
Small appliances and miscellaneous houseware	21	20	8	8	16	24	47	22
Miscellaneous household equipment	65	69	23	35	53	66	165	52
Other housing	117	116	80	61	77	139	220	124
Apparel and services	246	251	95	170	243	296	452	225
Males 2 and over	64	68	36	58	64	80	103	48
Females 2 and over	94	93	26	54	94	104	186	98
Children under 2	35	37	13	25	33	40	72	28
Other apparel products and services	53	53	19	32	53	72	91	52
Jewelry and watches	26	26	5	11	28	33	56	23
All other apparel products and services	27	27	15	22	25	39	35	28
Transportation	56	55	16	25	66	63	107	61
Health care	35	34	29	46	15	15	63	40
Entertainment	84	87	52	56	63	102	160	69
Toys, games, hobbies, and tricycles	32	34	11	26	26	46	61	25
Other entertainment	51	53	41	30	37	56	99	43
Education	114	116	28	65	44	66	375	106
All other gifts	127	138	88	102	98	153	248	72

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors.

n.a. Not applicable.