

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995

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)	103,123	83,455	16,662	16,688	16,689	16,691	16,725	19,669
Consumer unit characteristics:								
Lower limit	0	0	0	\$11,026	\$21,497	\$35,513	\$56,381	0
Income before taxes ¹	\$36,918	\$36,918	\$6,305	\$16,114	\$28,242	\$44,753	\$89,011	0
Income after taxes ¹	33,864	33,864	6,186	15,537	26,400	41,338	79,715	0
Age of reference person	48.0	48.1	52.0	51.8	46.3	44.7	45.7	47.4
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.2	2.6	2.8	3.1	2.6
Children under 18	0.7	0.7	0.5	0.6	0.7	0.8	0.8	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	1.4	1.8	2.1	1.3
Vehicles	1.9	1.9	1.0	1.5	2.0	2.5	2.8	1.8
Percent distribution:								
Sex of reference person:								
Male	62	62	39	55	65	74	79	63
Female	38	38	61	45	35	26	21	37
Housing tenure:								
Homeowner	64	64	40	56	61	73	89	65
With mortgage	38	38	11	20	35	52	72	36
Without mortgage	26	26	29	36	26	22	16	29
Renter	36	36	60	44	39	27	11	35
Race of reference person:								
Black	11	11	17	12	11	8	5	14
White and other	89	89	83	88	89	92	95	86
Education of reference person:								
Elementary (1-8)	9	9	20	12	8	4	1	8
High school (9-12)	44	44	48	54	50	40	25	46
College	47	47	31	33	42	56	73	46
Never attended and other	0	0	1	0	0	0	0	0
At least one vehicle owned	86	86	61	84	94	96	96	84
Average annual expenditures:								
	\$32,264	\$33,597	\$14,607	\$22,126	\$29,125	\$39,395	\$62,639	\$27,147
Food	4,505	4,691	2,490	3,705	4,270	5,458	7,522	3,931
Food at home	2,803	2,886	1,827	2,605	2,705	3,289	4,000	2,548
Cereals and bakery products	441	455	291	389	437	514	642	400
Cereals and cereal products	165	169	115	151	168	190	222	153
Bakery products	276	285	176	238	270	324	420	247

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

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	
Meats, poultry, fish, and eggs	752	758	511	770	700	847	963	735
Beef	228	232	151	223	215	274	299	214
Pork	156	158	115	175	150	171	176	151
Other meats	104	105	72	105	94	116	139	99
Poultry	138	136	86	132	128	153	183	141
Fish and seafood	97	95	63	100	82	101	131	103
Eggs	30	32	25	34	30	33	36	26
Dairy products	297	311	189	273	300	357	438	251
Fresh milk and cream	123	129	93	122	130	145	157	104
Other dairy products	174	182	97	151	170	211	280	148
Fruits and vegetables	457	467	309	433	440	508	647	424
Fresh fruits	144	148	101	134	139	153	213	132
Fresh vegetables	137	141	86	132	134	152	200	127
Processed fruits	96	97	66	89	90	108	132	92
Processed vegetables	80	81	56	78	77	94	103	74
Other food at home	856	894	527	742	828	1,063	1,310	739
Sugar and other sweets	112	119	68	105	113	137	174	90
Fats and oils	82	84	57	82	78	97	104	78
Miscellaneous foods	377	394	229	314	364	480	584	322
Nonalcoholic beverages	240	250	154	220	233	293	351	210
Food prep by cu, out-of-town trips	45	46	19	20	41	56	97	39
Food away from home	1,702	1,804	662	1,099	1,564	2,169	3,522	1,383
Alcoholic beverages	277	302	118	193	230	350	617	201
Housing	10,458	10,571	5,621	7,285	9,261	11,820	18,840	10,123
Shelter	5,928	5,909	3,144	4,050	5,092	6,410	10,833	6,009
Owned dwellings	3,749	3,744	1,084	1,807	2,696	4,300	8,819	3,769
Mortgage interest and charges	2,104	2,117	350	649	1,416	2,523	5,638	2,046
Property taxes	930	908	403	578	669	971	1,914	1,026
Maintenance, repairs, insurance, other expenses	715	719	330	581	611	806	1,266	697
Rented dwellings	1,788	1,790	1,945	2,050	2,156	1,739	1,060	1,782
Other lodging	391	375	116	193	240	372	955	458
Utilities, fuels, and public services	2,191	2,179	1,460	1,862	2,122	2,401	3,044	2,242
Natural gas	268	268	193	227	247	287	388	267
Electricity	869	854	573	744	849	938	1,165	934
Fuel oil and other fuels	86	85	59	82	84	89	112	91
Telephone services	708	709	491	599	703	785	968	702
Water and other public services	259	262	145	210	240	303	412	248
Household operations	509	518	193	306	382	554	1,153	468
Personal services	258	264	96	132	206	367	517	234
Other household expenses	250	254	97	175	176	187	636	234
Housekeeping supplies	430	465	214	329	453	524	806	321
Laundry and cleaning supplies	110	118	61	102	119	127	179	87

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Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

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	
Other household products	194	208	94	140	195	220	391	151
Postage and stationery	125	140	59	87	139	177	236	82
Household furnishings and equipment	1,401	1,499	609	737	1,212	1,930	3,004	1,083
Household textiles	100	108	47	55	75	128	234	77
Furniture	327	319	120	192	273	336	673	359
Floor coverings	177	212	120	57	119	502	261	72
Major appliances	155	155	80	127	167	166	237	152
Small appliances, miscellaneous housewares	85	91	40	51	92	100	172	64
Miscellaneous household equipment	557	614	202	255	485	699	1,427	359
Apparel and services	1,704	1,771	759	1,219	1,502	1,967	3,402	1,484
Men and boys	425	437	141	311	336	451	944	388
Men, 16 and over	329	339	92	239	272	372	719	298
Boys, 2 to 15	96	98	49	73	64	79	225	89
Women and girls	660	694	269	437	602	838	1,322	555
Women, 16 and over	559	591	217	379	476	732	1,149	460
Girls, 2 to 15	101	103	53	58	126	106	173	95
Children under 2	81	84	48	57	81	100	133	70
Footwear	278	287	176	241	257	283	478	251
Other apparel products and services	259	269	124	173	226	294	525	220
Transportation	6,014	6,121	2,021	4,025	5,745	7,639	11,155	5,574
Vehicle purchases (net outlay)	2,638	2,676	654	1,775	2,702	3,401	4,841	2,479
Cars and trucks, new	1,198	1,193	216	862	838	1,426	2,619	1,218
Cars and trucks, used	1,406	1,450	430	900	1,846	1,903	2,169	1,220
Other vehicles	34	33	8	13	17	72	54	41
Gasoline and motor oil	1,006	1,014	470	716	985	1,275	1,621	970
Other vehicle expenses	2,015	2,063	752	1,320	1,823	2,603	3,813	1,820
Vehicle finance charges	260	267	60	127	271	393	482	232
Maintenance and repairs	653	675	302	469	621	851	1,130	569
Vehicle insurance	712	726	266	527	673	895	1,267	655
Vehicle rental, leases, licenses, other charges	389	395	124	197	257	464	934	365
Public transportation	355	367	145	214	234	360	879	305
Health care	1,732	1,747	1,099	1,604	1,700	1,912	2,417	1,682
Health insurance	860	864	564	852	871	970	1,064	843
Medical services	512	502	259	358	441	569	880	552
Drugs	280	293	235	326	311	269	326	233
Medical supplies	80	87	41	68	76	104	146	54
Entertainment	1,612	1,687	709	915	1,408	1,998	3,401	1,326
Fees and admissions	433	447	161	191	289	489	1,103	372
Television, radios, sound equipment	542	561	311	390	499	700	905	466
Pets, toys, and playground equipment	322	349	128	194	320	413	688	231
Other supplies, equipment, and services	315	331	108	140	300	396	706	258
Personal care products and services	403	430	190	309	388	550	710	323

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

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	
Reading	162	170	71	110	151	199	320	129
Education	471	478	308	189	273	448	1,172	447
Tobacco products and smoking supplies	269	272	204	242	327	307	278	256
Miscellaneous	766	808	411	605	769	1,017	1,238	588
Cash contributions	925	1,034	284	714	697	1,269	2,200	463
Personal insurance and pensions	2,964	3,517	321	1,011	2,405	4,462	9,367	619
Life and other personal insurance	373	381	115	201	280	438	872	339
Pensions and Social Security	2,591	3,136	206	810	2,126	4,025	8,495	281
Sources of income and taxes: ¹								
Money income before taxes	36,918	36,918	6,305	16,114	28,242	44,753	89,011	0
Wages and salaries	28,474	28,474	1,864	8,154	20,474	37,267	74,466	0
Self-employment income	2,034	2,034	-226	422	995	1,717	7,246	0
Social Security, private and government retirement	4,355	4,355	3,070	5,700	5,105	3,834	4,064	0
Interest, dividends, rental income, other property income	861	861	93	361	544	1,066	2,239	0
Unemployment and workers' compensation, veterans' benefit	279	279	115	260	389	331	300	0
Public assistance, supplemental security, income, food stamps	462	462	1,056	753	276	144	85	0
Regular contributions for support	273	273	210	297	327	218	312	0
Other income	180	180	124	168	131	176	300	0
Personal taxes ¹	3,054	3,054	119	578	1,842	3,414	9,296	0
Federal income taxes	2,235	2,235	37	339	1,277	2,470	7,037	0
State and local income taxes	640	640	19	132	414	743	1,890	0
Other taxes	179	179	63	107	152	202	369	0
Income after taxes ¹	33,864	33,864	6,186	15,537	26,400	41,338	79,715	0
Addenda:								
Net change in total assets and liabilities	-969	-974	-629	-1,710	-733	-946	-853	-947
Net change in total assets	3,102	2,851	-65	492	2,675	2,308	8,826	4,170
Net change in total liabilities	4,071	3,825	564	2,202	3,408	3,254	9,680	5,117
Other financial information								

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

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	
Other money receipts	462	535	183	211	539	412	1,326	152
Mortgage principal paid, owned property	-1,063	-1,088	-221	-347	-630	-1,117	-3,121	-953
Estimated market value of owned home	71,655	71,154	31,084	44,711	56,746	75,207	147,789	73,779
Estimated monthly rental value of owned home	496	496	229	336	415	544	953	496
Gifts of goods and services	986	1,036	403	625	773	1,112	2,265	806
Food	88	90	27	38	84	79	220	86
Housing	250	266	140	160	185	285	557	197
Housekeeping supplies	38	41	13	24	35	44	91	27
Household textiles	10	11	2	10	7	16	19	8
Appliances and miscellaneous housewares	27	29	14	17	23	30	59	22
Major appliances	5	5	1	5	7	3	9	4
Small appliances and miscellaneous houseware	23	24	13	13	16	27	51	18
Miscellaneous household equipment	66	75	24	52	43	89	165	39
Other housing	108	110	88	57	78	106	222	101
Apparel and services	258	263	93	223	226	269	504	239
Males 2 and over	70	72	21	56	72	80	130	64
Females 2 and over	94	94	30	74	74	91	204	91
Children under 2	40	40	21	25	39	41	73	37
Other apparel products and services	55	57	21	69	41	57	97	47
Jewelry and watches	27	29	8	40	25	31	42	16
All other apparel products and services	29	28	13	29	17	25	55	31
Transportation	48	50	18	26	48	50	109	39
Health care	22	26	34	5	18	23	50	7
Entertainment	86	93	26	67	70	116	185	61
Toys, games, hobbies, and tricycles	29	30	9	25	25	39	54	25
Other entertainment	57	63	17	42	45	77	131	36
Education	120	124	18	25	47	121	409	102
All other gifts	114	124	47	80	95	169	231	74

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