

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002**

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) .....	112,108	92,388	18,456	18,474	18,474	18,487	18,498	19,719
Lower limit .....	n.a.	n.a.	n.a.	\$14,599	\$28,344	\$46,507	\$74,392	n.a.
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$49,430	\$49,430	\$8,316	\$21,162	\$36,989	\$59,177	\$121,367	( <sup>1</sup> )
Income after taxes <sup>1</sup> .....	46,934	46,934	8,323	20,859	35,817	56,497	113,044	( <sup>1</sup> )
Age of reference person .....	48.1	48.1	50.3	51.5	47.8	45.3	45.5	48.1
Average number in consumer unit:								
Persons .....	2.5	2.5	1.7	2.2	2.5	2.8	3.2	2.6
Children under 18 .....	.7	.7	.4	.5	.6	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.4	1.4	.7	1.0	1.4	1.8	2.1	1.3
Vehicles .....	2.0	2.0	1.0	1.5	2.0	2.5	2.9	1.8
Percent distribution:								
Sex of reference person:								
Male .....	51	51	35	45	53	59	62	50
Female .....	49	49	65	55	47	41	38	50
Housing tenure:								
Homeowner .....	66	66	42	56	65	77	89	69
With mortgage .....	41	40	12	21	39	57	74	41
Without mortgage .....	26	25	30	35	26	20	15	29
Renter .....	34	34	58	44	35	23	11	31
Race of reference person:								
Black .....	12	11	16	14	11	9	6	15
White and other .....	88	89	84	86	89	91	94	85
Education of reference person:								
Elementary (1-8) .....	6	6	13	10	5	2	1	4
High school (9-12) .....	38	37	47	47	41	32	19	40
College .....	56	56	40	42	54	65	80	56
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	88	65	87	94	98	98	85
Average annual expenditures .....	\$40,677	\$42,557	\$19,061	\$27,140	\$36,881	\$50,432	\$79,199	\$33,201
Food .....	5,375	5,612	3,186	4,140	5,071	6,574	9,083	4,771
Food at home .....	3,099	3,217	2,144	2,677	3,073	3,660	4,528	2,799
Cereals and bakery products .....	450	471	323	393	440	528	668	399
Cereals and cereal products .....	154	161	118	138	149	178	219	138
Bakery products .....	296	310	206	255	291	349	449	261
Meats, poultry, fish, and eggs .....	798	815	575	700	779	928	1,091	758
Beef .....	231	238	162	200	235	271	323	213
Pork .....	167	172	129	162	164	197	206	157
Other meats .....	101	103	76	93	93	117	136	96
Poultry .....	144	146	98	122	141	176	192	139
Fish and seafood .....	121	121	82	88	111	130	195	121
Eggs .....	34	35	28	35	35	37	39	31
Dairy products .....	328	345	229	288	331	392	482	288
Fresh milk and cream .....	127	134	96	127	128	150	169	110
Other dairy products .....	201	210	133	161	203	242	313	178
Fruits and vegetables .....	552	568	381	482	536	633	809	511
Fresh fruits .....	178	181	122	154	168	193	267	172
Fresh vegetables .....	175	181	120	156	168	207	257	159
Processed fruits .....	116	119	80	100	113	134	170	106
Processed vegetables .....	83	87	59	73	88	100	116	74

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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 food at home .....	\$970	\$1,018	\$636	\$814	\$986	\$1,178	\$1,478	\$842
Sugar and other sweets .....	117	125	85	101	123	141	177	97
Fats and oils .....	85	88	64	78	85	105	108	79
Miscellaneous foods .....	472	495	293	392	484	580	725	415
Nonalcoholic beverages .....	254	266	176	218	256	305	377	223
Food prepared by consumer unit on out-of-town trips .....	41	44	19	25	39	47	90	28
Food away from home .....	2,276	2,395	1,042	1,464	1,998	2,914	4,554	1,973
Alcoholic beverages .....	376	415	172	234	389	465	814	275
Housing .....	13,283	13,481	6,640	9,117	11,743	15,340	24,541	12,619
Shelter .....	7,829	7,854	3,891	5,161	6,771	8,743	14,690	7,716
Owned dwellings .....	5,165	5,148	1,422	2,355	3,810	6,159	11,980	5,244
Mortgage interest and charges .....	2,962	2,947	552	985	2,057	3,710	7,422	3,034
Property taxes .....	1,242	1,209	480	702	875	1,365	2,622	1,397
Maintenance, repairs, insurance, other expenses .....	960	992	390	669	878	1,085	1,936	813
Rented dwellings .....	2,160	2,197	2,241	2,589	2,647	2,108	1,400	1,986
Other lodging .....	505	509	228	216	313	476	1,309	485
Utilities, fuels, and public services .....	2,684	2,683	1,661	2,209	2,585	3,106	3,851	2,691
Natural gas .....	330	323	183	259	325	346	503	360
Electricity .....	981	973	649	856	950	1,125	1,282	1,020
Fuel oil and other fuels .....	88	90	65	90	77	93	125	82
Telephone services .....	957	968	584	741	928	1,150	1,433	906
Water and other public services .....	328	329	180	262	304	391	509	324
Household operations .....	706	736	237	415	610	768	1,650	563
Personal services .....	331	352	81	180	318	371	809	233
Other household expenses .....	375	384	156	235	292	397	841	330
Housekeeping supplies .....	545	606	306	428	501	929	865	395
Laundry and cleaning supplies .....	131	140	92	131	126	172	179	107
Other household products .....	283	322	138	192	243	579	457	187
Postage and stationery .....	131	144	76	106	131	177	229	100
Household furnishings and equipment .....	1,518	1,602	544	904	1,277	1,795	3,484	1,254
Household textiles .....	136	144	50	125	120	131	297	110
Furniture .....	401	399	99	187	293	425	991	411
Floor coverings .....	40	42	12	27	24	35	113	31
Major appliances .....	188	199	84	105	169	237	400	151
Small appliances, miscellaneous housewares .....	100	108	45	77	99	124	198	74
Miscellaneous household equipment .....	652	708	255	383	573	843	1,486	476
Apparel and services .....	1,749	1,872	953	1,168	1,526	2,094	3,617	1,416
Men and boys .....	409	436	187	242	339	496	914	344
Men, 16 and over .....	319	342	134	178	265	391	740	265
Boys, 2 to 15 .....	90	94	53	64	74	105	174	79
Women and girls .....	704	757	439	489	601	815	1,440	573
Women, 16 and over .....	587	628	392	392	485	674	1,195	487
Girls, 2 to 15 .....	117	129	47	97	116	141	244	86
Children under 2 .....	83	88	34	62	99	93	154	63
Footwear .....	313	338	185	225	287	419	576	251
Other apparel products and services .....	240	252	107	150	199	271	534	185
Transportation .....	7,759	7,984	3,285	5,013	7,472	10,369	13,769	6,727
Vehicle purchases (net outlay) .....	3,665	3,778	1,603	2,322	3,588	5,083	6,288	3,134
Cars and trucks, new .....	1,753	1,767	545	848	1,578	2,363	3,500	1,685
Cars and trucks, used .....	1,842	1,939	1,048	1,450	1,960	2,618	2,618	1,387
Other vehicles .....	70	72	310	324	50	102	171	61
Gasoline and motor oil .....	1,235	1,252	581	907	1,245	1,569	1,957	1,154

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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 vehicle expenses .....	\$2,471	\$2,550	\$938	\$1,570	\$2,336	\$3,244	\$4,657	\$2,120
Vehicle finance charges .....	397	403	106	192	392	576	751	367
Maintenance and repairs .....	697	732	318	510	669	892	1,272	549
Vehicle insurance .....	894	920	378	653	920	1,152	1,493	771
Vehicle rental, leases, licenses, other charges .....	483	494	136	214	355	624	1,141	432
Public transportation .....	389	404	162	215	303	472	866	320
Health care .....	2,350	2,410	1,402	2,183	2,506	2,692	3,262	2,095
Health insurance .....	1,168	1,185	702	1,107	1,212	1,354	1,548	1,088
Medical services .....	590	605	239	414	652	725	994	521
Drugs .....	487	508	379	578	531	491	561	406
Medical supplies .....	105	112	82	84	112	123	160	79
Entertainment .....	2,079	2,167	813	1,103	1,644	2,659	4,608	1,745
Fees and admissions .....	542	562	183	225	348	615	1,436	448
Television, radios, sound equipment .....	692	710	384	497	663	867	1,140	608
Pets, toys, and playground equipment .....	369	397	142	234	342	546	720	280
Other entertainment supplies, equipment, and services .....	476	498	105	148	291	632	1,312	409
Personal care products and services .....	526	562	306	417	493	644	947	433
Reading .....	139	145	69	97	120	168	271	107
Education .....	752	771	663	364	437	662	1,729	676
Tobacco products and smoking supplies .....	320	334	238	331	390	410	299	260
Miscellaneous .....	792	846	373	625	756	1,020	1,456	572
Cash contributions .....	1,277	1,366	449	862	1,121	1,558	2,834	862
Personal insurance and pensions .....	3,899	4,593	512	1,484	3,213	5,776	11,967	644
Life and other personal insurance .....	406	425	159	243	340	477	903	320
Pensions and Social Security .....	3,493	4,169	353	1,242	2,873	5,298	11,064	324
Sources of income and personal taxes: <sup>1</sup>								
Money income before taxes .....	49,430	49,430	8,316	21,162	36,989	59,177	121,367	( <sup>1</sup> )
Wages and salaries .....	39,864	39,864	2,949	11,986	28,047	50,557	105,653	( <sup>1</sup> )
Self-employment income .....	2,237	2,237	-77	518	1,115	1,853	7,767	( <sup>1</sup> )
Social Security, private and government retirement .....	5,234	5,234	3,969	7,003	6,219	5,059	3,922	( <sup>1</sup> )
Interest, dividends, rental income, other property income .....	924	924	101	387	726	835	2,570	( <sup>1</sup> )
Unemployment and workers' compensation, veterans' benefits .....	233	233	87	214	264	329	270	( <sup>1</sup> )
Public assistance, supplemental security income, food stamps .....	352	352	801	478	228	166	90	( <sup>1</sup> )
Regular contributions for support .....	412	412	304	360	288	285	824	( <sup>1</sup> )
Other income .....	173	173	181	216	102	93	271	( <sup>1</sup> )
Personal taxes .....	2,496	2,496	-7	302	1,173	2,680	8,323	( <sup>1</sup> )
Federal income taxes .....	1,843	1,843	-45	119	745	1,941	6,444	( <sup>1</sup> )
State and local income taxes .....	506	506	13	99	296	572	1,549	( <sup>1</sup> )
Other taxes .....	147	147	24	83	131	167	330	( <sup>1</sup> )
Income after taxes .....	46,934	46,934	8,323	20,859	35,817	56,497	113,044	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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	
Addenda:								
Net change in total assets and liabilities .....	-\$5,612	-\$6,630	\$1	-\$3,504	-\$1,995	-\$8,304	-\$19,324	-\$841
Net change in total assets .....	5,736	5,263	1,449	1,236	6,212	4,476	12,931	7,950
Net change in total liabilities .....	11,348	11,893	1,449	4,739	8,207	12,780	32,254	8,791
Other financial information:								
Other money receipts .....	539	632	170	291	1,007	709	982	103
Mortgage principal paid on owned property .....	-1,382	-1,390	-335	-479	-909	-1,613	-3,607	-1,346
Estimated market value of owned home .....	106,766	104,331	47,949	62,214	77,805	113,974	219,499	118,174
Estimated monthly rental value of owned home ..	720	710	336	465	584	822	1,341	769
Gifts of goods and services .....	1,036	1,095	415	625	841	1,202	2,389	856
Food .....	82	87	31	34	60	87	223	70
Alcoholic beverages .....	13	14	8	11	6	22	24	12
Housing .....	259	275	112	178	240	318	529	217
Housekeeping supplies .....	42	48	19	40	39	66	77	29
Household textiles .....	14	17	7	13	18	21	25	6
Appliances and miscellaneous								
housewares .....	24	29	11	19	27	41	45	12
Major appliances .....	8	10	3 <sup>1</sup>	5	6	17	20	6
Small appliances and miscellaneous								
housewares .....	16	19	10	14	22	23	25	6
Miscellaneous household equipment .....	65	71	27	38	62	81	145	47
Other housing .....	114	112	49	68	94	111	237	123
Apparel and services .....	237	258	116	192	192	266	526	179
Males, 2 and over .....	64	71	39	56	50	75	136	43
Females, 2 and over .....	82	88	38	68	45	79	211	66
Children under 2 .....	40	43	21	25	46	46	78	28
Other apparel products and services .....	52	56	18	42	51	66	100	41
Jewelry and watches .....	24	25	9	10	28	32	43	22
All other apparel products and services .....	28	31	9	33	23	34	57	19
Transportation .....	44	43	32	20	29	80	52	48
Health care .....	33	34	16	13	29	40	70	24
Entertainment .....	78	80	31	43	76	99	152	71
Toys, games, hobbies, and tricycles .....	30	31	13	22	29	44	50	23
Other entertainment .....	48	49	18	21	47	56	102	48
Personal care products and services .....	21	24	14	23	16	27	40	14
Reading .....	1	1	1	1	1	2	2	1
Education .....	184	189	32	57	118	152	587	161
All other gifts .....	84	88	24	53	74	107	183	59

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.