

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 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 186	.4	.5	.6	.7	.8
Persons 65 and over3	.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	6,111	3,193	4,307	5,614	7,195	10,243
Food at home	3,417	2,138	2,647	3,210	3,903	5,186
Cereals and bakery products	446	276	354	413	516	673
Cereals and cereal products	143	95	116	131	160	212
Bakery products	304	181	238	283	356	461
Meats, poultry, fish, and eggs	797	532	631	749	902	1,172
Beef	236	143	191	228	269	351
Pork	157	117	128	155	175	211
Other meats	105	63	80	104	122	156
Poultry	141	100	112	120	165	205
Fish and seafood	122	82	87	106	128	205
Eggs	37	28	32	36	42	45
Dairy products	368	227	291	358	426	540
Fresh milk and cream	140	99	118	138	161	185
Other dairy products	228	128	173	220	265	355
Fruits and vegetables	592	370	464	547	649	933
Fresh fruits	195	118	154	178	213	314
Fresh vegetables	193	121	146	179	205	314
Processed fruits	109	68	88	101	124	165
Processed vegetables	95	63	75	88	107	140

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,212	\$733	\$907	\$1,144	\$1,410	\$1,867
Sugar and other sweets	125	81	92	111	141	197
Fats and oils	86	59	70	80	102	118
Miscellaneous foods	627	372	460	605	728	969
Nonalcoholic beverages	332	207	264	311	393	487
Food prepared by consumer unit on out-of-town trips	43	14	21	36	47	96
Food away from home	2,694	1,055	1,660	2,404	3,292	5,058
Alcoholic beverages	497	213	294	474	534	971
Housing	16,366	8,128	10,973	14,204	18,428	30,071
Shelter	9,673	4,805	6,405	8,269	10,847	18,025
Owned dwellings	6,516	1,719	3,003	4,928	7,949	14,968
Mortgage interest and charges	3,753	681	1,320	2,748	4,884	9,120
Property taxes	1,649	610	938	1,257	1,864	3,571
Maintenance, repairs, insurance, other expenses	1,115	428	746	922	1,200	2,276
Rented dwellings	2,590	2,946	3,240	3,032	2,369	1,363
Other lodging	567	140	162	310	529	1,694
Utilities, fuels, and public services	3,397	2,090	2,782	3,307	3,901	4,902
Natural gas	509	306	426	477	575	759
Electricity	1,266	843	1,083	1,237	1,407	1,759
Fuel oil and other fuels	138	87	105	121	155	223
Telephone services	1,087	634	862	1,089	1,297	1,551
Water and other public services	397	220	307	383	467	610
Household operations	948	310	443	668	916	2,398
Personal services	393	90	130	246	379	1,116
Other household expenses	555	220	313	422	537	1,281
Housekeeping supplies	640	331	437	552	779	1,097
Laundry and cleaning supplies	151	94	114	138	194	216
Other household products	330	161	223	288	388	589
Postage and stationery	159	76	101	127	197	293
Household furnishings and equipment	1,708	591	906	1,406	1,985	3,649
Household textiles	154	61	91	157	191	270
Furniture	463	135	223	356	510	1,090
Floor coverings	48	20	18	32	40	127
Major appliances	241	93	142	185	261	524
Small appliances, miscellaneous housewares	109	41	64	90	133	214
Miscellaneous household equipment	693	240	367	586	849	1,424
Apparel and services	1,874	845	1,193	1,680	2,101	3,548
Men and boys	444	148	289	403	556	821
Men, 16 and over	353	113	219	325	452	654
Boys, 2 to 15	91	35	71	78	105	166
Women and girls	751	355	476	669	811	1,443
Women, 16 and over	629	300	407	565	680	1,189
Girls, 2 to 15	122	55	69	104	131	254
Children under 2	96	62	64	93	116	143
Footwear	304	167	217	279	353	503
Other apparel products and services	280	113	148	235	265	638
Transportation	8,508	3,038	5,277	7,662	10,120	16,426
Vehicle purchases (net outlay)	3,421	987	1,954	2,940	3,774	7,442
Cars and trucks, new	1,798	433	698	1,256	1,831	4,768
Cars and trucks, used	1,568	551	1,247	1,648	1,853	2,540
Other vehicles	54	² ₃	² ₁₀	35	90	134
Gasoline and motor oil	2,227	991	1,624	2,182	2,829	3,508

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,355	\$879	\$1,489	\$2,188	\$2,968	\$4,248
Vehicle finance charges	298	63	162	298	424	540
Maintenance and repairs	688	298	446	631	856	1,210
Vehicle insurance	886	359	655	894	1,115	1,408
Vehicle rental, leases, licenses, and other charges	482	159	225	364	573	1,090
Public transportation	505	182	211	352	549	1,228
Healthcare	2,766	1,485	2,456	2,647	3,154	4,086
Health insurance	1,465	817	1,347	1,446	1,677	2,036
Medical services	670	290	504	602	776	1,179
Drugs	514	321	520	487	582	658
Medical supplies	117	57	85	112	119	213
Entertainment	2,376	879	1,271	1,898	2,720	5,105
Fees and admissions	606	163	230	391	637	1,607
Audio and visual equipment and services	906	476	632	876	1,040	1,505
Pets, toys, hobbies, and playground equipment	412	167	258	348	517	773
Other entertainment supplies, equipment, and services	451	74	151	282	525	1,220
Personal care products and services	585	262	385	513	713	1,050
Reading	117	51	73	98	131	232
Education	888	505	295	477	879	2,281
Tobacco products and smoking supplies	327	266	345	367	374	282
Miscellaneous	846	454	510	674	939	1,652
Cash contributions	1,869	573	1,117	1,412	1,834	4,403
Personal insurance and pensions	5,270	517	1,728	3,712	6,577	13,800
Life and other personal insurance	322	97	164	227	370	752
Pensions and Social Security	4,948	420	1,564	3,485	6,207	13,048
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	48,119	4,067	16,579	34,964	60,343	124,503
Self-employment income	3,607	-626	720	1,517	2,976	13,433
Social Security, private and government retirement	6,139	4,757	7,589	6,686	5,703	5,959
Interest, dividends, rental income, other property income	1,486	164	466	872	1,061	4,863
Unemployment and workers' compensation, veterans' benefits	207	104	184	230	261	254
Public assistance, supplemental security income, food stamps	340	886	452	177	134	53
Regular contributions for support	409	331	453	386	303	573
Other income	225	291	213	101	194	324
Personal taxes	2,432	6	310	1,135	2,477	8,225
Federal income taxes	1,711	-90	85	704	1,674	6,176
State and local income taxes	519	22	119	294	567	1,592
Other taxes	202	73	106	137	237	457
Income after taxes	58,101	9,969	26,346	43,799	68,497	141,738

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Addenda:						
Net change in total assets and liabilities	-\$7,053	-\$2,760	-\$416	-\$3,970	-\$11,158	-\$16,946
Net change in total assets	11,120	1,662	4,580	10,288	13,236	25,804
Net change in total liabilities	18,173	4,422	4,996	14,258	24,394	42,751
Other financial information:						
Other money receipts	613	325	370	465	446	1,457
Mortgage principal paid on owned property	-2,080	-404	-600	-1,538	-2,270	-5,581
Estimated market value of owned home	183,212	71,754	98,979	138,025	211,303	395,615
Estimated monthly rental value of owned home	873	391	539	731	1,029	1,672
Gifts of goods and services	1,154	481	446	776	1,428	2,637
Food	117	47	43	62	179	254
Alcoholic beverages	17	6	3	12	14	52
Housing	264	99	111	157	444	509
Housekeeping supplies	28	17	15	26	28	53
Household textiles	11	8	4	13	13	19
Appliances and miscellaneous housewares	25	7	19	15	32	53
Major appliances	10	2	5	5	10	26
Small appliances and miscellaneous housewares	16	5	14	10	22	27
Miscellaneous household equipment	49	16	21	37	61	112
Other housing	150	51	52	66	311	270
Apparel and services	247	129	140	222	305	437
Males, 2 and over	60	29	34	54	83	98
Females, 2 and over	83	44	35	63	98	177
Children under 2	52	25	37	49	64	86
Other apparel products and services	52	32	34	56	60	77
Jewelry and watches	26	13	19	33	23	42
All other apparel products and services	26	19	15	23	37	34
Transportation	70	59	20	19	81	173
Health care	41	24	20	58	29	72
Entertainment	76	40	32	61	83	166
Toys, games, arts and crafts, and tricycles	24	10	17	22	29	42
Other entertainment	52	30	15	38	54	124
Personal care products and services	16	7	6	14	22	33
Reading	1	(¹)	1	1	1	2
Education	210	35	29	92	172	721
All other gifts	94	35	41	79	98	218

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.