Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991

Complete reporting of income Incomplete All reporting Item consumer Total Lowest Second Third **Fourth** Highest of complete 20 20 20 20 20 units income reporting percent percent percent percent percent Number of consumer units (in thousands) 97,918 84,021 16,757 16,800 16,833 16,789 16,841 13,898 Lower limit 10,215 19,836 32,351 50,975 **Consumer unit characteristics: Income before taxes** ¹ \$33,901 \$33,901 \$5,981 \$14,821 \$26,073 \$40,868 \$81,594 \$0 **Income after taxes** ¹ 0 30,729 30,729 5,648 14,308 23,973 37,237 72,332 Age of reference person 47.5 47.3 51.2 51.0 45.9 43.5 45.1 48.6 Average number in consumer unit: Persons 2.6 2.6 1.8 2.3 2.6 2.9 3.2 2.6 Children under 18 0.7 0.7 0.4 0.6 0.7 0.9 0.9 0.6 Persons 65 and over 0.3 0.3 0.4 0.5 0.3 0.2 0.3 0.1 **Earners** 1.4 1.4 0.6 1.0 1.4 1.8 2.1 1.4 Vehicles 2.0 2.0 0.9 1.5 2.0 2.5 2.9 1.9 **Percent distribution:** Sex of reference person: Male 65 65 40 56 69 78 83 67 Female 35 35 60 44 31 22 17 33 **Housing tenure:** Homeowner 62 41 52 59 73 87 68 63 With mortgage 39 38 12 19 35 53 73 39 Without mortgage 25 24 29 33 24 19 14 28 Renter 37 38 59 48 41 27 13 32 Race of reference person: Black 7 11 11 18 14 9 5 14 White and other 89 89 82 86 91 93 95 86 **Education of reference person:** Elementary (1-8) 10 10 22 15 8 4 2 10 High school (9-12) 43 43 46 53 47 43 25 45 College 47 73 46 31 32 45 53 44 Never attended and other 1 0 2 0 0 0 0 1 At least one vehicle owned 86 87 61 84 94 97 98 83 **Average annual expenditures:** \$29,614 \$30,487 \$13,464 \$18,986 \$26,144 \$36,151 \$57,597 \$24,903 **Food** 4,271 4,367 2,343 3,306 3,945 5,199 7,033 3,880 Food at home 2,651 2,725 1,726 2,303 2,577 3,140 3,875 2,347 Cereals and bakery products 404 414 257 344 391 480 597 366 Cereals and cereal products 145 149 98 128 141 171 207 130 Bakery products 259 265 160 216 249 309 390 237

See footnotes at end of table.

1

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991- Continued

,		Complete reporting of income						
Item	All consumer units	Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	Incomplete reporting of income
Meats, poultry, fish, and eggs	709	725	502	652	690	801	980	642
Beef	228		161	200	230	271		187
Pork	144		113	142	144	160		134
Other meats	102		71	91	100	117		100
Poultry	122		81	113	118	127		114
Fish and seafood	81		50	71	67	91		79
Eggs	31		26	34	29	35		28
Dairy products	294	307	194	256	284	358	440	242
Fresh milk and cream	129	135	99	122	129	159	165	107
Other dairy products	165	172	95	134	156	199	275	135
Fruits and vegetables	429	438	279	374	411	500	624	395
Fresh fruits	133	133	80	112	118	157	196	137
Fresh vegetables	127	131	88	112	126	145	184	109
Processed fruits	97		59	87	94	111		86
Processed vegetables	72		51	63	74	88		63
Other food at home	815		494	676	801	1,002		702
Sugar and other sweets	101		70	93	100	118		86
Fats and oils	72		49	62	71	85		66
Miscellaneous foods	375		218	308	367	480		323
Nonalcoholic beverages	224		144	192	226	270		188
Food prep by cu, out-of-town trips	42		13	20	37	50		38
Food away from home	1,620	1,642	617	1,003	1,368	2,058	3,159	1,533
Alcoholic beverages	297	314	127	190	306	371	575	225
Housing	9,252	9,325	4,905	6,178	7,975	10,644	16,898	8,939
Shelter	5,191		2,741	3,343	4,405	5,917		5,087
Owned dwellings	3,280		1,120	1,378	2,209	3,897		3,286
Mortgage interest and charges	1,932		419	511	1,213	2,484		1,812
Property taxes	789		378	467	562	822		918
Maintenance, repairs, insurance,							-,	
other expenses	559	560	322	399	434	591	1,050	556
Rented dwellings	1,588		1,520	1,856	2,001	1,671		1,455
Other lodging	323		101	109	195	350	840	345
Utilities, fuels, and public services	1,990	1,961	1,291	1,652	1,893	2,171	2,795	2,162
Natural gas	250	241	177	204	215	255	353	302
Electricity	803	792	503	659	768	888	1,138	873
Fuel oil and other fuels	102	103	72	90	110	116		95
Telephone services	618	609	415	532	596	665	834	675
Water and other public services	217	217	125	167	204	247	341	217
Household operations	448	452	167	264	323	437	1,068	426
Personal services	211	225	74	130	184	256	479	129
Other household expenses	237	227	93	134	139	180	588	297
Housekeeping supplies	424	451	235	324	388	530	779	310
Laundry and cleaning supplies	116	124	77	102	114	150	173	86
Other household products	185	198	87	126	152	234	390	131

See footnotes at end of table. 2 Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991- Continued

characteristics, Consumer Expend				ting of inc	come			
Item	All consumer units	Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	Incomplete reporting of income
Postage and stationery	123	130	70	95	122	146	215	93
Household furnishings and equipment	1,200		472	596	965	1,589		954
Household textiles	100		37	60	88	136		69
Furniture	294		109	149	173	396		275
Floor coverings	115		62	21	51	230		54
Major appliances Small appliances, miscellaneous	132		67	92	118	142		133
housewares	81	83	29	44	61	104	180	66
Miscellaneous household equipment	477	503	168	230	474	580	1,064	356
Apparel and services	1,735	1,801	813	1,112	1,443	2,103		1,451
Men and boys	429		170	263	326	575		349
Men, 16 and over	345		117	193	253	448		293
Boys, 2 to 15	84		53	70	73	128		56
Women and girls	706		350	405	572	813		628
Women, 16 and over	607	624	323	359	483	677	1,277	537
Girls, 2 to 15	99	101	27	47	89	136		91
Children under 2	82		56	53	83	108		66
Footwear	242		121	227	225	294		175
Other apparel products and services	277	284	116	163	237	313	589	233
Transportation	5,151		1,895	3,196	4,821	6,839		4,661
Vehicle purchases (net outlay)	2,111		670	1,209	1,960	2,961	3,963	1,851
Cars and trucks, new	1,078		230	498	887	1,449		1,111
Cars and trucks, used	1,013		438	693	1,063	1,468		724
Other vehicles	20		2	18	9	43		16
Gasoline and motor oil	995	998	471	721	1,011	1,271	1,514	978
Other vehicle expenses	1,741		592	1,102	1,642			1,552
Vehicle finance charges	282		57	147	266			291
Maintenance and repairs	614		249	403	597	822		468
Vehicle insurance Vehicle rental, leases, licenses, other	614	620	225	422	592	778	1,080	582
charges	231	234	62	130	187	289	502	210
Public transportation	304	308	162	164	208	314	689	280
Health care	1,554		1,041	1,371	1,580	1,672		1,503
Health insurance	656	652	459	606	688	719	788	679
Medical services	555		309	409	547	605		515
Drugs	252	258	223	276	258	250	283	219
Medical supplies	92	91	50	80	86	98	143	89
Entertainment	1,472		586	732	1,214			1,184
Fees and admissions	378		125	161	272			338
Television, radios, sound equipment	468		225	312	431	546		419
Pets, toys, and playground equipment	271		102	166	264			193
Other supplies, equipment, and services	356	377	135	92	246	552	857	234
Personal care products and services	399	419	205	295	371	496	727	313
Reading	163	168	70	106	152	203	309	133

See footnotes at end of table. 3 Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991- Continued

cnaracteristics, Consumer Expen		1,03,1	1					
Item	All consumer units	Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	0I income
Education	447	434	347	153	233	439	997	531
Tobacco products and smoking								
supplies	276	278	181	274	310	339	285	269
Miscellaneous	860	878	361	471	770	1,080	1,705	765
Cash contributions	950	1,040	294	698	801	893	2,510	407
Personal insurance and pensions	2,787	3,142	296	907	2,224	3,999	8,265	642
Life and other personal insurance	356		103	163	276		822	
Pensions and Social Security	2,431	2,788	193	744	1,948	3,596	7,443	274
Sources of income and taxes: 1								
Money income before taxes	33,901	33,901	5,981	14,821	26,073	40,868	81,594	0
Wages and salaries	25,553	25,553	1,764	7,788	18,843	34,000	65,232	0
Self-employment income	2,552	2,552	-148	409	1,221	1,973	9,283	0
Social Security, private and government retirement	3,584	3,584	2,887	4,847	4,154	2,911	3,122	0
Interest, dividends, rental income, other	2,20.	2,00.	2,007	.,0.7	.,	2,>11	5,122	
property income	1,164	1,164	127	470	964	1,135	3,118	0
Unemployment and workers' compensation, veterans' benefits	245	245	100	232	341	317	233	0
Public assistance, supplemental	243	243	100	232	341	317	233	O
security income, food stamps	389	389	940	653	166	138	50	0
Regular contributions for support	284	284	165	299	254	308	394	0
Other income	130	130	147	123	130	85	163	0
Personal taxes ¹	3,172	3,172	333	513	2,099	3,632	9,263	0
Federal income taxes	2,431		215	349	1,556			
State and local income taxes	612	612	59	107	421	730	1,739	0
Other taxes	128	128	59	58	122	133	269	0
Income after taxes ¹	30,729	30,729	5,648	14,308	23,973	37,237	72,332	0
Addenda:								
Net change in total assets and								
liabilities	478	300	-750	-1,128	-1,272	-101	4,740	1,556
Net change in total assets	3,005		-121	197	896			
Net change in total liabilities	2,526	2,894	629	1,325	2,168	3,736	6,597	305
Other financial information								
Other money receipts	317	345	108	191	316	317	790	148
Mortgage principal paid, owned	-578	-576	-174	-197	-390	-630	-1,488	-590

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991- Continued

characteristics, Consumer Expen		Complete reporting of income						
Item	All consumer units	Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	Incomplete reporting of income
property								
Estimated market value of owned home	67,519	65,747	27,588	38,120	49,871	71,388	141,520	78,236
Estimated monthly rental value of								
owned home	413	408	192	259	329	461	798	444
Gifts of goods and services	1,000	1,007	482	458	713	1,086	2,295	982
Food	79		26	32	61	86	194	72
Housing	272	279	133	125	201	282	652	246
Housekeeping supplies	41	42	20	30	34	54	72	35
Household textiles	13	14	4	7	11	13	32	10
Appliances and miscellaneous								
housewares	30	31	7	13	23	40	70	25
Major appliances	6	6	2	3	7	8	10	4
Small appliances and miscellaneous								
housewares	24	25	5	9	17	32	60	21
Miscellaneous household equipment	73	78	20	25	67	90	190	53
Other housing	116	114	82	50	67	86	288	123
Apparel and services	259	263	119	159	215	323	500	237
Males, 2 and over	72	74	34	52	52	89	143	64
Females, 2 and over	99	99	41	52	85	114	204	97
Children under 2	36	37	24	19	33	47	62	31
Other apparel products and services	52	53	20	36	44	73	91	44
Jewelry and watches	27	28	9	13	20	39	56	22
All other apparel products and								
services	25	25	10	22	24	34	36	23
Transportation	56		11	10	29	29	219	35
Health care	29	27	61	12	12	15	39	42
Entertainment	70		26	39	62	89	144	60
Toys, games, hobbies, and tricycles	28		11	13	32	38	50	21
Other entertainment	43		15	26	30	51	94	39
Education	116	100	20	5	31	101	344	211
All other gifts	118	126	86	77	102	161	202	80

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary 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