

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) .....	84,115	16,782	16,838	16,820	16,816	16,860
Percent distribution of consumer units .....	100.0	20.0	20.0	20.0	20.0	20.0
Consumer unit characteristics (mean values):						
Income before taxes <sup>1</sup> .....	\$41,622	\$7,170	\$17,962	\$30,981	\$50,205	\$101,602
Income after taxes <sup>1</sup> .....	38,358	7,049	17,406	29,265	46,294	91,606
Age of reference person .....	47.7	50.6	52.5	46.0	43.8	45.5
Average number in consumer unit:						
Persons .....	2.5	1.7	2.3	2.5	2.9	3.1
Children under 18 .....	.7	.4	.6	.7	.8	.9
Persons 65 and over .....	.3	.4	.6	.3	.2	.1
Earners .....	1.3	.7	.9	1.3	1.7	2.1
Vehicles .....	2.0	1.0	1.5	2.0	2.4	2.9
Percent distribution:						
Sex of reference person:						
Male .....	58	38	51	61	67	73
Female .....	42	62	49	39	33	27
Housing tenure:						
Homeowner .....	64	39	55	62	74	89
With mortgage .....	39	11	19	35	56	73
Without mortgage .....	25	29	36	27	18	16
Renter .....	36	61	45	38	26	11
Race of reference person:						
Black .....	11	16	12	11	8	5
White and other .....	89	84	88	89	92	95
Education of reference person:						
Elementary (1-8) .....	7	15	11	6	2	1
High school (9-12) .....	38	47	49	42	32	21
College .....	55	36	40	53	66	79
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	87	62	86	94	97	98
Annual aggregate expenditures .....	\$3,081,144	8.9	12.7	16.8	23.5	38.1
Food .....	393,927	10.9	14.2	18.1	23.4	33.4
Food at home .....	224,159	12.3	16.1	18.9	22.9	29.8
Cereals and bakery products .....	34,129	12.5	16.6	18.4	22.8	29.7
Cereals and cereal products .....	11,773	13.4	17.0	17.8	23.3	28.4
Bakery products .....	22,356	12.0	16.4	18.8	22.5	30.3
Meats, poultry, fish, and eggs .....	57,272	12.7	16.0	19.5	22.6	29.1
Beef .....	17,057	11.3	15.0	20.8	23.0	29.9
Pork .....	11,592	14.2	18.0	20.0	21.5	26.2
Other meats .....	7,319	12.9	16.3	19.0	23.7	28.1
Poultry .....	10,929	12.8	15.0	19.6	22.6	30.1
Fish and seafood .....	7,769	12.4	15.2	16.5	23.0	32.9
Eggs .....	2,607	16.3	19.7	19.1	21.8	23.1
Dairy products .....	24,479	13.0	16.4	18.3	23.5	28.8
Fresh milk and cream .....	9,700	14.7	16.8	18.7	23.3	26.5
Other dairy products .....	14,778	11.9	16.1	18.1	23.6	30.3
Fruits and vegetables .....	37,944	12.1	16.9	18.9	21.7	30.4
Fresh fruits .....	12,002	12.0	17.4	18.9	21.4	30.3
Fresh vegetables .....	11,717	12.6	16.9	18.8	20.8	30.9
Processed fruits .....	8,134	11.9	15.9	18.0	22.2	32.0
Processed vegetables .....	6,090	11.8	17.0	20.3	23.3	27.6

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home .....	\$70,335	11.8	15.4	18.8	23.7	30.4
Sugar and other sweets .....	8,868	12.5	16.4	18.1	24.5	28.6
Fats and oils .....	6,105	13.3	16.9	19.2	23.9	26.7
Miscellaneous foods .....	31,799	11.5	15.1	18.7	23.9	30.8
Nonalcoholic beverages .....	18,803	12.8	16.0	19.1	23.2	29.0
Food prepared by consumer unit on out-of-town trips .....	4,761	6.2	12.0	18.5	22.4	41.0
Food away from home .....	169,768	9.0	11.7	17.1	24.0	38.2
Alcoholic beverages .....	26,427	10.0	13.1	16.5	22.6	37.7
Housing .....	988,847	10.4	13.9	17.4	22.3	36.1
Shelter .....	564,159	10.3	13.9	17.0	22.1	36.6
Owned dwellings .....	356,775	6.0	9.5	14.2	23.7	46.6
Mortgage interest and charges .....	207,420	3.7	6.0	13.1	25.7	51.5
Property taxes .....	83,207	8.1	13.1	14.7	21.3	42.8
Maintenance, repairs, insurance, other expenses .....	66,148	10.3	16.0	17.2	20.6	35.9
Rented dwellings .....	168,910	20.2	24.2	24.2	19.5	11.9
Other lodging .....	38,473	7.6	9.6	11.1	19.2	52.4
Utilities, fuels, and public services .....	200,289	12.8	16.7	19.4	22.5	28.6
Natural gas .....	23,390	13.0	17.4	18.6	21.4	29.6
Electricity .....	76,013	13.6	17.4	19.7	22.4	26.9
Fuel oil and other fuels .....	7,486	12.5	17.9	20.5	22.8	26.2
Telephone services .....	69,503	12.7	16.0	19.4	22.9	29.0
Water and other public services .....	23,897	10.5	15.6	18.7	22.8	32.4
Household operations .....	47,822	8.4	9.8	13.5	21.2	47.1
Personal services .....	22,707	8.3	8.8	12.6	24.3	46.0
Other household expenses .....	25,115	8.5	10.6	14.4	18.4	48.2
Housekeeping supplies .....	38,369	9.7	13.6	17.5	24.8	34.4
Laundry and cleaning supplies .....	9,623	10.9	15.6	17.6	25.3	30.6
Other household products .....	17,245	9.8	13.8	16.7	24.9	34.8
Postage and stationery .....	11,501	8.6	11.7	18.8	24.1	36.8
Household furnishings and equipment .....	138,209	8.1	10.9	17.3	22.0	41.6
Household textiles .....	9,198	11.0	12.6	13.0	21.1	42.3
Furniture .....	32,539	5.7	12.9	16.2	20.3	45.0
Floor coverings .....	12,488	12.0	8.6	19.2	11.5	48.5
Major appliances .....	14,274	9.6	16.7	19.5	22.9	31.3
Small appliances, miscellaneous housewares .....	7,017	7.4	11.6	17.0	24.2	39.9
Miscellaneous household equipment .....	62,692	7.9	8.8	17.8	24.6	41.0
Apparel and services .....	139,153	9.6	10.7	18.8	23.2	37.7
Men and boys .....	32,646	6.2	9.4	17.7	24.0	42.8
Men, 16 and over .....	25,525	5.6	9.1	16.5	24.1	44.7
Boys, 2 to 15 .....	7,122	8.2	10.4	21.9	23.7	35.9
Women and girls .....	53,753	11.5	10.6	18.1	23.3	36.5
Women, 16 and over .....	45,097	12.2	10.3	18.1	23.2	36.3
Girls, 2 to 15 .....	8,656	8.0	12.5	18.1	24.1	37.3
Children under 2 .....	6,278	8.1	13.8	24.3	24.3	29.5
Footwear .....	22,817	10.2	12.1	23.0	24.8	29.9
Other apparel products and services .....	23,658	9.8	10.9	16.5	19.6	43.3
Transportation .....	570,241	7.4	13.7	16.8	25.2	36.9
Vehicle purchases (net outlay) .....	255,965	6.9	15.1	15.0	25.9	37.1
Cars and trucks, new .....	116,295	4.7	11.7	10.8	23.7	49.2
Cars and trucks, used .....	135,160	9.1	17.9	18.9	27.5	26.7
Other vehicles .....	4,510	<sup>3</sup> 1.3	<sup>3</sup> 21.1	<sup>3</sup> 9.1	33.8	34.8
Gasoline and motor oil .....	86,661	9.7	14.4	19.5	25.4	31.0

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses .....	\$191,749	6.8	12.2	18.1	25.5	37.4
Vehicle finance charges .....	27,641	4.8	9.4	19.1	30.6	36.0
Maintenance and repairs .....	56,344	8.7	13.6	19.8	24.4	33.5
Vehicle insurance .....	64,430	7.6	14.3	19.0	25.4	33.7
Vehicle rental, leases, licenses, other charges .....	43,334	4.4	9.2	13.7	23.8	49.0
Public transportation .....	35,865	8.8	9.4	16.2	18.5	47.1
Health care .....	165,027	12.3	20.0	17.9	21.1	28.6
Health insurance .....	77,926	12.4	21.0	19.5	20.9	26.2
Medical services .....	47,834	10.7	15.6	15.3	22.7	35.8
Drugs .....	30,062	15.8	24.8	18.5	18.8	22.1
Medical supplies .....	9,204	9.6	19.0	16.8	22.1	32.6
Entertainment .....	149,882	8.3	10.2	15.1	24.0	42.4
Fees and admissions .....	39,229	6.8	8.6	13.8	22.3	48.6
Television, radios, sound equipment .....	46,688	10.4	13.5	18.6	24.1	33.3
Pets, toys, and playground equipment .....	28,722	7.0	11.3	17.6	24.6	39.6
Other entertainment supplies, equipment, and services .....	35,243	8.4	6.9	9.7	25.4	49.6
Personal care products and services .....	34,112	12.8	13.3	16.6	23.2	34.0
Reading .....	14,281	8.8	13.5	17.0	22.2	38.6
Education .....	48,510	13.6	9.8	13.8	19.5	43.3
Tobacco products and smoking supplies .....	23,485	15.5	18.6	21.9	23.7	20.3
Miscellaneous .....	76,827	10.0	13.1	19.7	24.2	33.0
Cash contributions .....	104,141	5.9	10.3	16.0	22.5	45.3
Personal insurance and pensions .....	346,284	2.0	5.2	12.9	26.3	53.6
Life and other personal insurance .....	34,256	6.9	10.8	14.5	24.5	43.4
Pensions and Social Security .....	312,027	1.4	4.6	12.8	26.5	54.7
Sources of income and personal taxes: <sup>1</sup>						
Money income before taxes .....	3,501,058	3.4	8.6	14.9	24.1	48.9
Wages and salaries .....	2,766,479	1.5	5.6	13.9	25.8	53.3
Self-employment income .....	188,347	-1.4	5.0	9.6	22.6	64.3
Social Security, private and government retirement .....	388,481	15.3	29.6	23.8	16.1	15.2
Interest, dividends, rental income, other property income .....	73,280	2.1	7.0	14.9	17.7	58.3
Unemployment and workers' compensation, veterans' benefits .....	16,228	8.2	18.6	24.8	25.0	23.5
Public assistance, supplemental security income, food stamps .....	27,799	46.8	30.4	10.8	8.7	3.3
Regular contributions for support .....	21,840	13.1	19.1	22.7	22.3	22.8
Other income .....	18,602	18.6	16.0	17.3	12.7	35.4
Personal taxes .....	274,527	.7	3.4	10.5	24.0	61.4
Federal income taxes .....	207,922	.4	2.6	9.8	24.0	63.2
State and local income taxes .....	52,981	.5	3.6	12.1	24.7	59.0
Other taxes .....	13,624	6.9	14.5	15.7	19.6	43.3
Income after taxes .....	3,226,532	3.7	9.1	15.3	24.1	47.9

<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.