Table 1100. Quintiles of income before taxes: Shares of average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

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).........	95,818	82,960	16,558	16,584	16,592	16,607	16,620	12,857
Consumer unit characteristics:								
Income before taxes 1/........................	$31,308	$31,308	$5,720	$13,894	$23,856	$37,524	$75,406	(1)
Income after taxes 1/.........................	28,496	28,496	5,669	13,348	22,233	34,183	66,923	(1)
Average number of persons in consumer unit....	2.6	2.5	1.8	2.2	2.6	2.9	3.1	2.7
Age of reference person.......................	47.2	47.1	51.1	50.5	45.5	43.0	45.4	47.7
Average number in consumer unit:								
Earners....................................	1.4	1.4	.7	1.0	1.4	1.8	2.1	1.4
Vehicles...................................	2.0	2.0	.9	1.5	2.0	2.6	3.1	2.0
Children under 18..........................	.7	.7	.5	.5	.7	.9	.8	.7
Persons 65 and over........................	.3	.3	.5	.5	.3	.2	.1	.3
Percent distribution:								
Sex of reference person:								
Male.......................................	66	66	41	59	68	78	84	68
Female.....................................	34	34	59	41	32	22	16	32

Housing tenure:								
Percent homeowner.........................	63	62	41	50	60	71	88	66
Homeowner with mortgage.................	39	39	12	18	36	54	74	37
Homeowner without mortgage..............	24	23	29	31	24	18	15	29
Renter....................................	37	38	59	50	40	29	12	34
Race of reference person:								
Black.....................................	11	10	17	12	10	7	5	13
White and other..........................	89	90	83	88	90	93	95	87
Education of reference person:								
Elementary (1-8)..........................	11	11	23	17	9	4	2	11
High school (9-12)........................	43	43	46	51	49	40	26	45
College....................................	46	46	30	31	42	55	72	43
Never attended and other.................	1	1	1	1	(2)	(2)	(3)	1
At least one vehicle owned................	87	87	62	85	94	97	97	85
Average annual expenditures.....................	$27,809	$28,322	$12,119	$17,616	$24,476	$34,231	$53,087	$24,862
Food...	14.9	14.8	18.2	17.6	15.9	14.5	12.8	16.1
Food at home................................	8.6	8.5	12.5	11.5	9.6	8.1	6.3	9.4
Cereals and bakery products...............	1.3	1.3	2.0	1.7	1.4	1.2	.9	1.4
Cereals and cereal products.............	.5	.5	.8	.7	.5	.4	.3	.5
Bakery products.........................	.8	.8	1.2	1.1	.9	.8	.6	.9
Meats, poultry, fish, and eggs............	2.2	2.2	3.2	3.1	2.5	2.0	1.6	2.4
Beef....................................	.7	.7	1.0	1.0	.8	.7	.5	.8
Pork....................................	.4	.4	.8	.6	.5	.4	.3	.5
Other meats.............................	.3	.3	.4	.5	.4	.3	.2	.3
Poultry.................................	.4	.4	.5	.5	.4	.3	.3	.4
Fish and seafood........................	.3	.3	.3	.3	.3	.2	.2	.3
Eggs....................................	.1	.1	.2	.2	.1	.1	.1	.1

Dairy products............................	1.1	1.1	1.7	1.5	1.2	1.0	.8	1.2
Fresh milk and cream....................	.5	.5	.9	.8	.6	.5	.3	.6
Other dairy products...................	.6	.6	.8	.7	.6	.5	.4	.6
Fruits and vegetables.....................	1.5	1.4	2.2	2.0	1.6	1.4	1.0	1.7
Fresh fruits............................	.5	.4	.7	.6	.5	.4	.3	.6
Fresh vegetables........................	.5	.4	.7	.6	.5	.4	.3	.5
Processed fruits........................	.3	.3	.5	.4	.3	.3	.2	.4
Processed vegetables....................	.2	.2	.3	.3	.3	.2	.2	.3
Other food at home........................	2.5	2.5	3.4	3.2	2.9	2.5	2.0	2.7
Sugar and other sweets..................	.3	.3	.5	.4	.3	.3	.2	.3
Fats and oils...........................	.2	.2	.3	.3	.2	.2	.1	.2
Miscellaneous foods.....................	1.1	1.1	1.5	1.5	1.3	1.1	.9	1.1
Nonalcoholic beverages..................	.8	.8	1.1	1.0	.9	.7	.6	.9
Food prepared by consumer unit								
on out-of-town trips...................	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home........................	6.3	6.3	5.7	6.1	6.3	6.3	6.5	6.7
Alcoholic beverages...........................	1.0	1.1	1.1	1.1	1.3	1.1	.9	.9
Housing......................................	31.0	30.4	35.2	32.7	30.3	28.7	29.6	35.1
Shelter....................................	17.4	17.0	19.6	17.5	16.5	16.0	17.2	19.7
Owned dwellings..........................	10.2	10.0	6.7	6.1	7.9	9.7	13.3	11.8
Mortgage interest......................	6.3	6.2	2.9	2.5	4.2	6.5	8.8	6.9
Property taxes.........................	2.1	2.0	1.7	1.8	1.8	1.7	2.4	2.6
Maintenance, repairs, insurance,								
other expenses........................	1.9	1.9	2.2	1.9	1.9	1.5	2.0	2.3
Rented dwellings.........................	5.4	5.4	11.8	10.4	7.4	4.8	1.7	5.4
Other lodging............................	1.7	1.7	1.1	1.0	1.2	1.5	2.2	2.4
Utilities, fuels, and public services.......	6.6	6.4	9.7	8.5	7.2	5.9	4.9	8.0
Natural gas................................	.9	.9	1.4	1.2	1.0	.8	.6	1.0

Electricity................................	2.7	2.6	3.8	3.5	2.9	2.3	2.0	3.3
Fuel oil and other fuels..................	.4	.3	.6	.5	.4	.3	.3	.5
Telephone..................................	2.0	2.0	3.1	2.6	2.3	1.9	1.4	2.5
Water and other public services...........	.7	.6	.9	.8	.7	.6	.5	.7
Household operations.......................	1.7	1.6	1.2	1.3	1.5	1.5	1.9	2.0
Personal services.........................	.8	.8	.5	.6	.8	.9	.8	.7
Other household expenses..................	.9	.8	.7	.7	.7	.5	1.1	1.3
Housekeeping supplies......................	1.4	1.4	1.5	2.0	1.6	1.3	1.3	1.3
Laundry and cleaning supplies.............	.4	.4	.5	.5	.5	.4	.3	.4
Other household products..................	.6	.6	.5	.9	.6	.5	.6	.5
Postage and stationery....................	.4	.4	.5	.6	.5	.4	.4	.4
Household furnishings and equipment.........	3.9	3.9	3.1	3.4	3.6	3.9	4.3	4.2
Household textiles........................	.4	.4	.2	.4	.4	.3	.4	.4
Furniture.................................	1.1	1.1	.8	1.1	.9	1.1	1.3	1.1
Floor coverings...........................	.3	.3	.2	.2	.2	.3	.4	.2
Major appliances..........................	.5	.5	.4	.6	.5	.6	.5	.6
Small appliances, miscellaneous housewares	.2	.2	.2	.2	.2	.2	.3	.2
Miscellaneous household equipment.........	1.4	1.3	1.3	.9	1.4	1.3	1.5	1.6
Apparel and services........................	5.7	5.7	5.2	5.2	5.7	5.9	5.8	6.0
Men and boys...............................	1.4	1.4	1.1	1.3	1.2	1.5	1.6	1.5
Men, 16 and over..........................	1.2	1.1	.8	1.0	1.0	1.2	1.3	1.3
Boys, 2 to 15.............................	.3	.3	.3	.2	.3	.3	.3	.2
Women and girls............................	2.4	2.4	2.2	2.2	2.6	2.4	2.3	2.5
Women, 16 and over........................	2.0	2.0	1.9	1.9	2.3	2.0	1.9	2.2
Girls, 2 to 15............................	.3	.3	.3	.3	.3	.4	.3	.3
Children under 2...........................	.3	.3	.2	.3	.3	.3	.2	.2
Footwear...................................	.7	.7	.7	.7	.7	.8	.6	.7
Other apparel products and services.........	1.0	.9	1.0	.8	.9	.9	1.1	1.0
Transportation..............................	18.7	18.6	16.4	18.2	18.6	21.1	17.7	18.6
Vehicle purchases (net outlay)..............	8.2	8.3	6.9	7.8	7.7	10.2	7.8	7.7

Cars and trucks, new.....................	4.4	4.4	2.7	2.8	3.8	5.1	5.1	4.4
Cars and trucks, used....................	3.8	3.8	4.0	4.9	3.8	5.1	2.6	3.3
Other vehicles...........................	.1	.1	4/.1	4/.1	.1	.1	.1	4/.1
Gasoline and motor oil....................	3.5	3.5	3.8	4.0	4.1	3.6	2.9	3.9
Other vehicle expenses....................	5.9	5.9	4.6	5.6	6.1	6.4	5.8	5.7
Vehicle finance charges..................	1.1	1.1	.6	.9	1.1	1.3	1.1	1.1
Maintenance and repairs..................	2.0	2.0	2.0	2.1	2.1	2.2	1.9	1.9
Vehicle insurance........................	2.1	2.0	1.7	2.1	2.3	2.1	2.0	2.2
Vehicle rental, licenses, other charges...	.7	.7	.4	.5	.6	.7	.8	.6
Public transportation.....................	1.0	1.0	1.1	.8	.8	.9	1.2	1.3
Health care...................................	5.1	5.0	7.1	7.6	5.6	4.2	3.8	5.6
Health insurance...........................	1.9	1.9	3.0	3.3	2.3	1.7	1.2	2.1
Medical services...........................	2.0	1.9	2.1	2.5	2.0	1.6	1.7	2.4
Drugs......................................	.9	.9	1.7	1.4	1.0	.7	.5	.9
Medical supplies...........................	.3	.3	.3	.4	.3	.2	.4	.2
Entertainment.................................	5.1	5.1	4.2	3.7	4.6	5.1	5.9	5.6
Fees and admissions........................	1.4	1.3	.9	.8	1.0	1.3	1.7	1.6
Television, radios, sound equipment.........	1.5	1.5	1.7	1.6	1.7	1.6	1.4	1.6
Pets, toys, and playground equipment........	.9	.9	.7	.8	1.2	.9	.9	.8
Other entertainment supplies, equipment, and services................................	1.3	1.3	.8	.5	.8	1.3	1.9	1.7
Personal care products and services...........	1.3	1.3	1.4	1.7	1.4	1.3	1.2	1.3
Reading.......................................	.6	.6	.5	.6	.6	.5	.6	.6
Education.....................................	1.3	1.2	2.2	.8	.8	.9	1.5	2.1
Tobacco products and smoking supplies.........	.9	.9	1.5	1.3	1.3	.9	.5	.9
Miscellaneous.................................	2.3	2.4	2.3	2.2	2.7	2.2	2.4	1.8

Cash contributions.............................	3.2	3.3	2.0	2.4	3.0	3.0	4.2	2.8
Personal insurance and pensions...............	8.9	9.7	2.7	5.0	8.1	10.5	13.2	2.5
Life and other personal insurance...........	1.2	1.2	.9	1.1	1.1	1.3	1.4	1.3
Pensions and Social Security................	7.6	8.5	1.8	3.9	7.0	9.2	11.8	1.1
Sources of income and personal taxes: 1/							
Money income before taxes.....................	$31,308	$31,308	$5,720	$13,894	$23,856	$37,524	$75,406	(1)
Wages and salaries.........................	74.3	74.3	32.1	52.8	72.3	83.5	77.4	(1)
Self-employment income.....................	8.1	8.1	-.8	3.9	4.7	4.2	12.5	(1)
Social Security, private and government							
retirement................................	10.8	10.8	45.9	33.4	16.0	7.5	4.1	(1)
Interest, dividends, rental income, other							
property income...........................	4.0	4.0	3.1	3.1	3.7	3.0	4.9	(1)
Unemployment and workers' compensation,							
veterans' benefits........................	.7	.7	2.0	1.3	.9	.8	.3	(1)
Public assistance, supplemental security							
income, food stamps.......................	.9	.9	12.8	3.0	.6	.2	.1	(1)
Regular contributions for support...........	.9	.9	3.2	1.9	1.4	.7	.4	(1)
Other income...............................	.4	.4	1.6	.7	.3	.2	.3	(1)
Personal taxes................................	9.0	9.0	.9	3.9	6.8	8.9	11.2	(1)
Federal income taxes.......................	7.1	7.1	.4	2.9	5.2	6.9	9.1	(1)
State and local income taxes...............	1.7	1.7	.2	.9	1.4	1.8	1.9	(1)
Other taxes................................	.2	.2	.4	.2	.1	.2	.2	(1)
Income after taxes...........................	91.0	91.0	99.1	96.1	93.2	91.1	88.8	(1)

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

2/   Value less than 0.5.

3/   Value less than 0.05.

4/   Data are likely to have large sampling errors.