

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999**

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) .....	108,465	81,692	16,307	16,351	16,332	16,341	16,361	26,773
Lower limit .....	n.a.	n.a.	n.a.	\$12,504	\$24,184	\$40,470	\$66,476	n.a.
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$43,951	\$43,951	\$7,264	\$18,033	\$31,876	\$52,331	\$110,105	( <sup>1</sup> )
Income after taxes <sup>1</sup> .....	40,652	40,652	7,101	17,576	30,186	48,607	99,656	( <sup>1</sup> )
Age of reference person .....	47.9	47.9	51.6	51.6	46.5	44.1	45.9	47.8
Average number in consumer unit:								
Persons .....	2.5	2.5	1.8	2.2	2.5	2.8	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.8	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.3	1.4	.7	.9	1.3	1.8	2.0	1.3
Vehicles .....	1.9	2.0	1.0	1.6	2.0	2.4	2.8	1.8
Percent distribution:								
Sex of reference person:								
Male .....	55	55	37	50	57	64	69	54
Female .....	45	45	63	50	43	36	31	46
Housing tenure:								
Homeowner .....	65	64	43	55	63	73	88	67
With mortgage .....	38	38	11	19	35	54	72	37
Without mortgage .....	27	26	31	36	28	19	17	30
Renter .....	35	36	57	45	37	27	12	33
Race of reference person:								
Black .....	12	11	18	14	10	9	6	14
White and other .....	88	89	82	86	90	91	94	86
Education of reference person:								
Elementary (1-8) .....	6	6	14	10	5	2	1	6
High school (9-12) .....	39	38	47	49	41	33	21	41
College .....	55	55	38	41	54	65	78	53
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	87	88	66	85	94	96	98	85
Average annual expenditures .....	\$36,995	\$39,143	\$16,750	\$24,840	\$33,029	\$45,998	\$75,015	\$30,787
Food .....								
Food at home .....	2,915	3,010	1,834	2,472	2,832	3,637	4,273	2,683
Cereals and bakery products .....	448	461	292	372	424	555	661	418
Cereals and cereal products .....	160	163	110	138	156	192	218	153
Bakery products .....	288	298	181	234	268	363	443	265
Meats, poultry, fish, and eggs .....	749	758	504	655	713	911	1,008	726
Beef .....	220	219	139	180	202	274	302	222
Pork .....	157	157	104	149	154	193	187	155
Other meats .....	97	99	70	89	95	119	124	92
Poultry .....	136	140	95	110	131	168	195	127
Fish and seafood .....	106	109	69	95	99	122	161	99
Eggs .....	32	33	26	32	34	35	38	31
Dairy products .....	322	338	199	267	319	411	492	285
Fresh milk and cream .....	122	128	85	105	129	153	169	107
Other dairy products .....	200	210	114	162	191	258	323	178
Fruits and vegetables .....	500	515	318	436	487	589	744	462
Fresh fruits .....	152	158	99	130	148	175	235	140
Fresh vegetables .....	149	153	94	133	144	173	220	137
Processed fruits .....	113	116	69	99	109	134	171	105
Processed vegetables .....	86	88	56	73	86	107	119	80

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — 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 .....	\$896	\$938	\$520	\$742	\$887	\$1,171	\$1,369	\$793
Sugar and other sweets .....	112	119	72	98	114	147	164	94
Fats and oils .....	84	85	53	78	84	101	107	81
Miscellaneous foods .....	420	438	225	335	415	561	654	376
Nonalcoholic beverages .....	242	254	153	207	241	311	355	214
Food prepared by consumer unit on out-of-town trips .....	39	43	17	24	34	52	90	28
Food away from home .....	2,116	2,206	882	1,301	1,968	2,580	4,295	1,897
Alcoholic beverages .....	318	348	161	224	280	385	687	245
Housing .....	12,057	12,314	6,197	8,446	10,424	13,892	22,589	11,341
Shelter .....	7,016	7,061	3,584	4,720	5,990	7,890	13,110	6,877
Owned dwellings .....	4,525	4,506	1,355	2,069	3,322	5,274	10,496	4,582
Mortgage interest and charges .....	2,547	2,517	463	733	1,758	3,246	6,376	2,639
Property taxes .....	1,123	1,080	468	680	833	1,119	2,298	1,255
Maintenance, repairs, insurance, other expenses .....	854	909	424	655	731	909	1,822	688
Rented dwellings .....	2,027	2,081	2,076	2,421	2,392	2,200	1,316	1,861
Other lodging .....	465	475	153	229	277	416	1,298	433
Utilities, fuels, and public services .....	2,377	2,368	1,549	1,971	2,272	2,670	3,377	2,406
Natural gas .....	270	262	162	227	234	292	394	296
Electricity .....	899	888	617	771	869	991	1,193	933
Fuel oil and other fuels .....	74	77	50	71	81	76	104	67
Telephone services .....	849	851	559	671	825	975	1,227	841
Water and other public services .....	285	290	161	229	262	337	459	268
Household operations .....	666	717	248	391	389	740	1,818	508
Personal services .....	323	357	98	195	179	419	890	219
Other household expenses .....	343	361	149	196	210	320	927	289
Housekeeping supplies .....	498	549	248	384	486	697	928	377
Laundry and cleaning supplies .....	121	131	76	121	123	159	177	97
Other household products .....	250	278	110	171	236	370	501	183
Postage and stationery .....	127	140	62	93	126	168	250	97
Household furnishings and equipment .....	1,499	1,619	569	981	1,288	1,896	3,356	1,173
Household textiles .....	114	125	42	92	117	122	250	87
Furniture .....	365	391	145	232	328	432	815	288
Floor coverings .....	44	46	27	17	32	51	104	36
Major appliances .....	183	190	82	154	160	215	340	164
Small appliances, miscellaneous housewares .....	102	114	38	61	88	148	236	69
Miscellaneous household equipment .....	692	752	235	424	563	928	1,611	530
Apparel and services .....	1,743	1,871	788	1,339	1,760	1,985	3,478	1,427
Men and boys .....	421	451	148	246	455	496	910	349
Men, 16 and over .....	328	352	100	177	349	378	755	271
Boys, 2 to 15 .....	93	99	48	69	107	119	155	77
Women and girls .....	655	707	345	583	625	743	1,237	531
Women, 16 and over .....	548	594	302	497	519	615	1,037	436
Girls, 2 to 15 .....	107	113	42	86	106	128	200	95
Children under 2 .....	67	74	35	49	70	98	119	48
Footwear .....	303	327	140	297	386	358	452	246
Other apparel products and services .....	297	311	120	164	223	290	759	253
Transportation .....	7,011	7,222	2,790	4,752	6,384	8,998	13,170	6,374
Vehicle purchases (net outlay) .....	3,305	3,407	1,218	2,277	2,899	4,346	6,287	2,995
Cars and trucks, new .....	1,628	1,616	485	1,061	1,041	1,834	3,652	1,666
Cars and trucks, used .....	1,641	1,756	729	1,208	1,805	2,470	2,565	1,291
Other vehicles .....	36	35	44	48	453	41	70	38
Gasoline and motor oil .....	1,055	1,071	505	759	1,079	1,350	1,661	1,004

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — 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 .....	\$2,254	\$2,335	\$902	\$1,461	\$2,119	\$2,898	\$4,291	\$2,010
Vehicle finance charges .....	320	329	88	166	319	490	583	293
Maintenance and repairs .....	664	711	350	515	659	838	1,190	526
Vehicle insurance .....	756	781	323	552	757	964	1,308	682
Vehicle rental, leases, licenses, other charges .....	513	514	143	227	384	606	1,210	509
Public transportation .....	397	408	164	255	286	403	931	365
Health care .....	1,959	2,042	1,248	1,912	1,960	2,222	2,862	1,716
Health insurance .....	923	945	600	899	959	1,049	1,217	854
Medical services .....	558	579	266	447	522	650	1,009	492
Drugs .....	370	398	307	472	372	375	463	293
Medical supplies .....	109	119	75	93	106	148	173	77
Entertainment .....	1,891	1,978	812	1,083	1,555	2,405	4,030	1,636
Fees and admissions .....	459	482	149	211	320	562	1,164	389
Television, radios, sound equipment .....	608	632	340	468	564	761	1,024	536
Pets, toys, and playground equipment .....	346	368	160	210	292	490	687	283
Other entertainment supplies, equipment, and services .....	478	496	162	193	378	593	1,155	428
Personal care products and services .....	408	447	217	304	428	507	778	315
Reading .....	159	169	78	112	144	185	328	129
Education .....	635	593	459	265	335	520	1,385	765
Tobacco products and smoking supplies .....	300	315	236	291	329	390	329	255
Miscellaneous .....	867	936	353	576	800	1,069	1,878	668
Cash contributions .....	1,181	1,341	301	637	1,045	1,574	3,145	692
Personal insurance and pensions .....	3,436	4,352	395	1,126	2,786	5,647	11,788	643
Life and other personal insurance .....	394	408	133	209	311	450	936	353
Pensions and Social Security .....	3,042	3,944	262	917	2,475	5,197	10,852	290
Sources of income and personal taxes: <sup>1</sup>								
Money income before taxes .....	43,951	43,951	7,264	18,033	31,876	52,327	110,105	( <sup>1</sup> )
Wages and salaries .....	34,456	34,456	2,431	9,427	23,507	44,725	92,062	( <sup>1</sup> )
Self-employment income .....	2,603	2,603	-142	616	1,426	1,953	9,149	( <sup>1</sup> )
Social Security, private and government retirement .....	4,798	4,798	3,850	6,622	5,468	4,057	3,990	( <sup>1</sup> )
Interest, dividends, rental income, other property income .....	1,104	1,104	83	323	565	795	3,752	( <sup>1</sup> )
Unemployment and workers' compensation, veterans' benefits .....	177	177	46	170	283	204	179	( <sup>1</sup> )
Public assistance, supplemental security income, food stamps .....	320	320	634	488	221	157	102	( <sup>1</sup> )
Regular contributions for support .....	262	262	202	244	262	303	298	( <sup>1</sup> )
Other income .....	230	230	160	142	143	133	572	( <sup>1</sup> )
Personal taxes .....	3,299	3,299	162	457	1,690	3,724	10,449	( <sup>1</sup> )
Federal income taxes .....	2,513	2,513	85	248	1,201	2,783	8,236	( <sup>1</sup> )
State and local income taxes .....	616	616	19	101	339	770	1,847	( <sup>1</sup> )
Other taxes .....	170	170	58	108	150	171	366	( <sup>1</sup> )
Income after taxes .....	40,652	40,652	7,101	17,576	30,186	48,607	99,656	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — 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 .....	\$142	-\$274	\$422	-\$290	-\$675	-\$2,842	\$2,014	\$1,410
Net change in total assets .....	6,478	6,430	822	1,182	4,102	5,997	20,020	6,626
Net change in total liabilities .....	6,336	6,703	399	1,471	4,777	8,839	18,007	5,216
Other financial information:								
Other money receipts .....	651	799	395	231	278	839	2,249	201
Mortgage principal paid on owned property .....	-1,366	-1,409	-1,210	-475	-887	-1,338	-3,130	-1,238
Estimated market value of owned home .....	87,582	84,050	37,499	52,091	65,680	87,481	177,298	98,358
Estimated monthly rental value of owned home ..	592	584	273	403	486	656	1,103	615
Gifts of goods and services .....	1,083	1,143	502	679	905	1,109	2,520	930
Food .....	83	86	20	21	56	68	264	76
Housing .....	292	306	139	197	235	310	649	257
Housekeeping supplies .....	41	47	18	24	49	58	86	26
Household textiles .....	17	18	7	14	17	17	38	13
Appliances and miscellaneous housewares .....	32	36	11	22	28	39	77	24
Major appliances .....	9	9	6	9	6	14	9	8
Small appliances and miscellaneous housewares .....	24	27	5	14	22	25	68	17
Miscellaneous household equipment .....	66	72	22	52	59	70	159	49
Other housing .....	136	133	81	86	83	126	288	145
Apparel and services .....	210	230	107	170	229	237	407	159
Males, 2 and over .....	54	59	32	33	57	60	114	41
Females, 2 and over .....	71	81	31	71	76	71	154	47
Children under 2 .....	33	36	18	21	35	39	67	25
Other apparel products and services .....	52	54	26	44	61	67	72	45
Jewelry and watches .....	27	28	14	16	36	38	35	23
All other apparel products and services .....	25	26	<sup>4</sup> 12	29	25	29	37	22
Transportation .....	63	68	40	47	52	73	126	50
Health care .....	40	46	39	47	34	29	81	22
Entertainment .....	98	107	45	67	78	123	221	74
Toys, games, hobbies, and tricycles .....	32	34	15	23	31	47	54	25
Other entertainment .....	66	73	30	44	47	76	167	49
Education .....	166	153	43	36	64	127	495	206
All other gifts .....	131	148	69	94	157	142	276	84

<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> No data reported.

<sup>4</sup> Data are likely to have large sampling errors. n.a. Not applicable.