

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007

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)	120,171	24,008	24,037	24,033	24,022	24,070
Lower limit	n.a.	n.a.	\$19,301	\$36,070	\$57,944	\$91,297
Consumer unit characteristics:						
Income before taxes	\$63,091	\$10,531	\$27,674	\$46,213	\$72,460	\$158,388
Income after taxes	60,858	10,534	27,419	45,179	70,050	150,927
Age of reference person	48.8	52.0	51.1	47.2	46.5	47.3
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	2.9	3.2
Children under 186	.4	.5	.6	.7	.9
Persons 65 and over3	.4	.4	.3	.2	.2
Earners	1.3	.5	1.0	1.4	1.8	2.0
Vehicles	1.9	.9	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	47	37	42	49	52	55
Female	53	63	58	51	48	45
Housing tenure:						
Homeowner	67	41	55	66	80	92
With mortgage	43	13	26	42	62	75
Without mortgage	23	28	30	24	18	17
Renter	33	59	45	34	20	8
Race of reference person:						
Black or African-American	12	17	15	13	8	6
White, Asian, and all other races	88	83	85	87	92	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	15	13	11	6
Not Hispanic or Latino	88	87	85	87	89	94
Education of reference person:						
Elementary (1-8)	5	10	8	5	2	1
High school (9-12)	35	47	46	36	30	15
College	60	42	46	58	68	84
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	88	65	89	94	96	98
Average annual expenditures	\$49,638	\$20,471	\$31,150	\$42,447	\$57,285	\$96,752
Food	6,133	3,035	4,260	5,682	7,242	10,444
Food at home	3,465	2,005	2,741	3,333	3,980	5,265
Cereals and bakery products	460	269	359	440	542	687
Cereals and cereal products	143	90	119	138	160	206
Bakery products	317	179	240	303	381	482
Meats, poultry, fish, and eggs	777	470	650	771	865	1,128
Beef	216	130	179	217	255	299
Pork	150	94	135	156	168	195
Other meats	104	64	85	98	119	156
Poultry	142	84	122	136	144	222
Fish and seafood	122	66	91	121	131	201
Eggs	43	32	38	42	47	54
Dairy products	387	219	301	373	456	588
Fresh milk and cream	154	97	132	150	175	214
Other dairy products	234	122	169	223	281	374
Fruits and vegetables	600	346	476	574	654	948
Fresh fruits	202	116	152	190	213	338
Fresh vegetables	190	109	150	185	202	306
Processed fruits	112	65	94	105	128	170
Processed vegetables	96	57	80	94	111	136

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,241	\$701	\$954	\$1,175	\$1,463	\$1,913
Sugar and other sweets	124	69	93	118	149	194
Fats and oils	91	58	81	87	100	131
Miscellaneous foods	650	360	488	618	777	1,003
Nonalcoholic beverages	333	201	273	319	386	486
Food prepared by consumer unit on out-of-town trips	43	12	19	33	51	99
Food away from home	2,668	1,030	1,519	2,349	3,262	5,179
Alcoholic beverages	457	176	272	413	506	917
Housing	16,920	8,285	11,390	14,388	19,017	31,492
Shelter	10,023	4,948	6,707	8,446	11,172	18,823
Owned dwellings	6,730	1,716	3,174	4,973	8,376	15,395
Mortgage interest and charges	3,890	676	1,462	2,805	5,119	9,377
Property taxes	1,709	600	933	1,255	1,936	3,815
Maintenance, repairs, insurance, other expenses	1,131	440	779	913	1,321	2,203
Rented dwellings	2,602	3,124	3,343	3,078	2,173	1,293
Other lodging	691	107	190	395	623	2,136
Utilities, fuels, and public services	3,477	2,085	2,827	3,358	4,013	5,100
Natural gas	480	273	369	428	559	773
Electricity	1,303	848	1,104	1,285	1,445	1,831
Fuel oil and other fuels	151	82	123	127	177	243
Telephone services	1,110	640	903	1,101	1,320	1,584
Water and other public services	434	242	328	417	512	669
Household operations	984	320	449	662	1,135	2,352
Personal services	415	94	143	251	533	1,055
Other household expenses	569	227	306	411	602	1,297
Housekeeping supplies	639	286	459	546	708	1,195
Laundry and cleaning supplies	140	82	121	142	157	199
Other household products	347	136	205	295	378	719
Postage and stationery	152	68	133	110	172	277
Household furnishings and equipment	1,797	646	949	1,376	1,990	4,022
Household textiles	133	44	80	115	157	270
Furniture	446	144	191	313	448	1,131
Floor coverings	46	13	29	23	42	124
Major appliances	231	99	142	161	273	481
Small appliances, miscellaneous housewares	101	43	69	87	120	186
Miscellaneous household equipment	840	304	438	676	949	1,830
Apparel and services	1,881	765	1,042	1,654	2,092	3,849
Men and boys	435	170	231	356	490	929
Men, 16 and over	351	133	178	281	388	776
Boys, 2 to 15	84	37	53	75	103	153
Women and girls	749	289	406	673	865	1,510
Women, 16 and over	627	252	337	566	724	1,257
Girls, 2 to 15	122	38	69	108	142	252
Children under 2	93	54	71	83	128	131
Footwear	327	149	201	322	354	609
Other apparel products and services	276	103	132	220	255	670
Transportation	8,758	3,242	5,717	7,926	11,058	15,831
Vehicle purchases (net outlay)	3,244	1,075	1,945	2,601	4,460	6,133
Cars and trucks, new	1,572	423	652	1,021	2,065	3,695
Cars and trucks, used	1,567	627	1,239	1,514	2,200	2,253
Other vehicles	105	25	55	67	194	186
Gasoline and motor oil	2,384	1,046	1,768	2,418	2,988	3,696

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,592	\$950	\$1,762	\$2,544	\$3,105	\$4,596
Vehicle finance charges	305	73	164	297	442	550
Maintenance and repairs	738	271	499	693	920	1,304
Vehicle insurance	1,071	471	882	1,220	1,189	1,594
Vehicle rental, leases, licenses, and other charges	478	135	217	335	554	1,147
Public transportation	538	171	242	362	506	1,406
Healthcare	2,853	1,474	2,448	2,826	3,268	4,244
Health insurance	1,545	895	1,397	1,538	1,771	2,122
Medical services	709	232	522	661	848	1,283
Drugs	481	299	448	500	511	645
Medical supplies	118	48	81	127	139	193
Entertainment	2,698	926	1,505	2,150	2,982	5,921
Fees and admissions	658	122	231	393	705	1,838
Audio and visual equipment and services	987	499	706	913	1,131	1,684
Pets, toys, hobbies, and playground equipment	560	169	331	493	698	1,110
Other entertainment supplies, equipment, and services	493	136	238	351	449	1,290
Personal care products and services	588	244	371	497	693	1,132
Reading	118	54	71	94	136	234
Education	945	614	346	532	692	2,541
Tobacco products and smoking supplies	323	259	337	381	371	268
Miscellaneous	808	305	553	703	918	1,557
Cash contributions	1,821	546	898	1,561	1,826	4,272
Personal insurance and pensions	5,336	547	1,942	3,641	6,483	14,050
Life and other personal insurance	309	88	196	210	333	720
Pensions and Social Security	5,027	459	1,746	3,431	6,150	13,330
Sources of income and personal taxes:						
Money income before taxes	63,091	10,531	27,674	46,213	72,460	158,388
Wages and salaries	50,322	4,538	17,273	36,083	61,019	132,535
Self-employment income	3,445	-753	787	1,338	2,841	12,992
Social Security, private and government retirement	6,379	5,054	7,847	6,762	6,351	5,880
Interest, dividends, rental income, other property income	1,746	156	570	1,016	1,307	5,672
Unemployment and workers' compensation, veterans' benefits	216	122	170	235	266	288
Public assistance, supplemental security income, food stamps	332	809	461	204	121	67
Regular contributions for support	463	321	399	443	370	781
Other income	189	284	168	133	185	173
Personal taxes	2,233	-3	255	1,034	2,411	7,461
Federal income taxes	1,569	-64	57	598	1,633	5,614
State and local income taxes	468	11	95	269	538	1,425
Other taxes	196	50	103	167	239	422
Income after taxes	60,858	10,534	27,419	45,179	70,050	150,927

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — 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	-\$2,520	-\$946	-\$1,462	-\$6,368	-\$5,622	\$1,790
Net change in total assets	10,647	373	5,074	5,314	11,154	31,276
Net change in total liabilities	13,167	1,319	6,536	11,682	16,777	29,486
Other financial information:						
Other money receipts	626	274	542	390	778	1,146
Mortgage principal paid on owned property	-2,279	-354	-697	-1,352	-2,763	-6,218
Estimated market value of owned home	182,336	71,984	100,591	133,283	211,006	394,403
Estimated monthly rental value of owned home	898	379	548	724	1,046	1,791
Gifts of goods and services	1,198	329	524	810	1,289	3,035
Food	93	21	29	49	100	264
Alcoholic beverages	11	4	5	5	15	26
Housing	225	69	109	169	211	565
Housekeeping supplies	30	10	21	30	36	53
Household textiles	13	2	8	18	14	23
Appliances and miscellaneous housewares	21	6	10	12	24	50
Major appliances	7	2	4	4	5	23
Small appliances and miscellaneous housewares	13	5	7	8	19	27
Miscellaneous household equipment	55	14	26	29	49	159
Other housing	106	37	44	80	88	281
Apparel and services	241	127	150	204	309	413
Males, 2 and over	57	44	31	46	64	100
Females, 2 and over	87	27	45	72	115	174
Children under 2	45	21	38	36	63	67
Other apparel products and services	52	34	36	49	66	72
Jewelry and watches	21	7	15	19	32	30
All other apparel products and services	31	26	21	31	34	42
Transportation	109	20	44	62	170	248
Health care	23	8	10	21	22	53
Entertainment	103	27	47	73	141	225
Toys, games, arts and crafts, and tricycles	35	27	12	36	56	63
Other entertainment	68	20	34	37	85	162
Personal care products and services	18	7	11	12	20	37
Reading	1	(¹)	1	1	2	1
Education	283	31	71	135	189	988
All other gifts	93	15	48	79	108	214

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.