

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) .....	116,282	23,223	23,266	23,252	23,263	23,277
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 .....	\$54,453	\$9,168	\$24,102	\$41,614	\$65,100	\$132,158
Income after taxes .....	52,287	9,220	23,751	40,802	62,847	124,698
Age of reference person .....	48.5	51.1	50.9	47.2	45.7	47.4
Average number in consumer unit:						
Persons .....	2.5	1.7	2.2	2.6	2.9	3.2
Children under 18 .....	.6	.4	.5	.7	.8	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners .....	1.3	.5	.9	1.4	1.7	2.1
Vehicles .....	1.9	.9	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male .....	48	35	45	50	55	56
Female .....	52	65	55	50	45	44
Housing tenure:						
Homeowner .....	68	41	57	68	80	91
With mortgage .....	42	12	23	42	61	73
Without mortgage .....	25	30	35	25	20	18
Renter .....	32	59	43	32	20	9
Race of reference person:						
Black or African-American .....	12	18	15	11	9	6
White, Asian, and All Other Races .....	88	82	85	89	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino (new UCC Q20032) .....	11	11	14	12	9	6
Not Hispanic or Latino (new UCC Q20032) .....	89	89	86	88	91	94
Education of reference person:						
Elementary (1-8) .....	5	13	8	4	2	1
High school (9-12) .....	35	45	46	40	29	16
College .....	59	41	45	56	69	83
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	88	65	87	94	97	98
Annual aggregate expenditures .....	\$5,043,501	8.2	12.6	17.0	23.5	38.6
Food .....	670,766	10.3	14.3	18.6	23.4	33.4
Food at home .....	388,283	12.2	15.9	19.2	22.9	29.8
Cereals and bakery products .....	53,470	12.8	16.1	19.6	22.6	28.8
Cereals and cereal products .....	17,843	14.5	15.9	19.9	22.7	27.1
Bakery products .....	35,627	12.0	16.2	19.4	22.6	29.7
Meats, poultry, fish, and eggs .....	102,057	12.5	16.6	19.6	22.8	28.5
Beef .....	30,783	11.8	17.0	19.4	23.3	28.4
Pork .....	21,015	13.4	17.9	20.6	21.7	26.4
Other meats .....	12,527	12.0	15.7	18.7	23.2	30.4
Poultry .....	18,052	13.0	15.5	19.5	23.2	28.8
Fish and seafood .....	14,826	11.2	15.3	19.6	23.5	30.4
Eggs .....	4,854	15.3	19.4	19.6	20.4	25.3

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, 2004 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Dairy products .....	\$42,991	12.0	16.1	19.5	22.5	30.0
Fresh milk and cream .....	16,744	14.0	17.1	20.4	21.5	26.9
Other dairy products .....	26,247	10.7	15.5	18.9	23.1	31.9
Fruits and vegetables .....	65,077	12.6	15.6	19.5	21.9	30.4
Fresh fruits .....	21,664	12.1	15.6	19.9	20.8	31.6
Fresh vegetables .....	21,223	12.8	15.2	18.7	22.5	30.8
Processed fruits .....	12,719	12.4	15.8	19.9	22.2	29.7
Processed vegetables .....	9,471	13.5	16.2	19.7	22.5	28.1
Other food at home .....	124,688	11.6	15.3	18.4	23.8	30.9
Sugar and other sweets .....	14,864	12.3	15.1	17.5	22.2	32.9
Fats and oils .....	10,312	13.7	17.6	19.9	21.9	26.9
Miscellaneous foods .....	61,173	11.0	14.6	18.4	24.4	31.6
Nonalcoholic beverages .....	33,587	12.5	16.4	18.8	24.0	28.3
Food prepared by consumer unit on out-of-town trips .....	4,752	6.3	10.7	14.8	24.8	43.4
Food away from home .....	282,483	7.6	12.2	17.8	24.0	38.4
Alcoholic beverages .....	53,292	8.4	11.5	17.8	24.1	38.2
Housing .....	1,618,136	9.7	13.7	17.4	22.6	36.6
Shelter .....	930,071	9.8	13.7	17.3	22.6	36.6
Owned dwellings .....	619,141	5.1	9.5	15.4	25.0	45.1
Mortgage interest and charges .....	341,424	3.4	7.2	15.0	27.0	47.5
Property taxes .....	161,768	7.0	10.9	15.1	23.4	43.6
Maintenance, repairs, insurance, other expenses .....	115,949	7.5	14.1	16.8	21.6	40.1
Rented dwellings .....	255,946	22.2	25.5	23.2	17.3	11.8
Other lodging .....	54,984	5.7	6.7	10.8	19.7	57.1
Utilities, fuels, and public services .....	340,315	11.7	16.2	19.6	23.0	29.4
Natural gas .....	49,305	11.0	16.1	20.0	22.5	30.4
Electricity .....	123,772	12.8	16.8	19.6	22.3	28.4
Fuel oil and other fuels .....	14,016	12.9	16.6	18.7	22.2	29.6
Telephone services .....	115,144	11.3	15.9	19.3	23.9	29.5
Water and other public services .....	38,078	10.0	15.2	20.3	23.6	30.9
Household operations .....	87,540	7.4	10.8	13.1	20.5	48.2
Personal services .....	34,851	7.8	10.3	11.6	21.7	48.6
Other household expenses .....	52,689	7.1	11.1	14.1	19.7	48.0
Housekeeping supplies .....	68,966	10.6	13.7	17.8	24.0	34.0
Laundry and cleaning supplies .....	17,235	11.7	15.6	20.9	23.6	28.1
Other household products .....	33,691	10.0	13.2	16.5	24.6	35.6
Postage and stationery .....	18,040	10.5	12.6	17.3	23.2	36.4
Household furnishings and equipment .....	191,244	6.2	10.2	16.4	22.6	44.6
Household textiles .....	18,299	7.1	12.6	16.3	22.9	41.2
Furniture .....	48,486	6.0	8.9	14.1	23.0	48.0
Floor coverings .....	6,045	3.4	6.2	14.5	25.5	50.5
Major appliances .....	23,705	6.0	11.3	20.2	24.5	38.1
Small appliances, miscellaneous housewares .....	12,150	7.9	14.0	18.8	19.0	40.4
Miscellaneous household equipment .....	82,560	6.1	10.0	16.5	22.0	45.5
Apparel and services .....	210,799	9.2	11.7	16.3	22.6	40.3
Men and boys .....	47,147	7.6	10.9	16.4	21.9	43.2
Men, 16 and over .....	36,822	7.0	9.9	16.1	21.6	45.4
Boys, 2 to 15 .....	10,325	9.6	14.7	17.2	22.9	35.6

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, 2004 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Women and girls .....	\$85,713	9.1	11.0	16.0	24.1	39.7
Women, 16 and over .....	73,216	9.4	10.8	16.1	23.9	39.8
Girls, 2 to 15 .....	12,497	7.4	12.2	15.6	25.5	39.3
Children under 2 .....	9,116	11.8	15.0	16.5	23.3	33.3
Footwear .....	38,138	11.9	14.4	17.8	21.9	34.0
Other apparel products and services .....	30,685	7.9	10.1	14.8	20.1	47.1
Transportation .....	907,129	6.7	12.8	17.5	25.5	37.4
Vehicle purchases (net outlay) .....	395,018	5.6	12.5	16.5	26.8	38.6
Cars and trucks, new .....	203,305	4.3	9.6	16.1	26.1	43.9
Cars and trucks, used .....	183,986	7.2	16.2	17.0	26.7	33.0
Other vehicles .....	7,727	21.4	23.7	13.0	47.8	34.1
Gasoline and motor oil .....	185,767	9.1	14.5	19.8	25.3	31.3
Other vehicle expenses .....	275,032	6.9	12.7	18.4	25.0	37.0
Vehicle finance charges .....	37,607	3.8	10.3	19.6	30.2	36.1
Maintenance and repairs .....	75,759	8.6	13.5	18.2	23.7	36.0
Vehicle insurance .....	112,139	7.6	14.6	20.0	24.8	33.1
Vehicle rental, leases, licenses, other charges .....	49,527	5.2	9.0	14.4	23.4	48.0
Public transportation .....	51,312	5.7	9.9	12.3	19.8	52.3
Health care .....	299,289	11.0	16.6	19.6	23.1	29.6
Health insurance .....	154,854	11.2	17.2	20.2	23.4	28.0
Medical services .....	75,393	8.2	13.5	17.8	24.0	36.5
Drugs .....	55,814	14.9	19.9	20.5	20.8	23.9
Medical supplies .....	13,228	9.3	13.5	19.8	23.9	33.5
Entertainment .....	257,887	6.9	12.4	15.6	24.7	40.5
Fees and admissions .....	61,390	5.0	7.6	13.1	22.9	51.4
Television, radios, sound equipment .....	91,582	9.8	14.4	18.6	24.4	32.8
Pets, toys, hobbies, and playground equipment .....	44,216	7.5	12.9	17.0	25.2	37.4
Other entertainment supplies, equipment, and services .....	60,700	3.9	14.0	12.5	26.3	43.2
Personal care products and services .....	67,485	9.3	13.8	17.4	22.1	37.4
Reading .....	15,165	8.5	12.6	17.2	22.3	39.4
Education .....	105,264	14.2	6.9	8.8	17.9	52.2
Tobacco products and smoking supplies .....	33,504	14.8	19.9	23.6	22.7	18.9
Miscellaneous .....	80,207	9.0	14.0	18.7	22.2	36.1
Cash contributions .....	163,729	4.9	11.2	15.7	20.2	48.0
Personal insurance and pensions .....	560,849	1.8	6.5	14.0	25.3	52.4
Life and other personal insurance .....	45,390	5.7	9.3	15.9	21.9	47.3
Pensions and Social Security .....	515,460	1.4	6.3	13.8	25.6	52.9
Sources of income and personal taxes:						
Money income before taxes .....	6,331,893	3.4	8.9	15.3	23.9	48.6
Wages and salaries .....	5,022,494	1.6	6.8	14.8	25.5	51.4
Self-employment income .....	349,759	-2.2	5.0	8.5	18.6	70.0
Social Security, private and government retirement .....	680,028	14.9	24.3	22.7	18.3	19.9
Interest, dividends, rental income, other property income .....	146,596	2.1	7.9	13.2	16.2	60.6
Unemployment and workers' compensation, veterans' benefits .....	27,503	9.6	21.6	23.9	26.0	18.9

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, 2004 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Public assistance, supplemental security income, food stamps .....	\$35,819	52.3	23.2	13.3	6.2	4.9
Regular contributions for support .....	47,980	17.1	17.3	18.6	17.8	29.2
Other income .....	21,715	29.1	15.6	13.8	16.2	25.4
Personal taxes .....	251,848	-.5	3.2	7.5	20.8	68.9
Federal income taxes .....	176,626	-1.3	2.0	5.5	20.5	73.3
State and local income taxes .....	54,899	.2	3.9	10.1	21.2	64.7
Other taxes .....	20,323	4.4	12.5	17.5	22.7	42.9
Income after taxes .....	6,080,045	3.5	9.1	15.6	24.0	47.7

<sup>1</sup> Value less than 0.5.

<sup>2</sup> Data are likely to have large sampling errors.