

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992

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)	100,019	86,395	17,241	17,281	17,283	17,274	17,315	13,624
Lower limit	\$0	\$0	\$0	\$10,124	\$19,426	\$31,408	\$50,869	\$0
Consumer unit characteristics:								
Income before taxes ¹	\$33,854	\$33,854	\$5,981	\$14,606	\$25,108	\$40,284	\$83,131	\$0
Income after taxes ¹	30,786	30,786	5,841	14,115	23,399	36,957	73,479	0
Age of reference person	47.6	47.5	50.1	51.6	46.9	44.0	45.0	48.1
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.2	2.5	2.9	3.1	2.6
Children under 18	0.7	0.7	0.5	0.6	0.7	0.9	0.9	0.7
Persons 65 and over	0.3	0.3	0.4	0.5	0.4	0.2	0.1	0.3
Earners	1.3	1.3	0.6	0.9	1.3	1.7	2.1	1.3
Vehicles	1.9	1.9	0.9	1.5	2.0	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	64	64	42	54	68	74	81	65
Female	36	36	58	46	32	26	19	35
Housing tenure:								
Homeowner	61	61	36	51	59	71	86	66
With mortgage	36	36	8	18	31	52	72	37
Without mortgage	25	24	28	33	27	20	15	29
Renter	39	39	64	49	41	29	14	34
Race of reference person:								
Black	11	11	20	13	10	8	5	14
White and other	89	89	80	87	90	92	95	86
Education of reference person:								
Elementary (1-8)	10	11	22	17	9	3	2	9
High school (9-12)	43	42	47	49	48	43	25	48
College	46	47	30	34	43	54	72	43
Never attended and other	0	0	1	0	0	0	0	1
At least one vehicle owned	86	86	59	83	93	97	97	85
Average annual expenditures:								
Food	4,273	4,359	2,266	3,314	4,085	5,107	7,012	3,954
Food at home	2,643	2,684	1,654	2,284	2,622	3,015	3,844	2,487
Cereals and bakery products	411	418	255	348	407	474	605	384
Cereals and cereal products	141	144	90	127	143	163	198	129
Bakery products	270	274	165	221	264	312	407	255

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992- 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	
Meats, poultry, fish, and eggs	687	687	454	628	680	735	939	688
Beef	210	210	129	199	212	233	279	211
Pork	156	156	115	151	165	167	180	156
Other meats	94	95	58	83	101	109	123	90
Poultry	123	123	87	111	111	126	183	122
Fish and seafood	77	75	42	58	63	71	140	82
Eggs	28	28	23	27	29	29	35	26
Dairy products	302	307	199	264	302	350	420	281
Fresh milk and cream	134	137	98	126	140	153	165	124
Other dairy products	168	171	101	138	161	198	255	158
Fruits and vegetables	428	435	285	373	424	457	637	404
Fresh fruits	127	129	84	107	127	132	196	121
Fresh vegetables	127	128	83	108	123	131	194	122
Processed fruits	100	103	66	90	101	111	146	91
Processed vegetables	74	76	52	68	74	83	101	70
Other food at home	814	837	461	671	809	999	1,243	730
Sugar and other sweets	102	106	61	96	99	128	148	88
Fats and oils	72	74	44	68	79	84	93	67
Miscellaneous foods	384	393	209	298	377	481	601	351
Nonalcoholic beverages	213	219	134	180	219	254	308	189
Food prep by cu, out-of-town trips	43	44	13	29	34	52	93	34
Food away from home	1,631	1,674	612	1,030	1,464	2,092	3,168	1,467
Alcoholic beverages	301	321	123	226	325	335	596	227
Housing	9,477	9,528	4,760	6,601	8,276	10,844	17,135	9,256
Shelter	5,411	5,432	2,703	3,620	4,603	6,153	10,064	5,280
Owned dwellings	3,310	3,307	821	1,475	2,263	3,973	7,990	3,330
Mortgage interest and charges	1,968	1,984	310	614	1,128	2,545	5,314	1,862
Property taxes	782	761	266	445	579	835	1,676	917
Maintenance, repairs, insurance, other expenses	560	562	244	416	556	592	1,000	551
Rented dwellings	1,761	1,787	1,796	2,019	2,119	1,840	1,163	1,595
Other lodging	340	337	86	126	221	341	911	355
Utilities, fuels, and public services	1,984	1,962	1,304	1,640	1,901	2,175	2,790	2,120
Natural gas	252	247	178	206	232	263	356	287
Electricity	787	771	499	643	748	872	1,089	888
Fuel oil and other fuels	92	94	74	82	86	98	129	81
Telephone services	623	620	424	533	621	677	844	639
Water and other public services	230	231	129	175	214	265	372	224
Household operations	487	487	181	288	316	521	1,127	485
Personal services	242	253	82	149	153	324	556	174
Other household expenses	245	234	99	139	163	197	572	311
Housekeeping supplies	433	463	208	360	422	549	774	325
Laundry and cleaning supplies	118	124	68	88	118	156	189	98
Other household products	195	212	80	195	178	242	363	135

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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	
Postage and stationery	119	127	59	77	126	151	221	92
Household furnishings and equipment	1,162	1,184	365	692	1,035	1,446	2,380	1,047
Household textiles	92	95	32	57	75	118	191	80
Furniture	316	316	90	162	267	365	696	316
Floor coverings	71	61	21	31	51	97	105	110
Major appliances	141	145	56	115	145	165	244	116
Small appliances, miscellaneous housewares	84	86	26	59	62	104	182	73
Miscellaneous household equipment	458	481	140	268	435	598	963	353
Apparel and services	1,710	1,733	692	988	1,533	2,019	3,427	1,641
Men and boys	450	437	141	232	363	573	875	502
Men, 16 and over	369	353	127	179	281	460	717	433
Boys, 2 to 15	80	84	14	53	81	113	157	69
Women and girls	680	703	324	346	616	789	1,441	597
Women, 16 and over	586	607	293	296	540	657	1,248	509
Girls, 2 to 15	94	96	30	50	76	132	193	88
Children under 2	78	80	35	57	87	101	122	67
Footwear	231	243	90	207	247	272	399	187
Other apparel products and services	272	269	103	146	221	284	591	287
Transportation	5,228	5,232	1,769	3,092	4,927	6,527	9,829	5,223
Vehicle purchases (net outlay)	2,189	2,167	634	1,142	2,031	2,752	4,269	2,326
Cars and trucks, new	1,131	1,096	180	386	691	1,512	2,706	1,353
Cars and trucks, used	1,022	1,033	446	752	1,306	1,191	1,469	950
Other vehicles	36	38	8	3	34	50	94	23
Gasoline and motor oil	973	973	454	705	974	1,218	1,510	977
Other vehicle expenses	1,776	1,806	577	1,096	1,686	2,256	3,407	1,607
Vehicle finance charges	256	259	41	137	228	391	497	239
Maintenance and repairs	612	628	242	423	605	782	1,084	532
Vehicle insurance	629	639	227	406	624	785	1,151	567
Vehicle rental, leases, licenses, other charges	279	280	68	130	230	298	675	269
Public transportation	290	287	104	149	237	300	643	314
Health care	1,634	1,654	964	1,507	1,655	1,883	2,257	1,517
Health insurance	725	728	435	711	790	833	868	712
Medical services	533	546	276	383	469	675	926	451
Drugs	278	285	216	319	313	267	310	252
Medical supplies	97	95	37	94	82	107	154	102
Entertainment	1,500	1,526	525	790	1,263	1,925	3,120	1,341
Fees and admissions	379	375	106	131	256	440	940	405
Television, radios, sound equipment	492	494	226	324	475	575	869	464
Pets, toys, and playground equipment	274	281	100	165	262	355	525	239
Other supplies, equipment, and services	355	375	94	169	270	555	786	233
Personal care products and services	387	408	183	300	390	458	710	309
Reading	162	166	66	111	147	194	309	136

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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	
Education	426	424	334	224	187	412	960	440
Tobacco products and smoking supplies	275	279	209	260	296	325	303	252
Miscellaneous	765	795	291	485	680	1,066	1,449	595
Cash contributions	958	1,021	172	524	744	1,062	2,599	561
Personal insurance and pensions	2,750	3,083	289	836	2,064	3,937	8,275	633
Life and other personal insurance	353	354	106	145	287	423	808	343
Pensions and Social Security	2,397	2,729	183	692	1,776	3,513	7,467	289
Sources of income and taxes: ¹								
Money income before taxes	33,854	33,854	5,981	14,606	25,108	40,284	83,131	0
Wages and salaries	25,064	25,064	1,701	6,974	17,179	32,734	66,598	0
Self-employment income	2,490	2,490	-111	473	1,069	1,903	9,096	0
Social Security, private and government retirement	3,887	3,887	2,740	5,130	4,947	3,243	3,374	0
Interest, dividends, rental income, other property income	1,130	1,130	99	502	816	1,266	2,960	0
Unemployment and workers' compensation, veterans' benefits	341	341	154	271	458	475	344	0
Public assistance, supplemental security income, food stamps	471	471	1,084	775	254	159	86	0
Regular contributions for support	336	336	215	344	252	388	479	0
Other income	136	136	98	136	134	117	194	0
Personal taxes ¹	3,068	3,068	140	491	1,709	3,327	9,652	0
Federal income taxes	2,286	2,286	69	302	1,236	2,428	7,380	0
State and local income taxes	624	624	21	99	349	726	1,923	0
Other taxes	157	157	49	89	124	174	349	0
Income after taxes ¹	30,786	30,786	5,841	14,115	23,399	36,957	73,479	0
Addenda:								
Net change in total assets and liabilities	-1,529	-1,767	-139	-1,971	-306	-3,861	-2,555	-15
Net change in total assets	3,045	2,984	303	-1,220	1,762	2,095	11,957	3,429
Net change in total liabilities	4,574	4,752	442	752	2,069	5,956	14,512	3,444
Other financial information								
Other money receipts	400	426	95	307	326	311	1,089	232

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992- 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	
Mortgage principal paid on owned property	-844	-856	-132	-264	-417	-827	-2,634	-770
Estimated market value of owned home	66,530	64,794	25,125	40,795	49,135	70,279	138,402	77,536
Estimated monthly rental value of owned home	416	410	170	271	325	469	816	452
Gifts of goods and services	968	978	354	534	870	1,036	2,093	969
Food	76	77	20	33	39	83	209	82
Housing	276	273	111	151	232	287	585	299
Housekeeping supplies	39	41	13	26	39	55	71	32
Household textiles	13	12	3	6	15	11	24	18
Appliances and miscellaneous housewares	31	29	5	23	26	33	58	42
Major appliances	7	6	1	3	8	6	13	12
Small appliances and miscellaneous housewares	24	23	4	21	17	26	45	30
Miscellaneous household equipment	70	72	20	40	71	86	141	60
Other housing	123	120	70	55	80	101	292	146
Apparel and services	254	269	104	173	296	320	450	204
Males, 2 and over	78	84	26	46	89	126	130	58
Females, 2 and over	87	93	40	60	112	89	164	68
Children under 2	37	38	13	25	38	51	61	33
Other apparel products and services	53	55	25	42	56	54	95	46
Jewelry and watches	29	29	12	18	26	24	64	30
All other apparel products and services	24	26	13	24	30	30	31	16
Transportation	51	52	10	18	90	38	104	44
Health care	24	24	20	14	12	40	36	23
Entertainment	73	74	20	62	68	76	146	68
Toys, games, hobbies, and tricycles	28	28	10	21	28	34	49	28
Other entertainment	45	46	11	40	41	42	96	40
Education	107	99	13	12	43	77	351	153
All other gifts	106	109	56	71	90	114	211	95

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors