

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

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)	107,182	84,115	16,782	16,838	16,820	16,816	16,860	23,067
Lower limit	n.a.	n.a.	n.a.	\$12,367	\$23,979	\$39,049	\$63,559	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$41,622	\$41,622	\$7,170	\$17,962	\$30,981	\$50,205	\$101,602	(¹)
Income after taxes ¹	38,358	38,358	7,049	17,406	29,265	46,294	91,606	(¹)
Age of reference person	47.6	47.7	50.6	52.5	46.0	43.8	45.5	47.6
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.3	2.5	2.9	3.1	2.6
Children under 187	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over3	.3	.4	.6	.3	.2	.1	.3
Earners	1.3	1.3	.7	.9	1.3	1.7	2.1	1.3
Vehicles	2.0	2.0	1.0	1.5	2.0	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	58	58	38	51	61	67	73	58
Female	42	42	62	49	39	33	27	42
Housing tenure:								
Homeowner	64	64	39	55	62	74	89	66
With mortgage	39	39	11	19	35	56	73	38
Without mortgage	26	25	29	36	27	18	16	28
Renter	36	36	61	45	38	26	11	34
Race of reference person:								
Black	12	11	16	12	11	8	5	17
White and other	88	89	84	88	89	92	95	83
Education of reference person:								
Elementary (1-8)	7	7	15	11	6	2	1	6
High school (9-12)	39	38	47	49	42	32	21	41
College	54	55	36	40	53	66	79	53
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	87	87	62	86	94	97	98	85
Average annual expenditures	\$35,535	\$37,260	\$16,630	\$23,709	\$31,400	\$43,811	\$70,648	\$29,687
Food	4,810	5,011	2,736	3,564	4,550	5,866	8,332	4,252
Food at home	2,780	2,868	1,772	2,310	2,709	3,289	4,260	2,538
Cereals and bakery products	425	437	274	363	403	499	648	391
Cereals and cereal products	146	151	102	128	134	176	214	134
Bakery products	278	287	173	235	269	323	433	257
Meats, poultry, fish, and eggs	723	734	468	588	716	831	1,065	695
Beef	218	219	124	164	228	251	326	218
Pork	146	149	106	134	149	160	194	139
Other meats	92	94	61	77	89	111	132	87
Poultry	137	140	90	105	137	158	211	128
Fish and seafood	98	100	62	76	82	115	164	93
Eggs	32	33	27	33	32	36	39	30
Dairy products	301	314	205	257	288	369	451	268
Fresh milk and cream	120	124	92	104	116	145	165	109
Other dairy products	181	189	113	152	172	224	286	159
Fruits and vegetables	472	486	295	410	459	528	739	433
Fresh fruits	149	154	92	134	145	165	233	136
Fresh vegetables	145	150	95	127	141	156	232	131
Processed fruits	101	104	62	83	94	116	166	94
Processed vegetables	76	78	46	66	79	91	108	72

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$858	\$897	\$530	\$692	\$842	\$1,062	\$1,358	\$750
Sugar and other sweets	109	114	71	93	103	139	162	97
Fats and oils	77	78	52	66	75	94	104	73
Miscellaneous foods	388	408	234	307	382	487	626	335
Nonalcoholic beverages	231	241	154	192	230	279	349	203
Food prepared by consumer unit on out-of-town trips	53	57	18	34	52	63	116	41
Food away from home	2,030	2,143	964	1,254	1,842	2,578	4,072	1,714
Alcoholic beverages	309	336	169	221	278	380	630	235
Housing	11,713	11,841	6,168	8,183	10,304	13,184	21,336	11,313
Shelter	6,680	6,707	3,474	4,663	5,703	7,430	12,247	6,583
Owned dwellings	4,245	4,242	1,268	2,015	3,020	5,029	9,858	4,258
Mortgage interest and charges	2,455	2,466	462	742	1,613	3,167	6,333	2,415
Property taxes	1,015	989	399	647	729	1,053	2,114	1,111
Maintenance, repairs, insurance, other expenses	775	786	407	627	677	809	1,410	732
Rented dwellings	1,978	2,008	2,031	2,429	2,429	1,960	1,193	1,867
Other lodging	458	457	174	220	254	440	1,197	459
Utilities, fuels, and public services	2,405	2,381	1,527	1,986	2,310	2,684	3,395	2,491
Natural gas	284	278	181	241	259	298	411	305
Electricity	921	904	614	784	892	1,012	1,215	985
Fuel oil and other fuels	85	89	56	79	91	102	117	71
Telephone services	830	826	527	661	801	947	1,194	841
Water and other public services	285	284	149	221	266	325	459	288
Household operations	546	569	239	277	387	603	1,338	462
Personal services	260	270	112	119	170	327	619	222
Other household expenses	286	299	127	158	216	276	718	240
Housekeeping supplies	482	492	239	335	431	609	843	455
Laundry and cleaning supplies	118	123	67	96	109	156	188	102
Other household products	232	221	108	152	185	275	384	263
Postage and stationery	132	147	64	86	138	178	271	90
Household furnishings and equipment	1,601	1,692	689	921	1,473	1,859	3,512	1,321
Household textiles	105	116	64	73	75	123	244	76
Furniture	377	387	111	249	313	392	868	343
Floor coverings	144	157	95	66	152	90	381	112
Major appliances	164	172	83	145	169	197	267	141
Small appliances, miscellaneous housewares	80	87	32	50	74	106	175	58
Miscellaneous household equipment	729	773	304	339	690	951	1,578	591
Apparel and services	1,674	1,749	842	939	1,649	2,030	3,280	1,466
Men and boys	399	412	128	192	364	495	878	368
Men, 16 and over	314	324	92	147	268	392	722	289
Boys, 2 to 15	85	87	36	45	96	103	156	78
Women and girls	651	682	394	362	618	797	1,239	569
Women, 16 and over	548	575	351	295	521	667	1,040	476
Girls, 2 to 15	103	107	43	67	97	130	199	94
Children under 2	73	80	33	55	97	97	118	53
Footwear	281	292	150	176	337	363	436	250
Other apparel products and services	270	282	139	153	233	277	609	226
Transportation	6,616	6,785	2,527	4,633	5,699	8,553	12,493	6,006
Vehicle purchases (net outlay)	2,964	3,043	1,058	2,297	2,286	3,935	5,630	2,677
Cars and trucks, new	1,383	1,383	324	806	746	1,637	3,393	1,385
Cars and trucks, used	1,532	1,607	731	1,434	1,515	2,208	2,144	1,261
Other vehicles	49	54	33	356	324	91	93	332
Gasoline and motor oil	1,017	1,030	500	740	1,003	1,311	1,595	968

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$2,206	\$2,285	\$779	\$1,395	\$2,065	\$2,912	\$4,265	\$1,927
Vehicle finance charges	319	329	80	154	313	504	591	285
Maintenance and repairs	641	674	294	457	670	821	1,126	529
Vehicle insurance	739	766	292	546	728	975	1,287	639
Vehicle rental, leases, licenses, other charges	507	516	113	237	353	613	1,261	474
Public transportation	429	427	190	202	346	395	1,003	435
Health care	1,903	1,973	1,220	1,971	1,771	2,086	2,815	1,660
Health insurance	913	926	574	972	905	968	1,212	865
Medical services	542	569	304	443	434	646	1,015	445
Drugs	346	367	288	451	338	349	406	281
Medical supplies	102	112	54	105	94	123	182	69
Entertainment	1,746	1,824	765	936	1,376	2,197	3,840	1,507
Fees and admissions	449	469	160	200	322	523	1,137	380
Television, radios, sound equipment	535	575	301	390	537	693	951	412
Pets, toys, and playground equipment	329	352	124	199	309	432	694	262
Other entertainment supplies, equipment, and services	433	428	180	147	208	548	1,058	454
Personal care products and services	401	437	281	291	363	506	743	303
Reading	161	170	75	114	144	188	327	129
Education	580	580	394	284	400	567	1,252	582
Tobacco products and smoking supplies	273	279	217	259	307	331	282	250
Miscellaneous	860	920	460	601	905	1,116	1,517	647
Cash contributions	1,109	1,238	366	640	988	1,393	2,799	640
Personal insurance and pensions	3,381	4,117	410	1,073	2,665	5,412	11,003	697
Life and other personal insurance	398	407	140	219	295	499	881	366
Pensions and Social Security	2,982	3,710	269	854	2,370	4,913	10,122	330
Sources of income and personal taxes: ¹								
Money income before taxes	41,622	41,622	7,170	17,962	30,981	50,205	101,602	(¹)
Wages and salaries	32,889	32,889	2,478	9,158	22,847	42,376	87,417	(¹)
Self-employment income	2,239	2,239	-161	558	1,077	2,529	7,178	(¹)
Social Security, private and government retirement	4,618	4,618	3,531	6,838	5,505	3,713	3,504	(¹)
Interest, dividends, rental income, other property income	871	871	90	303	651	771	2,536	(¹)
Unemployment and workers' compensation, veterans' benefits	193	193	80	179	239	241	226	(¹)
Public assistance, supplemental security income, food stamps	330	330	776	501	178	145	54	(¹)
Regular contributions for support	260	260	170	248	294	289	296	(¹)
Other income	221	221	206	176	191	141	391	(¹)
Personal taxes	3,264	3,264	120	555	1,716	3,911	9,995	(¹)
Federal income taxes	2,472	2,472	48	323	1,209	2,973	7,791	(¹)
State and local income taxes	630	630	16	115	381	780	1,854	(¹)
Other taxes	162	162	56	118	127	159	350	(¹)
Income after taxes	38,358	38,358	7,049	17,406	29,265	46,294	91,606	(¹)

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	- \$1,919	- \$2,359	\$596	\$660	- \$546	- \$3,447	- \$9,037	- \$313
Net change in total assets	6,116	6,225	2,427	2,888	4,280	7,113	14,390	5,720
Net change in total liabilities	8,035	8,583	1,831	2,229	4,826	10,561	23,427	6,033
Other financial information:								
Other money receipts	463	551	346	205	381	743	1,076	142
Mortgage principal paid on owned property	-1,160	-1,184	-254	-356	-701	-1,317	-3,284	-1,072
Estimated market value of owned home	80,523	79,004	36,513	48,885	60,383	83,331	165,642	86,061
Estimated monthly rental value of owned home ..	570	564	246	377	445	621	1,126	596
Gifts of goods and services	1,068	1,097	466	533	843	1,201	2,440	977
Food	84	84	16	36	39	86	245	85
Housing	314	318	167	165	217	374	668	300
Housekeeping supplies	41	46	17	30	35	60	89	28
Household textiles	16	18	8	6	13	20	44	10
Appliances and miscellaneous								
housewares	30	32	10	16	29	37	67	23
Major appliances	7	8	3 ²	3	11	11	13	5
Small appliances and miscellaneous								
housewares	22	24	7	13	17	26	55	18
Miscellaneous household equipment	71	76	30	27	47	108	167	55
Other housing	156	146	103	85	92	150	300	185
Apparel and services	225	235	120	124	227	272	431	194
Males, 2 and over	60	63	31	28	65	70	120	52
Females, 2 and over	80	80	26	43	60	87	183	79
Children under 2	32	35	9	23	44	38	58	27
Other apparel products and services	52	57	54	30	57	77	71	36
Jewelry and watches	25	28	30	15	25	36	35	15
All other apparel products and services	27	29	24	14	31	41	36	21
Transportation	49	51	14	23	54	53	111	43
Health care	38	42	37	38	40	33	60	23
Entertainment	85	90	33	46	72	108	191	67
Toys, games, hobbies, and tricycles	30	32	14	20	34	38	56	21
Other entertainment	55	58	19	27	38	70	135	46
Education	154	147	37	36	51	140	473	180
All other gifts	119	129	42	64	144	135	260	84

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

² Value less than 0.5.

³ Data are likely to have large sampling errors. n.a. Not applicable.