

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	23,441	23,477	23,448	23,497	23,494
Lower limit	n.a.	n.a.	\$17,579	\$33,381	\$53,358	\$85,147
Consumer unit characteristics:						
Income before taxes	\$58,712	\$9,676	\$25,546	\$42,622	\$67,813	\$147,737
Income after taxes	56,304	9,688	25,200	41,557	65,275	139,644
Age of reference person	48.6	52.2	51.1	46.9	45.7	47.2
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	2.9	3.2
Children under 186	.4	.5	.7	.8	.8
Persons 65 and over3	.4	.4	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.8	2.1
Vehicles	2.0	.9	1.5	2.0	2.5	2.9
Percent distribution:						
Sex of reference person:						
Male	47	36	43	48	54	57
Female	53	64	57	52	46	43
Housing tenure:						
Homeowner	67	42	57	67	80	92
With mortgage	43	12	24	44	59	75
Without mortgage	25	30	33	23	20	17
Renter	33	58	43	33	20	8
Race of reference person:						
Black or African-American	12	19	15	12	9	6
White, Asian, and all other races	88	81	85	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	11	11	13	12	9	7
Not Hispanic or Latino	89	89	87	88	91	93
Education of reference person:						
Elementary (1-8)	5	12	7	4	2	1
High school (9-12)	36	47	47	39	27	18
College	59	40	46	56	70	81
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	65	86	94	97	98
Average annual expenditures	\$46,409	\$19,120	\$28,921	\$39,098	\$54,354	\$90,469
Food	5,931	3,047	4,064	5,295	7,194	10,051
Food at home	3,297	1,980	2,527	3,017	3,952	5,007
Cereals and bakery products	445	280	336	414	532	663
Cereals and cereal products	143	93	109	133	171	209
Bakery products	302	187	226	282	361	454
Meats, poultry, fish, and eggs	764	471	602	688	930	1,130
Beef	228	130	171	207	290	340
Pork	153	102	133	140	189	201
Other meats	103	64	79	95	124	153
Poultry	134	90	105	115	166	195
Fish and seafood	113	59	84	100	126	199
Eggs	33	25	30	31	35	42
Dairy products	378	228	294	351	458	561
Fresh milk and cream	146	101	121	140	174	194
Other dairy products	232	127	172	210	284	367
Fruits and vegetables	552	333	425	493	629	878
Fresh fruits	182	107	134	157	204	305
Fresh vegetables	175	104	132	150	201	287
Processed fruits	106	67	83	97	120	163
Processed vegetables	89	55	76	89	103	123

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,158	\$668	\$871	\$1,071	\$1,403	\$1,774
Sugar and other sweets	119	73	87	108	145	181
Fats and oils	85	58	71	79	98	118
Miscellaneous foods	609	342	455	561	744	944
Nonalcoholic beverages	303	185	238	286	371	436
Food prepared by consumer unit on out-of-town trips	41	10	19	37	46	94
Food away from home	2,634	1,067	1,538	2,277	3,242	5,044
Alcoholic beverages	426	174	258	364	528	807
Housing	15,167	7,529	10,192	13,234	16,850	28,006
Shelter	8,805	4,479	5,756	7,632	9,721	16,423
Owned dwellings	5,958	1,628	2,600	4,573	7,203	13,771
Mortgage interest and charges	3,317	609	1,109	2,590	4,242	8,024
Property taxes	1,541	599	830	1,184	1,771	3,315
Maintenance, repairs, insurance, other expenses	1,101	419	662	799	1,191	2,431
Rented dwellings	2,345	2,718	2,985	2,809	2,033	1,181
Other lodging	502	133	170	250	484	1,470
Utilities, fuels, and public services	3,183	1,908	2,656	3,081	3,588	4,679
Natural gas	473	282	394	432	517	742
Electricity	1,155	752	998	1,133	1,267	1,623
Fuel oil and other fuels	142	78	128	133	155	214
Telephone services	1,048	596	847	1,035	1,227	1,532
Water and other public services	366	201	289	349	422	568
Household operations	801	258	425	579	887	1,852
Personal services	322	79	147	228	378	776
Other household expenses	479	179	278	350	510	1,076
Housekeeping supplies	611	301	404	548	751	1,052
Laundry and cleaning supplies	134	79	105	135	165	187
Other household products	320	151	195	273	391	588
Postage and stationery	157	70	104	141	195	277
Household furnishings and equipment	1,767	584	951	1,394	1,904	4,000
Household textiles	132	45	84	141	163	228
Furniture	467	169	208	359	465	1,135
Floor coverings	56	17	22	30	49	163
Major appliances	223	69	113	184	230	520
Small appliances, miscellaneous housewares	105	45	65	73	136	208
Miscellaneous household equipment	782	238	459	607	861	1,745
Apparel and services	1,886	857	1,198	1,509	2,159	3,704
Men and boys	440	181	278	363	523	852
Men, 16 and over	349	143	211	271	419	698
Boys, 2 to 15	91	38	66	92	105	154
Women and girls	754	339	454	593	894	1,486
Women, 16 and over	633	300	379	486	745	1,254
Girls, 2 to 15	121	40	75	108	149	233
Children under 2	82	38	73	71	100	130
Footwear	320	193	249	291	358	509
Other apparel products and services	290	105	143	191	284	726
Transportation	8,344	2,742	5,330	7,437	10,504	15,691
Vehicle purchases (net outlay)	3,544	878	2,115	3,000	4,611	7,107
Cars and trucks, new	1,931	249	960	1,399	2,254	4,788
Cars and trucks, used	1,531	623	1,130	1,535	2,215	2,147
Other vehicles	82	26	26	66	142	172
Gasoline and motor oil	2,013	882	1,485	1,997	2,518	3,182

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,339	\$845	\$1,514	\$2,146	\$2,929	\$4,257
Vehicle finance charges	297	63	161	302	406	550
Maintenance and repairs	671	281	468	582	870	1,155
Vehicle insurance	913	370	661	898	1,143	1,493
Vehicle rental, leases, licenses, and other charges	458	131	224	364	509	1,059
Public transportation	448	137	215	294	446	1,145
Healthcare	2,664	1,448	2,329	2,567	3,012	3,962
Health insurance	1,361	780	1,198	1,349	1,552	1,924
Medical services	677	266	509	613	788	1,208
Drugs	521	351	544	519	542	650
Medical supplies	105	51	78	86	130	180
Entertainment	2,388	891	1,336	1,813	2,885	5,009
Fees and admissions	588	145	243	349	633	1,568
Audio and visual equipment and services	888	459	623	799	1,036	1,521
Pets, toys, hobbies, and playground equipment	420	155	251	391	507	796
Other entertainment supplies, equipment, and services	492	132	220	274	709	1,124
Personal care products and services	541	253	353	472	621	1,005
Reading	126	52	85	105	143	247
Education	940	530	314	439	911	2,504
Tobacco products and smoking supplies	319	260	339	377	342	278
Miscellaneous	808	312	485	707	1,060	1,475
Cash contributions	1,663	545	1,004	1,222	1,672	3,869
Personal insurance and pensions	5,204	481	1,632	3,555	6,473	13,862
Life and other personal insurance	381	112	170	261	404	957
Pensions and Social Security	4,823	369	1,463	3,295	6,069	12,904
Sources of income and personal taxes:						
Money income before taxes	58,712	9,676	25,546	42,622	67,813	147,737
Wages and salaries	46,291	3,699	15,560	32,930	57,077	122,045
Self-employment income	3,772	-399	659	1,395	3,186	14,003
Social Security, private and government retirement	6,147	4,680	7,602	6,575	5,675	6,204
Interest, dividends, rental income, other property income	1,379	172	514	705	918	4,580
Unemployment and workers' compensation, veterans' benefits	203	101	217	288	252	160
Public assistance, supplemental security income, food stamps	343	877	461	190	108	81
Regular contributions for support	382	306	363	400	454	385
Other income	194	239	170	140	143	279
Personal taxes	2,408	-13	346	1,065	2,538	8,092
Federal income taxes	1,696	-93	114	637	1,723	6,093
State and local income taxes	534	14	125	285	606	1,639
Other taxes	177	66	107	143	209	360
Income after taxes	56,304	9,688	25,200	41,557	65,275	139,644

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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	-\$9,495	-\$1,316	-\$3,582	-\$7,775	-\$15,378	-\$19,399
Net change in total assets	10,661	1,205	2,947	10,069	12,359	26,699
Net change in total liabilities	20,157	2,522	6,530	17,844	27,737	46,097
Other financial information:						
Other money receipts	530	223	403	331	430	1,262
Mortgage principal paid on owned property	-2,092	-389	-651	-1,440	-2,468	-5,506
Estimated market value of owned home	164,800	63,817	88,453	121,125	184,186	366,051
Estimated monthly rental value of owned home	833	363	511	679	988	1,620
Gifts of goods and services	1,091	355	614	642	1,208	2,634
Food	111	34	44	67	101	311
Alcoholic beverages	14	5	9	12	22	20
Housing	233	97	208	143	245	470
Housekeeping supplies	31	13	31	24	37	53
Household textiles	13	4	15	15	14	20
Appliances and miscellaneous housewares	24	11	13	16	24	54
Major appliances	7	2	5	6	6	16
Small appliances and miscellaneous housewares	17	9	9	10	18	38
Miscellaneous household equipment	66	20	105	44	74	88
Other housing	98	50	44	46	97	255
Apparel and services	205	81	146	161	260	374
Males, 2 and over	48	21	37	42	52	89
Females, 2 and over	77	25	51	58	104	145
Children under 2	37	15	30	33	48	61
Other apparel products and services	42	21	29	29	56	79
Jewelry and watches	22	7	15	15	28	44
All other apparel products and services	21	14	14	14	27	35
Transportation	58	11	19	43	72	144
Health care	44	39	59	26	23	72
Entertainment	74	24	38	61	88	160
Toys, games, arts and crafts, and tricycles	25	9	19	24	33	41
Other entertainment	49	15	19	36	54	119
Personal care products and services	16	5	5	13	20	39
Reading	1	(¹)	1	1	2	1
Education	247	35	26	52	280	843
All other gifts	88	24	58	63	95	202

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.