

Table 1100. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1997
(Aggregates in millions of dollars, unless otherwise indicated)

| Item | Complete reporting of income | | | | | |
|--|------------------------------|-------------------------|-------------------------|------------------------|-------------------------|--------------------------|
| | Aggregate | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
| Number of consumer units (in thousands)..... | 84,991 | 16,975 | 16,997 | 16,998 | 16,996 | 17,025 |
| 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 1/..... | \$39,926 | \$7,086 | \$17,246 | \$30,285 | \$48,478 | \$96,397 |
| Income after taxes 1/..... | 36,684 | 7,008 | 16,839 | 28,426 | 44,512 | 86,515 |
| Age of reference person..... | 47.8 | 51.4 | 51.4 | 46.5 | 44.3 | 45.3 |
| Average number in consumer unit: | | | | | | |
| Persons..... | 2.5 | 1.8 | 2.3 | 2.5 | 2.9 | 3.1 |
| Children under 18..... | .7 | .5 | .6 | .7 | .9 | .9 |
| Persons 65 and over..... | .3 | .4 | .5 | .3 | .2 | .1 |
| Earners..... | 1.3 | .6 | .9 | 1.4 | 1.8 | 2.1 |
| Vehicles..... | 2.0 | 1.0 | 1.6 | 2.0 | 2.5 | 2.9 |
| Percent distribution: | | | | | | |
| Sex of reference person: | | | | | | |
| Male..... | 59 | 36 | 53 | 61 | 70 | 75 |
| Female..... | 41 | 64 | 47 | 39 | 30 | 25 |
| Housing tenure: | | | | | | |
| Homeowner..... | 64 | 40 | 56 | 60 | 75 | 86 |
| With mortgage..... | 38 | 11 | 20 | 34 | 56 | 70 |
| Without mortgage..... | 25 | 30 | 36 | 26 | 19 | 16 |
| Renter..... | 36 | 60 | 44 | 40 | 25 | 14 |
| Race of reference person: | | | | | | |
| Black..... | 11 | 18 | 12 | 12 | 9 | 6 |
| White and other..... | 89 | 82 | 88 | 88 | 91 | 94 |
| Education of reference person: | | | | | | |
| Elementary (1-8)..... | 8 | 18 | 11 | 6 | 2 | 1 |
| High school (9-12)..... | 39 | 46 | 49 | 42 | 36 | 22 |
| College..... | 53 | 36 | 40 | 52 | 61 | 78 |
| Never attended and other..... | (2) | 1 | (2) | (2) | (2) | (3) |
| At least one vehicle owned or leased..... | 88 | 63 | 87 | 93 | 98 | 98 |
| Annual aggregate expenditures..... | \$3,041,770 | 8.8 | 13.0 | 17.4 | 23.7 | 37.1 |

| | | | | | | |
|---|---------|------|------|------|------|------|
| Food..... | 400,440 | 10.9 | 15.2 | 18.4 | 23.2 | 32.3 |
| Food at home..... | 241,892 | 12.6 | 17.4 | 19.3 | 22.4 | 28.3 |
| Cereals and bakery products..... | 37,809 | 12.3 | 17.6 | 19.0 | 22.6 | 28.5 |
| Cereals and cereal products..... | 13,472 | 12.6 | 18.0 | 19.8 | 21.6 | 27.9 |
| Bakery products..... | 24,338 | 12.1 | 17.4 | 18.5 | 23.1 | 28.8 |
| Meats, poultry, fish, and eggs..... | 61,531 | 13.3 | 18.5 | 20.3 | 21.2 | 26.7 |
| Beef..... | 18,420 | 12.6 | 17.4 | 21.0 | 22.8 | 26.1 |
| Pork..... | 13,112 | 14.2 | 20.3 | 21.0 | 19.6 | 24.9 |
| Other meats..... | 8,040 | 12.8 | 18.6 | 18.9 | 23.6 | 26.1 |
| Poultry..... | 11,848 | 13.4 | 18.5 | 18.8 | 21.1 | 28.1 |
| Fish and seafood..... | 7,378 | 12.7 | 17.0 | 20.8 | 18.0 | 31.5 |
| Eggs..... | 2,733 | 15.2 | 21.0 | 20.5 | 20.7 | 22.6 |
| Dairy products..... | 26,769 | 12.4 | 17.2 | 18.7 | 23.0 | 28.7 |
| Fresh milk and cream..... | 10,932 | 13.3 | 18.5 | 20.1 | 22.2 | 25.9 |
| Other dairy products..... | 15,837 | 11.7 | 16.4 | 17.7 | 23.5 | 30.7 |
| Fruits and vegetables..... | 39,492 | 12.9 | 17.7 | 19.0 | 21.0 | 29.4 |
| Fresh fruits..... | 12,531 | 12.5 | 17.2 | 19.3 | 20.9 | 30.2 |
| Fresh vegetables..... | 11,801 | 12.8 | 18.6 | 18.8 | 19.4 | 30.3 |
| Processed fruits..... | 8,518 | 12.9 | 17.4 | 18.0 | 22.4 | 29.4 |
| Processed vegetables..... | 6,644 | 13.9 | 17.4 | 19.9 | 22.4 | 26.3 |
| Other food at home..... | 76,291 | 12.2 | 16.2 | 19.2 | 23.6 | 28.8 |
| Sugar and other sweets..... | 9,627 | 12.6 | 16.8 | 19.5 | 22.9 | 28.2 |
| Fats and oils..... | 6,785 | 14.0 | 19.3 | 20.1 | 21.6 | 25.1 |
| Miscellaneous foods..... | 34,549 | 11.6 | 16.1 | 19.4 | 23.9 | 29.0 |
| Nonalcoholic beverages..... | 20,671 | 13.6 | 16.0 | 19.3 | 24.1 | 27.1 |
| Food prepared by consumer unit on out-of-town trips..... | 4,659 | 8.0 | 12.2 | 14.9 | 23.9 | 41.0 |
| Food away from home..... | 158,548 | 8.3 | 11.9 | 16.9 | 24.4 | 38.4 |
| Alcoholic beverages..... | 26,997 | 8.9 | 11.3 | 18.3 | 23.0 | 38.5 |
| Housing..... | 960,903 | 10.4 | 13.7 | 17.5 | 22.8 | 35.6 |
| Shelter..... | 538,764 | 10.2 | 13.4 | 17.4 | 22.7 | 36.2 |
| Owned dwellings..... | 334,283 | 6.0 | 9.3 | 14.4 | 25.1 | 45.3 |
| Mortgage interest and charges..... | 189,961 | 3.7 | 6.2 | 13.2 | 27.2 | 49.7 |
| Property taxes..... | 80,452 | 8.1 | 12.8 | 14.6 | 22.8 | 41.8 |
| Maintenance, repairs, insurance, other expenses..... | 63,870 | 10.2 | 14.1 | 17.7 | 21.4 | 36.5 |
| Rented dwellings..... | 168,260 | 19.6 | 22.8 | 24.9 | 19.1 | 13.6 |
| Other lodging..... | 36,221 | 5.8 | 7.6 | 11.2 | 17.8 | 57.5 |
| Utilities, fuels, and public services..... | 204,645 | 13.0 | 17.0 | 19.3 | 22.6 | 28.1 |
| Natural gas..... | 25,334 | 12.5 | 17.4 | 19.2 | 22.3 | 28.6 |
| Electricity..... | 76,465 | 13.6 | 17.5 | 19.5 | 22.6 | 26.8 |
| Fuel oil and other fuels..... | 9,273 | 13.8 | 17.0 | 19.1 | 22.7 | 27.4 |
| Telephone services..... | 68,785 | 13.1 | 16.6 | 19.6 | 22.5 | 28.3 |
| Water and other public services..... | 24,788 | 11.3 | 15.9 | 18.3 | 23.4 | 31.1 |
| Household operations..... | 47,703 | 7.7 | 11.2 | 13.0 | 20.4 | 47.7 |
| Personal services..... | 23,196 | 6.5 | 10.4 | 13.2 | 23.6 | 46.3 |
| Other household expenses..... | 24,507 | 8.8 | 11.9 | 12.8 | 17.3 | 49.1 |
| Housekeeping supplies..... | 39,457 | 10.7 | 15.0 | 17.5 | 24.6 | 32.2 |
| Laundry and cleaning supplies..... | 10,164 | 12.3 | 16.2 | 18.8 | 23.9 | 28.9 |
| Other household products..... | 18,097 | 10.4 | 14.0 | 16.0 | 25.9 | 33.6 |
| Postage and stationery..... | 11,196 | 9.7 | 15.5 | 18.5 | 23.3 | 32.9 |
| Household furnishings and equipment..... | 130,334 | 8.2 | 10.6 | 16.2 | 23.8 | 41.3 |

| | | | | | | |
|---|---------|-------|--------|--------|------|------|
| Household textiles..... | 6,961 | 7.8 | 11.9 | 14.8 | 22.0 | 43.5 |
| Furniture..... | 32,336 | 7.0 | 10.8 | 13.8 | 21.6 | 46.7 |
| Floor coverings..... | 6,870 | 4.4 | 5.8 | 22.1 | 25.6 | 42.1 |
| Major appliances..... | 14,775 | 10.7 | 14.3 | 21.5 | 21.5 | 32.0 |
| Small appliances, miscellaneous housewares | 8,289 | 13.6 | 11.3 | 17.7 | 19.8 | 37.6 |
| Miscellaneous household equipment..... | 61,102 | 7.9 | 9.9 | 15.5 | 26.0 | 40.8 |
| Apparel and services..... | 146,228 | 8.4 | 13.5 | 17.5 | 23.1 | 37.4 |
| Men and boys..... | 34,850 | 7.2 | 11.7 | 17.3 | 24.4 | 39.4 |
| Men, 16 and over..... | 27,732 | 6.9 | 11.1 | 16.9 | 24.1 | 41.0 |
| Boys, 2 to 15..... | 7,118 | 8.3 | 14.1 | 19.0 | 25.5 | 33.1 |
| Women and girls..... | 57,222 | 8.6 | 13.6 | 17.5 | 23.5 | 36.9 |
| Women, 16 and over..... | 48,247 | 8.8 | 13.9 | 17.2 | 23.0 | 37.2 |
| Girls, 2 to 15..... | 8,976 | 7.4 | 12.1 | 18.9 | 26.2 | 35.3 |
| Children under 2..... | 6,834 | 8.7 | 15.4 | 20.8 | 24.5 | 30.6 |
| Footwear..... | 26,494 | 10.7 | 16.9 | 18.4 | 24.1 | 30.0 |
| Other apparel products and services..... | 20,828 | 7.3 | 11.6 | 15.5 | 18.2 | 47.4 |
| Transportation..... | 566,507 | 7.3 | 13.0 | 18.4 | 26.1 | 35.3 |
| Vehicle purchases (net outlay)..... | 242,775 | 6.6 | 13.1 | 19.0 | 27.9 | 33.4 |
| Cars and trucks, new..... | 111,348 | 4.1 | 9.8 | 19.3 | 25.1 | 41.8 |
| Cars and trucks, used..... | 127,463 | 9.0 | 16.1 | 19.0 | 30.4 | 25.5 |
| Other vehicles..... | 3,964 | 4/2.4 | 4/13.0 | 4/10.5 | 24.7 | 49.3 |
| Gasoline and motor oil..... | 94,359 | 9.4 | 14.7 | 19.5 | 25.6 | 30.8 |
| Other vehicle expenses..... | 196,217 | 6.9 | 12.3 | 17.8 | 25.1 | 37.9 |
| Vehicle finance charges..... | 25,906 | 4.7 | 9.8 | 19.8 | 31.4 | 34.2 |
| Maintenance and repairs..... | 60,908 | 8.3 | 14.9 | 18.2 | 23.1 | 35.4 |
| Vehicle insurance..... | 66,248 | 7.1 | 13.7 | 19.7 | 25.4 | 34.1 |
| Vehicle rental, leases, licenses, other charges..... | 43,155 | 6.0 | 8.1 | 13.0 | 23.4 | 49.7 |
| Public transportation..... | 33,156 | 8.0 | 10.3 | 14.4 | 20.5 | 46.8 |
| Health care..... | 160,746 | 12.3 | 19.1 | 19.5 | 21.8 | 27.3 |
| Health insurance..... | 76,470 | 12.7 | 19.5 | 19.4 | 22.1 | 26.3 |
| Medical services..... | 46,203 | 9.0 | 16.4 | 18.4 | 23.2 | 33.0 |
| Drugs..... | 28,607 | 16.7 | 23.0 | 21.7 | 18.6 | 20.0 |
| Medical supplies..... | 9,466 | 12.3 | 16.7 | 19.2 | 21.5 | 30.3 |
| Entertainment..... | 157,179 | 7.4 | 11.5 | 15.2 | 23.3 | 42.6 |
| Fees and admissions..... | 41,665 | 6.3 | 7.9 | 13.7 | 22.5 | 49.7 |
| Television, radios, sound equipment..... | 50,559 | 10.4 | 15.7 | 18.5 | 23.4 | 32.0 |
| Pets, toys, and playground equipment..... | 27,851 | 8.3 | 11.9 | 17.4 | 25.2 | 37.3 |
| Other entertainment supplies, equipment, and services..... | 37,105 | 3.7 | 9.6 | 10.6 | 22.9 | 53.2 |
| Personal care products and services..... | 45,924 | 9.4 | 14.7 | 20.1 | 22.6 | 33.2 |
| Reading..... | 14,554 | 8.8 | 13.3 | 17.5 | 22.2 | 38.1 |
| Education..... | 46,384 | 16.1 | 10.1 | 15.1 | 18.6 | 40.1 |
| Tobacco products and smoking supplies..... | 23,038 | 16.1 | 19.3 | 21.4 | 23.1 | 20.1 |
| Miscellaneous..... | 75,133 | 11.0 | 13.2 | 18.4 | 26.1 | 31.2 |
| Cash contributions..... | 92,195 | 6.5 | 13.1 | 17.3 | 21.2 | 41.9 |
| Personal insurance and pensions..... | 325,541 | 1.9 | 5.6 | 13.6 | 25.5 | 53.4 |

| | | | | | | |
|--|-----------|------|------|------|------|------|
| Life and other personal insurance..... | 32,852 | 6.5 | 10.6 | 16.5 | 22.9 | 43.5 |
| Pensions and Social Security..... | 292,689 | 1.4 | 5.0 | 13.3 | 25.8 | 54.5 |
| Sources of income and personal taxes: 1/ | | | | | | |
| Money income before taxes..... | 3,393,329 | 3.5 | 8.6 | 15.2 | 24.3 | 48.4 |
| Wages and salaries..... | 2,677,703 | 1.5 | 5.6 | 14.0 | 25.8 | 53.1 |
| Self-employment income..... | 167,347 | -2.0 | 4.8 | 13.8 | 20.8 | 62.6 |
| Social Security, private and government retirement..... | 385,053 | 15.5 | 27.8 | 22.9 | 17.9 | 15.9 |
| Interest, dividends, rental income, other property income..... | 69,871 | 2.1 | 7.5 | 13.9 | 24.2 | 52.4 |
| Unemployment and workers' compensation, veterans' benefits..... | 17,511 | 9.7 | 20.7 | 20.6 | 23.0 | 26.0 |
| Public assistance, supplemental security income, food stamps..... | 32,480 | 47.1 | 29.2 | 14.0 | 6.2 | 3.4 |
| Regular contributions for support..... | 24,922 | 11.6 | 19.0 | 27.0 | 18.3 | 24.1 |
| Other income..... | 18,442 | 18.3 | 21.0 | 19.5 | 15.0 | 26.2 |
| Personal taxes..... | 275,498 | .5 | 2.5 | 11.5 | 24.5 | 61.1 |
| Federal income taxes..... | 209,750 | .1 | 1.7 | 11.0 | 24.4 | 62.8 |
| State and local income taxes..... | 54,803 | .6 | 3.6 | 12.2 | 24.8 | 58.7 |
| Other taxes..... | 10,945 | 8.0 | 12.4 | 17.2 | 23.7 | 38.7 |
| Income after taxes..... | 3,117,831 | 3.8 | 9.2 | 15.5 | 24.3 | 47.2 |

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

2/ Value less than 0.5.

3/ Value less than 0.05.

4/ Data are likely to have large sampling errors.