

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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)	110,339	88,735	17,715	17,751	17,744	17,749	17,775	21,604
Lower limit	n.a.	n.a.	n.a.	\$13,909	\$27,177	\$44,462	\$71,898	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$47,507	\$47,507	\$7,946	\$20,319	\$35,536	\$56,891	\$116,666	(¹)
Income after taxes ¹	44,587	44,587	7,911	19,999	34,112	53,724	107,027	(¹)
Age of reference person	48.1	48.0	51.0	51.4	46.9	44.9	45.6	48.8
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.2	2.5	2.9	3.1	2.6
Children under 187	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over3	.3	.4	.5	.3	.2	.1	.3
Earners	1.4	1.4	.6	1.0	1.4	1.8	2.1	1.3
Vehicles	1.9	2.0	1.0	1.5	1.9	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	51	52	36	47	53	60	63	50
Female	49	48	64	53	47	40	37	50
Housing tenure:								
Homeowner	66	65	43	55	63	75	88	71
With mortgage	40	40	13	21	37	55	72	42
Without mortgage	26	25	30	34	26	20	16	29
Renter	34	35	57	45	37	25	12	29
Race of reference person:								
Black	12	12	17	14	13	9	6	13
White and other	88	88	83	86	87	91	94	87
Education of reference person:								
Elementary (1-8)	6	6	13	8	4	2	1	6
High school (9-12)	38	38	47	50	42	34	18	39
College	56	56	39	41	53	64	81	56
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	88	65	87	94	97	97	87
Average annual expenditures	\$39,518	\$41,395	\$18,883	\$26,492	\$35,660	\$48,722	\$77,125	\$32,946
Food	5,321	5,662	3,269	4,163	5,042	6,724	9,101	4,473
Food at home	3,086	3,253	2,124	2,731	3,113	3,709	4,584	2,681
Cereals and bakery products	452	481	322	406	452	536	686	384
Cereals and cereal products	156	166	118	144	158	184	226	133
Bakery products	296	314	204	262	295	351	460	251
Meats, poultry, fish, and eggs	828	869	591	785	859	959	1,150	730
Beef	248	264	168	253	262	291	346	210
Pork	177	188	145	175	180	201	240	152
Other meats	102	107	70	93	112	116	145	90
Poultry	152	159	108	131	154	190	212	135
Fish and seafood	114	114	71	98	113	119	167	113
Eggs	35	37	28	35	38	41	41	31
Dairy products	332	352	213	289	337	407	516	282
Fresh milk and cream	136	146	100	129	146	165	189	112
Other dairy products	196	207	113	161	191	242	327	170
Fruits and vegetables	522	545	370	471	531	596	754	467
Fresh fruits	160	167	117	144	158	179	238	144
Fresh vegetables	162	168	112	145	169	182	233	146
Processed fruits	116	121	83	104	117	133	168	104
Processed vegetables	84	88	59	78	86	102	115	73

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	\$952	\$1,007	\$629	\$779	\$934	\$1,211	\$1,478	\$817
Sugar and other sweets	116	122	79	102	112	141	178	101
Fats and oils	87	89	68	73	88	104	114	81
Miscellaneous foods	455	482	290	360	447	590	721	390
Nonalcoholic beverages	256	273	177	220	257	326	383	217
Food prepared by consumer unit on out-of-town trips	38	41	14	25	31	50	83	29
Food away from home	2,235	2,409	1,145	1,432	1,929	3,015	4,518	1,792
Alcoholic beverages	349	386	220	250	331	431	700	255
Housing	13,011	13,120	6,834	8,833	11,162	14,790	23,953	12,751
Shelter	7,602	7,583	3,824	4,995	6,367	8,608	14,103	7,678
Owned dwellings	4,979	4,905	1,572	2,268	3,526	5,896	11,248	5,280
Mortgage interest and charges	2,862	2,823	623	926	1,948	3,562	7,043	3,022
Property taxes	1,233	1,176	564	723	809	1,302	2,482	1,467
Maintenance, repairs, insurance, other expenses	884	906	385	619	769	1,032	1,723	791
Rented dwellings	2,134	2,197	2,066	2,528	2,588	2,196	1,608	1,876
Other lodging	489	481	186	200	253	516	1,248	522
Utilities, fuels, and public services	2,767	2,739	1,758	2,307	2,663	3,079	3,883	2,881
Natural gas	411	402	258	333	369	461	588	446
Electricity	1,009	989	684	885	990	1,084	1,303	1,087
Fuel oil and other fuels	112	110	76	111	103	103	158	120
Telephone services	914	918	558	727	906	1,054	1,343	901
Water and other public services	321	319	182	252	294	377	491	326
Household operations	676	672	310	372	503	675	1,497	695
Personal services	291	296	115	127	242	309	685	271
Other household expenses	385	376	196	245	260	366	813	424
Housekeeping supplies	509	566	303	390	502	689	942	374
Laundry and cleaning supplies	131	148	99	116	144	182	197	93
Other household products	255	280	138	174	238	357	495	195
Postage and stationery	122	138	65	101	119	151	250	87
Household furnishings and equipment	1,458	1,561	639	768	1,127	1,738	3,527	1,123
Household textiles	114	128	51	64	90	141	294	76
Furniture	372	388	137	189	269	437	906	309
Floor coverings	40	43	17	15	28	40	113	32
Major appliances	178	188	69	130	144	231	367	137
Small appliances, miscellaneous housewares	87	91	49	63	56	91	195	73
Miscellaneous household equipment	667	724	317	308	541	799	1,652	497
Apparel and services	1,743	1,846	860	1,120	1,598	2,149	3,500	1,493
Men and boys	423	458	186	267	349	579	911	342
Men, 16 and over	335	368	152	201	277	460	748	261
Boys, 2 to 15	88	91	34	66	72	119	163	81
Women and girls	677	718	329	429	684	836	1,310	577
Women, 16 and over	562	594	268	357	554	699	1,091	486
Girls, 2 to 15	115	124	61	72	129	138	219	91
Children under 2	81	89	41	55	83	118	149	59
Footwear	302	321	197	215	290	364	537	258
Other apparel products and services	259	260	107	155	192	252	594	257
Transportation	7,633	7,919	3,178	5,056	7,538	9,773	14,032	6,495
Vehicle purchases (net outlay)	3,579	3,778	1,553	2,387	3,799	4,586	6,555	2,762
Cars and trucks, new	1,685	1,732	575	806	1,501	2,148	3,624	1,494
Cars and trucks, used	1,848	1,999	966	1,567	2,253	2,376	2,830	1,227
Other vehicles	46	47	312	314	45	61	102	41
Gasoline and motor oil	1,279	1,290	599	933	1,253	1,617	2,043	1,237

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	\$2,375	\$2,447	\$858	\$1,509	\$2,211	\$3,151	\$4,501	\$2,113
Vehicle finance charges	359	365	94	201	346	542	640	338
Maintenance and repairs	662	707	305	481	698	832	1,219	508
Vehicle insurance	819	830	308	596	826	1,080	1,337	776
Vehicle rental, leases, licenses, other charges	534	545	152	232	340	697	1,305	492
Public transportation	400	405	167	227	275	420	934	382
Health care	2,182	2,222	1,422	2,074	2,199	2,494	2,921	2,037
Health insurance	1,061	1,058	679	999	1,102	1,192	1,318	1,070
Medical services	573	593	274	441	536	748	967	487
Drugs	449	461	409	548	448	423	479	413
Medical supplies	100	109	60	85	113	130	157	68
Entertainment	1,953	2,028	751	1,194	1,649	2,488	4,053	1,673
Fees and admissions	526	541	161	209	347	591	1,394	466
Television, radios, sound equipment	660	675	348	471	648	789	1,116	600
Pets, toys, and playground equipment	337	362	130	208	337	456	678	259
Other entertainment supplies, equipment, and services	430	450	112	306	317	652	865	348
Personal care products and services	485	514	282	377	506	598	804	413
Reading	141	148	67	97	123	172	278	114
Education	648	638	492	317	290	726	1,366	698
Tobacco products and smoking supplies	308	327	259	308	373	382	310	235
Miscellaneous	750	768	324	529	697	850	1,435	695
Cash contributions	1,258	1,324	459	720	1,077	1,569	2,792	986
Personal insurance and pensions	3,737	4,494	466	1,454	3,075	5,576	11,878	628
Life and other personal insurance	410	423	175	285	310	479	864	360
Pensions and Social Security	3,326	4,071	291	1,169	2,765	5,097	11,014	268
Sources of income and personal taxes: ¹								
Money income before taxes	47,507	47,507	7,946	20,319	35,536	56,891	116,666	(¹)
Wages and salaries	38,334	38,334	2,885	11,495	27,346	48,742	101,043	(¹)
Self-employment income	2,231	2,231	-189	576	1,220	1,717	7,820	(¹)
Social Security, private and government retirement	4,963	4,963	3,905	6,702	5,499	4,736	3,972	(¹)
Interest, dividends, rental income, other property income	951	951	104	372	666	823	2,785	(¹)
Unemployment and workers' compensation, veterans' benefits	171	171	48	175	176	239	219	(¹)
Public assistance, supplemental security income, food stamps	384	384	779	478	177	205	280	(¹)
Regular contributions for support	315	315	255	339	333	308	340	(¹)
Other income	158	158	160	183	119	120	208	(¹)
Personal taxes	2,920	2,920	35	320	1,425	3,167	9,639	(¹)
Federal income taxes	2,237	2,237	-27	157	998	2,371	7,672	(¹)
State and local income taxes	555	555	25	86	315	647	1,697	(¹)
Other taxes	129	129	37	77	111	149	271	(¹)
Income after taxes	44,587	44,587	7,911	19,999	34,112	53,724	107,027	(¹)

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	- \$2,059	- \$3,858	- \$137	- \$1,524	- \$2,106	- \$9,708	- \$5,804	\$5,328
Net change in total assets	5,678	4,144	2,042	493	4,595	1,759	11,818	11,977
Net change in total liabilities	7,737	8,002	2,179	2,017	6,701	11,467	17,622	6,650
Other financial information:								
Other money receipts	372	436	315	352	259	591	665	107
Mortgage principal paid on owned property	-1,397	-1,394	-419	-476	-900	-1,542	-3,627	-1,410
Estimated market value of owned home	103,975	97,681	48,910	59,886	72,269	108,197	198,898	129,826
Estimated monthly rental value of owned home ..	690	669	340	444	547	752	1,259	777
Gifts of goods and services	1,012	1,079	453	630	830	1,188	2,294	806
Food	69	76	17	37	48	76	199	51
Alcoholic beverages	14	15	11	10	11	10	32	12
Housing	258	274	138	166	216	303	547	210
Housekeeping supplies	41	46	20	26	43	55	85	30
Household textiles	14	15	3	4	9	12	46	12
Appliances and miscellaneous								
housewares	25	26	12	23	14	27	53	23
Major appliances	6	7	3 ¹	6	3	10	14	4
Small appliances and miscellaneous								
housewares	19	19	11	17	11	17	39	18
Miscellaneous household equipment	59	65	22	42	60	88	113	43
Other housing	119	123	82	71	90	120	250	103
Apparel and services	237	259	137	170	242	264	481	175
Males, 2 and over	61	69	38	54	66	78	108	41
Females, 2 and over	89	97	52	52	86	79	215	69
Children under 2	42	44	18	28	44	57	75	33
Other apparel products and services	45	49	30	35	46	49	84	32
Jewelry and watches	17	19	8	12	19	16	39	9
All other apparel products and services	28	30	21	24	27	33	44	23
Transportation	70	84	25	53	81	105	158	12
Health care	35	37	10	33	19	58	64	29
Entertainment	74	79	35	43	77	83	158	55
Toys, games, hobbies, and tricycles	30	32	11	21	32	42	52	22
Other entertainment	44	48	24	22	44	40	106	33
Personal care products and services	21	24	18	14	35	24	29	12
Reading	1	1	1	1	1	2	2	1
Education	160	149	28	64	39	151	461	206
All other gifts	73	81	33	38	61	112	162	41

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.