

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007**

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) .....	120,171	24,008	24,037	24,033	24,022	24,070
Lower limit .....	n.a.	n.a.	19,301	36,070	57,944	91,297
<b>Consumer unit characteristics:</b>						
<b>Income before taxes</b>						
Mean .....	\$63,091	\$10,531	\$27,674	\$46,213	\$72,460	\$158,388
SE .....	928.16	263.17	187.64	189.05	375.83	2976.60
CV(%) .....	1.47	2.50	.68	.41	.52	1.88
<b>Income after taxes</b>						
Mean .....	60,858	10,534	27,419	45,179	70,050	150,927
SE .....	882.30	294.33	193.71	199.56	400.07	2811.50
CV(%) .....	1.45	2.79	.71	.44	.57	1.86
Age of reference person .....	48.8	52.0	51.1	47.2	46.5	47.3
<b>Average number in consumer unit:</b>						
Persons .....	2.5	1.7	2.2	2.5	2.9	3.2
Children under 18 .....	.6	.4	.5	.6	.7	.9
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners .....	1.3	.5	1.0	1.4	1.8	2.0
Vehicles .....	1.9	.9	1.5	2.0	2.4	2.8
<b>Percent distribution:</b>						
<b>Sex of reference person:</b>						
Male .....	47	37	42	49	52	55
Female .....	53	63	58	51	48	45
<b>Housing tenure:</b>						
Homeowner .....	67	41	55	66	80	92
With mortgage .....	43	13	26	42	62	75
Without mortgage .....	23	28	30	24	18	17
Renter .....	33	59	45	34	20	8
<b>Race of reference person:</b>						
Black or African-American .....	12	17	15	13	8	6
White, Asian, and all other races .....	88	83	85	87	92	94
<b>Hispanic or Latino origin of reference person:</b>						
Hispanic or Latino .....	12	13	15	13	11	6
Not Hispanic or Latino .....	88	87	85	87	89	94
<b>Education of reference person:</b>						
Elementary (1-8) .....	5	10	8	5	2	1
High school (9-12) .....	35	47	46	36	30	15
College .....	60	42	46	58	68	84
Never attended and other .....	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	88	65	89	94	96	98
<b>Average annual expenditures</b>						
Mean .....	\$49,637.95	\$20,470.84	\$31,149.70	\$42,447.22	\$57,284.52	\$96,751.83
SE .....	604.76	390.10	499.70	503.93	689.93	1,281.40
CV(%) .....	1.22	1.91	1.60	1.19	1.20	1.32
<b>Food</b>						
Mean .....	6,133.40	3,035.42	4,259.76	5,681.65	7,241.61	10,443.72
SE .....	63.51	78.84	117.48	110.72	161.78	176.89
CV(%) .....	1.04	2.60	2.76	1.95	2.23	1.69
<b>Food at home</b>						
Mean .....	3,465.01	2,004.97	2,741.12	3,332.78	3,979.54	5,264.81
SE .....	40.85	60.37	86.09	82.46	114.96	93.61
CV(%) .....	1.18	3.01	3.14	2.47	2.89	1.78
<b>Cereals and bakery products</b>						
Mean .....	459.55	268.77	359.28	440.36	541.67	687.45
SE .....	6.74	8.78	11.29	14.61	20.15	17.07
CV(%) .....	1.47	3.27	3.14	3.32	3.72	2.48
<b>Cereals and cereal products</b>						
Mean .....	142.68	89.78	119.45	137.72	160.45	205.92
SE .....	2.67	3.90	6.06	6.71	7.50	6.05
CV(%) .....	1.87	4.35	5.07	4.87	4.67	2.94
<b>Bakery products</b>						
Mean .....	316.87	178.99	239.83	302.63	381.21	481.53
SE .....	5.20	6.72	7.99	9.68	16.41	14.85
CV(%) .....	1.64	3.75	3.33	3.20	4.31	3.08
<b>Meats, poultry, fish, and eggs</b>						
Mean .....	776.87	469.97	650.33	770.70	865.19	1,127.81
SE .....	11.88	21.28	27.20	24.79	29.42	32.69

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Meats, poultry, fish, and eggs						
CV(%) .....	1.53	4.53	4.18	3.22	3.40	2.90
Beef						
Mean .....	216.25	129.95	179.12	217.36	255.28	299.45
SE .....	5.20	15.03	10.28	9.39	9.74	13.10
CV(%) .....	2.40	11.56	5.74	4.32	3.81	4.37
Pork						
Mean .....	149.64	94.02	134.81	156.12	168.28	194.92
SE .....	3.87	6.95	8.07	7.34	7.71	7.31
CV(%) .....	2.59	7.39	5.99	4.70	4.58	3.75
Other meats						
Mean .....	104.49	63.61	84.98	98.40	119.21	156.18
SE .....	2.51	4.11	5.69	4.85	5.01	6.50
CV(%) .....	2.40	6.47	6.70	4.93	4.21	4.16
Poultry						
Mean .....	141.85	84.50	121.97	136.42	144.02	222.27
SE .....	3.33	6.63	6.41	6.29	8.75	9.46
CV(%) .....	2.34	7.85	5.26	4.61	6.07	4.25
Fish and seafood						
Mean .....	121.93	65.60	91.12	120.78	131.03	201.05
SE .....	3.26	4.50	6.94	6.73	9.21	8.99
CV(%) .....	2.68	6.86	7.62	5.58	7.03	4.47
Eggs						
Mean .....	42.71	32.30	38.33	41.62	47.36	53.94
SE .....	.83	1.72	1.53	2.06	2.81	1.77
CV(%) .....	1.94	5.33	3.99	4.95	5.94	3.29
Dairy products						
Mean .....	387.39	218.81	301.23	373.03	455.70	587.97
SE .....	6.35	8.40	8.88	12.19	15.56	12.00
CV(%) .....	1.64	3.84	2.95	3.27	3.42	2.04
Fresh milk and cream						
Mean .....	153.68	97.04	132.13	150.17	175.06	213.94
SE .....	2.83	3.68	4.61	6.27	6.45	4.62
CV(%) .....	1.84	3.80	3.49	4.18	3.68	2.16
Other dairy products						
Mean .....	233.71	121.76	169.10	222.86	280.65	374.03
SE .....	4.32	6.22	5.92	8.42	10.54	10.30
CV(%) .....	1.85	5.11	3.50	3.78	3.75	2.75
Fruits and vegetables						
Mean .....	599.87	346.32	476.13	574.14	653.97	948.49
SE .....	7.59	13.37	17.90	18.03	19.88	22.15
CV(%) .....	1.27	3.86	3.76	3.14	3.04	2.34
Fresh fruits						
Mean .....	201.74	115.75	152.20	190.11	212.67	337.85
SE .....	3.27	5.43	7.81	6.63	7.76	10.87
CV(%) .....	1.62	4.69	5.13	3.49	3.65	3.22
Fresh vegetables						
Mean .....	190.29	108.86	150.39	184.62	201.95	305.54
SE .....	3.05	5.12	7.71	8.06	5.80	10.31
CV(%) .....	1.60	4.70	5.13	4.37	2.87	3.37
Processed fruits						
Mean .....	112.32	64.92	93.51	105.11	128.42	169.57
SE .....	2.35	3.15	3.53	5.16	5.34	6.95
CV(%) .....	2.09	4.85	3.77	4.91	4.16	4.10
Processed vegetables						
Mean .....	95.52	56.79	80.03	94.31	110.93	135.53
SE .....	1.66	3.45	3.67	4.20	5.09	4.56
CV(%) .....	1.74	6.07	4.58	4.45	4.59	3.37
Other food at home						
Mean .....	1,241.33	701.10	954.15	1,174.55	1,463.02	1,913.10
SE .....	20.02	24.90	37.54	33.63	51.05	44.10
CV(%) .....	1.61	3.55	3.93	2.86	3.49	2.31
Sugar and other sweets						
Mean .....	124.49	69.42	92.58	117.55	149.22	193.62
SE .....	3.51	3.98	5.78	5.30	8.14	11.18
CV(%) .....	2.82	5.74	6.24	4.51	5.45	5.78
Fats and oils						
Mean .....	91.26	58.08	81.26	86.72	99.63	130.55
SE .....	2.36	4.14	3.75	4.04	5.01	5.62
CV(%) .....	2.59	7.12	4.62	4.65	5.03	4.30
Miscellaneous foods						
Mean .....	649.50	360.44	488.12	618.07	777.11	1,003.42
SE .....	12.39	17.35	24.96	21.61	29.73	29.45
CV(%) .....	1.91	4.81	5.11	3.50	3.83	2.93
Nonalcoholic beverages						
Mean .....	333.09	201.02	272.96	318.96	386.22	486.14
SE .....	5.46	7.03	13.15	11.54	14.28	14.13
CV(%) .....	1.64	3.50	4.82	3.62	3.70	2.91

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Food prepared by consumer unit on out-of-town trips						
Mean .....	43.00	12.14	19.25	33.27	50.84	99.38
SE .....	2.39	1.88	1.99	3.59	4.42	8.72
CV(%) .....	5.56	15.53	10.35	10.80	8.70	8.78
Food away from home						
Mean .....	2,668.39	1,030.46	1,518.63	2,348.87	3,262.07	5,178.91
SE .....	41.30	53.11	60.18	68.37	85.31	107.07
CV(%) .....	1.55	5.15	3.96	2.91	2.62	2.07
Alcoholic beverages						
Mean .....	456.59	175.53	271.56	412.51	506.08	916.82
SE .....	18.04	24.68	23.83	23.03	29.35	55.98
CV(%) .....	3.95	14.06	8.77	5.58	5.80	6.11
Housing						
Mean .....	16,919.99	8,284.57	11,389.85	14,388.13	19,017.42	31,492.21
SE .....	240.32	172.84	205.83	228.37	245.65	605.92
CV(%) .....	1.42	2.09	1.81	1.59	1.29	1.92
Shelter						
Mean .....	10,022.69	4,947.86	6,706.57	8,445.72	11,172.37	18,823.21
SE .....	162.07	138.53	154.58	194.47	150.02	348.80
CV(%) .....	1.62	2.80	2.30	2.30	1.34	1.85
Owned dwellings						
Mean .....	6,730.18	1,716.18	3,173.78	4,973.19	8,375.72	15,394.83
SE .....	137.67	80.35	102.78	138.22	188.11	327.41
CV(%) .....	2.05	4.68	3.24	2.78	2.25	2.13
Mortgage interest and charges						
Mean .....	3,890.03	675.95	1,462.01	2,805.05	5,118.95	9,377.36
SE .....	98.94	46.33	62.76	107.60	154.78	224.91
CV(%) .....	2.54	6.85	4.29	3.84	3.02	2.40
Property taxes						
Mean .....	1,708.86	600.36	933.26	1,255.34	1,936.25	3,814.94
SE .....	31.93	23.35	26.99	27.83	46.83	84.32
CV(%) .....	1.87	3.89	2.89	2.22	2.42	2.21
Maintenance, repairs, insurance, other expenses						
Mean .....	1,131.29	439.88	778.51	912.80	1,320.52	2,202.53
SE .....	39.29	41.42	75.53	44.32	73.52	113.44
CV(%) .....	3.47	9.42	9.70	4.86	5.57	5.15
Rented dwellings						
Mean .....	2,601.86	3,124.43	3,343.03	3,077.90	2,173.45	1,292.74
SE .....	44.93	108.12	108.58	91.68	104.69	88.42
CV(%) .....	1.73	3.46	3.25	2.98	4.82	6.84
Other lodging						
Mean .....	690.65	107.26	189.76	394.63	623.20	2,135.65
SE .....	28.80	13.32	15.90	40.42	44.30	110.20
CV(%) .....	4.17	12.42	8.38	10.24	7.11	5.16
Utilities, fuels, and public services						
Mean .....	3,477.21	2,084.66	2,826.68	3,357.99	4,012.98	5,100.13
SE .....	34.84	48.40	38.12	34.56	50.81	55.15
CV(%) .....	1.00	2.32	1.35	1.03	1.27	1.08
Natural gas						
Mean .....	480.39	272.96	369.05	427.80	558.86	772.67
SE .....	17.22	17.91	17.59	16.52	25.65	25.89
CV(%) .....	3.58	6.56	4.77	3.86	4.59	3.35
Electricity						
Mean .....	1,302.85	847.72	1,103.99	1,285.37	1,445.09	1,830.90
SE .....	25.16	27.72	31.39	26.82	29.37	33.36
CV(%) .....	1.93	3.27	2.84	2.09	2.03	1.82
Fuel oil and other fuels						
Mean .....	150.62	82.48	122.87	126.90	177.44	243.20
SE .....	9.33	9.37	13.00	10.51	14.14	17.60
CV(%) .....	6.20	11.36	10.58	8.28	7.97	7.24
Telephone services						
Mean .....	1,109.69	639.86	902.66	1,101.15	1,319.74	1,583.96
SE .....	10.24	17.76	13.20	14.70	20.75	17.59
CV(%) .....	.92	2.78	1.46	1.33	1.57	1.11
Water and other public services						
Mean .....	433.66	241.64	328.11	416.77	511.85	669.40
SE .....	8.94	10.10	11.15	11.10	13.93	16.14
CV(%) .....	2.06	4.18	3.40	2.66	2.72	2.41
Household operations						
Mean .....	984.17	320.42	449.04	662.33	1,134.58	2,351.83
SE .....	28.75	19.91	21.31	34.98	55.30	109.09
CV(%) .....	2.92	6.21	4.75	5.28	4.87	4.64
Personal services						
Mean .....	415.46	93.66	143.44	251.20	532.69	1,055.07
SE .....	19.28	14.50	17.45	26.55	44.69	87.89
CV(%) .....	4.64	15.48	12.16	10.57	8.39	8.33

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Other household expenses</b>						
Mean .....	568.71	226.75	305.60	411.12	601.89	1,296.77
SE .....	17.63	13.61	14.67	17.36	24.16	53.51
CV(%) .....	3.10	6.00	4.80	4.22	4.01	4.13
<b>Housekeeping supplies</b>						
Mean .....	638.78	285.70	458.84	546.45	707.56	1,194.84
SE .....	34.69	14.45	38.17	32.07	31.99	166.14
CV(%) .....	5.43	5.06	8.32	5.87	4.52	13.90
<b>Laundry and cleaning supplies</b>						
Mean .....	139.99	81.73	120.64	141.64	157.05	198.82
SE .....	4.45	6.41	14.02	8.26	8.28	8.99
CV(%) .....	3.18	7.84	11.62	5.83	5.27	4.52
<b>Other household products</b>						
Mean .....	346.60	135.55	205.12	294.67	378.02	719.34
SE .....	34.66	6.40	13.22	25.12	21.08	166.72
CV(%) .....	10.00	4.72	6.44	8.53	5.58	23.18
<b>Postage and stationery</b>						
Mean .....	152.19	68.43	133.08	110.14	172.49	276.68
SE .....	6.12	9.05	26.42	9.85	14.03	14.68
CV(%) .....	4.02	13.22	19.86	8.94	8.14	5.30
<b>Household furnishings and equipment</b>						
Mean .....	1,797.15	645.93	948.73	1,375.64	1,989.92	4,022.20
SE .....	59.96	53.57	66.04	93.69	154.96	202.59
CV(%) .....	3.34	8.29	6.96	6.81	7.79	5.04
<b>Household textiles</b>						
Mean .....	133.10	43.75	79.80	115.26	156.53	269.99
SE .....	7.26	5.69	11.17	13.39	17.34	26.84
CV(%) .....	5.45	13.01	14.00	11.62	11.08	9.94
<b>Furniture</b>						
Mean .....	445.69	143.59	191.37	312.59	448.34	1,131.28
SE .....	23.82	17.61	20.15	29.78	26.90	110.97
CV(%) .....	5.34	12.27	10.53	9.53	6.00	9.81
<b>Floor coverings</b>						
Mean .....	46.47	13.04	29.43	23.36	42.16	124.22
SE .....	4.53	3.91	12.16	4.47	7.89	17.74
CV(%) .....	9.75	29.99	41.33	19.15	18.70	14.28
<b>Major appliances</b>						
Mean .....	231.32	98.85	141.54	161.26	273.33	481.15
SE .....	8.87	14.05	14.47	11.17	21.71	31.13
CV(%) .....	3.84	14.21	10.22	6.93	7.94	6.47
<b>Small appliances, miscellaneous housewares</b>						
Mean .....	101.07	43.07	68.98	87.07	120.15	185.95
SE .....	5.18	5.51	10.67	8.07	12.25	14.32
CV(%) .....	5.13	12.78	15.47	9.27	10.20	7.70
<b>Miscellaneous household equipment</b>						
Mean .....	839.50	303.61	437.60	676.10	949.42	1,829.60
SE .....	45.27	54.16	41.31	87.47	147.10	159.64
CV(%) .....	5.39	17.84	9.44	12.94	15.49	8.73
<b>Apparel and services</b>						
Mean .....	1,880.72	764.88	1,041.55	1,653.86	2,092.42	3,848.59
SE .....	43.48	56.88	52.77	69.78	100.89	171.26
CV(%) .....	2.31	7.44	5.07	4.22	4.82	4.45
<b>Men and boys</b>						
Mean .....	435.37	169.99	231.17	355.75	490.15	929.28
SE .....	18.18	25.41	18.50	27.95	35.01	63.48
CV(%) .....	4.18	14.95	8.00	7.86	7.14	6.83
<b>Men, 16 and over</b>						
Mean .....	351.05	132.59	177.99	280.68	387.59	775.98
SE .....	18.14	23.89	17.33	27.13	33.99	62.54
CV(%) .....	5.17	18.01	9.74	9.67	8.77	8.06
<b>Boys, 2 to 15</b>						
Mean .....	84.32	37.40	53.18	75.08	102.56	153.30
SE .....	3.32	5.35	5.48	4.50	8.08	12.25
CV(%) .....	3.93	14.30	10.31	6.00	7.88	7.99
<b>Women and girls</b>						
Mean .....	748.93	289.37	406.11	673.47	865.40	1,509.60
SE .....	22.00	26.36	31.92	50.64	63.55	94.44
CV(%) .....	2.94	9.11	7.86	7.52	7.34	6.26
<b>Women, 16 and over</b>						
Mean .....	627.31	251.84	337.47	565.95	723.62	1,257.12
SE .....	19.93	25.13	29.89	43.34	58.66	89.09
CV(%) .....	3.18	9.98	8.86	7.66	8.11	7.09
<b>Girls, 2 to 15</b>						
Mean .....	121.62	37.52	68.64	107.52	141.78	252.48
SE .....	6.21	4.86	9.35	14.85	13.59	19.51
CV(%) .....	5.10	12.96	13.63	13.81	9.58	7.73

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Children under 2						
Mean .....	93.36	53.73	71.28	82.65	127.88	131.17
SE .....	5.20	10.52	8.45	9.81	9.86	11.62
CV(%) .....	5.57	19.57	11.86	11.87	7.71	8.86
Footwear						
Mean .....	327.06	148.67	200.92	322.28	354.27	608.94
SE .....	13.28	18.30	17.57	26.29	33.25	49.22
CV(%) .....	4.06	12.31	8.74	8.16	9.38	8.08
Other apparel products and services						
Mean .....	275.99	103.12	132.06	219.71	254.72	669.59
SE .....	17.11	6.11	9.91	16.73	19.19	76.02
CV(%) .....	6.20	5.92	7.50	7.62	7.53	11.35
Transportation						
Mean .....	8,757.65	3,242.13	5,716.80	7,925.98	11,057.89	15,831.26
SE .....	181.82	155.70	279.76	222.41	305.75	464.23
CV(%) .....	2.08	4.80	4.89	2.81	2.76	2.93
Vehicle purchases (net outlay)						
Mean .....	3,244.00	1,074.62	1,945.18	2,601.15	4,459.73	6,133.38
SE .....	128.69	126.09	195.67	220.83	296.70	396.99
CV(%) .....	3.97	11.73	10.06	8.49	6.65	6.47
Cars and trucks, new						
Mean .....	1,571.80	423.04	651.69	1,020.51	2,065.11	3,694.59
SE .....	84.69	82.92	100.79	150.53	188.96	315.57
CV(%) .....	5.39	19.60	15.47	14.75	9.15	8.54
Cars and trucks, used						
Mean .....	1,566.87	626.70	1,238.93	1,513.90	2,200.44	2,252.69
SE .....	89.60	88.62	169.51	153.66	216.15	214.02
CV(%) .....	5.72	14.14	13.68	10.15	9.82	9.50
Other vehicles						
Mean .....	105.32	24.88	54.56	66.74	194.17	186.10
SE .....	15.41	11.08	20.36	25.48	55.47	45.06
CV(%) .....	14.63	44.54	37.32	38.18	28.57	24.21
Gasoline and motor oil						
Mean .....	2,383.67	1,045.87	1,767.63	2,418.32	2,987.67	3,695.81
SE .....	24.88	28.64	27.20	35.12	45.95	48.78
CV(%) .....	1.04	2.74	1.54	1.45	1.54	1.32
Other vehicle expenses						
Mean .....	2,592.18	950.35	1,762.06	2,544.37	3,104.92	4,595.62
SE .....	80.53	80.25	109.42	178.53	113.26	150.25
CV(%) .....	3.11	8.44	6.21	7.02	3.65	3.27
Vehicle finance charges						
Mean .....	305.21	72.58	164.42	296.64	441.97	549.91
SE .....	9.08	7.29	7.68	13.17	13.72	21.14
CV(%) .....	2.97	10.04	4.67	4.44	3.11	3.84
Maintenance and repairs						
Mean .....	737.62	271.47	498.78	692.78	919.64	1,304.21
SE .....	18.30	16.60	22.47	25.63	40.62	48.26
CV(%) .....	2.48	6.12	4.50	3.70	4.42	3.70
Vehicle insurance						
Mean .....	1,071.37	470.84	882.19	1,219.86	1,189.40	1,594.02
SE .....	56.14	71.36	95.92	163.24	96.03	119.76
CV(%) .....	5.24	15.15	10.87	13.38	8.07	7.51
Vehicle rental, leases, licenses, and other charges						
Mean .....	477.97	135.46	216.66	335.08	553.90	1,147.48
SE .....	19.38	10.20	14.05	25.27	30.84	52.55
CV(%) .....	4.05	7.53	6.49	7.54	5.57	4.58
Public transportation						
Mean .....	537.81	171.30	241.93	362.15	505.57	1,406.45
SE .....	21.62	13.72	16.68	43.53	43.41	92.57
CV(%) .....	4.02	8.01	6.90	12.02	8.59	6.58
Healthcare						
Mean .....	2,852.77	1,473.81	2,448.31	2,826.17	3,268.43	4,243.95
SE .....	54.77	48.95	83.32	74.34	101.36	113.12
CV(%) .....	1.92	3.32	3.40	2.63	3.10	2.67
Health insurance						
Mean .....	1,544.83	894.54	1,397.10	1,537.90	1,770.82	2,122.38
SE .....	29.10	29.74	39.20	44.11	51.95	62.03
CV(%) .....	1.88	3.33	2.81	2.87	2.93	2.92
Medical services						
Mean .....	709.29	231.70	522.43	660.58	847.52	1,282.91
SE .....	27.55	20.96	63.66	48.72	52.74	82.16
CV(%) .....	3.88	9.04	12.18	7.38	6.22	6.40
Drugs						
Mean .....	480.90	299.37	447.98	500.43	511.00	645.39
SE .....	11.60	14.65	17.29	20.61	20.91	23.00
CV(%) .....	2.41	4.89	3.86	4.12	4.09	3.56

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Medical supplies						
Mean .....	117.75	48.21	80.80	127.26	139.08	193.26
SE .....	4.00	11.33	8.15	10.10	11.18	12.00
CV(%) .....	3.40	23.50	10.09	7.94	8.03	6.21
Entertainment						
Mean .....	2,697.99	926.44	1,504.85	2,149.83	2,982.10	5,921.30
SE .....	83.39	55.40	58.06	68.12	104.17	271.08
CV(%) .....	3.09	5.98	3.86	3.17	3.49	4.58
Fees and admissions						
Mean .....	658.07	122.29	230.72	393.15	704.55	1,837.62
SE .....	24.43	12.11	14.51	15.95	50.66	91.83
CV(%) .....	3.71	9.90	6.29	4.06	7.19	5.00
Audio and visual equipment and services						
Mean .....	986.81	499.31	705.63	912.76	1,131.09	1,683.87
SE .....	19.26	16.65	22.46	21.70	42.71	49.94
CV(%) .....	1.95	3.34	3.18	2.38	3.78	2.97
Pets, toys, hobbies, and playground equipment						
Mean .....	560.14	168.97	330.99	492.56	697.70	1,109.80
SE .....	23.76	11.49	30.98	30.42	55.64	74.57
CV(%) .....	4.24	6.80	9.36	6.18	7.97	6.72
Other entertainment supplies, equipment, and services						
Mean .....	492.95	135.87	237.51	351.35	448.77	1,290.00
SE .....	51.53	40.45	40.43	45.47	76.35	241.30
CV(%) .....	10.45	29.77	17.02	12.94	17.01	18.71
Personal care products and services						
Mean .....	587.68	244.42	371.25	496.72	692.80	1,132.39
SE .....	11.01	11.32	17.86	16.35	24.69	34.99
CV(%) .....	1.87	4.63	4.81	3.29	3.56	3.09
Reading						
Mean .....	117.69	53.57	70.92	94.14	135.99	233.61
SE .....	2.74	3.20	2.96	3.23	5.44	7.22
CV(%) .....	2.33	5.98	4.17	3.44	4.00	3.09
Education						
Mean .....	945.29	613.57	345.66	532.33	691.55	2,540.58
SE .....	54.63	134.07	31.42	58.61	44.67	183.36
CV(%) .....	5.78	21.85	9.09	11.01	6.46	7.22
Tobacco products and smoking supplies						
Mean .....	322.98	258.82	336.57	380.50	370.74	268.30
SE .....	9.01	14.24	16.95	17.68	17.67	13.40
CV(%) .....	2.79	5.50	5.04	4.65	4.77	4.99
Miscellaneous						
Mean .....	807.56	305.16	553.11	703.22	918.20	1,556.59
SE .....	31.09	42.05	79.71	51.76	45.11	122.87
CV(%) .....	3.85	13.78	14.41	7.36	4.91	7.89
Cash contributions						
Mean .....	1,821.49	545.62	897.59	1,560.80	1,826.31	4,272.20
SE .....	102.72	55.31	39.18	159.81	113.35	436.98
CV(%) .....	5.64	10.14	4.36	10.24	6.21	10.23
Personal insurance and pensions						
Mean .....	5,336.15	546.88	1,941.93	3,641.37	6,482.99	14,050.31
SE .....	83.04	23.83	112.39	41.78	69.84	217.62
CV(%) .....	1.56	4.36	5.79	1.15	1.08	1.55
Life and other personal insurance						
Mean .....	309.47	87.81	195.53	210.12	332.70	720.34
SE .....	14.85	6.67	41.49	12.20	20.99	35.86
CV(%) .....	4.80	7.60	21.22	5.81	6.31	4.98
Pensions and Social Security						
Mean .....	5,026.69	459.07	1,746.40	3,431.25	6,150.29	13,329.97
SE .....	75.90	25.31	104.08	40.58	66.31	207.86
CV(%) .....	1.51	5.51	5.96	1.18	1.08	1.56
Sources of income and personal taxes:						
Money income before taxes						
Mean .....	63,091.48	10,531.10	27,674.12	46,213.38	72,460.19	158,387.72
SE .....	928.16	263.17	187.64	189.05	375.83	2,976.60
CV(%) .....	1.47	2.50	.68	.41	.52	1.88
Wages and salaries						
Mean .....	50,322.18	4,538.45	17,272.98	36,082.73	61,018.66	132,534.51
SE .....	775.13	160.44	335.81	320.18	518.30	2,779.40
CV(%) .....	1.54	3.54	1.94	.89	.85	2.10
Self-employment income						
Mean .....	3,444.64	-753.29	787.38	1,337.53	2,841.08	12,991.62
SE .....	235.57	249.61	121.51	173.77	236.76	1,020.60
CV(%) .....	6.84	-33.14	15.43	12.99	8.33	7.86

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Social Security, private and government retirement</b>						
Mean .....	6,379.11	5,054.37	7,846.92	6,761.95	6,351.24	5,880.23
SE .....	121.22	182.28	252.41	271.56	318.48	517.71
CV(%) .....	1.90	3.61	3.22	4.02	5.01	8.80
<b>Interest, dividends, rental income, other property income</b>						
Mean .....	1,745.69	155.65	569.82	1,016.10	1,306.94	5,672.28
SE .....	128.66	33.44	60.04	114.69	136.82	561.36
CV(%) .....	7.37	21.48	10.54	11.29	10.47	9.90
<b>Unemployment and workers' compensation, veterans' benefits</b>						
Mean .....	216.23	122.02	169.81	235.49	265.96	287.70
SE .....	20.02	19.41	26.49	35.30	38.98	90.79
CV(%) .....	9.26	15.90	15.60	14.99	14.66	31.56
<b>Public assistance, supplemental security income, food stamps</b>						
Mean .....	332.22	809.12	460.52	203.95	121.31	67.00
SE .....	22.97	59.75	39.20	27.86	26.37	18.89
CV(%) .....	6.92	7.38	8.51	13.66	21.74	28.20
<b>Regular contributions for support</b>						
Mean .....	462.89	320.54	398.94	442.95	370.42	780.92
SE .....	44.50	32.05	41.43	45.20	50.26	191.65
CV(%) .....	9.61	10.00	10.39	10.21	13.57	24.54
<b>Other income</b>						
Mean .....	188.53	284.24	167.76	132.69	184.59	173.47
SE .....	14.13	22.55	32.49	19.11	29.58	36.69
CV(%) .....	7.50	7.93	19.37	14.41	16.02	21.15
<b>Personal taxes</b>						
Mean .....	2,233.48	-2.97	254.82	1,034.14	2,410.55	7,460.89
SE .....	131.68	53.50	52.81	76.94	166.25	507.39
CV(%) .....	5.90	-1,802.00	20.72	7.44	6.90	6.80
<b>Federal income taxes</b>						
Mean .....	1,569.13	-63.84	56.83	597.81	1,633.25	5,613.98
SE .....	98.03	51.48	44.61	51.43	122.22	403.96
CV(%) .....	6.25	-80.63	78.50	8.60	7.48	7.20
<b>State and local income taxes</b>						
Mean .....	468.06	11.05	94.77	269.24	538.35	1,425.05
SE .....	34.31	4.18	11.78	24.43	44.32	120.17
CV(%) .....	7.33	37.81	12.43	9.07	8.23	8.43
<b>Other taxes</b>						
Mean .....	196.28	49.82	103.22	167.09	238.94	421.86
SE .....	19.94	5.80	15.14	23.54	25.57	52.78
CV(%) .....	10.16	11.64	14.67	14.09	10.70	12.51
<b>Income after taxes</b>						
Mean .....	60,858.01	10,534.07	27,419.30	45,179.24	70,049.65	150,926.83
SE .....	882.30	294.33	193.71	199.56	400.07	2,811.50
CV(%) .....	1.45	2.79	.71	.44	.57	1.86
<b>Addenda:</b>						
<b>Net change in total assets and liabilities</b>						
Mean .....	-2,520.13	-945.50	-1,461.78	-6,367.75	-5,622.46	1,790.28
SE .....	1,290.10	1,059.30	1,999.10	1,058.90	2,443.40	4,922.60
CV(%) .....	-51.19	-112.00	-136.80	-16.63	-43.46	274.96
<b>Net change in total assets</b>						
Mean .....	10,646.67	373.21	5,074.35	5,313.98	11,154.39	31,276.24
SE .....	1,202.80	739.39	1,686.50	1,086.90	1,771.60	5,465.10
CV(%) .....	11.30	198.12	33.24	20.45	15.88	17.47
<b>Net change in total liabilities</b>						
Mean .....	13,166.80	1,318.71	6,536.13	11,681.73	16,776.85	29,485.95
SE .....	869.24	825.34	972.97	1,359.20	2,316.90	3,004.10
CV(%) .....	6.60	62.59	14.89	11.64	13.81	10.19
<b>Other financial information:</b>						
<b>Other money receipts</b>						
Mean .....	626.14	273.84	541.58	390.41	777.83	1,145.96
SE .....	116.98	127.42	199.02	144.33	271.75	355.95
CV(%) .....	18.68	46.53	36.75	36.97	34.94	31.06
<b>Mortgage principal paid on owned property</b>						
Mean .....	-2,278.51	-354.45	-697.37	-1,352.48	-2,762.77	-6,217.90
SE .....	82.54	29.52	36.85	71.77	232.95	232.70
CV(%) .....	-3.62	-8.33	-5.28	-5.31	-8.43	-3.74
<b>Estimated market value of owned home</b>						
Mean .....	182,336.36	71,984.26	100,591.47	133,283.47	211,006.00	394,402.62
SE .....	3,843.40	3,335.60	2,653.60	2,978.00	4,699.40	9,840.20
CV(%) .....	2.11	4.63	2.64	2.23	2.23	2.49

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Estimated monthly rental value of owned home						
Mean .....	898.13	379.07	547.89	724.31	1,046.46	1,791.12
SE .....	13.83	11.43	18.00	12.54	19.77	37.52
CV(%) .....	1.54	3.02	3.29	1.73	1.89	2.09
Gifts of goods and services, total						
Mean .....	1,198.19	328.67	524.46	810.16	1,289.07	3,035.41
SE .....	46.32	31.40	37.04	64.71	84.98	180.40
CV(%) .....	3.87	9.55	7.06	7.99	6.59	5.94
Food						
Mean .....	92.80	20.52	29.45	49.10	100.25	264.40
SE .....	8.67	5.00	7.27	5.27	13.00	40.44
CV(%) .....	9.34	24.38	24.69	10.74	12.97	15.29
Alcoholic beverages						
Mean .....	11.16	4.23	4.61	5.27	15.45	26.24
SE .....	1.75	2.33	1.11	1.38	4.88	7.12
CV(%) .....	15.66	55.21	23.97	26.19	31.59	27.13
Housing						
Mean .....	224.62	69.49	108.84	168.50	211.04	564.71
SE .....	13.70	7.24	10.51	26.72	18.28	54.88
CV(%) .....	6.10	10.42	9.66	15.86	8.66	9.72
Housekeeping supplies						
Mean .....	29.97	9.97	20.94	29.91	35.96	53.06
SE .....	1.68	2.29	2.36	5.30	4.45	5.47
CV(%) .....	5.61	22.99	11.25	17.71	12.38	10.31
Household textiles						
Mean .....	12.96	2.27	7.95	17.59	14.41	22.57
SE .....	2.38	.85	3.01	9.69	3.99	4.48
CV(%) .....	18.34	37.59	37.84	55.10	27.71	19.84
Appliances and miscellaneous housewares						
Mean .....	20.54	6.47	10.31	12.15	23.99	49.73
SE .....	2.65	1.85	2.91	2.76	4.34	9.74
CV(%) .....	12.88	28.53	28.21	22.74	18.09	19.58
Major appliances						
Mean .....	7.43	1.78	3.54	4.36	4.71	22.71
SE .....	1.85	.91	1.26	1.92	2.12	8.23
CV(%) .....	24.96	51.07	35.61	44.04	45.09	36.24
Small appliances and miscellaneous housewares						
Mean .....	13.11	4.69	6.76	7.79	19.29	27.02
SE .....	1.52	1.50	2.77	1.86	3.78	4.47
CV(%) .....	11.62	31.99	40.91	23.90	19.59	16.53
Miscellaneous household equipment						
Mean .....	55.13	14.01	25.69	28.74	48.54	158.58
SE .....	8.93	3.14	4.55	4.38	6.65	44.68
CV(%) .....	16.19	22.43	17.73	15.24	13.69	28.18
Other housing						
Mean .....	106.02	36.76	43.96	80.11	88.15	280.77
SE .....	8.80	5.50	8.06	22.05	15.99	30.81
CV(%) .....	8.30	14.97	18.34	27.52	18.14	10.97
Apparel and services						
Mean .....	240.74	126.71	150.40	204.43	308.79	413.20
SE .....	17.82	22.85	15.45	24.34	34.67	70.48
CV(%) .....	7.40	18.03	10.28	11.90	11.23	17.06
Males, 2 and over						
Mean .....	57.15	44.20	31.19	46.34	64.37	99.64
SE .....	6.91	12.03	5.57	8.15	10.24	25.30
CV(%) .....	12.09	27.22	17.84	17.60	15.91	25.40
Females, 2 and over						
Mean .....	87.01	27.35	45.49	72.34	115.46	174.34
SE .....	12.18	7.57	6.40	19.81	26.25	46.34
CV(%) .....	14.00	27.66	14.06	27.38	22.74	26.58
Children under 2						
Mean .....	45.02	21.23	37.74	36.28	63.00	66.82
SE .....	2.79	5.17	6.71	4.99	7.65	6.38
CV(%) .....	6.21	24.35	17.78	13.76	12.14	9.54
Other apparel products and services						
Mean .....	51.55	33.93	35.98	49.48	65.95	72.40
SE .....	5.75	7.99	7.14	10.29	13.80	17.19
CV(%) .....	11.16	23.54	19.85	20.79	20.92	23.75
Jewelry and watches						
Mean .....	20.72	7.43	14.92	18.66	32.15	30.42
SE .....	3.27	1.71	4.86	7.56	9.47	8.49
CV(%) .....	15.77	23.08	32.56	40.50	29.44	27.92
All other apparel products and services						
Mean .....	30.83	26.50	21.06	30.82	33.80	41.97
SE .....	3.93	7.72	4.98	5.08	6.86	15.38
CV(%) .....	12.75	29.15	23.64	16.48	20.30	36.65

See footnotes at end of table.



**Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Transportation						
Mean .....	108.83	19.54	43.99	62.30	170.06	247.96
SE .....	14.77	4.43	15.67	15.43	51.53	51.43
CV(%) .....	13.57	22.66	35.63	24.77	30.30	20.74
Health care						
Mean .....	22.98	7.84	9.78	21.33	22.46	53.43
SE .....	2.79	2.68	2.87	7.86	5.10	12.18
CV(%) .....	12.16	34.25	29.29	36.83	22.71	22.80
Entertainment						
Mean .....	102.71	27.13	46.70	73.12	141.39	225.03
SE .....	6.62	8.71	8.69	10.42	19.68	19.59
CV(%) .....	6.44	32.12	18.61	14.25	13.92	8.71
Toys, games, arts and crafts, and tricycles						
Mean .....	34.94	6.76	12.46	35.91	56.10	63.44
SE .....	3.32	2.73	2.24	6.54	11.69	8.77
CV(%) .....	9.52	40.39	17.94	18.20	20.84	13.83
Other entertainment						
Mean .....	67.77	20.37	34.24	37.21	85.30	161.60
SE .....	5.45	8.36	7.58	7.03	17.62	16.82
CV(%) .....	8.04	41.01	22.12	18.89	20.65	10.41
Personal care products and services						
Mean .....	17.52	6.67	11.28	11.77	20.44	37.42
SE .....	2.20	2.35	3.19	3.02	3.69	10.06
CV(%) .....	12.56	35.26	28.26	25.69	18.04	26.88
Reading						
Mean .....	1.03	.26	.82	.73	2.04	1.30
SE .....	.16	.10	.23	.15	.63	.39
CV(%) .....	15.27	36.65	28.14	21.20	30.72	29.69
Education						
Mean .....	282.92	31.31	70.56	135.05	188.70	987.64
SE .....	27.23	18.28	24.50	43.73	30.93	113.69
CV(%) .....	9.62	58.37	34.73	32.38	16.39	11.51
All other gifts						
Mean .....	92.87	14.97	48.02	78.56	108.44	214.09
SE .....	8.60	2.99	12.52	17.49	15.89	26.62
CV(%) .....	9.26	20.00	26.07	22.26	14.65	12.44

<sup>1</sup> Value is too small to display.

n.a. Not applicable.