

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2010

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)	121,107	24,210	24,277	24,175	24,215	24,231
Lower limit	n.a.	n.a.	\$18,439	\$35,209	\$57,340	\$91,931
Consumer unit characteristics:						
Income before taxes	\$62,481	\$9,906	\$26,777	\$45,552	\$72,794	\$157,369
Income after taxes	60,712	10,034	26,966	45,189	71,220	150,144
Age of reference person	49.4	51.0	51.7	49.3	47.3	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.6	2.9	3.2
Children under 18 .....	.6	.4	.6	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.4	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	1.9	.9	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	47	37	41	49	52	54
Female	53	63	59	51	48	46
Housing tenure:						
Homeowner	66	40	54	67	78	89
With mortgage	41	12	23	41	57	71
Without mortgage	25	28	31	27	21	18
Renter	34	60	46	33	22	11
Race of reference person:						
Black or African-American	12	19	15	12	10	5
White, Asian, and all other races	88	81	85	88	90	95
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	14	16	12	11	8
Not Hispanic or Latino	88	86	84	88	89	92
Education of reference person:						
Elementary (1-8)	5	9	7	5	3	1
High school (9-12)	35	48	45	37	29	15
College	60	43	48	59	68	84
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	66	86	94	97	98
Average annual expenditures	\$48,109	\$20,953	\$30,285	\$41,212	\$55,212	\$92,870
Food	12.7	15.8	13.9	13.6	12.4	11.5
Food at home	7.5	10.8	9.3	8.3	7.1	6.1
Cereals and bakery products	1.0	1.5	1.3	1.1	1.0	.8
Cereals and cereal products .....	.3	.5	.4	.4	.3	.3
Bakery products .....	.7	1.0	.9	.8	.7	.6
Meats, poultry, fish, and eggs	1.6	2.5	2.0	1.8	1.5	1.3
Beef .....	.5	.6	.5	.5	.5	.4
Pork .....	.3	.5	.4	.4	.3	.2
Other meats .....	.2	.4	.3	.3	.2	.2
Poultry .....	.3	.5	.4	.3	.3	.2
Fish and seafood .....	.2	.4	.3	.2	.2	.2
Eggs .....	.1	.2	.1	.1	.1	.1
Dairy products .....	.8	1.1	1.0	.9	.7	.7
Fresh milk and cream .....	.3	.5	.4	.3	.3	.2
Other dairy products .....	.5	.6	.6	.5	.5	.4

See footnotes at end of table.

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fruits and vegetables	1.4	2.0	1.8	1.5	1.3	1.2
Fresh fruits .....	.5	.6	.6	.5	.4	.4
Fresh vegetables .....	.4	.6	.6	.5	.4	.4
Processed fruits .....	.2	.3	.3	.3	.2	.2
Processed vegetables .....	.3	.4	.3	.3	.2	.2
Other food at home	2.7	3.8	3.2	3.0	2.5	2.1
Sugar and other sweets .....	.3	.4	.3	.3	.3	.2
Fats and oils .....	.2	.3	.3	.2	.2	.2
Miscellaneous foods	1.4	2.0	1.6	1.5	1.3	1.1
Nonalcoholic beverages .....	.7	1.0	.9	.8	.6	.5
Food prepared by consumer unit on out-of-town trips .....	.1	(²)	.1	.1	.1	.1
Food away from home	5.2	5.0	4.6	5.3	5.3	5.4
Alcoholic beverages .....	.9	.7	.7	.9	.8	.9
Housing	34.4	41.4	37.5	35.2	33.7	31.9
Shelter	20.4	24.7	21.7	20.6	19.8	19.3
Owned dwellings	13.0	8.3	9.7	12.0	13.9	15.2
Mortgage interest and charges	7.0	3.3	3.9	6.1	7.9	8.6
Property taxes	3.8	2.8	3.3	3.5	3.8	4.2
Maintenance, repairs, insurance, other expenses	2.3	2.2	2.5	2.4	2.2	2.3
Rented dwellings	6.0	15.6	11.3	7.7	4.8	2.1
Other lodging	1.3	.8	.8	.9	1.1	2.0
Utilities, fuels, and public services	7.6	10.6	10.1	8.7	7.6	5.6
Natural gas .....	.9	1.1	1.2	1.0	.9	.7
Electricity	2.9	4.6	4.1	3.4	2.9	2.0
Fuel oil and other fuels .....	.3	.4	.4	.3	.3	.2
Telephone services	2.4	3.1	3.2	2.9	2.5	1.8
Water and other public services	1.0	1.3	1.3	1.1	1.1	.8
Household operations	2.1	1.8	1.7	1.8	2.1	2.4
Personal services .....	.7	.4	.4	.5	.7	1.0
Other household expenses	1.4	1.3	1.3	1.3	1.3	1.5
Housekeeping supplies	1.3	1.6	1.4	1.3	1.3	1.1
Laundry and cleaning supplies .....	.3	.5	.4	.4	.3	.2
Other household products .....	.7	.8	.7	.7	.7	.6
Postage and stationery .....	.3	.3	.3	.3	.3	.3
Household furnishings and equipment	3.0	2.7	2.6	2.8	3.0	3.4
Household textiles .....	.2	.2	.2	.2	.2	.2
Furniture .....	.7	.7	.6	.7	.7	.8
Floor coverings .....	.1	(²)	(²)	.1	.1	.1
Major appliances .....	.4	.3	.4	.4	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.3	.2	.2
Miscellaneous household equipment	1.4	1.2	1.2	1.1	1.4	1.6
Apparel and services	3.5	3.7	3.8	3.3	3.1	3.7
Men and boys .....	.8	.7	.8	.7	.7	.9
Men, 16 and over .....	.6	.5	.6	.6	.6	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.1
Women and girls	1.4	1.4	1.5	1.3	1.3	1.4
Women, 16 and over	1.2	1.1	1.3	1.1	1.1	1.2
Girls, 2 to 15 .....	.2	.3	.2	.2	.2	.2
Children under 2 .....	.2	.3	.3	.2	.2	.1
Footwear .....	.6	.8	.8	.7	.5	.5
Other apparel products and services .....	.5	.5	.4	.4	.4	.7
Transportation	16.0	13.7	16.5	17.4	17.1	15.0
Vehicle purchases (net outlay)	5.4	3.0	5.2	5.6	6.1	5.4
Cars and trucks, new	2.5	.6	1.8	2.6	2.8	3.0
Cars and trucks, used	2.7	2.4	3.4	2.8	3.1	2.3
Other vehicles .....	.1	(²)	3.1	.2	.2	.1

See footnotes at end of table.

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline and motor oil	4.4	4.8	5.3	5.3	4.8	3.5
Other vehicle expenses	5.1	5.2	5.2	5.7	5.4	4.7
Vehicle finance charges .....	.5	.2	.4	.6	.7	.5
Maintenance and repairs	1.6	1.8	1.8	1.7	1.7	1.5
Vehicle insurance	2.1	2.6	2.3	2.6	2.2	1.6
Vehicle rental, leases, licenses, other charges .....	.9	.6	.7	.8	.9	1.1
Public transportation	1.0	.7	.8	.8	.8	1.4
Health care	6.6	7.3	8.7	7.4	6.7	5.2
Health insurance	3.8	4.2	5.2	4.5	4.0	2.8
Medical services	1.5	1.3	1.8	1.5	1.5	1.4
Drugs	1.0	1.5	1.4	1.2	1.0	.7
Medical supplies .....	.2	.3	.3	.2	.2	.2
Entertainment	5.2	4.9	4.8	4.8	5.1	5.7
Fees and admissions	1.2	.6	.6	.9	1.1	1.7
Audio and visual equipment and services	2.0	2.6	2.3	2.2	2.0	1.6
Pets, toys, hobbies, and playground equipment ..	1.3	1.2	1.3	1.2	1.3	1.2
Other entertainment supplies, equipment, and services .....	.8	.4	.5	.5	.6	1.1
Personal care products and services	1.2	1.3	1.3	1.2	1.2	1.2
Reading .....	.2	.2	.2	.2	.2	.2
Education	2.2	3.0	1.3	1.2	1.5	3.2
Tobacco products and smoking supplies .....	.8	1.5	1.2	1.0	.8	.3
Miscellaneous	1.8	1.7	1.5	1.9	2.1	1.6
Cash contributions	3.4	2.7	3.2	3.4	3.5	3.6
Personal insurance and pensions	11.2	2.1	5.2	8.4	11.8	16.0
Life and other personal insurance .....	.7	.4	.5	.5	.7	.8
Pensions and Social Security	10.5	1.7	4.7	7.9	11.2	15.2
Sources of income and personal taxes:						
Money income before taxes	\$62,481	\$9,906	\$26,777	\$45,552	\$72,794	\$157,369
Wages and salaries	79.3	38.9	57.6	72.8	82.3	86.1
Self-employment income	4.5	-9.7	2.4	2.9	4.1	6.4
Social Security, private and government retirement	11.5	46.9	30.8	18.7	10.1	4.5
Interest, dividends, rental income, other property income	1.9	1.3	1.5	1.9	1.3	2.2
Unemployment and workers' compensation, veterans' benefits	1.0	3.8	2.7	1.7	1.1	.3
Public assistance, supplemental security income, food stamps .....	.8	11.0	2.8	.8	.3	.1
Regular contributions for support .....	.7	4.0	1.5	.8	.6	.3
Other income .....	.3	3.7	.7	.3	.1	.1
Personal taxes	2.8	-1.3	-7	.8	2.2	4.6
Federal income taxes	1.8	-1.6	-1.2	.1	1.2	3.3
State and local income taxes .....	.8	(²)	.2	.5	.7	1.0
Other taxes .....	.2	.4	.3	.2	.2	.2
Income after taxes	97.2	101.3	100.7	99.2	97.8	95.4

¹ Value less than or equal to 0.5.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011