

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 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 186	.4	.6	.6	.7	.8
Persons 65 and older3	.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	6,129	3,309	4,214	5,596	6,843	10,676
Food at home	3,624	2,270	2,816	3,433	3,917	5,683
Cereals and bakery products	502	315	400	465	552	775
Cereals and cereal products	165	104	135	153	180	251
Bakery products	337	211	265	312	373	524
Meats, poultry, fish, and eggs	784	519	608	762	854	1,179
Beef	217	133	157	213	254	326
Pork	149	99	120	160	162	203
Other meats	117	78	85	109	137	177
Poultry	138	100	115	136	141	199
Fish and seafood	117	74	91	99	113	209
Eggs	46	35	40	45	46	65
Dairy products	380	230	291	355	414	611
Fresh milk and cream	141	95	118	132	155	205
Other dairy products	240	135	174	224	259	406
Fruits and vegetables	679	410	539	615	711	1,122
Fresh fruits	232	133	181	195	244	408
Fresh vegetables	210	127	170	188	222	345
Processed fruits	113	70	85	108	115	186
Processed vegetables	124	80	103	123	130	183

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,278	\$796	\$977	\$1,236	\$1,385	\$1,996
Sugar and other sweets	132	85	101	124	146	203
Fats and oils	103	69	83	103	105	153
Miscellaneous foods	667	414	499	630	731	1,059
Nonalcoholic beverages	333	217	276	345	348	481
Food prepared by consumer unit on out-of-town trips	43	10	18	34	55	99
Food away from home	2,505	1,039	1,398	2,164	2,926	4,993
Alcoholic beverages	412	153	211	359	466	869
Housing	16,557	8,667	11,369	14,508	18,625	29,615
Shelter	9,812	5,167	6,586	8,496	10,912	17,897
Owned dwellings	6,277	1,739	2,929	4,960	7,663	14,096
Mortgage interest and charges	3,351	690	1,180	2,531	4,347	8,009
Property taxes	1,814	589	1,003	1,440	2,118	3,920
Maintenance, repairs, insurance, other expenses	1,112	460	746	989	1,198	2,167
Rented dwellings	2,900	3,262	3,421	3,184	2,657	1,974
Other lodging	635	167	236	353	592	1,827
Utilities, fuels, and public services	3,660	2,216	3,053	3,603	4,185	5,242
Natural gas	440	239	365	414	486	696
Electricity	1,413	957	1,242	1,408	1,583	1,873
Fuel oil and other fuels	140	89	109	127	144	232
Telephone services	1,178	654	956	1,193	1,392	1,693
Water and other public services	489	276	382	461	580	748
Household operations	1,007	373	513	733	1,147	2,270
Personal services	340	92	124	188	403	893
Other household expenses	667	281	389	545	744	1,377
Housekeeping supplies	612	343	423	525	713	1,054
Laundry and cleaning supplies	150	104	115	146	171	216
Other household products	329	167	225	271	397	585
Postage and stationery	132	72	83	108	145	253
Household furnishings and equipment	1,467	568	794	1,151	1,668	3,152
Household textiles	102	52	52	80	115	213
Furniture	355	140	195	280	383	778
Floor coverings	36	7	9	29	33	103
Major appliances	209	69	114	183	276	404
Small appliances, miscellaneous housewares	107	46	61	110	107	208
Miscellaneous household equipment	657	255	362	469	753	1,446
Apparel and services	1,700	774	1,154	1,372	1,737	3,461
Men and boys	382	145	236	301	393	833
Men, 16 and over	304	102	184	227	310	697
Boys, 2 to 15	78	43	52	74	83	136
Women and girls	663	295	455	522	735	1,304
Women, 16 and over	562	236	384	439	632	1,115
Girls, 2 to 15	101	59	71	83	103	189
Children under 2	91	54	76	89	95	138
Footwear	303	174	254	303	280	507
Other apparel products and services	261	106	133	157	233	679
Transportation	7,677	2,868	5,002	7,160	9,432	13,924
Vehicle purchases (net outlay)	2,588	627	1,583	2,320	3,373	5,040
Cars and trucks, new	1,219	127	533	1,074	1,557	2,805
Cars and trucks, used	1,318	497	1,015	1,174	1,724	2,179
Other vehicles	51	²	² 35	71	92	55
Gasoline and motor oil	2,132	1,009	1,598	2,180	2,634	3,240

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,464	\$1,082	\$1,585	\$2,347	\$2,967	\$4,337
Vehicle finance charges	243	48	127	234	365	441
Maintenance and repairs	787	369	537	721	917	1,392
Vehicle insurance	1,010	535	708	1,082	1,199	1,526
Vehicle rental, leases, licenses, and other charges	423	130	212	311	485	979
Public transportation	493	150	235	313	457	1,307
Healthcare	3,157	1,524	2,649	3,068	3,715	4,827
Health insurance	1,831	886	1,578	1,863	2,201	2,624
Medical services	722	264	537	631	845	1,335
Drugs	485	321	437	476	538	653
Medical supplies	119	54	96	98	132	215
Entertainment	2,504	1,018	1,450	1,984	2,792	5,277
Fees and admissions	581	131	193	373	599	1,610
Audio and visual equipment and services	954	538	698	919	1,129	1,487
Pets, toys, hobbies, and playground equipment	606	261	408	502	727	1,128
Other entertainment supplies, equipment, and services	364	88	150	190	338	1,052
Personal care products and services	582	277	386	488	642	1,117
Reading	100	45	66	84	107	197
Education	1,074	635	408	510	813	3,005
Tobacco products and smoking supplies	362	323	375	421	420	272
Miscellaneous	849	356	461	797	1,169	1,461
Cash contributions	1,633	559	981	1,392	1,927	3,307
Personal insurance and pensions	5,373	446	1,560	3,473	6,523	14,861
Life and other personal insurance	318	89	148	215	364	775
Pensions and Social Security	5,054	357	1,412	3,258	6,159	14,086
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	49,568	3,856	15,419	33,159	59,928	135,474
Self-employment income	2,820	-957	634	1,334	3,001	10,087
Social Security, private and government retirement	7,173	4,644	8,251	8,499	7,375	7,094
Interest, dividends, rental income, other property income	1,182	131	409	885	945	3,539
Unemployment and workers' compensation, veterans' benefits	634	380	714	797	769	508
Public assistance, supplemental security income, food stamps	505	1,086	747	377	235	82
Regular contributions for support	407	401	409	357	433	437
Other income	192	365	195	145	109	149
Personal taxes	1,769	-129	-189	363	1,573	7,225
Federal income taxes	1,136	-163	-330	54	898	5,219
2008 Tax stimulus (thru Q20091)	(3)	(3)	(3)	(3)	(3)	(3)
State and local income taxes	482	-3	66	212	494	1,643
Other taxes	151	38	75	98	181	364

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Income after taxes	60,712	10,034	26,966	45,189	71,220	150,144
Addenda:						
Net change in total assets and liabilities	-\$4,458	\$557	-\$345	-\$1,894	-\$7,194	-\$13,412
Net change in total assets	5,503	1,250	889	4,477	5,096	15,805
Net change in total liabilities	9,960	692	1,234	6,371	12,290	29,216
Other financial information:						
Other money receipts	555	399	427	558	383	1,008
Mortgage principal paid on owned property	-2,013	-389	-706	-1,427	-2,527	-5,018
Estimated market value of owned home	155,083	57,423	92,064	123,211	173,902	328,790
Estimated monthly rental value of owned home	849	350	536	731	989	1,640
Gifts of goods and services	1,029	374	557	701	1,002	2,513
Food	89	26	28	64	85	239
Alcoholic beverages	14	4	9	11	22	25
Housing	199	134	104	149	191	417
Housekeeping supplies	25	17	19	22	26	42
Household textiles	8	3	3	11	9	16
Appliances and miscellaneous housewares	22	9	8	29	18	47
Major appliances	5	(¹)	3	² 3	6	12
Small appliances and miscellaneous housewares	17	8	6	26	12	35
Miscellaneous household equipment	47	13	29	33	45	113
Other housing	97	93	45	53	94	198
Apparel and services	212	89	192	212	218	348
Males, 2 and over	50	17	36	40	51	103
Females, 2 and over	73	31	80	75	67	113
Children under 2	47	22	36	49	51	76
Other apparel products and services	42	18	39	48	49	56
Jewelry and watches	17	5	11	20	24	26
All other apparel products and services	25	13	28	28	24	30
Transportation	85	17	48	61	151	147
Health care	21	² 4	9	20	23	49
Entertainment	95	45	51	64	96	219
Toys, games, arts and crafts, and tricycles	38	² 12	25	19	34	98
Other entertainment	58	34	26	45	63	120
Personal care products and services	13	3	24	9	8	23
Reading	1	1	1	1	1	2
Education	221	17	39	56	105	886
All other gifts	80	34	53	55	101	157

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.

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