

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008

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)	120,770	24,122	24,143	24,172	24,157	24,177
Lower limit	n.a.	n.a.	\$19,065	\$36,271	\$59,087	\$93,358
Consumer unit characteristics:						
Income before taxes						
Mean	\$63,563	\$10,263	27,442	47,196	74,090	158,652
SE	795.57	245.09	215.22	311.11	305.35	1997.20
CV(%)	1.25	2.39	.78	.66	.41	1.26
Income after taxes						
Mean	61,774	10,608	27,843	46,936	72,628	150,692
SE	725.62	238.32	228.48	318.38	329.45	1819.70
CV(%)	1.17	2.25	.82	.68	.45	1.21
Age of reference person	49.1	51.6	51.6	47.9	46.9	47.4
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.8	3.2
Children under 18 .....	.6	.4	.5	.7	.7	.8
Persons 65 and older .....	.3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	47	38	43	47	51	55
Female	53	62	57	53	49	45
Housing tenure:						
Homeowner	66	39	56	67	79	91
With mortgage	42	12	24	42	59	74
Without mortgage	24	26	32	25	20	17
Renter	34	61	44	33	21	9
Race of reference person:						
Black or African-American	12	19	15	12	9	6
White, Asian, and all other races	88	81	85	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	16	12	10	6
Not Hispanic or Latino	88	87	84	88	90	94
Education of reference person:						
Elementary (1-8)	5	10	7	4	2	1
High school (9-12)	35	46	47	38	30	15
College	60	44	46	58	68	84
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	89	67	88	94	97	98
Average annual expenditures						
Mean	\$50,485.67	\$22,303.65	\$31,750.69	\$42,658.51	\$58,632.07	\$97,002.64
SE	648.62	416.05	403.74	685.73	657.70	1,103.60
CV(%)	1.28	1.87	1.27	1.61	1.12	1.14
Food						
Mean	6,442.52	3,472.62	4,560.44	5,602.32	7,589.22	10,981.65
SE	80.67	99.23	120.08	95.88	165.15	134.68
CV(%)	1.25	2.86	2.63	1.71	2.18	1.23
Food at home						
Mean	3,744.50	2,369.47	2,929.47	3,435.75	4,339.81	5,645.31
SE	55.39	78.65	77.19	68.79	120.15	116.70
CV(%)	1.48	3.32	2.63	2.00	2.77	2.07
Cereals and bakery products						
Mean	506.95	330.44	380.25	461.34	598.29	764.08
SE	9.28	13.01	11.84	15.31	19.99	17.90
CV(%)	1.83	3.94	3.11	3.32	3.34	2.34
Cereals and cereal products						
Mean	169.60	120.46	127.16	158.45	195.93	245.91
SE	3.73	7.30	5.10	5.71	9.40	8.87
CV(%)	2.20	6.06	4.01	3.60	4.80	3.61
Bakery products						
Mean	337.35	209.98	253.09	302.89	402.35	518.17
SE	6.37	7.69	8.34	11.33	12.61	12.04
CV(%)	1.89	3.66	3.29	3.74	3.14	2.32
Meats, poultry, fish, and eggs						
Mean	846.32	541.96	714.71	809.36	956.34	1,208.68
SE	14.78	23.77	26.02	20.45	30.34	32.67

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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(%)	1.75	4.39	3.64	2.53	3.17	2.70
Beef						
Mean	238.87	143.36	199.33	229.83	259.10	362.58
SE	5.40	9.66	11.98	9.42	10.12	15.24
CV(%)	2.26	6.74	6.01	4.10	3.90	4.20
Pork						
Mean	162.98	111.80	141.00	164.66	185.90	211.47
SE	3.99	5.97	6.58	7.34	8.92	10.19
CV(%)	2.45	5.34	4.67	4.46	4.80	4.82
Other meats						
Mean	106.48	65.94	85.96	106.09	122.23	152.10
SE	2.68	3.90	5.51	5.51	4.11	5.52
CV(%)	2.52	5.91	6.41	5.20	3.36	3.63
Poultry						
Mean	159.05	108.58	134.25	152.56	180.29	219.46
SE	3.52	6.21	7.12	6.35	8.47	6.40
CV(%)	2.21	5.72	5.30	4.16	4.70	2.92
Fish and seafood						
Mean	127.88	73.90	110.31	104.24	153.63	197.19
SE	4.15	4.48	8.49	7.45	8.59	10.33
CV(%)	3.25	6.06	7.70	7.14	5.59	5.24
Eggs						
Mean	51.06	38.37	43.86	51.99	55.18	65.88
SE .....	.81	1.69	2.09	1.87	2.08	2.56
CV(%)	1.59	4.40	4.77	3.60	3.77	3.88
Dairy products						
Mean	429.54	279.62	328.80	386.30	488.77	663.92
SE	7.12	8.81	11.31	9.97	14.27	15.43
CV(%)	1.66	3.15	3.44	2.58	2.92	2.32
Fresh milk and cream						
Mean	168.12	119.01	141.49	151.05	188.93	240.03
SE	2.71	4.43	6.02	5.23	6.25	6.02
CV(%)	1.61	3.72	4.26	3.46	3.31	2.51
Other dairy products						
Mean	261.42	160.61	187.31	235.26	299.84	423.89
SE	5.18	5.18	7.16	6.54	10.50	11.95
CV(%)	1.98	3.22	3.82	2.78	3.50	2.82
Fruits and vegetables						
Mean	656.88	409.37	523.75	582.81	752.99	1,014.99
SE	10.42	16.82	16.95	16.29	26.63	28.78
CV(%)	1.59	4.11	3.24	2.80	3.54	2.84
Fresh fruits						
Mean	221.93	133.02	175.51	192.72	253.39	354.82
SE	4.63	6.38	6.67	7.60	8.78	13.30
CV(%)	2.08	4.80	3.80	3.94	3.46	3.75
Fresh vegetables						
Mean	211.86	133.48	168.01	183.00	237.28	337.37
SE	3.72	7.21	6.85	7.04	10.38	11.45
CV(%)	1.76	5.40	4.08	3.84	4.37	3.39
Processed fruits						
Mean	116.39	73.05	89.14	103.93	137.83	177.91
SE	2.42	2.94	3.65	4.61	5.10	6.78
CV(%)	2.08	4.02	4.09	4.44	3.70	3.81
Processed vegetables						
Mean	106.70	69.82	91.09	103.15	124.49	144.90
SE	2.54	3.75	4.29	4.11	6.33	5.64
CV(%)	2.38	5.37	4.71	3.98	5.08	3.89
Other food at home						
Mean	1,304.81	808.09	981.96	1,195.94	1,543.43	1,993.64
SE	20.62	27.77	30.64	26.33	45.74	46.63
CV(%)	1.58	3.44	3.12	2.20	2.96	2.34
Sugar and other sweets						
Mean	129.23	83.34	97.98	120.54	145.38	198.82
SE	3.02	5.73	4.24	5.49	8.06	7.78
CV(%)	2.34	6.87	4.32	4.55	5.54	3.92
Fats and oils						
Mean	104.47	77.95	86.25	96.43	117.78	143.89
SE	2.51	4.94	4.59	4.07	4.69	5.92
CV(%)	2.41	6.33	5.32	4.22	3.98	4.12
Miscellaneous foods						
Mean	679.84	406.48	500.70	626.77	812.75	1,051.96
SE	12.10	15.40	18.23	14.99	23.38	32.11
CV(%)	1.78	3.79	3.64	2.39	2.88	3.05
Nonalcoholic beverages						
Mean	342.47	223.34	270.29	315.52	409.10	493.87
SE	5.93	8.67	11.90	10.72	17.57	14.44
CV(%)	1.73	3.88	4.40	3.40	4.29	2.92

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — 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	48.80	16.97	26.74	36.67	58.42	105.11
SE	2.34	2.39	3.07	3.34	4.98	4.91
CV(%)	4.80	14.09	11.50	9.12	8.52	4.67
Food away from home						
Mean	2,698.03	1,103.15	1,630.97	2,166.57	3,249.41	5,336.34
SE	45.61	52.11	66.12	53.21	76.43	115.48
CV(%)	1.69	4.72	4.05	2.46	2.35	2.16
Alcoholic beverages						
Mean	444.17	183.37	274.53	349.83	539.24	873.29
SE	16.52	17.71	25.80	28.04	27.68	40.49
CV(%)	3.72	9.66	9.40	8.02	5.13	4.64
Housing						
Mean	17,108.53	8,900.08	11,583.21	14,917.38	19,326.53	30,790.97
SE	192.64	183.39	152.73	236.08	243.77	398.71
CV(%)	1.13	2.06	1.32	1.58	1.26	1.29
Shelter						
Mean	10,183.12	5,287.37	6,742.81	8,742.72	11,306.78	18,820.48
SE	139.43	144.34	130.45	169.25	202.67	309.98
CV(%)	1.37	2.73	1.93	1.94	1.79	1.65
Owned dwellings						
Mean	6,760.40	1,855.56	3,169.25	5,346.20	8,318.02	15,097.68
SE	112.47	92.62	98.26	142.26	195.71	292.87
CV(%)	1.66	4.99	3.10	2.66	2.35	1.94
Mortgage interest and charges						
Mean	3,826.44	753.12	1,468.77	2,979.35	4,935.60	8,985.71
SE	83.39	45.74	68.28	89.44	135.89	223.17
CV(%)	2.18	6.07	4.65	3.00	2.75	2.48
Property taxes						
Mean	1,758.28	624.23	983.13	1,375.23	2,023.27	3,781.98
SE	29.18	26.45	33.62	36.95	47.37	100.26
CV(%)	1.66	4.24	3.42	2.69	2.34	2.65
Maintenance, repairs, insurance, other expenses						
Mean	1,175.69	478.21	717.35	991.62	1,359.14	2,329.99
SE	53.33	50.52	41.23	67.98	88.19	188.25
CV(%)	4.54	10.56	5.75	6.86	6.49	8.08
Rented dwellings						
Mean	2,724.45	3,258.96	3,310.88	3,045.21	2,352.00	1,657.02
SE	42.42	109.63	93.18	79.67	90.41	82.51
CV(%)	1.56	3.36	2.81	2.62	3.84	4.98
Other lodging						
Mean	698.27	172.85	262.68	351.31	636.77	2,065.78
SE	31.03	25.83	25.72	26.03	59.69	92.26
CV(%)	4.44	14.94	9.79	7.41	9.37	4.47
Utilities, fuels, and public services						
Mean	3,649.24	2,238.26	3,019.01	3,579.54	4,228.97	5,176.76
SE	33.95	55.23	42.08	40.22	39.77	61.55
CV(%) .....	.93	2.47	1.39	1.12	.94	1.19
Natural gas						
Mean	531.24	310.46	425.42	504.75	603.09	811.86
SE	17.52	15.85	21.42	18.06	25.25	25.79
CV(%)	3.30	5.11	5.03	3.58	4.19	3.18
Electricity						
Mean	1,353.35	910.47	1,171.56	1,324.28	1,516.67	1,842.62
SE	24.07	32.82	34.57	29.95	27.89	33.92
CV(%)	1.78	3.60	2.95	2.26	1.84	1.84
Fuel oil and other fuels						
Mean	191.80	97.02	162.68	174.55	242.29	282.23
SE	13.09	13.62	19.12	17.38	18.55	19.57
CV(%)	6.83	14.04	11.75	9.96	7.65	6.93
Telephone services						
Mean	1,126.84	665.99	910.77	1,145.43	1,335.53	1,575.30
SE	11.24	16.71	12.96	15.50	18.60	23.28
CV(%)	1.00	2.51	1.42	1.35	1.39	1.48
Water and other public services						
Mean	446.01	254.32	348.59	430.52	531.39	664.74
SE	10.03	11.00	10.20	12.13	12.88	17.01
CV(%)	2.25	4.32	2.93	2.82	2.42	2.56
Household operations						
Mean	997.50	350.85	510.07	691.83	1,141.80	2,290.86
SE	28.79	21.82	22.50	41.15	44.40	86.10
CV(%)	2.89	6.22	4.41	5.95	3.89	3.76
Personal services						
Mean	383.20	88.43	168.19	236.56	481.93	939.99
SE	19.27	13.01	16.83	31.02	36.06	60.89
CV(%)	5.03	14.71	10.01	13.11	7.48	6.48

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other household expenses						
Mean	614.30	262.42	341.88	455.27	659.86	1,350.87
SE	15.27	15.67	13.45	18.48	21.71	46.82
CV(%)	2.49	5.97	3.93	4.06	3.29	3.47
Housekeeping supplies						
Mean	654.27	373.02	453.86	552.53	759.13	1,132.18
SE	16.77	24.64	21.01	26.87	32.03	64.38
CV(%)	2.56	6.61	4.63	4.86	4.22	5.69
Laundry and cleaning supplies						
Mean	147.82	99.15	117.08	140.49	169.75	212.52
SE	4.57	7.54	6.87	10.36	9.55	9.94
CV(%)	3.09	7.61	5.86	7.38	5.62	4.68
Other household products						
Mean	350.23	181.07	222.18	273.47	397.92	676.11
SE	13.72	12.45	12.26	16.97	19.81	56.57
CV(%)	3.92	6.87	5.52	6.21	4.98	8.37
Postage and stationery						
Mean	156.22	92.79	114.60	138.57	191.46	243.56
SE	5.66	14.83	11.72	10.30	17.78	13.91
CV(%)	3.62	15.98	10.23	7.43	9.29	5.71
Household furnishings and equipment						
Mean	1,624.39	650.58	857.46	1,350.76	1,889.85	3,370.70
SE	43.17	34.43	41.82	78.40	63.66	134.44
CV(%)	2.66	5.29	4.88	5.80	3.37	3.99
Household textiles						
Mean	126.30	57.20	79.58	98.50	119.70	276.32
SE	8.74	8.26	8.72	13.58	10.09	29.60
CV(%)	6.92	14.45	10.96	13.78	8.43	10.71
Furniture						
Mean	387.66	152.08	209.23	254.05	498.64	823.61
SE	19.56	16.05	17.37	22.07	42.33	71.74
CV(%)	5.04	10.55	8.30	8.69	8.49	8.71
Floor coverings						
Mean	44.58	19.39	26.91	32.85	48.13	95.51
SE	5.26	5.26	13.55	7.71	9.26	17.00
CV(%)	11.81	27.11	50.35	23.47	19.23	17.80
Major appliances						
Mean	204.12	86.24	123.16	173.19	252.16	385.49
SE	8.39	11.22	10.65	17.24	21.54	23.06
CV(%)	4.11	13.01	8.64	9.96	8.54	5.98
Small appliances, miscellaneous housewares						
Mean	112.89	44.15	74.93	98.20	112.48	234.52
SE	6.11	9.95	6.59	13.75	10.19	21.63
CV(%)	5.41	22.53	8.80	14.00	9.06	9.22
Miscellaneous household equipment						
Mean	748.85	291.52	343.65	693.97	858.74	1,555.26
SE	28.35	28.52	23.28	67.57	53.38	92.41
CV(%)	3.79	9.78	6.77	9.74	6.22	5.94
Apparel and services						
Mean	1,800.70	961.92	1,151.10	1,361.02	2,037.13	3,490.06
SE	59.15	63.93	53.00	65.45	107.76	191.60
CV(%)	3.28	6.65	4.60	4.81	5.29	5.49
Men and boys						
Mean	426.88	180.79	253.17	315.96	501.76	882.12
SE	20.90	27.67	22.22	20.15	41.97	73.93
CV(%)	4.90	15.30	8.78	6.38	8.36	8.38
Men, 16 and over						
Mean	344.17	137.49	198.83	243.70	400.91	739.42
SE	20.31	25.31	21.67	18.94	38.87	74.07
CV(%)	5.90	18.41	10.90	7.77	9.69	10.02
Boys, 2 to 15						
Mean	82.71	43.30	54.34	72.26	100.85	142.70
SE	3.73	6.75	4.45	7.45	10.71	12.83
CV(%)	4.50	15.59	8.19	10.31	10.62	8.99
Women and girls						
Mean	718.16	382.19	450.03	544.23	810.91	1,402.59
SE	30.32	32.18	36.06	46.29	51.41	102.59
CV(%)	4.22	8.42	8.01	8.51	6.34	7.31
Women, 16 and over						
Mean	596.83	322.02	386.02	446.91	649.11	1,179.38
SE	28.24	29.86	35.04	42.74	47.35	94.56
CV(%)	4.73	9.27	9.08	9.56	7.29	8.02
Girls, 2 to 15						
Mean	121.33	60.17	64.00	97.32	161.80	223.21
SE	6.07	8.31	5.51	11.84	17.45	23.23
CV(%)	5.01	13.81	8.61	12.16	10.78	10.41

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Children under 2						
Mean	92.72	51.87	77.45	78.28	113.81	142.11
SE	4.19	6.38	8.66	7.15	8.99	10.80
CV(%)	4.52	12.31	11.19	9.13	7.90	7.60
Footwear						
Mean	314.44	214.62	223.50	243.60	376.44	513.78
SE	16.11	24.97	15.95	24.48	41.36	42.92
CV(%)	5.12	11.63	7.14	10.05	10.99	8.35
Other apparel products and services						
Mean	248.49	132.46	146.96	178.94	234.22	549.46
SE	9.73	14.84	10.26	9.80	20.33	34.02
CV(%)	3.91	11.21	6.98	5.47	8.68	6.19
Transportation						
Mean	8,603.63	3,430.22	5,656.88	7,833.96	10,469.08	15,613.87
SE	174.80	147.70	163.37	296.19	236.48	393.38
CV(%)	2.03	4.31	2.89	3.78	2.26	2.52
Vehicle purchases (net outlay)						
Mean	2,754.80	844.94	1,672.07	2,489.87	3,304.36	5,457.25
SE	104.30	84.02	148.85	229.87	216.73	334.79
CV(%)	3.79	9.94	8.90	9.23	6.56	6.13
Cars and trucks, new						
Mean	1,304.96	258.11	595.53	959.00	1,525.77	3,183.09
SE	71.36	59.37	110.53	152.47	147.98	287.35
CV(%)	5.47	23.00	18.56	15.90	9.70	9.03
Cars and trucks, used						
Mean	1,315.49	492.06	1,012.67	1,406.98	1,666.90	1,996.84
SE	60.73	48.87	101.01	133.24	160.44	183.49
CV(%)	4.62	9.93	9.97	9.47	9.63	9.19
Other vehicles						
Mean	134.35	94.76	63.87	123.89	111.69	277.32
SE	22.25	38.97	21.43	38.49	30.11	64.91
CV(%)	16.56	41.12	33.56	31.07	26.96	23.40
Gasoline and motor oil						
Mean	2,714.84	1,243.16	2,018.62	2,704.35	3,418.42	4,185.89
SE	27.86	31.08	37.00	42.63	41.03	53.22
CV(%)	1.03	2.50	1.83	1.58	1.20	1.27
Other vehicle expenses						
Mean	2,620.90	1,122.25	1,739.79	2,339.55	3,263.18	4,636.07
SE	68.67	95.36	76.47	116.04	113.69	136.56
CV(%)	2.62	8.50	4.40	4.96	3.48	2.95
Vehicle finance charges						
Mean	312.30	75.48	187.55	319.00	460.85	518.04
SE	8.53	5.66	9.41	11.76	19.35	21.33
CV(%)	2.73	7.50	5.02	3.69	4.20	4.12
Maintenance and repairs						
Mean	730.53	304.31	512.91	616.30	892.06	1,325.90
SE	17.83	15.15	22.90	27.30	35.36	41.09
CV(%)	2.44	4.98	4.46	4.43	3.96	3.10
Vehicle insurance						
Mean	1,113.37	596.35	799.33	1,068.38	1,368.46	1,733.39
SE	49.88	83.99	65.26	98.18	96.70	113.61
CV(%)	4.48	14.08	8.16	9.19	7.07	6.55
Vehicle rental, leases, licenses, and other charges						
Mean	464.71	146.12	240.00	335.87	541.81	1,058.74
SE	20.19	11.42	16.95	25.20	42.85	71.09
CV(%)	4.35	7.81	7.06	7.50	7.91	6.71
Public transportation						
Mean	513.08	219.87	226.40	300.19	483.12	1,334.66
SE	25.84	37.09	20.23	19.51	30.81	80.01
CV(%)	5.04	16.87	8.93	6.50	6.38	5.99
Healthcare						
Mean	2,975.88	1,624.03	2,456.65	2,886.17	3,518.36	4,390.85
SE	55.97	69.34	75.14	83.98	98.56	95.15
CV(%)	1.88	4.27	3.06	2.91	2.80	2.17
Health insurance						
Mean	1,653.37	985.46	1,437.67	1,667.06	1,869.43	2,305.60
SE	30.52	32.84	46.45	48.98	51.17	45.15
CV(%)	1.85	3.33	3.23	2.94	2.74	1.96
Medical services						
Mean	726.64	296.23	475.74	625.26	979.90	1,254.89
SE	26.39	27.62	37.39	43.08	61.16	55.75
CV(%)	3.63	9.32	7.86	6.89	6.24	4.44
Drugs						
Mean	482.10	276.88	464.75	490.37	546.14	631.95
SE	14.16	40.60	20.88	22.16	18.97	21.01
CV(%)	2.94	14.66	4.49	4.52	3.47	3.32

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Medical supplies						
Mean	113.78	65.45	78.48	103.48	122.90	198.41
SE	4.82	11.38	7.94	9.40	7.13	12.18
CV(%)	4.24	17.38	10.12	9.09	5.80	6.14
Entertainment						
Mean	2,834.81	1,082.13	1,716.27	2,421.76	3,276.28	5,672.87
SE	67.33	48.49	66.62	127.32	131.85	241.90
CV(%)	2.38	4.48	3.88	5.26	4.02	4.26
Fees and admissions						
Mean	615.68	156.12	221.16	372.04	646.87	1,680.65
SE	24.13	15.09	14.45	25.78	35.21	64.26
CV(%)	3.92	9.66	6.53	6.93	5.44	3.82
Audio and visual equipment and services						
Mean	1,036.12	536.02	726.06	948.27	1,262.33	1,706.57
SE	16.10	19.33	18.93	27.89	44.50	58.27
CV(%)	1.55	3.61	2.61	2.94	3.52	3.41
Pets, toys, hobbies, and playground equipment						
Mean	703.61	255.61	431.37	648.83	744.50	1,436.73
SE	58.77	17.18	37.31	89.77	50.12	275.86
CV(%)	8.35	6.72	8.65	13.84	6.73	19.20
Other entertainment supplies, equipment, and services						
Mean	479.40	134.38	337.69	452.63	622.59	848.92
SE	36.89	34.03	53.89	66.74	92.32	99.01
CV(%)	7.69	25.32	15.96	14.74	14.83	11.66
Personal care products and services						
Mean	615.77	305.58	401.76	511.55	701.81	1,157.31
SE	10.85	12.77	15.11	14.86	24.57	32.85
CV(%)	1.76	4.18	3.76	2.91	3.50	2.84
Reading						
Mean	116.17	54.80	72.76	100.79	127.54	224.76
SE	3.08	2.62	2.76	5.03	5.25	6.58
CV(%)	2.65	4.78	3.79	4.99	4.12	2.93
Education						
Mean	1,045.66	624.98	361.23	498.41	842.97	2,898.51
SE	61.14	107.06	52.57	48.47	48.60	232.62
CV(%)	5.85	17.13	14.55	9.72	5.77	8.03
Tobacco products and smoking supplies						
Mean	316.67	267.57	311.02	353.95	382.45	268.31
SE	10.56	19.19	15.88	21.74	19.93	16.95
CV(%)	3.33	7.17	5.11	6.14	5.21	6.32
Miscellaneous						
Mean	839.59	297.03	511.90	758.46	954.08	1,674.91
SE	37.57	36.09	48.59	54.51	62.71	113.74
CV(%)	4.48	12.15	9.49	7.19	6.57	6.79
Cash contributions						
Mean	1,736.53	567.36	915.04	1,314.90	2,042.34	3,839.35
SE	96.76	39.49	52.93	84.49	135.35	305.78
CV(%)	5.57	6.96	5.78	6.43	6.63	7.96
Personal insurance and pensions						
Mean	5,605.05	531.96	1,777.90	3,748.00	6,825.02	15,125.93
SE	104.13	37.84	59.06	50.65	104.43	320.74
CV(%)	1.86	7.11	3.32	1.35	1.53	2.12
Life and other personal insurance						
Mean	316.83	83.40	146.26	236.37	349.87	767.49
SE	15.06	9.09	8.22	18.01	18.28	53.52
CV(%)	4.75	10.90	5.62	7.62	5.23	6.97
Pensions and Social Security						
Mean	5,288.21	448.56	1,631.64	3,511.63	6,475.15	14,358.43
SE	97.56	38.12	55.37	47.51	93.68	299.35
CV(%)	1.84	8.50	3.39	1.35	1.45	2.08
Sources of income and personal taxes:						
Money income before taxes						
Mean	63,562.51	10,263.41	27,442.43	47,196.38	74,090.48	158,651.95
SE	795.57	245.09	215.22	311.11	305.35	1,997.20
CV(%)	1.25	2.39	.78	.66	.41	1.26
Wages and salaries						
Mean	51,007.41	4,350.84	17,114.95	36,229.79	62,311.12	134,881.79
SE	666.84	201.45	277.02	419.29	463.81	1,931.50
CV(%)	1.31	4.63	1.62	1.16	.74	1.43
Self-employment income						
Mean	3,219.15	-1,012.88	550.45	1,624.63	2,928.09	11,991.43
SE	194.62	303.21	91.03	184.59	277.09	848.99
CV(%)	6.05	-29.94	16.54	11.36	9.46	7.08

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Social Security, private and government retirement						
Mean	6,576.95	5,034.01	8,026.38	7,386.81	6,468.30	5,967.86
SE	124.17	196.73	209.43	302.84	295.95	390.31
CV(%)	1.89	3.91	2.61	4.10	4.58	6.54
Interest, dividends, rental income, other property income						
Mean	1,509.14	192.47	528.13	889.16	1,401.02	4,530.27
SE	105.24	26.28	59.07	109.27	136.28	437.73
CV(%)	6.97	13.65	11.18	12.29	9.73	9.66
Unemployment and workers' compensation, veterans' benefits						
Mean	225.21	125.30	196.25	273.25	242.18	288.82
SE	34.33	18.72	40.00	37.26	28.08	143.08
CV(%)	15.24	14.94	20.38	13.64	11.60	49.54
Public assistance, supplemental security income, food stamps						
Mean	370.95	900.61	488.51	252.56	146.13	68.11
SE	22.05	52.93	45.83	35.06	26.15	14.82
CV(%)	5.94	5.88	9.38	13.88	17.90	21.76
Regular contributions for support						
Mean	446.00	345.80	360.93	395.38	421.99	705.53
SE	43.13	54.55	41.41	53.68	70.40	172.09
CV(%)	9.67	15.78	11.47	13.58	16.68	24.39
Other income						
Mean	207.70	327.25	176.82	144.81	171.65	218.15
SE	13.28	27.03	22.15	23.03	30.15	43.51
CV(%)	6.40	8.26	12.52	15.90	17.56	19.95
Personal taxes						
Mean	1,788.99	-344.84	-400.80	260.08	1,462.36	7,959.60
SE	152.02	51.67	56.68	122.98	151.48	552.26
CV(%)	8.50	-14.98	-14.14	47.29	10.36	6.94
Federal income taxes						
Mean	1,817.03	-92.16	35.35	687.82	1,763.30	6,683.64
SE	108.18	36.45	38.35	92.01	113.49	406.87
CV(%)	5.95	-39.55	108.47	13.38	6.44	6.09
2008 Tax stimulus (new UCC Q20082)						
Mean	-783.67	-337.64	-622.68	-898.95	-1,068.20	-989.91
SE	10.46	12.74	19.41	25.94	28.16	28.62
CV(%)	-1.33	-3.77	-3.12	-2.89	-2.64	-2.89
State and local income taxes						
Mean	542.23	25.96	84.21	292.70	527.09	1,779.28
SE	39.60	15.82	11.55	28.38	41.65	139.40
CV(%)	7.30	60.93	13.71	9.70	7.90	7.83
Other taxes						
Mean	213.41	58.99	102.31	178.50	240.17	486.60
SE	22.92	9.95	14.32	23.28	35.35	58.78
CV(%)	10.74	16.87	14.00	13.04	14.72	12.08
Income after taxes						
Mean	61,773.51	10,608.25	27,843.23	46,936.31	72,628.11	150,692.35
SE	725.62	238.32	228.48	318.38	329.45	1,819.70
CV(%)	1.17	2.25	.82	.68	.45	1.21
Addenda:						
Net change in total assets and liabilities						
Mean	-4,071.74	-2,034.26	-1,717.65	563.79	-6,217.66	-10,945.73
SE	955.94	957.67	1,057.20	2,171.00	2,381.50	4,327.30
CV(%)	-23.48	-47.08	-61.55	385.08	-38.30	-39.53
Net change in total assets						
Mean	7,349.38	1,234.59	3,197.12	5,221.43	10,341.21	16,734.71
SE	1,118.30	595.10	1,062.30	1,965.80	1,793.40	4,347.20
CV(%)	15.22	48.20	33.23	37.65	17.34	25.98
Net change in total liabilities						
Mean	11,421.12	3,268.85	4,914.77	4,657.64	16,558.86	27,680.44
SE	1,056.30	841.35	960.91	1,100.40	2,045.70	4,258.20
CV(%)	9.25	25.74	19.55	23.63	12.35	15.38
Other financial information:						
Other money receipts						
Mean	519.14	190.55	190.32	564.40	558.29	1,090.96
SE	87.13	58.46	58.71	268.37	161.40	199.01
CV(%)	16.78	30.68	30.85	47.55	28.91	18.24
Mortgage principal paid on owned property						
Mean	-2,294.63	-476.11	-760.08	-1,616.39	-2,544.07	-6,070.24
SE	56.96	52.15	41.76	75.06	96.19	197.59
CV(%)	-2.48	-10.95	-5.49	-4.64	-3.78	-3.26

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Estimated market value of owned home						
Mean	169,794.24	67,146.64	98,401.73	136,398.06	188,352.14	358,344.86
SE	3,347.40	3,034.80	3,490.90	3,707.60	4,063.40	8,047.90
CV(%)	1.97	4.52	3.55	2.72	2.16	2.25
Estimated monthly rental value of owned home						
Mean	877.18	369.16	563.68	740.64	1,015.71	1,695.20
SE	11.87	12.04	11.51	14.43	15.95	23.09
CV(%)	1.35	3.26	2.04	1.95	1.57	1.36
Gifts of goods and services, total						
Mean	1,209.34	488.21	580.63	813.02	1,193.04	2,969.36
SE	51.99	57.22	43.52	68.14	71.24	196.10
CV(%)	4.30	11.72	7.49	8.38	5.97	6.60
Food						
Mean	97.38	29.16	44.48	64.97	82.47	265.58
SE	6.34	5.01	6.72	8.96	8.86	25.60
CV(%)	6.51	17.18	15.11	13.78	11.96	9.64
Alcoholic beverages						
Mean	14.36	8.90	9.69	4.77	17.34	31.08
SE	1.76	2.89	4.83	1.51	6.07	6.55
CV(%)	12.28	32.43	49.78	31.71	35.00	21.09
Housing						
Mean	228.81	97.63	130.80	147.75	226.37	541.11
SE	9.85	11.16	13.95	17.66	22.05	38.06
CV(%)	4.31	11.43	10.66	11.95	9.74	7.03
Housekeeping supplies						
Mean	31.47	16.31	14.60	26.14	37.63	62.65
SE	2.14	4.24	1.78	3.75	3.76	7.70
CV(%)	6.78	26.00	12.18	14.36	9.99	12.29
Household textiles						
Mean	13.16	5.20	5.69	7.25	12.23	35.40
SE	2.91	1.63	1.68	2.75	4.45	12.04
CV(%)	22.11	31.36	29.46	37.96	36.38	34.01
Appliances and miscellaneous housewares						
Mean	20.76	3.64	10.80	11.91	22.44	54.96
SE	2.58	1.85	2.76	3.36	4.44	11.61
CV(%)	12.44	50.75	25.54	28.22	19.78	21.12
Major appliances						
Mean	6.42	1.94	5.23	2.65	4.49	17.76
SE	1.52	1.76	2.15	.89	2.07	5.98
CV(%)	23.65	91.00	41.17	33.53	46.11	33.66
Small appliances and miscellaneous housewares						
Mean	14.34	1.70	5.57	9.26	17.95	37.20
SE	1.68	.50	1.90	2.79	4.33	7.61
CV(%)	11.69	29.15	34.07	30.10	24.15	20.44
Miscellaneous household equipment						
Mean	57.50	22.91	27.77	41.81	56.32	138.57
SE	5.05	6.56	5.64	11.58	6.91	17.89
CV(%)	8.79	28.62	20.32	27.69	12.27	12.91
Other housing						
Mean	105.93	49.57	71.95	60.63	97.75	249.53
SE	6.00	7.44	10.81	9.34	16.96	23.51
CV(%)	5.66	15.00	15.03	15.40	17.35	9.42
Apparel and services						
Mean	222.76	141.85	162.74	181.97	242.20	384.84
SE	11.13	23.39	21.05	20.49	18.63	41.78
CV(%)	5.00	16.49	12.94	11.26	7.69	10.86
Males, 2 and over						
Mean	47.22	31.84	30.45	37.16	48.09	88.54
SE	5.01	11.15	5.92	8.00	8.33	15.91
CV(%)	10.62	35.03	19.43	21.52	17.32	17.97
Females, 2 and over						
Mean	78.52	39.22	56.86	63.41	82.31	150.72
SE	7.25	8.46	11.49	11.19	11.72	27.34
CV(%)	9.24	21.56	20.21	17.64	14.24	18.14
Children under 2						
Mean	49.87	25.35	38.61	37.43	64.03	83.85
SE	3.46	4.23	10.66	4.17	5.32	8.96
CV(%)	6.94	16.68	27.61	11.14	8.31	10.69
Other apparel products and services						
Mean	47.15	45.44	36.82	43.96	47.78	61.73
SE	5.64	12.19	9.15	9.36	10.20	10.40
CV(%)	11.96	26.83	24.85	21.30	21.35	16.84
Jewelry and watches						
Mean	18.32	18.26	13.06	16.11	22.60	21.59
SE	4.23	9.62	6.90	4.55	8.99	4.68
CV(%)	23.09	52.70	52.87	28.22	39.78	21.68

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
All other apparel products and services						
Mean	28.82	27.18	23.77	27.85	25.18	40.14
SE	2.93	7.71	6.08	7.29	5.06	8.51
CV(%)	10.16	28.35	25.56	26.18	20.11	21.19
Transportation						
Mean	99.18	29.73	64.31	85.16	94.89	221.60
SE	13.14	15.40	17.23	25.60	19.04	49.60
CV(%)	13.25	51.78	26.79	30.07	20.06	22.38
Healthcare						
Mean	22.26	11.75	9.43	20.45	25.54	44.08
SE	4.89	5.87	2.25	10.10	11.59	8.37
CV(%)	21.97	49.94	23.82	49.42	45.38	18.99
Entertainment						
Mean	88.54	48.81	49.87	71.82	88.34	183.72
SE	7.32	10.13	9.86	14.53	10.34	21.38
CV(%)	8.26	20.75	19.77	20.22	11.71	11.64
Toys, games, arts and crafts, and tricycles						
Mean	29.14	20.47	18.54	24.92	34.86	46.87
SE	2.94	5.43	5.30	5.09	5.79	7.26
CV(%)	10.09	26.52	28.61	20.44	16.61	15.48
Other entertainment						
Mean	59.40	28.34	31.33	46.90	53.48	136.85
SE	5.83	7.54	8.16	12.39	7.88	17.18
CV(%)	9.82	26.62	26.05	26.42	14.74	12.55
Personal care products and services						
Mean	12.12	5.08	6.04	10.92	16.34	22.21
SE	1.45	1.56	1.85	3.20	4.07	6.05
CV(%)	11.96	30.73	30.62	29.29	24.89	27.22
Reading						
Mean .....	.91	.18	.56	.86	1.02	1.93
SE .....	.15	.07	.14	.25	.35	.38
CV(%)	16.76	39.27	24.16	29.53	34.02	19.47
Education						
Mean	323.68	65.69	50.43	153.64	299.67	1,047.95
SE	30.29	25.74	11.49	40.44	52.60	136.73
CV(%)	9.36	39.18	22.78	26.32	17.55	13.05
All other gifts						
Mean	99.33	49.42	52.26	70.70	98.85	225.25
SE	10.56	26.20	10.47	15.66	20.28	33.21
CV(%)	10.63	53.01	20.03	22.15	20.52	14.75

¹ Value is too small to display.

n.a. Not applicable.