

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003**

(Aggregates in millions of dollars, unless otherwise indicated)

| Item  | Complete reporting of income |                         |                         |                        |                         |                          |
|---|------------------------------|-------------------------|-------------------------|------------------------|-------------------------|--------------------------|
|   | Aggregate                    | Lowest<br>20<br>percent | Second<br>20<br>percent | Third<br>20<br>percent | Fourth<br>20<br>percent | Highest<br>20<br>percent |
| Number of consumer units (in thousands) ..... | 97,391                       | 19,455                  | 19,482                  | 19,472                 | 19,481                  | 19,501                   |
| Percent distribution of consumer units .....  | 100.0                        | 20.0                    | 20.0                    | 20.0                   | 20.0                    | 20.0                     |
| Consumer unit characteristics (mean values):  |                              |                         |                         |                        |                         |                          |
| Income before taxes <sup>1</sup> .....        | \$51,128                     | \$8,201                 | \$21,478                | \$37,542               | \$61,132                | \$127,146                |
| Income after taxes <sup>1</sup> .....         | 48,596                       | 8,260                   | 20,543                  | 36,363                 | 58,593                  | 119,091                  |
| Age of reference person .....                 | 48.4                         | 51.2                    | 51.4                    | 47.2                   | 45.7                    | 46.3                     |
| Average number in consumer unit:              |                              |                         |                         |                        |                         |                          |
| Persons .....                                 | 2.5                          | 1.8                     | 2.3                     | 2.5                    | 2.8                     | 3.1                      |
| Children under 18 .....                       | .6                           | .4                      | .6                      | .7                     | .7                      | .8                       |
| Persons 65 and over .....                     | .3                           | .4                      | .5                      | .3                     | .2                      | .1                       |
| Earners .....                                 | 1.3                          | .6                      | 1.0                     | 1.4                    | 1.7                     | 2.0                      |
| Vehicles .....                                | 2.0                          | .9                      | 1.5                     | 2.0                    | 2.5                     | 2.9                      |
| Percent distribution:                         |                              |                         |                         |                        |                         |                          |
| Sex of reference person:                      |                              |                         |                         |                        |                         |                          |
| Male .....                                    | 51                           | 37                      | 45                      | 53                     | 58                      | 59                       |
| Female .....                                  | 49                           | 63                      | 55                      | 47                     | 42                      | 41                       |
| Housing tenure:                               |                              |                         |                         |                        |                         |                          |
| Homeowner .....                               | 66                           | 41                      | 55                      | 65                     | 79                      | 90                       |
| With mortgage .....                           | 41                           | 11                      | 22                      | 40                     | 59                      | 72                       |
| Without mortgage .....                        | 25                           | 30                      | 33                      | 25                     | 20                      | 18                       |
| Renter .....                                  | 34                           | 59                      | 45                      | 35                     | 21                      | 10                       |
| Race of reference person:                     |                              |                         |                         |                        |                         |                          |
| Black or African American .....               | 12                           | 18                      | 14                      | 11                     | 8                       | 6                        |
| White, Asian, and All Other Races .....       | 88                           | 82                      | 86                      | 89                     | 92                      | 94                       |
| Education of reference person:                |                              |                         |                         |                        |                         |                          |
| Elementary (1-8) .....                        | 6                            | 13                      | 11                      | 5                      | 2                       | 1                        |
| High school (9-12) .....                      | 36                           | 45                      | 48                      | 40                     | 31                      | 17                       |
| College .....                                 | 57                           | 41                      | 41                      | 55                     | 67                      | 82                       |
| Never attended and other .....                | ( <sup>2</sup> )             | 1                       | ( <sup>2</sup> )        | ( <sup>2</sup> )       | ( <sup>2</sup> )        | ( <sup>2</sup> )         |
| At least one vehicle owned or leased .....    | 88                           | 64                      | 87                      | 95                     | 97                      | 98                       |
| Annual aggregate expenditures .....           | \$4,039,935                  | 8.6                     | 12.4                    | 16.9                   | 23.6                    | 38.4                     |
| Food .....                                    | 474,544                      | 11.3                    | 14.6                    | 18.2                   | 23.4                    | 32.5                     |
| Food at home .....                            | 271,570                      | 13.1                    | 16.8                    | 19.2                   | 23.0                    | 27.9                     |
| Cereals and bakery products .....             | 38,211                       | 13.9                    | 17.1                    | 18.8                   | 23.1                    | 27.0                     |
| Cereals and cereal products .....             | 12,956                       | 14.9                    | 17.5                    | 19.4                   | 22.5                    | 25.7                     |
| Bakery products .....                         | 25,254                       | 13.4                    | 17.0                    | 18.4                   | 23.5                    | 27.7                     |
| Meats, poultry, fish, and eggs .....          | 70,096                       | 13.1                    | 17.4                    | 19.4                   | 23.5                    | 26.6                     |
| Beef .....                                    | 21,151                       | 11.3                    | 16.7                    | 18.8                   | 26.5                    | 26.7                     |
| Pork .....                                    | 14,359                       | 14.8                    | 19.9                    | 20.1                   | 21.1                    | 24.2                     |
| Other meats .....                             | 8,698                        | 13.7                    | 17.3                    | 19.1                   | 24.2                    | 25.6                     |
| Poultry .....                                 | 12,181                       | 13.8                    | 17.3                    | 19.2                   | 22.7                    | 27.1                     |
| Fish and seafood .....                        | 10,492                       | 12.3                    | 14.5                    | 20.1                   | 22.1                    | 31.0                     |
| Eggs .....                                    | 3,214                        | 16.0                    | 20.5                    | 21.0                   | 19.5                    | 23.1                     |
| Dairy products .....                          | 28,757                       | 12.7                    | 16.8                    | 19.6                   | 22.8                    | 28.0                     |
| Fresh milk and cream .....                    | 11,029                       | 14.0                    | 18.3                    | 20.0                   | 22.2                    | 25.4                     |
| Other dairy products .....                    | 17,728                       | 11.9                    | 15.9                    | 19.4                   | 23.2                    | 29.6                     |
| Fruits and vegetables .....                   | 46,572                       | 13.3                    | 17.4                    | 19.4                   | 21.6                    | 28.4                     |
| Fresh fruits .....                            | 14,853                       | 12.1                    | 17.1                    | 19.3                   | 21.4                    | 30.1                     |
| Fresh vegetables .....                        | 15,029                       | 13.0                    | 17.5                    | 19.6                   | 20.8                    | 29.1                     |
| Processed fruits .....                        | 9,385                        | 14.2                    | 17.6                    | 18.7                   | 22.4                    | 27.1                     |
| Processed vegetables .....                    | 7,306                        | 14.9                    | 17.5                    | 19.9                   | 22.9                    | 24.9                     |

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

| Item  | Complete reporting of income |                   |                   |                  |                   |                    |
|---|------------------------------|-------------------|-------------------|------------------|-------------------|--------------------|
|   | Aggregate                    | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
| Other food at home .....                                  | \$87,933                     | 12.7              | 15.8              | 19.1             | 23.5              | 29.0               |
| Sugar and other sweets .....                              | 10,342                       | 13.0              | 17.0              | 18.6             | 22.8              | 28.6               |
| Fats and oils .....                                       | 7,288                        | 14.1              | 18.1              | 19.9             | 21.9              | 26.0               |
| Miscellaneous foods .....                                 | 43,004                       | 12.4              | 15.4              | 19.0             | 23.7              | 29.5               |
| Nonalcoholic beverages .....                              | 23,579                       | 13.4              | 16.1              | 19.7             | 23.7              | 27.0               |
| Food prepared by consumer unit on out-of-town trips ..... | 3,720                        | 7.5               | 9.0               | 14.8             | 24.8              | 43.9               |
| Food away from home .....                                 | 202,974                      | 8.9               | 11.7              | 16.7             | 23.9              | 38.7               |
| Alcoholic beverages .....                                 | 37,544                       | 8.9               | 10.4              | 14.8             | 24.9              | 40.9               |
| Housing .....   | 1,314,092                    | 10.1              | 13.6              | 17.2             | 22.5              | 36.7               |
| Shelter .....   | 771,460                      | 10.3              | 13.5              | 17.1             | 22.3              | 36.9               |
| Owned dwellings .....                                     | 510,962                      | 5.7               | 9.4               | 14.6             | 24.6              | 45.7               |
| Mortgage interest and charges .....                       | 286,979                      | 3.5               | 7.2               | 14.3             | 26.7              | 48.2               |
| Property taxes .....                                      | 127,619                      | 8.7               | 11.3              | 14.7             | 22.0              | 43.3               |
| Maintenance, repairs, insurance, other expenses .....     | 96,364                       | 8.1               | 13.4              | 15.4             | 21.9              | 41.2               |
| Rented dwellings .....                                    | 216,191                      | 22.0              | 24.5              | 24.2             | 17.3              | 12.0               |
| Other lodging .....                                       | 44,307                       | 6.2               | 6.6               | 10.6             | 20.0              | 56.8               |
| Utilities, fuels, and public services .....               | 274,604                      | 12.2              | 16.4              | 19.4             | 23.0              | 29.1               |
| Natural gas .....   | 37,697                       | 12.5              | 16.7              | 18.5             | 22.1              | 30.1               |
| Electricity .....   | 99,461                       | 13.1              | 17.1              | 19.9             | 22.6              | 27.3               |
| Fuel oil and other fuels .....                            | 10,892                       | 12.0              | 16.5              | 18.1             | 22.4              | 31.0               |
| Telephone services .....                                  | 94,431                       | 11.6              | 15.8              | 19.2             | 23.6              | 29.8               |
| Water and other public services .....                     | 32,123                       | 10.7              | 15.4              | 19.4             | 23.6              | 30.9               |
| Household operations .....                                | 71,058                       | 6.6               | 11.1              | 13.7             | 20.9              | 47.7               |
| Personal services .....                                   | 29,522                       | 5.9               | 11.3              | 12.8             | 21.3              | 48.7               |
| Other household expenses .....                            | 41,536                       | 7.1               | 11.0              | 14.3             | 20.6              | 47.0               |
| Housekeeping supplies .....                               | 48,749                       | 10.3              | 14.3              | 16.5             | 22.7              | 36.2               |
| Laundry and cleaning supplies .....                       | 12,180                       | 12.5              | 18.1              | 18.9             | 22.7              | 27.8               |
| Other household products .....                            | 24,065                       | 9.3               | 12.5              | 15.8             | 21.8              | 40.5               |
| Postage and stationery .....                              | 12,504                       | 10.0              | 14.1              | 15.6             | 24.3              | 35.9               |
| Household furnishings and equipment .....                 | 148,221                      | 6.6               | 10.2              | 15.3             | 23.3              | 44.6               |
| Household textiles .....                                  | 10,982                       | 6.9               | 13.0              | 16.9             | 22.5              | 40.6               |
| Furniture .....   | 40,799                       | 6.2               | 8.4               | 14.3             | 23.8              | 47.4               |
| Floor coverings .....                                     | 5,288                        | 8.7               | 5.5               | 10.3             | 16.5              | 59.0               |
| Major appliances .....                                    | 19,504                       | 7.4               | 14.4              | 18.0             | 22.4              | 37.8               |
| Small appliances, miscellaneous housewares .....          | 8,350                        | 8.7               | 13.5              | 15.5             | 22.2              | 40.1               |
| Miscellaneous household equipment .....                   | 63,298                       | 6.1               | 9.5               | 15.3             | 24.1              | 45.0               |
| Apparel and services .....                                | 152,676                      | 10.3              | 12.3              | 16.7             | 23.0              | 37.7               |
| Men and boys .....  | 33,765                       | 9.2               | 10.1              | 17.8             | 24.4              | 38.4               |
| Men, 16 and over .....                                    | 25,429                       | 8.6               | 9.9               | 17.4             | 24.8              | 39.4               |
| Boys, 2 to 15 .....                                       | 8,336                        | 11.1              | 11.0              | 19.2             | 23.3              | 35.2               |
| Women and girls .....                                     | 59,847                       | 10.3              | 12.4              | 16.3             | 22.9              | 38.1               |
| Women, 16 and over .....                                  | 49,868                       | 10.8              | 12.3              | 16.3             | 22.7              | 38.0               |
| Girls, 2 to 15 .....                                      | 9,979                        | 7.7               | 13.2              | 16.3             | 24.1              | 38.8               |
| Children under 2 .....                                    | 7,564                        | 9.4               | 14.6              | 20.5             | 22.1              | 33.4               |
| Footwear .....  | 26,061                       | 14.8              | 15.2              | 16.7             | 25.3              | 28.0               |
| Other apparel products and services .....                 | 25,439                       | 7.7               | 10.9              | 14.8             | 19.6              | 47.0               |
| Transportation .....                                      | 781,789                      | 7.1               | 12.2              | 17.9             | 26.6              | 36.2               |
| Vehicle purchases (net outlay) .....                      | 377,043                      | 6.4               | 11.2              | 17.4             | 27.6              | 37.4               |
| Cars and trucks, new .....                                | 209,782                      | 4.9               | 9.4               | 13.0             | 25.2              | 47.6               |
| Cars and trucks, used .....                               | 160,644                      | 8.4               | 14.0              | 23.2             | 30.6              | 23.7               |
| Other vehicles .....                                      | 6,616                        | 35.0              | ( <sup>4</sup> )  | 16.3             | 33.2              | 45.5               |
| Gasoline and motor oil .....                              | 131,804                      | 9.1               | 14.5              | 20.0             | 25.7              | 30.8               |

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

| Item   | Complete reporting of income |                   |                   |                  |                   |                    |
|--|------------------------------|-------------------|-------------------|------------------|-------------------|--------------------|
|  | Aggregate                    | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
| Other vehicle expenses .....                                       | \$234,233                    | 7.1               | 12.7              | 18.5             | 26.2              | 35.5               |
| Vehicle finance charges .....                                      | 37,297                       | 5.1               | 9.8               | 19.2             | 29.3              | 36.6               |
| Maintenance and repairs .....                                      | 63,116                       | 7.9               | 14.4              | 18.3             | 25.2              | 34.3               |
| Vehicle insurance .....  | 90,524                       | 7.7               | 14.2              | 19.8             | 25.4              | 32.9               |
| Vehicle rental, leases, licenses, other charges .....              | 43,296                       | 6.2               | 9.6               | 15.7             | 26.5              | 42.0               |
| Public transportation .....  | 38,710                       | 7.6               | 11.6              | 12.9             | 21.6              | 46.2               |
| Health care .....  | 240,660                      | 11.5              | 17.1              | 20.5             | 22.0              | 28.9               |
| Health insurance .....   | 123,411                      | 11.7              | 17.7              | 20.6             | 22.7              | 27.2               |
| Medical services .....   | 59,535                       | 8.6               | 12.4              | 20.8             | 22.7              | 35.6               |
| Drugs .....  | 46,953                       | 15.1              | 21.3              | 20.2             | 19.4              | 24.1               |
| Medical supplies .....   | 10,760                       | 9.8               | 17.1              | 18.6             | 21.6              | 32.9               |
| Entertainment .....  | 205,426                      | 6.5               | 11.9              | 16.5             | 22.9              | 42.1               |
| Fees and admissions .....  | 49,779                       | 5.1               | 7.3               | 12.6             | 22.4              | 52.5               |
| Television, radios, sound equipment .....                          | 72,374                       | 9.9               | 14.3              | 18.5             | 23.5              | 33.8               |
| Pets, toys, and playground equipment .....                         | 37,295                       | 6.5               | 17.4              | 17.2             | 22.6              | 36.2               |
| Other entertainment supplies, equipment, and services .....        | 45,978                       | 2.7               | 8.8               | 16.9             | 22.8              | 48.7               |
| Personal care products and services .....                          | 50,385                       | 10.4              | 13.2              | 17.3             | 22.8              | 36.3               |
| Reading .....  | 12,982                       | 8.8               | 13.2              | 17.1             | 22.7              | 38.2               |
| Education .....  | 76,328                       | 14.6              | 7.2               | 8.8              | 15.7              | 53.7               |
| Tobacco products and smoking supplies .....                        | 29,894                       | 15.4              | 20.5              | 22.6             | 23.2              | 18.3               |
| Miscellaneous .....  | 62,979                       | 9.0               | 14.0              | 18.0             | 26.9              | 32.2               |
| Cash contributions .....   | 141,962                      | 6.1               | 10.8              | 14.7             | 20.0              | 48.3               |
| Personal insurance and pensions .....                              | 458,673                      | 1.8               | 5.8               | 13.3             | 25.4              | 53.6               |
| Life and other personal insurance .....                            | 40,325                       | 6.0               | 10.9              | 14.7             | 21.0              | 47.3               |
| Pensions and Social Security .....                                 | 418,348                      | 1.4               | 5.3               | 13.1             | 25.9              | 54.2               |
| Sources of income and personal taxes: <sup>1</sup>                 |                              |                   |                   |                  |                   |                    |
| Money income before taxes .....                                    | 4,979,403                    | 3.2               | 8.4               | 14.7             | 23.9              | 49.8               |
| Wages and salaries .....   | 4,012,508                    | 1.5               | 6.1               | 14.0             | 25.3              | 53.1               |
| Self-employment income .....                                       | 208,249                      | -3.0              | 3.9               | 7.9              | 17.5              | 73.7               |
| Social Security, private and government retirement .....           | 545,459                      | 14.2              | 24.4              | 22.0             | 19.0              | 20.4               |
| Interest, dividends, rental income, other property income .....    | 106,877                      | 1.6               | 7.6               | 12.7             | 17.1              | 61.0               |
| Unemployment and workers' compensation, veterans' benefits .....   | 26,217                       | 11.3              | 19.1              | 22.1             | 25.3              | 22.2               |
| Public assistance, supplemental security income, food stamps ..... | 30,609                       | 50.0              | 26.4              | 14.3             | 6.3               | 3.0                |
| Regular contributions for support .....                            | 33,396                       | 16.9              | 21.0              | 18.2             | 23.3              | 20.6               |
| Other income .....   | 16,088                       | 26.3              | 19.9              | 13.2             | 18.0              | 22.6               |
| Personal taxes .....   | 246,569                      | -5                | 7.4               | 9.3              | 20.1              | 63.7               |
| Federal income taxes .....   | 179,498                      | -1.2              | 8.2               | 7.7              | 19.1              | 66.3               |
| State and local income taxes .....                                 | 48,845                       | <sup>(5)</sup>    | 3.5               | 12.1             | 22.9              | 61.4               |
| Other taxes .....  | 18,226                       | 5.2               | 10.0              | 18.0             | 22.1              | 44.6               |
| Income after taxes .....   | 4,732,834                    | 3.4               | 8.5               | 15.0             | 24.1              | 49.1               |

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

<sup>5</sup> Value less than 0.05.