

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	107,182	84,115	16,782	16,838	16,820	16,816	16,860	23,067
Lower limit	n.a.	n.a.	n.a.	\$11,944	\$22,946	\$38,205	\$60,535	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$41,622	\$41,622	\$7,170	\$17,962	\$30,981	\$50,205	\$101,602	(¹)
Income after taxes ¹	38,358	38,358	7,049	17,406	29,265	46,294	91,606	(¹)
Age of reference person	47.6	47.7	50.6	52.5	46.0	43.8	45.5	47.6
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.3	2.5	2.9	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.6	.3	.2	.1	.3
Earners	1.3	1.3	.7	.9	1.3	1.7	2.1	1.3
Vehicles	2.0	2.0	1.0	1.5	2.0	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	58	58	38	51	61	67	73	58
Female	42	42	62	49	39	33	27	42
Housing tenure:								
Homeowner	64	64	39	55	62	74	89	66
With mortgage	39	39	11	19	35	56	73	38
Without mortgage	26	25	29	36	27	18	16	28
Renter	36	36	61	45	38	26	11	34
Race of reference person:								
Black	12	11	16	12	11	8	5	17
White and other	88	89	84	88	89	92	95	83
Education of reference person:								
Elementary (1-8)	7	7	15	11	6	2	1	6
High school (9-12)	39	38	47	49	42	32	21	41
College	54	55	36	40	53	66	79	53
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	87	87	62	86	94	97	98	85
Average annual expenditures	\$35,535	\$37,260	\$16,630	\$23,709	\$31,400	\$43,811	\$70,648	\$29,687
Food								
Food at home	13.5	13.4	16.5	15.0	14.5	13.4	11.8	14.3
Cereals and bakery products	7.8	7.7	10.7	9.7	8.6	7.5	6.0	8.5
Cereals and cereal products	1.2	1.2	1.6	1.5	1.3	1.1	.9	1.3
Bakery products .....	.4	.4	.6	.5	.4	.4	.3	.5
Meats, poultry, fish, and eggs .....	.8	.8	1.0	1.0	.9	.7	.6	.9
Beef	2.0	2.0	2.8	2.5	2.3	1.9	1.5	2.3
Pork .....	.6	.6	.7	.7	.7	.6	.5	.7
Other meats .....	.4	.4	.6	.6	.5	.4	.3	.5
Poultry .....	.3	.3	.4	.3	.3	.3	.2	.3
Fish and seafood .....	.4	.4	.5	.4	.4	.4	.3	.4
Eggs .....	.3	.3	.4	.3	.3	.3	.2	.3
Dairy products .....	.1	.1	.2	.1	.1	.1	.1	.1
Fresh milk and cream .....	.8	.8	1.2	1.1	.9	.8	.6	.9
Other dairy products .....	.3	.3	.6	.4	.4	.3	.2	.4
Fruits and vegetables .....	.5	.5	.7	.6	.5	.5	.4	.5
Fresh fruits	1.3	1.3	1.8	1.7	1.5	1.2	1.0	1.5
Fresh vegetables .....	.4	.4	.6	.6	.5	.4	.3	.5
Processed fruits .....	.4	.4	.6	.5	.4	.4	.3	.4
Processed vegetables .....	.3	.3	.4	.3	.3	.3	.2	.3
Processed vegetables .....	.2	.2	.3	.3	.3	.2	.2	.2

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, 1998 — Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other food at home	2.4	2.4	3.2	2.9	2.7	2.4	1.9	2.5
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.2	.3
Fats and oils .....	.2	.2	.3	.3	.2	.2	.1	.2
Miscellaneous foods	1.1	1.1	1.4	1.3	1.2	1.1	.9	1.1
Nonalcoholic beverages .....	.6	.6	.9	.8	.7	.6	.5	.7
Food prepared by consumer unit on out-of-town trips .....	.2	.2	.1	.1	.2	.1	.2	.1
Food away from home	5.7	5.8	5.8	5.3	5.9	5.9	5.8	5.8
Alcoholic beverages .....	.9	.9	1.0	.9	.9	.9	.9	.8
Housing	33.0	31.8	37.1	34.5	32.8	30.1	30.2	38.1
Shelter	18.8	18.0	20.9	19.7	18.2	17.0	17.3	22.2
Owned dwellings	11.9	11.4	7.6	8.5	9.6	11.5	14.0	14.3
Mortgage interest and charges	6.9	6.6	2.8	3.1	5.1	7.2	9.0	8.1
Property taxes	2.9	2.7	2.4	2.7	2.3	2.4	3.0	3.7
Maintenance, repairs, insurance, other expenses	2.2	2.1	2.4	2.6	2.2	1.8	2.0	2.5
Rented dwellings	5.6	5.4	12.2	10.2	7.7	4.5	1.7	6.3
Other lodging	1.3	1.2	1.0	.9	.8	1.0	1.7	1.5
Utilities, fuels, and public services	6.8	6.4	9.2	8.4	7.4	6.1	4.8	8.4
Natural gas .....	.8	.7	1.1	1.0	.8	.7	.6	1.0
Electricity	2.6	2.4	3.7	3.3	2.8	2.3	1.7	3.3
Fuel oil and other fuels .....	.2	.2	.3	.3	.3	.2	.2	.2
Telephone services	2.3	2.2	3.2	2.8	2.6	2.2	1.7	2.8
Water and other public services .....	.8	.8	.9	.9	.8	.7	.6	1.0
Household operations	1.5	1.5	1.4	1.2	1.2	1.4	1.9	1.6
Personal services .....	.7	.7	.7	.5	.5	.7	.9	.7
Other household expenses .....	.8	.8	.8	.7	.7	.6	1.0	.8
Housekeeping supplies	1.4	1.3	1.4	1.4	1.4	1.4	1.2	1.5
Laundry and cleaning supplies .....	.3	.3	.4	.4	.3	.4	.3	.3
Other household products .....	.7	.6	.7	.6	.6	.6	.5	.9
Postage and stationery .....	.4	.4	.4	.4	.4	.4	.4	.3
Household furnishings and equipment	4.5	4.5	4.1	3.9	4.7	4.2	5.0	4.5
Household textiles .....	.3	.3	.4	.3	.2	.3	.3	.3
Furniture	1.1	1.0	.7	1.0	1.0	.9	1.2	1.2
Floor coverings .....	.4	.4	.6	.3	.5	.2	.5	.4
Major appliances .....	.5	.5	.5	.6	.5	.4	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	2.1	2.1	1.8	1.4	2.2	2.2	2.2	2.0
Apparel and services	4.7	4.7	5.1	4.0	5.3	4.6	4.6	4.9
Men and boys	1.1	1.1	.8	.8	1.2	1.1	1.2	1.2
Men, 16 and over .....	.9	.9	.6	.6	.9	.9	1.0	1.0
Boys, 2 to 15 .....	.2	.2	.2	.2	.3	.2	.2	.3
Women and girls	1.8	1.8	2.4	1.5	2.0	1.8	1.8	1.9
Women, 16 and over	1.5	1.5	2.1	1.2	1.7	1.5	1.5	1.6
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.3	.3
Children under 2 .....	.2	.2	.2	.2	.3	.2	.2	.2
Footwear .....	.8	.8	.9	.7	1.1	.8	.6	.8
Other apparel products and services .....	.8	.8	.8	.6	.7	.6	.9	.8
Transportation	18.6	18.2	15.2	19.5	18.2	19.5	17.7	20.2
Vehicle purchases (net outlay)	8.3	8.2	6.4	9.7	7.3	9.0	8.0	9.0
Cars and trucks, new	3.9	3.7	1.9	3.4	2.4	3.7	4.8	4.7
Cars and trucks, used	4.3	4.3	4.4	6.0	4.8	5.0	3.0	4.2
Other vehicles .....	.1	.1	(³)	4.2	4.1	.2	.1	4.1
Gasoline and motor oil	2.9	2.8	3.0	3.1	3.2	3.0	2.3	3.3

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, 1998 — Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other vehicle expenses	6.2	6.1	4.7	5.9	6.6	6.6	6.0	6.5
Vehicle finance charges .....	.9	.9	.5	.7	1.0	1.1	.8	1.0
Maintenance and repairs	1.8	1.8	1.8	1.9	2.1	1.9	1.6	1.8
Vehicle insurance	2.1	2.1	1.8	2.3	2.3	2.2	1.8	2.2
Vehicle rental, leases, licenses, other charges	1.4	1.4	.7	1.0	1.1	1.4	1.8	1.6
Public transportation	1.2	1.1	1.1	.9	1.1	.9	1.4	1.5
Health care	5.4	5.3	7.3	8.3	5.6	4.8	4.0	5.6
Health insurance	2.6	2.5	3.5	4.1	2.9	2.2	1.7	2.9
Medical services	1.5	1.5	1.8	1.9	1.4	1.5	1.4	1.5
Drugs	1.0	1.0	1.7	1.9	1.1	.8	.6	.9
Medical supplies .....	.3	.3	.3	.4	.3	.3	.3	.2
Entertainment	4.9	4.9	4.6	3.9	4.4	5.0	5.4	5.1
Fees and admissions	1.3	1.3	1.0	.8	1.0	1.2	1.6	1.3
Television, radios, sound equipment	1.5	1.5	1.8	1.6	1.7	1.6	1.3	1.4
Pets, toys, and playground equipment .....	.9	.9	.7	.8	1.0	1.0	1.0	.9
Other entertainment supplies, equipment, and services	1.2	1.2	1.1	.6	.7	1.3	1.5	1.5
Personal care products and services	1.1	1.2	1.7	1.2	1.2	1.2	1.1	1.0
Reading .....	.5	.5	.4	.5	.5	.4	.5	.4
Education	1.6	1.6	2.4	1.2	1.3	1.3	1.8	2.0
Tobacco products and smoking supplies .....	.8	.7	1.3	1.1	1.0	.8	.4	.8
Miscellaneous	2.4	2.5	2.8	2.5	2.9	2.5	2.1	2.2
Cash contributions	3.1	3.3	2.2	2.7	3.1	3.2	4.0	2.2
Personal insurance and pensions	9.5	11.0	2.5	4.5	8.5	12.4	15.6	2.3
Life and other personal insurance	1.1	1.1	.8	.9	.9	1.1	1.2	1.2
Pensions and Social Security	8.4	10.0	1.6	3.6	7.5	11.2	14.3	1.1
Sources of income and personal taxes: ¹								
Money income before taxes	\$41,622	\$41,622	\$7,170	\$17,962	\$30,981	\$50,205	\$101,602	(¹)
Wages and salaries	79.0	79.0	34.6	51.0	73.7	84.4	86.0	(¹)
Self-employment income	5.4	5.4	-2.2	3.1	3.5	5.0	7.1	(¹)
Social Security, private and government retirement	11.1	11.1	49.2	38.1	17.8	7.4	3.4	(¹)
Interest, dividends, rental income, other property income	2.1	2.1	1.3	1.7	2.1	1.5	2.5	(¹)
Unemployment and workers' compensation, veterans' benefits .....	.5	.5	1.1	1.0	.8	.5	.2	(¹)
Public assistance, supplemental security income, food stamps .....	.8	.8	10.8	2.8	.6	.3	.1	(¹)
Regular contributions for support .....	.6	.6	2.4	1.4	1.0	.6	.3	(¹)
Other income .....	.5	.5	2.9	1.0	.6	.3	.4	(¹)
Personal taxes	7.8	7.8	1.7	3.1	5.5	7.8	9.8	(¹)
Federal income taxes	5.9	5.9	.7	1.8	3.9	5.9	7.7	(¹)
State and local income taxes	1.5	1.5	.2	.6	1.2	1.6	1.8	(¹)
Other taxes .....	.4	.4	.8	.7	.4	.3	.3	(¹)
Income after taxes	92.2	92.2	98.3	96.9	94.5	92.2	90.2	(¹)

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
² Value less than 0.5.

³ Value less than 0.05.
⁴ Data are likely to have large sampling errors.
n.a. Not applicable.