

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2011

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)	122,287	24,435	24,429	24,473	24,520	24,430
Lower limit	n.a.	n.a.	\$18,559	\$35,645	\$58,272	\$93,837
Consumer unit characteristics:						
Income before taxes	\$63,685	\$9,805	\$27,117	\$46,190	\$74,019	\$161,292
Income after taxes	61,673	10,074	27,230	45,563	72,169	153,326
Age of reference person	49.7	51.8	51.7	48.9	48.0	48.2
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	.4	.3	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	1.9	1.0	1.5	1.9	2.3	2.8
Percent distribution:						
Sex of reference person:						
Male	47	37	43	48	52	54
Female	53	63	57	52	48	46
Housing tenure:						
Homeowner	65	39	53	65	79	88
With mortgage	40	12	23	40	57	70
Without mortgage	25	28	30	26	22	18
Renter	35	61	47	35	21	12
Race of reference person:						
Black or African-American	12	20	14	11	11	6
White, Asian, and all other races	88	80	86	89	89	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	15	15	11	7
Not Hispanic or Latino	88	87	85	85	89	93
Education of reference person:						
Elementary (1-8)	5	9	7	4	2	1
High school (9-12)	34	45	43	38	28	14
College	62	45	49	58	70	85
Never attended and other	(¹)	1	(¹)	(¹)	(²)	(¹)
At least one vehicle owned or leased	88	65	86	94	96	97
Average annual expenditures	\$49,705	\$22,001	\$32,092	\$42,403	\$57,460	\$94,551
Food	13.0	16.1	14.5	13.3	13.0	11.6
Food at home	7.7	11.1	9.5	8.2	7.6	6.2
Cereals and bakery products	1.1	1.6	1.3	1.1	1.0	.8
Cereals and cereal products .....	.4	.5	.4	.4	.3	.3
Bakery products .....	.7	1.0	.9	.8	.7	.6
Meats, poultry, fish, and eggs	1.7	2.4	2.2	1.8	1.6	1.3
Beef .....	.4	.6	.6	.5	.4	.4
Pork .....	.3	.5	.5	.3	.3	.2
Other meats .....	.2	.3	.2	.3	.3	.2
Poultry .....	.3	.5	.4	.3	.3	.3
Fish and seafood .....	.2	.3	.3	.3	.2	.2
Eggs .....	.1	.2	.1	.1	.1	.1
Dairy products .....	.8	1.1	1.0	.9	.8	.7
Fresh milk and cream .....	.3	.5	.4	.3	.3	.2
Other dairy products .....	.5	.7	.6	.6	.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, 2011 — 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	1.4	1.2
Fresh fruits .....	.5	.7	.6	.5	.5	.4
Fresh vegetables .....	.5	.6	.6	.5	.4	.4
Processed fruits .....	.2	.3	.3	.3	.2	.2
Processed vegetables .....	.3	.4	.3	.3	.3	.2
Other food at home	2.7	4.0	3.2	3.0	2.8	2.1
Sugar and other sweets .....	.3	.4	.3	.3	.3	.2
Fats and oils .....	.2	.4	.3	.3	.2	.2
Miscellaneous foods	1.4	2.1	1.6	1.5	1.4	1.1
Nonalcoholic beverages .....	.7	1.1	.9	.8	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1
Food away from home	5.3	5.0	5.0	5.0	5.4	5.5
Alcoholic beverages .....	.9	.8	.8	.8	.9	1.1
Housing	33.8	39.9	37.8	35.2	32.8	31.0
Shelter	19.8	23.4	21.7	20.3	18.8	18.6
Owned dwellings	12.4	7.4	9.2	11.4	13.3	14.5
Mortgage interest and charges	6.4	2.7	3.6	5.7	7.4	7.9
Property taxes	3.7	2.8	3.3	3.4	3.7	4.2
Maintenance, repairs, insurance, other expenses	2.3	1.9	2.4	2.2	2.2	2.4
Rented dwellings	6.1	15.1	11.7	8.1	4.5	2.2
Other lodging	1.3	.9	.8	.8	1.0	1.9
Utilities, fuels, and public services	7.5	10.4	9.6	8.7	7.4	5.6
Natural gas .....	.8	1.1	1.1	.9	.8	.7
Electricity	2.9	4.5	3.8	3.4	2.8	2.0
Fuel oil and other fuels .....	.3	.4	.4	.3	.3	.3
Telephone services	2.5	3.1	3.1	3.0	2.5	1.9
Water and other public services	1.0	1.3	1.2	1.1	1.0	.8
Household operations	2.3	2.0	2.2	2.0	2.1	2.5
Personal services .....	.8	.6	.8	.5	.8	1.0
Other household expenses	1.5	1.4	1.5	1.4	1.3	1.6
Housekeeping supplies	1.2	1.6	1.4	1.3	1.2	1.1
Laundry and cleaning supplies .....	.3	.4	.4	.3	.3	.2
Other household products .....	.7	.8	.7	.7	.7	.7
Postage and stationery .....	.3	.3	.3	.3	.3	.2
Household furnishings and equipment	3.0	2.5	2.9	3.0	3.2	3.1
Household textiles .....	.2	.2	.2	.2	.2	.2
Furniture .....	.7	.7	.6	.6	.6	.9
Floor coverings	(³)	(³)	(³)	(³)	(³)	.1
Major appliances .....	.4	.3	.3	.4	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.5	1.1	1.6	1.6	1.7	1.4
Apparel and services	3.5	3.9	3.6	3.4	3.5	3.5
Men and boys .....	.8	.8	.8	.9	.8	.8
Men, 16 and over .....	.7	.7	.6	.7	.6	.7
Boys, 2 to 15 .....	.2	.2	.2	.2	.1	.2
Women and girls	1.5	1.5	1.4	1.4	1.5	1.4
Women, 16 and over	1.2	1.3	1.1	1.2	1.3	1.2
Girls, 2 to 15 .....	.2	.2	.2	.2	.3	.2
Children under 2 .....	.1	.2	.1	.2	.2	.1
Footwear .....	.6	.8	.8	.6	.6	.6
Other apparel products and services .....	.5	.5	.5	.4	.4	.5
Transportation	16.7	14.8	16.0	17.9	17.8	16.1
Vehicle purchases (net outlay)	5.4	3.8	4.2	5.2	5.9	5.9
Cars and trucks, new	2.5	1.4	1.4	1.8	2.8	3.4
Cars and trucks, used	2.7	2.3	2.8	3.3	3.1	2.2
Other vehicles .....	.1	4.1	(³)	.1	.1	.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, 2011 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline and motor oil	5.3	5.6	6.2	6.4	5.7	4.3
Other vehicle expenses	4.9	4.6	5.0	5.5	5.3	4.5
Vehicle finance charges .....	.5	.2	.4	.5	.6	.5
Maintenance and repairs	1.6	1.4	1.6	1.7	1.8	1.5
Vehicle insurance	2.0	2.4	2.2	2.3	2.2	1.5
Vehicle rental, leases, licenses, other charges .....	.9	.6	.7	.9	.8	1.0
Public and other transportation	1.0	.8	.6	.9	.8	1.4
Health care	6.7	6.8	8.1	7.8	7.0	5.4
Health insurance	3.9	4.0	5.0	4.6	4.1	3.0
Medical services	1.5	1.2	1.5	1.8	1.6	1.5
Drugs	1.0	1.3	1.3	1.2	.9	.8
Medical supplies .....	.3	.3	.3	.3	.3	.3
Entertainment	5.2	4.5	5.1	5.0	5.4	5.3
Fees and admissions	1.2	.7	.6	.9	1.1	1.7
Audio and visual equipment and services	2.0	2.4	2.3	2.2	2.1	1.6
Pets, toys, hobbies, and playground equipment ..	1.3	1.2	1.4	1.4	1.3	1.2
Other entertainment supplies, equipment, and services .....	.7	.3	.7	.6	.9	.8
Personal care products and services	1.3	1.2	1.3	1.3	1.3	1.3
Reading .....	.2	.2	.2	.2	.2	.2
Education	2.1	3.7	1.5	1.3	1.4	2.7
Tobacco products and smoking supplies .....	.7	1.4	1.1	1.0	.7	.3
Miscellaneous	1.6	1.8	1.8	1.4	1.5	1.5
Cash contributions	3.5	3.1	2.9	3.1	3.3	4.0
Personal insurance and pensions	10.9	1.9	5.3	8.3	11.2	15.9
Life and other personal insurance .....	.6	.4	.7	.5	.6	.8
Pensions and Social Security	10.3	1.5	4.6	7.8	10.6	15.2
Sources of income and personal taxes:						
Money income before taxes	\$63,685	\$9,805	\$27,117	\$46,190	\$74,019	\$161,292
Wages and salaries	78.2	35.9	58.0	72.8	82.4	83.8
Self-employment income	5.1	-9.5	2.5	3.1	3.2	7.9
Social Security, private and government retirement	12.0	49.9	31.3	19.0	11.0	4.9
Interest, dividends, rental income, other property income	2.0	1.0	1.2	1.6	1.5	2.6
Unemployment and workers' compensation, veterans' benefits .....	.9	2.9	2.2	1.5	1.0	.4
Public assistance, supplemental security income, food stamps .....	.8	12.0	2.7	.9	.3	.1
Regular contributions for support .....	.6	3.9	1.4	.7	.4	.3
Other income .....	.3	3.9	.8	.4	.2	.1
Personal taxes (missing values not imputed)	3.2	-2.7	-4	1.4	2.5	4.9
Federal income taxes	2.2	-3.1	-1.0	.6	1.6	3.7
State and local income taxes .....	.8	-.1	.2	.5	.7	1.0
Other taxes .....	.2	.4	.3	.2	.2	.2
Income after taxes	96.8	102.7	100.4	98.6	97.5	95.1

¹ Value less than or equal to 0.5.

² No data reported.

³ Value less than 0.05.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012