

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1999

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)	108,465	81,692	16,307	16,351	16,332	16,341	16,361	26,773
Lower limit	n.a.	n.a.	n.a.	\$12,504	\$24,184	\$40,470	\$66,476	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$43,951	\$43,951	\$7,264	\$18,033	\$31,876	\$52,331	\$110,105	(¹)
Income after taxes ¹	40,652	40,652	7,101	17,576	30,186	48,607	99,656	(¹)
Age of reference person	47.9	47.9	51.6	51.6	46.5	44.1	45.9	47.8
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.2	2.5	2.8	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.8	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners	1.3	1.4	.7	.9	1.3	1.8	2.0	1.3
Vehicles	1.9	2.0	1.0	1.6	2.0	2.4	2.8	1.8
Percent distribution:								
Sex of reference person:								
Male	55	55	37	50	57	64	69	54
Female	45	45	63	50	43	36	31	46
Housing tenure:								
Homeowner	65	64	43	55	63	73	88	67
With mortgage	38	38	11	19	35	54	72	37
Without mortgage	27	26	31	36	28	19	17	30
Renter	35	36	57	45	37	27	12	33
Race of reference person:								
Black	12	11	18	14	10	9	6	14
White and other	88	89	82	86	90	91	94	86
Education of reference person:								
Elementary (1-8)	6	6	14	10	5	2	1	6
High school (9-12)	39	38	47	49	41	33	21	41
College	55	55	38	41	54	65	78	53
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(³)	(²)
At least one vehicle owned or leased	87	88	66	85	94	96	98	85
Average annual expenditures	\$36,995	\$39,143	\$16,750	\$24,840	\$33,029	\$45,998	\$75,015	\$30,787
Food								
Food at home	13.6	13.3	16.2	15.2	14.5	13.5	11.4	14.9
Cereals and bakery products	7.9	7.7	10.9	10.0	8.6	7.9	5.7	8.7
Cereals and cereal products	1.2	1.2	1.7	1.5	1.3	1.2	.9	1.4
Bakery products .....	.4	.4	.7	.6	.5	.4	.3	.5
Meats, poultry, fish, and eggs .....	.8	.8	1.1	.9	.8	.8	.6	.9
Beef	2.0	1.9	3.0	2.6	2.2	2.0	1.3	2.4
Pork .....	.6	.6	.8	.7	.6	.6	.4	.7
Other meats .....	.4	.4	.6	.6	.5	.4	.2	.5
Poultry .....	.3	.3	.4	.4	.3	.3	.2	.3
Fish and seafood .....	.4	.4	.6	.4	.4	.4	.3	.4
Eggs .....	.3	.3	.4	.4	.3	.3	.2	.3
Dairy products .....	.1	.1	.2	.1	.1	.1	.1	.1
Dairy products .....	.9	.9	1.2	1.1	1.0	.9	.7	.9
Fresh milk and cream .....	.3	.3	.5	.4	.4	.3	.2	.3
Other dairy products .....	.5	.5	.7	.7	.6	.6	.4	.6
Fruits and vegetables	1.4	1.3	1.9	1.8	1.5	1.3	1.0	1.5
Fresh fruits .....	.4	.4	.6	.5	.4	.4	.3	.5
Fresh vegetables .....	.4	.4	.6	.5	.4	.4	.3	.4
Processed fruits .....	.3	.3	.4	.4	.3	.3	.2	.3
Processed vegetables .....	.2	.2	.3	.3	.3	.2	.2	.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, 1999 — 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	3.1	3.0	2.7	2.5	1.8	2.6
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.2	.3
Fats and oils .....	.2	.2	.3	.3	.3	.2	.1	.3
Miscellaneous foods	1.1	1.1	1.3	1.3	1.3	1.2	.9	1.2
Nonalcoholic beverages .....	.7	.6	.9	.8	.7	.7	.5	.7
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.7	5.6	5.3	5.2	6.0	5.6	5.7	6.2
Alcoholic beverages .....	.9	.9	1.0	.9	.8	.8	.9	.8
Housing	32.6	31.5	37.0	34.0	31.6	30.2	30.1	36.8
Shelter	19.0	18.0	21.4	19.0	18.1	17.2	17.5	22.3
Owned dwellings	12.2	11.5	8.1	8.3	10.1	11.5	14.0	14.9
Mortgage interest and charges	6.9	6.4	2.8	3.0	5.3	7.1	8.5	8.6
Property taxes	3.0	2.8	2.8	2.7	2.5	2.4	3.1	4.1
Maintenance, repairs, insurance, other expenses	2.3	2.3	2.5	2.6	2.2	2.0	2.4	2.2
Rented dwellings	5.5	5.3	12.4	9.7	7.2	4.8	1.8	6.0
Other lodging	1.3	1.2	.9	.9	.8	.9	1.7	1.4
Utilities, fuels, and public services	6.4	6.1	9.2	7.9	6.9	5.8	4.5	7.8
Natural gas .....	.7	.7	1.0	.9	.7	.6	.5	1.0
Electricity	2.4	2.3	3.7	3.1	2.6	2.2	1.6	3.0
Fuel oil and other fuels .....	.2	.2	.3	.3	.2	.2	.1	.2
Telephone services	2.3	2.2	3.3	2.7	2.5	2.1	1.6	2.7
Water and other public services .....	.8	.7	1.0	.9	.8	.7	.6	.9
Household operations	1.8	1.8	1.5	1.6	1.2	1.6	2.4	1.7
Personal services .....	.9	.9	.6	.8	.5	.9	1.2	.7
Other household expenses .....	.9	.9	.9	.8	.6	.7	1.2	.9
Housekeeping supplies	1.3	1.4	1.5	1.5	1.5	1.5	1.2	1.2
Laundry and cleaning supplies .....	.3	.3	.5	.5	.4	.3	.2	.3
Other household products .....	.7	.7	.7	.7	.7	.8	.7	.6
Postage and stationery .....	.3	.4	.4	.4	.4	.4	.3	.3
Household furnishings and equipment	4.1	4.1	3.4	3.9	3.9	4.1	4.5	3.8
Household textiles .....	.3	.3	.3	.4	.4	.3	.3	.3
Furniture	1.0	1.0	.9	.9	1.0	.9	1.1	.9
Floor coverings .....	.1	.1	.2	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.5	.6	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.3	.3	.2	.2	.3	.3	.3	.2
Miscellaneous household equipment	1.9	1.9	1.4	1.7	1.7	2.0	2.1	1.7
Apparel and services	4.7	4.8	4.7	5.4	5.3	4.3	4.6	4.6
Men and boys	1.1	1.2	.9	1.0	1.4	1.1	1.2	1.1
Men, 16 and over .....	.9	.9	.6	.7	1.1	.8	1.0	.9
Boys, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.2	.3
Women and girls	1.8	1.8	2.1	2.3	1.9	1.6	1.6	1.7
Women, 16 and over	1.5	1.5	1.8	2.0	1.6	1.3	1.4	1.4
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.3	.3
Children under 2 .....	.2	.2	.2	.2	.2	.2	.2	.2
Footwear .....	.8	.8	.8	1.2	1.2	.8	.6	.8
Other apparel products and services .....	.8	.8	.7	.7	.7	.6	1.0	.8
Transportation	19.0	18.4	16.7	19.1	19.3	19.6	17.6	20.7
Vehicle purchases (net outlay)	8.9	8.7	7.3	9.2	8.8	9.4	8.4	9.7
Cars and trucks, new	4.4	4.1	2.9	4.3	3.2	4.0	4.9	5.4
Cars and trucks, used	4.4	4.5	4.4	4.9	5.5	5.4	3.4	4.2
Other vehicles .....	.1	.1	(⁴)	(⁴)	5.2	.1	.1	.1
Gasoline and motor oil	2.9	2.7	3.0	3.1	3.3	2.9	2.2	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, 1999 — 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	6.1	6.0	5.4	5.9	6.4	6.3	5.7	6.5
Vehicle finance charges .....	.9	.8	.5	.7	1.0	1.1	.8	1.0
Maintenance and repairs	1.8	1.8	2.1	2.1	2.0	1.8	1.6	1.7
Vehicle insurance	2.0	2.0	1.9	2.2	2.3	2.1	1.7	2.2
Vehicle rental, leases, licenses, other charges	1.4	1.3	.9	.9	1.2	1.3	1.6	1.7
Public transportation	1.1	1.0	1.0	1.0	.9	.9	1.2	1.2
Health care	5.3	5.2	7.5	7.7	5.9	4.8	3.8	5.6
Health insurance	2.5	2.4	3.6	3.6	2.9	2.3	1.6	2.8
Medical services	1.5	1.5	1.6	1.8	1.6	1.4	1.3	1.6
Drugs	1.0	1.0	1.8	1.9	1.1	.8	.6	1.0
Medical supplies .....	.3	.3	.5	.4	.3	.3	.2	.3
Entertainment	5.1	5.1	4.8	4.4	4.7	5.2	5.4	5.3
Fees and admissions	1.2	1.2	.9	.9	1.0	1.2	1.6	1.3
Television, radios, sound equipment	1.6	1.6	2.0	1.9	1.7	1.7	1.4	1.7
Pets, toys, and playground equipment .....	.9	.9	1.0	.8	.9	1.1	.9	.9
Other entertainment supplies, equipment, and services	1.3	1.3	1.0	.8	1.1	1.3	1.5	1.4
Personal care products and services	1.1	1.1	1.3	1.2	1.3	1.1	1.0	1.0
Reading .....	.4	.4	.5	.5	.4	.4	.4	.4
Education	1.7	1.5	2.7	1.1	1.0	1.1	1.8	2.5
Tobacco products and smoking supplies .....	.8	.8	1.4	1.2	1.0	.8	.4	.8
Miscellaneous	2.3	2.4	2.1	2.3	2.4	2.3	2.5	2.2
Cash contributions	3.2	3.4	1.8	2.6	3.2	3.4	4.2	2.2
Personal insurance and pensions	9.3	11.1	2.4	4.5	8.4	12.3	15.7	2.1
Life and other personal insurance	1.1	1.0	.8	.8	.9	1.0	1.2	1.1
Pensions and Social Security	8.2	10.1	1.6	3.7	7.5	11.3	14.5	.9
Sources of income and personal taxes: ¹								
Money income before taxes	\$43,951	\$43,951	\$7,264	\$18,033	\$31,876	\$52,327	\$110,105	(¹)
Wages and salaries	78.4	78.4	33.5	52.3	73.7	85.5	83.6	(¹)
Self-employment income	5.9	5.9	-2.0	3.4	4.5	3.7	8.3	(¹)
Social Security, private and government retirement	10.9	10.9	53.0	36.7	17.2	7.8	3.6	(¹)
Interest, dividends, rental income, other property income	2.5	2.5	1.1	1.8	1.8	1.5	3.4	(¹)
Unemployment and workers' compensation, veterans' benefits .....	.4	.4	.6	.9	.9	.4	.2	(¹)
Public assistance, supplemental security income, food stamps .....	.7	.7	8.7	2.7	.7	.3	.1	(¹)
Regular contributions for support .....	.6	.6	2.8	1.4	.8	.6	.3	(¹)
Other income .....	.5	.5	2.2	.8	.4	.3	.5	(¹)
Personal taxes	7.5	7.5	2.2	2.5	5.3	7.1	9.5	(¹)
Federal income taxes	5.7	5.7	1.2	1.4	3.8	5.3	7.5	(¹)
State and local income taxes	1.4	1.4	.3	.6	1.1	1.5	1.7	(¹)
Other taxes .....	.4	.4	.8	.6	.5	.3	.3	(¹)
Income after taxes	92.5	92.5	97.8	97.5	94.7	92.9	90.5	(¹)

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

² Value less than 0.5.

³ No data reported.

⁴ Value less than 0.05.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.