

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, 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	\$63,563	\$10,263	\$27,442	\$47,196	\$74,090	\$158,652
Income after taxes	61,774	10,608	27,843	46,936	72,628	150,692
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	\$50,486	\$22,304	\$31,751	\$42,659	\$58,632	\$97,003
Food	12.8	15.6	14.4	13.1	12.9	11.3
Food at home	7.4	10.6	9.2	8.1	7.4	5.8
Cereals and bakery products	1.0	1.5	1.2	1.1	1.0	.8
Cereals and cereal products .....	.3	.5	.4	.4	.3	.3
Bakery products .....	.7	.9	.8	.7	.7	.5
Meats, poultry, fish, and eggs	1.7	2.4	2.3	1.9	1.6	1.2
Beef .....	.5	.6	.6	.5	.4	.4
Pork .....	.3	.5	.4	.4	.3	.2
Other meats .....	.2	.3	.3	.2	.2	.2
Poultry .....	.3	.5	.4	.4	.3	.2
Fish and seafood .....	.3	.3	.3	.2	.3	.2
Eggs .....	.1	.2	.1	.1	.1	.1
Dairy products .....	.9	1.3	1.0	.9	.8	.7
Fresh milk and cream .....	.3	.5	.4	.4	.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, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fruits and vegetables	1.3	1.8	1.6	1.4	1.3	1.0
Fresh fruits .....	.4	.6	.6	.5	.4	.4
Fresh vegetables .....	.4	.6	.5	.4	.4	.3
Processed fruits .....	.2	.3	.3	.2	.2	.2
Processed vegetables .....	.2	.3	.3	.2	.2	.1
Other food at home	2.6	3.6	3.1	2.8	2.6	2.1
Sugar and other sweets .....	.3	.4	.3	.3	.2	.2
Fats and oils .....	.2	.3	.3	.2	.2	.1
Miscellaneous foods	1.3	1.8	1.6	1.5	1.4	1.1
Nonalcoholic beverages .....	.7	1.0	.9	.7	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1
Food away from home	5.3	4.9	5.1	5.1	5.5	5.5
Alcoholic beverages .....	.9	.8	.9	.8	.9	.9
Housing	33.9	39.9	36.5	35.0	33.0	31.7
Shelter	20.2	23.7	21.2	20.5	19.3	19.4
Owned dwellings	13.4	8.3	10.0	12.5	14.2	15.6
Mortgage interest and charges	7.6	3.4	4.6	7.0	8.4	9.3
Property taxes	3.5	2.8	3.1	3.2	3.5	3.9
Maintenance, repairs, insurance, other expenses	2.3	2.1	2.3	2.3	2.3	2.4
Rented dwellings	5.4	14.6	10.4	7.1	4.0	1.7
Other lodging	1.4	.8	.8	.8	1.1	2.1
Utilities, fuels, and public services	7.2	10.0	9.5	8.4	7.2	5.3
Natural gas	1.1	1.4	1.3	1.2	1.0	.8
Electricity	2.7	4.1	3.7	3.1	2.6	1.9
Fuel oil and other fuels .....	.4	.4	.5	.4	.4	.3
Telephone services	2.2	3.0	2.9	2.7	2.3	1.6
Water and other public services .....	.9	1.1	1.1	1.0	.9	.7
Household operations	2.0	1.6	1.6	1.6	1.9	2.4
Personal services .....	.8	.4	.5	.6	.8	1.0
Other household expenses	1.2	1.2	1.1	1.1	1.1	1.4
Housekeeping supplies	1.3	1.7	1.4	1.3	1.3	1.2
Laundry and cleaning supplies .....	.3	.4	.4	.3	.3	.2
Other household products .....	.7	.8	.7	.6	.7	.7
Postage and stationery .....	.3	.4	.4	.3	.3	.3
Household furnishings and equipment	3.2	2.9	2.7	3.2	3.2	3.5
Household textiles .....	.3	.3	.3	.2	.2	.3
Furniture .....	.8	.7	.7	.6	.9	.8
Floor coverings .....	.1	.1	.1	.1	.1	.1
Major appliances .....	.4	.4	.4	.4	.4	.4
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.5	1.3	1.1	1.6	1.5	1.6
Apparel and services	3.6	4.3	3.6	3.2	3.5	3.6
Men and boys .....	.8	.8	.8	.7	.9	.9
Men, 16 and over .....	.7	.6	.6	.6	.7	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.1
Women and girls	1.4	1.7	1.4	1.3	1.4	1.4
Women, 16 and over	1.2	1.4	1.2	1.0	1.1	1.2
Girls, 2 to 15 .....	.2	.3	.2	.2	.3	.2
Children under 2 .....	.2	.2	.2	.2	.2	.1
Footwear .....	.6	1.0	.7	.6	.6	.5
Other apparel products and services .....	.5	.6	.5	.4	.4	.6
Transportation	17.0	15.4	17.8	18.4	17.9	16.1
Vehicle purchases (net outlay)	5.5	3.8	5.3	5.8	5.6	5.6
Cars and trucks, new	2.6	1.2	1.9	2.2	2.6	3.3
Cars and trucks, used	2.6	2.2	3.2	3.3	2.8	2.1
Other vehicles .....	.3	.4	.2	.3	.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, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline and motor oil	5.4	5.6	6.4	6.3	5.8	4.3
Other vehicle expenses	5.2	5.0	5.5	5.5	5.6	4.8
Vehicle finance charges .....	.6	.3	.6	.7	.8	.5
Maintenance and repairs	1.4	1.4	1.6	1.4	1.5	1.4
Vehicle insurance	2.2	2.7	2.5	2.5	2.3	1.8
Vehicle rental, leases, licenses, other charges .....	.9	.7	.8	.8	.9	1.1
Public transportation	1.0	1.0	.7	.7	.8	1.4
Healthcare	5.9	7.3	7.7	6.8	6.0	4.5
Health insurance	3.3	4.4	4.5	3.9	3.2	2.4
Medical services	1.4	1.3	1.5	1.5	1.7	1.3
Drugs	1.0	1.2	1.5	1.1	.9	.7
Medical supplies .....	.2	.3	.2	.2	.2	.2
Entertainment	5.6	4.9	5.4	5.7	5.6	5.8
Fees and admissions	1.2	.7	.7	.9	1.1	1.7
Audio and visual equipment and services	2.1	2.4	2.3	2.2	2.2	1.8
Pets, toys, hobbies, and playground equipment ..	1.4	1.1	1.4	1.5	1.3	1.5
Other entertainment supplies, equipment, and services .....	.9	.6	1.1	1.1	1.1	.9
Personal care products and services	1.2	1.4	1.3	1.2	1.2	1.2
Reading .....	.2	.2	.2	.2	.2	.2
Education	2.1	2.8	1.1	1.2	1.4	3.0
Tobacco products and smoking supplies .....	.6	1.2	1.0	.8	.7	.3
Miscellaneous	1.7	1.3	1.6	1.8	1.6	1.7
Cash contributions	3.4	2.5	2.9	3.1	3.5	4.0
Personal insurance and pensions	11.1	2.4	5.6	8.8	11.6	15.6
Life and other personal insurance .....	.6	.4	.5	.6	.6	.8
Pensions and Social Security	10.5	2.0	5.1	8.2	11.0	14.8
Sources of income and personal taxes:						
Money income before taxes	\$63,563	\$10,263	\$27,442	\$47,196	\$74,090	\$158,652
Wages and salaries	80.2	42.4	62.4	76.8	84.1	85.0
Self-employment income	5.1	-9.9	2.0	3.4	4.0	7.6
Social Security, private and government retirement	10.3	49.0	29.2	15.7	8.7	3.8
Interest, dividends, rental income, other property income	2.4	1.9	1.9	1.9	1.9	2.9
Unemployment and workers' compensation, veterans' benefits .....	.4	1.2	.7	.6	.3	.2
Public assistance, supplemental security income, food stamps .....	.6	8.8	1.8	.5	.2	(²)
Regular contributions for support .....	.7	3.4	1.3	.8	.6	.4
Other income .....	.3	3.2	.6	.3	.2	.1
Personal taxes	2.8	-3.4	-1.5	.6	2.0	5.0
Federal income taxes	2.9	-.9	.1	1.5	2.4	4.2
2008 Tax stimulus (new UCC Q20082)	-1.2	-3.3	-2.3	-1.9	-1.4	-6
State and local income taxes .....	.9	.3	.3	.6	.7	1.1
Other taxes .....	.3	.6	.4	.4	.3	.3
Income after taxes	97.2	103.4	101.5	99.4	98.0	95.0

¹ Value less than or equal to 0.5.

² Value less than 0.05.

n.a. Not applicable.