

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009

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)	120,847	24,165	24,120	24,212	24,154	24,196
Lower limit	n.a.	n.a.	\$19,175	\$35,598	\$57,295	\$93,784
Consumer unit characteristics:						
Income before taxes	\$62,857	\$9,846	\$27,227	\$46,012	\$73,417	\$157,631
Income after taxes	60,753	9,956	27,275	45,199	71,241	149,951
Age of reference person	49.4	51.4	51.4	49.3	47.1	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.5	2.9	3.1
Children under 18 .....	.6	.4	.6	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.5	2.8
Percent distribution:						
Sex of reference person:						
Male	47	38	42	49	51	56
Female	53	62	58	51	49	44
Housing tenure:						
Homeowner	66	40	56	67	79	89
With mortgage	41	13	25	40	57	72
Without mortgage	25	26	31	27	22	18
Renter	34	60	44	33	21	11
Race of reference person:						
Black or African-American	12	18	16	12	9	6
White, Asian, and all other races	88	82	84	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	15	13	11	7
Not Hispanic or Latino	88	87	85	87	89	93
Education of reference person:						
Elementary (1-8)	5	10	6	4	3	1
High school (9-12)	34	44	47	36	30	15
College	61	45	46	59	68	84
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	88	67	87	94	97	98
Average annual expenditures	\$49,067	\$21,611	\$31,382	\$41,150	\$56,879	\$94,244
Food	13.0	16.2	14.6	13.3	13.2	11.4
Food at home	7.6	11.4	9.6	8.2	7.6	6.0
Cereals and bakery products	1.0	1.5	1.3	1.1	1.0	.8
Cereals and cereal products .....	.4	.6	.5	.4	.3	.3
Bakery products .....	.7	1.0	.8	.7	.7	.5
Meats, poultry, fish, and eggs	1.7	2.7	2.3	1.9	1.6	1.3
Beef .....	.5	.7	.6	.5	.4	.3
Pork .....	.3	.6	.5	.4	.3	.2
Other meats .....	.2	.3	.3	.2	.2	.2
Poultry .....	.3	.5	.4	.3	.3	.2
Fish and seafood .....	.3	.4	.3	.3	.3	.2
Eggs .....	.1	.2	.1	.1	.1	.1
Dairy products .....	.8	1.2	1.0	.9	.8	.7
Fresh milk and cream .....	.3	.5	.4	.3	.3	.2
Other dairy products .....	.5	.7	.6	.5	.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, 2009 — 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	1.9	1.7	1.4	1.3	1.1
Fresh fruits .....	.4	.6	.5	.5	.4	.4
Fresh vegetables .....	.4	.6	.5	.4	.4	.4
Processed fruits .....	.2	.4	.3	.2	.2	.2
Processed vegetables .....	.2	.4	.3	.2	.2	.2
Other food at home	2.7	4.0	3.3	2.9	2.7	2.2
Sugar and other sweets .....	.3	.4	.4	.3	.3	.2
Fats and oils .....	.2	.3	.3	.2	.2	.2
Miscellaneous foods	1.5	2.2	1.8	1.5	1.5	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	4.8	5.0	5.2	5.6	5.5
Alcoholic beverages .....	.9	.8	.8	.8	1.0	.9
Housing	34.4	41.5	37.7	36.0	33.2	31.8
Shelter	20.5	25.0	21.7	21.4	19.6	19.3
Owned dwellings	13.3	9.1	10.5	12.6	14.0	15.2
Mortgage interest and charges	7.3	4.0	4.6	6.7	8.0	8.9
Property taxes	3.7	3.0	3.3	3.6	3.7	4.0
Maintenance, repairs, insurance, other expenses	2.3	2.1	2.6	2.2	2.3	2.3
Rented dwellings	5.8	15.2	10.5	7.8	4.5	2.0
Other lodging	1.4	.6	.7	1.0	1.1	2.1
Utilities, fuels, and public services	7.4	10.4	9.8	8.7	7.3	5.5
Natural gas	1.0	1.3	1.2	1.1	1.0	.8
Electricity	2.8	4.4	3.9	3.3	2.7	1.9
Fuel oil and other fuels .....	.3	.4	.3	.3	.3	.2
Telephone services	2.4	3.1	3.1	2.8	2.4	1.7
Water and other public services	1.0	1.2	1.2	1.1	1.0	.8
Household operations	2.1	1.9	1.9	1.8	1.8	2.4
Personal services .....	.8	.6	.7	.5	.7	1.0
Other household expenses	1.3	1.3	1.2	1.2	1.1	1.4
Housekeeping supplies	1.3	1.6	1.6	1.3	1.3	1.2
Laundry and cleaning supplies .....	.3	.5	.4	.3	.3	.2
Other household products .....	.7	.7	.9	.7	.7	.7
Postage and stationery .....	.3	.4	.3	.3	.3	.3
Household furnishings and equipment	3.1	2.6	2.8	2.8	3.1	3.4
Household textiles .....	.3	.2	.2	.3	.2	.3
Furniture .....	.7	.6	.7	.6	.6	.8
Floor coverings .....	.1	(²)	(²)	(²)	.1	.1
Major appliances .....	.4	.3	.4	.5	.4	.4
Small appliances, miscellaneous housewares .....	.2	.3	.2	.2	.2	.2
Miscellaneous household equipment	1.5	1.2	1.3	1.2	1.5	1.7
Apparel and services	3.5	4.0	3.7	3.4	3.2	3.5
Men and boys .....	.8	.9	.8	.7	.8	.8
Men, 16 and over .....	.6	.7	.6	.6	.6	.6
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2
Women and girls	1.4	1.4	1.4	1.4	1.3	1.4
Women, 16 and over	1.1	1.2	1.1	1.1	1.0	1.2
Girls, 2 to 15 .....	.2	.2	.3	.3	.2	.2
Children under 2 .....	.2	.3	.2	.2	.2	.1
Footwear .....	.7	.9	.8	.7	.6	.6
Other apparel products and services .....	.5	.5	.5	.4	.4	.6
Transportation	15.6	13.2	16.2	16.3	16.7	15.0
Vehicle purchases (net outlay)	5.4	3.6	4.7	5.4	5.8	5.8
Cars and trucks, new	2.6	.8	1.9	2.2	2.8	3.4
Cars and trucks, used	2.7	2.8	2.8	3.1	2.8	2.3
Other vehicles .....	.1	(²)	3.1	3.1	.2	.1

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, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline and motor oil	4.0	4.3	4.8	4.8	4.3	3.3
Other vehicle expenses	5.2	4.6	6.0	5.3	5.8	4.6
Vehicle finance charges .....	.6	.3	.5	.6	.8	.5
Maintenance and repairs	1.5	1.4	1.6	1.7	1.5	1.4
Vehicle insurance	2.2	2.2	3.2	2.1	2.7	1.6
Vehicle rental, leases, licenses, other charges .....	.9	.7	.7	.9	.9	1.1
Public transportation	1.0	.8	.7	.7	.9	1.3
Healthcare	6.4	7.5	7.9	7.5	6.6	5.0
Health insurance	3.6	4.5	4.9	4.4	3.7	2.7
Medical services	1.5	1.5	1.4	1.6	1.7	1.4
Drugs	1.0	1.3	1.4	1.2	.9	.7
Medical supplies .....	.2	.2	.3	.2	.3	.2
Entertainment	5.5	4.7	5.3	5.1	5.6	5.8
Fees and admissions	1.3	.7	.8	.9	1.1	1.8
Audio and visual equipment and services	2.0	2.4	2.4	2.3	2.0	1.6
Pets, toys, hobbies, and playground equipment ..	1.4	1.3	1.7	1.3	1.4	1.4
Other entertainment supplies, equipment, and services .....	.8	.4	.4	.6	1.1	.9
Personal care products and services	1.2	1.2	1.3	1.2	1.1	1.2
Reading .....	.2	.2	.2	.2	.2	.2
Education	2.2	2.7	1.2	1.3	1.5	3.1
Tobacco products and smoking supplies .....	.8	1.4	1.3	1.0	.8	.4
Miscellaneous	1.7	1.5	1.7	1.8	1.6	1.7
Cash contributions	3.5	2.6	2.8	3.5	3.4	4.0
Personal insurance and pensions	11.2	2.5	5.4	8.5	11.7	15.8
Life and other personal insurance .....	.6	.5	.4	.5	.6	.8
Pensions and Social Security	10.5	2.0	5.0	8.0	11.1	15.1
Sources of income and personal taxes:						
Money income before taxes	\$62,857	\$9,846	\$27,227	\$46,012	\$73,417	\$157,631
Wages and salaries	80.1	42.7	59.8	73.8	83.8	86.0
Self-employment income	4.3	-13.8	2.1	3.2	3.9	6.2
Social Security, private and government retirement	10.9	49.6	30.4	17.9	9.0	3.9
Interest, dividends, rental income, other property income	2.3	2.2	1.7	1.9	1.4	3.0
Unemployment and workers' compensation, veterans' benefits .....	.7	2.6	1.5	1.3	.8	.2
Public assistance, supplemental security income, food stamps .....	.7	9.4	2.3	.7	.3	.1
Regular contributions for support .....	.7	4.1	1.4	.8	.6	.3
Other income .....	.4	3.2	.8	.4	.2	.3
Personal taxes	3.3	-1.1	-2	1.8	3.0	4.9
Federal income taxes	2.2	-1.7	-8	.9	1.9	3.6
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	(²)	(²)	(²)	(²)	(²)	(²)
State and local income taxes .....	.8	.1	.3	.6	.8	1.1
Other taxes .....	.3	.5	.4	.3	.3	.3
Income after taxes	96.7	101.1	100.2	98.2	97.0	95.1

¹ Value less than or equal to 0.5.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010