

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

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)	104,212	82,629	16,491	16,525	16,520	16,534	16,559	21,583
Lower limit	0	\$0	\$0	\$11,311	\$21,581	\$36,020	\$58,367	0
Income before taxes 1/	\$38,014	\$38,014	\$6,542	\$16,204	\$28,321	\$46,296	\$92,523	\$0
Income after taxes 1/	34,864	34,864	6,365	15,796	26,544	42,447	83,003	0
Age of reference person	47.7	47.9	50.7	52.3	47.1	44.2	45.0	47.1
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.3	2.6	2.9	3.1	2.6
Children under 18	0.7	0.7	0.4	0.6	0.7	0.8	0.9	0.7
Persons 65 and over	0.3	0.3	0.4	0.6	0.3	0.2	0.1	0.3
Earners	1.3	1.4	0.6	0.9	1.3	1.8	2.1	1.3
Vehicles	1.9	1.9	1.0	1.5	2.0	2.5	2.8	1.7
Percent distribution:								
Male	60	60	38	52	62	71	78	60
Female	40	40	62	48	38	29	22	40
Percent homeowner	64	64	40	57	60	74	86	64
With mortgage	38	38	11	20	33	55	71	37
Without mortgage	26	26	29	36	28	20	16	27
Renter	36	36	60	43	40	26	14	36
Black	12	11	18	13	11	9	6	13
White and other	88	89	82	87	89	91	94	87
Elementary (1-8)	8	8	17	13	7	4	1	7
High school (9-12)	41	40	47	49	44	38	23	46
College	50	51	35	38	49	59	76	47
Never attended and other	0	0	1	0	0	0	0	0
At least one vehicle owned	85	86	62	84	92	95	96	80
Average annual expenditures	\$33,797	\$35,591	\$15,896	\$22,799	\$30,402	\$41,965	\$66,794	\$27,167
Food	4,698	4,913	2,665	3,702	4,520	5,782	7,890	3,964
Food at home	2,876	2,999	1,918	2,525	2,824	3,426	4,299	2,457
Cereals and bakery products	447	467	296	378	441	536	686	378
Cereals and cereal products	166	172	119	145	167	187	241	144
Bakery products	281	295	177	233	274	349	445	234
Meats, poultry, fish, and eggs	737	758	522	688	696	854	1,031	664
Beef	215	220	150	206	195	259	288	199
Pork	157	160	114	152	155	183	198	146
Other meats	99	101	70	80	97	113	147	90
Poultry	144	151	104	130	138	171	211	122
Fish and seafood	88	91	55	84	75	94	150	76
Eggs	34	35	29	37	36	35	38	31
Dairy products	312	330	203	264	333	376	473	251
Fresh milk and cream	132	139	96	120	149	159	171	110
Other dairy products	180	191	107	144	184	217	302	142
Fruits and vegetables	490	504	316	450	475	548	729	444
Fresh fruits	153	158	91	143	150	174	232	138
Fresh vegetables	147	148	98	134	133	154	219	147
Processed fruits	110	115	71	98	111	129	165	92
Processed vegetables	80	83	56	74	82	91	114	68
Other food at home	889	940	581	745	880	1,111	1,380	719
Sugar and other sweets	114	121	76	100	121	146	164	91
Fats and oils	83	87	67	83	83	95	106	71
Miscellaneous foods	391	415	241	323	389	504	620	308
Nonalcoholic beverages	252	264	175	210	254	303	377	213
Food prepared by consumer unit on out-of-town trips	49	52	23	28	34	64	112	37
Food away from home	1,823	1,914	747	1,177	1,696	2,356	3,591	1,506
Alcoholic beverages	309	333	149	200	311	366	640	225
Housing	10,747	10,899	5,514	7,551	9,340	12,436	19,625	10,206
Shelter	6,064	6,058	3,060	4,071	5,047	6,856	11,241	6,084
Owned dwellings	3,783	3,791	1,055	1,829	2,560	4,646	8,850	3,749
Mortgage interest and charges	2,114	2,139	335	674	1,259	2,815	5,603	2,018

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		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Property taxes	939	922	374	599	675	1,013	1,946	1,005
Maintenance, repairs, insurance, other expenses ...	729	730	347	557	626	817	1,301	726
Rented dwellings	1,864	1,850	1,834	2,076	2,245	1,796	1,303	1,915
Other lodging	417	417	171	166	243	415	1,088	419
Utilities, fuels, and public services	2,347	2,359	1,549	2,006	2,253	2,677	3,306	2,300
Natural gas	291	290	199	242	275	310	424	296
Electricity	907	902	605	797	868	1,033	1,206	929
Fuel oil and other fuels	108	112	85	100	109	123	142	93
Telephone services	772	780	513	641	750	892	1,100	745
Water and other public services	268	276	147	225	252	319	434	238
Household operations	522	547	190	261	402	621	1,258	427
Personal services	259	274	63	98	225	389	596	198
Other household expenses	263	272	127	163	177	232	663	229
Housekeeping supplies	464	508	242	405	426	588	878	314
Laundry and cleaning supplies	119	128	74	106	130	160	172	87
Other household products	205	224	100	170	187	268	394	142
Postage and stationery	140	156	68	129	109	160	312	85
Household furnishings and equipment	1,350	1,427	472	808	1,213	1,693	2,942	1,081
Household textiles	76	78	33	53	67	88	151	66
Furniture	321	322	100	183	248	389	688	316
Floor coverings	101	110	23	25	122	181	200	69
Major appliances	162	171	74	115	165	190	312	127
Small appliances, miscellaneous housewares	84	91	34	59	75	97	192	60
Miscellaneous household equipment	607	653	209	372	536	748	1,400	442
Apparel and services	1,752	1,874	775	1,194	1,542	2,223	3,632	1,337
Men and boys	423	448	154	262	380	557	885	337
Men, 16 and over	330	351	115	199	300	427	715	257
Boys, 2 to 15	93	97	39	63	80	130	171	80
Women and girls	718	769	354	475	610	915	1,492	544
Women, 16 and over	607	656	318	410	513	750	1,288	442
Girls, 2 to 15	111	113	35	64	98	165	203	102
Children under 2	82	86	32	66	65	143	125	70
Footwear	298	307	147	227	293	363	503	270
Other apparel products and services	230	264	88	164	194	246	626	116
Transportation	6,382	6,602	2,817	4,217	6,007	8,039	11,912	5,542
Vehicle purchases (net outlay)	2,815	2,922	1,331	1,842	2,755	3,463	5,209	2,406
Cars and trucks, new	1,209	1,255	395	542	1,042	1,519	2,770	1,033
Cars and trucks, used	1,568	1,621	935	1,289	1,679	1,931	2,269	1,364
Other vehicles	38	46	2	11	34	13	169	9
Gasoline and motor oil	1,082	1,106	524	776	1,065	1,430	1,732	989
Other vehicle expenses	2,058	2,147	746	1,360	1,934	2,716	3,971	1,724
Vehicle finance charges	276	285	75	154	274	406	518	238
Maintenance and repairs	645	688	280	448	686	858	1,166	486
Vehicle insurance	698	717	254	516	679	918	1,217	622
Vehicle rental, leases, licenses, other charges	440	456	137	242	295	534	1,070	379
Public transportation	427	428	216	239	254	430	1,000	423
Health care	1,770	1,831	1,111	1,759	1,839	2,022	2,421	1,543
Health insurance	827	842	509	828	862	937	1,072	770
Medical services	543	559	293	471	527	660	841	486
Drugs	303	324	263	375	351	306	322	226
Medical supplies	97	107	46	84	99	119	186	62
Entertainment	1,834	1,940	685	967	1,534	2,505	4,004	1,444
Fees and admissions	459	475	142	212	312	518	1,189	398
Television, radios, sound equipment	561	580	308	428	519	698	944	491
Pets, toys, and playground equipment	335	364	139	208	325	434	711	237
Other entertainment supplies, equipment and services	479	522	96	119	377	855	1,160	319
Personal care products and services	513	540	258	364	507	661	909	418
Reading	159	165	76	108	145	185	311	137

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Education	524	501	427	236	286	493	1,061	613
Tobacco products and smoking supplies	255	264	187	251	305	312	266	218
Miscellaneous	855	919	440	702	865	1,046	1,541	613
Cash contributions	940	1,090	464	558	818	1,211	2,395	369
Personal insurance and pensions	3,060	3,719	328	990	2,383	4,684	10,187	539
Life and other personal insurance	353	370	122	214	281	434	798	288
Pensions and Social Security	2,707	3,349	206	776	2,102	4,251	9,389	251
Money income before taxes 1/	38,014	38,014	6,542	16,204	28,321	46,296	92,523	0
Wages and salaries	29,560	29,560	1,989	8,084	20,576	38,665	78,324	0
Self-employment income	2,318	2,318	-78	356	1,058	2,200	8,037	0
Social Security, private and government retirement ..	4,334	4,334	3,211	6,178	5,142	3,682	3,458	0
Interest, dividends, rental income, other property income	761	761	74	306	548	851	2,024	0
Unemployment and workers' compensation, veterans' benefits	213	213	97	212	257	278	219	0
Public assistance, supplemental security income, food stamps	437	437	953	700	335	156	45	0
Regular contributions for support	243	243	155	222	226	349	262	0
Other income	148	148	143	146	180	114	154	0
Personal taxes 1/	3,150	3,150	177	408	1,776	3,849	9,520	0
Federal income taxes	2,372	2,372	111	251	1,312	2,897	7,272	0
State and local income taxes	665	665	36	94	376	821	1,996	0
Other taxes	113	113	30	64	88	131	253	0
Income after taxes 1/	34,864	34,864	6,365	15,796	26,544	42,447	83,003	0
Net change in total assets and liabilities	-1,689	-2,242	-655	-1,479	-3,902	-2,993	-2,177	427
Net change in total assets	4,049	4,142	185	1,447	868	6,449	11,737	3,691
Net change in total liabilities	5,738	6,384	839	2,926	4,770	9,442	13,914	3,264
Other money receipts	309	377	157	211	211	407	900	48
Mortgage principal paid on owned property	-960	-961	-232	-348	-592	-1,167	-2,460	-958
Estimated market value of owned home	73,168	72,393	32,118	46,227	56,317	79,855	147,208	76,134
Estimated monthly rental value of owned home	503	503	224	362	404	573	948	506
Gifts of goods and services	1,119	1,175	575	793	869	1,234	2,399	930
Food	62	61	26	35	49	68	129	67
Housing	280	297	155	212	206	305	608	217
Housekeeping supplies	40	43	19	34	33	48	83	31
Household textiles	8	8	4	8	6	8	14	7
Appliances and miscellaneous housewares	30	33	12	23	33	25	72	21
Major appliances	8	8	2	7	9	9	12	8
Small appliances and miscellaneous housewares ..	22	25	10	16	24	16	60	13
Miscellaneous household equipment	81	89	39	48	61	97	200	53
Other housing	120	124	82	99	72	127	240	105
Apparel and services	296	324	125	262	246	343	644	202
Males, 2 and over	78	81	42	63	80	74	145	68
Females, 2 and over	99	108	41	98	80	109	211	70
Children under 2	41	43	14	24	31	67	80	32
Other apparel products and services	78	92	27	77	55	93	208	32
Jewelry and watches	44	53	7	50	24	42	142	14
All other apparel products and services	34	39	21	27	31	51	66	18
Transportation	60	64	36	29	29	85	143	43
Health care	43	43	50	27	68	22	47	42
Entertainment	110	122	56	71	105	140	237	68
Toys, games, hobbies, and tricycles	40	45	19	31	49	62	66	20
Other entertainment	70	76	37	40	56	78	171	48
Education	128	113	51	36	45	133	297	186
All other gifts	140	150	77	121	121	138	294	105

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

Note that all values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero. Note also that some data are likely to have large sampling errors.