

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997

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)	105,576	84,991	16,975	16,997	16,998	16,996	17,025	20,585
Lower limit	n.a.	n.a.	n.a.	\$11,944	\$22,946	\$38,205	\$60,535	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$39,926	\$39,926	\$7,086	\$17,246	\$30,285	\$48,478	\$96,397	(¹)
Income after taxes ¹	36,684	36,684	7,008	16,839	28,426	44,512	86,515	(¹)
Age of reference person	47.7	47.8	51.4	51.4	46.5	44.3	45.3	47.6
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.3	2.5	2.9	3.1	2.6
Children under 187	.7	.5	.6	.7	.9	.9	.7
Persons 65 and over3	.3	.4	.5	.3	.2	.1	.3
Earners	1.3	1.3	.6	.9	1.4	1.8	2.1	1.3
Vehicles	2.0	2.0	1.0	1.6	2.0	2.5	2.9	1.8
Percent distribution:								
Sex of reference person:								
Male	59	59	36	53	61	70	75	58
Female	41	41	64	47	39	30	25	42
Housing tenure:								
Homeowner	64	64	40	56	60	75	86	64
With mortgage	38	38	11	20	34	56	70	37
Without mortgage	26	25	30	36	26	19	16	27
Renter	36	36	60	44	40	25	14	36
Race of reference person:								
Black	12	11	18	12	12	9	6	14
White and other	88	89	82	88	88	91	94	86
Education of reference person:								
Elementary (1-8)	7	8	18	11	6	2	1	7
High school (9-12)	39	39	46	49	42	36	22	42
College	53	53	36	40	52	61	78	51
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	(³)	(²)
At least one vehicle owned or leased	87	88	63	87	93	98	98	83
Average annual expenditures	\$34,819	\$36,146	\$16,008	\$23,558	\$31,447	\$42,846	\$66,800	\$29,557
Food	4,801	4,902	2,685	3,729	4,510	5,680	7,901	4,446
Food at home	2,880	2,970	1,878	2,576	2,876	3,319	4,200	2,571
Cereals and bakery products	453	465	286	409	442	525	661	413
Cereals and cereal products	161	166	104	149	164	179	231	147
Bakery products	292	299	181	260	277	346	430	266
Meats, poultry, fish, and eggs	743	756	502	699	767	802	1,010	699
Beef	224	226	143	197	238	258	295	214
Pork	157	161	115	163	169	157	201	144
Other meats	96	99	63	92	93	116	129	88
Poultry	145	146	98	134	137	154	205	143
Fish and seafood	89	91	58	77	95	82	143	81
Eggs	33	34	26	35	34	35	38	29
Dairy products	314	329	204	283	308	378	472	262
Fresh milk and cream	128	134	90	124	135	149	174	107
Other dairy products	186	195	114	159	173	229	298	155
Fruits and vegetables	476	485	314	428	461	510	713	443
Fresh fruits	150	154	96	132	149	161	232	138
Fresh vegetables	143	145	93	135	136	141	220	135
Processed fruits	102	105	67	91	94	117	154	94
Processed vegetables	80	82	57	71	81	91	107	75

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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	\$895	\$935	\$573	\$756	\$899	\$1,104	\$1,343	\$755
Sugar and other sweets	114	118	75	99	116	135	167	101
Fats and oils	81	83	59	80	84	90	104	73
Miscellaneous foods	403	425	246	340	413	507	616	330
Nonalcoholic beverages	245	254	172	203	246	305	344	212
Food prepared by consumer unit on out-of-town trips	52	55	22	34	41	66	112	39
Food away from home	1,921	1,932	807	1,153	1,634	2,361	3,701	1,875
Alcoholic beverages	309	330	148	187	303	379	634	236
Housing	11,272	11,348	5,928	7,798	9,906	12,946	20,141	11,002
Shelter	6,344	6,339	3,245	4,254	5,529	7,204	11,451	6,364
Owned dwellings	3,935	3,933	1,178	1,833	2,828	4,930	8,885	3,942
Mortgage interest and charges	2,225	2,235	412	698	1,472	3,046	5,540	2,185
Property taxes	971	947	382	606	689	1,079	1,974	1,073
Maintenance, repairs, insurance, other expenses	738	751	384	529	666	806	1,371	685
Rented dwellings	1,983	1,980	1,943	2,259	2,462	1,893	1,342	1,997
Other lodging	426	426	124	162	240	380	1,224	424
Utilities, fuels, and public services	2,412	2,408	1,570	2,043	2,327	2,724	3,373	2,431
Natural gas	301	298	186	260	286	332	426	313
Electricity	909	900	614	788	875	1,018	1,202	946
Fuel oil and other fuels	108	109	75	93	104	124	149	102
Telephone services	809	809	530	671	794	909	1,142	808
Water and other public services	286	292	165	232	267	341	453	262
Household operations	548	562	216	314	366	573	1,339	494
Personal services	263	273	88	142	180	322	631	223
Other household expenses	285	289	128	172	186	250	708	271
Housekeeping supplies	455	485	260	363	423	596	781	353
Laundry and cleaning supplies	116	125	77	101	117	149	180	85
Other household products	210	222	116	156	178	287	374	168
Postage and stationery	129	138	67	107	128	160	227	100
Household furnishings and equipment	1,512	1,554	638	823	1,261	1,850	3,197	1,361
Household textiles	79	82	32	49	61	90	178	68
Furniture	387	380	134	206	263	411	888	416
Floor coverings	78	83	18	24	92	106	173	62
Major appliances	169	174	94	124	188	187	277	150
Small appliances, miscellaneous housewares	92	100	68	57	89	99	188	62
Miscellaneous household equipment	707	735	292	364	569	956	1,493	604
Apparel and services	1,729	1,786	755	1,209	1,562	2,063	3,340	1,534
Men and boys	407	423	152	248	367	516	831	353
Men, 16 and over	323	338	116	188	286	408	690	274
Boys, 2 to 15	84	85	35	60	81	108	141	79
Women and girls	680	699	300	475	611	821	1,289	617
Women, 16 and over	574	591	260	409	509	679	1,098	519
Girls, 2 to 15	106	108	40	66	102	142	190	98
Children under 2	77	84	36	64	87	103	128	55
Footwear	315	326	174	274	299	392	488	277
Other apparel products and services	250	255	93	147	198	232	605	233
Transportation	6,457	6,669	2,424	4,321	6,127	8,696	11,764	5,590
Vehicle purchases (net outlay)	2,736	2,856	947	1,877	2,713	3,979	4,761	2,237
Cars and trucks, new	1,229	1,310	268	640	1,263	1,642	2,734	894
Cars and trucks, used	1,464	1,500	673	1,207	1,426	2,279	1,911	1,314
Other vehicles	43	47	46	430	424	58	115	430
Gasoline and motor oil	1,098	1,110	521	818	1,081	1,420	1,710	1,045

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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	\$2,230	\$2,312	\$801	\$1,424	\$2,053	\$2,896	\$4,383	\$1,902
Vehicle finance charges	293	305	72	149	302	479	521	243
Maintenance and repairs	682	720	300	537	653	832	1,275	533
Vehicle insurance	755	779	277	534	768	991	1,326	654
Vehicle rental, leases, licenses, other charges	501	508	152	205	329	593	1,261	471
Public transportation	393	390	156	202	280	400	911	406
Health care	1,841	1,898	1,169	1,808	1,853	2,067	2,590	1,617
Health insurance	881	900	570	877	874	997	1,181	805
Medical services	531	544	246	446	499	631	895	479
Drugs	320	342	284	391	371	319	343	243
Medical supplies	108	113	70	94	108	121	171	90
Entertainment	1,813	1,868	689	1,076	1,419	2,181	3,968	1,602
Fees and admissions	471	490	154	193	336	551	1,215	390
Television, radios, sound equipment	577	596	311	468	552	696	952	503
Pets, toys, and playground equipment	327	339	141	201	295	427	631	282
Other entertainment supplies, equipment, and services	439	442	83	214	235	507	1,171	427
Personal care products and services	528	551	258	407	556	622	913	445
Reading	164	171	76	114	150	191	326	132
Education	571	548	440	277	416	509	1,096	668
Tobacco products and smoking supplies	264	271	219	262	290	313	273	233
Miscellaneous	847	888	490	588	815	1,162	1,385	681
Cash contributions	1,001	1,085	355	709	938	1,151	2,268	655
Personal insurance and pensions	3,223	3,830	371	1,072	2,604	4,887	10,203	716
Life and other personal insurance	379	387	125	205	319	443	839	346
Pensions and Social Security	2,844	3,444	246	867	2,284	4,444	9,364	370
Sources of income and personal taxes: ¹								
Money income before taxes	39,926	39,926	7,086	17,246	30,285	48,478	96,397	(¹)
Wages and salaries	31,506	31,506	2,318	8,896	22,080	40,592	83,519	(¹)
Self-employment income	1,969	1,969	-199	474	1,354	2,050	6,157	(¹)
Social Security, private and government retirement	4,531	4,531	3,511	6,290	5,194	4,056	3,601	(¹)
Interest, dividends, rental income, other property income	822	822	85	308	570	993	2,151	(¹)
Unemployment and workers' compensation, veterans' benefits	206	206	100	213	212	237	267	(¹)
Public assistance, supplemental security income, food stamps	382	382	902	558	267	119	65	(¹)
Regular contributions for support	293	293	170	279	396	269	352	(¹)
Other income	217	217	198	228	212	163	284	(¹)
Personal taxes	3,241	3,241	78	407	1,859	3,967	9,882	(¹)
Federal income taxes	2,468	2,468	6	211	1,354	3,015	7,742	(¹)
State and local income taxes	645	645	20	116	395	800	1,891	(¹)
Other taxes	129	129	52	80	111	152	249	(¹)
Income after taxes	36,684	36,684	7,008	16,839	28,426	44,512	86,515	(¹)

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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	
Addenda:								
Net change in total assets and liabilities	\$1,105	\$489	\$146	\$476	\$-1,788	\$-1,317	\$4,920	\$3,646
Net change in total assets	5,886	5,405	1,089	1,240	3,103	4,871	16,699	7,870
Net change in total liabilities	4,781	4,916	943	764	4,891	6,188	11,779	4,224
Other financial information:								
Other money receipts	458	526	191	235	403	856	946	176
Mortgage principal paid on owned property	-1,051	-1,048	-234	-340	-646	-1,200	-2,817	-1,062
Estimated market value of owned home	76,480	75,617	32,755	48,184	57,407	84,328	155,224	80,042
Estimated monthly rental value of owned home ..	538	533	240	355	425	620	1,024	557
Gifts of goods and services	1,059	1,069	573	615	950	1,064	2,142	1,032
Food	68	65	24	38	50	66	147	79
Housing	273	277	164	172	212	292	547	261
Housekeeping supplies	37	40	21	28	30	48	72	26
Household textiles	8	9	6	5	6	11	18	6
Appliances and miscellaneous housewares	27	30	14	14	28	33	61	17
Major appliances	6	7	4 ²	6	5	9	12	5
Small appliances and miscellaneous housewares	21	23	12	8	23	25	49	12
Miscellaneous household equipment	66	69	30	35	57	77	147	54
Other housing	135	129	93	90	92	123	248	158
Apparel and services	252	258	106	144	260	272	507	233
Males, 2 and over	61	61	25	42	55	59	121	64
Females, 2 and over	81	82	45	42	88	91	145	77
Children under 2	33	33	14	25	35	37	55	29
Other apparel products and services	77	81	23	34	82	84	185	63
Jewelry and watches	49	50	4 ⁹	4 ⁵	47	46	146	42
All other apparel products and services	29	31	14	28	35	38	40	21
Transportation	57	62	38	43	53	83	92	36
Health care	30	31	14	33	21	25	64	27
Entertainment	99	102	46	63	118	104	179	87
Toys, games, hobbies, and tricycles	41	42	17	23	45	55	69	38
Other entertainment	58	60	29	40	73	49	111	48
Education	155	141	101	57	55	104	389	215
All other gifts	125	133	80	65	181	119	219	94

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

² Value less than 0.5.

³ Value less than 0.05.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable