

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

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)	116,282	23,223	23,266	23,252	23,263	23,277
Lower limit	n.a.	n.a.	\$16,403	\$32,477	\$51,774	\$81,058
Consumer unit characteristics:						
Income before taxes	\$54,453	\$9,168	\$24,102	\$41,614	\$65,100	\$132,158
Income after taxes	52,287	9,220	23,751	40,802	62,847	124,698
Age of reference person	48.5	51.1	50.9	47.2	45.7	47.4
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.9	3.2
Children under 186	.4	.5	.7	.8	.8
Persons 65 and over3	.4	.4	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.7	2.1
Vehicles	1.9	.9	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	48	35	45	50	55	56
Female	52	65	55	50	45	44
Housing tenure:						
Homeowner	68	41	57	68	80	91
With mortgage	42	12	23	42	61	73
Without mortgage	25	30	35	25	20	18
Renter	32	59	43	32	20	9
Race of reference person:						
Black or African-American	12	18	15	11	9	6
White, Asian, and All Other Races	88	82	85	89	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino (new UCC Q20032)	11	11	14	12	9	6
Not Hispanic or Latino (new UCC Q20032)	89	89	86	88	91	94
Education of reference person:						
Elementary (1-8)	5	13	8	4	2	1
High school (9-12)	35	45	46	40	29	16
College	59	41	45	56	69	83
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	65	87	94	97	98
Average annual expenditures	\$43,395	\$17,837	\$27,410	\$36,980	\$50,974	\$83,710
Food	5,781	2,967	4,139	5,378	6,762	9,653
Food at home	3,347	2,044	2,659	3,209	3,836	4,984
Cereals and bakery products	461	296	371	451	522	664
Cereals and cereal products	154	111	122	153	174	208
Bakery products	307	185	249	298	348	456
Meats, poultry, fish, and eggs	880	548	731	863	1,004	1,252
Beef	265	157	225	257	310	377
Pork	181	122	162	186	196	239
Other meats	108	65	85	101	125	164
Poultry	156	101	121	152	181	224
Fish and seafood	128	71	98	125	150	194
Eggs	42	32	41	41	43	53
Dairy products	371	222	299	361	416	555
Fresh milk and cream	144	101	124	147	155	194
Other dairy products	226	121	175	214	261	361
Fruits and vegetables	561	354	438	546	614	853
Fresh fruits	187	113	146	186	194	295
Fresh vegetables	183	117	139	171	206	281
Processed fruits	110	68	87	109	122	163
Processed vegetables	82	55	66	80	92	115

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,075	\$624	\$820	\$989	\$1,280	\$1,660
Sugar and other sweets	128	79	97	112	142	210
Fats and oils	89	61	78	88	97	119
Miscellaneous foods	527	291	386	485	642	833
Nonalcoholic beverages	290	181	237	272	348	409
Food prepared by consumer unit on out-of-town trips	41	13	22	30	51	89
Food away from home	2,434	923	1,480	2,169	2,926	4,669
Alcoholic beverages	459	194	264	408	554	876
Housing	13,918	6,760	9,505	12,144	15,741	25,424
Shelter	7,998	3,941	5,478	6,902	9,031	14,629
Owned dwellings	5,324	1,358	2,517	4,091	6,659	11,986
Mortgage interest and charges	2,936	495	1,055	2,208	3,956	6,960
Property taxes	1,391	490	760	1,048	1,625	3,030
Maintenance, repairs, insurance, other expenses	997	373	702	836	1,078	1,996
Rented dwellings	2,201	2,448	2,802	2,555	1,906	1,295
Other lodging	473	135	159	255	466	1,348
Utilities, fuels, and public services	2,927	1,720	2,371	2,868	3,370	4,301
Natural gas	424	234	341	423	477	644
Electricity	1,064	683	894	1,044	1,188	1,512
Fuel oil and other fuels	121	78	100	113	134	178
Telephone services	990	562	787	956	1,185	1,460
Water and other public services	327	164	248	332	387	505
Household operations	753	278	406	493	771	1,814
Personal services	300	117	155	174	325	727
Other household expenses	453	161	251	319	446	1,087
Housekeeping supplies	594	314	407	530	712	1,009
Laundry and cleaning supplies	149	87	116	155	175	209
Other household products	290	145	192	240	357	517
Postage and stationery	155	81	98	134	180	283
Household furnishings and equipment	1,646	507	843	1,351	1,856	3,670
Household textiles	158	56	99	128	180	325
Furniture	417	125	186	294	479	1,000
Floor coverings	52	9	16	38	66	131
Major appliances	204	61	115	206	249	388
Small appliances, miscellaneous housewares	105	41	73	98	99	211
Miscellaneous household equipment	711	216	354	587	781	1,616
Apparel and services	1,816	837	1,058	1,477	2,052	3,654
Men and boys	406	154	222	332	445	877
Men, 16 and over	317	111	157	256	343	719
Boys, 2 to 15	89	43	65	76	102	158
Women and girls	739	336	407	593	890	1,466
Women, 16 and over	631	297	342	509	753	1,255
Girls, 2 to 15	108	40	65	84	137	211
Children under 2	79	47	59	65	92	131
Footwear	329	195	237	292	361	558
Other apparel products and services	264	104	133	196	265	622
Transportation	7,801	2,629	5,005	6,827	9,954	14,580
Vehicle purchases (net outlay)	3,397	951	2,130	2,797	4,546	6,555
Cars and trucks, new	1,748	378	836	1,410	2,278	3,837
Cars and trucks, used	1,582	569	1,282	1,344	2,109	2,605
Other vehicles	66	24	212	43	159	113
Gasoline and motor oil	1,598	730	1,157	1,579	2,020	2,500

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,365	\$821	\$1,499	\$2,180	\$2,951	\$4,372
Vehicle finance charges	323	62	166	317	488	584
Maintenance and repairs	652	282	438	593	771	1,173
Vehicle insurance	964	365	703	964	1,194	1,595
Vehicle rental, leases, licenses, other charges	426	112	192	307	498	1,020
Public transportation	441	126	218	271	437	1,153
Health care	2,574	1,421	2,139	2,529	2,969	3,810
Health insurance	1,332	745	1,146	1,346	1,556	1,864
Medical services	648	265	439	578	778	1,181
Drugs	480	357	477	493	499	575
Medical supplies	114	53	77	113	136	190
Entertainment	2,218	764	1,377	1,728	2,735	4,484
Fees and admissions	528	131	201	346	604	1,356
Television, radios, sound equipment	788	387	566	732	963	1,290
Pets, toys, hobbies, and playground equipment ..	381	143	246	323	480	710
Other entertainment supplies, equipment, and services	522	103	364	327	687	1,128
Personal care products and services	581	271	400	507	641	1,086
Reading	130	55	82	112	145	256
Education	905	641	314	396	811	2,363
Tobacco products and smoking supplies	288	214	287	340	327	272
Miscellaneous	690	312	482	646	766	1,243
Cash contributions	1,408	343	790	1,106	1,422	3,376
Personal insurance and pensions	4,823	429	1,568	3,379	6,095	12,632
Life and other personal insurance	390	110	182	310	426	922
Pensions and Social Security	4,433	318	1,386	3,069	5,669	11,710
Sources of income and personal taxes:						
Money income before taxes	54,453	9,168	24,102	41,614	65,100	132,158
Wages and salaries	43,192	3,459	14,647	31,877	55,014	110,857
Self-employment income	3,008	-325	747	1,278	2,804	10,525
Social Security, private and government retirement	5,848	4,353	7,093	6,629	5,343	5,821
Interest, dividends, rental income, other property income	1,261	135	499	832	1,018	3,817
Unemployment and workers' compensation, veterans' benefits	237	114	256	282	307	223
Public assistance, supplemental security income, food stamps	308	807	357	205	96	76
Regular contributions for support	413	353	358	383	367	603
Other income	187	272	146	128	151	237
Personal taxes	2,166	-53	351	812	2,253	7,460
Federal income taxes	1,519	-95	150	420	1,555	5,560
State and local income taxes	472	4	92	239	499	1,525
Other taxes	175	38	109	153	198	374
Income after taxes	52,287	9,220	23,751	40,802	62,847	124,698

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Addenda:						
Net change in total assets and liabilities	-\$7,567	-\$378	-\$2,155	-\$4,000	-\$11,294	-\$19,987
Net change in total assets	9,211	1,280	2,975	8,001	12,684	21,096
Net change in total liabilities	16,778	1,658	5,129	12,001	23,978	41,083
Other financial information:						
Other money receipts	556	174	232	319	621	1,434
Mortgage principal paid on owned property	-1,791	-321	-569	-1,174	-2,282	-4,605
Estimated market value of owned home	137,639	48,739	80,329	106,931	155,158	296,788
Estimated monthly rental value of owned home ..	781	320	495	653	922	1,513
Gifts of goods and services	1,215	450	624	774	1,262	2,965
Food	74	14	33	39	59	224
Alcoholic beverages	20	4	8	20	22	45
Housing	283	115	177	176	325	620
Housekeeping supplies	61	19	36	43	98	110
Household textiles	19	8	13	10	29	34
Appliances and miscellaneous						
housewares	32	6	22	26	25	80
Major appliances	12	21	9	11	7	30
Small appliances and miscellaneous						
housewares	20	5	13	15	18	50
Miscellaneous household equipment	72	24	29	44	91	170
Other housing	99	58	76	53	81	227
Apparel and services	286	153	178	233	325	543
Males, 2 and over	76	38	45	58	82	154
Females, 2 and over	101	46	61	82	114	202
Children under 2	38	18	26	30	45	72
Other apparel products and services	71	50	45	63	84	115
Jewelry and watches	24	9	8	17	40	47
All other apparel products and services	47	42	37	46	44	68
Transportation	51	17	32	50	49	106
Health care	49	28	52	26	61	79
Entertainment	78	32	48	66	94	150
Toys, games, arts and crafts, and tricycles	28	14	21	27	33	43
Other entertainment	51	18	27	39	62	106
Personal care products and services	29	10	21	22	29	63
Reading	1	(¹)	1	1	2	2
Education	250	28	22	64	188	946
All other gifts	94	48	52	77	109	186

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.