

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2000

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)	109,367	81,454	16,268	16,292	16,290	16,283	16,321	27,912
Lower limit	n.a.	n.a.	n.a.	\$12,504	\$24,184	\$40,470	\$66,476	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$44,649	\$44,649	\$7,683	\$19,071	\$32,910	\$53,295	\$110,118	(¹)
Income after taxes ¹	41,532	41,532	7,457	18,637	31,349	49,695	100,369	(¹)
Age of reference person	48.2	48.1	51.9	51.7	47.0	44.4	45.3	48.4
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.3	2.5	2.8	3.2	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners	1.4	1.4	.7	1.0	1.4	1.7	2.1	1.4
Vehicles	1.9	1.9	1.0	1.5	1.9	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	53	53	37	47	55	62	65	52
Female	47	47	63	53	45	38	35	48
Housing tenure:								
Homeowner	66	65	43	57	62	75	88	68
With mortgage	39	39	10	21	36	55	72	38
Without mortgage	27	26	32	36	25	19	16	30
Renter	34	35	57	43	38	25	12	32
Race of reference person:								
Black	12	12	17	13	12	10	7	13
White and other	88	88	83	87	88	90	93	87
Education of reference person:								
Elementary (1-8)	6	6	14	10	5	2	1	6
High school (9-12)	39	39	47	49	41	35	20	41
College	54	55	39	40	54	63	78	53
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	88	66	86	94	97	98	87
Average annual expenditures	\$38,045	\$40,238	\$17,940	\$26,550	\$34,716	\$46,794	\$75,102	\$32,063
Food	13.6	13.5	14.9	15.7	14.9	13.8	11.6	14.1
Food at home	7.9	7.8	10.2	10.4	8.9	7.7	6.0	8.5
Cereals and bakery products	1.2	1.2	1.5	1.6	1.4	1.1	.9	1.3
Cereals and cereal products .....	.4	.4	.5	.6	.5	.4	.3	.4
Bakery products .....	.8	.8	1.0	1.0	.9	.7	.6	.8
Meats, poultry, fish, and eggs	2.1	2.0	2.7	2.8	2.4	1.9	1.5	2.3
Beef .....	.6	.6	.8	.9	.7	.6	.4	.7
Pork .....	.4	.4	.6	.6	.5	.4	.3	.5
Other meats .....	.3	.3	.4	.4	.3	.3	.2	.3
Poultry .....	.4	.4	.5	.5	.4	.4	.3	.4
Fish and seafood .....	.3	.3	.3	.4	.3	.3	.2	.3
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.9	.8	1.1	1.1	1.0	.8	.6	.9
Fresh milk and cream .....	.3	.3	.5	.5	.4	.3	.2	.4
Other dairy products .....	.5	.5	.6	.6	.6	.5	.4	.5
Fruits and vegetables	1.4	1.4	1.8	1.9	1.5	1.3	1.1	1.5
Fresh fruits .....	.4	.4	.6	.6	.4	.4	.3	.5
Fresh vegetables .....	.4	.4	.5	.6	.4	.4	.3	.4
Processed fruits .....	.3	.3	.4	.4	.3	.3	.2	.3
Processed vegetables .....	.2	.2	.3	.3	.3	.2	.2	.2

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, 2000 — 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	2.4	2.4	3.0	3.0	2.7	2.5	1.9	2.5
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.3	.3
Fats and oils .....	.2	.2	.3	.3	.2	.2	.1	.2
Miscellaneous foods	1.1	1.1	1.3	1.4	1.2	1.2	1.0	1.2
Nonalcoholic beverages .....	.7	.7	.9	.9	.8	.7	.5	.7
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.7	4.7	5.3	6.1	6.1	5.6	5.6
Alcoholic beverages	1.0	1.1	1.2	.9	1.1	1.1	1.0	.8
Housing	32.4	31.1	36.3	31.9	31.3	30.2	30.1	36.8
Shelter	18.7	17.7	20.8	17.8	18.0	17.0	17.3	22.0
Owned dwellings	12.1	11.4	8.2	8.1	9.9	11.7	13.9	14.4
Mortgage interest and charges	6.9	6.6	2.9	3.1	5.4	7.3	9.0	7.9
Property taxes	3.0	2.7	2.8	2.6	2.5	2.4	3.0	4.0
Maintenance, repairs, insurance, other expenses	2.2	2.1	2.4	2.4	2.1	1.9	2.0	2.4
Rented dwellings	5.3	5.1	11.3	8.9	7.3	4.3	1.8	6.1
Other lodging	1.3	1.2	1.3	.8	.8	.9	1.6	1.5
Utilities, fuels, and public services	6.5	6.2	9.1	8.0	6.9	5.9	4.7	7.8
Natural gas .....	.8	.8	1.0	1.0	.8	.7	.6	1.0
Electricity	2.4	2.2	3.4	3.1	2.6	2.1	1.6	3.0
Fuel oil and other fuels .....	.3	.2	.5	.3	.2	.2	.2	.3
Telephone services	2.3	2.2	3.2	2.7	2.5	2.1	1.7	2.6
Water and other public services .....	.8	.7	.9	.9	.8	.7	.6	.9
Household operations	1.8	1.8	1.5	1.5	1.2	1.6	2.2	1.9
Personal services .....	.9	.8	.6	.7	.5	.9	1.1	.9
Other household expenses .....	.9	.9	1.0	.8	.7	.8	1.2	1.0
Housekeeping supplies	1.3	1.4	1.4	1.5	1.4	1.4	1.3	1.0
Laundry and cleaning supplies .....	.3	.4	.4	.4	.4	.3	.3	.3
Other household products .....	.6	.6	.6	.7	.7	.7	.6	.5
Postage and stationery .....	.3	.4	.4	.3	.3	.4	.3	.3
Household furnishings and equipment	4.1	4.1	3.5	3.2	3.7	4.3	4.6	4.0
Household textiles .....	.3	.3	.2	.2	.3	.3	.3	.3
Furniture	1.0	1.0	.8	.8	.8	.9	1.3	1.0
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.7	.4	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.2	.3	.2	.2
Miscellaneous household equipment	1.9	1.9	1.5	1.5	1.8	2.3	2.1	1.9
Apparel and services	4.9	5.0	4.7	4.9	4.7	4.8	5.3	4.7
Men and boys	1.2	1.2	1.0	1.3	1.0	1.1	1.4	1.1
Men, 16 and over .....	.9	1.0	.7	1.0	.8	.9	1.1	.8
Boys, 2 to 15 .....	.3	.2	.2	.3	.2	.2	.3	.3
Women and girls	1.9	1.9	1.7	1.7	1.8	1.9	2.1	1.9
Women, 16 and over	1.6	1.6	1.4	1.4	1.5	1.6	1.7	1.7
Girls, 2 to 15 .....	.3	.3	.3	.3	.3	.3	.4	.3
Children under 2 .....	.2	.2	.3	.3	.2	.3	.2	.2
Footwear .....	.9	.9	1.1	1.1	1.0	.9	.8	.9
Other apparel products and services .....	.7	.7	.7	.6	.6	.6	.9	.7
Transportation	19.5	18.8	17.9	19.0	20.2	19.7	17.7	21.8
Vehicle purchases (net outlay)	9.0	8.6	8.0	8.7	9.3	9.2	8.0	10.2
Cars and trucks, new	4.2	4.0	2.5	3.0	4.4	4.1	4.5	4.9
Cars and trucks, used	4.7	4.5	5.6	5.6	5.0	4.9	3.4	5.2
Other vehicles .....	.1	.1	(³)	4.1	(³)	.2	.2	4.1
Gasoline and motor oil	3.4	3.3	3.5	3.6	3.7	3.5	2.7	3.8

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, 2000 — 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	6.0	5.8	5.2	5.7	6.2	6.1	5.7	6.6
Vehicle finance charges .....	.9	.8	.5	.7	.9	1.1	.8	.9
Maintenance and repairs	1.6	1.6	1.8	1.8	1.9	1.6	1.5	1.6
Vehicle insurance	2.0	2.0	1.9	2.2	2.3	2.1	1.7	2.2
Vehicle rental, leases, licenses, other charges	1.4	1.4	1.0	1.0	1.1	1.3	1.7	1.7
Public transportation	1.1	1.1	1.2	1.0	1.0	.9	1.3	1.2
Health care	5.4	5.3	8.2	7.5	5.7	4.9	3.8	6.0
Health insurance	2.6	2.4	3.8	3.6	2.7	2.3	1.7	3.0
Medical services	1.5	1.4	1.9	1.6	1.5	1.4	1.3	1.6
Drugs	1.1	1.1	2.1	2.0	1.2	.9	.6	1.1
Medical supplies .....	.3	.3	.3	.3	.2	.3	.2	.3
Entertainment	4.9	4.9	4.7	4.3	4.6	5.0	5.1	5.0
Fees and admissions	1.4	1.3	1.1	.9	1.0	1.2	1.8	1.4
Television, radios, sound equipment	1.6	1.6	2.0	1.8	1.7	1.7	1.4	1.7
Pets, toys, and playground equipment .....	.9	.9	.7	.9	1.0	.9	.9	.9
Other entertainment supplies, equipment, and services	1.0	1.0	.9	.7	1.0	1.2	1.1	1.1
Personal care products and services	1.5	1.5	1.8	1.7	1.5	1.5	1.3	1.5
Reading .....	.4	.4	.4	.4	.4	.4	.4	.4
Education	1.7	1.6	2.4	1.1	1.1	1.3	1.9	2.0
Tobacco products and smoking supplies .....	.8	.8	1.4	1.2	1.1	.8	.4	.9
Miscellaneous	2.0	2.1	2.0	2.2	2.4	2.2	1.8	1.9
Cash contributions	3.1	3.3	1.9	4.4	2.7	2.6	4.1	2.3
Personal insurance and pensions	8.8	10.7	2.3	4.7	8.3	11.6	15.4	1.9
Life and other personal insurance	1.0	1.0	.8	.9	1.0	1.0	1.2	1.1
Pensions and Social Security	7.8	9.7	1.5	3.8	7.3	10.6	14.2	.8
Sources of income and personal taxes: ¹								
Money income before taxes	\$44,649	\$44,649	\$7,683	\$19,071	\$32,910	\$53,295	\$110,118	(¹)
Wages and salaries	79.7	79.7	32.8	53.3	75.8	85.9	85.7	(¹)
Self-employment income	5.2	5.2	-.9	2.5	3.4	3.4	7.6	(¹)
Social Security, private and government retirement	10.9	10.9	52.1	36.6	16.8	7.6	3.4	(¹)
Interest, dividends, rental income, other property income	2.1	2.1	1.3	1.7	1.7	1.7	2.5	(¹)
Unemployment and workers' compensation, veterans' benefits .....	.4	.4	1.0	1.2	.7	.5	.2	(¹)
Public assistance, supplemental security income, food stamps .....	.7	.7	9.2	2.5	.6	.2	.1	(¹)
Regular contributions for support .....	.7	.7	2.4	1.6	.8	.6	.4	(¹)
Other income .....	.3	.3	2.0	.7	.2	.2	.2	(¹)
Personal taxes	7.0	7.0	2.9	2.3	4.7	6.8	8.9	(¹)
Federal income taxes	5.4	5.4	1.9	1.3	3.4	5.1	7.1	(¹)
State and local income taxes	1.3	1.3	.5	.5	1.0	1.3	1.5	(¹)
Other taxes .....	.3	.3	.6	.5	.4	.3	.3	(¹)
Income after taxes	93.0	93.0	97.1	97.7	95.3	93.2	91.1	(¹)

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.