

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2001

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)	110,339	88,735	17,715	17,751	17,744	17,749	17,775	21,604
Lower limit	n.a.	n.a.	n.a.	\$13,909	\$27,177	\$44,462	\$71,898	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$47,507	\$47,507	\$7,946	\$20,319	\$35,536	\$56,891	\$116,666	(¹)
Income after taxes ¹	44,587	44,587	7,911	19,999	34,112	53,724	107,027	(¹)
Age of reference person	48.1	48.0	51.0	51.4	46.9	44.9	45.6	48.8
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.2	2.5	2.9	3.1	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	.6	1.0	1.4	1.8	2.1	1.3
Vehicles	1.9	2.0	1.0	1.5	1.9	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male	51	52	36	47	53	60	63	50
Female	49	48	64	53	47	40	37	50
Housing tenure:								
Homeowner	66	65	43	55	63	75	88	71
With mortgage	40	40	13	21	37	55	72	42
Without mortgage	26	25	30	34	26	20	16	29
Renter	34	35	57	45	37	25	12	29
Race of reference person:								
Black	12	12	17	14	13	9	6	13
White and other	88	88	83	86	87	91	94	87
Education of reference person:								
Elementary (1-8)	6	6	13	8	4	2	1	6
High school (9-12)	38	38	47	50	42	34	18	39
College	56	56	39	41	53	64	81	56
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	88	65	87	94	97	97	87
Average annual expenditures	\$39,518	\$41,395	\$18,883	\$26,492	\$35,660	\$48,722	\$77,125	\$32,946
Food	13.5	13.7	17.3	15.7	14.1	13.8	11.8	13.6
Food at home	7.8	7.9	11.3	10.3	8.7	7.6	5.9	8.1
Cereals and bakery products	1.1	1.2	1.7	1.5	1.3	1.1	.9	1.2
Cereals and cereal products .....	.4	.4	.6	.5	.4	.4	.3	.4
Bakery products .....	.7	.8	1.1	1.0	.8	.7	.6	.8
Meats, poultry, fish, and eggs	2.1	2.1	3.1	3.0	2.4	2.0	1.5	2.2
Beef .....	.6	.6	.9	1.0	.7	.6	.4	.6
Pork .....	.4	.5	.8	.7	.5	.4	.3	.5
Other meats .....	.3	.3	.4	.4	.3	.2	.2	.3
Poultry .....	.4	.4	.6	.5	.4	.4	.3	.4
Fish and seafood .....	.3	.3	.4	.4	.3	.2	.2	.3
Eggs .....	.1	.1	.2	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	1.1	1.1	.9	.8	.7	.9
Fresh milk and cream .....	.3	.4	.5	.5	.4	.3	.2	.3
Other dairy products .....	.5	.5	.6	.6	.5	.5	.4	.5
Fruits and vegetables	1.3	1.3	2.0	1.8	1.5	1.2	1.0	1.4
Fresh fruits .....	.4	.4	.6	.5	.4	.4	.3	.4
Fresh vegetables .....	.4	.4	.6	.5	.5	.4	.3	.4
Processed fruits .....	.3	.3	.4	.4	.3	.3	.2	.3
Processed vegetables .....	.2	.2	.3	.3	.2	.2	.1	.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, 2001 — 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	3.3	2.9	2.6	2.5	1.9	2.5
Sugar and other sweets .....	.3	.3	.4	.4	.3	.3	.2	.3
Fats and oils .....	.2	.2	.4	.3	.2	.2	.1	.2
Miscellaneous foods	1.2	1.2	1.5	1.4	1.3	1.2	.9	1.2
Nonalcoholic beverages .....	.6	.7	.9	.8	.7	.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	5.7	5.8	6.1	5.4	5.4	6.2	5.9	5.4
Alcoholic beverages .....	.9	.9	1.2	.9	.9	.9	.9	.8
Housing	32.9	31.7	36.2	33.3	31.3	30.4	31.1	38.7
Shelter	19.2	18.3	20.3	18.9	17.9	17.7	18.3	23.3
Owned dwellings	12.6	11.8	8.3	8.6	9.9	12.1	14.6	16.0
Mortgage interest and charges	7.2	6.8	3.3	3.5	5.5	7.3	9.1	9.2
Property taxes	3.1	2.8	3.0	2.7	2.3	2.7	3.2	4.5
Maintenance, repairs, insurance, other expenses	2.2	2.2	2.0	2.3	2.2	2.1	2.2	2.4
Rented dwellings	5.4	5.3	10.9	9.5	7.3	4.5	2.1	5.7
Other lodging	1.2	1.2	1.0	.8	.7	1.1	1.6	1.6
Utilities, fuels, and public services	7.0	6.6	9.3	8.7	7.5	6.3	5.0	8.7
Natural gas	1.0	1.0	1.4	1.3	1.0	.9	.8	1.4
Electricity	2.6	2.4	3.6	3.3	2.8	2.2	1.7	3.3
Fuel oil and other fuels .....	.3	.3	.4	.4	.3	.2	.2	.4
Telephone services	2.3	2.2	3.0	2.7	2.5	2.2	1.7	2.7
Water and other public services .....	.8	.8	1.0	1.0	.8	.8	.6	1.0
Household operations	1.7	1.6	1.6	1.4	1.4	1.4	1.9	2.1
Personal services .....	.7	.7	.6	.5	.7	.6	.9	.8
Other household expenses	1.0	.9	1.0	.9	.7	.8	1.1	1.3
Housekeeping supplies	1.3	1.4	1.6	1.5	1.4	1.4	1.2	1.1
Laundry and cleaning supplies .....	.3	.4	.5	.4	.4	.4	.3	.3
Other household products .....	.6	.7	.7	.7	.7	.7	.6	.6
Postage and stationery .....	.3	.3	.3	.4	.3	.3	.3	.3
Household furnishings and equipment	3.7	3.8	3.4	2.9	3.2	3.6	4.6	3.4
Household textiles .....	.3	.3	.3	.2	.3	.3	.4	.2
Furniture .....	.9	.9	.7	.7	.8	.9	1.2	.9
Floor coverings .....	.1	.1	.1	.1	.1	.1	.1	.1
Major appliances .....	.5	.5	.4	.5	.4	.5	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.3	.2	.2	.2	.3	.2
Miscellaneous household equipment	1.7	1.7	1.7	1.2	1.5	1.6	2.1	1.5
Apparel and services	4.4	4.5	4.6	4.2	4.5	4.4	4.5	4.5
Men and boys	1.1	1.1	1.0	1.0	1.0	1.2	1.2	1.0
Men, 16 and over .....	.8	.9	.8	.8	.8	.9	1.0	.8
Boys, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.2	.2
Women and girls	1.7	1.7	1.7	1.6	1.9	1.7	1.7	1.8
Women, 16 and over	1.4	1.4	1.4	1.3	1.6	1.4	1.4	1.5
Girls, 2 to 15 .....	.3	.3	.3	.3	.4	.3	.3	.3
Children under 2 .....	.2	.2	.2	.2	.2	.2	.2	.2
Footwear .....	.8	.8	1.0	.8	.8	.7	.7	.8
Other apparel products and services .....	.7	.6	.6	.6	.5	.5	.8	.8
Transportation	19.3	19.1	16.8	19.1	21.1	20.1	18.2	19.7
Vehicle purchases (net outlay)	9.1	9.1	8.2	9.0	10.7	9.4	8.5	8.4
Cars and trucks, new	4.3	4.2	3.0	3.0	4.2	4.4	4.7	4.5
Cars and trucks, used	4.7	4.8	5.1	5.9	6.3	4.9	3.7	3.7
Other vehicles .....	.1	.1	.3	.3	.1	.1	.1	.1
Gasoline and motor oil	3.2	3.1	3.2	3.5	3.5	3.3	2.6	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, 2001 — 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	5.9	4.5	5.7	6.2	6.5	5.8	6.4
Vehicle finance charges .....	.9	.9	.5	.8	1.0	1.1	.8	1.0
Maintenance and repairs	1.7	1.7	1.6	1.8	2.0	1.7	1.6	1.5
Vehicle insurance	2.1	2.0	1.6	2.3	2.3	2.2	1.7	2.4
Vehicle rental, leases, licenses, other charges	1.4	1.3	.8	.9	1.0	1.4	1.7	1.5
Public transportation	1.0	1.0	.9	.9	.8	.9	1.2	1.2
Health care	5.5	5.4	7.5	7.8	6.2	5.1	3.8	6.2
Health insurance	2.7	2.6	3.6	3.8	3.1	2.4	1.7	3.2
Medical services	1.4	1.4	1.5	1.7	1.5	1.5	1.3	1.5
Drugs	1.1	1.1	2.2	2.1	1.3	.9	.6	1.3
Medical supplies .....	.3	.3	.3	.3	.3	.3	.2	.2
Entertainment	4.9	4.9	4.0	4.5	4.6	5.1	5.3	5.1
Fees and admissions	1.3	1.3	.9	.8	1.0	1.2	1.8	1.4
Television, radios, sound equipment	1.7	1.6	1.8	1.8	1.8	1.6	1.4	1.8
Pets, toys, and playground equipment .....	.9	.9	.7	.8	.9	.9	.9	.8
Other entertainment supplies, equipment, and services	1.1	1.1	.6	1.2	.9	1.3	1.1	1.1
Personal care products and services	1.2	1.2	1.5	1.4	1.4	1.2	1.0	1.3
Reading .....	.4	.4	.4	.4	.3	.4	.4	.3
Education	1.6	1.5	2.6	1.2	.8	1.5	1.8	2.1
Tobacco products and smoking supplies .....	.8	.8	1.4	1.2	1.0	.8	.4	.7
Miscellaneous	1.9	1.9	1.7	2.0	2.0	1.7	1.9	2.1
Cash contributions	3.2	3.2	2.4	2.7	3.0	3.2	3.6	3.0
Personal insurance and pensions	9.5	10.9	2.5	5.5	8.6	11.4	15.4	1.9
Life and other personal insurance	1.0	1.0	.9	1.1	.9	1.0	1.1	1.1
Pensions and Social Security	8.4	9.8	1.5	4.4	7.8	10.5	14.3	.8
Sources of income and personal taxes: ¹								
Money income before taxes	\$47,507	\$47,507	\$7,946	\$20,319	\$35,536	\$56,891	\$116,666	(¹)
Wages and salaries	80.7	80.7	36.3	56.6	77.0	85.7	86.6	(¹)
Self-employment income	4.7	4.7	-2.4	2.8	3.4	3.0	6.7	(¹)
Social Security, private and government retirement	10.4	10.4	49.1	33.0	15.5	8.3	3.4	(¹)
Interest, dividends, rental income, other property income	2.0	2.0	1.3	1.8	1.9	1.4	2.4	(¹)
Unemployment and workers' compensation, veterans' benefits .....	.4	.4	.6	.9	.5	.4	.2	(¹)
Public assistance, supplemental security income, food stamps .....	.8	.8	9.8	2.4	.5	.4	.2	(¹)
Regular contributions for support .....	.7	.7	3.2	1.7	.9	.5	.3	(¹)
Other income .....	.3	.3	2.0	.9	.3	.2	.2	(¹)
Personal taxes	6.1	6.1	.4	1.6	4.0	5.6	8.3	(¹)
Federal income taxes	4.7	4.7	-3	.8	2.8	4.2	6.6	(¹)
State and local income taxes	1.2	1.2	.3	.4	.9	1.1	1.5	(¹)
Other taxes .....	.3	.3	.5	.4	.3	.3	.2	(¹)
Income after taxes	93.9	93.9	99.6	98.4	96.0	94.4	91.7	(¹)

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

² Value less than 0.5.

³ Data are likely to have large sampling errors. n.a. Not applicable.