

Table 45. Quintiles of income before taxes: Shares of average annual expenditures and sources of income, 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 18 .....	.6	.4	.5	.7	.8	.8
Persons 65 and over .....	.3	.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	13.3	16.6	15.1	14.5	13.3	11.5
Food at home	7.7	11.5	9.7	8.7	7.5	6.0
Cereals and bakery products	1.1	1.7	1.4	1.2	1.0	.8
Cereals and cereal products .....	.4	.6	.4	.4	.3	.2
Bakery products .....	.7	1.0	.9	.8	.7	.5
Meats, poultry, fish, and eggs	2.0	3.1	2.7	2.3	2.0	1.5
Beef .....	.6	.9	.8	.7	.6	.5
Pork .....	.4	.7	.6	.5	.4	.3
Other meats .....	.2	.4	.3	.3	.2	.2
Poultry .....	.4	.6	.4	.4	.4	.3
Fish and seafood .....	.3	.4	.4	.3	.3	.2
Eggs .....	.1	.2	.1	.1	.1	.1

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, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Dairy products .....	.9	1.2	1.1	1.0	.8	.7
Fresh milk and cream .....	.3	.6	.5	.4	.3	.2
Other dairy products .....	.5	.7	.6	.6	.5	.4
Fruits and vegetables	1.3	2.0	1.6	1.5	1.2	1.0
Fresh fruits .....	.4	.6	.5	.5	.4	.4
Fresh vegetables .....	.4	.7	.5	.5	.4	.3
Processed fruits .....	.3	.4	.3	.3	.2	.2
Processed vegetables .....	.2	.3	.2	.2	.2	.1
Other food at home	2.5	3.5	3.0	2.7	2.5	2.0
Sugar and other sweets .....	.3	.4	.4	.3	.3	.3
Fats and oils .....	.2	.3	.3	.2	.2	.1
Miscellaneous foods	1.2	1.6	1.4	1.3	1.3	1.0
Nonalcoholic beverages .....	.7	1.0	.9	.7	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1
Food away from home	5.6	5.2	5.4	5.9	5.7	5.6
Alcoholic beverages	1.1	1.1	1.0	1.1	1.1	1.0
Housing	32.1	37.9	34.7	32.8	30.9	30.4
Shelter	18.4	22.1	20.0	18.7	17.7	17.5
Owned dwellings	12.3	7.6	9.2	11.1	13.1	14.3
Mortgage interest and charges	6.8	2.8	3.8	6.0	7.8	8.3
Property taxes	3.2	2.7	2.8	2.8	3.2	3.6
Maintenance, repairs, insurance, other expenses	2.3	2.1	2.6	2.3	2.1	2.4
Rented dwellings	5.1	13.7	10.2	6.9	3.7	1.5
Other lodging	1.1	.8	.6	.7	.9	1.6
Utilities, fuels, and public services	6.7	9.6	8.7	7.8	6.6	5.1
Natural gas	1.0	1.3	1.2	1.1	.9	.8
Electricity	2.5	3.8	3.3	2.8	2.3	1.8
Fuel oil and other fuels .....	.3	.4	.4	.3	.3	.2
Telephone services	2.3	3.2	2.9	2.6	2.3	1.7
Water and other public services .....	.8	.9	.9	.9	.8	.6
Household operations	1.7	1.6	1.5	1.3	1.5	2.2
Personal services .....	.7	.7	.6	.5	.6	.9
Other household expenses	1.0	.9	.9	.9	.9	1.3
Housekeeping supplies	1.4	1.8	1.5	1.4	1.4	1.2
Laundry and cleaning supplies .....	.3	.5	.4	.4	.3	.2
Other household products .....	.7	.8	.7	.6	.7	.6
Postage and stationery .....	.4	.5	.4	.4	.4	.3
Household furnishings and equipment	3.8	2.8	3.1	3.7	3.6	4.4
Household textiles .....	.4	.3	.4	.3	.4	.4
Furniture	1.0	.7	.7	.8	.9	1.2
Floor coverings .....	.1	(²)	.1	.1	.1	.2
Major appliances .....	.5	.3	.4	.6	.5	.5
Small appliances, miscellaneous housewares .....	.2	.2	.3	.3	.2	.3
Miscellaneous household equipment	1.6	1.2	1.3	1.6	1.5	1.9
Apparel and services	4.2	4.7	3.9	4.0	4.0	4.4
Men and boys .....	.9	.9	.8	.9	.9	1.0
Men, 16 and over .....	.7	.6	.6	.7	.7	.9
Boys, 2 to 15 .....	.2	.2	.2	.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, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Women and girls	1.7	1.9	1.5	1.6	1.7	1.8
Women, 16 and over	1.5	1.7	1.2	1.4	1.5	1.5
Girls, 2 to 15 .....	.2	.2	.2	.2	.3	.3
Children under 2 .....	.2	.3	.2	.2	.2	.2
Footwear .....	.8	1.1	.9	.8	.7	.7
Other apparel products and services .....	.6	.6	.5	.5	.5	.7
Transportation	18.0	14.7	18.3	18.5	19.5	17.4
Vehicle purchases (net outlay)	7.8	5.3	7.8	7.6	8.9	7.8
Cars and trucks, new	4.0	2.1	3.1	3.8	4.5	4.6
Cars and trucks, used	3.6	3.2	4.7	3.6	4.1	3.1
Other vehicles .....	.2	(²)	(²)	.1	.3	.1
Gasoline and motor oil	3.7	4.1	4.2	4.3	4.0	3.0
Other vehicle expenses	5.5	4.6	5.5	5.9	5.8	5.2
Vehicle finance charges .....	.7	.3	.6	.9	1.0	.7
Maintenance and repairs	1.5	1.6	1.6	1.6	1.5	1.4
Vehicle insurance	2.2	2.0	2.6	2.6	2.3	1.9
Vehicle rental, leases, licenses, other charges	1.0	.6	.7	.8	1.0	1.2
Public transportation	1.0	.7	.8	.7	.9	1.4
Health care	5.9	8.0	7.8	6.8	5.8	4.6
Health insurance	3.1	4.2	4.2	3.6	3.1	2.2
Medical services	1.5	1.5	1.6	1.6	1.5	1.4
Drugs	1.1	2.0	1.7	1.3	1.0	.7
Medical supplies .....	.3	.3	.3	.3	.3	.2
Entertainment	5.1	4.3	5.0	4.7	5.4	5.4
Fees and admissions	1.2	.7	.7	.9	1.2	1.6
Television, radios, sound equipment	1.8	2.2	2.1	2.0	1.9	1.5
Pets, toys, hobbies, and playground equipment ..	.9	.8	.9	.9	.9	.8
Other entertainment supplies, equipment, and services	1.2	.6	1.3	.9	1.3	1.3
Personal care products and services	1.3	1.5	1.5	1.4	1.3	1.3
Reading .....	.3	.3	.3	.3	.3	.3
Education	2.1	3.6	1.1	1.1	1.6	2.8
Tobacco products and smoking supplies .....	.7	1.2	1.0	.9	.6	.3
Miscellaneous	1.6	1.7	1.8	1.7	1.5	1.5
Cash contributions	3.2	1.9	2.9	3.0	2.8	4.0
Personal insurance and pensions	11.1	2.4	5.7	9.1	12.0	15.1
Life and other personal insurance .....	.9	.6	.7	.8	.8	1.1
Pensions and Social Security	10.2	1.8	5.1	8.3	11.1	14.0
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	79.3	37.7	60.8	76.6	84.5	83.9
Self-employment income	5.5	-3.5	3.1	3.1	4.3	8.0
Social Security, private and government retirement	10.7	47.5	29.4	15.9	8.2	4.4
Interest, dividends, rental income, other property income	2.3	1.5	2.1	2.0	1.6	2.9
Unemployment and workers' compensation, veterans' benefits .....	.4	1.2	1.1	.7	.5	.2
Public assistance, supplemental security income, food stamps .....	.6	8.8	1.5	.5	.1	.1
Regular contributions for support .....	.8	3.8	1.5	.9	.6	.5
Other income .....	.3	3.0	.6	.3	.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, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal taxes	4.0	-.6	1.5	2.0	3.5	5.6
Federal income taxes	2.8	-1.0	.6	1.0	2.4	4.2
State and local income taxes .....	.9	(²)	.4	.6	.8	1.2
Other taxes .....	.3	.4	.5	.4	.3	.3
Income after taxes	96.0	100.6	98.5	98.0	96.5	94.4

¹ Value less than 0.5.
² Value less than 0.05.

n.a. Not applicable.