

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020**

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) <sup>1</sup> .....	131,234	26,295	26,268	26,330	26,209	26,133
Lower limit .....	n.a.	n.a.	\$24,010	\$45,265	\$75,890	\$124,432
Consumer unit characteristics:						
Income before taxes						
Mean .....	\$84,352	\$13,219	\$34,550	\$59,422	\$97,221	\$218,191
SE .....	1,260.38	251.59	346.28	318.60	637.88	4,187.98
CV(%).....	1.49	1.90	1.00	.54	.66	1.92
Income after taxes						
Mean .....	74,949	15,140	36,397	58,001	89,766	176,094
SE .....	1,197.76	277.95	361.50	333.63	654.41	4,665.96
CV(%).....	1.60	1.84	.99	.58	.73	2.65
Age of reference person.....	52.2	58.3	55.2	50.8	47.8	49.0
Average number in consumer unit:						
People .....	2.5	1.7	2.1	2.5	2.9	3.2
Children under 18 .....	.6	.3	.5	.6	.7	.8
Adults 65 and older .....	.4	.5	.6	.5	.3	.2
Earners.....	1.3	.4	.8	1.3	1.8	2.1
Vehicles.....	1.9	1.0	1.6	1.9	2.3	2.7
Percent distribution:						
Reference person:						
Men .....	47	35	44	48	51	57
Women.....	53	65	56	52	49	43
Housing tenure:						
Homeowner.....	66	48	57	63	74	87
With mortgage.....	39	15	24	35	54	67
Without mortgage .....	27	34	33	28	20	20
Renter.....	34	52	43	37	26	13
Race of reference person:						
Black or African-American .....	13	19	15	14	12	7
White, Asian, and all other races .....	87	81	85	86	88	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino .....	14	15	16	16	14	9
Not Hispanic or Latino.....	86	85	84	84	86	91
Education of reference person:						
Elementary (1-8) .....	2	5	3	2	1	1
High school (9-12).....	28	44	38	29	20	10
College .....	69	50	59	68	79	90
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	90	72	89	95	96	97
Average annual expenditures						
Mean .....	\$61,334	\$28,724	\$39,890	\$51,543	\$71,942	\$114,840
SE .....	573.03	786.65	552.02	780.73	937.53	1,455.55
CV(%).....	.93	2.74	1.38	1.51	1.30	1.27
Food						
Mean .....	7,316	4,099	5,399	6,300	8,532	12,245
Share.....	11.9	14.3	13.5	12.2	11.9	10.7
SE .....	126.15	273.39	186.90	207.79	264.02	270.37
CV(%).....	1.72	6.67	3.46	3.30	3.09	2.21
Food at home						
Mean .....	4,942	3,099	3,820	4,230	5,736	7,817
Share.....	8.1	10.8	9.6	8.2	8.0	6.8
SE .....	99.87	228.85	151.88	153.74	213.95	224.64
CV(%).....	2.02	7.38	3.98	3.63	3.73	2.87
Cereals and bakery products						
Mean .....	640	425	486	543	756	988
Share.....	1.0	1.5	1.2	1.1	1.1	.9
SE .....	15.82	32.33	25.75	25.26	32.96	40.77
CV(%).....	2.47	7.62	5.30	4.65	4.36	4.13
Cereals and cereal products						
Mean .....	212	126	149	185	255	345

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Cereals and cereal products						
Share.....	.3	.4	.4	.4	.4	.3
SE .....	5.46	10.22	8.78	10.00	14.45	17.15
CV(%).....	2.58	8.14	5.91	5.41	5.67	4.98
Bakery products						
Mean .....	428	299	337	358	501	644
Share.....	.7	1.0	.8	.7	.7	.6
SE .....	11.31	24.56	19.33	18.42	22.24	29.54
CV(%).....	2.64	8.22	5.73	5.15	4.44	4.59
Meats, poultry, fish, and eggs						
Mean .....	1,075	669	856	944	1,225	1,681
Share.....	1.8	2.3	2.1	1.8	1.7	1.5
SE .....	26.77	62.97	41.82	42.77	61.20	62.13
CV(%).....	2.49	9.42	4.88	4.53	4.99	3.70
Beef						
Mean .....	296	193	228	252	349	456
Share.....	.5	.7	.6	.5	.5	.4
SE .....	10.79	25.24	16.09	17.85	24.68	28.14
CV(%).....	3.65	13.04	7.05	7.08	7.07	6.16
Pork						
Mean .....	214	140	171	213	242	306
Share.....	.3	.5	.4	.4	.3	.3
SE .....	9.78	15.85	13.38	19.29	32.44	15.35
CV(%).....	4.56	11.33	7.82	9.07	13.42	5.01
Other meats						
Mean .....	142	85	120	121	168	215
Share.....	.2	.3	.3	.2	.2	.2
SE .....	4.83	11.87	11.68	8.30	10.20	10.94
CV(%).....	3.40	14.00	9.69	6.87	6.07	5.08
Poultry						
Mean .....	189	118	148	166	206	309
Share.....	.3	.4	.4	.3	.3	.3
SE .....	7.30	9.15	12.17	10.86	13.04	22.49
CV(%).....	3.86	7.75	8.23	6.56	6.35	7.29
Fish and seafood						
Mean .....	170	89	139	137	193	291
Share.....	.3	.3	.3	.3	.3	.3
SE .....	7.72	8.67	15.54	13.99	16.53	16.47
CV(%).....	4.54	9.74	11.15	10.18	8.58	5.65
Eggs						
Mean .....	64	44	49	55	68	103
Share.....	.1	.2	.1	.1	.1	.1
SE .....	2.05	3.91	4.76	3.65	4.26	4.82
CV(%).....	3.22	8.96	9.68	6.61	6.23	4.69
Dairy products						
Mean .....	474	303	353	410	577	725
Share.....	.8	1.1	.9	.8	.8	.6
SE .....	9.49	22.02	18.85	17.44	25.36	26.91
CV(%).....	2.00	7.26	5.33	4.26	4.40	3.71
Fresh milk and cream						
Mean .....	147	105	113	133	172	210
Share.....	.2	.4	.3	.3	.2	.2
SE .....	3.70	8.06	5.68	5.67	8.12	8.51
CV(%).....	2.52	7.69	5.02	4.25	4.71	4.06
Other dairy products						
Mean .....	327	198	240	276	405	515
Share.....	.5	.7	.6	.5	.6	.4
SE .....	7.33	15.40	14.63	13.58	19.76	23.18
CV(%).....	2.24	7.77	6.09	4.91	4.88	4.50
Fruits and vegetables						
Mean .....	977	622	767	838	1,108	1,549
Share.....	1.6	2.2	1.9	1.6	1.5	1.3
SE .....	26.18	52.71	38.94	37.05	49.47	52.06
CV(%).....	2.68	8.48	5.08	4.42	4.47	3.36
Fresh fruits						
Mean .....	349	219	270	296	393	565
Share.....	.6	.8	.7	.6	.5	.5
SE .....	9.81	16.13	17.44	17.46	20.43	19.85
CV(%).....	2.81	7.37	6.45	5.91	5.19	3.52
Fresh vegetables						
Mean .....	311	191	235	263	356	508
Share.....	.5	.7	.6	.5	.5	.4
SE .....	7.66	13.36	10.03	14.38	17.13	20.74

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fresh vegetables						
CV(%).....	2.46	7.01	4.26	5.46	4.81	4.08
Processed fruits						
Mean .....	125	83	103	117	142	181
Share.....	.2	.3	.3	.2	.2	.2
SE .....	4.52	11.62	7.14	8.10	9.42	9.80
CV(%).....	3.61	14.03	6.94	6.89	6.65	5.40
Processed vegetables						
Mean .....	192	129	159	161	216	295
Share.....	.3	.5	.4	.3	.3	.3
SE .....	8.56	18.36	14.48	9.36	14.32	17.57
CV(%).....	4.46	14.20	9.12	5.81	6.62	5.96
Other food at home						
Mean .....	1,776	1,081	1,357	1,496	2,070	2,874
Share.....	2.9	3.8	3.4	2.9	2.9	2.5
SE .....	35.44	75.26	58.66	61.25	77.29	93.06
CV(%).....	2.00	6.96	4.32	4.09	3.73	3.24
Sugar and other sweets						
Mean .....	166	114	130	149	184	253
Share.....	.3	.4	.3	.3	.3	.2
SE .....	5.45	11.36	7.80	11.12	11.16	13.27
CV(%).....	3.29	9.99	6.00	7.48	6.08	5.24
Fats and oils						
Mean .....	133	89	113	116	142	202
Share.....	.2	.3	.3	.2	.2	.2
SE .....	4.55	10.03	7.56	8.39	8.10	11.09
CV(%).....	3.43	11.24	6.67	7.22	5.71	5.49
Miscellaneous foods						
Mean .....	973	562	724	795	1,149	1,634
Share.....	1.6	2.0	1.8	1.5	1.6	1.4
SE .....	21.05	36.80	40.08	34.17	49.20	65.82
CV(%).....	2.16	6.55	5.53	4.30	4.28	4.03
Nonalcoholic beverages						
Mean .....	455	300	366	403	536	670
Share.....	.7	1.0	.9	.8	.7	.6
SE .....	9.57	23.53	21.26	19.54	26.05	24.54
CV(%).....	2.10	7.85	5.82	4.85	4.86	3.66
Food prepared by consumer unit on out-of-town trips						
Mean .....	50	17	24	34	60	115
Share.....	.1	.1	.1	.1	.1	.1
SE .....	2.73	3.56	2.94	3.28	6.75	10.87
CV(%).....	5.51	21.51	12.43	9.80	11.34	9.44
Food away from home						
Mean .....	2,375	1,000	1,580	2,070	2,795	4,427
Share.....	3.9	3.5	4.0	4.0	3.9	3.9
SE .....	63.73	95.40	97.62	112.27	122.24	154.98
CV(%).....	2.68	9.54	6.18	5.42	4.37	3.50
Alcoholic beverages						
Mean .....	478	150	235	369	509	1,126
Share.....	.8	.5	.6	.7	.7	1.0
SE .....	20.88	20.98	28.13	44.06	34.51	73.93
CV(%).....	4.37	14.03	11.99	11.93	6.78	6.56
Housing						
Mean .....	21,409	12,317	15,770	18,509	23,889	36,645
Share.....	34.9	42.9	39.5	35.9	33.2	31.9
SE .....	244.84	291.28	229.79	287.09	277.97	876.65
CV(%).....	1.14	2.36	1.46	1.55	1.16	2.39
Shelter						
Mean .....	12,604	7,548	9,366	10,759	13,879	21,525
Share.....	20.5	26.3	23.5	20.9	19.3	18.7
SE .....	140.10	195.06	160.73	161.70	210.35	436.87
CV(%).....	1.11	2.58	1.72	1.50	1.52	2.03
Owned dwellings						
Mean .....	7,473	2,861	4,117	5,479	8,867	16,097
Share.....	12.2	10.0	10.3	10.6	12.3	14.0
SE .....	107.20	142.36	136.69	145.76	156.17	327.06
CV(%).....	1.43	4.98	3.32	2.66	1.76	2.03
Mortgage interest and charges						
Mean .....	2,962	749	1,226	1,993	3,765	7,103
Share.....	4.8	2.6	3.1	3.9	5.2	6.2

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Mortgage interest and charges						
SE .....	50.84	53.79	52.21	71.97	108.27	229.77
CV(%).....	1.72	7.18	4.26	3.61	2.88	3.23
Property taxes						
Mean .....	2,353	1,014	1,414	1,707	2,568	5,082
Share.....	3.8	3.5	3.5	3.3	3.6	4.4
SE .....	49.04	48.21	50.62	50.39	69.39	146.25
CV(%).....	2.08	4.75	3.58	2.95	2.70	2.88
Maintenance, repairs, insurance, other expenses						
Mean .....	2,158	1,099	1,477	1,779	2,535	3,913
Share.....	3.5	3.8	3.7	3.5	3.5	3.4
SE .....	55.65	79.85	93.49	100.24	136.74	160.98
CV(%).....	2.58	7.27	6.33	5.63	5.39	4.11
Rented dwellings						
Mean .....	4,408	4,433	4,967	4,922	4,360	3,354
Share.....	7.2	15.4	12.5	9.5	6.1	2.9
SE .....	63.34	164.33	156.23	144.20	156.08	212.82
CV(%).....	1.44	3.71	3.15	2.93	3.58	6.35
Other lodging						
Mean .....	722	254	282	358	653	2,073
Share.....	1.2	.9	.7	.7	.9	1.8
SE .....	40.39	91.50	38.36	33.51	43.86	158.91
CV(%).....	5.59	35.97	13.62	9.35	6.72	7.67
Utilities, fuels, and public services						
Mean .....	4,158	2,757	3,438	4,018	4,739	5,848
Share.....	6.8	9.6	8.6	7.8	6.6	5.1
SE .....	30.97	46.33	45.56	48.89	57.05	51.27
CV(%).....	.74	1.68	1.32	1.22	1.20	.88
Natural gas						
Mean .....	414	280	333	395	448	617
Share.....	.7	1.0	.8	.8	.6	.5
SE .....	13.59	16.32	16.63	18.05	17.77	21.66
CV(%).....	3.28	5.82	4.99	4.57	3.97	3.51
Electricity						
Mean .....	1,516	1,166	1,344	1,479	1,642	1,952
Share.....	2.5	4.1	3.4	2.9	2.3	1.7
SE .....	21.10	26.93	26.16	29.94	28.93	29.04
CV(%).....	1.39	2.31	1.95	2.02	1.76	1.49
Fuel oil and other fuels						
Mean .....	105	64	98	88	108	168
Share.....	.2	.2	.2	.2	.1	.1
SE .....	7.17	8.30	9.89	12.42	12.15	17.20
CV(%).....	6.82	12.94	10.07	14.05	11.27	10.26
Telephone services						
Mean .....	1,441	823	1,127	1,416	1,740	2,101
Share.....	2.3	2.9	2.8	2.7	2.4	1.8
SE .....	13.62	20.55	25.07	20.60	30.95	26.35
CV(%).....	.95	2.50	2.22	1.45	1.78	1.25
Residential phone service, VOIP, and phone cards						
Mean .....	188	185	191	175	182	205
Share.....	.3	.6	.5	.3	.3	.2
SE .....	5.11	10.22	9.55	7.22	9.48	6.27
CV(%).....	2.72	5.53	5.01	4.12	5.20	3.06
Cellular phone service						
Mean .....	1,253	639	936	1,241	1,558	1,896
Share.....	2.0	2.2	2.3	2.4	2.2	1.7
SE .....	12.80	17.66	24.24	19.97	28.22	27.78
CV(%).....	1.02	2.77	2.59	1.61	1.81	1.46
Water and other public services						
Mean .....	682	423	536	640	802	1,010
Share.....	1.1	1.5	1.3	1.2	1.1	.9
SE .....	14.27	13.73	16.86	18.38	22.54	24.28
CV(%).....	2.09	3.24	3.14	2.87	2.81	2.40
Household operations						
Mean .....	1,465	616	1,006	1,123	1,572	3,014
Share.....	2.4	2.1	2.5	2.2	2.2	2.6
SE .....	35.64	33.58	60.90	42.70	55.50	139.76
CV(%).....	2.43	5.45	6.05	3.80	3.53	4.64
Personal services						
Mean .....	347	44	152	123	407	1,012
Share.....	.6	.2	.4	.2	.6	.9
SE .....	22.71	12.03	57.80	18.71	47.36	104.50

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal services						
CV(%).....	6.55	27.55	38.12	15.17	11.65	10.32
Other household expenses						
Mean .....	1,118	573	855	1,000	1,165	2,002
Share.....	1.8	2.0	2.1	1.9	1.6	1.7
SE .....	27.66	30.25	28.03	39.49	27.13	85.41
CV(%).....	2.47	5.28	3.28	3.95	2.33	4.27
Housekeeping supplies						
Mean .....	837	466	604	732	1,080	1,300
Share.....	1.4	1.6	1.5	1.4	1.5	1.1
SE .....	31.96	34.75	47.28	46.75	101.10	72.72
CV(%).....	3.82	7.45	7.83	6.39	9.36	5.59
Laundry and cleaning supplies						
Mean .....	170	103	167	157	183	241
Share.....	.3	.4	.4	.3	.3	.2
SE .....	8.53	13.94	24.24	14.28	14.08	25.64
CV(%).....	5.01	13.50	14.48	9.09	7.69	10.66
Other household products						
Mean .....	536	278	348	476	748	829
Share.....	.9	1.0	.9	.9	1.0	.7
SE .....	28.38	24.72	31.49	35.04	99.30	54.97
CV(%).....	5.29	8.90	9.04	7.36	13.28	6.63
Postage and stationery						
Mean .....	130	85	88	98	149	230
Share.....	.2	.3	.2	.2	.2	.2
SE .....	7.59	14.20	14.09	15.10	18.46	29.72
CV(%).....	5.83	16.68	16.02	15.34	12.41	12.93
Household furnishings and equipment						
Mean .....	2,346	929	1,355	1,877	2,619	4,958
Share.....	3.8	3.2	3.4	3.6	3.6	4.3
SE .....	137.92	148.23	92.42	167.52	131.78	676.62
CV(%).....	5.88	15.96	6.82	8.92	5.03	13.65
Household textiles						
Mean .....	116	50	80	105	128	217
Share.....	.2	.2	.2	.2	.2	.2
SE .....	11.35	10.41	15.23	22.98	18.17	42.85
CV(%).....	9.78	20.98	19.02	21.86	14.19	19.70
Furniture						
Mean .....	534	208	324	417	632	1,094
Share.....	.9	.7	.8	.8	.9	1.0
SE .....	17.56	29.47	31.18	39.29	51.97	58.98
CV(%).....	3.29	14.17	9.63	9.42	8.22	5.39
Floor coverings						
Mean .....	30	13	23	16	33	65
Share.....	( <sup>2</sup> )	( <sup>2</sup> )	.1	( <sup>2</sup> )	( <sup>2</sup> )	.1
SE .....	3.86	4.07	7.17	2.34	5.58	15.39
CV(%).....	12.91	30.68	31.71	14.86	16.78	23.72
Major appliances						
Mean .....	354	184	246	327	397	618
Share.....	.6	.6	.6	.6	.6	.5
SE .....	14.31	22.07	17.47	31.08	29.11	47.91
CV(%).....	4.04	12.02	7.11	9.49	7.34	7.75
Small appliances, miscellaneous housewares						
Mean .....	135	72	93	117	146	245
Share.....	.2	.2	.2	.2	.2	.2
SE .....	8.60	14.47	9.77	14.90	29.78	15.69
CV(%).....	6.38	20.22	10.48	12.73	20.33	6.40
Miscellaneous household equipment						
Mean .....	1,178	403	590	895	1,282	2,718
Share.....	1.9	1.4	1.5	1.7	1.8	2.4
SE .....	131.18	130.52	86.16	143.91	91.78	656.37
CV(%).....	11.14	32.42	14.60	16.08	7.16	24.15
Apparel and services						
Mean .....	1,434	762	862	1,263	1,463	2,820
Share.....	2.3	2.7	2.2	2.5	2.0	2.5
SE .....	52.39	104.07	72.58	130.86	84.03	176.54
CV(%).....	3.65	13.66	8.42	10.36	5.74	6.26
Men and boys						
Mean .....	326	132	187	264	381	667
Share.....	.5	.5	.5	.5	.5	.6
SE .....	23.56	21.26	23.11	43.08	32.52	102.63
CV(%).....	7.22	16.11	12.34	16.30	8.53	15.39

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Men, 16 and over						
Mean .....	240	92	129	188	283	508
Share.....	.4	.3	.3	.4	.4	.4
SE .....	23.52	21.28	22.50	39.94	32.57	100.75
CV(%).....	9.80	23.18	17.40	21.21	11.53	19.84
Boys, 2 to 15						
Mean .....	86	40	58	76	99	159
Share.....	.1	.1	.1	.1	.1	.1
SE .....	5.07	5.10	8.16	9.57	9.95	19.54
CV(%).....	5.88	12.69	14.07	12.59	10.08	12.29
Women and girls						
Mean .....	545	297	359	472	522	1,075
Share.....	.9	1.0	.9	.9	.7	.9
SE .....	27.60	45.53	47.67	64.47	46.89	80.19
CV(%).....	5.07	15.32	13.28	13.67	8.99	7.46
Women, 16 and over						
Mean .....	456	265	321	356	429	908
Share.....	.7	.9	.8	.7	.6	.8
SE .....	24.70	43.49	47.94	49.69	44.44	76.13
CV(%).....	5.42	16.41	14.92	13.97	10.36	8.38
Girls, 2 to 15						
Mean .....	89	32	38	116	93	166
Share.....	.1	.1	.1	.2	.1	.1
SE .....	8.22	8.57	6.18	31.68	10.79	21.77
CV(%).....	9.24	26.64	16.42	27.31	11.60	13.10
Children under 2						
Mean .....	68	26	50	76	69	119
Share.....	.1	.1	.1	.1	.1	.1
SE .....	6.06	11.39	11.29	19.13	14.12	25.15
CV(%).....	8.92	43.63	22.59	25.21	20.52	21.22
Footwear						
Mean .....	314	173	157	314	316	609
Share.....	.5	.6	.4	.6	.4	.5
SE .....	25.76	61.97	28.46	55.00	42.55	87.72
CV(%).....	8.21	35.83	18.14	17.50	13.47	14.40
Other apparel products and services						
Mean .....	181	134	109	137	176	351
Share.....	.3	.5	.3	.3	.2	.3
SE .....	10.89	26.17	10.60	16.69	21.65	46.96
CV(%).....	6.01	19.59	9.68	12.20	12.33	13.37
Transportation						
Mean .....	9,826	4,363	6,218	9,189	12,610	16,796
Share.....	16.0	15.2	15.6	17.8	17.5	14.6
SE .....	192.59	331.60	246.90	389.74	519.03	696.92
CV(%).....	1.96	7.60	3.97	4.24	4.12	4.15
Vehicle purchases (net outlay)						
Mean .....	4,523	1,858	2,286	4,050	6,105	8,344
Share.....	7.4	6.5	5.7	7.9	8.5	7.3
SE .....	178.25	297.44	239.63	381.29	495.23	672.88
CV(%).....	3.94	16.01	10.48	9.41	8.11	8.06
Cars and trucks, new						
Mean .....	2,089	754	790	1,713	2,972	4,232
Share.....	3.4	2.6	2.0	3.3	4.1	3.7
SE .....	133.72	252.40	170.26	203.93	424.24	487.54
CV(%).....	6.40	33.47	21.56	11.91	14.28	11.52
Cars and trucks, used						
Mean .....	2,360	1,060	1,484	2,234	2,978	4,054
Share.....	3.8	3.7	3.7	4.3	4.1	3.5
SE .....	148.46	154.60	203.98	298.96	341.70	479.47
CV(%).....	6.29	14.58	13.75	13.38	11.48	11.83
Other vehicles						
Mean .....	75	43	13	104	156	58
Share.....	.1	.2	( <sup>2</sup> )	.2	.2	.1
SE .....	27.92	39.25	7.28	56.08	111.50	26.56
CV(%).....	37.43	90.27	57.47	54.17	71.59	46.06
Gasoline, other fuels, and motor oil						
Mean .....	1,568	817	1,253	1,624	1,953	2,199
Share.....	2.6	2.8	3.1	3.2	2.7	1.9
SE .....	18.09	23.83	24.34	31.38	40.70	32.61
CV(%).....	1.15	2.92	1.94	1.93	2.08	1.48
Other vehicle expenses						
Mean .....	3,471	1,587	2,559	3,324	4,274	5,624

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses						
Share.....	5.7	5.5	6.4	6.4	5.9	4.9
SE.....	46.25	59.47	73.11	94.10	97.33	103.34
CV(%).....	1.33	3.75	2.86	2.83	2.28	1.84
Vehicle finance charges						
Mean.....	258	81	158	214	364	475
Share.....	.4	.3	.4	.4	.5	.4
SE.....	6.09	6.31	9.18	9.12	16.97	19.81
CV(%).....	2.36	7.76	5.81	4.27	4.66	4.17
Maintenance and repairs						
Mean.....	879	396	682	845	1,076	1,402
Share.....	1.4	1.4	1.7	1.6	1.5	1.2
SE.....	16.93	25.78	29.73	37.84	45.05	57.47
CV(%).....	1.93	6.52	4.36	4.48	4.19	4.10
Vehicle rental, leases, licenses, and other charges						
Mean.....	758	287	461	664	906	1,478
Share.....	1.2	1.0	1.2	1.3	1.3	1.3
SE.....	26.69	28.51	27.47	63.51	65.78	66.53
CV(%).....	3.52	9.92	5.95	9.57	7.26	4.50
Vehicle insurance						
Mean.....	1,575	822	1,258	1,601	1,928	2,269
Share.....	2.6	2.9	3.2	3.1	2.7	2.0
SE.....	20.18	23.29	42.51	43.77	33.43	35.78
CV(%).....	1.28	2.83	3.38	2.73	1.73	1.58
Public and other transportation						
Mean.....	263	101	120	191	278	629
Share.....	.4	.4	.3	.4	.4	.5
SE.....	16.27	12.79	13.04	21.82	33.62	55.73
CV(%).....	6.18	12.61	10.92	11.40	12.11	8.86
Healthcare						
Mean.....	5,177	2,775	4,146	4,964	6,087	7,931
Share.....	8.4	9.7	10.4	9.6	8.5	6.9
SE.....	75.20	83.08	117.41	114.62	160.11	169.17
CV(%).....	1.45	2.99	2.83	2.31	2.63	2.13
Health insurance						
Mean.....	3,667	2,032	2,951	3,568	4,276	5,520
Share.....	6.0	7.1	7.4	6.9	5.9	4.8
SE.....	58.26	61.67	77.56	76.73	95.59	135.62
CV(%).....	1.59	3.04	2.63	2.15	2.24	2.46
Medical services						
Mean.....	864	330	584	780	1,161	1,469
Share.....	1.4	1.2	1.5	1.5	1.6	1.3
SE.....	33.20	32.01	53.26	56.32	124.10	79.91
CV(%).....	3.84	9.68	9.12	7.22	10.69	5.44
Drugs						
Mean.....	476	315	441	472	468	686
Share.....	.8	1.1	1.1	.9	.7	.6
SE.....	20.14	22.71	35.19	27.04	25.07	57.31
CV(%).....	4.23	7.21	7.99	5.73	5.36	8.35
Medical supplies						
Mean.....	170	98	170	144	181	256
Share.....	.3	.3	.4	.3	.3	.2
SE.....	8.73	12.21	19.75	14.69	18.82	17.27
CV(%).....	5.14	12.46	11.64	10.18	10.38	6.75
Entertainment						
Mean.....	2,912	1,192	1,894	2,034	3,513	5,940
Share.....	4.7	4.2	4.7	3.9	4.9	5.2
SE.....	145.17	60.92	215.17	83.60	392.26	511.98
CV(%).....	4.98	5.11	11.36	4.11	11.17	8.62
Fees and admissions						
Mean.....	425	99	161	240	424	1,202
Share.....	.7	.3	.4	.5	.6	1.0
SE.....	20.89	14.63	19.05	27.36	29.09	80.25
CV(%).....	4.92	14.72	11.80	11.42	6.87	6.67
Audio and visual equipment and services						
Mean.....	1,049	643	816	972	1,101	1,717
Share.....	1.7	2.2	2.0	1.9	1.5	1.5
SE.....	25.34	26.89	21.76	39.27	42.31	106.72
CV(%).....	2.42	4.18	2.67	4.04	3.84	6.21
Pets, toys, hobbies, and playground equipment						
Mean.....	859	343	765	504	1,276	1,409

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Pets, toys, hobbies, and playground equipment						
Share.....	1.4	1.2	1.9	1.0	1.8	1.2
SE .....	87.73	46.67	210.95	38.57	350.86	152.84
CV(%).....	10.21	13.60	27.59	7.65	27.49	10.85
Pets						
Mean .....	690	268	674	387	1,072	1,049
Share.....	1.1	.9	1.7	.8	1.5	.9
SE .....	90.72	38.86	204.08	30.54	355.15	153.38
CV(%).....	13.15	14.48	30.30	7.89	33.14	14.63
Toys, hobbies, and playground equipment						
Mean .....	170	75	91	117	205	360
Share.....	.3	.3	.2	.2	.3	.3
SE .....	13.39	19.68	27.68	18.89	35.41	42.40
CV(%).....	7.89	26.27	30.41	16.12	17.29	11.76
Other entertainment supplies, equipment, and services						
Mean .....	579	107	152	318	711	1,612
Share.....	.9	.4	.4	.6	1.0	1.4
SE .....	101.44	19.65	18.21	39.84	165.04	465.64
CV(%).....	17.52	18.39	11.97	12.53	23.20	28.89
Personal care products and services						
Mean .....	646	301	454	573	736	1,169
Share.....	1.1	1.0	1.1	1.1	1.0	1.0
SE .....	16.47	19.71	24.86	31.64	33.76	48.25
CV(%).....	2.55	6.55	5.48	5.52	4.59	4.13
Reading						
Mean .....	114	68	86	99	112	204
Share.....	.2	.2	.2	.2	.2	.2
SE .....	8.15	16.27	18.67	12.20	11.99	26.79
CV(%).....	7.16	23.78	21.74	12.37	10.66	13.12
Education						
Mean .....	1,271	637	364	682	1,134	3,553
Share.....	2.1	2.2	.9	1.3	1.6	3.1
SE .....	92.39	155.79	74.47	93.78	101.81	384.96
CV(%).....	7.27	24.45	20.46	13.75	8.98	10.84
Tobacco products and smoking supplies						
Mean .....	315	281	355	366	331	240
Share.....	.5	1.0	.9	.7	.5	.2
SE .....	10.44	19.37	21.74	22.28	21.36	18.80
CV(%).....	3.32	6.88	6.13	6.09	6.45	7.82
Miscellaneous						
Mean .....	907	418	630	783	1,136	1,572
Share.....	1.5	1.5	1.6	1.5	1.6	1.4
SE .....	43.29	52.05	53.59	70.90	115.01	109.41
CV(%).....	4.77	12.46	8.51	9.06	10.12	6.96
Cash contributions						
Mean .....	2,283	750	1,365	1,797	2,871	4,646
Share.....	3.7	2.6	3.4	3.5	4.0	4.0
SE .....	175.86	83.41	169.46	140.10	550.87	424.86
CV(%).....	7.70	11.12	12.41	7.80	19.19	9.14
Personal insurance and pensions						
Mean .....	7,246	610	2,113	4,615	9,020	19,952
Share.....	11.8	2.1	5.3	9.0	12.5	17.4
SE .....	108.92	40.48	55.11	68.79	103.72	316.16
CV(%).....	1.50	6.64	2.61	1.49	1.15	1.58
Life and other personal insurance						
Mean .....	486	177	291	349	537	1,079
Share.....	.8	.6	.7	.7	.7	.9
SE .....	16.21	23.18	24.77	20.01	24.46	67.76
CV(%).....	3.34	13.09	8.52	5.73	4.56	6.28
Pensions and Social Security						
Mean .....	6,760	433	1,823	4,265	8,484	18,873
Share.....	11.0	1.5	4.6	8.3	11.8	16.4
SE .....	101.94	32.61	48.81	64.47	98.97	305.46
CV(%).....	1.51	7.53	2.68	1.51	1.17	1.62

See footnotes at end of table.



**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Sources of income and personal taxes:						
Income before taxes						
Mean .....	\$84,352	\$13,219	\$34,550	\$59,422	\$97,221	\$218,191
SE .....	1,260.38	251.59	346.28	318.60	637.88	4,187.98
CV(%).....	1.49	1.90	1.00	.54	.66	1.92
Wages and salaries						
Mean .....	65,449	4,001	18,766	43,202	80,976	181,041
Share.....	77.6	30.3	54.3	72.7	83.3	83.0
SE .....	999.71	231.65	362.31	496.60	813.17	3,241.53
CV(%).....	1.53	5.79	1.93	1.15	1.00	1.79
Self-employment income						
Mean .....	5,808	-45	1,117	2,485	4,744	20,826
Share.....	6.9	-3	3.2	4.2	4.9	9.5
SE .....	438.28	259.79	155.10	294.56	485.01	1,801.19
CV(%).....	7.55	-571.03	13.89	11.85	10.22	8.65
Social Security, private and government retirement						
Mean .....	9,493	7,422	12,421	11,163	8,391	8,060
Share.....	11.3	56.1	36.0	18.8	8.6	3.7
SE .....	229.45	187.95	348.81	354.58	356.77	971.36
CV(%).....	2.42	2.53	2.81	3.18	4.25	12.05
Interest, dividends, rental income, other property income						
Mean .....	1,963	169	658	955	1,580	6,477
Share.....	2.3	1.3	1.9	1.6	1.6	3.0
SE .....	171.92	27.35	80.48	121.04	176.21	720.58
CV(%).....	8.76	16.14	12.24	12.67	11.15	11.13
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean .....	458	998	577	365	225	125
Share.....	.5	7.6	1.7	.6	.2	.1
SE .....	28.46	64.35	57.80	47.15	54.51	21.97
CV(%).....	6.21	6.45	10.02	12.94	24.24	17.56
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean .....	902	362	796	1,077	1,081	1,197
Share.....	1.1	2.7	2.3	1.8	1.1	.5
SE .....	71.85	49.74	79.08	132.72	113.99	179.19
CV(%).....	7.96	13.76	9.93	12.32	10.54	14.97
Other income						
Mean .....	278	313	215	176	224	466
Share.....	.3	2.4	.6	.3	.2	.2
SE .....	26.87	42.62	35.57	26.02	37.28	98.20
CV(%).....	9.65	13.62	16.56	14.79	16.65	21.09
Personal taxes (contains some imputed values)						
Mean .....	9,402	-1,921	-1,847	1,421	7,454	42,097
Share.....	11.1	-14.5	-5.3	2.4	7.7	19.3
SE .....	740.16	82.34	96.55	173.04	180.49	3,445.37
CV(%).....	7.87	-4.29	-5.23	12.17	2.42	8.18
Federal income taxes						
Mean .....	8,812	-422	-231	2,368	7,087	35,413
Share.....	10.4	-3.2	-7	4.0	7.3	16.2
SE .....	653.61	43.54	66.09	141.21	90.88	3,119.24
CV(%).....	7.42	-10.33	-28.62	5.96	1.28	8.81
Stimulus payment (new UCC Q20202)#						
Mean .....	-1,911	-1,462	-1,909	-2,115	-2,293	-1,776
Share.....	-2.3	-11.1	-5.5	-3.6	-2.4	-.8
SE .....	40.69	52.26	58.53	86.24	78.68	64.79
CV(%).....	-2.13	-3.57	-3.07	-4.08	-3.43	-3.65
State and local income taxes						
Mean .....	2,430	-68	251	1,110	2,573	8,320
Share.....	2.9	-5	.7	1.9	2.6	3.8
SE .....	113.11	15.17	27.73	52.25	117.78	420.36
CV(%).....	4.66	-22.16	11.06	4.71	4.58	5.05
Other taxes						
Mean .....	72	31	43	58	87	141
Share.....	.1	.2	.1	.1	.1	.1
SE .....	12.03	8.02	8.17	12.38	17.57	31.01
CV(%).....	16.74	25.77	19.12	21.31	20.12	22.07

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2020 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Income after taxes</b>						
Mean .....	74,949	15,140	36,397	58,001	89,766	176,094
Share.....	88.9	114.5	105.3	97.6	92.3	80.7
SE .....	1,197.76	277.95	361.50	333.63	654.41	4,665.96
CV(%).....	1.60	1.84	.99	.58	.73	2.65
<b>Addenda:</b>						
<b>Net change in total assets and liabilities</b>						
Mean .....	\$3,584	\$2,787	-\$1,882	-\$7,292	\$1,621	\$22,806
SE .....	4,404.92	2,141.04	2,533.03	4,499.30	4,434.48	20,591.37
CV(%).....	122.91	76.83	-134.62	-61.70	273.62	90.29
<b>Net change in total assets</b>						
Mean .....	24,635	5,074	3,987	7,302	27,098	80,066
SE .....	4,342.48	1,948.35	2,389.19	3,443.69	3,747.12	20,178.72
CV(%).....	17.63	38.40	59.92	47.16	13.83	25.20
<b>Net change in total liabilities</b>						
Mean .....	21,052	2,287	5,869	14,594	25,477	57,260
SE .....	1,361.05	961.53	1,192.69	2,650.65	2,851.40	5,242.51
CV(%).....	6.47	42.04	20.32	18.16	11.19	9.16
<b>Other financial information:</b>						
<b>Other money receipts</b>						
Mean .....	2,042	453	516	1,064	541	7,664
SE .....	1,660.31	127.56	115.91	343.35	100.19	8,264.12
CV(%).....	81.32	28.16	22.48	32.28	18.52	107.83
<b>Mortgage principal paid on owned property</b>						
Mean .....	-2,395	-633	-1,051	-1,487	-2,979	-5,848
SE .....	52.65	42.33	49.28	59.14	126.49	213.87
CV(%).....	-2.20	-6.68	-4.69	-3.98	-4.25	-3.66
<b>Estimated market value of owned home</b>						
Mean .....	221,708	107,564	141,400	173,061	234,107	453,854
SE .....	4,520.75	4,985.70	5,543.67	5,302.65	5,510.73	11,907.13
CV(%).....	2.04	4.64	3.92	3.06	2.35	2.62
<b>Estimated monthly rental value of owned home</b>						
Mean .....	1,181	641	800	979	1,303	2,190
SE .....	14.08	22.16	21.21	20.52	17.11	41.10
CV(%).....	1.19	3.46	2.65	2.10	1.31	1.88

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

n.a. Not applicable.

# Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.