

**Table 1101. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) <sup>1</sup> .....	134,090	26,860	26,830	26,698	26,893	26,810
Percent distribution of consumer units .....	100.0	20.0	20.0	19.9	20.1	20.0
Consumer unit characteristics (mean values):						
Income before taxes .....	\$94,003	\$14,191	\$37,441	\$65,659	\$108,730	\$244,025
Income after taxes .....	83,195	16,337	39,300	63,676	99,891	196,794
Age of reference person .....	52.1	57.7	55.2	50.1	48.4	49.0
Average number in consumer unit:						
People .....	2.4	1.6	2.1	2.4	2.9	3.2
Children under 18 .....	.6	.3	.4	.6	.7	.8
Adults 65 and older .....	.4	.5	.6	.4	.3	.2
Earners .....	1.3	.4	.9	1.3	1.8	2.1
Vehicles .....	1.9	1.0	1.5	1.9	2.3	2.6
Percent distribution:						
Reference person:						
Men .....	49	40	44	49	55	57
Women .....	51	60	56	51	45	43
Housing tenure:						
Homeowner .....	65	45	57	63	74	87
With mortgage .....	38	12	23	36	52	68
Without mortgage .....	27	33	34	28	22	19
Renter .....	35	55	43	37	26	13
Race of reference person:						
Black or African-American .....	13	17	15	13	11	9
White, Asian, and all other races, not including Black or African-American .....	87	83	85	87	89	91
Hispanic or Latino origin of reference person:						
Hispanic or Latino .....	15	16	17	17	14	10
Not Hispanic or Latino .....	85	84	83	83	86	90
Education of reference person:						
Elementary (1-8) .....	3	5	3	2	( <sup>2</sup> )	( <sup>2</sup> )
High school (9-12) .....	28	45	37	28	20	10
College .....	69	50	59	69	79	89
Never attended and other .....	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	70	89	93	97	97
Annual aggregate expenditures .....	\$9,782,862	8.9	13.1	16.9	22.5	38.6
Food .....	1,251,954	10.9	14.0	18.3	23.1	33.7
Food at home .....	764,242	12.7	15.1	19.4	22.9	30.0
Cereals and bakery products .....	95,405	12.6	15.0	19.6	22.9	30.0
Cereals and cereal products .....	28,807	12.2	15.0	19.0	23.7	30.2
Bakery products .....	66,598	12.8	15.0	19.8	22.5	29.9
Meats, poultry, fish, and eggs .....	162,883	13.3	15.5	21.2	22.1	27.9
Beef .....	42,539	13.8	14.9	22.9	21.3	27.2
Pork .....	33,024	13.0	15.2	23.3	22.4	26.2
Other meats .....	22,444	12.3	17.1	19.6	22.9	28.1
Poultry .....	28,755	12.8	15.4	20.9	23.5	27.4
Fish and seafood .....	24,469	13.5	15.6	18.5	20.4	32.1
Eggs .....	11,652	15.2	16.4	18.9	22.4	27.1
Dairy products .....	71,295	12.5	15.8	19.1	23.5	29.1
Fresh milk and cream .....	22,541	13.6	15.9	19.1	23.0	28.4
Other dairy products .....	48,754	12.1	15.7	19.0	23.7	29.5
Fruits and vegetables .....	147,321	12.6	14.9	18.1	23.5	30.8
Fresh fruits .....	54,448	13.0	14.6	17.3	23.4	31.6
Fresh vegetables .....	47,210	12.3	14.7	17.5	24.3	31.2
Processed fruits .....	19,288	11.6	16.2	20.5	21.6	30.0
Processed vegetables .....	26,375	13.2	14.9	19.3	23.5	29.1
Other food at home .....	287,338	12.5	14.9	19.0	22.8	30.9
Sugar and other sweets .....	26,427	11.8	16.5	19.6	22.6	29.5

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fats and oils.....	21,038	13.4	15.5	19.1	22.2	29.8
Miscellaneous foods.....	149,686	12.8	14.2	18.6	23.0	31.3
Nonalcoholic beverages.....	78,246	12.8	15.9	19.6	22.4	29.3
Food prepared by consumer unit on out of town trips.....	11,941	5.4	11.4	17.5	25.8	40.0
Food away from home.....	487,712	8.1	12.2	16.6	23.5	39.6
Alcoholic beverages.....	78,159	8.0	10.7	16.1	22.9	42.4
Housing.....	3,258,013	11.0	14.8	17.7	21.6	34.9
Shelter.....	1,945,236	11.3	14.6	17.7	21.2	35.1
Owned dwellings.....	1,103,524	6.7	11.2	15.6	22.3	44.3
Mortgage interest and charges.....	415,786	4.0	8.6	14.5	24.7	48.2
Property taxes.....	344,551	7.6	12.0	15.3	22.1	43.0
Maintenance, repairs, insurance, and other expenses.....	343,187	9.1	13.3	17.2	19.6	40.8
Rented dwellings.....	669,166	20.3	22.0	22.7	20.0	14.9
Other lodging.....	172,546	6.0	8.3	11.7	19.0	54.9
Utilities, fuels, and public services.....	609,999	12.5	17.0	19.3	22.9	28.3
Natural gas.....	71,739	12.0	16.6	18.7	22.4	30.2
Electricity.....	225,710	14.3	18.2	19.7	21.9	26.0
Fuel oil and other fuels.....	21,506	8.3	13.0	16.8	24.0	38.0
Telephone services.....	191,929	11.5	16.3	19.6	24.3	28.3
Residential phone service, VOIP, and phone cards.....	19,716	20.6	20.2	19.0	17.7	22.5
Cellular phone service.....	172,214	10.4	15.9	19.7	25.1	29.0
Water and other public services.....	99,115	11.9	16.6	18.9	22.4	30.2
Household operations.....	247,981	8.6	12.4	15.6	21.1	42.3
Personal services.....	65,450	( <sup>2</sup> )	6.2	10.9	21.7	58.2
Other household expenses.....	182,531	10.6	14.7	17.2	20.9	36.6
Housekeeping supplies.....	105,461	12.5	16.3	19.0	21.2	30.9
Laundry and cleaning supplies.....	22,757	14.0	19.8	22.0	21.0	23.3
Other household products.....	65,552	11.3	15.3	18.2	20.9	34.3
Postage and stationery.....	17,151	( <sup>2</sup> )	15.4	18.3	22.4	28.5
Household furnishings and equipment.....	349,336	8.0	12.8	15.7	22.2	41.4
Household textiles.....	18,516	( <sup>2</sup> )	13.0	10.8	20.9	44.9
Furniture.....	100,050	5.6	12.1	12.7	19.2	50.4
Floor coverings.....	4,504	( <sup>2</sup> )	9.6	12.5	17.8	52.9
Major appliances.....	54,687	9.9	12.7	15.0	23.7	38.7
Small appliances and miscellaneous housewares.....	19,045	12.2	16.0	19.3	22.5	30.0
Miscellaneous household equipment.....	152,534	8.0	12.8	18.1	23.9	37.1
Apparel and services.....	260,599	9.3	12.5	17.7	23.3	37.2
Men and boys.....	60,825	7.5	10.9	17.6	24.6	39.4
Men, 16 and over.....	46,479	7.0	11.6	17.9	23.9	39.6
Boys, 2 to 15.....	14,346	( <sup>2</sup> )	( <sup>2</sup> )	16.7	26.7	38.8
Women and girls.....	98,514	( <sup>2</sup> )	12.7	17.0	22.1	35.9
Women, 16 and over.....	86,260	( <sup>2</sup> )	13.4	16.8	21.3	35.6
Girls, 2 to 15.....	12,255	8.1	8.1	18.2	27.5	38.1
Children under 2.....	9,903	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	24.2	( <sup>2</sup> )
Footwear.....	53,423	6.5	15.3	20.9	25.9	31.4
Other apparel products and services.....	37,934	8.1	9.3	14.1	20.7	47.8
Transportation.....	1,648,616	8.0	13.3	17.4	24.0	37.3
Vehicle purchases (net outlay).....	602,859	6.3	11.6	15.1	23.8	43.2
Cars and trucks, new.....	294,368	( <sup>2</sup> )	10.5	10.1	22.0	52.0
Cars and trucks, used.....	300,222	7.2	12.6	19.8	25.1	35.3
Other vehicles.....	8,269	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Gasoline, other fuels, and motor oil.....	418,327	10.0	15.1	20.2	25.2	29.5
Other vehicle expenses.....	514,121	8.9	14.4	18.9	24.2	33.7
Vehicle finance charges.....	39,501	6.0	12.4	19.8	26.9	35.0
Maintenance and repairs.....	155,554	9.5	14.6	18.5	24.0	33.3
Vehicle rental, leases, licenses, and other charges.....	105,564	6.2	11.2	16.1	22.7	43.8
Vehicle insurance.....	213,503	10.2	16.1	20.3	24.6	28.7
Public and other transportation.....	113,309	6.2	10.1	12.8	20.1	50.7
Healthcare.....	784,461	11.5	15.2	20.3	22.9	30.1
Health insurance.....	515,341	11.7	16.1	19.2	23.6	29.4
Medical services.....	158,696	11.2	11.0	19.9	23.4	34.5
Drugs.....	82,408	11.0	15.7	( <sup>2</sup> )	18.9	25.6
Medical supplies.....	28,016	9.7	20.1	17.4	20.9	31.8
Entertainment.....	463,625	7.1	11.4	16.9	21.8	42.7

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fees and admissions.....	111,620	3.4	6.5	12.5	21.6	55.9
Audio and visual equipment and services.....	136,793	11.6	15.7	17.7	24.0	31.0
Pets, toys, hobbies, and playground equipment.....	121,681	9.1	14.1	17.3	23.3	36.1
Pets.....	99,286	9.1	13.8	17.7	23.3	36.1
Toys, hobbies, and playground equipment.....	22,395	9.2	15.5	15.7	23.1	36.5
Other entertainment supplies, equipment, and services.....	93,530	2.5	( <sup>2</sup> )	( <sup>2</sup> )	16.9	52.8
Personal care products and services.....	116,121	9.1	14.0	18.7	22.5	35.7
Reading.....	15,644	12.1	13.6	15.6	21.4	37.4
Education.....	179,063	9.8	7.6	9.8	17.7	55.1
Tobacco products and smoking supplies.....	49,790	20.1	22.3	20.1	22.6	14.8
Miscellaneous.....	135,227	9.9	13.4	15.9	23.6	37.2
Cash contributions.....	369,374	6.3	( <sup>2</sup> )	13.4	15.8	46.5
Personal insurance and pensions.....	1,172,216	1.5	5.4	12.4	24.7	56.1
Life and other personal insurance.....	69,620	7.2	10.7	15.0	20.2	46.9
Pensions and Social Security.....	1,102,596	1.1	5.0	12.2	25.0	56.7
Sources of income and personal taxes:						
Income before taxes.....	\$12,604,933	3.0	8.0	13.9	23.2	51.9
Wages and salaries.....	9,818,116	1.1	5.7	13.2	24.3	55.7
Self-employment income.....	863,769	( <sup>2</sup> )	4.2	8.5	19.0	67.8
Social Security, private and government retirement.....	1,396,199	14.7	25.2	22.9	19.9	17.2
Interest, dividends, rental income, and other property income.....	307,597	2.0	5.3	10.1	18.6	64.0
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	83,294	43.0	24.9	14.4	11.4	6.3
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	89,571	7.9	16.3	17.6	25.7	32.6
Other income.....	46,387	24.8	18.6	14.2	( <sup>2</sup> )	( <sup>2</sup> )
Personal taxes (contains some imputed values).....	1,449,337	-4.0	-3.4	3.7	16.4	87.4
Federal income taxes.....	1,068,402	-5.2	-5.5	1.7	14.7	94.3
Stimulus payment (through Q20221).....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
State and local income taxes.....	369,717	( <sup>2</sup> )	1.9	9.1	21.0	68.8
Other taxes.....	11,217	6.0	( <sup>2</sup> )	12.9	24.7	41.2
Income after taxes.....	11,155,596	3.9	9.5	15.2	24.1	47.3

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

<sup>2</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>3</sup> Value is too small to display.

<sup>4</sup> No data reported.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2023