

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990**

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)	96,968	83,424	16,653	16,685	16,670	16,693	16,722	13,543
Lower limit				9,656	18,886	30,232	48,264	
<b>Consumer unit characteristics:</b>								
<b>Income before taxes</b> <sup>1</sup>	\$31,889	\$31,889	\$5,637	\$14,115	\$24,500	\$38,376	\$76,660	\$0
<b>Income after taxes</b> <sup>1</sup>	28,937	28,937	5,553	13,429	22,678	35,049	67,835	0
<b>Age of reference person</b>	47.2	47.1	51.3	50.6	46	43.0	44.6	47.5
<b>Average number in consumer unit:</b>								
Persons	2.6	2.5	1.8	2.2	2.6	2.9	3.2	2.6
Children under 18	0.7	0.7	0.5	0.6	0.7	0.8	0.9	0.7
Persons 65 and over	0.3	0.3	0.4	0.5	0.3	0.2	0.1	0.3
Earners	1.4	1.4	0.7	0.9	1.4	1.8	2.1	1.4
Vehicles	2.0	2.0	1.0	1.5	2	2.6	2.9	1.9
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	65	64	40	53	68	77	83	67
Female	35	36	60	47	32	23	17	33
<b>Housing tenure:</b>								
Homeowner	62	62	42	52	59	71	87	64
With mortgage	38	39	12	18	36	54	74	37
Without mortgage	24	23	30	34	23	17	13	28
Renter	38	38	58	48	41	29	13	36
<b>Race of reference person:</b>								
Black	11	11	20	12	10	8	6	14
White and other	89	89	80	88	90	92	94	86
<b>Education of reference person:</b>								
Elementary (1-8)	10	11	22	16	8	5	2	10
High school (9-12)	43	43	46	53	49	42	24	47
College	46	46	30	31	43	53	74	43
Never attended and other	0	0	2	1	0	0	0	1
<b>At least one vehicle owned</b>	87	87	63	85	93	96	98	83
<b>Average annual expenditures:</b>								
	\$28,381	\$29,062	\$12,909	\$17,927	\$24,687	\$34,265	\$55,437	\$24,624
<b>Food</b>								
Food at home	4,296	4,352	2,401	3,113	3,859	5,256	7,127	4,080
Cereals and bakery products	2,485	2,509	1,609	2,063	2,326	3,038	3,509	2,386
Cereals and cereal products	368	370	232	305	337	439	538	359
Bakery products	129	130	87	110	125	146	179	125
Bakery products	240	241	145	195	212	293	359	234

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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	
Meats, poultry, fish, and eggs	668	667	469	549	636	798	882	673
Beef	218	220	160	166	220	273	283	207
Pork	132	130	99	115	127	153	156	141
Other meats	99	99	64	88	95	113	133	99
Poultry	108	107	75	89	97	130	146	109
Fish and seafood	82	81	48	61	68	95	131	88
Eggs	30	30	23	30	29	35	33	29
Dairy products	295	301	193	256	290	367	401	272
Fresh milk and cream	140	143	103	135	142	171	162	130
Other dairy products	155	159	90	121	148	196	239	142
Fruits and vegetables	408	412	272	343	377	483	585	390
Fresh fruits	127	128	82	107	115	145	193	120
Fresh vegetables	118	119	79	104	109	135	168	116
Processed fruits	93	94	60	78	86	114	130	90
Processed vegetables	70	71	52	54	66	89	94	64
Other food at home	746	759	442	611	686	951	1,103	692
Sugar and other sweets	94	95	58	79	82	122	134	90
Fats and oils	68	68	48	58	64	83	86	69
Miscellaneous foods	336	341	192	254	310	434	514	314
Nonalcoholic beverages	213	218	131	199	203	262	297	191
Food prep by cu, out-of-town trips	35	36	13	20	27	49	72	28
Food away from home	1,811	1,843	792	1,050	1,533	2,218	3,618	1,694
<b>Alcoholic beverages</b>	293	309	127	196	281	385	554	232
<b>Housing</b>	8,703	8,713	4,377	5,777	7,520	9,716	16,148	8,767
Shelter	4,836	4,839	2,347	3,162	4,183	5,349	9,138	4,816
Owned dwellings	2,953	2,949	856	1,254	2,035	3,384	7,203	2,979
Mortgage interest and charges	1,817	1,825	309	475	1,117	2,202	5,011	1,763
Property taxes	597	588	276	357	429	651	1,223	656
Maintenance, repairs, insurance, other expenses	540	536	270	422	488	531	969	561
Rented dwellings	1,533	1,539	1,367	1,768	1,905	1,668	991	1,495
Other lodging	349	350	125	141	243	297	944	341
Utilities, fuels, and public services	1,890	1,870	1,214	1,558	1,844	2,076	2,658	2,013
Natural gas	246	241	164	203	220	277	340	281
Electricity	758	748	477	627	742	833	1,061	820
Fuel oil and other fuels	100	99	64	82	113	101	133	107
Telephone services	592	590	402	496	585	647	818	607
Water and other public services	193	192	107	151	184	216	304	197
Household operations	446	436	174	242	309	431	1,021	513
Personal services	219	228	72	116	165	270	516	165
Other household expenses	227	208	102	126	144	161	505	348
Housekeeping supplies	406	430	236	281	365	526	744	309
Laundry and cleaning supplies	113	119	73	91	108	147	175	90
Other household products	171	181	86	112	148	229	329	133

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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	
Postage and stationery	122	131	77	79	109	150	239	87
Household furnishings and equipment	1,125	1,137	407	533	819	1,334	2,587	1,117
Household textiles	99	100	55	52	74	109	209	97
Furniture	310	294	83	159	231	386	610	413
Floor coverings	92	99	21	28	45	123	275	67
Major appliances	147	148	71	89	141	179	258	147
Small appliances, miscellaneous housewares	75	81	30	47	64	99	163	46
Miscellaneous household equipment	402	416	147	158	264	438	1,073	348
<b>Apparel and services</b>	1,618	1,664	667	961	1,336	1,959	3,394	1,433
Men and boys	393	401	150	202	306	444	903	371
Men, 16 and over	324	333	109	141	248	364	800	296
Boys, 2 to 15	70	68	41	61	58	79	103	75
Women and girls	673	691	290	381	573	874	1,336	606
Women, 16 and over	586	604	262	333	495	760	1,172	513
Girls, 2 to 15	87	87	28	48	78	114	165	92
Children under 2	70	71	30	51	68	92	115	61
Footwear	225	238	87	175	188	274	464	174
Other apparel products and services	258	263	110	153	201	275	576	223
<b>Transportation</b>	5,120	5,196	2,040	3,235	4,608	6,460	9,619	4,643
Vehicle purchases (net outlay)	2,129	2,171	798	1,355	1,842	2,722	4,129	1,869
Cars and trucks, new	1,159	1,149	232	609	826	1,366	2,706	1,219
Cars and trucks, used	948	996	547	738	1,006	1,320	1,368	647
Other vehicles	22	26	18	9	10	36	55	3
Gasoline and motor oil	1,047	1,054	521	747	1,068	1,321	1,613	1,001
Other vehicle expenses	1,642	1,668	604	996	1,474	2,129	3,132	1,472
Vehicle finance charges	300	301	68	151	272	425	588	292
Maintenance and repairs	589	604	266	376	539	778	1,057	490
Vehicle insurance	563	569	213	370	517	697	1,045	531
Vehicle rental, leases, licenses, other charges	190	195	58	98	146	229	442	159
Public transportation	302	303	116	137	225	288	746	301
<b>Health care</b>	1,480	1,497	1,012	1,420	1,409	1,560	2,080	1,390
Health insurance	581	585	407	582	614	610	710	562
Medical services	562	565	334	451	484	595	958	544
Drugs	252	257	218	288	240	255	285	226
Medical supplies	85	90	54	98	72	99	127	59
<b>Entertainment</b>	1,422	1,451	554	687	1,116	1,816	3,074	1,257
Fees and admissions	371	375	99	140	303	449	884	346
Television, radios, sound equipment	454	461	209	293	398	576	829	407
Pets, toys, and playground equipment	276	279	137	159	260	345	496	261
Other supplies, equipment, and services	321	334	110	95	155	445	865	244
<b>Personal care products and services</b>	364	375	183	237	332	463	661	321
<b>Reading</b>	153	156	62	95	142	191	292	133

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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	
<b>Education</b>	406	400	352	181	255	307	904	450
<b>Tobacco products and smoking supplies</b>	274	278	202	264	301	332	291	252
<b>Miscellaneous</b>	842	876	372	493	716	1,089	1,708	640
<b>Cash contributions</b>	816	875	233	402	758	935	2,045	450
<b>Personal insurance and pensions</b>	2,592	2,920	327	867	2,054	3,795	7,539	575
Life and other personal insurance	345	349	118	162	271	381	814	316
Pensions and Social Security	2,248	2,570	208	705	1,783	3,415	6,726	259
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	31,889	31,889	5,637	14,115	24,500	38,376	76,660	0
Wages and salaries	24,173	24,173	1,754	7,356	17,462	32,262	61,894	0
Self-employment income	2,315	2,315	-181	440	1,111	1,568	8,620	0
Social Security, private and government retirement	3,427	3,427	2,683	4,672	4,202	2,810	2,769	0
Interest, dividends, rental income, other property income	1,059	1,059	92	513	924	1,037	2,727	0
Unemployment and workers' compensation, veterans' benefits	218	218	130	189	271	320	181	0
Public assistance, supplemental security income, food stamps	344	344	884	581	162	57	36	0
Regular contributions for support	260	260	175	281	290	256	296	0
Other income	93	93	100	82	80	66	137	0
<b>Personal taxes <sup>1</sup></b>	2,952	2,952	83	686	1,822	3,326	8,825	0
Federal income taxes	2,319	2,319	36	502	1,361	2,553	7,126	0
State and local income taxes	558	558	24	129	383	692	1,561	0
Other taxes	75	75	23	55	78	81	138	0
<b>Income after taxes <sup>1</sup></b>	28,937	28,937	5,553	13,429	22,678	35,049	67,835	0
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-441	-408	174	-213	-860	453	-1,590	-646
Net change in total assets	2,902	2,871	134	-178	1,238	4,346	8,793	3,093
Net change in total liabilities	3,343	3,279	-40	35	2,098	3,893	10,383	3,740
<b>Other financial information</b>								
Other money receipts	310	350	125	315	244	327	735	64
Mortgage principal paid, owned	-574	-569	-141	-199	-425	-708	-1,371	-603

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990- 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	
property								
Estimated market value of owned home	66,069	63,957	29,585	36,353	46,893	65,008	141,691	79,081
Estimated monthly rental value of owned home	398	393	182	250	316	430	786	429
<b>Gifts of goods and services</b>	911	936	484	509	652	895	2,134	802
Food	95	95	31	29	46	81	289	94
Housing	232	239	100	133	163	268	532	208
Housekeeping supplies	35	39	17	23	34	54	66	21
Household textiles	14	15	7	7	12	21	30	7
Appliances and miscellaneous housewares	27	28	11	17	26	30	53	22
Major appliances	7	7	2	5	9	7	13	4
Small appliances and miscellaneous housewares	20	20	9	12	17	23	40	18
Miscellaneous household equipment	50	54	22	18	35	78	118	33
Other housing	107	104	44	68	56	85	265	125
Apparel and services	236	240	124	155	204	250	466	216
Males, 2 and over	61	64	32	47	57	65	117	51
Females, 2 and over	95	97	62	49	80	104	188	89
Children under 2	31	31	10	19	31	38	58	31
Other apparel products and services	48	48	20	40	35	43	103	45
Jewelry and watches	25	27	10	15	22	28	58	15
All other apparel products and services	23	22	10	25	13	16	45	30
Transportation	53	56	12	17	26	25	199	38
Health care	45	49	79	47	12	27	80	21
Entertainment	66	67	24	34	62	86	130	61
Toys, games, hobbies, and tricycles	25	24	11	14	26	29	43	29
Other entertainment	41	43	13	20	37	58	87	32
Education	96	96	55	23	61	50	294	95
All other gifts	88	92	59	70	79	107	145	70

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors