

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

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)	120,847	24,165	24,120	24,212	24,154	24,196
Lower limit	n.a.	n.a.	\$19,175	\$35,598	\$57,295	\$93,784
Consumer unit characteristics:						
Income before taxes	\$62,857	\$9,846	27,227	46,012	73,417	157,631
Income after taxes	60,753	9,956	27,275	45,199	71,241	149,951
Age of reference person	49.4	51.4	51.4	49.3	47.1	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.5	2.9	3.1
Children under 186	.4	.6	.6	.7	.8
Persons 65 and older3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.5	2.8
Percent distribution:						
Sex of reference person:						
Male	47	38	42	49	51	56
Female	53	62	58	51	49	44
Housing tenure:						
Homeowner	66	40	56	67	79	89
With mortgage	41	13	25	40	57	72
Without mortgage	25	26	31	27	22	18
Renter	34	60	44	33	21	11
Race of reference person:						
Black or African-American	12	18	16	12	9	6
White, Asian, and all other races	88	82	84	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	15	13	11	7
Not Hispanic or Latino	88	87	85	87	89	93
Education of reference person:						
Elementary (1-8)	5	10	6	4	3	1
High school (9-12)	34	44	47	36	30	15
College	61	45	46	59	68	84
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	88	67	87	94	97	98
Average annual expenditures	\$49,067	\$21,611	\$31,382	\$41,150	\$56,879	\$94,244
Food	6,372	3,501	4,569	5,483	7,522	10,780
Food at home	3,753	2,463	2,999	3,355	4,316	5,629
Cereals and bakery products	506	327	414	451	587	753
Cereals and cereal products	173	120	148	148	199	247
Bakery products	334	207	266	303	388	505
Meats, poultry, fish, and eggs	841	575	709	784	933	1,203
Beef	226	150	190	220	252	318
Pork	168	121	158	162	186	214
Other meats	114	74	95	102	130	167
Poultry	154	108	122	144	169	227
Fish and seafood	135	88	105	114	146	222
Eggs	44	34	39	43	50	55
Dairy products	406	266	311	354	475	624
Fresh milk and cream	144	104	122	131	163	200
Other dairy products	262	162	189	223	313	424
Fruits and vegetables	656	421	521	570	758	1,013
Fresh fruits	220	133	171	190	247	356
Fresh vegetables	209	126	166	179	240	334
Processed fruits	118	83	93	99	140	174
Processed vegetables	110	78	90	101	130	148

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,343	\$874	\$1,045	\$1,197	\$1,563	\$2,037
Sugar and other sweets	141	85	112	125	162	218
Fats and oils	102	69	89	94	115	145
Miscellaneous foods	715	473	553	633	841	1,075
Nonalcoholic beverages	337	232	271	311	378	490
Food prepared by consumer unit on out-of-town trips	49	14	20	33	67	108
Food away from home	2,619	1,038	1,569	2,127	3,206	5,151
Alcoholic beverages	435	170	250	330	541	883
Housing	16,895	8,961	11,829	14,805	18,862	29,998
Shelter	10,075	5,392	6,807	8,804	11,173	18,185
Owned dwellings	6,543	1,964	3,287	5,168	7,944	14,337
Mortgage interest and charges	3,594	864	1,436	2,768	4,533	8,360
Property taxes	1,811	645	1,050	1,486	2,088	3,783
Maintenance, repairs, insurance, other expenses	1,138	455	801	914	1,323	2,195
Rented dwellings	2,860	3,291	3,308	3,210	2,582	1,911
Other lodging	672	137	211	426	647	1,936
Utilities, fuels, and public services	3,645	2,238	3,069	3,574	4,172	5,167
Natural gas	483	276	387	458	556	739
Electricity	1,377	943	1,235	1,364	1,517	1,825
Fuel oil and other fuels	141	78	102	136	170	220
Telephone services	1,162	671	962	1,155	1,376	1,645
Water and other public services	481	269	383	462	553	739
Household operations	1,011	417	583	721	1,039	2,295
Personal services	389	139	206	219	405	978
Other household expenses	622	279	378	501	634	1,317
Housekeeping supplies	659	349	501	550	741	1,153
Laundry and cleaning supplies	156	111	127	133	185	223
Other household products	360	156	272	295	400	676
Postage and stationery	143	82	103	122	155	254
Household furnishings and equipment	1,506	565	869	1,157	1,738	3,197
Household textiles	124	48	59	120	140	254
Furniture	343	119	228	260	358	749
Floor coverings	30	7	10	19	32	84
Major appliances	194	68	122	190	244	344
Small appliances, miscellaneous housewares	93	55	52	77	108	175
Miscellaneous household equipment	721	267	399	490	857	1,591
Apparel and services	1,725	873	1,161	1,402	1,848	3,339
Men and boys	383	201	244	301	429	739
Men, 16 and over	304	162	193	237	340	589
Boys, 2 to 15	79	39	51	64	89	150
Women and girls	678	306	434	558	727	1,366
Women, 16 and over	561	265	347	450	593	1,148
Girls, 2 to 15	118	41	87	108	134	217
Children under 2	91	57	74	86	108	132
Footwear	323	192	265	295	344	519
Other apparel products and services	249	117	144	162	240	584
Transportation	7,658	2,855	5,078	6,717	9,525	14,105
Vehicle purchases (net outlay)	2,657	778	1,488	2,232	3,280	5,501
Cars and trucks, new	1,297	171	585	904	1,572	3,251
Cars and trucks, used	1,304	606	886	1,296	1,579	2,152
Other vehicles	55	21	217	232	129	98
Gasoline and motor oil	1,986	926	1,498	1,982	2,457	3,067

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,536	\$984	\$1,872	\$2,199	\$3,294	\$4,327
Vehicle finance charges	281	65	158	263	428	491
Maintenance and repairs	733	296	492	697	853	1,325
Vehicle insurance	1,075	476	995	881	1,518	1,505
Vehicle rental, leases, licenses, and other charges	447	147	226	358	495	1,006
Public transportation	479	167	220	303	494	1,211
Healthcare	3,126	1,628	2,491	3,069	3,762	4,677
Health insurance	1,785	978	1,524	1,825	2,080	2,516
Medical services	736	323	437	642	995	1,283
Drugs	486	274	448	503	536	669
Medical supplies	119	53	82	99	151	208
Entertainment	2,693	1,015	1,668	2,106	3,197	5,474
Fees and admissions	628	143	247	372	648	1,729
Audio and visual equipment and services	975	524	747	926	1,128	1,548
Pets, toys, hobbies, and playground equipment	690	271	542	544	773	1,317
Other entertainment supplies, equipment, and services	400	77	131	264	647	880
Personal care products and services	596	268	397	496	650	1,167
Reading	110	48	72	91	119	217
Education	1,068	573	369	548	881	2,966
Tobacco products and smoking supplies	380	303	413	400	439	342
Miscellaneous	816	323	522	756	921	1,558
Cash contributions	1,723	559	868	1,435	1,949	3,801
Personal insurance and pensions	5,471	534	1,694	3,512	6,664	14,937
Life and other personal insurance	309	104	140	217	355	728
Pensions and Social Security	5,162	429	1,554	3,295	6,308	14,209
Sources of income and personal taxes:						
Money income before taxes	62,857	9,846	27,227	46,012	73,417	157,631
Wages and salaries	50,339	4,207	16,287	33,964	61,519	135,583
Self-employment income	2,673	-1,361	561	1,483	2,834	9,840
Social Security, private and government retirement	6,837	4,880	8,273	8,226	6,633	6,172
Interest, dividends, rental income, other property income	1,460	216	474	893	1,029	4,680
Unemployment and workers' compensation, veterans' benefits	432	254	407	582	603	313
Public assistance, supplemental security income, food stamps	435	930	613	322	207	102
Regular contributions for support	416	406	392	379	425	477
Other income	266	314	220	163	166	465
Personal taxes	2,104	-109	-48	812	2,176	7,679
Federal income taxes	1,404	-164	-224	397	1,407	5,600
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	2 ₋₁	2 ₋₁	2 ₋₂	2 ₋₁	(¹)	2 ₋₃
State and local income taxes	524	9	81	269	586	1,674
Other taxes	177	46	97	147	184	408

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Income after taxes	60,753	9,956	27,275	45,199	71,241	149,951
Addenda:						
Net change in total assets and liabilities	-\$5,416	-\$1,969	-\$1,761	-\$5,896	-\$5,130	-\$12,306
Net change in total assets	6,448	-1,023	2,211	3,282	9,533	18,223
Net change in total liabilities	11,864	946	3,971	9,178	14,663	30,528
Other financial information:						
Other money receipts	514	266	286	518	545	953
Mortgage principal paid on owned property	-2,211	-511	-827	-1,629	-2,493	-5,591
Estimated market value of owned home	157,630	64,007	93,249	130,426	174,757	325,434
Estimated monthly rental value of owned home	856	374	550	750	987	1,618
Gifts of goods and services	1,067	448	510	688	1,084	2,603
Food	96	32	53	68	92	235
Alcoholic beverages	9	2	5	8	10	18
Housing	202	130	102	148	179	452
Housekeeping supplies	31	15	22	28	31	57
Household textiles	9	4	4	7	12	17
Appliances and miscellaneous housewares	15	4	8	10	24	31
Major appliances	4	21	3	2	5	11
Small appliances and miscellaneous housewares	11	3	5	8	19	20
Miscellaneous household equipment	41	13	16	39	46	93
Other housing	106	94	53	63	65	253
Apparel and services	237	131	137	199	315	402
Males, 2 and over	53	21	27	44	66	107
Females, 2 and over	86	61	41	68	123	138
Children under 2	48	26	31	47	61	75
Other apparel products and services	49	22	38	40	65	82
Jewelry and watches	14	5	7	7	31	20
All other apparel products and services	35	16	31	33	34	62
Transportation	86	37	55	30	139	169
Healthcare	28	25	18	33	40	44
Entertainment	91	37	41	67	96	215
Toys, games, arts and crafts, and tricycles	34	219	19	20	31	81
Other entertainment	57	17	22	47	65	134
Personal care products and services	12	9	10	11	11	21
Reading	1	1	1	1	1	1
Education	229	36	27	68	121	889
All other gifts	76	29	61	55	80	157

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010