

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) .....	97,391	19,455	19,482	19,472	19,481	19,501
Percent distribution of consumer units .....	100.0	20.0	20.0	20.0	20.0	20.0
Consumer unit characteristics (mean values):						
Income before taxes <sup>1</sup> .....	\$51,128	\$8,201	\$21,478	\$37,542	\$61,132	\$127,146
Income after taxes <sup>1</sup> .....	48,596	8,260	20,543	36,363	58,593	119,091
Age of reference person .....	48.4	51.2	51.4	47.2	45.7	46.3
Average number in consumer unit:						
Persons .....	2.5	1.8	2.3	2.5	2.8	3.1
Children under 18 .....	.6	.4	.6	.7	.7	.8
Persons 65 and over .....	.3	.4	.5	.3	.2	.1
Earners .....	1.3	.6	1.0	1.4	1.7	2.0
Vehicles .....	2.0	.9	1.5	2.0	2.5	2.9
Percent distribution:						
Sex of reference person:						
Male .....	51	37	45	53	58	59
Female .....	49	63	55	47	42	41
Housing tenure:						
Homeowner .....	66	41	55	65	79	90
With mortgage .....	41	11	22	40	59	72
Without mortgage .....	25	30	33	25	20	18
Renter .....	34	59	45	35	21	10
Race of reference person:						
Black or African American .....	12	18	14	11	8	6
White, Asian, and All Other Races .....	88	82	86	89	92	94
Education of reference person:						
Elementary (1-8) .....	6	13	11	5	2	1
High school (9-12) .....	36	45	48	40	31	17
College .....	57	41	41	55	67	82
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	64	87	95	97	98
Annual aggregate expenditures .....	\$4,039,935	8.6	12.4	16.9	23.6	38.4
Food .....	474,544	11.3	14.6	18.2	23.4	32.5
Food at home .....	271,570	13.1	16.8	19.2	23.0	27.9
Cereals and bakery products .....	38,211	13.9	17.1	18.8	23.1	27.0
Cereals and cereal products .....	12,956	14.9	17.5	19.4	22.5	25.7
Bakery products .....	25,254	13.4	17.0	18.4	23.5	27.7
Meats, poultry, fish, and eggs .....	70,096	13.1	17.4	19.4	23.5	26.6
Beef .....	21,151	11.3	16.7	18.8	26.5	26.7
Pork .....	14,359	14.8	19.9	20.1	21.1	24.2
Other meats .....	8,698	13.7	17.3	19.1	24.2	25.6
Poultry .....	12,181	13.8	17.3	19.2	22.7	27.1
Fish and seafood .....	10,492	12.3	14.5	20.1	22.1	31.0
Eggs .....	3,214	16.0	20.5	21.0	19.5	23.1
Dairy products .....	28,757	12.7	16.8	19.6	22.8	28.0
Fresh milk and cream .....	11,029	14.0	18.3	20.0	22.2	25.4
Other dairy products .....	17,728	11.9	15.9	19.4	23.2	29.6
Fruits and vegetables .....	46,572	13.3	17.4	19.4	21.6	28.4
Fresh fruits .....	14,853	12.1	17.1	19.3	21.4	30.1
Fresh vegetables .....	15,029	13.0	17.5	19.6	20.8	29.1
Processed fruits .....	9,385	14.2	17.6	18.7	22.4	27.1
Processed vegetables .....	7,306	14.9	17.5	19.9	22.9	24.9

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home .....	\$87,933	12.7	15.8	19.1	23.5	29.0
Sugar and other sweets .....	10,342	13.0	17.0	18.6	22.8	28.6
Fats and oils .....	7,288	14.1	18.1	19.9	21.9	26.0
Miscellaneous foods .....	43,004	12.4	15.4	19.0	23.7	29.5
Nonalcoholic beverages .....	23,579	13.4	16.1	19.7	23.7	27.0
Food prepared by consumer unit on out-of-town trips .....	3,720	7.5	9.0	14.8	24.8	43.9
Food away from home .....	202,974	8.9	11.7	16.7	23.9	38.7
Alcoholic beverages .....	37,544	8.9	10.4	14.8	24.9	40.9
Housing .....	1,314,092	10.1	13.6	17.2	22.5	36.7
Shelter .....	771,460	10.3	13.5	17.1	22.3	36.9
Owned dwellings .....	510,962	5.7	9.4	14.6	24.6	45.7
Mortgage interest and charges .....	286,979	3.5	7.2	14.3	26.7	48.2
Property taxes .....	127,619	8.7	11.3	14.7	22.0	43.3
Maintenance, repairs, insurance, other expenses .....	96,364	8.1	13.4	15.4	21.9	41.2
Rented dwellings .....	216,191	22.0	24.5	24.2	17.3	12.0
Other lodging .....	44,307	6.2	6.6	10.6	20.0	56.8
Utilities, fuels, and public services .....	274,604	12.2	16.4	19.4	23.0	29.1
Natural gas .....	37,697	12.5	16.7	18.5	22.1	30.1
Electricity .....	99,461	13.1	17.1	19.9	22.6	27.3
Fuel oil and other fuels .....	10,892	12.0	16.5	18.1	22.4	31.0
Telephone services .....	94,431	11.6	15.8	19.2	23.6	29.8
Water and other public services .....	32,123	10.7	15.4	19.4	23.6	30.9
Household operations .....	71,058	6.6	11.1	13.7	20.9	47.7
Personal services .....	29,522	5.9	11.3	12.8	21.3	48.7
Other household expenses .....	41,536	7.1	11.0	14.3	20.6	47.0
Housekeeping supplies .....	48,749	10.3	14.3	16.5	22.7	36.2
Laundry and cleaning supplies .....	12,180	12.5	18.1	18.9	22.7	27.8
Other household products .....	24,065	9.3	12.5	15.8	21.8	40.5
Postage and stationery .....	12,504	10.0	14.1	15.6	24.3	35.9
Household furnishings and equipment .....	148,221	6.6	10.2	15.3	23.3	44.6
Household textiles .....	10,982	6.9	13.0	16.9	22.5	40.6
Furniture .....	40,799	6.2	8.4	14.3	23.8	47.4
Floor coverings .....	5,288	8.7	5.5	10.3	16.5	59.0
Major appliances .....	19,504	7.4	14.4	18.0	22.4	37.8
Small appliances, miscellaneous housewares .....	8,350	8.7	13.5	15.5	22.2	40.1
Miscellaneous household equipment .....	63,298	6.1	9.5	15.3	24.1	45.0
Apparel and services .....	152,676	10.3	12.3	16.7	23.0	37.7
Men and boys .....	33,765	9.2	10.1	17.8	24.4	38.4
Men, 16 and over .....	25,429	8.6	9.9	17.4	24.8	39.4
Boys, 2 to 15 .....	8,336	11.1	11.0	19.2	23.3	35.2
Women and girls .....	59,847	10.3	12.4	16.3	22.9	38.1
Women, 16 and over .....	49,868	10.8	12.3	16.3	22.7	38.0
Girls, 2 to 15 .....	9,979	7.7	13.2	16.3	24.1	38.8
Children under 2 .....	7,564	9.4	14.6	20.5	22.1	33.4
Footwear .....	26,061	14.8	15.2	16.7	25.3	28.0
Other apparel products and services .....	25,439	7.7	10.9	14.8	19.6	47.0
Transportation .....	781,789	7.1	12.2	17.9	26.6	36.2
Vehicle purchases (net outlay) .....	377,043	6.4	11.2	17.4	27.6	37.4
Cars and trucks, new .....	209,782	4.9	9.4	13.0	25.2	47.6
Cars and trucks, used .....	160,644	8.4	14.0	23.2	30.6	23.7
Other vehicles .....	6,616	<sup>3</sup> 5.0	( <sup>4</sup> )	16.3	33.2	45.5
Gasoline and motor oil .....	131,804	9.1	14.5	20.0	25.7	30.8

See footnotes at end of table.

**Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2003 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses .....	\$234,233	7.1	12.7	18.5	26.2	35.5
Vehicle finance charges .....	37,297	5.1	9.8	19.2	29.3	36.6
Maintenance and repairs .....	63,116	7.9	14.4	18.3	25.2	34.3
Vehicle insurance .....	90,524	7.7	14.2	19.8	25.4	32.9
Vehicle rental, leases, licenses, other charges .....	43,296	6.2	9.6	15.7	26.5	42.0
Public transportation .....	38,710	7.6	11.6	12.9	21.6	46.2
Health care .....	240,660	11.5	17.1	20.5	22.0	28.9
Health insurance .....	123,411	11.7	17.7	20.6	22.7	27.2
Medical services .....	59,535	8.6	12.4	20.8	22.7	35.6
Drugs .....	46,953	15.1	21.3	20.2	19.4	24.1
Medical supplies .....	10,760	9.8	17.1	18.6	21.6	32.9
Entertainment .....	205,426	6.5	11.9	16.5	22.9	42.1
Fees and admissions .....	49,779	5.1	7.3	12.6	22.4	52.5
Television, radios, sound equipment .....	72,374	9.9	14.3	18.5	23.5	33.8
Pets, toys, and playground equipment .....	37,295	6.5	17.4	17.2	22.6	36.2
Other entertainment supplies, equipment, and services .....	45,978	2.7	8.8	16.9	22.8	48.7
Personal care products and services .....	50,385	10.4	13.2	17.3	22.8	36.3
Reading .....	12,982	8.8	13.2	17.1	22.7	38.2
Education .....	76,328	14.6	7.2	8.8	15.7	53.7
Tobacco products and smoking supplies .....	29,894	15.4	20.5	22.6	23.2	18.3
Miscellaneous .....	62,979	9.0	14.0	18.0	26.9	32.2
Cash contributions .....	141,962	6.1	10.8	14.7	20.0	48.3
Personal insurance and pensions .....	458,673	1.8	5.8	13.3	25.4	53.6
Life and other personal insurance .....	40,325	6.0	10.9	14.7	21.0	47.3
Pensions and Social Security .....	418,348	1.4	5.3	13.1	25.9	54.2
Sources of income and personal taxes: <sup>1</sup>						
Money income before taxes .....	4,979,403	3.2	8.4	14.7	23.9	49.8
Wages and salaries .....	4,012,508	1.5	6.1	14.0	25.3	53.1
Self-employment income .....	208,249	-3.0	3.9	7.9	17.5	73.7
Social Security, private and government retirement .....	545,459	14.2	24.4	22.0	19.0	20.4
Interest, dividends, rental income, other property income .....	106,877	1.6	7.6	12.7	17.1	61.0
Unemployment and workers' compensation, veterans' benefits .....	26,217	11.3	19.1	22.1	25.3	22.2
Public assistance, supplemental security income, food stamps .....	30,609	50.0	26.4	14.3	6.3	3.0
Regular contributions for support .....	33,396	16.9	21.0	18.2	23.3	20.6
Other income .....	16,088	26.3	19.9	13.2	18.0	22.6
Personal taxes .....	246,569	-5	7.4	9.3	20.1	63.7
Federal income taxes .....	179,498	-1.2	8.2	7.7	19.1	66.3
State and local income taxes .....	48,845	<sup>(5)</sup>	3.5	12.1	22.9	61.4
Other taxes .....	18,226	5.2	10.0	18.0	22.1	44.6
Income after taxes .....	4,732,834	3.4	8.5	15.0	24.1	49.1

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.

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

<sup>5</sup> Value less than 0.05.