

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012**

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) .....	124,416	24,927	24,863	24,848	24,836	24,942
Lower limit .....	n.a.	n.a.	\$19,112	\$36,134	\$59,514	\$96,228
Consumer unit characteristics:						
Income before taxes						
Mean .....	\$65,596	\$9,988	\$27,585	\$47,265	\$75,952	\$167,010
SE .....	1,024.25	383.08	254.50	301.73	401.03	3,311.01
CV(%) .....	1.56	3.84	.92	.64	.53	1.98
Income after taxes						
Mean .....	63,370	10,171	27,743	46,777	73,970	158,024
SE .....	906.92	366.75	262.13	312.94	431.40	2,634.31
CV(%) .....	1.43	3.61	.94	.67	.58	1.67
Age of reference person .....	50.0	52.5	51.7	49.3	47.8	48.9
Average number in consumer unit:						
Persons .....	2.5	1.7	2.2	2.5	2.8	3.1
Children under 18 .....	.6	.4	.5	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.4	.3	.2
Earners .....	1.3	.5	.9	1.3	1.7	2.0
Vehicles .....	1.9	1.0	1.4	1.9	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male .....	47	39	43	48	48	55
Female .....	53	61	57	52	52	45
Housing tenure:						
Homeowner .....	64	39	54	64	75	89
With mortgage .....	39	11	23	37	54	68
Without mortgage .....	26	28	31	27	21	21
Renter .....	36	61	46	36	25	11
Race of reference person:						
Black or African-American .....	13	19	14	12	10	6
White, Asian, and all other races .....	87	81	86	88	90	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino .....	13	15	16	15	11	6
Not Hispanic or Latino .....	87	85	84	85	89	94
Education of reference person:						
Elementary (1-8) .....	4	9	6	4	2	1
High school (9-12) .....	33	46	44	37	26	14
College .....	62	44	49	60	72	85
Never attended and other .....	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	88	65	87	93	96	97
Average annual expenditures						
Mean .....	\$51,442	\$22,154	\$32,632	\$43,004	\$59,980	\$99,368
SE .....	553.43	385.76	553.94	551.12	576.63	1,049.05
CV(%) .....	1.08	1.74	1.70	1.28	.96	1.06
Food						
Mean .....	6,599	3,502	4,524	5,798	7,831	11,334
Share .....	12.8	15.8	13.9	13.5	13.1	11.4
SE .....	88.45	107.59	102.65	129.42	173.01	162.27
CV(%) .....	1.34	3.07	2.27	2.23	2.21	1.43
Food at home						
Mean .....	3,921	2,416	2,991	3,633	4,593	5,968
Share .....	7.6	10.9	9.2	8.4	7.7	6.0
SE .....	52.98	82.86	70.51	109.11	122.70	111.66
CV(%) .....	1.35	3.43	2.36	3.00	2.67	1.87
Cereals and bakery products						
Mean .....	538	341	407	503	638	800
Share .....	1.0	1.5	1.2	1.2	1.1	.8
SE .....	9.52	12.74	11.10	18.88	20.81	16.07
CV(%) .....	1.77	3.73	2.73	3.75	3.26	2.01
Cereals and cereal products						
Mean .....	182	118	137	169	215	272
Share .....	.4	.5	.4	.4	.4	.3
SE .....	3.45	5.53	4.98	8.08	10.52	7.83
CV(%) .....	1.89	4.68	3.64	4.79	4.90	2.88
Bakery products						
Mean .....	356	223	270	335	423	529

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Bakery products</b>						
Share .....	.7	1.0	.8	.8	.7	.5
SE .....	7.08	9.47	7.87	14.96	14.25	11.77
CV(%) .....	1.99	4.25	2.92	4.47	3.37	2.23
<b>Meats, poultry, fish, and eggs</b>						
Mean .....	852	553	672	805	974	1,258
Share .....	1.7	2.5	2.1	1.9	1.6	1.3
SE .....	14.39	25.48	24.68	31.71	29.03	40.46
CV(%) .....	1.69	4.61	3.67	3.94	2.98	3.22
<b>Beef</b>						
Mean .....	226	133	176	225	254	344
Share .....	.4	.6	.5	.5	.4	.3
SE .....	6.28	6.78	8.51	13.14	12.51	24.47
CV(%) .....	2.77	5.11	4.83	5.85	4.93	7.11
<b>Pork</b>						
Mean .....	166	119	135	157	191	228
Share .....	.3	.5	.4	.4	.3	.2
SE .....	4.46	10.35	7.31	9.37	10.55	9.97
CV(%) .....	2.69	8.72	5.44	5.97	5.53	4.38
<b>Other meats</b>						
Mean .....	122	74	102	116	135	183
Share .....	.2	.3	.3	.3	.2	.2
SE .....	2.91	3.59	4.73	6.99	5.93	9.53
CV(%) .....	2.38	4.86	4.63	6.00	4.39	5.20
<b>Poultry</b>						
Mean .....	159	107	122	151	190	227
Share .....	.3	.5	.4	.4	.3	.2
SE .....	2.95	6.55	8.37	6.46	7.01	10.31
CV(%) .....	1.85	6.12	6.83	4.28	3.70	4.55
<b>Fish and seafood</b>						
Mean .....	126	81	90	107	146	204
Share .....	.2	.4	.3	.2	.2	.2
SE .....	4.72	6.54	7.71	7.77	9.03	13.55
CV(%) .....	3.75	8.08	8.52	7.29	6.18	6.63
<b>Eggs</b>						
Mean .....	53	39	47	49	59	71
Share .....	.1	.2	.1	.1	.1	.1
SE .....	.92	1.87	2.17	2.14	2.80	2.66
CV(%) .....	1.74	4.73	4.65	4.36	4.77	3.72
<b>Dairy products</b>						
Mean .....	419	243	312	377	498	664
Share .....	.8	1.1	1.0	.9	.8	.7
SE .....	5.80	10.35	10.68	12.11	15.37	11.35
CV(%) .....	1.38	4.26	3.42	3.21	3.09	1.71
<b>Fresh milk and cream</b>						
Mean .....	152	102	125	143	176	213
Share .....	.3	.5	.4	.3	.3	.2
SE .....	2.64	4.82	4.35	5.53	5.96	5.88
CV(%) .....	1.74	4.73	3.48	3.87	3.38	2.75
<b>Other dairy products</b>						
Mean .....	267	141	188	234	321	451
Share .....	.5	.6	.6	.5	.5	.5
SE .....	3.94	7.30	7.69	8.21	11.66	8.33
CV(%) .....	1.48	5.17	4.10	3.51	3.63	1.85
<b>Fruits and vegetables</b>						
Mean .....	731	440	558	670	831	1,156
Share .....	1.4	2.0	1.7	1.6	1.4	1.2
SE .....	11.07	16.42	18.32	29.23	27.41	31.10
CV(%) .....	1.51	3.73	3.28	4.37	3.30	2.69
<b>Fresh fruits</b>						
Mean .....	261	143	184	239	298	443
Share .....	.5	.6	.6	.6	.5	.4
SE .....	4.81	5.91	7.51	12.89	10.65	16.13
CV(%) .....	1.84	4.14	4.09	5.40	3.57	3.64
<b>Fresh vegetables</b>						
Mean .....	226	137	172	209	250	362
Share .....	.4	.6	.5	.5	.4	.4
SE .....	3.79	6.29	7.18	10.00	9.42	10.16
CV(%) .....	1.68	4.58	4.17	4.78	3.77	2.81
<b>Processed fruits</b>						
Mean .....	114	68	94	103	132	171
Share .....	.2	.3	.3	.2	.2	.2
SE .....	2.37	3.81	6.16	4.71	6.78	6.05
CV(%) .....	2.08	5.58	6.53	4.56	5.14	3.55
<b>Processed vegetables</b>						
Mean .....	130	92	108	118	151	180
Share .....	.3	.4	.3	.3	.3	.2
SE .....	3.28	5.44	4.68	6.58	7.02	7.51

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Processed vegetables						
CV(%) .....	2.52	5.94	4.34	5.58	4.63	4.17
Other food at home						
Mean .....	1,380	839	1,041	1,279	1,652	2,090
Share .....	2.7	3.8	3.2	3.0	2.8	2.1
SE .....	22.01	30.37	23.08	36.08	49.00	47.71
CV(%) .....	1.59	3.62	2.22	2.82	2.97	2.28
Sugar and other sweets						
Mean .....	147	90	110	141	172	220
Share .....	.3	.4	.3	.3	.3	.2
SE .....	4.25	4.96	5.84	8.12	8.98	8.31
CV(%) .....	2.89	5.49	5.32	5.74	5.23	3.77
Fats and oils						
Mean .....	114	78	92	111	130	159
Share .....	.2	.4	.3	.3	.2	.2
SE .....	2.28	4.39	4.51	5.52	5.49	6.91
CV(%) .....	2.00	5.61	4.92	4.96	4.22	4.35
Miscellaneous foods						
Mean .....	699	426	514	646	835	1,075
Share .....	1.4	1.9	1.6	1.5	1.4	1.1
SE .....	13.97	21.48	12.89	18.22	29.54	32.11
CV(%) .....	2.00	5.04	2.50	2.82	3.54	2.99
Nonalcoholic beverages						
Mean .....	370	231	296	349	448	527
Share .....	.7	1.0	.9	.8	.7	.5
SE .....	5.89	9.25	11.32	14.62	15.41	17.21
CV(%) .....	1.59	4.01	3.83	4.19	3.44	3.27
Food prepared by consumer unit on out-of-town trips						
Mean .....	50	14	30	31	67	109
Share .....	.1	.1	.1	.1	.1	.1
SE .....	2.39	2.30	3.98	3.20	4.79	6.80
CV(%) .....	4.77	16.98	13.43	10.23	7.13	6.21
Food away from home						
Mean .....	2,678	1,086	1,533	2,164	3,239	5,366
Share .....	5.2	4.9	4.7	5.0	5.4	5.4
SE .....	45.74	52.25	56.41	71.02	86.63	103.49
CV(%) .....	1.71	4.81	3.68	3.28	2.67	1.93
Alcoholic beverages						
Mean .....	451	152	260	363	559	922
Share .....	.9	.7	.8	.8	.9	.9
SE .....	16.67	12.56	20.22	23.61	38.90	43.97
CV(%) .....	3.69	8.27	7.79	6.50	6.96	4.77
Housing						
Mean .....	16,887	8,836	12,258	14,755	18,863	29,705
Share .....	32.8	39.9	37.6	34.3	31.4	29.9
SE .....	166.05	176.04	211.35	197.05	183.77	368.51
CV(%) .....	.98	1.99	1.72	1.34	.97	1.24
Shelter						
Mean .....	9,891	5,451	7,055	8,544	10,948	17,442
Share .....	19.2	24.6	21.6	19.9	18.3	17.6
SE .....	125.20	150.78	121.32	160.61	187.59	295.92
CV(%) .....	1.27	2.77	1.72	1.88	1.71	1.70
Owned dwellings						
Mean .....	6,056	1,724	3,055	4,542	7,301	13,644
Share .....	11.8	7.8	9.4	10.6	12.2	13.7
SE .....	99.48	80.36	89.63	126.60	163.46	306.11
CV(%) .....	1.64	4.66	2.93	2.79	2.24	2.24
Mortgage interest and charges						
Mean .....	3,067	594	1,205	2,240	4,038	7,250
Share .....	6.0	2.7	3.7	5.2	6.7	7.3
SE .....	68.09	52.77	56.93	95.32	115.84	207.62
CV(%) .....	2.22	8.88	4.72	4.25	2.87	2.86
Property taxes						
Mean .....	1,836	641	1,041	1,343	2,067	4,081
Share .....	3.6	2.9	3.2	3.1	3.4	4.1
SE .....	34.64	23.80	35.07	31.62	60.71	101.38
CV(%) .....	1.89	3.71	3.37	2.35	2.94	2.48
Maintenance, repairs, insurance, other expenses						
Mean .....	1,153	488	808	959	1,196	2,313
Share .....	2.2	2.2	2.5	2.2	2.0	2.3
SE .....	34.75	44.16	48.50	47.57	69.71	104.15
CV(%) .....	3.01	9.04	6.00	4.96	5.83	4.50
Rented dwellings						
Mean .....	3,186	3,527	3,776	3,670	3,056	1,905

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Rented dwellings						
Share .....	6.2	15.9	11.6	8.5	5.1	1.9
SE .....	58.83	113.06	97.90	112.38	136.13	120.63
CV(%) .....	1.85	3.21	2.59	3.06	4.45	6.33
Other lodging						
Mean .....	649	200	223	331	592	1,893
Share .....	1.3	.9	.7	.8	1.0	1.9
SE .....	22.69	30.79	17.19	24.17	45.26	90.30
CV(%) .....	3.50	15.37	7.70	7.31	7.65	4.77
Utilities, fuels, and public services						
Mean .....	3,648	2,177	2,980	3,561	4,192	5,330
Share .....	7.1	9.8	9.1	8.3	7.0	5.4
SE .....	34.24	51.95	36.64	48.29	43.96	61.12
CV(%) .....	.94	2.39	1.23	1.36	1.05	1.15
Natural gas						
Mean .....	359	202	274	332	412	576
Share .....	.7	.9	.8	.8	.7	.6
SE .....	11.98	10.36	14.58	15.29	17.07	18.23
CV(%) .....	3.33	5.12	5.31	4.61	4.15	3.16
Electricity						
Mean .....	1,388	956	1,216	1,371	1,520	1,875
Share .....	2.7	4.3	3.7	3.2	2.5	1.9
SE .....	22.43	30.99	25.43	30.02	20.55	29.06
CV(%) .....	1.62	3.24	2.09	2.19	1.35	1.55
Fuel oil and other fuels						
Mean .....	137	70	106	115	148	246
Share .....	.3	.3	.3	.3	.2	.2
SE .....	6.32	6.18	9.65	12.34	21.44	18.07
CV(%) .....	4.61	8.87	9.08	10.72	14.49	7.36
Telephone services						
Mean .....	1,239	654	975	1,237	1,506	1,823
Share .....	2.4	3.0	3.0	2.9	2.5	1.8
SE .....	12.99	15.77	15.15	17.72	25.02	28.20
CV(%) .....	1.05	2.41	1.55	1.43	1.66	1.55
Water and other public services						
Mean .....	525	295	409	505	605	810
Share .....	1.0	1.3	1.3	1.2	1.0	.8
SE .....	11.31	13.05	12.61	13.51	17.24	16.88
CV(%) .....	2.16	4.42	3.08	2.67	2.85	2.08
Household operations						
Mean .....	1,159	380	712	855	1,243	2,602
Share .....	2.3	1.7	2.2	2.0	2.1	2.6
SE .....	25.31	27.77	31.25	35.56	53.68	68.73
CV(%) .....	2.18	7.30	4.39	4.16	4.32	2.64
Personal services						
Mean .....	368	69	200	201	423	947
Share .....	.7	.3	.6	.5	.7	1.0
SE .....	18.03	11.66	26.28	32.38	48.53	57.13
CV(%) .....	4.90	16.87	13.16	16.10	11.47	6.03
Other household expenses						
Mean .....	791	311	512	654	820	1,654
Share .....	1.5	1.4	1.6	1.5	1.4	1.7
SE .....	15.63	25.08	20.98	19.76	19.43	40.02
CV(%) .....	1.98	8.06	4.10	3.02	2.37	2.42
Housekeeping supplies						
Mean .....	610	305	481	525	737	1,001
Share .....	1.2	1.4	1.5	1.2	1.2	1.0
SE .....	14.88	12.97	21.19	25.37	24.57	39.14
CV(%) .....	2.44	4.25	4.41	4.84	3.33	3.91
Laundry and cleaning supplies						
Mean .....	155	87	134	145	195	215
Share .....	.3	.4	.4	.3	.3	.2
SE .....	3.97	4.95	8.74	10.96	9.06	8.70
CV(%) .....	2.55	5.69	6.52	7.55	4.63	4.04
Other household products						
Mean .....	319	155	245	255	382	555
Share .....	.6	.7	.8	.6	.6	.6
SE .....	9.19	9.48	14.44	12.73	16.31	28.18
CV(%) .....	2.89	6.13	5.89	4.99	4.26	5.08
Postage and stationery						
Mean .....	136	64	101	124	159	231
Share .....	.3	.3	.3	.3	.3	.2
SE .....	4.82	8.68	8.55	10.86	10.50	13.11
CV(%) .....	3.55	13.59	8.45	8.73	6.60	5.68
Household furnishings and equipment						
Mean .....	1,580	522	1,031	1,271	1,743	3,330
Share .....	3.1	2.4	3.2	3.0	2.9	3.4
SE .....	36.25	34.98	118.25	85.80	51.97	161.82

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment						
CV(%) .....	2.29	6.70	11.47	6.75	2.98	4.86
Household textiles						
Mean .....	123	48	80	97	156	232
Share .....	.2	.2	.2	.2	.3	.2
SE .....	8.03	15.95	11.82	13.96	17.91	29.09
CV(%) .....	6.55	32.94	14.75	14.43	11.48	12.55
Furniture						
Mean .....	391	118	235	318	376	908
Share .....	.8	.5	.7	.7	.6	.9
SE .....	22.84	12.55	22.34	54.86	28.07	70.35
CV(%) .....	5.83	10.62	9.50	17.23	7.46	7.75
Floor coverings						
Mean .....	16	4	7	8	14	47
Share .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
SE .....	2.10	1.25	1.66	1.38	1.65	9.88
CV(%) .....	12.94	29.13	22.54	16.81	12.00	20.82
Major appliances						
Mean .....	197	72	123	162	242	387
Share .....	.4	.3	.4	.4	.4	.4
SE .....	7.38	11.84	10.25	15.48	15.87	23.10
CV(%) .....	3.74	16.36	8.36	9.57	6.56	5.96
Small appliances, miscellaneous housewares						
Mean .....	98	36	60	81	138	175
Share .....	.2	.2	.2	.2	.2	.2
SE .....	4.52	3.23	8.88	8.92	16.83	14.19
CV(%) .....	4.62	8.99	14.80	11.07	12.23	8.10
Miscellaneous household equipment						
Mean .....	754	243	526	605	817	1,580
Share .....	1.5	1.1	1.6	1.4	1.4	1.6
SE .....	24.88	20.34	99.92	59.84	37.44	143.56
CV(%) .....	3.30	8.36	19.01	9.89	4.58	9.09
Apparel and services						
Mean .....	1,736	759	1,132	1,313	2,121	3,352
Share .....	3.4	3.4	3.5	3.1	3.5	3.4
SE .....	36.94	42.47	68.61	62.70	82.19	148.60
CV(%) .....	2.13	5.59	6.06	4.78	3.87	4.43
Men and boys						
Mean .....	408	164	235	281	523	834
Share .....	.8	.7	.7	.7	.9	.8
SE .....	12.24	17.38	21.12	20.53	42.53	53.78
CV(%) .....	3.00	10.59	8.98	7.30	8.13	6.45
Men, 16 and over						
Mean .....	320	127	169	208	424	669
Share .....	.6	.6	.5	.5	.7	.7
SE .....	11.87	16.87	18.40	18.24	42.10	50.80
CV(%) .....	3.71	13.26	10.86	8.75	9.92	7.59
Boys, 2 to 15						
Mean .....	88	37	66	73	99	165
Share .....	.2	.2	.2	.2	.2	.2
SE .....	3.45	5.40	6.40	6.40	7.52	9.45
CV(%) .....	3.92	14.63	9.72	8.82	7.59	5.72
Women and girls						
Mean .....	688	267	473	533	878	1,291
Share .....	1.3	1.2	1.4	1.2	1.5	1.3
SE .....	21.95	26.60	41.78	40.84	45.68	87.46
CV(%) .....	3.19	9.95	8.84	7.67	5.20	6.77
Women, 16 and over						
Mean .....	573	212	380	445	744	1,080
Share .....	1.1	1.0	1.2	1.0	1.2	1.1
SE .....	21.33	23.66	37.88	40.82	45.14	82.57
CV(%) .....	3.73	11.14	9.96	9.17	6.07	7.64
Girls, 2 to 15						
Mean .....	116	55	92	88	134	211
Share .....	.2	.2	.3	.2	.2	.2
SE .....	7.01	15.31	9.71	7.73	12.42	17.10
CV(%) .....	6.05	27.92	10.51	8.83	9.30	8.10
Children under 2						
Mean .....	63	40	51	61	71	94
Share .....	.1	.2	.2	.1	.1	.1
SE .....	4.18	6.70	8.86	10.68	7.39	9.24
CV(%) .....	6.61	16.78	17.37	17.52	10.45	9.83
Footwear						
Mean .....	347	179	240	284	422	609
Share .....	.7	.8	.7	.7	.7	.6
SE .....	12.91	18.90	25.57	23.46	37.20	42.55

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Footwear						
CV(%) .....	3.72	10.56	10.65	8.27	8.81	6.99
Other apparel products and services						
Mean .....	230	109	133	154	227	524
Share .....	.4	.5	.4	.4	.4	.5
SE .....	8.32	8.96	9.52	9.90	16.55	27.82
CV(%) .....	3.62	8.22	7.16	6.43	7.28	5.31
Transportation						
Mean .....	8,998	3,447	5,462	8,181	11,549	16,344
Share .....	17.5	15.6	16.7	19.0	19.3	16.4
SE .....	152.03	142.72	196.46	287.42	308.38	451.38
CV(%) .....	1.69	4.14	3.60	3.51	2.67	2.76
Vehicle purchases (net outlay)						
Mean .....	3,210	993	1,603	2,781	4,479	6,193
Share .....	6.2	4.5	4.9	6.5	7.5	6.2
SE .....	113.53	129.85	150.18	259.65	273.32	380.40
CV(%) .....	3.54	13.08	9.37	9.34	6.10	6.14
Cars and trucks, new						
Mean .....	1,639	560	549	1,412	2,190	3,480
Share .....	3.2	2.5	1.7	3.3	3.7	3.5
SE .....	101.27	130.59	101.09	222.91	261.44	311.62
CV(%) .....	6.18	23.31	18.43	15.79	11.94	8.96
Cars and trucks, used						
Mean .....	1,516	431	1,038	1,347	2,200	2,566
Share .....	2.9	1.9	3.2	3.1	3.7	2.6
SE .....	68.99	71.10	120.08	129.65	214.56	221.68
CV(%) .....	4.55	16.51	11.57	9.63	9.75	8.64
Other vehicles						
Mean .....	56	2	17	22	90	148
Share .....	.1	( <sup>1</sup> )	.1	.1	.1	.1
SE .....	14.08	1.35	5.66	7.80	30.16	61.17
CV(%) .....	25.22	61.49	33.28	34.71	33.68	41.37
Gasoline and motor oil						
Mean .....	2,756	1,222	2,013	2,745	3,494	4,305
Share .....	5.4	5.5	6.2	6.4	5.8	4.3
SE .....	24.99	24.96	38.50	43.87	49.56	43.27
CV(%) .....	.91	2.04	1.91	1.60	1.42	1.01
Other vehicle expenses						
Mean .....	2,490	1,051	1,615	2,290	3,033	4,457
Share .....	4.8	4.7	4.9	5.3	5.1	4.5
SE .....	47.09	59.00	81.46	97.74	94.98	132.43
CV(%) .....	1.89	5.62	5.04	4.27	3.13	2.97
Vehicle finance charges						
Mean .....	223	46	117	206	326	421
Share .....	.4	.2	.4	.5	.5	.4
SE .....	5.96	4.40	6.26	9.39	15.59	16.27
CV(%) .....	2.67	9.52	5.35	4.55	4.78	3.86
Maintenance and repairs						
Mean .....	814	353	564	749	942	1,464
Share .....	1.6	1.6	1.7	1.7	1.6	1.5
SE .....	17.16	19.42	31.33	32.95	28.97	65.18
CV(%) .....	2.11	5.50	5.56	4.40	3.08	4.45
Vehicle insurance						
Mean .....	1,018	511	690	1,016	1,259	1,613
Share .....	2.0	2.3	2.1	2.4	2.1	1.6
SE .....	35.25	52.36	80.72	89.21	90.83	106.22
CV(%) .....	3.46	10.25	11.69	8.78	7.21	6.59
Vehicle rental, leases, licenses, and other charges						
Mean .....	434	141	244	319	506	959
Share .....	.8	.6	.7	.7	.8	1.0
SE .....	13.29	11.78	17.95	14.11	27.37	41.92
CV(%) .....	3.06	8.37	7.35	4.42	5.41	4.37
Public and other transportation						
Mean .....	542	181	231	365	543	1,389
Share .....	1.1	.8	.7	.8	.9	1.4
SE .....	16.78	14.43	17.79	27.76	31.72	56.89
CV(%) .....	3.09	7.97	7.69	7.60	5.84	4.10
Health care						
Mean .....	3,556	1,677	2,787	3,363	4,169	5,785
Share .....	6.9	7.6	8.5	7.8	7.0	5.8
SE .....	57.11	63.77	93.18	80.66	91.80	144.80
CV(%) .....	1.61	3.80	3.34	2.40	2.20	2.50
Health insurance						
Mean .....	2,061	994	1,621	1,969	2,541	3,179
Share .....	4.0	4.5	5.0	4.6	4.2	3.2

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Health insurance						
SE .....	33.77	44.78	43.46	41.83	71.68	67.74
CV(%) .....	1.64	4.51	2.68	2.12	2.82	2.13
Medical services						
Mean .....	839	332	600	747	909	1,604
Share .....	1.6	1.5	1.8	1.7	1.5	1.6
SE .....	37.47	31.51	62.80	52.29	59.15	108.95
CV(%) .....	4.47	9.49	10.47	7.00	6.51	6.79
Drugs						
Mean .....	515	287	476	531	546	733
Share .....	1.0	1.3	1.5	1.2	.9	.7
SE .....	13.96	14.40	23.22	38.06	18.70	33.64
CV(%) .....	2.71	5.01	4.88	7.17	3.43	4.59
Medical supplies						
Mean .....	142	64	91	116	173	269
Share .....	.3	.3	.3	.3	.3	.3
SE .....	6.24	8.71	10.03	9.80	10.32	20.52
CV(%) .....	4.38	13.62	11.07	8.47	5.97	7.63
Entertainment						
Mean .....	2,605	989	1,603	2,056	2,930	5,444
Share .....	5.1	4.5	4.9	4.8	4.9	5.5
SE .....	55.33	49.66	78.52	85.21	96.41	159.36
CV(%) .....	2.12	5.02	4.90	4.15	3.29	2.93
Fees and admissions						
Mean .....	614	110	221	369	647	1,722
Share .....	1.2	.5	.7	.9	1.1	1.7
SE .....	20.31	7.79	21.43	24.67	24.64	56.14
CV(%) .....	3.31	7.09	9.69	6.68	3.81	3.26
Audio and visual equipment and services						
Mean .....	979	530	768	910	1,120	1,566
Share .....	1.9	2.4	2.4	2.1	1.9	1.6
SE .....	15.01	19.71	26.17	19.17	30.28	48.34
CV(%) .....	1.53	3.72	3.41	2.11	2.70	3.09
Pets, toys, hobbies, and playground equipment						
Mean .....	648	244	500	530	760	1,207
Share .....	1.3	1.1	1.5	1.2	1.3	1.2
SE .....	28.96	24.04	62.32	47.33	50.73	85.75
CV(%) .....	4.47	9.86	12.47	8.92	6.68	7.10
Other entertainment supplies, equipment, and services						
Mean .....	363	105	114	247	402	949
Share .....	.7	.5	.3	.6	.7	1.0
SE .....	25.59	35.66	17.06	41.42	63.27	105.09
CV(%) .....	7.04	34.06	14.97	16.80	15.73	11.08
Personal care products and services						
Mean .....	628	255	407	509	775	1,194
Share .....	1.2	1.2	1.2	1.2	1.3	1.2
SE .....	12.20	13.16	17.00	23.80	27.43	32.70
CV(%) .....	1.94	5.15	4.17	4.68	3.54	2.74
Reading						
Mean .....	109	44	69	87	135	212
Share .....	.2	.2	.2	.2	.2	.2
SE .....	2.28	2.52	3.54	3.65	5.77	6.31
CV(%) .....	2.08	5.67	5.14	4.21	4.29	2.97
Education						
Mean .....	1,207	628	431	526	1,046	3,399
Share .....	2.3	2.8	1.3	1.2	1.7	3.4
SE .....	54.11	104.37	55.16	40.58	86.57	179.96
CV(%) .....	4.48	16.62	12.78	7.72	8.27	5.29
Tobacco products and smoking supplies						
Mean .....	332	301	342	386	356	273
Share .....	.6	1.4	1.0	.9	.6	.3
SE .....	11.67	18.57	15.01	19.92	17.78	19.16
CV(%) .....	3.52	6.17	4.39	5.16	4.99	7.01
Miscellaneous						
Mean .....	829	376	635	736	779	1,617
Share .....	1.6	1.7	1.9	1.7	1.3	1.6
SE .....	37.09	35.00	123.58	58.56	50.83	78.35
CV(%) .....	4.47	9.32	19.47	7.95	6.53	4.84

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Cash contributions</b>						
Mean .....	1,913	698	1,109	1,310	2,189	4,252
Share .....	3.7	3.1	3.4	3.0	3.6	4.3
SE .....	107.60	127.01	85.72	55.83	157.54	346.72
CV(%) .....	5.63	18.20	7.73	4.26	7.20	8.15
<b>Personal insurance and pensions</b>						
Mean .....	5,591	489	1,612	3,623	6,678	15,534
Share .....	10.9	2.2	4.9	8.4	11.1	15.6
SE .....	103.78	29.53	51.31	81.01	108.20	357.80
CV(%) .....	1.86	6.03	3.18	2.24	1.62	2.30
<b>Life and other personal insurance</b>						
Mean .....	353	97	139	232	391	903
Share .....	.7	.4	.4	.5	.7	.9
SE .....	16.37	10.21	9.09	21.15	31.79	76.65
CV(%) .....	4.64	10.49	6.53	9.13	8.13	8.49
<b>Pensions and Social Security</b>						
Mean .....	5,238	392	1,473	3,391	6,287	14,631
Share .....	10.2	1.8	4.5	7.9	10.5	14.7
SE .....	97.92	28.47	52.14	79.17	92.77	341.80
CV(%) .....	1.87	7.26	3.54	2.33	1.48	2.34
<b>Sources of income and personal taxes:</b>						
<b>Money income before taxes</b>						
Mean .....	\$65,596	\$9,988	\$27,585	\$47,265	\$75,952	\$167,010
SE .....	1,024.25	383.08	254.50	301.73	401.03	3,311.01
CV(%) .....	1.56	3.84	.92	.64	.53	1.98
<b>Wages and salaries</b>						
Mean .....	51,730	3,858	16,025	34,785	62,255	141,565
Share .....	78.9	38.6	58.1	73.6	82.0	84.8
SE .....	845.38	152.97	355.25	459.92	567.71	2,934.03
CV(%) .....	1.63	3.96	2.22	1.32	.91	2.07
<b>Self-employment income</b>						
Mean .....	2,917	-1,200	544	1,470	2,771	10,982
Share .....	4.4	-12.0	2.0	3.1	3.6	6.6
SE .....	350.34	448.64	90.64	177.00	232.41	1,555.24
CV(%) .....	12.01	-37.39	16.65	12.04	8.39	14.16
<b>Social Security, private and government retirement</b>						
Mean .....	8,021	5,039	8,932	8,904	8,393	8,845
Share .....	12.2	50.4	32.4	18.8	11.1	5.3
SE .....	161.15	198.32	264.13	393.27	347.28	500.89
CV(%) .....	2.01	3.94	2.96	4.42	4.14	5.66
<b>Interest, dividends, rental income, other property income</b>						
Mean .....	1,358	148	361	655	1,120	4,497
Share .....	2.1	1.5	1.3	1.4	1.5	2.7
SE .....	120.37	72.12	44.61	70.78	114.46	584.49
CV(%) .....	8.86	48.76	12.35	10.80	10.22	13.00
<b>Unemployment and workers' compensation, veterans' benefits</b>						
Mean .....	428	234	409	493	643	365
Share .....	.7	2.3	1.5	1.0	.8	.2
SE .....	21.92	34.68	39.99	46.95	59.77	55.52
CV(%) .....	5.12	14.83	9.78	9.52	9.30	15.22
<b>Public assistance, supplemental security income, food stamps</b>						
Mean .....	534	1,134	738	407	277	110
Share .....	.8	11.4	2.7	.9	.4	.1
SE .....	26.85	70.10	60.77	48.08	45.03	23.89
CV(%) .....	5.03	6.18	8.23	11.80	16.26	21.69
<b>Regular contributions for support</b>						
Mean .....	380	394	385	358	366	394
Share .....	.6	3.9	1.4	.8	.5	.2
SE .....	26.77	51.19	45.49	43.09	78.81	66.01
CV(%) .....	7.05	13.00	11.82	12.04	21.50	16.74
<b>Other income</b>						
Mean .....	229	382	191	192	127	250
Share .....	.3	3.8	.7	.4	.2	.1
SE .....	16.29	28.28	35.85	44.05	18.17	52.75
CV(%) .....	7.13	7.41	18.76	22.94	14.31	21.06
<b>Personal taxes (missing values not imputed)</b>						
Mean .....	2,226	-183	-158	488	1,983	8,985
Share .....	3.4	-1.8	-.6	1.0	2.6	5.4
SE .....	239.57	85.95	52.47	104.82	152.20	1,119.98

See footnotes at end of table.



**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal taxes (missing values not imputed)						
CV(%) .....	10.76	-47.00	-33.20	21.46	7.68	12.46
Federal income taxes						
Mean .....	1,568	-236	-300	183	1,316	6,865
Share .....	2.4	-2.4	-1.1	.4	1.7	4.1
SE .....	198.37	79.65	43.29	91.46	124.52	931.32
CV(%) .....	12.65	-33.80	-14.41	50.02	9.46	13.57
State and local income taxes						
Mean .....	526	5	61	209	526	1,826
Share .....	.8	.1	.2	.4	.7	1.1
SE .....	44.65	9.38	10.62	20.22	41.76	201.13
CV(%) .....	8.49	176.84	17.46	9.66	7.93	11.02
Other taxes						
Mean .....	132	47	82	96	140	294
Share .....	.2	.5	.3	.2	.2	.2
SE .....	13.88	13.36	12.12	16.61	18.80	34.02
CV(%) .....	10.52	28.14	14.86	17.25	13.44	11.56
Income after taxes						
Mean .....	63,370	10,171	27,743	46,777	73,970	158,024
Share .....	96.6	101.8	100.6	99.0	97.4	94.6
SE .....	906.92	366.75	262.13	312.94	431.40	2,634.31
CV(%) .....	1.43	3.61	.94	.67	.58	1.67
Addenda:						
Net change in total assets and liabilities						
Mean .....	-\$5,092	\$76	-\$1,515	-\$4,230	-\$7,800	-\$11,986
SE .....	972.32	1,012.16	1,325.55	1,734.68	2,213.06	3,370.15
CV(%) .....	-19.09	1,329.86	-87.51	-41.01	-28.37	-28.12
Net change in total assets						
Mean .....	5,073	1,162	1,601	2,067	5,452	15,060
SE .....	718.33	777.55	717.04	938.16	1,513.76	2,647.35
CV(%) .....	14.16	66.93	44.78	45.39	27.76	17.58
Net change in total liabilities						
Mean .....	10,165	1,086	3,116	6,297	13,252	27,046
SE .....	849.45	699.67	1,334.60	1,322.64	1,959.81	2,415.52
CV(%) .....	8.36	64.45	42.83	21.00	14.79	8.93
Other financial information:						
Other money receipts						
Mean .....	712	535	216	247	703	1,856
SE .....	162.87	263.08	69.17	62.28	200.75	685.39
CV(%) .....	22.87	49.13	32.04	25.19	28.57	36.92
Mortgage principal paid on owned property						
Mean .....	-1,935	-388	-733	-1,327	-2,296	-4,925
SE .....	48.26	33.78	60.64	55.66	80.33	135.61
CV(%) .....	-2.49	-8.71	-8.28	-4.19	-3.50	-2.75
Estimated market value of owned home						
Mean .....	149,574	56,749	91,501	112,605	160,847	325,831
SE .....	2,324.89	2,559.36	3,612.13	2,337.40	3,347.04	7,917.77
CV(%) .....	1.55	4.51	3.95	2.08	2.08	2.43
Estimated monthly rental value of owned home						
Mean .....	869	380	557	717	993	1,695
SE .....	11.53	12.68	11.39	11.76	25.31	27.21
CV(%) .....	1.33	3.34	2.04	1.64	2.55	1.61
Gifts of goods and services, total						
Mean .....	1,116	463	562	642	1,013	2,898
SE .....	50.65	69.42	63.26	64.15	58.35	179.99
CV(%) .....	4.54	15.00	11.25	9.99	5.76	6.21
Food						
Mean .....	104	44	38	47	86	306
SE .....	9.80	10.86	6.45	10.51	7.88	46.47
CV(%) .....	9.39	24.41	16.83	22.31	9.21	15.20
Alcoholic beverages						
Mean .....	12	2	4	8	15	31
SE .....	1.62	.80	1.17	3.01	3.74	6.78
CV(%) .....	13.49	40.84	30.88	39.45	24.89	21.55
Housing						
Mean .....	191	91	98	116	190	457
SE .....	9.21	10.82	9.94	25.48	17.73	33.88
CV(%) .....	4.83	11.83	10.17	21.93	9.33	7.41
Housekeeping supplies						
Mean .....	29	10	15	25	37	56
SE .....	2.99	2.05	3.62	5.87	7.40	9.83

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Housekeeping supplies						
CV(%) .....	10.48	21.28	24.91	23.38	19.91	17.52
Household textiles						
Mean .....	10	3	5	9	15	18
SE .....	1.40	1.72	1.28	2.82	5.19	5.46
CV(%) .....	14.18	58.78	27.68	32.18	35.11	29.85
Appliances and miscellaneous housewares						
Mean .....	18	8	7	9	20	48
SE .....	1.99	2.43	2.60	2.27	4.04	7.73
CV(%) .....	10.91	32.15	37.73	25.66	20.44	16.08
Major appliances						
Mean .....	6	3	2	4	7	18
SE .....	1.37	.99	.78	1.01	3.39	5.08
CV(%) .....	21.13	37.83	46.90	27.47	48.55	28.95
Small appliances and miscellaneous housewares						
Mean .....	12	5	5	5	13	31
SE .....	1.54	2.25	2.31	1.97	2.70	5.95
CV(%) .....	13.11	45.49	44.06	37.93	21.11	19.50
Miscellaneous household equipment						
Mean .....	48	18	25	32	44	120
SE .....	4.68	5.18	4.36	3.85	5.85	18.52
CV(%) .....	9.75	28.07	17.23	11.99	13.38	15.38
Other housing						
Mean .....	86	53	46	41	75	214
SE .....	5.83	8.49	6.63	24.18	11.44	22.49
CV(%) .....	6.78	16.03	14.29	58.48	15.34	10.50
Apparel and services						
Mean .....	215	116	163	153	260	380
SE .....	9.62	17.74	17.01	22.96	28.04	33.95
CV(%) .....	4.48	15.26	10.41	15.00	10.79	8.92
Males, 2 and over						
Mean .....	53	39	36	32	75	81
SE .....	3.56	8.99	5.96	5.14	10.53	12.66
CV(%) .....	6.76	22.99	16.65	15.89	14.07	15.60
Females, 2 and over						
Mean .....	86	36	71	71	98	155
SE .....	6.68	8.35	14.21	19.40	14.38	18.18
CV(%) .....	7.76	23.26	20.10	27.31	14.67	11.73
Children under 2						
Mean .....	20	10	16	19	20	36
SE .....	2.47	2.96	3.72	7.12	4.28	5.75
CV(%) .....	12.33	29.88	23.37	37.99	21.74	16.03
Other apparel products and services						
Mean .....	56	31	41	31	67	108
SE .....	5.55	7.66	7.57	5.20	15.50	22.15
CV(%) .....	9.95	24.47	18.50	16.81	23.04	20.44
Jewelry and watches						
Mean .....	24	6	17	8	33	55
SE .....	4.60	2.02	6.00	2.51	12.69	19.03
CV(%) .....	19.25	32.55	35.93	30.49	38.21	34.59
All other apparel products and services						
Mean .....	32	25	24	23	34	53
SE .....	2.50	7.13	4.97	4.33	6.42	9.25
CV(%) .....	7.85	28.45	20.49	19.05	18.86	17.33
Transportation						
Mean .....	111	75	63	79	97	243
SE .....	19.53	40.26	20.32	35.17	23.48	44.80
CV(%) .....	17.53	53.98	32.09	44.71	24.21	18.43
Health care						
Mean .....	53	29	32	54	31	117
SE .....	13.09	18.66	18.16	21.82	8.47	48.73
CV(%) .....	24.81	64.23	56.16	40.29	27.51	41.55
Entertainment						
Mean .....	82	26	46	42	85	209
SE .....	6.48	5.78	7.93	5.64	11.27	24.63
CV(%) .....	7.92	21.99	17.36	13.44	13.19	11.78
Toys, games, arts and crafts, and tricycles						
Mean .....	28	12	19	15	30	65
SE .....	3.50	3.51	5.85	4.38	8.74	14.63
CV(%) .....	12.41	29.40	31.45	29.40	28.69	22.45
Other entertainment						
Mean .....	54	14	27	27	55	144
SE .....	4.88	4.73	6.23	4.11	6.16	18.22
CV(%) .....	9.12	33.02	22.97	15.20	11.20	12.66
Personal care products and services						
Mean .....	16	7	7	8	19	39
SE .....	2.39	3.50	2.18	1.89	7.40	9.64

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 2012 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal care products and services						
CV(%) .....	14.99	52.56	31.99	22.91	39.96	24.45
Reading						
Mean .....	2	( <sup>1</sup> )	1	1	3	3
SE .....	.18	.22	.29	.35	.61	.57
CV(%) .....	9.50	45.96	32.05	26.10	19.96	16.42
Education						
Mean .....	260	38	46	82	173	961
SE .....	25.57	24.98	14.90	19.57	29.82	108.41
CV(%) .....	9.83	66.49	32.21	23.97	17.28	11.28
All other gifts						
Mean .....	71	34	64	52	55	149
SE .....	7.45	11.38	25.96	10.26	7.27	14.95
CV(%) .....	10.52	33.54	40.88	19.82	13.18	10.01

<sup>1</sup> Value is too small to display.  
n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013