

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021**

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) <sup>1</sup> .....	133,595	26,642	26,677	26,626	26,801	26,849
Lower limit .....	n.a.	n.a.	\$24,128	\$46,506	\$78,259	\$129,534
Consumer unit characteristics:						
Income before taxes						
Mean .....	\$87,432	\$13,165	\$34,767	\$61,214	\$100,527	\$226,386
SE .....	1,243.71	201.04	264.04	332.61	721.80	3,793.71
CV(%).....	1.42	1.53	.76	.54	.72	1.68
Income after taxes						
Mean .....	78,743	15,909	37,504	60,957	93,674	184,804
SE .....	956.65	239.61	307.25	327.17	720.80	2,867.41
CV(%).....	1.21	1.51	.82	.54	.77	1.55
Age of reference person.....	51.8	57.6	55.1	49.7	48.0	48.9
Average number in consumer unit:						
People .....	2.4	1.7	2.1	2.5	2.8	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	.8	1.3	1.7	2.1
Vehicles.....	1.9	1.0	1.5	1.9	2.3	2.7
Percent distribution:						
Reference person:						
Men .....	47	38	44	48	53	54
Women.....	53	62	56	52	47	46
Housing tenure:						
Homeowner.....	65	45	57	62	74	86
With mortgage.....	38	14	22	36	51	65
Without mortgage .....	27	31	35	26	23	21
Renter.....	35	55	43	38	26	14
Race of reference person:						
Black or African-American .....	13	19	15	15	11	7
White, Asian, and all other races, not including Black or African-American .....	87	81	85	85	89	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino .....	15	15	17	18	14	9
Not Hispanic or Latino.....	85	85	83	82	86	91
Education of reference person:						
Elementary (1-8) .....	3	6	3	2	1	1
High school (9-12).....	28	45	37	29	21	9
College .....	69	48	59	69	77	90
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 .....	89	71	89	94	96	96
Average annual expenditures						
Mean .....	\$66,928	\$30,869	\$43,918	\$55,914	\$75,284	\$128,213
SE .....	833.79	718.21	814.80	813.55	1,055.41	2,260.01
CV(%).....	1.25	2.33	1.86	1.46	1.40	1.76
Food						
Mean .....	8,289	4,875	5,808	7,367	9,407	13,973
Share.....	12.4	15.8	13.2	13.2	12.5	10.9
SE .....	131.70	221.71	176.10	198.38	223.89	390.91
CV(%).....	1.59	4.55	3.03	2.69	2.38	2.80
Food at home						
Mean .....	5,259	3,524	4,015	4,754	5,868	8,127
Share.....	7.9	11.4	9.1	8.5	7.8	6.3
SE .....	100.65	174.55	140.12	139.61	181.81	250.03
CV(%).....	1.91	4.95	3.49	2.94	3.10	3.08
Cereals and bakery products						
Mean .....	672	445	526	598	759	1,031
Share.....	1.0	1.4	1.2	1.1	1.0	.8
SE .....	15.86	28.70	22.73	25.64	30.58	39.56
CV(%).....	2.36	6.45	4.32	4.29	4.03	3.84

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
<b>Cereals and cereal products</b>						
Mean .....	210	145	170	178	228	329
Share.....	.3	.5	.4	.3	.3	.3
SE .....	6.03	10.10	10.58	9.31	10.79	15.51
CV(%).....	2.87	6.96	6.24	5.22	4.72	4.71
<b>Bakery products</b>						
Mean .....	462	300	357	420	531	702
Share.....	.7	1.0	.8	.8	.7	.5
SE .....	11.48	20.66	15.32	20.59	23.83	28.37
CV(%).....	2.48	6.89	4.29	4.90	4.49	4.04
<b>Meats, poultry, fish, and eggs</b>						
Mean .....	1,115	825	873	1,006	1,228	1,643
Share.....	1.7	2.7	2.0	1.8	1.6	1.3
SE .....	25.76	57.30	44.26	41.88	48.24	70.43
CV(%).....	2.31	6.95	5.07	4.16	3.93	4.29
<b>Beef</b>						
Mean .....	293	226	226	281	326	404
Share.....	.4	.7	.5	.5	.4	.3
SE .....	9.18	26.69	17.88	16.18	19.83	23.84
CV(%).....	3.14	11.81	7.90	5.76	6.09	5.90
<b>Pork</b>						
Mean .....	223	171	182	213	229	318
Share.....	.3	.6	.4	.4	.3	.2
SE .....	6.30	14.28	10.68	11.27	14.20	18.66
CV(%).....	2.83	8.35	5.86	5.29	6.20	5.86
<b>Other meats</b>						
Mean .....	151	100	112	127	176	238
Share.....	.2	.3	.3	.2	.2	.2
SE .....	6.40	10.96	7.18	8.04	9.39	14.47
CV(%).....	4.25	10.92	6.40	6.35	5.35	6.08
<b>Poultry</b>						
Mean .....	203	154	152	180	232	296
Share.....	.3	.5	.3	.3	.3	.2
SE .....	6.00	12.33	9.10	11.53	12.61	16.55
CV(%).....	2.96	8.01	5.99	6.40	5.43	5.59
<b>Fish and seafood</b>						
Mean .....	178	121	142	145	196	287
Share.....	.3	.4	.3	.3	.3	.2
SE .....	5.84	12.51	14.23	10.43	14.37	17.79
CV(%).....	3.27	10.30	9.99	7.21	7.33	6.20
<b>Eggs</b>						
Mean .....	68	52	58	61	68	99
Share.....	.1	.2	.1	.1	.1	.1
SE .....	1.86	4.14	3.46	3.55	3.16	4.41
CV(%).....	2.75	7.98	6.02	5.84	4.62	4.43
<b>Dairy products</b>						
Mean .....	492	321	399	447	526	766
Share.....	.7	1.0	.9	.8	.7	.6
SE .....	10.70	19.18	16.68	14.79	15.02	25.27
CV(%).....	2.18	5.98	4.18	3.31	2.86	3.30
<b>Fresh milk and cream</b>						
Mean .....	157	114	137	142	164	228
Share.....	.2	.4	.3	.3	.2	.2
SE .....	3.76	6.18	6.56	5.64	7.03	10.65
CV(%).....	2.39	5.43	4.78	3.97	4.29	4.67
<b>Other dairy products</b>						
Mean .....	335	207	262	305	362	538
Share.....	.5	.7	.6	.5	.5	.4
SE .....	7.77	14.19	12.65	12.85	10.57	17.48
CV(%).....	2.32	6.86	4.83	4.22	2.92	3.25
<b>Fruits and vegetables</b>						
Mean .....	1,033	669	792	941	1,170	1,591
Share.....	1.5	2.2	1.8	1.7	1.6	1.2
SE .....	23.45	34.90	31.74	35.94	46.22	58.74
CV(%).....	2.27	5.22	4.01	3.82	3.95	3.69
<b>Fresh fruits</b>						
Mean .....	378	231	297	338	431	594
Share.....	.6	.7	.7	.6	.6	.5
SE .....	8.82	11.42	13.97	13.83	20.82	20.26
CV(%).....	2.33	4.94	4.71	4.09	4.84	3.41
<b>Fresh vegetables</b>						
Mean .....	328	207	248	307	374	503
Share.....	.5	.7	.6	.5	.5	.4

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fresh vegetables						
SE .....	8.29	11.60	12.90	14.76	18.93	21.48
CV(%).....	2.53	5.60	5.19	4.81	5.06	4.27
Processed fruits						
Mean .....	133	94	110	116	142	201
Share.....	.2	.3	.3	.2	.2	.2
SE .....	4.78	9.09	6.40	7.55	8.87	10.60
CV(%).....	3.61	9.68	5.79	6.52	6.25	5.27
Processed vegetables						
Mean .....	194	137	136	181	224	292
Share.....	.3	.4	.3	.3	.3	.2
SE .....	6.55	10.58	7.74	10.88	11.69	16.95
CV(%).....	3.38	7.72	5.69	6.02	5.23	5.81
Other food at home						
Mean .....	1,947	1,264	1,425	1,762	2,185	3,096
Share.....	2.9	4.1	3.2	3.2	2.9	2.4
SE .....	38.97	59.66	53.19	59.83	69.97	104.57
CV(%).....	2.00	4.72	3.73	3.40	3.20	3.38
Sugar and other sweets						
Mean .....	182	125	126	167	199	293
Share.....	.3	.4	.3	.3	.3	.2
SE .....	6.25	7.58	8.86	10.95	10.56	16.66
CV(%).....	3.43	6.06	7.02	6.54	5.32	5.69
Fats and oils						
Mean .....	133	93	105	123	149	193
Share.....	.2	.3	.2	.2	.2	.2
SE .....	3.89	6.82	6.18	6.27	8.21	8.97
CV(%).....	2.93	7.36	5.89	5.11	5.49	4.65
Miscellaneous foods						
Mean .....	1,049	657	764	943	1,182	1,697
Share.....	1.6	2.1	1.7	1.7	1.6	1.3
SE .....	23.55	34.54	31.57	39.77	41.65	75.51
CV(%).....	2.25	5.26	4.13	4.22	3.53	4.45
Nonalcoholic beverages						
Mean .....	515	368	398	469	572	766
Share.....	.8	1.2	.9	.8	.8	.6
SE .....	12.13	19.91	20.91	19.51	25.31	26.97
CV(%).....	2.36	5.40	5.25	4.16	4.42	3.52
Food prepared by consumer unit on out of town trips						
Mean .....	69	21	32	61	84	148
Share.....	.1	.1	.1	.1	.1	.1
SE .....	3.18	3.23	3.33	4.99	7.26	8.34
CV(%).....	4.58	15.12	10.30	8.18	8.68	5.64
Food away from home						
Mean .....	3,030	1,351	1,793	2,613	3,539	5,846
Share.....	4.5	4.4	4.1	4.7	4.7	4.6
SE .....	64.84	86.66	79.36	108.47	119.56	208.37
CV(%).....	2.14	6.41	4.43	4.15	3.38	3.56
Alcoholic beverages						
Mean .....	554	208	300	408	622	1,229
Share.....	.8	.7	.7	.7	.8	1.0
SE .....	23.09	27.65	29.66	32.33	38.32	81.33
CV(%).....	4.17	13.29	9.88	7.93	6.16	6.62
Housing						
Mean .....	22,624	12,854	16,672	19,947	24,997	38,526
Share.....	33.8	41.6	38.0	35.7	33.2	30.0
SE .....	306.96	247.26	264.00	339.67	441.67	762.74
CV(%).....	1.36	1.92	1.58	1.70	1.77	1.98
Shelter						
Mean .....	13,258	7,590	9,803	11,717	14,368	22,737
Share.....	19.8	24.6	22.3	21.0	19.1	17.7
SE .....	217.71	172.24	221.29	240.60	278.72	572.62
CV(%).....	1.64	2.27	2.26	2.05	1.94	2.52
Owned dwellings						
Mean .....	7,591	2,598	4,311	5,734	8,890	16,350
Share.....	11.3	8.4	9.8	10.3	11.8	12.8
SE .....	159.67	116.46	177.77	178.41	267.67	509.87
CV(%).....	2.10	4.48	4.12	3.11	3.01	3.12
Mortgage interest and charges						
Mean .....	2,781	664	1,172	2,014	3,420	6,602

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Mortgage interest and charges						
Share.....	4.2	2.2	2.7	3.6	4.5	5.1
SE .....	77.89	55.56	57.83	91.26	105.27	308.48
CV(%).....	2.80	8.37	4.93	4.53	3.08	4.67
Property taxes						
Mean .....	2,475	984	1,485	1,903	2,723	5,259
Share.....	3.7	3.2	3.4	3.4	3.6	4.1
SE .....	46.56	41.23	71.02	55.54	96.00	119.09
CV(%).....	1.88	4.19	4.78	2.92	3.53	2.26
Maintenance, repairs, insurance, and other expenses						
Mean .....	2,335	950	1,654	1,816	2,747	4,489
Share.....	3.5	3.1	3.8	3.2	3.6	3.5
SE .....	76.76	77.10	125.98	94.32	213.05	238.82
CV(%).....	3.29	8.12	7.62	5.19	7.76	5.32
Rented dwellings						
Mean .....	4,684	4,688	5,156	5,420	4,596	3,569
Share.....	7.0	15.2	11.7	9.7	6.1	2.8
SE .....	63.46	119.89	151.31	198.10	171.50	213.17
CV(%).....	1.35	2.56	2.93	3.66	3.73	5.97
Other lodging						
Mean .....	983	304	336	563	882	2,817
Share.....	1.5	1.0	.8	1.0	1.2	2.2
SE .....	37.39	45.13	24.85	41.44	33.26	162.88
CV(%).....	3.80	14.85	7.40	7.36	3.77	5.78
Utilities, fuels, and public services						
Mean .....	4,223	2,776	3,518	4,069	4,827	5,911
Share.....	6.3	9.0	8.0	7.3	6.4	4.6
SE .....	45.01	61.62	52.41	51.88	60.66	98.41
CV(%).....	1.07	2.22	1.49	1.28	1.26	1.66
Natural gas						
Mean .....	447	292	356	416	481	690
Share.....	.7	.9	.8	.7	.6	.5
SE .....	15.30	16.29	20.75	15.99	20.69	25.35
CV(%).....	3.42	5.58	5.83	3.84	4.30	3.67
Electricity						
Mean .....	1,551	1,201	1,391	1,506	1,696	1,957
Share.....	2.3	3.9	3.2	2.7	2.3	1.5
SE .....	23.48	36.86	24.73	29.96	31.50	43.74
CV(%).....	1.51	3.07	1.78	1.99	1.86	2.23
Fuel oil and other fuels						
Mean .....	122	64	92	93	137	222
Share.....	.2	.2	.2	.2	.2	.2
SE .....	10.40	9.73	10.92	12.69	21.37	26.67
CV(%).....	8.55	15.28	11.87	13.64	15.63	12.02
Telephone services						
Mean .....	1,409	797	1,113	1,401	1,709	2,018
Share.....	2.1	2.6	2.5	2.5	2.3	1.6
SE .....	16.52	17.87	20.15	23.30	32.72	35.36
CV(%).....	1.17	2.24	1.81	1.66	1.91	1.75
Residential phone service, VOIP, and phone cards						
Mean .....	165	151	157	138	175	204
Share.....	.2	.5	.4	.2	.2	.2
SE .....	4.94	5.78	7.52	7.11	11.50	10.17
CV(%).....	2.99	3.82	4.80	5.14	6.58	4.98
Cellular phone service						
Mean .....	1,244	646	957	1,262	1,534	1,814
Share.....	1.9	2.1	2.2	2.3	2.0	1.4
SE .....	16.05	17.66	18.32	24.01	32.94	33.03
CV(%).....	1.29	2.73	1.91	1.90	2.15	1.82
Water and other public services						
Mean .....	695	423	566	653	806	1,024
Share.....	1.0	1.4	1.3	1.2	1.1	.8
SE .....	15.84	15.97	26.35	19.14	21.04	31.13
CV(%).....	2.28	3.78	4.65	2.93	2.61	3.04
Household operations						
Mean .....	1,638	769	1,113	1,313	1,670	3,314
Share.....	2.4	2.5	2.5	2.3	2.2	2.6
SE .....	40.44	34.10	64.31	42.29	82.70	135.01
CV(%).....	2.47	4.44	5.78	3.22	4.95	4.07
Personal services						
Mean .....	377	90	129	222	368	1,072

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal services						
Share.....	.6	.3	.3	.4	.5	.8
SE.....	22.65	19.76	23.45	27.87	49.31	93.67
CV(%).....	6.00	21.97	18.22	12.56	13.39	8.74
Other household expenses						
Mean.....	1,261	679	985	1,091	1,302	2,242
Share.....	1.9	2.2	2.2	2.0	1.7	1.7
SE.....	28.60	29.68	60.35	28.68	53.86	90.98
CV(%).....	2.27	4.37	6.13	2.63	4.14	4.06
Housekeeping supplies						
Mean.....	803	518	543	723	925	1,304
Share.....	1.2	1.7	1.2	1.3	1.2	1.0
SE.....	26.45	47.24	38.38	41.20	44.18	97.72
CV(%).....	3.29	9.12	7.07	5.70	4.77	7.49
Laundry and cleaning supplies						
Mean.....	178	155	157	196	188	196
Share.....	.3	.5	.4	.4	.2	.2
SE.....	6.68	13.86	15.22	18.26	16.13	11.32
CV(%).....	3.74	8.92	9.70	9.33	8.60	5.77
Other household products						
Mean.....	514	297	305	431	605	931
Share.....	.8	1.0	.7	.8	.8	.7
SE.....	23.41	41.44	25.40	35.59	34.11	87.78
CV(%).....	4.56	13.95	8.34	8.25	5.64	9.43
Postage and stationery						
Mean.....	111	66	81	96	133	177
Share.....	.2	.2	.2	.2	.2	.1
SE.....	5.74	9.04	11.00	12.62	15.70	17.07
CV(%).....	5.19	13.75	13.50	13.20	11.81	9.63
Household furnishings and equipment						
Mean.....	2,701	1,201	1,695	2,126	3,206	5,260
Share.....	4.0	3.9	3.9	3.8	4.3	4.1
SE.....	88.86	101.60	95.59	102.77	281.79	194.80
CV(%).....	3.29	8.46	5.64	4.83	8.79	3.70
Household textiles						
Mean.....	122	61	93	114	130	209
Share.....	.2	.2	.2	.2	.2	.2
SE.....	8.59	11.86	14.17	22.17	17.30	26.08
CV(%).....	7.06	19.37	15.19	19.40	13.34	12.45
Furniture						
Mean.....	716	355	403	557	766	1,490
Share.....	1.1	1.2	.9	1.0	1.0	1.2
SE.....	25.13	43.90	36.56	47.05	56.46	91.63
CV(%).....	3.51	12.36	9.08	8.44	7.37	6.15
Floor coverings						
Mean.....	33	14	11	30	28	82
Share.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	( <sup>2</sup> )	.1
SE.....	3.56	3.06	1.62	7.82	3.60	13.07
CV(%).....	10.71	21.28	14.50	26.06	12.94	15.86
Major appliances						
Mean.....	464	221	315	369	516	892
Share.....	.7	.7	.7	.7	.7	.7
SE.....	19.56	20.58	27.26	23.75	41.60	72.27
CV(%).....	4.22	9.30	8.65	6.43	8.06	8.10
Small appliances and miscellaneous housewares						
Mean.....	142	74	110	136	148	242
Share.....	.2	.2	.2	.2	.2	.2
SE.....	5.71	8.41	9.30	11.91	18.28	15.55
CV(%).....	4.02	11.39	8.47	8.77	12.34	6.42
Miscellaneous household equipment						
Mean.....	1,225	475	763	919	1,618	2,344
Share.....	1.8	1.5	1.7	1.6	2.1	1.8
SE.....	67.64	60.88	63.48	63.67	286.04	103.97
CV(%).....	5.52	12.82	8.32	6.93	17.68	4.44
Apparel and services						
Mean.....	1,754	943	1,205	1,540	1,774	3,305
Share.....	2.6	3.1	2.7	2.8	2.4	2.6
SE.....	70.81	83.68	92.83	101.35	105.39	260.70
CV(%).....	4.04	8.87	7.70	6.58	5.94	7.89
Men and boys						
Mean.....	424	235	264	376	448	796
Share.....	.6	.8	.6	.7	.6	.6

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Men and boys						
SE .....	18.95	37.93	32.12	37.24	44.84	70.08
CV(%).....	4.47	16.12	12.19	9.91	10.02	8.81
Men, 16 and over						
Mean .....	310	157	192	285	305	609
Share.....	.5	.5	.4	.5	.4	.5
SE .....	16.07	28.19	26.08	30.39	33.27	59.62
CV(%).....	5.19	17.94	13.60	10.65	10.92	9.79
Boys, 2 to 15						
Mean .....	114	78	72	90	143	187
Share.....	.2	.3	.2	.2	.2	.1
SE .....	10.58	22.53	15.06	19.39	23.91	31.66
CV(%).....	9.27	28.82	21.02	21.43	16.73	16.92
Women and girls						
Mean .....	659	390	424	613	720	1,148
Share.....	1.0	1.3	1.0	1.1	1.0	.9
SE .....	32.74	43.29	43.17	56.01	65.73	106.43
CV(%).....	4.97	11.10	10.19	9.14	9.13	9.27
Women, 16 and over						
Mean .....	549	314	355	526	610	938
Share.....	.8	1.0	.8	.9	.8	.7
SE .....	26.89	35.68	36.37	47.64	59.54	90.85
CV(%).....	4.90	11.37	10.23	9.05	9.76	9.69
Girls, 2 to 15						
Mean .....	110	76	68	86	110	210
Share.....	.2	.2	.2	.2	.1	.2
SE .....	11.77	16.97	18.21	21.10	21.95	41.08
CV(%).....	10.67	22.28	26.72	24.41	19.94	19.53
Children under 2						
Mean .....	66	41	86	49	85	70
Share.....	.1	.1	.2	.1	.1	.1
SE .....	7.37	13.11	26.01	10.90	16.82	13.13
CV(%).....	11.11	31.59	30.16	22.05	19.89	18.76
Footwear						
Mean .....	336	165	310	316	286	602
Share.....	.5	.5	.7	.6	.4	.5
SE .....	17.38	32.10	42.93	27.61	29.27	50.43
CV(%).....	5.17	19.43	13.83	8.73	10.24	8.38
Other apparel products and services						
Mean .....	269	111	121	185	236	689
Share.....	.4	.4	.3	.3	.3	.5
SE .....	34.61	5.96	10.58	25.19	24.89	170.36
CV(%).....	12.86	5.37	8.71	13.59	10.56	24.73
Transportation						
Mean .....	10,961	4,273	7,988	10,285	12,984	19,204
Share.....	16.4	13.8	18.2	18.4	17.2	15.0
SE .....	269.00	237.48	400.23	517.88	525.10	756.23
CV(%).....	2.45	5.56	5.01	5.04	4.04	3.94
Vehicle purchases (net outlay)						
Mean .....	4,828	1,371	3,441	4,454	5,648	9,190
Share.....	7.2	4.4	7.8	8.0	7.5	7.2
SE .....	249.48	200.76	385.11	476.06	496.35	757.57
CV(%).....	5.17	14.64	11.19	10.69	8.79	8.24
Cars and trucks, new						
Mean .....	2,210	252	1,027	2,053	2,579	5,119
Share.....	3.3	.8	2.3	3.7	3.4	4.0
SE .....	184.47	86.55	212.94	406.77	392.42	603.27
CV(%).....	8.35	34.33	20.74	19.82	15.22	11.79
Cars and trucks, used						
Mean .....	2,555	1,078	2,353	2,376	2,994	3,958
Share.....	3.8	3.5	5.4	4.2	4.0	3.1
SE .....	134.33	168.31	291.73	254.29	314.98	370.25
CV(%).....	5.26	15.61	12.40	10.70	10.52	9.35
Other vehicles						
Mean .....	63	41	61	25	75	113
Share.....	.1	.1	.1	( <sup>2</sup> )	.1	.1
SE .....	13.37	28.58	45.05	14.48	36.00	38.95
CV(%).....	21.24	70.17	73.86	59.07	47.95	34.46
Gasoline, other fuels, and motor oil						
Mean .....	2,148	1,111	1,702	2,184	2,657	3,074
Share.....	3.2	3.6	3.9	3.9	3.5	2.4
SE .....	26.22	41.73	41.59	45.68	45.11	56.62

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gasoline, other fuels, and motor oil						
CV(%).....	1.22	3.76	2.44	2.09	1.70	1.84
Other vehicle expenses						
Mean.....	3,534	1,643	2,651	3,317	4,228	5,811
Share.....	5.3	5.3	6.0	5.9	5.6	4.5
SE.....	55.68	46.32	81.29	72.88	97.83	120.25
CV(%).....	1.58	2.82	3.07	2.20	2.31	2.07
Vehicle finance charges						
Mean.....	272	85	165	244	368	495
Share.....	.4	.3	.4	.4	.5	.4
SE.....	7.57	11.78	10.85	12.03	15.04	22.17
CV(%).....	2.78	13.80	6.56	4.94	4.09	4.48
Maintenance and repairs						
Mean.....	975	508	722	931	1,149	1,560
Share.....	1.5	1.6	1.6	1.7	1.5	1.2
SE.....	23.19	35.02	39.04	41.08	43.35	77.52
CV(%).....	2.38	6.89	5.41	4.41	3.77	4.97
Vehicle rental, leases, licenses, and other charges						
Mean.....	760	245	514	587	864	1,582
Share.....	1.1	.8	1.2	1.0	1.1	1.2
SE.....	37.11	17.85	58.03	40.03	64.10	86.28
CV(%).....	4.89	7.30	11.29	6.82	7.42	5.45
Vehicle insurance						
Mean.....	1,528	804	1,249	1,556	1,847	2,174
Share.....	2.3	2.6	2.8	2.8	2.5	1.7
SE.....	23.73	29.17	35.50	30.41	41.23	46.61
CV(%).....	1.55	3.63	2.84	1.95	2.23	2.14
Public and other transportation						
Mean.....	452	149	194	330	451	1,129
Share.....	.7	.5	.4	.6	.6	.9
SE.....	15.92	19.38	11.24	29.60	22.79	64.37
CV(%).....	3.53	13.03	5.79	8.97	5.05	5.70
Healthcare						
Mean.....	5,452	3,078	4,252	4,802	6,359	8,738
Share.....	8.1	10.0	9.7	8.6	8.4	6.8
SE.....	82.52	139.51	130.19	96.04	155.05	236.32
CV(%).....	1.51	4.53	3.06	2.00	2.44	2.70
Health insurance						
Mean.....	3,704	2,149	2,983	3,387	4,282	5,699
Share.....	5.5	7.0	6.8	6.1	5.7	4.4
SE.....	48.35	88.54	68.48	72.89	91.76	123.92
CV(%).....	1.31	4.12	2.30	2.15	2.14	2.17
Medical services						
Mean.....	1,070	506	650	824	1,315	2,046
Share.....	1.6	1.6	1.5	1.5	1.7	1.6
SE.....	51.23	68.39	74.05	43.35	102.11	162.62
CV(%).....	4.79	13.53	11.40	5.26	7.77	7.95
Drugs						
Mean.....	498	326	480	438	522	720
Share.....	.7	1.1	1.1	.8	.7	.6
SE.....	14.23	26.30	26.11	25.31	31.44	40.78
CV(%).....	2.86	8.07	5.44	5.77	6.02	5.67
Medical supplies						
Mean.....	181	97	139	153	240	274
Share.....	.3	.3	.3	.3	.3	.2
SE.....	8.51	13.50	11.61	15.29	25.21	18.02
CV(%).....	4.71	13.95	8.33	10.01	10.50	6.57
Entertainment						
Mean.....	3,568	1,393	2,063	2,545	3,923	7,886
Share.....	5.3	4.5	4.7	4.6	5.2	6.2
SE.....	138.54	72.29	171.42	147.06	209.63	593.77
CV(%).....	3.88	5.19	8.31	5.78	5.34	7.53
Fees and admissions						
Mean.....	654	167	234	309	578	1,972
Share.....	1.0	.5	.5	.6	.8	1.5
SE.....	43.16	24.98	35.00	21.58	31.35	192.95
CV(%).....	6.60	14.96	14.98	6.98	5.43	9.78
Audio and visual equipment and services						
Mean.....	1,020	622	859	923	1,132	1,561
Share.....	1.5	2.0	2.0	1.7	1.5	1.2
SE.....	18.97	25.34	29.85	21.52	28.21	49.60

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Audio and visual equipment and services						
CV(%).....	1.86	4.07	3.48	2.33	2.49	3.18
Pets, toys, hobbies, and playground equipment						
Mean.....	969	397	566	844	1,231	1,804
Share.....	1.4	1.3	1.3	1.5	1.6	1.4
SE.....	55.09	38.93	72.53	117.65	124.24	150.56
CV(%).....	5.68	9.79	12.80	13.95	10.09	8.34
Pets						
Mean.....	770	313	460	648	971	1,458
Share.....	1.2	1.0	1.0	1.2	1.3	1.1
SE.....	50.79	32.17	71.72	95.92	119.97	152.10
CV(%).....	6.59	10.28	15.59	14.81	12.36	10.43
Toys, hobbies, and playground equipment						
Mean.....	199	85	107	196	260	346
Share.....	.3	.3	.2	.4	.3	.3
SE.....	15.48	16.92	18.19	54.89	22.26	34.65
CV(%).....	7.79	19.99	17.07	28.01	8.55	10.01
Other entertainment supplies, equipment, and services						
Mean.....	925	207	404	470	983	2,548
Share.....	1.4	.7	.9	.8	1.3	2.0
SE.....	122.57	46.31	128.73	88.98	173.44	545.22
CV(%).....	13.26	22.39	31.89	18.94	17.65	21.40
Personal care products and services						
Mean.....	771	382	560	626	904	1,377
Share.....	1.2	1.2	1.3	1.1	1.2	1.1
SE.....	18.94	23.82	28.32	27.00	52.48	47.52
CV(%).....	2.46	6.23	5.06	4.32	5.81	3.45
Reading						
Mean.....	114	59	78	77	137	220
Share.....	.2	.2	.2	.1	.2	.2
SE.....	6.22	10.34	12.36	9.44	14.24	15.64
CV(%).....	5.45	17.62	15.84	12.26	10.43	7.13
Education						
Mean.....	1,226	510	427	534	1,044	3,600
Share.....	1.8	1.7	1.0	1.0	1.4	2.8
SE.....	74.00	93.37	73.36	55.57	101.00	298.42
CV(%).....	6.03	18.32	17.17	10.41	9.68	8.29
Tobacco products and smoking supplies						
Mean.....	341	335	371	386	379	236
Share.....	.5	1.1	.8	.7	.5	.2
SE.....	12.33	22.86	24.43	28.61	22.77	19.13
CV(%).....	3.61	6.83	6.59	7.40	6.00	8.09
Miscellaneous						
Mean.....	986	477	626	784	1,163	1,875
Share.....	1.5	1.5	1.4	1.4	1.5	1.5
SE.....	81.14	62.64	91.85	64.73	197.34	199.38
CV(%).....	8.23	13.14	14.68	8.26	16.96	10.63
Cash contributions						
Mean.....	2,415	945	1,407	1,592	2,155	5,949
Share.....	3.6	3.1	3.2	2.8	2.9	4.6
SE.....	163.87	182.47	150.60	130.90	163.97	663.80
CV(%).....	6.79	19.31	10.70	8.22	7.61	11.16
Personal insurance and pensions						
Mean.....	7,873	539	2,161	5,021	9,436	22,096
Share.....	11.8	1.7	4.9	9.0	12.5	17.2
SE.....	138.50	27.63	54.96	67.33	152.14	388.40
CV(%).....	1.76	5.13	2.54	1.34	1.61	1.76
Life and other personal insurance						
Mean.....	473	151	289	355	485	1,083
Share.....	.7	.5	.7	.6	.6	.8
SE.....	18.97	12.72	18.64	19.73	29.05	70.27
CV(%).....	4.01	8.44	6.45	5.56	5.99	6.49
Pensions and Social Security						
Mean.....	7,400	388	1,871	4,666	8,951	21,013
Share.....	11.1	1.3	4.3	8.3	11.9	16.4

See footnotes at end of table.



**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Pensions and Social Security						
SE .....	128.91	24.43	52.48	66.17	141.19	364.62
CV(%).....	1.74	6.30	2.80	1.42	1.58	1.74
Sources of income and personal taxes:						
Income before taxes						
Mean .....	\$87,432	\$13,165	\$34,767	\$61,214	\$100,527	\$226,386
SE .....	1,243.71	201.04	264.04	332.61	721.80	3,793.71
CV(%).....	1.42	1.53	.76	.54	.72	1.68
Wages and salaries						
Mean .....	67,409	3,509	18,718	44,915	81,803	187,134
Share.....	77.1	26.7	53.8	73.4	81.4	82.7
SE .....	964.08	164.19	423.78	520.18	805.32	3,093.13
CV(%).....	1.43	4.68	2.26	1.16	.98	1.65
Self-employment income						
Mean .....	6,085	186	1,134	2,601	5,515	20,881
Share.....	7.0	1.4	3.3	4.2	5.5	9.2
SE .....	424.47	100.46	163.74	250.88	541.56	1,711.43
CV(%).....	6.98	54.09	14.43	9.64	9.82	8.20
Social Security, private and government retirement						
Mean .....	9,632	7,238	12,334	10,661	9,098	8,834
Share.....	11.0	55.0	35.5	17.4	9.1	3.9
SE .....	159.93	207.23	382.13	356.38	400.05	669.70
CV(%).....	1.66	2.86	3.10	3.34	4.40	7.58
Interest, dividends, rental income, and other property income						
Mean .....	2,279	191	614	1,112	2,098	7,344
Share.....	2.6	1.4	1.8	1.8	2.1	3.2
SE .....	207.05	43.99	95.03	125.83	238.92	886.55
CV(%).....	9.08	23.08	15.47	11.31	11.39	12.07
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean .....	590	1,260	742	515	267	172
Share.....	.7	9.6	2.1	.8	.3	.1
SE .....	25.39	62.42	58.46	49.97	45.86	43.49
CV(%).....	4.30	4.95	7.88	9.71	17.15	25.22
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean .....	1,101	481	919	1,165	1,546	1,390
Share.....	1.3	3.7	2.6	1.9	1.5	.6
SE .....	80.12	55.59	93.75	116.23	166.35	223.49
CV(%).....	7.28	11.56	10.21	9.98	10.76	16.08
Other income						
Mean .....	336	301	305	245	199	630
Share.....	.4	2.3	.9	.4	.2	.3
SE .....	34.06	76.22	72.26	47.69	51.08	112.07
CV(%).....	10.12	25.32	23.69	19.44	25.63	17.79
Personal taxes (contains some imputed values)						
Mean .....	8,689	-2,744	-2,738	258	6,854	41,581
Share.....	9.9	-20.8	-7.9	.4	6.8	18.4
SE .....	369.91	131.58	148.83	186.44	236.72	1,368.29
CV(%).....	4.26	-4.80	-5.44	72.34	3.45	3.29
Federal income taxes						
Mean .....	8,561	-818	-503	2,049	7,197	34,695
Share.....	9.8	-6.2	-1.4	3.3	7.2	15.3
SE .....	285.72	63.22	103.03	103.48	126.43	1,073.72
CV(%).....	3.34	-7.73	-20.50	5.05	1.76	3.09
Stimulus payment						
Mean .....	-2,542	-1,855	-2,539	-2,944	-3,087	-2,282
Share.....	-2.9	-14.1	-7.3	-4.8	-3.1	-1.0
SE .....	43.52	92.72	86.81	107.88	104.89	106.86
CV(%).....	-1.71	-5.00	-3.42	-3.66	-3.40	-4.68
State and local income taxes						
Mean .....	2,564	-85	256	1,105	2,668	8,830
Share.....	2.9	-.6	.7	1.8	2.7	3.9
SE .....	106.78	17.29	27.82	67.99	135.70	350.83
CV(%).....	4.16	-20.30	10.88	6.15	5.09	3.97
Other taxes						
Mean .....	105	14	48	48	75	339

See footnotes at end of table.

**Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021 — Continued**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other taxes						
Share.....	.1	.1	.1	.1	.1	.1
SE .....	65.45	3.14	16.87	11.60	17.27	327.07
CV(%).....	62.21	22.16	35.21	24.08	23.00	96.45
Income after taxes						
Mean .....	78,743	15,909	37,504	60,957	93,674	184,804
Share.....	90.1	120.8	107.9	99.6	93.2	81.6
SE .....	956.65	239.61	307.25	327.17	720.80	2,867.41
CV(%).....	1.21	1.51	.82	.54	.77	1.55
Addenda:						
Net change in total assets and liabilities						
Mean .....	\$16,089	\$5,340	\$9,394	\$6,674	\$9,783	\$49,040
SE .....	3,165.60	2,139.61	2,536.85	3,465.98	4,829.21	13,369.96
CV(%).....	19.68	40.07	27.01	51.93	49.36	27.26
Net change in total assets						
Mean .....	39,962	7,828	15,751	18,456	37,974	119,217
SE .....	2,729.57	1,660.42	2,492.13	2,613.49	4,705.92	11,193.96
CV(%).....	6.83	21.21	15.82	14.16	12.39	9.39
Net change in total liabilities						
Mean .....	23,873	2,488	6,357	11,782	28,190	70,178
SE .....	1,479.93	943.48	1,355.65	2,115.29	3,548.82	6,492.51
CV(%).....	6.20	37.93	21.32	17.95	12.59	9.25
Other financial information:						
Other money receipts						
Mean .....	1,004	340	783	709	586	2,589
SE .....	241.12	84.41	248.16	181.01	134.77	1,126.16
CV(%).....	24.03	24.80	31.71	25.51	22.99	43.49
Mortgage principal paid on owned property						
Mean .....	-2,621	-643	-1,043	-1,766	-2,989	-6,630
SE .....	68.59	64.55	55.42	73.92	90.56	279.31
CV(%).....	-2.62	-10.03	-5.32	-4.19	-3.03	-4.21
Estimated market value of owned home						
Mean .....	253,645	117,305	157,089	196,309	274,645	520,770
SE .....	5,791.95	5,889.90	4,674.88	7,488.91	8,467.64	14,915.01
CV(%).....	2.28	5.02	2.98	3.81	3.08	2.86
Estimated monthly rental value of owned home						
Mean .....	1,265	655	881	1,051	1,406	2,325
SE .....	15.46	21.05	20.53	25.97	29.08	40.26
CV(%).....	1.22	3.22	2.33	2.47	2.07	1.73

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

<sup>2</sup> Value is too small to display.

n.a. Not applicable.