

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficient of variation, Consumer Expenditure Survey, 3rd quarter 2013 through 2nd quarter 2014

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)	126,420	25,206	25,337	25,323	25,341	25,212
Lower limit	n.a.	n.a.	\$17,890	\$35,073	\$57,829	\$96,074
Consumer unit characteristics:						
Income before taxes						
Mean	\$64,432	\$9,818	\$26,369	\$45,724	\$74,410	\$166,048
SE	1,002.97	193.95	268.66	400.74	437.80	3,118.60
CV(%)	1.56	1.98	1.02	.88	.59	1.88
Income after taxes						
Mean	56,437	10,254	26,901	43,389	66,824	134,959
SE	774.90	187.73	275.27	410.92	436.54	2,196.67
CV(%)	1.37	1.83	1.02	.95	.65	1.63
Age of reference person	50.2	51.4	53.4	49.2	48.1	48.7
Average number in consumer unit:						
People	2.5	1.7	2.1	2.5	2.8	3.2
Children under 18 .....	.6	.4	.5	.6	.7	.8
Adults 65 and older .....	.4	.4	.5	.4	.3	.2
Earners	1.3	.5	.8	1.3	1.7	2.1
Vehicles	1.8	.9	1.4	1.9	2.3	2.8
Percent distribution:						
Reference person:						
Men	48	38	44	49	53	55
Women	52	62	56	51	47	45
Housing tenure:						
Homeowner	63	40	54	61	75	87
With mortgage	37	13	21	33	52	67
Without mortgage	26	27	33	28	23	20
Renter	37	60	46	39	25	13
Race of reference person:						
Black or African-American	13	20	15	13	9	6
White, Asian, and all other races	87	80	85	87	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	13	13	16	15	11	7
Not Hispanic or Latino	87	87	84	85	89	93
Education of reference person:						
Elementary (1-8)	4	8	6	4	2	1
High school (9-12)	33	43	44	36	26	15
College	63	48	50	60	71	84
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	87	63	85	93	97	97
Average annual expenditures						
Mean	\$51,933	\$22,981	\$32,778	\$43,739	\$59,250	\$100,979
SE	555.65	507.34	444.47	415.95	681.52	1,187.88
CV(%)	1.07	2.21	1.36	.95	1.15	1.18
Food						
Mean	6,665	3,685	4,683	5,850	7,841	11,261
Share	12.8	16.0	14.3	13.4	13.2	11.2
SE	97.31	87.00	147.17	164.64	174.11	217.29
CV(%)	1.46	2.36	3.14	2.81	2.22	1.93
Food at home						
Mean	4,003	2,531	3,075	3,637	4,658	6,113
Share	7.7	11.0	9.4	8.3	7.9	6.1
SE	66.83	70.81	109.54	110.01	109.40	139.83
CV(%)	1.67	2.80	3.56	3.02	2.35	2.29
Cereals and bakery products						
Mean	534	344	409	489	614	812
Share	1.0	1.5	1.2	1.1	1.0	.8
SE	10.21	12.20	18.28	15.89	18.78	26.73
CV(%)	1.91	3.55	4.47	3.25	3.06	3.29
Cereals and cereal products						
Mean	180	122	141	160	212	263
Share .....	.3	.5	.4	.4	.4	.3
SE	3.83	5.30	7.86	7.17	9.54	9.69
CV(%)	2.13	4.33	5.57	4.49	4.50	3.68

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Bakery products						
Mean	354	221	268	329	402	549
Share .....	.7	1.0	.8	.8	.7	.5
SE	7.47	8.75	12.16	10.99	12.68	19.96
CV(%)	2.11	3.95	4.54	3.34	3.15	3.64
Meats, poultry, fish, and eggs						
Mean	883	583	713	805	1,018	1,295
Share	1.7	2.5	2.2	1.8	1.7	1.3
SE	16.85	23.59	34.86	29.23	31.67	37.45
CV(%)	1.91	4.04	4.89	3.63	3.11	2.89
Beef						
Mean	225	137	186	212	263	328
Share .....	.4	.6	.6	.5	.4	.3
SE	5.41	8.04	12.21	12.32	10.20	17.59
CV(%)	2.40	5.85	6.58	5.81	3.88	5.36
Pork						
Mean	175	117	138	156	216	247
Share .....	.3	.5	.4	.4	.4	.2
SE	5.04	7.83	8.71	9.27	11.33	11.49
CV(%)	2.88	6.70	6.30	5.93	5.23	4.65
Other meats						
Mean	122	76	90	114	149	181
Share .....	.2	.3	.3	.3	.3	.2
SE	3.53	4.07	6.19	5.26	8.22	8.85
CV(%)	2.90	5.36	6.91	4.61	5.52	4.88
Poultry						
Mean	176	132	150	152	193	253
Share .....	.3	.6	.5	.3	.3	.3
SE	4.24	6.60	10.40	9.30	8.50	12.22
CV(%)	2.41	5.01	6.92	6.12	4.41	4.83
Fish and seafood						
Mean	127	80	99	115	134	209
Share .....	.2	.3	.3	.3	.2	.2
SE	4.09	5.60	7.23	8.68	10.75	10.04
CV(%)	3.21	6.97	7.33	7.52	8.03	4.81
Eggs						
Mean	57	41	50	55	63	77
Share .....	.1	.2	.2	.1	.1	.1
SE	1.19	1.89	2.76	2.80	2.90	3.19
CV(%)	2.07	4.64	5.49	5.07	4.62	4.14
Dairy products						
Mean	420	266	323	386	494	630
Share .....	.8	1.2	1.0	.9	.8	.6
SE	7.97	7.43	12.48	13.47	18.07	17.84
CV(%)	1.90	2.79	3.86	3.49	3.65	2.83
Fresh milk and cream						
Mean	148	102	122	146	167	204
Share .....	.3	.4	.4	.3	.3	.2
SE	3.24	3.87	5.28	7.62	6.21	6.54
CV(%)	2.19	3.78	4.34	5.24	3.72	3.20
Other dairy products						
Mean	272	164	202	240	327	426
Share .....	.5	.7	.6	.5	.6	.4
SE	6.20	6.00	10.77	9.27	14.41	13.16
CV(%)	2.28	3.66	5.34	3.86	4.40	3.09
Fruits and vegetables						
Mean	770	471	578	700	896	1,203
Share	1.5	2.0	1.8	1.6	1.5	1.2
SE	15.01	16.86	21.03	25.28	28.06	32.28
CV(%)	1.95	3.58	3.64	3.61	3.13	2.68
Fresh fruits						
Mean	278	159	203	251	323	453
Share .....	.5	.7	.6	.6	.5	.4
SE	5.58	7.53	8.93	10.99	14.07	13.49
CV(%)	2.01	4.73	4.40	4.39	4.35	2.98
Fresh vegetables						
Mean	244	150	179	219	283	386
Share .....	.5	.7	.5	.5	.5	.4
SE	4.88	6.50	6.56	9.61	8.10	11.26
CV(%)	2.00	4.34	3.66	4.38	2.86	2.92
Processed fruits						
Mean	115	74	89	104	136	170
Share .....	.2	.3	.3	.2	.2	.2
SE	3.46	3.68	5.05	5.43	8.00	6.92
CV(%)	3.01	5.00	5.65	5.21	5.87	4.07
Processed vegetables						
Mean	133	88	106	126	154	194

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Processed vegetables						
Share .....	.3	.4	.3	.3	.3	.2
SE	3.71	5.33	5.85	6.68	6.97	10.38
CV(%)	2.78	6.07	5.52	5.30	4.54	5.36
Other food at home						
Mean	1,397	867	1,052	1,257	1,636	2,174
Share	2.7	3.8	3.2	2.9	2.8	2.2
SE	27.46	29.05	40.16	48.06	45.03	59.37
CV(%)	1.97	3.35	3.82	3.82	2.75	2.73
Sugar and other sweets						
Mean	142	86	114	124	160	226
Share .....	.3	.4	.3	.3	.3	.2
SE	3.70	5.44	6.01	5.85	5.52	12.87
CV(%)	2.60	6.29	5.28	4.72	3.44	5.69
Fats and oils						
Mean	117	79	94	109	130	175
Share .....	.2	.3	.3	.2	.2	.2
SE	3.71	4.33	6.23	5.38	5.17	8.40
CV(%)	3.16	5.48	6.60	4.95	3.99	4.80
Miscellaneous foods						
Mean	712	429	526	637	857	1,111
Share	1.4	1.9	1.6	1.5	1.4	1.1
SE	15.23	17.97	20.81	28.97	29.48	39.64
CV(%)	2.14	4.19	3.96	4.55	3.44	3.57
Nonalcoholic beverages						
Mean	377	259	292	352	442	540
Share .....	.7	1.1	.9	.8	.7	.5
SE	8.67	10.40	14.82	20.36	17.18	21.13
CV(%)	2.30	4.01	5.08	5.78	3.89	3.91
Food prepared by consumer unit on out-of-town trips						
Mean	48	13	25	35	48	122
Share .....	.1	.1	.1	.1	.1	.1
SE	2.96	1.71	3.85	5.58	3.77	8.47
CV(%)	6.11	13.69	15.17	15.89	7.92	6.96
Food away from home						
Mean	2,661	1,154	1,609	2,212	3,182	5,148
Share	5.1	5.0	4.9	5.1	5.4	5.1
SE	43.47	59.39	69.20	94.99	87.77	120.61
CV(%)	1.63	5.15	4.30	4.29	2.76	2.34
Alcoholic beverages						
Mean	450	181	241	354	503	970
Share .....	.9	.8	.7	.8	.8	1.0
SE	17.78	22.02	20.09	28.40	28.59	55.76
CV(%)	3.95	12.18	8.35	8.02	5.68	5.75
Housing						
Mean	17,377	9,319	12,336	15,120	19,099	31,034
Share	33.5	40.6	37.6	34.6	32.2	30.7
SE	194.33	210.99	171.57	177.90	267.15	378.78
CV(%)	1.12	2.26	1.39	1.18	1.40	1.22
Shelter						
Mean	10,275	5,673	7,195	8,779	11,043	18,703
Share	19.8	24.7	21.9	20.1	18.6	18.5
SE	135.88	175.21	149.75	126.82	186.59	265.43
CV(%)	1.32	3.09	2.08	1.44	1.69	1.42
Owned dwellings						
Mean	6,138	1,908	3,128	4,383	7,164	14,125
Share	11.8	8.3	9.5	10.0	12.1	14.0
SE	96.79	100.43	137.51	126.71	167.53	223.55
CV(%)	1.58	5.26	4.40	2.89	2.34	1.58
Mortgage interest and charges						
Mean	3,033	679	1,174	2,051	3,804	7,467
Share	5.8	3.0	3.6	4.7	6.4	7.4
SE	67.87	65.99	106.92	77.59	121.93	171.75
CV(%)	2.24	9.72	9.11	3.78	3.21	2.30
Property taxes						
Mean	1,849	719	1,085	1,338	1,980	4,126
Share	3.6	3.1	3.3	3.1	3.3	4.1
SE	41.25	28.68	53.26	43.46	56.41	102.41
CV(%)	2.23	3.99	4.91	3.25	2.85	2.48
Maintenance, repairs, insurance, other expenses						
Mean	1,257	509	868	994	1,380	2,533
Share	2.4	2.2	2.6	2.3	2.3	2.5
SE	33.08	39.61	57.84	73.44	61.40	105.59

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Maintenance, repairs, insurance, other expenses						
CV(%)	2.63	7.78	6.66	7.39	4.45	4.17
Rented dwellings						
Mean	3,472	3,630	3,821	4,048	3,237	2,621
Share	6.7	15.8	11.7	9.3	5.5	2.6
SE	51.27	122.52	111.88	102.45	101.55	139.10
CV(%)	1.48	3.37	2.93	2.53	3.14	5.31
Other lodging						
Mean	664	135	246	347	641	1,957
Share	1.3	.6	.8	.8	1.1	1.9
SE	30.86	16.30	23.46	24.42	37.14	131.20
CV(%)	4.64	12.09	9.54	7.03	5.80	6.70
Utilities, fuels, and public services						
Mean	3,861	2,317	3,142	3,774	4,459	5,613
Share	7.4	10.1	9.6	8.6	7.5	5.6
SE	30.98	60.57	49.34	38.62	49.25	59.57
CV(%) .....	.80	2.61	1.57	1.02	1.10	1.06
Natural gas						
Mean	427	233	332	387	509	676
Share .....	.8	1.0	1.0	.9	.9	.7
SE	13.90	14.34	16.87	14.71	19.51	27.43
CV(%)	3.25	6.16	5.09	3.80	3.84	4.06
Electricity						
Mean	1,470	1,031	1,302	1,486	1,608	1,922
Share	2.8	4.5	4.0	3.4	2.7	1.9
SE	20.14	39.11	29.69	25.75	25.73	29.72
CV(%)	1.37	3.79	2.28	1.73	1.60	1.55
Fuel oil and other fuels						
Mean	153	75	121	148	157	263
Share .....	.3	.3	.4	.3	.3	.3
SE	9.55	12.98	10.70	8.66	13.58	27.58
CV(%)	6.25	17.37	8.83	5.87	8.67	10.47
Telephone services						
Mean	1,293	688	979	1,266	1,578	1,957
Share	2.5	3.0	3.0	2.9	2.7	1.9
SE	12.71	19.26	21.35	15.23	26.02	22.57
CV(%) .....	.98	2.80	2.18	1.20	1.65	1.15
Residential phone service, VOIP, and phone cards						
Mean	357	259	314	335	380	496
Share .....	.7	1.1	1.0	.8	.6	.5
SE	5.43	9.15	10.13	8.13	9.79	12.65
CV(%)	1.52	3.53	3.23	2.43	2.57	2.55
Cellular phone service						
Mean	937	429	666	931	1,197	1,462
Share	1.8	1.9	2.0	2.1	2.0	1.4
SE	12.12	15.63	17.84	16.35	24.57	19.79
CV(%)	1.29	3.65	2.68	1.76	2.05	1.35
Water and other public services						
Mean	518	291	408	488	608	794
Share	1.0	1.3	1.2	1.1	1.0	.8
SE	11.70	14.61	12.78	15.64	15.61	23.04
CV(%)	2.26	5.01	3.13	3.21	2.57	2.90
Household operations						
Mean	1,115	437	651	800	1,169	2,520
Share	2.1	1.9	2.0	1.8	2.0	2.5
SE	30.97	44.01	31.37	34.86	45.47	102.96
CV(%)	2.78	10.07	4.82	4.36	3.89	4.08
Personal services						
Mean	333	95	139	178	342	914
Share .....	.6	.4	.4	.4	.6	.9
SE	20.47	35.31	25.07	23.23	31.27	80.82
CV(%)	6.14	37.27	18.02	13.04	9.14	8.84
Other household expenses						
Mean	782	342	512	622	827	1,607
Share	1.5	1.5	1.6	1.4	1.4	1.6
SE	16.65	18.53	19.60	25.41	27.12	46.45
CV(%)	2.13	5.41	3.83	4.08	3.28	2.89
Housekeeping supplies						
Mean	643	318	460	548	739	1,148
Share	1.2	1.4	1.4	1.3	1.2	1.1
SE	15.25	12.19	26.62	29.66	36.33	52.42
CV(%)	2.37	3.83	5.78	5.41	4.92	4.56
Laundry and cleaning supplies						
Mean	151	88	123	134	175	236
Share .....	.3	.4	.4	.3	.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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Laundry and cleaning supplies						
SE	4.57	5.05	9.30	11.25	9.53	12.82
CV(%)	3.02	5.70	7.57	8.40	5.44	5.44
Other household products						
Mean	360	161	241	307	416	675
Share .....	.7	.7	.7	.7	.7	.7
SE	13.01	7.21	16.71	22.16	27.43	47.19
CV(%)	3.61	4.47	6.92	7.21	6.59	6.99
Postage and stationery						
Mean	131	68	96	107	147	238
Share .....	.3	.3	.3	.2	.2	.2
SE	5.22	8.47	11.18	8.76	11.28	16.94
CV(%)	3.98	12.37	11.65	8.20	7.66	7.12
Household furnishings and equipment						
Mean	1,484	574	888	1,219	1,690	3,049
Share	2.9	2.5	2.7	2.8	2.9	3.0
SE	42.10	38.98	55.63	62.52	86.46	135.94
CV(%)	2.84	6.79	6.26	5.13	5.11	4.46
Household textiles						
Mean	91	49	61	74	89	181
Share .....	.2	.2	.2	.2	.2	.2
SE	5.22	7.07	9.38	10.28	12.39	20.59
CV(%)	5.73	14.42	15.31	13.84	13.85	11.38
Furniture						
Mean	362	137	188	283	367	834
Share .....	.7	.6	.6	.6	.6	.8
SE	18.40	15.97	19.66	20.23	26.36	64.79
CV(%)	5.09	11.67	10.48	7.14	7.19	7.77
Floor coverings						
Mean	18	6	7	13	15	51
Share	(¹)	(¹)	(¹)	(¹)	(¹)	.1
SE	1.96	3.10	1.49	3.53	2.01	8.80
CV(%)	10.70	48.74	20.17	27.92	13.80	17.38
Major appliances						
Mean	208	78	119	152	256	436
Share .....	.4	.3	.4	.3	.4	.4
SE	7.99	9.99	12.15	13.12	21.94	32.12
CV(%)	3.83	12.74	10.22	8.61	8.58	7.36
Small appliances, miscellaneous housewares						
Mean	104	50	71	83	124	191
Share .....	.2	.2	.2	.2	.2	.2
SE	5.89	5.97	11.12	6.18	14.31	11.63
CV(%)	5.68	11.98	15.71	7.44	11.57	6.08
Miscellaneous household equipment						
Mean	701	253	442	613	840	1,355
Share	1.3	1.1	1.3	1.4	1.4	1.3
SE	28.41	27.37	34.76	51.94	67.37	78.78
CV(%)	4.05	10.80	7.86	8.47	8.02	5.81
Apparel and services						
Mean	1,674	732	1,045	1,345	1,908	3,339
Share	3.2	3.2	3.2	3.1	3.2	3.3
SE	46.86	49.81	78.62	79.71	106.11	183.50
CV(%)	2.80	6.81	7.52	5.93	5.56	5.50
Men and boys						
Mean	396	173	232	329	467	780
Share .....	.8	.8	.7	.8	.8	.8
SE	15.99	18.80	26.87	32.37	40.01	55.96
CV(%)	4.04	10.86	11.60	9.85	8.57	7.18
Men, 16 and over						
Mean	307	126	167	257	349	634
Share .....	.6	.6	.5	.6	.6	.6
SE	13.90	16.78	23.91	30.80	29.53	51.70
CV(%)	4.53	13.27	14.30	11.99	8.46	8.15
Boys, 2 to 15						
Mean	89	47	64	72	118	146
Share .....	.2	.2	.2	.2	.2	.1
SE	6.86	8.73	9.09	11.17	26.23	14.25
CV(%)	7.68	18.72	14.12	15.54	22.19	9.79
Women and girls						
Mean	633	272	390	515	742	1,243
Share	1.2	1.2	1.2	1.2	1.3	1.2
SE	23.55	31.03	35.84	45.60	55.43	77.94
CV(%)	3.72	11.41	9.18	8.85	7.47	6.27
Women, 16 and over						
Mean	528	233	307	431	614	1,053

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Women, 16 and over						
Share	1.0	1.0	.9	1.0	1.0	1.0
SE	21.68	30.10	29.48	42.96	50.72	71.32
CV(%)	4.11	12.93	9.60	9.98	8.26	6.77
Girls, 2 to 15						
Mean	105	39	83	85	129	189
Share .....	.2	.2	.3	.2	.2	.2
SE	5.59	5.35	15.69	9.23	14.74	19.61
CV(%)	5.32	13.67	18.88	10.91	11.46	10.35
Children under 2						
Mean	74	41	63	69	92	105
Share .....	.1	.2	.2	.2	.2	.1
SE	5.01	7.47	12.10	8.40	14.88	12.54
CV(%)	6.77	18.38	19.08	12.16	16.17	11.93
Footwear						
Mean	333	146	244	253	390	632
Share .....	.6	.6	.7	.6	.7	.6
SE	16.00	18.95	43.56	26.10	36.14	42.50
CV(%)	4.80	12.94	17.87	10.32	9.26	6.73
Other apparel products and services						
Mean	238	100	116	179	216	579
Share .....	.5	.4	.4	.4	.4	.6
SE	21.61	9.61	9.88	17.21	23.22	112.74
CV(%)	9.09	9.64	8.53	9.62	10.73	19.47
Transportation						
Mean	9,104	3,365	5,710	8,477	10,940	17,033
Share	17.5	14.6	17.4	19.4	18.5	16.9
SE	163.00	177.08	235.50	250.47	341.87	423.83
CV(%)	1.79	5.26	4.12	2.95	3.12	2.49
Vehicle purchases (net outlay)						
Mean	3,353	968	1,895	3,174	3,826	6,907
Share	6.5	4.2	5.8	7.3	6.5	6.8
SE	148.47	140.72	193.46	250.82	306.76	401.25
CV(%)	4.43	14.54	10.21	7.90	8.02	5.81
Cars and trucks, new						
Mean	1,605	282	547	1,343	1,593	4,268
Share	3.1	1.2	1.7	3.1	2.7	4.2
SE	115.79	93.38	117.51	180.66	168.56	354.17
CV(%)	7.21	33.11	21.48	13.46	10.58	8.30
Cars and trucks, used						
Mean	1,707	685	1,319	1,778	2,181	2,570
Share	3.3	3.0	4.0	4.1	3.7	2.5
SE	78.00	94.78	163.89	183.24	223.19	222.44
CV(%)	4.57	13.83	12.42	10.30	10.24	8.65
Other vehicles						
Mean	41	1	29	53	52	68
Share .....	.1	(¹)	.1	.1	.1	.1
SE	9.96	.49	21.58	28.87	33.96	29.55
CV(%)	24.55	76.26	75.61	54.21	64.97	43.39
Gasoline and motor oil						
Mean	2,571	1,222	1,855	2,572	3,216	3,987
Share	4.9	5.3	5.7	5.9	5.4	3.9
SE	23.59	36.13	36.03	32.81	39.17	49.88
CV(%) .....	.92	2.96	1.94	1.28	1.22	1.25
Other vehicle expenses						
Mean	2,637	999	1,730	2,345	3,396	4,715
Share	5.1	4.3	5.3	5.4	5.7	4.7
SE	55.14	70.29	102.97	77.94	159.14	173.28
CV(%)	2.09	7.04	5.95	3.32	4.69	3.68
Vehicle finance charges						
Mean	206	54	112	194	288	381
Share .....	.4	.2	.3	.4	.5	.4
SE	6.22	4.29	6.26	7.98	13.89	15.15
CV(%)	3.03	8.00	5.60	4.11	4.82	3.98
Maintenance and repairs						
Mean	824	312	579	730	1,003	1,498
Share	1.6	1.4	1.8	1.7	1.7	1.5
SE	22.60	19.71	36.44	30.85	32.34	71.81
CV(%)	2.74	6.32	6.29	4.22	3.23	4.79
Vehicle insurance						
Mean	1,054	485	726	993	1,478	1,588
Share	2.0	2.1	2.2	2.3	2.5	1.6
SE	46.70	60.14	89.88	72.64	156.04	144.39
CV(%)	4.43	12.41	12.38	7.31	10.55	9.09

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Vehicle rental, leases, licenses, and other charges						
Mean	552	149	313	427	627	1,248
Share	1.1	.6	1.0	1.0	1.1	1.2
SE	22.66	14.68	24.54	36.95	43.36	73.96
CV(%)	4.10	9.88	7.85	8.65	6.92	5.93
Public and other transportation						
Mean	543	177	230	386	502	1,425
Share	1.0	.8	.7	.9	.8	1.4
SE	17.25	17.98	17.23	29.95	39.31	79.80
CV(%)	3.17	10.19	7.48	7.77	7.83	5.60
Healthcare						
Mean	3,919	1,912	2,963	3,593	4,724	6,402
Share	7.5	8.3	9.0	8.2	8.0	6.3
SE	66.55	112.02	77.84	97.98	124.33	158.14
CV(%)	1.70	5.86	2.63	2.73	2.63	2.47
Health insurance						
Mean	2,505	1,169	2,012	2,338	3,005	4,000
Share	4.8	5.1	6.1	5.3	5.1	4.0
SE	45.67	49.12	55.59	56.89	68.51	129.89
CV(%)	1.82	4.20	2.76	2.43	2.28	3.25
Medical services						
Mean	800	393	426	678	1,021	1,483
Share	1.5	1.7	1.3	1.6	1.7	1.5
SE	27.05	74.07	29.62	49.71	82.66	67.45
CV(%)	3.38	18.87	6.96	7.33	8.10	4.55
Drugs						
Mean	471	278	420	460	525	671
Share .....	.9	1.2	1.3	1.1	.9	.7
SE	12.00	17.06	17.86	20.64	26.32	31.00
CV(%)	2.55	6.15	4.26	4.48	5.02	4.62
Medical supplies						
Mean	143	73	106	116	173	248
Share .....	.3	.3	.3	.3	.3	.2
SE	5.72	13.72	9.30	11.86	13.28	19.19
CV(%)	3.99	18.87	8.79	10.21	7.66	7.72
Entertainment						
Mean	2,560	1,028	1,445	2,108	2,802	5,420
Share	4.9	4.5	4.4	4.8	4.7	5.4
SE	66.28	39.47	36.83	81.41	84.99	255.65
CV(%)	2.59	3.84	2.55	3.86	3.03	4.72
Fees and admissions						
Mean	572	139	199	329	551	1,644
Share	1.1	.6	.6	.8	.9	1.6
SE	23.67	18.19	16.66	14.96	28.17	102.71
CV(%)	4.14	13.08	8.37	4.55	5.11	6.25
Audio and visual equipment and services						
Mean	1,001	567	781	961	1,174	1,519
Share	1.9	2.5	2.4	2.2	2.0	1.5
SE	23.53	17.01	30.32	40.07	35.62	71.99
CV(%)	2.35	3.00	3.88	4.17	3.04	4.74
Pets, toys, hobbies, and playground equipment						
Mean	609	262	340	559	777	1,108
Share	1.2	1.1	1.0	1.3	1.3	1.1
SE	27.65	17.66	20.91	46.44	52.14	77.70
CV(%)	4.54	6.74	6.15	8.31	6.71	7.02
Pets						
Mean	482	216	274	438	607	874
Share .....	.9	.9	.8	1.0	1.0	.9
SE	25.37	16.23	18.21	42.37	44.80	69.31
CV(%)	5.27	7.53	6.65	9.68	7.38	7.93
Toys, hobbies, and playground equipment						
Mean	127	46	66	121	170	234
Share .....	.2	.2	.2	.3	.3	.2
SE	8.39	9.22	9.71	17.01	23.44	32.57
CV(%)	6.59	19.85	14.73	14.07	13.82	13.94
Other entertainment supplies, equipment, and services						
Mean	378	59	124	259	300	1,150
Share .....	.7	.3	.4	.6	.5	1.1
SE	30.51	10.25	26.24	49.98	38.38	141.24
CV(%)	8.07	17.40	21.08	19.33	12.78	12.29

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, 3rd quarter 2013 through 2nd quarter 2014 — 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						
Mean	602	260	401	502	708	1,138
Share	1.2	1.1	1.2	1.1	1.2	1.1
SE	11.84	11.92	14.47	18.60	27.98	31.34
CV(%)	1.97	4.58	3.61	3.70	3.95	2.75
Reading						
Mean	101	42	67	83	108	203
Share .....	.2	.2	.2	.2	.2	.2
SE	3.02	3.32	3.95	4.56	6.97	9.95
CV(%)	3.00	7.84	5.88	5.52	6.43	4.90
Education						
Mean	1,143	818	359	659	943	2,946
Share	2.2	3.6	1.1	1.5	1.6	2.9
SE	51.13	181.96	61.01	77.22	75.22	188.89
CV(%)	4.47	22.25	17.02	11.71	7.98	6.41
Tobacco products and smoking supplies						
Mean	315	274	312	351	365	271
Share .....	.6	1.2	1.0	.8	.6	.3
SE	12.20	16.53	19.10	19.91	25.15	19.87
CV(%)	3.87	6.04	6.12	5.66	6.88	7.32
Miscellaneous						
Mean	683	286	455	532	790	1,352
Share	1.3	1.2	1.4	1.2	1.3	1.3
SE	40.32	26.06	48.40	42.21	81.43	116.15
CV(%)	5.91	9.11	10.63	7.93	10.30	8.59
Cash contributions						
Mean	1,790	591	1,148	1,329	1,988	3,900
Share	3.4	2.6	3.5	3.0	3.4	3.9
SE	92.85	55.09	136.68	73.93	110.76	272.51
CV(%)	5.19	9.32	11.91	5.56	5.57	6.99
Personal insurance and pensions						
Mean	5,551	489	1,612	3,436	6,529	15,710
Share	10.7	2.1	4.9	7.9	11.0	15.6
SE	113.46	55.51	99.01	67.61	102.06	285.00
CV(%)	2.04	11.36	6.14	1.97	1.56	1.81
Life and other personal insurance						
Mean	319	84	167	221	339	787
Share .....	.6	.4	.5	.5	.6	.8
SE	20.04	10.88	17.30	35.52	32.89	57.33
CV(%)	6.28	12.98	10.39	16.06	9.69	7.28
Pensions and Social Security						
Mean	5,231	405	1,446	3,215	6,189	14,922
Share	10.1	1.8	4.4	7.4	10.4	14.8
SE	106.83	55.98	100.11	55.83	94.66	275.42
CV(%)	2.04	13.83	6.93	1.74	1.53	1.85
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$64,434	\$9,818	\$26,369	\$45,724	\$74,413	\$166,052
SE	1,002.97	193.95	268.66	400.74	437.80	3,118.60
CV(%)	1.56	1.98	1.02	.88	.59	1.88
Wages and salaries						
Mean	50,234	3,122	14,093	33,807	61,063	139,268
Share	78.0	31.8	53.4	73.9	82.1	83.9
SE	838.19	128.61	328.68	424.41	680.44	2,348.89
CV(%)	1.67	4.12	2.33	1.26	1.11	1.69
Self-employment income						
Mean	3,771	-148	710	1,575	3,286	13,459
Share	5.9	-1.5	2.7	3.4	4.4	8.1
SE	328.30	155.39	120.34	202.58	311.53	1,408.04
CV(%)	8.71	-105.21	16.95	12.86	9.48	10.46
Social Security, private and government retirement						
Mean	7,496	4,643	9,547	8,331	7,812	7,130
Share	11.6	47.3	36.2	18.2	10.5	4.3
SE	150.45	166.54	253.33	319.77	369.34	493.88
CV(%)	2.01	3.59	2.65	3.84	4.73	6.93

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Interest, dividends, rental income, other property income						
Mean	1,516	119	458	784	1,168	5,063
Share	2.4	1.2	1.7	1.7	1.6	3.0
SE	152.55	26.94	75.22	78.54	141.59	687.79
CV(%)	10.06	22.58	16.43	10.02	12.12	13.58
Public assistance, supplemental security income, food stamps						
Mean	553	1,276	813	393	170	113
Share .....	.9	13.0	3.1	.9	.2	.1
SE	30.82	78.38	64.71	38.35	24.85	26.64
CV(%)	5.58	6.14	7.96	9.75	14.64	23.54
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	561	330	447	559	715	755
Share .....	.9	3.4	1.7	1.2	1.0	.5
SE	63.00	37.25	55.54	60.15	114.94	222.70
CV(%)	11.23	11.30	12.44	10.77	16.08	29.49
Other income						
Mean	303	476	302	276	199	264
Share .....	.5	4.8	1.1	.6	.3	.2
SE	26.78	57.39	34.50	70.90	35.94	58.68
CV(%)	8.84	12.07	11.41	25.73	18.06	22.26
Personal taxes (contains some imputed values)						
Mean	7,995	-436	-532	2,336	7,586	31,089
Share	12.4	-4.4	-2.0	5.1	10.2	18.7
SE	265.30	75.60	79.73	136.06	117.98	1,056.74
CV(%)	3.32	-17.34	-14.98	5.83	1.56	3.40
Federal income taxes						
Mean	6,226	-419	-684	1,512	5,687	25,089
Share	9.7	-4.3	-2.6	3.3	7.6	15.1
SE	228.99	31.89	73.79	87.15	84.46	938.97
CV(%)	3.68	-7.61	-10.79	5.76	1.49	3.74
State and local income taxes						
Mean	1,719	-74	135	759	1,866	5,922
Share	2.7	-8	.5	1.7	2.5	3.6
SE	62.59	20.51	17.61	38.69	70.81	227.06
CV(%)	3.64	-27.76	13.07	5.10	3.79	3.83
Other taxes						
Mean	50	57	17	65	33	77
Share .....	.1	.6	.1	.1	(¹)	(¹)
SE	13.23	49.39	2.59	35.38	6.46	12.15
CV(%)	26.65	86.45	15.29	54.77	19.81	15.74
Income after taxes						
Mean	56,437	10,254	26,901	43,389	66,824	134,959
Share	87.6	104.4	102.0	94.9	89.8	81.3
SE	774.90	187.73	275.27	410.92	436.54	2,196.67
CV(%)	1.37	1.83	1.02	.95	.65	1.63
Addenda:						
Net change in total assets and liabilities						
Mean	\$12,691	\$1,126	\$12,888	\$2,929	\$11,179	\$35,380
SE	3,174.04	1,797.22	12,782.57	1,868.09	2,382.75	12,787.75
CV(%)	25.01	159.55	99.18	63.78	21.31	36.14
Net change in total assets						
Mean	21,207	3,771	16,846	7,779	17,996	59,736
SE	3,206.60	1,828.64	12,564.46	1,699.93	2,304.08	13,477.41
CV(%)	15.12	48.49	74.58	21.85	12.80	22.56
Net change in total liabilities						
Mean	8,516	2,645	3,958	4,849	6,818	24,356
SE	736.90	783.67	1,526.32	770.34	1,049.26	3,064.71
CV(%)	8.65	29.63	38.57	15.88	15.39	12.58
Other financial information:						
Other money receipts						
Mean	619	319	450	627	561	1,139
SE	115.16	66.62	145.94	226.86	211.66	383.02
CV(%)	18.61	20.91	32.40	36.21	37.76	33.64
Mortgage principal paid on owned property						
Mean	-1,835	-435	-733	-1,163	-2,280	-4,568
SE	43.82	36.44	36.18	57.50	92.66	132.08
CV(%)	-2.39	-8.37	-4.93	-4.94	-4.06	-2.89

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Estimated market value of owned home						
Mean	156,606	63,522	95,269	113,822	167,571	343,259
SE	2,677.05	2,994.84	3,563.09	3,007.42	3,226.63	9,138.76
CV(%)	1.71	4.71	3.74	2.64	1.93	2.66
Estimated monthly rental value of owned home						
Mean	894	417	599	714	1,018	1,725
SE	10.70	11.20	17.05	16.61	16.31	23.26
CV(%)	1.20	2.68	2.85	2.33	1.60	1.35
Gifts of goods and services, total						
Mean	1,068	396	545	732	1,089	2,580
SE	58.78	74.02	60.28	56.33	87.30	233.30
CV(%)	5.50	18.70	11.06	7.69	8.02	9.04
Food						
Mean	72	16	28	70	75	171
SE	5.62	3.02	5.40	13.67	13.97	20.13
CV(%)	7.80	18.87	19.41	19.40	18.62	11.79
Alcoholic beverages						
Mean	11	4	5	11	17	19
SE	1.62	2.39	1.95	3.58	5.73	3.65
CV(%)	14.40	58.38	41.53	33.47	33.19	18.89
Housing						
Mean	210	99	122	175	217	439
SE	13.79	13.80	23.94	24.86	30.60	46.96
CV(%)	6.56	13.98	19.68	14.20	14.11	10.69
Housekeeping supplies						
Mean	24	7	11	21	32	46
SE	2.32	1.85	2.58	4.19	6.00	7.20
CV(%)	9.86	25.15	22.77	19.66	18.81	15.79
Household textiles						
Mean	6	7	5	4	6	8
SE .....	.99	2.52	2.12	1.40	2.54	2.28
CV(%)	16.52	35.61	42.44	34.93	40.44	29.74
Appliances and miscellaneous housewares						
Mean	20	8	10	14	23	43
SE	2.67	2.41	3.10	3.47	4.52	10.73
CV(%)	13.66	31.75	31.67	24.93	19.52	24.73
Major appliances						
Mean	7	3	4	3	7	17
SE	1.37	1.24	2.16	1.38	2.80	5.90
CV(%)	20.09	46.76	52.66	42.80	37.61	35.33
Small appliances and miscellaneous housewares						
Mean	13	5	6	11	16	27
SE	2.38	2.02	2.11	3.18	4.49	9.00
CV(%)	18.71	40.81	37.08	29.67	28.63	33.72
Miscellaneous household equipment						
Mean	36	13	11	44	36	76
SE	3.75	3.36	1.69	8.33	5.41	13.49
CV(%)	10.45	25.88	15.29	18.91	15.23	17.78
Other housing						
Mean	125	64	84	92	120	267
SE	11.66	11.92	22.92	20.59	27.80	35.78
CV(%)	9.31	18.71	27.13	22.45	23.16	13.43
Apparel and services						
Mean	206	92	135	152	246	402
SE	13.93	14.78	19.05	17.36	34.38	50.78
CV(%)	6.77	16.05	14.08	11.39	13.98	12.63
Males, 2 and over						
Mean	52	25	26	32	84	93
SE	4.67	7.41	5.64	6.24	19.46	14.27
CV(%)	8.95	29.39	21.32	19.72	23.15	15.29
Females, 2 and over						
Mean	74	26	56	59	83	146
SE	8.39	5.30	14.43	9.39	18.16	31.48
CV(%)	11.31	20.25	25.67	15.79	21.86	21.55
Children under 2						
Mean	31	10	21	30	31	64
SE	2.80	2.40	5.15	6.35	5.73	10.36
CV(%)	8.98	24.37	25.09	20.97	18.22	16.23
Other apparel products and services						
Mean	48	31	32	31	47	99
SE	6.33	7.60	8.28	7.36	13.31	21.57
CV(%)	13.18	24.60	25.76	23.70	28.15	21.79
Jewelry and watches						
Mean	17	5	7	8	16	49

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, 3rd quarter 2013 through 2nd quarter 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Jewelry and watches						
SE	4.47	2.27	2.82	3.18	5.25	19.94
CV(%)	26.21	42.97	41.45	39.53	32.80	40.54
All other apparel products and services						
Mean	31	26	25	23	31	50
SE	3.92	7.16	7.02	6.83	11.83	8.48
CV(%)	12.64	27.96	27.71	29.72	37.85	17.03
Transportation						
Mean	109	53	104	69	68	252
SE	14.37	21.96	38.37	15.35	22.98	57.95
CV(%)	13.19	41.81	36.92	22.30	33.99	22.98
Healthcare						
Mean	38	68	4	17	56	45
SE	13.25	55.41	1.38	6.91	34.38	15.07
CV(%)	34.93	81.99	31.94	41.46	60.95	33.65
Entertainment						
Mean	84	23	61	52	118	165
SE	7.07	9.87	23.03	6.11	21.21	14.50
CV(%)	8.45	43.48	37.86	11.78	17.91	8.80
Toys, games, arts and crafts, and tricycles						
Mean	26	3	11	20	46	50
SE	3.65	1.17	3.72	4.25	16.08	9.20
CV(%)	13.88	38.39	32.72	21.05	34.69	18.26
Other entertainment						
Mean	57	20	49	32	72	114
SE	6.09	9.89	22.42	5.33	11.33	13.66
CV(%)	10.60	50.26	45.35	16.79	15.71	11.95
Personal care products and services						
Mean	14	4	6	13	14	31
SE	2.02	1.45	2.67	5.45	4.91	6.91
CV(%)	14.76	33.68	41.27	42.96	35.53	22.27
Reading						
Mean	5	1	3	4	5	10
SE .....	.58	.31	.82	.91	1.55	2.41
CV(%)	12.59	29.33	29.64	21.09	32.67	23.69
Education						
Mean	249	11	44	113	208	873
SE	40.12	3.85	18.10	25.92	53.24	179.89
CV(%)	16.08	35.40	41.24	22.96	25.56	20.60
All other gifts						
Mean	70	26	33	56	64	173
SE	6.39	9.59	10.77	10.86	10.60	23.89
CV(%)	9.07	37.09	32.16	19.29	16.51	13.85

¹ Value is too small to display.
n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, April, 2015