

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2014 through 2nd quarter 2015

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)	127,783	25,630	25,551	25,501	25,535	25,565
Lower limit	n.a.	n.a.	\$19,000	\$36,642	\$61,439	\$102,149
Consumer unit characteristics:						
Income before taxes						
Mean	\$68,662	\$10,666	\$27,711	\$48,661	\$79,773	\$176,583
SE	887.89	169.83	169.86	355.52	351.68	2,692.19
CV(%)	1.29	1.59	.61	.73	.44	1.52
Income after taxes						
Mean	59,633	11,155	28,283	46,110	71,458	141,243
SE	663.88	169.55	188.04	352.05	342.21	1,912.95
CV(%)	1.11	1.52	.66	.76	.48	1.35
Age of reference person	50.4	51.9	53.5	49.7	48.3	48.7
Average number in consumer unit:						
People	2.5	1.7	2.2	2.5	2.8	3.1
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	2.0
Vehicles	1.9	.9	1.5	1.9	2.4	2.8
Percent distribution:						
Reference person:						
Men	47	39	42	47	53	55
Women	53	61	58	53	47	45
Housing tenure:						
Homeowner	62	38	53	60	73	86
With mortgage	36	12	18	32	51	65
Without mortgage	27	27	34	28	23	22
Renter	38	62	47	40	27	14
Race of reference person:						
Black or African-American	13	20	16	12	10	7
White, Asian, and all other races	87	80	84	88	90	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino	13	13	17	16	13	7
Not Hispanic or Latino	87	87	83	84	87	93
Education of reference person:						
Elementary (1-8)	3	6	4	3	2	1
High school (9-12)	33	45	43	35	26	14
College	64	49	52	61	72	85
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	87	63	87	94	96	98
Average annual expenditures						
Mean	\$54,992	\$24,455	\$34,645	\$45,546	\$62,912	\$107,424
SE	472.01	533.67	417.57	492.13	820.28	1,169.03
CV(%) .....	.86	2.18	1.21	1.08	1.30	1.09
Food						
Mean	6,887	3,834	4,952	5,804	7,850	11,990
Share	12.5	15.7	14.3	12.7	12.5	11.2
SE	89.48	102.57	122.19	98.17	156.40	245.15
CV(%)	1.30	2.68	2.47	1.69	1.99	2.04
Food at home						
Mean	3,983	2,587	3,275	3,542	4,430	6,079
Share	7.2	10.6	9.5	7.8	7.0	5.7
SE	45.02	76.92	86.47	83.94	105.66	126.28
CV(%)	1.13	2.97	2.64	2.37	2.38	2.08
Cereals and bakery products						
Mean	514	350	431	449	577	765
Share .....	.9	1.4	1.2	1.0	.9	.7
SE	7.96	11.72	10.81	16.35	18.94	18.93
CV(%)	1.55	3.35	2.51	3.64	3.28	2.48
Cereals and cereal products						
Mean	175	125	146	148	197	260
Share .....	.3	.5	.4	.3	.3	.2
SE	2.99	5.17	7.12	5.84	8.96	7.77
CV(%)	1.71	4.15	4.89	3.95	4.55	2.99

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Bakery products						
Mean	339	225	285	301	380	505
Share .....	.6	.9	.8	.7	.6	.5
SE	6.30	9.23	7.82	12.42	14.88	14.40
CV(%)	1.86	4.09	2.74	4.13	3.91	2.85
Meats, poultry, fish, and eggs						
Mean	907	603	781	824	1,001	1,326
Share	1.6	2.5	2.3	1.8	1.6	1.2
SE	13.96	23.03	43.85	27.94	37.53	44.48
CV(%)	1.54	3.82	5.61	3.39	3.75	3.35
Beef						
Mean	247	153	222	223	270	366
Share .....	.4	.6	.6	.5	.4	.3
SE	10.39	8.10	36.66	11.56	15.93	34.35
CV(%)	4.21	5.29	16.54	5.18	5.90	9.39
Pork						
Mean	172	123	162	153	187	237
Share .....	.3	.5	.5	.3	.3	.2
SE	3.79	6.58	8.34	7.13	10.31	9.77
CV(%)	2.20	5.36	5.15	4.65	5.52	4.12
Other meats						
Mean	125	79	97	118	147	183
Share .....	.2	.3	.3	.3	.2	.2
SE	2.58	4.67	6.07	9.86	7.27	7.34
CV(%)	2.07	5.94	6.25	8.38	4.96	4.02
Poultry						
Mean	173	121	153	159	187	245
Share .....	.3	.5	.4	.3	.3	.2
SE	3.88	7.54	6.36	8.73	8.32	11.95
CV(%)	2.24	6.22	4.15	5.49	4.45	4.87
Fish and seafood						
Mean	131	81	94	112	146	221
Share .....	.2	.3	.3	.2	.2	.2
SE	4.00	7.15	7.50	5.71	12.11	10.61
CV(%)	3.06	8.87	7.95	5.09	8.32	4.81
Eggs						
Mean	60	47	53	59	65	75
Share .....	.1	.2	.2	.1	.1	.1
SE	1.28	2.38	2.03	3.07	2.99	2.92
CV(%)	2.14	5.13	3.83	5.19	4.63	3.92
Dairy products						
Mean	419	273	343	380	460	637
Share .....	.8	1.1	1.0	.8	.7	.6
SE	6.01	9.89	10.35	11.47	13.47	13.61
CV(%)	1.44	3.63	3.02	3.02	2.93	2.14
Fresh milk and cream						
Mean	146	108	127	134	162	199
Share .....	.3	.4	.4	.3	.3	.2
SE	2.44	4.92	4.50	5.26	6.42	6.08
CV(%)	1.67	4.56	3.56	3.92	3.97	3.05
Other dairy products						
Mean	273	165	217	246	298	438
Share .....	.5	.7	.6	.5	.5	.4
SE	4.90	8.23	8.33	8.61	9.83	10.60
CV(%)	1.79	5.00	3.85	3.50	3.29	2.42
Fruits and vegetables						
Mean	750	479	618	649	833	1,171
Share	1.4	2.0	1.8	1.4	1.3	1.1
SE	9.78	16.75	17.75	17.64	29.79	26.71
CV(%)	1.30	3.49	2.87	2.72	3.57	2.28
Fresh fruits						
Mean	274	154	229	228	308	452
Share .....	.5	.6	.7	.5	.5	.4
SE	4.87	7.36	10.02	7.39	16.25	10.95
CV(%)	1.78	4.77	4.38	3.25	5.28	2.42
Fresh vegetables						
Mean	238	153	191	212	263	371
Share .....	.4	.6	.6	.5	.4	.3
SE	3.75	6.98	7.27	6.95	10.69	10.72
CV(%)	1.57	4.55	3.81	3.27	4.07	2.89
Processed fruits						
Mean	106	72	85	94	118	161
Share .....	.2	.3	.2	.2	.2	.2
SE	2.19	3.99	4.24	3.83	4.64	6.51
CV(%)	2.06	5.50	4.98	4.06	3.94	4.03
Processed vegetables						
Mean	132	99	114	115	145	186

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Processed vegetables						
Share .....	.2	.4	.3	.3	.2	.2
SE	3.04	4.70	5.21	4.89	7.38	8.14
CV(%)	2.31	4.73	4.58	4.25	5.10	4.37
Other food at home						
Mean	1,393	882	1,102	1,239	1,559	2,181
Share	2.5	3.6	3.2	2.7	2.5	2.0
SE	19.08	30.28	32.57	34.85	33.58	56.82
CV(%)	1.37	3.43	2.96	2.81	2.15	2.61
Sugar and other sweets						
Mean	141	88	113	127	157	219
Share .....	.3	.4	.3	.3	.2	.2
SE	4.10	5.13	7.66	8.81	7.45	9.42
CV(%)	2.91	5.83	6.75	6.94	4.74	4.29
Fats and oils						
Mean	112	84	94	101	124	156
Share .....	.2	.3	.3	.2	.2	.1
SE	2.98	4.73	4.93	5.09	6.58	7.53
CV(%)	2.67	5.66	5.27	5.04	5.31	4.83
Miscellaneous foods						
Mean	720	441	552	633	813	1,161
Share	1.3	1.8	1.6	1.4	1.3	1.1
SE	11.62	16.06	19.55	20.16	18.00	33.88
CV(%)	1.61	3.64	3.54	3.19	2.22	2.92
Nonalcoholic beverages						
Mean	371	260	319	341	406	531
Share .....	.7	1.1	.9	.7	.6	.5
SE	5.05	12.64	10.66	12.19	14.08	20.32
CV(%)	1.36	4.87	3.34	3.57	3.47	3.83
Food prepared by consumer unit on out-of-town trips						
Mean	49	9	24	37	59	114
Share .....	.1	(¹)	.1	.1	.1	.1
SE	2.20	.94	2.40	3.10	4.01	8.12
CV(%)	4.53	10.15	10.02	8.50	6.77	7.14
Food away from home						
Mean	2,904	1,247	1,677	2,262	3,419	5,911
Share	5.3	5.1	4.8	5.0	5.4	5.5
SE	58.73	47.73	54.04	61.34	99.80	165.52
CV(%)	2.02	3.83	3.22	2.71	2.92	2.80
Alcoholic beverages						
Mean	478	187	195	330	565	1,110
Share .....	.9	.8	.6	.7	.9	1.0
SE	22.28	17.61	18.58	18.39	35.69	81.74
CV(%)	4.67	9.42	9.52	5.57	6.32	7.36
Housing						
Mean	18,128	9,790	12,615	15,576	20,109	32,558
Share	33.0	40.0	36.4	34.2	32.0	30.3
SE	166.30	163.94	160.59	183.90	232.31	442.39
CV(%) .....	.92	1.67	1.27	1.18	1.16	1.36
Shelter						
Mean	10,604	5,970	7,254	8,870	11,604	19,331
Share	19.3	24.4	20.9	19.5	18.4	18.0
SE	112.23	146.60	141.18	129.42	206.60	313.94
CV(%)	1.06	2.46	1.95	1.46	1.78	1.62
Owned dwellings						
Mean	6,131	1,858	2,887	4,299	7,316	14,301
Share	11.1	7.6	8.3	9.4	11.6	13.3
SE	77.01	92.91	130.53	107.06	193.98	241.44
CV(%)	1.26	5.00	4.52	2.49	2.65	1.69
Mortgage interest and charges						
Mean	2,853	546	1,032	1,888	3,668	7,135
Share	5.2	2.2	3.0	4.1	5.8	6.6
SE	52.82	49.52	100.10	59.76	84.81	161.01
CV(%)	1.85	9.08	9.70	3.16	2.31	2.26
Property taxes						
Mean	1,937	716	1,027	1,361	2,233	4,350
Share	3.5	2.9	3.0	3.0	3.5	4.0
SE	44.74	31.86	36.95	40.05	150.34	143.99
CV(%)	2.31	4.45	3.60	2.94	6.73	3.31
Maintenance, repairs, insurance, other expenses						
Mean	1,341	597	827	1,050	1,414	2,816
Share	2.4	2.4	2.4	2.3	2.2	2.6
SE	28.14	59.30	50.46	62.95	61.92	130.50

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — 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(%)	2.10	9.94	6.10	5.99	4.38	4.63
Rented dwellings						
Mean	3,748	3,927	4,111	4,180	3,613	2,908
Share	6.8	16.1	11.9	9.2	5.7	2.7
SE	45.25	107.37	92.50	95.16	125.10	129.94
CV(%)	1.21	2.73	2.25	2.28	3.46	4.47
Other lodging						
Mean	725	185	256	390	674	2,122
Share	1.3	.8	.7	.9	1.1	2.0
SE	30.77	21.65	21.55	26.94	38.37	124.94
CV(%)	4.24	11.71	8.43	6.90	5.69	5.89
Utilities, fuels, and public services						
Mean	3,893	2,362	3,211	3,745	4,482	5,671
Share	7.1	9.7	9.3	8.2	7.1	5.3
SE	28.21	55.51	36.85	30.51	35.07	46.84
CV(%) .....	.72	2.35	1.15	.81	.78	.83
Natural gas						
Mean	438	250	342	401	481	714
Share .....	.8	1.0	1.0	.9	.8	.7
SE	12.59	13.96	16.31	13.21	19.44	22.43
CV(%)	2.88	5.58	4.77	3.29	4.04	3.14
Electricity						
Mean	1,467	1,046	1,324	1,429	1,611	1,927
Share	2.7	4.3	3.8	3.1	2.6	1.8
SE	13.61	31.46	21.04	20.83	19.26	23.94
CV(%) .....	.93	3.01	1.59	1.46	1.20	1.24
Fuel oil and other fuels						
Mean	138	74	108	130	145	233
Share .....	.3	.3	.3	.3	.2	.2
SE	7.58	10.29	11.98	12.02	9.95	18.13
CV(%)	5.50	13.91	11.07	9.28	6.87	7.78
Telephone services						
Mean	1,326	695	1,019	1,289	1,617	2,011
Share	2.4	2.8	2.9	2.8	2.6	1.9
SE	11.92	17.34	17.03	14.51	17.59	21.29
CV(%) .....	.90	2.49	1.67	1.13	1.09	1.06
Residential phone service, VOIP, and phone cards						
Mean	336	253	308	322	344	453
Share .....	.6	1.0	.9	.7	.5	.4
SE	3.78	7.94	7.30	7.43	7.76	10.53
CV(%)	1.12	3.13	2.37	2.31	2.25	2.33
Cellular phone service						
Mean	990	442	711	967	1,272	1,558
Share	1.8	1.8	2.1	2.1	2.0	1.5
SE	10.49	13.30	16.25	15.40	18.15	19.91
CV(%)	1.06	3.01	2.29	1.59	1.43	1.28
Water and other public services						
Mean	525	296	418	496	628	787
Share	1.0	1.2	1.2	1.1	1.0	.7
SE	9.22	10.22	11.05	13.30	12.82	14.81
CV(%)	1.76	3.45	2.64	2.68	2.04	1.88
Household operations						
Mean	1,263	455	654	910	1,311	2,984
Share	2.3	1.9	1.9	2.0	2.1	2.8
SE	24.82	33.07	21.44	38.50	46.72	98.96
CV(%)	1.97	7.27	3.28	4.23	3.56	3.32
Personal services						
Mean	405	86	99	230	403	1,207
Share .....	.7	.4	.3	.5	.6	1.1
SE	20.00	24.02	12.98	35.79	31.23	82.91
CV(%)	4.94	28.05	13.17	15.58	7.74	6.87
Other household expenses						
Mean	858	369	555	680	908	1,778
Share	1.6	1.5	1.6	1.5	1.4	1.7
SE	12.69	16.86	18.27	17.01	24.85	44.17
CV(%)	1.48	4.56	3.29	2.50	2.74	2.48
Housekeeping supplies						
Mean	643	372	509	557	756	1,020
Share	1.2	1.5	1.5	1.2	1.2	.9
SE	17.61	26.39	23.87	25.85	61.18	40.60
CV(%)	2.74	7.09	4.68	4.64	8.09	3.98
Laundry and cleaning supplies						
Mean	148	99	132	140	155	214
Share .....	.3	.4	.4	.3	.2	.2

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — 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	4.04	6.99	7.73	8.76	8.44	11.56
CV(%)	2.73	7.05	5.86	6.26	5.43	5.39
Other household products						
Mean	363	209	263	309	440	595
Share .....	.7	.9	.8	.7	.7	.6
SE	15.81	21.93	18.09	20.91	56.90	32.70
CV(%)	4.35	10.49	6.89	6.76	12.93	5.50
Postage and stationery						
Mean	132	64	115	107	161	211
Share .....	.2	.3	.3	.2	.3	.2
SE	5.66	6.91	12.91	8.97	22.02	15.26
CV(%)	4.30	10.84	11.22	8.35	13.69	7.25
Household furnishings and equipment						
Mean	1,724	631	987	1,495	1,956	3,552
Share	3.1	2.6	2.8	3.3	3.1	3.3
SE	49.53	34.22	54.96	106.50	87.12	132.66
CV(%)	2.87	5.43	5.57	7.12	4.45	3.74
Household textiles						
Mean	114	39	78	100	124	232
Share .....	.2	.2	.2	.2	.2	.2
SE	8.11	4.93	13.66	16.26	19.64	22.47
CV(%)	7.08	12.64	17.60	16.32	15.87	9.69
Furniture						
Mean	454	136	274	343	488	1,029
Share .....	.8	.6	.8	.8	.8	1.0
SE	19.89	15.71	22.22	24.62	33.57	86.27
CV(%)	4.38	11.58	8.11	7.17	6.88	8.38
Floor coverings						
Mean	17	4	11	13	19	37
Share	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
SE	1.36	.52	3.49	2.06	2.68	4.60
CV(%)	8.16	13.42	31.66	16.18	14.10	12.56
Major appliances						
Mean	256	94	165	184	307	532
Share .....	.5	.4	.5	.4	.5	.5
SE	15.68	9.01	18.16	14.46	25.44	67.75
CV(%)	6.12	9.56	11.02	7.84	8.29	12.74
Small appliances, miscellaneous housewares						
Mean	114	52	75	107	133	203
Share .....	.2	.2	.2	.2	.2	.2
SE	6.56	4.63	13.24	12.87	13.41	15.22
CV(%)	5.74	8.88	17.66	11.98	10.07	7.49
Miscellaneous household equipment						
Mean	769	306	384	747	886	1,519
Share	1.4	1.2	1.1	1.6	1.4	1.4
SE	25.66	25.84	32.91	91.68	61.36	65.24
CV(%)	3.34	8.45	8.56	12.27	6.93	4.30
Apparel and services						
Mean	1,885	862	1,184	1,450	1,988	3,938
Share	3.4	3.5	3.4	3.2	3.2	3.7
SE	87.76	50.36	86.06	93.29	98.39	398.01
CV(%)	4.66	5.84	7.27	6.44	4.95	10.11
Men and boys						
Mean	433	205	285	314	488	874
Share .....	.8	.8	.8	.7	.8	.8
SE	15.31	19.38	29.35	27.99	31.54	59.69
CV(%)	3.53	9.45	10.31	8.92	6.46	6.83
Men, 16 and over						
Mean	337	160	229	232	376	687
Share .....	.6	.7	.7	.5	.6	.6
SE	14.91	17.49	28.17	22.82	31.38	55.95
CV(%)	4.43	10.91	12.30	9.84	8.35	8.14
Boys, 2 to 15						
Mean	96	45	56	82	113	186
Share .....	.2	.2	.2	.2	.2	.2
SE	5.57	7.02	6.93	11.78	11.81	20.40
CV(%)	5.78	15.66	12.47	14.38	10.49	10.94
Women and girls						
Mean	717	346	471	552	784	1,429
Share	1.3	1.4	1.4	1.2	1.2	1.3
SE	35.21	34.27	55.07	42.48	53.59	140.90
CV(%)	4.91	9.90	11.69	7.69	6.84	9.86
Women, 16 and over						
Mean	605	299	408	446	675	1,195

See footnotes at end of table.

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Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Women, 16 and over						
Share	1.1	1.2	1.2	1.0	1.1	1.1
SE	34.68	33.48	53.84	39.76	49.18	138.90
CV(%)	5.74	11.20	13.20	8.92	7.28	11.63
Girls, 2 to 15						
Mean	112	47	63	107	108	234
Share .....	.2	.2	.2	.2	.2	.2
SE	5.84	9.50	6.20	14.57	12.34	20.99
CV(%)	5.22	20.06	9.85	13.67	11.40	8.96
Children under 2						
Mean	80	38	60	67	81	157
Share .....	.1	.2	.2	.1	.1	.1
SE	6.18	7.20	9.07	9.78	9.40	28.10
CV(%)	7.67	19.17	15.10	14.66	11.67	17.84
Footwear						
Mean	375	167	223	328	399	756
Share .....	.7	.7	.6	.7	.6	.7
SE	16.74	18.75	24.63	37.32	35.05	70.43
CV(%)	4.46	11.20	11.03	11.37	8.78	9.31
Other apparel products and services						
Mean	280	106	145	189	236	722
Share .....	.5	.4	.4	.4	.4	.7
SE	41.52	13.66	15.18	18.26	18.37	201.82
CV(%)	14.84	12.86	10.45	9.66	7.78	27.95
Transportation						
Mean	9,315	3,546	5,934	8,586	11,551	16,968
Share	16.9	14.5	17.1	18.9	18.4	15.8
SE	174.23	239.08	272.66	336.32	432.01	454.33
CV(%)	1.87	6.74	4.59	3.92	3.74	2.68
Vehicle purchases (net outlay)						
Mean	3,723	1,242	2,024	3,527	4,819	7,012
Share	6.8	5.1	5.8	7.7	7.7	6.5
SE	149.29	186.04	227.73	276.62	403.00	476.20
CV(%)	4.01	14.98	11.25	7.84	8.36	6.79
Cars and trucks, new						
Mean	1,801	502	747	1,591	2,396	3,772
Share	3.3	2.1	2.2	3.5	3.8	3.5
SE	116.98	141.50	166.96	214.70	302.76	383.63
CV(%)	6.50	28.19	22.36	13.50	12.64	10.17
Cars and trucks, used						
Mean	1,865	729	1,267	1,888	2,328	3,117
Share	3.4	3.0	3.7	4.1	3.7	2.9
SE	91.49	94.72	129.57	168.34	227.00	312.40
CV(%)	4.91	13.00	10.23	8.92	9.75	10.02
Other vehicles						
Mean	57	11	10	48	96	123
Share .....	.1	(¹)	(¹)	.1	.2	.1
SE	10.31	7.83	6.42	18.74	40.32	42.17
CV(%)	17.98	72.75	65.88	38.83	42.18	34.41
Gasoline and motor oil						
Mean	2,275	1,035	1,707	2,250	2,877	3,510
Share	4.1	4.2	4.9	4.9	4.6	3.3
SE	18.28	30.12	37.05	30.84	40.54	50.20
CV(%) .....	.80	2.91	2.17	1.37	1.41	1.43
Other vehicle expenses						
Mean	2,674	1,046	1,920	2,362	3,200	4,844
Share	4.9	4.3	5.5	5.2	5.1	4.5
SE	52.03	56.01	107.31	93.01	132.60	165.47
CV(%)	1.95	5.35	5.59	3.94	4.14	3.42
Vehicle finance charges						
Mean	211	46	122	196	309	386
Share .....	.4	.2	.4	.4	.5	.4
SE	4.05	3.65	5.34	7.71	9.92	10.20
CV(%)	1.92	8.00	4.39	3.93	3.22	2.64
Maintenance and repairs						
Mean	828	325	607	793	995	1,420
Share	1.5	1.3	1.8	1.7	1.6	1.3
SE	20.25	17.42	52.16	35.02	39.08	42.47
CV(%)	2.45	5.36	8.59	4.42	3.93	2.99
Vehicle insurance						
Mean	1,041	479	874	926	1,210	1,715
Share	1.9	2.0	2.5	2.0	1.9	1.6
SE	46.30	51.76	96.49	84.87	118.36	160.07
CV(%)	4.45	10.82	11.04	9.17	9.78	9.33

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — 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	594	197	317	448	686	1,323
Share	1.1	.8	.9	1.0	1.1	1.2
SE	18.51	25.92	24.96	31.64	47.64	55.62
CV(%)	3.12	13.15	7.88	7.06	6.94	4.20
Public and other transportation						
Mean	642	224	284	447	654	1,602
Share	1.2	.9	.8	1.0	1.0	1.5
SE	25.77	25.57	32.36	37.74	45.24	91.94
CV(%)	4.01	11.41	11.40	8.43	6.92	5.74
Healthcare						
Mean	4,379	1,791	3,455	4,083	5,341	7,231
Share	8.0	7.3	10.0	9.0	8.5	6.7
SE	53.70	58.85	110.31	93.40	103.91	146.87
CV(%)	1.23	3.28	3.19	2.29	1.95	2.03
Health insurance						
Mean	2,972	1,195	2,311	2,808	3,652	4,898
Share	5.4	4.9	6.7	6.2	5.8	4.6
SE	40.41	36.42	64.55	63.65	72.93	120.63
CV(%)	1.36	3.05	2.79	2.27	2.00	2.46
Medical services						
Mean	799	274	619	682	1,003	1,416
Share	1.5	1.1	1.8	1.5	1.6	1.3
SE	21.72	24.68	55.13	43.12	53.13	67.34
CV(%)	2.72	9.00	8.91	6.33	5.30	4.76
Drugs						
Mean	460	263	409	442	516	669
Share .....	.8	1.1	1.2	1.0	.8	.6
SE	11.35	14.87	25.03	24.20	20.16	23.48
CV(%)	2.47	5.66	6.12	5.48	3.91	3.51
Medical supplies						
Mean	149	60	116	152	171	249
Share .....	.3	.2	.3	.3	.3	.2
SE	6.58	5.51	12.82	21.15	12.06	15.21
CV(%)	4.40	9.24	11.04	13.89	7.06	6.12
Entertainment						
Mean	2,782	1,257	1,651	2,194	3,092	5,716
Share	5.1	5.1	4.8	4.8	4.9	5.3
SE	52.43	69.73	57.68	89.63	106.01	190.84
CV(%)	1.88	5.55	3.49	4.08	3.43	3.34
Fees and admissions						
Mean	648	160	226	356	658	1,842
Share	1.2	.7	.7	.8	1.0	1.7
SE	17.89	15.70	18.54	18.75	32.25	62.30
CV(%)	2.76	9.82	8.22	5.27	4.90	3.38
Audio and visual equipment and services						
Mean	1,064	636	868	1,040	1,197	1,580
Share	1.9	2.6	2.5	2.3	1.9	1.5
SE	13.91	20.86	18.35	41.41	22.74	28.50
CV(%)	1.31	3.28	2.11	3.98	1.90	1.80
Pets, toys, hobbies, and playground equipment						
Mean	630	318	414	488	735	1,194
Share	1.1	1.3	1.2	1.1	1.2	1.1
SE	19.62	31.65	36.44	30.10	38.60	72.30
CV(%)	3.12	9.95	8.81	6.16	5.25	6.06
Pets						
Mean	497	254	336	379	570	945
Share .....	.9	1.0	1.0	.8	.9	.9
SE	21.47	29.90	34.97	23.02	37.01	68.61
CV(%)	4.32	11.79	10.39	6.08	6.49	7.26
Toys, hobbies, and playground equipment						
Mean	133	65	77	110	165	249
Share .....	.2	.3	.2	.2	.3	.2
SE	7.52	10.74	11.87	20.08	26.21	25.04
CV(%)	5.65	16.61	15.33	18.32	15.89	10.05
Other entertainment supplies, equipment, and services						
Mean	440	143	143	310	502	1,099
Share .....	.8	.6	.4	.7	.8	1.0
SE	44.37	54.80	37.43	66.65	93.37	177.40
CV(%)	10.09	38.31	26.14	21.48	18.58	16.14

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — 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	676	302	459	548	770	1,301
Share	1.2	1.2	1.3	1.2	1.2	1.2
SE	13.23	14.55	17.80	19.26	25.75	42.34
CV(%)	1.96	4.82	3.88	3.51	3.35	3.25
Reading						
Mean	121	58	90	103	138	217
Share .....	.2	.2	.3	.2	.2	.2
SE	4.71	6.21	10.70	7.61	14.17	15.34
CV(%)	3.90	10.76	11.91	7.42	10.28	7.08
Education						
Mean	1,362	984	519	619	1,099	3,587
Share	2.5	4.0	1.5	1.4	1.7	3.3
SE	68.45	208.34	71.26	87.42	105.89	230.98
CV(%)	5.03	21.18	13.72	14.13	9.64	6.44
Tobacco products and smoking supplies						
Mean	339	302	347	354	377	313
Share .....	.6	1.2	1.0	.8	.6	.3
SE	9.84	15.90	17.04	17.53	20.51	22.34
CV(%)	2.91	5.27	4.91	4.95	5.44	7.14
Miscellaneous						
Mean	832	408	463	682	903	1,704
Share	1.5	1.7	1.3	1.5	1.4	1.6
SE	39.40	50.65	46.78	51.54	88.99	154.64
CV(%)	4.74	12.42	10.10	7.55	9.86	9.08
Cash contributions						
Mean	1,761	604	1,061	1,443	1,888	3,811
Share	3.2	2.5	3.1	3.2	3.0	3.5
SE	67.55	105.94	59.60	103.93	88.87	210.46
CV(%)	3.84	17.53	5.62	7.20	4.71	5.52
Personal insurance and pensions						
Mean	6,048	530	1,718	3,773	7,243	16,980
Share	11.0	2.2	5.0	8.3	11.5	15.8
SE	87.15	46.43	53.13	69.98	99.52	278.27
CV(%)	1.44	8.76	3.09	1.85	1.37	1.64
Life and other personal insurance						
Mean	315	85	146	204	345	793
Share .....	.6	.3	.4	.4	.5	.7
SE	14.54	7.71	13.42	13.12	21.84	53.38
CV(%)	4.62	9.02	9.20	6.43	6.32	6.73
Pensions and Social Security						
Mean	5,733	444	1,572	3,569	6,898	16,187
Share	10.4	1.8	4.5	7.8	11.0	15.1
SE	82.46	46.98	49.00	67.91	94.18	270.47
CV(%)	1.44	10.57	3.12	1.90	1.37	1.67
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$68,662	\$10,666	\$27,711	\$48,661	\$79,773	\$176,583
SE	887.89	169.83	169.86	355.52	351.68	2,692.19
CV(%)	1.29	1.59	.61	.73	.44	1.52
Wages and salaries						
Mean	53,528	3,422	14,928	35,299	65,744	148,320
Share	78.0	32.1	53.9	72.5	82.4	84.0
SE	731.08	102.75	251.53	353.65	477.12	2,267.76
CV(%)	1.37	3.00	1.68	1.00	.73	1.53
Self-employment income						
Mean	4,356	15	802	1,953	3,636	15,375
Share	6.3	.1	2.9	4.0	4.6	8.7
SE	273.99	83.41	82.23	155.90	328.48	1,181.16
CV(%)	6.29	556.33	10.26	7.98	9.03	7.68
Social Security, private and government retirement						
Mean	7,755	5,008	10,080	9,246	7,844	6,608
Share	11.3	47.0	36.4	19.0	9.8	3.7
SE	124.51	139.75	205.68	259.49	269.45	515.84
CV(%)	1.61	2.79	2.04	2.81	3.44	7.81

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — 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	1,650	113	365	978	1,549	5,244
Share	2.4	1.1	1.3	2.0	1.9	3.0
SE	129.31	21.00	51.45	79.74	122.33	570.37
CV(%)	7.84	18.62	14.09	8.16	7.89	10.88
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean	547	1,210	830	443	167	82
Share .....	.8	11.3	3.0	.9	.2	(¹)
SE	24.98	62.61	62.35	39.86	21.41	14.18
CV(%)	4.57	5.17	7.51	9.00	12.83	17.27
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	504	343	400	536	567	676
Share .....	.7	3.2	1.4	1.1	.7	.4
SE	36.12	35.57	47.90	64.47	56.72	131.68
CV(%)	7.16	10.37	11.98	12.03	10.01	19.47
Other income						
Mean	322	554	306	207	267	277
Share .....	.5	5.2	1.1	.4	.3	.2
SE	21.19	46.27	49.20	40.65	37.15	42.60
CV(%)	6.57	8.35	16.05	19.62	13.93	15.37
Personal taxes (contains some imputed values)						
Mean	9,028	-489	-572	2,551	8,315	35,340
Share	13.1	-4.6	-2.1	5.2	10.4	20.0
SE	270.25	49.35	89.01	77.76	111.94	1,022.88
CV(%)	2.99	-10.09	-15.56	3.05	1.35	2.89
Federal income taxes						
Mean	7,057	-462	-765	1,699	6,268	28,546
Share	10.3	-4.3	-2.8	3.5	7.9	16.2
SE	217.96	33.16	69.68	59.67	74.21	841.60
CV(%)	3.09	-7.18	-9.10	3.51	1.18	2.95
State and local income taxes						
Mean	1,920	-71	138	806	2,012	6,717
Share	2.8	-7	.5	1.7	2.5	3.8
SE	69.80	17.39	16.80	27.70	64.95	250.23
CV(%)	3.64	-24.46	12.15	3.44	3.23	3.73
Other taxes						
Mean	51	44	55	45	35	77
Share .....	.1	.4	.2	.1	(¹)	(¹)
SE	8.74	25.78	27.65	15.29	6.31	12.77
CV(%)	16.99	58.64	50.45	33.64	17.83	16.48
Income after taxes						
Mean	59,633	11,155	28,283	46,110	71,458	141,243
Share	86.9	104.6	102.1	94.8	89.6	80.0
SE	663.88	169.55	188.04	352.05	342.21	1,912.95
CV(%)	1.11	1.52	.66	.76	.48	1.35
Addenda:						
Net change in total assets and liabilities						
Mean	\$5,396	\$772	-\$2,722	\$5,574	\$7,825	\$15,541
SE	3,845.69	1,122.68	6,535.11	1,964.00	2,174.17	17,786.86
CV(%)	71.27	145.40	-240.12	35.23	27.78	114.45
Net change in total assets						
Mean	14,209	2,318	5,621	10,095	18,044	34,989
SE	3,738.67	990.72	1,441.93	1,642.01	2,234.05	18,224.33
CV(%)	26.31	42.75	25.65	16.27	12.38	52.09
Net change in total liabilities						
Mean	8,813	1,546	8,342	4,521	10,219	19,448
SE	1,335.65	401.43	6,153.50	1,007.09	1,287.13	2,628.05
CV(%)	15.15	25.97	73.76	22.28	12.60	13.51
Other financial information:						
Other money receipts						
Mean	799	286	443	301	450	2,517
SE	163.88	47.10	158.35	65.78	103.75	814.75
CV(%)	20.50	16.46	35.75	21.87	23.05	32.38
Mortgage principal paid on owned property						
Mean	-1,749	-402	-741	-1,133	-2,112	-4,357
SE	41.34	31.92	118.96	35.47	56.55	134.16

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Mortgage principal paid on owned property						
CV(%)	-2.36	-7.94	-16.06	-3.13	-2.68	-3.08
Estimated market value of owned home						
Mean	162,816	59,985	90,635	123,286	180,863	359,453
SE	2,518.88	2,959.23	1,933.15	3,738.21	5,155.69	8,460.65
CV(%)	1.55	4.93	2.13	3.03	2.85	2.35
Estimated monthly rental value of owned home						
Mean	918	416	576	748	1,056	1,794
SE	7.52	12.84	11.40	14.59	15.19	21.41
CV(%) .....	.82	3.08	1.98	1.95	1.44	1.19
Gifts of goods and services, total						
Mean	1,170	412	532	757	1,165	2,983
SE	59.34	38.26	54.34	87.57	92.19	250.73
CV(%)	5.07	9.29	10.22	11.57	7.92	8.40
Food						
Mean	79	23	40	52	64	216
SE	6.18	3.46	5.69	7.33	7.31	28.25
CV(%)	7.82	14.79	14.20	14.21	11.48	13.06
Alcoholic beverages						
Mean	17	5	6	11	25	36
SE	2.07	2.21	3.32	2.98	5.61	6.58
CV(%)	12.50	42.12	57.35	27.62	22.66	18.20
Housing						
Mean	228	118	130	165	249	477
SE	12.79	14.96	17.82	18.50	25.64	34.95
CV(%)	5.61	12.67	13.68	11.22	10.28	7.32
Housekeeping supplies						
Mean	26	11	16	27	27	47
SE	2.22	3.60	3.37	6.13	3.86	6.01
CV(%)	8.69	32.28	20.99	22.71	14.56	12.77
Household textiles						
Mean	9	1	1	6	12	24
SE	1.59	.84	.66	2.31	3.81	6.83
CV(%)	17.95	62.50	53.70	41.14	31.67	28.41
Appliances and miscellaneous housewares						
Mean	23	3	3	26	35	48
SE	5.07	1.44	.85	11.15	10.45	13.08
CV(%)	22.01	46.29	30.60	42.10	30.22	27.12
Major appliances						
Mean	8	2	1	6	11	19
SE	2.05	1.37	.75	2.07	3.84	7.62
CV(%)	25.85	67.31	64.72	35.42	34.22	39.30
Small appliances and miscellaneous housewares						
Mean	15	1	2	21	23	29
SE	3.52	.37	.38	10.89	7.35	7.71
CV(%)	23.29	34.52	23.55	52.82	31.47	26.74
Miscellaneous household equipment						
Mean	46	20	25	31	57	96
SE	4.06	4.63	7.88	4.78	13.70	11.27
CV(%)	8.86	23.39	31.64	15.30	24.05	11.76
Other housing						
Mean	125	83	85	75	119	262
SE	10.14	14.72	15.46	8.78	17.10	27.96
CV(%)	8.13	17.81	18.13	11.76	14.32	10.67
Apparel and services						
Mean	241	97	94	197	227	591
SE	37.78	15.02	13.64	24.30	19.78	193.58
CV(%)	15.65	15.50	14.49	12.36	8.70	32.74
Males, 2 and over						
Mean	51	23	29	42	76	84
SE	4.19	7.66	6.44	6.43	11.05	11.26
CV(%)	8.27	33.35	22.16	15.40	14.59	13.40
Females, 2 and over						
Mean	68	26	28	71	71	144
SE	6.19	4.58	6.51	10.61	11.19	25.89
CV(%)	9.10	17.70	23.08	14.92	15.81	17.96
Children under 2						
Mean	32	15	18	28	33	69
SE	4.85	4.24	3.69	6.63	5.47	23.93
CV(%)	14.94	29.08	20.31	23.86	16.78	34.63
Other apparel products and services						
Mean	90	33	19	56	48	294
SE	37.70	13.15	5.81	15.81	8.29	187.42
CV(%)	41.82	39.29	31.09	28.25	17.20	63.75

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 Survey, 3rd quarter 2014 through 2nd quarter 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Jewelry and watches						
Mean	56	14	3	20	16	227
SE	38.77	11.75	1.25	13.31	4.70	191.07
CV(%)	69.23	83.99	40.02	66.07	30.10	84.21
All other apparel products and services						
Mean	34	19	16	36	33	67
SE	4.11	5.92	5.77	8.27	7.06	14.14
CV(%)	12.04	30.40	37.07	23.07	21.64	21.07
Transportation						
Mean	135	16	104	108	181	265
SE	21.09	3.41	40.90	38.37	51.01	47.06
CV(%)	15.65	21.02	39.19	35.62	28.21	17.78
Healthcare						
Mean	33	27	22	7	54	54
SE	7.75	15.09	16.39	1.82	23.72	19.41
CV(%)	23.58	55.50	74.70	26.65	43.53	36.00
Entertainment						
Mean	98	48	57	55	114	217
SE	7.66	13.89	14.02	7.87	17.75	24.49
CV(%)	7.79	29.01	24.39	14.31	15.55	11.28
Toys, games, arts and crafts, and tricycles						
Mean	31	21	18	21	40	56
SE	3.37	6.94	4.84	4.87	8.76	9.19
CV(%)	10.76	32.56	26.76	23.25	21.74	16.45
Other entertainment						
Mean	67	27	39	34	74	161
SE	6.57	8.78	12.90	5.58	15.14	23.32
CV(%)	9.81	33.08	32.77	16.40	20.51	14.47
Personal care products and services						
Mean	13	6	6	8	15	32
SE	2.33	2.30	2.33	1.88	5.39	9.79
CV(%)	17.37	35.73	42.02	22.59	36.71	30.50
Reading						
Mean	6	3	5	3	6	13
SE .....	.86	.58	1.24	.74	1.48	3.35
CV(%)	14.39	23.14	25.97	23.59	24.91	24.90
Education						
Mean	250	44	43	89	172	903
SE	26.79	22.49	15.11	37.89	35.79	117.47
CV(%)	10.71	51.24	35.40	42.76	20.80	13.01
All other gifts						
Mean	69	24	25	63	57	178
SE	6.08	6.96	3.25	10.37	7.77	27.04
CV(%)	8.75	28.77	13.06	16.36	13.56	15.23

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, April, 2016