

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2015 through 2nd quarter 2016

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)	129,074	25,787	25,718	25,852	25,837	25,881
Lower limit	n.a.	n.a.	\$19,692	\$37,956	\$63,765	\$105,576
Consumer unit characteristics:						
Income before taxes						
Mean	\$72,990	\$11,056	\$28,660	\$50,105	\$82,561	\$192,051
SE	1,115.81	158.84	161.84	326.32	376.00	4,027.91
CV(%)	1.53	1.44	.56	.65	.46	2.10
Income after taxes						
Mean	62,896	11,500	28,990	47,232	73,827	152,530
SE	799.80	181.37	204.04	330.32	383.64	2,663.74
CV(%)	1.27	1.58	.70	.70	.52	1.75
Age of reference person	50.8	53.9	54.0	49.7	47.8	48.5
Average number in consumer unit:						
People	2.5	1.6	2.2	2.5	2.9	3.1
Children under 18 .....	.6	.3	.5	.6	.7	.8
Adults 65 and older .....	.4	.4	.6	.4	.3	.2
Earners	1.3	.5	.8	1.4	1.8	2.0
Vehicles	1.9	.9	1.5	1.9	2.4	2.7
Percent distribution:						
Reference person:						
Men	47	37	43	47	51	56
Women	53	63	57	53	49	44
Housing tenure:						
Homeowner	62	39	54	60	73	86
With mortgage	36	11	18	32	51	65
Without mortgage	27	28	36	28	22	21
Renter	38	61	46	40	27	14
Race of reference person:						
Black or African-American	13	20	15	13	11	7
White, Asian, and all other races	87	80	85	87	89	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino	13	14	15	16	12	8
Not Hispanic or Latino	87	86	85	84	88	92
Education of reference person:						
Elementary (1-8)	3	6	4	3	2	(¹)
High school (9-12)	32	45	43	35	26	12
College	65	49	52	62	72	88
Never attended and other	(¹)	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	87	62	85	93	97	97
Average annual expenditures						
Mean	\$56,258	\$24,020	\$35,240	\$46,864	\$63,424	\$111,526
SE	636.18	451.11	468.58	663.24	656.05	1,459.95
CV(%)	1.13	1.88	1.33	1.42	1.03	1.31
Food						
Mean	7,196	3,651	5,071	6,086	8,518	12,646
Share	12.8	15.2	14.4	13.0	13.4	11.3
SE	89.36	105.03	149.56	146.32	155.83	249.91
CV(%)	1.24	2.88	2.95	2.40	1.83	1.98
Food at home						
Mean	4,101	2,416	3,255	3,596	4,707	6,529
Share	7.3	10.1	9.2	7.7	7.4	5.9
SE	56.78	75.71	118.82	96.67	107.07	136.87
CV(%)	1.38	3.13	3.65	2.69	2.27	2.10
Cereals and bakery products						
Mean	529	312	433	481	608	812
Share .....	.9	1.3	1.2	1.0	1.0	.7
SE	8.95	12.30	16.78	16.41	18.36	24.23
CV(%)	1.69	3.94	3.88	3.42	3.02	2.98
Cereals and cereal products						
Mean	175	111	139	156	201	268
Share .....	.3	.5	.4	.3	.3	.2
SE	3.56	6.24	7.29	6.97	9.17	8.87
CV(%)	2.03	5.64	5.23	4.47	4.57	3.31

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 2015 through 2nd quarter 2016 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Bakery products						
Mean	354	201	293	325	407	544
Share .....	.6	.8	.8	.7	.6	.5
SE	7.20	8.22	11.45	12.69	12.57	19.93
CV(%)	2.03	4.09	3.91	3.91	3.09	3.66
Meats, poultry, fish, and eggs						
Mean	899	578	747	759	1,033	1,378
Share	1.6	2.4	2.1	1.6	1.6	1.2
SE	17.98	24.30	41.95	29.88	31.44	40.50
CV(%)	2.00	4.20	5.62	3.93	3.04	2.94
Beef						
Mean	243	148	222	198	282	365
Share .....	.4	.6	.6	.4	.4	.3
SE	7.28	8.13	22.67	11.10	16.92	21.67
CV(%)	2.99	5.48	10.20	5.61	6.00	5.94
Pork						
Mean	167	116	146	144	197	230
Share .....	.3	.5	.4	.3	.3	.2
SE	5.19	8.34	8.72	8.63	10.47	12.20
CV(%)	3.11	7.16	5.97	6.01	5.31	5.30
Other meats						
Mean	124	70	98	112	141	196
Share .....	.2	.3	.3	.2	.2	.2
SE	3.87	5.39	10.72	6.87	9.80	8.49
CV(%)	3.13	7.73	10.90	6.11	6.95	4.32
Poultry						
Mean	176	121	138	146	201	274
Share .....	.3	.5	.4	.3	.3	.2
SE	4.68	6.24	8.28	9.12	10.32	14.60
CV(%)	2.65	5.14	6.02	6.25	5.12	5.33
Fish and seafood						
Mean	126	76	88	104	140	224
Share .....	.2	.3	.2	.2	.2	.2
SE	5.28	8.61	8.51	8.47	9.02	14.15
CV(%)	4.18	11.32	9.72	8.13	6.46	6.31
Eggs						
Mean	63	46	55	55	72	88
Share .....	.1	.2	.2	.1	.1	.1
SE	1.30	2.32	2.88	2.52	2.86	3.40
CV(%)	2.06	5.00	5.21	4.58	3.99	3.85
Dairy products						
Mean	418	234	327	383	470	673
Share .....	.7	1.0	.9	.8	.7	.6
SE	6.59	10.50	9.65	11.94	16.60	21.73
CV(%)	1.58	4.49	2.95	3.11	3.53	3.23
Fresh milk and cream						
Mean	140	90	118	131	156	207
Share .....	.2	.4	.3	.3	.2	.2
SE	2.51	4.75	5.26	4.35	4.54	7.58
CV(%)	1.79	5.25	4.46	3.32	2.91	3.67
Other dairy products						
Mean	277	143	209	253	314	466
Share .....	.5	.6	.6	.5	.5	.4
SE	4.97	7.37	5.75	9.81	13.80	15.42
CV(%)	1.80	5.13	2.75	3.88	4.39	3.31
Fruits and vegetables						
Mean	802	447	621	695	915	1,330
Share	1.4	1.9	1.8	1.5	1.4	1.2
SE	14.33	17.90	27.62	28.23	27.58	34.96
CV(%)	1.79	4.00	4.45	4.06	3.01	2.63
Fresh fruits						
Mean	297	162	221	262	335	502
Share .....	.5	.7	.6	.6	.5	.5
SE	5.39	8.40	11.12	12.88	12.04	15.31
CV(%)	1.82	5.18	5.04	4.92	3.60	3.05
Fresh vegetables						
Mean	258	139	200	218	287	447
Share .....	.5	.6	.6	.5	.5	.4
SE	5.39	6.35	10.74	11.54	11.63	13.68
CV(%)	2.09	4.56	5.37	5.30	4.05	3.06
Processed fruits						
Mean	111	62	87	101	126	181
Share .....	.2	.3	.2	.2	.2	.2
SE	2.82	3.46	5.10	4.56	6.16	7.49
CV(%)	2.54	5.62	5.88	4.53	4.87	4.14
Processed vegetables						
Mean	136	84	114	114	167	200

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 2015 through 2nd quarter 2016 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Processed vegetables						
Share .....	.2	.3	.3	.2	.3	.2
SE	3.75	4.84	6.42	5.98	7.67	9.95
CV(%)	2.76	5.76	5.65	5.23	4.61	4.98
Other food at home						
Mean	1,454	845	1,127	1,277	1,682	2,336
Share	2.6	3.5	3.2	2.7	2.7	2.1
SE	23.63	32.74	43.49	38.24	39.21	63.77
CV(%)	1.63	3.87	3.86	2.99	2.33	2.73
Sugar and other sweets						
Mean	155	79	115	125	169	287
Share .....	.3	.3	.3	.3	.3	.3
SE	10.28	4.24	6.39	5.84	7.57	48.96
CV(%)	6.62	5.35	5.56	4.66	4.47	17.05
Fats and oils						
Mean	114	70	95	104	127	174
Share .....	.2	.3	.3	.2	.2	.2
SE	2.46	4.23	5.53	4.92	6.85	5.68
CV(%)	2.16	6.02	5.81	4.73	5.41	3.26
Miscellaneous foods						
Mean	739	414	565	662	871	1,182
Share	1.3	1.7	1.6	1.4	1.4	1.1
SE	12.55	15.83	23.07	27.44	19.52	26.38
CV(%)	1.70	3.83	4.09	4.14	2.24	2.23
Nonalcoholic beverages						
Mean	393	270	323	349	451	572
Share .....	.7	1.1	.9	.7	.7	.5
SE	9.04	19.10	15.29	13.38	16.71	21.68
CV(%)	2.30	7.07	4.74	3.83	3.71	3.79
Food prepared by consumer unit on out-of-town trips						
Mean	53	12	29	37	65	121
Share .....	.1	(¹)	.1	.1	.1	.1
SE	2.43	1.54	2.74	3.05	5.71	5.54
CV(%)	4.60	13.16	9.38	8.33	8.82	4.58
Food away from home						
Mean	3,095	1,235	1,816	2,491	3,811	6,117
Share	5.5	5.1	5.2	5.3	6.0	5.5
SE	62.25	55.73	66.72	99.93	106.36	204.82
CV(%)	2.01	4.51	3.67	4.01	2.79	3.35
Alcoholic beverages						
Mean	513	177	308	388	578	1,110
Share .....	.9	.7	.9	.8	.9	1.0
SE	22.19	15.76	27.93	28.36	37.40	64.61
CV(%)	4.33	8.89	9.06	7.30	6.47	5.82
Housing						
Mean	18,495	9,785	13,160	16,029	20,406	33,036
Share	32.9	40.7	37.3	34.2	32.2	29.6
SE	182.13	208.60	183.50	156.50	227.05	513.83
CV(%) .....	.98	2.13	1.39	.98	1.11	1.56
Shelter						
Mean	10,847	6,017	7,609	9,140	11,909	19,521
Share	19.3	25.1	21.6	19.5	18.8	17.5
SE	133.72	171.37	153.80	123.06	172.40	385.11
CV(%)	1.23	2.85	2.02	1.35	1.45	1.97
Owned dwellings						
Mean	6,245	1,717	3,100	4,439	7,512	14,420
Share	11.1	7.1	8.8	9.5	11.8	12.9
SE	93.13	88.77	97.47	129.21	177.95	358.81
CV(%)	1.49	5.17	3.14	2.91	2.37	2.49
Mortgage interest and charges						
Mean	2,882	489	975	1,874	3,714	7,338
Share	5.1	2.0	2.8	4.0	5.9	6.6
SE	58.64	39.48	54.54	91.01	102.54	256.24
CV(%)	2.03	8.07	5.60	4.86	2.76	3.49
Property taxes						
Mean	1,935	688	1,100	1,430	2,139	4,306
Share	3.4	2.9	3.1	3.1	3.4	3.9
SE	36.97	29.51	36.26	43.06	48.25	133.04
CV(%)	1.91	4.29	3.30	3.01	2.26	3.09
Maintenance, repairs, insurance, other expenses						
Mean	1,428	540	1,026	1,135	1,659	2,775
Share	2.5	2.2	2.9	2.4	2.6	2.5
SE	44.43	57.01	72.92	58.09	105.27	136.15

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 2015 through 2nd quarter 2016 — 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(%)	3.11	10.56	7.11	5.12	6.35	4.91
Rented dwellings						
Mean	3,863	4,144	4,206	4,344	3,752	2,876
Share	6.9	17.3	11.9	9.3	5.9	2.6
SE	60.39	124.64	118.87	111.32	148.74	126.63
CV(%)	1.56	3.01	2.83	2.56	3.96	4.40
Other lodging						
Mean	739	157	303	357	645	2,226
Share	1.3	.7	.9	.8	1.0	2.0
SE	36.11	17.06	25.42	25.26	34.22	147.75
CV(%)	4.89	10.87	8.39	7.07	5.30	6.64
Utilities, fuels, and public services						
Mean	3,858	2,293	3,191	3,770	4,423	5,606
Share	6.9	9.5	9.1	8.0	7.0	5.0
SE	37.22	45.01	38.75	45.62	57.39	74.26
CV(%) .....	.96	1.96	1.21	1.21	1.30	1.32
Natural gas						
Mean	365	225	301	343	386	570
Share .....	.6	.9	.9	.7	.6	.5
SE	12.27	11.61	15.09	17.15	16.19	20.30
CV(%)	3.36	5.16	5.02	5.00	4.19	3.56
Electricity						
Mean	1,443	1,000	1,289	1,423	1,592	1,907
Share	2.6	4.2	3.7	3.0	2.5	1.7
SE	17.00	26.83	25.18	27.11	18.89	30.96
CV(%)	1.18	2.68	1.95	1.91	1.19	1.62
Fuel oil and other fuels						
Mean	94	55	78	81	91	164
Share .....	.2	.2	.2	.2	.1	.1
SE	7.63	7.62	9.58	12.41	11.13	18.66
CV(%)	8.12	13.86	12.22	15.39	12.19	11.36
Telephone services						
Mean	1,398	703	1,082	1,399	1,701	2,103
Share	2.5	2.9	3.1	3.0	2.7	1.9
SE	15.23	18.15	19.41	19.53	27.94	32.31
CV(%)	1.09	2.58	1.79	1.40	1.64	1.54
Residential phone service, VOIP, and phone cards						
Mean	325	239	315	305	332	431
Share .....	.6	1.0	.9	.7	.5	.4
SE	7.34	11.22	10.60	13.24	9.09	12.82
CV(%)	2.26	4.69	3.36	4.34	2.73	2.97
Cellular phone service						
Mean	1,074	463	766	1,094	1,369	1,673
Share	1.9	1.9	2.2	2.3	2.2	1.5
SE	12.47	15.15	17.62	17.36	25.32	30.10
CV(%)	1.16	3.27	2.30	1.59	1.85	1.80
Water and other public services						
Mean	558	310	442	525	652	861
Share	1.0	1.3	1.3	1.1	1.0	.8
SE	14.79	14.26	15.74	17.41	19.54	30.90
CV(%)	2.65	4.60	3.56	3.32	3.00	3.59
Household operations						
Mean	1,351	492	784	997	1,381	3,091
Share	2.4	2.1	2.2	2.1	2.2	2.8
SE	42.54	32.36	47.92	44.31	68.15	151.76
CV(%)	3.15	6.57	6.11	4.44	4.93	4.91
Personal services						
Mean	444	93	184	277	434	1,226
Share .....	.8	.4	.5	.6	.7	1.1
SE	28.98	25.74	39.89	41.86	55.72	112.17
CV(%)	6.53	27.61	21.67	15.12	12.84	9.15
Other household expenses						
Mean	907	399	600	720	947	1,865
Share	1.6	1.7	1.7	1.5	1.5	1.7
SE	19.90	21.85	17.81	22.44	31.32	75.38
CV(%)	2.19	5.47	2.97	3.12	3.31	4.04
Housekeeping supplies						
Mean	651	358	519	596	680	1,103
Share	1.2	1.5	1.5	1.3	1.1	1.0
SE	13.05	21.98	20.35	31.97	25.51	43.36
CV(%)	2.00	6.14	3.92	5.37	3.75	3.93
Laundry and cleaning supplies						
Mean	161	101	135	150	164	254
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 coefficients of variation, Consumer Expenditure Survey, 3rd quarter 2015 through 2nd quarter 2016 — 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	3.94	7.75	9.26	9.17	9.64	12.68
CV(%)	2.45	7.68	6.88	6.13	5.87	4.99
Other household products						
Mean	355	192	278	311	382	609
Share .....	.6	.8	.8	.7	.6	.5
SE	8.98	14.49	12.75	17.49	18.68	31.45
CV(%)	2.53	7.56	4.58	5.62	4.89	5.16
Postage and stationery						
Mean	136	65	106	135	134	239
Share .....	.2	.3	.3	.3	.2	.2
SE	6.30	7.28	11.47	18.97	11.62	21.46
CV(%)	4.64	11.14	10.80	14.07	8.69	8.98
Household furnishings and equipment						
Mean	1,788	624	1,057	1,526	2,012	3,715
Share	3.2	2.6	3.0	3.3	3.2	3.3
SE	44.86	26.68	56.83	62.58	91.39	160.89
CV(%)	2.51	4.28	5.38	4.10	4.54	4.33
Household textiles						
Mean	103	41	73	93	126	182
Share .....	.2	.2	.2	.2	.2	.2
SE	7.21	7.29	14.29	12.54	16.23	22.48
CV(%)	7.00	17.80	19.55	13.55	12.90	12.36
Furniture						
Mean	479	152	267	407	514	1,054
Share .....	.9	.6	.8	.9	.8	.9
SE	18.56	17.52	24.01	33.95	36.87	73.06
CV(%)	3.87	11.54	8.99	8.35	7.17	6.93
Floor coverings						
Mean	20	9	14	14	16	48
Share	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
SE	2.27	2.07	2.89	1.92	2.08	9.74
CV(%)	11.20	23.95	20.59	13.30	12.91	20.35
Major appliances						
Mean	272	108	205	234	327	482
Share .....	.5	.5	.6	.5	.5	.4
SE	12.01	10.41	21.12	18.88	28.12	40.15
CV(%)	4.42	9.63	10.31	8.07	8.59	8.32
Small appliances, miscellaneous housewares						
Mean	118	49	76	95	152	217
Share .....	.2	.2	.2	.2	.2	.2
SE	4.88	4.46	6.44	9.56	12.94	16.05
CV(%)	4.14	9.02	8.48	10.11	8.49	7.41
Miscellaneous household equipment						
Mean	796	265	422	683	877	1,733
Share	1.4	1.1	1.2	1.5	1.4	1.6
SE	28.58	18.75	39.10	62.31	65.16	126.94
CV(%)	3.59	7.07	9.26	9.12	7.43	7.33
Apparel and services						
Mean	1,794	771	1,120	1,422	1,901	3,754
Share	3.2	3.2	3.2	3.0	3.0	3.4
SE	76.10	56.47	79.43	89.18	106.73	304.05
CV(%)	4.24	7.33	7.09	6.27	5.61	8.10
Men and boys						
Mean	417	181	256	345	439	862
Share .....	.7	.8	.7	.7	.7	.8
SE	17.02	25.81	18.95	25.68	41.12	54.01
CV(%)	4.08	14.23	7.39	7.44	9.37	6.27
Men, 16 and over						
Mean	318	147	184	259	334	664
Share .....	.6	.6	.5	.6	.5	.6
SE	13.57	25.25	14.42	23.57	36.40	42.76
CV(%)	4.27	17.20	7.85	9.12	10.89	6.44
Boys, 2 to 15						
Mean	99	35	73	86	105	197
Share .....	.2	.1	.2	.2	.2	.2
SE	6.96	4.93	10.91	10.89	11.49	23.52
CV(%)	7.01	14.27	15.00	12.61	10.96	11.91
Women and girls						
Mean	655	311	466	505	726	1,267
Share	1.2	1.3	1.3	1.1	1.1	1.1
SE	24.73	34.55	49.11	44.19	48.70	82.43
CV(%)	3.77	11.10	10.55	8.75	6.70	6.50
Women, 16 and over						
Mean	558	271	411	418	599	1,090

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 2015 through 2nd quarter 2016 — 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	1.1	1.2	.9	.9	1.0
SE	22.85	34.00	48.09	43.27	43.58	79.05
CV(%)	4.09	12.54	11.69	10.36	7.27	7.25
Girls, 2 to 15						
Mean	97	40	54	87	127	177
Share .....	.2	.2	.2	.2	.2	.2
SE	5.04	5.88	7.78	11.20	12.94	20.63
CV(%)	5.18	14.68	14.34	12.81	10.19	11.66
Children under 2						
Mean	77	21	62	68	113	123
Share .....	.1	.1	.2	.1	.2	.1
SE	6.33	5.03	18.01	9.63	19.34	19.53
CV(%)	8.19	24.53	29.18	14.26	17.07	15.85
Footwear						
Mean	355	159	205	300	397	715
Share .....	.6	.7	.6	.6	.6	.6
SE	18.01	20.34	23.23	31.81	35.94	59.37
CV(%)	5.07	12.78	11.32	10.62	9.05	8.30
Other apparel products and services						
Mean	290	99	131	204	225	787
Share .....	.5	.4	.4	.4	.4	.7
SE	53.34	6.59	9.97	18.99	23.24	266.01
CV(%)	18.43	6.68	7.62	9.29	10.33	33.81
Transportation						
Mean	9,225	3,517	5,647	8,830	10,563	17,532
Share	16.4	14.6	16.0	18.8	16.7	15.7
SE	205.32	192.21	254.77	359.94	343.85	627.54
CV(%)	2.23	5.47	4.51	4.08	3.26	3.58
Vehicle purchases (net outlay)						
Mean	3,779	958	2,153	3,786	4,333	7,644
Share	6.7	4.0	6.1	8.1	6.8	6.9
SE	166.32	103.55	235.36	323.65	321.11	517.31
CV(%)	4.40	10.81	10.93	8.55	7.41	6.77
Cars and trucks, new						
Mean	1,759	246	951	1,622	1,694	4,271
Share	3.1	1.0	2.7	3.5	2.7	3.8
SE	117.11	56.36	175.23	232.93	205.09	422.97
CV(%)	6.66	22.93	18.42	14.36	12.11	9.90
Cars and trucks, used						
Mean	1,958	706	1,184	2,092	2,557	3,242
Share	3.5	2.9	3.4	4.5	4.0	2.9
SE	106.49	87.30	150.90	194.11	236.02	302.55
CV(%)	5.44	12.37	12.75	9.28	9.23	9.33
Other vehicles						
Mean	62	6	18	71	82	131
Share .....	.1	(¹)	.1	.2	.1	.1
SE	12.49	3.39	10.99	25.16	33.50	47.07
CV(%)	20.26	55.76	61.03	35.30	41.09	35.95
Gasoline and motor oil						
Mean	1,932	884	1,418	1,947	2,443	2,961
Share	3.4	3.7	4.0	4.2	3.9	2.7
SE	23.55	30.69	27.39	26.60	35.39	45.78
CV(%)	1.22	3.47	1.93	1.37	1.45	1.55
Other vehicle expenses						
Mean	2,874	1,474	1,789	2,701	3,227	5,172
Share	5.1	6.1	5.1	5.8	5.1	4.6
SE	68.78	162.13	93.42	128.76	116.31	207.74
CV(%)	2.39	11.00	5.22	4.77	3.60	4.02
Vehicle finance charges						
Mean	221	54	122	207	317	406
Share .....	.4	.2	.3	.4	.5	.4
SE	5.21	3.55	6.79	8.01	10.91	18.16
CV(%)	2.35	6.54	5.58	3.87	3.44	4.47
Maintenance and repairs						
Mean	838	388	555	806	987	1,452
Share	1.5	1.6	1.6	1.7	1.6	1.3
SE	20.99	27.32	25.52	65.48	37.85	44.16
CV(%)	2.50	7.04	4.60	8.12	3.84	3.04
Vehicle insurance						
Mean	1,180	822	799	1,173	1,237	1,868
Share	2.1	3.4	2.3	2.5	2.0	1.7
SE	59.53	152.09	82.89	93.23	105.53	194.02
CV(%)	5.04	18.51	10.38	7.94	8.53	10.38

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 2015 through 2nd quarter 2016 — 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	635	210	314	515	686	1,446
Share	1.1	.9	.9	1.1	1.1	1.3
SE	18.33	22.67	20.30	29.34	34.63	61.63
CV(%)	2.89	10.81	6.46	5.69	5.04	4.26
Public and other transportation						
Mean	641	202	287	395	560	1,755
Share	1.1	.8	.8	.8	.9	1.6
SE	25.41	19.40	19.34	26.81	37.96	94.81
CV(%)	3.97	9.61	6.75	6.78	6.78	5.40
Healthcare						
Mean	4,470	2,011	3,432	4,138	5,342	7,411
Share	7.9	8.4	9.7	8.8	8.4	6.6
SE	80.18	77.31	86.26	112.90	133.30	184.08
CV(%)	1.79	3.84	2.51	2.73	2.50	2.48
Health insurance						
Mean	3,086	1,396	2,347	2,931	3,775	4,973
Share	5.5	5.8	6.7	6.3	6.0	4.5
SE	49.28	58.27	50.95	80.03	98.19	126.05
CV(%)	1.60	4.17	2.17	2.73	2.60	2.53
Medical services						
Mean	799	317	572	646	915	1,540
Share	1.4	1.3	1.6	1.4	1.4	1.4
SE	37.54	27.01	53.56	37.90	54.40	101.83
CV(%)	4.70	8.51	9.36	5.86	5.94	6.61
Drugs						
Mean	435	224	406	442	479	622
Share .....	.8	.9	1.2	.9	.8	.6
SE	13.26	16.23	17.67	25.71	24.19	28.09
CV(%)	3.05	7.25	4.35	5.82	5.05	4.52
Medical supplies						
Mean	150	74	106	118	173	277
Share .....	.3	.3	.3	.3	.3	.2
SE	4.45	9.86	11.40	10.24	9.20	14.22
CV(%)	2.97	13.31	10.77	8.64	5.33	5.13
Entertainment						
Mean	2,908	1,167	1,865	2,225	3,307	5,967
Share	5.2	4.9	5.3	4.7	5.2	5.4
SE	65.04	54.80	99.17	83.86	149.90	240.98
CV(%)	2.24	4.70	5.32	3.77	4.53	4.04
Fees and admissions						
Mean	674	138	292	365	677	1,894
Share	1.2	.6	.8	.8	1.1	1.7
SE	27.24	12.51	39.18	18.52	40.99	96.22
CV(%)	4.04	9.07	13.42	5.08	6.05	5.08
Audio and visual equipment and services						
Mean	1,082	646	910	1,030	1,220	1,599
Share	1.9	2.7	2.6	2.2	1.9	1.4
SE	10.87	19.21	27.23	19.58	18.97	36.58
CV(%)	1.00	2.97	2.99	1.90	1.55	2.29
Pets, toys, hobbies, and playground equipment						
Mean	716	287	434	580	909	1,369
Share	1.3	1.2	1.2	1.2	1.4	1.2
SE	47.59	21.59	40.59	67.80	138.11	160.22
CV(%)	6.64	7.53	9.35	11.68	15.19	11.71
Pets						
Mean	587	237	343	492	747	1,116
Share	1.0	1.0	1.0	1.1	1.2	1.0
SE	48.83	21.00	35.57	67.69	140.68	157.49
CV(%)	8.31	8.88	10.38	13.75	18.82	14.11
Toys, hobbies, and playground equipment						
Mean	129	50	91	88	162	252
Share .....	.2	.2	.3	.2	.3	.2
SE	6.55	8.12	12.25	12.57	15.65	24.74
CV(%)	5.09	16.19	13.43	14.26	9.65	9.80
Other entertainment supplies, equipment, and services						
Mean	437	97	229	250	500	1,105
Share .....	.8	.4	.6	.5	.8	1.0
SE	32.89	35.03	51.43	54.85	82.42	158.22
CV(%)	7.53	36.30	22.46	21.98	16.47	14.32

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 2015 through 2nd quarter 2016 — 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	699	315	461	559	797	1,361
Share	1.2	1.3	1.3	1.2	1.3	1.2
SE	12.86	23.92	19.74	28.39	32.50	38.41
CV(%)	1.84	7.60	4.28	5.08	4.08	2.82
Reading						
Mean	115	51	70	109	125	221
Share .....	.2	.2	.2	.2	.2	.2
SE	4.26	8.49	6.99	7.90	11.78	14.15
CV(%)	3.70	16.60	10.04	7.24	9.45	6.39
Education						
Mean	1,241	718	484	524	918	3,551
Share	2.2	3.0	1.4	1.1	1.4	3.2
SE	70.65	113.34	82.97	61.60	77.89	240.67
CV(%)	5.69	15.78	17.13	11.77	8.49	6.78
Tobacco products and smoking supplies						
Mean	338	294	346	366	361	321
Share .....	.6	1.2	1.0	.8	.6	.3
SE	12.97	17.41	17.76	20.17	24.88	26.96
CV(%)	3.84	5.92	5.13	5.51	6.89	8.39
Miscellaneous						
Mean	898	383	547	869	982	1,704
Share	1.6	1.6	1.6	1.9	1.5	1.5
SE	52.64	84.02	52.94	93.54	77.20	169.79
CV(%)	5.86	21.92	9.68	10.77	7.86	9.96
Cash contributions						
Mean	1,813	576	987	1,260	1,858	4,375
Share	3.2	2.4	2.8	2.7	2.9	3.9
SE	78.46	55.95	54.81	70.92	99.86	256.45
CV(%)	4.33	9.70	5.55	5.63	5.37	5.86
Personal insurance and pensions						
Mean	6,553	603	1,743	4,061	7,769	18,535
Share	11.6	2.5	4.9	8.7	12.2	16.6
SE	134.18	67.00	71.72	106.17	139.88	377.25
CV(%)	2.05	11.11	4.11	2.61	1.80	2.04
Life and other personal insurance						
Mean	332	85	159	213	397	804
Share .....	.6	.4	.5	.5	.6	.7
SE	23.40	8.51	14.64	18.71	77.83	84.34
CV(%)	7.05	10.05	9.21	8.78	19.62	10.49
Pensions and Social Security						
Mean	6,221	518	1,584	3,848	7,372	17,731
Share	11.1	2.2	4.5	8.2	11.6	15.9
SE	130.82	65.85	70.07	102.54	118.17	371.66
CV(%)	2.10	12.71	4.42	2.67	1.60	2.10
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$72,990	\$11,056	\$28,660	\$50,105	\$82,561	\$192,051
SE	1,115.81	158.84	161.84	326.32	376.00	4,027.91
CV(%)	1.53	1.44	.56	.65	.46	2.10
Wages and salaries						
Mean	56,350	3,368	15,173	37,413	68,905	156,438
Share	77.2	30.5	52.9	74.7	83.5	81.5
SE	871.63	122.48	271.92	564.20	500.62	2,398.54
CV(%)	1.55	3.64	1.79	1.51	.73	1.53
Self-employment income						
Mean	5,637	46	794	1,927	3,655	21,703
Share	7.7	.4	2.8	3.8	4.4	11.3
SE	691.57	119.64	114.58	255.76	340.68	3,308.68
CV(%)	12.27	258.16	14.44	13.27	9.32	15.25
Social Security, private and government retirement						
Mean	7,831	5,610	10,709	8,752	7,451	6,645
Share	10.7	50.7	37.4	17.5	9.0	3.5
SE	198.87	199.95	249.59	391.77	405.46	646.48
CV(%)	2.54	3.56	2.33	4.48	5.44	9.73

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 2015 through 2nd quarter 2016 — 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	1,829	166	371	870	1,454	6,266
Share	2.5	1.5	1.3	1.7	1.8	3.3
SE	194.50	63.16	54.34	110.27	132.83	916.91
CV(%)	10.63	38.15	14.64	12.67	9.13	14.63
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean	548	1,158	866	379	266	76
Share .....	.8	10.5	3.0	.8	.3	(¹)
SE	24.17	63.31	55.35	40.07	38.54	18.09
CV(%)	4.41	5.47	6.39	10.57	14.49	23.78
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	450	225	373	535	587	526
Share .....	.6	2.0	1.3	1.1	.7	.3
SE	36.50	24.80	47.81	77.16	76.81	108.51
CV(%)	8.12	11.04	12.80	14.41	13.08	20.65
Other income						
Mean	345	483	375	227	243	397
Share .....	.5	4.4	1.3	.5	.3	.2
SE	30.68	61.09	62.45	33.32	43.09	81.26
CV(%)	8.89	12.65	16.66	14.66	17.74	20.46
Personal taxes (contains some imputed values)						
Mean	10,094	-445	-329	2,872	8,734	39,521
Share	13.8	-4.0	-1.1	5.7	10.6	20.6
SE	357.69	59.84	134.91	118.64	157.38	1,500.38
CV(%)	3.54	-13.45	-40.97	4.13	1.80	3.80
Federal income taxes						
Mean	7,976	-410	-551	1,923	6,577	32,247
Share	10.9	-3.7	-1.9	3.8	8.0	16.8
SE	314.64	40.85	93.98	79.38	69.65	1,446.82
CV(%)	3.94	-9.97	-17.04	4.13	1.06	4.49
State and local income taxes						
Mean	2,044	-69	137	889	2,095	7,147
Share	2.8	-6	.5	1.8	2.5	3.7
SE	95.53	21.43	30.47	50.93	112.21	264.06
CV(%)	4.67	-30.84	22.18	5.73	5.36	3.69
Other taxes						
Mean	74	34	85	60	62	128
Share .....	.1	.3	.3	.1	.1	.1
SE	19.60	21.51	55.00	23.67	18.57	35.77
CV(%)	26.58	62.75	64.85	39.32	30.10	28.03
Income after taxes						
Mean	62,896	11,500	28,990	47,232	73,827	152,530
Share	86.2	104.0	101.1	94.3	89.4	79.4
SE	799.80	181.37	204.04	330.32	383.64	2,663.74
CV(%)	1.27	1.58	.70	.70	.52	1.75
Addenda:						
Net change in total assets and liabilities						
Mean	\$5,991	- \$744	\$2,682	\$2,710	\$4,120	\$21,132
SE	1,310.36	1,316.23	1,441.68	1,672.20	2,518.80	4,719.85
CV(%)	21.87	-176.84	53.75	61.69	61.14	22.34
Net change in total assets						
Mean	13,658	1,605	4,841	7,462	13,767	40,506
SE	1,199.73	988.91	1,311.17	2,172.21	2,161.66	5,080.58
CV(%)	8.78	61.62	27.09	29.11	15.70	12.54
Net change in total liabilities						
Mean	7,667	2,349	2,158	4,751	9,647	19,374
SE	709.42	969.32	459.66	963.91	1,739.12	2,375.29
CV(%)	9.25	41.26	21.30	20.29	18.03	12.26
Other financial information:						
Other money receipts						
Mean	634	315	832	762	511	750
SE	108.45	105.42	301.41	135.08	145.59	264.12
CV(%)	17.10	33.52	36.23	17.72	28.48	35.20
Mortgage principal paid on owned property						
Mean	-1,778	-399	-633	-1,164	-2,175	-4,507
SE	43.87	41.21	35.59	84.36	72.23	129.67

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 2015 through 2nd quarter 2016 — 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(%)	-2.47	-10.32	-5.63	-7.25	-3.32	-2.88
Estimated market value of owned home						
Mean	167,500	61,771	95,914	122,147	180,118	376,679
SE	4,185.17	3,487.75	2,844.36	4,207.53	3,465.27	14,625.61
CV(%)	2.50	5.65	2.97	3.44	1.92	3.88
Estimated monthly rental value of owned home						
Mean	950	407	614	771	1,073	1,879
SE	13.23	14.33	15.02	17.83	15.59	43.59
CV(%)	1.39	3.52	2.45	2.31	1.45	2.32
Gifts of goods and services, total						
Mean	1,172	351	631	729	934	3,207
SE	56.53	28.69	61.13	59.72	60.91	213.35
CV(%)	4.82	8.18	9.68	8.19	6.52	6.65
Food						
Mean	81	22	41	51	74	217
SE	9.66	3.25	6.44	11.19	13.85	48.05
CV(%)	11.92	14.81	15.74	22.02	18.78	22.09
Alcoholic beverages						
Mean	12	2	10	7	11	28
SE	2.31	1.10	3.71	1.91	4.76	9.62
CV(%)	19.62	45.32	36.63	26.83	43.45	34.13
Housing						
Mean	242	111	135	170	206	588
SE	14.92	17.19	21.21	23.48	27.38	45.64
CV(%)	6.16	15.51	15.72	13.79	13.28	7.76
Housekeeping supplies						
Mean	31	10	21	29	29	66
SE	3.54	2.53	3.54	7.35	4.65	12.37
CV(%)	11.43	26.11	16.72	25.60	15.86	18.70
Household textiles						
Mean	8	2	4	2	13	20
SE	2.19	1.05	1.93	1.12	5.30	9.08
CV(%)	26.42	47.02	52.90	47.05	41.32	44.56
Appliances and miscellaneous housewares						
Mean	21	5	8	15	21	55
SE	2.70	2.01	3.62	4.51	4.95	10.11
CV(%)	13.09	40.40	47.15	30.04	23.80	18.54
Major appliances						
Mean	7	2	4	7	9	15
SE	1.55	1.42	3.54	2.98	3.39	4.53
CV(%)	21.26	90.08	80.07	45.25	39.56	29.75
Small appliances and miscellaneous housewares						
Mean	13	3	3	8	12	39
SE	2.42	1.67	1.06	2.65	3.22	10.29
CV(%)	18.12	49.21	32.51	31.42	26.40	26.18
Miscellaneous household equipment						
Mean	42	8	18	27	55	102
SE	5.71	1.58	3.72	7.29	17.51	14.65
CV(%)	13.57	20.13	20.93	27.05	31.77	14.30
Other housing						
Mean	140	86	85	97	88	344
SE	10.58	16.71	17.92	17.55	17.22	39.41
CV(%)	7.54	19.42	21.17	18.06	19.53	11.44
Apparel and services						
Mean	213	113	157	181	215	397
SE	12.54	19.03	24.85	26.52	26.69	46.74
CV(%)	5.89	16.89	15.81	14.64	12.43	11.76
Males, 2 and over						
Mean	61	29	44	59	56	115
SE	5.43	6.21	10.16	14.14	9.68	16.41
CV(%)	8.95	21.23	23.10	24.03	17.40	14.24
Females, 2 and over						
Mean	62	42	41	52	64	109
SE	5.67	12.47	10.02	12.56	13.02	17.02
CV(%)	9.20	29.86	24.35	24.28	20.26	15.59
Children under 2						
Mean	38	11	40	25	54	61
SE	5.23	3.45	17.09	5.84	16.13	14.42
CV(%)	13.67	32.42	42.33	23.35	29.78	23.52
Other apparel products and services						
Mean	52	31	32	46	41	112
SE	5.97	8.10	7.02	9.38	8.99	25.80
CV(%)	11.45	26.11	22.21	20.60	22.10	23.08

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 2015 through 2nd quarter 2016 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Jewelry and watches						
Mean	18	4	13	14	15	45
SE	4.60	1.89	5.02	5.36	4.61	19.99
CV(%)	25.28	47.74	37.88	37.47	31.53	44.73
All other apparel products and services						
Mean	34	27	18	31	26	67
SE	4.22	7.71	5.06	7.79	7.65	14.95
CV(%)	12.44	28.47	27.53	24.95	29.39	22.28
Transportation						
Mean	113	18	51	101	127	266
SE	13.20	3.99	17.45	28.54	38.56	64.16
CV(%)	11.69	22.52	34.29	28.17	30.24	24.09
Healthcare						
Mean	31	19	48	20	27	43
SE	6.76	10.60	29.92	6.81	6.76	8.16
CV(%)	21.58	57.11	61.95	34.27	25.15	18.90
Entertainment						
Mean	82	28	55	67	92	168
SE	5.64	5.41	9.07	14.07	9.12	21.22
CV(%)	6.88	19.62	16.36	21.00	9.94	12.61
Toys, games, arts and crafts, and tricycles						
Mean	27	10	24	20	39	42
SE	2.86	3.18	6.15	5.68	7.37	7.88
CV(%)	10.61	31.41	26.13	28.87	19.01	18.54
Other entertainment						
Mean	55	17	32	47	53	126
SE	5.16	4.53	5.65	10.87	8.43	18.89
CV(%)	9.35	25.94	17.71	22.97	15.91	15.01
Personal care products and services						
Mean	15	8	11	8	15	32
SE	2.05	2.58	4.18	2.16	3.81	7.54
CV(%)	13.83	30.41	37.95	27.70	25.71	23.67
Reading						
Mean	6	1	5	5	6	11
SE .....	.91	.64	1.99	1.39	1.68	3.02
CV(%)	16.21	53.09	41.93	28.10	28.01	26.88
Education						
Mean	301	11	77	61	76	1,279
SE	33.50	2.13	31.05	13.57	18.25	146.88
CV(%)	11.11	18.96	40.29	22.31	23.98	11.49
All other gifts						
Mean	76	18	41	58	85	176
SE	6.38	4.00	8.32	12.67	14.70	25.03
CV(%)	8.42	22.09	20.29	21.89	17.27	14.18

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, April, 2017