

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	95,818	82,960	16,558	16,584	16,592	16,607	16,620	12,857
Number of sample interviews	36,946	31,166	5,763	6,017	6,239	6,385	6,762	5,780
Consumer unit characteristics:								
Income before taxes ¹	\$31,308	\$31,308	\$5,720	\$13,894	\$23,856	\$37,524	\$75,406	
Income after taxes ¹	28,496	28,496	5,669	13,348	22,233	34,183	66,923	
Average number of persons in consumer unit	2.6	2.5	1.8	2.2	2.6	2.9	3.1	2.7
Age of reference person	47.2	47.1	51.1	50.5	45.5	43	45.4	47.7
Average number in consumer unit:								
Earners	1.4	1.4	0.7	1	1.4	1.8	2.1	1.4
Vehicles	2	2	0.9	1.5	2	2.6	3.1	2
Children under 18	0.7	0.7	0.5	0.5	0.7	0.9	0.8	0.7
Persons 65 and over	0.3	0.3	0.5	0.5	0.3	0.2	0.1	0.3
Percent distribution:								
Sex of reference person:								
Male	66	66	41	59	68	78	84	68
Female	34	34	59	41	32	22	16	32
Housing tenure:								
Homeowner with mortgage	39	39	12	18	36	54	74	37
Homeowner without mortgage	24	23	29	31	24	18	15	29
Renter	37	38	59	50	40	29	12	34
Race of reference person:								
Black	11	10	17	12	10	7	5	13
White and other	89	90	83	88	90	93	95	87
Education of reference person:								
Elementary (1-8)	11	11	23	17	9	4	2	11
High school (9-12)	43	43	46	51	49	40	26	45
College	46	46	30	31	42	55	72	43
Never attended and other	1	1	1	1	0	0	0	1
At least one vehicle owned	87	87	62	85	94	97	97	85
Average annual expenditures:								
	\$27,810	\$28,323	\$12,119	\$17,616	\$24,476	\$34,231	\$53,093	\$24,862
Food								
Food at home	4,152	4,188	2,207	3,102	3,899	4,952	6,772	4,013
Cereals and bakery products	2,390	2,403	1,513	2,019	2,360	2,789	3,329	2,335
Cereals and bakery products	359	362	241	303	345	423	498	346

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989- Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Cereals and cereal products	131	130	96	117	125	141	172	132
Bakery products	228	232	145	186	219	282	326	214
Meats, poultry, fish, and eggs	611	616	393	542	605	700	838	591
Beef	202	204	125	177	205	238	275	195
Pork	116	117	92	100	115	131	148	114
Other meats	89	92	52	88	90	106	122	80
Poultry	100	100	62	84	96	111	147	98
Fish and seafood	71	71	38	61	66	79	110	69
Eggs	33	32	24	32	32	36	37	35
Dairy products	304	304	201	258	296	351	411	307
Fresh milk and cream	148	146	106	137	148	164	173	155
Other dairy products	157	158	95	121	148	187	238	152
Fruits and vegetables	408	403	264	345	395	468	544	429
Fresh fruits	126	122	81	100	122	143	164	139
Fresh vegetables	127	125	83	113	122	141	167	136
Processed fruits	89	89	60	74	83	103	125	90
Processed vegetables	66	67	39	57	68	81	88	64
Other food at home	708	718	414	572	720	847	1,037	663
Sugar and other sweets	86	86	55	62	83	111	117	86
Fats and oils	59	60	38	57	60	69	76	55
Miscellaneous foods	314	321	176	259	325	382	463	285
Nonalcoholic beverages	216	216	133	179	221	243	306	213
Food prep by cu, out-of-town trips	33	35	12	14	31	42	76	23
Food away from home	1,762	1,785	694	1,082	1,538	2,163	3,443	1,678
Alcoholic beverages	284	298	129	195	306	367	491	227
Housing	8,609	8,597	4,260	5,762	7,425	9,811	15,702	8,736
Shelter	4,835	4,826	2,373	3,086	4,037	5,483	9,139	4,888
Owned dwellings	2,850	2,836	815	1,073	1,933	3,312	7,037	2,935
Mortgage interest and charges	1,741	1,745	350	433	1,019	2,228	4,687	1,717
Property taxes	575	562	203	313	446	570	1,279	656
Maintenance, repairs, insurance, other expenses	533	529	262	327	468	514	1,071	562
Rented dwellings	1,500	1,523	1,424	1,830	1,801	1,645	915	1,354
Other lodging	485	467	135	183	304	526	1,187	599
Utilities, fuels, and public services	1,835	1,810	1,177	1,500	1,763	2,028	2,581	1,993
Natural gas	247	246	167	212	234	276	340	254
Electricity	738	726	463	610	707	796	1,052	817
Fuel oil and other fuels	101	97	70	85	92	99	141	124
Telephone services	567	559	370	459	564	644	757	621
Water and other public services	182	182	106	135	166	213	292	178
Household operations	460	455	150	229	362	506	1,025	490
Personal services	219	226	64	114	200	322	430	173
Other household expenses	241	229	86	115	163	185	595	317
Housekeeping supplies	394	410	185	352	383	459	672	327

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Laundry and cleaning supplies	107	111	67	90	110	125	163	91
Other household products	165	173	60	156	147	186	315	132
Postage and stationery	122	127	59	106	125	149	194	104
Household furnishings and equipment	1,086	1,095	375	595	880	1,336	2,285	1,038
Household textiles	105	105	22	65	105	114	221	111
Furniture	312	319	101	191	226	393	684	268
Floor coverings	70	74	19	30	37	89	193	51
Major appliances	148	148	49	106	128	200	258	144
Small appliances, miscellaneous housewares	65	68	24	38	45	85	146	54
Miscellaneous household equipment	386	380	160	165	338	454	782	410
Apparel and services	1,582	1,608	632	917	1,395	2,034	3,059	1,480
Men and boys	397	404	131	220	305	508	852	385
Men, 16 and over	324	324	94	184	236	400	705	334
Boys, 2 to 15	74	80	37	37	69	109	147	51
Women and girls	657	667	261	388	649	822	1,213	617
Women, 16 and over	564	571	228	340	573	678	1,034	537
Girls, 2 to 15	93	96	33	48	75	144	180	80
Children under 2	72	77	29	50	62	115	127	55
Footwear	189	192	90	125	166	277	302	177
Other apparel products and services	266	269	121	133	213	312	564	246
Transportation	5,187	5,277	1,989	3,199	4,563	7,219	9,401	4,637
Vehicle purchases (net outlay)	2,291	2,348	834	1,369	1,875	3,503	4,152	1,923
Cars and trucks, new	1,218	1,238	327	487	927	1,738	2,709	1,087
Cars and trucks, used	1,051	1,086	490	872	933	1,732	1,403	821
Other vehicles	22	23	17	10	15	34	40	15
Gasoline and motor oil	985	987	465	700	998	1,217	1,555	968
Other vehicle expenses	1,627	1,664	563	985	1,494	2,205	3,070	1,423
Vehicle finance charges	303	308	71	158	272	462	579	270
Maintenance and repairs	561	581	239	375	517	758	1,011	470
Vehicle insurance	575	580	202	364	552	733	1,048	540
Vehicle rental, leases, licenses, other charges	188	195	52	87	152	252	432	144
Public transportation	284	278	128	145	196	295	624	322
Health care	1,407	1,411	861	1,332	1,376	1,442	2,042	1,399
Health insurance	537	540	368	582	561	567	623	514
Medical services	542	534	251	438	494	561	926	596
Drugs	240	244	203	241	245	238	292	228
Medical supplies	87	93	39	72	77	77	201	62
Entertainment	1,424	1,432	511	645	1,135	1,737	3,128	1,396
Fees and admissions	377	375	114	142	250	439	926	393
Television, radios, sound equipment	429	436	212	286	404	531	746	389
Pets, toys, and playground equipment	249	261	88	137	285	322	474	187
Other supplies, equipment, and services	369	361	97	80	196	446	983	426
Personal care products and services	366	379	167	308	333	445	641	320

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		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Reading	157	160	66	99	145	182	306	137
Education	367	342	271	134	200	306	797	526
Tobacco products and smoking supplies	261	265	187	235	311	315	279	236
Miscellaneous	643	676	280	391	663	768	1,276	438
Cash contributions	900	930	236	417	744	1,042	2,208	704
Personal insurance and pensions	2,472	2,760	322	881	1,981	3,610	6,991	614
Life and other personal insurance	346	349	110	195	259	456	724	329
Pensions and Social Security	2,125	2,411	212	686	1,722	3,154	6,268	284
Sources of income and taxes: ¹								
Money income before taxes	31,308	31,308	5,720	13,894	23,856	37,524	75,406	
Wages and salaries	23,248	23,248	1,833	7,330	17,252	31,323	58,385	
Self-employment income	2,535	2,535	-45	542	1,115	1,590	9,455	
Social Security, private and government retirement	3,387	3,387	2,624	4,636	3,823	2,798	3,055	
Interest, dividends, rental income, other property income	1,253	1,253	180	425	878	1,117	3,661	
Unemployment and workers' compensation, veterans' benefits	207	207	115	187	219	291	222	
Public assistance, supplemental security income, food stamps	290	290	735	416	154	61	84	
Regular contributions for support	273	273	184	260	336	270	316	
Other income	115	115	93	98	79	75	229	
Personal taxes ¹	2,812	2,812	50	546	1,623	3,341	8,483	
Federal income taxes	2,228	2,228	21	402	1,246	2,582	6,877	
State and local income taxes	521	521	9	119	344	683	1,448	
Other taxes	62	62	20	24	33	75	158	
Income after taxes ¹	28,496	28,496	5,669	13,348	22,233	34,183	66,923	
Net change in total assets	3,612	3,541	237	585	1,160	3,750	11,951	4,074
Net change in total liabilities	3,401	3,325	508	2,426	1,179	4,428	8,071	3,892
Addenda:								
Other financial information								
Other money receipts	423	479	156	272	390	587	988	62
Mortgage principal paid on owned property	-513	-515	-168	-189	-391	-625	-1,198	-501

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989- Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Estimated market value of owned home	63,717	61,986	27,337	33,800	46,056	64,670	137,854	74,886
Estimated monthly rental value of owned home	383	376	171	223	300	421	766	428
Gifts of:	887	876	366	486	702	990	1,830	976
Clothing, males 2 and over	70	69	35	41	74	70	125	73
Clothing, females 2 and over	88	91	35	42	107	117	152	76
Clothing, infants less than 2	33	35	9	19	27	55	62	29
Jewelry and watches	24	25	18	13	25	31	39	16
Small appliances and miscellaneous housewares	18	19	4	11	12	30	37	15
Household textiles	8	7	3	4	10	10	10	8
All other gifts	646	630	262	356	447	677	1,405	759

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors