

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000**

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) .....	109,367	81,454	16,268	16,292	16,290	16,283	16,321	27,912
Lower limit .....	n.a.	n.a.	n.a.	\$13,061	\$25,219	\$41,493	\$67,517	n.a.
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$44,649	\$44,649	\$7,683	\$19,071	\$32,910	\$53,295	\$110,118	( <sup>1</sup> )
Income after taxes <sup>1</sup> .....	41,532	41,532	7,457	18,637	31,349	49,695	100,369	( <sup>1</sup> )
Age of reference person .....	48.2	48.1	51.9	51.7	47.0	44.4	45.3	48.4
Average number in consumer unit:								
Persons .....	2.5	2.5	1.8	2.3	2.5	2.8	3.2	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.4	1.4	.7	1.0	1.4	1.7	2.1	1.4
Vehicles .....	1.9	1.9	1.0	1.5	1.9	2.4	2.9	1.9
Percent distribution:								
Sex of reference person:								
Male .....	53	53	37	47	55	62	65	52
Female .....	47	47	63	53	45	38	35	48
Housing tenure:								
Homeowner .....	66	65	43	57	62	75	88	68
With mortgage .....	39	39	10	21	36	55	72	38
Without mortgage .....	27	26	32	36	25	19	16	30
Renter .....	34	35	57	43	38	25	12	32
Race of reference person:								
Black .....	12	12	17	13	12	10	7	13
White and other .....	88	88	83	87	88	90	93	87
Education of reference person:								
Elementary (1-8) .....	6	6	14	10	5	2	1	6
High school (9-12) .....	39	39	47	49	41	35	20	41
College .....	54	55	39	40	54	63	78	53
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	88	66	86	94	97	98	87
Average annual expenditures .....	\$38,045	\$40,238	\$17,940	\$26,550	\$34,716	\$46,794	\$75,102	\$32,063
Food .....	5,158	5,435	2,673	4,178	5,183	6,452	8,679	4,517
Food at home .....	3,021	3,154	1,826	2,765	3,081	3,590	4,507	2,711
Cereals and bakery products .....	453	474	270	417	470	530	683	405
Cereals and cereal products .....	156	163	96	156	165	181	215	142
Bakery products .....	297	312	174	261	306	349	469	263
Meats, poultry, fish, and eggs .....	795	817	492	755	832	905	1,101	745
Beef .....	238	243	141	226	253	267	330	226
Pork .....	167	171	114	172	173	190	204	158
Other meats .....	101	104	65	94	109	121	133	92
Poultry .....	145	150	89	134	152	164	208	135
Fish and seafood .....	110	114	57	95	103	127	186	102
Eggs .....	34	36	26	35	42	35	41	32
Dairy products .....	325	339	197	290	344	393	474	291
Fresh milk and cream .....	131	138	92	124	142	151	181	116
Other dairy products .....	193	201	105	166	202	242	293	175
Fruits and vegetables .....	521	544	326	498	514	590	790	468
Fresh fruits .....	163	170	102	163	155	179	249	148
Fresh vegetables .....	159	166	97	151	154	179	248	141
Processed fruits .....	115	120	77	101	116	133	176	102
Processed vegetables .....	84	87	50	82	88	100	116	76

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	
Other food at home .....	\$927	\$980	\$541	\$805	\$921	\$1,172	\$1,459	\$802
Sugar and other sweets .....	117	125	66	104	111	149	194	100
Fats and oils .....	83	86	53	83	86	95	110	77
Miscellaneous foods .....	437	460	241	363	423	559	714	384
Nonalcoholic beverages .....	250	265	156	228	269	317	356	213
Food prepared by consumer unit on out-of-town trips .....	40	44	25	26	32	52	84	28
Food away from home .....	2,137	2,280	848	1,413	2,102	2,862	4,173	1,805
Alcoholic beverages .....	372	423	206	248	366	513	780	254
Housing .....	12,319	12,527	6,509	8,482	10,857	14,152	22,611	11,789
Shelter .....	7,114	7,134	3,735	4,721	6,263	7,933	13,004	7,056
Owned dwellings .....	4,602	4,599	1,466	2,150	3,451	5,454	10,459	4,613
Mortgage interest and charges .....	2,639	2,673	524	811	1,876	3,413	6,729	2,540
Property taxes .....	1,139	1,084	510	696	854	1,132	2,226	1,297
Maintenance, repairs, insurance, other expenses .....	825	842	431	643	722	908	1,503	776
Rented dwellings .....	2,034	2,062	2,035	2,354	2,525	2,034	1,364	1,952
Other lodging .....	478	473	234	217	288	445	1,181	491
Utilities, fuels, and public services .....	2,489	2,487	1,632	2,113	2,400	2,766	3,522	2,494
Natural gas .....	307	305	188	254	287	342	451	316
Electricity .....	911	897	618	817	891	982	1,178	952
Fuel oil and other fuels .....	97	95	84	92	85	96	121	101
Telephone services .....	877	890	575	705	860	1,004	1,305	838
Water and other public services .....	296	300	168	245	277	341	467	287
Household operations .....	684	708	270	402	425	757	1,685	617
Personal services .....	326	338	100	191	173	404	820	292
Other household expenses .....	358	370	171	211	252	352	865	325
Housekeeping supplies .....	482	546	249	388	476	664	951	336
Laundry and cleaning supplies .....	131	146	73	117	132	163	244	95
Other household products .....	226	258	102	179	230	332	445	153
Postage and stationery .....	126	142	74	92	113	169	261	88
Household furnishings and equipment .....	1,549	1,652	622	858	1,293	2,032	3,450	1,285
Household textiles .....	106	115	43	66	113	120	233	88
Furniture .....	391	413	150	208	292	427	989	325
Floor coverings .....	44	49	15	21	30	67	112	31
Major appliances .....	189	195	117	116	158	220	365	173
Small appliances, miscellaneous housewares .....	87	95	37	55	76	130	178	67
Miscellaneous household equipment .....	731	784	261	392	624	1,068	1,573	602
Apparel and services .....	1,856	2,004	844	1,301	1,615	2,265	3,989	1,505
Men and boys .....	440	483	171	332	363	525	1,021	342
Men, 16 and over .....	344	382	134	253	283	417	825	256
Boys, 2 to 15 .....	96	100	38	79	80	108	197	85
Women and girls .....	725	769	299	451	631	910	1,553	625
Women, 16 and over .....	607	640	252	364	530	770	1,285	532
Girls, 2 to 15 .....	118	129	47	87	101	140	268	93
Children under 2 .....	82	93	50	68	79	117	149	56
Footwear .....	343	374	198	289	343	433	605	273
Other apparel products and services .....	266	286	127	161	199	280	660	210
Transportation .....	7,417	7,568	3,212	5,043	7,028	9,223	13,315	6,985
Vehicle purchases (net outlay) .....	3,418	3,466	1,443	2,302	3,241	4,317	6,018	3,280
Cars and trucks, new .....	1,605	1,612	443	788	1,513	1,932	3,377	1,585
Cars and trucks, used .....	1,770	1,804	996	1,493	1,724	2,284	2,521	1,670
Other vehicles .....	43	50	34	321	33	101	119	325
Gasoline and motor oil .....	1,291	1,316	631	965	1,297	1,631	2,053	1,219

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	
Other vehicle expenses .....	\$2,281	\$2,345	\$925	\$1,523	\$2,147	\$2,837	\$4,286	\$2,101
Vehicle finance charges .....	328	337	82	190	318	497	598	302
Maintenance and repairs .....	624	659	325	475	646	740	1,110	523
Vehicle insurance .....	778	798	344	586	790	995	1,275	719
Vehicle rental, leases, licenses, other charges .....	551	550	175	272	393	606	1,302	556
Public transportation .....	427	441	212	253	344	438	959	385
Health care .....	2,066	2,120	1,470	1,988	1,964	2,312	2,864	1,919
Health insurance .....	983	985	690	945	943	1,090	1,254	977
Medical services .....	568	583	339	424	524	659	968	524
Drugs .....	416	447	381	534	412	438	470	339
Medical supplies .....	99	105	60	85	85	125	172	80
Entertainment .....	1,863	1,958	837	1,147	1,609	2,324	3,866	1,603
Fees and admissions .....	515	535	198	250	331	547	1,349	455
Television, radios, sound equipment .....	622	654	363	465	590	782	1,071	529
Pets, toys, and playground equipment .....	334	355	122	239	337	422	656	277
Other entertainment supplies, equipment, and services .....	393	412	154	192	351	573	790	342
Personal care products and services .....	564	595	318	442	534	699	983	491
Reading .....	146	156	73	105	136	175	291	118
Education .....	632	636	430	290	393	600	1,462	626
Tobacco products and smoking supplies .....	319	333	257	317	366	390	336	276
Miscellaneous .....	776	832	365	595	833	1,047	1,318	619
Cash contributions .....	1,192	1,344	332	1,163	953	1,217	3,050	750
Personal insurance and pensions .....	3,365	4,308	413	1,251	2,878	5,425	11,557	612
Life and other personal insurance .....	399	415	144	246	351	452	880	351
Pensions and Social Security .....	2,966	3,893	269	1,005	2,527	4,973	10,677	261
Sources of income and personal taxes: <sup>1</sup>								
Money income before taxes .....	44,649	44,649	7,683	19,071	32,910	53,295	110,118	( <sup>1</sup> )
Wages and salaries .....	35,579	35,579	2,524	10,161	24,942	45,767	94,351	( <sup>1</sup> )
Self-employment income .....	2,344	2,344	-67	471	1,121	1,804	8,375	( <sup>1</sup> )
Social Security, private and government retirement .....	4,856	4,856	4,005	6,977	5,533	4,061	3,704	( <sup>1</sup> )
Interest, dividends, rental income, other property income .....	927	927	96	325	572	880	2,758	( <sup>1</sup> )
Unemployment and workers' compensation, veterans' benefits .....	192	192	76	226	222	251	184	( <sup>1</sup> )
Public assistance, supplemental security income, food stamps .....	310	310	710	468	181	99	92	( <sup>1</sup> )
Regular contributions for support .....	309	309	184	310	258	321	470	( <sup>1</sup> )
Other income .....	133	133	155	133	80	112	185	( <sup>1</sup> )
Personal taxes .....	3,117	3,117	226	434	1,561	3,600	9,749	( <sup>1</sup> )
Federal income taxes .....	2,409	2,409	142	252	1,116	2,708	7,815	( <sup>1</sup> )
State and local income taxes .....	562	562	41	95	313	711	1,646	( <sup>1</sup> )
Other taxes .....	146	146	43	87	132	181	289	( <sup>1</sup> )
Income after taxes .....	41,532	41,532	7,457	18,637	31,349	49,695	100,369	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	
Addenda:								
Net change in total assets and liabilities .....	\$457	\$508	\$7,330	-\$2,636	-\$1,130	-\$2,384	\$1,365	\$307
Net change in total assets .....	6,016	6,568	7,629	631	4,189	4,028	16,345	4,407
Net change in total liabilities .....	5,560	6,060	299	3,266	5,320	6,412	14,980	4,100
Other financial information:								
Other money receipts .....	594	759	314	391	530	611	1,947	113
Mortgage principal paid on owned property .....	-1,172	-1,140	-253	-412	-792	-1,366	-2,873	-1,266
Estimated market value of owned home .....	92,665	88,989	43,225	59,296	66,851	93,498	181,842	103,393
Estimated monthly rental value of owned home ..	629	618	299	427	505	685	1,174	659
Gifts of goods and services .....	1,083	1,163	555	700	909	1,097	2,553	885
Food .....	70	66	19	26	33	66	188	83
Alcoholic beverages .....	14	17	7	6	12	17	41	10
Housing .....	291	316	145	196	233	324	682	231
Housekeeping supplies .....	39	44	16	32	34	57	80	28
Household textiles .....	13	16	5	6	20	23	25	7
Appliances and miscellaneous								
housewares .....	28	34	13	14	24	53	64	15
Major appliances .....	8	10	7	4	6	14	17	3
Small appliances and miscellaneous								
housewares .....	21	24	6	10	17	39	47	12
Miscellaneous household equipment .....	70	78	35	57	69	73	154	53
Other housing .....	140	145	77	87	86	118	359	128
Apparel and services .....	244	276	134	205	229	285	527	168
Males, 2 and over .....	68	75	27	71	51	68	157	52
Females, 2 and over .....	85	97	42	63	85	95	201	57
Children under 2 .....	41	47	22	31	41	59	83	25
Other apparel products and services .....	51	57	44	41	52	63	86	34
Jewelry and watches .....	20	24	16	17	14	30	42	11
All other apparel products and services .....	30	34	28	24	38	33	45	23
Transportation .....	70	72	36	22	57	40	205	65
Health care .....	38	43	48	44	44	24	53	25
Entertainment .....	94	102	42	79	107	101	180	72
Toys, games, hobbies, and tricycles .....	30	32	13	29	32	36	48	24
Other entertainment .....	64	70	28	49	75	65	132	48
Personal care products and services .....	19	23	11	17	21	28	36	11
Reading .....	2	2	1	2	2	3	3	1
Education .....	151	149	48	33	63	119	480	158
All other gifts .....	89	98	65	69	108	90	157	63

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors. n.a. Not applicable.