

Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	84,115	16,782	16,838	16,820	16,816	16,860
Percent distribution of consumer units	100.0	20.0	20.0	20.0	20.0	20.0
Consumer unit characteristics (mean values):						
Income before taxes ¹	\$41,622	\$7,170	\$17,962	\$30,981	\$50,205	\$101,602
Income after taxes ¹	38,358	7,049	17,406	29,265	46,294	91,606
Age of reference person	47.7	50.6	52.5	46.0	43.8	45.5
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.5	2.9	3.1
Children under 187	.4	.6	.7	.8	.9
Persons 65 and over3	.4	.6	.3	.2	.1
Earners	1.3	.7	.9	1.3	1.7	2.1
Vehicles	2.0	1.0	1.5	2.0	2.4	2.9
Percent distribution:						
Sex of reference person:						
Male	58	38	51	61	67	73
Female	42	62	49	39	33	27
Housing tenure:						
Homeowner	64	39	55	62	74	89
With mortgage	39	11	19	35	56	73
Without mortgage	25	29	36	27	18	16
Renter	36	61	45	38	26	11
Race of reference person:						
Black	11	16	12	11	8	5
White and other	89	84	88	89	92	95
Education of reference person:						
Elementary (1-8)	7	15	11	6	2	1
High school (9-12)	38	47	49	42	32	21
College	55	36	40	53	66	79
Never attended and other	(²)	1	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	87	62	86	94	97	98
Annual aggregate expenditures	\$3,081,144	8.9	12.7	16.8	23.5	38.1
Food						
Food at home	224,159	12.3	16.1	18.9	22.9	29.8
Cereals and bakery products	34,129	12.5	16.6	18.4	22.8	29.7
Cereals and cereal products	11,773	13.4	17.0	17.8	23.3	28.4
Bakery products	22,356	12.0	16.4	18.8	22.5	30.3
Meats, poultry, fish, and eggs	57,272	12.7	16.0	19.5	22.6	29.1
Beef	17,057	11.3	15.0	20.8	23.0	29.9
Pork	11,592	14.2	18.0	20.0	21.5	26.2
Other meats	7,319	12.9	16.3	19.0	23.7	28.1
Poultry	10,929	12.8	15.0	19.6	22.6	30.1
Fish and seafood	7,769	12.4	15.2	16.5	23.0	32.9
Eggs	2,607	16.3	19.7	19.1	21.8	23.1
Dairy products	24,479	13.0	16.4	18.3	23.5	28.8
Fresh milk and cream	9,700	14.7	16.8	18.7	23.3	26.5
Other dairy products	14,778	11.9	16.1	18.1	23.6	30.3
Fruits and vegetables	37,944	12.1	16.9	18.9	21.7	30.4
Fresh fruits	12,002	12.0	17.4	18.9	21.4	30.3
Fresh vegetables	11,717	12.6	16.9	18.8	20.8	30.9
Processed fruits	8,134	11.9	15.9	18.0	22.2	32.0
Processed vegetables	6,090	11.8	17.0	20.3	23.3	27.6

See footnotes at end of table.

Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$70,335	11.8	15.4	18.8	23.7	30.4
Sugar and other sweets	8,868	12.5	16.4	18.1	24.5	28.6
Fats and oils	6,105	13.3	16.9	19.2	23.9	26.7
Miscellaneous foods	31,799	11.5	15.1	18.7	23.9	30.8
Nonalcoholic beverages	18,803	12.8	16.0	19.1	23.2	29.0
Food prepared by consumer unit on out-of-town trips	4,761	6.2	12.0	18.5	22.4	41.0
Food away from home	169,768	9.0	11.7	17.1	24.0	38.2
Alcoholic beverages	26,427	10.0	13.1	16.5	22.6	37.7
Housing	988,847	10.4	13.9	17.4	22.3	36.1
Shelter	564,159	10.3	13.9	17.0	22.1	36.6
Owned dwellings	356,775	6.0	9.5	14.2	23.7	46.6
Mortgage interest and charges	207,420	3.7	6.0	13.1	25.7	51.5
Property taxes	83,207	8.1	13.1	14.7	21.3	42.8
Maintenance, repairs, insurance, other expenses	66,148	10.3	16.0	17.2	20.6	35.9
Rented dwellings	168,910	20.2	24.2	24.2	19.5	11.9
Other lodging	38,473	7.6	9.6	11.1	19.2	52.4
Utilities, fuels, and public services	200,289	12.8	16.7	19.4	22.5	28.6
Natural gas	23,390	13.0	17.4	18.6	21.4	29.6
Electricity	76,013	13.6	17.4	19.7	22.4	26.9
Fuel oil and other fuels	7,486	12.5	17.9	20.5	22.8	26.2
Telephone services	69,503	12.7	16.0	19.4	22.9	29.0
Water and other public services	23,897	10.5	15.6	18.7	22.8	32.4
Household operations	47,822	8.4	9.8	13.5	21.2	47.1
Personal services	22,707	8.3	8.8	12.6	24.3	46.0
Other household expenses	25,115	8.5	10.6	14.4	18.4	48.2
Housekeeping supplies	38,369	9.7	13.6	17.5	24.8	34.4
Laundry and cleaning supplies	9,623	10.9	15.6	17.6	25.3	30.6
Other household products	17,245	9.8	13.8	16.7	24.9	34.8
Postage and stationery	11,501	8.6	11.7	18.8	24.1	36.8
Household furnishings and equipment	138,209	8.1	10.9	17.3	22.0	41.6
Household textiles	9,198	11.0	12.6	13.0	21.1	42.3
Furniture	32,539	5.7	12.9	16.2	20.3	45.0
Floor coverings	12,488	12.0	8.6	19.2	11.5	48.5
Major appliances	14,274	9.6	16.7	19.5	22.9	31.3
Small appliances, miscellaneous housewares	7,017	7.4	11.6	17.0	24.2	39.9
Miscellaneous household equipment	62,692	7.9	8.8	17.8	24.6	41.0
Apparel and services	139,153	9.6	10.7	18.8	23.2	37.7
Men and boys	32,646	6.2	9.4	17.7	24.0	42.8
Men, 16 and over	25,525	5.6	9.1	16.5	24.1	44.7
Boys, 2 to 15	7,122	8.2	10.4	21.9	23.7	35.9
Women and girls	53,753	11.5	10.6	18.1	23.3	36.5
Women, 16 and over	45,097	12.2	10.3	18.1	23.2	36.3
Girls, 2 to 15	8,656	8.0	12.5	18.1	24.1	37.3
Children under 2	6,278	8.1	13.8	24.3	24.3	29.5
Footwear	22,817	10.2	12.1	23.0	24.8	29.9
Other apparel products and services	23,658	9.8	10.9	16.5	19.6	43.3
Transportation	570,241	7.4	13.7	16.8	25.2	36.9
Vehicle purchases (net outlay)	255,965	6.9	15.1	15.0	25.9	37.1
Cars and trucks, new	116,295	4.7	11.7	10.8	23.7	49.2
Cars and trucks, used	135,160	9.1	17.9	18.9	27.5	26.7
Other vehicles	4,510	³ 1.3	³ 21.1	³ 9.1	33.8	34.8
Gasoline and motor oil	86,661	9.7	14.4	19.5	25.4	31.0

See footnotes at end of table.

Table 55. Quintiles of income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Complete reporting of income					
	Aggregate	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$191,749	6.8	12.2	18.1	25.5	37.4
Vehicle finance charges	27,641	4.8	9.4	19.1	30.6	36.0
Maintenance and repairs	56,344	8.7	13.6	19.8	24.4	33.5
Vehicle insurance	64,430	7.6	14.3	19.0	25.4	33.7
Vehicle rental, leases, licenses, other charges	43,334	4.4	9.2	13.7	23.8	49.0
Public transportation	35,865	8.8	9.4	16.2	18.5	47.1
Health care	165,027	12.3	20.0	17.9	21.1	28.6
Health insurance	77,926	12.4	21.0	19.5	20.9	26.2
Medical services	47,834	10.7	15.6	15.3	22.7	35.8
Drugs	30,062	15.8	24.8	18.5	18.8	22.1
Medical supplies	9,204	9.6	19.0	16.8	22.1	32.6
Entertainment	149,882	8.3	10.2	15.1	24.0	42.4
Fees and admissions	39,229	6.8	8.6	13.8	22.3	48.6
Television, radios, sound equipment	46,688	10.4	13.5	18.6	24.1	33.3
Pets, toys, and playground equipment	28,722	7.0	11.3	17.6	24.6	39.6
Other entertainment supplies, equipment, and services	35,243	8.4	6.9	9.7	25.4	49.6
Personal care products and services	34,112	12.8	13.3	16.6	23.2	34.0
Reading	14,281	8.8	13.5	17.0	22.2	38.6
Education	48,510	13.6	9.8	13.8	19.5	43.3
Tobacco products and smoking supplies	23,485	15.5	18.6	21.9	23.7	20.3
Miscellaneous	76,827	10.0	13.1	19.7	24.2	33.0
Cash contributions	104,141	5.9	10.3	16.0	22.5	45.3
Personal insurance and pensions	346,284	2.0	5.2	12.9	26.3	53.6
Life and other personal insurance	34,256	6.9	10.8	14.5	24.5	43.4
Pensions and Social Security	312,027	1.4	4.6	12.8	26.5	54.7
Sources of income and personal taxes: ¹						
Money income before taxes	3,501,058	3.4	8.6	14.9	24.1	48.9
Wages and salaries	2,766,479	1.5	5.6	13.9	25.8	53.3
Self-employment income	188,347	-1.4	5.0	9.6	22.6	64.3
Social Security, private and government retirement	388,481	15.3	29.6	23.8	16.1	15.2
Interest, dividends, rental income, other property income	73,280	2.1	7.0	14.9	17.7	58.3
Unemployment and workers' compensation, veterans' benefits	16,228	8.2	18.6	24.8	25.0	23.5
Public assistance, supplemental security income, food stamps	27,799	46.8	30.4	10.8	8.7	3.3
Regular contributions for support	21,840	13.1	19.1	22.7	22.3	22.8
Other income	18,602	18.6	16.0	17.3	12.7	35.4
Personal taxes	274,527	.7	3.4	10.5	24.0	61.4
Federal income taxes	207,922	.4	2.6	9.8	24.0	63.2
State and local income taxes	52,981	.5	3.6	12.1	24.7	59.0
Other taxes	13,624	6.9	14.5	15.7	19.6	43.3
Income after taxes	3,226,532	3.7	9.1	15.3	24.1	47.9

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

² Value less than 0.5.

³ Data are likely to have large sampling errors.