

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

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) .....	115,356	97,391	19,455	19,482	19,472	19,481	19,501	17,965
Lower limit .....	n.a.	n.a.	n.a.	\$14,762	\$28,595	\$47,802	\$77,671	n.a.
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$51,128	\$51,128	\$8,201	\$21,478	\$37,542	\$61,132	\$127,146	( <sup>1</sup> )
Income after taxes <sup>1</sup> .....	48,596	48,596	8,260	20,543	36,363	58,593	119,091	( <sup>1</sup> )
Age of reference person .....	48.4	48.4	51.2	51.4	47.2	45.7	46.3	48.5
Average number in consumer unit:								
Persons .....	2.5	2.5	1.8	2.3	2.5	2.8	3.1	2.5
Children under 18 .....	.6	.6	.4	.6	.7	.7	.8	.6
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.3	1.3	.6	1.0	1.4	1.7	2.0	1.3
Vehicles .....	1.9	2.0	.9	1.5	2.0	2.5	2.9	1.8
Percent distribution:								
Sex of reference person:								
Male .....	50	51	37	45	53	58	59	49
Female .....	50	49	63	55	47	42	41	51
Housing tenure:								
Homeowner .....	67	66	41	55	65	79	90	71
With mortgage .....	41	41	11	22	40	59	72	41
Without mortgage .....	26	25	30	33	25	20	18	31
Renter .....	33	34	59	45	35	21	10	29
Race of reference person:								
Black or African American .....	12	12	18	14	11	8	6	14
White, Asian, and All Other Races .....	88	88	82	86	89	92	94	86
Education of reference person:								
Elementary (1-8) .....	6	6	13	11	5	2	1	5
High school (9-12) .....	36	36	45	48	40	31	17	37
College .....	57	57	41	41	55	67	82	58
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	64	87	95	97	98	85
Average annual expenditures .....	\$40,817	\$42,742	\$18,492	\$26,729	\$36,213	\$50,468	\$81,731	\$32,054
Food .....	5,340	5,593	3,178	4,102	5,098	6,544	9,039	4,593
Food at home .....	3,129	3,236	2,119	2,713	3,114	3,726	4,503	2,837
Cereals and bakery products .....	442	456	318	390	429	528	616	403
Cereals and cereal products .....	150	155	115	135	150	174	199	138
Bakery products .....	292	301	202	255	278	354	417	265
Meats, poultry, fish, and eggs .....	825	837	550	727	814	982	1,111	792
Beef .....	246	252	143	211	237	335	336	227
Pork .....	171	171	127	170	172	180	207	168
Other meats .....	102	104	71	90	99	126	133	97
Poultry .....	145	145	100	125	140	165	197	142
Fish and seafood .....	124	125	77	91	126	138	194	122
Eggs .....	37	38	31	39	40	37	44	35
Dairy products .....	328	343	219	289	337	392	480	287
Fresh milk and cream .....	127	132	93	121	132	146	167	113
Other dairy products .....	201	212	126	168	205	246	313	174
Fruits and vegetables .....	535	556	369	484	538	601	788	480
Fresh fruits .....	171	177	108	152	171	190	266	154
Fresh vegetables .....	172	179	116	157	176	186	261	152
Processed fruits .....	108	112	80	99	105	125	152	99
Processed vegetables .....	84	87	65	76	87	100	108	76

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$999	\$1,044	\$664	\$823	\$996	\$1,224	\$1,509	\$875
Sugar and other sweets .....	119	123	81	105	115	141	176	107
Fats and oils .....	86	87	61	79	87	95	113	82
Miscellaneous foods .....	490	513	319	396	489	608	756	426
Nonalcoholic beverages .....	268	281	189	227	278	333	380	233
Food prepared by consumer unit on out-of-town trips .....	36	38	14	17	28	47	84	26
Food away from home .....	2,211	2,358	1,059	1,389	1,983	2,818	4,535	1,756
Alcoholic beverages .....	391	442	198	230	329	552	902	248
Housing .....	13,432	13,653	6,858	9,285	11,709	15,357	25,033	12,550
Shelter .....	7,887	7,921	4,071	5,329	6,770	8,838	14,585	7,704
Owned dwellings .....	5,263	5,247	1,488	2,466	3,841	6,460	11,964	5,352
Mortgage interest and charges .....	2,954	2,947	518	1,060	2,113	3,936	7,098	2,994
Property taxes .....	1,344	1,310	568	742	965	1,443	2,832	1,525
Maintenance, repairs, insurance, other expenses .....	965	989	402	664	763	1,081	2,034	833
Rented dwellings .....	2,179	2,220	2,442	2,714	2,689	1,924	1,332	1,961
Other lodging .....	445	455	140	149	240	454	1,290	391
Utilities, fuels, and public services .....	2,811	2,820	1,719	2,309	2,731	3,238	4,098	2,767
Natural gas .....	392	387	241	324	359	428	583	419
Electricity .....	1,028	1,021	669	872	1,018	1,153	1,393	1,064
Fuel oil and other fuels .....	110	112	67	92	102	125	173	97
Telephone services .....	956	970	564	768	932	1,142	1,441	880
Water and other public services .....	326	330	177	254	321	389	509	307
Household operations .....	707	730	241	406	500	762	1,739	583
Personal services .....	294	303	89	171	195	323	737	242
Other household expenses .....	414	427	152	235	305	439	1,001	341
Housekeeping supplies .....	529	582	299	417	481	660	1,051	387
Laundry and cleaning supplies .....	132	145	91	132	137	165	202	97
Other household products .....	263	287	134	180	227	313	582	199
Postage and stationery .....	133	149	75	105	116	181	268	90
Household furnishings and equipment .....	1,497	1,600	528	824	1,226	1,859	3,559	1,110
Household textiles .....	113	126	44	83	107	142	256	75
Furniture .....	401	419	129	175	300	497	992	303
Floor coverings .....	52	54	24	15	28	45	160	38
Major appliances .....	196	205	75	151	187	228	384	151
Small appliances, miscellaneous housewares .....	88	95	41	64	73	105	190	66
Miscellaneous household equipment .....	648	701	215	336	531	842	1,578	477
Apparel and services .....	1,640	1,744	913	1,073	1,458	2,018	3,255	1,330
Men and boys .....	372	385	179	196	346	472	734	329
Men, 16 and over .....	282	294	127	146	258	366	575	245
Boys, 2 to 15 .....	89	91	52	50	88	106	160	84
Women and girls .....	634	699	362	435	569	800	1,327	448
Women, 16 and over .....	529	588	320	363	480	668	1,112	361
Girls, 2 to 15 .....	106	110	42	73	89	133	215	87
Children under 2 .....	81	86	41	62	88	95	143	67
Footwear .....	294	311	231	236	260	393	435	248
Other apparel products and services .....	258	263	101	143	196	257	616	239
Transportation .....	7,781	8,041	2,859	4,920	7,210	10,677	14,525	6,404
Vehicle purchases (net outlay) .....	3,732	3,871	1,240	2,164	3,367	5,351	7,229	2,975
Cars and trucks, new .....	2,052	2,154	527	1,010	1,398	2,711	5,118	1,502
Cars and trucks, used .....	1,611	1,649	696	1,154	1,913	2,527	1,956	1,405
Other vehicles .....	68	68	317	(4)	55	113	154	67
Gasoline and motor oil .....	1,333	1,353	614	981	1,352	1,736	2,083	1,221

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$2,331	\$2,416	\$852	\$1,539	\$2,233	\$3,159	\$4,292	\$1,897
Vehicle finance charges .....	371	383	97	188	367	561	700	304
Maintenance and repairs .....	619	657	257	475	598	826	1,127	434
Vehicle insurance .....	905	929	358	661	918	1,181	1,528	774
Vehicle rental, leases, licenses, other charges .....	436	447	139	215	349	592	937	386
Public transportation .....	385	400	154	235	258	432	922	311
Health care .....	2,416	2,495	1,439	2,132	2,553	2,745	3,606	2,055
Health insurance .....	1,252	1,267	742	1,124	1,306	1,440	1,723	1,167
Medical services .....	591	612	262	378	636	695	1,087	480
Drugs .....	467	501	378	531	504	486	607	332
Medical supplies .....	107	115	57	100	107	124	189	77
Entertainment .....	2,060	2,155	703	1,307	1,776	2,471	4,516	1,634
Fees and admissions .....	494	511	131	187	323	573	1,340	404
Television, radios, sound equipment .....	730	745	370	530	690	874	1,260	647
Pets, toys, and playground equipment .....	378	411	134	369	354	464	733	270
Other entertainment supplies, equipment, and services .....	457	488	68	220	408	560	1,182	312
Personal care products and services .....	527	559	295	368	484	638	1,011	436
Reading .....	127	133	58	88	114	151	254	95
Education .....	783	792	576	287	351	623	2,121	752
Tobacco products and smoking supplies .....	290	307	237	315	347	356	281	195
Miscellaneous .....	606	658	298	461	591	888	1,054	359
Cash contributions .....	1,370	1,458	449	789	1,071	1,458	3,517	894
Personal insurance and pensions .....	4,055	4,710	433	1,373	3,123	5,990	12,615	508
Life and other personal insurance .....	397	414	125	226	305	435	979	306
Pensions and Social Security .....	3,658	4,296	308	1,147	2,818	5,555	11,637	201
Sources of income and personal taxes: <sup>1</sup>								
Money income before taxes .....	51,128	51,128	8,201	21,478	37,542	61,132	127,146	( <sup>1</sup> )
Wages and salaries .....	41,200	41,200	2,997	12,620	28,886	52,022	109,349	( <sup>1</sup> )
Self-employment income .....	2,138	2,138	-320	417	843	1,873	7,869	( <sup>1</sup> )
Social Security, private and government retirement .....	5,601	5,601	3,989	6,829	6,173	5,312	5,698	( <sup>1</sup> )
Interest, dividends, rental income, other property income .....	1,097	1,097	88	415	697	937	3,345	( <sup>1</sup> )
Unemployment and workers' compensation, veterans' benefits .....	269	269	152	257	298	341	299	( <sup>1</sup> )
Public assistance, supplemental security income, food stamps .....	314	314	787	415	225	99	47	( <sup>1</sup> )
Regular contributions for support .....	343	343	290	360	312	400	353	( <sup>1</sup> )
Other income .....	165	165	217	165	109	149	186	( <sup>1</sup> )
Personal taxes .....	2,532	2,532	-60	935	1,179	2,540	8,055	( <sup>1</sup> )
Federal income taxes .....	1,843	1,843	-109	753	706	1,758	6,101	( <sup>1</sup> )
State and local income taxes .....	502	502	1	89	304	575	1,538	( <sup>1</sup> )
Other taxes .....	187	187	49	94	169	207	417	( <sup>1</sup> )
Income after taxes .....	48,596	48,596	8,260	20,543	36,363	58,593	119,091	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	- \$14,376	- \$15,289	- \$1,158	- \$4,527	- \$9,966	- \$18,946	- \$41,800	- \$9,425
Net change in total assets .....	6,451	6,605	1,585	1,618	5,247	8,148	16,407	5,619
Net change in total liabilities .....	20,827	21,894	2,744	6,145	15,214	27,094	58,207	15,044
Other financial information:								
Other money receipts .....	530	615	495	288	656	504	1,133	69
Mortgage principal paid on owned property .....	-1,565	-1,562	-297	-565	-982	-1,961	-3,999	-1,582
Estimated market value of owned home .....	122,059	119,104	48,912	68,847	89,389	133,105	255,023	138,080
Estimated monthly rental value of owned home ..	750	737	325	459	599	857	1,443	820
Gifts of goods and services .....	1,007	1,055	369	538	799	1,104	2,463	847
Food .....	78	84	23	45	46	86	221	45
Alcoholic beverages .....	16	19	7	13	13	21	40	8
Housing .....	220	238	85	133	216	230	528	159
Housekeeping supplies .....	42	48	20	28	33	64	93	25
Household textiles .....	13	14	4	8	12	9	39	8
Appliances and miscellaneous housewares .....	25	28	6	10	29	30	63	16
Major appliances .....	7	7	<sup>3</sup> 1	2	8	7	15	7
Small appliances and miscellaneous housewares .....	18	21	5	8	21	23	48	9
Miscellaneous household equipment .....	57	62	18	39	49	75	130	37
Other housing .....	85	87	37	48	92	53	204	73
Apparel and services .....	225	232	111	152	210	281	406	213
Males, 2 and over .....	56	55	33	34	48	63	99	57
Females, 2 and over .....	80	89	41	51	75	107	169	59
Children under 2 .....	39	41	14	34	42	41	72	31
Other apparel products and services .....	50	47	22	33	45	70	66	66
Jewelry and watches .....	26	23	8	21	17	39	32	40
All other apparel products and services .....	25	24	14	12	28	32	34	26
Transportation .....	60	56	24	27	32	98	98	82
Health care .....	48	52	51	32	54	36	87	29
Entertainment .....	69	74	23	56	58	78	156	48
Toys, games, hobbies, and tricycles .....	26	26	9	19	25	30	47	25
Other entertainment .....	43	48	13	37	33	48	109	23
Personal care products and services .....	16	19	11	10	21	24	27	8
Reading .....	1	1	<sup>(2)</sup>	1	2	2	2	1
Education .....	200	201	9	25	78	148	743	197
All other gifts .....	74	78	25	44	68	98	154	55

<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.

<sup>4</sup> No data reported.  
n.a. Not applicable.