

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

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)	120,770	24,122	24,143	24,172	24,157	24,177
Lower limit	n.a.	n.a.	\$19,065	\$36,271	\$59,087	\$93,358
Consumer unit characteristics:						
Income before taxes	\$63,563	\$10,263	\$27,442	\$47,196	\$74,090	\$158,652
Income after taxes	61,774	10,608	27,843	46,936	72,628	150,692
Age of reference person	49.1	51.6	51.6	47.9	46.9	47.4
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.8	3.2
Children under 186	.4	.5	.7	.7	.8
Persons 65 and older3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	47	38	43	47	51	55
Female	53	62	57	53	49	45
Housing tenure:						
Homeowner	66	39	56	67	79	91
With mortgage	42	12	24	42	59	74
Without mortgage	24	26	32	25	20	17
Renter	34	61	44	33	21	9
Race of reference person:						
Black or African-American	12	19	15	12	9	6
White, Asian, and all other races	88	81	85	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	16	12	10	6
Not Hispanic or Latino	88	87	84	88	90	94
Education of reference person:						
Elementary (1-8)	5	10	7	4	2	1
High school (9-12)	35	46	47	38	30	15
College	60	44	46	58	68	84
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	89	67	88	94	97	98
Average annual expenditures	\$50,486	\$22,304	\$31,751	\$42,659	\$58,632	\$97,003
Food	6,443	3,473	4,560	5,602	7,589	10,982
Food at home	3,744	2,369	2,929	3,436	4,340	5,645
Cereals and bakery products	507	330	380	461	598	764
Cereals and cereal products	170	120	127	158	196	246
Bakery products	337	210	253	303	402	518
Meats, poultry, fish, and eggs	846	542	715	809	956	1,209
Beef	239	143	199	230	259	363
Pork	163	112	141	165	186	211
Other meats	106	66	86	106	122	152
Poultry	159	109	134	153	180	219
Fish and seafood	128	74	110	104	154	197
Eggs	51	38	44	52	55	66
Dairy products	430	280	329	386	489	664
Fresh milk and cream	168	119	141	151	189	240
Other dairy products	261	161	187	235	300	424
Fruits and vegetables	657	409	524	583	753	1,015
Fresh fruits	222	133	176	193	253	355
Fresh vegetables	212	133	168	183	237	337
Processed fruits	116	73	89	104	138	178
Processed vegetables	107	70	91	103	124	145

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other food at home	\$1,305	\$808	\$982	\$1,196	\$1,543	\$1,994
Sugar and other sweets	129	83	98	121	145	199
Fats and oils	104	78	86	96	118	144
Miscellaneous foods	680	406	501	627	813	1,052
Nonalcoholic beverages	342	223	270	316	409	494
Food prepared by consumer unit on out-of-town trips	49	17	27	37	58	105
Food away from home	2,698	1,103	1,631	2,167	3,249	5,336
Alcoholic beverages	444	183	275	350	539	873
Housing	17,109	8,900	11,583	14,917	19,327	30,791
Shelter	10,183	5,287	6,743	8,743	11,307	18,820
Owned dwellings	6,760	1,856	3,169	5,346	8,318	15,098
Mortgage interest and charges	3,826	753	1,469	2,979	4,936	8,986
Property taxes	1,758	624	983	1,375	2,023	3,782
Maintenance, repairs, insurance, other expenses	1,176	478	717	992	1,359	2,330
Rented dwellings	2,724	3,259	3,311	3,045	2,352	1,657
Other lodging	698	173	263	351	637	2,066
Utilities, fuels, and public services	3,649	2,238	3,019	3,580	4,229	5,177
Natural gas	531	310	425	505	603	812
Electricity	1,353	910	1,172	1,324	1,517	1,843
Fuel oil and other fuels	192	97	163	175	242	282
Telephone services	1,127	666	911	1,145	1,336	1,575
Water and other public services	446	254	349	431	531	665
Household operations	998	351	510	692	1,142	2,291
Personal services	383	88	168	237	482	940
Other household expenses	614	262	342	455	660	1,351
Housekeeping supplies	654	373	454	553	759	1,132
Laundry and cleaning supplies	148	99	117	140	170	213
Other household products	350	181	222	273	398	676
Postage and stationery	156	93	115	139	191	244
Household furnishings and equipment	1,624	651	857	1,351	1,890	3,371
Household textiles	126	57	80	98	120	276
Furniture	388	152	209	254	499	824
Floor coverings	45	19	27	33	48	96
Major appliances	204	86	123	173	252	385
Small appliances, miscellaneous housewares	113	44	75	98	112	235
Miscellaneous household equipment	749	292	344	694	859	1,555
Apparel and services	1,801	962	1,151	1,361	2,037	3,490
Men and boys	427	181	253	316	502	882
Men, 16 and over	344	137	199	244	401	739
Boys, 2 to 15	83	43	54	72	101	143
Women and girls	718	382	450	544	811	1,403
Women, 16 and over	597	322	386	447	649	1,179
Girls, 2 to 15	121	60	64	97	162	223
Children under 2	93	52	77	78	114	142
Footwear	314	215	223	244	376	514
Other apparel products and services	248	132	147	179	234	549
Transportation	8,604	3,430	5,657	7,834	10,469	15,614
Vehicle purchases (net outlay)	2,755	845	1,672	2,490	3,304	5,457
Cars and trucks, new	1,305	258	596	959	1,526	3,183
Cars and trucks, used	1,315	492	1,013	1,407	1,667	1,997
Other vehicles	134	95	64	124	112	277
Gasoline and motor oil	2,715	1,243	2,019	2,704	3,418	4,186

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses	\$2,621	\$1,122	\$1,740	\$2,340	\$3,263	\$4,636
Vehicle finance charges	312	75	188	319	461	518
Maintenance and repairs	731	304	513	616	892	1,326
Vehicle insurance	1,113	596	799	1,068	1,368	1,733
Vehicle rental, leases, licenses, and other charges	465	146	240	336	542	1,059
Public transportation	513	220	226	300	483	1,335
Healthcare	2,976	1,624	2,457	2,886	3,518	4,391
Health insurance	1,653	985	1,438	1,667	1,869	2,306
Medical services	727	296	476	625	980	1,255
Drugs	482	277	465	490	546	632
Medical supplies	114	65	78	103	123	198
Entertainment	2,835	1,082	1,716	2,422	3,276	5,673
Fees and admissions	616	156	221	372	647	1,681
Audio and visual equipment and services	1,036	536	726	948	1,262	1,707
Pets, toys, hobbies, and playground equipment	704	256	431	649	744	1,437
Other entertainment supplies, equipment, and services	479	134	338	453	623	849
Personal care products and services	616	306	402	512	702	1,157
Reading	116	55	73	101	128	225
Education	1,046	625	361	498	843	2,899
Tobacco products and smoking supplies	317	268	311	354	382	268
Miscellaneous	840	297	512	758	954	1,675
Cash contributions	1,737	567	915	1,315	2,042	3,839
Personal insurance and pensions	5,605	532	1,778	3,748	6,825	15,126
Life and other personal insurance	317	83	146	236	350	767
Pensions and Social Security	5,288	449	1,632	3,512	6,475	14,358
Sources of income and personal taxes:						
Money income before taxes	63,563	10,263	27,442	47,196	74,090	158,652
Wages and salaries	51,007	4,351	17,115	36,230	62,311	134,882
Self-employment income	3,219	-1,013	550	1,625	2,928	11,991
Social Security, private and government retirement	6,577	5,034	8,026	7,387	6,468	5,968
Interest, dividends, rental income, other property income	1,509	192	528	889	1,401	4,530
Unemployment and workers' compensation, veterans' benefits	225	125	196	273	242	289
Public assistance, supplemental security income, food stamps	371	901	489	253	146	68
Regular contributions for support	446	346	361	395	422	706
Other income	208	327	177	145	172	218
Personal taxes	1,789	-345	-401	260	1,462	7,960
Federal income taxes	1,817	-92	35	688	1,763	6,684
2008 Tax stimulus (new UCC Q20082)	-784	-338	-623	-899	-1,068	-990
State and local income taxes	542	26	84	293	527	1,779
Other taxes	213	59	102	179	240	487

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Income after taxes	61,774	10,608	27,843	46,936	72,628	150,692
Addenda:						
Net change in total assets and liabilities	-\$4,072	-\$2,034	-\$1,718	\$564	-\$6,218	-\$10,946
Net change in total assets	7,349	1,235	3,197	5,221	10,341	16,735
Net change in total liabilities	11,421	3,269	4,915	4,658	16,559	27,680
Other financial information:						
Other money receipts	519	191	190	564	558	1,091
Mortgage principal paid on owned property	-2,295	-476	-760	-1,616	-2,544	-6,070
Estimated market value of owned home	169,794	67,147	98,402	136,398	188,352	358,345
Estimated monthly rental value of owned home	877	369	564	741	1,016	1,695
Gifts of goods and services	1,209	488	581	813	1,193	2,969
Food	97	29	44	65	82	266
Alcoholic beverages	14	9	10	5	17	31
Housing	229	98	131	148	226	541
Housekeeping supplies	31	16	15	26	38	63
Household textiles	13	5	6	7	12	35
Appliances and miscellaneous housewares	21	4	11	12	22	55
Major appliances	6	2 ²	5	3	4	18
Small appliances and miscellaneous housewares	14	2 ²	6	9	18	37
Miscellaneous household equipment	57	23	28	42	56	139
Other housing	106	50	72	61	98	250
Apparel and services	223	142	163	182	242	385
Males, 2 and over	47	32	30	37	48	89
Females, 2 and over	79	39	57	63	82	151
Children under 2	50	25	39	37	64	84
Other apparel products and services	47	45	37	44	48	62
Jewelry and watches	18	18	13	16	23	22
All other apparel products and services	29	27	24	28	25	40
Transportation	99	30	64	85	95	222
Healthcare	22	2 ¹²	9	20	26	44
Entertainment	89	49	50	72	88	184
Toys, games, arts and crafts, and tricycles	29	20	19	25	35	47
Other entertainment	59	28	31	47	53	137
Personal care products and services	12	5	6	11	16	22
Reading	1	(¹)	1	1	1	2
Education	324	66	50	154	300	1,048
All other gifts	99	49	52	71	99	225

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

n.a. Not applicable.