

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004

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)	116,282	23,223	23,266	23,252	23,263	23,277
Lower limit	n.a.	n.a.	\$16,403	\$32,477	\$51,774	\$81,058
Consumer unit characteristics:						
Income before taxes						
Mean	\$54,453	\$9,168	\$24,102	\$41,614	\$65,100	\$132,158
SE	596.7	168.0	86.3	91.3	147.5	1836.5
CV(%)	1.1	1.8	.4	.2	.2	1.4
Income after taxes						
Mean	52,287	9,220	23,751	40,802	62,847	124,698
SE	544.9	169.3	215.8	111.8	185.2	1715.0
CV(%)	1.0	1.8	.9	.3	.3	1.4
Age of reference person	48.5	51.1	50.9	47.2	45.7	47.4
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.9	3.2
Children under 18 .....	.6	.4	.5	.7	.8	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.7	2.1
Vehicles	1.9	.9	1.5	2.0	2.4	2.8
Percent distribution:						
Sex of reference person:						
Male	48	35	45	50	55	56
Female	52	65	55	50	45	44
Housing tenure:						
Homeowner	68	41	57	68	80	91
With mortgage	42	12	23	42	61	73
Without mortgage	25	30	35	25	20	18
Renter	32	59	43	32	20	9
Race of reference person:						
Black or African-American	12	18	15	11	9	6
White, Asian, and All Other Races	88	82	85	89	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino (new UCC Q20032)	11	11	14	12	9	6
Not Hispanic or Latino (new UCC Q20032) ...	89	89	86	88	91	94
Education of reference person:						
Elementary (1-8)	5	13	8	4	2	1
High school (9-12)	35	45	46	40	29	16
College	59	41	45	56	69	83
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	65	87	94	97	98
Average annual expenditures						
Mean	\$43,394.87	\$17,837.07	\$27,409.71	\$36,979.96	\$50,974.33	\$83,710.36
SE	419.83	338.82	428.95	452.11	320.64	1,146.50
CV(%) .....	.97	1.90	1.56	1.22	.63	1.37
Food						
Mean	5,780.82	2,967.07	4,139.37	5,377.92	6,762.03	9,653.26
SE	58.01	81.27	91.70	118.06	95.75	142.42
CV(%)	1.00	2.74	2.22	2.20	1.42	1.48
Food at home						
Mean	3,346.82	2,044.31	2,659.08	3,209.23	3,835.75	4,983.89
SE	42.49	68.84	65.86	76.99	76.86	74.93
CV(%)	1.27	3.37	2.48	2.40	2.00	1.50
Cereals and bakery products						
Mean	460.90	296.12	371.45	450.88	521.75	664.08
SE	7.62	11.94	9.58	12.42	16.05	15.10
CV(%)	1.65	4.03	2.58	2.75	3.08	2.27
Cereals and cereal products						
Mean	153.80	111.36	122.15	152.78	174.21	208.44
SE	3.78	6.82	4.94	5.85	7.59	6.56
CV(%)	2.46	6.13	4.04	3.83	4.36	3.14
Bakery products						
Mean	307.10	184.76	249.30	298.10	347.54	455.64
SE	5.14	7.57	6.95	9.06	11.29	11.53
CV(%)	1.67	4.09	2.79	3.04	3.25	2.53

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Meats, poultry, fish, and eggs						
Mean	879.71	548.10	731.17	862.97	1,004.25	1,251.63
SE	15.44	25.93	25.29	30.03	37.20	28.18
CV(%)	1.76	4.73	3.46	3.48	3.70	2.25
Beef						
Mean	265.34	157.04	225.42	257.45	309.69	376.98
SE	5.63	11.14	9.59	11.37	17.88	14.13
CV(%)	2.12	7.09	4.25	4.42	5.77	3.75
Pork						
Mean	181.14	121.55	162.13	186.37	196.22	239.36
SE	4.32	6.98	7.50	11.30	9.86	8.52
CV(%)	2.39	5.75	4.62	6.07	5.02	3.56
Other meats						
Mean	107.98	64.76	84.70	101.12	125.25	164.03
SE	2.69	3.57	4.63	6.24	5.88	8.54
CV(%)	2.49	5.51	5.46	6.17	4.69	5.21
Poultry						
Mean	155.61	101.25	120.63	151.63	180.53	223.92
SE	3.43	6.88	6.22	7.92	8.37	7.65
CV(%)	2.21	6.79	5.16	5.22	4.64	3.42
Fish and seafood						
Mean	127.80	71.49	97.73	125.35	149.93	194.41
SE	4.53	5.80	6.84	9.76	10.11	10.20
CV(%)	3.54	8.12	7.00	7.78	6.74	5.25
Eggs						
Mean	41.84	32.01	40.55	41.06	42.64	52.93
SE .....	.75	1.50	2.29	1.54	1.40	1.92
CV(%)	1.80	4.68	5.64	3.76	3.29	3.63
Dairy products						
Mean	370.57	222.22	298.75	360.79	416.22	554.68
SE	5.90	8.99	9.24	9.48	9.00	12.55
CV(%)	1.59	4.05	3.09	2.63	2.16	2.26
Fresh milk and cream						
Mean	144.33	101.28	123.66	147.20	155.31	194.14
SE	2.23	4.98	4.08	4.68	3.16	4.52
CV(%)	1.54	4.92	3.30	3.18	2.04	2.33
Other dairy products						
Mean	226.24	120.94	175.09	213.58	260.91	360.54
SE	4.60	5.51	6.99	6.42	8.09	10.22
CV(%)	2.03	4.55	3.99	3.01	3.10	2.83
Fruits and vegetables						
Mean	560.95	353.51	437.92	546.02	613.57	853.40
SE	8.10	12.30	12.06	15.95	15.06	18.17
CV(%)	1.44	3.48	2.75	2.92	2.45	2.13
Fresh fruits						
Mean	186.74	112.98	145.91	185.63	194.22	294.83
SE	3.04	4.94	4.48	8.22	5.56	8.23
CV(%)	1.63	4.37	3.07	4.43	2.86	2.79
Fresh vegetables						
Mean	182.94	116.96	139.19	171.26	206.04	281.13
SE	3.38	6.25	5.24	5.81	6.58	7.70
CV(%)	1.85	5.34	3.76	3.39	3.19	2.74
Processed fruits						
Mean	109.63	68.27	86.70	108.83	121.51	162.78
SE	2.25	3.07	3.80	3.90	4.56	5.43
CV(%)	2.05	4.49	4.39	3.58	3.75	3.34
Processed vegetables						
Mean	81.64	55.29	66.11	80.30	91.79	114.66
SE	1.82	3.30	3.21	3.71	3.69	2.96
CV(%)	2.23	5.96	4.86	4.62	4.02	2.58
Other food at home						
Mean	1,074.69	624.35	819.80	988.57	1,279.96	1,660.10
SE	15.04	23.14	20.46	26.02	28.15	32.39
CV(%)	1.40	3.71	2.50	2.63	2.20	1.95
Sugar and other sweets						
Mean	128.12	79.07	96.91	112.27	141.95	210.34
SE	3.16	5.63	4.08	4.91	6.62	8.70
CV(%)	2.46	7.12	4.21	4.38	4.66	4.14
Fats and oils						
Mean	88.89	61.14	78.19	88.34	97.38	119.37
SE	1.81	3.51	3.83	4.05	3.22	3.47
CV(%)	2.03	5.75	4.90	4.58	3.31	2.91
Miscellaneous foods						
Mean	527.29	290.74	385.57	485.23	642.01	832.60
SE	8.00	12.16	10.80	16.07	15.96	18.72
CV(%)	1.52	4.18	2.80	3.31	2.49	2.25

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Nonalcoholic beverages						
Mean	289.52	180.56	237.25	272.46	347.98	409.20
SE	5.28	8.60	7.50	9.63	11.50	12.14
CV(%)	1.83	4.77	3.16	3.53	3.31	2.97
Food prepared by consumer unit on out-of-town trips						
Mean	40.86	12.84	21.89	30.28	50.64	88.60
SE	2.28	2.07	2.49	2.79	5.42	5.19
CV(%)	5.58	16.11	11.37	9.23	10.71	5.85
Food away from home						
Mean	2,434.00	922.76	1,480.28	2,168.69	2,926.28	4,669.36
SE	38.59	39.73	52.82	76.05	67.78	101.71
CV(%)	1.59	4.31	3.57	3.51	2.32	2.18
Alcoholic beverages						
Mean	459.27	194.10	263.83	408.21	554.08	875.69
SE	17.21	18.35	16.79	43.57	34.07	38.04
CV(%)	3.75	9.45	6.37	10.67	6.15	4.34
Housing						
Mean	13,918.48	6,760.48	9,504.90	12,144.12	15,740.99	25,423.52
SE	178.42	171.28	136.26	142.17	223.52	364.92
CV(%)	1.28	2.53	1.43	1.17	1.42	1.44
Shelter						
Mean	7,998.43	3,940.97	5,478.11	6,902.01	9,030.87	14,629.26
SE	133.59	114.00	143.53	119.15	181.67	263.03
CV(%)	1.67	2.89	2.62	1.73	2.01	1.80
Owned dwellings						
Mean	5,324.49	1,357.84	2,516.72	4,091.48	6,659.23	11,986.38
SE	105.73	91.61	94.17	101.81	182.74	280.31
CV(%)	1.99	6.75	3.74	2.49	2.74	2.34
Mortgage interest and charges						
Mean	2,936.18	495.07	1,054.61	2,208.18	3,956.38	6,960.09
SE	62.95	48.00	63.99	77.94	129.78	178.78
CV(%)	2.14	9.70	6.07	3.53	3.28	2.57
Property taxes						
Mean	1,391.17	490.16	760.12	1,047.54	1,625.25	3,030.24
SE	32.38	30.66	26.45	31.02	56.36	90.04
CV(%)	2.33	6.26	3.48	2.96	3.47	2.97
Maintenance, repairs, insurance, other expenses						
Mean	997.14	372.61	701.98	835.76	1,077.61	1,996.05
SE	29.13	36.02	41.13	43.78	50.87	101.69
CV(%)	2.92	9.67	5.86	5.24	4.72	5.09
Rented dwellings						
Mean	2,201.09	2,448.01	2,802.10	2,555.25	1,906.07	1,295.03
SE	48.22	78.48	120.54	93.91	91.51	97.41
CV(%)	2.19	3.21	4.30	3.68	4.80	7.52
Other lodging						
Mean	472.85	135.12	159.29	255.28	465.56	1,347.86
SE	20.65	38.01	17.18	16.46	20.85	66.07
CV(%)	4.37	28.13	10.79	6.45	4.48	4.90
Utilities, fuels, and public services						
Mean	2,926.65	1,720.25	2,371.13	2,867.98	3,370.41	4,300.66
SE	23.39	43.34	34.70	32.92	28.22	44.96
CV(%) .....	.80	2.52	1.46	1.15	.84	1.05
Natural gas						
Mean	424.02	233.68	341.38	423.13	477.06	644.40
SE	9.86	13.93	11.85	11.71	14.99	16.88
CV(%)	2.33	5.96	3.47	2.77	3.14	2.62
Electricity						
Mean	1,064.41	682.53	894.05	1,044.22	1,188.17	1,512.19
SE	17.71	20.24	21.41	22.33	21.21	27.25
CV(%)	1.66	2.97	2.40	2.14	1.79	1.80
Fuel oil and other fuels						
Mean	120.53	77.58	100.12	112.53	133.87	178.46
SE	8.15	11.88	11.47	10.24	10.36	14.00
CV(%)	6.76	15.31	11.46	9.10	7.74	7.84
Telephone services						
Mean	990.22	562.32	787.09	955.68	1,184.74	1,460.27
SE	8.11	13.36	12.34	12.48	13.34	22.56
CV(%) .....	.82	2.38	1.57	1.31	1.13	1.54
Water and other public services						
Mean	327.47	164.14	248.49	332.42	386.57	505.35
SE	4.62	4.97	6.02	9.91	7.32	9.75
CV(%)	1.41	3.03	2.42	2.98	1.89	1.93

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household operations						
Mean	752.83	277.81	406.12	493.31	771.19	1,814.20
SE	22.07	38.27	36.18	18.23	25.74	68.09
CV(%)	2.93	13.77	8.91	3.69	3.34	3.75
Personal services						
Mean	299.71	116.50	155.00	173.88	325.38	727.18
SE	18.99	36.78	30.80	17.61	20.50	54.52
CV(%)	6.34	31.57	19.87	10.13	6.30	7.50
Other household expenses						
Mean	453.12	161.31	251.12	319.43	445.81	1,087.02
SE	10.91	10.65	12.56	11.17	14.64	35.71
CV(%)	2.41	6.60	5.00	3.50	3.28	3.29
Housekeeping supplies						
Mean	594.47	314.13	406.66	529.69	712.50	1,008.97
SE	16.75	18.58	20.35	24.48	38.39	41.33
CV(%)	2.82	5.91	5.00	4.62	5.39	4.10
Laundry and cleaning supplies						
Mean	148.56	87.31	116.27	155.34	175.14	208.68
SE	3.97	4.41	6.91	9.44	8.92	9.17
CV(%)	2.67	5.05	5.94	6.08	5.09	4.40
Other household products						
Mean	290.41	145.46	192.01	240.16	356.97	517.23
SE	12.41	12.45	15.10	13.02	30.49	32.99
CV(%)	4.27	8.56	7.86	5.42	8.54	6.38
Postage and stationery						
Mean	155.50	81.35	98.37	134.20	180.39	283.06
SE	5.97	9.24	7.90	12.38	11.01	18.30
CV(%)	3.84	11.36	8.03	9.23	6.11	6.47
Household furnishings and equipment						
Mean	1,646.10	507.32	842.89	1,351.13	1,856.02	3,670.42
SE	48.08	29.85	42.33	72.57	77.56	163.79
CV(%)	2.92	5.88	5.02	5.37	4.18	4.46
Household textiles						
Mean	157.66	55.64	99.32	128.40	180.24	324.53
SE	12.24	8.81	14.85	20.31	25.71	34.29
CV(%)	7.76	15.84	14.95	15.82	14.27	10.57
Furniture						
Mean	416.97	124.91	185.59	294.11	479.34	1,000.02
SE	15.94	19.64	19.35	25.42	34.78	56.96
CV(%)	3.82	15.72	10.43	8.64	7.26	5.70
Floor coverings						
Mean	51.98	8.81	16.10	37.59	66.26	131.04
SE	4.11	2.34	2.85	8.60	11.97	13.91
CV(%)	7.90	26.55	17.69	22.88	18.07	10.62
Major appliances						
Mean	203.94	61.13	114.69	206.10	249.42	388.02
SE	9.91	12.39	14.45	31.72	24.29	28.05
CV(%)	4.86	20.27	12.60	15.39	9.74	7.23
Small appliances, miscellaneous housewares						
Mean	104.66	41.28	73.19	98.13	99.38	211.18
SE	4.38	3.56	7.35	12.82	10.29	14.67
CV(%)	4.19	8.63	10.04	13.06	10.36	6.95
Miscellaneous household equipment						
Mean	710.89	215.55	354.01	586.79	781.37	1,615.64
SE	33.01	16.51	30.63	53.84	47.76	118.21
CV(%)	4.64	7.66	8.65	9.18	6.11	7.32
Apparel and services						
Mean	1,815.95	836.52	1,058.18	1,477.15	2,052.25	3,653.61
SE	40.69	46.13	47.84	86.81	106.22	125.12
CV(%)	2.24	5.51	4.52	5.88	5.18	3.42
Men and boys						
Mean	406.16	153.88	222.34	332.05	444.63	877.37
SE	16.07	17.84	15.76	27.80	28.12	51.37
CV(%)	3.96	11.59	7.09	8.37	6.32	5.85
Men, 16 and over						
Mean	317.28	111.22	157.16	255.77	342.77	719.08
SE	15.29	16.87	15.59	25.86	25.46	49.95
CV(%)	4.82	15.17	9.92	10.11	7.43	6.95
Boys, 2 to 15						
Mean	88.88	42.66	65.19	76.28	101.86	158.28
SE	3.25	6.75	3.88	4.49	8.88	10.69
CV(%)	3.65	15.82	5.95	5.89	8.72	6.75
Women and girls						
Mean	738.60	336.49	407.00	592.58	890.39	1,465.79
SE	24.28	20.59	25.85	46.77	80.53	75.51

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Women and girls						
CV(%)	3.29	6.12	6.35	7.89	9.04	5.15
Women, 16 and over						
Mean	631.01	296.50	341.59	508.55	753.24	1,254.54
SE	24.16	19.79	25.41	45.52	79.22	75.26
CV(%)	3.83	6.67	7.44	8.95	10.52	6.00
Girls, 2 to 15						
Mean	107.60	39.99	65.42	84.03	137.15	211.25
SE	4.00	5.66	5.79	5.27	11.31	15.34
CV(%)	3.72	14.14	8.85	6.27	8.24	7.26
Children under 2						
Mean	78.51	46.52	58.93	64.87	91.60	130.57
SE	2.90	6.82	4.47	5.56	6.81	8.09
CV(%)	3.69	14.66	7.59	8.56	7.44	6.20
Footwear						
Mean	328.74	195.42	237.31	291.87	360.58	558.32
SE	14.78	18.21	26.48	26.70	34.74	35.07
CV(%)	4.50	9.32	11.16	9.15	9.63	6.28
Other apparel products and services						
Mean	263.94	104.21	132.59	195.78	265.05	621.56
SE	11.72	8.96	7.20	19.41	16.10	39.90
CV(%)	4.44	8.60	5.43	9.91	6.08	6.42
Transportation						
Mean	7,801.38	2,628.61	5,004.64	6,827.04	9,953.99	14,579.80
SE	149.80	177.90	160.19	236.94	259.14	443.04
CV(%)	1.92	6.77	3.20	3.47	2.60	3.04
Vehicle purchases (net outlay)						
Mean	3,397.07	951.36	2,130.12	2,796.74	4,546.08	6,554.97
SE	126.08	153.77	134.55	227.37	240.39	402.16
CV(%)	3.71	16.16	6.32	8.13	5.29	6.14
Cars and trucks, new						
Mean	1,748.38	377.56	836.23	1,409.89	2,278.04	3,836.60
SE	95.36	113.93	120.15	173.92	176.76	333.41
CV(%)	5.45	30.18	14.37	12.34	7.76	8.69
Cars and trucks, used						
Mean	1,582.25	569.30	1,281.63	1,343.75	2,109.15	2,605.01
SE	63.35	89.57	114.81	115.23	142.62	168.24
CV(%)	4.00	15.73	8.96	8.58	6.76	6.46
Other vehicles						
Mean	66.45	4.49	12.27	43.09	158.89	113.35
SE	11.89	3.95	9.17	19.78	37.97	34.45
CV(%)	17.90	87.93	74.77	45.91	23.90	30.39
Gasoline and motor oil						
Mean	1,597.56	730.41	1,157.35	1,578.58	2,019.91	2,499.61
SE	14.05	17.45	17.77	20.66	21.72	30.89
CV(%) .....	.88	2.39	1.54	1.31	1.08	1.24
Other vehicle expenses						
Mean	2,365.41	821.09	1,499.05	2,180.49	2,950.86	4,371.81
SE	28.09	42.28	37.94	35.27	56.28	71.91
CV(%)	1.19	5.15	2.53	1.62	1.91	1.64
Vehicle finance charges						
Mean	323.41	62.22	165.83	316.54	487.87	584.02
SE	6.67	5.81	6.95	10.93	16.04	19.86
CV(%)	2.06	9.34	4.19	3.45	3.29	3.40
Maintenance and repairs						
Mean	651.66	281.99	438.50	593.46	770.74	1,172.70
SE	10.67	30.62	20.73	18.76	20.31	41.76
CV(%)	1.64	10.86	4.73	3.16	2.64	3.56
Vehicle insurance						
Mean	964.37	365.38	702.75	963.52	1,194.16	1,594.71
SE	14.14	15.18	14.84	19.16	28.04	34.97
CV(%)	1.47	4.15	2.11	1.99	2.35	2.19
Vehicle rental, leases, licenses, other charges						
Mean	425.96	111.50	191.97	306.97	498.09	1,020.38
SE	10.78	11.12	14.36	13.71	30.69	47.61
CV(%)	2.53	9.97	7.48	4.47	6.16	4.67
Public transportation						
Mean	441.33	125.76	218.12	271.23	437.14	1,153.42
SE	14.49	9.82	20.68	14.50	22.67	54.85
CV(%)	3.28	7.81	9.48	5.35	5.19	4.76
Health care						
Mean	2,574.21	1,420.60	2,139.25	2,529.49	2,969.02	3,810.07
SE	42.50	53.51	59.88	82.12	75.36	120.29
CV(%)	1.65	3.77	2.80	3.25	2.54	3.16

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Health insurance						
Mean	1,331.71	745.16	1,146.34	1,345.65	1,555.98	1,864.16
SE	18.06	29.94	30.50	36.70	42.78	44.66
CV(%)	1.36	4.02	2.66	2.73	2.75	2.40
Medical services						
Mean	648.37	264.80	438.80	577.96	778.44	1,180.88
SE	25.09	32.32	31.85	43.89	39.83	83.13
CV(%)	3.87	12.21	7.26	7.59	5.12	7.04
Drugs						
Mean	480.29	357.49	477.28	493.15	498.70	574.63
SE	14.25	24.41	22.29	22.73	19.23	19.19
CV(%)	2.97	6.83	4.67	4.61	3.86	3.34
Medical supplies						
Mean	113.83	53.16	76.83	112.73	135.91	190.40
SE	4.06	4.90	6.53	10.69	10.98	11.17
CV(%)	3.56	9.22	8.49	9.48	8.08	5.86
Entertainment						
Mean	2,218.47	764.21	1,377.41	1,728.33	2,734.55	4,484.20
SE	76.35	33.07	208.61	86.13	119.70	166.69
CV(%)	3.44	4.33	15.14	4.98	4.38	3.72
Fees and admissions						
Mean	527.94	131.14	200.71	346.38	604.32	1,355.94
SE	13.28	12.66	7.72	13.20	27.66	42.85
CV(%)	2.51	9.66	3.85	3.81	4.58	3.16
Television, radios, sound equipment						
Mean	787.64	387.13	566.01	731.58	962.55	1,289.96
SE	11.27	11.26	14.62	17.30	22.82	28.31
CV(%)	1.43	2.91	2.58	2.36	2.37	2.19
Pets, toys, hobbies, and playground equipment						
Mean	380.64	142.76	246.39	322.89	480.19	710.47
SE	8.89	10.50	26.77	13.69	15.86	30.45
CV(%)	2.34	7.35	10.87	4.24	3.30	4.29
Other entertainment supplies, equipment, and services						
Mean	522.26	103.17	364.30	327.48	687.48	1,127.83
SE	66.86	23.40	200.14	74.83	114.05	140.60
CV(%)	12.80	22.68	54.94	22.85	16.59	12.47
Personal care products and services						
Mean	581.09	270.94	399.61	506.92	640.88	1,086.44
SE	9.12	10.29	17.59	20.26	15.41	27.89
CV(%)	1.57	3.80	4.40	4.00	2.41	2.57
Reading						
Mean	130.41	55.48	82.19	112.43	145.29	256.48
SE	2.98	2.90	3.64	4.38	5.43	7.98
CV(%)	2.29	5.22	4.43	3.89	3.74	3.11
Education						
Mean	905.41	641.49	313.63	396.25	811.14	2,363.16
SE	56.51	169.95	36.06	33.29	55.96	126.74
CV(%)	6.24	26.49	11.50	8.40	6.90	5.36
Tobacco products and smoking supplies						
Mean	288.13	214.15	286.74	340.44	326.86	272.38
SE	7.55	12.16	13.34	13.25	16.50	12.69
CV(%)	2.62	5.68	4.65	3.89	5.05	4.66
Miscellaneous						
Mean	690.02	311.65	481.65	646.47	766.12	1,243.27
SE	28.57	40.81	44.41	50.29	65.27	59.86
CV(%)	4.14	13.10	9.22	7.78	8.52	4.81
Cash contributions						
Mean	1,408.04	342.92	790.13	1,105.95	1,421.75	3,376.42
SE	95.07	27.68	68.22	80.14	84.43	398.63
CV(%)	6.75	8.07	8.63	7.25	5.94	11.81
Personal insurance and pensions						
Mean	4,823.20	428.84	1,568.17	3,379.25	6,095.41	12,632.06
SE	60.61	18.12	30.71	53.16	89.78	179.34
CV(%)	1.26	4.23	1.96	1.57	1.47	1.42
Life and other personal insurance						
Mean	390.34	110.48	181.75	309.79	426.47	922.42
SE	13.80	10.68	9.62	23.77	16.57	54.79
CV(%)	3.54	9.67	5.29	7.67	3.89	5.94

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Pensions and Social Security						
Mean	4,432.85	318.36	1,386.42	3,069.46	5,668.94	11,709.64
SE	55.91	13.15	32.11	42.60	82.75	156.78
CV(%)	1.26	4.13	2.32	1.39	1.46	1.34
Sources of income and personal taxes:						
Money income before taxes						
Mean	54,453.06	9,167.52	24,102.10	41,613.76	65,099.98	132,157.84
SE	693.68	173.56	180.28	246.64	542.92	2,122.30
CV(%)	1.27	1.89	.75	.59	.83	1.61
Wages and salaries						
Mean	43,192.48	3,458.61	14,647.19	31,876.66	55,014.50	110,857.09
SE	480.00	101.52	249.25	318.00	392.19	1,176.10
CV(%)	1.11	2.94	1.70	1.00	.71	1.06
Self-employment income						
Mean	3,007.86	-324.99	747.11	1,278.18	2,803.95	10,524.53
SE	326.31	141.43	114.51	227.11	468.50	1,058.30
CV(%)	10.85	-43.52	15.33	17.77	16.71	10.06
Social Security, private and government retirement						
Mean	5,848.11	4,353.42	7,092.63	6,628.57	5,342.54	5,821.06
SE	94.06	181.27	196.10	231.49	241.05	379.21
CV(%)	1.61	4.16	2.76	3.49	4.51	6.51
Interest, dividends, rental income, other property income						
Mean	1,260.69	135.11	498.71	831.58	1,017.85	3,816.73
SE	85.50	26.51	42.68	71.37	92.14	417.03
CV(%)	6.78	19.62	8.56	8.58	9.05	10.93
Unemployment and workers' compensation, veterans' benefits						
Mean	236.52	113.78	255.60	282.43	307.17	223.45
SE	13.90	20.52	22.12	33.83	31.44	24.92
CV(%)	5.88	18.04	8.65	11.98	10.23	11.15
Public assistance, supplemental security income, food stamps						
Mean	308.04	807.24	357.49	204.73	95.95	75.71
SE	18.83	50.95	33.52	29.77	18.64	26.90
CV(%)	6.11	6.31	9.38	14.54	19.42	35.53
Regular contributions for support						
Mean	412.62	352.73	357.66	383.21	366.65	602.62
SE	25.37	39.43	38.46	36.38	37.78	92.04
CV(%)	6.15	11.18	10.75	9.49	10.30	15.27
Other income						
Mean	186.74	271.63	145.72	128.41	151.39	236.66
SE	19.49	39.99	19.98	22.11	25.15	60.63
CV(%)	10.44	14.72	13.71	17.22	16.61	25.62
Personal taxes						
Mean	2,165.85	-52.89	350.98	811.85	2,252.51	7,459.55
SE	105.38	29.70	198.40	78.78	158.59	390.39
CV(%)	4.87	-56.15	56.53	9.70	7.04	5.23
Federal income taxes						
Mean	1,518.95	-95.17	149.87	419.68	1,555.19	5,559.77
SE	85.03	29.22	187.22	64.66	157.25	314.53
CV(%)	5.60	-30.70	124.92	15.41	10.11	5.66
State and local income taxes						
Mean	472.12	3.93	91.65	239.09	499.12	1,525.34
SE	27.29	2.91	12.95	20.80	41.26	93.04
CV(%)	5.78	73.92	14.13	8.70	8.27	6.10
Other taxes						
Mean	174.78	38.34	109.47	153.08	198.20	374.44
SE	17.12	6.93	9.75	14.49	23.12	53.49
CV(%)	9.80	18.07	8.91	9.46	11.66	14.28
Income after taxes						
Mean	52,287.21	9,220.41	23,751.12	40,801.92	62,847.47	124,698.30
SE	649.98	174.79	267.62	254.92	554.15	2,019.80
CV(%)	1.24	1.90	1.13	.62	.88	1.62
Addenda:						
Net change in total assets and liabilities						
Mean	-7,566.89	-378.43	-2,154.62	-4,000.34	-11,294.09	-19,986.59
SE	1,095.70	646.54	850.39	2,285.80	2,583.30	5,827.50
CV(%)	-14.48	-170.80	-39.47	-57.14	-22.87	-29.16
Net change in total assets						
Mean	9,210.94	1,279.58	2,974.67	8,000.70	12,683.61	21,096.01

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Net change in total assets						
SE	822.36	455.21	702.01	1,957.60	1,634.70	2,774.50
CV(%)	8.93	35.58	23.60	24.47	12.89	13.15
Net change in total liabilities						
Mean	16,777.83	1,658.01	5,129.29	12,001.04	23,977.70	41,082.60
SE	834.65	441.91	797.46	1,592.10	2,124.70	4,628.10
CV(%)	4.97	26.65	15.55	13.27	8.86	11.27
Other financial information:						
Other money receipts						
Mean	556.30	173.73	232.45	319.10	620.89	1,434.09
SE	85.89	70.66	54.93	68.63	96.72	442.86
CV(%)	15.44	40.67	23.63	21.51	15.58	30.88
Mortgage principal paid on owned property						
Mean	-1,790.89	-320.87	-568.67	-1,173.94	-2,281.94	-4,604.78
SE	55.16	41.31	36.45	79.35	132.75	153.67
CV(%)	-3.08	-12.88	-6.41	-6.76	-5.82	-3.34
Estimated market value of owned home						
Mean	137,638.94	48,738.69	80,329.23	106,930.93	155,158.05	296,787.51
SE	2,888.30	2,371.80	3,065.10	4,386.90	4,429.20	7,652.50
CV(%)	2.10	4.87	3.82	4.10	2.85	2.58
Estimated monthly rental value of owned home						
Mean	780.86	319.85	495.38	652.68	922.06	1,513.12
SE	12.39	15.27	14.34	15.04	19.10	23.96
CV(%)	1.59	4.78	2.90	2.31	2.07	1.58
Gifts of goods and services						
Mean	1,215.44	450.02	624.14	773.56	1,262.12	2,965.26
SE	51.29	41.30	67.47	51.11	77.42	174.67
CV(%)	4.22	9.18	10.81	6.61	6.13	5.89
Food						
Mean	74.03	14.14	33.09	39.14	59.45	224.13
SE	5.85	2.96	9.80	5.34	6.61	26.23
CV(%)	7.90	20.94	29.62	13.64	11.11	11.70
Alcoholic beverages						
Mean	19.91	4.15	8.40	20.05	21.79	45.14
SE	2.01	1.30	2.30	4.84	3.37	7.41
CV(%)	10.09	31.27	27.40	24.13	15.46	16.43
Housing						
Mean	282.78	115.40	176.70	176.13	325.08	620.20
SE	19.05	16.97	45.69	17.90	35.36	46.35
CV(%)	6.74	14.71	25.86	10.16	10.88	7.47
Housekeeping supplies						
Mean	61.07	18.84	35.70	42.96	98.27	109.54
SE	5.62	2.70	3.89	5.62	25.33	8.87
CV(%)	9.20	14.32	10.91	13.07	25.78	8.10
Household textiles						
Mean	18.90	7.54	13.13	10.03	29.34	34.46
SE	2.01	2.33	3.21	3.26	6.59	6.70
CV(%)	10.62	30.90	24.43	32.45	22.48	19.43
Appliances and miscellaneous housewares						
Mean	31.93	6.40	22.44	25.78	25.20	79.77
SE	4.29	1.37	5.66	7.44	5.22	17.09
CV(%)	13.42	21.38	25.24	28.88	20.72	21.42
Major appliances						
Mean	11.71	1.36	9.17	11.01	7.32	29.68
SE	3.68	.51	4.85	6.65	4.21	15.42
CV(%)	31.40	37.25	52.85	60.44	57.51	51.94
Small appliances and miscellaneous housewares						
Mean	20.22	5.04	13.27	14.77	17.88	50.09
SE	2.02	1.36	2.49	3.90	3.84	7.68
CV(%)	9.98	26.98	18.77	26.37	21.47	15.33
Miscellaneous household equipment						
Mean	71.64	24.17	29.03	44.04	91.03	169.84
SE	7.39	7.15	5.46	6.85	13.40	26.23
CV(%)	10.31	29.58	18.81	15.56	14.72	15.45
Other housing						
Mean	99.23	58.44	76.40	53.33	81.24	226.58
SE	11.63	15.13	38.56	9.71	14.96	28.16
CV(%)	11.72	25.89	50.47	18.20	18.42	12.43
Apparel and services						
Mean	286.38	152.86	177.80	232.83	324.73	543.39
SE	16.88	21.85	20.02	28.14	28.36	69.09
CV(%)	5.89	14.29	11.26	12.09	8.73	12.71

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Males, 2 and over						
Mean	75.54	38.41	45.19	57.54	82.17	154.31
SE	7.54	8.22	6.26	8.56	13.80	30.98
CV(%)	9.98	21.41	13.84	14.88	16.80	20.07
Females, 2 and over						
Mean	101.20	46.06	61.50	82.23	113.79	202.33
SE	6.18	7.45	10.89	13.51	13.67	28.84
CV(%)	6.10	16.18	17.70	16.44	12.01	14.26
Children under 2						
Mean	38.29	18.15	26.04	29.96	45.12	72.15
SE	1.84	2.70	2.81	2.67	3.61	7.51
CV(%)	4.80	14.87	10.80	8.92	8.01	10.41
Other apparel products and services						
Mean	71.35	50.23	45.08	63.10	83.66	114.59
SE	7.99	11.99	12.08	12.69	15.24	25.14
CV(%)	11.20	23.88	26.80	20.11	18.22	21.93
Jewelry and watches						
Mean	24.03	8.73	7.89	17.13	39.70	46.67
SE	6.02	3.23	1.23	2.80	12.86	21.20
CV(%)	25.05	37.01	15.62	16.35	32.40	45.43
All other apparel products and services						
Mean	47.32	41.50	37.19	45.97	43.96	67.93
SE	5.34	11.42	11.88	12.52	8.39	13.00
CV(%)	11.29	27.53	31.94	27.23	19.07	19.14
Transportation						
Mean	50.84	17.35	31.75	50.47	48.56	106.00
SE	7.23	7.92	13.52	17.16	11.66	20.48
CV(%)	14.22	45.63	42.58	34.01	24.01	19.32
Health care						
Mean	49.10	27.80	52.06	25.57	60.91	79.07
SE	8.27	15.27	28.66	7.74	17.03	18.95
CV(%)	16.84	54.92	55.05	30.28	27.97	23.96
Entertainment						
Mean	78.16	32.37	47.94	66.14	94.38	149.88
SE	3.73	4.53	3.23	6.18	7.79	14.36
CV(%)	4.78	13.98	6.73	9.34	8.25	9.58
Toys, games, arts and crafts, and tricycles						
Mean	27.65	14.33	20.61	27.11	32.67	43.49
SE	1.58	2.98	2.00	2.85	2.52	3.82
CV(%)	5.71	20.83	9.69	10.51	7.73	8.79
Other entertainment						
Mean	50.51	18.04	27.33	39.02	61.72	106.39
SE	3.10	2.93	3.56	5.77	6.80	12.70
CV(%)	6.13	16.25	13.04	14.79	11.02	11.93
Personal care products and services						
Mean	28.83	9.66	21.12	21.62	28.51	63.21
SE	2.28	2.03	4.83	4.68	5.22	11.72
CV(%)	7.91	21.01	22.86	21.64	18.30	18.55
Reading						
Mean	1.25	.40	.60	1.17	2.06	2.00
SE .....	.16	.15	.14	.25	.47	.42
CV(%)	13.02	39.04	23.79	21.61	22.83	20.94
Education						
Mean	249.81	28.37	22.27	63.71	187.57	946.29
SE	21.25	8.83	6.26	13.85	27.99	94.15
CV(%)	8.51	31.11	28.11	21.74	14.92	9.95
All other gifts						
Mean	94.36	47.52	52.41	76.73	109.08	185.93
SE	11.15	16.76	12.28	13.02	18.01	37.23
CV(%)	11.82	35.26	23.43	16.97	16.51	20.02

¹ Value are less than 0.01.

n.a. Not applicable.