

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005

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)	117,356	23,441	23,477	23,448	23,497	23,494
Lower limit	n.a.	n.a.	\$17,579	\$33,381	\$53,358	\$85,147
Consumer unit characteristics:						
Income before taxes						
Mean	\$58,712	\$9,676	\$25,546	\$42,622	\$67,813	\$147,737
SE	700.22	160.85	151.30	289.97	582.74	2,761.70
CV(%).....	1.19	1.66	.59	.68	.86	1.87
Income after taxes						
Mean	56,304	9,688	25,200	41,557	65,275	139,644
SE	689.57	154.95	168.11	298.06	594.67	2,727.30
CV(%).....	1.22	1.60	.67	.72	.91	1.95
Age of reference person	48.6	52.2	51.1	46.9	45.7	47.2
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	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	1.8	2.1
Vehicles	2.0	.9	1.5	2.0	2.5	2.9
Percent distribution:						
Sex of reference person:						
Male	47	36	43	48	54	57
Female	53	64	57	52	46	43
Housing tenure:						
Homeowner	67	42	57	67	80	92
With mortgage	43	12	24	44	59	75
Without mortgage	25	30	33	23	20	17
Renter	33	58	43	33	20	8
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	11	11	13	12	9	7
Not Hispanic or Latino	89	89	87	88	91	93
Education of reference person:						
Elementary (1-8)	5	12	7	4	2	1
High school (9-12)	36	47	47	39	27	18
College	59	40	46	56	70	81
Never attended and other	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	65	86	94	97	98
Average annual expenditures						
Mean	\$46,408.80	\$19,120.49	\$28,920.59	\$39,097.83	\$54,353.83	\$90,469.38
SE	253.50	285.26	342.63	328.31	408.99	920.14
CV(%).....	.55	1.49	1.18	.84	.75	1.02
Food						
Mean	5,931.28	3,047.01	4,064.34	5,294.53	7,194.08	10,050.87
SE	42.21	84.96	86.27	97.94	97.81	112.14
CV(%).....	.71	2.79	2.12	1.85	1.36	1.12
Food at home						
Mean	3,296.88	1,979.73	2,526.69	3,017.30	3,951.65	5,006.76
SE	29.87	69.83	55.24	63.34	71.54	76.80
CV(%).....	.91	3.53	2.19	2.10	1.81	1.53
Cereals and bakery products						
Mean	445.02	279.65	335.77	414.25	532.08	663.07
SE	5.58	9.57	8.47	10.43	11.99	15.36
CV(%).....	1.25	3.42	2.52	2.52	2.25	2.32
Cereals and cereal products						
Mean	142.92	92.76	109.34	132.53	170.66	209.24
SE	2.08	4.21	3.36	3.87	5.15	5.84
CV(%).....	1.46	4.53	3.07	2.92	3.02	2.79
Bakery products						
Mean	302.10	186.89	226.44	281.72	361.42	453.83
SE	4.75	6.87	7.12	8.41	9.41	12.97
CV(%).....	1.57	3.68	3.15	2.98	2.60	2.86
Meats, poultry, fish, and eggs						
Mean	764.46	471.23	602.15	688.10	930.02	1,130.29

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — 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						
SE	10.74	23.19	18.88	20.81	25.85	24.23
CV(%)	1.40	4.92	3.14	3.02	2.78	2.14
Beef						
Mean	227.69	130.18	171.23	206.58	289.99	340.30
SE	5.88	7.14	8.46	8.83	17.85	16.45
CV(%)	2.58	5.48	4.94	4.28	6.16	4.83
Pork						
Mean	153.31	102.38	133.27	140.25	189.06	201.49
SE	2.65	7.00	5.23	6.58	8.17	7.83
CV(%)	1.73	6.84	3.93	4.69	4.32	3.89
Other meats						
Mean	103.08	64.40	78.55	94.89	124.35	153.15
SE	2.23	4.28	3.18	4.04	5.23	5.95
CV(%)	2.16	6.65	4.04	4.25	4.20	3.89
Poultry						
Mean	134.36	90.47	105.31	115.35	165.52	195.05
SE	2.83	5.28	5.27	6.00	6.34	7.46
CV(%)	2.11	5.84	5.01	5.20	3.83	3.83
Fish and seafood						
Mean	113.42	58.58	84.25	99.54	126.10	198.54
SE	4.08	4.30	6.07	8.57	8.78	13.32
CV(%)	3.60	7.34	7.21	8.61	6.97	6.71
Eggs						
Mean	32.61	25.22	29.54	31.49	35.01	41.76
SE .....	.51	1.07	1.28	1.32	1.37	1.30
CV(%)	1.57	4.26	4.34	4.18	3.91	3.10
Dairy products						
Mean	378.25	227.99	293.51	350.55	457.54	561.40
SE	4.62	8.73	8.41	9.54	13.09	10.59
CV(%)	1.22	3.83	2.86	2.72	2.86	1.89
Fresh milk and cream						
Mean	145.94	100.54	121.10	140.37	173.63	194.00
SE	2.12	3.41	4.17	5.39	4.63	4.81
CV(%)	1.45	3.39	3.45	3.84	2.67	2.48
Other dairy products						
Mean	232.30	127.44	172.41	210.18	283.90	367.40
SE	3.38	6.38	5.54	6.09	10.73	8.56
CV(%)	1.45	5.01	3.21	2.90	3.78	2.33
Fruits and vegetables						
Mean	551.56	333.17	424.64	493.30	628.57	877.75
SE	7.38	12.16	10.94	15.27	17.36	22.35
CV(%)	1.34	3.65	2.58	3.10	2.76	2.55
Fresh fruits						
Mean	181.55	107.31	134.17	157.27	203.98	304.87
SE	3.82	5.07	5.46	6.90	7.98	11.31
CV(%)	2.11	4.72	4.07	4.39	3.91	3.71
Fresh vegetables						
Mean	174.70	103.61	131.71	150.03	201.11	286.89
SE	2.64	4.45	4.49	6.24	6.69	9.09
CV(%)	1.51	4.30	3.41	4.16	3.32	3.17
Processed fruits						
Mean	106.10	67.43	82.80	97.30	120.30	162.58
SE	1.86	2.63	3.21	4.56	4.53	5.48
CV(%)	1.75	3.90	3.87	4.69	3.76	3.37
Processed vegetables						
Mean	89.22	54.82	75.96	88.70	103.18	123.40
SE	1.73	3.13	2.82	4.66	3.59	3.69
CV(%)	1.94	5.70	3.72	5.25	3.48	2.99
Other food at home						
Mean	1,157.59	667.69	870.62	1,071.09	1,403.44	1,774.26
SE	12.17	24.33	26.19	25.79	37.57	32.64
CV(%)	1.05	3.64	3.01	2.41	2.68	1.84
Sugar and other sweets						
Mean	118.77	73.16	87.06	107.61	144.77	181.16
SE	2.49	4.56	5.29	3.91	5.63	8.23
CV(%)	2.10	6.23	6.08	3.63	3.89	4.54
Fats and oils						
Mean	84.97	58.17	70.96	79.48	97.93	118.29
SE	1.40	3.27	2.97	3.14	3.95	3.74
CV(%)	1.65	5.63	4.18	3.95	4.03	3.17
Miscellaneous foods						
Mean	609.28	341.73	454.96	560.79	744.37	944.14
SE	8.44	15.27	16.10	13.41	30.00	23.14
CV(%)	1.38	4.47	3.54	2.39	4.03	2.45
Nonalcoholic beverages						
Mean	303.22	184.61	238.36	285.96	370.75	436.26
SE	4.06	6.14	7.34	11.35	10.11	10.41

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Nonalcoholic beverages						
CV(%)	1.34	3.32	3.08	3.97	2.73	2.39
Food prepared by consumer unit on out-of-town trips						
Mean	41.34	10.02	19.28	37.25	45.62	94.42
SE	1.95	1.41	1.74	4.04	2.75	7.33
CV(%)	4.72	14.04	9.03	10.86	6.03	7.77
Food away from home						
Mean	2,634.40	1,067.28	1,537.65	2,277.23	3,242.43	5,044.11
SE	28.33	39.90	43.82	69.50	72.28	92.77
CV(%)	1.08	3.74	2.85	3.05	2.23	1.84
Alcoholic beverages						
Mean	426.32	173.55	258.21	364.14	528.17	807.03
SE	13.40	11.40	14.24	30.54	29.31	35.19
CV(%)	3.14	6.57	5.52	8.39	5.55	4.36
Housing						
Mean	15,167.04	7,529.23	10,192.05	13,234.03	16,850.40	28,005.89
SE	120.00	91.47	136.65	150.41	152.44	449.92
CV(%) .....	.79	1.21	1.34	1.14	.90	1.61
Shelter						
Mean	8,804.77	4,478.60	5,755.67	7,632.18	9,720.61	16,422.51
SE	80.11	76.60	97.49	128.34	127.39	278.64
CV(%) .....	.91	1.71	1.69	1.68	1.31	1.70
Owned dwellings						
Mean	5,958.03	1,627.52	2,600.14	4,573.19	7,203.49	13,770.83
SE	74.56	58.44	80.04	142.65	113.66	233.24
CV(%)	1.25	3.59	3.08	3.12	1.58	1.69
Mortgage interest and charges						
Mean	3,316.65	609.31	1,108.90	2,589.98	4,241.54	8,024.34
SE	50.89	34.65	45.87	82.33	91.94	146.84
CV(%)	1.53	5.69	4.14	3.18	2.17	1.83
Property taxes						
Mean	1,540.62	598.97	829.64	1,184.32	1,771.39	3,315.44
SE	17.36	22.45	23.38	51.74	39.50	49.54
CV(%)	1.13	3.75	2.82	4.37	2.23	1.49
Maintenance, repairs, insurance, other expenses						
Mean	1,100.75	419.24	661.59	798.89	1,190.56	2,431.04
SE	30.76	35.38	40.26	47.40	57.97	144.70
CV(%)	2.79	8.44	6.09	5.93	4.87	5.95
Rented dwellings						
Mean	2,344.93	2,718.30	2,985.36	2,809.27	2,032.66	1,181.32
SE	23.28	67.26	69.55	70.67	73.63	55.61
CV(%) .....	.99	2.47	2.33	2.52	3.62	4.71
Other lodging						
Mean	501.81	132.78	170.17	249.72	484.47	1,470.36
SE	18.80	17.42	16.02	16.30	35.43	81.90
CV(%)	3.75	13.12	9.42	6.53	7.31	5.57
Utilities, fuels, and public services						
Mean	3,183.38	1,908.45	2,656.23	3,081.27	3,588.15	4,679.33
SE	15.03	31.95	29.47	25.07	28.95	52.16
CV(%) .....	.47	1.67	1.11	.81	.81	1.11
Natural gas						
Mean	473.45	281.60	394.06	431.70	517.26	742.05
SE	5.45	10.01	11.81	10.18	14.94	16.50
CV(%)	1.15	3.55	3.00	2.36	2.89	2.22
Electricity						
Mean	1,154.97	752.07	998.41	1,132.90	1,267.25	1,623.16
SE	7.41	13.85	13.94	13.76	13.02	28.54
CV(%) .....	.64	1.84	1.40	1.21	1.03	1.76
Fuel oil and other fuels						
Mean	141.58	77.95	127.95	132.79	154.66	214.38
SE	3.37	7.04	9.08	8.89	9.15	10.52
CV(%)	2.38	9.03	7.10	6.70	5.92	4.91
Telephone services						
Mean	1,047.63	595.90	847.22	1,035.26	1,226.57	1,532.01
SE	6.75	9.59	12.01	13.56	12.00	20.27
CV(%) .....	.64	1.61	1.42	1.31	.98	1.32
Water and other public services						
Mean	365.75	200.93	288.59	348.62	422.40	567.72
SE	3.50	5.59	6.74	6.50	5.59	12.11
CV(%) .....	.96	2.78	2.33	1.86	1.32	2.13
Household operations						
Mean	800.53	258.02	424.60	578.59	887.36	1,852.13
SE	16.95	14.49	21.57	23.60	30.71	62.04
CV(%)	2.12	5.62	5.08	4.08	3.46	3.35
Personal services						
Mean	321.67	78.62	146.91	228.26	377.73	775.98

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal services						
SE	15.75	10.15	17.55	22.09	26.02	52.91
CV(%)	4.90	12.91	11.95	9.68	6.89	6.82
Other household expenses						
Mean	478.85	179.40	277.70	350.33	509.63	1,076.15
SE	8.06	9.43	13.59	10.64	14.44	31.69
CV(%)	1.68	5.26	4.89	3.04	2.83	2.94
Housekeeping supplies						
Mean	611.10	300.51	404.13	547.76	750.62	1,051.95
SE	11.79	17.71	17.70	23.34	38.01	36.50
CV(%)	1.93	5.89	4.38	4.26	5.06	3.47
Laundry and cleaning supplies						
Mean	134.13	78.99	104.73	134.51	165.13	187.20
SE	3.41	4.48	4.71	7.37	8.05	8.26
CV(%)	2.54	5.67	4.50	5.48	4.87	4.41
Other household products						
Mean	319.53	151.34	195.02	272.56	390.66	587.79
SE	7.95	15.94	10.63	15.41	23.14	30.81
CV(%)	2.49	10.53	5.45	5.65	5.92	5.24
Postage and stationery						
Mean	157.44	70.18	104.38	140.69	194.83	276.96
SE	6.56	7.14	9.13	10.89	19.63	19.14
CV(%)	4.17	10.18	8.75	7.74	10.08	6.91
Household furnishings and equipment						
Mean	1,767.26	583.65	951.41	1,394.23	1,903.66	3,999.96
SE	52.31	41.26	63.60	56.73	45.31	231.76
CV(%)	2.96	7.07	6.69	4.07	2.38	5.79
Household textiles						
Mean	132.38	45.25	84.13	141.37	162.58	228.40
SE	6.67	5.74	12.36	21.83	15.46	16.10
CV(%)	5.04	12.69	14.69	15.44	9.51	7.05
Furniture						
Mean	467.43	168.87	207.91	358.91	465.12	1,135.26
SE	20.56	24.04	22.99	26.03	33.88	83.57
CV(%)	4.40	14.23	11.06	7.25	7.29	7.36
Floor coverings						
Mean	56.20	16.75	22.40	29.58	48.86	163.23
SE	6.74	5.14	6.46	5.52	8.77	30.74
CV(%)	11.99	30.70	28.85	18.66	17.95	18.83
Major appliances						
Mean	223.33	69.22	113.01	183.73	229.97	520.26
SE	12.47	8.49	14.13	12.22	15.34	57.03
CV(%)	5.58	12.26	12.50	6.65	6.67	10.96
Small appliances, miscellaneous housewares						
Mean	105.45	45.33	64.69	73.41	135.69	207.99
SE	5.18	6.73	9.84	4.65	17.65	18.92
CV(%)	4.91	14.84	15.22	6.33	13.01	9.09
Miscellaneous household equipment						
Mean	782.47	238.22	459.26	607.23	861.44	1,744.82
SE	35.45	24.27	72.59	40.36	31.62	159.06
CV(%)	4.53	10.19	15.81	6.65	3.67	9.12
Apparel and services						
Mean	1,885.90	857.26	1,197.73	1,508.95	2,159.28	3,703.84
SE	39.60	60.89	81.27	57.18	85.79	119.38
CV(%)	2.10	7.10	6.79	3.79	3.97	3.22
Men and boys						
Mean	439.74	181.43	277.89	363.35	523.10	852.35
SE	16.90	24.19	28.89	22.77	36.04	47.68
CV(%)	3.84	13.34	10.40	6.27	6.89	5.59
Men, 16 and over						
Mean	348.63	143.37	211.41	271.37	418.55	697.97
SE	16.15	22.70	25.27	21.01	35.64	47.50
CV(%)	4.63	15.83	11.95	7.74	8.51	6.80
Boys, 2 to 15						
Mean	91.11	38.06	66.47	91.98	104.54	154.38
SE	3.33	4.85	9.97	5.98	6.46	9.86
CV(%)	3.65	12.76	15.00	6.50	6.18	6.39
Women and girls						
Mean	753.63	339.36	454.34	593.14	893.95	1,486.48
SE	19.81	23.91	35.05	27.19	52.12	74.97
CV(%)	2.63	7.05	7.72	4.58	5.83	5.04
Women, 16 and over						
Mean	632.81	299.80	378.94	485.51	745.28	1,253.83
SE	19.71	23.48	30.00	24.86	48.28	76.98
CV(%)	3.11	7.83	7.92	5.12	6.48	6.14
Girls, 2 to 15						
Mean	120.82	39.56	75.40	107.63	148.67	232.65

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Girls, 2 to 15						
SE	5.06	6.35	11.55	7.92	11.92	13.98
CV(%)	4.19	16.05	15.32	7.35	8.02	6.01
Children under 2						
Mean	82.31	37.81	72.75	70.81	100.16	129.95
SE	3.12	4.25	5.62	9.12	6.60	8.91
CV(%)	3.79	11.24	7.73	12.88	6.59	6.85
Footwear						
Mean	320.21	193.36	249.46	290.97	358.21	508.81
SE	14.22	31.10	30.01	25.53	25.37	33.51
CV(%)	4.44	16.08	12.03	8.77	7.08	6.59
Other apparel products and services						
Mean	290.02	105.31	143.29	190.68	283.86	726.25
SE	12.48	5.55	7.23	10.93	16.54	59.47
CV(%)	4.30	5.27	5.04	5.73	5.83	8.19
Transportation						
Mean	8,344.21	2,742.15	5,329.94	7,437.42	10,503.84	15,691.07
SE	129.72	111.46	221.30	245.54	229.74	386.51
CV(%)	1.55	4.06	4.15	3.30	2.19	2.46
Vehicle purchases (net outlay)						
Mean	3,543.95	878.24	2,115.48	3,000.11	4,611.04	7,106.72
SE	116.42	95.33	200.57	226.32	209.00	338.66
CV(%)	3.29	10.86	9.48	7.54	4.53	4.77
Cars and trucks, new						
Mean	1,931.24	249.29	960.00	1,399.17	2,254.40	4,787.79
SE	92.10	70.51	173.78	188.59	146.01	309.07
CV(%)	4.77	28.28	18.10	13.48	6.48	6.46
Cars and trucks, used						
Mean	1,530.52	623.34	1,129.72	1,534.74	2,215.03	2,147.39
SE	69.17	65.12	126.92	107.15	150.91	199.06
CV(%)	4.52	10.45	11.23	6.98	6.81	9.27
Other vehicles						
Mean	82.19	5.60	25.76	66.20	141.61	171.53
SE	11.05	3.65	13.29	23.40	31.73	44.70
CV(%)	13.45	65.17	51.61	35.35	22.41	26.06
Gasoline and motor oil						
Mean	2,013.32	881.69	1,485.33	1,996.75	2,517.57	3,182.27
SE	15.72	22.26	23.57	31.01	30.53	35.72
CV(%) .....	.78	2.53	1.59	1.55	1.21	1.12
Other vehicle expenses						
Mean	2,339.05	844.83	1,514.26	2,146.18	2,928.87	4,256.80
SE	20.88	29.67	31.49	43.97	73.58	59.30
CV(%) .....	.89	3.51	2.08	2.05	2.51	1.39
Vehicle finance charges						
Mean	296.75	63.18	161.46	302.39	406.16	549.93
SE	4.71	4.31	6.52	11.60	10.23	16.65
CV(%)	1.59	6.81	4.04	3.84	2.52	3.03
Maintenance and repairs						
Mean	671.34	280.63	467.77	582.12	869.85	1,155.19
SE	16.61	16.80	22.22	25.51	54.95	29.86
CV(%)	2.47	5.99	4.75	4.38	6.32	2.58
Vehicle insurance						
Mean	913.35	370.32	660.67	897.90	1,143.49	1,492.91
SE	8.19	13.69	17.74	17.87	20.56	31.62
CV(%) .....	.90	3.70	2.68	1.99	1.80	2.12
Vehicle rental, leases, licenses, and other charges						
Mean	457.61	130.70	224.36	363.77	509.38	1,058.78
SE	11.92	16.74	16.03	23.53	26.05	31.51
CV(%)	2.60	12.81	7.14	6.47	5.11	2.98
Public transportation						
Mean	447.89	137.40	214.86	294.38	446.35	1,145.29
SE	11.24	13.00	15.10	21.84	24.09	37.51
CV(%)	2.51	9.46	7.03	7.42	5.40	3.27
Healthcare						
Mean	2,664.27	1,447.51	2,329.17	2,567.34	3,011.82	3,962.40
SE	25.00	37.43	53.40	70.09	66.50	81.61
CV(%) .....	.94	2.59	2.29	2.73	2.21	2.06
Health insurance						
Mean	1,360.74	779.64	1,198.23	1,348.61	1,552.00	1,923.77
SE	15.12	24.71	28.03	31.56	32.59	39.98
CV(%)	1.11	3.17	2.34	2.34	2.10	2.08
Medical services						
Mean	677.19	265.97	509.18	613.24	787.86	1,208.50
SE	18.81	20.05	44.44	60.04	48.44	56.30
CV(%)	2.78	7.54	8.73	9.79	6.15	4.66
Drugs						
Mean	521.19	350.82	544.12	519.40	541.65	649.64

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Drugs						
SE	7.85	11.02	20.16	21.97	19.85	23.38
CV(%)	1.51	3.14	3.71	4.23	3.66	3.60
Medical supplies						
Mean	105.15	51.08	77.64	86.08	130.30	180.49
SE	3.73	7.45	7.16	7.82	8.76	9.49
CV(%)	3.55	14.59	9.22	9.09	6.72	5.26
Entertainment						
Mean	2,387.91	891.11	1,336.47	1,812.97	2,884.88	5,009.08
SE	53.95	45.90	77.37	53.17	104.12	185.65
CV(%)	2.26	5.15	5.79	2.93	3.61	3.71
Fees and admissions						
Mean	587.95	145.17	242.96	349.43	632.81	1,567.65
SE	11.11	10.06	15.07	13.05	18.98	53.32
CV(%)	1.89	6.93	6.20	3.74	3.00	3.40
Audio and visual equipment and services						
Mean	887.80	458.89	623.13	798.86	1,035.52	1,521.28
SE	13.76	12.85	13.21	16.70	23.02	55.04
CV(%)	1.55	2.80	2.12	2.09	2.22	3.62
Pets, toys, hobbies, and playground equipment						
Mean	420.04	154.65	250.74	391.07	507.36	795.70
SE	11.34	14.75	16.05	21.23	19.68	36.31
CV(%)	2.70	9.54	6.40	5.43	3.88	4.56
Other entertainment supplies, equipment, and services						
Mean	492.12	132.40	219.64	273.61	709.20	1,124.46
SE	49.08	33.78	60.60	44.81	86.44	176.79
CV(%)	9.97	25.52	27.59	16.38	12.19	15.72
Personal care products and services						
Mean	540.97	252.62	352.78	472.33	621.15	1,005.23
SE	6.95	9.99	14.71	12.82	15.40	21.77
CV(%)	1.28	3.95	4.17	2.71	2.48	2.17
Reading						
Mean	126.46	51.92	85.00	105.15	143.14	246.84
SE	2.09	2.34	3.26	4.18	4.36	8.58
CV(%)	1.65	4.51	3.84	3.97	3.04	3.48
Education						
Mean	940.14	530.30	313.63	439.20	910.84	2,504.43
SE	38.75	56.18	38.63	45.14	74.07	136.53
CV(%)	4.12	10.59	12.32	10.28	8.13	5.45
Tobacco products and smoking supplies						
Mean	319.08	259.68	339.16	377.30	341.73	277.51
SE	6.91	7.61	15.68	19.10	15.23	13.17
CV(%)	2.17	2.93	4.62	5.06	4.46	4.75
Miscellaneous						
Mean	808.05	312.17	485.31	706.70	1,060.06	1,474.55
SE	26.07	27.23	38.13	41.45	70.85	79.08
CV(%)	3.23	8.72	7.86	5.86	6.68	5.36
Cash contributions						
Mean	1,663.29	545.21	1,004.42	1,222.28	1,671.79	3,868.90
SE	43.19	50.71	66.08	57.92	58.41	157.91
CV(%)	2.60	9.30	6.58	4.74	3.49	4.08
Personal insurance and pensions						
Mean	5,203.91	480.77	1,632.38	3,555.47	6,472.65	13,861.75
SE	58.77	24.34	23.29	69.35	82.43	239.12
CV(%)	1.13	5.06	1.43	1.95	1.27	1.73
Life and other personal insurance						
Mean	381.07	112.24	169.86	260.88	404.01	957.39
SE	16.94	11.53	8.12	13.26	21.33	81.86
CV(%)	4.45	10.27	4.78	5.08	5.28	8.55
Pensions and Social Security						
Mean	4,822.83	368.53	1,462.52	3,294.60	6,068.64	12,904.37
SE	54.31	17.58	22.89	68.34	77.26	208.10
CV(%)	1.13	4.77	1.56	2.07	1.27	1.61
Sources of income and personal taxes:						
Money income before taxes						
Mean	58,711.80	9,675.58	25,546.17	42,621.94	67,812.57	147,736.80
SE	700.22	160.85	151.30	289.97	582.74	2,761.70
CV(%)	1.19	1.66	.59	.68	.86	1.87
Wages and salaries						
Mean	46,291.28	3,699.15	15,560.02	32,930.15	57,076.92	122,045.44
SE	531.82	133.88	225.01	322.26	504.77	2,168.50
CV(%)	1.15	3.62	1.45	.98	.88	1.78
Self-employment income						
Mean	3,772.08	-399.08	659.09	1,395.16	3,185.73	14,003.40

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Self-employment income						
SE	397.60	140.47	102.66	177.05	419.87	1,558.60
CV(%)	10.54	-35.20	15.58	12.69	13.18	11.13
Social Security, private and government retirement						
Mean	6,147.36	4,679.51	7,602.07	6,574.77	5,674.87	6,204.27
SE	101.38	104.32	167.47	217.00	275.36	379.81
CV(%)	1.65	2.23	2.20	3.30	4.85	6.12
Interest, dividends, rental income, other property income						
Mean	1,378.67	172.16	514.28	704.51	918.03	4,579.79
SE	145.42	25.60	56.98	69.91	108.43	697.76
CV(%)	10.55	14.87	11.08	9.92	11.81	15.24
Unemployment and workers' compensation, veterans' benefits						
Mean	203.39	100.85	216.91	287.87	251.63	159.62
SE	14.71	15.32	34.20	43.33	35.94	26.12
CV(%)	7.23	15.19	15.77	15.05	14.28	16.37
Public assistance, supplemental security income, food stamps						
Mean	343.22	877.49	460.66	190.00	108.11	80.83
SE	13.49	35.73	33.24	26.21	16.50	16.20
CV(%)	3.93	4.07	7.21	13.80	15.26	20.04
Regular contributions for support						
Mean	381.54	306.20	363.06	399.56	454.21	384.51
SE	24.46	18.64	35.04	48.22	74.03	55.35
CV(%)	6.41	6.09	9.65	12.07	16.30	14.39
Other income						
Mean	194.26	239.31	170.07	139.91	143.05	278.94
SE	18.65	25.21	22.79	22.63	32.16	79.33
CV(%)	9.60	10.53	13.40	16.17	22.48	28.44
Personal taxes						
Mean	2,407.59	-12.57	345.82	1,065.05	2,537.60	8,092.50
SE	75.23	25.64	75.27	60.95	115.62	331.87
CV(%)	3.12	-204.00	21.76	5.72	4.56	4.10
Federal income taxes						
Mean	1,696.16	-92.55	113.77	636.91	1,722.75	6,092.73
SE	60.58	19.56	60.17	47.54	86.99	267.27
CV(%)	3.57	-21.13	52.89	7.46	5.05	4.39
State and local income taxes						
Mean	534.33	14.15	125.41	284.99	605.63	1,639.49
SE	19.93	3.96	13.81	18.11	30.50	82.07
CV(%)	3.73	27.97	11.01	6.35	5.04	5.01
Other taxes						
Mean	177.10	65.84	106.64	143.14	209.22	360.27
SE	7.20	10.15	12.54	9.88	19.05	21.69
CV(%)	4.06	15.42	11.76	6.90	9.11	6.02
Income after taxes						
Mean	56,304.22	9,688.15	25,200.35	41,556.90	65,274.97	139,644.30
SE	689.57	154.95	168.11	298.06	594.67	2,727.30
CV(%)	1.22	1.60	.67	.72	.91	1.95
Addenda:						
Net change in total assets and liabilities						
Mean	-9,495.41	-1,316.38	-3,582.41	-7,774.65	-15,378.09	-19,398.87
SE	1,200.90	1,403.90	1,204.10	2,758.60	2,960.70	4,421.10
CV(%)	-12.65	-106.60	-33.61	-35.48	-19.25	-22.79
Net change in total assets						
Mean	10,661.45	1,205.43	2,947.12	10,069.46	12,358.58	26,698.62
SE	953.71	1,287.40	1,302.00	1,749.80	3,218.10	4,035.50
CV(%)	8.95	106.80	44.18	17.38	26.04	15.11
Net change in total liabilities						
Mean	20,156.86	2,521.81	6,529.53	17,844.11	27,736.67	46,097.50
SE	879.03	699.55	1,033.20	2,269.40	2,030.90	2,880.30
CV(%)	4.36	27.74	15.82	12.72	7.32	6.25
Other financial information:						
Other money receipts						
Mean	529.95	223.33	402.55	331.12	429.92	1,261.66
SE	73.52	57.80	119.95	52.92	78.41	313.64
CV(%)	13.87	25.88	29.80	15.98	18.24	24.86
Mortgage principal paid on owned property						
Mean	-2,091.90	-388.50	-650.92	-1,440.08	-2,468.20	-5,505.64
SE	46.39	47.66	46.37	82.14	85.33	175.14
CV(%)	-2.22	-12.27	-7.12	-5.70	-3.46	-3.18

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Estimated market value of owned home						
Mean	164,800.25	63,817.33	88,452.96	121,124.97	184,186.40	366,051.22
SE	2,005.60	2,036.30	2,875.90	3,621.30	3,125.70	8,832.10
CV(%)	1.22	3.19	3.25	2.99	1.70	2.41
Estimated monthly rental value of owned home						
Mean	832.56	363.03	511.06	679.29	988.17	1,619.64
SE	4.59	9.50	9.64	10.58	13.18	16.70
CV(%) .....	.55	2.62	1.89	1.56	1.33	1.03
Gifts of goods and services, total						
Mean	1,091.29	355.25	613.62	642.21	1,208.31	2,634.49
SE	48.43	41.33	95.62	30.92	95.68	146.94
CV(%)	4.44	11.63	15.58	4.81	7.92	5.58
Food						
Mean	111.46	34.47	43.72	66.62	101.47	310.76
SE	9.59	13.31	7.61	9.29	13.33	42.05
CV(%)	8.60	38.62	17.41	13.94	13.13	13.53
Alcoholic beverages						
Mean	13.70	4.77	9.14	12.12	22.26	20.19
SE	2.34	1.83	2.67	2.98	10.21	5.85
CV(%)	17.05	38.46	29.24	24.57	45.86	28.96
Housing						
Mean	232.61	96.95	207.65	142.98	245.38	469.64
SE	21.24	9.41	71.95	11.17	27.58	31.25
CV(%)	9.13	9.71	34.65	7.81	11.24	6.65
Housekeeping supplies						
Mean	31.45	12.72	30.54	23.63	36.85	53.47
SE	2.28	3.72	8.35	3.80	3.72	6.13
CV(%)	7.24	29.26	27.34	16.09	10.11	11.47
Household textiles						
Mean	13.35	3.58	14.71	14.56	14.36	19.53
SE	1.76	1.06	5.37	3.24	3.90	3.43
CV(%)	13.18	29.65	36.51	22.25	27.19	17.59
Appliances and miscellaneous housewares						
Mean	23.50	10.84	13.44	15.59	23.67	53.93
SE	2.27	2.97	3.56	2.99	3.49	9.89
CV(%)	9.65	27.38	26.50	19.19	14.75	18.35
Major appliances						
Mean	6.97	2.26	4.84	5.92	5.53	16.27
SE	1.75	.86	1.99	2.17	1.37	7.04
CV(%)	25.09	38.18	41.14	36.64	24.76	43.25
Small appliances and miscellaneous housewares						
Mean	16.53	8.58	8.60	9.67	18.14	37.67
SE	1.76	3.17	2.99	2.14	3.06	7.99
CV(%)	10.66	37.00	34.74	22.14	16.90	21.21
Miscellaneous household equipment						
Mean	65.95	19.63	104.51	43.68	73.77	88.06
SE	14.41	4.11	66.89	5.45	15.83	8.67
CV(%)	21.85	20.94	64.00	12.47	21.46	9.85
Other housing						
Mean	98.36	50.18	44.46	45.52	96.72	254.65
SE	8.48	7.47	5.38	6.52	23.74	28.82
CV(%)	8.62	14.89	12.10	14.32	24.55	11.32
Apparel and services						
Mean	204.63	81.43	146.42	161.50	259.83	373.71
SE	9.41	9.98	18.06	11.18	25.07	29.49
CV(%)	4.60	12.26	12.34	6.92	9.65	7.89
Males, 2 and over						
Mean	48.20	20.59	36.89	41.90	52.46	89.12
SE	3.79	4.87	6.13	5.57	9.34	12.72
CV(%)	7.85	23.66	16.61	13.29	17.81	14.27
Females, 2 and over						
Mean	76.72	25.15	51.18	58.34	104.11	144.71
SE	5.68	3.80	12.93	7.26	16.63	16.41
CV(%)	7.40	15.09	25.26	12.44	15.97	11.34
Children under 2						
Mean	37.21	14.93	29.55	32.58	47.73	61.22
SE	1.59	2.04	3.47	2.98	3.53	4.97
CV(%)	4.27	13.66	11.75	9.13	7.40	8.11
Other apparel products and services						
Mean	42.50	20.76	28.81	28.67	55.52	78.66
SE	4.44	4.33	5.60	4.31	9.10	18.13
CV(%)	10.44	20.86	19.44	15.02	16.40	23.05
Jewelry and watches						
Mean	21.78	7.21	14.61	14.85	28.45	43.72
SE	3.67	1.29	4.33	2.41	7.84	16.24
CV(%)	16.83	17.85	29.66	16.20	27.55	37.15

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
All other apparel products and services						
Mean	20.72	13.56	14.19	13.82	27.08	34.93
SE	2.09	4.04	3.26	3.50	5.29	6.13
CV(%)	10.10	29.83	22.96	25.34	19.55	17.56
Transportation						
Mean	57.78	10.78	18.94	43.28	71.75	143.97
SE	8.10	7.61	5.90	11.27	25.29	29.79
CV(%)	14.01	70.55	31.17	26.04	35.25	20.69
Health care						
Mean	43.83	38.64	59.47	25.80	23.02	72.19
SE	10.30	21.33	24.40	6.29	5.56	22.78
CV(%)	23.49	55.20	41.04	24.36	24.14	31.56
Entertainment						
Mean	74.00	23.80	38.04	60.70	87.73	159.59
SE	5.39	3.37	3.24	7.82	12.37	23.72
CV(%)	7.28	14.18	8.51	12.89	14.10	14.86
Toys, games, arts and crafts, and tricycles						
Mean	25.28	8.59	19.12	24.37	33.34	40.93
SE .....	.99	1.03	3.01	2.76	3.04	3.40
CV(%)	3.92	11.93	15.75	11.32	9.12	8.31
Other entertainment						
Mean	48.72	15.21	18.91	36.34	54.39	118.65
SE	5.17	3.15	2.47	6.40	12.27	22.34
CV(%)	10.61	20.72	13.04	17.60	22.55	18.83
Personal care products and services						
Mean	16.35	4.95	4.96	13.27	19.90	38.65
SE	2.30	1.36	1.20	3.20	5.62	9.45
CV(%)	14.06	27.44	24.25	24.10	28.25	24.46
Reading						
Mean	1.03	.40	1.12	1.02	1.55	1.05
SE .....	.12	.17	.24	.21	.32	.20
CV(%)	11.68	43.52	21.54	20.71	20.88	19.23
Education						
Mean	247.43	34.79	25.77	52.09	280.48	842.98
SE	23.21	11.94	6.31	10.48	52.40	87.55
CV(%)	9.38	34.32	24.50	20.11	18.68	10.39
All other gifts						
Mean	88.47	24.26	58.39	62.81	94.94	201.77
SE	8.96	8.15	18.59	10.17	15.67	23.30
CV(%)	10.13	33.58	31.84	16.20	16.51	11.55

¹ Value are less than 0.01.

n.a. Not applicable.