

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009

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)	120,847	24,165	24,120	24,212	24,154	24,196
Lower limit	n.a.	n.a.	\$19,175	\$35,598	\$57,295	\$93,784
Consumer unit characteristics:						
Income before taxes						
Mean	\$62,857	\$9,846	27,227	46,012	73,417	157,631
SE	1989.60	476.09	647.36	1590.90	2638.00	4915.30
CV(%)	3.17	4.84	2.38	3.46	3.59	3.12
Income after taxes						
Mean	60,753	9,956	27,275	45,199	71,241	149,951
SE	1972.90	470.65	648.82	1592.70	2643.00	4897.50
CV(%)	3.25	4.73	2.38	3.52	3.71	3.27
Age of reference person	49.4	51.4	51.4	49.3	47.1	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.5	2.9	3.1
Children under 18 .....	.6	.4	.6	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.5	2.8
Percent distribution:						
Sex of reference person:						
Male	47	38	42	49	51	56
Female	53	62	58	51	49	44
Housing tenure:						
Homeowner	66	40	56	67	79	89
With mortgage	41	13	25	40	57	72
Without mortgage	25	26	31	27	22	18
Renter	34	60	44	33	21	11
Race of reference person:						
Black or African-American	12	18	16	12	9	6
White, Asian, and all other races	88	82	84	88	91	94
Hispanic or Latino origin of reference person:						
Hispanic or Latino	12	13	15	13	11	7
Not Hispanic or Latino	88	87	85	87	89	93
Education of reference person:						
Elementary (1-8)	5	10	6	4	3	1
High school (9-12)	34	44	47	36	30	15
College	61	45	46	59	68	84
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	67	87	94	97	98
Average annual expenditures						
Mean	\$49,067.20	\$21,610.70	\$31,381.69	\$41,150.34	\$56,879.23	\$94,244.27
SE	595.41	494.17	432.06	518.81	823.75	1,086.30
CV(%)	1.21	2.29	1.38	1.26	1.45	1.15
Food						
Mean	6,371.89	3,500.59	4,568.58	5,482.69	7,522.05	10,780.29
SE	83.67	106.11	130.26	144.64	139.67	157.89
CV(%)	1.31	3.03	2.85	2.64	1.86	1.46
Food at home						
Mean	3,752.98	2,462.96	2,999.40	3,355.48	4,315.76	5,629.18
SE	56.04	88.86	107.44	107.80	103.79	111.03
CV(%)	1.49	3.61	3.58	3.21	2.40	1.97
Cereals and bakery products						
Mean	506.38	326.82	413.87	451.33	586.91	752.70
SE	8.33	10.74	15.91	15.61	17.76	16.60
CV(%)	1.65	3.29	3.84	3.46	3.03	2.21
Cereals and cereal products						
Mean	172.58	120.12	148.16	148.28	199.04	247.20
SE	3.29	4.91	7.07	7.12	7.42	7.77
CV(%)	1.90	4.08	4.77	4.80	3.73	3.14
Bakery products						
Mean	333.81	206.70	265.71	303.05	387.87	505.49
SE	5.68	7.06	11.51	9.77	12.73	11.79
CV(%)	1.70	3.41	4.33	3.23	3.28	2.33
Meats, poultry, fish, and eggs						
Mean	840.92	575.40	708.79	783.83	932.97	1,203.15
SE	14.01	25.69	28.06	27.60	29.74	29.08

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — 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						
CV(%)	1.67	4.46	3.96	3.52	3.19	2.42
Beef						
Mean	226.14	150.27	189.85	220.21	251.80	318.47
SE	5.07	10.98	11.44	11.29	11.66	10.02
CV(%)	2.24	7.30	6.02	5.13	4.63	3.15
Pork						
Mean	168.37	121.14	158.48	161.81	186.38	213.99
SE	3.61	7.76	7.94	7.27	7.21	8.43
CV(%)	2.14	6.41	5.01	4.49	3.87	3.94
Other meats						
Mean	113.53	74.17	94.76	101.96	129.64	167.08
SE	2.51	4.34	5.14	4.86	7.11	5.50
CV(%)	2.21	5.85	5.42	4.77	5.48	3.29
Poultry						
Mean	154.07	108.18	121.82	143.60	169.28	227.37
SE	4.33	6.17	6.62	7.42	9.48	9.01
CV(%)	2.81	5.70	5.44	5.17	5.60	3.96
Fish and seafood						
Mean	134.95	87.97	105.34	113.57	146.04	221.74
SE	3.78	6.57	7.52	7.72	7.67	11.59
CV(%)	2.80	7.47	7.14	6.80	5.25	5.23
Eggs						
Mean	43.85	33.68	38.54	42.69	49.83	54.50
SE .....	.98	1.68	1.77	2.00	2.03	1.98
CV(%)	2.23	4.98	4.60	4.68	4.07	3.63
Dairy products						
Mean	406.09	265.67	311.25	354.08	475.37	623.83
SE	6.54	9.37	10.82	11.21	14.87	14.39
CV(%)	1.61	3.53	3.48	3.16	3.13	2.31
Fresh milk and cream						
Mean	143.98	104.00	122.13	130.98	162.74	200.00
SE	2.36	4.77	5.36	4.55	4.80	4.88
CV(%)	1.64	4.59	4.39	3.47	2.95	2.44
Other dairy products						
Mean	262.10	161.67	189.12	223.09	312.64	423.84
SE	5.04	6.30	6.63	7.83	11.54	12.30
CV(%)	1.92	3.90	3.51	3.51	3.69	2.90
Fruits and vegetables						
Mean	656.45	420.86	520.70	569.70	757.77	1,012.83
SE	12.14	16.15	17.29	19.41	24.61	28.61
CV(%)	1.85	3.84	3.32	3.41	3.25	2.82
Fresh fruits						
Mean	219.62	133.11	171.30	190.50	246.59	356.43
SE	5.49	6.60	6.70	8.70	8.63	13.16
CV(%)	2.50	4.96	3.91	4.57	3.50	3.69
Fresh vegetables						
Mean	209.15	126.14	166.29	178.92	240.30	333.94
SE	3.21	5.45	6.47	6.35	7.68	8.95
CV(%)	1.54	4.32	3.89	3.55	3.20	2.68
Processed fruits						
Mean	118.05	83.33	93.23	98.81	140.41	174.40
SE	2.68	3.87	4.06	5.07	6.87	7.78
CV(%)	2.27	4.65	4.36	5.13	4.90	4.46
Processed vegetables						
Mean	109.64	78.27	89.89	101.47	130.46	148.07
SE	2.23	4.37	4.36	3.78	6.69	5.52
CV(%)	2.03	5.59	4.85	3.72	5.13	3.73
Other food at home						
Mean	1,343.14	874.20	1,044.79	1,196.54	1,562.74	2,036.66
SE	23.37	54.82	48.17	46.40	36.66	42.16
CV(%)	1.74	6.27	4.61	3.88	2.35	2.07
Sugar and other sweets						
Mean	140.62	85.05	112.35	125.15	162.40	218.05
SE	4.69	3.75	5.96	7.82	5.61	10.97
CV(%)	3.34	4.41	5.30	6.25	3.45	5.03
Fats and oils						
Mean	102.34	69.45	88.92	93.64	114.70	144.97
SE	2.38	3.50	4.43	4.33	4.98	5.81
CV(%)	2.33	5.04	4.98	4.63	4.34	4.01
Miscellaneous foods						
Mean	715.06	472.94	552.55	633.44	841.10	1,074.88
SE	15.15	49.98	27.36	26.90	24.20	26.38
CV(%)	2.12	10.57	4.95	4.25	2.88	2.45
Nonalcoholic beverages						
Mean	336.57	232.34	270.73	311.46	377.70	490.43
SE	5.80	11.00	14.67	12.84	9.92	13.06
CV(%)	1.72	4.73	5.42	4.12	2.63	2.66

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Food prepared by consumer unit on out-of-town trips						
Mean	48.55	14.42	20.24	32.85	66.83	108.33
SE	2.46	1.82	2.35	2.40	5.83	6.63
CV(%)	5.07	12.65	11.61	7.30	8.72	6.12
Food away from home						
Mean	2,618.91	1,037.63	1,569.18	2,127.21	3,206.28	5,151.11
SE	42.04	50.17	53.55	71.12	83.62	88.17
CV(%)	1.61	4.83	3.41	3.34	2.61	1.71
Alcoholic beverages						
Mean	434.73	169.52	250.23	329.79	540.98	882.60
SE	17.59	16.53	18.91	25.70	34.01	39.07
CV(%)	4.05	9.75	7.56	7.79	6.29	4.43
Housing						
Mean	16,895.11	8,961.10	11,828.72	14,804.76	18,862.28	29,997.73
SE	194.41	220.54	192.42	209.22	287.89	378.61
CV(%)	1.15	2.46	1.63	1.41	1.53	1.26
Shelter						
Mean	10,074.80	5,391.90	6,806.81	8,803.73	11,172.94	18,185.06
SE	144.58	158.22	155.00	162.59	219.37	325.57
CV(%)	1.44	2.93	2.28	1.85	1.96	1.79
Owned dwellings						
Mean	6,542.61	1,963.85	3,286.98	5,167.93	7,944.10	14,337.39
SE	116.35	100.11	124.13	110.16	197.97	313.89
CV(%)	1.78	5.10	3.78	2.13	2.49	2.19
Mortgage interest and charges						
Mean	3,593.71	863.63	1,436.27	2,767.89	4,533.02	8,359.61
SE	74.97	73.12	92.64	81.45	120.05	226.15
CV(%)	2.09	8.47	6.45	2.94	2.65	2.71
Property taxes						
Mean	1,811.04	645.11	1,050.06	1,486.05	2,087.86	3,782.90
SE	31.93	24.74	33.72	38.43	54.03	89.10
CV(%)	1.76	3.84	3.21	2.59	2.59	2.36
Maintenance, repairs, insurance, other expenses						
Mean	1,137.86	455.11	800.64	913.99	1,323.22	2,194.88
SE	44.48	37.73	50.88	44.41	102.00	153.61
CV(%)	3.91	8.29	6.36	4.86	7.71	7.00
Rented dwellings						
Mean	2,860.24	3,291.01	3,308.46	3,210.12	2,581.65	1,911.21
SE	51.29	109.23	99.85	114.12	100.40	81.61
CV(%)	1.79	3.32	3.02	3.56	3.89	4.27
Other lodging						
Mean	671.95	137.04	211.38	425.67	647.19	1,936.46
SE	31.61	14.50	29.66	40.90	60.81	104.59
CV(%)	4.70	10.58	14.03	9.61	9.40	5.40
Utilities, fuels, and public services						
Mean	3,644.62	2,237.64	3,069.18	3,574.31	4,171.84	5,167.45
SE	41.31	67.76	48.88	43.58	48.40	50.08
CV(%)	1.13	3.03	1.59	1.22	1.16	.97
Natural gas						
Mean	483.21	276.25	386.81	457.60	556.28	738.67
SE	16.66	14.08	23.24	20.06	21.58	22.79
CV(%)	3.45	5.10	6.01	4.38	3.88	3.09
Electricity						
Mean	1,376.71	942.86	1,234.72	1,363.64	1,516.57	1,824.99
SE	29.28	44.58	36.64	32.86	28.74	29.85
CV(%)	2.13	4.73	2.97	2.41	1.90	1.64
Fuel oil and other fuels						
Mean	141.36	77.89	102.46	136.07	170.30	219.92
SE	9.20	10.09	10.68	15.65	13.65	16.16
CV(%)	6.51	12.95	10.42	11.51	8.02	7.35
Telephone services						
Mean	1,161.96	671.38	962.41	1,154.63	1,375.55	1,644.96
SE	12.13	18.01	13.36	15.47	18.73	19.38
CV(%)	1.04	2.68	1.39	1.34	1.36	1.18
Water and other public services						
Mean	481.38	269.26	382.78	462.37	553.14	738.93
SE	10.57	12.24	14.29	11.00	14.96	17.55
CV(%)	2.20	4.54	3.73	2.38	2.70	2.38
Household operations						
Mean	1,011.36	417.33	583.35	720.61	1,038.56	2,295.12
SE	27.06	42.68	48.48	28.75	48.14	90.81
CV(%)	2.68	10.23	8.31	3.99	4.64	3.96
Personal services						
Mean	389.44	138.60	205.64	219.38	404.85	977.97
SE	20.18	37.39	42.76	18.16	41.26	79.33
CV(%)	5.18	26.98	20.79	8.28	10.19	8.11

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other household expenses						
Mean	621.92	278.73	377.71	501.23	633.72	1,317.14
SE	14.52	16.35	20.54	21.74	19.30	38.79
CV(%)	2.34	5.87	5.44	4.34	3.05	2.94
Housekeeping supplies						
Mean	658.76	349.25	500.81	549.57	740.67	1,152.90
SE	17.88	17.67	37.67	26.83	34.33	79.06
CV(%)	2.71	5.06	7.52	4.88	4.64	6.86
Laundry and cleaning supplies						
Mean	155.80	111.47	126.70	132.77	184.77	223.24
SE	5.62	10.67	9.66	8.09	11.21	11.09
CV(%)	3.60	9.58	7.63	6.09	6.07	4.97
Other household products						
Mean	359.87	156.25	271.55	294.51	400.48	676.14
SE	16.57	6.99	27.24	19.57	24.26	80.85
CV(%)	4.60	4.48	10.03	6.64	6.06	11.96
Postage and stationery						
Mean	143.09	81.53	102.57	122.29	155.42	253.52
SE	5.32	9.58	10.85	9.70	11.32	11.84
CV(%)	3.72	11.75	10.58	7.93	7.28	4.67
Household furnishings and equipment						
Mean	1,505.57	564.97	868.56	1,156.55	1,738.27	3,197.19
SE	45.92	35.80	49.69	47.29	88.51	152.66
CV(%)	3.05	6.34	5.72	4.09	5.09	4.77
Household textiles						
Mean	124.19	48.02	58.74	120.12	139.97	253.92
SE	9.28	7.52	7.28	19.36	13.35	32.16
CV(%)	7.47	15.65	12.39	16.12	9.54	12.67
Furniture						
Mean	342.98	119.25	228.23	260.43	357.59	748.83
SE	14.30	16.30	28.73	20.16	28.82	58.36
CV(%)	4.17	13.67	12.59	7.74	8.06	7.79
Floor coverings						
Mean	30.31	7.22	9.54	18.82	31.98	83.91
SE	3.28	1.91	1.69	5.00	6.17	12.12
CV(%)	10.83	26.51	17.73	26.59	19.29	14.44
Major appliances						
Mean	193.71	67.92	121.61	190.49	243.98	344.27
SE	8.97	7.83	13.25	17.47	22.37	27.01
CV(%)	4.63	11.53	10.89	9.17	9.17	7.85
Small appliances, miscellaneous housewares						
Mean	93.41	55.44	51.86	76.60	108.06	175.03
SE	4.86	9.54	3.86	9.69	8.22	20.58
CV(%)	5.21	17.21	7.44	12.65	7.61	11.76
Miscellaneous household equipment						
Mean	720.97	267.13	398.59	490.09	856.69	1,591.23
SE	27.54	26.82	31.11	27.18	65.42	90.14
CV(%)	3.82	10.04	7.81	5.55	7.64	5.66
Apparel and services						
Mean	1,725.11	873.20	1,161.00	1,402.49	1,847.83	3,339.07
SE	49.98	145.88	72.27	69.30	116.25	148.47
CV(%)	2.90	16.71	6.23	4.94	6.29	4.45
Men and boys						
Mean	382.91	201.26	244.23	301.29	428.58	738.78
SE	20.62	66.75	25.31	17.77	47.59	48.21
CV(%)	5.38	33.17	10.36	5.90	11.10	6.53
Men, 16 and over						
Mean	304.32	161.98	193.40	237.49	339.58	588.82
SE	19.76	65.92	25.47	18.36	45.83	42.85
CV(%)	6.49	40.70	13.17	7.73	13.50	7.28
Boys, 2 to 15						
Mean	78.59	39.29	50.83	63.80	89.00	149.96
SE	3.57	4.67	4.08	6.15	6.32	11.88
CV(%)	4.54	11.89	8.03	9.64	7.10	7.92
Women and girls						
Mean	678.45	306.01	434.41	558.38	727.02	1,365.61
SE	19.97	43.08	35.99	37.96	61.61	74.41
CV(%)	2.94	14.08	8.29	6.80	8.47	5.45
Women, 16 and over						
Mean	560.80	264.99	347.26	450.25	592.68	1,148.12
SE	18.13	40.84	29.52	33.44	54.32	69.23
CV(%)	3.23	15.41	8.50	7.43	9.17	6.03
Girls, 2 to 15						
Mean	117.65	41.02	87.15	108.13	134.34	217.49
SE	6.63	6.76	11.35	11.93	13.95	19.98
CV(%)	5.64	16.48	13.02	11.04	10.38	9.19

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Children under 2						
Mean	91.16	56.75	73.55	85.69	107.81	131.98
SE	3.24	6.96	6.24	8.10	7.30	12.08
CV(%)	3.56	12.26	8.48	9.46	6.77	9.15
Footwear						
Mean	323.14	192.14	265.23	295.28	343.92	518.88
SE	13.79	35.90	28.41	32.96	31.57	38.21
CV(%)	4.27	18.68	10.71	11.16	9.18	7.36
Other apparel products and services						
Mean	249.45	117.04	143.59	161.85	240.49	583.82
SE	16.20	12.92	13.12	12.08	13.80	72.66
CV(%)	6.49	11.04	9.13	7.46	5.74	12.45
Transportation						
Mean	7,658.25	2,854.51	5,077.78	6,717.10	9,525.46	14,105.49
SE	165.35	158.38	199.93	263.63	324.76	434.71
CV(%)	2.16	5.55	3.94	3.92	3.41	3.08
Vehicle purchases (net outlay)						
Mean	2,656.95	778.06	1,488.35	2,232.35	3,280.41	5,500.84
SE	121.25	119.12	162.33	220.70	225.84	375.73
CV(%)	4.56	15.31	10.91	9.89	6.88	6.83
Cars and trucks, new						
Mean	1,297.15	170.57	585.21	904.42	1,571.89	3,250.69
SE	83.75	55.22	111.23	128.30	159.43	312.81
CV(%)	6.46	32.37	19.01	14.19	10.14	9.62
Cars and trucks, used						
Mean	1,304.35	606.15	886.31	1,295.94	1,579.45	2,152.17
SE	70.60	102.83	103.75	167.01	131.92	186.50
CV(%)	5.41	16.96	11.71	12.89	8.35	8.67
Other vehicles						
Mean	55.45	1.34	16.83	31.99	129.07	97.98
SE	11.74	.89	7.61	13.35	37.38	35.14
CV(%)	21.17	66.78	45.19	41.73	28.96	35.87
Gasoline and motor oil						
Mean	1,986.40	926.04	1,498.15	1,982.49	2,456.57	3,066.68
SE	20.59	23.53	20.79	31.29	35.60	39.70
CV(%)	1.04	2.54	1.39	1.58	1.45	1.29
Other vehicle expenses						
Mean	2,535.57	983.53	1,871.66	2,199.07	3,294.00	4,326.61
SE	58.25	50.65	110.15	91.70	181.86	145.00
CV(%)	2.30	5.15	5.88	4.17	5.52	3.35
Vehicle finance charges						
Mean	281.01	65.05	158.49	262.84	427.58	490.70
SE	8.16	5.63	7.46	10.30	17.91	23.59
CV(%)	2.90	8.66	4.71	3.92	4.19	4.81
Maintenance and repairs						
Mean	732.82	295.70	492.18	696.86	853.44	1,324.82
SE	16.29	16.90	17.08	34.23	31.26	41.07
CV(%)	2.22	5.72	3.47	4.91	3.66	3.10
Vehicle insurance						
Mean	1,075.24	476.08	995.07	881.30	1,518.21	1,504.97
SE	43.82	48.63	105.51	79.54	159.11	102.43
CV(%)	4.08	10.21	10.60	9.03	10.48	6.81
Vehicle rental, leases, licenses, and other charges						
Mean	446.50	146.70	225.91	358.07	494.77	1,006.12
SE	16.07	10.04	15.66	22.91	24.66	48.12
CV(%)	3.60	6.84	6.93	6.40	4.98	4.78
Public transportation						
Mean	479.32	166.89	219.62	303.18	494.48	1,211.36
SE	15.15	9.74	19.35	19.88	32.12	52.42
CV(%)	3.16	5.84	8.81	6.56	6.50	4.33
Healthcare						
Mean	3,126.09	1,627.92	2,491.43	3,069.44	3,761.56	4,677.37
SE	58.20	57.87	76.88	103.55	111.50	101.27
CV(%)	1.86	3.55	3.09	3.37	2.96	2.17
Health insurance						
Mean	1,784.79	977.76	1,524.03	1,824.77	2,079.77	2,516.26
SE	26.80	31.07	50.08	58.23	41.93	55.70
CV(%)	1.50	3.18	3.29	3.19	2.02	2.21
Medical services						
Mean	736.32	323.11	436.99	642.23	994.86	1,283.44
SE	30.22	32.20	36.41	50.39	93.82	46.48
CV(%)	4.10	9.97	8.33	7.85	9.43	3.62
Drugs						
Mean	486.27	273.95	448.35	503.27	536.32	669.18
SE	12.23	17.04	21.53	26.26	20.61	26.32
CV(%)	2.52	6.22	4.80	5.22	3.84	3.93

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Medical supplies						
Mean	118.71	53.10	82.07	99.16	150.60	208.49
SE	5.21	7.56	9.98	8.05	13.89	12.65
CV(%)	4.39	14.24	12.17	8.12	9.22	6.07
Entertainment						
Mean	2,692.66	1,015.15	1,667.87	2,105.91	3,196.55	5,473.66
SE	64.03	32.14	84.01	74.15	128.05	138.70
CV(%)	2.38	3.17	5.04	3.52	4.01	2.53
Fees and admissions						
Mean	628.00	143.35	246.90	371.67	647.50	1,728.98
SE	22.47	11.72	27.59	19.42	34.97	58.96
CV(%)	3.58	8.18	11.17	5.23	5.40	3.41
Audio and visual equipment and services						
Mean	974.95	523.74	747.19	926.49	1,128.40	1,547.97
SE	15.65	20.15	23.03	24.29	21.64	49.82
CV(%)	1.61	3.85	3.08	2.62	1.92	3.22
Pets, toys, hobbies, and playground equipment						
Mean	689.75	270.96	542.42	544.25	773.24	1,317.01
SE	25.71	21.37	74.50	30.06	42.18	57.07
CV(%)	3.73	7.89	13.73	5.52	5.45	4.33
Other entertainment supplies, equipment, and services						
Mean	399.95	77.10	131.36	263.50	647.41	879.70
SE	34.48	11.28	21.46	47.76	110.16	94.33
CV(%)	8.62	14.63	16.34	18.12	17.02	10.72
Personal care products and services						
Mean	595.57	268.27	396.57	495.93	649.77	1,166.52
SE	9.42	12.02	18.58	17.51	20.58	26.44
CV(%)	1.58	4.48	4.69	3.53	3.17	2.27
Reading						
Mean	109.60	48.04	72.47	91.29	118.52	217.49
SE	2.89	3.55	3.04	3.89	4.78	5.92
CV(%)	2.64	7.39	4.20	4.26	4.04	2.72
Education						
Mean	1,068.02	572.94	369.22	548.10	881.25	2,965.81
SE	42.02	102.66	44.86	78.45	61.62	156.75
CV(%)	3.93	17.92	12.15	14.31	6.99	5.29
Tobacco products and smoking supplies						
Mean	379.69	303.44	412.99	400.37	439.42	342.32
SE	10.58	15.82	21.11	18.15	21.20	22.74
CV(%)	2.79	5.21	5.11	4.53	4.83	6.64
Miscellaneous						
Mean	816.36	323.34	522.33	755.99	921.30	1,557.59
SE	33.03	34.04	59.02	51.34	56.28	138.89
CV(%)	4.05	10.53	11.30	6.79	6.11	8.92
Cash contributions						
Mean	1,723.08	559.05	868.48	1,434.68	1,948.57	3,801.00
SE	84.39	48.03	43.77	111.33	126.22	268.55
CV(%)	4.90	8.59	5.04	7.76	6.48	7.07
Personal insurance and pensions						
Mean	5,471.07	533.63	1,694.02	3,511.80	6,663.70	14,937.33
SE	154.57	34.98	72.27	127.86	213.57	351.82
CV(%)	2.83	6.55	4.27	3.64	3.21	2.36
Life and other personal insurance						
Mean	309.03	104.38	140.14	216.67	355.26	728.06
SE	12.83	10.52	11.35	12.55	24.26	38.91
CV(%)	4.15	10.08	8.10	5.79	6.83	5.34
Pensions and Social Security						
Mean	5,162.04	429.25	1,553.88	3,295.13	6,308.43	14,209.27
SE	152.45	32.51	72.85	127.33	211.87	346.29
CV(%)	2.95	7.57	4.69	3.86	3.36	2.44
Sources of income and personal taxes:						
Money income before taxes						
Mean	62,856.67	9,846.20	27,227.03	46,011.58	73,417.13	157,630.65
SE	1,989.60	476.09	647.36	1,590.90	2,638.00	4,915.30
CV(%)	3.17	4.84	2.38	3.46	3.59	3.12
Wages and salaries						
Mean	50,339.24	4,206.54	16,287.47	33,963.89	61,519.10	135,582.97
SE	1,872.50	242.85	626.20	1,535.40	2,528.80	4,741.20
CV(%)	3.72	5.77	3.84	4.52	4.11	3.50
Self-employment income						
Mean	2,673.47	-1,360.90	560.62	1,482.58	2,834.50	9,839.82
SE	268.36	517.29	143.98	227.04	452.07	765.07
CV(%)	10.04	-38.01	25.68	15.31	15.95	7.78

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Social Security, private and government retirement						
Mean	6,836.52	4,879.98	8,272.87	8,226.08	6,632.77	6,171.64
SE	164.80	160.92	195.99	348.53	320.71	489.55
CV(%)	2.41	3.30	2.37	4.24	4.84	7.93
Interest, dividends, rental income, other property income						
Mean	1,459.52	216.13	474.00	893.14	1,029.36	4,679.91
SE	235.76	72.01	56.52	99.05	88.43	1,126.20
CV(%)	16.15	33.32	11.92	11.09	8.59	24.07
Unemployment and workers' compensation, veterans' benefits						
Mean	431.75	254.27	406.97	582.03	602.77	312.57
SE	24.79	26.31	31.44	57.71	51.02	33.29
CV(%)	5.74	10.35	7.73	9.92	8.46	10.65
Public assistance, supplemental security income, food stamps						
Mean	434.65	930.28	613.18	321.81	206.84	102.02
SE	29.63	75.81	43.51	41.03	39.53	25.20
CV(%)	6.82	8.15	7.10	12.75	19.11	24.70
Regular contributions for support						
Mean	415.76	405.83	392.07	378.77	425.30	476.79
SE	27.94	47.84	43.75	55.79	56.30	60.55
CV(%)	6.72	11.79	11.16	14.73	13.24	12.70
Other income						
Mean	265.75	314.06	219.85	163.28	166.47	464.93
SE	33.43	30.79	32.46	24.37	28.72	150.13
CV(%)	12.58	9.80	14.77	14.93	17.25	32.29
Personal taxes						
Mean	2,103.78	-109.38	-48.17	812.35	2,176.30	7,679.17
SE	137.94	44.44	64.15	95.28	159.50	443.65
CV(%)	6.56	-40.63	-133.20	11.73	7.33	5.78
Federal income taxes						
Mean	1,404.46	-163.87	-224.02	397.29	1,406.59	5,599.83
SE	95.20	41.75	49.07	66.17	124.19	321.16
CV(%)	6.78	-25.48	-21.90	16.66	8.83	5.74
2008 Tax stimulus (new UCC Q20082) (thru Q20091)						
Mean	-1.30	-.52	-1.56	-1.13	-.41	-2.86
SE .....	.46	.38	.79	.71	.38	2.00
CV(%)	-35.76	-72.47	-50.90	-62.84	-93.01	-70.02
State and local income taxes						
Mean	524.06	8.90	80.67	269.48	585.63	1,673.83
SE	40.14	5.57	14.44	28.35	47.01	123.64
CV(%)	7.66	62.61	17.91	10.52	8.03	7.39
Other taxes						
Mean	176.56	46.11	96.73	146.71	184.49	408.36
SE	16.80	7.83	14.13	19.09	22.58	43.33
CV(%)	9.52	16.99	14.61	13.01	12.24	10.61
Income after taxes						
Mean	60,752.89	9,955.58	27,275.20	45,199.22	71,240.82	149,951.49
SE	1,972.90	470.65	648.82	1,592.70	2,643.00	4,897.50
CV(%)	3.25	4.73	2.38	3.52	3.71	3.27
Addenda:						
Net change in total assets and liabilities						
Mean	-5,415.63	-1,968.65	-1,760.84	-5,896.41	-5,129.90	-12,305.63
SE	1,167.10	1,353.80	1,128.00	2,105.20	2,436.30	4,018.50
CV(%)	-21.55	-68.77	-64.06	-35.70	-47.49	-32.66
Net change in total assets						
Mean	6,448.10	-1,023.12	2,210.58	3,281.52	9,533.43	18,222.55
SE	917.58	1,124.70	684.15	1,592.20	1,759.20	3,795.20
CV(%)	14.23	-109.90	30.95	48.52	18.45	20.83
Net change in total liabilities						
Mean	11,863.73	945.54	3,971.41	9,177.93	14,663.33	30,528.18
SE	886.55	950.33	1,074.70	1,390.00	2,073.80	3,679.10
CV(%)	7.47	100.51	27.06	15.14	14.14	12.05
Other financial information:						
Other money receipts						
Mean	513.89	265.58	286.40	517.89	545.32	953.26
SE	80.02	70.20	52.84	83.51	118.80	361.77
CV(%)	15.57	26.43	18.45	16.13	21.79	37.95
Mortgage principal paid on owned property						
Mean	-2,211.32	-511.02	-827.20	-1,629.12	-2,492.77	-5,590.81
SE	82.40	53.26	53.13	157.17	79.52	247.40

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Mortgage principal paid on owned property						
CV(%)	-3.73	-10.42	-6.42	-9.65	-3.19	-4.43
Estimated market value of owned home						
Mean	157,629.62	64,007.33	93,249.34	130,425.85	174,756.82	325,433.64
SE	2,810.90	2,809.90	3,235.60	2,926.50	3,640.00	6,097.60
CV(%)	1.78	4.39	3.47	2.24	2.08	1.87
Estimated monthly rental value of owned home						
Mean	855.95	373.78	550.14	749.77	987.23	1,617.57
SE	11.21	12.52	10.24	12.52	14.79	25.36
CV(%)	1.31	3.35	1.86	1.67	1.50	1.57
Gifts of goods and services, total						
Mean	1,067.01	448.23	509.77	687.65	1,083.98	2,603.43
SE	35.89	61.45	53.56	53.28	72.97	137.82
CV(%)	3.36	13.71	10.51	7.75	6.73	5.29
Food						
Mean	95.92	32.14	52.74	67.54	91.76	235.23
SE	7.14	13.63	9.91	10.52	11.69	23.91
CV(%)	7.45	42.41	18.78	15.57	12.74	10.16
Alcoholic beverages						
Mean	8.78	2.07	5.15	8.35	10.34	17.98
SE	1.25	.91	1.55	2.31	2.24	4.82
CV(%)	14.24	44.18	30.01	27.70	21.67	26.81
Housing						
Mean	202.28	130.24	101.77	147.58	179.37	452.10
SE	11.23	34.19	11.32	16.97	17.37	30.46
CV(%)	5.55	26.25	11.12	11.50	9.68	6.74
Housekeeping supplies						
Mean	30.80	15.22	21.85	28.20	31.23	57.44
SE	2.99	6.47	6.72	6.62	4.51	7.87
CV(%)	9.70	42.49	30.74	23.46	14.44	13.71
Household textiles						
Mean	8.89	4.40	3.50	7.05	12.26	17.23
SE	1.08	2.23	1.03	2.11	2.17	3.82
CV(%)	12.16	50.66	29.33	29.94	17.70	22.14
Appliances and miscellaneous housewares						
Mean	15.42	3.98	7.77	10.00	24.15	31.18
SE	1.34	.84	1.69	2.22	4.02	3.75
CV(%)	8.71	21.18	21.76	22.19	16.65	12.02
Major appliances						
Mean	4.46	.97	2.97	2.49	4.79	11.09
SE .....	.57	.59	1.24	1.06	1.24	2.01
CV(%)	12.87	60.89	41.73	42.82	25.87	18.15
Small appliances and miscellaneous housewares						
Mean	10.96	3.01	4.80	7.51	19.36	20.09
SE	1.25	.76	1.50	1.68	4.04	3.41
CV(%)	11.44	25.06	31.33	22.35	20.89	16.96
Miscellaneous household equipment						
Mean	41.44	12.59	15.54	39.49	46.23	93.30
SE	3.70	2.08	3.97	8.76	5.16	13.78
CV(%)	8.93	16.51	25.56	22.19	11.17	14.77
Other housing						
Mean	105.73	94.05	53.11	62.84	65.50	252.93
SE	9.91	33.09	8.26	10.41	14.74	28.32
CV(%)	9.37	35.19	15.55	16.57	22.50	11.20
Apparel and services						
Mean	236.77	130.58	137.28	199.19	314.77	401.86
SE	14.51	31.96	18.33	17.73	51.30	48.26
CV(%)	6.13	24.48	13.35	8.90	16.30	12.01
Males, 2 and over						
Mean	53.00	21.40	26.81	43.72	66.41	106.62
SE	5.74	4.17	4.92	5.95	17.56	18.39
CV(%)	10.83	19.47	18.35	13.61	26.44	17.25
Females, 2 and over						
Mean	86.39	61.49	41.23	68.36	122.54	138.29
SE	11.26	27.62	7.22	10.53	42.18	23.37
CV(%)	13.03	44.91	17.52	15.40	34.42	16.90
Children under 2						
Mean	48.10	26.05	31.05	47.28	60.81	75.27
SE	2.10	3.73	4.23	5.37	6.46	7.30
CV(%)	4.38	14.32	13.62	11.36	10.62	9.69
Other apparel products and services						
Mean	49.28	21.63	38.19	39.83	65.01	81.67
SE	3.68	4.70	8.91	6.63	12.34	15.59
CV(%)	7.46	21.73	23.34	16.66	18.98	19.09
Jewelry and watches						
Mean	14.14	5.40	6.97	7.10	31.48	19.76

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: annual means, standard errors and coefficient of variation, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Jewelry and watches						
SE	2.05	2.21	2.87	2.59	8.36	3.03
CV(%)	14.51	40.95	41.19	36.54	26.55	15.34
All other apparel products and services						
Mean	35.13	16.23	31.22	32.73	33.53	61.91
SE	3.19	3.82	8.49	6.85	7.44	14.62
CV(%)	9.09	23.51	27.19	20.91	22.19	23.62
Transportation						
Mean	86.09	37.16	55.30	29.76	138.74	169.44
SE	8.82	16.61	21.74	5.44	32.76	33.68
CV(%)	10.24	44.69	39.32	18.27	23.61	19.87
Healthcare						
Mean	27.97	4.71	18.08	33.23	40.04	43.72
SE	5.25	1.70	8.44	14.34	17.10	9.84
CV(%)	18.77	36.20	46.66	43.16	42.70	22.52
Entertainment						
Mean	91.38	36.72	41.35	67.41	95.96	215.28
SE	6.73	10.01	7.52	9.99	14.46	27.54
CV(%)	7.37	27.24	18.19	14.82	15.07	12.79
Toys, games, arts and crafts, and tricycles						
Mean	34.01	19.23	18.94	20.17	30.82	80.81
SE	3.52	6.51	4.92	4.19	6.20	11.86
CV(%)	10.35	33.86	25.97	20.76	20.12	14.68
Other entertainment						
Mean	57.37	17.50	22.41	47.24	65.14	134.46
SE	4.27	6.73	5.57	7.61	12.76	17.62
CV(%)	7.45	38.48	24.88	16.12	19.59	13.10
Personal care products and services						
Mean	12.30	9.10	9.92	10.56	11.00	20.89
SE	1.58	4.48	3.24	2.88	2.68	4.75
CV(%)	12.84	49.25	32.63	27.33	24.38	22.75
Reading						
Mean .....	.72	.59	.69	.80	.56	.94
SE .....	.10	.34	.18	.30	.21	.19
CV(%)	14.61	57.45	26.47	37.69	37.27	20.51
Education						
Mean	228.70	36.20	26.92	68.49	121.44	889.47
SE	18.25	19.38	7.22	17.12	24.63	79.27
CV(%)	7.98	53.54	26.81	25.00	20.28	8.91
All other gifts						
Mean	76.12	28.71	60.55	54.75	79.99	156.52
SE	9.88	6.84	41.74	6.93	13.69	21.32
CV(%)	12.98	23.82	68.94	12.66	17.11	13.62

¹ Value is too small to display.
n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010