

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015

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)	128,437	25,672	25,562	25,700	25,730	25,773
Lower limit	n.a.	n.a.	\$19,572	\$37,638	\$62,587	\$103,057
Consumer unit characteristics:						
Income before taxes						
Mean	\$69,627	\$10,916	\$28,343	\$49,606	\$80,813	\$177,851
SE	871.92	175.83	150.13	373.79	425.66	2,464.27
CV(%)	1.25	1.61	.53	.75	.53	1.39
Income after taxes						
Mean	60,448	11,416	28,727	46,807	72,375	142,446
SE	634.35	182.47	240.98	378.71	412.47	1,608.39
CV(%)	1.05	1.60	.84	.81	.57	1.13
Age of reference person	50.5	53.3	53.6	49.3	47.9	48.7
Average number in consumer unit:						
People	2.5	1.7	2.2	2.5	2.9	3.1
Children under 18 .....	.6	.3	.5	.6	.7	.8
Adults 65 and older .....	.4	.4	.5	.4	.3	.2
Earners	1.3	.5	.8	1.3	1.8	2.0
Vehicles	1.9	.9	1.5	1.9	2.4	2.7
Percent distribution:						
Reference person:						
Men	47	37	43	48	52	56
Women	53	63	57	52	48	44
Housing tenure:						
Homeowner	62	38	53	60	73	87
With mortgage	35	11	18	32	52	65
Without mortgage	27	27	36	28	22	22
Renter	38	62	47	40	27	13
Race of reference person:						
Black or African-American	13	19	16	13	11	7
White, Asian, and all other races	87	81	84	87	89	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino	13	13	16	16	12	7
Not Hispanic or Latino	87	87	84	84	88	93
Education of reference person:						
Elementary (1-8)	3	6	4	3	2	(1)
High school (9-12)	32	45	44	33	25	13
College	64	48	51	63	73	86
Never attended and other	(1)	1	1	(1)	(1)	(1)
At least one vehicle owned or leased	87	63	86	93	97	98
Average annual expenditures						
Mean	\$55,978	\$24,470	\$35,063	\$45,912	\$63,671	\$110,508
SE	594.00	423.75	430.87	561.51	641.07	1,710.05
CV(%)	1.06	1.73	1.23	1.22	1.01	1.55
Food						
Mean	7,023	3,767	5,022	5,799	8,165	12,350
Share	12.5	15.4	14.3	12.6	12.8	11.2
SE	77.17	98.05	127.25	108.40	125.62	238.24
CV(%)	1.10	2.60	2.53	1.87	1.54	1.93
Food at home						
Mean	4,015	2,499	3,271	3,445	4,545	6,310
Share	7.2	10.2	9.3	7.5	7.1	5.7
SE	50.10	72.87	99.01	99.86	102.74	135.59
CV(%)	1.25	2.92	3.03	2.90	2.26	2.15
Cereals and bakery products						
Mean	518	333	432	450	598	776
Share .....	.9	1.4	1.2	1.0	.9	.7
SE	6.93	10.80	13.72	14.18	18.47	21.03
CV(%)	1.34	3.24	3.17	3.15	3.09	2.71
Cereals and cereal products						
Mean	172	119	142	141	194	263
Share .....	.3	.5	.4	.3	.3	.2
SE	3.32	5.83	7.70	5.83	10.30	9.81
CV(%)	1.93	4.90	5.41	4.12	5.30	3.73
Bakery products						
Mean	346	214	290	309	403	512

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Bakery products						
Share .....	.6	.9	.8	.7	.6	.5
SE	5.11	7.12	8.98	11.33	12.50	15.49
CV(%)	1.48	3.32	3.10	3.67	3.10	3.02
Meats, poultry, fish, and eggs						
Mean	896	590	776	766	1,008	1,338
Share	1.6	2.4	2.2	1.7	1.6	1.2
SE	16.91	22.50	39.63	31.99	37.82	44.50
CV(%)	1.89	3.81	5.10	4.18	3.75	3.33
Beef						
Mean	245	158	224	204	272	367
Share .....	.4	.6	.6	.4	.4	.3
SE	9.40	9.29	23.30	12.17	15.94	34.05
CV(%)	3.83	5.87	10.39	5.96	5.86	9.28
Pork						
Mean	165	114	165	136	186	225
Share .....	.3	.5	.5	.3	.3	.2
SE	4.76	5.79	9.59	8.46	11.89	10.44
CV(%)	2.88	5.09	5.82	6.22	6.39	4.65
Other meats						
Mean	124	71	99	117	146	188
Share .....	.2	.3	.3	.3	.2	.2
SE	3.73	5.91	9.23	11.70	11.61	8.59
CV(%)	3.01	8.29	9.30	10.04	7.97	4.56
Poultry						
Mean	172	121	139	148	194	261
Share .....	.3	.5	.4	.3	.3	.2
SE	3.51	5.75	7.27	8.01	9.25	13.55
CV(%)	2.03	4.75	5.24	5.40	4.78	5.19
Fish and seafood						
Mean	126	78	94	103	140	213
Share .....	.2	.3	.3	.2	.2	.2
SE	4.68	6.89	8.96	6.77	10.32	15.40
CV(%)	3.72	8.83	9.50	6.58	7.38	7.22
Eggs						
Mean	63	48	55	58	71	84
Share .....	.1	.2	.2	.1	.1	.1
SE	1.40	2.60	2.63	2.70	3.44	3.44
CV(%)	2.21	5.42	4.77	4.68	4.83	4.08
Dairy products						
Mean	413	249	329	362	462	662
Share .....	.7	1.0	.9	.8	.7	.6
SE	6.57	9.94	11.52	11.70	15.90	17.17
CV(%)	1.59	3.98	3.51	3.23	3.44	2.59
Fresh milk and cream						
Mean	140	94	119	125	155	205
Share .....	.2	.4	.3	.3	.2	.2
SE	2.40	4.01	4.73	4.45	5.33	7.55
CV(%)	1.72	4.26	3.98	3.56	3.43	3.68
Other dairy products						
Mean	273	155	210	237	306	457
Share .....	.5	.6	.6	.5	.5	.4
SE	5.23	7.59	8.50	8.83	13.43	11.42
CV(%)	1.92	4.89	4.05	3.73	4.39	2.50
Fruits and vegetables						
Mean	769	483	621	643	863	1,233
Share	1.4	2.0	1.8	1.4	1.4	1.1
SE	12.06	16.50	23.92	20.89	26.56	30.75
CV(%)	1.57	3.41	3.85	3.25	3.08	2.49
Fresh fruits						
Mean	284	163	226	239	324	467
Share .....	.5	.7	.6	.5	.5	.4
SE	5.11	7.94	10.68	9.76	13.58	13.26
CV(%)	1.80	4.86	4.73	4.08	4.20	2.84
Fresh vegetables						
Mean	247	159	198	201	271	406
Share .....	.4	.7	.6	.4	.4	.4
SE	4.50	5.12	10.21	8.51	9.09	14.37
CV(%)	1.82	3.22	5.15	4.24	3.36	3.54
Processed fruits						
Mean	108	70	84	95	123	167
Share .....	.2	.3	.2	.2	.2	.2
SE	2.73	3.92	4.45	4.96	5.54	7.52
CV(%)	2.53	5.62	5.29	5.25	4.49	4.51
Processed vegetables						
Mean	130	91	113	108	146	193
Share .....	.2	.4	.3	.2	.2	.2
SE	3.64	3.98	6.44	4.91	7.32	8.53

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Processed vegetables						
CV(%)	2.80	4.39	5.70	4.53	5.02	4.42
Other food at home						
Mean	1,419	843	1,112	1,225	1,614	2,302
Share	2.5	3.4	3.2	2.7	2.5	2.1
SE	22.77	28.16	33.57	45.18	35.57	68.36
CV(%)	1.60	3.34	3.02	3.69	2.20	2.97
Sugar and other sweets						
Mean	155	85	112	123	165	291
Share .....	.3	.3	.3	.3	.3	.3
SE	10.26	4.98	6.08	7.74	7.11	49.34
CV(%)	6.61	5.87	5.44	6.32	4.30	16.93
Fats and oils						
Mean	111	76	96	100	124	160
Share .....	.2	.3	.3	.2	.2	.1
SE	2.70	4.67	4.30	4.91	5.66	5.76
CV(%)	2.42	6.18	4.48	4.89	4.55	3.59
Miscellaneous foods						
Mean	726	421	558	633	839	1,180
Share	1.3	1.7	1.6	1.4	1.3	1.1
SE	11.98	13.41	19.83	30.18	19.49	35.15
CV(%)	1.65	3.18	3.56	4.77	2.32	2.98
Nonalcoholic beverages						
Mean	374	250	320	328	419	554
Share .....	.7	1.0	.9	.7	.7	.5
SE	7.60	12.77	12.54	13.34	16.21	21.98
CV(%)	2.03	5.11	3.92	4.06	3.87	3.97
Food prepared by consumer unit on out-of-town trips						
Mean	52	11	27	41	66	117
Share .....	.1	(¹)	.1	.1	.1	.1
SE	2.69	1.50	2.95	3.78	5.19	8.77
CV(%)	5.12	13.35	10.82	9.28	7.88	7.51
Food away from home						
Mean	3,008	1,268	1,751	2,354	3,620	6,040
Share	5.4	5.2	5.0	5.1	5.7	5.5
SE	46.82	51.77	58.36	80.29	84.98	150.76
CV(%)	1.56	4.08	3.33	3.41	2.35	2.50
Alcoholic beverages						
Mean	515	195	253	387	578	1,161
Share .....	.9	.8	.7	.8	.9	1.1
SE	21.77	22.14	22.95	27.16	38.46	78.83
CV(%)	4.23	11.36	9.07	7.01	6.66	6.79
Housing						
Mean	18,409	9,890	12,832	15,809	20,408	33,027
Share	32.9	40.4	36.6	34.4	32.1	29.9
SE	196.17	156.59	166.48	192.09	183.67	569.98
CV(%)	1.07	1.58	1.30	1.22	.90	1.73
Shelter						
Mean	10,742	6,033	7,320	8,985	11,786	19,537
Share	19.2	24.7	20.9	19.6	18.5	17.7
SE	126.16	138.66	151.76	126.92	159.99	398.53
CV(%)	1.17	2.30	2.07	1.41	1.36	2.04
Owned dwellings						
Mean	6,210	1,817	2,906	4,363	7,480	14,437
Share	11.1	7.4	8.3	9.5	11.7	13.1
SE	85.72	98.70	130.58	110.61	167.09	278.72
CV(%)	1.38	5.43	4.49	2.53	2.23	1.93
Mortgage interest and charges						
Mean	2,859	524	921	1,918	3,725	7,181
Share	5.1	2.1	2.6	4.2	5.8	6.5
SE	57.41	47.77	65.70	80.83	100.51	224.74
CV(%)	2.01	9.12	7.13	4.22	2.70	3.13
Property taxes						
Mean	1,913	683	1,036	1,382	2,122	4,332
Share	3.4	2.8	3.0	3.0	3.3	3.9
SE	37.37	36.93	53.41	38.11	42.46	116.98
CV(%)	1.95	5.41	5.16	2.76	2.00	2.70
Maintenance, repairs, insurance, other expenses						
Mean	1,438	611	949	1,064	1,634	2,924
Share	2.6	2.5	2.7	2.3	2.6	2.6
SE	39.44	51.33	60.54	52.41	96.05	151.25
CV(%)	2.74	8.40	6.38	4.93	5.88	5.17
Rented dwellings						
Mean	3,802	4,034	4,121	4,267	3,660	2,933

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Rented dwellings						
Share	6.8	16.5	11.8	9.3	5.7	2.7
SE	60.96	116.68	118.96	115.40	133.14	191.02
CV(%)	1.60	2.89	2.89	2.70	3.64	6.51
Other lodging						
Mean	730	182	293	355	647	2,167
Share	1.3	.7	.8	.8	1.0	2.0
SE	41.89	26.99	30.08	25.78	34.46	170.40
CV(%)	5.74	14.86	10.25	7.27	5.33	7.86
Utilities, fuels, and public services						
Mean	3,885	2,328	3,211	3,768	4,454	5,653
Share	6.9	9.5	9.2	8.2	7.0	5.1
SE	32.01	40.20	37.59	35.52	56.81	56.79
CV(%) .....	.82	1.73	1.17	.94	1.28	1.00
Natural gas						
Mean	421	260	337	387	449	671
Share .....	.8	1.1	1.0	.8	.7	.6
SE	13.47	13.68	17.24	17.41	19.11	20.66
CV(%)	3.20	5.25	5.11	4.50	4.25	3.08
Electricity						
Mean	1,460	1,013	1,307	1,431	1,614	1,932
Share	2.6	4.1	3.7	3.1	2.5	1.7
SE	14.83	20.72	20.32	24.97	24.45	25.06
CV(%)	1.02	2.05	1.55	1.74	1.51	1.30
Fuel oil and other fuels						
Mean	116	69	93	105	116	199
Share .....	.2	.3	.3	.2	.2	.2
SE	8.36	8.84	12.52	15.09	14.98	17.65
CV(%)	7.19	12.81	13.48	14.41	12.92	8.88
Telephone services						
Mean	1,347	687	1,044	1,334	1,632	2,034
Share	2.4	2.8	3.0	2.9	2.6	1.8
SE	12.96	14.61	16.91	17.11	23.51	26.72
CV(%) .....	.96	2.13	1.62	1.28	1.44	1.31
Residential phone service, VOIP, and phone cards						
Mean	324	240	305	303	332	440
Share .....	.6	1.0	.9	.7	.5	.4
SE	6.05	9.69	10.16	10.99	9.08	11.52
CV(%)	1.87	4.03	3.33	3.63	2.74	2.61
Cellular phone service						
Mean	1,023	447	739	1,031	1,300	1,593
Share	1.8	1.8	2.1	2.2	2.0	1.4
SE	11.96	12.34	17.91	17.24	22.95	24.92
CV(%)	1.17	2.76	2.42	1.67	1.76	1.56
Water and other public services						
Mean	540	299	430	511	642	818
Share	1.0	1.2	1.2	1.1	1.0	.7
SE	12.19	12.30	14.39	17.46	17.96	16.64
CV(%)	2.26	4.11	3.35	3.41	2.80	2.03
Household operations						
Mean	1,309	462	714	1,006	1,346	3,006
Share	2.3	1.9	2.0	2.2	2.1	2.7
SE	41.75	26.52	24.63	62.35	60.40	169.04
CV(%)	3.19	5.74	3.45	6.20	4.49	5.62
Personal services						
Mean	427	89	143	301	426	1,171
Share .....	.8	.4	.4	.7	.7	1.1
SE	27.29	25.11	19.80	62.23	49.98	113.98
CV(%)	6.39	28.36	13.81	20.66	11.74	9.73
Other household expenses						
Mean	882	374	570	705	920	1,835
Share	1.6	1.5	1.6	1.5	1.4	1.7
SE	22.19	15.81	16.31	22.14	27.06	91.67
CV(%)	2.52	4.23	2.86	3.14	2.94	5.00
Housekeeping supplies						
Mean	655	378	517	563	701	1,113
Share	1.2	1.5	1.5	1.2	1.1	1.0
SE	16.44	28.78	27.49	31.59	37.24	47.11
CV(%)	2.51	7.61	5.32	5.61	5.31	4.23
Laundry and cleaning supplies						
Mean	156	96	133	144	156	250
Share .....	.3	.4	.4	.3	.2	.2
SE	5.03	5.66	8.52	11.13	10.46	16.14
CV(%)	3.23	5.87	6.41	7.72	6.71	6.47
Other household products						
Mean	368	215	274	298	409	642
Share7	.9	.8	.6	.6	.6

See footnotes at end of table.

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Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other household products						
SE	12.20	23.19	15.97	22.73	33.58	35.70
CV(%)	3.32	10.76	5.84	7.63	8.21	5.57
Postage and stationery						
Mean	131	66	110	121	136	222
Share .....	.2	.3	.3	.3	.2	.2
SE	4.76	7.85	10.69	9.74	9.77	17.42
CV(%)	3.63	11.84	9.70	8.06	7.16	7.85
Household furnishings and equipment						
Mean	1,818	689	1,070	1,487	2,121	3,717
Share	3.2	2.8	3.1	3.2	3.3	3.4
SE	56.24	30.10	48.27	102.81	95.40	175.73
CV(%)	3.09	4.37	4.51	6.91	4.50	4.73
Household textiles						
Mean	115	46	88	94	106	239
Share .....	.2	.2	.3	.2	.2	.2
SE	7.61	7.59	14.98	13.41	11.02	30.72
CV(%)	6.63	16.59	16.94	14.20	10.44	12.83
Furniture						
Mean	502	159	289	402	553	1,104
Share .....	.9	.7	.8	.9	.9	1.0
SE	26.87	16.29	25.74	33.52	34.28	86.83
CV(%)	5.35	10.23	8.91	8.33	6.19	7.86
Floor coverings						
Mean	18	7	12	11	18	40
Share	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
SE	1.68	1.94	3.44	1.66	2.51	6.77
CV(%)	9.45	27.48	28.30	15.66	13.62	16.79
Major appliances						
Mean	268	131	185	212	348	464
Share .....	.5	.5	.5	.5	.5	.4
SE	11.89	12.29	17.23	16.10	30.55	36.28
CV(%)	4.43	9.40	9.32	7.59	8.77	7.83
Small appliances, miscellaneous housewares						
Mean	118	53	83	77	142	232
Share .....	.2	.2	.2	.2	.2	.2
SE	6.43	3.98	13.08	7.19	13.70	18.21
CV(%)	5.47	7.53	15.83	9.33	9.63	7.83
Miscellaneous household equipment						
Mean	798	293	413	690	953	1,637
Share	1.4	1.2	1.2	1.5	1.5	1.5
SE	34.52	23.97	37.79	89.80	63.32	124.78
CV(%)	4.33	8.17	9.15	13.01	6.64	7.62
Apparel and services						
Mean	1,846	776	1,139	1,303	1,984	4,025
Share	3.3	3.2	3.2	2.8	3.1	3.6
SE	98.91	53.94	82.30	71.70	91.61	407.34
CV(%)	5.36	6.95	7.23	5.50	4.62	10.12
Men and boys						
Mean	422	187	256	309	492	865
Share .....	.8	.8	.7	.7	.8	.8
SE	17.50	22.34	24.82	27.97	39.48	54.56
CV(%)	4.15	11.95	9.70	9.07	8.02	6.31
Men, 16 and over						
Mean	331	153	192	233	381	695
Share .....	.6	.6	.5	.5	.6	.6
SE	15.29	21.49	21.37	24.12	35.64	52.78
CV(%)	4.62	14.07	11.15	10.35	9.35	7.59
Boys, 2 to 15						
Mean	91	34	64	76	111	169
Share .....	.2	.1	.2	.2	.2	.2
SE	4.98	5.06	8.13	11.30	11.24	15.31
CV(%)	5.48	14.78	12.64	14.96	10.11	9.05
Women and girls						
Mean	697	339	456	472	770	1,448
Share	1.2	1.4	1.3	1.0	1.2	1.3
SE	37.37	39.20	45.16	35.88	46.27	151.80
CV(%)	5.36	11.57	9.91	7.60	6.01	10.49
Women, 16 and over						
Mean	596	296	398	395	667	1,222
Share	1.1	1.2	1.1	.9	1.0	1.1
SE	36.53	38.96	44.76	34.70	43.56	141.73
CV(%)	6.13	13.16	11.25	8.79	6.53	11.60
Girls, 2 to 15						
Mean	101	43	58	77	103	226
Share2	.2	.2	.2	.2	.2

See footnotes at end of table.

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Girls, 2 to 15						
SE	4.94	6.09	6.49	10.44	9.33	25.31
CV(%)	4.87	14.28	11.23	13.48	9.02	11.21
Children under 2						
Mean	83	24	65	72	91	162
Share .....	.1	.1	.2	.2	.1	.1
SE	7.12	5.74	18.66	13.29	16.01	31.56
CV(%)	8.59	24.03	28.57	18.41	17.58	19.54
Footwear						
Mean	354	133	229	248	406	753
Share .....	.6	.5	.7	.5	.6	.7
SE	19.33	14.11	24.81	23.08	30.75	72.12
CV(%)	5.46	10.63	10.85	9.30	7.57	9.58
Other apparel products and services						
Mean	291	94	133	202	224	799
Share .....	.5	.4	.4	.4	.4	.7
SE	46.88	7.09	11.15	24.08	20.60	223.41
CV(%)	16.13	7.56	8.38	11.95	9.19	27.97
Transportation						
Mean	9,503	3,559	5,923	8,820	11,330	17,834
Share	17.0	14.5	16.9	19.2	17.8	16.1
SE	218.03	218.00	298.96	374.37	360.13	635.95
CV(%)	2.29	6.12	5.05	4.24	3.18	3.57
Vehicle purchases (net outlay)						
Mean	3,997	1,136	2,260	3,716	4,995	7,853
Share	7.1	4.6	6.4	8.1	7.8	7.1
SE	187.87	156.24	231.14	346.08	327.12	567.06
CV(%)	4.70	13.75	10.23	9.31	6.55	7.22
Cars and trucks, new						
Mean	1,956	372	984	1,771	2,288	4,353
Share	3.5	1.5	2.8	3.9	3.6	3.9
SE	126.00	98.87	174.57	216.57	250.07	391.49
CV(%)	6.44	26.60	17.73	12.23	10.93	8.99
Cars and trucks, used						
Mean	1,982	759	1,255	1,881	2,637	3,366
Share	3.5	3.1	3.6	4.1	4.1	3.0
SE	96.92	104.89	139.10	201.51	163.09	369.68
CV(%)	4.89	13.82	11.08	10.71	6.18	10.98
Other vehicles						
Mean	59	6	21	63	70	134
Share .....	.1	(¹)	.1	.1	.1	.1
SE	10.84	3.96	10.95	26.29	32.73	39.18
CV(%)	18.44	69.66	53.33	41.64	46.63	29.28
Gasoline and motor oil						
Mean	2,090	939	1,532	2,110	2,632	3,226
Share	3.7	3.8	4.4	4.6	4.1	2.9
SE	24.17	27.23	32.03	36.13	38.12	53.15
CV(%)	1.16	2.90	2.09	1.71	1.45	1.65
Other vehicle expenses						
Mean	2,756	1,270	1,859	2,538	3,115	4,985
Share	4.9	5.2	5.3	5.5	4.9	4.5
SE	57.92	138.62	102.23	103.49	112.54	196.29
CV(%)	2.10	10.91	5.50	4.08	3.61	3.94
Vehicle finance charges						
Mean	216	46	121	196	312	404
Share .....	.4	.2	.3	.4	.5	.4
SE	5.50	3.88	7.00	8.32	12.25	15.76
CV(%)	2.54	8.37	5.79	4.25	3.92	3.90
Maintenance and repairs						
Mean	837	354	588	827	964	1,447
Share	1.5	1.4	1.7	1.8	1.5	1.3
SE	23.03	21.16	38.80	64.31	32.98	45.53
CV(%)	2.75	5.98	6.60	7.77	3.42	3.15
Vehicle insurance						
Mean	1,079	656	826	1,005	1,135	1,769
Share	1.9	2.7	2.4	2.2	1.8	1.6
SE	54.06	126.37	90.47	80.88	92.76	190.28
CV(%)	5.01	19.27	10.95	8.05	8.17	10.75
Vehicle rental, leases, licenses, and other charges						
Mean	624	214	324	510	704	1,365
Share	1.1	.9	.9	1.1	1.1	1.2
SE	23.68	25.49	28.92	37.07	44.10	57.10
CV(%)	3.79	11.92	8.93	7.27	6.26	4.18
Public and other transportation						
Mean	661	214	271	455	587	1,769
Share	1.2	.9	.8	1.0	.9	1.6

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Public and other transportation						
SE	25.32	17.59	21.25	35.46	32.09	93.79
CV(%)	3.83	8.20	7.83	7.79	5.46	5.30
Healthcare						
Mean	4,342	1,930	3,423	3,965	5,327	7,048
Share	7.8	7.9	9.8	8.6	8.4	6.4
SE	58.11	79.86	88.37	83.15	126.15	145.25
CV(%)	1.34	4.14	2.58	2.10	2.37	2.06
Health insurance						
Mean	2,977	1,299	2,312	2,786	3,742	4,738
Share	5.3	5.3	6.6	6.1	5.9	4.3
SE	38.63	53.59	50.79	62.16	90.72	88.95
CV(%)	1.30	4.13	2.20	2.23	2.42	1.88
Medical services						
Mean	791	326	611	645	939	1,432
Share	1.4	1.3	1.7	1.4	1.5	1.3
SE	34.90	44.98	52.76	36.91	54.33	91.94
CV(%)	4.41	13.82	8.63	5.72	5.79	6.42
Drugs						
Mean	425	224	391	412	479	616
Share .....	.8	.9	1.1	.9	.8	.6
SE	10.07	15.35	14.89	21.47	20.84	28.66
CV(%)	2.37	6.84	3.81	5.21	4.35	4.65
Medical supplies						
Mean	149	81	109	122	168	263
Share .....	.3	.3	.3	.3	.3	.2
SE	5.79	14.41	11.73	12.34	11.34	16.81
CV(%)	3.89	17.70	10.72	10.12	6.76	6.40
Entertainment						
Mean	2,842	1,270	1,738	2,219	3,051	5,919
Share	5.1	5.2	5.0	4.8	4.8	5.4
SE	65.23	67.97	80.62	86.76	107.03	237.31
CV(%)	2.30	5.35	4.64	3.91	3.51	4.01
Fees and admissions						
Mean	652	143	282	363	685	1,782
Share	1.2	.6	.8	.8	1.1	1.6
SE	25.16	8.43	39.62	21.60	43.12	98.48
CV(%)	3.86	5.91	14.05	5.94	6.29	5.53
Audio and visual equipment and services						
Mean	1,084	667	897	1,033	1,199	1,619
Share	1.9	2.7	2.6	2.2	1.9	1.5
SE	12.71	25.54	30.01	27.64	23.43	34.07
CV(%)	1.17	3.83	3.34	2.68	1.95	2.10
Pets, toys, hobbies, and playground equipment						
Mean	653	312	390	553	742	1,267
Share	1.2	1.3	1.1	1.2	1.2	1.1
SE	23.92	28.26	39.57	61.66	42.46	68.79
CV(%)	3.66	9.07	10.15	11.15	5.72	5.43
Pets						
Mean	528	269	308	467	580	1,016
Share .....	.9	1.1	.9	1.0	.9	.9
SE	23.54	28.61	33.62	60.29	40.49	66.42
CV(%)	4.46	10.63	10.93	12.92	6.99	6.54
Toys, hobbies, and playground equipment						
Mean	125	43	82	86	163	251
Share .....	.2	.2	.2	.2	.3	.2
SE	5.89	6.27	10.25	10.24	17.04	23.20
CV(%)	4.71	14.75	12.47	11.88	10.49	9.24
Other entertainment supplies, equipment, and services						
Mean	453	149	169	270	425	1,250
Share .....	.8	.6	.5	.6	.7	1.1
SE	48.87	54.80	27.36	53.08	75.19	208.85
CV(%)	10.79	36.84	16.17	19.67	17.70	16.71
Personal care products and services						
Mean	683	307	453	524	797	1,331
Share	1.2	1.3	1.3	1.1	1.3	1.2
SE	10.80	18.95	22.74	24.79	28.16	40.61
CV(%)	1.58	6.18	5.03	4.73	3.53	3.05
Reading						
Mean	114	37	82	107	134	210
Share .....	.2	.1	.2	.2	.2	.2
SE	5.22	3.86	10.29	9.18	15.60	14.16

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Reading						
CV(%)	4.57	10.56	12.50	8.58	11.61	6.75
Education						
Mean	1,315	689	494	614	986	3,779
Share	2.3	2.8	1.4	1.3	1.5	3.4
SE	79.53	111.90	86.21	92.62	69.71	328.13
CV(%)	6.05	16.25	17.45	15.07	7.07	8.68
Tobacco products and smoking supplies						
Mean	349	308	360	376	372	332
Share .....	.6	1.3	1.0	.8	.6	.3
SE	11.39	15.73	17.71	17.61	20.49	30.02
CV(%)	3.26	5.11	4.92	4.69	5.51	9.05
Miscellaneous						
Mean	871	439	550	674	982	1,706
Share	1.6	1.8	1.6	1.5	1.5	1.5
SE	45.65	91.06	66.35	51.93	78.16	150.51
CV(%)	5.24	20.74	12.07	7.71	7.96	8.82
Cash contributions						
Mean	1,819	712	1,054	1,335	1,890	4,089
Share	3.2	2.9	3.0	2.9	3.0	3.7
SE	68.39	122.09	62.85	74.87	87.79	222.82
CV(%)	3.76	17.14	5.96	5.61	4.64	5.45
Personal insurance and pensions						
Mean	6,349	592	1,740	3,980	7,667	17,699
Share	11.3	2.4	5.0	8.7	12.0	16.0
SE	116.57	85.75	79.37	110.80	164.04	354.22
CV(%)	1.84	14.49	4.56	2.78	2.14	2.00
Life and other personal insurance						
Mean	333	85	132	193	405	846
Share .....	.6	.3	.4	.4	.6	.8
SE	24.46	9.29	11.83	12.09	77.73	96.13
CV(%)	7.35	10.91	8.98	6.26	19.17	11.36
Pensions and Social Security						
Mean	6,016	507	1,609	3,787	7,261	16,853
Share	10.7	2.1	4.6	8.2	11.4	15.3
SE	113.55	85.67	79.67	108.90	141.88	337.61
CV(%)	1.89	16.91	4.95	2.88	1.95	2.00
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$69,627	\$10,916	\$28,343	\$49,606	\$80,813	\$177,851
SE	871.92	175.83	150.13	373.79	425.66	2,464.27
CV(%)	1.25	1.61	.53	.75	.53	1.39
Wages and salaries						
Mean	54,405	3,385	15,165	36,592	67,228	149,105
Share	78.1	31.0	53.5	73.8	83.2	83.8
SE	851.84	110.52	212.80	537.46	571.71	2,538.61
CV(%)	1.57	3.27	1.40	1.47	.85	1.70
Self-employment income						
Mean	4,363	-48	844	1,961	3,518	15,489
Share	6.3	-4	3.0	4.0	4.4	8.7
SE	231.97	166.20	120.55	206.41	262.28	936.75
CV(%)	5.32	-345.56	14.29	10.53	7.46	6.05
Social Security, private and government retirement						
Mean	7,801	5,408	10,395	8,919	7,545	6,753
Share	11.2	49.5	36.7	18.0	9.3	3.8
SE	172.97	165.64	226.01	362.06	359.92	682.66
CV(%)	2.22	3.06	2.17	4.06	4.77	10.11
Interest, dividends, rental income, other property income						
Mean	1,737	163	419	907	1,536	5,642
Share	2.5	1.5	1.5	1.8	1.9	3.2
SE	140.39	48.09	56.99	141.12	140.90	682.53
CV(%)	8.08	29.51	13.61	15.57	9.17	12.10
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean	568	1,234	876	415	217	101
Share .....	.8	11.3	3.1	.8	.3	.1
SE	23.66	64.88	52.58	45.36	29.00	21.43

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
CV(%)	4.17	5.26	6.00	10.94	13.38	21.18
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	432	267	361	551	522	458
Share .....	.6	2.4	1.3	1.1	.6	.3
SE	30.78	28.36	41.92	74.82	69.79	91.73
CV(%)	7.12	10.62	11.61	13.57	13.36	20.02
Other income						
Mean	320	507	283	262	246	302
Share .....	.5	4.6	1.0	.5	.3	.2
SE	26.13	51.08	38.18	53.28	41.35	49.82
CV(%)	8.16	10.08	13.48	20.35	16.78	16.50
Personal taxes (contains some imputed values)						
Mean	9,178	-500	-384	2,799	8,437	35,405
Share	13.2	-4.6	-1.4	5.6	10.4	19.9
SE	295.70	37.60	173.01	125.48	157.14	1,108.23
CV(%)	3.22	-7.52	-45.01	4.48	1.86	3.13
Federal income taxes						
Mean	7,111	-453	-639	1,854	6,327	28,357
Share	10.2	-4.1	-2.3	3.7	7.8	15.9
SE	221.98	31.77	97.56	81.76	81.77	878.92
CV(%)	3.12	-7.01	-15.26	4.41	1.29	3.10
State and local income taxes						
Mean	1,997	-71	137	884	2,059	6,952
Share	2.9	-7	.5	1.8	2.5	3.9
SE	96.48	21.12	27.09	53.00	116.53	307.37
CV(%)	4.83	-29.71	19.73	6.00	5.66	4.42
Other taxes						
Mean	70	24	118	61	52	95
Share .....	.1	.2	.4	.1	.1	.1
SE	19.68	8.69	81.82	26.75	12.23	21.91
CV(%)	28.14	36.21	69.59	43.94	23.50	22.96
Income after taxes						
Mean	60,448	11,416	28,727	46,807	72,375	142,446
Share	86.8	104.6	101.4	94.4	89.6	80.1
SE	634.35	182.47	240.98	378.71	412.47	1,608.39
CV(%)	1.05	1.60	.84	.81	.57	1.13
Addenda:						
Net change in total assets and liabilities						
Mean	\$6,937	-\$266	\$3,700	\$4,890	\$4,774	\$21,524
SE	1,479.63	1,172.09	1,854.20	1,622.33	2,266.34	6,160.56
CV(%)	21.33	-440.97	50.11	33.18	47.47	28.62
Net change in total assets						
Mean	15,442	2,118	6,242	8,944	14,432	45,325
SE	1,446.39	681.71	1,589.12	1,698.83	2,010.80	6,398.01
CV(%)	9.37	32.19	25.46	18.99	13.93	14.12
Net change in total liabilities						
Mean	8,504	2,384	2,542	4,054	9,658	23,801
SE	685.63	949.62	552.92	736.54	1,478.96	2,663.01
CV(%)	8.06	39.84	21.76	18.17	15.31	11.19
Other financial information:						
Other money receipts						
Mean	766	273	640	533	605	1,775
SE	181.72	46.24	312.82	161.55	204.59	802.45
CV(%)	23.72	16.93	48.89	30.29	33.83	45.20
Mortgage principal paid on owned property						
Mean	-1,757	-412	-611	-1,191	-2,193	-4,361
SE	43.10	44.11	36.14	86.24	68.36	136.72
CV(%)	-2.45	-10.71	-5.91	-7.24	-3.12	-3.14
Estimated market value of owned home						
Mean	162,749	62,288	91,916	118,317	175,944	364,204
SE	3,202.93	4,155.57	2,686.15	3,035.54	3,728.88	11,778.63
CV(%)	1.97	6.67	2.92	2.57	2.12	3.23
Estimated monthly rental value of owned home						
Mean	930	409	584	752	1,052	1,847
SE	11.23	15.87	16.30	13.26	18.81	35.68
CV(%)	1.21	3.88	2.79	1.76	1.79	1.93

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gifts of goods and services, total						
Mean	1,249	344	670	743	1,029	3,451
SE	72.43	29.24	73.72	57.57	75.88	290.71
CV(%)	5.80	8.50	11.01	7.75	7.38	8.42
Food						
Mean	91	17	39	57	75	267
SE	10.60	3.32	5.94	11.84	13.02	51.07
CV(%)	11.60	18.99	15.04	20.61	17.35	19.12
Alcoholic beverages						
Mean	15	3	9	8	19	34
SE	2.38	1.49	3.74	2.22	6.80	8.41
CV(%)	16.44	55.71	43.41	29.51	35.00	24.56
Housing						
Mean	244	121	142	166	235	557
SE	16.51	24.13	17.76	18.37	31.85	45.59
CV(%)	6.76	20.01	12.48	11.06	13.53	8.19
Housekeeping supplies						
Mean	30	14	18	26	32	62
SE	3.75	3.87	3.50	7.65	4.33	11.34
CV(%)	12.38	27.85	19.81	29.25	13.61	18.34
Household textiles						
Mean	8	1	3	4	12	20
SE	1.99	.55	1.92	1.47	4.01	9.39
CV(%)	25.36	81.45	58.00	41.17	33.77	47.41
Appliances and miscellaneous housewares						
Mean	22	3	4	17	30	53
SE	3.33	1.53	1.36	4.89	9.52	8.51
CV(%)	15.44	47.73	32.11	28.09	31.52	16.17
Major appliances						
Mean	8	2	2	8	10	18
SE	1.33	1.33	1.29	2.60	3.66	4.71
CV(%)	16.73	83.20	58.02	34.52	37.26	25.54
Small appliances and miscellaneous housewares						
Mean	14	2	2	10	20	34
SE	2.56	.72	.60	3.95	6.52	7.80
CV(%)	18.79	44.82	29.52	40.01	31.99	22.81
Miscellaneous household equipment						
Mean	48	12	26	31	68	101
SE	5.88	2.71	8.05	8.33	20.61	14.10
CV(%)	12.34	21.99	30.96	27.02	30.36	13.92
Other housing						
Mean	137	90	91	88	94	321
SE	11.84	24.12	14.23	13.40	12.78	39.79
CV(%)	8.64	26.66	15.62	15.20	13.65	12.40
Apparel and services						
Mean	253	75	150	172	214	655
SE	41.42	12.73	24.73	19.08	27.44	197.81
CV(%)	16.36	16.86	16.52	11.09	12.85	30.22
Males, 2 and over						
Mean	59	20	41	56	61	116
SE	5.17	5.22	10.50	13.02	11.22	14.99
CV(%)	8.81	25.85	25.45	23.40	18.50	12.95
Females, 2 and over						
Mean	64	26	43	43	68	140
SE	6.50	8.30	10.80	6.86	9.77	27.24
CV(%)	10.15	32.20	25.27	15.81	14.36	19.45
Children under 2						
Mean	40	14	34	30	43	81
SE	6.15	3.12	17.00	6.99	16.92	25.58
CV(%)	15.25	23.03	49.39	23.41	39.19	31.70
Other apparel products and services						
Mean	90	16	31	43	42	318
SE	36.86	3.99	6.74	15.63	9.26	182.33
CV(%)	40.90	25.02	21.59	36.23	22.20	57.30
Jewelry and watches						
Mean	60	4	7	26	14	248
SE	36.32	1.82	2.85	14.67	4.65	180.87
CV(%)	60.72	46.12	42.18	55.84	33.28	72.99
All other apparel products and services						
Mean	30	12	24	17	28	70
SE	4.71	3.64	6.25	4.23	7.53	19.66
CV(%)	15.53	30.28	25.54	25.12	27.13	27.92
Transportation						
Mean	139	16	117	103	179	280
SE	19.81	3.21	45.44	22.68	54.74	57.33
CV(%)	14.25	20.16	38.97	22.00	30.57	20.48

See footnotes at end of table.

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2015 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Healthcare						
Mean	34	19	53	16	22	61
SE	7.46	9.20	31.02	4.37	6.09	17.30
CV(%)	21.84	48.00	59.05	27.81	27.12	28.38
Entertainment						
Mean	95	35	67	71	100	200
SE	8.69	11.28	15.61	13.88	13.36	30.73
CV(%)	9.17	32.01	23.15	19.52	13.40	15.35
Toys, games, arts and crafts, and tricycles						
Mean	29	14	24	19	43	48
SE	3.80	4.98	7.41	5.16	8.92	8.59
CV(%)	12.97	36.41	31.45	27.45	20.96	17.95
Other entertainment						
Mean	66	22	44	52	57	152
SE	6.83	7.45	13.40	10.71	9.25	27.88
CV(%)	10.42	34.53	30.52	20.48	16.19	18.31
Personal care products and services						
Mean	16	9	8	9	13	43
SE	2.82	3.04	3.16	2.54	4.77	12.69
CV(%)	17.26	33.86	38.94	27.81	37.38	29.72
Reading						
Mean	6	1	5	4	7	10
SE .....	.85	.86	2.05	1.24	1.96	2.39
CV(%)	14.81	60.20	38.42	27.78	27.03	23.72
Education						
Mean	278	22	44	59	74	1,188
SE	34.06	12.11	12.06	12.17	15.54	153.02
CV(%)	12.24	55.56	27.45	20.73	20.95	12.88
All other gifts						
Mean	77	25	36	78	90	156
SE	5.85	6.15	5.45	10.37	15.98	21.12
CV(%)	7.59	24.40	15.31	13.38	17.75	13.51

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016