

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019

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)	132,242	26,367	26,387	26,578	26,375	26,536
Lower limit	n.a.	n.a.	\$22,488	\$43,432	\$72,234	\$120,729
Consumer unit characteristics:						
Income before taxes						
Mean	\$82,852	\$12,029	\$32,768	\$56,773	\$93,390	\$218,670
SE	1,973.48	209.28	230.34	316.39	452.60	7,376.44
CV(%).....	2.38	1.74	.70	.56	.48	3.37
Income after taxes						
Mean	71,487	12,236	32,945	53,123	83,864	174,777
SE	1,312.27	237.32	256.59	392.34	462.54	4,635.11
CV(%).....	1.84	1.94	.78	.74	.55	2.65
Age of reference person.....	51.6	56.5	54.9	49.4	47.7	49.2
Average number in consumer unit:						
People	2.5	1.6	2.2	2.5	2.8	3.2
Children under 18 .....	.6	.3	.5	.6	.7	.8
Adults 65 and older .....	.4	.5	.6	.4	.3	.2
Earners.....	1.3	.4	.9	1.3	1.8	2.1
Vehicles.....	1.9	1.0	1.6	1.9	2.3	2.8
Percent distribution:						
Reference person:						
Men	48	37	43	49	55	57
Women.....	52	63	57	51	45	43
Housing tenure:						
Homeowner.....	64	43	55	62	73	86
With mortgage.....	37	13	21	35	52	66
Without mortgage	27	30	35	27	21	20
Renter.....	36	57	45	38	27	14
Race of reference person:						
Black or African-American	13	20	16	13	10	8
White, Asian, and all other races	87	80	84	87	90	92
Hispanic or Latino origin of reference person:						
Hispanic or Latino	14	13	17	17	12	9
Not Hispanic or Latino.....	86	87	83	83	88	91
Education of reference person:						
Elementary (1-8)	3	5	4	3	2	1
High school (9-12).....	30	45	40	30	22	11
College.....	67	50	56	67	76	88
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	89	68	90	94	96	98
Average annual expenditures						
Mean	\$63,036	\$28,672	\$40,472	\$53,045	\$71,173	\$121,571
SE	578.05	826.86	506.86	646.64	727.74	1,808.09
CV(%).....	.92	2.88	1.25	1.22	1.02	1.49
Food						
Mean	8,169	4,400	5,859	7,505	9,080	13,987
Share.....	13.0	15.3	14.5	14.1	12.8	11.5
SE	118.61	255.34	157.70	187.16	188.94	257.17
CV(%).....	1.45	5.80	2.69	2.49	2.08	1.84
Food at home						
Mean	4,643	2,790	3,672	4,422	5,198	7,129
Share.....	7.4	9.7	9.1	8.3	7.3	5.9
SE	79.34	195.14	126.56	131.90	159.04	168.12
CV(%).....	1.71	7.00	3.45	2.98	3.06	2.36
Cereals and bakery products						
Mean	583	373	466	549	660	867
Share.....	.9	1.3	1.2	1.0	.9	.7
SE	9.87	28.48	17.09	21.80	20.96	25.13
CV(%).....	1.69	7.63	3.67	3.97	3.17	2.90
Cereals and cereal products						
Mean	184	105	142	175	206	289

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Cereals and cereal products						
Share.....	.3	.4	.4	.3	.3	.2
SE	4.00	5.29	7.11	10.55	10.50	13.21
CV(%).....	2.18	5.03	5.02	6.03	5.09	4.57
Bakery products						
Mean	400	268	324	374	454	578
Share.....	.6	.9	.8	.7	.6	.5
SE	7.87	26.45	13.15	14.00	14.58	16.01
CV(%).....	1.97	9.86	4.06	3.74	3.21	2.77
Meats, poultry, fish, and eggs						
Mean	980	592	816	952	1,100	1,440
Share.....	1.6	2.1	2.0	1.8	1.5	1.2
SE	29.01	48.37	37.27	43.73	86.77	56.20
CV(%).....	2.96	8.16	4.57	4.59	7.88	3.90
Beef						
Mean	270	156	193	259	341	403
Share.....	.4	.5	.5	.5	.5	.3
SE	18.61	13.34	13.11	14.19	77.93	24.98
CV(%).....	6.89	8.57	6.81	5.48	22.87	6.20
Pork						
Mean	187	131	169	193	193	248
Share.....	.3	.5	.4	.4	.3	.2
SE	6.76	17.95	11.66	13.63	10.31	14.24
CV(%).....	3.62	13.74	6.91	7.06	5.35	5.74
Other meats						
Mean	129	73	108	130	143	191
Share.....	.2	.3	.3	.2	.2	.2
SE	4.51	6.42	8.59	12.72	9.33	13.55
CV(%).....	3.49	8.79	7.95	9.76	6.52	7.10
Poultry						
Mean	189	106	169	179	213	280
Share.....	.3	.4	.4	.3	.3	.2
SE	3.99	7.03	12.22	11.78	10.75	13.02
CV(%).....	2.11	6.65	7.24	6.60	5.05	4.66
Fish and seafood						
Mean	147	85	129	133	151	237
Share.....	.2	.3	.3	.3	.2	.2
SE	5.94	12.36	12.55	10.73	11.96	16.00
CV(%).....	4.05	14.61	9.76	8.05	7.93	6.76
Eggs						
Mean	58	43	50	58	60	81
Share.....	.1	.1	.1	.1	.1	.1
SE	1.85	3.89	3.05	3.61	2.49	3.40
CV(%).....	3.17	9.10	6.14	6.24	4.12	4.18
Dairy products						
Mean	455	275	352	435	499	713
Share.....	.7	1.0	.9	.8	.7	.6
SE	7.20	16.97	13.45	16.61	16.14	17.82
CV(%).....	1.58	6.17	3.82	3.82	3.24	2.50
Fresh milk and cream						
Mean	140	99	114	135	155	199
Share.....	.2	.3	.3	.3	.2	.2
SE	3.07	8.94	4.59	5.80	4.75	7.30
CV(%).....	2.19	9.01	4.04	4.31	3.06	3.66
Other dairy products						
Mean	315	176	238	300	344	514
Share.....	.5	.6	.6	.6	.5	.4
SE	5.41	11.11	11.44	13.40	13.15	13.21
CV(%).....	1.72	6.31	4.80	4.46	3.83	2.57
Fruits and vegetables						
Mean	876	513	702	841	970	1,355
Share.....	1.4	1.8	1.7	1.6	1.4	1.1
SE	19.96	27.83	29.97	30.95	36.32	43.84
CV(%).....	2.28	5.43	4.27	3.68	3.74	3.24
Fresh fruits						
Mean	322	177	258	305	355	513
Share.....	.5	.6	.6	.6	.5	.4
SE	8.07	12.34	14.09	12.29	14.45	19.62
CV(%).....	2.51	6.97	5.45	4.02	4.07	3.82
Fresh vegetables						
Mean	295	166	239	282	333	458
Share.....	.5	.6	.6	.5	.5	.4
SE	8.67	10.39	13.24	14.13	18.72	16.00

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Fresh vegetables						
CV(%).....	2.93	6.27	5.53	5.02	5.62	3.50
Processed fruits						
Mean	112	76	85	105	121	175
Share.....	.2	.3	.2	.2	.2	.1
SE	3.37	9.63	6.35	6.38	5.45	11.10
CV(%).....	3.00	12.67	7.43	6.10	4.52	6.36
Processed vegetables						
Mean	147	94	119	149	162	209
Share.....	.2	.3	.3	.3	.2	.2
SE	4.49	6.04	6.25	8.43	7.42	12.03
CV(%).....	3.06	6.43	5.26	5.67	4.57	5.74
Other food at home						
Mean	1,749	1,036	1,336	1,645	1,968	2,754
Share.....	2.8	3.6	3.3	3.1	2.8	2.3
SE	30.05	86.84	48.76	51.42	60.62	70.91
CV(%).....	1.72	8.38	3.65	3.13	3.08	2.57
Sugar and other sweets						
Mean	165	95	122	159	181	268
Share.....	.3	.3	.3	.3	.3	.2
SE	4.21	9.03	7.80	9.72	8.44	15.78
CV(%).....	2.55	9.46	6.38	6.12	4.66	5.89
Fats and oils						
Mean	115	74	92	110	124	174
Share.....	.2	.3	.2	.2	.2	.1
SE	3.71	9.90	5.31	6.99	6.63	7.55
CV(%).....	3.23	13.43	5.79	6.38	5.33	4.33
Miscellaneous foods						
Mean	952	549	728	873	1,083	1,524
Share.....	1.5	1.9	1.8	1.6	1.5	1.3
SE	17.32	43.00	30.15	30.91	44.03	42.98
CV(%).....	1.82	7.84	4.14	3.54	4.07	2.82
Nonalcoholic beverages						
Mean	455	296	358	453	509	658
Share.....	.7	1.0	.9	.9	.7	.5
SE	12.19	29.44	18.34	18.16	15.52	22.43
CV(%).....	2.68	9.93	5.12	4.01	3.05	3.41
Food prepared by consumer unit on out-of-town trips						
Mean	62	22	36	50	71	130
Share.....	.1	.1	.1	.1	.1	.1
SE	2.60	3.52	5.81	3.72	4.17	6.91
CV(%).....	4.19	15.88	16.02	7.39	5.87	5.33
Food away from home						
Mean	3,526	1,610	2,187	3,084	3,882	6,858
Share.....	5.6	5.6	5.4	5.8	5.5	5.6
SE	66.85	113.03	81.87	116.64	107.78	185.44
CV(%).....	1.90	7.02	3.74	3.78	2.78	2.70
Alcoholic beverages						
Mean	579	209	331	441	658	1,255
Share.....	.9	.7	.8	.8	.9	1.0
SE	22.67	44.57	26.24	34.44	41.28	63.17
CV(%).....	3.91	21.37	7.92	7.81	6.27	5.03
Housing						
Mean	20,679	11,531	14,805	18,075	22,611	36,302
Share.....	32.8	40.2	36.6	34.1	31.8	29.9
SE	195.28	263.90	201.05	271.97	216.63	582.39
CV(%).....	.94	2.29	1.36	1.50	.96	1.60
Shelter						
Mean	12,190	7,013	8,699	10,546	13,085	21,564
Share.....	19.3	24.5	21.5	19.9	18.4	17.7
SE	143.71	191.52	176.36	202.86	199.20	422.87
CV(%).....	1.18	2.73	2.03	1.92	1.52	1.96
Owned dwellings						
Mean	6,797	2,448	3,452	4,929	7,730	15,390
Share.....	10.8	8.5	8.5	9.3	10.9	12.7
SE	100.15	148.36	118.12	166.27	178.25	397.62
CV(%).....	1.47	6.06	3.42	3.37	2.31	2.58
Mortgage interest and charges						
Mean	2,760	616	1,003	1,911	3,487	6,763
Share.....	4.4	2.1	2.5	3.6	4.9	5.6

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Mortgage interest and charges						
SE	48.36	81.07	55.66	71.50	90.17	182.97
CV(%).....	1.75	13.15	5.55	3.74	2.59	2.71
Property taxes						
Mean	2,159	836	1,243	1,560	2,327	4,818
Share.....	3.4	2.9	3.1	2.9	3.3	4.0
SE	41.20	45.91	51.43	59.01	77.44	160.40
CV(%).....	1.91	5.49	4.14	3.78	3.33	3.33
Maintenance, repairs, insurance, other expenses						
Mean	1,879	996	1,206	1,458	1,916	3,808
Share.....	3.0	3.5	3.0	2.7	2.7	3.1
SE	65.13	77.99	74.62	84.75	101.34	263.06
CV(%).....	3.47	7.83	6.19	5.81	5.29	6.91
Rented dwellings						
Mean	4,432	4,224	4,839	5,058	4,479	3,558
Share.....	7.0	14.7	12.0	9.5	6.3	2.9
SE	89.41	168.31	154.43	162.68	231.05	329.53
CV(%).....	2.02	3.98	3.19	3.22	5.16	9.26
Other lodging						
Mean	961	341	409	558	876	2,615
Share.....	1.5	1.2	1.0	1.1	1.2	2.2
SE	38.93	60.39	39.11	35.07	55.76	125.27
CV(%).....	4.05	17.71	9.57	6.28	6.37	4.79
Utilities, fuels, and public services						
Mean	4,055	2,511	3,423	3,890	4,613	5,828
Share.....	6.4	8.8	8.5	7.3	6.5	4.8
SE	32.23	67.83	47.83	39.83	58.56	72.76
CV(%).....	.79	2.70	1.40	1.02	1.27	1.25
Natural gas						
Mean	416	259	355	367	455	644
Share.....	.7	.9	.9	.7	.6	.5
SE	10.72	11.00	15.53	15.85	18.14	18.26
CV(%).....	2.58	4.25	4.38	4.32	3.99	2.84
Electricity						
Mean	1,472	1,049	1,351	1,446	1,587	1,924
Share.....	2.3	3.7	3.3	2.7	2.2	1.6
SE	17.96	35.97	26.63	24.63	28.63	33.06
CV(%).....	1.22	3.43	1.97	1.70	1.80	1.72
Fuel oil and other fuels						
Mean	113	69	101	86	121	189
Share.....	.2	.2	.2	.2	.2	.2
SE	6.57	9.08	11.86	10.66	12.14	19.19
CV(%).....	5.81	13.25	11.76	12.44	10.07	10.13
Telephone services						
Mean	1,409	743	1,088	1,396	1,713	2,100
Share.....	2.2	2.6	2.7	2.6	2.4	1.7
SE	13.37	20.61	21.78	21.73	25.32	29.52
CV(%).....	.95	2.77	2.00	1.56	1.48	1.41
Residential phone service, VOIP, and phone cards						
Mean	191	185	198	173	178	220
Share.....	.3	.6	.5	.3	.2	.2
SE	6.01	8.46	9.18	7.14	8.79	8.30
CV(%).....	3.15	4.57	4.63	4.12	4.94	3.77
Cellular phone service						
Mean	1,218	558	890	1,223	1,535	1,880
Share.....	1.9	1.9	2.2	2.3	2.2	1.5
SE	15.53	19.98	23.04	20.97	25.90	29.42
CV(%).....	1.28	3.58	2.59	1.71	1.69	1.56
Water and other public services						
Mean	645	392	529	596	738	970
Share.....	1.0	1.4	1.3	1.1	1.0	.8
SE	16.30	22.68	19.88	15.68	24.94	32.57
CV(%).....	2.53	5.79	3.76	2.63	3.38	3.36
Household operations						
Mean	1,570	634	938	1,196	1,672	3,400
Share.....	2.5	2.2	2.3	2.3	2.3	2.8
SE	35.31	36.99	36.67	36.18	61.51	120.75
CV(%).....	2.25	5.83	3.91	3.02	3.68	3.55
Personal services						
Mean	489	77	187	282	555	1,338
Share.....	.8	.3	.5	.5	.8	1.1
SE	27.62	19.78	31.52	34.22	54.77	99.58

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal services						
CV(%).....	5.65	25.54	16.86	12.13	9.87	7.45
Other household expenses						
Mean.....	1,081	557	751	914	1,117	2,063
Share.....	1.7	1.9	1.9	1.7	1.6	1.7
SE.....	20.55	32.96	20.79	24.22	34.36	64.93
CV(%).....	1.90	5.92	2.77	2.65	3.08	3.15
Housekeeping supplies						
Mean.....	766	430	587	699	850	1,260
Share.....	1.2	1.5	1.5	1.3	1.2	1.0
SE.....	18.22	30.37	40.14	37.07	44.74	63.68
CV(%).....	2.38	7.06	6.84	5.30	5.26	5.05
Laundry and cleaning supplies						
Mean.....	185	125	158	178	191	275
Share.....	.3	.4	.4	.3	.3	.2
SE.....	7.37	10.73	10.75	11.66	17.02	26.32
CV(%).....	3.98	8.62	6.81	6.54	8.93	9.57
Other household products						
Mean.....	458	221	328	421	518	800
Share.....	.7	.8	.8	.8	.7	.7
SE.....	16.59	19.82	29.79	31.49	35.34	58.24
CV(%).....	3.62	8.98	9.07	7.48	6.82	7.28
Postage and stationery						
Mean.....	122	85	101	100	141	185
Share.....	.2	.3	.2	.2	.2	.2
SE.....	6.49	13.15	18.66	8.21	17.96	13.68
CV(%).....	5.30	15.48	18.52	8.22	12.72	7.39
Household furnishings and equipment						
Mean.....	2,098	942	1,157	1,744	2,391	4,250
Share.....	3.3	3.3	2.9	3.3	3.4	3.5
SE.....	68.52	77.70	48.38	239.97	120.40	175.93
CV(%).....	3.27	8.24	4.18	13.76	5.04	4.14
Household textiles						
Mean.....	131	61	77	113	159	246
Share.....	.2	.2	.2	.2	.2	.2
SE.....	9.98	14.02	11.75	16.05	25.60	35.56
CV(%).....	7.62	23.13	15.26	14.23	16.12	14.47
Furniture						
Mean.....	521	196	293	386	635	1,092
Share.....	.8	.7	.7	.7	.9	.9
SE.....	22.45	19.87	28.80	33.97	41.81	84.26
CV(%).....	4.31	10.13	9.82	8.79	6.59	7.72
Floor coverings						
Mean.....	25	8	12	18	24	64
Share.....	(¹)	(¹)	(¹)	(¹)	(¹)	.1
SE.....	2.61	1.51	4.56	4.68	2.90	11.81
CV(%).....	10.40	18.89	36.67	26.68	12.27	18.60
Major appliances						
Mean.....	322	135	194	265	387	626
Share.....	.5	.5	.5	.5	.5	.5
SE.....	14.92	15.13	13.76	25.21	27.63	48.65
CV(%).....	4.64	11.24	7.09	9.50	7.14	7.78
Small appliances, miscellaneous housewares						
Mean.....	119	55	68	103	138	230
Share.....	.2	.2	.2	.2	.2	.2
SE.....	6.43	7.12	6.30	9.85	12.27	25.76
CV(%).....	5.42	12.97	9.25	9.61	8.90	11.22
Miscellaneous household equipment						
Mean.....	981	488	512	860	1,049	1,993
Share.....	1.6	1.7	1.3	1.6	1.5	1.6
SE.....	60.07	74.45	46.61	232.45	93.12	144.00
CV(%).....	6.12	15.25	9.10	27.04	8.88	7.23
Apparel and services						
Mean.....	1,883	818	1,246	1,530	2,245	3,571
Share.....	3.0	2.9	3.1	2.9	3.2	2.9
SE.....	68.55	86.69	95.40	103.83	164.43	186.08
CV(%).....	3.64	10.59	7.66	6.78	7.32	5.21
Men and boys						
Mean.....	447	178	304	381	486	887
Share.....	.7	.6	.8	.7	.7	.7
SE.....	26.11	36.20	31.65	36.10	71.25	76.65
CV(%).....	5.84	20.35	10.42	9.46	14.67	8.64

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Men, 16 and over						
Mean	348	140	239	284	374	700
Share.....	.6	.5	.6	.5	.5	.6
SE	26.26	35.02	31.23	36.48	72.07	71.61
CV(%).....	7.56	25.03	13.05	12.85	19.26	10.24
Boys, 2 to 15						
Mean	100	38	64	98	112	187
Share.....	.2	.1	.2	.2	.2	.2
SE	4.60	7.60	8.81	8.53	9.62	18.49
CV(%).....	4.61	20.00	13.68	8.73	8.63	9.87
Women and girls						
Mean	704	308	433	583	869	1,327
Share.....	1.1	1.1	1.1	1.1	1.2	1.1
SE	30.41	42.38	38.26	70.39	99.41	90.66
CV(%).....	4.32	13.76	8.84	12.08	11.44	6.83
Women, 16 and over						
Mean	602	253	376	503	741	1,136
Share.....	1.0	.9	.9	.9	1.0	.9
SE	27.85	35.47	36.87	68.50	94.17	84.37
CV(%).....	4.63	14.03	9.81	13.62	12.71	7.43
Girls, 2 to 15						
Mean	102	55	57	80	128	191
Share.....	.2	.2	.1	.2	.2	.2
SE	7.34	20.56	7.12	9.21	22.62	21.15
CV(%).....	7.17	37.34	12.50	11.51	17.66	11.07
Children under 2						
Mean	75	32	52	77	102	114
Share.....	.1	.1	.1	.1	.1	.1
SE	6.98	8.41	13.39	13.06	15.98	18.91
CV(%).....	9.25	25.96	25.54	17.06	15.61	16.66
Footwear						
Mean	419	200	305	339	529	719
Share.....	.7	.7	.8	.6	.7	.6
SE	26.70	43.58	52.09	35.17	56.79	61.23
CV(%).....	6.38	21.77	17.06	10.38	10.73	8.51
Other apparel products and services						
Mean	237	100	151	151	259	524
Share.....	.4	.3	.4	.3	.4	.4
SE	15.94	10.11	24.29	15.02	27.80	56.20
CV(%).....	6.72	10.11	16.05	9.97	10.75	10.72
Transportation						
Mean	10,742	4,581	7,160	9,850	12,910	19,166
Share.....	17.0	16.0	17.7	18.6	18.1	15.8
SE	194.05	332.80	280.37	408.92	467.87	525.38
CV(%).....	1.81	7.26	3.92	4.15	3.62	2.74
Vehicle purchases (net outlay)						
Mean	4,394	1,746	2,692	4,006	5,336	8,168
Share.....	7.0	6.1	6.7	7.6	7.5	6.7
SE	187.79	290.35	256.35	382.93	450.97	539.75
CV(%).....	4.27	16.63	9.52	9.56	8.45	6.61
Cars and trucks, new						
Mean	1,960	669	1,106	1,468	2,481	4,066
Share.....	3.1	2.3	2.7	2.8	3.5	3.3
SE	108.02	165.05	203.66	275.28	325.02	371.70
CV(%).....	5.51	24.67	18.42	18.76	13.10	9.14
Cars and trucks, used						
Mean	2,375	1,068	1,579	2,480	2,720	4,018
Share.....	3.8	3.7	3.9	4.7	3.8	3.3
SE	130.12	172.50	180.38	258.10	241.59	418.14
CV(%).....	5.48	16.16	11.42	10.41	8.88	10.41
Other vehicles						
Mean	59	10	7	59	135	83
Share.....	.1	(¹)	(¹)	.1	.2	.1
SE	14.52	6.03	2.91	22.63	59.22	39.62
CV(%).....	24.68	60.88	44.18	38.39	43.78	47.60
Gasoline, other fuels, and motor oil						
Mean	2,094	998	1,601	2,079	2,593	3,193
Share.....	3.3	3.5	4.0	3.9	3.6	2.6
SE	21.44	33.71	32.65	27.02	39.97	51.33
CV(%).....	1.02	3.38	2.04	1.30	1.54	1.61
Other vehicle expenses						
Mean	3,474	1,511	2,486	3,255	4,179	5,926

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other vehicle expenses						
Share.....	5.5	5.3	6.1	6.1	5.9	4.9
SE.....	40.91	76.68	56.26	71.80	83.11	98.45
CV(%).....	1.18	5.08	2.26	2.21	1.99	1.66
Vehicle finance charges						
Mean.....	252	69	138	244	341	465
Share.....	.4	.2	.3	.5	.5	.4
SE.....	6.87	5.90	7.04	12.21	15.82	20.24
CV(%).....	2.73	8.50	5.11	4.99	4.65	4.36
Maintenance and repairs						
Mean.....	887	428	690	795	1,023	1,495
Share.....	1.4	1.5	1.7	1.5	1.4	1.2
SE.....	19.09	31.37	36.24	30.57	40.92	48.30
CV(%).....	2.15	7.34	5.25	3.85	4.00	3.23
Vehicle rental, leases, licenses, and other charges						
Mean.....	790	268	424	633	958	1,666
Share.....	1.3	.9	1.0	1.2	1.3	1.4
SE.....	25.51	23.58	25.41	38.17	56.62	69.50
CV(%).....	3.23	8.81	5.99	6.03	5.91	4.17
Vehicle insurance						
Mean.....	1,545	746	1,234	1,583	1,857	2,301
Share.....	2.5	2.6	3.1	3.0	2.6	1.9
SE.....	18.67	39.54	31.27	33.38	41.23	51.65
CV(%).....	1.21	5.30	2.53	2.11	2.22	2.25
Public and other transportation						
Mean.....	781	327	381	509	802	1,879
Share.....	1.2	1.1	.9	1.0	1.1	1.5
SE.....	29.43	40.49	31.83	37.98	50.21	95.50
CV(%).....	3.77	12.39	8.35	7.46	6.26	5.08
Healthcare						
Mean.....	5,193	2,855	3,950	4,694	6,036	8,415
Share.....	8.2	10.0	9.8	8.8	8.5	6.9
SE.....	69.98	98.80	106.06	114.31	120.92	180.86
CV(%).....	1.35	3.46	2.69	2.44	2.00	2.15
Health insurance						
Mean.....	3,529	1,970	2,715	3,255	4,074	5,622
Share.....	5.6	6.9	6.7	6.1	5.7	4.6
SE.....	46.74	60.69	73.16	80.59	81.28	109.21
CV(%).....	1.32	3.08	2.69	2.48	2.00	1.94
Medical services						
Mean.....	984	451	613	817	1,232	1,804
Share.....	1.6	1.6	1.5	1.5	1.7	1.5
SE.....	36.70	43.53	56.41	64.92	97.60	107.22
CV(%).....	3.73	9.66	9.20	7.94	7.92	5.94
Drugs						
Mean.....	486	307	463	465	511	683
Share.....	.8	1.1	1.1	.9	.7	.6
SE.....	13.92	24.25	34.32	24.82	24.61	29.25
CV(%).....	2.86	7.90	7.41	5.34	4.82	4.28
Medical supplies						
Mean.....	194	128	159	157	220	305
Share.....	.3	.4	.4	.3	.3	.3
SE.....	12.17	48.77	16.75	12.13	25.15	25.84
CV(%).....	6.28	38.19	10.56	7.73	11.44	8.46
Entertainment						
Mean.....	3,090	1,109	1,845	2,268	3,388	6,828
Share.....	4.9	3.9	4.6	4.3	4.8	5.6
SE.....	129.46	56.61	105.59	64.51	154.33	672.48
CV(%).....	4.19	5.11	5.72	2.84	4.56	9.85
Fees and admissions						
Mean.....	880	156	262	423	783	2,770
Share.....	1.4	.5	.6	.8	1.1	2.3
SE.....	124.68	17.89	27.32	23.01	39.18	627.40
CV(%).....	14.17	11.47	10.41	5.45	5.00	22.65
Audio and visual equipment and services						
Mean.....	1,000	585	802	930	1,139	1,541
Share.....	1.6	2.0	2.0	1.8	1.6	1.3
SE.....	16.12	17.61	27.66	21.10	26.14	56.82
CV(%).....	1.61	3.01	3.45	2.27	2.29	3.69
Pets, toys, hobbies, and playground equipment						
Mean.....	821	299	607	705	984	1,510

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Pets, toys, hobbies, and playground equipment						
Share.....	1.3	1.0	1.5	1.3	1.4	1.2
SE	40.20	37.18	97.02	62.04	64.86	94.00
CV(%).....	4.90	12.45	16.00	8.80	6.59	6.23
Pets						
Mean	681	252	523	581	789	1,259
Share.....	1.1	.9	1.3	1.1	1.1	1.0
SE	40.29	37.02	97.61	59.02	65.82	94.89
CV(%).....	5.92	14.71	18.68	10.16	8.34	7.53
Toys, hobbies, and playground equipment						
Mean	140	47	84	124	195	251
Share.....	.2	.2	.2	.2	.3	.2
SE	11.00	8.96	21.44	20.65	22.73	28.27
CV(%).....	7.85	19.04	25.54	16.62	11.69	11.28
Other entertainment supplies, equipment, and services						
Mean	389	69	174	210	482	1,007
Share.....	.6	.2	.4	.4	.7	.8
SE	34.23	15.40	45.96	34.51	117.46	141.18
CV(%).....	8.80	22.42	26.39	16.40	24.38	14.02
Personal care products and services						
Mean	786	363	552	707	897	1,411
Share.....	1.2	1.3	1.4	1.3	1.3	1.2
SE	13.84	20.33	26.84	25.85	26.67	48.08
CV(%).....	1.76	5.60	4.86	3.66	2.97	3.41
Reading						
Mean	92	61	62	90	94	153
Share.....	.1	.2	.2	.2	.1	.1
SE	6.47	11.39	9.57	16.37	9.47	13.80
CV(%).....	7.03	18.72	15.45	18.12	10.11	9.00
Education						
Mean	1,443	767	491	687	1,189	4,072
Share.....	2.3	2.7	1.2	1.3	1.7	3.3
SE	85.62	161.18	83.12	98.23	146.40	316.47
CV(%).....	5.93	21.00	16.93	14.30	12.31	7.77
Tobacco products and smoking supplies						
Mean	320	299	327	368	397	209
Share.....	.5	1.0	.8	.7	.6	.2
SE	11.43	25.66	13.33	22.54	26.73	16.09
CV(%).....	3.57	8.58	4.07	6.13	6.73	7.69
Miscellaneous						
Mean	899	411	682	869	846	1,683
Share.....	1.4	1.4	1.7	1.6	1.2	1.4
SE	42.52	38.46	88.40	109.55	58.18	140.13
CV(%).....	4.73	9.35	12.97	12.60	6.88	8.33
Cash contributions						
Mean	1,995	649	1,157	1,328	2,175	4,657
Share.....	3.2	2.3	2.9	2.5	3.1	3.8
SE	109.43	61.37	115.04	97.30	164.47	359.07
CV(%).....	5.48	9.46	9.94	7.33	7.56	7.71
Personal insurance and pensions						
Mean	7,165	619	2,006	4,633	8,647	19,861
Share.....	11.4	2.2	5.0	8.7	12.1	16.3
SE	131.08	58.74	47.12	83.23	122.89	356.41
CV(%).....	1.83	9.50	2.35	1.80	1.42	1.79
Life and other personal insurance						
Mean	520	147	279	365	546	1,257
Share.....	.8	.5	.7	.7	.8	1.0
SE	21.59	12.63	24.52	23.49	33.53	72.68
CV(%).....	4.16	8.58	8.79	6.44	6.14	5.78
Pensions and Social Security						
Mean	6,645	471	1,727	4,268	8,101	18,604
Share.....	10.5	1.6	4.3	8.0	11.4	15.3
SE	124.80	61.27	40.62	76.96	111.70	334.96
CV(%).....	1.88	13.00	2.35	1.80	1.38	1.80

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$82,852	\$12,029	\$32,768	\$56,773	\$93,390	\$218,670
SE	1,973.48	209.28	230.34	316.39	452.60	7,376.44
CV(%).....	2.38	1.74	.70	.56	.48	3.37
Wages and salaries						
Mean	64,708	3,423	17,992	42,341	78,351	180,897
Share.....	78.1	28.5	54.9	74.6	83.9	82.7
SE	1,803.94	148.72	339.80	500.83	651.09	6,477.73
CV(%).....	2.79	4.34	1.89	1.18	.83	3.58
Self-employment income						
Mean	5,947	235	905	2,061	4,537	21,929
Share.....	7.2	1.9	2.8	3.6	4.9	10.0
SE	640.92	77.64	110.97	199.85	352.98	3,165.99
CV(%).....	10.78	33.10	12.26	9.70	7.78	14.44
Social Security, private and government retirement						
Mean	8,902	6,566	12,089	10,267	8,093	7,490
Share.....	10.7	54.6	36.9	18.1	8.7	3.4
SE	208.14	175.73	276.16	362.81	444.89	617.42
CV(%).....	2.34	2.68	2.28	3.53	5.50	8.24
Interest, dividends, rental income, other property income						
Mean	1,962	152	615	983	1,495	6,543
Share.....	2.4	1.3	1.9	1.7	1.6	3.0
SE	199.07	35.00	65.15	109.02	177.20	880.34
CV(%).....	10.15	23.04	10.59	11.09	11.85	13.45
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean	426	1,032	560	317	137	89
Share.....	.5	8.6	1.7	.6	.1	(¹)
SE	25.76	70.27	45.47	56.66	25.55	21.86
CV(%).....	6.04	6.81	8.11	17.87	18.71	24.60
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	562	155	353	543	559	1,196
Share.....	.7	1.3	1.1	1.0	.6	.5
SE	77.21	30.44	43.57	66.95	85.62	362.01
CV(%).....	13.74	19.61	12.35	12.33	15.31	30.28
Other income						
Mean	345	465	253	261	217	526
Share.....	.4	3.9	.8	.5	.2	.2
SE	35.68	87.12	50.87	54.92	44.14	108.76
CV(%).....	10.35	18.72	20.13	21.06	20.32	20.66
Personal taxes (contains some imputed values)						
Mean	11,364	-207	-177	3,650	9,526	43,892
Share.....	13.7	-1.7	-0.5	6.4	10.2	20.1
SE	730.24	97.06	102.95	217.03	163.29	2,980.64
CV(%).....	6.43	-46.83	-58.13	5.95	1.71	6.79
Federal income taxes						
Mean	8,831	-177	-436	2,519	6,987	35,152
Share.....	10.7	-1.5	-1.3	4.4	7.5	16.1
SE	627.45	91.58	87.51	182.13	125.36	2,661.00
CV(%).....	7.10	-51.86	-20.07	7.23	1.79	7.57
State and local income taxes						
Mean	2,470	-60	233	1,093	2,481	8,576
Share.....	3.0	-0.5	.7	1.9	2.7	3.9
SE	132.55	18.89	28.04	65.41	123.72	430.06
CV(%).....	5.37	-31.54	12.03	5.99	4.99	5.01
Other taxes						
Mean	63	29	26	38	58	165
Share.....	.1	.2	.1	.1	.1	.1
SE	14.43	9.88	7.48	9.15	14.48	53.61
CV(%).....	22.80	33.87	29.11	23.85	24.99	32.51
Income after taxes						
Mean	71,487	12,236	32,945	53,123	83,864	174,777
Share.....	86.3	101.7	100.5	93.6	89.8	79.9
SE	1,312.27	237.32	256.59	392.34	462.54	4,635.11
CV(%).....	1.84	1.94	.78	.74	.55	2.65

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Addenda:						
Net change in total assets and liabilities						
Mean	\$10,971	\$4,142	\$3,243	\$6,122	\$7,888	\$33,360
SE	2,278.11	1,959.72	1,993.10	3,241.27	2,923.72	9,930.80
CV(%).....	20.77	47.32	61.45	52.95	37.06	29.77
Net change in total assets						
Mean	23,320	5,549	5,929	18,395	26,232	60,310
SE	2,064.38	2,041.64	1,898.53	3,367.21	3,053.83	8,322.90
CV(%).....	8.85	36.80	32.02	18.31	11.64	13.80
Net change in total liabilities						
Mean	12,350	1,407	2,686	12,273	18,344	26,950
SE	1,381.57	580.44	779.98	1,791.20	2,509.38	5,617.92
CV(%).....	11.19	41.26	29.04	14.59	13.68	20.85
Other financial information:						
Other money receipts						
Mean	1,201	826	575	1,430	904	2,264
SE	391.13	280.49	212.19	581.28	242.68	1,330.71
CV(%).....	32.56	33.96	36.93	40.66	26.85	58.77
Mortgage principal paid on owned property						
Mean	-2,288	-565	-896	-1,447	-2,710	-5,806
SE	54.74	55.57	93.05	85.88	190.01	170.24
CV(%).....	-2.39	-9.84	-10.39	-5.93	-7.01	-2.93
Estimated market value of owned home						
Mean	204,174	89,707	126,256	157,077	213,577	433,214
SE	4,271.93	5,726.17	6,616.86	6,334.28	7,234.40	15,849.37
CV(%).....	2.09	6.38	5.24	4.03	3.39	3.66
Estimated monthly rental value of owned home						
Mean	1,097	545	737	897	1,205	2,094
SE	11.77	25.66	20.60	21.39	21.94	45.43
CV(%).....	1.07	4.71	2.79	2.39	1.82	2.17
Gifts of goods and services, total						
Mean	1,310	498	622	953	1,476	2,993
SE	61.97	54.22	65.51	79.28	154.45	206.54
CV(%).....	4.73	10.88	10.53	8.32	10.46	6.90
Food						
Mean	98	41	40	73	84	253
SE	10.44	9.34	5.35	12.75	14.40	44.04
CV(%).....	10.62	22.88	13.35	17.55	17.04	17.40
Alcoholic beverages						
Mean	13	4	5	5	18	35
SE	2.05	2.72	1.93	1.75	5.72	6.84
CV(%).....	15.50	69.14	39.32	38.68	32.38	19.42
Housing						
Mean	248	100	133	184	257	565
SE	14.84	16.87	22.12	25.73	29.14	59.78
CV(%).....	5.98	16.86	16.59	14.00	11.34	10.57
Housekeeping supplies						
Mean	28	11	21	27	33	47
SE	3.16	3.08	5.93	5.09	5.05	7.74
CV(%).....	11.31	27.26	27.75	18.97	15.29	16.46
Household textiles						
Mean	15	4	3	27	25	17
SE	3.21	2.98	1.75	11.21	8.95	7.76
CV(%).....	20.91	67.34	55.32	41.11	35.72	46.22
Appliances and miscellaneous housewares						
Mean	23	8	12	15	29	50
SE	2.00	3.77	3.84	3.21	5.82	10.25
CV(%).....	8.68	44.38	30.91	21.45	19.87	20.59
Major appliances						
Mean	9	3	7	3	12	19
SE	1.63	1.42	2.66	1.29	3.85	7.64
CV(%).....	18.64	56.23	37.64	41.84	31.48	40.44
Small appliances and miscellaneous housewares						
Mean	14	6	5	12	17	31
SE	1.87	3.46	2.65	3.00	5.05	7.25
CV(%).....	13.10	57.94	49.36	25.21	29.59	23.47
Miscellaneous household equipment						
Mean	47	13	23	53	62	84
SE	5.07	3.23	6.17	16.39	10.63	11.51
CV(%).....	10.77	25.23	26.92	31.00	17.09	13.64

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, 2019 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other housing						
Mean	135	63	73	62	107	367
SE	12.44	15.29	18.07	9.80	22.74	55.22
CV(%).....	9.23	24.25	24.59	15.86	21.17	15.03
Apparel and services						
Mean	247	124	137	271	358	343
SE	23.40	21.52	19.34	51.04	93.64	42.64
CV(%).....	9.49	17.41	14.13	18.84	26.13	12.43
Males, 2 and over						
Mean	57	41	32	64	58	91
SE	4.86	10.87	7.32	11.55	14.56	16.94
CV(%).....	8.47	26.38	22.80	17.92	25.02	18.67
Females, 2 and over						
Mean	88	29	46	109	147	110
SE	17.32	7.23	10.04	45.50	77.25	19.10
CV(%).....	19.63	24.75	21.78	41.86	52.64	17.32
Children under 2						
Mean	37	21	14	28	60	59
SE	4.42	7.22	3.67	5.33	13.37	10.50
CV(%).....	12.02	33.87	25.66	18.73	22.13	17.68
Other apparel products and services						
Mean	64	32	44	69	93	83
SE	8.43	10.62	12.33	19.60	22.97	13.53
CV(%).....	13.12	33.35	27.81	28.27	24.68	16.38
Jewelry and watches						
Mean	8	3	4	13	5	13
SE	2.40	1.37	1.43	10.62	1.67	3.31
CV(%).....	31.43	39.92	36.35	83.37	32.41	25.69
All other apparel products and services						
Mean	57	28	40	57	88	70
SE	7.59	10.82	12.39	16.11	22.94	13.21
CV(%).....	13.41	38.06	30.66	28.47	26.09	18.95
Transportation						
Mean	133	71	67	120	134	271
SE	16.24	37.93	24.44	43.97	42.31	52.30
CV(%).....	12.25	53.75	36.58	36.78	31.55	19.29
Healthcare						
Mean	38	14	40	10	35	92
SE	10.56	11.09	28.75	3.17	15.64	39.23
CV(%).....	27.65	76.72	72.71	32.32	44.94	42.56
Entertainment						
Mean	100	21	55	75	143	206
SE	7.78	4.01	14.19	13.19	21.97	29.83
CV(%).....	7.78	19.00	25.82	17.60	15.38	14.50
Toys, games, arts and crafts, and tricycles						
Mean	30	9	11	34	52	46
SE	2.93	4.63	3.79	8.84	7.96	9.21
CV(%).....	9.63	48.86	35.24	25.63	15.44	20.19
Other entertainment						
Mean	70	12	44	40	91	160
SE	7.32	3.25	12.58	8.27	22.43	27.22
CV(%).....	10.51	27.94	28.46	20.46	24.57	17.00
Personal care products and services						
Mean	21	12	20	25	21	26
SE	5.31	6.33	9.40	10.98	5.22	15.96
CV(%).....	25.47	54.53	45.99	43.19	24.73	62.14
Reading						
Mean	3	2	1	3	1	8
SE .....	.75	1.29	.48	1.20	.58	2.65
CV(%).....	23.69	58.59	41.52	36.81	40.91	34.43
Education						
Mean	296	61	56	121	331	909
SE	36.64	29.72	19.48	31.10	103.83	133.74
CV(%).....	12.38	48.97	34.49	25.70	31.41	14.71
All other gifts						
Mean	113	49	68	68	94	285
SE	16.25	12.59	16.12	13.87	13.49	77.64
CV(%).....	14.40	25.50	23.84	20.55	14.42	27.20

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