Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014

ltem	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) Lower limit	127,006 n.a.	25,364 n.a.	25,384 \$18,362	25,499 \$35,681	25,349 \$59,549	25,410 \$99,620
Consumer unit characteristics:						
Income before taxes	***	A 40.000	407.000	4.7.050	*=	4.70.050
Mean SE	\$66,877 1,164.39	\$10,308 195.39	\$27,028 221.37	\$47,056 422.45	\$76,988 500.12	\$172,952 3,466.80
CV(%) Income after taxes	1.74	1.90	.82	.90	.65	2.00
Mean	58,364	10,750	27,597	44,686	69,084	139,658
SE	898.38 1.54	200.51 1.87	236.73 .86	422.84 .95	492.12 .71	2,445.66 1.75
Age of reference person	50.3	51.1	53.6	49.8	48.3	48.5
Average number in consumer unit:				2.5		
People Children under 18	2.5 .6	1.7 .4	2.2	2.5 .6	2.8 .7	3.2 .8
Adults 65 and older	.4	.4	.5	.4	.3	.2
Vehicles	1.3 1.9	.5 .9	.8 1.4	1.3 1.9	1.7 2.3	2.1 2.8
Percent distribution:						
Reference person:	40	00	40	40	50	
Men Women	48 52	39 61	43 57	48 52	52 48	55 45
Housing tenure:						
Homeowner With mortgage	63 37	39 13	53 20	61 33	74 51	86 66
Without mortgage	26	26	33	28	23	21
Renter	37	61	47	39	26	14
Race of reference person: Black or African-American	13	21	15	12	9	7
White, Asian, and all other races	87	79	85	88	91	93
Hispanic or Latino origin of reference person: Hispanic or Latino	13	13	16	15	12	7
Not Hispanic or Latino	87	87	84	85	88	7 93
Education of reference person:						
Elementary (1-8) High school (9-12)	3 33	6 44	4 44	3 37	2 27	1 15
College	63	50	51	60	71	84
Never attended and other	(1)	1	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	87	63	86	93	96	97
Average annual expenditures Mean	\$53,495	\$23,713	\$33,546	\$45,395	\$60,417	\$104,363
SE	603.93	516.83	407.43	453.20	700.18	1,242.87
CV(%)	1.13	2.18	1.21	1.00	1.16	1.19
Food Mean	6,759	3,667	4,754	5,992	7,779	11,595
Share	12.6	15.5	14.2	13.2	12.9	11.1
SE CV(%)	89.34 1.32	103.25 2.82	128.28 2.70	124.85 2.08	158.81 2.04	198.17 1.71
Food at home	2.071	0.500	0.100	2.670	4 501	6.000
Mean Share	3,971 7.4	2,506 10.6	3,138 9.4	3,670 8.1	4,501 7.5	6,039 5.8
SE	56.60	91.19	97.23	97.49	105.14	135.54
CV(%) Cereals and bakery products	1.43	3.64	3.10	2.66	2.34	2.24
MeanShare	519 1.0	344 1.5	411 1.2	479 1.1	577 1.0	783 .8
SE	9.25	13.13	12.48	17.44	18.76	23.88
CV(%) Cereals and cereal products	1.78	3.81	3.04	3.64	3.25	3.05
Mean	176	126	141	157	201	255
Share	.3	.5	.4	.3	.3	.2
SE	3.79	5.88	6.06	7.00	9.86	9.48
	3.79 2.16	5.88 4.66	4.30	7.00 4.46	9.86 4.91	9.48 3.72

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

ltem	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Del. and an all the						
Bakery products Share		.9	.8	.7	.6	
SE		9.51	7.99	12.03	12.51	17.53
CV(%)	1.96	4.36	2.96	3.74	3.32	3.32
Meats, poultry, fish, and eggs						
Mean		574	738	835	1,023	1,288
Share SE		2.4 22.92	2.2 45.42	1.8 27.07	1.7 32.64	1.2 29.42
CV(%)		3.99	6.16	3.24	3.19	2.28
Beef						
Mean		132	203	224	271	329
Share		.6	.6	.5	.4	10.0
SE CV(%)		8.30 6.29	34.12 16.83	10.97 4.89	12.81 4.73	16.69 5.0
Pork	0.04	0.23	10.00	4.00	4.70	0.0
Mean	177	119	147	164	212	24
Share		.5	.4	.4	.4	.:
SE		6.97	8.77	9.32	9.94	8.2
CV(%) Other meats	2.21	5.87	5.98	5.70	4.69	3.40
Mean	123	77	95	112	150	18
Share	-	.3	.3	.2	.2	
SE		4.86	5.77	5.91	8.29	7.9
CV(%)	2.99	6.34	6.06	5.27	5.51	4.4
Poultry	170	105	4.40	100	404	0.4
Mean Share		125 .5	148 .4	160 .4	184 .3	244
SE		7.02	8.78	8.95	7.45	10.12
CV(%)		5.61	5.92	5.59	4.04	4.15
Fish and seafood						
Mean		79	94	116	142	215
Share		.3	.3	.3	.2	10.5
SE		6.29 7.92	6.28 6.69	6.91 5.97	11.37 7.98	10.5 ⁻ 4.90
Eggs	3.55	7.52	0.03	5.57	7.30	4.50
Mean	58	42	51	59	63	77
Share		.2	.2	.1	.1	.1
SE		2.02	2.70	3.03	3.33	3.5
CV(%)	2.37	4.78	5.33	5.14	5.31	4.60
Dairy products Mean	423	268	327	410	476	63
Share		1.1	1.0	.9	.8	.(
SE	6.43	10.00	11.29	13.02	13.82	17.37
CV(%)	1.52	3.73	3.46	3.17	2.90	2.74
Fresh milk and cream Mean	147	105	124	145	161	200
Share		.4	.4	.3	.3	200
SE		4.70	4.20	5.10	5.52	6.73
CV(%)		4.46	3.39	3.52	3.42	3.30
Other dairy products						
Mean		163	203	265	315	43
Share SE	-	.7 8.23	.6 8.63	.6 10.01	.5 9.99	13.0
CV(%)		5.06	4.26	3.77	3.17	3.00
ruits and vegetables		5100				-
Mean		452	590	690	856	1,19
Share		1.9	1.8	1.5	1.4	1.
SE	-	22.71	19.00	22.29	29.19	30.8
CV(%) Fresh fruits	1.65	5.02	3.22	3.23	3.41	2.59
Mean	274	149	210	241	307	46
Share		.6	.6	.5	.5	
SE		8.03	8.90	8.35	13.59	14.88
CV(%)	1.82	5.37	4.23	3.47	4.42	3.2
Fresh vegetables	040	140	100	205	071	20
Mean Share		143 .6	182 .5	225 .5	271 .4	38
SE		8.93	7.36	9.56	11.62	11.4
CV(%)		6.25	4.04	4.25	4.28	3.0
Processed fruits						
Mean		70	86	103	123	16
Share		.3	.3	.2	.2	7.6
SE		3.69 5.29	4.15 4.85	4.68 4.53	5.89 4.78	7.6° 4.70
Processed vegetables		5.29	4.05	4.55	4.70	4.70
Mean	133	90	112	121	154	188
Share	2	.4	.3	.3	.3	.2
SE	3.58	6.87	5.03	5.82	7.30	8.26

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Dun						
Processed vegetables CV(%)	2.69	7.59	4.48	4.81	4.74	4.40
Other food at home	2.00	7.00	1.10	1.01		1.10
Mean	1,382	867	1,073	1,257	1,569	2,143
Share SE	2.6 24.77	3.7 34.04	3.2 40.08	2.8 35.71	2.6 38.07	2.1 58.54
CV(%)	1.79	3.93	3.74	2.84	2.43	2.73
Sugar and other sweets						
Mean	139	88	115	129	153	211
Share SE	.3 3.96	.4 4.98	.3 7.20	.3 6.84	.3 6.79	.2 10.71
CV(%)	2.84	5.63	6.28	5.29	4.44	5.09
Fats and oils						
Mean	115	82	93	102	128	169 .2
Share SE	.2 3.33	.3 5.38	.3 5.11	.2 4.46	.2 5.69	8.14
CV(%)	2.90	6.59	5.48	4.35	4.46	4.81
Miscellaneous foods						
Mean Share	702 1.3	430 1.8	531 1.6	636 1.4	802 1.3	1,109 1.1
SE	13.41	18.32	23.40	20.16	21.72	33.00
CV(%)	1.91	4.26	4.40	3.17	2.71	2.97
Nonalcoholic beverages	075	0.55		0.40		
Mean Share	375 .7	255 1.1	306 .9	349 .8	431 .7	532 .5
SE	6.99	11.73	12.63	13.11	13.63	20.57
CV(%)	1.87	4.60	4.13	3.75	3.17	3.87
Food prepared by consumer unit on						
out-of-town trips Mean	51	11	27	40	55	122
Share	.1	(1)	.1	.1	.1	.1
SE	2.83	1.40	4.39	5.60	4.30	8.84
CV(%)	5.53	12.51	16.16	14.04	7.74	7.24
Food away from home Mean	2,787	1,162	1,616	2,322	3,277	5,555
Share	5.2	4.9	4.8	5.1	5.4	5.3
SE	51.03	57.32	53.54	65.65	101.37	119.90
CV(%)	1.83	4.93	3.31	2.83	3.09	2.16
Alcoholic beverages						
Mean	463	178	211	341	533	1,049
Share	.9	.8	.6	.8	.9	1.0 54.37
SE CV(%)	17.50 3.78	15.62 8.76	18.33 8.69	21.28 6.24	31.20 5.85	5.18
G ((%)	0.70	5.7.5	0.00	5.2	0.00	00
Housing	47.700			15.440	40.500	0.4.04.0
Mean Share	17,798 33.3	9,643 40.7	12,508 37.3	15,448 34.0	19,568 32.4	31,812 30.5
SE	217.06	235.07	150.08	181.17	256.35	456.54
CV(%)	1.22	2.44	1.20	1.17	1.31	1.44
Shelter	10.404	5 070	7.040	0.040	44.000	10.100
Mean Share	· · · · · ·	5,873 24.8	7,243 21.6	8,913 19.6	11,286 18.7	19,133 18.3
SE	148.30	205.12	144.33	141.44	206.23	327.74
CV(%)	1.41	3.49	1.99	1.59	1.83	1.71
Owned dwellings	0.140	1 005	2.017	4 400	7 175	14 100
Mean Share	6,149 11.5	1,925 8.1	3,017 9.0	4,436 9.8	7,175 11.9	14,190 13.6
SE	96.49	115.99	134.63	124.25	185.98	289.45
CV(%)	1.57	6.02	4.46	2.80	2.59	2.04
Mortgage interest and charges	0.050	C10	1 000	1 070	2 744	7.040
Mean Share	2,953 5.5	618 2.6	1,088 3.2	1,972 4.3	3,744 6.2	7,343 7.0
SE	66.35	60.31	77.86	66.82	108.60	202.51
CV(%)	2.25	9.76	7.16	3.39	2.90	2.76
Property taxes Mean	1,903	736	1 060	1 200	2 124	4.015
Share	3.6	3.1	1,060 3.2	1,380 3.0	2,124 3.5	4,215 4.0
SE	49.46	34.80	52.75	46.77	115.42	161.08
CV(%)	2.60	4.73	4.98	3.39	5.43	3.82
Maintenance, repairs, insurance, other expenses						
Mean	1,293	571	869	1,084	1,307	2,631
Share	2.4	2.4	2.6	2.4	2.2	2.5
SE		56.45	56.49	85.12	50.08	124.23
CV(%)	2.52	9.88	6.50	7.85	3.83	4.72
Rented dwellings	3,631	3,779	3,979	4,098	3,450	2,849
Mean						

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Dente delice llines						
Rented dwellings Share	6.8	15.9	11.9	9.0	5.7	2.7
SE	51.61	142.29	104.30	105.93	123.27	169.83
CV(%)	1.42	3.77	2.62	2.59	3.57	5.96
Other lodging						
Mean	710	169	248	379	660	2,095
Share	1.3	.7	.7	.8	1.1	2.0
SE	38.67	18.87	17.35	23.83	44.00	144.77
CV(%)	5.44	11.17	7.01	6.28	6.66	6.91
Mean	3,921	2,387	3,230	3,805	4,505	5,674
Share	7.3	10.1	9.6	8.4	7.5	5.4
SE	34.80	75.37	48.08	39.15	46.23	63.10
CV(%)	.89	3.16	1.49	1.03	1.03	1.11
Natural gas	400	20.4				
Mean	439	234	339	404	508	710
Share SE	.8 14.67	1.0 14.12	1.0 17.77	.9 16.03	.8 19.91	.7 26.25
CV(%)	3.34	6.04	5.25	3.97	3.92	3.70
Electricity	3.34	0.04	3.23	3.37	3.52	3.70
Mean	1,484	1,066	1,328	1,483	1,611	1,932
Share	2.8	4.5	4.0	3.3	2.7	1.9
SE	20.17	49.89	31.45	26.99	24.06	31.53
CV(%)	1.36	4.68	2.37	1.82	1.49	1.63
Fuel oil and other fuels	150	00	105	1.10	455	050
Mean	152	80	125	143 .3	155	258 .2
Share SE	.3 9.78	.3 11.96	.4 11.78	11.03	.3 15.65	23.55
CV(%)	6.42	15.04	9.43	7.70	10.07	9.11
Telephone services	0		00			· · · ·
Mean	1,315	709	1,011	1,278	1,602	1,976
Share	2.5	3.0	3.0	2.8	2.7	1.9
SE	14.52	22.17	22.85	15.99	25.56	28.02
CV(%)	1.10	3.13	2.26	1.25	1.59	1.42
Residential phone service, VOIP, and						
phone cards Mean	353	264	320	339	367	473
Share	.7	1.1	1.0	.7	.6	.5
SE	4.87	10.64	9.04	8.89	7.64	14.19
CV(%)	1.38	4.03	2.83	2.62	2.08	3.00
Cellular phone service						
Mean	963	445	691	939	1,236	1,503
Share	1.8	1.9	2.1	2.1	2.0	1.4
SE CV(%)	13.80 1.43	17.89 4.02	19.83 2.87	16.68 1.78	24.71 2.00	21.69 1.44
Water and other public services	1.43	4.02	2.07	1.70	2.00	1.44
Mean	530	299	428	496	628	798
Share	1.0	1.3	1.3	1.1	1.0	.8
SE	12.43	15.38	13.76	14.71	17.36	20.59
CV(%)	2.35	5.14	3.22	2.96	2.76	2.58
Household operations	4 474	405	600	000	1 000	0.700
Mean Share	1,174 2.2	465 2.0	638 1.9	802 1.8	1,229 2.0	2,736 2.6
SE	31.64	55.81	22.94	25.95	46.16	106.75
CV(%)	2.70	12.00	3.60	3.24	3.76	3.90
Personal services			0.00			
Mean	366	105	111	174	373	1,069
Share	.7	.4	.3	.4	.6	1.0
SE	22.89	45.06	17.13	20.99	33.11	88.30
CV(%)	6.25	43.04	15.41	12.07	8.89	8.26
Other household expenses Mean	000	200	527	628	050	1 007
Share	808 1.5	360 1.5	1.6	1.4	856 1.4	1,667 1.6
SE	16.49	20.03	19.12	18.22	29.41	44.05
CV(%)	2.04	5.56	3.63	2.90	3.44	2.64
Housekeeping supplies						
Mean	632	325	501	545	757	1,032
Share	1.2	1.4	1.5	1.2	1.3	1.0
SE	18.63	15.13	29.36	35.20	48.48	38.20
CV(%) Laundry and cleaning supplies	2.95	4.66	5.86	6.46	6.41	3.70
Mean	148	94	127	131	169	216
Share	.3	.4	.4	.3	.3	.2
SE	4.48	6.68	8.54	8.58	8.53	11.26
CV(%)	3.04	7.07	6.74	6.54	5.04	5.21
Other household products						
Mean	354	168	261	312	429	599
Share	.7	.7	.8	.7	.7	.6

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

ltem	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Other household products SE	12.85	8.29	16.82	26.71	38.07	27.33
CV(%)	3.63	4.94	6.45	8.56	8.88	4.56
Postage and stationery	0.00		0.10	0.00	0.00	
Mean	131	63	113	101	159	217
Share	.2	.3	.3	.2	.3	.2
SE	7.11	7.09 11.32	16.47	7.48	24.33	17.94
CV(%) Household furnishings and equipment	5.44		14.53	7.38	15.30	8.26
Mean	1,581	593	896	1,384	1,792	3,236
Share SE	3.0 46.11	2.5 36.27	2.7 47.00	3.0 77.23	3.0 96.86	3.1 121.38
CV(%)	2.92	6.11	5.25	5.58	5.41	3.75
Household textiles		0	0.20	0.00	0	0.70
Mean	96	40	49	94	118	179
Share	.2	.2	.1	.2	.2	.2
SE	6.69 6.97	6.08 15.13	6.21 12.70	13.62 14.57	19.61 16.68	17.34 9.66
CV(%)Furniture	0.97	13.13	12.70	14.57	10.00	9.00
Mean	387	128	214	308	402	881
Share	.7	.5	.6	.7	.7	.8
SE	14.05	16.10	20.10	26.56	32.31	53.39
CV(%)	3.63	12.58	9.40	8.62	8.03	6.06
Floor coverings Mean	18	4	7	12	18	50
Share	(1)	(1)	(1)	(1)	(1)	(¹)
SE	1.99	` ′ .70	` ´1.50	2.05	2.58	` [′] 8.93
CV(%)	10.96	17.72	21.82	17.78	14.24	17.71
Major appliances						
Mean	233	82	157	175	261	492
Share SE	.4 14.26	.3 10.35	.5 18.25	.4 13.99	.4 21.26	.5 56.38
CV(%)	6.11	12.57	11.63	7.98	8.15	11.47
Small appliances, miscellaneous					• • • • • • • • • • • • • • • • • • • •	
housewares						
Mean	106	49	68	109	127	176
Share SE	.2 5.83	.2 5.33	.2 9.61	.2	.2	.2 14.47
CV(%)	5.51	10.85	14.18	13.39 12.26	11.66 9.19	8.24
Miscellaneous household equipment	0.01	10.00	11.10	12.20	0.10	0.21
Mean	740	290	401	686	866	1,458
Share	1.4	1.2	1.2	1.5	1.4	1.4
SE	30.61 4.13	25.51 8.80	32.50 8.09	58.52 8.53	80.07 9.25	65.42 4.49
	4.13	0.00	0.09	0.55	9.23	4.43
Apparel and services	1 700	700	1 100	4 504	4.050	0.005
Mean Share	1,786 3.3	786 3.3	1,122 3.3	1,534 3.4	1,858 3.1	3,625 3.5
SE	52.74	53.48	84.41	93.31	106.90	190.88
CV(%)	2.95	6.81	7.52	6.08	5.75	5.27
Men and boys						
Mean	430	187	261	352	470	880
Share SE	.8 15.58	.8 19.26	.8 22.98	.8 29.45	.8 39.47	.8 60.17
CV(%)	3.62	10.28	8.81	8.36	8.40	6.84
Men, 16 and over	0.02		0.0.	0.00	00	0.0 .
Mean	326	140	199	269	336	686
Share	.6	.6	.6	.6	.6	.7
SE	13.51	16.47	21.68	26.98	31.41	53.97
CV(%) Boys, 2 to 15	4.14	11.77	10.88	10.02	9.35	7.87
Mean	104	47	61	83	134	194
Share	.2	.2	.2	.2	.2	.2
SE	7.81	7.87	8.49	13.16	26.22	22.41
CV(%)	7.51	16.63	13.81	15.85	19.61	11.54
Women and girls Mean	656	281	460	579	685	1,274
Share	1.2	1.2	1.4	1.3	1.1	1,274
SE	28.14	26.68	53.81	46.12	51.22	88.51
CV(%)	4.29	9.50	11.69	7.97	7.48	6.95
Women, 16 and over		00-	20-	170	500	4 00 1
Mean Share	551	237	397 1.2	472	568	1,081
SE	1.0 27.08	1.0 25.16	52.82	1.0 41.99	.9 48.35	1.0 83.17
CV(%)	4.91	10.61	13.30	8.90	8.51	7.70
Girls, 2 to 15						
		4.4	63	107	116	194
Mean Share	105 .2	44 .2	.2	.2	.2	.2

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Cirls 2 to 15						
Girls, 2 to 15 SE	5.53	8.55	7.06	13.69	13.99	14.76
CV(%)	5.27	19.55	11.16	12.78	12.03	7.63
Children under 2						
Mean Share	76 .1	43 .2	56 .2	71 .2	.1	122 .1
SE	5.33	7.98	7.01	8.64	11.50	16.04
CV(%)	6.99	18.43	12.53	12.11	13.07	13.10
Footwear			225	0.5-7		201
Mean Share	367 .7	171 .7	225 .7	357 .8	391 .6	691 .7
SE	17.09	21.15	38.93	39.97	32.89	54.86
CV(%)	4.66	12.39	17.31	11.21	8.42	7.94
Other apparel products and services	252					0.50
Mean Share	256 .5	104 .4	120 .4	175 .4	225 .4	658 .6
SE	24.53	13.27	10.89	12.43	18.86	122.66
CV(%)	9.57	12.81	9.04	7.10	8.37	18.65
Transportation	9,073	3,555	5,696	8,475	10,844	16,788
Mean Share	17.0	15.0	17.0	18.7	17.9	16,766
SE	177.51	218.52	225.94	304.31	356.19	516.08
CV(%)	1.96	6.15	3.97	3.59	3.28	3.07
Vehicle purchases (net outlay)	0.004	1 1 10	4 707	0.007	0.005	0.500
Mean Share	3,301 6.2	1,149 4.8	1,737 5.2	3,207 7.1	3,905 6.5	6,503 6.2
SE	147.72	172.03	196.55	266.28	351.09	461.78
CV(%)	4.47	14.97	11.32	8.30	8.99	7.10
Cars and trucks, new						
Mean	1,562	411	550	1,327	1,661	3,856
Share SE	2.9 120.29	1.7 137.05	1.6 121.15	2.9 205.22	2.7 190.36	3.7 370.10
CV(%)	7.70	33.32	22.03	15.46	11.46	9.60
Cars and trucks, used						
Mean	1,689	738	1,162	1,812	2,183	2,551
Share SE	3.2 73.36	3.1 96.24	3.5 171.62	4.0 153.17	3.6 236.64	2.4 242.23
CV(%)	4.34	13.05	14.78	8.46	10.84	9.50
Other vehicles			•	0.1.0		
Mean	50	(1)	25	68	61	97
Share SE	.1 14.26	.41	.1 20.98	.1 39.90	.1 33.99	.1 37.25
CV(%)	28.29	100.51	83.28	58.62	55.28	38.54
Gasoline and motor oil						
Mean	2,468	1,160	1,842	2,437	3,111	3,789
Share SE	4.6 24.08	4.9 40.34	5.5 44.47	5.4 35.64	5.1 42.31	3.6 60.03
CV(%)	.98	3.48	2.41	1.46	1.36	1.58
Other vehicle expenses						
Mean	2,723	1,040	1,868	2,419	3,245	5,039
Share SE	5.1 71.91	4.4 55.88	5.6 107.78	5.3 91.77	5.4 133.04	4.8 209.44
CV(%)	2.64	5.37	5.77	3.79	4.10	4.16
Vehicle finance charges		5.57	5	30		0
Mean	208	48	116	200	298	380
Share	.4	.2	.3	.4	.5	.4
SE	6.32 3.04	4.25 8.86	6.34 5.48	10.04 5.03	14.29 4.80	15.93 4.19
Maintenance and repairs	0.0.	0.00	51.15	0.00		0
Mean	836	311	590	761	1,009	1,507
Share	1.6	1.3	1.8	1.7	1.7	1.4
SE	24.59 2.94	16.01 5.15	47.72 8.09	34.21 4.50	39.10 3.87	70.77 4.70
Vehicle insurance	2.54	3.13	0.03	4.50	3.07	4.70
Mean	1,112	501	853	1,038	1,311	1,857
Share	2.1	2.1	2.5	2.3	2.2	1.8
SE	53.30 4.79	50.91	96.71	69.56 6.70	119.96 9.15	156.82 8.44
CV(%) Vehicle rental, leases, licenses, and other	4./9	10.16	11.34	0.70	9.10	0.44
charges						
Mean	567	180	310	421	627	1,294
Share	1.1	.8	.9	.9	1.0	1.2 79.84
SE	24.02 4.24	26.38 14.67	22.97 7.42	38.14 9.06	36.94 5.89	79.84 6.17
Public and other transportation	7.24	14.07	1.72	3.00	5.03	0.17
			0.50	440	500	
MeanShare	581 1.1	207 .9	250 .7	412 .9	583 1.0	1,456 1.4

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
B. I. S. A. Martin and C. S. A. S. A						
Public and other transportation SE	23.67	27.42	19.63	31.10	50.02	84.51
CV(%)		13.27	7.85	7.56	8.59	5.80
Healthcare						
Mean	4,290	1,868	3,252	4,026	5,082	7,219
Share		7.9	9.7	8.9	8.4	6.9
SE CV(%)		84.88 4.54	100.25 3.08	100.65 2.50	128.64 2.53	160.40 2.22
Health insurance						
Mean		1,192	2,239	2,709	3,406	4,792
Share SE		5.0 50.96	6.7 69.11	6.0 66.45	5.6 92.33	4.6 148.38
CV(%)		4.27	3.09	2.45	2.71	3.10
Medical services	700	004	470	700	000	4 470
Mean Share		324 1.4	470 1.4	700 1.5	988 1.6	1,470 1.4
SE		46.79	30.86	47.81	84.51	72.87
CV(%)	3.67	14.45	6.57	6.83	8.56	4.96
Drugs Mean	486	286	436	472	521	712
Share		1.2	1.3	1.0	.9	.7
SE		17.60	30.02	27.98	22.78	33.16
CV(%) Medical supplies	3.06	6.16	6.89	5.93	4.37	4.66
Mean	146	66	108	145	167	245
Share	.3	.3	.3	.3	.3	.2
SE		7.81 11.85	8.53	20.56	10.78	14.04
CV(%)	4.75	11.65	7.88	14.18	6.46	5.72
Entertainment						
Mean		1,108	1,566	2,365	2,968	5,629
Share SE		4.7 35.46	4.7 54.01	5.2 103.95	4.9 97.61	5.4 249.58
CV(%)		3.20	3.45	4.40	3.29	4.43
Fees and admissions	000	105	04.4	0.57	007	1 010
Mean Share		165 .7	211 .6	357 .8	627 1.0	1,819 1.7
SE		17.31	16.34	19.60	29.15	101.14
CV(%)	4.19	10.52	7.74	5.49	4.65	5.56
Audio and visual equipment and services Mean	1,051	599	835	1,059	1,170	1,590
Share		2.5	2.5	2.3	1,170	1.5
SE		15.57	22.94	52.56	30.47	65.28
CV(%) Pets, toys, hobbies, and playground	2.29	2.60	2.75	4.96	2.60	4.11
equipment						
Mean		285	381	571	766	1,166
Share	00.00	1.2 21.25	1.1 37.32	1.3 43.74	1.3 43.62	1.1 88.66
CV(%)		7.46	9.79	7.66	5.69	7.60
Pets						
Mean Share		227 1.0	321 1.0	447 1.0	611 1.0	929 .9
SE		17.73	36.10	43.26	50.01	85.42
_ CV(%)	5.99	7.81	11.24	9.68	8.18	9.19
Toys, hobbies, and playground equipment Mean	127	58	60	124	155	237
Share		.2	.2	.3	.3	.2
SE		8.88	10.93	18.52	20.19	22.06
CV(%) Other entertainment supplies, equipment,	5.81	15.33	18.20	14.96	13.02	9.31
and services						
Mean		59	138	378	404	1,055
Share		.3	.4	.8	.7	1.0
SE CV(%)		8.72 14.67	30.81 22.38	77.58 20.52	78.50 19.42	152.30 14.44

Personal care products and services	GAE.	207	420	E40	704	1 000
Mean Share		297 1.3	432 1.3	542 1.2	724 1.2	1,230 1.2
SE	12.03	13.73	20.39	21.13	25.32	38.50
CV(%)	1.86	4.63	4.72	3.90	3.50	3.13
Reading						
Mean	103	48	71	84	112	201
Share SE		.2	.2	.2	.2	.2
	3.601	3.48	4.89	4.74	7.41	8.70

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

ltem	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Reading						
CV(%)	3.49	7.29	6.91	5.63	6.64	4.33
Education						
Mean	1,236	922	416	592	1,022	3,227
Share SE	2.3 68.99	3.9 204.28	1.2 54.60	1.3 48.21	1.7 84.47	3.1 231.59
CV(%)	5.58	22.16	13.11	8.14	8.27	7.18
Tobacco products and emoking sumplies						
Tobacco products and smoking supplies Mean	319	275	330	348	363	280
Share	.6	1.2	1.0	.8	.6	.3
SE	12.20	17.29	21.43	19.89	25.27	22.23
CV(%)	3.82	6.30	6.49	5.72	6.96	7.93
Miscellaneous						
Mean	782	360	459	676	904	1,510
Share SE	1.5 47.43	1.5 46.09	1.4 52.65	1.5 47.38	1.5 109.92	1.4 139.10
CV(%)	6.07	12.82	11.47	7.01	12.15	9.21
Cash contributions						
Mean	1,788	506	1,134	1.419	1,913	3,966
Share	3.3	2.1	3.4	3.1	3.2	3.8
SE	87.26	35.54	103.33	97.72	104.91	253.84
CV(%)	4.88	7.02	9.11	6.89	5.48	6.40
Personal insurance and pensions						
Mean	5,726	501	1,594	3,553	6,746	16,232
Share SE	10.7 103.74	2.1 51.75	4.8 65.97	7.8 63.95	11.2 93.01	15.6 275.33
CV(%)	1.81	10.33	4.14	1.80	1.38	1.70
Life and other personal insurance	207		.=-	222		
Mean Share	327 .6	87 .4	172 .5	206 .5	344 .6	828 .8
SE	16.73	8.38	22.97	17.26	27.41	56.57
CV(%)	5.11	9.64	13.38	8.40	7.98	6.83
Pensions and Social Security Mean	5,399	414	1,423	3,348	6,402	15,403
Share	10.1	1.7	4.2	7.4	10.6	14.8
SE	100.40	51.91	58.54	62.46	91.72	281.97
CV(%)	1.86	12.54	4.12	1.87	1.43	1.83
Sources of income and personal taxes:						
Money income before taxes Mean	¢66 977	¢10.200	\$27.020	¢47.056	¢76 000	¢170.050
SE	\$66,877 1,164.39	\$10,308 195.39	\$27,028 221.37	\$47,056 422.45	\$76,988 500.12	\$172,952 3,466.80
CV(%)	1.74	1.90	.82	.90	.65	2.00
Wages and salaries	E1 000	2 240	14.442	24.000	60,000	144 444
Mean Share	51,889 77.6	3,340 32.4	53.4	34,260 72.8	62,920 81.7	144,444 83.5
SE	870.98	108.29	313.83	410.40	626.53	2,345.50
CV(%)	1.68	3.24	2.17	1.20	1.00	1.62
Self-employment income Mean	4,284	63	794	1,802	3,557	15,200
Share	6.4	.6	2.9	3.8	4.6	8.8
SE	401.02	74.85	113.45	171.38	352.14	1,796.93
CV(%) Social Security, private and government retirement	9.36	118.67	14.28	9.51	9.90	11.82
Mean	7,700	4,697	9,887	8,940	8,187	6,784
Share	11.5	45.6	36.6	19.0	10.6	3.9
SE	166.80 2.17	167.55 3.57	272.40 2.76	344.57 3.85	379.50 4.64	605.51 8.93
Interest, dividends, rental income, other	2.17	3.57	2.70	0.00	7.04	0.00
property income	4.50	40.	200	202	4.050	F 000
Mean Share	1,594 2.4	101 1.0	383 1.4	902	1,250 1.6	5,330 3.1
SE	188.81	22.99	71.30	99.39	137.98	880.08
CV(%)	11.85	22.80	18.62	11.02	11.03	16.51
Public assistance, supplemental security						
income, food stamps Mean	530	1,150	807	436	176	84
Share	.8	11.2	3.0	.9	.2	(1)
SE	31.81	77.02	69.21	43.37	23.97	19.11
CV(%)	6.00	6.69	8.58	9.96	13.64	22.77

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Unemployment and workers' compensation, veterans' benefits, and regular contributions						
for support Mean	556	404	394	539	637	808
Share	.8	3.9	1.5	1.1	.8	.5
SE	59.07	45.58	49.04	62.77	99.76	221.00
CV(%)	10.62	11.29	12.43	11.64	15.67	27.35
Other income Mean	323	554	321	179	261	301
Share	.5	5.4	1.2	.4	.3	.2
SE	24.97 7.73	49.89 9.01	42.72 13.30	27.55 15.43	45.38 17.37	67.32 22.34
Personal taxes (contains some imputed values)						
Mean	8,513	-441	-569	2,370	7,904	33,294
Share SE	12.7 314.53	-4.3 96.73	-2.1 84.09	5.0 107.72	10.3 132.97	19.3 1,202.69
CV(%)	3.69	-21.92	-14.79	4.55	1.68	3.61
Federal income taxes	0.00					0.01
Mean	6,680	-447	-727	1,569	5,970	27,029
Share SE	10.0 273.18	-4.3 35.52	-2.7 79.78	3.3 73.64	7.8 88.79	15.6 1.065.52
CV(%)	4.09	-7.94	-10.98	4.69	1.49	3.94
State and local income taxes						
Mean	1,782	-76	138	756	1,901	6,188
Share SE	2.7 72.22	7 18.58	.5 16.49	1.6 40.35	2.5 78.59	3.6 253.76
CV(%)	4.05	-24.45	11.93	5.34	4.13	4.10
Other taxes						
Mean	52	82	20	45	(1)	78 (1)
Share SE	.1 16.21	.8 73.52	.1 2.62	.1 20.82	5.21	13.00
CV(%)	31.43	89.57	13.23	46.10	15.83	16.68
Income after taxes Mean	58,364	10,750	27,597	44,686	69,084	139,658
Share	87.3	104.3	102.1	95.0	89.7	80.7
SE	898.38	200.51	236.73	422.84	492.12	2,445.66
CV(%)	1.54	1.87	.86	.95	.71	1.75
Addenda:						
Net change in total assets and liabilities Mean	\$7,431	\$1,902	¢4 010	\$4,108	¢10.250	\$15,986
SE	3,809.43	1,446.50	\$4,810 11,212.92	1,899.68	\$10,358 1,936.40	16,656.37
CV(%)	51.26	76.07	233.10	46.24	18.70	104.20
Net change in total assets						
Mean	15,798	3,274	13,168	9,312 1,734.45	17,923	35,312
CV(%)	3,687.91 23.34	1,357.41 41.46	8,717.20 66.20	18.63	1,923.34 10.73	17,982.37 50.92
Net change in total liabilities	20.0 .		00.20	. 0.00		00.02
Mean	8,366	1,373	8,358	5,204	7,565	19,327
SE CV(%)	1,423.42 17.01	461.20 33.59	6,295.50 75.32	910.01 17.49	1,173.82 15.52	3,133.93 16.22
Other financial information:						
Other money receipts	050	000	400	400	000	1 000
Mean SE	659 145.76	288 52.23	463 176.97	480 142.04	369 117.82	1,696 668.54
CV(%)	22.10	18.11	38.23	29.62	31.91	39.42
Mortgage principal paid on owned property						
Mean	-1,816	-439	-754	-1,130	-2,192	-4,562
SE CV(%)	45.37 -2.50	36.78 -8.38	53.98 -7.16	44.92 -3.97	76.73 -3.50	158.33 -3.47
Estimated market value of owned home	2.50	0.00	7.10	0.57	0.50	0.47
Mean	160,814	62,811	95,299	122,290	177,717	345,877
SE	3,304.66	3,456.97	3,243.00	3,499.29	5,305.64	8,376.50
CV(%) Estimated monthly rental value of owned	2.05	5.50	3.40	2.86	2.99	2.42
home						
Mean	908	421	592	739	1,043	1,745
SE	11.65 1.28	13.07 3.11	17.47 2.95	15.48 2.09	16.82 1.61	27.64 1.58
	1.20	0.11	2.00	2.55	1.51	1.50
Gifts of goods and services, total Mean	1,063	419	476	792	1,142	2,485
SE	48.65	51.84	42.65	88.49	97.35	181.35

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

ltem		All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Gifts of goods and services, t		4.58	12.36	8.95	11.17	8.52	7.3
Food			12.50	0.33	11.17		7.0
Mean		75 5 00	21	40	66	72	17
SE CV(%)		5.90 7.89	4.23 20.38	6.83 17.09	12.87 19.51	11.24 15.65	23.6 13.4
Alcoholic beverages		7.00	20.00	17.00	10.01	10.00	10.1
Mean		14	3	2	14	18	3
SE		1.84	1.72	.85	3.17	4.60	6.2
CV(%)		13.51	52.71	36.22	23.47	24.95	20.4
Mean		222	112	121	180	238	46
SE		14.41	15.35	19.37	25.41	30.70	36.6
CV(%)		6.48	13.72	16.04	14.13	12.92	7.9
Housekeeping supplies Mean		23	7	17	31	25	3
SE		2.06	1.61	3.34	5.94	3.51	4.2
CV(%)		8.81	22.68	20.20	19.37	13.83	11.5
Household textiles			_	_	_		
Mean SE		9 1.70	5 2.75	.92	5 2.05	10 3.66	2 6.5
CV(%)		18.96	52.36	.92 45.31	39.36	35.07	29.9
Appliances and miscellane			02.00	.0.0.	55.55	00.07	
Mean		22	3	6	24	27	4
SE		3.84	1.18	2.19	10.71	5.81	14.2
CV(%) Major appliances		17.65	37.40	35.82	43.73	21.62	29.5
		8	2	2	5	11	2
SE		2.00	1.13	.82	1.93	4.27	8.4
CV(%)		25.35	53.17	54.05	38.31	39.56	42.1
Small appliances and mis	cellaneous						
housewares Mean		14	1	5	19	16	2
SE		2.90	.30	1.97	10.48	4.17	8.5
CV(%)		20.97	29.57	42.82	53.83	25.94	30.3
Miscellaneous household		40	4.7	10	00	40	
Mean SE		42 3.81	17 4.30	16 3.61	39 6.28	46 12.07	9 12.6
CV(%)		9.12	25.95	23.09	16.06	26.36	13.8
Other housing							
		127	80	80	80	129	26
SE CV(%)		11.68 9.23	14.25 17.85	15.90 19.78	19.65 24.44	28.43 21.99	25.6 9.7
Apparel and services		9.20	17.03	19.70	24.44	21.93	3.1
Mean		201	113	114	204	221	35
SE		10.29	15.92	18.21	20.86	22.22	36.3
CV(%) Males, 2 and over		5.11	14.14	16.01	10.22	10.06	10.2
Mean		50	27	28	44	73	8
		4.47	8.37	6.90	7.69	12.34	12.7
CV(%)		8.85	30.65	24.52	17.34	17.00	15.8
Females, 2 and over		69	30	50	78	71	11
		5.53	4.62	13.97	11.22	12.10	16.5
CV(%)		8.05	15.28	28.07	14.38	17.06	14.4
Children under 2							
		31	12	16	28	37	10
SE		2.98 9.72	3.99 31.97	3.21 20.47	5.03 17.99	6.64 18.13	12.7 21.1
Other apparel products and		3.72	31.37	20.47	17.55	10.13	21.1
		52	43	20	54	41	10
SE		5.02	14.33	4.93	7.38	6.72	19.4
GV(%) Jewelry and watches		9.72	33.68	24.43	13.71	16.51	19.2
Mean		16	15	3	8	15	4
		3.69	11.76	1.24	1.57	3.69	15.
		22.89	79.17	41.00	20.83	24.40	37.8
All other apparel products		2.	20		40		
Mean SE		36 3.14	28 8.01	17 4.78	46 7.65	26 5.49	11.0
CV(%)		8.83	28.94	27.89	16.52	21.44	18.
Transportation		3.56		27.50	. 5.52		
Mean		108	38	69	84	126	22
SE		14.51	17.34	22.25	33.11	34.90	44.3
CV(%) Healthcare		13.38	45.77	32.14	39.39	27.66	19.7
		1					

Table 1101. Quintiles of income before taxes: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2014 — Continued

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
		· .	•		<u>'</u>	<u> </u>
11 - 11						
Healthcare	40.00	00.00	4.00	0.44	57.44	0.00
SE	13.26	30.68	1.89	2.11	57.14	9.22
CV(%)	37.57	73.93	35.67	26.07	66.38	25.82
Entertainment	00	0.5	40		400	405
Mean	89	_ 35	40	_ 66	108	195
SE	5.79	7.47	6.58	7.54	16.64	17.47
CV(%)	6.50	21.21	16.25	11.43	15.38	8.95
Toys, games, arts and crafts, and tricycles						
Mean	28	16	13	28	29	54
SE	2.66	5.40	3.49	4.46	4.99	9.69
CV(%)	9.50	33.25	27.39	15.76	17.19	18.01
Other entertainment						
Mean	61	19	28	38	79	141
SE	5.16	5.01	4.27	6.04	16.42	15.90
CV(%)	8.46	26.44	15.39	16.03	20.75	11.24
Personal care products and services						
Mean	13	7	8	7	15	27
SE	1.78	2.41	2.82	1.79	5.25	6.82
CV(%)	13.92	36.77	35.39	25.85	34.43	24.96
Reading						
Mean	4	2	3	4	4	7
SE	.47	.64	1.04	.74	.87	1.27
CV(%)	11.92	40.97	35.11	20.46	19.71	17.56
Education						
Mean	236	34	44	105	203	794
SE	30.19	21.16	12.77	40.55	41.33	147.50
CV(%)	12.79	62.30	28.97	38.75	20.33	18.58
All other gifts	12.70	02.00	20.07	00.70	20.00	10.00
Mean	65	14	30	55	50	177
SE	6.18	3.46	10.72	10.85	6.10	25.62
CV(%)	9.46	24.21	36.11	19.58	12.23	14.47
O V (/0)	3.40	۲-۰.۷۱	50.11	19.50	12.20	17.47

 $^{^{1} \ \ \}text{Value is too small to display}.$ $^{\text{n.a.}} \ \ \text{Not applicable}.$

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015