

Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

Item	Complete reporting of income							
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and more
Number of consumer units (in thousands)	8,175	1,736	1,425	978	791	1,153	739	1,353
Consumer unit characteristics:								
Income before taxes ¹	\$21,855	\$2,613	\$7,169	\$12,082	\$17,262	\$24,510	\$34,700	\$62,488
Income after taxes ¹	21,488	2,619	7,179	12,203	17,347	24,301	33,927	60,716
Age of reference person	21.4	20.3	20.8	21.5	21.8	21.8	22.2	22.4
Average number in consumer unit:								
Persons	1.9	1.2	1.3	1.6	1.9	2.3	2.4	2.7
Children under 184	.1	.2	.4	.5	.7	.6	.5
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.3	.9	.9	1.1	1.2	1.4	1.6	2.0
Vehicles	1.1	.5	.7	1.1	1.2	1.4	1.6	2.0
Percent distribution:								
Sex of reference person:								
Male	48	45	49	44	49	47	47	51
Female	52	55	51	56	51	53	53	49
Housing tenure:								
Homeowner	15	3	6	7	17	17	24	39
With mortgage	9	1	2	1	9	9	17	30
Without mortgage	6	2	5	6	8	7	7	8
Renter	85	97	94	93	83	83	76	61
Race of reference person:								
Black or African-American	10	10	10	15	11	10	13	8
White, Asian, and All Other Races	90	90	90	85	89	90	87	92
Education of reference person:								
Elementary (1-8)	2	1	1	2	3	3	2	2
High school (9-12)	29	18	21	30	35	40	44	32
College	69	82	77	68	62	57	54	65
Never attended and other	(³)	(⁴)	(⁴)	(⁴)	(⁴)	(³)	(⁴)	(³)
At least one vehicle owned or leased	72	45	58	72	77	86	91	94
Average annual expenditures	\$24,051	\$11,642	\$14,838	\$20,368	\$22,709	\$26,294	\$31,822	\$45,598
Food	3,632	2,226	2,431	2,794	3,280	3,716	4,863	5,959
Food at home	1,826	1,094	1,152	1,481	1,582	2,080	2,371	2,909
Cereals and bakery products	262	165	169	190	210	311	356	409
Cereals and cereal products	97	66	57	80	75	102	143	155
Bakery products	164	99	112	109	136	208	213	254
Meats, poultry, fish, and eggs	456	257	243	366	396	482	634	792
Beef	140	73	69	97	115	146	216	259
Pork	89	50	62	90	63	92	122	141
Other meats	52	25	27	30	57	61	73	87
Poultry	94	69	44	89	89	99	109	153
Fish and seafood	56	26	27	32	53	58	84	108
Eggs	25	15	14	26	18	26	31	44
Dairy products	201	118	118	170	163	236	257	325
Fresh milk and cream	81	45	50	67	61	88	111	139
Other dairy products	119	73	68	103	102	148	146	186
Fruits and vegetables	282	179	177	209	227	344	369	439
Fresh fruits	84	52	53	56	57	112	110	134
Fresh vegetables	88	48	47	65	70	113	116	150
Processed fruits	65	50	41	54	60	78	80	89
Processed vegetables	44	29	36	34	41	41	63	66

See footnotes at end of table.

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Other food at home	\$626	\$374	\$444	\$546	\$584	\$707	\$755	\$944
Sugar and other sweets	57	42	53	46	50	56	69	77
Fats and oils	45	26	26	31	53	48	60	72
Miscellaneous foods	341	201	236	312	314	395	401	511
Nonalcoholic beverages	170	97	112	142	144	197	215	270
Food prepared by consumer unit on out-of-town trips	14	9	18	14	24	11	⁵ 10	14
Food away from home	1,806	1,132	1,280	1,314	1,699	1,635	2,492	3,050
Alcoholic beverages	528	288	305	490	463	460	583	1,049
Housing	7,477	3,277	4,781	6,128	7,514	8,728	10,715	13,690
Shelter	4,778	2,231	3,298	3,982	4,958	5,611	6,748	8,292
Owned dwellings	905	103	199	153	788	666	1,381	3,232
Mortgage interest and charges	547	⁵ 46	⁵ 57	⁵ 32	⁵ 459	351	867	2,122
Property taxes	230	43	136	90	233	168	306	680
Maintenance, repairs, insurance, other expenses	128	⁵ 15	⁵ 6	⁵ 31	⁵ 97	146	208	431
Rented dwellings	3,643	1,870	2,724	3,554	4,004	4,840	5,261	4,834
Other lodging	231	257	375	274	166	105	106	226
Utilities, fuels, and public services	1,395	490	740	1,192	1,564	1,717	2,077	2,645
Natural gas	130	23	42	94	175	165	172	306
Electricity	493	180	269	422	612	612	767	863
Fuel oil and other fuels	26	⁵ 6	⁵ 6	⁵ 27	⁵ 19	⁵ 33	⁵ 55	54
Telephone services	642	263	382	573	644	799	906	1,173
Water and other public services	104	18	40	76	114	108	177	249
Household operations	253	41	83	190	247	353	461	552
Personal services	147	⁵ 1	⁵ 14	110	144	227	316	346
Other household expenses	105	40	69	80	103	126	145	206
Housekeeping supplies	242	140	136	219	169	249	328	433
Laundry and cleaning supplies	76	50	35	52	45	85	90	153
Other household products	104	61	57	95	83	113	118	186
Postage and stationery	63	29	44	71	41	51	120	94
Household furnishings and equipment	809	375	524	546	576	798	1,101	1,769
Household textiles	53	46	33	12	68	46	42	113
Furniture	236	46	81	209	192	308	265	609
Floor coverings	8	3	8	6	⁵ 3	8	⁵ 13	15
Major appliances	74	11	50	51	17	81	151	171
Small appliances, miscellaneous housewares	57	48	28	21	44	65	89	104
Miscellaneous household equipment	382	220	326	249	252	290	541	757
Apparel and services	1,292	752	850	1,027	949	1,314	1,664	2,411
Men and boys	253	102	184	182	172	165	392	565
Men, 16 and over	230	98	167	149	154	137	351	530
Boys, 2 to 15	23	⁵ 4	17	33	18	27	41	35
Women and girls	503	371	319	381	353	532	577	894
Women, 16 and over	476	363	309	357	304	488	540	862
Girls, 2 to 15	27	⁵ 9	10	25	49	44	37	32
Children under 2	105	53	77	83	132	154	85	158
Footwear	239	153	144	221	⁵ 115	283	364	370
Other apparel products and services	192	73	126	159	177	181	246	423
Transportation	4,832	1,535	2,108	4,584	5,248	5,958	6,612	9,935
Vehicle purchases (net outlay)	2,229	492	610	2,535	2,532	2,959	2,823	4,816
Cars and trucks, new	804	⁵ 137	⁵ 88	⁵ 855	⁵ 740	1,163	⁵ 1,505	1,725
Cars and trucks, used	1,381	328	522	1,657	1,766	1,705	1,302	2,977
Other vehicles	44	⁵ 26	⁽⁴⁾	⁵ 24	⁵ 26	⁵ 91	⁵ 16	⁵ 114
Gasoline and motor oil	1,059	534	745	911	1,080	1,240	1,451	1,789

See footnotes at end of table.

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Other vehicle expenses	\$1,338	\$368	\$643	\$978	\$1,437	\$1,610	\$2,062	\$2,885
Vehicle finance charges	189	17	40	99	126	246	323	548
Maintenance and repairs	380	151	286	357	543	421	486	598
Vehicle insurance	530	88	192	378	519	754	885	1,188
Vehicle rental, leases, licenses, other charges	238	112	126	144	249	190	369	550
Public transportation	207	141	110	159	199	148	276	445
Health care	611	172	223	409	447	713	784	1,627
Health insurance	304	65	70	148	255	402	452	835
Medical services	159	31	65	151	90	145	182	466
Drugs	114	60	71	76	64	123	112	262
Medical supplies	34	16	16	34	⁵ 38	42	38	64
Entertainment	1,098	611	741	804	1,007	1,335	1,588	1,840
Fees and admissions	262	203	268	192	221	225	248	446
Television, radios, sound equipment	498	238	311	389	500	644	689	873
Pets, toys, hobbies, and playground equipment	189	65	93	122	175	196	493	286
Other entertainment supplies, equipment, and services	150	105	69	101	113	271	158	235
Personal care products and services	333	204	217	369	294	305	341	603
Reading	53	37	45	48	46	64	54	81
Education	1,668	2,038	2,188	2,339	1,578	920	816	1,318
Tobacco products and smoking supplies	238	111	141	228	306	319	342	342
Miscellaneous	276	155	252	195	215	279	275	557
Cash contributions	342	86	154	222	177	362	431	987
Personal insurance and pensions	1,670	149	403	732	1,183	1,823	2,755	5,199
Life and other personal insurance	36	⁵ 3	⁵ 11	⁵ 26	29	41	57	102
Pensions and Social Security	1,634	146	391	706	1,154	1,782	2,698	5,098
Sources of income and personal taxes: ¹								
Money income before taxes	21,855	2,613	7,169	12,082	17,262	24,510	34,700	62,488
Wages and salaries	19,260	1,874	4,901	8,902	14,123	21,599	32,060	58,200
Self-employment income	500	⁵ -15	⁵ 39	⁵ 84	⁵ 75	⁵ 455	⁵ 361	2,309
Social Security, private and government retirement	196	⁵ 5	⁵ 164	⁵ 210	⁵ 120	⁵ 459	⁵ 366	⁵ 195
Interest, dividends, rental income, other property income	191	44	49	167	78	112	253	648
Unemployment and workers' compensation, veterans' benefits	69	⁵ 4	⁵ 9	⁵ 22	⁵ 68	⁵ 90	⁵ 182	171
Public assistance, supplemental security income, food stamps	251	109	407	535	272	288	⁵ 161	⁵ 67
Regular contributions for support	881	378	890	1,343	1,687	926	907	658
Other income	507	214	710	819	838	583	⁵ 410	240
Personal taxes	367	-6	-10	-122	-85	209	773	1,772
Federal income taxes	224	-11	-24	-157	-172	81	490	1,271
State and local income taxes	130	5	12	28	87	118	258	456
Other taxes	12	(³)	⁵ 2	⁵ 7	(³)	10	25	45
Income after taxes	21,488	2,619	7,179	12,203	17,347	24,301	33,927	60,716

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Addenda:								
Net change in total assets and liabilities	- \$572	- \$180	- \$1,560	- \$1,663	- \$770	\$1,196	\$430	- \$1,185
Net change in total assets	7,112	1,693	-260	-115	3,504	4,033	10,421	29,980
Net change in total liabilities	7,684	1,873	1,301	1,548	4,274	2,837	9,991	31,165
Other financial information:								
Other money receipts	93	133	61	577	5121	529	520	167
Mortgage principal paid on owned property	-174	⁵ -14	⁵ -17	⁵ -14	⁵ -135	-191	-283	-609
Estimated market value of owned home	18,046	⁵ 2,653	5,939	⁵ 5,213	18,394	13,727	26,259	58,823
Estimated monthly rental value of owned home	127	⁵ 27	41	⁵ 44	109	102	183	408
Gifts of goods and services	403	242	229	394	382	325	496	761
Food	15	⁵ 6	⁵ 22	⁵ 22	⁽³⁾	⁵ 2	⁵ 11	37
Alcoholic beverages	12	⁽⁴⁾	⁵ 5	⁵ 2	⁵ 5	⁵ 11	⁵ 7	45
Housing	94	38	56	118	74	73	112	188
Housekeeping supplies	20	⁵ 9	⁵ 18	24	⁵ 8	17	⁵ 29	32
Household textiles	6	⁵ 1	⁽³⁾	⁽³⁾	⁵ 5	⁵ 4	⁵ 9	⁵ 22
Appliances and miscellaneous housewares	13	⁵ 2	⁵ 4	⁵ 4	⁵ 7	⁵ 6	⁵ 25	⁵ 38
Major appliances	51	⁽⁴⁾	⁽⁴⁾	⁵ 3	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁵ 4
Small appliances and miscellaneous housewares	11	⁵ 2	⁵ 4	⁵ 1	⁵ 7	⁵ 6	⁵ 25	⁵ 34
Miscellaneous household equipment	24	5	14	21	20	17	⁵ 16	67
Other housing	31	21	19	69	34	28	⁵ 32	29
Apparel and services	161	91	94	158	215	136	208	273
Males, 2 and over	37	18	⁵ 22	37	⁵ 59	16	46	72
Females, 2 and over	45	⁵ 26	⁵ 13	⁵ 57	81	58	⁵ 10	77
Children under 2	26	⁵ 5	⁵ 9	⁵ 13	52	46	⁵ 18	47
Other apparel products and services	53	42	50	⁵ 52	⁵ 23	⁵ 17	⁵ 135	78
Jewelry and watches	28	⁵ 8	38	⁵ 42	⁵ 10	⁵ 7	⁵ 86	⁵ 28
All other apparel products and services	26	⁵ 35	⁵ 11	⁵ 10	⁵ 13	⁵ 10	⁵ 49	⁵ 50
Transportation	11	⁵ 5	4	⁵ 4	⁵ 3	9	15	32
Health care	6	⁵ 2	⁵ 1	⁵ 1	⁽³⁾	⁵ 4	⁵ 18	⁵ 18
Entertainment	39	17	22	⁵ 20	⁵ 45	58	76	47
Toys, games, arts and crafts, and tricycles	9	7	8	⁵ 5	⁵ 13	⁵ 9	⁵ 13	13
Other entertainment	30	9	14	⁵ 15	32	50	63	35
Personal care products and services	14	11	⁵ 10	⁵ 7	⁵ 4	⁵ 15	⁵ 6	36
Reading	⁽³⁾	⁽³⁾	⁽⁴⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽⁴⁾	⁽³⁾
Education	16	⁵ 28	⁵ 4	⁵ 31	⁵ 1	⁵ 3	⁵ 8	⁵ 27
All other gifts	34	46	13	30	35	15	36	58

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.