

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

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 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	18,096	622	1,547	1,747	1,647	3,952	3,018	2,111	2,198	1,253
Consumer unit characteristics:										
Income before taxes ¹	\$33,572	\$3,093	\$7,686	\$12,402	\$17,333	\$24,917	\$34,530	\$44,563	\$57,639	\$95,810
Income after taxes ¹	30,484	3,242	7,665	12,069	16,447	23,129	31,674	40,446	51,648	82,751
Age of reference person	29.8	29.2	29.3	29.2	29.6	29.5	30.1	30.0	30.2	30.7
Average number in consumer unit:										
Persons	2.8	2.5	2.7	2.7	2.7	2.7	2.9	2.9	2.9	2.9
Children under 18	1.1	1.1	1.4	1.3	1.1	1.1	1.1	1.0	1.0	0.9
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners	1.5	0.9	0.8	1.1	1.3	1.5	1.7	1.8	1.9	1.8
Vehicles	1.8	0.9	0.9	1.3	1.6	1.8	2.2	2.2	2.4	2.4
Percent distribution:										
Sex of reference person:										
Male	67	47	39	50	60	70	75	75	81	73
Female	33	53	61	50	40	30	25	25	19	27
Housing tenure:										
Homeowner	44	19	13	16	27	34	52	62	76	79
With mortgage	39	16	7	11	21	30	45	58	70	74
Without mortgage	5	3	6	6	5	4	7	3	5	5
Renter	56	81	87	84	73	66	48	38	24	21
Race of reference person:										
Black	11	24	26	22	13	10	9	5	6	1
White and other	89	76	74	78	87	90	91	95	94	99
Education of reference person:										
Elementary (1-8)	3	6	10	5	6	3	2	2	0	0
High school (9-12)	41	56	50	56	51	46	40	35	26	14
College	56	38	39	39	44	51	58	63	74	86
Never attended and other	0	1	1	0	0	0	0	0	0	0
At least one vehicle owned	89	55	60	82	90	92	97	97	98	96
Average annual expenditures:										
	\$30,312	\$16,599	\$14,183	\$16,872	\$20,579	\$25,283	\$31,518	\$37,135	\$46,259	\$61,230
Food										
Food at home	4,340	2,770	2,777	3,103	3,578	3,697	4,573	5,182	5,887	6,706
Cereals and bakery products	2,545	1,734	2,036	2,241	2,307	2,266	2,675	2,880	3,107	3,161
Cereals and cereal products	391	241	292	341	334	341	438	461	471	489
Bakery products	149	102	128	148	129	137	148	174	175	174
Meats, poultry, fish, and eggs	242	139	164	194	205	205	290	287	296	315
Meats, poultry, fish, and eggs	647	585	578	629	643	561	663	713	723	748

See footnotes at end of table.

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Beef	212	199	176	192	234	192	214	244	234	217
Pork	135	119	141	128	156	117	143	148	136	123
Other meats	90	70	73	88	68	87	107	102	89	101
Poultry	116	102	112	117	106	91	113	120	146	150
Fish and seafood	68	66	45	69	54	48	59	73	90	132
Eggs	27	29	31	36	25	25	27	25	28	25
Dairy products	304	217	238	270	251	282	320	342	365	382
Fresh milk and cream	139	106	130	128	129	134	138	156	159	145
Other dairy products	164	111	108	142	122	148	182	186	206	238
Fruits and vegetables	386	266	327	344	341	339	366	433	486	538
Fresh fruits	110	58	87	98	97	95	110	120	140	163
Fresh vegetables	117	94	105	111	108	98	103	122	145	186
Processed fruits	90	56	76	76	69	83	86	103	121	116
Processed vegetables	69	58	59	59	67	63	67	88	79	74
Other food at home	817	425	599	657	738	742	888	931	1,062	1,003
Sugar and other sweets	96	59	81	94	86	87	92	106	116	132
Fats and oils	60	45	60	52	60	57	70	60	64	51
Miscellaneous foods	410	186	271	330	374	370	440	479	544	515
Nonalcoholic beverages	214	124	175	168	193	196	246	241	267	232
Food prep by cu, out-of-town trips	37	10	12	14	24	33	39	44	71	73
Food away from home	1,795	1,035	741	862	1,271	1,431	1,898	2,302	2,781	3,546
Alcoholic beverages	332	201	126	155	232	347	313	450	425	639
Housing	10,100	5,840	5,445	5,987	6,878	8,235	10,076	12,278	15,320	20,974
Shelter	6,114	3,704	3,122	3,662	4,213	4,943	5,788	7,583	9,388	13,178
Owned dwellings	3,261	1,066	425	556	1,079	1,624	2,931	4,888	7,306	10,616
Mortgage interest and charges	2,400	726	245	344	744	1,110	2,141	3,621	5,630	7,906
Property taxes	528	192	86	94	193	267	464	758	1,119	1,836
Maintenance, repairs, insurance, other expenses	333	148	93	118	142	247	326	509	558	873
Rented dwellings	2,688	2,624	2,637	3,071	3,080	3,216	2,699	2,437	1,797	2,032
Other lodging	164	14	60	36	53	102	158	258	285	530
Utilities, fuels, and public services	1,771	1,128	1,285	1,399	1,433	1,634	1,901	2,045	2,238	2,486
Natural gas	210	110	159	177	153	171	220	270	268	334
Electricity	701	460	527	527	586	657	772	825	865	901
Fuel oil and other fuels	64	25	33	23	33	67	78	56	113	110
Telephone services	615	463	460	573	542	583	641	662	708	834
Water and other public services	181	70	106	99	119	157	190	232	284	307
Household operations	591	250	175	224	285	419	566	737	1,063	1,720
Personal services	466	200	136	158	229	323	469	605	852	1,275
Other household expenses	125	50	39	66	56	95	97	133	210	445
Housekeeping supplies	392	130	198	264	291	297	403	515	607	691
Laundry and cleaning supplies	116	58	80	112	103	91	125	155	147	128
Other household products	162	48	77	92	131	126	150	209	260	318

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Continued**

Item	Complete reporting of income									
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Postage and stationery	114	23	40	60	57	80	127	151	200	245
Household furnishings and equipment	1,233	628	665	437	656	943	1,418	1,398	2,024	2,898
Household textiles	87	56	41	39	79	56	54	112	124	285
Furniture	348	236	162	154	231	213	342	401	595	980
Floor coverings	97	0	4	11	6	60	364	58	99	75
Major appliances	123	29	94	56	53	99	154	131	189	272
Small appliances, miscellaneous housewares	71	61	32	34	44	66	59	76	97	195
Miscellaneous household equipment	507	247	334	143	243	449	445	619	921	1,090
Apparel and services	1,865	1,052	918	1,045	1,270	1,491	1,667	2,224	3,131	3,949
Men and boys	509	218	156	300	314	350	464	691	944	1,067
Men, 16 and over	401	107	92	215	247	278	371	540	785	857
Boys, 2 to 15	108	111	64	85	67	72	93	150	159	210
Women and girls	631	340	371	300	376	568	514	732	1,013	1,457
Women, 16 and over	524	262	292	239	302	475	409	570	892	1,273
Girls, 2 to 15	106	78	79	61	74	93	105	162	121	184
Children under 2	138	89	86	73	86	111	153	184	212	214
Footwear	269	183	159	212	294	215	214	282	419	459
Other apparel products and services	318	222	145	159	199	247	322	336	543	752
Transportation	5,379	3,676	2,063	3,074	3,385	5,006	5,852	6,682	7,627	10,023
Vehicle purchases (net outlay)	2,320	2,279	755	1,329	1,134	2,250	2,504	2,626	3,258	4,828
Cars and trucks, new	1,092	952	113	302	387	815	1,201	1,216	1,819	3,523
Cars and trucks, used	1,203	1,227	642	1,010	746	1,405	1,285	1,360	1,420	1,271
Other vehicles	26	100	0	17	1	31	19	50	19	34
Gasoline and motor oil	1,008	574	551	718	865	960	1,166	1,223	1,283	1,309
Other vehicle expenses	1,786	636	575	909	1,243	1,598	1,993	2,479	2,693	3,105
Vehicle finance charges	352	117	84	122	211	280	473	502	607	540
Maintenance and repairs	595	241	245	340	448	579	601	799	819	1,040
Vehicle insurance	582	208	183	331	436	537	658	772	870	934
Vehicle rental, leases, licenses, other charges	257	69	64	116	148	201	260	406	397	590
Public transportation	265	188	181	118	144	199	189	355	394	782
Health care	1,066	467	345	507	785	1,015	1,240	1,329	1,568	1,808
Health insurance	439	251	104	154	310	451	543	599	622	637
Medical services	423	132	142	229	273	392	489	463	660	845
Drugs	138	64	70	87	119	126	146	191	189	192
Medical supplies	65	20	30	37	83	46	62	77	97	133
Entertainment	1,649	831	561	685	1,012	1,217	1,605	1,794	3,191	4,070
Fees and admissions	330	115	103	97	195	238	324	445	541	955
Television, radios, sound equipment	523	350	255	328	349	502	551	581	713	994
Pets, toys, and playground equipment	317	137	155	155	287	283	309	405	483	534
Other supplies, equipment, and services	480	230	48	105	180	193	421	364	1,453	1,587
Personal care products and services	389	182	213	231	313	334	391	468	579	698

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Reading	144	75	48	64	104	130	156	180	213	301
Education	311	580	378	311	233	221	303	324	286	521
Tobacco products and smoking supplies	273	310	313	330	347	279	269	235	232	153
Miscellaneous	808	326	405	376	613	653	1,118	832	1,132	1,560
Cash contributions	466	93	208	127	427	331	516	770	683	901
Personal insurance and pensions	3,190	194	383	878	1,401	2,325	3,439	4,386	5,985	8,926
Life and other personal insurance	246	56	56	61	138	180	296	317	455	582
Pensions and Social Security	2,943	138	327	817	1,263	2,145	3,143	4,068	5,531	8,344
Sources of income and taxes: ¹										
Money income before taxes	33,572	3,093	7,686	12,402	17,333	24,917	34,530	44,563	57,639	95,810
Wages and salaries	29,912	1,385	3,275	8,745	14,757	22,544	31,694	41,856	53,085	84,587
Self-employment income	1,665	125	428	656	508	1,021	1,518	1,383	3,039	7,338
Social Security, private and government retirement	255	71	519	150	204	188	202	145	204	844
Interest, dividends, rental income, other property income	348	38	14	119	54	160	226	440	518	2,055
Unemployment and workers' compensation, veterans' benefits	318	116	193	316	307	390	350	292	279	396
Public assistance, supplemental security income, food stamps	592	1,110	2,777	1,770	895	192	106	25	9	3
Regular contributions for support	301	119	270	390	429	233	287	283	294	424
Other income	182	128	210	256	178	190	147	140	210	163
Personal taxes ¹	3,089	-150	21	333	886	1,788	2,856	4,118	5,991	13,059
Federal income taxes	2,340	-157	-6	221	669	1,382	2,186	3,081	4,501	9,985
State and local income taxes	676	9	17	102	201	369	606	953	1,353	2,719
Other taxes	73	-2	11	10	16	38	63	84	137	355
Income after taxes ¹	30,484	3,242	7,665	12,069	16,447	23,129	31,674	40,446	51,648	82,751
Addenda:										
Net change in total assets and liabilities	-2,192	-1,902	-342	-604	-1,596	-1,425	-350	-2,533	-6,920	-5,601
Net change in total assets	4,059	317	-471	183	1,107	760	7,290	3,678	9,572	14,392
Net change in total liabilities	6,251	2,219	-128	787	2,703	2,185	7,640	6,211	16,492	19,994
Other financial information										

See footnotes at end of table.

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Other money receipts	228	74	147	362	55	164	165	314	193	719
Mortgage principal paid on owned property	-481	-123	-79	-115	-174	-283	-435	-629	-1,056	-1,539
Estimated market value of owned home	40,306	15,083	6,086	7,221	14,560	20,256	37,739	54,473	89,487	134,351
Estimated monthly rental value of owned home	287	103	60	69	115	163	278	410	607	839
Gifts of goods and services	701	346	329	326	404	638	639	756	1,216	1,542
Food	36	4	19	21	21	24	34	47	67	77
Housing	233	43	96	116	148	241	209	254	355	529
Housekeeping supplies	37	9	12	25	23	26	43	53	54	74
Household textiles	7	0	0	0	10	8	3	3	17	21
Appliances and miscellaneous housewares	19	1	3	7	7	21	18	21	22	65
Major appliances	3	0	2	0	0	2	7	4	1	2
Small appliances and miscellaneous housewares	16	1	1	7	7	19	11	17	21	62
Miscellaneous household equipment	75	16	30	15	51	68	59	88	143	178
Other housing	95	17	51	68	57	118	85	90	118	191
Apparel and services	223	195	67	71	139	187	215	296	330	549
Males, 2 and over	69	20	5	17	35	63	64	110	89	196
Females, 2 and over	62	40	13	24	50	48	45	61	123	160
Children under 2	43	26	38	12	26	33	56	60	59	65
Other apparel products and services	50	109	11	17	28	42	50	65	59	129
Jewelry and watches	30	63	4	7	23	25	22	50	21	109
All other apparel products and services	20	46	7	11	5	18	28	15	38	20
Transportation	49	23	5	19	8	32	17	15	247	55
Health care	6	4	2	3	5	7	8	4	10	12
Entertainment	65	34	15	47	34	72	77	53	88	126
Toys, games, hobbies, and tricycles	24	13	10	6	21	33	27	22	33	25
Other entertainment	41	20	6	41	14	39	50	32	55	102
Education	8	5	4	6	3	9	12	7	6	15
All other gifts	81	38	122	44	46	66	67	81	113	178

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

Note: All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

Note: Some data are likely to have large sampling errors