

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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)	16,792	777	1,347	1,584	1,705	3,161	2,729	1,949	2,101	1,439
Consumer unit characteristics:										
Income before taxes ¹	\$34,726	\$2,712	\$7,512	\$12,414	\$17,219	\$24,679	\$34,390	\$44,302	\$57,793	\$98,866
Income after taxes ¹	31,653	2,774	7,506	12,215	16,390	22,952	31,181	40,279	52,258	87,577
Age of reference person	29.8	29.5	29.3	29.4	29.7	29.5	29.8	30.1	30.4	30.8
Average number in consumer unit:										
Persons	2.7	2.5	2.7	2.7	2.5	2.6	2.8	3.0	2.9	2.8
Children under 18	1.1	1.1	1.3	1.3	1.0	1.0	1.0	1.1	0.9	0.8
Persons 65 and over	0	0	0	0	0	0	0	0	0	0
Earners	1.4	0.9	0.8	1.1	1.2	1.4	1.6	1.8	1.8	1.9
Vehicles	1.8	0.9	0.9	1.2	1.4	1.7	2.1	2.3	2.3	2.2
Percent distribution:										
Sex of reference person:										
Male	64	46	36	49	57	63	67	79	78	75
Female	36	54	64	51	43	37	33	21	22	25
Housing tenure:										
Homeowner	42	19	12	17	25	36	48	57	69	74
With mortgage	36	13	6	10	17	29	41	50	64	72
Without mortgage	6	5	6	7	7	7	7	7	5	2
Renter	58	81	88	83	75	64	52	43	31	26
Race of reference person:										
Black	12	26	24	19	14	12	9	8	4	4
White and other	88	74	76	81	86	88	91	92	96	96
Education of reference person:										
Elementary (1-8)	3	2	6	5	4	3	3	1	1	0
High school (9-12)	40	52	56	48	55	44	39	33	28	14
College	57	46	38	47	41	52	58	65	71	85
Never attended and other	0	0	0	1	0	0	0	0	0	0
At least one vehicle owned	87	62	62	78	84	93	95	96	94	93
Average annual expenditures:										
Food	4,516	3,348	2,430	3,084	3,577	3,791	4,540	4,874	6,069	7,328
Food at home	2,710	2,400	1,894	2,214	2,484	2,465	2,600	2,831	3,403	3,574
Cereals and bakery products	422	326	278	329	373	385	394	477	530	570
Cereals and cereal products	172	151	104	155	171	165	158	201	198	202
Bakery products	249	175	174	174	202	220	237	276	332	368
Meats, poultry, fish, and eggs	701	851	566	640	759	703	639	681	786	754

See footnotes at end of table.

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Beef	221	237	179	191	249	218	205	206	291	200
Pork	145	134	143	136	188	152	116	149	146	140
Other meats	94	84	64	90	82	86	93	107	103	111
Poultry	129	165	93	120	120	124	127	119	151	153
Fish and seafood	84	196	62	72	88	96	67	71	65	125
Eggs	29	35	24	31	33	27	31	28	30	26
Dairy products	296	214	198	239	262	271	283	329	374	388
Fresh milk and cream	137	102	100	117	136	133	128	169	155	139
Other dairy products	160	112	97	122	125	138	155	160	219	249
Fruits and vegetables	424	424	235	345	373	366	401	446	510	671
Fresh fruits	132	176	81	101	110	118	108	135	145	244
Fresh vegetables	128	120	68	97	110	110	124	145	147	200
Processed fruits	91	69	46	76	77	66	92	91	129	150
Processed vegetables	74	59	40	71	75	72	77	74	88	77
Other food at home	867	585	617	661	717	740	882	898	1,203	1,191
Sugar and other sweets	114	66	75	92	102	90	106	126	164	158
Fats and oils	76	77	42	77	77	68	77	77	94	83
Miscellaneous foods	402	263	264	274	308	344	419	415	573	577
Nonalcoholic beverages	237	167	220	198	214	208	240	239	305	285
Food prep by cu, out-of-town trips	38	12	15	20	17	29	39	41	67	87
Food away from home	1,806	948	536	870	1,093	1,326	1,940	2,043	2,666	3,754
Alcoholic beverages	346	143	138	169	196	328	362	405	488	605
Housing	10,500	6,247	5,246	7,062	7,065	8,425	10,408	11,886	15,029	21,309
Shelter	6,123	3,574	3,112	4,335	4,198	4,904	6,016	6,751	9,011	12,382
Owned dwellings	2,893	780	297	694	907	1,450	2,590	3,535	6,316	9,116
Mortgage interest and charges	2,016	543	134	484	576	923	1,830	2,503	4,476	6,467
Property taxes	517	140	76	127	141	246	463	622	1,161	1,621
Maintenance, repairs, insurance, other expenses	360	97	86	83	189	281	297	410	679	1,029
Rented dwellings	3,033	2,724	2,768	3,524	3,236	3,309	3,251	2,937	2,365	2,755
Other lodging	197	71	47	117	56	145	175	280	330	511
Utilities, fuels, and public services	1,969	1,537	1,437	1,531	1,658	1,845	2,023	2,254	2,349	2,782
Natural gas	222	161	164	164	178	189	206	239	313	365
Electricity	742	633	560	615	621	719	769	869	814	973
Fuel oil and other fuels	51	20	25	30	29	45	46	67	90	80
Telephone services	749	583	582	613	680	718	779	815	853	997
Water and other public services	206	140	107	108	149	174	223	264	279	366
Household operations	662	462	140	325	275	477	682	854	820	1,961
Personal services	524	392	94	268	207	412	578	752	630	1,333
Other household expenses	138	70	46	56	68	65	104	102	190	627
Housekeeping supplies	384	218	199	252	246	291	369	423	621	640
Laundry and cleaning supplies	114	68	87	87	95	97	119	117	151	164

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-Continued

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Other household products	172	66	81	117	117	133	141	203	308	269
Postage and stationery	98	84	31	48	35	62	109	103	162	206
Household furnishings and equipment	1,362	455	358	619	688	908	1,318	1,604	2,228	3,545
Household textiles	87	2	11	15	36	61	76	123	138	235
Furniture	389	142	151	224	234	268	385	407	539	1,136
Floor coverings	80	2	8	4	27	32	34	104	121	368
Major appliances	135	74	46	74	67	136	149	201	179	220
Small appliances, miscellaneous housewares	85	30	29	31	28	55	106	120	129	175
Miscellaneous household equipment	586	205	114	273	296	355	568	650	1,121	1,412
Apparel and services	1,930	1,327	811	1,052	1,134	1,627	1,981	1,876	2,815	4,023
Men and boys	478	387	159	161	266	404	502	392	862	969
Men, 16 and over	349	147	91	86	188	284	405	312	533	863
Boys, 2 to 15	129	240	68	75	78	121	97	79	329	106
Women and girls	672	422	207	370	372	525	675	743	899	1,511
Women, 16 and over	558	327	112	268	298	385	572	648	794	1,328
Girls, 2 to 15	114	95	95	102	74	140	103	95	105	183
Children under 2	164	88	172	94	71	137	162	142	231	364
Footwear	318	262	132	214	226	317	318	285	430	527
Other apparel products and services	300	168	141	213	199	244	324	315	394	652
Transportation	6,433	2,773	2,463	3,116	4,625	6,321	6,062	8,631	10,235	10,341
Vehicle purchases (net outlay)	3,096	875	1,181	1,428	2,364	3,416	2,595	4,495	5,001	4,359
Cars and trucks, new	1,411	214	670	620	822	1,346	1,188	1,968	2,556	2,455
Cars and trucks, used	1,629	661	510	809	1,489	2,024	1,358	2,450	2,245	1,899
Other vehicles	56	0	0	0	53	46	49	77	199	5
Gasoline and motor oil	1,007	594	539	677	761	956	1,086	1,240	1,400	1,395
Other vehicle expenses	2,040	1,155	664	870	1,330	1,757	2,125	2,627	3,332	3,713
Vehicle finance charges	333	83	66	95	178	296	364	538	602	520
Maintenance and repairs	649	629	277	343	502	628	661	849	943	854
Vehicle insurance	673	251	239	315	478	631	754	843	1,042	1,101
Vehicle rental, leases, licenses, other charges	385	192	82	118	173	202	346	397	745	1,239
Public transportation	290	150	79	140	169	191	256	269	503	874
Health care	1,083	475	262	537	700	949	1,326	1,547	1,551	1,729
Health insurance	499	207	111	243	251	421	595	755	795	805
Medical services	375	182	79	177	276	329	513	475	478	640
Drugs	145	59	58	89	128	149	146	208	200	159
Medical supplies	65	27	14	27	45	51	73	108	77	125
Entertainment	1,661	870	666	791	872	1,306	1,631	2,122	2,513	3,811
Fees and admissions	396	211	100	158	128	293	369	468	679	1,121
Television, radios, sound equipment	592	300	354	356	437	510	594	786	792	1,028
Pets, toys, and playground equipment	357	168	144	173	156	290	376	477	542	713
Other supplies, equipment, and services	316	192	68	105	152	213	293	391	500	949

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Personal care products and services	415	176	168	225	298	326	441	493	609	729
Reading	143	48	53	66	71	107	168	180	217	324
Education	364	514	654	417	250	234	262	482	356	412
Tobacco products and smoking supplies	272	192	250	259	260	295	294	292	273	241
Miscellaneous	716	380	249	429	485	724	818	886	977	1,105
Cash contributions	452	50	217	186	148	318	511	461	1,077	796
Personal insurance and pensions	3,428	218	344	799	1,316	2,223	3,451	4,616	6,286	10,268
Life and other personal insurance	248	68	57	75	77	164	256	373	437	637
Pensions and Social Security	3,180	150	287	724	1,238	2,060	3,195	4,243	5,849	9,631
Sources of income and taxes: ¹										
Money income before taxes	34,726	2,712	7,512	12,414	17,219	24,679	34,390	44,302	57,793	98,866
Wages and salaries	31,687	1,224	3,223	8,386	14,880	22,833	32,034	42,178	55,487	90,188
Self-employment income	1,210	32	150	255	306	435	1,070	1,163	1,295	6,867
Social Security, private and government retirement	216	91	405	210	159	363	243	177	29	127
Interest, dividends, rental income, other property income	199	33	12	103	17	68	224	103	380	889
Unemployment and workers' compensation, veterans' benefit	283	74	153	188	467	371	289	318	273	160
Public assistance, supplemental security, income, food stamps	675	1,041	3,006	2,533	795	198	117	30	8	58
Regular contributions for support	298	74	363	534	419	291	232	165	146	503
Other income	160	142	199	204	174	121	182	168	174	75
Personal taxes 1	3,074	-63	6	199	828	1,727	3,209	4,023	5,535	11,289
Federal income taxes	2,307	-86	-30	90	568	1,244	2,409	3,026	4,116	8,812
State and local income taxes	689	0	28	84	221	408	721	902	1,253	2,347
Other taxes	78	23	8	24	39	75	78	96	165	130
Income after taxes 1	31,653	2,774	7,506	12,215	16,390	22,952	31,181	40,279	52,258	87,577
Addenda:										
Net change in total assets and liabilities	-1,470	1,035	-1,797	-219	-12	-2,005	1,190	-3,621	-4,658	-1,919
Net change in total assets	4,483	623	-18	377	1,291	1,546	5,416	4,426	11,259	13,948

See footnotes at end of table.

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Net change in total liabilities	5,953	-412	1,779	597	1,302	3,551	4,227	8,048	15,917	15,866
Other financial information										
Other money receipts	419	541	323	55	63	438	116	337	315	2,061
Mortgage principal paid, owned property	-753	-182	-68	-168	-303	-336	-550	-787	-1,066	-3,680
Estimated market value of owned home	38,536	13,318	5,586	9,335	13,118	21,029	37,952	46,229	76,800	118,549
Estimated monthly rental value of owned home	305	96	54	89	130	194	306	406	570	817
Gifts of goods and services										
Food	53	16	8	13	32	35	41	58	133	98
Housing	231	208	118	139	92	139	232	236	417	488
Housekeeping supplies	35	10	15	29	15	23	28	35	58	79
Household textiles	8	0	1	6	1	2	7	18	21	8
Appliances and miscellaneous housewares	24	9	4	4	9	8	39	24	49	57
Major appliances	3	0	0	1	0	3	1	10	1	7
Small appliances and miscellaneous houseware	22	9	4	3	8	5	38	14	48	50
Miscellaneous household equipment	53	44	15	7	28	25	55	42	136	108
Other housing	112	145	84	92	39	82	105	118	154	237
Apparel and services	245	79	28	130	165	194	316	217	351	517
Males 2 and over	62	35	10	19	36	44	98	34	83	149
Females 2 and over	79	8	2	63	73	41	73	71	147	171
Children under 2	48	25	10	30	31	48	42	45	75	100
Other apparel products and services	57	12	7	18	25	61	104	67	46	98
Jewelry and watches	31	10	1	5	12	32	85	22	21	50
All other apparel products and services	25	2	5	13	13	29	19	44	25	47
Transportation	37	20	6	10	10	97	23	23	31	61
Health care	6	5	0	5	8	8	7	6	6	4
Entertainment	67	52	16	31	27	51	75	80	114	144
Toys, games, hobbies, and tricycles	26	10	5	17	12	28	35	26	29	57
Other entertainment	41	42	12	14	15	23	40	54	86	87
Education	16	1	46	2	19	25	7	6	19	10
All other gifts	75	11	19	31	25	86	83	101	80	159

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