

Table 2. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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)	15,861	716	1,138	1,397	1,505	2,668	2,557	1,970	2,296	1,615
Income before taxes 1/	\$36,766	\$2,423	\$7,494	\$12,507	\$17,254	\$24,548	\$34,369	\$44,399	\$57,608	\$96,825
Income after taxes 1/	33,482	2,492	7,587	12,337	16,549	23,092	31,349	40,304	52,369	84,907
Age of reference person	29.8	29.3	29.4	29.5	29.7	29.5	29.7	30.0	30.2	30.6
Average number in consumer unit:										
Persons	2.8	2.5	2.7	2.8	2.5	2.7	2.6	2.9	2.9	2.9
Children under 18	1.1	1.1	1.4	1.4	1.0	1.1	0.9	1.1	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	0.9	1.1	1.2	1.4	1.6	1.8	1.8	1.9
Vehicles	1.8	1.1	1.0	1.1	1.4	1.7	1.9	2.2	2.2	2.2
Percent distribution:										
Male	63	49	36	47	51	64	68	74	74	74
Female	37	51	64	53	49	36	32	26	26	26
Percent homeowner	44	23	16	18	28	36	45	57	68	74
With mortgage	38	11	8	12	21	29	40	52	64	72
Without mortgage	6	11	8	6	8	7	5	5	4	2
Renter	56	77	84	82	72	64	55	43	32	26
Black	13	25	23	20	17	14	8	8	8	6
White and other	87	75	77	80	83	86	92	92	92	94
Elementary (1-8)	3	4	7	5	3	4	4	2	1	0
High school (9-12)	39	54	51	51	55	44	36	38	29	14
College	58	41	42	44	41	52	60	61	70	86
Never attended and other	0	0	0	0	0	0	0	0	0	0
At least one vehicle owned	87	63	66	74	84	90	95	95	94	92
Average annual expenditures	\$33,912	\$18,438	\$15,610	\$17,862	\$21,936	\$27,367	\$32,700	\$37,800	\$47,162	\$65,524
Food	4,633	3,219	2,647	3,343	3,503	3,759	4,636	4,968	5,687	7,416
Food at home	2,764	2,228	2,079	2,410	2,418	2,390	2,658	2,889	3,206	3,787
Cereals and bakery products	431	342	311	357	366	370	412	468	509	595
Cereals and cereal products	176	159	137	163	164	157	168	202	190	212
Bakery products	255	183	174	193	202	213	244	266	319	383
Meats, poultry, fish, and eggs	696	759	618	700	729	646	636	689	729	835
Beef	208	199	194	191	205	184	202	204	246	233
Pork	150	116	153	158	202	149	125	145	150	164
Other meats	94	107	73	109	78	78	88	99	97	133
Poultry	134	160	107	136	129	114	138	134	144	157
Fish and seafood	80	147	62	75	83	90	53	82	63	122
Eggs	29	29	29	32	32	30	30	25	29	26
Dairy products	311	204	227	266	248	275	306	338	363	417
Fresh milk and cream	136	98	106	132	136	129	135	159	145	142
Other dairy products	174	105	121	134	112	146	172	179	219	276
Fruits and vegetables	444	351	306	366	387	378	413	432	529	685
Fresh fruits	138	135	91	104	122	119	117	138	166	230
Fresh vegetables	123	86	94	101	112	105	116	127	138	183
Processed fruits	104	61	63	82	80	86	102	96	136	162
Processed vegetables	79	68	58	78	73	70	77	71	90	109
Other food at home	882	573	616	721	688	721	890	962	1,076	1,255
Sugar and other sweets	116	68	84	103	102	87	111	136	146	151
Fats and oils	76	54	56	84	74	67	76	72	80	95
Miscellaneous foods	412	289	255	298	292	341	413	461	520	603
Nonalcoholic beverages	237	144	204	216	193	197	254	252	269	302
Food prepared by consumer unit on out-of-town trips	42	19	17	20	28	29	35	41	62	102
Food away from home	1,869	990	568	933	1,085	1,369	1,979	2,079	2,481	3,629
Alcoholic beverages	350	210	124	197	225	268	352	439	414	655
Housing	11,048	6,591	5,744	6,754	7,303	8,656	10,397	11,819	15,173	21,794
Shelter	6,409	3,720	3,316	4,065	4,465	5,078	6,003	6,831	8,902	12,405
Owned dwellings	3,203	684	406	727	1,140	1,580	2,496	3,751	6,176	9,259
Mortgage interest and charges	2,250	389	194	502	641	1,058	1,750	2,678	4,412	6,698

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Property taxes	585	168	102	132	282	264	421	636	1,207	1,629
Maintenance, repairs, insurance, other expenses	368	127	109	93	216	258	326	437	557	931
Rented dwellings	3,001	2,941	2,864	3,269	3,235	3,350	3,337	2,831	2,448	2,555
Other lodging	206	95	46	69	91	148	170	249	278	592
Utilities, fuels, and public services	2,085	1,626	1,518	1,561	1,687	1,931	2,087	2,302	2,497	2,914
Natural gas	236	181	182	177	145	189	218	285	291	399
Electricity	777	634	550	605	675	761	793	863	892	977
Fuel oil and other fuels	59	31	40	25	46	63	49	65	92	80
Telephone services	800	646	631	642	680	748	824	828	940	1,052
Water and other public services	214	133	115	112	141	170	204	260	282	406
Household operations	715	533	142	228	278	475	627	953	936	1,956
Personal services	551	458	91	162	199	377	509	820	720	1,370
Other household expenses	164	75	52	66	79	98	119	132	216	586
Housekeeping supplies	391	166	291	257	250	305	366	391	507	713
Laundry and cleaning supplies	122	62	123	93	92	107	121	137	139	162
Other household products	165	42	108	121	112	127	141	159	234	309
Postage and stationery	104	62	60	43	45	71	104	94	135	242
Household furnishings and equipment	1,448	546	476	642	623	867	1,314	1,343	2,331	3,807
Household textiles	73	44	37	31	47	47	67	73	131	143
Furniture	402	182	117	234	214	218	357	398	629	1,077
Floor coverings	67	0	33	7	30	18	37	30	69	358
Major appliances	142	76	62	55	80	138	156	177	210	205
Small appliances, miscellaneous housewares	85	30	36	20	33	57	79	66	133	225
Miscellaneous household equipment	679	214	192	295	219	389	617	599	1,160	1,798
Apparel and services	1,961	853	907	1,121	1,251	1,688	1,788	1,807	2,832	3,633
Men and boys	491	153	223	164	304	427	442	434	699	1,068
Men, 16 and over	375	55	90	78	202	294	345	335	555	939
Boys, 2 to 15	116	99	133	86	102	133	97	99	143	129
Women and girls	719	197	268	469	369	605	688	672	1,235	1,093
Women, 16 and over	592	110	186	330	277	450	565	584	1,089	928
Girls, 2 to 15	127	87	82	139	92	155	123	88	146	165
Children under 2	150	70	135	102	61	136	142	134	211	253
Footwear	313	127	203	211	198	343	274	291	425	452
Other apparel products and services	288	306	78	174	319	176	242	277	262	766
Transportation	6,610	4,183	2,970	2,582	5,011	6,283	6,268	7,660	9,319	11,221
Vehicle purchases (net outlay)	3,039	2,172	1,469	809	2,700	3,259	2,703	3,522	4,041	4,929
Cars and trucks, new	1,315	286	507	32	1,054	1,416	1,278	1,108	2,088	2,741
Cars and trucks, used	1,689	1,886	962	777	1,624	1,745	1,425	2,338	1,920	2,163
Other vehicles	35	0	0	0	21	98	0	76	32	25
Gasoline and motor oil	1,078	631	620	678	815	966	1,068	1,271	1,534	1,504
Other vehicle expenses	2,181	1,238	763	926	1,344	1,846	2,262	2,581	3,236	3,944
Vehicle finance charges	364	117	82	120	169	324	400	543	567	563
Maintenance and repairs	644	676	305	373	503	635	668	713	817	936
Vehicle insurance	698	298	253	285	466	616	765	876	982	1,174
Vehicle rental, leases, licenses, other charges	474	146	123	148	206	270	429	449	870	1,271
Public transportation	313	143	118	169	152	212	235	287	508	845
Health care	1,131	492	439	554	756	939	1,281	1,469	1,639	1,667
Health insurance	541	187	159	203	270	476	633	804	779	815
Medical services	369	211	115	204	317	277	424	405	577	538
Drugs	150	69	136	108	126	129	144	172	186	198
Medical supplies	70	25	28	38	44	57	80	87	97	116
Entertainment	1,866	962	670	792	907	1,317	1,851	2,082	2,601	4,307
Fees and admissions	419	159	104	165	171	281	405	447	647	1,104
Television, radios, sound equipment	619	324	362	381	463	506	616	753	820	1,011
Pets, toys, and playground equipment	424	196	83	136	147	238	393	421	607	1,192
Other entertainment supplies, equipment and services	404	283	120	111	126	293	438	461	526	1,001
Personal care products and services	483	256	264	267	313	405	485	564	614	845
Reading	140	45	64	68	70	105	151	148	196	315

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Education	396	663	589	413	232	315	315	370	399	552
Tobacco products and smoking supplies	266	199	263	274	241	307	283	252	298	192
Miscellaneous	772	368	339	467	525	795	825	949	1,022	1,055
Cash contributions	521	152	210	201	218	338	543	561	938	1,089
Personal insurance and pensions	3,735	245	379	829	1,381	2,191	3,523	4,712	6,030	10,782
Life and other personal insurance	256	78	51	82	104	176	241	328	386	655
Pensions and Social Security	3,479	167	329	746	1,277	2,016	3,282	4,385	5,644	10,127
Money income before taxes 1/	36,766	2,423	7,494	12,507	17,254	24,548	34,369	44,399	57,608	96,825
Wages and salaries	33,699	1,346	3,664	8,398	14,892	22,590	32,315	42,167	55,180	88,299
Self-employment income	1,426	-199	173	150	403	603	1,131	1,470	1,267	7,083
Social Security, private and government retirement	212	86	571	279	136	291	90	120	204	218
Interest, dividends, rental income, other property income	150	27	24	134	19	72	71	89	262	604
Unemployment and workers' compensation, veterans' benefits	227	86	145	127	354	358	228	219	196	152
Public assistance, supplemental security income, food stamps	587	856	2,369	2,516	893	271	94	54	14	22
Regular contributions for support	304	102	318	652	383	237	270	159	330	318
Other income	160	118	230	251	172	126	170	121	156	130
Personal taxes 1/	3,284	-69	-93	169	705	1,456	3,020	4,094	5,239	11,918
Federal income taxes	2,498	-82	-117	56	480	1,056	2,274	3,100	3,964	9,394
State and local income taxes	731	9	18	93	207	368	696	908	1,160	2,420
Other taxes	56	4	6	21	18	31	50	87	115	105
Income after taxes 1/	33,482	2,492	7,587	12,337	16,549	23,092	31,349	40,304	52,369	84,907
Net change in total assets and liabilities	-2,406	531	-852	-10	-4,481	-1,180	620	-2,540	-7,636	-4,158
Net change in total assets	6,439	608	61	1,626	821	3,098	5,947	5,496	12,598	21,608
Net change in total liabilities	8,845	77	913	1,636	5,301	4,279	5,327	8,037	20,234	25,766
Other money receipts	224	345	164	44	58	148	108	241	348	636
Mortgage principal paid on owned property	-676	-176	-82	-186	-376	-365	-524	-871	-1,025	-2,040
Estimated market value of owned home	43,002	13,780	14,105	9,515	14,268	23,101	34,822	50,303	76,390	121,511
Estimated monthly rental value of owned home	337	106	68	92	148	197	287	424	593	854
Gifts of goods and services	803	379	314	379	619	558	733	706	1,114	1,879
Food	46	3	18	12	30	28	51	56	67	90
Housing	239	161	117	115	143	161	226	168	379	551
Housekeeping supplies	34	10	16	15	23	23	26	24	43	100
Household textiles	5	2	2	3	5	4	7	5	7	6
Appliances and miscellaneous housewares	24	9	6	4	10	20	32	9	23	80
Major appliances	3	0	1	0	2	5	6	3	2	2
Small appliances and miscellaneous housewares	21	9	5	4	8	15	26	7	22	78
Miscellaneous household equipment	60	16	30	24	24	38	51	39	132	124
Other housing	116	125	63	68	83	77	109	90	174	241
Apparel and services	252	49	51	161	339	185	200	253	300	532
Males, 2 and over	66	40	4	22	45	37	85	57	70	179
Females, 2 and over	64	5	1	76	74	52	60	30	84	128
Children under 2	43	1	30	34	21	41	33	43	60	80
Other apparel products and services	79	4	16	30	199	55	21	124	86	145
Jewelry and watches	50	0	0	6	193	23	17	62	51	91
All other apparel products and services	29	4	16	24	6	32	4	62	35	54
Transportation	33	27	10	10	9	18	22	25	34	150
Health care	7	10	1	2	4	11	7	7	9	5
Entertainment	106	91	37	18	33	53	136	81	191	219
Toys, games, hobbies, and tricycles	44	16	11	10	12	32	39	19	99	91
Other entertainment	62	75	26	8	21	21	97	62	93	127
Education	33	19	60	15	20	18	6	18	18	150
All other gifts	87	19	19	46	41	84	85	98	117	181

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that 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 also that some data are likely to have large sampling errors.