

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97**

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) ....	16,050	573	1,040	1,332	1,437	2,605	2,599	1,993	2,551	1,920
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$39,089	\$1,426	\$7,599	\$12,488	\$17,360	\$24,548	\$34,367	\$44,320	\$57,763	\$98,000
Income after taxes <sup>1</sup> .....	35,764	1,414	7,714	12,361	16,862	23,262	31,592	40,187	52,570	87,299
Age of reference person .....	29.8	29.4	29.0	29.5	29.4	29.6	29.6	29.9	30.2	30.6
Average number in consumer unit:										
Persons .....	2.8	2.5	2.6	2.9	2.7	2.7	2.7	2.9	3.0	2.9
Children under 18 .....	1.1	1.1	1.3	1.4	1.2	1.1	1.0	1.1	1.0	.8
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.5	1.0	.9	1.1	1.3	1.4	1.6	1.7	1.9	1.9
Vehicles .....	1.8	1.1	1.0	1.1	1.5	1.6	1.8	2.1	2.2	2.2
Percent distribution:										
Sex of reference person:										
Male .....	61	47	36	44	49	62	67	66	72	72
Female .....	39	53	64	56	51	38	33	34	28	28
Housing tenure:										
Homeowner .....	45	24	17	25	29	31	41	57	69	71
With mortgage .....	39	11	11	16	21	25	35	52	66	69
Without mortgage .....	5	12	6	9	7	5	6	5	4	3
Renter .....	55	76	83	75	71	69	59	43	31	29
Race of reference person:										
Black .....	14	26	22	25	17	15	10	9	10	8
White and other .....	86	74	78	75	83	85	90	91	90	92
Education of reference person:										
Elementary (1-8) .....	3	5	9	6	4	3	3	1	1	1
High school (9-12) .....	37	52	51	50	47	42	34	38	27	16
College .....	60	44	40	44	49	55	62	60	72	84
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )
At least one vehicle owned .....	87	55	62	74	87	89	93	95	94	93
Average annual expenditures .....	\$35,501	\$19,160	\$17,413	\$19,114	\$23,770	\$27,067	\$33,076	\$39,255	\$47,458	\$63,967
Food .....	4,694	2,786	3,116	3,237	3,529	3,777	4,659	5,060	5,876	6,830
Food at home .....	2,724	2,065	2,251	2,261	2,325	2,268	2,636	2,782	3,211	3,653
Cereals and bakery products .....	430	344	333	323	344	383	423	442	499	575
Cereals and cereal products .....	171	159	136	150	148	143	178	174	193	212
Bakery products .....	258	184	197	173	196	240	245	267	306	363
Meats, poultry, fish, and eggs .....	669	516	668	627	628	597	620	664	744	835
Beef .....	205	146	229	200	164	179	184	203	262	227
Pork .....	139	97	141	141	137	129	131	148	139	167
Other meats .....	84	74	81	76	81	72	76	92	87	107
Poultry .....	141	128	132	132	140	117	138	133	151	188
Fish and seafood .....	72	<sup>5</sup> 45	59	50	76	68	62	63	76	116
Eggs .....	29	26	26	28	31	32	28	26	27	30
Dairy products .....	311	226	213	274	247	267	309	338	362	404
Fresh milk and cream .....	130	99	99	122	113	124	134	144	138	140
Other dairy products .....	181	127	113	152	134	143	175	194	224	264
Fruits and vegetables .....	438	267	319	367	402	344	414	393	568	617
Fresh fruits .....	137	57	87	102	124	98	129	119	207	189
Fresh vegetables .....	121	64	105	118	129	102	106	101	146	172
Processed fruits .....	102	62	64	64	86	80	108	101	127	151
Processed vegetables .....	77	85	63	82	62	64	71	72	88	104

See footnotes at end of table.

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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	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
Other food at home .....	\$876	\$712	\$719	\$670	\$704	\$677	\$871	\$944	\$1,038	\$1,222
Sugar and other sweets .....	109	94	86	81	93	82	104	115	141	146
Fats and oils .....	69	51	69	73	73	60	71	58	71	90
Miscellaneous foods .....	424	370	334	304	326	322	418	473	499	613
Nonalcoholic beverages .....	229	169	205	193	175	188	240	249	265	280
Food prepared by consumer unit on out-of-town trips .....	45	28	26	20	37	25	38	47	62	93
Food away from home .....	1,970	721	866	976	1,204	1,509	2,023	2,278	2,664	3,177
Alcoholic beverages .....	390	158	102	156	229	331	392	500	428	729
Housing .....	11,612	7,308	6,355	6,865	8,111	8,873	10,516	12,317	15,187	21,236
Shelter .....	6,763	4,422	3,525	4,011	4,735	5,274	6,133	7,190	8,619	12,608
Owned dwellings .....	3,399	853	565	867	1,246	1,516	2,365	3,900	6,021	9,012
Mortgage interest and charges .....	2,356	405	337	534	685	1,004	1,592	2,756	4,324	6,390
Property taxes .....	631	350	118	148	357	295	402	671	1,128	1,599
Maintenance, repairs, insurance, other expenses .....	411	98	109	185	205	217	371	472	569	1,024
Rented dwellings .....	3,139	3,433	2,914	3,048	3,342	3,622	3,602	3,063	2,340	2,944
Other lodging .....	225	<sup>5</sup> 136	46	96	147	136	166	227	258	651
Utilities, fuels, and public services .....	2,214	1,751	1,632	1,699	1,907	1,964	2,122	2,336	2,701	2,945
Natural gas .....	255	168	201	188	167	224	238	321	288	378
Electricity .....	796	707	573	658	743	739	776	849	937	940
Fuel oil and other fuels .....	72	<sup>5</sup> 54	54	37	61	66	61	84	100	93
Telephone services .....	873	716	684	685	796	771	851	843	1,073	1,148
Water and other public services .....	218	106	120	131	139	165	196	239	303	386
Household operations .....	685	336	195	236	344	413	498	832	1,012	1,653
Personal services .....	518	<sup>5</sup> 263	135	168	264	308	377	696	811	1,136
Other household expenses .....	167	73	60	67	80	105	122	136	201	517
Housekeeping supplies .....	420	227	306	239	260	304	364	436	506	833
Laundry and cleaning supplies .....	121	96	131	96	96	99	119	145	139	141
Other household products .....	185	84	106	107	105	118	151	168	240	428
Postage and stationery .....	113	<sup>5</sup> 47	70	36	59	86	95	123	126	264
Household furnishings and equipment .....	1,531	573	697	680	864	919	1,398	1,523	2,350	3,197
Household textiles .....	75	41	32	37	58	43	64	62	131	139
Furniture .....	458	186	201	189	313	257	470	390	696	985
Floor coverings .....	59	( <sup>4</sup> )	<sup>5</sup> 59	<sup>5</sup> 13	<sup>5</sup> 6	<sup>5</sup> 13	<sup>5</sup> 43	<sup>5</sup> 38	67	241
Major appliances .....	155	<sup>5</sup> 54	76	61	130	129	172	121	229	257
Small appliances, miscellaneous housewares .....	80	<sup>5</sup> 25	56	35	62	58	76	67	129	126
Miscellaneous household equipment .....	705	266	273	344	296	419	574	845	1,098	1,449
Apparel and services .....	2,010	734	955	959	1,400	1,466	1,744	2,028	3,048	3,476
Men and boys .....	473	173	159	186	250	368	417	541	695	861
Men, 16 and over .....	361	<sup>5</sup> 69	<sup>5</sup> 46	80	152	238	318	418	595	736
Boys, 2 to 15 .....	111	105	112	106	97	129	99	123	99	125
Women and girls .....	747	165	370	290	376	562	634	697	1,423	1,097
Women, 16 and over .....	625	<sup>5</sup> 116	299	175	255	473	467	568	1,286	977
Girls, 2 to 15 .....	121	49	71	116	121	89	167	130	138	119
Children under 2 .....	162	<sup>5</sup> 49	<sup>5</sup> 116	116	97	127	122	206	224	257
Footwear .....	338	<sup>5</sup> 230	209	168	353	277	380	374	433	359
Other apparel products and services .....	290	117	102	199	325	132	191	210	273	903
Transportation .....	7,030	4,161	3,332	3,466	5,389	5,939	6,590	8,463	9,384	11,035
Vehicle purchases (net outlay) .....	3,229	<sup>5</sup> 2,236	1,591	1,603	2,977	2,823	2,902	4,121	4,284	4,398
Cars and trucks, new .....	1,282	<sup>5</sup> 67	( <sup>4</sup> )	<sup>5</sup> 573	<sup>5</sup> 521	1,249	1,172	1,612	1,975	2,329
Cars and trucks, used .....	1,901	2,169	1,591	1,030	2,428	1,529	1,730	2,438	2,258	1,909
Other vehicles .....	46	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 28	<sup>5</sup> 45	( <sup>4</sup> )	<sup>5</sup> 71	<sup>5</sup> 51	<sup>5</sup> 160
Gasoline and motor oil .....	1,134	643	729	701	928	1,001	1,105	1,306	1,489	1,523

See footnotes at end of table.

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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	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
Other vehicle expenses .....	\$2,319	\$1,107	\$837	\$1,003	\$1,321	\$1,906	\$2,307	\$2,731	\$3,121	\$4,209
Vehicle finance charges .....	402	174	80	144	166	316	436	569	593	644
Maintenance and repairs .....	654	372	273	359	519	642	659	683	735	1,105
Vehicle insurance .....	740	336	274	304	461	620	802	914	1,016	1,154
Vehicle rental, leases, licenses, other charges .....	524	225	211	196	174	329	411	565	778	1,304
Public transportation .....	348	175	175	160	164	208	276	305	490	906
Health care .....	1,214	559	559	539	899	984	1,360	1,451	1,613	1,785
Health insurance .....	572	229	196	205	322	493	622	769	776	882
Medical services .....	396	183	136	183	421	273	491	441	543	527
Drugs .....	171	114	190	116	125	169	173	155	175	245
Medical supplies .....	75	<sup>5</sup> 33	<sup>5</sup> 37	34	32	48	74	85	119	132
Entertainment .....	1,915	779	790	1,132	993	1,239	1,641	2,063	2,574	4,261
Fees and admissions .....	434	178	133	162	218	271	366	489	584	1,080
Television, radios, sound equipment .....	635	352	403	496	472	532	645	668	786	958
Pets, toys, and playground equipment .....	414	179	122	121	186	220	340	438	657	945
Other entertainment supplies, equipment, and services .....	432	70	132	354	117	216	289	468	547	1,279
Personal care products and services .....	534	253	290	347	365	485	502	570	650	883
Reading .....	139	49	70	72	63	105	138	134	193	286
Education .....	453	858	571	525	352	368	501	400	371	505
Tobacco products and smoking supplies .....	261	263	242	283	252	294	280	222	315	162
Miscellaneous .....	807	762	509	429	513	625	837	921	1,146	1,083
Cash contributions .....	530	<sup>5</sup> 256	101	142	235	420	549	599	660	1,214
Personal insurance and pensions .....	3,912	236	422	962	1,438	2,163	3,365	4,528	6,014	10,479
Life and other personal insurance .....	253	89	61	102	120	134	199	290	388	624
Pensions and Social Security .....	3,659	147	360	860	1,318	2,028	3,166	4,238	5,626	9,855
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	39,089	1,426	7,599	12,488	17,360	24,548	34,367	44,320	57,763	98,000
Wages and salaries .....	36,129	1,499	4,043	8,799	14,661	22,356	31,707	42,047	55,072	92,253
Self-employment income .....	1,301	-1,294	<sup>5</sup> 84	286	536	835	1,373	1,436	1,423	4,249
Social Security, private and government retirement .....	227	<sup>5</sup> 54	499	426	<sup>5</sup> 242	214	128	<sup>5</sup> 157	242	<sup>5</sup> 187
Interest, dividends, rental income, other property income .....	136	<sup>5</sup> 59	20	113	42	28	141	92	215	386
Unemployment and workers' compensation, veterans' benefits .....	174	<sup>5</sup> 81	135	133	221	244	165	175	130	<sup>5</sup> 189
Public assistance, supplemental security income, food stamps .....	505	761	2,328	2,001	845	315	144	<sup>5</sup> 51	<sup>5</sup> 11	<sup>5</sup> 21
Regular contributions for support .....	388	<sup>5</sup> 61	211	507	501	347	429	202	469	501
Other income .....	229	204	279	224	313	211	278	160	200	216
Personal taxes .....	3,325	12	-115	127	498	1,286	2,775	4,133	5,193	10,701
Federal income taxes .....	2,531	-63	-132	16	288	919	2,100	3,184	3,952	8,378
State and local income taxes .....	740	19	13	101	180	341	639	872	1,149	2,208
Other taxes .....	54	56	<sup>5</sup> 4	11	31	27	36	77	92	116
Income after taxes .....	35,764	1,414	7,714	12,361	16,862	23,262	31,592	40,187	52,570	87,299

See footnotes at end of table.

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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Addenda:										
Net change in total assets and liabilities .....	\$-2,117	\$972	\$-2,675	\$1,441	\$-3,186	\$-1,374	\$-2,799	\$-2,549	\$-5,100	\$-82
Net change in total assets .....	8,650	475	-224	4,351	292	3,789	3,259	7,651	15,331	31,198
Net change in total liabilities .....	10,768	-497	2,450	2,910	3,478	5,163	6,058	10,200	20,431	31,279
Other financial information:										
Other money receipts .....	329	<sup>5</sup> 317	<sup>5</sup> 158	412	87	120	244	194	497	867
Mortgage principal paid on owned property .....	-668	-251	-154	-215	-358	-328	-474	-861	-1,099	-1,568
Estimated market value of owned home ...	45,525	15,913	15,508	11,815	14,302	21,109	31,732	51,908	77,288	120,376
Estimated monthly rental value of owned home .....	361	129	76	119	140	175	266	424	630	879
Gifts of goods and services .....	820	310	394	360	658	591	738	728	1,129	1,630
Food .....	39	<sup>5</sup> 7	<sup>5</sup> 25	16	19	20	31	47	56	85
Housing .....	250	172	90	156	198	163	243	202	359	475
Housekeeping supplies .....	37	<sup>5</sup> 7	<sup>5</sup> 11	<sup>5</sup> 7	<sup>5</sup> 18	25	34	29	39	109
Household textiles .....	5	<sup>5</sup> 4	<sup>5</sup> 2	<sup>5</sup> 4	5	4	5	4	8	11
Appliances and miscellaneous housewares .....	24	<sup>5</sup> 12	<sup>5</sup> 10	<sup>5</sup> 14	<sup>5</sup> 6	25	23	23	34	41
Major appliances .....	5	<sup>5</sup> 9	<sup>5</sup> 6	<sup>5</sup> 3	<sup>5</sup> 2	<sup>5</sup> 2	<sup>5</sup> 6	<sup>5</sup> 4	<sup>5</sup> 10	5
Small appliances and miscellaneous housewares .....	19	<sup>5</sup> 3	<sup>5</sup> 5	<sup>5</sup> 11	<sup>5</sup> 4	23	17	18	24	36
Miscellaneous household equipment .....	61	<sup>5</sup> 8	20	30	20	31	51	55	101	146
Other housing .....	123	141	47	101	149	77	129	91	178	168
Apparel and services .....	234	<sup>5</sup> 33	69	79	313	193	142	220	319	461
Males, 2 and over .....	56	<sup>5</sup> 7	<sup>5</sup> 7	<sup>5</sup> 10	31	44	59	54	67	130
Females, 2 and over .....	59	<sup>5</sup> 8	<sup>5</sup> 10	<sup>5</sup> 12	86	54	32	40	95	109
Children under 2 .....	45	<sup>5</sup> 15	<sup>5</sup> 35	<sup>5</sup> 31	<sup>5</sup> 20	42	28	59	49	93
Other apparel products and services .....	75	<sup>5</sup> 3	<sup>5</sup> 18	<sup>5</sup> 26	<sup>5</sup> 176	<sup>5</sup> 54	<sup>5</sup> 23	<sup>5</sup> 68	109	<sup>5</sup> 129
Jewelry and watches .....	51	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 9	<sup>5</sup> 174	<sup>5</sup> 20	<sup>5</sup> 16	<sup>5</sup> 34	<sup>5</sup> 77	<sup>5</sup> 91
All other apparel products and services .....	24	<sup>5</sup> 3	<sup>5</sup> 18	<sup>5</sup> 17	<sup>5</sup> 2	<sup>5</sup> 34	<sup>5</sup> 7	<sup>5</sup> 34	32	<sup>5</sup> 39
Transportation .....	33	12	45	7	14	14	20	25	33	119
Health care .....	8	<sup>5</sup> 10	<sup>5</sup> 1	<sup>5</sup> 1	<sup>5</sup> 2	<sup>5</sup> 5	<sup>5</sup> 10	<sup>5</sup> 16	<sup>5</sup> 10	<sup>5</sup> 12
Entertainment .....	101	<sup>5</sup> 35	59	<sup>5</sup> 35	35	56	132	85	167	161
Toys, games, hobbies, and tricycles .....	46	<sup>5</sup> 16	<sup>5</sup> 17	<sup>5</sup> 21	<sup>5</sup> 14	<sup>5</sup> 32	<sup>5</sup> 46	<sup>5</sup> 27	110	<sup>5</sup> 49
Other entertainment .....	55	<sup>5</sup> 18	42	15	22	24	86	58	57	112
Education .....	37	<sup>5</sup> 23	<sup>5</sup> 25	<sup>5</sup> 24	<sup>5</sup> 16	<sup>5</sup> 5	<sup>5</sup> 11	<sup>5</sup> 48	<sup>5</sup> 23	<sup>5</sup> 159
All other gifts .....	118	17	80	41	61	134	148	84	161	159

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.