

Table 25. Consumer units with reference person under age 25 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 and over
Number of consumer units (in thousands)	5,930	1,562	1,300	921	569	798	361	417
Consumer unit characteristics:								
Income before taxes ¹	\$15,310	\$2,539	\$7,080	\$12,321	\$17,060	\$24,316	\$34,181	\$59,439
Income after taxes ¹	14,535	2,529	6,974	12,007	16,260	22,970	31,936	55,085
Age of reference person	21.3	20.1	20.9	21.7	22.0	22.4	22.5	22.6
Average number in consumer unit:								
Persons	1.8	1.3	1.5	1.9	2.1	2.1	2.3	2.7
Children under 184	.2	.4	.6	.5	.5	.5	.5
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.2	1.0	1.0	1.2	1.4	1.5	1.7	2.0
Vehicles	1.0	.6	.7	.9	1.3	1.5	1.6	2.0
Percent distribution:								
Sex of reference person:								
Male	50	50	41	48	54	56	59	59
Female	50	50	59	52	46	44	41	41
Housing tenure:								
Homeowner	9	2	3	8	9	17	24	28
With mortgage	6	(³)	1	3	6	10	19	23
Without mortgage	3	1	2	4	3	7	5	6
Renter	91	98	97	92	91	83	76	72
Race of reference person:								
Black	12	11	14	15	10	12	9	7
White and other	88	89	86	85	90	88	91	93
Education of reference person:								
Elementary (1-8)	2	1	3	4	3	2	1	3
High school (9-12)	35	27	31	43	41	38	41	31
College	63	71	66	52	55	61	58	66
Never attended and other	(³)	(³)	(⁴)	1	(⁴)	(⁴)	(⁴)	(⁴)
At least one vehicle owned	67	48	58	66	81	85	92	94
Average annual expenditures	\$19,104	\$9,930	\$13,812	\$17,106	\$20,781	\$26,757	\$30,598	\$42,810
Food								
Food at home	2,967	1,706	2,342	3,048	3,147	3,524	3,926	4,695
Cereals and bakery products	1,649	720	1,264	1,920	1,920	2,011	2,124	2,659
Cereals and cereal products	252	130	176	313	284	305	293	405
Bakery products	106	54	74	124	116	120	127	204
Meats, poultry, fish, and eggs	145	76	102	189	168	185	166	201
Beef	405	142	299	529	504	487	444	720
Pork	132	48	90	146	157	158	130	318
Other meats	79	25	58	146	93	95	60	105
Poultry	52	19	38	57	76	67	57	93
Fish and seafood	83	24	64	110	105	102	106	130
Eggs	40	⁵ 16	37	49	⁵ 48	39	63	⁵ 49
Dairy products	19	9	13	21	24	26	27	25
Fresh milk and cream	182	89	140	202	220	220	233	279
Other dairy products	84	47	66	100	94	100	112	112
Fruits and vegetables	97	42	74	102	126	120	121	167
Fresh fruits	252	102	187	307	277	322	320	410
Fresh vegetables	76	33	53	99	67	104	98	115
Processed fruits	70	23	40	81	82	96	112	113
Processed vegetables	60	30	47	71	73	70	69	92
Processed vegetables	47	16	48	55	55	52	41	89

See footnotes at end of table.

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Other food at home	\$558	\$256	\$462	\$569	\$636	\$677	\$833	\$845
Sugar and other sweets	59	25	65	58	80	78	67	68
Fats and oils	39	14	38	55	49	47	46	44
Miscellaneous foods	272	118	196	256	328	341	457	418
Nonalcoholic beverages	159	79	142	171	150	192	226	233
Food prepared by consumer unit on out-of-town trips	28	22	23	28	28	20	⁵ 38	83
Food away from home	1,318	986	1,078	1,128	1,227	1,513	1,803	2,036
Alcoholic beverages	279	238	298	286	189	321	251	375
Housing	5,710	3,056	4,077	5,061	6,829	8,283	9,521	12,001
Shelter	3,537	1,939	2,471	3,201	4,384	5,073	6,011	7,354
Owned dwellings	438	⁵ 65	64	235	293	831	1,199	2,239
Mortgage interest and charges	251	⁵ 41	⁵ 32	⁵ 107	⁵ 172	405	757	1,414
Property taxes	111	18	21	41	81	273	186	555
Maintenance, repairs, insurance, other expenses	76	⁵ 6	⁵ 12	⁵ 87	⁵ 39	152	256	270
Rented dwellings	2,859	1,534	2,139	2,839	3,883	4,108	4,676	4,753
Other lodging	240	341	268	127	208	134	⁵ 136	363
Utilities, fuels, and public services	1,091	594	867	998	1,389	1,523	1,691	2,095
Natural gas	88	45	69	81	113	125	91	216
Electricity	384	183	296	362	497	555	640	756
Fuel oil and other fuels	19	⁵ 7	⁵ 14	⁵ 18	⁵ 28	⁵ 25	⁵ 38	⁵ 37
Telephone services	545	332	453	485	680	739	821	966
Water and other public services	55	27	35	52	72	78	102	119
Household operations	178	53	122	177	221	181	418	545
Personal services	123	⁵ 21	75	133	176	135	298	⁵ 389
Other household expenses	54	32	47	44	45	46	120	156
Housekeeping supplies	186	107	170	144	145	255	229	342
Laundry and cleaning supplies	58	11	46	36	65	103	91	104
Other household products	70	40	71	70	56	74	101	109
Postage and stationery	58	56	52	38	⁵ 24	77	37	129
Household furnishings and equipment	718	362	447	540	690	1,251	1,171	1,665
Household textiles	45	24	27	29	47	64	75	152
Furniture	208	59	81	154	222	421	430	666
Floor coverings	14	⁵ 3	⁵ 6	⁵ 7	⁵ 8	⁵ 4	⁵ 13	⁵ 106
Major appliances	62	16	29	62	101	100	117	147
Small appliances, miscellaneous housewares	43	31	30	60	42	53	75	41
Miscellaneous household equipment	347	229	274	229	269	609	461	553
Apparel and services	1,236	579	1,182	1,063	1,420	1,720	1,649	1,769
Men and boys	273	133	284	359	219	352	299	342
Men, 16 and over	247	115	258	331	208	324	263	282
Boys, 2 to 15	27	17	26	28	11	28	36	60
Women and girls	449	215	423	312	509	620	623	778
Women, 16 and over	413	205	395	291	394	579	549	743
Girls, 2 to 15	36	⁵ 10	28	20	115	42	74	⁵ 35
Children under 2	119	33	135	58	161	275	116	90
Footwear	248	⁵ 110	257	239	⁵ 343	303	⁵ 232	⁵ 391
Other apparel products and services	147	89	81	95	187	170	379	169
Transportation	4,066	1,552	2,230	3,727	4,219	6,663	7,412	11,854
Vehicle purchases (net outlay)	2,019	598	1,033	1,967	1,780	3,297	⁵ 3,975	6,718
Cars and trucks, new	549	(⁴)	⁵ 282	⁵ 609	⁵ 80	⁵ 497	⁵ 1,734	⁵ 3,017
Cars and trucks, used	1,451	598	751	1,347	1,700	2,759	2,236	3,539
Other vehicles	⁵ 19	(⁴)	(⁴)	⁵ 11	(⁴)	⁵ 42	⁵ 5	⁵ 162
Gasoline and motor oil	719	435	479	658	853	1,050	1,133	1,492

See footnotes at end of table.

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

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Other vehicle expenses	\$1,131	\$391	\$552	\$943	\$1,388	\$2,033	\$2,068	\$3,201
Vehicle finance charges	169	24	57	100	184	346	441	624
Maintenance and repairs	333	192	206	363	442	541	427	548
Vehicle insurance	382	89	161	321	513	711	866	1,072
Vehicle rental, leases, licenses, other charges	247	87	128	159	249	435	334	957
Public transportation	197	128	166	158	198	283	237	444
Health care	423	126	264	360	482	702	822	1,168
Health insurance	183	23	52	166	163	362	482	645
Medical services	136	56	98	104	192	189	210	380
Drugs	71	28	68	57	99	96	90	121
Medical supplies	34	19	46	32	⁵ 27	54	⁵ 41	⁵ 22
Entertainment	1,073	646	864	996	1,215	1,170	1,741	2,215
Fees and admissions	269	227	221	223	226	289	337	634
Television, radios, sound equipment	440	282	370	402	533	554	582	854
Pets, toys, and playground equipment	190	75	135	166	184	133	524	360
Other entertainment supplies, equipment, and services	175	62	138	205	271	193	299	367
Personal care products and services	310	170	239	254	284	495	425	584
Reading	71	51	58	58	71	96	96	148
Education	1,069	1,409	1,466	781	930	669	⁵ 371	744
Tobacco products and smoking supplies	202	115	150	217	276	276	270	360
Miscellaneous	305	85	176	311	393	475	413	946
Cash contributions	173	24	50	79	93	346	758	588
Personal insurance and pensions	1,218	174	415	865	1,236	2,018	2,942	5,364
Life and other personal insurance	62	⁵ 19	25	112	58	75	126	160
Pensions and Social Security	1,155	154	390	753	1,178	1,943	2,816	5,204
Sources of income and personal taxes: ¹								
Money income before taxes	15,310	2,539	7,080	12,321	17,060	24,316	34,181	59,439
Wages and salaries	13,038	1,907	4,881	9,457	14,416	21,760	31,790	53,257
Self-employment income	420	⁵ 7	⁵ 53	⁵ 160	⁵ 292	⁵ 599	⁵ 614	⁵ 3,353
Social Security, private and government retirement	138	⁵ 1	⁵ 134	⁵ 112	⁵ 381	⁵ 209	⁵ 96	⁵ 295
Interest, dividends, rental income, other property income	105	14	63	100	94	109	36	653
Unemployment and workers' compensation, veterans' benefits	71	⁵ 17	⁵ 59	⁵ 145	⁵ 95	⁵ 52	⁵ 84	⁵ 139
Public assistance, supplemental security income, food stamps	441	161	870	855	333	187	237	⁵ 57
Regular contributions for support	593	241	659	779	596	607	⁵ 656	⁵ 1,205
Other income	504	192	360	713	853	793	⁵ 669	480
Personal taxes	776	10	106	314	800	1,347	2,244	4,354
Federal income taxes	611	2	63	230	620	1,007	1,799	3,641
State and local income taxes	163	8	41	84	176	337	435	716
Other taxes	1	⁵ 0	⁵ 2	⁵ 0	⁵ 3	⁵ 3	⁵ 10	⁵ 4
Income after taxes	14,535	2,529	6,974	12,007	16,260	22,970	31,936	55,085

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Addenda:								
Net change in total assets and liabilities	\$-594	\$133	\$-1,071	\$-1,492	\$-651	\$216	\$-284	\$-1,591
Net change in total assets	1,487	-121	-895	-488	1,312	5,020	9,809	5,566
Net change in total liabilities	2,081	-254	176	1,004	1,962	4,804	10,094	7,157
Other financial information:								
Other money receipts	200	285	326	138	⁵ 151	⁵ 38	⁵ 62	⁵ 120
Mortgage principal paid on owned property	-81	⁵ -28	⁵ -16	⁵ -54	-112	-92	-163	-402
Estimated market value of owned home	8,047	⁵ 1,504	⁵ 1,811	2,843	5,140	9,006	12,430	61,813
Estimated monthly rental value of owned home ..	50	⁵ 11	⁵ 14	36	44	89	123	208
Gifts of goods and services	595	714	592	502	444	537	515	591
Food	41	56	30	⁵ 19	⁵ 40	45	⁵ 31	⁵ 49
Housing	187	217	207	165	186	164	111	171
Housekeeping supplies	22	⁵ 22	⁵ 27	⁵ 21	⁵ 17	⁵ 19	⁵ 15	⁵ 37
Household textiles	3	⁵ 2	⁵ 2	⁵ 3	⁵ 2	⁵ 3	⁵ 14	⁵ 4
Appliances and miscellaneous housewares	11	⁵ 15	⁵ 11	⁵ 5	⁵ 26	⁵ 11	⁵ 5	⁵ 2
Major appliances	⁵ 2	⁵ 1	⁵ 0	⁵ 3	⁵ 19	(⁴)	(⁴)	(⁴)
Small appliances and miscellaneous housewares	8	⁵ 14	⁵ 11	⁵ 3	⁵ 7	⁵ 11	⁵ 5	⁵ 2
Miscellaneous household equipment	40	17	54	42	28	48	⁵ 17	88
Other housing	110	161	113	94	113	84	⁵ 61	⁵ 40
Apparel and services	123	80	136	93	104	122	199	181
Males, 2 and over	32	⁵ 27	⁵ 52	⁵ 20	⁵ 48	⁵ 29	⁵ 13	⁵ 37
Females, 2 and over	43	⁵ 34	⁵ 40	⁵ 19	⁵ 34	61	⁵ 60	⁵ 73
Children under 2	19	⁵ 13	⁵ 25	⁵ 17	⁵ 22	⁵ 20	⁵ 17	⁵ 29
Other apparel products and services	28	⁵ 7	⁵ 19	⁵ 37	⁵ 0	⁵ 12	⁵ 108	⁵ 42
Jewelry and watches	⁵ 14	⁵ 6	⁵ 14	⁵ 17	⁵ 0	⁵ 2	⁵ 46	⁵ 20
All other apparel products and services	15	⁵ 0	⁵ 5	⁵ 20	⁵ 0	⁵ 10	⁵ 63	⁵ 22
Transportation	17	16	13	16	28	21	16	7
Health care	⁵ 5	⁵ 0	(²)	⁵ 1	⁵ 2	⁵ 4	⁵ 2	⁵ 59
Entertainment	47	26	53	38	⁵ 21	49	⁵ 76	⁵ 93
Toys, games, hobbies, and tricycles	⁵ 16	⁵ 11	⁵ 4	⁵ 2	⁵ 5	⁵ 5	⁵ 48	⁵ 71
Other entertainment	31	15	49	36	17	44	28	⁵ 22
Education	115	271	⁵ 100	⁵ 41	⁵ 12	⁵ 79	⁵ 40	(⁴)
All other gifts	60	47	53	129	51	55	40	31

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