

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

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) ....	16,269	638	934	1,192	1,405	2,581	2,657	1,961	2,629	2,272
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$41,011	\$1,397	\$7,725	\$12,468	\$17,508	\$24,647	\$34,361	\$44,133	\$58,114	\$99,216
Income after taxes <sup>1</sup> .....	37,647	1,159	7,760	12,362	17,038	23,445	31,654	40,505	53,423	88,615
Age of reference person .....	29.7	29.6	29.2	29.2	29.1	29.5	29.6	29.8	30.1	30.7
Average number in consumer unit:										
Persons .....	2.8	2.5	2.5	2.8	2.8	2.7	2.7	2.8	3.0	2.9
Children under 18 .....	1.1	1.1	1.2	1.4	1.3	1.1	1.0	1.0	1.0	.9
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	.9	.8	1.1	1.3	1.4	1.5	1.7	1.8	1.9
Vehicles .....	1.8	1.1	.9	1.1	1.4	1.6	1.9	2.1	2.3	2.5
Percent distribution:										
Sex of reference person:										
Male .....	60	42	39	41	49	59	65	62	69	70
Female .....	40	58	61	59	51	41	35	38	31	30
Housing tenure:										
Homeowner .....	44	16	13	22	25	27	44	53	69	70
With mortgage .....	38	7	9	14	19	21	37	48	64	66
Without mortgage .....	6	8	4	8	6	6	7	5	5	4
Renter .....	56	84	87	78	75	73	56	47	31	30
Race of reference person:										
Black .....	13	26	19	22	17	16	9	10	8	6
White and other .....	87	74	81	78	83	84	91	90	92	94
Education of reference person:										
Elementary (1-8) .....	3	3	9	7	6	3	2	1	1	1
High school (9-12) .....	35	48	52	47	46	44	36	31	25	18
College .....	62	48	38	46	47	52	62	68	75	82
Never attended and other .....	( <sup>3</sup> )	1	1	( <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 or leased .....	89	60	59	75	86	91	94	97	97	98
Average annual expenditures .....	\$36,435	\$18,396	\$17,111	\$19,853	\$23,046	\$26,314	\$33,725	\$40,316	\$47,649	\$64,142
Food .....	4,820	2,684	3,186	3,156	3,812	3,764	4,615	5,479	5,781	7,056
Food at home .....	2,732	1,867	2,023	2,247	2,384	2,221	2,665	2,962	3,238	3,475
Cereals and bakery products .....	419	303	315	311	366	365	401	455	486	538
Cereals and cereal products .....	163	157	124	143	155	124	164	171	193	194
Bakery products .....	256	146	191	168	212	241	237	284	293	343
Meats, poultry, fish, and eggs .....	676	406	538	551	654	585	667	691	825	765
Beef .....	210	96	172	169	176	184	197	213	304	208
Pork .....	128	76	105	128	128	106	140	139	136	133
Other meats .....	86	64	65	52	75	80	90	112	89	94
Poultry .....	141	73	118	120	150	111	145	133	159	187
Fish and seafood .....	82	<sup>5</sup> 73	52	53	91	76	66	62	109	112
Eggs .....	29	26	25	30	35	27	29	31	28	31
Dairy products .....	307	220	208	281	274	251	288	346	353	386
Fresh milk and cream .....	127	109	103	107	120	114	127	134	138	146
Other dairy products .....	180	111	105	173	154	138	161	212	215	240
Fruits and vegetables .....	436	291	278	378	392	335	414	427	546	603
Fresh fruits .....	138	85	82	116	111	102	132	128	200	177
Fresh vegetables .....	131	72	87	124	129	106	118	119	139	209
Processed fruits .....	97	66	64	68	87	70	96	109	118	130
Processed vegetables .....	72	68	45	70	65	57	68	70	89	88

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, 1997-98 — Continued**

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
Other food at home .....	\$894	\$647	\$685	\$725	\$697	\$685	\$895	\$1,043	\$1,028	\$1,183
Sugar and other sweets .....	109	99	74	77	110	84	109	119	116	152
Fats and oils .....	69	43	40	62	75	53	70	72	76	93
Miscellaneous foods .....	436	331	372	337	299	327	436	536	498	585
Nonalcoholic beverages .....	232	152	171	230	185	193	235	268	269	265
Food prepared by consumer unit on out-of-town trips .....	47	<sup>5</sup> 22	28	19	29	29	45	48	68	88
Food away from home .....	2,089	817	1,164	910	1,428	1,543	1,950	2,517	2,543	3,581
Alcoholic beverages .....	413	148	134	180	269	314	352	491	466	840
Housing .....	12,055	7,720	6,197	7,291	8,355	8,923	10,964	12,479	15,008	21,437
Shelter .....	7,075	4,980	3,736	4,299	4,774	5,293	6,425	7,272	8,559	12,813
Owned dwellings .....	3,493	966	552	868	1,101	1,263	2,693	3,680	5,806	8,895
Mortgage interest and charges .....	2,442	614	336	531	616	802	1,799	2,612	4,231	6,352
Property taxes .....	626	265	108	161	252	264	473	643	989	1,569
Maintenance, repairs, insurance, other expenses .....	425	<sup>5</sup> 87	<sup>5</sup> 109	175	232	196	422	424	586	974
Rented dwellings .....	3,323	3,922	3,143	3,244	3,528	3,896	3,581	3,370	2,449	3,165
Other lodging .....	259	<sup>5</sup> 91	<sup>5</sup> 41	187	146	135	151	222	303	752
Utilities, fuels, and public services .....	2,225	1,628	1,416	1,720	1,924	1,935	2,147	2,305	2,710	2,966
Natural gas .....	260	140	152	204	198	243	234	306	302	366
Electricity .....	785	659	528	661	721	700	776	822	923	944
Fuel oil and other fuels .....	67	<sup>5</sup> 34	<sup>5</sup> 34	33	47	50	65	86	90	99
Telephone services .....	892	695	609	679	809	779	866	871	1,080	1,187
Water and other public services .....	222	101	93	143	150	163	206	220	316	371
Household operations .....	690	218	244	266	389	402	499	674	997	1,624
Personal services .....	510	155	155	209	305	315	376	536	780	1,086
Other household expenses .....	180	63	88	57	85	86	123	138	217	537
Housekeeping supplies .....	424	231	168	239	239	284	410	498	528	767
Laundry and cleaning supplies .....	120	100	79	115	94	87	118	142	142	152
Other household products .....	187	96	62	93	91	117	182	205	232	385
Postage and stationery .....	118	<sup>5</sup> 35	28	30	54	80	110	152	154	231
Household furnishings and equipment .....	1,641	662	633	768	1,028	1,009	1,483	1,730	2,214	3,267
Household textiles .....	98	<sup>5</sup> 38	20	120	25	58	60	81	155	216
Furniture .....	481	130	218	261	352	307	470	415	577	1,037
Floor coverings .....	64	<sup>5</sup> 18	<sup>5</sup> 25	<sup>5</sup> 17	<sup>5</sup> 15	54	113	<sup>5</sup> 16	51	230
Major appliances .....	143	<sup>5</sup> 211	47	74	186	123	142	82	182	215
Small appliances, miscellaneous housewares .....	78	<sup>5</sup> 20	39	56	69	65	69	72	109	117
Miscellaneous household equipment .....	777	245	284	240	381	451	629	1,064	1,140	1,452
Apparel and services .....	1,967	1,094	826	877	1,440	1,472	1,995	2,199	2,674	2,934
Men and boys .....	448	204	81	180	320	329	439	547	616	699
Men, 16 and over .....	342	<sup>5</sup> 113	<sup>5</sup> 31	98	233	186	329	424	516	602
Boys, 2 to 15 .....	105	90	50	82	87	142	110	123	99	96
Women and girls .....	663	402	275	270	398	502	641	687	1,000	1,011
Women, 16 and over .....	536	305	197	168	232	391	489	515	887	913
Girls, 2 to 15 .....	127	97	78	102	166	111	152	171	113	97
Children under 2 .....	175	<sup>5</sup> 77	<sup>5</sup> 120	94	120	107	207	203	226	253
Footwear .....	330	<sup>5</sup> 259	<sup>5</sup> 186	169	385	272	384	426	406	253
Other apparel products and services .....	351	153	164	163	217	263	325	337	427	719
Transportation .....	7,089	2,897	3,013	4,148	4,189	5,385	7,051	8,677	9,675	10,918
Vehicle purchases (net outlay) .....	3,231	<sup>5</sup> 995	1,292	2,284	1,863	2,548	3,403	4,272	4,548	4,154
Cars and trucks, new .....	1,193	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 965	<sup>(4)</sup>	729	1,056	1,308	2,287	2,201
Cars and trucks, used .....	1,984	995	1,292	1,320	1,828	1,808	2,334	2,872	2,175	1,791
Other vehicles .....	54	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 35	<sup>5</sup> 11	<sup>5</sup> 13	<sup>5</sup> 91	<sup>5</sup> 85	<sup>5</sup> 163
Gasoline and motor oil .....	1,087	612	650	685	853	932	1,102	1,233	1,354	1,478

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, 1997-98 — Continued**

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
Other vehicle expenses .....	\$2,392	\$1,119	\$831	\$976	\$1,301	\$1,709	\$2,232	\$2,843	\$3,349	\$4,288
Vehicle finance charges .....	436	204	71	134	174	283	446	568	677	741
Maintenance and repairs .....	620	395	257	327	506	507	557	750	742	1,021
Vehicle insurance .....	747	298	255	328	429	591	819	880	1,019	1,158
Vehicle rental, leases, licenses, other charges .....	588	223	247	188	192	328	411	645	912	1,368
Public transportation .....	380	171	240	203	172	196	315	330	424	998
Health care .....	1,249	627	447	541	885	954	1,290	1,537	1,559	2,033
Health insurance .....	593	246	187	252	359	461	598	813	776	924
Medical services .....	411	207	116	158	383	273	460	480	480	703
Drugs .....	171	141	123	90	107	171	169	161	178	282
Medical supplies .....	74	533	522	41	36	48	63	83	124	124
Entertainment .....	1,900	1,063	721	1,161	1,038	1,199	1,604	2,020	2,483	3,857
Fees and admissions .....	424	167	138	164	196	254	346	481	549	982
Television, radios, sound equipment .....	631	383	321	435	455	515	703	731	731	873
Pets, toys, and playground equipment .....	371	210	157	189	246	253	333	414	500	657
Other entertainment supplies, equipment, and services .....	473	303	105	373	140	177	222	394	704	1,344
Personal care products and services .....	413	210	271	224	221	354	324	476	567	648
Reading .....	142	61	64	62	59	105	127	143	191	293
Education .....	472	656	804	479	366	418	583	501	334	410
Tobacco products and smoking supplies .....	262	201	257	277	303	290	277	241	291	183
Miscellaneous .....	823	725	594	385	426	492	775	930	1,186	1,336
Cash contributions .....	649	583	146	125	228	496	500	762	818	1,608
Personal insurance and pensions .....	4,180	229	450	948	1,456	2,147	3,267	4,380	6,617	10,589
Life and other personal insurance .....	248	571	82	77	108	121	181	237	386	611
Pensions and Social Security .....	3,932	157	368	870	1,347	2,027	3,085	4,144	6,230	9,977
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	41,011	1,397	7,725	12,468	17,508	24,647	34,361	44,133	58,114	99,216
Wages and salaries .....	38,000	1,505	3,978	9,266	15,072	22,380	31,681	41,958	54,972	93,570
Self-employment income .....	1,373	-1,388	5138	5372	539	746	1,184	1,314	2,115	3,823
Social Security, private and government retirement .....	218	5127	673	457	5203	197	142	5154	155	182
Interest, dividends, rental income, other property income .....	213	81	41	81	65	54	214	101	222	746
Unemployment and workers' compensation, veterans' benefits .....	161	555	176	105	257	255	135	137	86	186
Public assistance, supplemental security income, food stamps .....	415	714	2,244	1,589	607	339	117	532	570	58
Regular contributions for support .....	385	560	193	395	434	386	572	266	324	474
Other income .....	247	244	282	203	331	290	316	171	170	227
Personal taxes .....	3,364	239	-36	107	469	1,202	2,707	3,628	4,691	10,600
Federal income taxes .....	2,577	176	-57	-10	239	842	2,074	2,790	3,630	8,297
State and local income taxes .....	723	( <sup>3</sup> )	17	106	193	326	601	761	999	2,109
Other taxes .....	64	563	54	11	38	34	32	77	62	194
Income after taxes .....	37,647	1,159	7,760	12,362	17,038	23,445	31,654	40,505	53,423	88,615

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, 1997-98 — Continued**

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
Addenda:										
Net change in total assets and liabilities .....	- \$2,408	- \$658	- \$469	\$911	\$1,513	\$365	- \$1,412	- \$804	- \$5,012	- \$10,547
Net change in total assets .....	8,479	7,527	-427	3,662	1,814	3,236	5,891	6,672	10,965	26,723
Net change in total liabilities .....	10,887	8,186	42	2,751	301	2,871	7,304	7,477	15,976	37,269
Other financial information:										
Other money receipts .....	576	5451	582	435	195	173	384	265	1,005	1,579
Mortgage principal paid on owned property .....	-683	-228	-174	-207	-295	-233	-569	-762	-1,128	-1,572
Estimated market value of owned home ...	46,474	13,436	8,131	12,444	13,849	17,371	34,836	47,328	75,819	121,523
Estimated monthly rental value of owned home .....	372	101	72	117	128	155	298	405	622	871
Gifts of goods and services .....	739	494	391	357	447	648	666	723	939	1,271
Food .....	34	533	510	513	514	11	22	40	56	74
Housing .....	268	245	72	164	190	162	237	281	354	493
Housekeeping supplies .....	35	515	56	59	512	20	41	54	34	74
Household textiles .....	10	53	(3)	51	51	54	56	525	24	55
Appliances and miscellaneous housewares .....	24	511	57	534	59	515	13	28	35	41
Major appliances .....	4	58	55	53	56	(4)	52	52	59	52
Small appliances and miscellaneous housewares .....	20	53	52	531	53	515	11	26	26	39
Miscellaneous household equipment .....	70	515	55	11	28	29	43	86	89	211
Other housing .....	129	201	55	109	139	94	134	88	171	163
Apparel and services .....	202	150	43	79	115	264	167	191	242	325
Males, 2 and over .....	48	555	57	51	13	60	55	37	53	94
Females, 2 and over .....	52	541	517	527	70	44	20	56	75	82
Children under 2 .....	46	540	54	524	520	41	51	49	55	80
Other apparel products and services .....	56	514	515	526	514	119	41	49	60	69
Jewelry and watches .....	33	57	56	518	511	59	36	28	27	50
All other apparel products and services .....	23	57	59	58	53	560	55	521	532	519
Transportation .....	25	8	42	8	11	25	20	22	32	42
Health care .....	8	51	51	52	51	53	510	516	511	510
Entertainment .....	62	525	530	44	31	35	53	66	72	143
Toys, games, hobbies, and tricycles .....	26	519	58	513	12	14	26	29	30	55
Other entertainment .....	36	57	523	531	19	21	27	37	41	88
Education .....	31	57	583	514	527	516	59	537	545	545
All other gifts .....	109	24	109	33	59	133	146	72	127	139

<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.

n.a. Not applicable.