

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

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)	15,547	656	831	1,139	1,312	2,482	2,381	1,783	2,600	2,364
Consumer unit characteristics:										
Income before taxes ¹	\$42,111	\$1,729	\$7,691	\$12,425	\$17,340	\$24,779	\$34,333	\$44,136	\$58,073	\$100,414
Income after taxes ¹	38,896	1,594	7,736	12,436	17,047	23,578	31,896	40,828	53,739	90,427
Age of reference person	29.7	29.5	29.2	29.1	29.5	29.4	29.6	29.6	29.9	30.7
Average number in consumer unit:										
Persons	2.8	2.5	2.4	2.8	2.8	2.8	2.7	2.7	3.0	2.9
Children under 18	1.1	1.1	1.2	1.4	1.2	1.1	1.0	.9	1.1	.9
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.5	.9	.9	1.1	1.2	1.4	1.5	1.7	1.8	1.9
Vehicles	1.8	1.1	.8	1.1	1.4	1.6	1.9	1.9	2.3	2.5
Percent distribution:										
Sex of reference person:										
Male	58	37	35	38	49	57	64	63	67	68
Female	42	63	65	62	51	43	36	37	33	32
Housing tenure:										
Homeowner	43	15	14	16	23	31	46	48	64	71
With mortgage	37	8	6	10	15	22	39	43	59	66
Without mortgage	6	7	7	7	8	9	7	5	5	5
Renter	57	85	86	84	77	69	54	52	36	29
Race of reference person:										
Black	13	21	23	23	21	15	10	12	8	7
White and other	87	79	77	77	79	85	90	88	92	93
Education of reference person:										
Elementary (1-8)	3	4	6	9	7	3	3	1	1	1
High school (9-12)	36	47	52	49	48	46	36	30	25	19
College	61	48	41	42	45	51	61	69	75	80
Never attended and other	(³)	1	1	(³)	(⁴)	(⁴)	(⁴)	(⁴)	(³)	(⁴)
At least one vehicle owned or leased	89	62	55	77	82	89	94	95	97	98
Average annual expenditures	\$37,295	\$19,014	\$16,209	\$20,597	\$22,853	\$26,930	\$33,647	\$39,915	\$47,330	\$66,806
Food	5,070	2,969	3,089	3,306	3,908	3,981	4,750	5,633	5,925	7,639
Food at home	2,795	1,704	1,914	2,389	2,264	2,328	2,591	3,035	3,271	3,741
Cereals and bakery products	418	226	324	346	355	343	367	481	484	559
Cereals and cereal products	165	105	136	148	149	136	153	186	192	197
Bakery products	254	121	189	198	206	208	214	295	292	363
Meats, poultry, fish, and eggs	706	486	487	626	643	611	665	714	815	905
Beef	210	116	155	178	170	180	209	222	260	251
Pork	132	77	79	147	127	115	133	130	149	157
Other meats	94	46	55	86	74	94	83	111	109	112
Poultry	143	135	98	122	142	107	134	134	159	206
Fish and seafood	95	77	71	63	95	86	78	86	106	145
Eggs	31	34	29	30	35	28	28	31	31	34
Dairy products	313	205	242	259	225	256	290	354	377	408
Fresh milk and cream	126	100	113	104	99	105	127	140	148	147
Other dairy products	187	105	129	154	126	151	163	213	229	261
Fruits and vegetables	452	302	290	394	377	364	405	445	524	674
Fresh fruits	136	103	88	135	106	108	126	122	156	204
Fresh vegetables	140	88	85	125	111	108	128	134	147	234
Processed fruits	101	60	68	71	87	86	83	114	126	138
Processed vegetables	76	50	49	63	73	63	68	75	94	97

See footnotes at end of table.

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Other food at home	\$906	\$486	\$571	\$764	\$664	\$754	\$864	\$1,042	\$1,071	\$1,195
Sugar and other sweets	105	71	68	74	93	90	103	113	123	133
Fats and oils	73	53	32	67	72	61	71	84	80	94
Miscellaneous foods	452	211	302	348	299	362	444	545	536	605
Nonalcoholic beverages	234	132	151	253	177	210	213	259	274	285
Food prepared by consumer unit on out-of-town trips	42	19	⁵ 18	21	22	30	34	41	58	79
Food away from home	2,275	1,265	1,175	917	1,644	1,653	2,159	2,598	2,654	3,898
Alcoholic beverages	410	333	180	255	326	289	314	362	469	823
Housing	12,415	7,287	5,847	7,285	8,063	9,205	11,187	12,819	15,233	22,123
Shelter	7,421	4,866	3,460	4,305	4,843	5,546	6,700	7,624	8,838	13,440
Owned dwellings	3,685	868	450	637	877	1,484	2,996	3,564	5,639	9,575
Mortgage interest and charges	2,569	549	240	361	509	923	2,040	2,602	4,005	6,810
Property taxes	681	127	129	184	185	299	526	570	993	1,841
Maintenance, repairs, insurance, other expenses	435	⁵ 192	⁵ 80	92	183	262	430	391	641	924
Rented dwellings	3,472	3,876	2,958	3,504	3,855	3,934	3,582	3,881	2,897	3,040
Other lodging	265	⁵ 122	⁵ 53	164	112	128	122	179	302	824
Utilities, fuels, and public services	2,220	1,525	1,344	1,721	1,839	1,973	2,177	2,280	2,616	2,996
Natural gas	247	124	123	177	206	227	222	269	294	358
Electricity	794	594	561	688	713	733	792	811	907	957
Fuel oil and other fuels	53	⁵ 29	⁵ 14	⁵ 39	⁵ 23	37	59	64	68	84
Telephone services	899	692	560	666	750	792	888	917	1,035	1,229
Water and other public services	227	86	87	150	147	183	216	219	312	367
Household operations	761	259	301	292	337	406	508	711	1,064	1,856
Personal services	556	186	196	230	255	312	381	545	802	1,280
Other household expenses	205	73	106	62	82	93	127	167	262	576
Housekeeping supplies	442	183	292	258	192	278	432	568	565	702
Laundry and cleaning supplies	121	38	62	105	84	95	120	140	164	145
Other household products	202	109	194	96	67	125	198	264	237	338
Postage and stationery	120	⁵ 36	36	57	41	57	114	164	163	220
Household furnishings and equipment	1,570	455	450	709	852	1,003	1,370	1,636	2,150	3,129
Household textiles	92	⁵ 35	18	87	28	69	77	103	152	128
Furniture	457	136	149	233	255	294	358	412	566	1,056
Floor coverings	30	⁵ 19	⁵ 4	⁵ 12	⁵ 18	11	26	29	32	77
Major appliances	154	97	⁵ 30	84	116	113	150	137	260	209
Small appliances, miscellaneous housewares	80	22	16	49	38	76	85	75	92	139
Miscellaneous household equipment	758	146	233	245	397	441	674	880	1,048	1,520
Apparel and services	2,016	1,616	863	1,222	1,306	1,697	2,226	2,028	2,251	3,103
Men and boys	505	415	153	210	283	386	611	525	582	810
Men, 16 and over	379	⁵ 243	⁵ 90	115	201	230	473	396	438	699
Boys, 2 to 15	126	172	62	94	82	156	138	129	144	111
Women and girls	657	602	227	549	413	557	684	610	739	1,027
Women, 16 and over	530	490	141	438	247	419	578	468	616	893
Girls, 2 to 15	128	112	86	111	166	138	106	142	123	134
Children under 2	159	⁵ 105	⁵ 145	82	64	103	201	179	178	238
Footwear	349	⁵ 319	⁵ 159	209	311	364	404	355	426	333
Other apparel products and services	346	174	178	172	235	286	327	358	325	695
Transportation	7,085	3,477	2,807	4,366	4,473	5,140	6,893	7,794	8,983	11,962
Vehicle purchases (net outlay)	3,303	1,727	⁵ 1,327	2,488	2,098	2,413	3,312	3,649	4,000	5,395
Cars and trucks, new	1,197	⁵ 203	⁵ 421	⁵ 616	⁵ 441	580	941	⁵ 653	1,851	3,039
Cars and trucks, used	2,048	1,523	906	1,843	1,650	1,810	2,230	2,974	2,084	2,244
Other vehicles	58	⁽⁴⁾	⁽⁴⁾	⁵ 30	57	⁵ 23	⁵ 141	⁵ 21	⁵ 65	⁵ 112
Gasoline and motor oil	1,060	597	476	697	784	914	1,074	1,139	1,340	1,494

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, 1998-1999 — Continued

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Other vehicle expenses	\$2,359	\$987	\$791	\$996	\$1,413	\$1,599	\$2,214	\$2,672	\$3,289	\$4,153
Vehicle finance charges	426	175	80	114	230	260	439	526	661	703
Maintenance and repairs	605	371	277	381	486	473	551	705	777	886
Vehicle insurance	721	301	201	336	450	546	777	811	947	1,166
Vehicle rental, leases, licenses, other charges	607	140	233	165	248	320	448	631	905	1,397
Public transportation	363	166	213	185	179	214	294	334	354	919
Health care	1,230	480	329	661	771	972	1,146	1,508	1,657	1,949
Health insurance	613	179	139	303	421	504	610	795	822	905
Medical services	384	197	88	185	206	303	327	470	512	671
Drugs	162	81	84	122	109	123	150	168	206	257
Medical supplies	71	523	518	52	35	42	59	76	117	116
Entertainment	1,869	981	699	1,069	1,021	1,232	1,402	1,932	2,706	3,516
Fees and admissions	430	149	122	177	162	239	301	473	581	1,017
Television, radios, sound equipment	638	373	330	389	474	533	614	642	798	983
Pets, toys, and playground equipment	377	181	158	259	245	236	298	414	544	641
Other entertainment supplies, equipment, and services	425	278	89	244	140	224	189	403	782	875
Personal care products and services	406	347	263	216	220	282	350	542	521	594
Reading	135	59	54	73	61	94	115	134	176	275
Education	479	609	678	428	361	447	419	594	398	558
Tobacco products and smoking supplies	280	196	252	281	301	303	321	285	274	241
Miscellaneous	816	343	561	391	399	575	803	971	1,051	1,357
Cash contributions	737	599	5152	154	184	503	513	767	926	1,951
Personal insurance and pensions	4,346	219	435	890	1,458	2,209	3,208	4,545	6,761	10,716
Life and other personal insurance	243	570	76	75	94	155	156	196	406	550
Pensions and Social Security	4,103	149	359	814	1,364	2,055	3,052	4,350	6,356	10,165
Sources of income and personal taxes: ¹										
Money income before taxes	42,111	1,729	7,691	12,425	17,340	24,779	34,333	44,136	58,073	100,414
Wages and salaries	38,942	1,456	3,998	9,517	15,296	22,698	32,076	41,430	54,914	93,457
Self-employment income	1,565	-914	5199	287	481	649	897	1,864	2,226	4,631
Social Security, private and government retirement	276	5148	926	497	5196	204	147	570	249	414
Interest, dividends, rental income, other property income	285	31	532	60	77	96	173	132	197	1,189
Unemployment and workers' compensation, veterans' benefits	171	534	5132	105	319	291	240	93	98	119
Public assistance, supplemental security income, food stamps	371	686	1,898	1,240	523	318	136	561	5118	550
Regular contributions for support	291	115	271	436	262	246	435	325	164	310
Other income	209	174	235	283	186	277	230	161	107	246
Personal taxes	3,215	136	-45	-10	293	1,201	2,437	3,308	4,335	9,987
Federal income taxes	2,458	128	-73	-110	125	851	1,856	2,488	3,352	7,813
State and local income taxes	683	-16	26	78	147	321	539	753	897	1,931
Other taxes	74	524	52	522	21	30	42	66	85	243
Income after taxes	38,896	1,594	7,736	12,436	17,047	23,578	31,896	40,828	53,739	90,427

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, 1998-1999 — Continued

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Addenda:										
Net change in total assets and liabilities	- \$2,389	\$93	\$3,675	- \$620	\$52	\$1,696	\$104	\$1,202	- \$6,932	- \$11,927
Net change in total assets	8,527	7,294	1,892	173	1,300	4,071	6,716	8,725	5,907	28,475
Net change in total liabilities	10,916	7,201	-1,782	793	1,248	2,376	6,613	7,523	12,839	40,402
Other financial information:										
Other money receipts	932	5215	5271	37	188	130	286	231	1,464	3,642
Mortgage principal paid on owned property	-802	-186	-115	-136	-212	-302	-1,214	-664	-1,027	-1,829
Estimated market value of owned home ...	48,948	10,920	9,118	12,236	12,650	22,193	38,762	43,617	70,628	129,859
Estimated monthly rental value of owned home	380	85	83	101	123	181	330	373	572	895
Gifts of goods and services	748	661	365	377	377	652	754	772	860	1,226
Food	37	538	516	517	56	30	30	42	41	75
Housing	262	202	73	161	151	175	247	270	337	460
Housekeeping supplies	41	534	511	519	513	17	40	59	49	79
Household textiles	10	(4)	(3)	58	51	51	57	528	514	515
Appliances and miscellaneous housewares	21	52	52	532	59	59	25	18	19	49
Major appliances	2	52	(4)	54	56	53	53	(4)	52	52
Small appliances and miscellaneous housewares	19	51	52	529	53	56	22	18	17	47
Miscellaneous household equipment	70	512	7	44	46	30	66	77	61	184
Other housing	119	154	54	57	82	117	109	88	194	134
Apparel and services	206	307	116	67	101	267	197	217	210	268
Males, 2 and over	50	5156	514	516	56	62	50	45	36	88
Females, 2 and over	47	545	522	517	46	39	34	58	62	65
Children under 2	44	520	553	519	510	40	64	49	45	55
Other apparel products and services	65	586	527	515	539	125	50	65	67	59
Jewelry and watches	42	528	515	510	528	92	39	39	36	38
All other apparel products and services	23	558	512	55	511	534	511	526	531	522
Transportation	28	12	4	9	17	26	41	20	30	51
Health care	7	51	(3)	55	52	58	57	510	514	57
Entertainment	72	33	524	30	35	54	53	66	102	149
Toys, games, hobbies, and tricycles	24	57	512	58	513	17	24	25	36	43
Other entertainment	48	26	13	22	22	37	29	41	66	107
Education	34	510	579	543	528	39	57	527	537	551
All other gifts	101	58	53	45	38	53	172	119	89	165

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.

n.a. Not applicable.