

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

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)	16,373	475	742	984	1,138	2,419	2,156	1,836	2,870	3,751
Consumer unit characteristics:										
Income before taxes ¹	\$49,779	\$1,547	\$7,671	\$12,430	\$17,293	\$24,784	\$34,270	\$44,165	\$58,653	\$104,878
Income after taxes ¹	47,665	1,826	8,020	12,771	17,642	24,596	33,202	42,547	56,235	98,723
Age of reference person	29.7	29.3	28.9	29.1	29.1	29.4	29.5	29.8	29.9	30.5
Average number in consumer unit:										
Persons	2.9	2.3	2.7	2.7	2.8	2.7	2.7	2.9	3.0	3.0
Children under 18	1.1	1.0	1.3	1.3	1.3	1.2	1.1	1.0	1.1	.9
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.5	.9	.9	1.0	1.3	1.3	1.4	1.6	1.8	1.9
Vehicles	1.8	1.0	1.0	1.0	1.3	1.4	1.7	1.9	2.3	2.3
Percent distribution:										
Sex of reference person:										
Male	52	39	31	37	43	48	50	61	59	61
Female	48	61	69	63	57	52	50	39	41	39
Housing tenure:										
Homeowner	48	18	19	19	18	30	43	51	64	76
With mortgage	41	12	10	7	10	21	35	44	57	72
Without mortgage	7	6	8	12	7	9	8	6	6	5
Renter	52	82	81	81	82	70	57	49	36	24
Race of reference person:										
Black or African American	13	22	26	24	24	17	12	11	10	6
White, Asian, and All Other Races	87	78	74	76	76	83	88	89	90	94
Education of reference person:										
Elementary (1-8)	3	6	6	8	6	6	3	2	1	2
High school (9-12)	31	41	47	44	44	42	35	32	25	14
College	65	53	46	47	50	51	62	66	73	85
Never attended and other	(³)	0	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	90	73	71	72	82	86	93	94	97	96
Average annual expenditures	\$42,239	\$21,926	\$21,114	\$20,665	\$24,580	\$28,160	\$33,986	\$41,218	\$49,124	\$69,031
Food	5,610	4,516	3,791	4,187	4,237	4,330	4,964	5,534	5,783	7,982
Food at home	3,126	2,913	2,450	2,854	2,657	2,715	3,082	3,213	2,915	3,914
Cereals and bakery products	439	383	330	470	381	379	421	458	422	533
Cereals and cereal products	162	160	138	168	148	154	152	163	148	190
Bakery products	277	223	192	302	233	225	269	295	274	342
Meats, poultry, fish, and eggs	804	819	735	769	687	765	813	798	690	974
Beef	247	285	197	249	228	237	240	237	211	304
Pork	157	165	155	140	149	155	157	168	135	176
Other meats	90	80	82	92	89	92	82	101	80	100
Poultry	153	108	146	138	112	144	165	144	135	194
Fish and seafood	121	135	124	115	72	101	132	111	99	165
Eggs	35	46	31	36	38	36	36	38	29	36
Dairy products	332	330	242	284	296	275	327	387	309	404
Fresh milk and cream	132	140	105	102	137	131	124	146	120	149
Other dairy products	200	189	137	182	159	144	203	241	190	255
Fruits and vegetables	524	486	355	490	452	489	492	502	480	678
Fresh fruits	160	168	116	139	141	159	148	158	133	210
Fresh vegetables	164	156	99	148	151	160	155	135	147	223
Processed fruits	114	95	73	114	83	100	102	120	112	150
Processed vegetables	85	67	67	88	77	70	87	89	88	95

See footnotes at end of table.

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Other food at home	\$1,027	\$894	\$789	\$841	\$841	\$806	\$1,029	\$1,068	\$1,014	\$1,325
Sugar and other sweets	108	95	95	119	91	89	104	118	106	127
Fats and oils	79	88	66	83	78	72	78	79	77	86
Miscellaneous foods	540	415	368	407	437	394	560	569	519	734
Nonalcoholic beverages	268	282	248	219	225	230	257	276	268	323
Food prepared by consumer unit on out-of-town trips	33	415	412	413	11	22	30	27	43	54
Food away from home	2,484	1,603	1,341	1,333	1,580	1,616	1,882	2,322	2,869	4,068
Alcoholic beverages	476	184	279	226	208	243	383	507	578	804
Housing	14,261	7,581	7,329	7,139	8,827	10,354	11,430	13,585	15,718	23,334
Shelter	8,689	4,740	4,226	4,365	5,281	6,247	7,095	8,177	9,469	14,388
Owned dwellings	4,729	1,058	782	654	751	1,826	2,985	4,060	5,805	10,631
Mortgage interest and charges	3,291	737	482	325	445	1,260	1,952	2,742	4,085	7,551
Property taxes	840	246	159	225	180	295	590	645	995	1,884
Maintenance, repairs, insurance, other expenses	598	75	141	105	127	271	443	673	725	1,195
Rented dwellings	3,680	3,631	3,355	3,660	4,429	4,337	3,979	3,921	3,407	3,025
Other lodging	280	451	489	451	101	84	130	196	258	732
Utilities, fuels, and public services	2,540	1,661	1,738	1,750	2,002	2,127	2,290	2,523	2,887	3,335
Natural gas	304	174	153	211	227	248	252	304	344	434
Electricity	883	608	701	679	787	794	830	889	984	1,044
Fuel oil and other fuels	61	457	422	455	438	40	57	51	56	102
Telephone services	1,029	644	721	673	779	853	935	1,014	1,193	1,357
Water and other public services	263	177	141	131	171	192	216	266	309	398
Household operations	936	172	410	287	310	631	566	763	1,132	1,840
Personal services	653	116	215	180	193	477	369	532	807	1,292
Other household expenses	282	57	195	108	117	154	197	231	326	548
Housekeeping supplies	457	436	296	242	466	312	354	400	507	684
Laundry and cleaning supplies	143	137	119	99	231	125	121	126	125	178
Other household products	206	232	94	106	162	121	144	165	238	352
Postage and stationery	108	468	83	37	73	66	90	109	144	154
Household furnishings and equipment	1,638	572	660	496	769	1,036	1,126	1,722	1,722	3,087
Household textiles	130	422	42	35	66	86	73	239	113	222
Furniture	511	111	308	155	169	303	288	469	612	1,006
Floor coverings	32	421	48	411	423	16	10	27	18	80
Major appliances	198	461	48	49	89	255	216	174	198	278
Small appliances, miscellaneous housewares	94	37	25	27	59	71	94	77	87	172
Miscellaneous household equipment	673	320	229	217	363	305	446	737	694	1,329
Apparel and services	2,035	1,894	884	1,323	1,266	1,250	1,885	1,990	2,185	3,219
Men and boys	450	263	169	221	283	238	424	432	461	790
Men, 16 and over	328	4122	477	76	126	134	288	335	356	647
Boys, 2 to 15	123	142	92	145	156	104	136	97	105	143
Women and girls	688	694	279	502	361	439	684	590	784	1,063
Women, 16 and over	539	590	197	398	208	328	563	422	616	874
Girls, 2 to 15	148	104	82	104	153	111	121	168	169	189
Children under 2	189	107	101	140	136	109	195	175	156	326
Footwear	388	682	4183	336	310	212	390	451	460	467
Other apparel products and services	320	148	152	125	177	252	191	342	325	573
Transportation	8,536	3,430	4,777	3,833	4,316	5,529	6,727	8,788	11,025	13,394
Vehicle purchases (net outlay)	4,254	41,143	2,606	1,908	1,808	2,588	3,062	4,365	5,859	6,807
Cars and trucks, new	1,816	492	4476	4371	4489	738	1,190	1,459	2,437	3,835
Cars and trucks, used	2,341	863	2,129	1,537	1,319	1,848	1,819	2,852	3,218	2,789
Other vehicles	97	4188	(5)	(5)	(5)	41	454	454	4204	184
Gasoline and motor oil	1,351	796	757	723	968	1,087	1,280	1,417	1,606	1,802

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, 2002-2003 — 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	\$2,559	\$1,254	\$1,160	\$1,043	\$1,330	\$1,604	\$2,153	\$2,688	\$3,169	\$4,091
Vehicle finance charges	513	182	175	146	175	306	450	518	690	851
Maintenance and repairs	620	571	450	292	344	439	541	720	681	897
Vehicle insurance	908	305	422	443	587	648	872	991	1,140	1,272
Vehicle rental, leases, licenses, other charges	518	196	112	162	223	212	290	460	659	1,070
Public transportation	373	237	254	158	211	250	231	318	390	694
Health care	1,487	479	650	506	762	911	1,360	1,733	2,083	2,127
Health insurance	799	218	279	196	372	453	783	935	1,081	1,213
Medical services	410	81	175	146	244	287	318	463	660	534
Drugs	218	146	144	134	111	138	213	269	269	286
Medical supplies	60	434	53	30	35	34	46	66	72	94
Entertainment	2,090	904	838	835	1,124	1,243	1,600	1,900	2,528	3,688
Fees and admissions	460	216	140	157	195	209	277	409	513	965
Television, radios, sound equipment	794	389	443	447	517	596	692	827	879	1,192
Pets, toys, and playground equipment	413	225	167	136	227	264	332	377	550	668
Other entertainment supplies, equipment, and services	423	72	89	95	185	175	299	287	586	863
Personal care products and services	521	435	233	305	413	408	446	493	533	800
Reading	106	46	51	58	55	70	91	92	115	184
Education	619	1,248	877	400	780	352	428	530	566	862
Tobacco products and smoking supplies	317	184	277	347	424	340	334	428	305	232
Miscellaneous	667	289	300	384	357	492	535	701	949	912
Cash contributions	796	551	358	322	392	595	685	875	939	1,207
Personal insurance and pensions	4,717	184	469	800	1,418	2,042	3,118	4,060	5,816	10,288
Life and other personal insurance	220	433	86	54	112	107	136	202	275	437
Pensions and Social Security	4,497	151	383	745	1,306	1,936	2,982	3,858	5,541	9,851
Sources of income and personal taxes: ¹										
Money income before taxes	49,779	1,547	7,671	12,430	17,293	24,784	34,270	44,165	58,653	104,878
Wages and salaries	46,825	1,269	4,529	9,182	14,938	22,504	32,549	41,839	56,277	99,619
Self-employment income	1,269	-956	4 ⁹	4 ¹⁴²	280	491	469	910	1,237	3,562
Social Security, private and government retirement	366	4 ⁹⁸	767	616	4 ²⁹⁷	308	402	596	159	339
Interest, dividends, rental income, other property income	246	-49	4 ⁹	7	45	110	101	158	77	796
Unemployment and workers' compensation, veterans' benefits	256	4 ⁷⁶	4 ⁵⁶	313	257	421	174	236	268	245
Public assistance, supplemental security income, food stamps	315	5 ²⁶	1,518	1,322	705	442	133	4 ⁵⁶	74	4 ²
Regular contributions for support	340	361	531	546	620	355	290	256	378	191
Other income	163	4 ²²²	270	302	151	153	151	114	182	124
Personal taxes	2,115	-279	-349	-342	-349	187	1,067	1,618	2,418	6,154
Federal income taxes	1,484	-273	-355	-386	-468	2	720	1,090	1,694	4,583
State and local income taxes	545	-26	11	30	101	156	302	457	627	1,364
Other taxes	85	4 ¹⁹	4 ⁵	15	18	29	46	71	97	207
Income after taxes	47,665	1,826	8,020	12,771	17,642	24,596	33,202	42,547	56,235	98,723

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, 2002-2003 — Continued

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Addenda:										
Net change in total assets and liabilities	-\$15,202	\$2,310	-\$5,455	\$2,019	-\$560	-\$3,903	-\$1,989	-\$12,477	-\$12,782	-\$46,380
Net change in total assets	12,342	2,104	93	4,232	1,107	4,269	11,056	9,415	14,521	27,312
Net change in total liabilities	27,544	-206	5,548	2,213	1,667	8,173	13,045	21,893	27,303	73,691
Other financial information:										
Other money receipts	211	433	4188	69	140	170	208	137	346	259
Mortgage principal paid on owned property	-984	-271	-224	-77	-113	-399	-644	-727	-1,130	-2,313
Estimated market value of owned home ...	74,500	23,347	14,893	15,611	12,355	26,716	50,145	58,971	89,855	167,758
Estimated monthly rental value of owned home	524	168	114	132	110	207	379	482	642	1,096
Gifts of goods and services	682	488	221	382	411	484	561	731	852	1,003
Food	31	⁴ 29	⁴ 5	⁴ 28	12	25	32	18	46	44
Alcoholic beverages	20	⁴ 12	⁴ 6	⁽³⁾	⁴ 8	⁴ 3	⁴ 11	28	35	34
Housing	194	100	100	¹⁰²	154	176	164	195	250	243
Housekeeping supplies	38	⁴ 22	⁴ 19	⁴ 10	49	24	17	27	66	52
Household textiles	12	⁴ 7	⁴ 28	⁴ 2	⁴ 1	⁴ 23	⁴ 8	⁴ 15	13	8
Appliances and miscellaneous housewares	15	⁽⁵⁾	⁴ 3	⁴ 4	⁴ 4	⁴ 11	⁴ 12	⁴ 25	18	22
Major appliances	2	⁽⁵⁾	⁴ 2	⁴ 1	⁴ 2	⁴ 1	⁴ 1	⁴ 2	⁴ 4	⁴ 2
Small appliances and miscellaneous housewares	13	⁽⁵⁾	⁴ 1	⁴ 3	⁴ 1	⁴ 10	⁴ 10	⁴ 23	14	20
Miscellaneous household equipment	49	⁴ 20	⁴ 1	25	58	35	43	40	61	73
Other housing	80	⁴ 50	49	62	42	84	83	88	92	88
Apparel and services	234	225	56	143	157	158	169	267	276	361
Males, 2 and over	44	⁴ 33	⁴ 6	⁴ 29	45	21	26	55	34	82
Females, 2 and over	75	99	⁴ 30	⁴ 40	31	19	58	49	103	142
Children under 2	56	⁴ 30	⁴ 19	⁴ 71	66	28	53	54	49	86
Other apparel products and services	60	⁴ 63	⁴ 1	⁴ 3	⁴ 15	90	33	109	91	50
Jewelry and watches	42	⁴ 37	⁴ 1	⁴ 3	⁴ 4	78	8	95	66	24
All other apparel products and services	19	⁴ 26	⁽⁵⁾	⁽⁵⁾	⁴ 11	⁴ 11	⁴ 25	⁴ 14	⁴ 26	⁴ 26
Transportation	34	⁴ 12	9	71	⁴ 3	3	19	18	28	82
Health care	10	⁴ 2	⁴ 2	⁴ 2	⁴ 3	⁴ 6	⁴ 9	⁴ 8	⁴ 9	⁴ 20
Entertainment	62	⁴ 20	⁴ 26	⁴ 16	26	78	47	66	88	74
Toys, games, hobbies, and tricycles	24	⁴ 3	⁴ 17	⁴ 5	16	18	24	18	34	33
Other entertainment	39	⁴ 17	⁴ 8	⁴ 12	10	60	24	48	54	41
Personal care products and services	16	⁴ 66	⁴ 2	⁽⁵⁾	⁴ 6	5	28	20	20	15
Reading	1	⁽⁵⁾	⁽⁵⁾	⁽⁵⁾	⁽⁵⁾	⁽³⁾	1	1	⁽³⁾	1
Education	30	⁴ 9	⁴ 1	⁴ 6	⁴ 24	⁴ 10	49	87	24	24
All other gifts	50	⁴ 13	14	13	19	21	32	24	76	104

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 Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.