

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

| 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 more |
| Number of consumer units (in thousands) ..... | 18,396                       | 488               | 748                | 1,039                | 1,223                | 2,599                | 2,541                | 2,064                | 3,364                | 4,330             |
| Consumer unit characteristics:                |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Income before taxes <sup>1</sup> .....        | \$51,650                     | \$910             | \$7,680            | \$12,605             | \$17,409             | \$24,978             | \$34,418             | \$44,316             | \$59,018             | \$107,895         |
| Income after taxes <sup>1</sup> .....         | 49,863                       | 1,327             | 7,947              | 13,107               | 17,919               | 25,057               | 33,443               | 43,052               | 56,826               | 102,775           |
| Age of reference person .....                 | 29.7                         | 29.5              | 28.7               | 29.1                 | 28.7                 | 29.3                 | 29.3                 | 29.8                 | 29.9                 | 30.5              |
| Average number in consumer unit:              |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Persons .....                                 | 2.9                          | 2.4               | 2.5                | 2.8                  | 2.8                  | 2.7                  | 2.7                  | 2.9                  | 3.0                  | 3.1               |
| Children under 18 .....                       | 1.1                          | 1.0               | 1.2                | 1.4                  | 1.2                  | 1.1                  | 1.0                  | 1.1                  | 1.0                  | 1.0               |
| 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                          | .8                | .8                 | 1.0                  | 1.2                  | 1.3                  | 1.4                  | 1.6                  | 1.8                  | 1.9               |
| Vehicles .....                                | 1.8                          | 1.0               | .9                 | 1.1                  | 1.2                  | 1.3                  | 1.6                  | 1.9                  | 2.2                  | 2.3               |
| Percent distribution:                         |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Sex of reference person:                      |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Male .....                                    | 50                           | 35                | 30                 | 34                   | 44                   | 47                   | 53                   | 58                   | 52                   | 56                |
| Female .....                                  | 50                           | 65                | 70                 | 66                   | 56                   | 53                   | 47                   | 42                   | 48                   | 44                |
| Housing tenure:                               |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner .....                               | 49                           | 21                | 18                 | 21                   | 18                   | 31                   | 40                   | 51                   | 62                   | 76                |
| With mortgage .....                           | 42                           | 14                | 8                  | 8                    | 10                   | 22                   | 33                   | 46                   | 57                   | 72                |
| Without mortgage .....                        | 7                            | 7                 | 11                 | 13                   | 7                    | 8                    | 7                    | 5                    | 5                    | 5                 |
| Renter .....                                  | 51                           | 79                | 82                 | 79                   | 82                   | 69                   | 60                   | 49                   | 38                   | 24                |
| Race of reference person:                     |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Black or African-American .....               | 13                           | 22                | 28                 | 23                   | 23                   | 18                   | 13                   | 9                    | 10                   | 6                 |
| White, Asian, and All Other Races .....       | 87                           | 78                | 72                 | 77                   | 77                   | 82                   | 87                   | 91                   | 90                   | 94                |
| Education of reference person:                |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8) .....                        | 3                            | 4                 | 4                  | 9                    | 7                    | 7                    | 4                    | 2                    | 1                    | 1                 |
| High school (9-12) .....                      | 30                           | 43                | 43                 | 44                   | 49                   | 40                   | 33                   | 32                   | 25                   | 12                |
| College .....                                 | 67                           | 53                | 54                 | 47                   | 44                   | 53                   | 63                   | 65                   | 74                   | 87                |
| Never attended and other .....                | ( <sup>3</sup> )             | ( <sup>4</sup> )  | ( <sup>4</sup> )   | ( <sup>4</sup> )     | ( <sup>4</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | 1                    | ( <sup>3</sup> )     | ( <sup>4</sup> )  |
| At least one vehicle owned or leased .....    | 90                           | 68                | 66                 | 76                   | 81                   | 85                   | 92                   | 95                   | 97                   | 96                |
| Average annual expenditures .....             | \$42,520                     | \$20,145          | \$18,785           | \$21,768             | \$24,013             | \$27,543             | \$34,479             | \$39,155             | \$48,363             | \$69,666          |
| Food .....                                    |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Food at home .....                            | 3,103                        | 2,400             | 2,595              | 2,677                | 2,890                | 2,521                | 3,130                | 2,976                | 3,038                | 3,786             |
| Cereals and bakery products .....             | 426                          | 362               | 361                | 382                  | 396                  | 352                  | 431                  | 432                  | 412                  | 504               |
| Cereals and cereal products .....             | 155                          | 152               | 155                | 127                  | 143                  | 144                  | 160                  | 154                  | 147                  | 171               |
| Bakery products .....                         | 272                          | 210               | 206                | 255                  | 254                  | 209                  | 271                  | 278                  | 265                  | 333               |
| Meats, poultry, fish, and eggs .....          | 791                          | 598               | 843                | 765                  | 699                  | 672                  | 832                  | 767                  | 705                  | 939               |
| Beef .....                                    | 241                          | 186               | 276                | 230                  | 221                  | 213                  | 260                  | 226                  | 200                  | 287               |
| Pork .....                                    | 153                          | 133               | 170                | 170                  | 134                  | 140                  | 150                  | 166                  | 150                  | 159               |
| Other meats .....                             | 93                           | 57                | 93                 | 78                   | 84                   | 82                   | 92                   | 108                  | 99                   | 99                |
| Poultry .....                                 | 150                          | 92                | 138                | 122                  | 126                  | 122                  | 159                  | 139                  | 133                  | 196               |
| Fish and seafood .....                        | 116                          | 93                | 126                | 123                  | 94                   | 80                   | 130                  | 91                   | 92                   | 160               |
| Eggs .....                                    | 37                           | 38                | 41                 | 41                   | 39                   | 35                   | 42                   | 37                   | 31                   | 37                |
| Dairy products .....                          | 337                          | 258               | 236                | 251                  | 341                  | 269                  | 344                  | 340                  | 339                  | 404               |
| Fresh milk and cream .....                    | 139                          | 110               | 112                | 101                  | 165                  | 130                  | 147                  | 138                  | 135                  | 149               |
| Other dairy products .....                    | 198                          | 148               | 124                | 150                  | 176                  | 139                  | 197                  | 203                  | 204                  | 254               |
| Fruits and vegetables .....                   | 514                          | 410               | 346                | 478                  | 494                  | 426                  | 521                  | 485                  | 493                  | 633               |
| Fresh fruits .....                            | 165                          | 138               | 121                | 149                  | 154                  | 147                  | 152                  | 160                  | 154                  | 206               |
| Fresh vegetables .....                        | 163                          | 130               | 98                 | 143                  | 164                  | 135                  | 160                  | 139                  | 157                  | 212               |
| Processed fruits .....                        | 109                          | 74                | 70                 | 110                  | 90                   | 84                   | 121                  | 106                  | 107                  | 133               |
| Processed vegetables .....                    | 78                           | 68                | 57                 | 76                   | 87                   | 60                   | 88                   | 81                   | 76                   | 83                |

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, 2003-2004 — 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 more |
| Other food at home .....                                  | \$1,035                      | \$771             | \$809              | \$802                | \$960                | \$801                | \$1,003              | \$952                | \$1,089              | \$1,306           |
| Sugar and other sweets .....                              | 110                          | 67                | 108                | 94                   | 100                  | 90                   | 99                   | 106                  | 116                  | 136               |
| Fats and oils .....                                       | 77                           | 54                | 82                 | 68                   | 81                   | 70                   | 78                   | 73                   | 80                   | 80                |
| Miscellaneous foods .....                                 | 546                          | 368               | 364                | 379                  | 513                  | 396                  | 541                  | 492                  | 554                  | 732               |
| Nonalcoholic beverages .....                              | 273                          | 260               | 244                | 251                  | 248                  | 228                  | 259                  | 257                  | 309                  | 307               |
| Food prepared by consumer unit on out-of-town trips ..... | 29                           | 523               | 511                | 59                   | 18                   | 18                   | 25                   | 24                   | 30                   | 50                |
| Food away from home .....                                 | 2,524                        | 1,447             | 1,040              | 1,340                | 1,372                | 1,488                | 2,030                | 2,353                | 2,908                | 4,082             |
| Alcoholic beverages .....                                 | 517                          | 189               | 163                | 212                  | 285                  | 292                  | 439                  | 494                  | 584                  | 859               |
| Housing .....   | 14,511                       | 7,900             | 6,697              | 7,928                | 8,867                | 10,216               | 11,838               | 13,369               | 15,563               | 23,578            |
| Shelter .....   | 8,833                        | 5,260             | 4,214              | 4,845                | 5,376                | 6,355                | 7,373                | 8,025                | 9,315                | 14,320            |
| Owned dwellings .....                                     | 4,782                        | 1,300             | 784                | 703                  | 881                  | 1,855                | 2,785                | 3,843                | 5,623                | 10,671            |
| Mortgage interest and charges .....                       | 3,286                        | 982               | 5398               | 383                  | 528                  | 1,282                | 1,822                | 2,691                | 3,913                | 7,376             |
| Property taxes .....                                      | 905                          | 218               | 221                | 206                  | 177                  | 285                  | 570                  | 698                  | 1,010                | 2,061             |
| Maintenance, repairs, insurance, other expenses .....     | 592                          | 5100              | 5166               | 114                  | 176                  | 288                  | 393                  | 454                  | 699                  | 1,233             |
| Rented dwellings .....                                    | 3,809                        | 3,861             | 3,310              | 4,091                | 4,431                | 4,425                | 4,459                | 4,004                | 3,437                | 3,090             |
| Other lodging .....                                       | 241                          | 599               | 5120               | 551                  | 64                   | 74                   | 129                  | 177                  | 255                  | 560               |
| Utilities, fuels, and public services .....               | 2,638                        | 1,665             | 1,629              | 1,882                | 1,936                | 2,184                | 2,335                | 2,656                | 2,987                | 3,472             |
| Natural gas .....   | 351                          | 204               | 165                | 257                  | 253                  | 248                  | 285                  | 361                  | 396                  | 509               |
| Electricity .....   | 934                          | 634               | 685                | 790                  | 759                  | 851                  | 864                  | 931                  | 1,001                | 1,136             |
| Fuel oil and other fuels .....                            | 63                           | 546               | 521                | 517                  | 530                  | 41                   | 52                   | 66                   | 73                   | 101               |
| Telephone services .....                                  | 1,021                        | 618               | 628                | 678                  | 746                  | 841                  | 922                  | 1,028                | 1,192                | 1,322             |
| Water and other public services .....                     | 270                          | 164               | 130                | 140                  | 147                  | 203                  | 212                  | 269                  | 325                  | 403               |
| Household operations .....                                | 919                          | 197               | 202                | 347                  | 345                  | 478                  | 596                  | 738                  | 993                  | 1,905             |
| Personal services .....                                   | 599                          | 5102              | 103                | 225                  | 230                  | 317                  | 384                  | 510                  | 641                  | 1,240             |
| Other household expenses .....                            | 320                          | 95                | 99                 | 122                  | 115                  | 160                  | 212                  | 228                  | 353                  | 665               |
| Housekeeping supplies .....                               | 498                          | 345               | 262                | 271                  | 479                  | 286                  | 417                  | 441                  | 587                  | 724               |
| Laundry and cleaning supplies .....                       | 147                          | 79                | 98                 | 97                   | 215                  | 118                  | 133                  | 131                  | 153                  | 178               |
| Other household products .....                            | 222                          | 202               | 109                | 118                  | 142                  | 104                  | 183                  | 176                  | 281                  | 351               |
| Postage and stationery .....                              | 129                          | 564               | 55                 | 57                   | 122                  | 64                   | 100                  | 133                  | 153                  | 195               |
| Household furnishings and equipment .....                 | 1,624                        | 432               | 390                | 583                  | 732                  | 913                  | 1,117                | 1,509                | 1,680                | 3,159             |
| Household textiles .....                                  | 114                          | 514               | 12                 | 52                   | 43                   | 79                   | 85                   | 215                  | 88                   | 182               |
| Furniture .....   | 494                          | 85                | 140                | 155                  | 141                  | 247                  | 223                  | 419                  | 551                  | 1,082             |
| Floor coverings .....                                     | 34                           | 52                | 58                 | 11                   | 56                   | 10                   | 9                    | 30                   | 24                   | 93                |
| Major appliances .....                                    | 204                          | 543               | 27                 | 64                   | 137                  | 216                  | 183                  | 163                  | 170                  | 354               |
| Small appliances, miscellaneous housewares .....          | 92                           | 510               | 33                 | 66                   | 67                   | 85                   | 98                   | 74                   | 85                   | 136               |
| Miscellaneous household equipment .....                   | 685                          | 279               | 170                | 236                  | 338                  | 277                  | 518                  | 608                  | 762                  | 1,312             |
| Apparel and services .....                                | 2,073                        | 1,036             | 1,137              | 1,484                | 1,253                | 1,362                | 1,855                | 1,908                | 1,984                | 3,340             |
| Men and boys .....  | 436                          | 169               | 192                | 316                  | 283                  | 267                  | 385                  | 457                  | 404                  | 701               |
| Men, 16 and over .....                                    | 314                          | 595               | 571                | 162                  | 168                  | 145                  | 255                  | 346                  | 288                  | 574               |
| Boys, 2 to 15 .....                                       | 122                          | 74                | 122                | 154                  | 115                  | 122                  | 130                  | 111                  | 116                  | 128               |
| Women and girls .....                                     | 728                          | 370               | 403                | 429                  | 371                  | 469                  | 671                  | 492                  | 710                  | 1,262             |
| Women, 16 and over .....                                  | 595                          | 293               | 288                | 334                  | 235                  | 356                  | 556                  | 395                  | 550                  | 1,097             |
| Girls, 2 to 15 .....                                      | 133                          | 78                | 116                | 96                   | 136                  | 113                  | 116                  | 97                   | 160                  | 165               |
| Children under 2 .....                                    | 184                          | 595               | 92                 | 124                  | 144                  | 130                  | 167                  | 144                  | 157                  | 309               |
| Footwear .....  | 386                          | 295               | 284                | 471                  | 283                  | 259                  | 439                  | 485                  | 395                  | 410               |
| Other apparel products and services .....                 | 340                          | 107               | 165                | 144                  | 171                  | 236                  | 193                  | 331                  | 318                  | 658               |
| Transportation .....                                      | 8,400                        | 3,320             | 3,537              | 3,922                | 3,619                | 5,364                | 7,182                | 7,536                | 11,140               | 13,054            |
| Vehicle purchases (net outlay) .....                      | 4,031                        | 5933              | 51,571             | 1,794                | 1,006                | 2,403                | 3,555                | 3,270                | 5,815                | 6,427             |
| Cars and trucks, new .....                                | 1,852                        | (4)               | (4)                | 5850                 | 5143                 | 5602                 | 1,490                | 1,186                | 2,594                | 3,808             |
| Cars and trucks, used .....                               | 2,105                        | 5750              | 1,571              | 942                  | 863                  | 1,802                | 2,059                | 1,972                | 3,007                | 2,551             |
| Other vehicles .....                                      | 73                           | 5183              | (4)                | 52                   | (4)                  | (4)                  | 56                   | 5112                 | 214                  | 68                |
| Gasoline and motor oil .....                              | 1,551                        | 965               | 737                | 905                  | 1,053                | 1,227                | 1,346                | 1,635                | 1,878                | 2,072             |

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, 2003-2004 — 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 more |
| Other vehicle expenses .....                                       | \$2,456                      | \$1,138           | \$999              | \$1,048              | \$1,325              | \$1,533              | \$2,043              | \$2,364              | \$3,097              | \$3,854           |
| Vehicle finance charges .....                                      | 448                          | 200               | 137                | 104                  | 167                  | 228                  | 342                  | 453                  | 607                  | 759               |
| Maintenance and repairs .....                                      | 599                          | 384               | 431                | 342                  | 384                  | 418                  | 551                  | 606                  | 730                  | 806               |
| Vehicle insurance .....  | 932                          | 321               | 332                | 465                  | 572                  | 689                  | 882                  | 971                  | 1,173                | 1,289             |
| Vehicle rental, leases, licenses, other charges .....              | 477                          | 234               | 99                 | 137                  | 202                  | 199                  | 268                  | 334                  | 587                  | 999               |
| Public transportation .....  | 363                          | 284               | 230                | 176                  | 235                  | 201                  | 238                  | 267                  | 349                  | 702               |
| Health care .....  | 1,514                        | 483               | 431                | 517                  | 612                  | 919                  | 1,297                | 1,654                | 1,974                | 2,366             |
| Health insurance .....   | 829                          | 245               | 185                | 192                  | 336                  | 480                  | 698                  | 908                  | 1,093                | 1,341             |
| Medical services .....   | 408                          | 109               | 111                | 157                  | 122                  | 266                  | 343                  | 443                  | 553                  | 627               |
| Drugs .....  | 215                          | 102               | 98                 | 140                  | 126                  | 138                  | 209                  | 257                  | 250                  | 289               |
| Medical supplies .....   | 63                           | <sup>5</sup> 28   | <sup>5</sup> 38    | 28                   | 28                   | 35                   | 47                   | 47                   | 78                   | 108               |
| Entertainment .....  | 2,086                        | 801               | 736                | 889                  | 1,084                | 1,312                | 1,411                | 1,734                | 2,287                | 3,888             |
| Fees and admissions .....  | 413                          | 273               | 100                | 126                  | 150                  | 199                  | 263                  | 304                  | 498                  | 830               |
| Television, radios, sound equipment .....                          | 825                          | 337               | 415                | 475                  | 512                  | 618                  | 656                  | 766                  | 890                  | 1,324             |
| Pets, toys, hobbies, and playground equipment .....                | 414                          | 138               | 133                | 165                  | 254                  | 252                  | 316                  | 399                  | 457                  | 716               |
| Other entertainment supplies, equipment, and services .....        | 434                          | 54                | 87                 | 123                  | 168                  | 244                  | 177                  | 265                  | 441                  | 1,019             |
| Personal care products and services .....                          | 542                          | 364               | 241                | 350                  | 338                  | 376                  | 449                  | 522                  | 559                  | 856               |
| Reading .....  | 98                           | 57                | 41                 | 52                   | 40                   | 56                   | 79                   | 88                   | 106                  | 176               |
| Education .....  | 691                          | 890               | 1,027              | 751                  | 831                  | 363                  | 428                  | 596                  | 755                  | 900               |
| Tobacco products and smoking supplies .....                        | 290                          | 169               | 233                | 331                  | 401                  | 333                  | 287                  | 394                  | 284                  | 205               |
| Miscellaneous .....  | 592                          | 284               | 242                | 300                  | 459                  | 439                  | 445                  | 706                  | 728                  | 818               |
| Cash contributions .....   | 804                          | 545               | 228                | 206                  | 614                  | 476                  | 657                  | 827                  | 878                  | 1,346             |
| Personal insurance and pensions .....                              | 4,773                        | 259               | 437                | 807                  | 1,347                | 2,025                | 2,952                | 3,997                | 5,578                | 10,411            |
| Life and other personal insurance .....                            | 219                          | <sup>5</sup> 78   | <sup>5</sup> 69    | 63                   | 61                   | 100                  | 98                   | 201                  | 244                  | 473               |
| Pensions and Social Security .....                                 | 4,554                        | 181               | 368                | 744                  | 1,286                | 1,925                | 2,854                | 3,796                | 5,334                | 9,939             |
| Sources of income and personal taxes: <sup>1</sup>                 |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Money income before taxes .....                                    | 51,650                       | 910               | 7,680              | 12,605               | 17,409               | 24,978               | 34,418               | 44,316               | 59,018               | 107,895           |
| Wages and salaries .....   | 48,151                       | 1,960             | 4,282              | 8,994                | 14,569               | 22,393               | 32,321               | 41,606               | 56,536               | 101,169           |
| Self-employment income .....                                       | 1,621                        | -2,462            | <sup>5</sup> -20   | <sup>5</sup> 257     | <sup>5</sup> 473     | 646                  | 785                  | 1,330                | 1,218                | 4,542             |
| Social Security, private and government retirement .....           | 309                          | <sup>5</sup> 111  | <sup>5</sup> 655   | 466                  | <sup>5</sup> 337     | 333                  | 283                  | 387                  | 206                  | 268               |
| Interest, dividends, rental income, other property income .....    | 382                          | <sup>5</sup> -115 | <sup>5</sup> 27    | <sup>5</sup> 23      | 17                   | 91                   | 57                   | 135                  | 149                  | 1,352             |
| Unemployment and workers' compensation, veterans' benefits .....   | 255                          | <sup>5</sup> 62   | <sup>5</sup> 91    | 321                  | 326                  | 390                  | 277                  | 230                  | 259                  | 184               |
| Public assistance, supplemental security income, food stamps ..... | 352                          | 699               | 1,581              | 1,585                | 913                  | 484                  | 187                  | 103                  | <sup>5</sup> 52      | <sup>5</sup> 16   |
| Regular contributions for support .....                            | 386                          | 420               | 566                | 466                  | 543                  | 447                  | 407                  | 375                  | 396                  | 236               |
| Other income .....   | 195                          | <sup>5</sup> 236  | 498                | 494                  | 230                  | 194                  | 101                  | 151                  | 202                  | 127               |
| Personal taxes .....   | 1,787                        | -417              | -267               | -502                 | -511                 | -79                  | 975                  | 1,264                | 2,192                | 5,120             |
| Federal income taxes .....   | 1,192                        | -402              | -308               | -538                 | -579                 | -268                 | 603                  | 785                  | 1,501                | 3,722             |
| State and local income taxes .....                                 | 500                          | -32               | 19                 | 15                   | 50                   | 141                  | 331                  | 388                  | 581                  | 1,190             |
| Other taxes .....  | 95                           | <sup>5</sup> 17   | <sup>5</sup> 22    | 21                   | 18                   | 48                   | 42                   | 91                   | 110                  | 207               |
| Income after taxes .....   | 49,863                       | 1,327             | 7,947              | 13,107               | 17,919               | 25,057               | 33,443               | 43,052               | 56,826               | 102,775           |

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, 2003-2004 — 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 more |
| Addenda:  |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Net change in total assets and liabilities .....    | - \$17,859                   | \$2,794           | - \$4,188          | \$2,056              | - \$854              | - \$4,416            | - \$3,021            | \$14,922             | - \$17,423           | - \$50,643        |
| Net change in total assets .....                    | 14,108                       | 6,064             | 1,925              | 4,803                | 1,349                | 4,205                | 13,247               | 6,915                | 16,258               | 31,165            |
| Net change in total liabilities .....               | 31,967                       | 3,270             | 6,113              | 2,747                | 2,203                | 8,621                | 16,268               | 21,837               | 33,681               | 81,807            |
| Other financial information:                        |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Other money receipts .....                          | 184                          | 596               | 5200               | 5228                 | 5223                 | 160                  | 124                  | 126                  | 108                  | 306               |
| Mortgage principal paid on owned property ...       | -1,213                       | -303              | 5-216              | 5-100                | -156                 | -407                 | -755                 | -924                 | -1,302               | -2,875            |
| Estimated market value of owned home .....          | 85,592                       | 24,685            | 15,606             | 20,730               | 15,114               | 30,585               | 49,850               | 66,722               | 95,986               | 194,923           |
| Estimated monthly rental value of owned home .....  | 536                          | 184               | 111                | 152                  | 127                  | 222                  | 347                  | 483                  | 641                  | 1,099             |
| Gifts of goods and services .....                   | 683                          | 431               | 216                | 455                  | 400                  | 507                  | 603                  | 613                  | 750                  | 1,044             |
| Food .....  | 32                           | 56                | 58                 | 510                  | 28                   | 14                   | 31                   | 35                   | 32                   | 52                |
| Alcoholic beverages .....                           | 22                           | 59                | 56                 | 51                   | 512                  | (3)                  | 18                   | 48                   | 29                   | 30                |
| Housing .....                                       | 172                          | 113               | 58                 | 180                  | 138                  | 164                  | 155                  | 169                  | 160                  | 223               |
| Housekeeping supplies .....                         | 43                           | 515               | 514                | 513                  | 24                   | 27                   | 40                   | 36                   | 58                   | 63                |
| Household textiles .....                            | 9                            | 55                | (3)                | (3)                  | 53                   | 525                  | 53                   | 55                   | 55                   | 14                |
| Appliances and miscellaneous housewares .....       | 22                           | (4)               | 51                 | 511                  | 51                   | 519                  | 28                   | 32                   | 511                  | 38                |
| Major appliances .....                              | 3                            | (4)               | (4)                | 53                   | (4)                  | (3)                  | 52                   | 514                  | 52                   | 53                |
| Small appliances and miscellaneous housewares ..... | 19                           | (4)               | 51                 | 57                   | 51                   | 518                  | 27                   | 518                  | 59                   | 36                |
| Miscellaneous household equipment .....             | 50                           | 55                | 53                 | 553                  | 564                  | 33                   | 33                   | 47                   | 51                   | 78                |
| Other housing .....                                 | 47                           | 589               | 40                 | 103                  | 47                   | 60                   | 52                   | 49                   | 35                   | 29                |
| Apparel and services .....                          | 241                          | 192               | 82                 | 189                  | 149                  | 222                  | 218                  | 132                  | 308                  | 334               |
| Males, 2 and over .....                             | 42                           | 530               | 56                 | 27                   | 35                   | 25                   | 62                   | 29                   | 40                   | 56                |
| Females, 2 and over .....                           | 76                           | 579               | 545                | 66                   | 22                   | 81                   | 50                   | 31                   | 108                  | 111               |
| Children under 2 .....                              | 57                           | 55                | 517                | 545                  | 69                   | 44                   | 47                   | 48                   | 60                   | 81                |
| Other apparel products and services .....           | 66                           | 578               | 513                | 550                  | 523                  | 72                   | 59                   | 24                   | 99                   | 86                |
| Jewelry and watches .....                           | 37                           | 55                | 55                 | 52                   | 56                   | 558                  | 16                   | 513                  | 62                   | 54                |
| All other apparel products and services .....       | 29                           | 573               | 58                 | 549                  | 517                  | 513                  | 543                  | 511                  | 537                  | 32                |
| Transportation .....                                | 38                           | 510               | 9                  | 59                   | 6                    | 54                   | 40                   | 19                   | 18                   | 104               |
| Health care .....                                   | 20                           | 58                | (4)                | 52                   | 56                   | 55                   | 514                  | 525                  | 510                  | 51                |
| Entertainment .....                                 | 57                           | 518               | 525                | 544                  | 36                   | 72                   | 37                   | 37                   | 67                   | 81                |
| Toys, games, arts and crafts, and tricycles ..      | 24                           | 54                | 510                | 529                  | 517                  | 22                   | 22                   | 21                   | 21                   | 36                |
| Other entertainment .....                           | 33                           | 514               | 515                | 515                  | 19                   | 50                   | 15                   | 16                   | 47                   | 45                |
| Personal care products and services .....           | 24                           | 561               | 516                | (4)                  | 511                  | 10                   | 16                   | 32                   | 33                   | 32                |
| Reading .....                                       | (3)                          | (4)               | (4)                | (4)                  | (4)                  | (3)                  | 51                   | (3)                  | 1                    | 1                 |
| Education .....                                     | 29                           | 58                | (3)                | 51                   | 511                  | 53                   | 39                   | 75                   | 37                   | 31                |
| All other gifts .....                               | 48                           | 55                | 11                 | 20                   | 4                    | 13                   | 35                   | 42                   | 57                   | 105               |

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

<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.