

Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total under 25 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and more
Number of consumer units (in thousands)	8,731	1,633	1,310	1,028	791	1,278	952	1,739
Consumer unit characteristics:								
Income before taxes	\$24,770	\$2,620	\$7,194	\$12,154	\$17,265	\$24,637	\$34,609	\$64,395
Income after taxes	24,414	2,630	7,231	12,137	17,357	24,408	34,103	62,982
Age of reference person	21.5	20.3	20.7	21.3	21.9	21.9	22.3	22.3
Average number in consumer unit:								
Persons	2.0	1.1	1.3	1.7	1.9	2.2	2.4	2.9
Children under 184	.1	.2	.4	.5	.6	.6	.6
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.3	.8	.9	1.0	1.2	1.4	1.6	2.1
Vehicles	1.2	.5	.7	1.0	1.2	1.3	1.6	2.1
Percent distribution:								
Sex of reference person:								
Male	46	46	46	40	47	47	48	49
Female	54	54	54	60	53	53	52	51
Housing tenure:								
Homeowner	17	4	6	9	15	12	22	42
With mortgage	11	1	1	2	7	7	17	34
Without mortgage	6	4	5	6	8	5	6	8
Renter	83	96	94	91	85	88	78	58
Race of reference person:								
Black or African-American	11	10	11	14	14	12	13	9
White, Asian, and all other races	89	90	89	86	86	88	87	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino	13	6	7	10	12	18	17	22
Not Hispanic or Latino	87	94	93	90	88	82	83	78
Education of reference person:								
Elementary (1-8)	2	1	1	2	3	3	2	4
High school (9-12)	33	20	24	35	37	42	46	34
College	65	79	75	63	60	55	52	62
Never attended and other	(²)	(³)	(³)	(³)	(³)	(³)	(³)	(²)
At least one vehicle owned or leased	73	46	58	70	77	82	88	94
Average annual expenditures	\$26,102	\$12,146	\$15,245	\$19,546	\$22,458	\$26,881	\$32,048	\$48,051
Food	3,814	2,114	2,327	2,885	3,495	3,447	4,749	6,308
Food at home	1,885	1,021	1,036	1,459	1,886	1,861	2,198	3,059
Cereals and bakery products	269	159	145	210	253	254	349	426
Cereals and cereal products	102	67	46	85	79	93	140	168
Bakery products	167	92	99	125	174	162	209	258
Meats, poultry, fish, and eggs	465	230	224	368	414	426	541	835
Beef	149	65	78	85	136	130	189	281
Pork	87	46	50	91	75	87	92	137
Other meats	56	23	28	32	63	53	60	104
Poultry	92	60	36	86	76	85	107	155
Fish and seafood	58	423	419	46	46	50	67	119
Eggs	24	13	13	28	17	21	27	38
Dairy products	209	115	101	170	189	215	243	346
Fresh milk and cream	88	46	44	75	70	84	115	146
Other dairy products	121	69	57	95	120	131	128	200
Fruits and vegetables	292	167	155	220	284	315	310	472
Fresh fruits	90	51	45	68	87	95	100	146
Fresh vegetables	88	45	48	68	86	97	85	147
Processed fruits	67	43	35	58	62	67	68	107
Processed vegetables	48	29	27	26	49	55	57	73

See footnotes at end of table.

Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total under 25 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and more
Other food at home	\$650	\$349	\$411	\$491	\$746	\$651	\$755	\$981
Sugar and other sweets	57	39	39	45	77	44	61	86
Fats and oils	44	24	19	34	68	44	51	63
Miscellaneous foods	357	187	223	279	410	368	412	530
Nonalcoholic beverages	178	88	117	119	173	181	218	283
Food prepared by consumer unit on out-of-town trips	14	10	12	13	419	14	14	18
Food away from home	1,929	1,093	1,291	1,426	1,608	1,586	2,551	3,249
Alcoholic beverages	453	233	382	404	402	422	487	692
Housing	8,261	3,434	4,820	6,037	7,526	9,150	11,012	14,765
Shelter	5,203	2,299	3,224	3,924	4,924	5,893	6,891	8,873
Owned dwellings	1,135	98	158	228	691	557	1,396	3,865
Mortgage interest and charges	732	420	451	486	4307	324	877	2,707
Property taxes	258	64	107	113	198	159	238	751
Maintenance, repairs, insurance, other expenses	145	413	(³)	429	186	74	281	407
Rented dwellings	3,847	1,952	2,721	3,429	4,007	5,245	5,310	4,819
Other lodging	222	250	345	267	226	91	185	189
Utilities, fuels, and public services	1,574	559	737	1,198	1,520	1,828	2,086	2,937
Natural gas	161	37	46	95	123	201	205	366
Electricity	572	226	279	457	582	687	757	995
Fuel oil and other fuels	31	41	43	435	428	432	431	80
Telephone services	690	268	361	548	686	796	924	1,216
Water and other public services	119	28	48	62	100	112	169	280
Household operations	328	59	118	210	298	370	458	718
Personal services	199	412	435	4122	197	226	276	482
Other household expenses	129	47	83	88	100	144	182	237
Housekeeping supplies	248	160	143	185	182	265	313	384
Laundry and cleaning supplies	69	54	39	47	59	67	87	108
Other household products	112	72	72	95	72	108	131	182
Postage and stationery	67	33	32	42	52	90	95	94
Household furnishings and equipment	908	357	598	521	603	794	1,264	1,852
Household textiles	57	50	14	18	34	52	52	130
Furniture	271	32	89	186	215	273	296	693
Floor coverings	12	4	4	6	43	42	46	15
Major appliances	86	16	29	39	55	57	167	208
Small appliances, miscellaneous housewares	64	41	26	36	51	51	86	128
Miscellaneous household equipment	419	216	435	236	246	319	658	678
Apparel and services	1,472	1,119	942	1,052	940	1,438	1,634	2,535
Men and boys	276	169	162	195	131	181	283	616
Men, 16 and over	247	167	150	178	111	140	224	569
Boys, 2 to 15	29	42	12	18	20	42	60	46
Women and girls	633	528	402	460	368	619	684	1,061
Women, 16 and over	597	517	389	444	333	562	642	1,000
Girls, 2 to 15	35	411	413	17	34	57	42	61
Children under 2	100	44	81	73	110	119	100	155
Footwear	277	298	178	184	4151	290	344	391
Other apparel products and services	186	80	119	140	180	230	222	312
Transportation	5,376	1,497	2,323	4,070	4,405	6,436	6,578	11,085
Vehicle purchases (net outlay)	2,428	4414	714	1,978	1,695	3,274	2,412	5,596
Cars and trucks, new	622	411	492	4311	4156	1,219	4704	1,507
Cars and trucks, used	1,728	372	617	1,668	1,492	1,807	1,694	3,940
Other vehicles	78	431	44	(³)	447	4248	414	4149
Gasoline and motor oil	1,321	600	774	1,031	1,257	1,441	1,746	2,288

See footnotes at end of table.

Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total under 25 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and more
Other vehicle expenses	\$1,425	\$365	\$703	\$907	\$1,294	\$1,579	\$2,109	\$2,839
Vehicle finance charges	170	28	26	68	129	179	248	441
Maintenance and repairs	423	137	354	313	509	484	597	626
Vehicle insurance	577	84	180	331	496	742	868	1,242
Vehicle rental, leases, licenses, and other charges	254	115	142	195	159	174	396	530
Public transportation	202	118	133	153	159	141	311	362
Healthcare	668	142	257	295	449	733	889	1,607
Health insurance	341	49	105	96	208	393	511	868
Medical services	187	36	59	111	144	225	180	467
Drugs	108	47	78	58	64	93	152	214
Medical supplies	31	4 ¹⁰	4 ¹⁴	30	4 ³³	21	46	58
Entertainment	1,275	610	859	855	1,585	1,288	1,585	2,097
Fees and admissions	262	189	240	199	225	227	293	408
Audio and visual equipment and services	563	264	342	408	530	636	708	981
Pets, toys, hobbies, and playground equipment	201	52	132	84	267	168	437	296
Other entertainment supplies, equipment, and services	249	105	144	163	563	257	147	412
Personal care products and services	335	207	259	287	283	303	350	557
Reading	50	33	40	43	45	47	58	76
Education	1,609	2,275	2,079	2,143	1,310	879	714	1,472
Tobacco products and smoking supplies	269	101	164	249	296	360	365	382
Miscellaneous	279	171	225	249	255	243	306	470
Cash contributions	343	69	156	245	265	326	506	760
Personal insurance and pensions	1,900	141	411	732	1,203	1,809	2,817	5,246
Life and other personal insurance	37	4 ²	4 ⁵	4 ²⁷	24	35	66	94
Pensions and Social Security	1,862	139	406	704	1,179	1,774	2,751	5,152
Sources of income and personal taxes:								
Money income before taxes	24,770	2,620	7,194	12,154	17,265	24,637	34,609	64,395
Wages and salaries	21,662	1,775	4,970	8,751	13,895	21,908	31,465	58,528
Self-employment income	737	4 ¹⁴	4 ⁸⁵	4 ⁵⁴	4 ⁴¹²	4 ²²⁶	4 ⁵⁶⁰	2,958
Social Security, private and government retirement	205	4 ¹¹	4 ¹⁵⁴	4 ²⁶⁶	4 ⁸⁹	4 ³²⁴	4 ¹³⁹	390
Interest, dividends, rental income, other property income	251	62	42	110	54	115	207	885
Unemployment and workers' compensation, veterans' benefits	59	4 ²	4 ³	4 ¹⁶	4 ²⁴	4 ⁸⁵	4 ⁹⁴	155
Public assistance, supplemental security income, food stamps	307	125	407	597	489	352	324	106
Regular contributions for support	1,012	428	907	1,383	1,668	1,021	1,241	991
Other income	537	230	626	976	634	605	579	382
Personal taxes	356	-11	-37	17	-91	229	506	1,413
Federal income taxes	203	-18	-49	-17	-173	52	280	971
State and local income taxes	142	7	10	32	81	166	208	405
Other taxes	12	(²)	4 ²	4 ²	4 ¹	10	18	37
Income after taxes	24,414	2,630	7,231	12,137	17,357	24,408	34,103	62,982

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Addenda:								
Net change in total assets and liabilities	- \$283	\$1,878	-\$1,386	\$3,962	\$4,243	-\$2,541	-\$4,525	-\$2,069
Net change in total assets	8,979	3,227	-550	2,966	4,939	1,869	9,718	31,773
Net change in total liabilities	9,263	1,349	836	-996	696	4,410	14,243	33,842
Other financial information:								
Other money receipts	83	117	449	445	427	450	463	158
Mortgage principal paid on owned property	-240	4-9	4-68	4-42	4-116	-131	-396	-755
Estimated market value of owned home	26,504	45,531	9,086	7,714	15,164	12,960	26,781	85,387
Estimated monthly rental value of owned home	157	434	45	59	103	82	181	482
Gifts of goods and services	409	235	222	411	349	388	445	682
Food	13	410	417	26	42	15	17	45
Alcoholic beverages	20	(3)	42	46	44	413	45	76
Housing	103	38	38	133	78	88	117	189
Housekeeping supplies	21	46	49	14	410	421	36	37
Household textiles	7	42	(2)	(2)	44	43	412	420
Appliances and miscellaneous housewares	14	41	44	47	420	46	435	426
Major appliances	42	(3)	(3)	46	47	44	(2)	43
Small appliances and miscellaneous housewares	12	41	44	41	413	42	435	424
Miscellaneous household equipment	25	4	4	20	411	26	413	68
Other housing	36	25	420	91	35	33	422	37
Apparel and services	155	106	89	146	141	196	164	216
Males, 2 and over	30	413	423	36	428	25	18	57
Females, 2 and over	47	431	48	448	71	69	419	73
Children under 2	27	43	49	423	25	30	43	48
Other apparel products and services	51	59	450	440	417	472	485	37
Jewelry and watches	27	414	424	435	411	450	447	416
All other apparel products and services ...	24	445	425	45	45	422	438	422
Transportation	10	43	3	43	4	11	12	25
Health care	6	(3)	41	41	(3)	42	425	413
Entertainment	33	17	22	427	444	20	461	43
Toys, games, arts and crafts, and tricycles	10	6	46	49	416	410	49	18
Other entertainment	22	11	16	419	428	411	52	25
Personal care products and services	19	47	47	13	42	417	410	53
Reading	(2)	(3)	(3)	(2)	(2)	(2)	(3)	(2)
Education	11	42	433	42	41	49	41	419
All other gifts	39	52	11	53	71	15	32	44

1 Value less than 0.05.

2 Value less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.

n.a. Not applicable.