

**Table 26. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91**

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 and over
Number of consumer units (in thousands)	18,268	617	1,483	1,747	1,643	3,968	3,282	5,526
<b>Consumer unit characteristics:</b>								
<b>Income before taxes</b> <sup>1</sup>	\$33,160	\$2,887	\$7,668	\$12,489	\$17,270	\$24,906	\$34,240	\$59,928
<b>Income after taxes</b> <sup>1</sup>	30,101	2,971	7,598	11,976	16,250	23,081	31,135	53,446
<b>Age of reference person</b>	29.8	29.6	29.1	29.4	29.4	29.5	29.9	30.2
<b>Average number in consumer unit:</b>								
Persons	2.8	2.5	2.8	2.7	2.5	2.7	2.8	2.9
Children under 18	1.1	1.1	1.4	1.3	1.0	1.0	1.0	1.0
Persons 65 and over	0	0	0	0	0	0	0	0
Earners	1.5	1.0	0.9	1.1	1.3	1.5	1.7	1.9
Vehicles	1.9	1.0	0.9	1.4	1.5	1.8	2.2	2.3
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	69	49	37	50	61	70	78	81
Female	31	51	63	50	39	30	22	19
<b>Housing tenure:</b>								
Homeowner	45	21	12	19	26	39	54	71
With mortgage	41	12	7	13	21	35	49	67
Without mortgage	5	8	6	6	6	4	5	4
Renter	55	79	88	81	74	61	46	29
<b>Race of reference person:</b>								
Black	11	23	33	17	13	10	9	4
White and other	89	77	67	83	87	90	91	96
<b>Education of reference person:</b>								
Elementary (1-8)	3	2	10	5	5	2	1	1
High school (9-12)	41	55	53	56	49	46	38	29
College	55	41	36	39	47	52	60	70
Never attended and other	0	1	1	0	0	0	0	0
<b>At least one vehicle owned</b>	90	63	63	84	90	94	96	97
<b>Average annual expenditures:</b>								
	\$29,681	\$14,782	\$13,617	\$16,646	\$20,153	\$24,595	\$31,430	\$45,152
<b>Food</b>								
Food at home	4,286	2,709	2,804	3,038	3,317	3,803	4,503	5,727
Cereals and bakery products	2,491	1,629	2,074	2,131	1,944	2,325	2,666	2,977
Cereals and cereal products	364	228	290	298	277	331	407	442
Bakery products	141	90	113	132	111	135	146	168
Meats, poultry, fish, and eggs	222	138	177	166	166	196	262	273
Meats, poultry, fish, and eggs	652	509	597	591	529	629	665	744

See footnotes at end of table.

**Table 26. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Beef	221	181	184	181	206	231	212	251
Pork	122	100	127	125	115	113	128	128
Other meats	94	66	80	84	61	100	110	101
Poultry	112	90	113	95	82	99	116	134
Fish and seafood	73	39	58	74	43	59	68	101
Eggs	29	33	35	32	23	28	31	29
Dairy products	307	197	270	267	239	284	334	361
Fresh milk and cream	146	99	147	140	120	142	148	160
Other dairy products	161	98	123	127	119	142	186	201
Fruits and vegetables	385	280	327	312	283	338	386	495
Fresh fruits	115	100	88	102	78	99	112	151
Fresh vegetables	112	69	94	93	94	102	108	143
Processed fruits	88	49	75	61	59	78	92	118
Processed vegetables	69	61	69	56	52	59	75	83
Other food at home	783	415	591	663	616	744	874	935
Sugar and other sweets	90	56	78	80	67	93	98	99
Fats and oils	60	37	66	50	46	61	72	60
Miscellaneous foods	382	175	258	319	292	362	439	464
Nonalcoholic beverages	216	140	179	201	185	203	227	250
Food prep by cu, out-of-town trips	36	7	9	12	26	25	39	62
Food away from home	1,796	1,080	730	908	1,374	1,478	1,837	2,751
<b>Alcoholic beverages</b>	388	250	190	154	403	389	335	555
<b>Housing</b>	9,724	5,251	4,739	5,748	6,981	8,003	9,767	14,843
Shelter	5,804	3,178	2,622	3,467	4,254	4,728	5,517	9,093
Owned dwellings	3,178	801	376	596	1,146	1,772	2,876	6,805
Mortgage interest and charges	2,421	464	254	364	834	1,326	2,189	5,268
Property taxes	419	210	62	80	167	214	375	894
Maintenance, repairs, insurance, other expenses	338	128	60	152	146	232	312	643
Rented dwellings	2,468	2,287	2,202	2,844	3,045	2,860	2,487	1,978
Other lodging	157	91	44	28	64	96	153	310
Utilities, fuels, and public services	1,744	1,075	1,229	1,359	1,467	1,662	1,804	2,184
Natural gas	205	118	160	171	145	168	206	282
Electricity	692	437	502	515	571	690	726	846
Fuel oil and other fuels	64	49	32	35	45	69	78	79
Telephone services	616	401	441	529	596	591	621	735
Water and other public services	166	70	93	109	111	144	173	242
Household operations	588	167	164	232	365	443	579	1,037
Personal services	469	120	115	161	305	347	475	834
Other household expenses	119	48	49	71	61	95	104	203
Housekeeping supplies	392	185	220	257	258	307	451	565
Laundry and cleaning supplies	118	77	73	115	108	100	128	144
Other household products	157	51	98	82	87	121	175	243

**Table 26. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Postage and stationery	117	57	50	60	63	86	148	178
Household furnishings and equipment	1,197	645	504	433	637	865	1,417	1,965
Household textiles	83	57	14	45	81	64	70	136
Furniture	341	190	135	165	188	183	347	623
Floor coverings	100	0	1	3	10	28	339	115
Major appliances	140	28	77	56	104	130	160	202
Small appliances, miscellaneous housewares	70	68	17	30	49	52	75	114
Miscellaneous household equipment	463	302	260	132	204	408	424	776
<b>Apparel and services</b>	1,708	1,070	1,147	1,024	1,107	1,256	1,657	2,652
Men and boys	442	286	304	249	260	297	457	700
Men, 16 and over	337	151	104	146	197	231	372	573
Boys, 2 to 15	106	135	200	103	63	66	86	127
Women and girls	603	368	360	313	385	455	562	968
Women, 16 and over	503	293	302	248	326	368	449	830
Girls, 2 to 15	100	75	58	65	59	87	113	138
Children under 2	142	94	91	100	62	117	147	212
Footwear	230	162	241	186	203	164	204	313
Other apparel products and services	291	159	151	176	197	223	287	460
<b>Transportation</b>	5,441	2,676	2,080	3,181	3,336	4,681	6,297	8,028
Vehicle purchases (net outlay)	2,369	1,283	791	1,366	1,117	1,931	3,001	3,541
Cars and trucks, new	1,147	431	3	437	312	891	1,294	2,103
Cars and trucks, used	1,186	847	702	911	804	1,035	1,684	1,368
Other vehicles	35	6	86	18	2	5	23	69
Gasoline and motor oil	1,064	590	525	733	890	1,048	1,183	1,359
Other vehicle expenses	1,760	631	627	975	1,192	1,539	1,899	2,681
Vehicle finance charges	376	116	82	137	230	320	442	605
Maintenance and repairs	600	242	334	413	476	558	589	844
Vehicle insurance	549	210	162	311	375	495	617	816
Vehicle rental, leases, licenses, other charges	234	63	49	113	111	167	252	415
Public transportation	249	172	136	108	137	163	214	447
<b>Health care</b>	1,029	446	301	558	790	965	1,149	1,481
Health insurance	411	178	93	205	310	417	495	563
Medical services	410	146	114	210	278	358	454	635
Drugs	141	88	74	99	142	137	134	186
Medical supplies	66	34	19	44	61	54	67	98
<b>Entertainment</b>	1,609	679	680	712	950	1,186	1,665	2,707
Fees and admissions	354	148	73	114	198	261	369	632
Television, radios, sound equipment	512	294	310	360	331	444	552	715
Pets, toys, and playground equipment	319	145	263	151	300	280	314	442
Other supplies, equipment, and services	424	92	34	88	121	201	431	918
<b>Personal care products and services</b>	364	167	170	200	264	306	395	539

**Table 26. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91-  
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 and over
<b>Reading</b>	141	80	40	66	91	115	162	219
<b>Education</b>	316	571	374	183	256	224	255	433
<b>Tobacco products and smoking supplies</b>	269	283	274	344	327	261	267	231
<b>Miscellaneous</b>	806	316	197	355	498	730	970	1,218
<b>Cash contributions</b>	441	38	248	143	395	337	542	661
<b>Personal insurance and pensions</b>	3,160	246	375	939	1,437	2,338	3,464	5,856
Life and other personal insurance	237	93	64	84	122	170	265	414
Pensions and Social Security	2,922	153	310	855	1,315	2,168	3,198	5,442
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	33,160	2,887	7,668	12,489	17,270	24,906	34,240	59,928
Wages and salaries	29,607	1,471	3,421	9,143	15,133	22,610	31,697	54,334
Self-employment income	1,948	17	221	824	446	1,185	1,626	4,168
Social Security, private and government retirement	189	91	332	88	109	140	149	276
Interest, dividends, rental income, other property income	278	22	17	112	104	161	228	594
Unemployment and workers' compensation, veterans' benefits	206	23	126	204	301	221	208	208
Public assistance, supplemental security income, food stamps	541	941	3,045	1,560	741	156	44	15
Regular contributions for support	247	212	262	389	317	293	185	184
Other income	144	110	246	170	119	139	103	148
<b>Personal taxes <sup>1</sup></b>	3,059	-84	71	512	1,020	1,825	3,105	6,482
Federal income taxes	2,360	-84	31	394	752	1,404	2,421	5,008
State and local income taxes	653	0	29	112	252	385	635	1,387
Other taxes	46	1	11	7	17	37	49	86
<b>Income after taxes <sup>1</sup></b>	30,101	2,971	7,598	11,976	16,250	23,081	31,135	53,446
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-1,195	-1,010	219	-460	424	-2,263	-1,126	-1,584
Net change in total assets	4,628	563	-101	592	1,615	1,623	3,504	11,347
Net change in total liabilities	5,823	1,574	-320	1,053	1,191	3,886	4,630	12,930
<b>Other financial information</b>								

See footnotes at end of table.

**Table 26. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Other money receipts	189	13	34	77	159	118	261	301
Mortgage principal paid, owned property	-493	-120	-77	-108	-139	-346	-474	-991
Estimated market value of owned home	40,182	10,769	5,327	8,218	14,186	23,431	38,643	83,601
Estimated monthly rental value of owned home	289	83	47	73	112	184	289	572
<b>Gifts of goods and services</b>	690	372	240	298	479	553	782	1,076
Food	39	88	22	18	18	32	41	57
Housing	213	84	68	85	149	189	243	325
Housekeeping supplies	38	8	8	23	29	38	47	53
Household textiles	10	10	0	0	23	11	6	14
Appliances and miscellaneous housewares	20	8	2	13	15	15	19	34
Major appliances	3	0	0	7	0	3	6	3
Small appliances and miscellaneous housewares	17	8	2	5	15	12	13	31
Miscellaneous household equipment	69	16	18	13	35	55	82	118
Other housing	75	42	40	38	47	70	89	104
Apparel and services	226	106	83	97	172	152	254	369
Males, 2 and over	64	61	12	19	40	52	73	101
Females, 2 and over	68	12	29	29	67	27	101	108
Children under 2	45	17	31	27	24	38	43	68
Other apparel products and services	49	17	11	22	41	34	38	92
Jewelry and watches	32	10	4	9	22	25	21	64
All other apparel products and services	17	7	7	13	19	9	17	28
Transportation	46	10	9	15	12	21	15	118
Health care	8	7	4	7	7	4	11	10
Entertainment	64	29	12	47	37	61	76	89
Toys, games, hobbies, and tricycles	23	6	4	8	20	34	22	29
Other entertainment	41	23	7	39	17	27	54	60
Education	8	6	3	2	4	11	16	6
All other gifts	86	41	39	28	80	83	125	104

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors