

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 18 | .4 | .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 |

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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

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|--|----------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| 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.