

**Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

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) .....	8,355	1,319	1,159	920	704	1,271	1,008	1,974
Consumer unit characteristics:								
Income before taxes .....	\$28,258	\$2,507	\$7,369	\$12,334	\$17,378	\$24,610	\$34,189	\$68,344
Income after taxes .....	27,812	2,556	7,434	12,289	17,364	24,257	33,729	66,872
Age of reference person .....	21.5	20.3	20.7	21.3	21.9	21.8	22.2	22.3
Average number in consumer unit:								
Persons .....	2.1	1.2	1.4	1.7	2.0	2.1	2.4	3.0
Children under 18 .....	.4	.1	.3	.4	.5	.6	.6	.6
Persons 65 and over .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.4	.7	.9	1.0	1.2	1.4	1.5	2.2
Vehicles .....	1.2	.5	.7	.8	1.1	1.2	1.5	2.1
Percent distribution:								
Sex of reference person:								
Male .....	48	47	48	46	46	47	50	51
Female .....	52	53	52	54	54	53	50	49
Housing tenure:								
Homeowner .....	19	8	7	9	11	12	23	44
With mortgage .....	13	1	2	3	5	7	17	35
Without mortgage .....	7	7	5	6	6	5	6	9
Renter .....	81	92	93	91	89	88	77	56
Race of reference person:								
Black or African-American .....	11	12	13	12	14	11	12	8
White, Asian, and all other races .....	89	88	87	88	86	89	88	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	15	7	7	13	17	19	17	23
Not Hispanic or Latino .....	85	93	93	87	83	81	83	77
Education of reference person:								
Elementary (1-8) .....	3	1	1	3	4	5	3	4
High school (9-12) .....	38	26	28	42	43	45	48	39
College .....	59	73	71	55	53	51	49	57
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	72	45	56	62	76	78	87	93
Average annual expenditures .....	\$27,976	\$12,653	\$15,722	\$18,276	\$22,164	\$26,458	\$33,099	\$49,292
Food .....	3,926	2,015	2,351	2,809	3,516	3,611	4,366	6,156
Food at home .....	1,931	848	1,029	1,431	2,093	1,915	1,918	3,030
Cereals and bakery products .....	257	128	121	207	269	236	259	410
Cereals and cereal products .....	100	52	54	80	91	93	102	160
Bakery products .....	157	76	67	127	178	143	157	251
Meats, poultry, fish, and eggs .....	442	161	230	276	403	439	404	770
Beef .....	140	49	83	66	121	138	124	252
Pork .....	84	29	46	66	102	80	74	134
Other meats .....	59	23	30	32	55	56	67	100
Poultry .....	81	29	41	54	66	91	78	135
Fish and seafood .....	56	423	422	36	37	55	37	111
Eggs .....	22	48	8	22	22	18	24	36
Dairy products .....	216	86	104	157	236	219	244	334
Fresh milk and cream .....	91	35	42	67	101	87	112	140
Other dairy products .....	125	51	62	90	135	131	132	194
Fruits and vegetables .....	308	133	141	235	392	327	275	475
Fresh fruits .....	93	38	38	68	142	89	93	142
Fresh vegetables .....	95	36	43	65	122	108	73	150
Processed fruits .....	69	37	34	67	66	64	64	106
Processed vegetables .....	52	22	25	35	62	65	46	77

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, 2005-2006 — 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 .....	\$708	\$340	\$432	\$556	\$793	\$694	\$736	\$1,041
Sugar and other sweets .....	65	31	49	65	101	57	60	83
Fats and oils .....	45	16	24	28	73	50	33	69
Miscellaneous foods .....	391	200	235	320	407	379	423	569
Nonalcoholic beverages .....	193	87	107	138	200	195	204	296
Food prepared by consumer unit on out-of-town trips .....	15	7	17	45	412	15	416	23
Food away from home .....	1,995	1,166	1,322	1,378	1,423	1,696	2,448	3,126
Alcoholic beverages .....	435	223	300	301	428	344	534	670
Housing .....	9,144	3,916	5,384	6,412	7,735	9,080	11,020	15,581
Shelter .....	5,727	2,743	3,583	4,212	4,988	5,716	7,038	9,286
Owned dwellings .....	1,333	269	298	214	414	541	1,438	3,955
Mortgage interest and charges .....	872	<sup>4</sup> 90	<sup>4</sup> 160	<sup>4</sup> 63	<sup>4</sup> 180	305	841	2,818
Property taxes .....	322	163	131	99	137	150	307	828
Maintenance, repairs, insurance, other expenses .....	138	<sup>4</sup> 16	47	451	496	86	291	309
Rented dwellings .....	4,198	2,195	3,077	3,761	4,456	5,085	5,426	5,106
Other lodging .....	197	279	208	238	<sup>4</sup> 118	90	174	224
Utilities, fuels, and public services .....	1,768	601	909	1,204	1,534	1,892	2,190	3,102
Natural gas .....	189	61	73	86	121	209	249	369
Electricity .....	668	232	370	549	628	766	799	1,075
Fuel oil and other fuels .....	33	<sup>4</sup> 1	<sup>4</sup> 5	<sup>4</sup> 5	<sup>4</sup> 32	428	419	95
Telephone services .....	733	263	385	502	655	763	940	1,262
Water and other public services .....	144	44	75	62	98	125	182	301
Household operations .....	381	97	168	238	353	396	386	759
Personal services .....	225	<sup>4</sup> 29	<sup>4</sup> 68	<sup>4</sup> 153	<sup>4</sup> 252	243	193	477
Other household expenses .....	156	68	100	85	101	153	192	282
Housekeeping supplies .....	267	128	137	181	216	266	280	441
Laundry and cleaning supplies .....	72	40	52	64	83	65	71	103
Other household products .....	128	60	66	69	94	106	146	230
Postage and stationery .....	67	29	19	48	<sup>4</sup> 39	94	63	108
Household furnishings and equipment .....	1,001	347	587	577	645	810	1,127	1,994
Household textiles .....	57	9	25	18	26	55	57	122
Furniture .....	323	54	111	197	219	267	296	772
Floor coverings .....	21	5	<sup>4</sup> 12	<sup>4</sup> 5	<sup>4</sup> 2	<sup>4</sup> 37	419	40
Major appliances .....	100	36	60	23	83	50	112	231
Small appliances, miscellaneous housewares .....	60	16	24	36	73	40	76	113
Miscellaneous household equipment .....	441	227	355	298	242	361	567	715
Apparel and services .....	1,523	982	844	1,061	1,071	1,448	1,635	2,484
Men and boys .....	305	221	130	122	225	251	410	526
Men, 16 and over .....	276	211	122	107	207	217	356	478
Boys, 2 to 15 .....	30	<sup>4</sup> 10	<sup>4</sup> 8	15	18	34	54	48
Women and girls .....	619	387	379	502	358	564	557	1,037
Women, 16 and over .....	581	372	361	489	340	520	518	963
Girls, 2 to 15 .....	38	<sup>4</sup> 15	17	<sup>4</sup> 13	18	44	40	74
Children under 2 .....	113	35	66	94	133	121	172	148
Footwear .....	275	<sup>4</sup> 230	<sup>4</sup> 143	163	<sup>4</sup> 220	275	235	442
Other apparel products and services .....	211	109	126	179	136	237	261	330
Transportation .....	5,831	1,658	2,500	3,037	3,804	6,173	7,707	11,402
Vehicle purchases (net outlay) .....	2,562	<sup>4</sup> 450	<sup>4</sup> 651	1,002	1,209	3,059	3,507	5,503
Cars and trucks, new .....	829	<sup>4</sup> 105	<sup>4</sup> 222	481	( <sup>2</sup> )	<sup>4</sup> 674	<sup>4</sup> 1,633	2,002
Cars and trucks, used .....	1,662	340	429	922	1,122	2,218	1,864	3,345
Other vehicles .....	71	<sup>4</sup> 4	( <sup>2</sup> )	( <sup>2</sup> )	<sup>4</sup> 87	<sup>4</sup> 167	<sup>4</sup> 10	<sup>4</sup> 156
Gasoline and motor oil .....	1,587	690	842	1,044	1,430	1,565	1,994	2,737

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, 2005-2006 — 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 .....	\$1,476	\$415	\$791	\$820	\$1,050	\$1,411	\$1,889	\$2,862
Vehicle finance charges .....	199	42	49	65	132	160	267	469
Maintenance and repairs .....	422	159	340	198	359	429	523	706
Vehicle insurance .....	588	105	192	362	462	655	752	1,166
Vehicle rental, leases, licenses, and other charges .....	267	109	210	196	97	167	346	521
Public transportation .....	206	104	215	170	115	138	317	301
Healthcare .....	705	163	246	221	515	802	919	1,446
Health insurance .....	372	65	100	93	264	351	524	841
Medical services .....	195	55	75	68	132	322	198	356
Drugs .....	98	33	54	34	86	102	144	170
Medical supplies .....	40	<sup>4</sup> 10	<sup>4</sup> 17	<sup>4</sup> 25	<sup>4</sup> 33	27	53	79
Entertainment .....	1,373	588	954	855	1,751	1,163	1,547	2,272
Fees and admissions .....	265	174	208	191	241	205	314	414
Audio and visual equipment and services .....	651	324	445	413	569	596	751	1,116
Pets, toys, hobbies, and playground equipment .....	196	44	113	103	253	197	293	304
Other entertainment supplies, equipment, and services .....	261	46	188	148	688	165	189	438
Personal care products and services .....	342	206	266	296	226	275	376	542
Reading .....	47	34	42	41	36	32	51	74
Education .....	1,310	2,455	1,847	1,723	843	693	590	962
Tobacco products and smoking supplies .....	297	81	181	231	278	396	421	419
Miscellaneous .....	323	113	189	270	361	188	515	523
Cash contributions .....	510	82	227	267	384	432	614	1,116
Personal insurance and pensions .....	2,210	137	392	752	1,215	1,822	2,801	5,645
Life and other personal insurance .....	43	<sup>4</sup> 2	<sup>4</sup> 5	<sup>4</sup> 30	<sup>4</sup> 14	<sup>4</sup> 34	<sup>4</sup> 64	<sup>4</sup> 106
Pensions and Social Security .....	2,167	134	386	722	1,201	1,788	2,737	5,540
Sources of income and personal taxes:								
Money income before taxes .....	28,258	2,507	7,369	12,334	17,378	24,610	34,189	68,344
Wages and salaries .....	24,816	1,633	4,765	8,837	14,306	21,835	30,953	62,051
Self-employment income .....	883	<sup>4</sup> 2	<sup>4</sup> 113	<sup>4</sup> 117	<sup>4</sup> 313	<sup>4</sup> 248	<sup>4</sup> 866	2,903
Social Security, private and government retirement .....	181	<sup>4</sup> 21	<sup>4</sup> 135	<sup>4</sup> 269	<sup>4</sup> 125	<sup>4</sup> 175	<sup>4</sup> 118	332
Interest, dividends, rental income, other property income .....	488	51	88	65	471	132	69	1,803
Unemployment and workers' compensation, veterans' benefits .....	72	42	438	412	460	4151	468	124
Public assistance, supplemental security income, food stamps .....	349	134	601	551	590	396	278	172
Regular contributions for support .....	889	409	956	1,424	1,174	1,048	1,150	585
Other income .....	579	259	673	1,059	741	626	687	373
Personal taxes .....	446	-50	-65	45	14	353	460	1,472
Federal income taxes .....	264	-53	-71	11	-60	126	220	1,019
State and local income taxes .....	163	1	4	35	68	217	211	398
Other taxes .....	19	<sup>4</sup> 3	<sup>4</sup> 1	<sup>4</sup> 1	<sup>4</sup> 5	10	29	55
Income after taxes .....	27,812	2,556	7,434	12,289	17,364	24,257	33,729	66,872

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, 2005-2006 — Continued**

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Addenda:								
Net change in total assets and liabilities .....	-\$2,366	\$2,203	-\$3,401	\$4,567	\$2,076	-\$151	-\$8,103	-\$8,123
Net change in total assets .....	8,888	3,382	-643	5,113	3,187	4,027	3,827	27,668
Net change in total liabilities .....	11,255	1,179	2,757	546	1,111	4,178	11,931	35,791
Other financial information:								
Other money receipts .....	95	4120	432	448	421	469	4130	162
Mortgage principal paid on owned property .....	-303	4,21	4,154	4,52	4,64	-112	-366	-872
Estimated market value of owned home .....	35,909	11,713	12,866	7,723	10,684	15,106	33,087	102,565
Estimated monthly rental value of owned home .....	193	80	66	62	81	83	191	517
Gifts of goods and services .....	380	177	239	440	284	352	391	572
Food .....	26	48	411	58	423	25	21	31
Alcoholic beverages .....	22	( 2 )	47	415	( 2 )	411	43	62
Housing .....	86	43	25	115	57	78	106	132
Housekeeping supplies .....	16	46	43	49	48	419	420	29
Household textiles .....	44	42	( 2 )	( 2 )	( 3 )	46	46	48
Appliances and miscellaneous housewares .....	10	41	( 3 )	49	419	411	425	411
Major appliances .....	3	41	( 2 )	47	48	411	41	41
Small appliances and miscellaneous housewares .....	7	41	( 3 )	42	411	( 3 )	424	411
Miscellaneous household equipment .....	18	44	45	37	45	19	410	31
Other housing .....	37	30	417	459	425	423	46	53
Apparel and services .....	152	96	143	140	173	184	159	162
Males, 2 and over .....	34	420	428	416	466	34	447	35
Females, 2 and over .....	29	422	434	47	414	435	422	43
Children under 2 .....	36	411	418	417	466	435	67	45
Other apparel products and services .....	53	442	463	499	428	480	424	440
Jewelry and watches .....	31	426	425	467	410	463	413	416
All other apparel products and services .....	23	416	439	432	419	417	411	424
Transportation .....	18	( 2 )	( 2 )	35	44	5	5	50
Health care .....	43	( 2 )	( 2 )	( 3 )	( 2 )	42	412	44
Entertainment .....	27	416	425	431	48	421	442	36
Toys, games, arts and crafts, and tricycles .....	11	46	46	418	47	47	46	19
Other entertainment .....	17	410	419	414	42	414	35	17
Personal care products and services .....	14	( 2 )	48	411	( 2 )	46	47	38
Reading .....	( 3 )	( 2 )	( 2 )	( 3 )	( 3 )	( 3 )	( 2 )	( 2 )
Education .....	8	41	42	( 2 )	41	49	41	425
All other gifts .....	23	14	17	36	17	10	35	32

1 Value less than 0.05.

2 No data reported.

3 Value less than or equal to 0.5.

4 Data are likely to have large sampling errors.

n.a. Not applicable.