

**Table 25. Consumer units with reference person under age 25 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95**

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)	5,864	1,117	1,359	912	597	903	566	411
Consumer unit characteristics:								
Income before taxes ¹	\$16,813	\$2,495	\$7,345	\$12,320	\$17,266	\$24,395	\$33,948	\$56,134
Income after taxes ¹	15,798	2,518	7,170	12,006	16,502	22,772	31,548	50,845
Age of reference person	21.7	20.5	21.4	21.9	22.0	22.3	22.4	22.8
Average number in consumer unit:								
Persons	1.9	1.3	1.8	2.0	2.2	2.2	2.3	2.8
Children under 18	0.5	0.2	0.5	0.7	0.5	0.6	0.4	0.6
Persons 65 and over	0	0	0	0	0	0	0	0
Earners	1.3	1.0	1.0	1.1	1.4	1.5	1.8	2.1
Vehicles	1.2	0.6	0.8	1.1	1.4	1.6	2.2	2.1
Percent distribution:								
Sex of reference person:								
Male	56	52	46	49	66	60	67	74
Female	44	48	54	51	34	40	33	26
Housing tenure:								
Homeowner	12	1	6	6	11	22	23	33
With mortgage	8	1	2	2	9	18	16	28
Without mortgage	3	0	4	4	2	4	6	5
Renter	88	99	94	94	89	78	77	67
Race of reference person:								
Black	11	12	17	13	7	5	8	7
White and other	89	88	83	87	93	95	92	93
Education of reference person:								
Elementary (1-8)	2	3	1	2	3	2	2	0
High school (9-12)	41	27	38	45	47	49	44	40
College	57	70	60	52	49	49	53	60
Never attended and other	0	0	0	1	0	0	1	0
At least one vehicle owned	73	53	62	69	86	90	92	93
Average annual expenditures:								
Food	2,907	1,645	2,481	3,014	3,391	3,184	3,697	4,432
Food at home	1,587	761	1,443	1,878	1,768	1,736	2,041	2,126
Cereals and bakery products	250	115	214	272	293	281	349	350
Cereals and cereal products	112	55	99	139	135	111	146	148
Bakery products	138	60	115	132	159	170	203	201

See footnotes at end of table.

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Meats, poultry, fish, and eggs	398	176	415	557	439	373	495	421
Beef	125	47	131	156	147	110	201	133
Pork	86	40	99	125	95	81	83	88
Other meats	54	35	46	71	56	67	64	35
Poultry	72	33	82	102	74	59	96	70
Fish and seafood	40	13	39	76	43	34	30	61
Eggs	21	8	19	27	24	22	22	34
Dairy products	176	82	137	191	202	220	217	274
Fresh milk and cream	77	39	63	78	86	92	87	150
Other dairy products	98	42	74	113	116	128	131	124
Fruits and vegetables	233	112	202	278	240	277	308	295
Fresh fruits	64	32	67	62	63	79	79	93
Fresh vegetables	65	22	49	91	63	79	96	88
Processed fruits	61	37	50	72	69	66	89	60
Processed vegetables	42	21	36	53	46	52	44	53
Other food at home	530	277	474	579	594	585	671	786
Sugar and other sweets	54	36	51	65	55	51	77	56
Fats and oils	44	24	45	57	38	52	48	50
Miscellaneous foods	251	118	236	300	288	239	338	381
Nonalcoholic beverages	161	79	126	140	194	228	189	249
Food prep by cu, out-of-town trips	20	20	16	16	19	14	18	52
Food away from home	1,320	884	1,038	1,136	1,623	1,448	1,656	2,305
Alcoholic beverages	304	186	207	419	415	259	331	515
Housing	5,802	2,913	4,524	5,247	6,231	7,200	7,977	12,417
Shelter	3,517	1,838	2,846	3,194	3,917	4,416	4,707	6,830
Owned dwellings	410	34	154	70	428	679	783	1,903
Mortgage interest and charges	231	7	20	26	248	424	379	1,340
Property taxes	74	8	36	24	146	91	86	335
Maintenance, repairs, insurance, other expenses	105	19	98	20	34	164	317	228
Rented dwellings	2,940	1,607	2,425	3,039	3,364	3,645	3,735	4,786
Other lodging	168	197	267	85	125	92	189	141
Utilities, fuels, and public services	1,196	619	946	1,146	1,320	1,495	1,658	2,228
Natural gas	114	41	108	134	125	119	166	196
Electricity	422	179	301	428	510	559	615	769
Fuel oil and other fuels	22	6	16	30	21	43	14	36
Telephone services	567	370	471	474	571	686	781	1,068
Water and other public services	71	22	50	81	93	89	84	159
Household operations	214	53	116	147	176	287	279	932
Personal services	169	30	79	112	146	251	240	721
Other household expenses	45	23	37	35	30	36	39	212
Housekeeping supplies	168	101	144	188	164	164	155	412

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Laundry and cleaning supplies	50	27	45	69	43	48	40	118
Other household products	59	37	51	64	69	63	58	97
Postage and stationery	59	36	48	55	51	53	57	196
Household furnishings and equipment	706	303	472	572	654	837	1,177	2,015
Household textiles	24	15	16	13	42	16	56	53
Furniture	233	82	144	195	237	359	384	536
Floor coverings	28	9	10	0	26	11	16	262
Major appliances	86	10	43	39	103	141	268	150
Small appliances, miscellaneous housewares	50	23	51	67	49	32	79	96
Miscellaneous household equipment	285	164	209	259	198	279	375	918
Apparel and services	1,145	521	660	1,103	1,323	1,278	1,909	2,589
Men and boys	278	149	174	281	306	292	486	519
Men, 16 and over	246	142	145	223	266	271	469	428
Boys, 2 to 15	32	7	29	58	40	21	17	91
Women and girls	359	140	169	269	421	539	466	962
Women, 16 and over	327	133	147	214	407	497	441	868
Girls, 2 to 15	32	7	23	55	13	41	25	93
Children under 2	97	39	91	74	108	91	162	229
Footwear	184	85	69	293	277	56	408	372
Other apparel products and services	227	108	157	187	212	300	386	506
Transportation	4,367	1,611	2,348	2,783	4,407	6,251	7,142	14,014
Vehicle purchases (net outlay)	2,276	641	1,049	1,138	2,063	3,369	3,279	9,832
Cars and trucks, new	867	177	371	0	552	983	1,684	5,384
Cars and trucks, used	1,377	461	628	1,138	1,403	2,372	1,529	4,448
Other vehicles	32	3	50	0	108	14	66	0
Gasoline and motor oil	698	393	493	598	820	860	1,156	1,269
Other vehicle expenses	1,197	430	634	905	1,334	1,808	2,386	2,590
Vehicle finance charges	175	46	51	89	161	274	473	515
Maintenance and repairs	387	221	289	337	463	528	481	706
Vehicle insurance	439	119	199	346	528	746	947	800
Vehicle rental, leases, licenses, other charges	196	44	94	132	181	260	484	569
Public transportation	196	147	172	141	190	213	322	324
Health care	506	160	194	290	673	895	934	1,231
Health insurance	196	60	63	98	239	322	485	492
Medical services	206	56	71	111	329	405	293	530
Drugs	71	26	32	45	72	129	111	149
Medical supplies	34	18	28	36	33	39	45	61
Entertainment	1,089	763	897	897	1,115	1,130	1,517	2,394
Fees and admissions	239	221	218	173	160	223	367	479
Television, radios, sound equipment	500	420	308	472	409	558	639	1,236
Pets, toys, and playground equipment	156	51	91	131	266	174	268	309

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Other supplies, equipment, and services	194	71	281	120	280	175	243	369
Personal care products and services	251	149	194	264	232	305	324	449
Reading	70	46	46	63	71	94	103	135
Education	756	1,371	875	620	537	448	411	466
Tobacco products and smoking supplies	231	109	155	256	344	279	372	299
Miscellaneous	323	178	204	212	459	321	667	727
Cash contributions	117	57	34	76	246	63	155	530
Personal insurance and pensions	1,292	141	374	738	1,301	1,930	2,982	4,945
Life and other personal insurance	64	5	10	18	73	120	141	261
Pensions and Social Security	1,228	136	364	721	1,227	1,811	2,841	4,684
Sources of income and taxes: ¹								
Money income before taxes	16,813	2,495	7,345	12,320	17,266	24,395	33,948	56,134
Wages and salaries	14,079	1,705	4,434	8,605	15,100	21,935	31,373	49,232
Self-employment income	601	19	156	227	296	418	875	4,961
Social Security, private and government retirement	66	3	83	25	172	58	119	71
Interest, dividends, rental income, other property income	80	22	36	54	234	65	168	132
Unemployment and workers' compensation, veterans' benefit	125	37	43	216	261	82	244	161
Public assistance, supplemental security, income, food stamps	715	283	1,348	1,559	331	362	126	69
Regular contributions for support	733	310	806	1,044	674	773	576	1,162
Other income	413	114	440	591	198	702	468	346
Personal taxes ¹	1,014	-23	175	314	764	1,623	2,400	5,289
Federal income taxes	743	-26	114	213	562	1,209	1,688	4,029
State and local income taxes	249	3	34	97	181	380	659	1,216
Other taxes	22	0	27	4	21	33	53	44
Income after taxes ¹	15,798	2,518	7,170	12,006	16,502	22,772	31,548	50,845
Addenda:								
Net change in total assets and	-1,079	-1,056	-1,034	-985	141	-737	-1,426	-3,540

See footnotes at end of table.

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liabilities								
Net change in total assets	1,575	107	-164	-546	3,319	1,703	5,519	7,788
Net change in total liabilities	2,654	1,163	869	440	3,178	2,440	6,945	11,329
Other financial information								
Other money receipts	106	46	41	77	372	103	102	172
Mortgage principal paid, owned property	-79	-7	-15	-18	-119	-189	-129	-249
Estimated market value of owned home	5,993	684	1,756	2,583	11,263	8,554	8,929	24,700
Estimated monthly rental value of owned home	54	3	20	14	69	102	92	210
Gifts of goods and services								
Food	486	572	490	336	428	408	482	887
Housing	28	17	50	4	38	39	8	24
Housekeeping supplies	172	190	174	130	146	118	165	394
Household textiles	22	20	9	20	16	12	15	118
Appliances and miscellaneous housewares	1	0	0	0	4	0	3	0
Major appliances	10	3	25	6	2	7	22	8
Small appliances and miscellaneous houseware	1	0	0	0	0	5	0	5
Miscellaneous household equipment	9	3	25	6	2	2	22	3
Other housing	38	35	22	45	30	13	44	159
Apparel and services	100	132	119	59	94	86	82	109
Males 2 and over	126	118	114	63	131	141	136	277
Females 2 and over	34	75	40	15	31	6	50	4
Children under 2	30	15	33	7	35	66	6	44
Other apparel products and services	24	11	25	11	27	29	32	59
Jewelry and watches	38	17	16	30	38	40	48	170
All other apparel products and services	29	13	16	27	18	35	40	110
Transportation	9	4	0	3	19	5	8	60
Health care	16	9	10	12	4	21	34	45
Entertainment	1	0	0	1	0	1	3	3
Toys, games, hobbies, and tricycles	77	187	27	99	39	26	75	82
Other entertainment	12	5	15	10	15	8	12	31
Education	65	181	12	89	25	18	63	51
All other gifts	30	31	63	4	43	25	0	8
	37	20	52	24	28	37	61	53

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary at <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