

**Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	8,051	1,431	1,141	912	856	1,070	809	1,834
Consumer unit characteristics:								
Income before taxes .....	\$26,938	\$2,467	\$7,495	\$12,226	\$17,481	\$24,498	\$34,409	\$67,971
Income after taxes .....	26,741	2,601	7,586	12,510	17,724	24,892	34,490	66,425
Age of reference person .....	21.5	20.4	20.9	21.4	21.7	21.8	21.9	22.3
Average number in consumer unit:								
Persons .....	2.0	1.2	1.4	1.7	2.1	2.2	2.4	2.8
Children under 18 .....	.4	.1	.2	.4	.5	.5	.5	.5
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.3	.7	.9	.9	1.2	1.4	1.5	2.1
Vehicles .....	1.2	.5	.7	.8	1.1	1.3	1.7	2.0
Percent distribution:								
Sex of reference person:								
Male .....	47	52	49	45	49	44	43	45
Female .....	53	48	51	55	51	56	57	55
Housing tenure:								
Homeowner .....	15	1	2	5	11	13	24	36
With mortgage .....	10	1	1	3	5	9	17	28
Without mortgage .....	4	1	1	2	6	4	7	9
Renter .....	85	99	98	95	89	87	76	64
Race of reference person:								
Black or African-American .....	12	12	13	14	17	16	10	7
White, Asian, and all other races .....	88	88	87	86	83	84	90	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	14	5	8	9	14	20	23	21
Not Hispanic or Latino .....	86	95	92	91	86	80	77	79
Education of reference person:								
Elementary (1-8) .....	1	( <sup>2</sup> )	1	1	3	2	1	1
High school (9-12) .....	32	22	23	32	36	39	44	36
College .....	67	78	76	67	62	59	56	63
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	71	43	53	63	74	82	88	92
Average annual expenditures .....	\$28,728	\$13,469	\$17,675	\$19,785	\$23,042	\$26,745	\$36,001	\$49,999
Food .....								
Food at home .....	4,315	2,568	3,123	3,131	2,919	3,869	4,486	6,664
Cereals and bakery products .....	294	171	210	278	228	266	310	417
Cereals and cereal products .....	113	65	78	121	104	100	111	157
Bakery products .....	181	107	132	157	125	166	199	260
Meats, poultry, fish, and eggs .....	572	310	392	448	395	570	547	873
Beef .....	156	87	101	127	99	150	151	241
Pork .....	119	73	80	97	54	119	129	179
Other meats .....	67	46	63	42	54	61	64	95
Poultry .....	116	58	74	96	110	121	97	172
Fish and seafood .....	82	430	50	63	442	87	69	139
Eggs .....	33	15	24	23	36	31	37	48
Dairy products .....	269	142	190	164	252	263	306	385
Fresh milk and cream .....	110	53	74	72	101	118	128	151
Other dairy products .....	159	89	116	92	152	145	178	234
Fruits and vegetables .....	384	187	264	255	324	367	382	594
Fresh fruits .....	115	57	76	73	98	109	116	181
Fresh vegetables .....	122	52	82	78	94	125	113	194
Processed fruits .....	82	38	62	62	72	76	90	119
Processed vegetables .....	65	40	44	41	61	58	62	100

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, 2008-2009 — 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 .....	\$871	\$469	\$674	\$785	\$610	\$764	\$953	\$1,268
Sugar and other sweets .....	84	55	55	66	69	66	107	119
Fats and oils .....	62	36	43	45	51	74	56	86
Miscellaneous foods .....	472	245	372	453	322	418	547	665
Nonalcoholic beverages .....	239	127	194	212	156	194	228	373
Food prepared by consumer unit on out-of-town trips .....	14	7	11	410	413	412	414	24
Food away from home .....	1,926	1,288	1,394	1,201	1,109	1,639	1,987	3,127
Alcoholic beverages .....	396	143	151	291	152	382	363	750
Housing .....	9,857	4,393	5,951	7,298	8,936	9,747	12,050	17,091
Shelter .....	6,420	3,167	4,111	4,840	5,907	6,363	7,823	10,833
Owned dwellings .....	1,316	<sup>4</sup> 153	<sup>4</sup> 136	252	501	955	1,684	3,912
Mortgage interest and charges .....	852	<sup>4</sup> 83	<sup>4</sup> 69	<sup>4</sup> 163	<sup>4</sup> 322	487	1,100	2,630
Property taxes .....	303	<sup>4</sup> 68	<sup>4</sup> 16	69	127	313	389	818
Maintenance, repairs, insurance, other expenses .....	162	43	451	421	452	156	195	464
Rented dwellings .....	4,913	2,793	3,780	4,401	5,325	5,351	5,900	6,644
Other lodging .....	191	220	195	<sup>4</sup> 187	481	457	<sup>4</sup> 239	277
Utilities, fuels, and public services .....	1,849	600	974	1,425	1,774	2,100	2,466	3,194
Natural gas .....	200	73	134	135	159	229	273	343
Electricity .....	718	248	384	654	746	854	905	1,150
Fuel oil and other fuels .....	21	<sup>4</sup> 2	<sup>4</sup> 7	<sup>4</sup> 2	441	417	430	442
Telephone services .....	745	243	388	519	718	832	1,018	1,312
Water and other public services .....	165	33	61	114	109	169	242	348
Household operations .....	347	79	142	263	298	268	404	770
Personal services .....	148	46	<sup>4</sup> 29	<sup>4</sup> 135	<sup>4</sup> 115	<sup>4</sup> 93	<sup>4</sup> 136	391
Other household expenses .....	199	73	113	129	183	175	268	379
Housekeeping supplies .....	306	144	150	222	153	277	354	516
Laundry and cleaning supplies .....	87	41	42	62	55	74	113	142
Other household products .....	161	44	80	137	79	120	196	290
Postage and stationery .....	58	59	28	<sup>4</sup> 23	<sup>4</sup> 19	83	45	85
Household furnishings and equipment .....	935	403	575	547	804	739	1,004	1,778
Household textiles .....	39	9	19	42	33	30	21	80
Furniture .....	309	45	179	181	385	239	386	631
Floor coverings .....	7	<sup>4</sup> 3	7	41	<sup>4</sup> 4	46	417	10
Major appliances .....	92	7	33	46	100	106	96	203
Small appliances, miscellaneous housewares .....	44	37	19	48	48	29	50	63
Miscellaneous household equipment .....	444	302	318	229	235	330	433	789
Apparel and services .....	1,373	712	1,010	1,133	867	1,585	1,222	2,088
Men and boys .....	276	183	122	157	146	249	280	491
Men, 16 and over .....	244	176	96	118	<sup>4</sup> 105	220	249	447
Boys, 2 to 15 .....	32	<sup>4</sup> 7	26	39	41	29	31	45
Women and girls .....	491	248	397	406	348	556	357	744
Women, 16 and over .....	445	242	386	377	306	499	322	653
Girls, 2 to 15 .....	46	<sup>4</sup> 6	<sup>4</sup> 11	<sup>4</sup> 29	<sup>4</sup> 42	57	<sup>4</sup> 35	91
Children under 2 .....	162	<sup>4</sup> 42	68	174	86	311	161	200
Footwear .....	266	<sup>4</sup> 154	314	270	<sup>4</sup> 127	234	288	347
Other apparel products and services .....	178	86	109	126	160	234	136	306
Transportation .....	5,398	1,571	2,731	3,533	4,840	4,782	9,411	9,488
Vehicle purchases (net outlay) .....	2,149	<sup>4</sup> 492	1,199	1,450	2,089	1,178	5,309	3,583
Cars and trucks, new .....	579	<sup>(3)</sup>	<sup>4</sup> 134	<sup>4</sup> 212	<sup>4</sup> 596	<sup>4</sup> 137	<sup>4</sup> 2,090	1,076
Cars and trucks, used .....	1,430	428	1,017	977	1,350	949	2,917	2,356
Other vehicles .....	140	<sup>4</sup> 65	<sup>4</sup> 48	<sup>4</sup> 262	<sup>4</sup> 143	<sup>4</sup> 93	<sup>4</sup> 302	<sup>4</sup> 152
Gasoline and motor oil .....	1,734	720	962	1,203	1,531	1,861	2,405	2,993

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, 2008-2009 — 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 .....	\$1,283	\$253	\$411	\$730	\$1,046	\$1,475	\$1,552	\$2,461
Vehicle finance charges .....	207	<sup>4</sup> 32	40	85	96	214	320	506
Maintenance and repairs .....	428	117	196	328	502	444	576	737
Vehicle insurance .....	446	<sup>4</sup> 21	<sup>4</sup> 38	<sup>4</sup> 103	<sup>4</sup> 294	<sup>4</sup> 648	<sup>4</sup> 484	835
Vehicle rental, leases, licenses, and other charges .....	202	84	137	214	154	169	173	383
Public transportation .....	231	105	159	150	174	268	145	451
Healthcare .....	679	142	228	311	492	581	1,107	1,500
Health insurance .....	386	63	88	116	253	329	663	928
Medical services .....	155	23	75	97	104	113	297	321
Drugs .....	107	41	43	73	90	105	134	198
Medical supplies .....	32	<sup>4</sup> 15	<sup>4</sup> 21	<sup>4</sup> 25	<sup>4</sup> 45	34	<sup>4</sup> 13	53
Entertainment .....	1,423	572	752	956	1,344	1,343	1,669	2,538
Fees and admissions .....	253	160	198	182	206	202	212	444
Audio and visual equipment and services .....	629	280	379	553	637	500	769	1,103
Pets, toys, hobbies, and playground equipment .....	338	86	88	153	308	539	429	514
Other entertainment supplies, equipment, and services .....	204	47	87	68	192	101	260	477
Personal care products and services .....	365	182	225	253	251	237	511	636
Reading .....	45	24	35	34	54	48	48	67
Education .....	1,798	2,802	2,570	1,476	1,336	1,326	1,011	1,537
Tobacco products and smoking supplies .....	290	103	159	289	284	435	428	372
Miscellaneous .....	262	52	122	146	125	251	672	444
Cash contributions .....	389	64	216	232	229	337	407	926
Personal insurance and pensions .....	2,139	141	401	702	1,213	1,822	2,616	5,898
Life and other personal insurance .....	34	<sup>4</sup> 1	<sup>4</sup> 1	<sup>4</sup> 6	<sup>4</sup> 18	<sup>4</sup> 28	70	89
Pensions and Social Security .....	2,105	140	400	696	1,195	1,795	2,546	5,809
Sources of income and personal taxes:								
Money income before taxes .....	26,938	2,467	7,495	12,226	17,481	24,498	34,409	67,971
Wages and salaries .....	24,089	1,632	4,917	8,377	14,737	20,961	31,754	64,145
Self-employment income .....	515	<sup>4</sup> -144	<sup>4</sup> 53	<sup>4</sup> 136	<sup>4</sup> 127	<sup>4</sup> 735	<sup>4</sup> 397	1,609
Social Security, private and government retirement .....	296	<sup>4</sup> 11	<sup>4</sup> 161	<sup>4</sup> 219	<sup>4</sup> 239	<sup>4</sup> 260	<sup>4</sup> 594	<sup>4</sup> 559
Interest, dividends, rental income, other property income .....	71	14	23	123	56	21	83	152
Unemployment and workers' compensation, veterans' benefits .....	154	<sup>4</sup> 18	<sup>4</sup> 47	<sup>4</sup> 106	<sup>4</sup> 70	<sup>4</sup> 171	<sup>4</sup> 173	369
Public assistance, supplemental security income, food stamps .....	394	154	563	907	461	559	<sup>4</sup> 225	170
Regular contributions for support .....	873	457	1,088	1,587	1,068	1,089	<sup>4</sup> 785	532
Other income .....	545	325	643	771	722	702	<sup>4</sup> 398	435
Personal taxes .....	197	-134	-92	-284	-243	-394	-81	1,545
Federal income taxes .....	251	-58	-71	-198	-161	-212	15	1,481
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-231	<sup>4</sup> -56	<sup>4</sup> -44	<sup>4</sup> -105	<sup>4</sup> -184	-232	<sup>4</sup> -312	-530
State and local income taxes .....	163	-4	19	16	77	38	192	557
Other taxes .....	13	<sup>4</sup> -16	<sup>4</sup> 4	<sup>4</sup> 4	<sup>4</sup> 25	11	24	38

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, 2008-2009 — 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
Income after taxes .....	26,741	2,601	7,586	12,510	17,724	24,892	34,490	66,425
Addenda:								
Net change in total assets and liabilities .....	\$317	\$821	\$1,330	\$497	-\$547	-\$1,143	-\$964	\$1,027
Net change in total assets .....	6,751	-64	276	475	3,965	4,222	10,154	20,488
Net change in total liabilities .....	6,434	-885	-1,054	-23	4,512	5,365	11,119	19,461
Other financial information:								
Other money receipts .....	142	92	464	468	428	4130	4501	167
Mortgage principal paid on owned property .....	-280	4-20	4-22	4-85	4-127	-147	-312	-874
Estimated market value of owned home .....	23,632	41,581	42,201	44,249	411,393	13,064	33,761	71,206
Estimated monthly rental value of owned home .....	159	415	415	445	482	108	229	451
Gifts of goods and services .....	408	250	196	436	359	523	604	496
Food .....	31	20	20	44	413	16	43	45
Alcoholic beverages .....	4	41	(3)	(3)	(2)	44	41	10
Housing .....	86	72	66	129	454	60	88	119
Housekeeping supplies .....	21	24	414	420	413	422	45	32
Household textiles .....	44	44	(2)	421	(2)	43	(3)	43
Appliances and miscellaneous housewares .....	5	44	41	44	49	42	43	411
Major appliances .....	42	(3)	(3)	41	(3)	(2)	(3)	48
Small appliances and miscellaneous housewares .....	3	44	41	43	49	42	43	43
Miscellaneous household equipment .....	16	424	422	419	42	44	419	419
Other housing .....	40	416	429	466	430	429	461	55
Apparel and services .....	147	117	54	153	180	216	96	168
Males, 2 and over .....	26	419	41	44	460	436	418	32
Females, 2 and over .....	44	479	422	463	464	433	430	36
Children under 2 .....	58	46	411	441	417	4132	38	86
Other apparel products and services .....	20	412	419	445	440	415	410	414
Jewelry and watches .....	9	412	49	425	42	41	42	412
All other apparel products and services .....	410	(3)	410	420	438	413	48	42
Transportation .....	76	9	9	7	7	197	288	71
Healthcare .....	41	(3)	(3)	(2)	43	(3)	45	(2)
Entertainment .....	37	417	432	488	483	419	414	34
Toys, games, arts and crafts, and tricycles .....	420	414	42	442	479	46	42	418
Other entertainment .....	17	43	430	446	45	412	413	16
Personal care products and services .....	4	47	45	47	(3)	43	47	41
Reading .....	(2)	(3)	(3)	(3)	(3)	(3)	41	(2)
Education .....	46	41	(3)	41	42	43	41	422
All other gifts .....	17	6	10	8	16	45	61	24

1 Value is less than or equal to 0.05.

2 Value is less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010