

**Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

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) .....	8,188	1,339	1,187	846	780	1,058	830	2,147
Consumer unit characteristics:								
Income before taxes .....	\$29,777	\$2,452	\$7,328	\$12,383	\$17,303	\$24,611	\$34,521	\$71,333
Income after taxes .....	29,348	2,551	7,434	12,514	17,420	24,561	34,454	69,533
Age of reference person .....	21.5	20.4	20.9	21.3	21.7	21.9	21.9	22.3
Average number in consumer unit:								
Persons .....	2.0	1.2	1.4	1.6	1.9	2.1	2.3	2.8
Children under 18 .....	.4	.1	.2	.3	.5	.5	.6	.5
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.3	.7	.9	1.0	1.2	1.4	1.6	2.0
Vehicles .....	1.2	.5	.6	.9	1.1	1.3	1.5	1.9
Percent distribution:								
Sex of reference person:								
Male .....	47	50	48	47	45	46	45	48
Female .....	53	50	52	53	55	54	55	52
Housing tenure:								
Homeowner .....	15	3	2	3	7	14	21	37
With mortgage .....	11	( <sup>3</sup> )	1	2	4	7	17	27
Without mortgage .....	5	3	1	2	2	6	4	10
Renter .....	85	97	98	97	93	86	79	63
Race of reference person:								
Black or African-American .....	12	12	16	14	15	16	9	7
White, Asian, and all other races .....	88	88	84	86	85	84	91	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	14	5	7	9	14	18	22	19
Not Hispanic or Latino .....	86	95	93	91	86	82	78	81
Education of reference person:								
Elementary (1-8) .....	2	2	2	2	3	4	2	2
High school (9-12) .....	32	18	22	30	39	39	42	36
College .....	66	81	77	68	58	57	56	62
Never attended and other .....	( <sup>2</sup> )	( <sup>2</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	42	54	65	75	88	87	90
Average annual expenditures .....	\$29,386	\$13,396	\$17,907	\$19,238	\$23,084	\$27,849	\$34,643	\$49,715
Food .....	4,291	2,435	2,757	2,895	3,053	3,929	4,477	6,928
Food at home .....	2,297	1,115	1,422	1,718	1,689	2,196	2,545	3,597
Cereals and bakery products .....	277	145	173	220	219	246	313	428
Cereals and cereal products .....	98	59	56	83	73	92	103	150
Bakery products .....	179	86	117	137	146	154	210	278
Meats, poultry, fish, and eggs .....	532	240	314	431	300	586	564	825
Beef .....	160	83	80	128	95	186	165	246
Pork .....	96	48	57	78	36	113	93	152
Other meats .....	69	33	53	48	49	67	106	89
Poultry .....	101	47	49	96	61	102	98	162
Fish and seafood .....	76	413	53	55	434	88	70	133
Eggs .....	30	17	22	25	25	31	33	42
Dairy products .....	247	139	148	177	207	236	288	367
Fresh milk and cream .....	106	60	57	89	88	113	126	145
Other dairy products .....	141	80	91	88	119	123	162	222
Fruits and vegetables .....	355	168	190	251	274	334	372	586
Fresh fruits .....	113	50	55	96	87	110	105	190
Fresh vegetables .....	108	46	62	76	81	102	114	181
Processed fruits .....	72	34	48	37	58	67	94	112
Processed vegetables .....	61	37	25	41	48	55	59	104

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, 2007-2008 — 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 .....	\$887	\$423	\$596	\$639	\$689	\$794	\$1,008	\$1,391
Sugar and other sweets .....	74	42	33	45	65	71	81	120
Fats and oils .....	56	28	34	48	38	58	71	80
Miscellaneous foods .....	490	238	360	357	411	441	506	765
Nonalcoholic beverages .....	251	101	159	177	156	213	338	401
Food prepared by consumer unit on out-of-town trips .....	16	14	49	411	419	411	413	26
Food away from home .....	1,994	1,320	1,336	1,178	1,364	1,734	1,932	3,331
Alcoholic beverages .....	455	255	257	321	259	323	422	854
Housing .....	9,787	4,260	5,837	6,767	8,315	9,584	11,849	16,335
Shelter .....	6,376	3,091	4,031	4,688	5,702	5,992	7,634	10,334
Owned dwellings .....	1,390	<sup>4</sup> 171	<sup>4</sup> 201	<sup>4</sup> 85	<sup>4</sup> 408	<sup>4</sup> 663	<sup>4</sup> 1,494	<sup>4</sup> 3,999
Mortgage interest and charges .....	918	<sup>4</sup> 32	<sup>4</sup> 82	<sup>4</sup> 48	<sup>4</sup> 275	<sup>4</sup> 395	<sup>4</sup> 960	<sup>4</sup> 2,752
Property taxes .....	303	136	<sup>4</sup> 84	<sup>4</sup> 23	49	179	291	799
Maintenance, repairs, insurance, other expenses .....	169	42	435	414	484	90	243	449
Rented dwellings .....	4,796	2,763	3,666	4,447	5,181	5,211	5,920	6,045
Other lodging .....	190	156	164	<sup>4</sup> 155	<sup>4</sup> 113	117	<sup>4</sup> 220	290
Utilities, fuels, and public services .....	1,844	591	946	1,309	1,546	2,121	2,386	3,095
Natural gas .....	190	84	128	105	133	240	217	310
Electricity .....	722	238	365	597	630	861	936	1,154
Fuel oil and other fuels .....	27	<sup>4</sup> 3	<sup>4</sup> 5	<sup>4</sup> 2	<sup>4</sup> 44	<sup>4</sup> 34	<sup>4</sup> 39	<sup>4</sup> 48
Telephone services .....	738	236	398	495	650	825	968	1,236
Water and other public services .....	167	30	51	110	89	161	226	347
Household operations .....	344	91	182	160	230	298	472	679
Personal services .....	157	<sup>4</sup> 8	<sup>4</sup> 43	<sup>4</sup> 69	<sup>4</sup> 83	<sup>4</sup> 145	<sup>4</sup> 244	346
Other household expenses .....	187	82	139	91	147	153	228	333
Housekeeping supplies .....	290	152	114	180	178	301	305	499
Laundry and cleaning supplies .....	84	35	32	60	47	73	88	155
Other household products .....	144	52	52	89	95	144	171	252
Postage and stationery .....	63	65	<sup>4</sup> 30	<sup>4</sup> 32	<sup>4</sup> 36	84	47	93
Household furnishings and equipment .....	933	336	564	430	659	871	1,051	1,728
Household textiles .....	50	9	30	30	37	48	91	75
Furniture .....	283	70	157	82	199	323	279	575
Floor coverings .....	6	<sup>4</sup> 5	6	<sup>4</sup> 2	<sup>4</sup> 3	<sup>4</sup> 5	16	<sup>4</sup> 6
Major appliances .....	113	10	35	48	134	100	154	226
Small appliances, miscellaneous housewares .....	54	30	24	59	45	34	88	77
Miscellaneous household equipment .....	426	212	313	209	240	361	423	769
Apparel and services .....	1,414	616	847	970	975	1,668	1,397	2,256
Men and boys .....	310	162	104	157	140	432	336	508
Men, 16 and over .....	276	151	83	119	<sup>4</sup> 118	411	286	451
Boys, 2 to 15 .....	34	<sup>4</sup> 11	21	<sup>4</sup> 38	22	21	50	57
Women and girls .....	488	216	356	401	455	563	406	712
Women, 16 and over .....	461	216	354	378	448	528	381	656
Girls, 2 to 15 .....	27	( <sup>2</sup> )	<sup>4</sup> 2	<sup>4</sup> 23	<sup>4</sup> 7	35	<sup>4</sup> 25	57
Children under 2 .....	157	<sup>4</sup> 51	54	124	104	243	212	207
Footwear .....	245	<sup>4</sup> 91	218	<sup>4</sup> 178	<sup>4</sup> 111	159	250	450
Other apparel products and services .....	215	97	116	110	165	270	194	379
Transportation .....	5,586	1,798	2,875	3,494	4,708	5,147	7,954	9,793
Vehicle purchases (net outlay) .....	2,130	<sup>4</sup> 550	1,247	1,205	2,004	1,518	3,786	3,673
Cars and trucks, new .....	836	( <sup>2</sup> )	<sup>4</sup> 480	<sup>4</sup> 368	<sup>4</sup> 408	<sup>4</sup> 414	<sup>4</sup> 1,554	1,823
Cars and trucks, used .....	1,120	481	721	554	1,256	982	1,832	1,705
Other vehicles .....	174	<sup>4</sup> 69	<sup>4</sup> 46	<sup>4</sup> 284	<sup>4</sup> 340	<sup>4</sup> 122	<sup>4</sup> 400	<sup>4</sup> 145
Gasoline and motor oil .....	1,867	737	1,061	1,329	1,558	2,042	2,448	3,032

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, 2007-2008 — 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 .....	\$1,320	\$370	\$430	\$783	\$999	\$1,365	\$1,516	\$2,536
Vehicle finance charges .....	227	<sup>4</sup> 27	<sup>4</sup> 40	95	75	244	329	514
Maintenance and repairs .....	424	137	213	289	360	475	644	679
Vehicle insurance .....	460	<sup>4</sup> 119	<sup>4</sup> 25	<sup>4</sup> 197	<sup>4</sup> 457	<sup>4</sup> 465	<sup>4</sup> 356	965
Vehicle rental, leases, licenses, and other charges .....	209	87	152	202	107	180	187	378
Public transportation .....	269	140	137	176	147	222	203	552
Healthcare .....	741	143	239	314	498	882	987	1,474
Health insurance .....	393	53	93	121	238	421	523	872
Medical services .....	205	30	87	110	127	301	281	366
Drugs .....	110	47	41	69	102	122	151	178
Medical supplies .....	33	<sup>4</sup> 13	<sup>4</sup> 18	<sup>4</sup> 14	<sup>4</sup> 31	39	<sup>4</sup> 32	59
Entertainment .....	1,527	735	833	960	1,261	1,609	1,766	2,534
Fees and admissions .....	280	196	184	184	225	240	295	456
Audio and visual equipment and services .....	704	284	469	549	695	626	880	1,142
Pets, toys, hobbies, and playground equipment .....	310	86	95	161	184	548	392	447
Other entertainment supplies, equipment, and services .....	233	169	85	66	157	195	199	489
Personal care products and services .....	353	204	220	231	244	299	402	601
Reading .....	50	30	38	30	78	54	53	63
Education .....	1,738	2,505	3,149	1,870	1,584	1,448	1,009	913
Tobacco products and smoking supplies .....	270	79	129	267	307	313	459	362
Miscellaneous .....	324	118	91	106	235	277	786	526
Cash contributions .....	488	76	258	230	353	398	415	1,095
Personal insurance and pensions .....	2,361	143	377	784	1,213	1,918	2,666	5,981
Life and other personal insurance .....	38	<sup>4</sup> 4	<sup>4</sup> 3	<sup>4</sup> 4	<sup>4</sup> 29	<sup>4</sup> 52	55	81
Pensions and Social Security .....	2,323	139	374	779	1,184	1,866	2,611	5,899
Sources of income and personal taxes:								
Money income before taxes .....	29,777	2,452	7,328	12,383	17,303	24,611	34,521	71,333
Wages and salaries .....	26,522	1,713	4,801	9,139	14,303	21,981	31,794	65,499
Self-employment income .....	943	<sup>4</sup> -103	<sup>4</sup> 39	<sup>4</sup> 263	<sup>4</sup> 83	<sup>4</sup> 420	<sup>4</sup> 569	3,079
Social Security, private and government retirement .....	221	<sup>4</sup> 6	<sup>4</sup> 105	<sup>4</sup> 185	<sup>4</sup> 181	<sup>4</sup> 253	<sup>4</sup> 311	<sup>4</sup> 396
Interest, dividends, rental income, other property income .....	383	30	31	98	94	62	94	1,285
Unemployment and workers' compensation, veterans' benefits .....	91	49	46	456	4126	4202	474	4141
Public assistance, supplemental security income, food stamps .....	326	129	558	569	536	434	249	127
Regular contributions for support .....	845	353	1,118	1,488	1,060	866	1,158	537
Other income .....	446	316	669	583	921	394	<sup>4</sup> 272	269
Personal taxes .....	429	-99	-105	-131	-118	50	68	1,799
Federal income taxes .....	450	-37	-68	-46	-8	150	136	1,671
2008 Tax stimulus (new UCC Q20082) .....	-226	<sup>4</sup> -60	<sup>4</sup> -43	<sup>4</sup> -114	<sup>4</sup> -202	-234	<sup>4</sup> -304	-451
State and local income taxes .....	186	-2	2	27	70	119	222	530
Other taxes .....	19	( <sup>3</sup> )	44	41	422	15	14	49

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, 2007-2008 — 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 .....	29,348	2,551	7,434	12,514	17,420	24,561	34,454	69,533
Addenda:								
Net change in total assets and liabilities .....	-\$546	-\$4,115	\$131	-\$95	-\$370	-\$663	-\$402	\$1,067
Net change in total assets .....	6,564	-25	-37	38	1,441	3,421	3,872	21,349
Net change in total liabilities .....	7,110	4,089	-168	134	1,811	4,084	4,275	20,282
Other financial information:								
Other money receipts .....	91	440	432	433	431	442	4279	150
Mortgage principal paid on owned property .....	-273	4.13	4.12	4.24	4.58	4.121	-304	-820
Estimated market value of owned home .....	26,806	42,543	42,475	42,574	47,655	11,968	24,768	80,005
Estimated monthly rental value of owned home .....	180	451	417	425	451	102	183	496
Gifts of goods and services .....	428	187	250	400	340	429	601	619
Food .....	38	418	46	40	411	46	34	93
Alcoholic beverages .....	7	47	(2)	49	(2)	411	45	11
Housing .....	81	58	454	94	461	69	68	123
Housekeeping supplies .....	23	425	413	418	421	423	418	31
Household textiles .....	3	43	(2)	(3)	46	41	42	45
Appliances and miscellaneous housewares .....	6	44	41	43	47	45	41	414
Major appliances .....	3	41	(3)	(2)	(2)	44	(2)	48
Small appliances and miscellaneous housewares .....	43	44	(3)	43	47	41	41	46
Miscellaneous household equipment .....	15	412	418	422	41	47	422	421
Other housing .....	34	413	423	452	427	434	426	53
Apparel and services .....	154	62	58	154	163	211	181	183
Males, 2 and over .....	39	421	41	433	454	458	451	45
Females, 2 and over .....	37	44	420	461	457	422	438	50
Children under 2 .....	56	44	416	436	425	4108	69	77
Other apparel products and services .....	22	434	420	424	427	424	422	411
Jewelry and watches .....	10	418	410	413	416	41	413	46
All other apparel products and services .....	412	416	410	411	411	422	49	45
Transportation .....	56	8	8	2	12	95	215	70
Healthcare .....	(3)	41	(3)	(2)	42	(2)	41	(3)
Entertainment .....	55	49	4116	486	464	414	418	78
Toys, games, arts and crafts, and tricycles .....	415	42	42	440	410	44	45	430
Other entertainment .....	40	47	114	46	454	410	414	48
Personal care products and services .....	7	413	42	47	42	44	412	46
Reading .....	(3)	(2)	(2)	(2)	41	(2)	41	(3)
Education .....	9	(2)	(2)	41	42	411	45	427
All other gifts .....	20	11	6	6	23	48	62	27

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> No data reported.

<sup>3</sup> Value is less than or equal to 0.5.

<sup>4</sup> Data are likely to have large sampling errors.