

**Table 1. Consumer units with reference person under age 25 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94**

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)	6,407	1,351	1,450	915	774	946	496	475
<b>Consumer unit characteristics:</b>								
Income before taxes <sup>1</sup>	\$16,457	\$2,549	\$7,257	\$12,289	\$17,315	\$24,400	\$33,599	\$57,031
Income after taxes <sup>1</sup>	15,544	2,620	7,106	11,968	16,512	22,920	31,041	52,524
Age of reference person	21.7	20.4	21.5	21.8	22.1	22.3	22.5	22.7
<b>Average number in consumer unit:</b>								
Persons	1.9	1.2	1.9	2.1	1.9	2.2	2.3	2.8
Children under 18	0.5	0.2	0.7	0.7	0.4	0.6	0.4	0.6
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners	1.3	0.9	1.0	1.2	1.4	1.5	1.8	2.1
Vehicles	1.2	0.6	0.8	1.1	1.4	1.6	2.2	2.2
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	56	52	44	55	63	62	67	73
Female	44	48	56	45	37	38	33	27
<b>Housing tenure:</b>								
Homeowner	11	2	6	6	6	19	26	35
With mortgage	7	1	1	3	4	15	18	31
Without mortgage	3	1	5	3	2	4	8	4
Renter	89	98	94	94	94	81	74	65
<b>Race of reference person:</b>								
Black	13	12	22	14	8	9	9	9
White and other	87	88	78	86	92	91	91	91
<b>Education of reference person:</b>								
Elementary (1-8)	2	3	2	2	3	4	1	1
High school (9-12)	40	29	39	50	35	43	45	46
College	58	69	59	48	62	53	54	53
Never attended and other	0	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	74	53	62	74	90	88	94	94
<b>Average annual expenditures:</b>								
	\$18,493	\$10,088	\$11,782	\$16,444	\$21,883	\$23,393	\$29,840	\$39,955
<b>Food</b>								
Food at home	2,820	1,764	2,160	3,181	3,434	3,295	3,598	4,438
Cereals and bakery products	1,526	788	1,182	1,979	1,839	1,849	1,929	2,221
Cereals and cereal products	236	121	179	288	319	274	297	375
Bakery products	106	53	84	145	147	115	130	150
Meats, poultry, fish, and eggs	129	68	94	144	172	159	166	225
Meats, poultry, fish, and eggs	394	180	334	602	481	442	483	451

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Beef	122	48	108	195	159	122	167	135
Pork	87	38	79	140	92	97	119	82
Other meats	47	19	38	66	56	65	65	39
Poultry	69	45	65	97	66	74	69	89
Fish and seafood	49	21	29	80	83	58	39	73
Eggs	19	8	15	24	24	26	25	32
Dairy products	164	88	119	194	185	218	192	280
Fresh milk and cream	75	37	56	76	87	105	97	133
Other dairy products	89	51	63	117	97	113	95	146
Fruits and vegetables	216	112	164	280	252	279	282	281
Fresh fruits	56	29	43	61	70	80	71	77
Fresh vegetables	61	28	49	90	62	73	73	87
Processed fruits	57	33	37	78	55	78	86	63
Processed vegetables	42	22	34	52	66	48	51	54
Other food at home	517	288	386	615	603	636	675	834
Sugar and other sweets	55	26	41	73	71	65	73	78
Fats and oils	45	23	33	65	53	60	49	57
Miscellaneous foods	253	135	190	309	312	281	353	429
Nonalcoholic beverages	143	79	107	149	152	209	176	233
Food prep by cu, out-of-town trips	21	25	14	18	15	21	23	37
Food away from home	1,294	976	978	1,202	1,595	1,446	1,669	2,217
<b>Alcoholic beverages</b>	300	248	221	273	313	243	333	904
<b>Housing</b>	5,519	2,599	4,124	5,423	5,908	7,387	8,572	10,750
Shelter	3,391	1,650	2,556	3,319	3,898	4,515	5,134	6,140
Owned dwellings	401	49	117	100	170	709	1,046	1,940
Mortgage interest and charges	251	14	10	55	84	502	579	1,463
Property taxes	67	9	31	23	66	104	162	251
Maintenance, repairs, insurance, other expenses	83	26	75	22	20	103	305	226
Rented dwellings	2,793	1,417	2,168	2,964	3,563	3,708	3,895	4,063
Other lodging	196	184	272	254	166	99	193	137
Utilities, fuels, and public services	1,159	558	951	1,194	1,142	1,556	1,654	2,151
Natural gas	121	40	105	117	129	153	248	200
Electricity	405	160	326	461	387	522	610	813
Fuel oil and other fuels	19	0	9	33	12	48	17	31
Telephone services	548	337	462	508	559	741	675	956
Water and other public services	65	20	50	74	54	92	104	151
Household operations	182	39	107	137	165	246	316	669
Personal services	138	15	72	107	88	201	281	556
Other household expenses	44	24	36	30	76	45	35	113
Housekeeping supplies	178	101	139	201	172	187	318	334
Laundry and cleaning supplies	54	22	44	77	49	67	65	99
Other household products	61	35	64	61	64	67	89	91

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Postage and stationery	63	44	31	63	58	53	164	143
Household furnishings and equipment	609	252	370	573	531	882	1,149	1,457
Household textiles	21	13	19	15	22	27	39	23
Furniture	213	64	101	217	177	339	448	534
Floor coverings	14	7	5	39	2	17	19	15
Major appliances	75	15	53	44	89	128	173	149
Small appliances, miscellaneous								
housewares	39	17	35	41	42	66	36	47
Miscellaneous household equipment	248	136	158	217	199	304	435	690
<b>Apparel and services</b>	1,202	718	903	1,022	1,615	1,564	1,651	2,050
Men and boys	293	175	232	316	260	446	348	398
Men, 16 and over	263	174	191	239	248	427	299	378
Boys, 2 to 15	30	2	41	77	12	19	48	21
Women and girls	361	278	200	240	627	387	518	749
Women, 16 and over	328	266	178	178	543	369	505	700
Girls, 2 to 15	33	12	22	62	84	19	13	49
Children under 2	103	38	107	92	100	130	179	193
Footwear	214	119	162	184	345	257	304	340
Other apparel products and services	232	107	202	191	283	344	304	370
<b>Transportation</b>	4,184	1,921	1,826	2,651	5,747	5,259	8,582	11,495
Vehicle purchases (net outlay)	2,248	923	661	907	3,525	2,640	5,167	7,540
Cars and trucks, new	996	307	190	0	1,953	1,233	2,620	3,607
Cars and trucks, used	1,236	614	471	905	1,441	1,407	2,546	3,933
Other vehicles	17	2	0	2	131	0	0	0
Gasoline and motor oil	683	413	462	648	792	858	1,093	1,235
Other vehicle expenses	1,076	452	549	967	1,279	1,534	2,007	2,451
Vehicle finance charges	166	34	38	106	143	303	366	605
Maintenance and repairs	384	232	285	376	543	437	558	567
Vehicle insurance	394	136	154	347	462	661	828	857
Vehicle rental, leases, licenses, other charges	132	49	72	138	131	133	255	422
Public transportation	177	134	153	129	152	227	315	268
<b>Health care</b>	430	95	167	287	726	805	771	857
Health insurance	164	30	45	110	193	286	432	442
Medical services	176	36	67	106	414	367	203	253
Drugs	62	20	29	52	80	109	106	116
Medical supplies	28	10	27	18	40	43	29	46
<b>Entertainment</b>	1,010	752	644	909	1,032	1,124	1,516	2,242
Fees and admissions	239	252	189	162	248	207	303	492
Television, radios, sound equipment	481	365	280	475	463	543	689	1,089
Pets, toys, and playground equipment	150	40	87	143	170	194	293	412
Other supplies, equipment, and services	139	95	88	129	151	179	231	248
<b>Personal care products and services</b>	241	137	167	262	263	321	286	491

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	<b>Total complete reporting</b>	<b>Less than \$5,000</b>	<b>\$5,000 to \$9,999</b>	<b>\$10,000 to \$14,999</b>	<b>\$15,000 to \$19,999</b>	<b>\$20,000 to \$29,999</b>	<b>\$30,000 to \$39,999</b>	<b>\$40,000 and over</b>
<b>Reading</b>	71	44	41	72	89	85	115	141
<b>Education</b>	877	1,368	844	966	680	730	540	393
<b>Tobacco products and smoking supplies</b>	209	114	140	272	260	309	234	269
<b>Miscellaneous</b>	279	115	122	250	364	342	634	668
<b>Cash contributions</b>	110	68	62	109	148	49	115	441
<b>Personal insurance and pensions</b>	1,239	147	363	767	1,304	1,881	2,893	4,815
Life and other personal insurance	62	8	11	18	49	97	137	333
Pensions and Social Security	1,177	139	352	749	1,255	1,784	2,756	4,483
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	16,457	2,549	7,257	12,289	17,315	24,400	33,599	57,031
Wages and salaries	13,814	1,773	4,369	8,869	15,334	21,322	30,045	52,064
Self-employment income	508	-35	104	212	165	582	1,696	3,031
Social Security, private and government retirement	77	1	110	30	133	49	216	98
Interest, dividends, rental income, other property income	102	22	38	159	196	84	252	142
Unemployment and workers' compensation, veterans' benefit	110	45	48	122	194	103	203	245
Public assistance, supplemental security income, food stamps	757	258	1,615	1,472	263	545	101	92
Regular contributions for support	739	338	672	981	679	1,099	516	1,230
Other income	349	145	301	444	351	617	569	129
<b>Personal taxes <sup>1</sup></b>	913	-71	151	321	803	1,480	2,558	4,508
Federal income taxes	686	-72	102	238	596	1,118	1,944	3,456
State and local income taxes	208	1	35	80	182	333	540	1,014
Other taxes	20	0	14	4	24	29	74	38
<b>Income after taxes <sup>1</sup></b>	15,544	2,620	7,106	11,968	16,512	22,920	31,041	52,524
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-673	-375	-182	-491	-1,143	1,997	-735	-7,852
Net change in total assets	1,696	-164	-82	308	1,115	4,944	8,234	2,748
Net change in total liabilities	2,369	211	100	799	2,258	2,948	8,969	10,600
<b>Other financial information</b>								

See footnotes at end of table.

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Other money receipts	394	105	105	145	238	137	305	3,433
Mortgage principal paid on owned property	-76	-9	-12	-22	-52	-159	-189	-325
Estimated market value of owned home	5,842	790	1,726	3,496	4,273	7,636	13,577	28,213
Estimated monthly rental value of owned home	51	5	19	19	31	79	127	237
<b>Gifts of goods and services</b>	461	591	439	242	469	422	380	704
Food	23	19	38	9	15	26	4	39
Housing	143	179	140	110	128	108	112	255
Housekeeping supplies	20	21	6	15	20	22	16	69
Household textiles	1	0	0	1	4	1	4	4
Appliances and miscellaneous housewares	9	5	10	6	2	14	17	8
Major appliances	2	0	0	1	1	5	7	6
Small appliances and miscellaneous housewares	7	4	10	5	2	10	10	2
Miscellaneous household equipment	27	34	12	13	40	26	11	78
Other housing	87	120	112	75	60	45	65	95
Apparel and services	153	156	155	60	212	176	104	235
Males, 2 and over	35	74	53	16	27	6	10	5
Females, 2 and over	45	44	14	6	111	79	7	80
Children under 2	19	7	9	9	28	35	26	46
Other apparel products and services	55	31	78	29	46	55	61	103
Jewelry and watches	45	19	77	25	25	45	47	98
All other apparel products and services	9	12	2	4	21	11	14	5
Transportation	14	13	6	8	17	19	12	42
Health care	2	3	1	1	3	0	7	1
Entertainment	62	148	18	27	34	34	97	53
Toys, games, hobbies, and tricycles	9	4	9	6	12	8	22	16
Other entertainment	52	144	9	21	22	26	74	37
Education	31	49	67	7	33	3	0	4
All other gifts	32	23	13	20	27	56	44	77

<sup>1</sup> 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