

Table 1. Consumer units with reference person age less than 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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) .....	5,806	1,345	1,289	918	573	825	488	368
Income before taxes 1/ .....	\$16,074	\$2,526	\$7,290	\$12,387	\$17,197	\$24,452	\$34,206	\$60,941
Income after taxes 1/ .....	15,095	2,500	7,119	12,001	16,426	22,712	31,810	55,436
Age of reference person .....	21.5	20.3	21.1	21.9	22.0	22.4	22.4	22.7
Average number in consumer unit:								
Persons .....	1.8	1.3	1.5	1.9	2.2	2.2	2.2	2.6
Children under 18 .....	0.4	0.2	0.4	0.6	0.6	0.5	0.4	0.5
Persons 65 and over .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners .....	1.2	1.0	1.0	1.1	1.4	1.6	1.7	2.0
Vehicles .....	1.1	0.6	0.8	1.0	1.4	1.6	1.9	2.1
Percent distribution:								
Male .....	52	53	40	43	60	60	63	64
Female .....	48	47	60	57	40	40	37	36
Percent homeowner .....	10	1	3	7	11	22	20	30
With mortgage .....	7	0	1	2	9	16	16	27
Without mortgage .....	3	1	2	5	2	6	4	3
Renter .....	90	99	97	93	89	78	80	70
Black .....	11	11	16	12	9	6	8	8
White and other .....	89	89	84	88	91	94	92	92
Elementary (1-8) .....	2	1	2	3	3	2	2	3
High school (9-12) .....	38	28	33	41	49	49	46	38
College .....	59	71	65	54	48	49	51	60
Never attended and other .....	1	0	0	2	0	0	1	0
At least one vehicle owned .....	70	51	59	69	87	87	91	94
Average annual expenditures .....	\$19,132	\$9,865	\$14,199	\$17,169	\$20,606	\$25,290	\$28,529	\$42,818
Food .....	2,946	1,637	2,518	2,909	2,966	3,355	4,164	4,517
Food at home .....	1,609	827	1,467	1,641	1,606	1,855	2,167	2,495
Cereals and bakery products .....	248	141	212	267	212	295	327	382
Cereals and cereal products .....	109	64	89	126	102	115	136	186
Bakery products .....	139	77	123	141	109	181	192	197
Meats, poultry, fish, and eggs .....	385	190	389	427	373	431	439	623
Beef .....	125	64	106	124	123	138	154	245
Pork .....	71	38	87	82	59	80	51	122
Other meats .....	55	30	49	68	53	69	63	61
Poultry .....	80	35	83	98	81	81	104	114
Fish and seafood .....	37	13	50	34	34	42	43	56
Eggs .....	18	10	15	20	23	20	24	25
Dairy products .....	181	93	158	177	201	205	238	304
Fresh milk and cream .....	80	45	75	87	79	78	102	135
Other dairy products .....	102	48	83	90	122	128	136	169
Fruits and vegetables .....	247	109	216	279	239	303	343	349
Fresh fruits .....	70	30	64	88	42	96	84	105
Fresh vegetables .....	69	22	52	76	74	93	129	71
Processed fruits .....	63	34	61	69	78	60	88	81
Processed vegetables .....	45	23	38	46	46	54	42	93
Other food at home .....	547	295	492	491	580	620	819	837
Sugar and other sweets .....	58	34	69	51	41	64	83	84
Fats and oils .....	38	17	40	47	39	43	52	40
Miscellaneous foods .....	267	141	236	245	291	271	444	418
Nonalcoholic beverages .....	162	83	124	126	188	222	224	249
Food prepared by consumer unit on out-of-town trips .....	23	21	24	23	21	19	15	46
Food away from home .....	1,338	810	1,050	1,268	1,361	1,500	1,997	2,022
Alcoholic beverages .....	299	202	277	463	346	205	367	334
Housing .....	5,769	3,029	4,472	5,095	6,605	7,651	8,756	12,117
Shelter .....	3,518	1,866	2,824	3,239	4,018	4,687	5,100	7,180
Owned dwellings .....	440	62	84	160	415	895	882	2,201
Mortgage interest and charges .....	249	46	28	62	255	416	559	1,439

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Property taxes .....	103	13	18	37	121	231	104	568
Maintenance, repairs, insurance, other expenses .....	89	3	38	60	40	248	219	193
Rented dwellings .....	2,880	1,520	2,461	2,991	3,479	3,655	4,079	4,780
Other lodging .....	198	284	279	89	123	137	139	199
Utilities, fuels, and public services .....	1,124	613	932	1,023	1,388	1,449	1,723	1,982
Natural gas .....	94	45	92	93	103	107	109	221
Electricity .....	398	194	295	384	525	559	626	682
Fuel oil and other fuels .....	24	12	21	14	37	39	28	40
Telephone services .....	549	335	483	471	630	665	893	916
Water and other public services .....	59	27	42	62	92	79	66	124
Household operations .....	193	48	114	159	207	281	289	728
Personal services .....	141	15	66	119	175	238	223	533
Other household expenses .....	53	34	48	40	32	44	66	195
Housekeeping supplies .....	175	105	145	156	153	192	183	413
Laundry and cleaning supplies .....	52	18	46	41	50	75	50	120
Other household products .....	63	41	35	69	69	62	74	136
Postage and stationery .....	60	46	64	47	34	55	59	158
Household furnishings and equipment .....	760	398	457	517	840	1,041	1,461	1,814
Household textiles .....	41	21	29	25	44	67	83	75
Furniture .....	214	71	120	154	263	365	444	491
Floor coverings .....	27	0	7	1	32	3	0	283
Major appliances .....	74	10	21	30	122	134	251	163
Small appliances, miscellaneous housewares .....	46	21	45	68	44	46	64	66
Miscellaneous household equipment .....	357	274	234	239	334	426	620	737
Apparel and services .....	1,131	504	902	1,228	1,199	1,176	1,726	2,139
Men and boys .....	249	110	226	303	387	184	394	392
Men, 16 and over .....	222	90	197	284	372	156	370	312
Boys, 2 to 15 .....	27	20	29	19	15	28	24	79
Women and girls .....	417	210	320	355	274	599	514	914
Women, 16 and over .....	385	207	288	340	237	554	457	838
Girls, 2 to 15 .....	31	3	33	15	37	45	57	76
Children under 2 .....	90	49	112	54	145	107	93	116
Footwear .....	239	72	195	358	323	156	338	469
Other apparel products and services .....	136	62	49	158	69	129	385	249
Transportation .....	4,255	1,660	2,499	3,609	4,692	7,173	6,091	11,794
Vehicle purchases (net outlay) .....	2,149	761	1,224	1,841	2,103	3,940	2,247	7,143
Cars and trucks, new .....	560	147	299	104	306	718	534	4,193
Cars and trucks, used .....	1,566	614	872	1,727	1,798	3,206	1,636	2,949
Other vehicles .....	22	0	53	11	0	16	76	1
Gasoline and motor oil .....	711	410	509	642	832	989	1,128	1,330
Other vehicle expenses .....	1,212	360	621	983	1,554	2,070	2,432	2,842
Vehicle finance charges .....	174	31	51	93	178	317	483	592
Maintenance and repairs .....	384	171	275	366	514	595	539	689
Vehicle insurance .....	425	94	183	363	602	738	961	952
Vehicle rental, leases, licenses, other charges .....	229	64	112	162	259	420	450	609
Public transportation .....	183	128	145	143	203	173	283	479
Health care .....	438	165	217	312	433	669	988	1,205
Health insurance .....	180	48	51	128	201	301	501	513
Medical services .....	153	70	84	99	130	213	326	507
Drugs .....	69	30	59	46	75	107	100	129
Medical supplies .....	36	18	24	39	28	48	60	56
Entertainment .....	1,062	627	1,011	1,138	1,144	1,137	1,438	1,882
Fees and admissions .....	245	213	233	220	170	235	352	466
Television, radios, sound equipment .....	456	270	371	498	499	553	552	909
Pets, toys, and playground equipment .....	152	90	57	182	269	123	281	234
Other entertainment supplies, equipment and services .....	209	53	349	237	206	226	253	273
Personal care products and services .....	290	169	244	290	229	348	393	599
Reading .....	74	49	62	62	73	108	94	135

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Education .....	874	1,431	1,132	648	584	510	304	475
Tobacco products and smoking supplies .....	217	90	164	245	311	273	382	305
Miscellaneous .....	345	109	252	270	506	431	579	980
Cash contributions .....	133	28	42	49	200	217	160	717
Personal insurance and pensions .....	1,299	167	408	850	1,318	2,037	3,087	5,619
Life and other personal insurance .....	73	20	24	105	78	93	146	201
Pensions and Social Security .....	1,226	147	383	745	1,239	1,944	2,940	5,418
Money income before taxes 1/ .....	16,074	2,526	7,290	12,387	17,197	24,452	34,206	60,941
Wages and salaries .....	13,741	1,809	4,730	9,174	14,913	22,246	31,555	55,760
Self-employment income .....	497	17	91	225	366	530	938	3,896
Social Security, private and government retirement .....	109	2	124	134	263	126	112	97
Interest, dividends, rental income, other property income .....	73	17	34	72	168	81	160	141
Unemployment and workers' compensation, veterans' benefits .....	106	32	54	311	64	67	190	96
Public assistance, supplemental security income, food stamps .....	554	212	1,072	1,070	381	299	166	55
Regular contributions for support .....	609	293	808	773	644	503	771	628
Other income .....	384	145	377	628	399	600	313	268
Personal taxes 1/ .....	979	26	171	385	771	1,740	2,397	5,505
Federal income taxes .....	736	20	113	285	585	1,278	1,727	4,365
State and local income taxes .....	229	6	44	99	164	439	640	1,100
Other taxes .....	14	0	14	1	22	23	30	41
Income after taxes 1/ .....	15,095	2,500	7,119	12,001	16,426	22,712	31,810	55,436
Net change in total assets and liabilities .....	-1,585	-589	-2,314	-1,828	-1,055	-3,901	-1,328	1,946
Net change in total assets .....	1,101	-44	-1,101	-625	3,642	-366	5,527	10,756
Net change in total liabilities .....	2,686	545	1,213	1,203	4,697	3,535	6,855	8,810
Other money receipts .....	120	177	145	76	244	42	19	47
Mortgage principal paid on owned property .....	-86	-30	-13	-38	-117	-155	-107	-434
Estimated market value of owned home .....	7,974	1,232	1,045	2,687	9,482	8,364	10,049	64,033
Estimated monthly rental value of owned home .....	50	8	14	25	64	102	88	204
Gifts of goods and services .....	497	446	584	545	403	392	495	670
Food .....	24	18	24	18	35	31	32	17
Housing .....	180	183	217	142	165	164	142	237
Housekeeping supplies .....	26	17	24	20	15	21	23	94
Household textiles .....	2	2	1	1	3	3	4	5
Appliances and miscellaneous housewares .....	11	3	26	8	6	9	21	2
Major appliances .....	1	1	0	2	1	0	0	0
Small appliances and miscellaneous housewares .....	10	2	26	6	4	9	21	2
Miscellaneous household equipment .....	37	20	52	39	12	19	50	105
Other housing .....	104	141	114	74	130	111	44	32
Apparel and services .....	114	66	177	95	101	74	144	221
Males, 2 and over .....	36	29	57	24	81	12	53	18
Females, 2 and over .....	36	28	78	20	6	36	1	85
Children under 2 .....	15	6	20	12	12	17	28	19
Other apparel products and services .....	27	3	23	40	2	8	62	98
Jewelry and watches .....	10	3	16	18	2	1	0	38
All other apparel products and services .....	18	0	6	22	0	7	62	61
Transportation .....	15	9	11	19	16	15	38	15
Health care .....	1	0	0	1	0	4	2	4
Entertainment .....	54	19	43	111	29	38	52	127
Toys, games, hobbies, and tricycles .....	14	4	4	7	4	7	15	92
Other entertainment .....	40	15	39	104	25	31	37	34
Education .....	50	107	41	30	13	43	36	5
All other gifts .....	58	44	70	129	44	22	50	45

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

Note that 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 also that some data are likely to have large sampling errors.