

Table 25. Consumer units with reference person under age 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

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)	6,061	1,544	1,173	880	633	909	416	506
Consumer unit characteristics:								
Income before taxes ¹	\$16,276	\$2,675	\$7,140	\$12,154	\$17,190	\$24,413	\$34,552	\$55,381
Income after taxes ¹	15,509	2,673	7,120	11,941	16,616	23,312	32,578	50,926
Age of reference person	21.4	20.2	20.9	21.5	22.0	22.4	22.2	22.7
Average number in consumer unit:								
Persons	1.8	1.3	1.6	1.7	1.9	2.1	2.4	2.7
Children under 184	.2	.4	.5	.4	.4	.5	.5
Persons 65 and over	(²)	(³)	(³)	(³)	(²)	(²)	(²)	(²)
Earners	1.3	1.0	1.0	1.2	1.3	1.5	1.7	2.0
Vehicles	1.1	.5	.7	.9	1.2	1.6	1.8	2.1
Percent distribution:								
Sex of reference person:								
Male	51	47	42	53	53	59	60	59
Female	49	53	58	47	47	41	40	41
Housing tenure:								
Homeowner	9	2	3	4	10	16	25	27
With mortgage	6	(⁴)	1	2	7	11	18	21
Without mortgage	3	2	1	3	3	5	7	6
Renter	91	98	97	96	90	84	75	73
Race of reference person:								
Black	12	11	14	15	8	14	8	7
White and other	88	89	86	85	92	86	92	93
Education of reference person:								
Elementary (1-8)	2	1	2	4	3	2	4	2
High school (9-12)	33	29	29	39	35	33	39	33
College	65	70	69	57	62	65	57	65
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	68	46	55	69	78	86	91	98
Average annual expenditures	\$19,817	\$9,952	\$13,269	\$17,430	\$21,296	\$27,552	\$29,017	\$42,181
Food	3,003	1,811	2,337	2,790	3,023	3,627	3,994	4,622
Food at home	1,502	645	1,085	1,555	1,626	1,882	2,196	2,279
Cereals and bakery products	229	93	167	262	234	286	318	353
Cereals and cereal products	86	37	57	88	80	111	136	144
Bakery products	143	56	110	174	154	174	183	209
Meats, poultry, fish, and eggs	349	121	242	388	365	465	495	548
Beef	118	35	70	115	127	158	181	222
Pork	68	29	49	109	68	98	67	70
Other meats	46	18	34	42	63	56	50	91
Poultry	68	⁵ 16	53	67	69	92	110	107
Fish and seafood	29	⁵ 14	21	37	⁵ 20	33	55	⁵ 29
Eggs	20	8	14	18	17	28	32	29
Dairy products	172	103	118	171	193	214	255	226
Fresh milk and cream	76	46	50	89	68	100	112	93
Other dairy products	96	57	68	82	124	113	143	134
Fruits and vegetables	236	101	157	228	317	289	346	356
Fresh fruits	73	39	45	63	96	88	110	111
Fresh vegetables	63	33	36	53	77	80	97	110
Processed fruits	60	19	41	62	108	63	81	83
Processed vegetables	41	10	35	50	36	58	58	51

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, 1997-98 — Continued

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
Other food at home	\$515	\$227	\$401	\$506	\$517	\$629	\$782	\$797
Sugar and other sweets	54	23	56	58	68	70	60	55
Fats and oils	37	13	33	44	42	38	55	48
Miscellaneous foods	242	90	179	227	228	324	389	382
Nonalcoholic beverages	152	82	117	149	148	165	237	235
Food prepared by consumer unit on out-of-town trips	29	19	16	28	30	32	41	76
Food away from home	1,502	1,166	1,252	1,235	1,397	1,745	1,798	2,342
Alcoholic beverages	307	269	245	330	180	439	289	446
Housing	6,061	3,002	4,031	5,245	7,393	8,196	9,536	12,612
Shelter	3,742	1,975	2,488	3,314	4,873	5,003	5,853	7,375
Owned dwellings	403	⁵ 45	66	118	309	721	1,040	1,795
Mortgage interest and charges	250	⁵ 15	⁵ 41	⁵ 66	196	477	⁵ 555	1,179
Property taxes	82	18	21	18	55	159	188	341
Maintenance, repairs, insurance, other expenses	70	⁵ 11	⁵ 3	⁵ 34	⁵ 58	85	⁵ 297	275
Rented dwellings	3,089	1,585	2,145	3,001	4,376	4,129	4,692	5,230
Other lodging	250	345	277	195	188	154	⁵ 121	350
Utilities, fuels, and public services	1,110	573	794	990	1,401	1,565	1,753	1,976
Natural gas	90	47	63	75	94	139	105	206
Electricity	395	172	257	362	517	582	688	729
Fuel oil and other fuels	9	⁵ 2	⁵ 10	⁵ 18	⁵ 11	⁵ 9	⁵ 17	⁵ 8
Telephone services	554	330	432	478	708	728	835	916
Water and other public services	61	21	31	57	72	108	109	118
Household operations	204	69	118	170	297	158	395	661
Personal services	143	⁵ 45	81	122	226	111	⁵ 263	476
Other household expenses	61	24	37	48	71	47	131	185
Housekeeping supplies	185	58	149	138	142	241	234	459
Laundry and cleaning supplies	50	⁵ 9	36	29	46	77	96	92
Other household products	80	22	72	69	61	84	90	222
Postage and stationery	54	27	40	40	35	80	48	144
Household furnishings and equipment	821	327	482	634	679	1,229	1,302	2,141
Household textiles	41	10	27	64	14	61	45	90
Furniture	220	53	88	191	249	410	330	622
Floor coverings	⁵ 27	⁵ 4	⁵ 5	⁵ 18	⁵ 8	⁵ 4	⁵ 128	⁵ 104
Major appliances	88	26	38	74	71	141	⁵ 77	322
Small appliances, miscellaneous housewares	55	31	36	68	31	44	76	155
Miscellaneous household equipment	390	203	288	218	307	569	647	847
Apparel and services	1,223	554	983	1,033	1,300	1,604	1,526	2,433
Men and boys	249	117	193	231	191	317	233	630
Men, 16 and over	227	107	179	203	⁵ 168	302	⁵ 199	572
Boys, 2 to 15	22	10	15	28	23	15	33	58
Women and girls	430	190	334	327	572	504	511	896
Women, 16 and over	396	179	321	312	458	471	453	840
Girls, 2 to 15	34	11	13	15	113	34	58	56
Children under 2	110	⁵ 45	⁵ 67	⁵ 103	⁵ 69	232	⁵ 133	163
Footwear	226	⁵ 87	⁵ 242	180	⁵ 275	274	⁵ 262	337
Other apparel products and services	208	115	147	192	193	277	387	407
Transportation	4,257	1,531	1,960	4,128	4,516	7,211	6,159	10,926
Vehicle purchases (net outlay)	2,139	⁵ 20	765	2,410	2,220	4,123	⁵ 2,668	5,689
Cars and trucks, new	610	⁵ 131	⁵ 356	⁵ 931	⁵ 394	⁵ 756	⁵ 880	⁵ 1,889
Cars and trucks, used	1,435	389	409	1,479	1,580	3,165	1,681	3,442
Other vehicles	93	⁽³⁾	⁽³⁾	⁽³⁾	⁵ 246	⁵ 201	⁵ 107	⁵ 358
Gasoline and motor oil	698	400	443	611	750	976	1,155	1,407

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, 1997-98 — Continued

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
Other vehicle expenses	\$1,199	\$411	\$542	\$917	\$1,350	\$1,844	\$2,103	\$3,509
Vehicle finance charges	197	32	56	122	204	314	452	734
Maintenance and repairs	347	195	201	355	359	517	513	667
Vehicle insurance	399	102	144	289	521	660	781	1,148
Vehicle rental, leases, licenses, other charges	255	81	142	151	267	354	356	961
Public transportation	222	200	210	189	195	268	234	321
Health care	468	149	242	324	653	732	812	1,173
Health insurance	217	31	64	160	238	419	458	648
Medical services	146	65	89	84	227	196	198	402
Drugs	75	33	50	55	166	76	125	105
Medical supplies	29	21	⁵ 38	25	⁵ 21	42	⁵ 31	⁵ 19
Entertainment	1,065	662	753	1,056	1,010	1,172	1,421	2,344
Fees and admissions	273	219	235	239	230	286	367	533
Television, radios, sound equipment	460	257	318	524	401	549	616	898
Pets, toys, and playground equipment	162	67	98	176	148	178	263	407
Other entertainment supplies, equipment, and services	170	120	102	117	231	159	175	506
Personal care products and services	240	113	198	246	278	299	269	380
Reading	67	52	52	57	69	77	89	129
Education	1,144	1,337	1,602	889	1,072	1,080	499	667
Tobacco products and smoking supplies	204	130	135	196	265	251	280	375
Miscellaneous	299	117	166	223	201	600	486	694
Cash contributions	228	38	128	139	121	311	849	669
Personal insurance and pensions	1,249	186	437	773	1,216	1,951	2,808	4,710
Life and other personal insurance	54	⁵ 23	⁵ 38	29	48	79	116	137
Pensions and Social Security	1,196	163	399	744	1,168	1,871	2,692	4,574
Sources of income and personal taxes: ¹								
Money income before taxes	16,276	2,675	7,140	12,154	17,190	24,413	34,552	55,381
Wages and salaries	13,855	1,975	4,911	9,388	13,855	21,990	31,751	49,318
Self-employment income	399	⁵ 13	⁵ 68	⁵ 72	⁵ 612	⁵ 422	⁵ 815	⁵ 2,265
Social Security, private and government retirement	85	⁵ 10	⁵ 73	(³)	⁵ 215	⁵ 119	⁵ 117	⁵ 244
Interest, dividends, rental income, other property income	211	25	68	76	91	296	⁵ 40	1,483
Unemployment and workers' compensation, veterans' benefits	73	⁵ 24	⁵ 38	⁵ 41	⁵ 112	⁵ 55	⁵ 294	⁵ 160
Public assistance, supplemental security income, food stamps	404	204	858	768	274	119	204	⁵ 166
Regular contributions for support	678	207	611	925	1,054	792	⁵ 497	⁵ 1,318
Other income	571	217	513	884	978	621	833	429
Personal taxes	767	2	19	213	574	1,102	1,974	4,456
Federal income taxes	598	-4	-6	140	405	839	1,567	3,642
State and local income taxes	165	6	24	73	162	254	379	812
Other taxes	4	(⁴)	⁵ 2	(⁴)	⁵ 7	⁵ 9	⁵ 28	⁵ 2
Income after taxes	15,509	2,673	7,120	11,941	16,616	23,312	32,578	50,926

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, 1997-98 — Continued

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
Addenda:								
Net change in total assets and liabilities	\$1,124	\$549	\$462	- \$1,495	\$2,503	\$1,818	\$2,606	\$4,778
Net change in total assets	2,687	510	270	91	4,492	5,069	9,085	7,658
Net change in total liabilities	1,563	-39	-192	1,585	1,989	3,251	6,479	2,880
Other financial information:								
Other money receipts	211	287	301	141	549	5157	5171	5224
Mortgage principal paid on owned property	-161	⁵ 5	⁵ 23	⁵ 25	-86	-109	⁵ 191	-1,358
Estimated market value of owned home	6,592	⁵ 1,121	⁵ 1,982	⁵ 1,679	4,387	10,181	13,858	32,882
Estimated monthly rental value of owned home ..	55	⁵ 11	⁵ 14	⁵ 22	44	95	141	209
Gifts of goods and services	566	628	522	442	427	590	420	836
Food	40	⁵ 64	30	26	⁵ 37	34	⁵ 10	⁵ 47
Housing	175	209	163	168	151	131	147	217
Housekeeping supplies	22	⁵ 14	⁵ 19	⁵ 18	⁵ 19	⁵ 24	⁵ 20	⁵ 50
Household textiles	4	(⁴)	⁵ 6	(⁴)	(³)	⁵ 2	⁵ 7	⁵ 12
Appliances and miscellaneous								
housewares	14	⁵ 22	⁵ 12	⁵ 15	⁵ 21	⁵ 8	⁵ 3	⁵ 13
Major appliances	55	⁵ 3	⁵ 3	⁵ 11	⁵ 16	(⁴)	(³)	⁵ 5
Small appliances and miscellaneous								
housewares	8	⁵ 18	⁵ 9	⁵ 4	⁵ 5	⁵ 8	⁵ 3	⁵ 7
Miscellaneous household equipment	35	24	32	20	31	41	23	89
Other housing	100	150	94	114	81	56	⁵ 93	⁵ 53
Apparel and services	133	78	100	146	129	176	156	204
Males, 2 and over	23	⁵ 23	⁵ 7	⁵ 6	⁵ 62	⁵ 29	⁵ 9	⁵ 49
Females, 2 and over	34	⁵ 17	⁵ 4	⁵ 29	⁵ 24	⁵ 58	80	⁵ 61
Children under 2	32	⁵ 13	⁵ 19	⁵ 62	⁵ 30	⁵ 19	⁵ 43	⁵ 58
Other apparel products and services	44	25	⁵ 70	⁵ 49	⁵ 13	⁵ 69	⁵ 24	⁵ 36
Jewelry and watches	31	25	⁵ 46	⁵ 49	⁵ 11	⁵ 34	⁵ 21	⁵ 12
All other apparel products and services	⁵ 13	(⁴)	⁵ 24	(⁴)	⁵ 1	⁵ 36	⁵ 3	⁵ 23
Transportation	32	16	12	20	20	20	24	184
Health care	55	(⁴)	(⁴)	⁵ 1	⁵ 2	(⁴)	⁵ 6	⁵ 50
Entertainment	27	17	26	26	25	37	⁵ 25	48
Toys, games, hobbies, and tricycles	12	10	⁵ 7	⁵ 13	⁵ 13	⁵ 12	⁵ 11	⁵ 32
Other entertainment	15	7	18	14	12	25	⁵ 14	16
Education	108	214	⁵ 163	⁵ 19	⁵ 40	⁵ 89	⁵ 6	⁵ 15
All other gifts	46	29	28	36	23	102	47	70

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

² Value less than 0.05.

³ No data reported.

⁴ Value less than 0.5.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.