

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total 25-34 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 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	19,853	564	707	880	963	2,548	2,723	2,300	3,521	5,647
Consumer unit characteristics:										
Income before taxes	\$56,149	\$1,182	\$7,758	\$12,613	\$17,560	\$25,107	\$34,647	\$44,263	\$58,935	\$108,532
Income after taxes	54,480	1,467	8,125	13,003	17,831	25,194	34,069	43,071	56,998	104,417
Age of reference person	29.6	29.1	28.8	29.1	29.1	29.2	29.3	29.5	29.6	30.3
Average number in consumer unit:										
Persons	2.8	2.3	2.3	2.6	2.6	2.7	2.7	2.8	3.0	3.1
Children under 18	1.1	1.0	1.1	1.2	1.2	1.1	1.0	1.1	1.1	1.0
Persons 65 and over	(¹)	(²)	(²)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.5	.6	.8	1.0	1.1	1.3	1.4	1.6	1.7	1.9
Vehicles	1.8	.7	.8	1.0	1.1	1.3	1.5	1.8	2.2	2.4
Percent distribution:										
Sex of reference person:										
Male	48	32	33	36	39	43	47	49	53	54
Female	52	68	67	64	61	57	53	51	47	46
Housing tenure:										
Homeowner	49	21	18	18	19	25	37	48	60	76
With mortgage	42	12	7	7	10	17	30	41	54	71
Without mortgage	7	10	11	11	9	8	7	7	6	5
Renter	51	79	82	82	81	75	63	52	40	24
Race of reference person:										
Black or African-American	14	29	32	27	23	19	16	14	10	6
White, Asian, and all other races	86	71	68	73	77	81	84	86	90	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	18	15	18	21	27	26	20	18	14	12
Not Hispanic or Latino	82	85	82	79	73	74	80	82	86	88
Education of reference person:										
Elementary (1-8)	3	9	4	4	7	6	4	3	2	1
High school (9-12)	32	46	51	49	48	45	35	33	28	16
College	65	45	45	46	45	49	62	63	70	83
Never attended and other	(³)	(²)	(²)	1	(²)	(³)	(³)	(²)	(³)	(²)
At least one vehicle owned or leased	89	47	59	75	76	83	90	91	96	97
Average annual expenditures	\$46,341	\$20,450	\$19,186	\$23,191	\$24,356	\$29,326	\$35,538	\$39,300	\$49,903	\$72,840
Food										
Food at home	3,065	1,709	2,107	2,708	2,315	2,540	2,566	2,690	3,291	3,889
Cereals and bakery products	397	219	306	354	312	331	340	349	429	491
Cereals and cereal products	141	73	110	143	123	118	124	125	142	173
Bakery products	256	146	195	211	189	213	216	224	286	319
Meats, poultry, fish, and eggs	700	422	540	715	558	605	606	602	721	864
Beef	209	121	137	207	175	158	179	176	225	265
Pork	131	89	84	175	119	134	127	131	123	139
Other meats	93	60	64	81	73	77	62	81	111	118
Poultry	140	108	133	135	115	126	123	115	138	173
Fish and seafood	95	419	495	83	45	81	88	70	92	132
Eggs	32	26	26	35	31	28	29	29	32	36
Dairy products	350	205	251	257	268	277	297	312	404	434
Fresh milk and cream	141	89	93	131	123	122	121	126	159	164
Other dairy products	209	115	159	125	145	155	177	186	246	269
Fruits and vegetables	499	266	337	436	385	432	407	428	509	654
Fresh fruits	155	77	80	131	119	140	126	133	159	203
Fresh vegetables	161	95	116	148	128	140	124	135	162	212
Processed fruits	100	39	81	89	71	75	88	86	102	132
Processed vegetables	84	55	61	68	66	78	68	74	86	106

See footnotes at end of table.

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total 25-34 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 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other food at home	\$1,119	\$597	\$672	\$947	\$793	\$894	\$916	\$999	\$1,228	\$1,446
Sugar and other sweets	93	59	50	93	57	73	76	72	99	125
Fats and oils	76	35	56	84	58	64	64	69	78	95
Miscellaneous foods	618	344	362	497	438	487	476	563	695	800
Nonalcoholic beverages	298	152	198	257	228	247	267	262	323	372
Food prepared by consumer unit on out-of-town trips	34	46	47	414	411	23	32	33	33	54
Food away from home	2,806	936	1,319	1,378	1,480	1,745	2,292	2,405	3,175	4,172
Alcoholic beverages	567	153	280	255	330	252	530	412	608	910
Housing	16,342	9,334	7,562	8,764	9,478	10,609	12,607	13,799	17,389	25,201
Shelter	10,121	6,366	4,657	5,236	5,697	6,497	7,889	8,450	10,963	15,563
Owned dwellings	5,681	1,476	747	787	871	1,467	2,819	3,849	6,245	11,976
Mortgage interest and charges	3,919	4922	4266	4397	528	967	1,942	2,695	4,437	8,263
Property taxes	1,110	418	369	272	235	312	536	714	1,110	2,348
Maintenance, repairs, insurance, other expenses	652	136	4112	119	108	187	341	441	698	1,365
Rented dwellings	4,166	4,641	3,826	4,384	4,764	4,943	4,969	4,432	4,484	2,980
Other lodging	274	4249	484	465	462	87	101	169	234	606
Utilities, fuels, and public services	3,002	1,871	1,904	2,113	2,269	2,490	2,637	2,892	3,243	3,817
Natural gas	408	192	247	223	285	331	339	346	446	570
Electricity	1,091	730	794	863	932	972	979	1,062	1,136	1,317
Fuel oil and other fuels	69	454	415	461	431	43	37	84	78	101
Telephone services	1,114	769	700	786	841	923	1,017	1,101	1,240	1,357
Water and other public services	320	125	148	179	179	221	266	298	344	471
Household operations	1,068	303	302	415	457	503	594	841	1,024	2,049
Personal services	679	4161	4168	251	316	302	334	526	659	1,333
Other household expenses	389	141	135	164	141	201	260	314	365	716
Housekeeping supplies	517	243	224	298	386	317	394	437	560	767
Laundry and cleaning supplies	141	72	72	110	101	103	133	110	158	186
Other household products	259	93	99	147	226	144	186	247	287	378
Postage and stationery	117	478	453	40	59	70	75	79	115	203
Household furnishings and equipment	1,634	552	476	702	669	801	1,093	1,180	1,600	3,006
Household textiles	130	425	437	79	114	117	101	68	172	176
Furniture	524	148	153	254	245	238	400	388	499	955
Floor coverings	38	44	49	46	416	13	16	29	36	81
Major appliances	189	473	51	76	36	81	135	90	166	390
Small appliances, miscellaneous housewares	99	26	22	51	52	52	61	84	78	185
Miscellaneous household equipment	654	275	204	236	206	300	380	521	649	1,217
Apparel and services	2,117	1,259	1,236	1,374	1,191	1,489	1,764	1,742	1,959	3,249
Men and boys	506	199	253	300	273	362	379	464	518	757
Men, 16 and over	381	492	4149	209	168	233	274	363	391	602
Boys, 2 to 15	125	106	104	91	106	129	104	101	127	155
Women and girls	733	477	502	335	392	491	583	595	607	1,210
Women, 16 and over	583	385	303	216	280	370	453	453	445	1,032
Girls, 2 to 15	150	91	199	119	112	122	130	143	163	178
Children under 2	180	4198	110	106	142	145	149	147	203	233
Footwear	377	4252	4235	440	240	288	411	339	356	464
Other apparel products and services	321	134	136	192	144	201	243	196	275	585
Transportation	8,924	2,255	2,975	3,890	4,926	6,321	7,218	7,972	10,248	13,359
Vehicle purchases (net outlay)	3,930	4471	41,158	1,358	2,100	2,833	3,060	3,358	4,681	6,014
Cars and trucks, new	1,919	4164	(²)	(²)	4160	849	1,150	1,465	2,525	3,593
Cars and trucks, used	1,941	4307	1,158	1,338	1,940	1,945	1,894	1,807	2,033	2,313
Other vehicles	71	(²)	(²)	420	(²)	439	417	486	123	108
Gasoline and motor oil	2,236	895	1,000	1,289	1,483	1,717	1,930	2,185	2,617	2,964

See footnotes at end of table.

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total 25-34 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 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$2,351	\$617	\$685	\$1,101	\$1,175	\$1,563	\$1,985	\$2,206	\$2,599	\$3,564
Vehicle finance charges	402	⁴ 57	⁴ 37	126	126	201	281	394	479	675
Maintenance and repairs	621	176	158	352	435	462	588	506	663	907
Vehicle insurance	855	291	281	466	488	627	776	871	1,004	1,147
Vehicle rental, leases, licenses, and other charges	474	93	208	157	127	273	340	434	454	836
Public transportation	407	272	134	142	169	207	242	223	351	816
Healthcare	1,588	427	412	572	630	929	1,112	1,563	1,788	2,579
Health insurance	853	⁴ 194	246	237	337	441	606	878	1,043	1,354
Medical services	434	81	54	189	144	280	296	378	450	755
Drugs	240	96	97	127	121	165	169	250	239	372
Medical supplies	60	⁴ 56	⁴ 15	⁴ 19	27	43	41	57	56	98
Entertainment	2,345	958	1,321	1,186	1,092	1,227	1,691	1,822	2,474	3,957
Fees and admissions	482	101	75	182	158	210	298	375	443	951
Audio and visual equipment and services	956	526	546	641	617	671	824	884	992	1,356
Pets, toys, hobbies, and playground equipment	426	117	325	220	208	255	371	383	471	625
Other entertainment supplies, equipment, and services	482	214	374	143	108	91	198	181	568	1,025
Personal care products and services	525	221	243	293	326	337	395	433	562	811
Reading	85	48	30	44	64	48	59	75	85	140
Education	744	1,830	448	937	251	500	744	725	628	919
Tobacco products and smoking supplies	313	416	249	337	241	384	324	346	348	246
Miscellaneous	656	329	387	358	264	342	476	615	778	999
Cash contributions	1,075	398	237	269	469	640	765	761	1,069	1,954
Personal insurance and pensions	5,188	178	379	826	1,301	1,963	2,995	3,940	5,503	10,457
Life and other personal insurance	196	⁴ 48	⁴ 42	52	55	62	108	135	205	398
Pensions and Social Security	4,992	129	338	774	1,245	1,901	2,887	3,805	5,298	10,059
Sources of income and personal taxes:										
Money income before taxes	56,149	1,182	7,758	12,613	17,560	25,107	34,647	44,263	58,935	108,532
Wages and salaries	51,620	1,547	4,111	8,659	14,614	22,200	32,369	42,146	55,932	99,296
Self-employment income	2,599	⁴ -2,149	⁴ 119	⁴ 426	⁴ 305	753	612	1,132	1,603	7,121
Social Security, private and government retirement	356	⁴ 83	819	827	⁴ 286	489	312	⁴ 126	307	349
Interest, dividends, rental income, other property income	334	⁴ 21	⁴ 38	⁴ 32	⁴ 30	76	82	39	181	953
Unemployment and workers' compensation, veterans' benefits	182	⁴ 38	⁴ 85	⁴ 185	⁴ 197	161	229	176	249	154
Public assistance, supplemental security income, food stamps	369	792	1,640	1,325	1,113	671	297	150	114	⁴ 39
Regular contributions for support	386	224	408	769	707	390	487	326	372	268
Other income	302	626	538	390	⁴ 309	367	259	167	176	352
Personal taxes	1,669	-284	-367	-390	-270	-88	579	1,192	1,938	4,115
Federal income taxes	1,089	-287	-365	-415	-326	-248	235	738	1,279	2,923
State and local income taxes	476	-2	-8	12	40	123	298	380	531	980
Other taxes	105	⁴ 5	⁴ 7	⁴ 13	16	38	46	74	128	213
Income after taxes	54,480	1,467	8,125	13,003	17,831	25,194	34,069	43,071	56,998	104,417

See footnotes at end of table.

Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

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Addenda:										
Net change in total assets and liabilities	- \$10,066	- \$4,059	- \$3,396	\$5,044	\$2,539	\$1,759	- \$15,957	\$575	- \$13,035	- \$20,981
Net change in total assets	19,589	5,644	-3,263	2,743	11,611	6,968	3,755	13,806	27,676	38,470
Net change in total liabilities	29,655	9,704	133	-2,301	9,072	5,209	19,712	13,231	40,711	59,451
Other financial information:										
Other money receipts	361	4720	4219	4151	4143	91	152	224	198	795
Mortgage principal paid on owned property	-1,570	4,302	4,120	4,117	-225	-345	-645	-1,188	-1,495	-3,534
Estimated market value of owned home	113,265	33,004	20,355	17,509	20,418	30,726	53,898	76,305	128,363	235,160
Estimated monthly rental value of owned home	599	177	115	121	138	206	336	469	676	1,164
Gifts of goods and services	707	254	213	290	327	339	385	440	1,190	1,056
Food	41	49	(³)	22	40	16	26	37	45	66
Alcoholic beverages	23	(³)	(²)	(³)	48	45	12	49	9	62
Housing	258	40	484	114	78	92	116	122	819	198
Housekeeping supplies	24	42	42	42	417	16	16	42	24	34
Household textiles	8	(³)	(²)	41	(³)	416	45	410	49	9
Appliances and miscellaneous housewares	20	(²)	(³)	420	46	46	419	410	46	47
Major appliances	3	(²)	(²)	41	(²)	(³)	46	47	(³)	5
Small appliances and miscellaneous housewares	17	(²)	(³)	419	46	46	413	43	46	42
Miscellaneous household equipment	31	43	41	42	412	11	11	26	33	62
Other housing	174	435	480	89	442	43	65	35	747	48
Apparel and services	192	191	92	97	132	128	139	135	191	302
Males, 2 and over	41	428	445	47	420	19	33	28	22	82
Females, 2 and over	49	4133	42	441	439	17	30	18	41	90
Children under 2	59	411	424	410	36	57	39	63	60	86
Other apparel products and services	42	420	421	440	436	435	37	25	68	44
Jewelry and watches	22	420	42	412	44	428	23	420	43	15
All other apparel products and services ...	20	(²)	419	428	432	47	413	46	425	30
Transportation	43	47	(²)	3	35	14	16	32	19	105
Health care	9	41	42	41	42	47	41	45	42	422
Entertainment	61	42	43	420	413	33	26	53	39	134
Toys, games, arts and crafts, and tricycles	16	41	41	47	410	14	10	19	19	22
Other entertainment	45	41	42	413	43	19	16	34	20	112
Personal care products and services	15	41	43	411	48	43	45	412	17	27
Reading	(³)	(²)	(²)	(³)	(³)	(²)	41	41	(³)	1
Education	13	41	43	49	46	43	416	46	413	21
All other gifts	53	(³)	426	12	44	36	26	28	37	116

1 Value less than 0.05.
2 No data reported.
3 Value less than or equal to 0.5.

4 Data are likely to have large sampling errors.
n.a. Not applicable.