

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

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) .....	20,354	565	603	964	1,069	2,488	2,444	2,356	3,803	6,062
Consumer unit characteristics:										
Income before taxes .....	\$58,558	-\$2,321	\$8,016	\$12,651	\$17,525	\$24,998	\$34,597	\$44,349	\$59,139	\$112,391
Income after taxes .....	57,276	-1,889	8,502	13,689	18,245	25,400	34,717	44,043	57,999	108,329
Age of reference person .....	29.6	29.0	29.1	29.4	29.1	29.1	29.2	29.4	29.6	30.2
Average number in consumer unit:										
Persons .....	2.8	2.3	2.4	2.7	2.6	2.6	2.6	2.7	2.8	3.2
Children under 18 .....	1.1	1.0	1.1	1.3	1.2	1.1	1.0	1.0	1.0	1.1
Persons 65 and older .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.5	.6	.8	.9	1.1	1.3	1.4	1.5	1.7	1.9
Vehicles .....	1.7	.7	.8	.9	1.0	1.3	1.5	1.7	2.0	2.2
Percent distribution:										
Sex of reference person:										
Male .....	49	47	38	33	45	45	45	53	55	51
Female .....	51	53	62	67	55	55	55	47	45	49
Housing tenure:										
Homeowner .....	47	17	13	13	18	22	36	41	56	74
With mortgage .....	41	11	5	5	12	16	27	35	50	71
Without mortgage .....	6	6	8	8	7	6	9	6	6	3
Renter .....	53	83	87	87	82	78	64	59	44	26
Race of reference person:										
Black or African-American .....	14	29	30	26	22	19	19	15	9	7
White, Asian, and all other races .....	86	71	70	74	78	81	81	85	91	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	18	22	19	22	28	26	19	17	16	11
Not Hispanic or Latino .....	82	78	81	78	72	74	81	83	84	89
Education of reference person:										
Elementary (1-8) .....	3	7	8	6	5	7	4	4	2	1
High school (9-12) .....	29	46	48	45	44	42	37	30	26	15
College .....	67	47	44	50	50	51	59	66	72	84
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	53	61	74	75	84	89	94	95	96
Average annual expenditures .....	\$47,833	\$23,495	\$20,797	\$23,757	\$24,400	\$29,479	\$35,852	\$40,372	\$50,418	\$73,725
Food .....	6,114	4,039	3,700	4,192	3,956	4,196	5,113	5,500	6,171	8,327
Food at home .....	3,301	2,771	2,289	2,728	2,504	2,578	3,069	3,047	3,216	4,110
Cereals and bakery products .....	440	399	293	389	336	326	412	393	435	551
Cereals and cereal products .....	156	155	112	177	119	128	149	136	144	191
Bakery products .....	284	244	182	211	217	198	263	257	292	360
Meats, poultry, fish, and eggs .....	717	691	639	580	621	644	665	661	698	836
Beef .....	205	237	171	128	167	175	216	181	214	232
Pork .....	132	112	120	128	117	132	100	132	113	160
Other meats .....	90	89	62	73	75	76	88	96	96	98
Poultry .....	145	154	126	111	139	119	120	131	138	178
Fish and seafood .....	102	451	4115	100	72	105	96	78	93	123
Eggs .....	44	49	45	40	51	37	44	44	43	45
Dairy products .....	381	276	235	301	302	301	364	333	374	480
Fresh milk and cream .....	160	125	111	131	130	134	170	135	158	192
Other dairy products .....	221	151	123	170	172	167	194	198	216	288
Fruits and vegetables .....	556	375	443	472	386	440	508	466	554	707
Fresh fruits .....	182	91	133	162	120	125	166	150	188	237
Fresh vegetables .....	174	121	141	157	117	146	154	135	176	222
Processed fruits .....	107	79	80	71	77	88	98	96	109	135
Processed vegetables .....	93	84	88	82	71	81	90	84	81	113

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, 2007-2008 — 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 .....	\$1,207	\$1,030	\$679	\$986	\$859	\$867	\$1,120	\$1,194	\$1,154	\$1,537
Sugar and other sweets .....	101	95	70	72	86	84	94	89	101	124
Fats and oils .....	85	70	61	112	67	70	86	73	85	95
Miscellaneous foods .....	682	448	318	503	465	469	619	728	636	893
Nonalcoholic beverages .....	307	376	219	279	235	228	299	278	301	373
Food prepared by consumer unit on out-of-town trips .....	32	441	412	420	46	15	22	27	32	52
Food away from home .....	2,813	1,268	1,411	1,464	1,452	1,618	2,044	2,452	2,955	4,217
Alcoholic beverages .....	503	487	219	162	142	220	435	567	545	736
Housing .....	17,323	8,937	8,591	9,728	10,041	11,158	12,823	14,817	17,752	26,390
Shelter .....	10,734	6,071	5,672	5,712	6,333	6,982	8,091	9,466	10,780	16,317
Owned dwellings .....	5,929	1,466	888	751	949	1,454	2,633	4,132	6,260	12,206
Mortgage interest and charges .....	4,219	41,153	4592	4422	568	944	1,782	2,832	4,457	8,830
Property taxes .....	1,067	203	251	205	160	265	511	752	1,110	2,176
Maintenance, repairs, insurance, other expenses .....	643	4110	445	4125	221	246	339	548	693	1,199
Rented dwellings .....	4,509	4,508	4,633	4,869	5,359	5,438	5,322	5,155	4,244	3,496
Other lodging .....	296	496	4151	492	425	90	137	179	276	615
Utilities, fuels, and public services .....	3,107	2,025	1,884	2,159	2,124	2,457	2,807	2,854	3,338	3,996
Natural gas .....	390	283	232	197	217	255	354	331	406	560
Electricity .....	1,163	800	793	916	874	986	1,064	1,087	1,238	1,421
Fuel oil and other fuels .....	91	42	426	455	411	459	53	53	120	149
Telephone services .....	1,107	677	672	797	818	931	1,012	1,083	1,192	1,357
Water and other public services .....	357	263	162	194	204	225	325	301	383	510
Household operations .....	1,156	171	287	501	444	513	607	701	1,164	2,221
Personal services .....	751	455	4155	271	286	283	382	402	762	1,502
Other household expenses .....	405	116	132	231	157	230	225	298	402	719
Housekeeping supplies .....	558	248	302	444	340	374	424	470	499	828
Laundry and cleaning supplies .....	140	490	117	125	116	131	127	113	158	157
Other household products .....	280	133	153	180	150	177	174	287	221	440
Postage and stationery .....	138	425	431	140	75	66	123	70	120	231
Household furnishings and equipment .....	1,768	423	445	911	800	832	893	1,327	1,970	3,029
Household textiles .....	113	439	448	57	75	101	88	75	102	171
Furniture .....	498	132	61	263	193	213	194	441	406	976
Floor coverings .....	37	42	425	46	46	6	21	9	45	77
Major appliances .....	192	454	57	70	55	80	122	146	195	350
Small appliances, miscellaneous housewares .....	94	23	81	69	96	43	77	79	97	133
Miscellaneous household equipment .....	834	173	173	445	375	389	392	576	1,125	1,323
Apparel and services .....	2,036	1,931	1,209	1,699	1,116	1,452	1,685	1,611	1,983	2,857
Men and boys .....	472	394	129	331	295	293	437	371	562	624
Men, 16 and over .....	359	4152	456	187	192	193	328	271	446	504
Boys, 2 to 15 .....	114	242	73	144	102	99	109	101	116	120
Women and girls .....	718	491	325	630	294	508	565	538	652	1,083
Women, 16 and over .....	566	393	4182	450	207	334	397	445	535	891
Girls, 2 to 15 .....	152	98	142	180	87	174	168	93	117	193
Children under 2 .....	199	4150	219	167	114	146	148	168	172	285
Footwear .....	364	4590	4324	407	233	312	354	314	319	438
Other apparel products and services .....	282	306	211	165	180	193	182	220	279	426
Transportation .....	8,883	3,857	3,472	3,605	4,636	6,064	6,999	7,125	10,124	13,276
Vehicle purchases (net outlay) .....	3,542	41,193	41,011	1,066	1,848	2,404	2,645	2,039	4,194	5,710
Cars and trucks, new .....	1,439	4685	(2)	4201	4431	4567	784	4400	1,515	3,006
Cars and trucks, used .....	1,970	4508	1,011	800	1,349	1,792	1,814	1,579	2,353	2,544
Other vehicles .....	133	(2)	(2)	465	467	445	446	461	326	159
Gasoline and motor oil .....	2,599	1,107	1,231	1,477	1,622	1,918	2,324	2,699	2,861	3,412

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, 2007-2008 — 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 .....	\$2,336	\$1,377	\$1,048	\$862	\$993	\$1,543	\$1,801	\$2,110	\$2,710	\$3,396
Vehicle finance charges .....	401	<sup>4</sup> 137	<sup>4</sup> 75	147	169	174	268	360	486	648
Maintenance and repairs .....	604	291	156	342	227	447	469	595	705	844
Vehicle insurance .....	829	<sup>4</sup> 833	<sup>4</sup> 603	<sup>4</sup> 252	<sup>4</sup> 437	<sup>4</sup> 639	808	735	1,056	973
Vehicle rental, leases, licenses, and other charges .....	502	116	215	121	161	283	256	420	464	931
Public transportation .....	406	180	182	200	174	199	229	276	359	758
Healthcare .....	1,739	518	491	489	464	890	1,391	1,847	2,000	2,679
Health insurance .....	950	<sup>4</sup> 220	262	222	237	474	792	959	1,196	1,429
Medical services .....	514	136	100	151	143	247	346	627	512	849
Drugs .....	209	64	113	76	60	133	205	190	225	305
Medical supplies .....	66	<sup>4</sup> 98	<sup>4</sup> 16	<sup>4</sup> 40	<sup>4</sup> 23	37	48	71	66	96
Entertainment .....	2,613	871	855	1,035	1,093	1,550	1,757	2,096	2,948	4,161
Fees and admissions .....	512	117	108	183	182	193	281	363	448	1,003
Audio and visual equipment and services .....	1,069	473	412	591	618	731	798	940	1,142	1,584
Pets, toys, hobbies, and playground equipment .....	588	216	134	172	199	280	374	432	801	905
Other entertainment supplies, equipment, and services .....	444	<sup>4</sup> 65	200	89	93	346	304	361	556	669
Personal care products and services .....	530	405	271	371	282	309	426	414	498	818
Reading .....	75	32	32	37	34	40	49	75	76	122
Education .....	681	1,698	<sup>4</sup> 391	724	326	544	459	565	672	865
Tobacco products and smoking supplies .....	315	320	418	273	303	323	337	354	384	242
Miscellaneous .....	657	226	183	244	267	231	572	592	723	1,066
Cash contributions .....	1,031	328	348	421	515	587	816	911	1,031	1,670
Personal insurance and pensions .....	5,333	245	618	776	1,226	1,915	2,990	3,899	5,513	10,518
Life and other personal insurance .....	160	<sup>4</sup> 34	441	440	37	58	82	110	139	329
Pensions and Social Security .....	5,174	211	577	735	1,189	1,857	2,909	3,789	5,374	10,189
Sources of income and personal taxes:										
Money income before taxes .....	58,558	-2,321	8,016	12,651	17,525	24,998	34,597	44,349	59,139	112,391
Wages and salaries .....	54,289	3,276	4,263	8,828	14,555	22,691	32,089	42,371	56,318	103,539
Self-employment income .....	2,395	<sup>4</sup> -7,005	<sup>4</sup> -10	<sup>4</sup> 104	<sup>4</sup> 251	350	1,295	858	1,676	6,585
Social Security, private and government retirement .....	337	<sup>4</sup> 60	<sup>4</sup> 753	819	<sup>4</sup> 532	386	<sup>4</sup> 245	<sup>4</sup> 350	199	309
Interest, dividends, rental income, other property income .....	406	<sup>4</sup> 16	485	419	415	67	61	119	109	1,181
Unemployment and workers' compensation, veterans' benefits .....	176	<sup>4</sup> 52	<sup>4</sup> 113	<sup>4</sup> 316	<sup>4</sup> 169	121	190	203	177	180
Public assistance, supplemental security income, food stamps .....	319	583	1,787	1,377	1,072	479	220	96	78	<sup>4</sup> 58
Regular contributions for support .....	357	260	370	653	590	564	283	241	312	294
Other income .....	278	437	654	535	341	339	213	111	270	245
Personal taxes .....	1,281	-431	-486	-1,038	-719	-402	-120	307	1,140	4,062
Federal income taxes .....	1,163	-250	-352	-847	-448	-218	9	512	1,054	3,402
2008 Tax stimulus (new UCC Q20082) .....	-438	<sup>4</sup> -193	<sup>4</sup> -116	<sup>4</sup> -220	-285	-280	-323	-574	-514	-565
State and local income taxes .....	461	8	-25	-1	3	72	144	307	471	1,046
Other taxes .....	96	<sup>4</sup> 3	47	30	11	24	49	63	129	178

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, 2007-2008 — 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
Income after taxes .....	57,276	-1,889	8,502	13,689	18,245	25,400	34,717	44,043	57,999	108,329
Addenda:										
Net change in total assets and liabilities .....	-\$1,906	-\$8,528	\$467	\$968	-\$2,876	\$4,505	-\$21	-\$3,056	-\$6,757	-\$1,712
Net change in total assets .....	18,836	3,869	-408	4,764	-828	9,824	10,565	6,698	17,239	40,605
Net change in total liabilities .....	20,742	12,397	-875	3,796	2,048	5,319	10,585	9,754	23,996	42,317
Other financial information:										
Other money receipts .....	248	<sup>4</sup> 35	<sup>4</sup> 559	<sup>4</sup> 519	<sup>4</sup> 38	91	67	148	306	372
Mortgage principal paid on owned property .....	-1,468	<sup>4</sup> -158	<sup>4</sup> -159	<sup>4</sup> -122	-229	-336	-595	-1,036	-1,412	-3,173
Estimated market value of owned home .....	103,780	<sup>4</sup> 27,291	<sup>4</sup> 17,943	13,722	18,286	28,135	50,466	73,267	104,861	212,576
Estimated monthly rental value of owned home .....	595	<sup>4</sup> 171	<sup>4</sup> 129	93	134	182	343	434	638	1,149
Gifts of goods and services .....	581	<sup>4</sup> 54	315	487	175	345	391	468	626	869
Food .....	48	<sup>4</sup> 12	<sup>4</sup> 30	<sup>4</sup> 28	<sup>4</sup> 10	39	22	70	60	60
Alcoholic beverages .....	10	( <sup>2</sup> )	<sup>4</sup> 17	48	( <sup>2</sup> )	<sup>4</sup> 13	<sup>4</sup> 5	<sup>4</sup> 2	<sup>4</sup> 4	18
Housing .....	134	<sup>4</sup> 53	<sup>4</sup> 78	154	<sup>4</sup> 61	84	100	63	120	217
Housekeeping supplies .....	26	<sup>4</sup> 4	<sup>4</sup> 13	<sup>4</sup> 21	<sup>4</sup> 1	<sup>4</sup> 9	24	16	37	38
Household textiles .....	10	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	48	<sup>4</sup> 15	<sup>4</sup> 3	<sup>4</sup> 2	21
Appliances and miscellaneous housewares .....	15	( <sup>3</sup> )	( <sup>3</sup> )	42	<sup>4</sup> 10	<sup>4</sup> 2	<sup>4</sup> 17	<sup>4</sup> 5	<sup>4</sup> 22	25
Major appliances .....	2	( <sup>2</sup> )	( <sup>2</sup> )	41	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	41	41	45
Small appliances and miscellaneous housewares .....	14	( <sup>3</sup> )	( <sup>3</sup> )	41	49	42	<sup>4</sup> 17	<sup>4</sup> 5	<sup>4</sup> 21	20
Miscellaneous household equipment .....	42	<sup>4</sup> 14	<sup>4</sup> 30	<sup>4</sup> 46	<sup>4</sup> 4	<sup>4</sup> 16	<sup>4</sup> 12	<sup>4</sup> 10	<sup>4</sup> 26	91
Other housing .....	40	<sup>4</sup> 35	<sup>4</sup> 34	84	<sup>4</sup> 46	49	32	28	32	42
Apparel and services .....	198	<sup>4</sup> 345	118	217	40	155	153	176	230	236
Males, 2 and over .....	30	<sup>4</sup> 1	<sup>4</sup> 6	<sup>4</sup> 49	<sup>4</sup> 3	20	37	40	34	30
Females, 2 and over .....	50	<sup>4</sup> 23	<sup>4</sup> 33	<sup>4</sup> 53	<sup>4</sup> 8	41	<sup>4</sup> 24	25	75	67
Children under 2 .....	64	<sup>4</sup> 63	<sup>4</sup> 46	<sup>4</sup> 29	<sup>4</sup> 28	55	37	44	59	100
Other apparel products and services .....	54	<sup>4</sup> 258	<sup>4</sup> 33	<sup>4</sup> 85	<sup>4</sup> 1	<sup>4</sup> 39	<sup>4</sup> 55	<sup>4</sup> 68	<sup>4</sup> 62	39
Jewelry and watches .....	27	<sup>4</sup> 213	<sup>4</sup> 33	<sup>4</sup> 3	<sup>4</sup> 1	<sup>4</sup> 11	<sup>4</sup> 20	<sup>4</sup> 36	<sup>4</sup> 37	18
All other apparel products and services .....	27	<sup>4</sup> 45	( <sup>2</sup> )	<sup>4</sup> 83	( <sup>3</sup> )	<sup>4</sup> 28	<sup>4</sup> 36	<sup>4</sup> 32	<sup>4</sup> 25	21
Transportation .....	34	<sup>4</sup> 15	42	11	<sup>4</sup> 16	11	36	73	25	41
Healthcare .....	4	( <sup>2</sup> )	( <sup>2</sup> )	<sup>4</sup> 27	( <sup>2</sup> )	<sup>4</sup> 1	<sup>4</sup> 1	<sup>4</sup> 4	<sup>4</sup> 6	44
Entertainment .....	72	<sup>4</sup> 2	<sup>4</sup> 18	<sup>4</sup> 5	<sup>4</sup> 20	30	40	50	65	140
Toys, games, arts and crafts, and tricycles .....	29	( <sup>2</sup> )	<sup>4</sup> 17	<sup>4</sup> 2	<sup>4</sup> 11	<sup>4</sup> 8	<sup>4</sup> 18	<sup>4</sup> 19	<sup>4</sup> 32	52
Other entertainment .....	43	<sup>4</sup> 2	<sup>4</sup> 1	<sup>4</sup> 3	<sup>4</sup> 9	22	22	31	33	88
Personal care products and services .....	11	( <sup>2</sup> )	<sup>4</sup> 1	<sup>4</sup> 15	<sup>4</sup> 7	<sup>4</sup> 3	13	<sup>4</sup> 8	9	17
Reading .....	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>4</sup> 1	( <sup>3</sup> )	( <sup>3</sup> )
Education .....	22	<sup>4</sup> 4	<sup>4</sup> 3	<sup>4</sup> 4	( <sup>3</sup> )	<sup>4</sup> 2	<sup>4</sup> 8	<sup>4</sup> 4	<sup>4</sup> 8	63
All other gifts .....	48	<sup>4</sup> 23	<sup>4</sup> 7	<sup>4</sup> 19	<sup>4</sup> 22	8	13	17	99	74

<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.