

**Table 26. Consumer units with reference person age 25 to 34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

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) .....	19,558	497	707	1,005	1,123	2,620	2,788	2,309	3,542	4,967
Consumer unit characteristics:										
Income before taxes .....	\$53,826	\$598	\$7,782	\$12,638	\$17,459	\$25,056	\$34,538	\$44,296	\$58,898	\$109,085
Income after taxes .....	52,095	956	8,054	13,104	17,750	25,137	33,777	43,108	56,889	104,400
Age of reference person .....	29.6	29.2	28.8	29.0	28.8	29.3	29.3	29.5	29.7	30.4
Average number in consumer unit:										
Persons .....	2.8	2.3	2.2	2.7	2.7	2.6	2.7	2.9	2.9	3.2
Children under 18 .....	1.1	1.0	1.0	1.3	1.2	1.1	1.0	1.1	1.0	1.0
Persons 65 and over .....	( <sup>1</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> )	( <sup>1</sup> )
Earners .....	1.5	.7	.7	1.0	1.1	1.3	1.4	1.6	1.7	2.0
Vehicles .....	1.8	.8	.7	1.1	1.1	1.3	1.6	1.9	2.2	2.4
Percent distribution:										
Sex of reference person:										
Male .....	48	33	33	32	39	45	50	51	53	54
Female .....	52	67	67	68	61	55	50	49	47	46
Housing tenure:										
Homeowner .....	49	24	19	20	18	28	38	50	60	77
With mortgage .....	42	13	9	9	10	20	32	44	54	72
Without mortgage .....	6	10	10	11	8	8	6	6	5	5
Renter .....	51	76	81	80	82	72	62	50	40	23
Race of reference person:										
Black or African-American .....	14	22	29	24	24	18	15	11	10	6
White, Asian, and all other races .....	86	78	71	76	76	82	85	89	90	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	17	18	17	19	27	24	21	18	13	10
Not Hispanic or Latino .....	83	82	83	81	73	76	79	82	87	90
Education of reference person:										
Elementary (1-8) .....	3	6	2	6	7	6	4	3	2	1
High school (9-12) .....	30	44	46	48	49	42	34	31	26	14
College .....	66	50	52	46	44	51	62	65	73	85
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	89	57	58	77	77	85	91	93	97	96
Average annual expenditures .....	\$43,900	\$19,569	\$18,419	\$23,268	\$24,148	\$28,304	\$35,314	\$38,631	\$48,236	\$70,540
Food .....										
Food at home .....	3,049	2,077	2,488	2,751	2,628	2,595	2,898	2,603	3,194	3,736
Cereals and bakery products .....	410	330	359	357	363	344	404	359	421	490
Cereals and cereal products .....	145	122	143	121	129	130	144	128	146	170
Bakery products .....	264	208	217	235	234	214	261	231	275	319
Meats, poultry, fish, and eggs .....	732	534	785	721	595	650	732	627	702	880
Beef .....	219	170	263	214	175	188	232	179	202	265
Pork .....	141	104	151	184	98	145	130	140	139	151
Other meats .....	96	65	82	79	72	87	86	98	113	105
Poultry .....	146	110	122	126	133	124	152	110	134	189
Fish and seafood .....	97	61	126	80	86	75	94	69	84	134
Eggs .....	34	25	40	39	32	31	39	30	31	36
Dairy products .....	347	209	242	250	335	302	333	298	384	417
Fresh milk and cream .....	143	92	99	128	161	138	142	119	151	161
Other dairy products .....	204	116	143	122	174	164	191	179	234	255
Fruits and vegetables .....	491	334	334	482	448	423	479	409	488	610
Fresh fruits .....	156	112	88	157	141	139	145	128	154	199
Fresh vegetables .....	155	106	107	158	140	133	143	122	158	197
Processed fruits .....	100	47	77	88	82	83	111	86	98	123
Processed vegetables .....	80	69	62	80	85	68	80	73	78	92

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, 2004-2005 — 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 .....	\$1,069	\$671	\$768	\$941	\$887	\$876	\$950	\$910	\$1,199	\$1,340
Sugar and other sweets .....	102	79	69	98	77	80	94	79	114	131
Fats and oils .....	77	40	70	81	72	71	73	69	81	89
Miscellaneous foods .....	579	338	396	461	462	478	484	481	655	758
Nonalcoholic beverages .....	281	196	227	291	259	228	269	256	320	316
Food prepared by consumer unit on out-of-town trips .....	29	418	47	49	417	19	30	24	29	47
Food away from home .....	2,621	955	1,151	1,277	1,399	1,489	2,141	2,377	3,080	4,048
Alcoholic beverages .....	499	117	130	187	332	265	460	408	582	784
Housing .....	14,962	8,487	6,878	8,450	9,052	10,054	12,229	13,164	15,634	23,822
Shelter .....	9,138	5,741	4,319	5,124	5,554	6,249	7,538	7,956	9,565	14,456
Owned dwellings .....	4,984	1,556	734	788	824	1,468	2,674	3,700	5,648	10,995
Mortgage interest and charges .....	3,408	1,022	4370	464	478	986	1,835	2,613	3,998	7,446
Property taxes .....	965	372	222	190	183	261	509	701	1,013	2,180
Maintenance, repairs, insurance, other expenses .....	611	4162	4142	133	163	222	331	386	637	1,370
Rented dwellings .....	3,922	4,067	3,456	4,273	4,694	4,711	4,753	4,077	3,684	2,942
Other lodging .....	233	4118	4129	464	437	70	111	179	232	518
Utilities, fuels, and public services .....	2,799	1,723	1,685	2,025	2,031	2,314	2,479	2,749	3,051	3,674
Natural gas .....	380	188	236	235	269	276	312	359	405	559
Electricity .....	1,003	692	672	859	825	917	914	974	1,023	1,245
Fuel oil and other fuels .....	62	443	46	435	432	38	49	69	74	93
Telephone services .....	1,063	675	634	745	749	877	971	1,061	1,222	1,337
Water and other public services .....	290	126	137	151	156	206	233	287	327	439
Household operations .....	957	297	267	386	352	512	572	760	933	1,935
Personal services .....	614	4154	156	262	234	331	343	504	593	1,251
Other household expenses .....	343	144	111	124	117	181	228	255	340	684
Housekeeping supplies .....	501	271	221	275	438	301	408	438	546	750
Laundry and cleaning supplies .....	135	72	86	99	99	111	120	124	141	180
Other household products .....	238	114	113	123	221	126	200	203	288	343
Postage and stationery .....	128	484	421	53	118	64	88	112	118	227
Household furnishings and equipment .....	1,566	456	386	639	677	679	1,232	1,262	1,539	3,008
Household textiles .....	120	414	30	85	67	105	99	96	127	183
Furniture .....	490	161	145	186	130	197	355	415	454	1,007
Floor coverings .....	38	41	48	7	410	12	13	35	25	98
Major appliances .....	184	452	412	63	145	52	158	131	172	370
Small appliances, miscellaneous housewares .....	96	417	27	58	63	66	103	73	80	157
Miscellaneous household equipment .....	638	212	165	241	262	247	505	512	680	1,192
Apparel and services .....	2,107	903	1,090	1,684	1,468	1,433	1,909	1,753	1,845	3,331
Men and boys .....	463	179	253	341	300	302	400	499	438	682
Men, 16 and over .....	345	471	129	212	193	177	285	396	320	558
Boys, 2 to 15 .....	118	107	123	129	107	125	115	103	118	124
Women and girls .....	741	301	407	425	478	516	632	485	630	1,283
Women, 16 and over .....	611	222	289	283	349	408	521	372	486	1,131
Girls, 2 to 15 .....	129	80	118	142	130	108	111	114	143	152
Children under 2 .....	177	460	75	122	191	170	146	125	165	260
Footwear .....	391	268	4216	598	325	254	505	373	342	444
Other apparel products and services .....	335	96	139	198	174	191	227	272	271	662
Transportation .....	8,640	2,873	3,017	4,303	4,176	5,940	7,492	7,635	10,874	12,845
Vehicle purchases (net outlay) .....	3,984	4660	41,310	1,916	1,489	2,738	3,606	3,170	5,575	5,791
Cars and trucks, new .....	1,870	4186	(3)	4819	4156	870	1,620	1,019	2,990	3,170
Cars and trucks, used .....	2,056	4474	1,310	1,096	1,333	1,839	1,972	2,064	2,470	2,543
Other vehicles .....	57	(3)	(3)	42	(3)	429	414	487	4116	78
Gasoline and motor oil .....	1,903	1,030	849	1,139	1,189	1,458	1,638	1,964	2,238	2,574

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, 2004-2005 — 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 .....	\$2,390	\$914	\$705	\$1,117	\$1,263	\$1,553	\$2,037	\$2,272	\$2,742	\$3,730
Vehicle finance charges .....	406	107	67	125	143	191	276	445	522	685
Maintenance and repairs .....	614	247	235	366	412	469	585	487	681	904
Vehicle insurance .....	917	369	289	454	546	668	872	943	1,092	1,260
Vehicle rental, leases, licenses, and other charges .....	453	191	114	172	162	225	305	397	447	881
Public transportation .....	364	269	153	130	235	190	211	228	320	750
Healthcare .....	1,524	477	352	522	550	950	1,200	1,685	1,764	2,448
Health insurance .....	834	257	155	211	298	498	643	952	986	1,356
Medical services .....	402	69	98	166	103	257	329	416	481	646
Drugs .....	225	111	80	124	132	158	184	265	230	331
Medical supplies .....	63	41	19	22	17	38	43	51	67	114
Entertainment .....	2,280	969	1,160	1,088	1,101	1,318	1,591	1,808	2,383	4,105
Fees and admissions .....	452	254	87	145	152	208	293	355	464	910
Audio and visual equipment and services .....	890	453	487	548	558	634	766	801	966	1,329
Pets, toys, hobbies, and playground equipment .....	424	118	265	211	261	284	346	450	455	632
Other entertainment supplies, equipment, and services .....	513	144	320	185	130	193	186	202	499	1,234
Personal care products and services .....	527	244	245	351	284	359	428	490	565	807
Reading .....	92	64	39	37	59	52	71	83	95	154
Education .....	759	1,391	910	912	487	558	502	813	759	929
Tobacco products and smoking supplies .....	296	300	202	346	287	348	318	327	321	227
Miscellaneous .....	650	149	237	307	462	411	484	686	725	1,014
Cash contributions .....	948	341	136	241	532	509	673	821	880	1,855
Personal insurance and pensions .....	4,946	221	385	812	1,330	2,023	2,919	3,978	5,535	10,432
Life and other personal insurance .....	227	470	427	57	62	87	120	174	236	496
Pensions and Social Security .....	4,719	151	358	755	1,267	1,937	2,799	3,803	5,299	9,936
Sources of income and personal taxes:										
Money income before taxes .....	53,826	598	7,782	12,638	17,459	25,056	34,538	44,296	58,898	109,085
Wages and salaries .....	49,537	1,822	4,161	8,751	14,590	22,217	32,332	41,954	55,909	99,978
Self-employment income .....	2,393	4,273	495	443	486	884	628	1,322	1,580	6,927
Social Security, private and government retirement .....	340	489	4765	663	4336	422	329	4135	271	346
Interest, dividends, rental income, other property income .....	367	441	455	440	5	56	46	80	235	1,172
Unemployment and workers' compensation, veterans' benefits .....	198	446	492	4168	4244	208	316	190	207	150
Public assistance, supplemental security income, food stamps .....	361	625	1,592	1,503	1,013	556	268	110	88	440
Regular contributions for support .....	380	329	453	674	556	482	447	298	360	236
Other income .....	251	4459	569	406	229	232	172	207	248	237
Personal taxes .....	1,732	-359	-273	-466	-291	-82	761	1,188	2,009	4,685
Federal income taxes .....	1,140	-348	-320	-497	-354	-264	369	714	1,371	3,374
State and local income taxes .....	489	416	18	16	40	135	348	376	518	1,103
Other taxes .....	102	45	430	16	23	47	44	97	120	208
Income after taxes .....	52,095	956	8,054	13,104	17,750	25,137	33,777	43,108	56,889	104,400

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, 2004-2005 — 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
Addenda:										
Net change in total assets and liabilities .....	-\$10,172	\$6,214	\$2,470	\$2,315	\$7,197	-\$2,942	-\$4,276	-\$8,751	-\$17,451	-\$22,658
Net change in total assets .....	17,100	4,937	1,559	2,231	9,368	2,329	10,427	11,280	19,816	37,592
Net change in total liabilities .....	27,271	-1,277	-911	-83	2,171	5,271	14,702	20,031	37,267	60,250
Other financial information:										
Other money receipts .....	324	4709	4169	4247	4183	78	114	129	142	822
Mortgage principal paid on owned property .....	-1,475	-303	4-130	-133	-178	-369	-760	-1,063	-1,486	-3,518
Estimated market value of owned home .....	95,590	30,093	19,202	19,598	16,773	29,017	50,604	71,884	103,897	211,686
Estimated monthly rental value of owned home .....	554	201	130	139	135	208	330	465	648	1,114
Gifts of goods and services .....	593	237	187	439	379	435	506	510	521	968
Food .....	36	41	45	415	47	15	31	40	37	55
Alcoholic beverages .....	14	(3)	(3)	41	412	(2)	19	30	13	18
Housing .....	150	76	65	162	75	157	143	135	117	208
Housekeeping supplies .....	35	41	42	47	46	30	38	39	27	56
Household textiles .....	11	(3)	(3)	(2)	42	434	44	410	49	10
Appliances and miscellaneous housewares .....	24	(3)	(3)	49	43	415	29	34	9	41
Major appliances .....	3	(3)	(3)	44	(3)	(3)	41	418	(2)	43
Small appliances and miscellaneous housewares .....	20	(3)	(3)	45	43	415	28	16	48	38
Miscellaneous household equipment .....	38	43	43	439	422	27	25	27	44	63
Other housing .....	43	473	59	107	42	51	46	424	29	38
Apparel and services .....	202	4125	82	196	175	182	190	119	208	283
Males, 2 and over .....	39	49	418	27	424	26	64	42	36	42
Females, 2 and over .....	58	456	423	64	43	78	32	28	53	87
Children under 2 .....	52	410	428	29	52	59	31	36	58	76
Other apparel products and services .....	53	450	414	475	456	20	62	414	61	78
Jewelry and watches .....	24	47	45	48	46	48	23	48	34	43
All other apparel products and services ...	29	442	49	467	450	412	439	46	427	35
Transportation .....	39	44	(3)	3	15	5	30	36	16	100
Health care .....	17	47	41	41	46	47	49	424	45	40
Entertainment .....	51	411	411	439	432	43	30	40	45	92
Toys, games, arts and crafts, and tricycles .....	20	43	41	413	416	23	15	26	19	24
Other entertainment .....	32	47	49	26	16	20	15	15	26	67
Personal care products and services .....	20	48	417	(3)	414	8	12	30	22	30
Reading .....	(2)	(3)	(3)	(2)	(3)	(2)	41	(2)	(2)	1
Education .....	19	41	(3)	42	(3)	43	48	412	26	43
All other gifts .....	44	43	46	21	3	15	35	42	30	100

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

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