

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	24,645	880	1,417	1,947	1,641	3,166	2,870	2,461	4,060	6,204
Consumer unit characteristics:										
Income before taxes ¹	\$53,149	\$446	\$7,828	\$12,547	\$17,439	\$24,610	\$34,791	\$44,562	\$59,086	\$115,738
Income after taxes ¹	50,555	522	7,890	12,559	17,393	24,161	33,912	42,954	56,405	108,447
Age of reference person	48.9	38.1	51.2	59.5	54.9	52.3	48.1	47.4	45.4	46.7
Average number in consumer unit:										
Persons	2.4	1.6	1.5	1.7	1.9	2.0	2.4	2.5	2.8	3.1
Children under 186	.4	.3	.4	.4	.5	.6	.6	.8	.9
Persons 65 and over3	.1	.4	.6	.5	.5	.4	.3	.2	.1
Earners	1.4	.8	.5	.5	.7	.9	1.3	1.5	1.7	2.1
Vehicles	2.2	.9	.8	1.1	1.4	1.7	2.1	2.3	2.6	3.1
Percent distribution:										
Sex of reference person:										
Male	51	40	36	31	42	46	55	56	58	57
Female	49	60	64	69	58	54	45	44	42	43
Housing tenure:										
Homeowner	72	29	33	53	58	61	69	75	83	95
With mortgage	44	12	9	11	17	22	38	48	62	76
Without mortgage	27	17	24	43	41	39	31	26	20	19
Renter	28	71	67	47	42	39	31	25	17	5
Race of reference person:										
Black or African-American	9	16	16	12	13	13	9	7	6	4
White, Asian, and All Other Races	91	84	84	88	87	87	91	93	94	96
Education of reference person:										
Elementary (1-8)	4	4	10	10	7	6	4	2	1	1
High school (9-12)	39	38	46	58	54	49	44	40	35	21
College	57	58	44	31	39	45	52	58	63	77
Never attended and other	(²)	(³)	(²)	(²)	(³)	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	91	61	61	74	84	90	95	97	98	99
Average annual expenditures	\$42,973	\$17,696	\$15,000	\$19,097	\$22,997	\$27,749	\$33,170	\$38,422	\$48,555	\$76,429
Food	5,472	2,744	2,311	2,626	3,297	4,092	4,832	5,207	6,557	8,564
Food at home	3,099	1,502	1,500	1,858	2,319	2,486	2,853	3,084	3,660	4,417
Cereals and bakery products	436	210	233	256	347	353	408	408	524	610
Cereals and cereal products	140	89	79	81	109	122	130	129	166	191
Bakery products	296	121	154	175	238	231	278	279	359	420
Meats, poultry, fish, and eggs	766	361	396	455	575	656	727	818	895	1,038
Beef	239	100	106	127	154	221	233	262	291	319
Pork	167	70	90	106	136	150	165	197	183	212
Other meats	112	45	58	70	94	88	100	124	127	157
Poultry	124	60	70	68	94	98	110	125	150	176
Fish and seafood	92	61	52	59	69	66	86	80	107	137
Eggs	32	23	21	26	27	32	34	29	36	36
Dairy products	348	166	155	205	245	275	322	347	426	499
Fresh milk and cream	133	60	72	91	106	112	130	140	151	179
Other dairy products	215	106	83	114	139	163	193	207	275	320
Fruits and vegetables	499	249	238	334	398	393	481	481	583	699
Fresh fruits	165	68	72	114	133	125	166	175	180	232
Fresh vegetables	148	76	76	95	115	113	133	140	175	212
Processed fruits	106	52	45	79	74	94	106	90	124	146
Processed vegetables	81	53	45	47	76	61	76	76	103	109

See footnotes at end of table.

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Other food at home	\$1,049	\$516	\$476	\$607	\$754	\$809	\$915	\$1,031	\$1,231	\$1,571
Sugar and other sweets	127	51	73	76	94	94	103	134	157	182
Fats and oils	81	32	41	54	71	74	74	95	90	106
Miscellaneous foods	530	248	215	306	375	378	467	516	611	828
Nonalcoholic beverages	270	162	135	163	199	240	240	259	337	366
Food prepared by consumer unit on out-of-town trips	41	24	13	8	14	23	30	27	36	89
Food away from home	2,373	1,242	812	768	978	1,607	1,979	2,123	2,897	4,147
Alcoholic beverages	441	324	182	219	261	264	334	390	482	785
Housing	13,226	6,361	5,739	7,187	8,454	9,141	10,454	11,815	14,743	22,043
Shelter	7,285	4,133	3,458	4,078	4,961	5,062	5,589	6,402	8,077	11,978
Owned dwellings	5,132	1,739	941	1,660	2,578	2,460	3,335	4,355	6,210	10,135
Mortgage interest and charges	2,683	891	237	335	777	900	1,691	2,277	3,484	5,743
Property taxes	1,486	512	470	686	1,065	868	995	1,190	1,612	2,794
Maintenance, repairs, insurance, other expenses	964	336	234	639	736	692	649	887	1,114	1,598
Rented dwellings	1,648	2,168	2,383	2,305	2,258	2,414	2,043	1,752	1,408	580
Other lodging	505	226	134	112	126	188	211	296	460	1,263
Utilities, fuels, and public services	2,911	1,448	1,527	2,040	2,240	2,407	2,701	2,905	3,315	3,980
Natural gas	613	293	349	456	506	539	543	598	661	842
Electricity	940	512	522	723	763	801	904	958	1,043	1,225
Fuel oil and other fuels	103	432	449	97	36	75	139	122	125	122
Telephone services	937	475	480	580	722	741	837	906	1,119	1,315
Water and other public services	317	136	126	184	214	250	280	320	367	475
Household operations	676	237	127	275	277	358	402	443	698	1,464
Personal services	294	4105	429	444	91	126	163	148	354	679
Other household expenses	382	132	98	231	186	232	239	294	344	785
Housekeeping supplies	641	189	236	383	425	410	557	683	747	1,026
Laundry and cleaning supplies	153	58	74	96	109	120	148	143	190	216
Other household products	325	85	90	209	207	176	285	357	364	549
Postage and stationery	163	46	71	78	109	114	124	183	193	261
Household furnishings and equipment	1,712	354	391	411	550	904	1,205	1,383	1,905	3,596
Household textiles	119	25	42	34	48	81	75	104	142	231
Furniture	437	67	69	96	126	234	215	314	585	921
Floor coverings	52	46	410	12	9	19	17	19	76	124
Major appliances	225	452	57	88	64	121	151	363	199	425
Small appliances, miscellaneous housewares	97	25	19	39	55	89	75	81	89	184
Miscellaneous household equipment	781	180	193	143	248	359	672	500	815	1,711
Apparel and services	1,679	773	603	777	841	971	1,381	1,427	1,824	3,101
Men and boys	399	131	144	162	143	208	315	335	478	758
Men, 16 and over	307	98	127	86	101	164	212	263	374	603
Boys, 2 to 15	92	33	16	76	42	45	103	72	104	156
Women and girls	666	386	242	339	361	356	562	526	722	1,233
Women, 16 and over	552	351	226	288	310	285	480	433	587	1,015
Girls, 2 to 15	114	35	16	50	52	72	83	93	135	219
Children under 2	87	40	47	15	49	54	77	93	99	148
Footwear	267	4141	93	189	152	198	283	245	331	382
Other apparel products and services	259	76	78	72	137	153	142	228	195	579
Transportation	7,899	3,238	2,308	2,943	3,469	5,197	6,208	7,278	9,382	14,004
Vehicle purchases (net outlay)	3,600	1,561	4933	1,155	1,194	2,420	2,612	3,218	4,194	6,723
Cars and trucks, new	1,851	4409	489	4573	4377	1,207	1,081	1,174	1,713	4,294
Cars and trucks, used	1,660	1,102	844	581	812	1,179	1,468	1,994	2,253	2,301
Other vehicles	89	450	(3)	(3)	46	435	462	450	229	128
Gasoline and motor oil	1,510	710	600	709	948	1,065	1,371	1,563	1,860	2,272

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Other vehicle expenses	\$2,411	\$719	\$641	\$970	\$1,179	\$1,517	\$2,060	\$2,251	\$2,945	\$4,167
Vehicle finance charges	362	97	43	69	118	170	289	383	517	653
Maintenance and repairs	638	190	222	322	345	423	600	548	752	1,061
Vehicle insurance	906	262	248	454	536	670	789	946	1,060	1,445
Vehicle rental, leases, licenses, other charges	505	170	128	125	181	255	381	375	616	1,009
Public transportation	379	247	135	109	147	194	165	245	383	842
Health care	2,787	1,064	1,129	2,129	2,240	2,556	2,768	2,757	3,261	3,593
Health insurance	1,440	429	670	1,215	1,202	1,418	1,378	1,557	1,688	1,724
Medical services	684	304	122	340	432	456	688	500	846	1,121
Drugs	534	284	284	513	549	602	586	549	572	541
Medical supplies	129	47	53	60	56	80	115	152	154	206
Entertainment	2,151	850	580	723	866	1,229	1,488	1,678	2,420	4,285
Fees and admissions	554	310	112	102	152	210	291	363	541	1,320
Television, radios, sound equipment	762	344	320	385	458	563	632	709	897	1,217
Pets, toys, hobbies, and playground equipment	385	106	100	154	200	222	375	412	426	665
Other entertainment supplies, equipment, and services	449	89	47	82	57	234	189	195	555	1,083
Personal care products and services	547	232	211	273	369	398	431	523	590	921
Reading	150	70	61	77	93	103	116	138	166	254
Education	863	951	824	472	435	222	329	428	652	1,985
Tobacco products and smoking supplies	359	191	237	260	346	348	353	495	429	353
Miscellaneous	756	253	250	343	624	660	628	854	919	1,071
Cash contributions	1,678	286	199	574	717	961	1,025	1,459	1,563	3,646
Personal insurance and pensions	4,964	359	366	496	986	1,607	2,824	3,972	5,567	11,824
Life and other personal insurance	443	133	63	144	292	228	316	383	440	900
Pensions and Social Security	4,521	226	302	352	693	1,379	2,508	3,589	5,127	10,924
Sources of income and personal taxes: ¹										
Money income before taxes	53,149	446	7,828	12,547	17,439	24,610	34,791	44,562	59,086	115,738
Wages and salaries	42,445	2,689	2,448	3,651	7,745	14,797	24,894	35,120	49,505	99,084
Self-employment income	2,662	-3,494	⁴ -30	339	279	544	862	1,506	2,400	8,051
Social Security, private and government retirement	5,865	455	3,780	7,210	8,045	7,759	7,321	6,496	5,173	4,674
Interest, dividends, rental income, other property income	1,237	61	96	252	312	678	943	779	1,078	2,926
Unemployment and workers' compensation, veterans' benefits	230	⁴ 82	⁴ 83	135	⁴ 142	219	258	269	288	278
Public assistance, supplemental security income, food stamps	237	306	883	564	439	243	181	126	78	⁴ 94
Regular contributions for support	330	169	214	252	278	263	261	197	414	481
Other income	143	178	355	144	200	107	71	70	150	149
Personal taxes	2,593	-76	-62	-13	47	449	879	1,608	2,681	7,290
Federal income taxes	1,719	-83	-92	-121	-101	112	434	966	1,812	5,101
State and local income taxes	616	-11	11	5	42	136	261	431	582	1,692
Other taxes	258	⁴ 18	20	104	105	202	183	210	288	497
Income after taxes	50,555	522	7,890	12,559	17,393	24,161	33,912	42,954	56,405	108,447

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Addenda:										
Net change in total assets and liabilities	- \$8,435	- \$4,403	\$721	\$180	- \$1,043	- \$6,251	\$1,479	- \$8,251	- \$9,078	- \$21,110
Net change in total assets	7,392	894	2,120	1,096	1,999	1,507	10,211	3,544	8,131	15,663
Net change in total liabilities	15,828	5,296	1,399	916	3,042	7,758	8,732	11,796	17,210	36,773
Other financial information:										
Other money receipts	438	⁴ 85	4236	220	131	371	232	328	343	920
Mortgage principal paid on owned property	-1,843	-537	-266	-286	-616	-669	-865	-1,166	-1,871	-4,503
Estimated market value of owned home	116,967	42,403	37,510	56,004	60,664	68,755	83,182	95,887	127,852	221,184
Estimated monthly rental value of owned home	730	275	245	395	421	459	554	635	804	1,301
Gifts of goods and services	1,175	451	248	473	682	632	793	789	1,230	2,433
Food	65	⁴ 2	30	16	⁴ 5	32	28	23	87	150
Alcoholic beverages	16	⁴ 2	⁴ 7	⁴ 7	⁴ 10	⁴ 5	19	11	19	31
Housing	260	³⁴	69	122	98	129	164	199	268	561
Housekeeping supplies	54	⁴⁹	⁴ 14	29	22	32	41	48	69	97
Household textiles	19	⁴ 1	(²)	⁴ 6	⁴ 13	15	8	16	18	42
Appliances and miscellaneous housewares	39	⁴ 3	4	⁴ 15	⁴ 14	14	28	45	17	99
Major appliances	19	(³)	⁴ 3	⁴ 3	⁴ 3	⁴ 1	⁴ 5	⁴ 31	⁴ 2	58
Small appliances and miscellaneous housewares	20	⁴ 3	⁴ 2	⁴ 11	⁴ 11	14	24	13	15	41
Miscellaneous household equipment	69	6	11	21	23	24	44	52	108	136
Other housing	79	⁴ 16	39	52	26	43	42	38	56	187
Apparel and services	264	128	47	187	180	138	208	240	358	431
Males, 2 and over	68	33	12	52	33	28	63	80	110	92
Females, 2 and over	101	⁴ 20	14	74	62	30	77	89	136	186
Children under 2	35	8	9	6	25	22	30	41	42	57
Other apparel products and services	61	⁴ 67	⁴ 12	⁴ 55	⁴ 60	57	38	29	71	95
Jewelry and watches	26	⁴ 8	⁴ 6	⁴ 5	⁴ 9	41	13	15	33	45
All other apparel products and services	34	⁴ 59	⁴ 6	⁴ 50	⁴ 51	⁴ 17	25	⁴ 14	38	51
Transportation	59	⁴ 7	⁴ 1	12	19	83	71	65	63	82
Health care	98	⁴ 140	⁴ 26	⁴ 7	⁴ 189	⁴ 102	118	22	79	142
Entertainment	90	⁴ 25	27	15	34	66	79	90	109	156
Toys, games, arts and crafts, and tricycles	33	⁴ 12	⁴ 18	7	22	21	28	43	38	52
Other entertainment	56	⁴ 13	9	8	12	44	51	47	71	104
Personal care products and services	19	⁴ 2	⁴ 6	10	7	8	12	32	25	31
Reading	1	⁴ 1	(²)	(²)	⁴ 1	1	1	1	3	2
Education	211	⁴ 20	⁴ 14	⁴ 70	⁴ 13	38	20	60	121	675
All other gifts	92	90	22	27	125	31	73	47	99	173

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.