

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total midwest	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)	26,767	992	1,472	2,016	1,666	3,332	3,095	2,684	4,242	7,267
Consumer unit characteristics:										
Income before taxes	\$55,215	- \$75	\$7,827	\$12,580	\$17,459	\$24,891	\$34,886	\$44,802	\$59,222	\$116,916
Income after taxes	52,835	7	7,828	12,593	17,457	24,704	34,300	43,579	56,808	110,329
Age of reference person	48.8	37.3	48.2	58.8	55.5	51.7	49.3	47.4	45.9	47.0
Average number in consumer unit:										
Persons	2.4	1.5	1.5	1.6	1.8	2.0	2.3	2.4	2.8	3.2
Children under 186	.3	.3	.3	.4	.4	.6	.6	.7	.9
Persons 65 and over3	.1	.3	.5	.5	.5	.4	.3	.2	.2
Earners	1.4	.7	.5	.5	.6	.9	1.2	1.5	1.7	2.1
Vehicles	2.1	.8	.8	1.1	1.3	1.6	2.0	2.3	2.6	3.0
Percent distribution:										
Sex of reference person:										
Male	50	41	32	29	40	45	52	53	56	59
Female	50	59	68	71	60	55	48	47	44	41
Housing tenure:										
Homeowner	72	29	31	53	57	63	68	75	82	94
With mortgage	45	13	8	11	15	25	38	48	59	77
Without mortgage	27	16	23	42	42	38	30	26	23	18
Renter	28	71	69	47	43	37	32	25	18	6
Race of reference person:										
Black or African-American	9	16	17	10	14	12	10	7	8	5
White, Asian, and all other races	91	84	83	90	86	88	90	93	92	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	4	3	5	5	4	6	4	4	4	2
Not Hispanic or Latino	96	97	95	95	96	94	96	96	96	98
Education of reference person:										
Elementary (1-8)	4	2	11	9	6	6	4	3	2	1
High school (9-12)	38	36	46	55	51	50	45	42	36	21
College	58	62	43	36	42	44	51	55	62	78
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(²)
At least one vehicle owned or leased	90	57	60	74	81	89	95	97	98	99
Average annual expenditures	\$44,322	\$18,707	\$14,751	\$18,987	\$21,521	\$27,049	\$33,472	\$38,549	\$48,361	\$77,691
Food	5,672	2,386	2,195	2,655	3,121	3,875	4,605	5,094	6,422	8,940
Food at home	3,210	1,329	1,442	1,786	2,136	2,416	2,754	2,986	3,577	4,694
Cereals and bakery products	450	204	220	260	301	346	386	407	516	641
Cereals and cereal products	142	74	63	77	100	116	119	131	158	204
Bakery products	308	130	157	184	201	230	267	276	358	438
Meats, poultry, fish, and eggs	747	305	373	400	521	578	688	727	807	1,057
Beef	231	84	104	111	156	186	236	211	250	326
Pork	160	71	88	84	135	129	154	171	175	209
Other meats	114	35	48	59	74	82	99	125	125	165
Poultry	124	57	71	76	76	86	100	123	131	184
Fish and seafood	88	41	42	48	53	67	70	73	93	137
Eggs	29	16	19	22	26	27	29	24	33	35
Dairy products	374	154	150	212	230	282	331	355	435	537
Fresh milk and cream	144	64	67	91	102	112	140	146	156	193
Other dairy products	231	89	82	122	128	170	191	209	278	343
Fruits and vegetables	514	208	216	304	349	413	447	463	547	753
Fresh fruits	173	70	66	105	119	142	146	154	184	257
Fresh vegetables	149	55	71	81	96	111	125	138	161	222
Processed fruits	109	43	42	72	73	93	100	98	113	156
Processed vegetables	83	40	37	45	62	67	76	73	89	118

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total midwest	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	\$1,126	\$459	\$484	\$609	\$734	\$796	\$902	\$1,035	\$1,272	\$1,706
Sugar and other sweets	124	56	73	63	84	83	97	116	151	182
Fats and oils	83	30	40	47	57	71	69	83	89	117
Miscellaneous foods	587	223	223	326	368	395	468	544	655	909
Nonalcoholic beverages	289	134	132	164	214	225	239	264	341	407
Food prepared by consumer unit on out-of-town trips	42	³ 16	³ 16	9	³ 11	23	29	28	36	91
Food away from home	2,462	1,057	753	869	985	1,459	1,851	2,108	2,846	4,246
Alcoholic beverages	443	227	143	205	228	221	355	328	448	795
Housing	13,852	6,942	5,749	7,046	8,114	9,132	10,933	12,609	14,540	22,980
Shelter	7,665	4,485	3,409	4,012	4,557	5,009	5,951	6,958	7,939	12,735
Owned dwellings	5,527	2,090	944	1,613	2,096	2,642	3,612	4,910	6,005	10,883
Mortgage interest and charges	2,931	1,100	288	436	649	977	1,786	2,543	3,336	6,224
Property taxes	1,600	607	453	676	821	948	1,129	1,518	1,659	2,900
Maintenance, repairs, insurance, other expenses	995	383	203	501	626	717	697	849	1,011	1,760
Rented dwellings	1,608	2,171	2,337	2,280	2,350	2,186	2,094	1,759	1,449	593
Other lodging	530	224	128	119	111	181	245	289	484	1,260
Utilities, fuels, and public services	3,064	1,514	1,495	2,044	2,216	2,562	2,829	3,020	3,396	4,226
Natural gas	676	288	351	466	504	596	614	663	710	943
Electricity	980	534	502	693	769	854	923	965	1,059	1,306
Fuel oil and other fuels	105	³ 38	³ 37	102	54	89	128	126	129	117
Telephone services	976	509	500	604	669	762	865	942	1,134	1,375
Water and other public services	327	146	106	178	220	260	299	324	365	485
Household operations	734	208	157	293	332	408	429	554	676	1,515
Personal services	323	³ 59	³ 41	85	135	152	153	222	314	717
Other household expenses	411	149	117	209	196	257	276	332	363	797
Housekeeping supplies	640	276	192	315	396	361	504	554	750	1,032
Laundry and cleaning supplies	147	84	60	78	84	112	127	133	191	201
Other household products	328	129	90	169	185	155	272	255	372	558
Postage and stationery	165	63	42	68	127	94	105	166	187	272
Household furnishings and equipment	1,749	459	495	382	614	792	1,220	1,523	1,779	3,473
Household textiles	135	25	44	23	78	76	133	106	119	249
Furniture	412	129	79	78	158	173	173	342	477	870
Floor coverings	56	³ 4	³ 12	9	23	21	21	41	87	110
Major appliances	223	39	50	116	49	75	154	363	176	419
Small appliances, miscellaneous housewares	103	22	52	32	88	64	79	72	96	184
Miscellaneous household equipment	821	240	257	123	218	384	659	600	824	1,642
Apparel and services	1,711	1,067	539	761	785	877	1,371	1,367	1,748	3,056
Men and boys	398	205	111	197	115	202	273	396	428	709
Men, 16 and over	314	193	98	151	87	156	189	330	339	559
Boys, 2 to 15	84	12	13	46	28	45	84	66	88	150
Women and girls	693	527	205	292	355	345	600	483	730	1,216
Women, 16 and over	583	498	189	262	309	281	521	399	615	1,005
Girls, 2 to 15	110	30	16	31	46	64	79	84	115	211
Children under 2	78	³ 22	41	20	39	39	80	75	87	126
Footwear	275	186	97	176	150	172	285	193	315	414
Other apparel products and services	266	126	84	74	126	119	133	220	188	592
Transportation	7,795	3,152	2,130	2,879	3,001	5,080	6,047	6,925	9,839	13,150
Vehicle purchases (net outlay)	3,259	³ 1,509	803	912	705	2,182	2,242	2,756	4,535	5,599
Cars and trucks, new	1,651	³ 831	³ 82	³ 274	³ 250	927	984	1,368	2,081	3,253
Cars and trucks, used	1,524	³ 673	720	637	455	1,206	1,242	1,312	2,231	2,226
Other vehicles	84	³ 6	(²)	(¹)	(²)	³ 49	³ 15	³ 77	224	121
Gasoline and motor oil	1,801	730	623	856	1,094	1,265	1,572	1,746	2,158	2,764

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

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Other vehicle expenses	\$2,365	\$666	\$577	\$1,010	\$1,096	\$1,480	\$2,044	\$2,201	\$2,775	\$3,982
Vehicle finance charges	303	46	31	64	91	146	267	294	403	540
Maintenance and repairs	651	218	179	372	329	427	659	572	754	1,018
Vehicle insurance	886	245	277	435	446	660	742	903	1,055	1,384
Vehicle rental, leases, licenses, and other charges	525	158	90	140	230	247	375	432	563	1,041
Public transportation	371	247	127	100	107	154	189	221	371	804
Healthcare	2,859	987	1,099	2,111	2,130	2,520	2,805	2,843	3,176	3,835
Health insurance	1,456	425	567	1,155	1,189	1,332	1,461	1,522	1,683	1,819
Medical services	737	348	184	385	339	557	599	649	802	1,225
Drugs	544	158	297	532	541	570	623	526	555	598
Medical supplies	122	57	52	39	61	61	122	145	136	192
Entertainment	2,293	887	731	815	937	1,117	1,477	1,753	2,441	4,489
Fees and admissions	602	325	88	106	149	205	291	369	549	1,417
Audio and visual equipment and services	805	394	394	427	508	566	641	749	948	1,232
Pets, toys, hobbies, and playground equipment	392	99	72	164	184	190	343	405	410	690
Other entertainment supplies, equipment, and services	494	69	176	117	95	155	202	231	534	1,150
Personal care products and services	539	248	188	270	311	377	394	469	549	915
Reading	141	58	52	66	90	83	114	120	153	243
Education	951	1,393	888	599	256	354	435	531	733	1,934
Tobacco products and smoking supplies	356	200	229	235	275	358	384	459	428	363
Miscellaneous	821	322	208	307	653	523	724	794	875	1,343
Cash contributions	1,828	425	202	570	783	965	1,150	1,560	1,616	3,846
Personal insurance and pensions	5,058	413	399	468	836	1,567	2,678	3,696	5,395	11,800
Life and other personal insurance	411	156	57	115	138	179	245	314	384	890
Pensions and Social Security	4,648	256	342	353	698	1,388	2,433	3,382	5,011	10,909
Sources of income and personal taxes:										
Money income before taxes	55,215	-75	7,827	12,580	17,459	24,891	34,886	44,802	59,222	116,916
Wages and salaries	43,640	2,514	2,754	3,599	7,637	15,162	24,125	34,633	49,559	98,138
Self-employment income	3,078	-3,845	³ 77	312	229	500	918	1,742	2,317	9,122
Social Security, private and government retirement	6,126	488	3,356	7,110	7,953	7,738	8,062	7,021	5,294	5,358
Interest, dividends, rental income, other property income	1,352	13	84	239	385	549	898	803	1,009	3,286
Unemployment and workers' compensation, veterans' benefits	195	³ 95	³ 76	³ 61	³ 115	240	238	240	221	217
Public assistance, supplemental security income, food stamps	250	211	968	691	610	252	178	88	68	101
Regular contributions for support	391	240	295	348	368	273	367	207	514	508
Other income	184	210	371	219	164	177	101	69	240	187
Personal taxes	2,381	-82	-1	-14	2	187	586	1,224	2,414	6,587
Federal income taxes	1,568	-99	-39	-91	-126	-68	222	695	1,623	4,582
State and local income taxes	580	-5	8	4	25	102	210	326	541	1,555
Other taxes	234	³ 22	31	73	103	153	154	203	250	451
Income after taxes	52,835	7	7,828	12,593	17,457	24,704	34,300	43,579	56,808	110,329

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total midwest	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	- \$4,965	\$640	- \$1,407	\$684	\$335	- \$2,975	- \$499	- \$6,328	- \$1,395	- \$13,628
Net change in total assets	7,844	1,062	-307	2,165	3,062	1,718	7,086	5,979	12,207	14,368
Net change in total liabilities	12,809	422	1,100	1,481	2,727	4,693	7,585	12,307	13,601	27,997
Other financial information:										
Other money receipts	453	³ 150	³ 121	31	³ 69	459	246	266	454	920
Mortgage principal paid on owned property	-2,074	-584	-262	-253	-447	-698	-1,071	-1,409	-2,095	-4,814
Estimated market value of owned home	125,600	46,356	34,873	52,941	58,491	70,729	89,035	114,230	128,775	233,416
Estimated monthly rental value of owned home	750	268	232	359	431	491	565	665	796	1,305
Gifts of goods and services	1,154	463	196	552	522	662	637	747	1,182	2,300
Food	88	³ 13	³ 22	7	18	37	34	52	85	207
Alcoholic beverages	19	³ 1	³ 2	³ 4	³ 7	³ 4	15	14	15	41
Housing	257	89	64	154	116	102	153	170	319	480
Housekeeping supplies	47	³ 3	³ 13	20	40	19	37	33	58	79
Household textiles	16	³ 3	³ 2	³ 6	³ 7	12	14	14	16	28
Appliances and miscellaneous housewares	35	³ 6	³ 6	³ 19	³ 11	10	20	38	18	79
Major appliances	17	³ 6	³ 3	³ 8	(²)	³ 2	³ 6	³ 27	2	43
Small appliances and miscellaneous housewares	18	³ 1	³ 3	³ 11	³ 11	7	14	11	16	36
Miscellaneous household equipment	73	28	12	25	22	30	38	55	135	119
Other housing	86	³ 49	³ 31	85	35	31	45	31	91	174
Apparel and services	221	126	51	132	143	110	183	161	288	352
Males, 2 and over	66	22	9	38	23	27	63	56	105	96
Females, 2 and over	77	³ 29	19	41	45	35	55	50	107	130
Children under 2	33	³ 7	11	7	21	22	28	34	39	51
Other apparel products and services	45	³ 68	³ 12	³ 47	³ 54	25	37	21	37	74
Jewelry and watches	17	³ 8	³ 6	³ 6	³ 10	9	12	10	15	35
All other apparel products and services	28	³ 60	³ 7	³ 41	³ 44	³ 16	25	³ 11	22	39
Transportation	51	³ 13	(¹)	14	3	91	86	32	45	64
Health care	84	³ 123	³ 7	³ 94	³ 112	³ 139	21	³ 21	71	119
Entertainment	83	³ 19	³ 12	36	25	41	58	90	96	149
Toys, games, arts and crafts, and tricycles	29	³ 11	³ 5	11	17	17	28	34	33	47
Other entertainment	53	³ 8	³ 7	25	³ 8	24	29	56	63	102
Personal care products and services	18	(²)	³ 10	5	9	5	5	26	15	37
Reading	1	(¹)	(¹)	(¹)	³ 1	1	1	2	3	1
Education	232	³ 7	³ 12	³ 79	³ 5	47	23	42	159	688
All other gifts	99	72	17	25	81	84	59	137	85	162

¹ Value less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.

n.a. Not applicable.