

Table 2. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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 over
Number of consumer units (in thousands) .....	19,966	1,028	2,374	1,959	1,745	3,110	2,551	1,940	2,761	2,498
Income before taxes 1/ .....	\$37,177	\$2,146	\$7,611	\$12,397	\$17,395	\$24,635	\$34,648	\$44,429	\$58,441	\$102,018
Income after taxes 1/ .....	34,239	2,124	7,246	12,081	16,859	23,531	32,243	40,524	53,448	91,894
Age of reference person .....	48.3	41.0	53.4	56.0	53.4	49.8	44.6	45.3	44.3	45.3
Average number in consumer unit:										
Persons .....	2.5	1.7	1.6	1.9	2.2	2.3	2.7	2.7	3.2	3.2
Children under 18 .....	0.7	0.4	0.4	0.5	0.5	0.6	0.8	0.7	1.0	0.9
Persons 65 and over .....	0.3	0.2	0.5	0.7	0.6	0.5	0.2	0.2	0.1	0.1
Earners .....	1.4	0.9	0.6	0.7	1.0	1.2	1.6	1.8	2.1	2.3
Vehicles .....	2.1	1.0	1.0	1.4	1.8	2.0	2.3	2.7	2.9	3.1
Percent distribution:										
Male .....	64	49	32	44	59	65	68	79	81	80
Female .....	36	51	68	56	41	35	32	21	19	20
Percent homeowner .....	67	35	38	56	63	65	68	78	86	93
With mortgage .....	39	14	7	14	20	32	41	58	67	76
Without mortgage .....	28	21	30	42	43	33	26	21	19	17
Renter .....	33	65	62	44	37	35	32	22	14	7
Black .....	10	13	19	14	10	12	7	6	5	5
White and other .....	90	87	81	86	90	88	93	94	96	95
Elementary (1-8) .....	7	10	18	14	12	7	5	3	2	1
High school (9-12) .....	45	45	52	52	55	53	44	42	41	23
College .....	48	45	30	35	33	40	51	55	57	77
Never attended and other .....	0	0	0	0	0	0	0	0	0	0
At least one vehicle owned .....	88	62	65	81	90	92	95	97	97	96
Average annual expenditures .....	\$34,130	\$15,151	\$15,104	\$18,289	\$22,192	\$27,567	\$33,036	\$39,041	\$48,307	\$69,888
Food .....	4,592	2,672	2,452	2,828	3,532	3,984	4,668	5,504	6,025	7,691
Food at home .....	2,763	1,711	1,733	1,948	2,298	2,503	2,743	3,280	3,472	4,169
Cereals and bakery products .....	436	281	265	281	359	404	424	540	554	661
Cereals and cereal products .....	158	111	100	104	131	152	146	188	202	234
Bakery products .....	278	170	166	177	227	252	279	352	353	427
Meats, poultry, fish, and eggs .....	660	412	482	568	592	587	660	693	780	950
Beef .....	209	123	123	175	181	170	250	233	244	313
Pork .....	144	82	131	127	132	156	136	133	154	184
Other meats .....	100	74	63	75	103	83	90	111	134	143
Poultry .....	116	73	83	113	91	94	106	131	141	179
Fish and seafood .....	65	42	57	54	59	59	49	57	80	102
Eggs .....	27	18	26	23	26	25	29	29	28	31
Dairy products .....	311	190	180	211	240	279	334	377	396	473
Fresh milk and cream .....	132	84	89	96	109	131	147	164	162	161
Other dairy products .....	180	106	92	115	131	149	187	213	233	312
Fruits and vegetables .....	435	250	293	334	380	410	411	480	509	671
Fresh fruits .....	142	81	92	114	139	136	125	144	163	231
Fresh vegetables .....	120	67	78	99	95	113	112	133	140	190
Processed fruits .....	96	49	76	62	81	84	93	114	116	148
Processed vegetables .....	76	52	48	60	66	76	81	89	90	102
Other food at home .....	921	578	512	554	727	823	914	1,190	1,233	1,414
Sugar and other sweets .....	122	82	68	81	102	109	128	164	147	179
Fats and oils .....	78	48	54	58	73	70	71	98	97	108
Miscellaneous foods .....	408	270	223	224	308	355	409	533	566	635
Nonalcoholic beverages .....	264	162	151	163	217	253	253	327	353	392
Food prepared by consumer unit on out-of-town trips .....	49	16	15	29	28	37	53	68	70	101
Food away from home .....	1,830	961	720	880	1,234	1,481	1,924	2,224	2,552	3,522
Alcoholic beverages .....	308	106	165	190	191	201	377	395	375	607
Housing .....	9,990	5,650	5,330	5,893	6,874	8,446	9,823	10,936	13,154	19,305
Shelter .....	5,286	2,887	2,663	3,110	3,557	4,209	5,145	5,782	7,291	10,563
Owned dwellings .....	3,499	1,350	850	1,451	1,804	2,233	3,060	4,117	5,664	8,843
Mortgage interest and charges .....	1,837	542	223	386	480	927	1,715	2,364	3,244	5,281

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Property taxes .....	1,012	468	341	649	793	735	844	1,003	1,449	2,349
Maintenance, repairs, insurance, other expenses .....	650	340	286	415	531	572	500	750	970	1,213
Rented dwellings .....	1,379	1,227	1,665	1,506	1,555	1,741	1,779	1,261	1,073	514
Other lodging .....	408	310	148	153	199	234	306	403	555	1,206
Utilities, fuels, and public services .....	2,264	1,414	1,508	1,840	2,058	2,129	2,350	2,432	2,720	3,258
Natural gas .....	409	268	266	365	365	355	426	468	475	600
Electricity .....	788	482	508	664	753	771	795	830	957	1,091
Fuel oil and other fuels .....	96	41	92	94	82	121	98	95	101	91
Telephone services .....	728	501	505	533	653	680	799	746	868	1,057
Water and other public services .....	244	123	135	184	206	202	232	293	318	419
Household operations .....	473	644	159	168	230	358	413	438	632	1,165
Personal services .....	266	526	61	49	104	214	213	272	380	622
Other household expenses .....	208	118	99	119	126	145	200	166	252	543
Housekeeping supplies .....	475	217	192	247	319	446	442	620	599	905
Laundry and cleaning supplies .....	131	73	55	92	89	140	126	180	146	212
Other household products .....	208	65	83	83	148	184	178	258	282	436
Postage and stationery .....	136	79	54	72	81	122	137	182	171	257
Household furnishings and equipment .....	1,492	488	808	528	711	1,304	1,474	1,664	1,912	3,414
Household textiles .....	76	25	32	29	54	66	89	73	100	169
Furniture .....	308	77	87	120	184	224	358	389	366	775
Floor coverings .....	173	6	392	34	30	200	106	214	85	321
Major appliances .....	175	93	87	113	93	148	171	179	260	339
Small appliances, miscellaneous housewares .....	94	79	31	21	72	87	95	59	139	205
Miscellaneous household equipment .....	666	208	180	211	277	578	655	750	962	1,606
Apparel and services .....	1,861	631	838	991	866	1,589	1,594	2,151	2,621	4,049
Men and boys .....	446	166	111	178	248	350	412	486	613	1,112
Men, 16 and over .....	352	135	63	124	221	292	322	380	463	896
Boys, 2 to 15 .....	95	31	48	54	27	58	90	107	150	216
Women and girls .....	788	211	334	412	244	778	564	885	1,258	1,673
Women, 16 and over .....	668	177	307	317	202	656	455	737	1,056	1,467
Girls, 2 to 15 .....	120	34	27	95	42	122	108	148	202	206
Children under 2 .....	84	34	56	62	21	61	94	92	101	176
Footwear .....	310	180	268	260	165	221	275	407	369	536
Other apparel products and services .....	233	39	69	79	187	179	248	280	280	552
Transportation .....	6,376	2,132	2,105	3,243	4,349	5,072	6,387	6,838	10,397	12,859
Vehicle purchases (net outlay) .....	2,842	714	734	1,477	1,902	2,261	2,849	2,696	5,184	5,691
Cars and trucks, new .....	1,088	0	66	630	872	355	996	1,196	2,248	2,661
Cars and trucks, used .....	1,721	714	668	812	1,012	1,906	1,801	1,436	2,861	2,997
Other vehicles .....	32	0	0	35	18	0	52	65	75	33
Gasoline and motor oil .....	1,074	532	463	618	803	938	1,158	1,323	1,550	1,788
Other vehicle expenses .....	2,090	749	779	997	1,484	1,680	2,090	2,508	3,168	4,161
Vehicle finance charges .....	281	70	52	70	187	234	322	411	458	541
Maintenance and repairs .....	658	293	297	356	481	519	638	899	947	1,195
Vehicle insurance .....	683	246	276	397	564	600	700	779	1,002	1,217
Vehicle rental, leases, licenses, other charges .....	468	140	153	174	252	327	431	419	761	1,207
Public transportation .....	370	137	130	152	159	194	289	310	495	1,219
Health care .....	1,852	842	1,204	1,716	1,979	2,029	1,774	1,965	2,076	2,411
Health insurance .....	910	378	621	958	1,103	1,014	872	915	931	1,117
Medical services .....	513	214	259	317	426	535	538	596	702	766
Drugs .....	317	203	268	364	361	378	285	281	287	347
Medical supplies .....	112	47	56	77	89	102	80	172	156	181
Entertainment .....	1,912	878	779	964	881	1,246	1,736	2,960	2,699	4,179
Fees and admissions .....	452	207	118	150	189	253	420	465	621	1,371
Television, radios, sound equipment .....	569	314	389	350	434	474	561	626	779	967
Pets, toys, and playground equipment .....	405	177	105	213	152	247	430	437	743	867
Other entertainment supplies, equipment and services .....	486	180	167	252	106	273	324	1,432	555	975
Personal care products and services .....	500	288	233	306	321	441	529	634	656	873
Reading .....	178	77	81	101	128	159	187	200	229	350

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Education .....	498	779	330	213	249	182	292	426	701	1,369
Tobacco products and smoking supplies .....	301	189	176	217	287	362	379	311	347	325
Miscellaneous .....	875	415	471	690	702	840	1,019	811	976	1,534
Cash contributions .....	1,158	215	645	422	713	986	950	1,099	1,629	2,874
Personal insurance and pensions .....	3,728	279	294	517	1,119	2,029	3,321	4,814	6,422	11,461
Life and other personal insurance .....	396	143	97	149	251	294	343	494	543	1,017
Pensions and Social Security .....	3,332	135	197	368	868	1,735	2,978	4,320	5,878	10,444
Money income before taxes 1/ .....	37,177	2,146	7,611	12,397	17,395	24,635	34,648	44,429	58,441	102,018
Wages and salaries .....	29,175	1,500	2,095	3,842	8,804	15,826	28,158	37,714	52,146	86,049
Self-employment income .....	1,904	-823	7	296	238	912	985	1,928	1,989	9,317
Social Security, private and government retirement	4,354	746	3,832	6,445	6,892	6,331	4,036	3,660	2,302	3,592
Interest, dividends, rental income, other property										
income .....	796	47	160	259	397	642	734	611	1,393	2,145
Unemployment and workers' compensation,										
veterans' benefits .....	181	59	81	95	232	302	208	217	178	157
Public assistance, supplemental security income,										
food stamps .....	346	406	1,095	991	374	238	79	54	73	21
Regular contributions for support .....	269	136	222	289	297	290	287	149	174	486
Other income .....	151	75	119	181	162	94	160	96	185	252
Personal taxes 1/ .....	2,938	22	365	316	537	1,103	2,405	3,905	4,993	10,124
Federal income taxes .....	2,058	-27	228	134	234	655	1,626	2,670	3,470	7,592
State and local income taxes .....	694	2	72	82	162	296	637	958	1,246	2,160
Other taxes .....	186	47	65	99	141	152	142	276	277	373
Income after taxes 1/ .....	34,239	2,124	7,246	12,081	16,859	23,531	32,243	40,524	53,448	91,894
Net change in total assets and liabilities .....	-892	759	523	-334	-366	-3,033	-1,320	-366	-2,462	706
Net change in total assets .....	3,379	1,355	712	501	933	441	4,238	5,364	5,793	9,279
Net change in total liabilities .....	4,271	596	189	836	1,299	3,474	5,559	5,730	8,255	8,573
Other money receipts .....	505	145	134	220	342	358	270	917	1,006	891
Mortgage principal paid on owned property .....	-975	-533	-128	-232	-446	-484	-797	-1,053	-1,538	-3,023
Estimated market value of owned home .....	63,592	26,620	25,723	36,590	43,788	50,162	55,329	67,646	88,693	144,090
Estimated monthly rental value of owned home .....	473	272	195	314	342	354	420	511	684	977
Gifts of goods and services .....	1,211	374	555	437	609	798	1,064	942	2,020	3,105
Food .....	73	24	22	17	49	35	67	58	141	191
Housing .....	284	210	150	77	160	185	278	220	454	666
Housekeeping supplies .....	47	22	23	12	28	43	49	56	58	101
Household textiles .....	8	1	8	5	6	4	13	11	8	11
Appliances and miscellaneous housewares .....	39	55	11	5	21	31	54	19	52	94
Major appliances .....	7	1	6	1	1	9	5	7	9	15
Small appliances and miscellaneous housewares	32	54	4	4	20	21	49	12	43	78
Miscellaneous household equipment .....	84	24	49	17	30	56	85	87	159	179
Other housing .....	105	108	59	37	74	51	79	48	177	281
Apparel and services .....	315	44	142	115	133	224	333	199	424	871
Males, 2 and over .....	88	23	27	28	47	60	131	63	116	214
Females, 2 and over .....	115	5	33	33	32	93	98	57	159	364
Children under 2 .....	42	10	34	22	7	20	36	28	47	131
Other apparel products and services .....	70	6	48	32	47	51	67	50	102	162
Jewelry and watches .....	36	5	3	12	47	13	34	17	74	94
All other apparel products and services .....	34	2	45	21	0	38	33	33	28	68
Transportation .....	57	18	16	18	26	25	40	53	70	208
Health care .....	34	4	48	20	9	37	9	27	64	53
Entertainment .....	171	43	42	86	58	120	126	164	432	320
Toys, games, hobbies, and tricycles .....	63	5	23	18	26	54	57	63	103	146
Other entertainment .....	108	37	19	69	32	67	68	100	329	174
Education .....	127	10	38	13	52	34	36	68	229	542
All other gifts .....	152	22	96	91	123	137	175	153	206	255

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that all values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero. Note also that some data are likely to have large sampling errors.