

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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)	19,374	855	2,114	2,057	1,595	2,923	2,499	1,968	2,745	2,618
Consumer unit characteristics:										
Income before taxes ¹	\$38,603	\$1,918	\$7,710	\$12,327	\$17,485	\$24,481	\$34,651	\$44,484	\$58,660	\$103,139
Income after taxes ¹	35,416	1,873	7,352	12,055	17,057	23,265	32,125	40,480	53,564	92,453
Age of reference person	48.8	40.7	54.5	57.6	54.9	50.4	45.8	44.2	44.6	44.9
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.9	2.2	2.2	2.6	2.8	3.0	3.2
Children under 187	.4	.4	.5	.5	.5	.8	.8	.9	.9
Persons 65 and over3	.2	.5	.7	.7	.5	.2	.1	.1	.1
Earners	1.4	.9	.5	.6	.9	1.2	1.5	1.8	2.0	2.2
Vehicles	2.1	1.0	.9	1.3	1.9	2.0	2.3	2.5	2.9	3.2
Percent distribution:										
Sex of reference person:										
Male	62	47	30	42	59	63	67	72	78	79
Female	38	53	70	58	41	37	33	28	22	21
Housing tenure:										
Homeowner	68	37	38	57	62	62	67	78	88	92
With mortgage	39	14	8	14	19	28	41	55	69	72
Without mortgage	28	23	30	43	43	34	27	22	19	20
Renter	32	63	62	43	38	38	33	22	12	8
Race of reference person:										
Black	9	13	17	15	9	11	7	7	5	4
White and other	91	87	83	85	91	89	93	93	95	96
Education of reference person:										
Elementary (1-8)	7	7	17	13	10	8	5	2	3	1
High school (9-12)	43	42	53	54	56	49	41	41	35	20
College	51	51	30	33	34	43	54	57	63	79
Never attended and other	(²)	(³)	(²)	(²)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned	88	61	64	78	89	92	95	95	96	95
Average annual expenditures	\$35,111	\$17,492	\$14,914	\$17,466	\$23,147	\$27,973	\$33,533	\$40,147	\$47,616	\$69,391
Food										
Food at home	4,747	2,555	2,374	2,869	3,719	3,994	4,594	5,587	6,073	7,835
Cereals and bakery products	2,814	1,369	1,601	1,973	2,328	2,618	2,734	3,134	3,524	4,212
Cereals and cereal products	452	222	250	309	351	439	435	519	548	689
Bakery products	158	86	98	118	129	139	157	171	177	253
Meats, poultry, fish, and eggs	294	136	152	192	222	300	278	348	371	436
Beef	656	301	414	551	617	603	608	649	825	943
Pork	199	96	109	168	194	163	189	207	283	278
Other meats	153	66	114	151	151	158	154	141	162	201
Poultry	100	44	60	81	85	88	85	111	133	150
Fish and seafood	116	54	71	99	108	98	105	121	157	167
Eggs	60	27	37	29	53	69	44	39	65	115
Dairy products	27	16	22	24	26	27	30	29	26	31
Fruits and vegetables	324	145	181	218	252	295	331	375	394	496
Fresh fruits	137	66	86	104	110	136	148	160	159	181
Fresh vegetables	187	79	95	114	142	159	183	215	235	315
Processed fruits	446	194	279	309	373	445	428	441	522	698
Processed vegetables	149	63	84	111	120	161	136	137	173	240
Other dairy products	125	50	81	85	102	122	117	111	146	207
Fruits and vegetables	99	36	69	62	86	89	103	116	116	146
Eggs	73	45	45	51	65	72	72	78	86	105

See footnotes at end of table.

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Other food at home	\$936	\$507	\$477	\$585	\$734	\$837	\$932	\$1,150	\$1,236	\$1,387
Sugar and other sweets	121	81	61	75	92	116	124	139	163	167
Fats and oils	77	37	51	57	79	72	74	83	87	108
Miscellaneous foods	422	249	200	250	322	388	420	503	576	619
Nonalcoholic beverages	260	108	152	177	202	231	248	351	331	370
Food prepared by consumer unit on out-of-town trips	57	32	13	26	38	30	66	73	78	123
Food away from home	1,933	1,186	773	896	1,391	1,375	1,860	2,453	2,549	3,623
Alcoholic beverages	340	150	176	162	196	273	299	455	410	652
Housing	10,343	6,109	5,136	5,983	7,483	8,463	10,017	11,474	13,471	19,173
Shelter	5,525	3,447	2,708	3,103	3,866	4,272	5,363	6,176	7,385	10,508
Owned dwellings	3,649	1,710	861	1,382	1,822	2,162	3,153	4,401	5,851	8,691
Mortgage interest and charges	1,881	494	202	383	481	865	1,668	2,512	3,353	5,038
Property taxes	1,062	658	321	562	822	760	838	1,099	1,507	2,389
Maintenance, repairs, insurance, other expenses	706	557	337	437	518	537	647	790	991	1,263
Rented dwellings	1,457	1,369	1,705	1,613	1,846	1,872	1,897	1,363	982	613
Other lodging	419	369	142	108	199	238	313	412	553	1,205
Utilities, fuels, and public services	2,412	1,503	1,596	1,916	2,171	2,264	2,513	2,602	2,876	3,344
Natural gas	438	265	277	362	390	405	435	484	523	629
Electricity	819	513	544	701	777	789	860	867	971	1,058
Fuel oil and other fuels	118	⁴ 64	114	80	119	132	129	124	111	143
Telephone services	765	524	515	577	651	697	833	792	921	1,090
Water and other public services	273	136	146	197	234	241	257	335	351	424
Household operations	480	381	135	187	192	339	307	470	690	1,300
Personal services	263	⁴ 235	51	90	77	170	123	296	426	738
Other household expenses	216	146	85	97	114	168	185	174	263	562
Housekeeping supplies	511	190	275	272	367	478	468	584	719	808
Laundry and cleaning supplies	127	46	66	84	96	135	119	159	142	198
Other household products	231	80	135	116	173	173	186	280	385	360
Postage and stationery	153	64	75	72	98	170	163	145	192	250
Household furnishings and equipment	1,416	588	421	505	887	1,110	1,365	1,643	1,801	3,212
Household textiles	79	47	24	38	44	57	90	98	98	164
Furniture	330	156	87	123	240	216	281	400	443	803
Floor coverings	82	⁴ 41	⁴ 26	⁴ 20	⁴ 26	⁴ 78	81	141	90	162
Major appliances	173	84	65	99	104	135	189	197	212	356
Small appliances, miscellaneous housewares	91	30	25	29	90	92	88	56	139	180
Miscellaneous household equipment	661	229	194	196	384	531	637	751	818	1,548
Apparel and services	1,832	676	849	789	825	1,456	1,551	1,862	2,765	3,723
Men and boys	455	243	165	166	188	356	380	534	625	999
Men, 16 and over	360	194	128	120	152	283	302	410	490	802
Boys, 2 to 15	95	49	37	45	35	73	77	124	136	197
Women and girls	780	165	347	294	324	628	663	748	1,319	1,556
Women, 16 and over	660	139	328	254	246	548	559	544	1,104	1,348
Girls, 2 to 15	120	26	20	40	78	80	105	204	215	207
Children under 2	81	⁴ 27	55	60	33	69	66	79	85	170
Footwear	312	177	219	201	179	255	252	307	453	526
Other apparel products and services	204	65	62	69	101	148	190	196	282	473
Transportation	6,529	2,780	2,399	2,890	4,518	5,092	6,933	7,275	9,342	12,855
Vehicle purchases (net outlay)	2,885	⁴ 1,047	1,125	1,191	2,057	2,195	3,354	3,085	4,079	5,663
Cars and trucks, new	1,157	(³)	⁴ 266	⁴ 298	⁴ 604	485	1,278	1,170	1,621	3,405
Cars and trucks, used	1,697	1,047	859	859	1,428	1,685	2,013	1,842	2,443	2,231
Other vehicles	30	(³)	(³)	⁴ 33	⁴ 25	⁴ 26	⁴ 62	⁴ 72	⁴ 14	⁴ 27
Gasoline and motor oil	1,115	577	441	586	836	962	1,220	1,383	1,559	1,824

See footnotes at end of table.

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Other vehicle expenses	\$2,156	\$952	\$692	\$1,017	\$1,443	\$1,736	\$2,118	\$2,522	\$3,185	\$4,184
Vehicle finance charges	303	92	38	81	190	221	360	483	459	569
Maintenance and repairs	698	458	282	375	518	584	688	765	959	1,268
Vehicle insurance	691	290	253	383	546	632	742	837	940	1,151
Vehicle rental, leases, licenses, other charges	463	113	119	179	189	298	329	437	826	1,196
Public transportation	373	204	140	97	181	199	241	286	520	1,184
Health care	1,935	876	1,216	1,859	2,170	2,045	1,910	2,056	2,060	2,441
Health insurance	925	389	605	986	1,134	991	910	922	950	1,100
Medical services	540	255	259	366	515	485	543	681	657	844
Drugs	352	186	285	424	428	454	353	310	309	311
Medical supplies	117	45	67	84	94	115	105	142	144	186
Entertainment	1,947	744	606	709	956	1,450	1,623	2,981	2,740	4,164
Fees and admissions	475	238	97	131	224	239	375	497	642	1,446
Television, radios, sound equipment	559	285	285	296	394	539	597	647	703	944
Pets, toys, and playground equipment	355	153	130	202	146	278	324	384	565	673
Other entertainment supplies, equipment, and services	559	67	94	80	192	395	327	1,453	831	1,101
Personal care products and services	528	229	241	267	344	497	520	662	690	903
Reading	178	89	75	94	128	156	187	184	231	341
Education	508	998	380	197	209	179	409	490	697	1,138
Tobacco products and smoking supplies	304	176	186	274	287	369	426	310	300	282
Miscellaneous	905	698	514	454	660	988	886	1,012	973	1,529
Cash contributions	1,169	1,024	491	395	580	1,020	910	1,159	1,466	2,838
Personal insurance and pensions	3,846	390	269	524	1,072	1,989	3,267	4,638	6,398	11,517
Life and other personal insurance	378	156	73	160	227	334	281	419	519	920
Pensions and Social Security	3,468	233	196	364	845	1,655	2,986	4,219	5,878	10,597
Sources of income and personal taxes: ¹										
Money income before taxes	38,603	1,918	7,710	12,327	17,485	24,481	34,651	44,484	58,660	103,139
Wages and salaries	30,571	2,406	2,145	4,103	8,188	15,452	27,513	37,143	51,593	89,975
Self-employment income	1,986	-1,970	⁴ 15	145	387	1,385	1,110	2,130	2,417	8,235
Social Security, private and government retirement	4,502	794	4,218	6,726	7,837	6,201	4,584	3,746	2,636	2,717
Interest, dividends, rental income, other property income	743	78	69	172	354	586	711	858	1,385	1,636
Unemployment and workers' compensation, veterans' benefits	157	⁴ 59	⁴ 60	97	182	127	178	251	233	165
Public assistance, supplemental security income, food stamps	307	327	993	770	294	297	97	131	⁴ 37	⁴ 20
Regular contributions for support	201	86	74	132	⁴ 94	321	312	168	212	234
Other income	136	137	138	183	150	111	147	56	146	157
Personal taxes	3,187	45	358	272	428	1,216	2,526	4,004	5,096	10,686
Federal income taxes	2,303	-25	226	124	197	801	1,791	2,857	3,636	8,088
State and local income taxes	742	3	78	61	135	309	620	976	1,261	2,302
Other taxes	143	67	54	86	96	106	116	171	199	296
Income after taxes	35,416	1,873	7,352	12,055	17,057	23,265	32,125	40,480	53,564	92,453

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities	\$-804	\$3,590	\$382	\$-376	\$-521	\$-2,132	\$-4,406	\$-3,915	\$-3,266	\$6,135
Net change in total assets	3,887	4,419	726	274	-115	677	1,048	6,807	7,142	12,229
Net change in total liabilities	4,691	829	344	649	405	2,808	5,454	10,722	10,408	6,094
Other financial information:										
Other money receipts	525	390	69	305	84	475	651	428	962	928
Mortgage principal paid on owned property	-1,013	-582	-149	-227	-334	-506	-717	-1,142	-1,583	-3,040
Estimated market value of owned home ...	67,733	33,594	24,001	37,716	47,851	51,222	57,026	73,380	93,734	147,051
Estimated monthly rental value of owned home	505	236	192	316	360	373	434	561	715	1,037
Gifts of goods and services	1,109	660	596	438	625	935	960	829	1,620	2,370
Food	64	72	23	19	46	49	38	45	110	146
Housing	285	154	163	119	205	257	195	219	404	613
Housekeeping supplies	51	⁴ 15	36	25	26	56	39	59	55	92
Household textiles	8	⁴ 2	5	5	5	5	8	12	12	15
Appliances and miscellaneous housewares	35	⁴ 6	⁴ 10	⁴ 10	28	49	18	24	44	79
Major appliances	6	⁴ 1	⁴ 7	⁴ 3	⁴ 2	⁴ 4	⁴ 4	⁴ 10	10	12
Small appliances and miscellaneous housewares	29	⁴ 5	⁴ 3	⁴ 7	⁴ 26	46	15	14	34	67
Miscellaneous household equipment	76	21	52	31	41	82	78	66	93	143
Other housing	114	110	59	48	106	66	52	57	200	283
Apparel and services	286	66	171	140	124	226	298	168	361	645
Males, 2 and over	86	⁴ 21	48	28	51	64	96	61	101	197
Females, 2 and over	100	⁴ 3	39	24	47	101	113	43	145	221
Children under 2	38	⁴ 17	⁴ 32	24	17	22	26	22	33	103
Other apparel products and services	62	⁴ 25	⁴ 53	⁴ 64	⁴ 8	38	62	⁴ 42	81	124
Jewelry and watches	29	⁴ 9	⁴ 9	⁴ 3	⁴ 3	⁴ 6	⁴ 36	⁴ 14	⁴ 55	⁴ 76
All other apparel products and services	34	⁴ 16	⁴ 44	⁴ 61	⁴ 6	32	26	⁴ 28	27	48
Transportation	57	17	13	6	25	86	37	53	78	133
Health care	27	⁴ 10	⁴ 44	⁴ 22	⁴ 29	29	⁴ 11	⁴ 22	27	37
Entertainment	118	23	40	54	55	101	183	125	180	187
Toys, games, hobbies, and tricycles	56	⁴ 4	⁴ 21	⁴ 32	⁴ 17	66	62	58	115	60
Other entertainment	62	19	19	22	38	35	121	66	66	127
Education	127	⁴ 228	⁴ 29	⁴ 15	⁴ 44	36	⁴ 34	⁴ 60	309	361
All other gifts	145	89	113	62	96	152	166	138	150	248

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

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.