

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

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) ....	19,467	776	1,797	2,117	1,681	2,912	2,412	2,016	2,796	2,960
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$40,068	\$1,596	\$7,799	\$12,358	\$17,465	\$24,449	\$34,672	\$44,561	\$58,746	\$101,467
Income after taxes <sup>1</sup> .....	36,763	1,575	7,682	12,024	16,923	23,299	32,283	40,609	53,528	91,050
Age of reference person .....	48.3	38.6	54.7	57.7	54.1	50.2	45.5	43.7	43.5	44.9
Average number in consumer unit:										
Persons .....	2.4	1.7	1.5	1.8	2.2	2.2	2.4	2.8	3.1	3.2
Children under 18 .....	.7	.4	.3	.4	.5	.5	.7	.9	1.0	1.0
Persons 65 and over .....	.3	.2	.5	.6	.7	.5	.3	.2	.1	.1
Earners .....	1.4	.9	.5	.7	.8	1.1	1.4	1.7	2.0	2.1
Vehicles .....	2.2	1.2	.9	1.3	1.7	2.0	2.3	2.6	3.0	3.3
Percent distribution:										
Sex of reference person:										
Male .....	61	47	35	42	52	60	68	68	73	77
Female .....	39	53	65	58	48	40	32	32	27	23
Housing tenure:										
Homeowner .....	68	32	38	54	58	62	68	75	86	93
With mortgage .....	40	12	8	12	18	26	42	52	68	76
Without mortgage .....	28	20	31	43	40	36	26	24	18	17
Renter .....	32	68	62	46	42	38	32	25	14	7
Race of reference person:										
Black .....	8	13	16	11	10	10	6	8	5	4
White and other .....	92	87	84	89	90	90	94	92	95	96
Education of reference person:										
Elementary (1-8) .....	5	5	16	11	7	6	3	2	2	1
High school (9-12) .....	42	35	54	55	58	50	40	39	31	24
College .....	53	60	29	34	35	44	56	59	67	76
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	64	61	77	90	92	96	97	99	99
Average annual expenditures .....	\$35,660	\$20,050	\$14,033	\$18,926	\$23,477	\$27,573	\$33,119	\$38,280	\$47,303	\$68,671
Food .....	4,744	2,972	2,439	2,811	3,583	3,995	4,497	5,271	6,093	7,825
Food at home .....	2,751	1,639	1,504	1,905	2,251	2,587	2,746	2,892	3,379	4,089
Cereals and bakery products .....	441	269	256	321	339	434	446	457	501	666
Cereals and cereal products .....	152	91	102	120	127	132	169	150	157	237
Bakery products .....	289	178	155	201	212	303	277	307	344	429
Meats, poultry, fish, and eggs .....	659	352	388	491	631	611	670	621	816	934
Beef .....	203	124	112	133	190	200	198	192	308	243
Pork .....	151	92	100	131	165	128	163	139	152	217
Other meats .....	102	53	65	83	85	82	101	116	114	157
Poultry .....	115	51	59	86	111	104	117	106	144	168
Fish and seafood .....	63	413	31	35	54	67	63	41	71	119
Eggs .....	26	20	20	23	25	29	27	26	27	29
Dairy products .....	310	159	156	216	238	290	295	336	398	472
Fresh milk and cream .....	128	77	72	106	100	122	130	148	149	175
Other dairy products .....	182	82	84	111	138	168	165	188	249	298
Fruits and vegetables .....	440	238	245	305	345	444	439	416	513	692
Fresh fruits .....	147	69	77	116	105	159	143	132	165	235
Fresh vegetables .....	127	66	71	78	102	119	134	104	149	213
Processed fruits .....	94	60	60	61	75	86	93	103	108	146
Processed vegetables .....	73	43	37	49	63	80	70	77	91	99

See footnotes at end of table.

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Other food at home .....	\$901	\$621	\$459	\$573	\$698	\$809	\$896	\$1,062	\$1,151	\$1,325
Sugar and other sweets .....	117	81	70	78	103	113	119	116	155	155
Fats and oils .....	74	50	50	53	71	70	79	73	84	102
Miscellaneous foods .....	408	294	197	233	313	380	395	490	522	611
Nonalcoholic beverages .....	244	167	128	185	168	212	249	316	311	338
Food prepared by consumer unit on out-of-town trips .....	57	29	14	24	42	34	54	67	78	119
Food away from home .....	1,993	1,333	935	905	1,332	1,408	1,751	2,379	2,714	3,736
Alcoholic beverages .....	322	199	177	136	210	305	214	417	444	550
Housing .....	10,843	6,422	5,142	6,462	7,807	8,469	10,063	11,446	13,699	20,097
Shelter .....	5,785	3,587	2,662	3,399	4,157	4,460	5,557	6,165	7,331	10,659
Owned dwellings .....	3,889	1,809	816	1,500	1,917	2,299	3,448	4,232	5,798	9,014
Mortgage interest and charges .....	2,047	549	174	402	582	923	1,801	2,359	3,473	5,334
Property taxes .....	1,039	541	308	559	688	780	841	1,101	1,401	2,187
Maintenance, repairs, insurance, other expenses .....	803	720	334	539	647	595	806	773	925	1,492
Rented dwellings .....	1,493	1,482	1,707	1,726	2,040	1,919	1,893	1,520	1,009	585
Other lodging .....	403	296	139	172	200	242	216	413	525	1,060
Utilities, fuels, and public services .....	2,408	1,377	1,619	1,857	2,114	2,238	2,423	2,593	2,860	3,317
Natural gas .....	422	235	295	334	380	411	404	454	501	566
Electricity .....	825	480	583	671	741	775	841	912	971	1,062
Fuel oil and other fuels .....	98	438	81	78	98	111	100	109	91	120
Telephone services .....	785	504	519	588	659	703	805	799	929	1,147
Water and other public services .....	278	120	141	185	235	239	273	318	368	422
Household operations .....	503	262	119	244	224	269	302	493	750	1,308
Personal services .....	289	4112	50	116	106	111	162	332	506	753
Other household expenses .....	214	149	69	129	119	158	141	161	244	556
Housekeeping supplies .....	511	230	255	282	324	414	523	551	706	865
Laundry and cleaning supplies .....	126	71	70	92	82	102	127	131	160	207
Other household products .....	225	123	114	122	151	158	220	248	323	389
Postage and stationery .....	160	36	71	68	91	154	176	172	223	269
Household furnishings and equipment .....	1,636	966	487	680	989	1,087	1,257	1,642	2,052	3,946
Household textiles .....	105	144	34	90	44	60	65	97	157	214
Furniture .....	352	194	84	171	286	279	255	419	469	718
Floor coverings .....	186	461	487	456	420	459	103	438	107	800
Major appliances .....	148	116	34	92	129	95	131	165	218	266
Small appliances, miscellaneous housewares .....	90	24	32	36	70	88	86	81	130	165
Miscellaneous household equipment .....	755	427	215	235	439	506	617	843	972	1,784
Apparel and services .....	1,718	1,034	822	681	873	1,430	1,836	1,747	2,286	3,230
Men and boys .....	421	257	147	146	166	314	424	486	560	886
Men, 16 and over .....	335	196	132	105	101	230	355	375	463	719
Boys, 2 to 15 .....	86	61	16	41	65	84	69	111	97	167
Women and girls .....	693	337	290	240	317	593	818	726	879	1,339
Women, 16 and over .....	576	260	258	208	245	501	698	558	738	1,110
Girls, 2 to 15 .....	117	77	32	32	72	92	120	168	141	229
Children under 2 .....	62	462	434	430	426	67	56	71	75	102
Footwear .....	305	4239	241	155	166	303	322	224	431	453
Other apparel products and services .....	237	140	110	110	197	154	215	241	342	450
Transportation .....	6,535	3,229	1,922	3,317	4,277	4,998	6,571	7,323	8,986	12,419
Vehicle purchases (net outlay) .....	2,864	41,400	838	1,454	1,925	2,226	3,067	3,194	3,701	5,466
Cars and trucks, new .....	1,207	4261	4225	4669	4486	808	1,248	1,006	1,658	2,914
Cars and trucks, used .....	1,614	1,139	603	776	1,415	1,308	1,808	2,027	2,043	2,522
Other vehicles .....	43	(3)	410	48	424	4111	410	4162	(3)	430
Gasoline and motor oil .....	1,087	540	418	590	772	903	1,179	1,344	1,504	1,708

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Other vehicle expenses .....	\$2,247	\$1,052	\$567	\$1,132	\$1,380	\$1,691	\$2,115	\$2,492	\$3,395	\$4,272
Vehicle finance charges .....	326	133	36	96	180	199	365	458	512	630
Maintenance and repairs .....	688	423	233	461	433	559	641	688	975	1,233
Vehicle insurance .....	713	385	217	417	543	606	750	835	1,009	1,124
Vehicle rental, leases, licenses, other charges .....	519	110	82	158	224	327	359	511	898	1,285
Public transportation .....	337	237	99	141	199	178	210	292	387	972
Health care .....	2,038	961	1,174	1,981	2,304	1,995	1,914	2,070	2,175	2,726
Health insurance .....	960	410	619	969	1,146	1,050	936	896	971	1,167
Medical services .....	557	293	185	425	481	369	470	708	754	956
Drugs .....	389	192	298	476	511	433	396	316	340	406
Medical supplies .....	132	65	73	110	167	142	113	151	110	197
Entertainment .....	1,926	953	457	1,052	944	1,546	1,572	2,089	2,700	4,053
Fees and admissions .....	463	248	73	160	191	321	326	485	599	1,233
Television, radios, sound equipment .....	539	290	221	355	363	469	609	681	674	826
Pets, toys, and playground equipment .....	382	251	105	184	180	343	315	364	536	790
Other entertainment supplies, equipment, and services .....	541	164	58	353	210	413	321	559	892	1,203
Personal care products and services .....	396	237	222	184	251	362	373	454	507	667
Reading .....	178	106	75	106	122	157	186	163	237	315
Education .....	555	1,123	440	167	349	244	446	460	716	1,172
Tobacco products and smoking supplies .....	317	239	239	277	302	354	417	311	321	308
Miscellaneous .....	919	858	386	562	648	921	888	976	1,145	1,436
Cash contributions .....	1,191	951	271	633	804	857	941	1,185	1,505	2,673
Personal insurance and pensions .....	3,976	765	268	557	1,002	1,940	3,201	4,368	6,487	11,199
Life and other personal insurance .....	391	411	83	153	236	369	301	375	530	809
Pensions and Social Security .....	3,585	354	185	404	767	1,571	2,901	3,993	5,958	10,390
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	40,068	1,596	7,799	12,358	17,465	24,449	34,672	44,561	58,746	101,467
Wages and salaries .....	31,853	2,755	1,834	4,303	8,078	15,143	26,795	36,386	52,077	89,290
Self-employment income .....	1,924	-2,720	<sup>4</sup> 159	199	283	1,132	1,428	2,412	2,383	6,800
Social Security, private and government retirement .....	4,720	764	4,357	6,721	7,925	6,677	5,257	3,954	2,669	2,823
Interest, dividends, rental income, other property income .....	697	63	59	143	269	546	585	1,057	923	1,671
Unemployment and workers' compensation, veterans' benefits .....	156	<sup>4</sup> 61	32	107	107	151	206	202	225	187
Public assistance, supplemental security income, food stamps .....	308	437	1,037	552	426	345	106	279	<sup>4</sup> 30	<sup>4</sup> 3
Regular contributions for support .....	217	<sup>4</sup> 54	76	116	188	333	203	198	328	240
Other income .....	192	182	244	218	190	122	92	74	112	453
Personal taxes .....	3,306	21	117	335	543	1,150	2,389	3,952	5,218	10,418
Federal income taxes .....	2,381	-54	26	159	285	717	1,700	2,852	3,779	7,781
State and local income taxes .....	779	-2	19	71	149	304	574	951	1,273	2,358
Other taxes .....	146	<sup>4</sup> 77	72	104	109	129	115	149	167	278
Income after taxes .....	36,763	1,575	7,682	12,024	16,923	23,299	32,283	40,609	53,528	91,050

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Addenda:										
Net change in total assets and liabilities .....	-\$1,423	-\$263	\$248	-\$1,023	\$913	\$135	-\$5,116	-\$3,016	-\$2,169	-\$1,091
Net change in total assets .....	4,238	2,887	256	-419	1,848	3,818	1,346	2,477	6,955	13,101
Net change in total liabilities .....	5,661	3,150	8	605	935	3,683	6,462	5,493	9,123	14,192
Other financial information:										
Other money receipts .....	598	2,869	42	177	136	351	745	365	604	1,182
Mortgage principal paid on owned property .....	-1,101	-296	-120	-216	-306	-543	-810	-1,108	-1,789	-3,126
Estimated market value of owned home ...	70,368	30,837	22,458	40,814	48,515	52,660	57,586	72,988	92,861	148,183
Estimated monthly rental value of owned home .....	523	218	186	308	362	386	449	555	700	1,058
Gifts of goods and services .....	1,019	727	375	546	605	707	941	748	1,429	2,211
Food .....	68	<sup>4</sup> 61	24	27	27	45	50	39	114	159
Housing .....	274	118	125	138	175	215	156	232	424	589
Housekeeping supplies .....	47	<sup>4</sup> 7	31	25	21	46	34	51	57	92
Household textiles .....	14	<sup>4</sup> 1	<sup>4</sup> 3	<sup>4</sup> 7	<sup>4</sup> 3	8	<sup>4</sup> 8	<sup>4</sup> 15	28	32
Appliances and miscellaneous housewares .....	32	<sup>4</sup> 8	<sup>4</sup> 4	<sup>4</sup> 17	<sup>4</sup> 23	<sup>4</sup> 2	16	25	48	63
Major appliances .....	7	<sup>4</sup> 7	<sup>4</sup> 2	<sup>4</sup> 3	<sup>4</sup> 3	( <sup>2</sup> )	<sup>4</sup> 5	<sup>4</sup> 6	14	18
Small appliances and miscellaneous housewares .....	25	<sup>4</sup> 1	<sup>4</sup> 2	<sup>4</sup> 15	<sup>4</sup> 21	42	11	19	33	45
Miscellaneous household equipment .....	70	20	35	30	40	63	44	83	85	149
Other housing .....	111	82	52	59	88	56	54	58	206	252
Apparel and services .....	225	98	110	167	125	168	291	159	257	439
Males, 2 and over .....	67	<sup>4</sup> 21	31	28	36	58	89	61	57	150
Females, 2 and over .....	79	<sup>4</sup> 4	25	34	44	42	126	66	101	166
Children under 2 .....	26	<sup>4</sup> 18	<sup>4</sup> 10	<sup>4</sup> 15	<sup>4</sup> 18	24	28	<sup>4</sup> 17	32	49
Other apparel products and services .....	53	<sup>4</sup> 55	<sup>4</sup> 44	90	27	45	48	14	66	73
Jewelry and watches .....	24	<sup>4</sup> 20	<sup>4</sup> 28	21	12	11	27	8	51	30
All other apparel products and services .....	28	<sup>4</sup> 35	<sup>4</sup> 16	<sup>4</sup> 69	<sup>4</sup> 14	<sup>4</sup> 33	<sup>4</sup> 21	<sup>4</sup> 6	<sup>4</sup> 14	43
Transportation .....	45	20	6	14	47	75	27	36	51	85
Health care .....	38	<sup>4</sup> 11	<sup>4</sup> 3	<sup>4</sup> 88	<sup>4</sup> 30	<sup>4</sup> 9	61	<sup>4</sup> 40	50	36
Entertainment .....	97	50	24	45	76	59	153	86	121	182
Toys, games, hobbies, and tricycles .....	42	30	14	16	27	37	43	36	53	87
Other entertainment .....	55	20	<sup>4</sup> 10	29	49	22	110	50	68	94
Education .....	146	<sup>4</sup> 253	<sup>4</sup> 22	<sup>4</sup> 18	<sup>4</sup> 56	53	<sup>4</sup> 41	<sup>4</sup> 70	258	459
All other gifts .....	126	115	62	49	71	82	164	86	154	262

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

n.a. Not applicable.