

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

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)	19,238	826	1,718	2,045	1,632	2,839	2,413	1,704	2,724	3,335
Consumer unit characteristics:										
Income before taxes ¹	\$41,447	\$1,369	\$7,786	\$12,313	\$17,348	\$24,571	\$34,417	\$44,199	\$58,792	\$102,268
Income after taxes ¹	38,224	1,353	7,649	12,014	16,625	23,423	32,257	40,732	53,925	92,576
Age of reference person	48.0	37.7	56.0	57.6	52.5	49.8	45.5	44.6	42.7	44.8
Average number in consumer unit:										
Persons	2.4	1.8	1.5	1.7	2.1	2.3	2.4	2.7	3.1	3.2
Children under 187	.5	.3	.3	.5	.6	.6	.7	1.0	1.0
Persons 65 and over3	.1	.5	.6	.6	.5	.3	.2	.1	.1
Earners	1.4	1.0	.5	.7	.9	1.1	1.4	1.6	2.0	2.1
Vehicles	2.2	1.2	.9	1.4	1.5	2.0	2.2	2.6	2.9	3.1
Percent distribution:										
Sex of reference person:										
Male	58	48	32	40	49	58	65	64	68	71
Female	42	52	68	60	51	42	35	36	32	29
Housing tenure:										
Homeowner	68	29	42	57	55	64	69	74	81	93
With mortgage	40	14	7	11	18	26	41	48	63	78
Without mortgage	28	15	35	46	36	38	28	25	19	15
Renter	32	71	58	43	45	36	31	26	19	7
Race of reference person:										
Black	8	14	18	9	11	8	6	7	6	5
White and other	92	86	82	91	89	92	94	93	94	95
Education of reference person:										
Elementary (1-8)	4	4	13	10	7	4	3	2	1	(²)
High school (9-12)	43	41	59	54	51	50	42	38	34	27
College	53	55	27	36	42	46	55	60	65	73
Never attended and other	(²)	(²)	1	(²)	(³)	(³)	(²)	(³)	(³)	(²)
At least one vehicle owned or leased	90	68	61	81	88	92	96	97	99	99
Average annual expenditures	\$37,087	\$18,875	\$13,631	\$20,059	\$23,363	\$28,025	\$33,763	\$37,466	\$49,530	\$70,638
Food	4,864	2,855	2,263	2,652	3,411	4,086	4,712	5,250	6,430	8,019
Food at home	2,747	1,736	1,490	1,708	2,206	2,460	2,717	3,072	3,483	4,008
Cereals and bakery products	429	291	269	282	346	382	424	465	520	628
Cereals and cereal products	146	89	98	95	122	126	158	159	167	212
Bakery products	283	201	171	186	224	256	266	306	353	416
Meats, poultry, fish, and eggs	653	383	406	390	551	583	686	734	838	887
Beef	207	124	117	103	163	191	214	232	306	262
Pork	144	88	98	89	142	133	151	180	158	188
Other meats	98	67	61	73	84	77	109	107	119	132
Poultry	110	61	65	67	87	97	109	125	136	162
Fish and seafood	70	42	42	40	54	57	75	65	91	116
Eggs	25	23	23	19	23	27	28	24	29	28
Dairy products	312	188	154	210	224	281	294	333	420	463
Fresh milk and cream	125	93	71	96	91	110	132	131	160	168
Other dairy products	187	95	83	114	133	171	163	202	260	295
Fruits and vegetables	441	277	222	318	351	419	418	473	513	673
Fresh fruits	138	77	61	117	107	132	126	146	157	219
Fresh vegetables	126	80	69	92	97	117	120	121	149	198
Processed fruits	96	71	52	61	76	87	88	114	106	156
Processed vegetables	80	49	40	48	72	84	84	92	100	101

See footnotes at end of table.

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Other food at home	\$912	\$596	\$438	\$509	\$734	\$794	\$894	\$1,067	\$1,192	\$1,357
Sugar and other sweets	117	64	72	70	118	114	107	123	145	160
Fats and oils	74	55	48	43	71	76	79	81	91	90
Miscellaneous foods	426	259	194	224	318	355	424	535	544	671
Nonalcoholic beverages	248	193	111	155	193	212	245	276	356	339
Food prepared by consumer unit on out-of-town trips	47	26	12	18	34	37	40	53	57	97
Food away from home	2,117	1,119	773	944	1,205	1,627	1,995	2,178	2,947	4,011
Alcoholic beverages	324	229	114	157	190	267	275	275	460	622
Housing	11,262	5,900	5,302	6,839	7,774	8,789	9,960	11,475	14,236	20,605
Shelter	6,178	3,355	2,815	3,674	4,253	4,765	5,516	6,194	7,706	11,517
Owned dwellings	4,172	1,406	970	1,805	1,917	2,600	3,433	4,190	5,743	9,643
Mortgage interest and charges	2,206	597	215	315	634	1,064	1,760	2,317	3,538	5,711
Property taxes	1,084	339	421	718	648	842	831	1,104	1,313	2,238
Maintenance, repairs, insurance, other expenses	882	470	334	772	634	695	842	769	891	1,694
Rented dwellings	1,570	1,592	1,755	1,660	2,132	1,904	1,852	1,649	1,422	733
Other lodging	436	357	91	209	204	260	230	354	541	1,140
Utilities, fuels, and public services	2,379	1,257	1,595	1,843	1,953	2,185	2,349	2,509	2,820	3,357
Natural gas	379	193	284	303	331	352	331	414	448	528
Electricity	829	442	598	681	700	790	834	900	958	1,089
Fuel oil and other fuels	70	426	44	66	58	85	93	72	71	69
Telephone services	824	492	521	608	648	715	833	826	985	1,236
Water and other public services	276	104	148	185	217	244	258	297	357	434
Household operations	590	207	225	321	248	272	320	513	852	1,494
Personal services	344	4120	138	152	105	107	169	300	559	915
Other household expenses	246	87	87	169	143	166	151	213	293	580
Housekeeping supplies	540	224	206	284	342	416	510	606	749	963
Laundry and cleaning supplies	136	73	62	101	101	113	126	135	175	223
Other household products	251	91	86	110	155	195	239	296	354	458
Postage and stationery	153	60	57	73	87	108	146	175	220	281
Household furnishings and equipment	1,575	857	460	717	978	1,152	1,264	1,653	2,110	3,275
Household textiles	119	135	39	78	68	85	63	64	181	254
Furniture	353	175	96	203	250	311	301	350	440	676
Floor coverings	51	422	410	54	12	45	40	21	89	94
Major appliances	167	136	44	84	144	131	184	217	213	258
Small appliances, miscellaneous housewares	95	32	35	42	49	80	79	104	102	216
Miscellaneous household equipment	790	357	236	257	454	500	597	897	1,085	1,776
Apparel and services	1,663	1,042	611	618	719	1,368	1,952	1,543	1,999	3,337
Men and boys	443	310	91	120	176	281	626	390	538	966
Men, 16 and over	350	168	60	78	108	211	550	306	412	798
Boys, 2 to 15	93	142	31	41	68	70	76	84	126	168
Women and girls	631	355	233	260	252	569	696	647	736	1,247
Women, 16 and over	512	254	190	229	204	466	591	550	585	982
Girls, 2 to 15	119	101	43	31	48	103	106	97	151	266
Children under 2	60	438	415	422	426	46	71	95	73	105
Footwear	298	4206	184	105	115	312	371	216	370	508
Other apparel products and services	231	133	88	111	150	161	188	195	282	510
Transportation	6,814	3,725	1,736	4,089	4,329	5,262	6,498	7,305	9,232	12,410
Vehicle purchases (net outlay)	3,145	1,941	641	2,241	1,946	2,504	2,919	3,172	4,188	5,717
Cars and trucks, new	1,243	4554	4169	1,429	4631	993	791	4731	1,522	2,726
Cars and trucks, used	1,861	1,387	461	802	1,307	1,407	2,101	2,328	2,651	2,949
Other vehicles	41	(3)	410	49	48	4104	427	4113	414	443
Gasoline and motor oil	1,054	600	393	586	726	906	1,107	1,259	1,444	1,621

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Other vehicle expenses	\$2,264	\$1,033	\$601	\$1,099	\$1,365	\$1,641	\$2,215	\$2,556	\$3,280	\$4,171
Vehicle finance charges	336	192	37	108	177	200	386	382	527	641
Maintenance and repairs	644	339	243	416	411	482	609	774	886	1,082
Vehicle insurance	733	358	216	451	519	605	772	804	1,043	1,163
Vehicle rental, leases, licenses, other charges	552	145	106	124	257	354	449	597	824	1,285
Public transportation	351	151	101	164	293	210	256	317	319	901
Health care	2,158	913	1,300	2,047	2,363	2,081	2,056	2,057	2,398	2,865
Health insurance	1,016	377	662	1,000	1,135	1,111	1,005	993	1,073	1,200
Medical services	596	268	236	436	493	461	513	611	789	1,023
Drugs	412	175	345	461	560	385	422	330	415	449
Medical supplies	134	93	56	150	175	124	117	123	121	193
Entertainment	2,043	881	527	1,194	987	1,470	1,773	2,041	3,106	3,962
Fees and admissions	469	219	84	202	223	294	281	470	602	1,195
Television, radios, sound equipment	597	339	279	361	429	464	630	596	845	940
Pets, toys, and playground equipment	398	157	104	229	216	322	331	449	545	772
Other entertainment supplies, equipment, and services	578	166	60	403	118	390	531	527	1,115	1,055
Personal care products and services	399	283	157	191	244	321	401	438	499	725
Reading	178	86	83	122	124	150	167	162	225	315
Education	584	938	315	147	350	254	430	377	791	1,346
Tobacco products and smoking supplies	340	306	250	246	315	344	408	363	394	355
Miscellaneous	932	630	417	610	576	791	912	839	1,280	1,548
Cash contributions	1,285	334	271	637	1,012	953	926	993	1,657	2,963
Personal insurance and pensions	4,242	754	284	509	969	1,888	3,294	4,349	6,824	11,566
Life and other personal insurance	400	455	112	118	218	306	335	330	572	821
Pensions and Social Security	3,842	299	172	390	751	1,582	2,959	4,018	6,252	10,746
Sources of income and personal taxes: ¹										
Money income before taxes	41,447	1,369	7,786	12,313	17,348	24,571	34,417	44,199	58,792	102,268
Wages and salaries	33,018	2,287	1,681	3,929	8,422	14,792	26,504	35,503	52,232	89,926
Self-employment income	2,109	-2,189	192	278	282	1,093	1,745	2,528	2,623	6,672
Social Security, private and government retirement	4,686	558	4,608	6,844	7,382	7,276	4,938	4,298	2,579	2,636
Interest, dividends, rental income, other property income	735	33	109	213	249	560	561	1,008	720	1,939
Unemployment and workers' compensation, veterans' benefits	163	476	425	92	97	145	316	214	165	210
Public assistance, supplemental security income, food stamps	304	371	881	617	479	314	125	4,298	83	419
Regular contributions for support	219	82	60	185	231	271	154	265	296	263
Other income	213	152	230	155	207	120	75	85	94	602
Personal taxes	3,223	16	137	300	724	1,149	2,160	3,467	4,867	9,692
Federal income taxes	2,326	-33	50	133	428	701	1,525	2,478	3,506	7,279
State and local income taxes	753	9	22	64	165	293	531	859	1,219	2,141
Other taxes	144	440	65	103	131	154	103	130	142	272
Income after taxes	38,224	1,353	7,649	12,014	16,625	23,423	32,257	40,732	53,925	92,576

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Addenda:										
Net change in total assets and liabilities	-\$1,779	-\$2,929	-\$314	-\$1,562	-\$735	\$306	-\$2,522	-\$1,003	-\$217	-\$5,801
Net change in total assets	4,467	-1,326	48	-113	1,495	4,545	2,665	2,387	8,020	11,841
Net change in total liabilities	6,246	1,603	362	1,449	2,230	4,240	5,187	3,390	8,238	17,642
Other financial information:										
Other money receipts	589	4,275	431	62	158	136	501	385	979	1,114
Mortgage principal paid on owned property	-1,227	-328	-115	-201	-335	-657	-1,421	-1,036	-1,669	-3,174
Estimated market value of owned home ...	73,057	21,894	27,262	44,858	46,456	56,279	55,372	73,136	92,057	151,170
Estimated monthly rental value of owned home	534	178	212	335	369	401	448	546	669	1,049
Gifts of goods and services	1,064	612	296	548	637	634	954	689	1,376	2,504
Food	71	426	24	17	24	17	35	43	117	209
Housing	284	161	110	138	167	189	226	203	420	609
Housekeeping supplies	44	421	15	23	23	39	40	35	61	84
Household textiles	17	(2)	41	43	415	13	17	415	27	36
Appliances and miscellaneous housewares	33	48	42	17	411	25	40	25	32	85
Major appliances	7	46	(3)	(2)	44	43	45	46	414	18
Small appliances and miscellaneous housewares	25	41	42	16	47	22	35	19	17	66
Miscellaneous household equipment	76	14	53	22	44	63	46	88	85	173
Other housing	114	118	39	73	74	49	83	39	215	232
Apparel and services	207	144	66	111	148	148	252	175	192	447
Males, 2 and over	67	53	415	28	44	51	79	72	41	166
Females, 2 and over	66	418	19	27	39	42	93	56	74	141
Children under 2	28	41	410	416	410	20	47	422	33	55
Other apparel products and services	46	472	422	40	54	36	33	24	44	85
Jewelry and watches	19	413	49	21	26	9	14	13	23	33
All other apparel products and services	27	459	413	419	429	427	419	411	21	52
Transportation	48	100	6	18	65	20	20	29	58	113
Health care	55	42	426	4148	427	446	63	435	57	48
Entertainment	101	44	26	55	78	64	124	74	126	202
Toys, games, hobbies, and tricycles	38	14	14	22	26	36	44	35	51	61
Other entertainment	63	30	12	34	51	28	80	39	75	141
Education	163	475	42	410	426	41	452	446	287	574
All other gifts	135	60	37	50	103	109	182	84	120	301

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.

n.a. Not applicable.