

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	27,661	1,426	1,336	1,699	1,711	3,378	2,799	2,662	4,024	8,626
Consumer unit characteristics:										
Income before taxes .....	\$60,488	-\$1,998	\$7,771	\$12,606	\$17,348	\$24,947	\$34,676	\$44,752	\$59,253	\$124,701
Income after taxes .....	58,834	-1,915	7,802	12,909	17,687	25,235	34,497	44,250	58,258	119,816
Age of reference person .....	48.8	35.0	40.4	55.7	55.5	53.2	50.2	48.7	48.0	47.8
Average number in consumer unit:										
Persons .....	2.4	1.5	1.4	1.6	1.8	2.0	2.3	2.4	2.6	3.0
Children under 18 .....	.6	.3	.3	.3	.4	.4	.5	.6	.6	.8
Persons 65 and older .....	.3	.1	.2	.5	.5	.5	.4	.3	.3	.2
Earners .....	1.3	.6	.6	.5	.6	.8	1.1	1.3	1.6	2.0
Vehicles .....	2.1	.8	.8	1.0	1.3	1.6	1.8	2.1	2.5	3.0
Percent distribution:										
Sex of reference person:										
Male .....	48	49	42	33	40	45	46	51	50	53
Female .....	52	51	58	67	60	55	54	49	50	47
Housing tenure:										
Homeowner .....	68	19	21	42	48	59	64	71	79	92
With mortgage .....	43	9	9	10	14	21	34	44	55	71
Without mortgage .....	26	10	12	32	34	38	30	27	25	21
Renter .....	32	81	79	58	52	41	36	29	21	8
Race of reference person:										
Black or African-American .....	9	13	16	14	15	12	12	8	6	4
White, Asian, and all other races .....	91	87	84	86	85	88	88	92	94	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	5	5	5	5	7	6	6	5	5	3
Not Hispanic or Latino .....	95	95	95	95	93	94	94	95	95	97
Education of reference person:										
Elementary (1-8) .....	4	5	6	10	8	6	6	4	3	1
High school (9-12) .....	34	27	36	42	50	46	45	40	34	21
College .....	62	68	58	47	42	48	49	56	63	78
Never attended and other .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	90	55	56	73	81	90	94	96	97	98
Average annual expenditures .....	\$47,201	\$18,433	\$19,339	\$20,447	\$23,141	\$29,269	\$35,533	\$38,431	\$48,651	\$78,824
Food .....	5,998	2,882	3,009	3,385	3,190	4,062	4,665	4,980	6,174	9,310
Food at home .....	3,605	1,724	1,950	2,325	2,278	2,769	2,960	3,124	3,777	5,182
Cereals and bakery products .....	496	255	250	311	320	369	382	429	528	725
Cereals and cereal products .....	170	106	89	102	116	132	126	163	172	243
Bakery products .....	327	150	161	209	204	238	255	266	356	481
Meats, poultry, fish, and eggs .....	756	409	383	527	474	640	663	669	797	1,030
Beef .....	215	113	93	123	149	161	215	209	210	300
Pork .....	161	113	76	125	96	147	126	141	192	204
Other meats .....	112	63	69	73	60	96	94	92	126	153
Poultry .....	128	70	62	98	78	120	105	107	131	176
Fish and seafood .....	99	29	60	76	63	77	87	80	94	147
Eggs .....	41	22	23	31	28	39	36	39	45	49
Dairy products .....	420	193	238	261	244	320	329	384	429	615
Fresh milk and cream .....	150	78	90	95	97	130	124	140	149	209
Other dairy products .....	270	116	149	166	147	191	205	244	280	405
Fruits and vegetables .....	604	243	342	387	367	499	513	495	610	875
Fresh fruits .....	204	66	129	119	107	171	176	171	205	300
Fresh vegetables .....	180	68	87	121	113	154	149	145	184	262
Processed fruits .....	113	55	69	75	69	83	95	86	113	168
Processed vegetables .....	106	55	57	71	78	90	93	93	108	145

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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 .....	\$1,329	\$623	\$737	\$839	\$873	\$941	\$1,074	\$1,148	\$1,413	\$1,938
Sugar and other sweets .....	148	54	78	79	104	111	135	130	151	214
Fats and oils .....	102	61	44	74	76	74	84	92	110	140
Miscellaneous foods .....	714	327	410	460	462	488	576	632	757	1,043
Nonalcoholic beverages .....	319	171	193	209	212	251	254	262	343	452
Food prepared by consumer unit on out-of-town trips .....	46	<sup>3</sup> 11	<sup>3</sup> 12	18	<sup>3</sup> 19	17	25	31	51	89
Food away from home .....	2,393	1,158	1,059	1,060	912	1,293	1,705	1,856	2,396	4,128
Alcoholic beverages .....	434	177	200	169	168	225	306	350	507	718
Housing .....	15,331	6,954	7,199	8,198	9,035	10,779	12,093	13,548	15,917	23,697
Shelter .....	8,840	4,615	4,531	4,722	5,199	5,920	6,741	7,920	9,098	13,727
Owned dwellings .....	6,205	1,611	1,187	1,676	2,019	3,113	3,990	5,260	6,905	11,358
Mortgage interest and charges .....	3,094	893	465	486	595	1,078	1,811	2,647	3,506	6,028
Property taxes .....	1,943	467	427	774	816	1,217	1,414	1,614	2,033	3,391
Maintenance, repairs, insurance, other expenses .....	1,167	251	295	416	607	818	765	999	1,366	1,940
Rented dwellings .....	1,993	2,719	3,153	2,898	2,955	2,544	2,514	2,299	1,717	975
Other lodging .....	642	285	192	148	225	263	238	361	476	1,393
Utilities, fuels, and public services .....	3,474	1,446	1,648	2,196	2,464	2,966	3,258	3,466	3,888	4,623
Natural gas .....	751	319	374	495	532	669	724	769	817	980
Electricity .....	1,122	553	558	755	882	980	1,072	1,120	1,208	1,455
Fuel oil and other fuels .....	130	<sup>3</sup> 43	<sup>3</sup> 47	97	80	114	105	133	182	164
Telephone services .....	1,073	393	522	635	725	875	998	1,050	1,229	1,462
Water and other public services .....	398	138	148	215	245	328	359	394	451	563
Household operations .....	822	216	212	302	405	441	501	532	844	1,534
Personal services .....	307	<sup>3</sup> 22	<sup>3</sup> 62	<sup>3</sup> 77	<sup>3</sup> 66	97	165	154	302	664
Other household expenses .....	514	194	150	225	339	344	336	378	542	870
Housekeeping supplies .....	680	244	291	373	397	557	541	513	620	1,083
Laundry and cleaning supplies .....	149	81	85	127	113	126	129	122	128	214
Other household products .....	370	119	139	164	213	311	282	272	325	613
Postage and stationery .....	161	44	67	82	70	120	130	119	167	257
Household furnishings and equipment .....	1,515	433	518	605	570	895	1,051	1,117	1,467	2,729
Household textiles .....	109	24	21	60	40	69	53	55	95	219
Furniture .....	335	85	116	115	154	202	228	226	328	613
Floor coverings .....	49	<sup>3</sup> 6	<sup>3</sup> 28	<sup>3</sup> 8	16	19	13	59	32	101
Major appliances .....	196	36	61	58	81	138	136	139	247	329
Small appliances, miscellaneous housewares .....	108	28	31	120	34	85	86	108	88	167
Miscellaneous household equipment .....	718	255	260	244	246	382	536	530	678	1,301
Apparel and services .....	1,540	712	802	803	728	1,018	1,263	1,081	1,475	2,529
Men and boys .....	344	131	108	123	119	205	215	256	350	612
Men, 16 and over .....	266	97	80	95	65	165	160	202	277	475
Boys, 2 to 15 .....	77	34	28	28	54	40	55	54	73	137
Women and girls .....	634	286	412	288	319	366	571	380	539	1,099
Women, 16 and over .....	516	268	368	263	266	277	462	292	429	900
Girls, 2 to 15 .....	117	<sup>3</sup> 18	45	<sup>3</sup> 25	52	89	109	89	109	198
Children under 2 .....	98	43	52	76	51	94	75	89	112	130
Footwear .....	258	<sup>3</sup> 67	<sup>3</sup> 139	216	130	241	262	205	262	347
Other apparel products and services .....	207	185	91	100	109	113	140	151	212	341
Transportation .....	8,035	2,193	2,976	2,596	3,635	4,809	6,588	6,295	8,510	13,739
Vehicle purchases (net outlay) .....	2,897	<sup>3</sup> 457	1,118	<sup>3</sup> 475	1,165	1,477	2,566	1,879	2,955	5,346
Cars and trucks, new .....	1,330	( <sup>2</sup> )	<sup>3</sup> 324	<sup>3</sup> 269	<sup>3</sup> 369	435	909	715	1,172	2,857
Cars and trucks, used .....	1,457	457	725	201	795	1,017	1,582	1,112	1,626	2,273
Other vehicles .....	109	( <sup>2</sup> )	<sup>3</sup> 69	<sup>3</sup> 6	( <sup>2</sup> )	<sup>3</sup> 25	<sup>3</sup> 74	<sup>3</sup> 52	<sup>3</sup> 157	216
Gasoline and motor oil .....	2,300	926	886	991	1,220	1,592	1,952	2,218	2,689	3,453

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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 vehicle expenses .....	\$2,423	\$688	\$840	\$944	\$1,036	\$1,565	\$1,840	\$2,025	\$2,512	\$4,091
Vehicle finance charges .....	270	46	56	57	78	143	204	234	363	461
Maintenance and repairs .....	697	250	248	261	434	472	570	583	746	1,116
Vehicle insurance .....	968	<sup>3</sup> 246	<sup>3</sup> 353	<sup>3</sup> 487	<sup>3</sup> 351	673	718	831	870	1,650
Vehicle rental, leases, licenses, and other charges .....	488	146	183	139	173	277	348	377	533	864
Public transportation .....	415	122	132	186	215	175	231	172	354	849
Healthcare .....	3,160	829	1,130	1,918	2,073	2,780	3,019	3,006	3,650	4,329
Health insurance .....	1,787	461	631	1,177	1,298	1,683	1,849	1,791	2,072	2,289
Medical services .....	748	201	288	340	332	521	598	588	908	1,187
Drugs .....	491	136	166	323	395	492	463	527	510	636
Medical supplies .....	134	31	46	79	47	84	110	99	160	217
Entertainment .....	2,693	1,212	1,134	958	1,018	1,604	1,926	2,018	2,806	4,667
Fees and admissions .....	583	210	199	140	159	227	239	290	517	1,246
Audio and visual equipment and services .....	957	399	483	559	541	665	796	889	1,036	1,433
Pets, toys, hobbies, and playground equipment .....	624	292	358	220	238	523	496	507	668	963
Other entertainment supplies, equipment, and services .....	529	311	95	39	81	188	395	333	584	1,026
Personal care products and services .....	544	222	292	295	288	326	398	430	529	907
Reading .....	115	42	44	52	64	83	91	87	124	186
Education .....	1,066	1,922	1,244	439	541	359	500	475	781	1,899
Tobacco products and smoking supplies .....	382	181	253	310	358	399	368	496	478	374
Miscellaneous .....	761	172	273	314	319	432	821	854	769	1,178
Cash contributions .....	1,694	528	367	500	988	876	1,169	1,180	1,630	3,148
Personal insurance and pensions .....	5,446	406	415	509	737	1,518	2,324	3,631	5,301	12,145
Life and other personal insurance .....	323	76	48	126	75	129	169	237	319	648
Pensions and Social Security .....	5,124	329	367	383	663	1,390	2,156	3,395	4,982	11,497
Sources of income and personal taxes:										
Money income before taxes .....	60,488	-1,998	7,771	12,606	17,348	24,947	34,676	44,752	59,253	124,701
Wages and salaries .....	47,983	3,324	3,597	4,165	7,090	12,899	23,012	33,220	46,992	105,847
Self-employment income .....	3,287	-6,749	<sup>3</sup> 26	<sup>3</sup> 97	419	674	1,165	1,811	2,827	9,039
Social Security, private and government retirement .....	6,482	501	1,888	6,428	8,191	9,613	8,395	7,853	7,225	5,238
Interest, dividends, rental income, other property income .....	1,427	35	148	90	452	430	792	1,101	1,064	3,178
Unemployment and workers' compensation, veterans' benefits .....	386	<sup>3</sup> 48	<sup>3</sup> 227	390	<sup>3</sup> 131	351	428	289	443	519
Public assistance, supplemental security income, food stamps .....	330	287	1,138	843	647	501	368	174	152	100
Regular contributions for support .....	408	180	410	265	214	270	324	219	340	685
Other income .....	185	376	388	329	203	209	193	<sup>3</sup> 84	210	97
Personal taxes .....	1,654	-83	-31	-303	-339	-288	179	502	995	4,885
Federal income taxes .....	1,324	1	11	-177	-186	-170	194	522	940	3,721
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-422	<sup>3</sup> -156	<sup>3</sup> -102	-173	-239	-292	-344	-529	-591	-566
State and local income taxes .....	545	13	11	-1	11	48	191	349	442	1,348
Other taxes .....	207	59	<sup>3</sup> 48	48	75	127	139	160	204	383

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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
Income after taxes .....	58,834	-1,915	7,802	12,909	17,687	25,235	34,497	44,250	58,258	119,816
Addenda:										
Net change in total assets and liabilities .....	-\$4,448	-\$5,100	-\$1,383	-\$1,975	-\$1,597	-\$1,730	-\$1,655	-\$5,599	-\$1,343	-\$8,932
Net change in total assets .....	5,093	-1,259	-255	-2,628	1,015	1,585	2,867	1,936	7,047	11,461
Net change in total liabilities .....	9,541	3,841	1,128	-653	2,612	3,314	4,522	7,535	8,390	20,393
Other financial information:										
Other money receipts .....	506	492	<sup>3</sup> 68	350	181	282	336	302	342	953
Mortgage principal paid on owned property .....	-2,171	-614	-346	-388	-619	-730	-1,066	-1,554	-2,187	-4,477
Estimated market value of owned home .....	130,196	34,098	25,025	54,259	62,488	81,126	93,492	106,373	134,590	227,193
Estimated monthly rental value of owned home .....	760	216	171	338	375	499	572	661	820	1,267
Gifts of goods and services .....	1,090	385	426	335	521	497	781	756	1,047	2,015
Food .....	109	<sup>3</sup> 3	<sup>2</sup> 6	<sup>1</sup> 6	<sup>5</sup> 6	<sup>6</sup> 5	<sup>5</sup> 2	<sup>7</sup> 6	<sup>9</sup> 4	<sup>2</sup> 14
Alcoholic beverages .....	11	<sup>3</sup> 18	<sup>3</sup> 18	<sup>3</sup> 4	<sup>3</sup> 1	<sup>3</sup> 3	<sup>3</sup> 9	<sup>3</sup> 3	<sup>8</sup>	<sup>2</sup> 2
Housing .....	212	<sup>8</sup> 6	<sup>9</sup> 5	<sup>9</sup> 8	<sup>1</sup> 16	<sup>1</sup> 16	<sup>8</sup> 9	<sup>1</sup> 45	<sup>2</sup> 02	<sup>3</sup> 94
Housekeeping supplies .....	37	<sup>3</sup> 19	<sup>3</sup> 28	<sup>3</sup> 12	<sup>3</sup> 13	<sup>2</sup> 1	<sup>1</sup> 6	<sup>3</sup> 3	<sup>3</sup> 3	<sup>6</sup> 8
Household textiles .....	11	<sup>3</sup> 4	( <sup>1</sup> )	<sup>3</sup> 7	<sup>3</sup> 1	<sup>3</sup> 10	<sup>3</sup> 6	<sup>3</sup> 4	<sup>8</sup>	<sup>2</sup> 3
Appliances and miscellaneous housewares .....	17	<sup>3</sup> 4	( <sup>1</sup> )	<sup>3</sup> 7	<sup>3</sup> 2	<sup>3</sup> 11	<sup>3</sup> 11	<sup>3</sup> 8	<sup>2</sup> 3	<sup>3</sup> 0
Major appliances .....	5	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup> 1	<sup>3</sup> 6	<sup>7</sup>	<sup>3</sup> 1	<sup>5</sup>	<sup>7</sup>
Small appliances and miscellaneous housewares .....	12	<sup>3</sup> 4	( <sup>1</sup> )	<sup>3</sup> 7	<sup>3</sup> 2	<sup>3</sup> 5	<sup>3</sup> 4	<sup>3</sup> 7	<sup>1</sup> 8	<sup>2</sup> 4
Miscellaneous household equipment .....	50	<sup>3</sup> 20	<sup>3</sup> 18	<sup>3</sup> 15	<sup>3</sup> 22	<sup>2</sup> 3	<sup>3</sup> 5	<sup>4</sup> 5	<sup>4</sup> 3	<sup>9</sup> 0
Other housing .....	97	<sup>3</sup> 9	<sup>3</sup> 48	<sup>5</sup> 6	<sup>7</sup> 7	<sup>4</sup> 9	<sup>2</sup> 2	<sup>5</sup> 5	<sup>9</sup> 5	<sup>1</sup> 83
Apparel and services .....	224	<sup>1</sup> 51	<sup>4</sup> 9	<sup>1</sup> 08	<sup>1</sup> 05	<sup>1</sup> 58	<sup>1</sup> 91	<sup>1</sup> 69	<sup>2</sup> 41	<sup>3</sup> 46
Males, 2 and over .....	46	<sup>3</sup> 11	<sup>3</sup> 5	<sup>3</sup> 15	<sup>2</sup> 8	<sup>2</sup> 8	<sup>4</sup> 8	<sup>3</sup> 8	<sup>4</sup> 5	<sup>7</sup> 6
Females, 2 and over .....	71	<sup>3</sup> 16	<sup>3</sup> 7	<sup>3</sup> 11	<sup>3</sup> 6	<sup>4</sup> 6	<sup>6</sup> 5	<sup>3</sup> 8	<sup>6</sup> 8	<sup>1</sup> 30
Children under 2 .....	51	<sup>3</sup> 0	<sup>2</sup> 3	<sup>4</sup> 0	<sup>2</sup> 3	<sup>5</sup> 5	<sup>3</sup> 3	<sup>4</sup> 2	<sup>4</sup> 9	<sup>7</sup> 5
Other apparel products and services .....	55	<sup>3</sup> 95	<sup>3</sup> 15	<sup>3</sup> 43	<sup>3</sup> 18	<sup>2</sup> 9	<sup>4</sup> 5	<sup>5</sup> 1	<sup>7</sup> 8	<sup>6</sup> 5
Jewelry and watches .....	23	<sup>3</sup> 87	<sup>3</sup> 8	<sup>3</sup> 1	<sup>3</sup> 3	<sup>3</sup> 12	<sup>3</sup> 6	<sup>3</sup> 16	<sup>4</sup> 1	<sup>2</sup> 6
All other apparel products and services .....	32	<sup>3</sup> 7	<sup>3</sup> 6	<sup>3</sup> 41	<sup>3</sup> 14	<sup>3</sup> 18	<sup>3</sup> 40	<sup>3</sup> 35	<sup>3</sup> 6	<sup>3</sup> 9
Transportation .....	72	<sup>1</sup> 5	<sup>1</sup> 23	<sup>2</sup> 7	<sup>3</sup> 7	<sup>1</sup> 6	<sup>5</sup> 7	<sup>8</sup> 2	<sup>6</sup> 0	<sup>1</sup> 20
Healthcare .....	23	<sup>3</sup> 7	<sup>3</sup> 7	<sup>3</sup> 3	<sup>3</sup> 10	<sup>3</sup> 3	<sup>3</sup> 24	<sup>3</sup> 19	<sup>3</sup> 23	<sup>4</sup> 4
Entertainment .....	88	<sup>3</sup> 56	<sup>3</sup> 42	<sup>3</sup> 25	<sup>3</sup> 58	<sup>4</sup> 8	<sup>6</sup> 0	<sup>7</sup> 0	<sup>9</sup> 6	<sup>1</sup> 45
Toys, games, arts and crafts, and tricycles .....	33	<sup>3</sup> 24	<sup>3</sup> 19	<sup>3</sup> 16	<sup>3</sup> 15	<sup>3</sup> 24	<sup>3</sup> 27	<sup>3</sup> 27	<sup>3</sup> 5	<sup>4</sup> 8
Other entertainment .....	55	<sup>3</sup> 2	<sup>2</sup> 2	<sup>3</sup> 9	<sup>4</sup> 2	<sup>2</sup> 4	<sup>3</sup> 3	<sup>4</sup> 4	<sup>6</sup> 1	<sup>9</sup> 7
Personal care products and services .....	10	<sup>3</sup> 0	<sup>3</sup> 6	<sup>3</sup> 23	<sup>3</sup> 0	<sup>5</sup>	<sup>3</sup> 6	<sup>1</sup> 1	<sup>1</sup> 3	<sup>9</sup>
Reading .....	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	<sup>3</sup> 1	<sup>3</sup> 1	<sup>1</sup>	<sup>1</sup>	<sup>2</sup>
Education .....	246	<sup>3</sup> 2	<sup>3</sup> 7	<sup>3</sup> 10	<sup>3</sup> 118	<sup>4</sup> 7	<sup>6</sup> 8	<sup>1</sup> 46	<sup>2</sup> 49	<sup>5</sup> 59
All other gifts .....	94	<sup>1</sup> 7	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 0	<sup>3</sup> 7	<sup>2</sup> 23	<sup>3</sup> 5	<sup>6</sup> 0	<sup>1</sup> 60

1 Value is less than or equal to 0.5.  
2 No data reported.  
3 Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010