

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

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)	27,267	1,421	1,264	1,711	1,804	3,380	2,895	2,649	3,923	8,219
Consumer unit characteristics:										
Income before taxes	\$59,170	-\$301	\$7,909	\$12,712	\$17,394	\$24,999	\$34,725	\$44,747	\$59,148	\$123,501
Income after taxes	57,397	-221	7,868	12,910	17,670	25,185	34,454	44,195	57,673	118,410
Age of reference person	49.0	35.1	41.6	55.1	54.2	53.1	50.3	49.3	48.6	48.1
Average number in consumer unit:										
Persons	2.4	1.5	1.5	1.5	1.8	2.1	2.4	2.4	2.7	3.1
Children under 186	.3	.3	.3	.4	.5	.6	.6	.6	.8
Persons 65 and older3	.1	.2	.5	.4	.5	.4	.3	.3	.2
Earners	1.3	.6	.6	.5	.6	.9	1.1	1.3	1.6	2.0
Vehicles	2.1	.8	.8	1.0	1.2	1.7	1.8	2.2	2.5	3.0
Percent distribution:										
Sex of reference person:										
Male	48	46	40	33	37	44	44	54	50	54
Female	52	54	60	67	63	56	56	46	50	46
Housing tenure:										
Homeowner	69	20	25	42	48	58	66	74	80	91
With mortgage	42	8	10	10	15	24	36	46	54	69
Without mortgage	26	11	15	32	34	35	30	28	26	22
Renter	31	80	75	58	52	42	34	26	20	9
Race of reference person:										
Black or African-American	9	14	16	14	15	12	12	9	6	4
White, Asian, and all other races	91	86	84	86	85	88	88	91	94	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	5	3	4	4	6	7	6	4	5	3
Not Hispanic or Latino	95	97	96	96	93	93	94	96	95	97
Education of reference person:										
Elementary (1-8)	4	3	6	10	7	6	6	4	4	1
High school (9-12)	33	32	37	44	47	43	45	37	32	20
College	62	65	57	46	45	51	49	59	64	79
Never attended and other	(¹)	(²)	(²)	(¹)	1	(²)	(¹)	(²)	(¹)	(²)
At least one vehicle owned or leased	90	55	57	74	79	90	95	96	98	98
Average annual expenditures	\$45,918	\$18,384	\$17,942	\$19,258	\$22,596	\$29,236	\$34,390	\$39,161	\$47,996	\$77,397
Food										
Food at home	3,629	1,881	2,382	2,220	2,321	2,794	2,855	3,308	3,653	5,316
Cereals and bakery products	505	284	326	279	311	383	400	438	527	746
Cereals and cereal products	168	100	121	93	101	137	130	157	166	244
Bakery products	337	185	205	186	210	246	270	281	362	502
Meats, poultry, fish, and eggs	740	416	563	453	476	600	580	723	728	1,047
Beef	213	112	198	104	135	153	164	232	184	320
Pork	157	120	96	97	101	136	123	163	178	202
Other meats	120	66	89	78	74	103	91	107	127	167
Poultry	116	70	75	89	80	90	93	112	116	162
Fish and seafood	94	23	77	57	63	83	70	73	81	147
Eggs	39	24	29	27	25	35	37	36	42	48
Dairy products	403	210	268	230	228	307	306	379	407	598
Fresh milk and cream	138	89	95	77	95	111	114	131	141	193
Other dairy products	265	121	173	153	133	196	191	249	266	406
Fruits and vegetables	643	317	443	397	407	512	510	527	612	970
Fresh fruits	221	94	150	126	138	179	162	175	191	353
Fresh vegetables	192	97	126	122	111	148	149	170	186	289
Processed fruits	113	61	75	73	82	82	96	87	112	170
Processed vegetables	116	66	92	75	76	102	102	95	123	158

See footnotes at end of table.

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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	\$1,339	\$653	\$781	\$861	\$899	\$993	\$1,060	\$1,240	\$1,377	\$1,954
Sugar and other sweets	151	60	90	76	100	112	125	137	151	227
Fats and oils	104	58	59	65	70	79	85	102	106	148
Miscellaneous foods	719	379	414	488	486	529	552	677	744	1,043
Nonalcoholic beverages	321	147	208	220	231	255	265	294	325	451
Food prepared by consumer unit on out-of-town trips	44	38	310	312	12	17	33	30	51	84
Food away from home	2,255	1,049	817	887	986	1,193	1,546	1,882	2,457	3,894
Alcoholic beverages	399	182	193	100	141	188	331	311	510	659
Housing	14,936	6,903	6,904	8,010	9,021	10,676	12,052	13,236	15,717	23,204
Shelter	8,636	4,357	4,238	4,767	5,262	5,977	6,942	7,449	9,077	13,460
Owned dwellings	6,016	1,301	1,195	1,733	2,253	3,080	4,311	5,139	6,839	10,987
Mortgage interest and charges	2,906	645	520	504	680	1,146	1,946	2,467	3,531	5,557
Property taxes	1,961	402	428	742	784	1,194	1,483	1,695	2,109	3,478
Maintenance, repairs, insurance, other expenses	1,149	254	246	487	789	740	882	978	1,199	1,952
Rented dwellings	1,967	2,815	2,851	2,906	2,810	2,629	2,348	1,978	1,698	1,022
Other lodging	653	241	192	129	199	268	282	331	540	1,452
Utilities, fuels, and public services	3,418	1,450	1,704	2,104	2,468	2,993	3,255	3,464	3,762	4,558
Natural gas	657	264	356	427	505	640	622	661	690	854
Electricity	1,147	590	622	752	871	1,019	1,113	1,154	1,217	1,495
Fuel oil and other fuels	108	26	49	80	90	88	100	111	164	124
Telephone services	1,092	424	492	625	760	902	1,032	1,125	1,237	1,489
Water and other public services	415	146	185	221	243	343	388	413	454	596
Household operations	819	257	220	286	364	381	507	612	788	1,592
Personal services	282	346	347	346	325	73	116	160	237	671
Other household expenses	537	211	173	240	339	308	391	452	551	921
Housekeeping supplies	658	301	293	365	396	517	453	577	624	1,046
Laundry and cleaning supplies	163	92	82	135	106	109	129	152	138	251
Other household products	352	155	139	159	233	329	240	298	337	546
Postage and stationery	144	54	73	72	57	79	84	127	150	250
Household furnishings and equipment	1,405	538	449	488	531	808	896	1,134	1,465	2,548
Household textiles	105	31	36	63	24	57	65	62	97	206
Furniture	325	106	59	73	124	170	257	296	390	563
Floor coverings	33	35	32	34	14	15	9	34	16	76
Major appliances	188	50	59	42	94	114	128	149	221	330
Small appliances, miscellaneous housewares	97	21	32	48	33	53	57	103	91	176
Miscellaneous household equipment	657	325	262	259	243	399	379	490	652	1,197
Apparel and services	1,468	591	761	536	643	1,057	1,180	1,136	1,386	2,479
Men and boys	334	169	154	101	133	259	227	231	319	584
Men, 16 and over	262	145	137	65	100	224	177	170	236	460
Boys, 2 to 15	72	24	17	36	33	35	49	61	83	124
Women and girls	597	242	279	150	295	364	504	444	554	1,049
Women, 16 and over	494	207	227	127	257	295	409	361	462	873
Girls, 2 to 15	102	35	52	23	38	70	95	83	92	177
Children under 2	85	52	52	65	55	67	62	91	78	121
Footwear	255	347	3172	133	73	251	247	218	264	367
Other apparel products and services	197	81	103	88	87	116	140	152	170	357
Transportation	7,437	2,099	2,429	2,302	3,217	4,522	6,022	6,656	8,261	12,637
Vehicle purchases (net outlay)	2,665	3474	3753	425	702	1,249	2,248	2,120	3,172	4,898
Cars and trucks, new	1,183	(2)	(2)	3154	3315	3365	803	872	1,563	2,362
Cars and trucks, used	1,424	3453	753	265	388	885	1,358	1,196	1,579	2,409
Other vehicles	58	321	(2)	36	(2)	(2)	387	353	330	126
Gasoline and motor oil	2,019	859	845	889	1,075	1,491	1,769	2,044	2,356	2,980

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — 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	\$2,330	\$678	\$657	\$865	\$1,231	\$1,592	\$1,792	\$2,286	\$2,383	\$3,856
Vehicle finance charges	238	34	31	40	79	113	164	204	322	429
Maintenance and repairs	744	214	236	333	482	551	587	768	782	1,162
Vehicle insurance	916	³ 291	³ 250	³ 374	³ 499	655	739	944	845	1,484
Vehicle rental, leases, licenses, and other charges	433	138	141	118	172	273	302	371	435	782
Public transportation	423	89	173	123	209	189	213	206	349	903
Healthcare	3,268	1,078	997	2,027	2,157	3,044	3,022	3,215	3,748	4,458
Health insurance	1,866	503	628	1,200	1,274	1,835	1,805	1,932	2,210	2,411
Medical services	753	405	156	287	377	644	622	609	843	1,180
Drugs	510	133	166	459	420	478	484	567	547	639
Medical supplies	139	38	47	82	86	87	111	108	148	229
Entertainment	2,588	976	1,000	910	1,082	1,452	1,709	1,886	2,852	4,641
Fees and admissions	573	197	168	91	131	217	262	282	573	1,245
Audio and visual equipment and services	919	433	443	571	526	650	766	889	1,016	1,363
Pets, toys, hobbies, and playground equipment	618	228	312	204	361	445	454	531	759	948
Other entertainment supplies, equipment, and services	478	118	77	44	64	140	227	184	505	1,085
Personal care products and services	528	223	283	259	285	352	359	435	501	899
Reading	106	38	34	44	56	76	92	82	113	176
Education	1,128	1,968	882	356	448	550	542	501	688	2,185
Tobacco products and smoking supplies	395	245	306	319	379	408	456	498	474	358
Miscellaneous	786	185	199	441	394	480	755	1,180	664	1,188
Cash contributions	1,637	494	376	381	713	955	1,094	1,348	1,716	3,020
Personal insurance and pensions	5,355	471	379	467	752	1,489	2,373	3,486	5,258	12,283
Life and other personal insurance	362	94	51	123	92	131	219	221	320	775
Pensions and Social Security	4,994	378	327	344	661	1,358	2,154	3,265	4,938	11,507
Sources of income and personal taxes:										
Money income before taxes	59,170	-301	7,909	12,712	17,394	24,999	34,725	44,747	59,148	123,501
Wages and salaries	46,790	2,969	3,338	3,905	6,989	13,056	22,665	33,247	45,924	105,862
Self-employment income	2,686	-5,002	³ 6	³ 131	484	675	1,258	1,218	2,959	7,115
Social Security, private and government retirement	6,855	469	2,055	6,388	7,538	9,189	8,541	8,282	7,793	6,183
Interest, dividends, rental income, other property income	1,288	201	121	55	346	399	711	835	1,089	2,930
Unemployment and workers' compensation, veterans' benefits	582	³ 44	³ 266	599	536	557	785	648	740	573
Public assistance, supplemental security income, food stamps	425	385	1,141	955	974	639	413	249	229	157
Regular contributions for support	355	212	452	298	275	287	242	176	300	545
Other income	190	421	530	381	253	197	111	91	115	136
Personal taxes	1,773	-80	41	-198	-276	-186	271	551	1,476	5,091
Federal income taxes	1,119	-117	-16	-208	-285	-334	19	185	874	3,494
2008 Tax stimulus (thru Q20091)	(¹)	(²)	(²)	(²)	(²)	³ -3	³ -1	(²)	(²)	(²)
State and local income taxes	512	-8	19	-14	-34	34	177	284	486	1,306
Other taxes	143	46	³ 38	24	42	116	77	82	116	291

See footnotes at end of table.

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Income after taxes	57,397	-221	7,868	12,910	17,670	25,185	34,454	44,195	57,673	118,410
Addenda:										
Net change in total assets and liabilities	-\$4,057	\$3,699	-\$227	-\$395	\$1,350	-\$1,107	-\$1,279	-\$5,321	-\$8,196	-\$7,746
Net change in total assets	4,523	-276	-38	-1,474	2,792	340	3,146	5,371	4,070	9,830
Net change in total liabilities	8,580	-3,976	189	-1,079	1,443	1,447	4,424	10,692	12,266	17,576
Other financial information:										
Other money receipts	656	744	139	520	253	548	405	490	641	1,031
Mortgage principal paid on owned property	-2,013	-398	-290	-330	-564	-747	-1,107	-1,556	-2,044	-4,200
Estimated market value of owned home	125,836	27,009	27,882	49,197	62,512	76,293	94,462	105,538	138,715	219,664
Estimated monthly rental value of owned home	756	190	184	328	383	491	590	679	838	1,266
Gifts of goods and services	1,049	346	264	324	443	573	758	573	891	2,089
Food	103	41	³⁵	23	40	62	41	72	92	210
Alcoholic beverages	12	³¹³	³³	(¹)	³³	³⁵	³⁸	³²	11	27
Housing	187	112	60	91	64	106	88	144	195	343
Housekeeping supplies	31	³¹¹	³¹⁷	³¹¹	³⁹	32	19	25	27	54
Household textiles	9	³⁴	(¹)	³⁵	³³	³⁵	³⁶	³⁸	³⁹	16
Appliances and miscellaneous housewares	20	³⁴	³³	³⁹	³¹³	37	38	³¹¹	18	44
Major appliances	5	(²)	(²)	(¹)	³²	³³	³⁴	³¹	³⁷	9
Small appliances and miscellaneous housewares	16	³⁴	³³	³⁹	³¹¹	34	34	³¹⁰	11	35
Miscellaneous household equipment	38	³²³	³²	³⁶	37	22	27	48	40	64
Other housing	89	70	³³⁹	60	32	40	29	52	102	165
Apparel and services	204	82	51	99	83	204	183	149	213	310
Males, 2 and over	42	³¹¹	³⁶	³¹²	28	41	35	33	44	66
Females, 2 and over	72	³³⁰	³⁵	³²⁵	22	67	89	50	62	115
Children under 2	46	31	25	35	21	39	27	45	53	65
Other apparel products and services	44	³¹⁴	³¹⁴	³²⁷	³¹²	57	32	³²⁰	55	64
Jewelry and watches	18	³⁴	³⁶	³¹	³⁴	³¹¹	³⁶	³⁸	19	38
All other apparel products and services	26	³⁷	³⁷	³²⁵	³⁷	³⁴⁷	³²⁶	³¹³	³³⁶	26
Transportation	66	12	29	30	50	18	77	22	48	133
Health care	28	(²)	³⁷	³⁴	³²⁴	³¹⁰	³²⁸	³¹⁹	28	51
Entertainment	98	³⁴⁸	³⁴³	³¹⁷	³⁷⁰	58	39	66	110	179
Toys, games, arts and crafts, and tricycles	39	³²⁴	³¹⁸	³¹¹	³¹⁴	³³²	³¹²	³²⁰	49	70
Other entertainment	58	24	25	6	57	27	27	46	60	109
Personal care products and services	11	³³	³⁶	³¹⁹	(²)	12	7	12	5	12
Reading	1	(²)	(¹)	(¹)	³¹	³¹	³¹	³¹	1	2
Education	252	³²⁰	³³	³⁶	³⁵⁴	70	60	39	121	698
All other gifts	87	15	27	36	54	26	228	47	68	125

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, September, 2011