

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

| 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) .....  | 26,767           | 992               | 1,472              | 2,016                | 1,666                | 3,332                | 3,095                | 2,684                | 4,242                | 7,267             |
| Consumer unit characteristics:                 |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Income before taxes .....                      | \$55,215         | - \$75            | \$7,827            | \$12,580             | \$17,459             | \$24,891             | \$34,886             | \$44,802             | \$59,222             | \$116,916         |
| Income after taxes .....                       | 52,835           | 7                 | 7,828              | 12,593               | 17,457               | 24,704               | 34,300               | 43,579               | 56,808               | 110,329           |
| Age of reference person .....                  | 48.8             | 37.3              | 48.2               | 58.8                 | 55.5                 | 51.7                 | 49.3                 | 47.4                 | 45.9                 | 47.0              |
| Average number in consumer unit:               |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Persons .....                                  | 2.4              | 1.5               | 1.5                | 1.6                  | 1.8                  | 2.0                  | 2.3                  | 2.4                  | 2.8                  | 3.2               |
| Children under 18 .....                        | .6               | .3                | .3                 | .3                   | .4                   | .4                   | .6                   | .6                   | .7                   | .9                |
| Persons 65 and over .....                      | .3               | .1                | .3                 | .5                   | .5                   | .5                   | .4                   | .3                   | .2                   | .2                |
| Earners .....                                  | 1.4              | .7                | .5                 | .5                   | .6                   | .9                   | 1.2                  | 1.5                  | 1.7                  | 2.1               |
| Vehicles .....                                 | 2.1              | .8                | .8                 | 1.1                  | 1.3                  | 1.6                  | 2.0                  | 2.3                  | 2.6                  | 3.0               |
| Percent distribution:                          |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Sex of reference person:                       |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Male .....                                     | 50               | 41                | 32                 | 29                   | 40                   | 45                   | 52                   | 53                   | 56                   | 59                |
| Female .....                                   | 50               | 59                | 68                 | 71                   | 60                   | 55                   | 48                   | 47                   | 44                   | 41                |
| Housing tenure:                                |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner .....                                | 72               | 29                | 31                 | 53                   | 57                   | 63                   | 68                   | 75                   | 82                   | 94                |
| With mortgage .....                            | 45               | 13                | 8                  | 11                   | 15                   | 25                   | 38                   | 48                   | 59                   | 77                |
| Without mortgage .....                         | 27               | 16                | 23                 | 42                   | 42                   | 38                   | 30                   | 26                   | 23                   | 18                |
| Renter .....                                   | 28               | 71                | 69                 | 47                   | 43                   | 37                   | 32                   | 25                   | 18                   | 6                 |
| Race of reference person:                      |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Black or African-American .....                | 9                | 16                | 17                 | 10                   | 14                   | 12                   | 10                   | 7                    | 8                    | 5                 |
| White, Asian, and all other races .....        | 91               | 84                | 83                 | 90                   | 86                   | 88                   | 90                   | 93                   | 92                   | 95                |
| Hispanic or Latino origin of reference person: |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Hispanic or Latino .....                       | 4                | 3                 | 5                  | 5                    | 4                    | 6                    | 4                    | 4                    | 4                    | 2                 |
| Not Hispanic or Latino .....                   | 96               | 97                | 95                 | 95                   | 96                   | 94                   | 96                   | 96                   | 96                   | 98                |
| Education of reference person:                 |                  |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8) .....                         | 4                | 2                 | 11                 | 9                    | 6                    | 6                    | 4                    | 3                    | 2                    | 1                 |
| High school (9-12) .....                       | 38               | 36                | 46                 | 55                   | 51                   | 50                   | 45                   | 42                   | 36                   | 21                |
| College .....                                  | 58               | 62                | 43                 | 36                   | 42                   | 44                   | 51                   | 55                   | 62                   | 78                |
| Never attended and other .....                 | ( <sup>1</sup> ) | ( <sup>1</sup> )  | ( <sup>1</sup> )   | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>2</sup> )  |
| At least one vehicle owned or leased .....     | 90               | 57                | 60                 | 74                   | 81                   | 89                   | 95                   | 97                   | 98                   | 99                |
| Average annual expenditures .....              | \$44,322         | \$18,707          | \$14,751           | \$18,987             | \$21,521             | \$27,049             | \$33,472             | \$38,549             | \$48,361             | \$77,691          |
| Food .....                                     | 5,672            | 2,386             | 2,195              | 2,655                | 3,121                | 3,875                | 4,605                | 5,094                | 6,422                | 8,940             |
| Food at home .....                             | 3,210            | 1,329             | 1,442              | 1,786                | 2,136                | 2,416                | 2,754                | 2,986                | 3,577                | 4,694             |
| Cereals and bakery products .....              | 450              | 204               | 220                | 260                  | 301                  | 346                  | 386                  | 407                  | 516                  | 641               |
| Cereals and cereal products .....              | 142              | 74                | 63                 | 77                   | 100                  | 116                  | 119                  | 131                  | 158                  | 204               |
| Bakery products .....                          | 308              | 130               | 157                | 184                  | 201                  | 230                  | 267                  | 276                  | 358                  | 438               |
| Meats, poultry, fish, and eggs .....           | 747              | 305               | 373                | 400                  | 521                  | 578                  | 688                  | 727                  | 807                  | 1,057             |
| Beef .....                                     | 231              | 84                | 104                | 111                  | 156                  | 186                  | 236                  | 211                  | 250                  | 326               |
| Pork .....                                     | 160              | 71                | 88                 | 84                   | 135                  | 129                  | 154                  | 171                  | 175                  | 209               |
| Other meats .....                              | 114              | 35                | 48                 | 59                   | 74                   | 82                   | 99                   | 125                  | 125                  | 165               |
| Poultry .....                                  | 124              | 57                | 71                 | 76                   | 76                   | 86                   | 100                  | 123                  | 131                  | 184               |
| Fish and seafood .....                         | 88               | 41                | 42                 | 48                   | 53                   | 67                   | 70                   | 73                   | 93                   | 137               |
| Eggs .....                                     | 29               | 16                | 19                 | 22                   | 26                   | 27                   | 29                   | 24                   | 33                   | 35                |
| Dairy products .....                           | 374              | 154               | 150                | 212                  | 230                  | 282                  | 331                  | 355                  | 435                  | 537               |
| Fresh milk and cream .....                     | 144              | 64                | 67                 | 91                   | 102                  | 112                  | 140                  | 146                  | 156                  | 193               |
| Other dairy products .....                     | 231              | 89                | 82                 | 122                  | 128                  | 170                  | 191                  | 209                  | 278                  | 343               |
| Fruits and vegetables .....                    | 514              | 208               | 216                | 304                  | 349                  | 413                  | 447                  | 463                  | 547                  | 753               |
| Fresh fruits .....                             | 173              | 70                | 66                 | 105                  | 119                  | 142                  | 146                  | 154                  | 184                  | 257               |
| Fresh vegetables .....                         | 149              | 55                | 71                 | 81                   | 96                   | 111                  | 125                  | 138                  | 161                  | 222               |
| Processed fruits .....                         | 109              | 43                | 42                 | 72                   | 73                   | 93                   | 100                  | 98                   | 113                  | 156               |
| Processed vegetables .....                     | 83               | 40                | 37                 | 45                   | 62                   | 67                   | 76                   | 73                   | 89                   | 118               |

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — 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 .....                                  | \$1,126       | \$459              | \$484              | \$609                | \$734                | \$796                | \$902                | \$1,035              | \$1,272              | \$1,706           |
| Sugar and other sweets .....                              | 124           | 56                 | 73                 | 63                   | 84                   | 83                   | 97                   | 116                  | 151                  | 182               |
| Fats and oils .....                                       | 83            | 30                 | 40                 | 47                   | 57                   | 71                   | 69                   | 83                   | 89                   | 117               |
| Miscellaneous foods .....                                 | 587           | 223                | 223                | 326                  | 368                  | 395                  | 468                  | 544                  | 655                  | 909               |
| Nonalcoholic beverages .....                              | 289           | 134                | 132                | 164                  | 214                  | 225                  | 239                  | 264                  | 341                  | 407               |
| Food prepared by consumer unit on out-of-town trips ..... | 42            | <sup>3</sup> 16    | <sup>3</sup> 16    | 9                    | <sup>3</sup> 11      | 23                   | 29                   | 28                   | 36                   | 91                |
| Food away from home .....                                 | 2,462         | 1,057              | 753                | 869                  | 985                  | 1,459                | 1,851                | 2,108                | 2,846                | 4,246             |
| Alcoholic beverages .....                                 | 443           | 227                | 143                | 205                  | 228                  | 221                  | 355                  | 328                  | 448                  | 795               |
| Housing .....   | 13,852        | 6,942              | 5,749              | 7,046                | 8,114                | 9,132                | 10,933               | 12,609               | 14,540               | 22,980            |
| Shelter .....   | 7,665         | 4,485              | 3,409              | 4,012                | 4,557                | 5,009                | 5,951                | 6,958                | 7,939                | 12,735            |
| Owned dwellings .....                                     | 5,527         | 2,090              | 944                | 1,613                | 2,096                | 2,642                | 3,612                | 4,910                | 6,005                | 10,883            |
| Mortgage interest and charges .....                       | 2,931         | 1,100              | 288                | 436                  | 649                  | 977                  | 1,786                | 2,543                | 3,336                | 6,224             |
| Property taxes .....                                      | 1,600         | 607                | 453                | 676                  | 821                  | 948                  | 1,129                | 1,518                | 1,659                | 2,900             |
| Maintenance, repairs, insurance, other expenses .....     | 995           | 383                | 203                | 501                  | 626                  | 717                  | 697                  | 849                  | 1,011                | 1,760             |
| Rented dwellings .....                                    | 1,608         | 2,171              | 2,337              | 2,280                | 2,350                | 2,186                | 2,094                | 1,759                | 1,449                | 593               |
| Other lodging .....                                       | 530           | 224                | 128                | 119                  | 111                  | 181                  | 245                  | 289                  | 484                  | 1,260             |
| Utilities, fuels, and public services .....               | 3,064         | 1,514              | 1,495              | 2,044                | 2,216                | 2,562                | 2,829                | 3,020                | 3,396                | 4,226             |
| Natural gas .....   | 676           | 288                | 351                | 466                  | 504                  | 596                  | 614                  | 663                  | 710                  | 943               |
| Electricity .....   | 980           | 534                | 502                | 693                  | 769                  | 854                  | 923                  | 965                  | 1,059                | 1,306             |
| Fuel oil and other fuels .....                            | 105           | <sup>3</sup> 38    | <sup>3</sup> 37    | 102                  | 54                   | 89                   | 128                  | 126                  | 129                  | 117               |
| Telephone services .....                                  | 976           | 509                | 500                | 604                  | 669                  | 762                  | 865                  | 942                  | 1,134                | 1,375             |
| Water and other public services .....                     | 327           | 146                | 106                | 178                  | 220                  | 260                  | 299                  | 324                  | 365                  | 485               |
| Household operations .....                                | 734           | 208                | 157                | 293                  | 332                  | 408                  | 429                  | 554                  | 676                  | 1,515             |
| Personal services .....                                   | 323           | <sup>3</sup> 59    | <sup>3</sup> 41    | 85                   | 135                  | 152                  | 153                  | 222                  | 314                  | 717               |
| Other household expenses .....                            | 411           | 149                | 117                | 209                  | 196                  | 257                  | 276                  | 332                  | 363                  | 797               |
| Housekeeping supplies .....                               | 640           | 276                | 192                | 315                  | 396                  | 361                  | 504                  | 554                  | 750                  | 1,032             |
| Laundry and cleaning supplies .....                       | 147           | 84                 | 60                 | 78                   | 84                   | 112                  | 127                  | 133                  | 191                  | 201               |
| Other household products .....                            | 328           | 129                | 90                 | 169                  | 185                  | 155                  | 272                  | 255                  | 372                  | 558               |
| Postage and stationery .....                              | 165           | 63                 | 42                 | 68                   | 127                  | 94                   | 105                  | 166                  | 187                  | 272               |
| Household furnishings and equipment .....                 | 1,749         | 459                | 495                | 382                  | 614                  | 792                  | 1,220                | 1,523                | 1,779                | 3,473             |
| Household textiles .....                                  | 135           | 25                 | 44                 | 23                   | 78                   | 76                   | 133                  | 106                  | 119                  | 249               |
| Furniture .....   | 412           | 129                | 79                 | 78                   | 158                  | 173                  | 173                  | 342                  | 477                  | 870               |
| Floor coverings .....                                     | 56            | <sup>3</sup> 4     | <sup>3</sup> 12    | 9                    | 23                   | 21                   | 21                   | 41                   | 87                   | 110               |
| Major appliances .....                                    | 223           | 39                 | 50                 | 116                  | 49                   | 75                   | 154                  | 363                  | 176                  | 419               |
| Small appliances, miscellaneous housewares .....          | 103           | 22                 | 52                 | 32                   | 88                   | 64                   | 79                   | 72                   | 96                   | 184               |
| Miscellaneous household equipment .....                   | 821           | 240                | 257                | 123                  | 218                  | 384                  | 659                  | 600                  | 824                  | 1,642             |
| Apparel and services .....                                | 1,711         | 1,067              | 539                | 761                  | 785                  | 877                  | 1,371                | 1,367                | 1,748                | 3,056             |
| Men and boys .....  | 398           | 205                | 111                | 197                  | 115                  | 202                  | 273                  | 396                  | 428                  | 709               |
| Men, 16 and over .....                                    | 314           | 193                | 98                 | 151                  | 87                   | 156                  | 189                  | 330                  | 339                  | 559               |
| Boys, 2 to 15 .....                                       | 84            | 12                 | 13                 | 46                   | 28                   | 45                   | 84                   | 66                   | 88                   | 150               |
| Women and girls .....                                     | 693           | 527                | 205                | 292                  | 355                  | 345                  | 600                  | 483                  | 730                  | 1,216             |
| Women, 16 and over .....                                  | 583           | 498                | 189                | 262                  | 309                  | 281                  | 521                  | 399                  | 615                  | 1,005             |
| Girls, 2 to 15 .....                                      | 110           | 30                 | 16                 | 31                   | 46                   | 64                   | 79                   | 84                   | 115                  | 211               |
| Children under 2 .....                                    | 78            | <sup>3</sup> 22    | 41                 | 20                   | 39                   | 39                   | 80                   | 75                   | 87                   | 126               |
| Footwear .....  | 275           | 186                | 97                 | 176                  | 150                  | 172                  | 285                  | 193                  | 315                  | 414               |
| Other apparel products and services .....                 | 266           | 126                | 84                 | 74                   | 126                  | 119                  | 133                  | 220                  | 188                  | 592               |
| Transportation .....                                      | 7,795         | 3,152              | 2,130              | 2,879                | 3,001                | 5,080                | 6,047                | 6,925                | 9,839                | 13,150            |
| Vehicle purchases (net outlay) .....                      | 3,259         | <sup>3</sup> 1,509 | 803                | 912                  | 705                  | 2,182                | 2,242                | 2,756                | 4,535                | 5,599             |
| Cars and trucks, new .....                                | 1,651         | <sup>3</sup> 831   | <sup>3</sup> 82    | <sup>3</sup> 274     | <sup>3</sup> 250     | 927                  | 984                  | 1,368                | 2,081                | 3,253             |
| Cars and trucks, used .....                               | 1,524         | <sup>3</sup> 673   | 720                | 637                  | 455                  | 1,206                | 1,242                | 1,312                | 2,231                | 2,226             |
| Other vehicles .....                                      | 84            | <sup>3</sup> 6     | ( <sup>2</sup> )   | ( <sup>1</sup> )     | ( <sup>2</sup> )     | <sup>3</sup> 49      | <sup>3</sup> 15      | <sup>3</sup> 77      | 224                  | 121               |
| Gasoline and motor oil .....                              | 1,801         | 730                | 623                | 856                  | 1,094                | 1,265                | 1,572                | 1,746                | 2,158                | 2,764             |

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

| Item  | Total<br>midwest | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|---|------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Other vehicle expenses .....  | \$2,365          | \$666                   | \$577                    | \$1,010                    | \$1,096                    | \$1,480                    | \$2,044                    | \$2,201                    | \$2,775                    | \$3,982                 |
| Vehicle finance charges .....   | 303              | 46                      | 31                       | 64                         | 91                         | 146                        | 267                        | 294                        | 403                        | 540                     |
| Maintenance and repairs .....   | 651              | 218                     | 179                      | 372                        | 329                        | 427                        | 659                        | 572                        | 754                        | 1,018                   |
| Vehicle insurance .....   | 886              | 245                     | 277                      | 435                        | 446                        | 660                        | 742                        | 903                        | 1,055                      | 1,384                   |
| Vehicle rental, leases, licenses, and other<br>charges .....          | 525              | 158                     | 90                       | 140                        | 230                        | 247                        | 375                        | 432                        | 563                        | 1,041                   |
| Public transportation .....   | 371              | 247                     | 127                      | 100                        | 107                        | 154                        | 189                        | 221                        | 371                        | 804                     |
| Healthcare .....  | 2,859            | 987                     | 1,099                    | 2,111                      | 2,130                      | 2,520                      | 2,805                      | 2,843                      | 3,176                      | 3,835                   |
| Health insurance .....  | 1,456            | 425                     | 567                      | 1,155                      | 1,189                      | 1,332                      | 1,461                      | 1,522                      | 1,683                      | 1,819                   |
| Medical services .....  | 737              | 348                     | 184                      | 385                        | 339                        | 557                        | 599                        | 649                        | 802                        | 1,225                   |
| Drugs .....   | 544              | 158                     | 297                      | 532                        | 541                        | 570                        | 623                        | 526                        | 555                        | 598                     |
| Medical supplies .....  | 122              | 57                      | 52                       | 39                         | 61                         | 61                         | 122                        | 145                        | 136                        | 192                     |
| Entertainment .....   | 2,293            | 887                     | 731                      | 815                        | 937                        | 1,117                      | 1,477                      | 1,753                      | 2,441                      | 4,489                   |
| Fees and admissions .....   | 602              | 325                     | 88                       | 106                        | 149                        | 205                        | 291                        | 369                        | 549                        | 1,417                   |
| Audio and visual equipment and services ....                          | 805              | 394                     | 394                      | 427                        | 508                        | 566                        | 641                        | 749                        | 948                        | 1,232                   |
| Pets, toys, hobbies, and playground<br>equipment .....                | 392              | 99                      | 72                       | 164                        | 184                        | 190                        | 343                        | 405                        | 410                        | 690                     |
| Other entertainment supplies, equipment,<br>and services .....        | 494              | 69                      | 176                      | 117                        | 95                         | 155                        | 202                        | 231                        | 534                        | 1,150                   |
| Personal care products and services .....                             | 539              | 248                     | 188                      | 270                        | 311                        | 377                        | 394                        | 469                        | 549                        | 915                     |
| Reading .....   | 141              | 58                      | 52                       | 66                         | 90                         | 83                         | 114                        | 120                        | 153                        | 243                     |
| Education .....   | 951              | 1,393                   | 888                      | 599                        | 256                        | 354                        | 435                        | 531                        | 733                        | 1,934                   |
| Tobacco products and smoking supplies .....                           | 356              | 200                     | 229                      | 235                        | 275                        | 358                        | 384                        | 459                        | 428                        | 363                     |
| Miscellaneous .....   | 821              | 322                     | 208                      | 307                        | 653                        | 523                        | 724                        | 794                        | 875                        | 1,343                   |
| Cash contributions .....  | 1,828            | 425                     | 202                      | 570                        | 783                        | 965                        | 1,150                      | 1,560                      | 1,616                      | 3,846                   |
| Personal insurance and pensions .....                                 | 5,058            | 413                     | 399                      | 468                        | 836                        | 1,567                      | 2,678                      | 3,696                      | 5,395                      | 11,800                  |
| Life and other personal insurance .....                               | 411              | 156                     | 57                       | 115                        | 138                        | 179                        | 245                        | 314                        | 384                        | 890                     |
| Pensions and Social Security .....                                    | 4,648            | 256                     | 342                      | 353                        | 698                        | 1,388                      | 2,433                      | 3,382                      | 5,011                      | 10,909                  |
| Sources of income and personal taxes:                                 |                  |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Money income before taxes .....                                       | 55,215           | -75                     | 7,827                    | 12,580                     | 17,459                     | 24,891                     | 34,886                     | 44,802                     | 59,222                     | 116,916                 |
| Wages and salaries .....  | 43,640           | 2,514                   | 2,754                    | 3,599                      | 7,637                      | 15,162                     | 24,125                     | 34,633                     | 49,559                     | 98,138                  |
| Self-employment income .....  | 3,078            | -3,845                  | 3,777                    | 312                        | 229                        | 500                        | 918                        | 1,742                      | 2,317                      | 9,122                   |
| Social Security, private and government<br>retirement .....           | 6,126            | 488                     | 3,356                    | 7,110                      | 7,953                      | 7,738                      | 8,062                      | 7,021                      | 5,294                      | 5,358                   |
| Interest, dividends, rental income, other<br>property income .....    | 1,352            | 13                      | 84                       | 239                        | 385                        | 549                        | 898                        | 803                        | 1,009                      | 3,286                   |
| Unemployment and workers' compensation,<br>veterans' benefits .....   | 195              | 395                     | 376                      | 361                        | 315                        | 240                        | 238                        | 240                        | 221                        | 217                     |
| Public assistance, supplemental security<br>income, food stamps ..... | 250              | 211                     | 968                      | 691                        | 610                        | 252                        | 178                        | 88                         | 68                         | 101                     |
| Regular contributions for support .....                               | 391              | 240                     | 295                      | 348                        | 368                        | 273                        | 367                        | 207                        | 514                        | 508                     |
| Other income .....  | 184              | 210                     | 371                      | 219                        | 164                        | 177                        | 101                        | 69                         | 240                        | 187                     |
| Personal taxes .....  | 2,381            | -82                     | -1                       | -14                        | 2                          | 187                        | 586                        | 1,224                      | 2,414                      | 6,587                   |
| Federal income taxes .....  | 1,568            | -99                     | -39                      | -91                        | -126                       | -68                        | 222                        | 695                        | 1,623                      | 4,582                   |
| State and local income taxes .....                                    | 580              | -5                      | 8                        | 4                          | 25                         | 102                        | 210                        | 326                        | 541                        | 1,555                   |
| Other taxes .....   | 234              | 322                     | 31                       | 73                         | 103                        | 153                        | 154                        | 203                        | 250                        | 451                     |
| Income after taxes .....  | 52,835           | 7                       | 7,828                    | 12,593                     | 17,457                     | 24,704                     | 34,300                     | 43,579                     | 56,808                     | 110,329                 |

See footnotes at end of table.

**Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — 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 |
|---|---------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Addenda:  |               |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Net change in total assets and liabilities .....    | - \$4,965     | \$640             | - \$1,407          | \$684                | \$335                | - \$2,975            | - \$499              | - \$6,328            | - \$1,395            | - \$13,628        |
| Net change in total assets .....                    | 7,844         | 1,062             | -307               | 2,165                | 3,062                | 1,718                | 7,086                | 5,979                | 12,207               | 14,368            |
| Net change in total liabilities .....               | 12,809        | 422               | 1,100              | 1,481                | 2,727                | 4,693                | 7,585                | 12,307               | 13,601               | 27,997            |
| Other financial information:                        |               |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Other money receipts .....                          | 453           | <sup>3</sup> 150  | <sup>3</sup> 121   | 31                   | <sup>3</sup> 69      | 459                  | 246                  | 266                  | 454                  | 920               |
| Mortgage principal paid on owned property .....     | -2,074        | -584              | -262               | -253                 | -447                 | -698                 | -1,071               | -1,409               | -2,095               | -4,814            |
| Estimated market value of owned home .....          | 125,600       | 46,356            | 34,873             | 52,941               | 58,491               | 70,729               | 89,035               | 114,230              | 128,775              | 233,416           |
| Estimated monthly rental value of owned home .....  | 750           | 268               | 232                | 359                  | 431                  | 491                  | 565                  | 665                  | 796                  | 1,305             |
| Gifts of goods and services .....                   | 1,154         | 463               | 196                | 552                  | 522                  | 662                  | 637                  | 747                  | 1,182                | 2,300             |
| Food .....  | 88            | <sup>3</sup> 13   | <sup>3</sup> 22    | 7                    | 18                   | 37                   | 34                   | 52                   | 85                   | 207               |
| Alcoholic beverages .....                           | 19            | <sup>3</sup> 1    | <sup>3</sup> 2     | <sup>3</sup> 4       | <sup>3</sup> 7       | <sup>3</sup> 4       | 15                   | 14                   | 15                   | 41                |
| Housing .....                                       | 257           | 89                | 64                 | 154                  | 116                  | 102                  | 153                  | 170                  | 319                  | 480               |
| Housekeeping supplies .....                         | 47            | <sup>3</sup> 3    | <sup>3</sup> 13    | 20                   | 40                   | 19                   | 37                   | 33                   | 58                   | 79                |
| Household textiles .....                            | 16            | <sup>3</sup> 3    | <sup>3</sup> 2     | <sup>3</sup> 6       | <sup>3</sup> 7       | 12                   | 14                   | 14                   | 16                   | 28                |
| Appliances and miscellaneous housewares .....       | 35            | <sup>3</sup> 6    | <sup>3</sup> 6     | <sup>3</sup> 19      | <sup>3</sup> 11      | 10                   | 20                   | 38                   | 18                   | 79                |
| Major appliances .....                              | 17            | <sup>3</sup> 6    | <sup>3</sup> 3     | <sup>3</sup> 8       | ( <sup>2</sup> )     | <sup>3</sup> 2       | <sup>3</sup> 6       | <sup>3</sup> 27      | 2                    | 43                |
| Small appliances and miscellaneous housewares ..... | 18            | <sup>3</sup> 1    | <sup>3</sup> 3     | <sup>3</sup> 11      | <sup>3</sup> 11      | 7                    | 14                   | 11                   | 16                   | 36                |
| Miscellaneous household equipment .....             | 73            | 28                | 12                 | 25                   | 22                   | 30                   | 38                   | 55                   | 135                  | 119               |
| Other housing .....                                 | 86            | <sup>3</sup> 49   | <sup>3</sup> 31    | 85                   | 35                   | 31                   | 45                   | 31                   | 91                   | 174               |
| Apparel and services .....                          | 221           | 126               | 51                 | 132                  | 143                  | 110                  | 183                  | 161                  | 288                  | 352               |
| Males, 2 and over .....                             | 66            | 22                | 9                  | 38                   | 23                   | 27                   | 63                   | 56                   | 105                  | 96                |
| Females, 2 and over .....                           | 77            | <sup>3</sup> 29   | 19                 | 41                   | 45                   | 35                   | 55                   | 50                   | 107                  | 130               |
| Children under 2 .....                              | 33            | <sup>3</sup> 7    | 11                 | 7                    | 21                   | 22                   | 28                   | 34                   | 39                   | 51                |
| Other apparel products and services .....           | 45            | <sup>3</sup> 68   | <sup>3</sup> 12    | <sup>3</sup> 47      | <sup>3</sup> 54      | 25                   | 37                   | 21                   | 37                   | 74                |
| Jewelry and watches .....                           | 17            | <sup>3</sup> 8    | <sup>3</sup> 6     | <sup>3</sup> 6       | <sup>3</sup> 10      | 9                    | 12                   | 10                   | 15                   | 35                |
| All other apparel products and services .....       | 28            | <sup>3</sup> 60   | <sup>3</sup> 7     | <sup>3</sup> 41      | <sup>3</sup> 44      | <sup>3</sup> 16      | 25                   | <sup>3</sup> 11      | 22                   | 39                |
| Transportation .....                                | 51            | <sup>3</sup> 13   | ( <sup>1</sup> )   | 14                   | 3                    | 91                   | 86                   | 32                   | 45                   | 64                |
| Health care .....                                   | 84            | <sup>3</sup> 123  | <sup>3</sup> 7     | <sup>3</sup> 94      | <sup>3</sup> 112     | <sup>3</sup> 139     | 21                   | <sup>3</sup> 21      | 71                   | 119               |
| Entertainment .....                                 | 83            | <sup>3</sup> 19   | <sup>3</sup> 12    | 36                   | 25                   | 41                   | 58                   | 90                   | 96                   | 149               |
| Toys, games, arts and crafts, and tricycles .....   | 29            | <sup>3</sup> 11   | <sup>3</sup> 5     | 11                   | 17                   | 17                   | 28                   | 34                   | 33                   | 47                |
| Other entertainment .....                           | 53            | <sup>3</sup> 8    | <sup>3</sup> 7     | 25                   | <sup>3</sup> 8       | 24                   | 29                   | 56                   | 63                   | 102               |
| Personal care products and services .....           | 18            | ( <sup>2</sup> )  | <sup>3</sup> 10    | 5                    | 9                    | 5                    | 5                    | 26                   | 15                   | 37                |
| Reading .....                                       | 1             | ( <sup>1</sup> )  | ( <sup>1</sup> )   | ( <sup>1</sup> )     | <sup>3</sup> 1       | 1                    | 1                    | 2                    | 3                    | 1                 |
| Education .....                                     | 232           | <sup>3</sup> 7    | <sup>3</sup> 12    | <sup>3</sup> 79      | <sup>3</sup> 5       | 47                   | 23                   | 42                   | 159                  | 688               |
| All other gifts .....                               | 99            | 72                | 17                 | 25                   | 81                   | 84                   | 59                   | 137                  | 85                   | 162               |

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

n.a. Not applicable.