

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	27,105	1,145	1,556	1,900	1,699	3,288	3,023	2,607	4,068	7,819
Consumer unit characteristics:										
Income before taxes	\$57,295	\$1,029	\$7,752	\$12,517	\$17,534	\$25,048	\$34,609	\$44,723	\$59,279	\$120,413
Income after taxes	55,094	1,010	7,645	12,550	17,471	24,957	33,879	43,678	57,545	114,381
Age of reference person	48.7	36.4	47.9	56.3	55.7	52.0	48.9	47.8	46.8	47.0
Average number in consumer unit:										
Persons	2.4	1.4	1.4	1.6	1.8	2.1	2.3	2.4	2.7	3.1
Children under 186	.3	.2	.3	.4	.5	.6	.6	.7	.9
Persons 65 and over3	.1	.3	.5	.5	.5	.4	.3	.3	.2
Earners	1.4	.7	.5	.5	.6	1.0	1.2	1.4	1.7	2.1
Vehicles	2.1	.7	.8	1.1	1.3	1.5	1.8	2.3	2.6	3.1
Percent distribution:										
Sex of reference person:										
Male	48	45	38	34	36	39	46	50	53	57
Female	52	55	62	66	64	61	54	50	47	43
Housing tenure:										
Homeowner	70	26	30	48	56	61	64	72	81	93
With mortgage	44	12	6	11	15	27	35	45	55	75
Without mortgage	26	14	24	37	41	34	29	27	26	19
Renter	30	74	70	52	44	39	36	28	19	7
Race of reference person:										
Black or African-American	9	16	15	12	13	11	11	8	7	4
White, Asian, and all other races	91	84	85	88	87	89	89	92	93	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	4	3	4	4	4	5	6	5	4	3
Not Hispanic or Latino	96	97	96	96	96	95	94	95	96	97
Education of reference person:										
Elementary (1-8)	3	3	9	8	5	5	4	3	2	1
High school (9-12)	38	32	44	50	56	50	45	44	37	22
College	58	64	46	40	39	45	51	53	61	77
Never attended and other	(¹)	1	1	1	(¹)	(¹)	(¹)	(²)	(²)	(²)
At least one vehicle owned or leased	90	54	62	75	81	89	93	96	98	98
Average annual expenditures	\$45,068	\$18,179	\$15,605	\$18,883	\$22,542	\$27,353	\$32,461	\$37,906	\$48,072	\$78,495
Food	5,759	2,482	2,394	2,713	3,342	3,895	4,270	5,062	6,341	9,040
Food at home	3,246	1,229	1,503	1,833	2,186	2,548	2,548	3,036	3,521	4,718
Cereals and bakery products	443	184	211	250	287	368	348	420	481	634
Cereals and cereal products	139	66	66	75	91	119	103	134	143	201
Bakery products	305	118	145	175	196	250	245	286	337	433
Meats, poultry, fish, and eggs	725	258	327	417	517	572	579	678	757	1,061
Beef	222	59	93	128	138	163	188	196	244	329
Pork	153	78	70	83	121	127	133	143	167	209
Other meats	111	37	50	68	61	86	90	113	126	158
Poultry	118	48	73	75	72	95	77	117	104	183
Fish and seafood	94	³ 20	27	44	102	77	67	82	85	146
Eggs	28	15	14	19	22	26	24	27	30	35
Dairy products	378	153	175	215	238	284	323	370	430	528
Fresh milk and cream	142	69	73	87	97	116	121	139	159	190
Other dairy products	236	84	102	128	140	168	202	231	272	338
Fruits and vegetables	524	186	250	291	365	452	389	490	543	767
Fresh fruits	178	67	77	92	129	157	123	148	187	268
Fresh vegetables	157	51	71	90	96	132	114	160	155	233
Processed fruits	103	39	56	59	80	92	79	97	111	143
Processed vegetables	87	28	46	50	60	71	73	85	89	123

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — 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	\$1,176	\$449	\$540	\$661	\$779	\$871	\$911	\$1,077	\$1,311	\$1,729
Sugar and other sweets	126	47	59	75	101	93	99	111	131	185
Fats and oils	82	30	36	48	53	72	65	82	87	116
Miscellaneous foods	620	229	277	343	413	459	474	572	670	925
Nonalcoholic beverages	309	139	153	187	202	231	250	279	386	421
Food prepared by consumer unit on out-of-town trips	39	³ 4	15	8	10	16	23	33	37	82
Food away from home	2,513	1,253	890	880	1,156	1,347	1,721	2,026	2,820	4,322
Alcoholic beverages	493	260	184	221	245	192	357	329	476	910
Housing	14,419	6,604	6,112	7,213	8,538	9,788	11,059	13,123	14,620	23,702
Shelter	8,067	4,276	3,575	4,028	4,714	5,509	6,218	7,282	8,073	13,276
Owned dwellings	5,792	1,698	1,051	1,467	2,110	3,002	3,633	4,994	6,208	11,244
Mortgage interest and charges	3,069	913	309	444	608	1,202	1,678	2,649	3,404	6,395
Property taxes	1,690	563	509	669	904	1,064	1,147	1,536	1,730	3,014
Maintenance, repairs, insurance, other expenses	1,033	222	233	354	598	735	808	809	1,074	1,835
Rented dwellings	1,738	2,255	2,350	2,404	2,434	2,350	2,351	2,007	1,418	810
Other lodging	537	323	174	157	170	158	234	281	448	1,221
Utilities, fuels, and public services	3,221	1,376	1,563	2,157	2,419	2,779	2,894	3,201	3,590	4,380
Natural gas	750	302	339	524	565	692	673	722	808	1,026
Electricity	1,026	485	567	728	831	919	910	1,006	1,118	1,359
Fuel oil and other fuels	107	³ 32	³ 45	91	90	86	102	151	128	122
Telephone services	999	447	508	614	680	808	903	991	1,146	1,384
Water and other public services	339	110	105	200	253	275	306	332	390	489
Household operations	843	197	185	251	366	372	458	558	736	1,814
Personal services	408	³ 62	³ 54	³ 111	³ 158	115	163	231	348	963
Other household expenses	435	135	131	140	208	257	295	326	387	851
Housekeeping supplies	612	245	239	267	388	355	453	544	626	1,003
Laundry and cleaning supplies	136	70	55	65	86	97	110	118	162	198
Other household products	320	121	103	136	193	172	236	306	305	541
Postage and stationery	156	54	80	66	109	86	106	121	159	265
Household furnishings and equipment	1,676	511	549	510	651	772	1,037	1,538	1,595	3,229
Household textiles	147	19	42	21	77	63	131	137	151	263
Furniture	405	113	84	105	142	146	224	426	380	826
Floor coverings	50	³ 6	³ 4	9	22	20	23	47	48	106
Major appliances	203	75	61	103	59	97	132	212	194	377
Small appliances, miscellaneous housewares	100	16	71	35	75	63	58	74	92	178
Miscellaneous household equipment	771	282	288	238	277	384	470	641	731	1,479
Apparel and services	1,725	918	590	697	705	939	1,167	1,299	1,801	3,080
Men and boys	391	232	110	155	140	182	221	364	410	706
Men, 16 and over	312	199	95	127	105	133	165	312	326	561
Boys, 2 to 15	79	33	15	28	35	49	57	52	84	145
Women and girls	727	396	264	297	286	401	522	468	739	1,311
Women, 16 and over	616	356	251	270	255	333	457	394	626	1,092
Girls, 2 to 15	111	40	13	27	32	68	65	74	113	219
Children under 2	88	³ 25	31	21	76	49	79	82	97	137
Footwear	267	136	³ 90	138	98	196	180	216	338	413
Other apparel products and services	252	130	95	87	105	110	164	169	216	512
Transportation	7,626	2,613	2,094	2,868	3,136	4,770	5,576	6,225	9,416	13,118
Vehicle purchases (net outlay)	2,907	³ 1,120	³ 511	898	728	1,707	1,757	1,856	3,970	5,352
Cars and trucks, new	1,508	³ 711	³ 78	³ 88	³ 141	678	491	701	2,048	3,282
Cars and trucks, used	1,334	³ 404	433	810	561	1,013	1,255	1,035	1,795	1,970
Other vehicles	65	³ 5	(²)	³ 1	³ 26	³ 16	³ 11	³ 120	127	100
Gasoline and motor oil	2,059	817	741	943	1,181	1,453	1,721	1,974	2,442	3,179

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

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Other vehicle expenses	\$2,268	\$565	\$712	\$924	\$1,096	\$1,445	\$1,862	\$2,204	\$2,685	\$3,711
Vehicle finance charges	262	46	31	58	67	129	229	262	328	466
Maintenance and repairs	636	198	217	279	332	429	612	572	752	990
Vehicle insurance	834	205	284	426	438	613	673	869	1,029	1,264
Vehicle rental, leases, licenses, and other charges	536	117	179	162	259	274	348	502	576	991
Public transportation	393	111	130	104	131	165	236	190	319	875
Healthcare	2,828	785	1,179	1,914	2,222	2,463	2,629	2,973	3,046	3,867
Health insurance	1,457	382	538	1,066	1,212	1,296	1,466	1,577	1,686	1,851
Medical services	726	248	320	417	393	557	504	794	674	1,185
Drugs	529	117	292	398	540	548	552	482	552	643
Medical supplies	117	37	30	33	76	62	106	120	134	187
Entertainment	2,322	798	799	816	1,160	1,096	1,532	1,735	2,404	4,404
Fees and admissions	607	213	106	119	229	221	269	353	504	1,395
Audio and visual equipment and services	834	409	403	435	538	567	670	801	902	1,294
Pets, toys, hobbies, and playground equipment	400	93	76	170	171	218	356	379	423	682
Other entertainment supplies, equipment, and services	481	84	214	91	222	91	237	203	575	1,032
Personal care products and services	526	228	161	261	331	317	371	397	577	889
Reading	130	45	46	65	85	77	98	109	132	226
Education	974	1,839	862	568	249	356	401	381	806	1,890
Tobacco products and smoking supplies	365	216	274	266	299	378	422	454	418	357
Miscellaneous	821	261	153	294	500	558	579	649	879	1,451
Cash contributions	1,885	482	364	465	892	930	1,404	1,427	1,777	3,751
Personal insurance and pensions	5,196	650	392	521	837	1,594	2,597	3,743	5,378	11,810
Life and other personal insurance	362	134	58	95	149	174	185	267	351	753
Pensions and Social Security	4,833	516	335	427	688	1,420	2,412	3,476	5,027	11,057
Sources of income and personal taxes:										
Money income before taxes	57,295	1,029	7,752	12,517	17,534	25,048	34,609	44,723	59,279	120,413
Wages and salaries	45,135	2,302	2,990	3,897	7,103	15,268	24,704	34,131	48,860	100,273
Self-employment income	3,172	-2,396	3,139	272	41	599	890	2,086	2,280	8,822
Social Security, private and government retirement	6,185	394	2,862	6,661	8,504	7,685	7,359	7,089	5,985	5,793
Interest, dividends, rental income, other property income	1,780	7	224	191	420	481	785	718	1,093	4,673
Unemployment and workers' compensation, veterans' benefits	177	39	396	383	3127	169	160	204	341	164
Public assistance, supplemental security income, food stamps	272	212	1,085	716	740	323	211	103	78	70
Regular contributions for support	368	246	288	375	398	340	356	324	422	397
Other income	206	224	346	323	202	182	144	67	220	221
Personal taxes	2,202	19	107	-33	62	91	729	1,044	1,734	6,032
Federal income taxes	1,425	-22	-2	-127	-95	-96	347	517	995	4,213
State and local income taxes	536	5	31	-20	37	83	255	329	504	1,343
Other taxes	240	36	78	114	120	104	127	198	236	476
Income after taxes	55,094	1,010	7,645	12,550	17,471	24,957	33,879	43,678	57,545	114,381

See footnotes at end of table.

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — 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	- \$4,576	\$2,421	- \$97	\$326	- \$2,960	- \$3,616	- \$2,340	- \$3,285	- \$2,142	- \$11,001
Net change in total assets	7,536	2,217	1,380	2,238	-584	32	2,912	10,762	13,378	13,422
Net change in total liabilities	12,113	-204	1,476	1,912	2,376	3,648	5,252	14,047	15,520	24,423
Other financial information:										
Other money receipts	467	³ 139	³ 100	261	³ 56	455	212	273	760	744
Mortgage principal paid on owned property	-2,082	-538	-143	-206	-360	-734	-908	-2,417	-2,099	-4,426
Estimated market value of owned home	131,859	45,604	39,559	52,314	60,384	75,822	81,845	125,755	134,670	241,202
Estimated monthly rental value of owned home	747	239	223	304	443	505	536	656	802	1,284
Gifts of goods and services	1,152	302	447	619	647	576	494	623	987	2,380
Food	118	³ 18	54	³ 14	118	75	46	57	85	250
Alcoholic beverages	28	³ 1	³ 1	³ 2	³ 1	³ 3	³ 4	9	18	76
Housing	248	129	119	124	166	131	112	121	230	482
Housekeeping supplies	32	³ 4	³ 34	³ 7	50	11	21	19	38	49
Household textiles	13	³ 3	³ 14	³ 3	³ 2	7	³ 12	³ 12	12	24
Appliances and miscellaneous housewares	26	³ 6	³ 14	³ 19	³ 12	30	³ 9	³ 6	18	52
Major appliances	8	³ 5	(²)	³ 9	(²)	³ 7	³ 4	(²)	5	19
Small appliances and miscellaneous housewares	18	(¹)	³ 14	³ 10	³ 12	23	³ 5	³ 6	14	33
Miscellaneous household equipment	70	³ 28	20	24	34	42	28	43	106	118
Other housing	106	³ 89	³ 37	70	68	41	43	41	56	238
Apparel and services	216	99	195	41	117	128	148	160	216	376
Males, 2 and over	55	³ 25	46	12	44	30	32	45	58	91
Females, 2 and over	80	³ 37	³ 123	14	33	45	49	45	65	148
Children under 2	44	³ 15	17	6	23	30	38	47	39	75
Other apparel products and services	38	³ 23	³ 10	³ 9	³ 17	23	29	24	55	62
Jewelry and watches	20	³ 10	³ 9	³ 8	³ 11	10	13	³ 11	25	36
All other apparel products and services	18	³ 13	³ 1	³ 1	³ 6	³ 13	³ 15	³ 13	30	26
Transportation	54	³ 6	³ 2	225	5	12	29	35	30	85
Health care	53	³ 16	³ 46	³ 99	³ 12	³ 68	³ 19	³ 17	17	93
Entertainment	83	³ 14	³ 17	32	150	29	48	64	114	127
Toys, games, arts and crafts, and tricycles	26	³ 6	³ 9	10	7	15	19	34	30	44
Other entertainment	57	³ 8	³ 9	22	³ 143	14	28	31	83	83
Personal care products and services	19	(²)	³ 4	³ 1	21	10	³ 4	12	18	40
Reading	1	(²)	(¹)	(¹)	³ 1	1	³ 1	2	2	1
Education	242	³ 13	³ 1	³ 26	³ 41	³ 30	44	45	175	685
All other gifts	90	6	7	54	15	88	38	102	82	164

¹ Value less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.
n.a. Not applicable.