

Table 32. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	21,466	798	1,422	1,852	1,520	2,845	2,533	2,120	3,399	4,979
Consumer unit characteristics:										
Income before taxes ¹	\$50,861	\$1,426	\$7,718	\$12,495	\$17,490	\$24,604	\$34,471	\$44,254	\$58,994	\$116,157
Income after taxes ¹	48,021	1,385	7,799	12,349	17,390	23,831	33,404	42,135	56,212	107,766
Age of reference person	48.4	37.4	52.6	57.5	54.1	51.3	46.7	46.2	44.9	46.3
Average number in consumer unit:										
Persons	2.4	1.7	1.5	1.8	2.0	2.1	2.5	2.6	2.8	3.1
Children under 186	.4	.3	.4	.5	.5	.7	.7	.8	.9
Persons 65 and over3	.1	.4	.6	.6	.5	.3	.2	.1	.1
Earners	1.4	.9	.5	.6	.8	1.0	1.3	1.5	1.8	2.1
Vehicles	2.2	1.0	.8	1.2	1.6	1.7	2.2	2.3	2.7	3.2
Percent distribution:										
Sex of reference person:										
Male	51	39	37	34	39	46	54	56	61	59
Female	49	61	63	66	61	54	46	44	39	41
Housing tenure:										
Homeowner	70	30	37	52	57	59	70	71	82	93
With mortgage	42	14	9	11	18	23	38	47	60	74
Without mortgage	28	17	28	41	38	36	32	24	22	19
Renter	30	70	63	48	43	41	30	29	18	7
Race of reference person:										
Black or African American	9	16	15	13	11	13	8	7	6	4
White, Asian, and All Other Races	91	84	85	87	89	87	92	93	94	96
Education of reference person:										
Elementary (1-8)	4	4	11	11	6	5	2	3	1	1
High school (9-12)	40	36	49	59	58	50	46	38	35	23
College	56	59	39	30	36	44	52	59	64	76
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	90	61	59	76	88	90	95	98	99	98
Average annual expenditures	\$42,797	\$19,179	\$15,677	\$21,084	\$24,939	\$28,821	\$34,446	\$40,545	\$50,465	\$76,266
Food	5,365	3,279	2,510	2,955	3,619	4,032	4,862	5,250	6,572	8,390
Food at home	3,000	1,706	1,550	2,074	2,466	2,489	2,862	3,003	3,549	4,216
Cereals and bakery products	439	243	249	298	354	361	412	415	514	634
Cereals and cereal products	145	92	100	102	114	118	131	132	162	213
Bakery products	294	151	149	197	240	244	281	284	352	421
Meats, poultry, fish, and eggs	723	413	358	520	616	650	690	781	850	952
Beef	223	109	84	153	171	202	215	272	272	291
Pork	158	88	81	113	128	153	159	172	183	199
Other meats	102	67	59	79	94	98	92	96	122	128
Poultry	124	69	70	86	129	103	113	130	137	172
Fish and seafood	88	57	45	65	66	63	80	79	108	131
Eggs	29	23	19	25	28	31	31	31	28	31
Dairy products	337	183	179	233	280	261	319	344	409	475
Fresh milk and cream	133	70	76	105	120	110	127	137	154	177
Other dairy products	204	113	103	128	161	150	193	207	255	298
Fruits and vegetables	494	290	263	369	463	410	467	475	570	682
Fresh fruits	158	84	80	112	159	133	151	161	174	220
Fresh vegetables	147	91	78	106	129	133	134	131	163	212
Processed fruits	104	62	57	90	92	85	99	92	129	140
Processed vegetables	84	53	48	62	82	59	83	91	104	109

See footnotes at end of table.

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Other food at home	\$1,008	\$578	\$501	\$653	\$753	\$807	\$973	\$988	\$1,206	\$1,473
Sugar and other sweets	125	64	61	95	95	109	123	117	143	178
Fats and oils	80	39	38	69	67	75	83	86	87	105
Miscellaneous foods	497	289	245	313	378	387	483	473	597	741
Nonalcoholic beverages	267	167	145	165	202	215	251	279	335	371
Food prepared by consumer unit on out-of-town trips	38	19	12	10	11	21	33	33	44	79
Food away from home	2,365	1,573	959	881	1,154	1,543	2,000	2,246	3,023	4,174
Alcoholic beverages	459	276	209	171	225	309	336	480	547	843
Housing	12,944	6,782	5,617	7,234	8,722	9,281	10,359	12,229	14,981	21,842
Shelter	7,185	4,103	3,358	4,116	4,950	5,001	5,647	6,911	8,024	12,170
Owned dwellings	4,968	1,591	923	1,726	2,541	2,406	3,481	4,645	6,051	10,228
Mortgage interest and charges	2,616	857	218	403	810	984	1,702	2,521	3,403	5,859
Property taxes	1,357	473	467	687	1,049	808	953	1,078	1,508	2,633
Maintenance, repairs, insurance, other expenses	994	261	238	637	683	615	826	1,047	1,140	1,736
Rented dwellings	1,719	2,109	2,254	2,215	2,220	2,402	1,941	1,974	1,557	666
Other lodging	498	402	182	174	189	193	225	291	416	1,276
Utilities, fuels, and public services	2,763	1,444	1,496	1,986	2,257	2,369	2,643	2,777	3,140	3,803
Natural gas	522	313	264	400	463	456	472	500	561	739
Electricity	902	451	571	721	746	808	895	923	1,011	1,159
Fuel oil and other fuels	90	418	59	91	85	80	117	94	83	107
Telephone services	937	532	465	585	721	780	858	939	1,125	1,335
Water and other public services	311	129	138	189	243	244	300	321	359	465
Household operations	621	377	115	258	262	346	381	464	690	1,347
Personal services	277	4224	415	91	68	134	159	172	356	624
Other household expenses	344	153	100	167	194	212	222	292	334	722
Housekeeping supplies	697	240	259	340	445	444	540	686	1,262	979
Laundry and cleaning supplies	145	61	77	86	133	114	136	136	168	220
Other household products	402	99	106	183	234	200	261	394	914	528
Postage and stationery	150	80	77	71	78	131	142	156	180	231
Household furnishings and equipment	1,679	619	388	533	807	1,121	1,149	1,390	1,865	3,543
Household textiles	123	24	42	65	75	96	99	113	156	211
Furniture	409	74	59	96	115	300	269	310	467	906
Floor coverings	47	49	43	13	20	29	12	19	49	127
Major appliances	213	58	56	81	86	156	122	207	251	431
Small appliances, miscellaneous housewares	103	39	20	42	57	127	80	128	95	166
Miscellaneous household equipment	783	416	208	236	453	414	567	613	847	1,702
Apparel and services	1,776	1,035	596	1,013	937	1,225	1,383	1,525	1,964	3,345
Men and boys	423	178	220	164	199	220	306	416	460	866
Men, 16 and over	327	107	202	65	139	171	210	342	360	697
Boys, 2 to 15	96	71	18	98	60	49	96	74	99	170
Women and girls	733	471	187	545	383	535	577	544	778	1,390
Women, 16 and over	620	428	152	465	338	470	499	454	634	1,169
Girls, 2 to 15	114	43	35	81	45	65	79	90	144	221
Children under 2	100	49	27	33	59	80	102	109	113	166
Footwear	278	242	67	181	167	212	243	255	370	430
Other apparel products and services	241	95	95	89	129	178	156	201	243	493
Transportation	8,342	3,409	2,673	3,830	4,274	5,591	7,151	8,281	10,337	14,518
Vehicle purchases (net outlay)	4,129	1,699	1,352	2,086	1,848	2,664	3,436	4,024	5,066	7,362
Cars and trucks, new	1,905	4202	4434	4677	4808	1,066	1,058	1,059	1,880	4,677
Cars and trucks, used	2,123	1,442	918	1,359	1,040	1,596	2,263	2,878	3,069	2,452
Other vehicles	101	455	(3)	450	(3)	41	4115	487	4116	233
Gasoline and motor oil	1,333	652	510	630	857	1,010	1,312	1,400	1,653	2,032

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Other vehicle expenses	\$2,498	\$886	\$671	\$1,017	\$1,428	\$1,647	\$2,224	\$2,536	\$3,224	\$4,276
Vehicle finance charges	401	113	69	109	162	216	361	497	583	687
Maintenance and repairs	666	282	231	320	441	449	559	669	873	1,091
Vehicle insurance	904	278	232	456	601	696	903	942	1,103	1,421
Vehicle rental, leases, licenses, other charges	527	213	138	132	225	285	400	428	665	1,077
Public transportation	382	173	141	96	140	271	180	322	394	848
Health care	2,599	1,162	1,172	2,115	2,362	2,521	2,635	2,701	2,872	3,291
Health insurance	1,308	457	664	1,151	1,229	1,334	1,302	1,441	1,451	1,546
Medical services	619	266	159	385	408	436	715	593	721	956
Drugs	546	345	311	519	655	647	512	530	553	588
Medical supplies	125	94	38	60	69	104	107	137	147	200
Entertainment	2,205	854	688	823	973	1,285	1,631	1,891	2,648	4,415
Fees and admissions	551	267	129	164	168	245	299	397	576	1,328
Television, radios, sound equipment	740	368	309	431	439	563	658	699	856	1,211
Pets, toys, and playground equipment	417	124	97	165	281	261	377	473	494	732
Other entertainment supplies, equipment, and services	498	95	152	62	86	216	297	322	722	1,144
Personal care products and services	541	237	222	406	424	392	463	519	600	875
Reading	156	75	61	95	95	119	117	145	178	267
Education	773	1,118	592	242	491	186	399	587	615	1,774
Tobacco products and smoking supplies	399	209	284	344	397	436	435	550	439	354
Miscellaneous	767	204	268	373	565	671	699	788	1,025	1,118
Cash contributions	1,512	245	443	581	771	1,040	1,056	1,316	1,511	3,180
Personal insurance and pensions	4,959	294	343	903	1,083	1,732	2,920	4,284	6,176	12,052
Life and other personal insurance	455	126	86	216	340	280	328	401	478	909
Pensions and Social Security	4,504	168	257	687	744	1,453	2,592	3,883	5,698	11,144
Sources of income and personal taxes: ¹										
Money income before taxes	50,861	1,426	7,718	12,495	17,490	24,604	34,471	44,254	58,994	116,157
Wages and salaries	41,295	1,785	2,327	3,906	7,887	15,384	25,424	36,493	51,376	100,895
Self-employment income	2,139	-1,407	97	305	242	421	679	1,446	1,647	6,905
Social Security, private and government retirement	5,246	424	3,646	6,981	8,008	7,324	6,722	5,210	4,184	3,787
Interest, dividends, rental income, other property income	1,063	55	91	202	269	634	804	487	948	2,764
Unemployment and workers' compensation, veterans' benefits	256	437	465	167	157	222	352	198	374	324
Public assistance, supplemental security income, food stamps	242	273	993	553	305	237	204	95	89	75
Regular contributions for support	469	108	210	222	341	284	218	262	285	1,179
Other income	153	151	288	159	281	99	67	62	92	227
Personal taxes	2,840	41	-81	146	100	773	1,067	2,119	2,782	8,391
Federal income taxes	1,924	-7	-110	-2	-71	394	535	1,329	1,800	6,059
State and local income taxes	678	-6	4	16	60	204	349	598	723	1,856
Other taxes	238	54	25	132	111	175	183	192	258	477
Income after taxes	48,021	1,385	7,799	12,349	17,390	23,831	33,404	42,135	56,212	107,766

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Addenda:										
Net change in total assets and liabilities	-\$9,141	-\$3,415	-\$3,113	\$161	-\$1,778	-\$7,094	\$1,834	-\$9,754	-\$10,282	-\$23,198
Net change in total assets	5,258	1,194	-1,446	2,663	1,606	-675	8,573	4,549	4,021	12,751
Net change in total liabilities	14,398	4,609	1,667	2,502	3,384	6,419	6,739	14,303	14,303	35,949
Other financial information:										
Other money receipts	737	447	329	492	169	413	221	3,458	446	714
Mortgage principal paid on owned property	-1,549	-606	-189	-387	-396	-765	-727	-1,007	-1,636	-3,909
Estimated market value of owned home ...	102,208	42,037	32,815	54,139	60,341	61,435	73,781	80,741	112,380	202,272
Estimated monthly rental value of owned home	684	303	239	386	407	433	535	603	784	1,252
Gifts of goods and services	1,167	515	211	469	609	826	866	1,018	1,171	2,411
Food	87	⁴ 59	14	34	⁴ 19	52	53	40	118	188
Alcoholic beverages	16	⁴ 16	⁴ 7	⁴ 10	⁴ 10	9	9	⁴ 3	22	33
Housing	272	166	64	120	159	216	186	241	306	512
Housekeeping supplies	47	⁴ 21	⁴ 12	22	22	38	27	48	70	77
Household textiles	19	⁴ 2	(²)	⁴ 3	⁴ 17	11	⁴ 14	16	25	38
Appliances and miscellaneous housewares	30	⁴ 6	⁴ 3	⁴ 18	⁴ 23	23	22	21	17	70
Major appliances	12	(³)	⁴ 1	⁴ 5	⁴ 3	⁴ 1	⁴ 6	(²)	5	43
Small appliances and miscellaneous housewares	18	⁴ 6	⁴ 2	⁴ 13	⁴ 19	21	16	20	12	27
Miscellaneous household equipment	77	69	11	40	36	52	50	87	99	137
Other housing	99	67	38	38	61	92	71	69	95	190
Apparel and services	263	98	32	157	181	265	170	292	264	464
Males, 2 and over	64	40	⁴ 10	66	40	52	42	95	53	105
Females, 2 and over	104	15	⁴ 3	52	70	97	67	95	98	213
Children under 2	45	25	11	21	28	37	32	55	48	78
Other apparel products and services	50	⁴ 17	⁴ 8	18	⁴ 44	79	28	48	65	68
Jewelry and watches	26	⁴ 7	⁴ 4	⁴ 10	⁴ 13	51	8	31	38	28
All other apparel products and services	25	⁴ 10	⁴ 4	⁴ 8	⁴ 31	⁴ 28	20	⁴ 17	26	40
Transportation	56	(²)	⁴ 1	38	⁴ 19	71	23	79	81	79
Health care	70	⁴ 26	⁴ 36	⁴ 7	⁴ 85	42	129	50	26	131
Entertainment	89	⁴ 24	31	23	35	73	80	87	101	163
Toys, games, hobbies, and tricycles	34	⁴ 9	7	13	17	31	29	32	44	57
Other entertainment	55	⁴ 15	24	9	19	42	51	55	57	106
Personal care products and services	22	⁴ 2	⁴ 1	⁴ 19	⁴ 18	13	27	36	17	34
Reading	2	⁴ 1	(²)	1	1	2	1	1	3	2
Education	200	⁴ 97	⁴ 5	⁴ 35	⁴ 15	26	145	129	121	605
All other gifts	92	26	19	25	66	56	44	59	113	200

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.