

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) ¹	28,024	19,531	11,289	8,242	8,492
Consumer unit characteristics:					
Income before taxes	\$78,572	\$92,643	\$108,124	\$71,437	\$46,211
Income after taxes	69,887	81,549	94,300	64,084	43,063
Age of reference person	52.2	55.5	49.4	63.9	44.6
Average number in consumer unit:					
People	2.4	2.5	2.8	2.1	2.1
Children under 186	.6	.8	.3	.6
Adults 65 and older4	.5	.3	.8	.2
Earners	1.3	1.4	1.7	1.0	1.1
Vehicles	2.1	2.5	2.6	2.3	1.3
Percent distribution:					
Reference person:					
Men	47	48	50	46	45
Women	53	52	50	54	55
Housing tenure:					
Homeowner	70	100	100	100	n.a.
With mortgage	40	58	100	n.a.	n.a.
Without mortgage	29	42	n.a.	100	n.a.
Renter	30	n.a.	n.a.	n.a.	100
Race of reference person:					
Black or African-American	11	7	7	7	21
White, Asian, and all other races	89	93	93	93	79
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	5	6	3	9
Not Hispanic or Latino	94	95	94	97	91
Education of reference person:					
Elementary (1-8)	2	2	1	3	1
High school (9-12)	29	26	21	34	35
College	69	72	78	63	64
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	98	99	97	79
Average annual expenditures	\$59,789	\$68,380	\$76,171	\$57,476	\$40,489
Food					
Food at home	4,571	5,186	5,591	4,547	3,298
Cereals and bakery products	587	662	704	596	432
Cereals and cereal products	190	213	231	184	141
Bakery products	397	449	473	412	291
Meats, poultry, fish, and eggs	951	1,101	1,167	998	640
Beef	290	356	398	289	152
Pork	194	225	216	238	131
Other meats	134	149	161	132	102
Poultry	159	175	197	140	126
Fish and seafood	124	141	135	149	89
Eggs	50	55	59	50	40
Dairy products	445	516	562	445	296
Fresh milk and cream	132	151	163	132	93
Other dairy products	313	366	399	313	204
Fruits and vegetables	839	941	1,010	830	630
Fresh fruits	299	337	364	293	221
Fresh vegetables	265	298	318	268	196
Processed fruits	114	127	139	108	88
Processed vegetables	161	179	189	161	125
Other food at home	1,749	1,966	2,149	1,677	1,299
Sugar and other sweets	175	198	206	185	128
Fats and oils	112	125	137	106	85

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Miscellaneous foods	973	1,092	1,210	904	729
Nonalcoholic beverages	432	485	530	413	324
Food prepared by consumer unit on out-of-town trips	57	66	64	69	34
Food away from home	2,731	3,089	3,575	2,340	1,976
Alcoholic beverages	538	660	773	482	282
Housing	18,973	20,706	23,732	16,553	15,078
Shelter	10,565	10,862	13,219	7,633	9,881
Owned dwellings.....	6,683	9,557	12,086	6,093	71
Mortgage interest and charges.....	2,333	3,340	5,654	170	³ 18
Property taxes.....	2,315	3,317	3,561	2,982	13
Maintenance, repairs, insurance, other expenses	2,034	2,901	2,871	2,942	³ 41
Rented dwellings.....	3,001	178	149	218	9,493
Other lodging	881	1,127	984	1,322	317
Utilities, fuels, and public services	3,976	4,576	4,862	4,184	2,596
Natural gas.....	600	706	733	670	354
Electricity.....	1,326	1,492	1,542	1,424	943
Fuel oil and other fuels	88	113	105	125	31
Telephone services.....	1,348	1,497	1,660	1,273	1,006
Residential phone service, VOIP, and phone cards	183	227	164	314	81
Cellular phone service	1,166	1,270	1,497	959	925
Water and other public services	614	767	822	691	261
Household operations.....	1,449	1,694	1,896	1,419	886
Personal services.....	509	594	791	325	314
Other household expenses.....	940	1,100	1,105	1,094	572
Housekeeping supplies.....	862	1,057	1,011	1,129	460
Laundry and cleaning supplies	187	209	221	190	140
Other household products	540	682	615	786	247
Postage and stationery	136	166	174	153	73
Household furnishings and equipment	2,120	2,517	2,744	2,187	1,256
Household textiles.....	120	143	176	91	72
Furniture.....	480	562	612	492	292
Floor coverings	25	31	33	28	11
Major appliances.....	332	423	462	368	122
Small appliances, miscellaneous housewares	132	148	170	113	100
Miscellaneous household equipment	1,032	1,211	1,291	1,095	659
Apparel and services.....	1,636	1,732	1,919	1,446	1,435
Men and boys.....	353	382	465	256	294
Men, 16 and over	256	281	335	198	204
Boys, 2 to 15	97	101	131	58	90
Women and girls	642	679	727	606	564
Women, 16 and over	555	588	611	553	485
Girls, 2 to 15.....	87	90	116	53	79
Children under 2.....	70	88	110	53	31
Footwear	355	369	403	315	325
Other apparel products and services.....	216	214	214	216	221
Transportation	10,346	11,935	13,376	9,962	6,697
Vehicle purchases (net outlay)	4,720	5,648	6,292	4,764	2,586
Cars and trucks, new	2,051	2,620	2,702	2,508	741
Cars and trucks, used.....	2,561	2,876	3,392	2,168	1,836
Other vehicles.....	108	151	198	³ 88	³ 9
Gasoline, other fuels, and motor oil.....	1,764	1,956	2,192	1,634	1,322
Other vehicle expenses	3,390	3,805	4,366	3,039	2,440
Vehicle finance charges.....	258	305	398	177	150
Maintenance and repairs	935	1,031	1,092	949	721
Vehicle rental, leases, licenses, and other charges	826	956	1,145	696	528
Vehicle insurance.....	1,371	1,514	1,731	1,217	1,042
Public and other transportation.....	472	526	525	525	349
Healthcare	5,691	6,778	6,748	6,819	3,206
Health insurance	3,914	4,685	4,589	4,815	2,141
Medical services.....	1,023	1,202	1,312	1,050	613
Drugs.....	551	644	611	692	349
Medical supplies.....	203	248	236	262	102
Entertainment.....	3,292	4,090	4,100	4,085	1,534

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fees and admissions	572	711	827	543	259
Audio and visual equipment and services	1,060	1,204	1,234	1,157	732
Pets, toys, hobbies, and playground equipment.....	954	1,224	1,089	1,442	386
Pets	785	1,020	886	1,237	290
Toys, hobbies, and playground equipment	169	204	203	205	96
Other entertainment supplies, equipment, and services	707	951	950	943	157
Personal care products and services	695	781	883	627	507
Reading	112	134	132	141	63
Education.....	981	1,064	1,417	577	790
Tobacco products and smoking supplies.....	359	330	379	263	427
Miscellaneous.....	799	921	1,011	797	520
Cash contributions.....	1,985	2,481	1,969	3,182	846
Personal insurance and pensions	7,080	8,494	10,566	5,656	3,826
Life and other personal insurance	511	637	751	482	222
Pensions and Social Security	6,568	7,857	9,816	5,174	3,604
Sources of income and personal taxes:					
Income before taxes.....	\$78,572	\$92,643	\$108,124	\$71,437	\$46,211
Wages and salaries.....	60,295	70,628	91,842	41,571	36,529
Self-employment income	4,687	5,629	5,799	5,396	2,521
Social Security, private and government retirement.....	9,482	11,528	7,026	17,695	4,778
Interest, dividends, rental income, other property income.....	2,744	3,795	2,336	5,794	328
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	419	245	214	289	817
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	544	550	662	397	530
Other income.....	401	267	247	296	708
Personal taxes (contains some imputed values)	8,686	11,094	13,825	7,353	3,148
Federal income taxes.....	7,180	9,100	11,144	6,300	2,765
Stimulus payment (new UCC Q20202)#	-973	-1,052	-1,178	-880	-791
State and local income taxes	2,382	2,934	3,746	1,822	1,113
Other taxes.....	97	112	112	111	62
Income after taxes	69,887	81,549	94,300	64,084	43,063
Addenda:					
Net change in total assets and liabilities	\$6,701	\$10,001	-\$4,678	\$30,108	-\$890
Net change in total assets.....	19,293	26,422	23,158	30,891	2,898
Net change in total liabilities	12,592	16,420	27,837	783	3,789
Other financial information:					
Other money receipts.....	1,159	1,248	1,222	1,285	954
Mortgage principal paid on owned property	-2,232	-3,186	-5,086	-585	³ 38
Estimated market value of owned home.....	161,231	231,334	245,701	211,655	(⁴)
Estimated monthly rental value of owned home.....	972	1,394	1,492	1,259	(⁴)

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.