

Table 3114. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total Midwest	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Number of consumer units (in thousands) ¹	28,068	2,643	4,314	2,728	2,278	3,716	4,446	4,274	1,838	1,832
Consumer unit characteristics:										
Income before taxes	\$81,523	\$7,784	\$21,865	\$34,582	\$44,712	\$59,322	\$83,167	\$121,113	\$170,643	\$303,301
Income after taxes.....	73,881	9,920	24,534	37,058	45,503	58,623	78,186	108,258	147,025	239,381
Age of reference person	52.3	54.5	61.8	53.4	52.3	50.5	49.3	48.1	50.3	48.2
Average number in consumer unit:										
People	2.4	1.5	1.6	2.1	2.2	2.4	2.7	2.9	3.4	3.3
Children under 186	.3	.3	.5	.5	.7	.7	.7	.9	.9
Adults 65 and older.....	.4	.4	.6	.6	.5	.4	.3	.2	.2	.2
Earners.....	1.3	.4	.5	.9	1.1	1.3	1.6	1.9	2.3	2.3
Vehicles	2.1	1.0	1.3	1.7	1.8	2.1	2.4	2.7	3.1	3.2
Percent distribution:										
Reference person:										
Men	47	41	38	47	44	49	49	54	52	54
Women.....	53	59	62	53	56	51	51	46	48	46
Housing tenure:										
Homeowner.....	70	36	58	60	59	71	79	86	92	93
With mortgage	42	11	19	28	31	41	52	63	70	69
Without mortgage	28	25	39	32	29	30	26	23	22	24
Renter	30	64	42	40	41	29	21	14	8	7
Race of reference person:										
Black or African-American	12	24	14	14	15	11	11	7	6	2
White, Asian, and all other races, not including Black or African-American.....	88	76	86	86	85	89	89	93	94	98
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	7	5	9	7	8	8	5	4	5
Not Hispanic or Latino	94	93	95	91	93	92	92	95	96	95
Education of reference person:										
Elementary (1-8)	2	5	3	2	2	3	1	1	3	1
High school (9-12)	28	49	42	40	32	28	22	16	10	6
College	69	46	55	57	66	69	76	83	87	93
Never attended and other.....	(²)	(³)	(²)	1	(³)	(²)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	92	64	84	92	95	97	97	98	98	99
Average annual expenditures	\$62,118	\$29,461	\$32,041	\$41,063	\$44,969	\$51,425	\$65,239	\$83,020	\$105,229	\$154,044
Food	7,407	4,389	4,175	5,669	5,248	6,108	8,034	9,969	11,209	15,545
Food at home.....	4,783	3,030	2,931	4,056	3,610	3,945	5,329	6,124	7,039	8,963
Cereals and bakery products	627	367	400	489	490	525	733	804	863	1,172
Cereals and cereal products	199	95	111	165	162	156	231	257	324	385
Bakery products	428	272	288	323	328	369	502	547	539	788
Meats, poultry, fish, and eggs	962	724	604	868	749	751	1,140	1,124	1,424	1,695
Beef	254	211	144	218	201	211	332	312	273	443
Pork	197	157	120	162	158	177	265	221	236	315
Other meats.....	143	86	90	143	113	98	177	173	219	250
Poultry	171	145	120	140	139	120	179	205	320	266
Fish and seafood.....	140	90	89	155	89	99	123	148	290	321
Eggs.....	56	35	40	50	48	45	64	65	86	100
Dairy products.....	453	290	277	395	364	378	506	579	569	880
Fresh milk and cream	139	99	92	117	119	130	144	170	180	245
Other dairy products.....	314	191	185	278	245	248	362	409	389	635
Fruits and vegetables	906	593	554	737	674	817	975	1,146	1,434	1,593
Fresh fruits.....	332	223	197	274	257	270	339	429	549	639
Fresh vegetables.....	275	196	155	212	185	272	315	326	457	468
Processed fruits.....	118	62	77	98	109	105	130	153	143	211
Processed vegetables.....	181	112	124	153	123	169	191	238	285	275
Other food at home.....	1,836	1,056	1,096	1,568	1,334	1,474	1,975	2,471	2,748	3,623
Sugar and other sweets	180	116	122	147	135	144	191	228	250	373
Fats and oils	122	81	73	103	83	108	132	158	206	200
Miscellaneous foods.....	999	531	563	910	745	785	1,059	1,352	1,593	1,952

See footnotes at end of table.

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Item	Total Midwest	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Nonalcoholic beverages	470	302	306	373	332	395	536	622	594	899
Food prepared by consumer unit on out of town trips.....	65	25	33	35	40	42	58	110	105	198
Food away from home	2,624	1,359	1,244	1,613	1,638	2,164	2,706	3,845	4,170	6,582
Alcoholic beverages	527	175	237	286	296	358	473	650	1,409	1,599
Housing	20,055	11,693	12,878	15,260	16,245	17,471	21,760	23,714	30,628	42,781
Shelter.....	11,065	7,004	7,525	8,169	8,952	9,763	11,048	12,789	16,342	25,555
Owned dwellings	7,052	2,081	3,229	4,091	4,422	6,300	7,594	9,664	13,346	18,705
Mortgage interest and charges	2,344	480	702	1,090	1,375	1,953	2,625	3,669	4,970	6,360
Property taxes	2,481	918	1,371	1,484	1,648	2,152	2,536	3,289	4,435	6,559
Maintenance, repairs, insurance, and other expenses	2,227	683	1,157	1,518	1,399	2,195	2,434	2,706	3,941	5,786
Rented dwellings	3,120	4,157	4,018	3,793	4,025	2,980	2,897	2,077	1,540	2,220
Other lodging	893	766	277	285	505	482	557	1,048	1,456	4,630
Utilities, fuels, and public services	4,120	2,464	2,947	3,441	3,683	4,080	4,706	5,046	5,411	6,028
Natural gas	632	381	505	565	576	666	657	713	801	967
Electricity	1,356	945	1,077	1,169	1,250	1,317	1,495	1,559	1,671	1,967
Fuel oil and other fuels	94	⁶⁰	82	89	⁷⁶	75	119	122	78	132
Telephone services	1,400	741	828	1,106	1,227	1,383	1,721	1,826	2,014	1,998
Residential phone service, VOIP, and phone cards.....	171	126	211	149	189	156	169	171	186	165
Cellular phone service.....	1,230	615	617	957	1,038	1,227	1,552	1,654	1,828	1,834
Water and other public services	638	337	454	513	554	639	714	825	847	964
Household operations.....	1,421	559	806	994	1,018	1,214	1,475	1,717	2,762	3,507
Personal services	395	¹⁹	¹⁵⁸	²⁰⁰	¹¹⁶	181	422	525	1,216	1,372
Other household expenses	1,027	540	648	794	903	1,033	1,053	1,192	1,547	2,135
Housekeeping supplies.....	829	410	561	686	566	630	1,099	1,036	1,196	1,461
Laundry and cleaning supplies.....	181	100	169	269	173	151	200	166	205	207
Other household products	522	249	313	333	319	392	800	662	686	1,018
Postage and stationery	126	60	78	84	73	87	99	208	305	236
Household furnishings and equipment	2,620	1,256	1,039	1,969	2,026	1,783	3,433	3,126	4,917	6,229
Household textiles	134	60	45	122	130	168	146	178	190	184
Furniture	631	366	264	314	502	334	627	762	1,294	2,156
Floor coverings	27	9	12	47	17	24	23	31	49	46
Major appliances	377	176	183	255	323	343	448	532	487	799
Small appliances and miscellaneous housewares	133	59	97	98	161	96	120	126	229	353
Miscellaneous household equipment	1,319	586	438	1,133	892	818	2,068	1,497	2,667	2,691
Apparel and services	1,643	1,437	857	1,205	1,074	1,329	1,394	2,053	2,866	4,179
Men and boys	388	288	194	280	151	326	319	508	966	859
Men, 16 and over.....	282	¹⁰⁰	181	176	127	234	220	355	792	671
Boys, 2 to 15	105	189	¹³	105	²⁴	92	99	153	174	187
Women and girls	635	591	353	511	372	470	674	709	1,096	1,482
Women, 16 and over	523	518	304	476	334	387	510	637	793	1,138
Girls, 2 to 15	112	⁷³	⁴⁹	³⁵	³⁸	83	164	72	303	344
Children under 2	75	⁷⁵	²⁶	⁸⁵	⁸⁹	⁹²	⁵⁰	99	⁴⁹	¹⁴⁵
Footwear	339	221	187	236	275	282	214	437	553	1,035
Other apparel products and services.....	207	262	97	93	188	159	138	301	201	658
Transportation.....	10,223	4,422	4,626	6,326	7,872	9,240	11,298	14,455	17,377	22,812
Vehicle purchases (net outlay)	4,578	1,994	1,601	2,065	3,000	3,876	4,803	6,937	8,957	11,991
Cars and trucks, new	1,925	⁵⁰⁶	³⁴⁰	⁶²¹	⁴⁰⁶	1,534	2,085	2,993	4,086	7,272
Cars and trucks, used.....	2,515	1,336	1,135	1,444	2,583	2,121	2,671	3,573	4,712	4,719
Other vehicles.....	138	¹⁵³	¹²⁶	⁽³⁾	⁴¹	⁴²¹	⁴⁷	³⁷¹	¹⁵⁹	⁽³⁾
Gasoline, other fuels, and motor oil	1,829	855	1,027	1,385	1,682	1,917	2,124	2,431	2,712	2,785
Other vehicle expenses	3,464	1,395	1,858	2,672	2,966	3,204	4,142	4,597	5,157	6,555
Vehicle finance charges	283	81	97	162	233	228	341	453	573	546
Maintenance and repairs	988	436	579	820	806	941	1,179	1,167	1,596	1,818
Vehicle rental, leases, licenses, and other charges.....	806	258	326	501	635	678	912	1,214	1,217	2,039
Vehicle insurance	1,386	620	856	1,189	1,293	1,358	1,710	1,764	1,771	2,152
Public and other transportation.....	352	178	140	204	223	243	228	489	551	1,481
Healthcare.....	5,787	2,620	4,083	4,421	5,072	5,272	6,468	7,430	8,607	9,998
Health insurance	3,966	1,881	2,902	3,186	3,557	3,824	4,406	5,119	5,315	6,328
Medical services	1,090	406	623	609	809	888	1,275	1,426	2,133	2,374
Drugs.....	530	254	442	446	450	430	534	631	865	961
Medical supplies	201	79	115	180	256	130	253	255	294	335

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Entertainment.....	3,523	1,400	1,595	2,089	2,437	2,632	3,293	5,847	5,799	9,210
Fees and admissions.....	569	250	144	180	409	325	461	701	1,219	2,600
Audio and visual equipment and services.....	1,080	613	802	945	922	1,049	1,048	1,241	1,544	2,085
Pets, toys, hobbies, and playground equipment.....	1,038	325	406	812	656	756	1,009	2,134	1,411	2,061
Pets.....	800	217	342	597	478	463	804	1,831	846	1,679
Toys, hobbies, and playground equipment.....	238	⁴ 109	64	215	⁴ 177	293	205	303	565	382
Other entertainment supplies, equipment, and services.....	835	211	243	153	450	502	776	1,772	1,625	2,465
Personal care products and services.....	729	310	364	581	507	564	694	1,018	1,133	1,960
Reading.....	113	48	99	81	71	103	85	118	189	329
Education.....	1,049	384	364	423	442	489	657	1,436	1,984	5,548
Tobacco products and smoking supplies.....	376	387	340	343	408	466	469	378	259	167
Miscellaneous.....	937	310	508	537	567	923	1,103	1,002	1,632	2,645
Cash contributions.....	2,294	1,540	1,048	1,538	1,479	1,767	1,814	2,465	4,177	8,406
Personal insurance and pensions.....	7,456	345	867	2,304	3,251	4,703	7,695	12,484	17,958	28,867
Life and other personal insurance.....	500	126	178	323	311	338	552	678	838	1,742
Pensions and Social Security.....	6,956	219	690	1,981	2,940	4,366	7,142	11,807	17,120	27,125
Sources of income and personal taxes:										
Income before taxes.....	\$81,523	\$7,784	\$21,865	\$34,582	\$44,712	\$59,322	\$83,167	\$121,113	\$170,643	\$303,301
Wages and salaries.....	62,517	2,060	6,907	19,759	28,377	43,224	66,959	101,148	144,384	242,882
Self-employment income.....	4,837	-21	474	715	1,544	1,892	3,073	7,188	10,437	31,496
Social Security, private and government retirement.....	9,753	3,657	12,337	11,897	11,766	11,122	10,266	8,165	9,132	7,066
Interest, dividends, rental income, and other property income.....	2,655	177	506	742	1,213	1,148	1,477	2,705	4,606	19,764
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	543	1,304	996	532	619	506	286	272	⁴ 121	49
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	852	192	366	666	950	1,120	959	1,430	822	981
Other income.....	368	416	280	271	⁴ 244	310	147	205	⁴ 1,141	⁴ 1,063
Personal taxes (contains some imputed values).....	7,641	-2,136	-2,669	-2,476	-791	699	4,981	12,855	23,618	63,920
Federal income taxes.....	7,313	-382	-632	-468	748	2,011	5,100	11,343	19,485	51,382
Stimulus payment (new UCC Q20202)#.....	-2,271	-1,533	-1,784	-2,220	-2,207	-2,591	-2,565	-2,944	-2,749	-1,223
State and local income taxes.....	2,503	-289	-281	156	599	1,211	2,325	4,255	6,751	13,648
Other taxes.....	96	⁴ 68	⁴ 27	56	⁴ 68	68	121	200	⁴ 131	⁴ 113
Income after taxes.....	73,881	9,920	24,534	37,058	45,503	58,623	78,186	108,258	147,025	239,381
Addenda:										
Net change in total assets and liabilities.....	\$11,192	\$2,312	\$376	-\$2,692	\$6,082	\$4,160	-\$2,248	\$34,309	\$23,331	\$57,268
Net change in total assets.....	31,784	4,426	3,291	4,374	11,127	22,504	15,481	63,989	70,402	149,358
Net change in total liabilities.....	20,592	2,114	2,915	7,066	5,045	18,344	17,729	29,680	47,071	92,090
Other financial information:										
Other money receipts.....	1,239	666	⁴ 471	⁴ 1,156	⁴ 1,495	1,094	590	2,848	⁴ 2,280	⁴ 746
Mortgage principal paid on owned property.....	-2,431	-492	-771	-1,158	-1,177	-1,726	-2,525	-3,563	-5,127	-8,448
Estimated market value of owned home.....	178,839	93,916	107,587	101,512	114,836	163,007	174,311	228,599	308,751	460,530
Estimated monthly rental value of owned home.....	1,066	445	688	696	736	963	1,118	1,409	1,751	2,401

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

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.