

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands)	28,222	19,138	11,074	8,064	9,084
Consumer unit characteristics:					
Income before taxes	\$76,134	\$90,948	\$107,732	\$67,900	\$44,924
Income after taxes	66,375	78,313	91,838	59,741	41,225
Age of reference person	51.7	55.6	49.5	64.1	43.2
Average number in consumer unit:					
People	2.4	2.5	2.9	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	.9	1.1
Vehicles	2.1	2.5	2.7	2.3	1.3
Percent distribution:					
Reference person:					
Men	48	49	50	46	45
Women	52	51	50	54	55
Housing tenure:					
Homeowner	68	100	100	100	n.a.
With mortgage	39	58	100	n.a.	n.a.
Without mortgage	29	42	n.a.	100	n.a.
Renter	32	n.a.	n.a.	n.a.	100
Race of reference person:					
Black or African-American	11	7	7	6	20
White, Asian, and all other races	89	93	93	94	80
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	4	5	3	9
Not Hispanic or Latino	94	96	95	97	91
Education of reference person:					
Elementary (1-8)	2	2	2	3	2
High school (9-12)	30	28	22	35	36
College	67	70	76	61	62
Never attended and other	(¹)	(¹)	(¹)	(²)	(¹)
At least one vehicle owned or leased	91	97	98	95	77
Average annual expenditures	\$59,282	\$68,547	\$77,502	\$55,805	\$39,762
Food					
Food at home	4,368	4,946	5,329	4,306	3,149
Cereals and bakery products	545	621	662	554	383
Cereals and cereal products	172	188	212	148	140
Bakery products	372	433	450	406	243
Meats, poultry, fish, and eggs	926	1,057	1,150	900	652
Beef	286	339	391	251	173
Pork	187	214	220	203	129
Other meats	131	147	157	131	98
Poultry	155	166	182	139	131
Fish and seafood	118	136	140	129	80
Eggs	50	55	59	48	41
Dairy products	442	514	545	462	291
Fresh milk and cream	135	152	164	132	100
Other dairy products	307	362	381	330	191
Fruits and vegetables	788	888	949	786	579
Fresh fruits	287	324	342	294	207
Fresh vegetables	252	284	307	245	184
Processed fruits	107	121	133	101	77
Processed vegetables	143	159	167	145	111
Other food at home	1,666	1,865	2,023	1,604	1,245
Sugar and other sweets	164	191	195	184	109
Fats and oils	107	120	130	104	79

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Miscellaneous foods	916	1,019	1,115	860	698
Nonalcoholic beverages	420	460	501	390	335
Food prepared by consumer unit on out-of-town trips	59	75	82	66	24
Food away from home	3,229	3,749	4,318	2,825	2,134
Alcoholic beverages	591	723	870	478	313
Housing	18,263	20,224	23,348	15,907	14,131
Shelter	10,196	10,602	12,969	7,351	9,340
Owned dwellings	6,312	9,277	11,695	5,958	66
Mortgage interest and charges	2,286	3,362	5,664	201	³ 18
Property taxes	2,206	3,244	3,584	2,776	19
Maintenance, repairs, insurance, other expenses	1,821	2,672	2,447	2,981	³ 29
Rented dwellings	2,978	146	104	204	8,943
Other lodging	906	1,178	1,171	1,189	331
Utilities, fuels, and public services	3,943	4,623	4,950	4,175	2,509
Natural gas	589	703	734	660	350
Electricity	1,353	1,557	1,614	1,478	923
Fuel oil and other fuels	92	127	101	164	19
Telephone services	1,332	1,504	1,701	1,233	969
Residential phone service, VOIP, and phone cards	197	253	194	333	81
Cellular phone service	1,134	1,251	1,507	900	888
Water and other public services	576	732	799	640	248
Household operations	1,432	1,747	1,954	1,462	770
Personal services	529	659	855	390	254
Other household expenses	903	1,088	1,098	1,072	515
Housekeeping supplies	752	892	879	915	455
Laundry and cleaning supplies	180	201	204	195	136
Other household products	452	543	523	575	262
Postage and stationery	119	149	151	145	57
Household furnishings and equipment	1,941	2,360	2,597	2,003	1,057
Household textiles	98	119	125	109	55
Furniture	494	578	614	529	316
Floor coverings	21	26	37	11	12
Major appliances	298	386	437	313	114
Small appliances, miscellaneous housewares	119	143	169	103	69
Miscellaneous household equipment	910	1,109	1,215	940	490
Apparel and services	1,816	1,953	2,161	1,627	1,526
Men and boys	395	422	499	302	340
Men, 16 and over	295	313	353	249	258
Boys, 2 to 15	100	109	147	53	82
Women and girls	746	819	887	708	594
Women, 16 and over	630	701	726	660	482
Girls, 2 to 15	116	118	161	48	112
Children under 2	74	84	105	47	53
Footwear	391	408	421	387	356
Other apparel products and services	209	221	248	183	184
Transportation	10,102	11,660	13,330	9,363	6,820
Vehicle purchases (net outlay)	4,107	4,806	5,571	3,756	2,634
Cars and trucks, new	1,681	2,133	2,141	2,122	728
Cars and trucks, used	2,384	2,620	3,348	1,620	1,888
Other vehicles	42	53	81	³ 14	³ 18
Gasoline, other fuels, and motor oil	2,015	2,287	2,601	1,856	1,442
Other vehicle expenses	3,294	3,761	4,329	2,978	2,311
Vehicle finance charges	231	275	363	153	138
Maintenance and repairs	924	1,046	1,132	925	667
Vehicle rental, leases, licenses, and other charges	809	946	1,118	708	520
Vehicle insurance	1,331	1,494	1,715	1,192	987
Public and other transportation	685	805	829	773	432
Healthcare	5,445	6,662	6,596	6,760	2,879
Health insurance	3,669	4,482	4,445	4,532	1,959
Medical services	1,010	1,260	1,330	1,165	482
Drugs	556	655	583	762	346
Medical supplies	209	265	239	301	92
Entertainment	3,373	4,231	4,629	3,610	1,563

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fees and admissions	730	925	1,127	632	317
Audio and visual equipment and services	1,013	1,172	1,265	1,040	678
Pets, toys, hobbies, and playground equipment.....	863	1,094	1,277	796	376
Pets	692	885	1,035	643	284
Toys, hobbies, and playground equipment	172	209	242	153	92
Other entertainment supplies, equipment, and services	767	1,040	960	1,141	192
Personal care products and services	728	819	910	679	537
Reading	118	136	132	147	80
Education.....	1,107	1,141	1,533	600	1,034
Tobacco products and smoking supplies.....	394	380	423	321	424
Miscellaneous.....	858	990	1,024	949	580
Cash contributions.....	1,803	2,272	2,036	2,597	815
Personal insurance and pensions	7,088	8,660	10,863	5,635	3,777
Life and other personal insurance	509	649	789	457	215
Pensions and Social Security	6,579	8,011	10,074	5,179	3,562
Sources of income and personal taxes:					
Money income before taxes	\$76,134	\$90,948	\$107,732	\$67,900	\$44,924
Wages and salaries.....	58,096	68,565	89,935	39,220	36,040
Self-employment income	5,096	6,479	7,553	5,003	2,184
Social Security, private and government retirement.....	8,991	11,241	6,863	17,254	4,252
Interest, dividends, rental income, other property income.....	2,721	3,777	2,504	5,525	496
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	416	208	123	323	855
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	407	451	525	350	313
Other income.....	406	227	229	225	783
Personal taxes (contains some imputed values)	9,759	12,635	15,895	8,159	3,699
Federal income taxes.....	7,362	9,600	11,932	6,399	2,646
State and local income taxes.....	2,277	2,869	3,734	1,681	1,029
Other taxes.....	120	166	229	80	23
Income after taxes	66,375	78,313	91,838	59,741	41,225
Addenda:					
Net change in total assets and liabilities	\$10,555	\$13,854	\$2,169	\$29,901	\$3,606
Net change in total assets.....	19,695	26,597	23,923	30,269	5,153
Net change in total liabilities	9,139	12,743	21,755	368	1,548
Other financial information:					
Other money receipts.....	1,140	1,427	1,505	1,320	536
Mortgage principal paid on owned property	-2,105	-3,096	-5,009	-469	³ -18
Estimated market value of owned home.....	149,580	220,562	236,571	198,579	³ 44
Estimated monthly rental value of owned home.....	907	1,338	1,438	1,199	³ 1
Gifts of goods and services, total.....	1,266	1,577	1,722	1,379	610
Food	81	102	108	93	38
Alcoholic beverages	14	18	21	14	4
Housing	253	314	329	299	124
Housekeeping supplies.....	31	37	39	33	18
Household textiles.....	11	15	17	³ 11	³ 1
Appliances and miscellaneous housewares.....	19	25	25	24	7
Major appliances.....	8	10	13	7	³ 3
Small appliances and miscellaneous housewares.....	11	14	12	17	³ 5
Miscellaneous household equipment	62	80	61	111	25
Other housing	131	158	186	120	72
Apparel and services	250	274	322	196	198
Males, 2 and over	47	56	65	41	30
Females, 2 and over	111	106	120	83	121

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Children under 2	40	53	70	25	³ 13
Other apparel products and services.....	51	59	67	48	34
Jewelry and watches	15	17	23	³ 8	10
All other apparel products and services	37	42	44	39	³ 25
Transportation	157	192	225	150	84
Healthcare	32	44	41	³ 48	³ 8
Entertainment	109	139	139	140	46
Toys, games, arts and crafts, and tricycles	46	61	62	59	³ 14
Other entertainment	63	78	77	81	32
Personal care products and services.....	20	20	21	18	19
Reading	6	7	6	9	2
Education	228	320	409	197	35
All other gifts	116	146	101	214	51

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020