

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) ¹	28,068	19,654	11,665	7,990	8,414
Consumer unit characteristics:					
Income before taxes	\$81,523	\$96,011	\$109,974	\$75,625	\$47,681
Income after taxes	73,881	85,924	97,506	69,015	45,751
Age of reference person	52.3	55.1	49.7	63.1	45.8
Average number in consumer unit:					
People	2.4	2.5	2.8	2.2	2.1
Children under 186	.6	.7	.3	.6
Adults 65 and older4	.5	.3	.8	.2
Earners	1.3	1.4	1.7	1.0	1.1
Vehicles	2.1	2.4	2.5	2.3	1.2
Percent distribution:					
Reference person:					
Men	47	48	49	47	46
Women	53	52	51	53	54
Housing tenure:					
Homeowner	70	100	100	100	n.a.
With mortgage	42	59	100	n.a.	n.a.
Without mortgage	28	41	n.a.	100	n.a.
Renter	30	n.a.	n.a.	n.a.	100
Race of reference person:					
Black or African-American	12	7	7	7	22
White, Asian, and all other races, not including Black or African-American	88	93	93	93	78
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	5	6	4	9
Not Hispanic or Latino	94	95	94	96	91
Education of reference person:					
Elementary (1-8)	2	2	1	3	3
High school (9-12)	28	25	20	32	36
College	69	73	78	65	61
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	97	98	96	78
Average annual expenditures	\$62,118	\$70,822	\$78,261	\$59,571	\$42,076
Food					
Food at home	7,407	8,331	9,329	6,627	5,380
Cereals and bakery products	4,783	5,410	5,891	4,582	3,415
Cereals and cereal products	627	703	752	620	459
Bakery products	199	225	244	194	141
Meats, poultry, fish, and eggs	428	478	508	426	318
Beef	962	1,088	1,153	976	688
Pork	254	294	320	249	168
Other meats	197	223	215	237	141
Poultry	143	167	185	135	92
Fish and seafood	171	186	205	153	137
Eggs	140	155	159	149	107
Dairy products	56	63	69	52	42
Fresh milk and cream	453	520	567	437	307
Other dairy products	139	154	167	132	106
Fruits and vegetables	314	365	401	305	201
Fresh fruits	906	1,023	1,110	874	650
Fresh vegetables	332	383	414	328	222
Processed fruits	275	308	333	265	204
Processed vegetables	118	129	138	113	94
Other food at home	181	204	225	167	130
Sugar and other sweets	1,836	2,075	2,309	1,675	1,311
Sugar and other sweets	180	202	225	163	133

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fats and oils	122	137	147	119	88
Miscellaneous foods	999	1,129	1,274	881	715
Nonalcoholic beverages	470	531	586	437	335
Food prepared by consumer unit on out of town trips.....	65	76	77	74	41
Food away from home	2,624	2,921	3,437	2,046	1,966
Alcoholic beverages	527	643	706	533	273
Housing	20,055	21,814	24,883	17,288	16,008
Shelter	11,065	11,329	13,746	7,801	10,446
Owned dwellings.....	7,052	10,039	12,541	6,386	75
Mortgage interest and charges.....	2,344	3,342	5,564	97	³ 13
Property taxes.....	2,481	3,537	3,685	3,320	³ 14
Maintenance, repairs, insurance, and other expenses	2,227	3,160	3,292	2,969	47
Rented dwellings.....	3,120	145	109	198	10,069
Other lodging	893	1,145	1,096	1,218	302
Utilities, fuels, and public services	4,120	4,729	4,969	4,379	2,697
Natural gas.....	632	758	780	726	335
Electricity.....	1,356	1,522	1,572	1,449	969
Fuel oil and other fuels	94	117	108	130	41
Telephone services.....	1,400	1,539	1,665	1,355	1,076
Residential phone service, VOIP, and phone cards	171	208	145	301	83
Cellular phone service.....	1,230	1,331	1,521	1,054	993
Water and other public services	638	793	843	720	276
Household operations	1,421	1,642	1,798	1,413	907
Personal services.....	395	450	609	216	267
Other household expenses.....	1,027	1,192	1,189	1,197	640
Housekeeping supplies.....	829	992	954	1,057	472
Laundry and cleaning supplies	181	195	198	190	149
Other household products	522	648	600	730	247
Postage and stationery	126	149	156	138	76
Household furnishings and equipment	2,620	3,122	3,416	2,637	1,487
Household textiles.....	134	159	177	129	77
Furniture.....	631	743	775	696	370
Floor coverings	27	31	30	33	15
Major appliances.....	377	474	460	492	152
Small appliances and miscellaneous housewares	133	139	151	117	121
Miscellaneous household equipment	1,319	1,576	1,822	1,171	752
Apparel and services.....	1,643	1,718	1,977	1,270	1,481
Men and boys.....	388	425	525	255	306
Men, 16 and over.....	282	315	377	210	211
Boys, 2 to 15	105	110	148	45	95
Women and girls	635	655	769	458	592
Women, 16 and over	523	546	619	420	474
Girls, 2 to 15.....	112	109	150	38	119
Children under 2.....	75	81	98	³ 52	³ 63
Footwear	339	359	407	276	296
Other apparel products and services.....	207	199	179	229	224
Transportation	10,223	11,792	13,117	9,861	6,561
Vehicle purchases (net outlay)	4,578	5,456	6,109	4,503	2,526
Cars and trucks, new	1,925	2,507	2,814	2,059	565
Cars and trucks, used.....	2,515	2,760	3,070	2,309	1,940
Other vehicles	138	189	225	³ 135	³ 21
Gasoline, other fuels, and motor oil	1,829	2,039	2,237	1,751	1,339
Other vehicle expenses	3,464	3,915	4,353	3,280	2,414
Vehicle finance charges.....	283	336	412	226	161
Maintenance and repairs	988	1,092	1,113	1,067	749
Vehicle rental, leases, licenses, and other charges	806	965	1,141	708	435
Vehicle insurance.....	1,386	1,522	1,687	1,280	1,069
Public and other transportation.....	352	382	418	327	282
Healthcare	5,787	6,849	6,679	7,093	3,316
Health insurance	3,966	4,708	4,492	5,023	2,233
Medical services.....	1,090	1,273	1,346	1,166	663
Drugs.....	530	630	613	650	305
Medical supplies.....	201	238	227	255	115

See footnotes at end of table.

Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Entertainment	3,523	4,254	4,245	4,281	1,853
Fees and admissions	569	668	734	567	339
Audio and visual equipment and services	1,080	1,183	1,182	1,179	839
Pets, toys, hobbies, and playground equipment.....	1,038	1,303	1,220	1,450	455
Pets	800	1,025	890	1,262	306
Toys, hobbies, and playground equipment	238	278	330	189	149
Other entertainment supplies, equipment, and services	835	1,101	1,109	1,085	220
Personal care products and services	729	818	926	641	527
Reading	113	130	128	137	75
Education.....	1,049	1,244	1,601	717	595
Tobacco products and smoking supplies.....	376	334	388	254	476
Miscellaneous.....	937	1,096	1,278	825	568
Cash contributions.....	2,294	2,919	2,016	4,239	835
Personal insurance and pensions	7,456	8,881	10,989	5,805	4,127
Life and other personal insurance	500	616	703	488	228
Pensions and Social Security	6,956	8,266	10,285	5,317	3,899
Sources of income and personal taxes:					
Income before taxes.....	\$81,523	\$96,011	\$109,974	\$75,625	\$47,681
Wages and salaries.....	62,517	73,080	93,366	43,462	37,843
Self-employment income	4,837	5,966	5,934	6,012	2,199
Social Security, private and government retirement.....	9,753	11,898	7,188	18,775	4,742
Interest, dividends, rental income, and other property income	2,655	3,611	1,843	6,193	420
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	543	354	345	368	982
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	852	820	983	583	926
Other income.....	368	281	315	232	570
Personal taxes (contains some imputed values)	7,641	10,086	12,468	6,610	1,930
Federal income taxes.....	7,313	9,292	11,072	6,692	2,691
Stimulus payment (new UCC Q20202)#	-2,271	-2,375	-2,566	-2,095	-2,027
State and local income taxes	2,503	3,066	3,857	1,911	1,187
Other taxes.....	96	103	105	102	79
Income after taxes	73,881	85,924	97,506	69,015	45,751
Addenda:					
Net change in total assets and liabilities	\$11,192	\$15,160	-\$12,417	\$55,421	\$1,923
Net change in total assets.....	31,784	43,054	33,912	56,400	5,460
Net change in total liabilities	20,592	27,894	46,329	979	3,537
Other financial information:					
Other money receipts.....	1,239	1,189	975	1,502	1,355
Mortgage principal paid on owned property	-2,431	-3,455	-5,451	-540	³ -39
Estimated market value of owned home.....	178,839	255,401	258,485	250,898	(⁴)
Estimated monthly rental value of owned home.....	1,066	1,522	1,602	1,404	(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.