

**Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) <sup>1</sup> .....	28,341	19,894	11,827	8,067	8,447
Consumer unit characteristics:					
Income before taxes .....	\$87,956	\$104,383	\$119,328	\$82,471	\$49,268
Income after taxes .....	78,844	92,275	104,482	74,376	47,211
Age of reference person .....	52.4	55.2	49.8	63.2	45.7
Average number in consumer unit:					
People .....	2.4	2.6	2.8	2.2	2.0
Children under 18 .....	.6	.6	.8	.3	.5
Adults 65 and older .....	.4	.5	.3	.8	.2
Earners .....	1.3	1.4	1.7	1.0	1.1
Vehicles .....	2.0	2.4	2.5	2.3	1.2
Percent distribution:					
Reference person:					
Men .....	48	49	50	46	46
Women .....	52	51	50	54	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	8	8	7	22
White, Asian, and all other races, not including Black or African-American .....	88	92	92	93	78
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	7	6	6	4	10
Not Hispanic or Latino .....	93	94	94	96	90
Education of reference person:					
Elementary (1-8) .....	3	2	2	3	3
High school (9-12) .....	28	24	19	32	37
College .....	69	73	79	65	60
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	97	98	95	78
Average annual expenditures .....	\$67,327	\$76,870	\$84,930	\$64,683	\$44,928
Food .....					
Food at home .....	5,231	5,854	6,200	5,255	3,790
Cereals and bakery products .....	669	756	799	681	467
Cereals and cereal products .....	202	228	250	191	141
Bakery products .....	467	528	549	491	326
Meats, poultry, fish, and eggs .....	1,066	1,168	1,229	1,062	828
Beef .....	279	313	324	293	201
Pork .....	231	238	241	232	213
Other meats .....	162	188	203	162	103
Poultry .....	187	201	217	172	155
Fish and seafood .....	140	155	165	137	104
Eggs .....	67	75	79	66	51
Dairy products .....	487	553	579	508	335
Fresh milk and cream .....	151	164	171	153	120
Other dairy products .....	336	388	408	354	215
Fruits and vegetables .....	988	1,111	1,182	987	706
Fresh fruits .....	363	413	430	383	249
Fresh vegetables .....	295	334	355	297	205
Processed fruits .....	134	145	157	125	108
Processed vegetables .....	196	219	240	182	144
Other food at home .....	2,021	2,266	2,411	2,016	1,453
Sugar and other sweets .....	197	228	227	228	127

See footnotes at end of table.

**Table 3300. Midwest region by housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Fats and oils.....	138	156	163	144	97
Miscellaneous foods.....	1,062	1,178	1,274	1,011	794
Nonalcoholic beverages.....	536	596	635	527	398
Food prepared by consumer unit on out of town trips.....	88	110	112	107	37
Food away from home.....	3,128	3,531	3,991	2,747	2,189
Alcoholic beverages.....	667	767	842	648	434
Housing.....	21,383	23,487	26,945	18,362	16,446
Shelter.....	11,884	12,288	14,986	8,333	10,932
Owned dwellings.....	7,554	10,732	13,490	6,688	72
Mortgage interest and charges.....	2,474	3,519	5,818	148	<sup>4</sup> 13
Property taxes.....	2,650	3,768	4,021	3,398	<sup>4</sup> 18
Maintenance, repairs, insurance, and other expenses.....	2,430	3,444	3,650	3,142	40
Rented dwellings.....	3,190	109	49	198	10,446
Other lodging.....	1,140	1,447	1,447	1,448	415
Utilities, fuels, and public services.....	4,380	5,057	5,273	4,740	2,787
Natural gas.....	758	912	936	876	397
Electricity.....	1,440	1,623	1,685	1,533	1,009
Fuel oil and other fuels.....	120	153	119	204	43
Telephone services.....	1,393	1,533	1,640	1,378	1,063
Residential phone service, VOIP, and phone cards.....	146	182	122	269	63
Cellular phone service.....	1,247	1,352	1,517	1,109	1,000
Water and other public services.....	668	835	894	749	276
Household operations.....	1,592	1,871	2,146	1,467	935
Personal services.....	430	513	773	130	235
Other household expenses.....	1,162	1,358	1,372	1,337	701
Housekeeping supplies.....	773	905	926	868	469
Laundry and cleaning supplies.....	175	192	186	203	136
Other household products.....	489	581	612	527	278
Postage and stationery.....	109	132	128	138	55
Household furnishings and equipment.....	2,754	3,366	3,615	2,953	1,322
Household textiles.....	148	180	167	202	72
Furniture.....	754	909	926	885	388
Floor coverings.....	30	36	43	27	14
Major appliances.....	416	523	505	547	166
Small appliances and miscellaneous housewares.....	126	135	144	119	103
Miscellaneous household equipment.....	1,280	1,582	1,829	1,173	579
Apparel and services.....	1,757	1,901	2,090	1,566	1,424
Men and boys.....	440	482	561	345	342
Men, 16 and over.....	344	383	420	319	254
Boys, 2 to 15.....	96	99	141	26	88
Women and girls.....	668	725	804	589	534
Women, 16 and over.....	555	607	639	553	433
Girls, 2 to 15.....	113	118	165	36	101
Children under 2.....	65	65	83	<sup>4</sup> 32	<sup>4</sup> 64
Footwear.....	344	375	419	299	270
Other apparel products and services.....	242	254	223	300	213
Transportation.....	11,059	12,663	13,992	10,718	7,281
Vehicle purchases (net outlay).....	4,293	4,991	5,639	4,041	2,650
Cars and trucks, new.....	1,879	2,491	2,775	2,075	436
Cars and trucks, used.....	2,322	2,377	2,721	1,873	2,191
Other vehicles.....	93	123	<sup>4</sup> 143	<sup>4</sup> 93	<sup>4</sup> 23
Gasoline, other fuels, and motor oil.....	2,562	2,889	3,115	2,557	1,794
Other vehicle expenses.....	3,632	4,128	4,540	3,527	2,467
Vehicle finance charges.....	292	339	410	234	183
Maintenance and repairs.....	1,120	1,258	1,272	1,241	794
Vehicle rental, leases, licenses, and other charges.....	842	1,028	1,216	754	404
Vehicle insurance.....	1,378	1,503	1,642	1,298	1,085
Public and other transportation.....	571	655	698	593	371
Healthcare.....	6,203	7,369	7,014	7,895	3,459
Health insurance.....	4,058	4,802	4,612	5,080	2,305
Medical services.....	1,214	1,431	1,529	1,288	703
Drugs.....	696	863	617	1,226	304
Medical supplies.....	235	272	256	300	147

See footnotes at end of table.

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Item	All consumer units in the Midwest	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Entertainment .....	3,688	4,416	4,767	3,861	1,978
Fees and admissions .....	804	968	1,100	767	417
Audio and visual equipment and services .....	1,012	1,125	1,137	1,105	747
Pets, toys, hobbies, and playground equipment.....	989	1,178	1,339	910	550
Pets .....	756	903	1,017	716	412
Toys, hobbies, and playground equipment.....	234	275	321	195	138
Other entertainment supplies, equipment, and services .....	883	1,145	1,192	1,078	264
Personal care products and services .....	813	911	1,005	763	582
Reading .....	111	124	113	144	82
Education.....	1,322	1,474	1,789	1,010	963
Tobacco products and smoking supplies .....	435	410	432	376	492
Miscellaneous.....	1,021	1,196	1,302	1,032	611
Cash contributions.....	2,150	2,744	1,974	3,874	750
Personal insurance and pensions .....	8,361	10,023	12,472	6,432	4,448
Life and other personal insurance.....	512	646	694	576	197
Pensions and Social Security .....	7,849	9,377	11,778	5,856	4,251
Sources of income and personal taxes:					
Income before taxes.....	\$87,956	\$104,383	\$119,328	\$82,471	\$49,268
Wages and salaries.....	67,684	79,852	100,782	49,165	39,024
Self-employment income.....	5,664	7,005	7,518	6,253	2,507
Social Security, private and government retirement.....	10,303	12,618	7,733	19,779	4,851
Interest, dividends, rental income, and other property income.....	2,604	3,543	1,822	6,066	393
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	616	386	328	472	1,157
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	762	750	863	586	790
Other income.....	323	228	281	150	546
Personal taxes (contains some imputed values) .....	9,112	12,108	14,845	8,095	2,057
Federal income taxes.....	7,646	10,039	12,018	7,139	2,010
Stimulus payment (new UCC Q20202)#.....	-1,287	-1,313	-1,407	-1,176	-1,224
State and local income taxes .....	2,674	3,288	4,121	2,066	1,227
Other taxes.....	79	94	114	66	44
Income after taxes.....	78,844	92,275	104,482	74,376	47,211
Addenda:					
Net change in total assets and liabilities .....	\$7,528	\$8,454	-\$13,063	\$40,002	\$5,347
Net change in total assets.....	26,230	34,636	30,650	40,479	6,432
Net change in total liabilities.....	18,701	26,181	43,713	476	1,085
Other financial information:					
Other money receipts.....	1,245	1,421	1,422	1,418	830
Mortgage principal paid on owned property.....	-2,655	-3,765	-5,974	-526	<sup>4</sup> -43
Estimated market value of owned home.....	204,476	291,298	299,586	279,146	<sup>(3)</sup>
Estimated monthly rental value of owned home.....	1,187	1,690	1,788	1,547	<sup>(2)</sup>

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

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.