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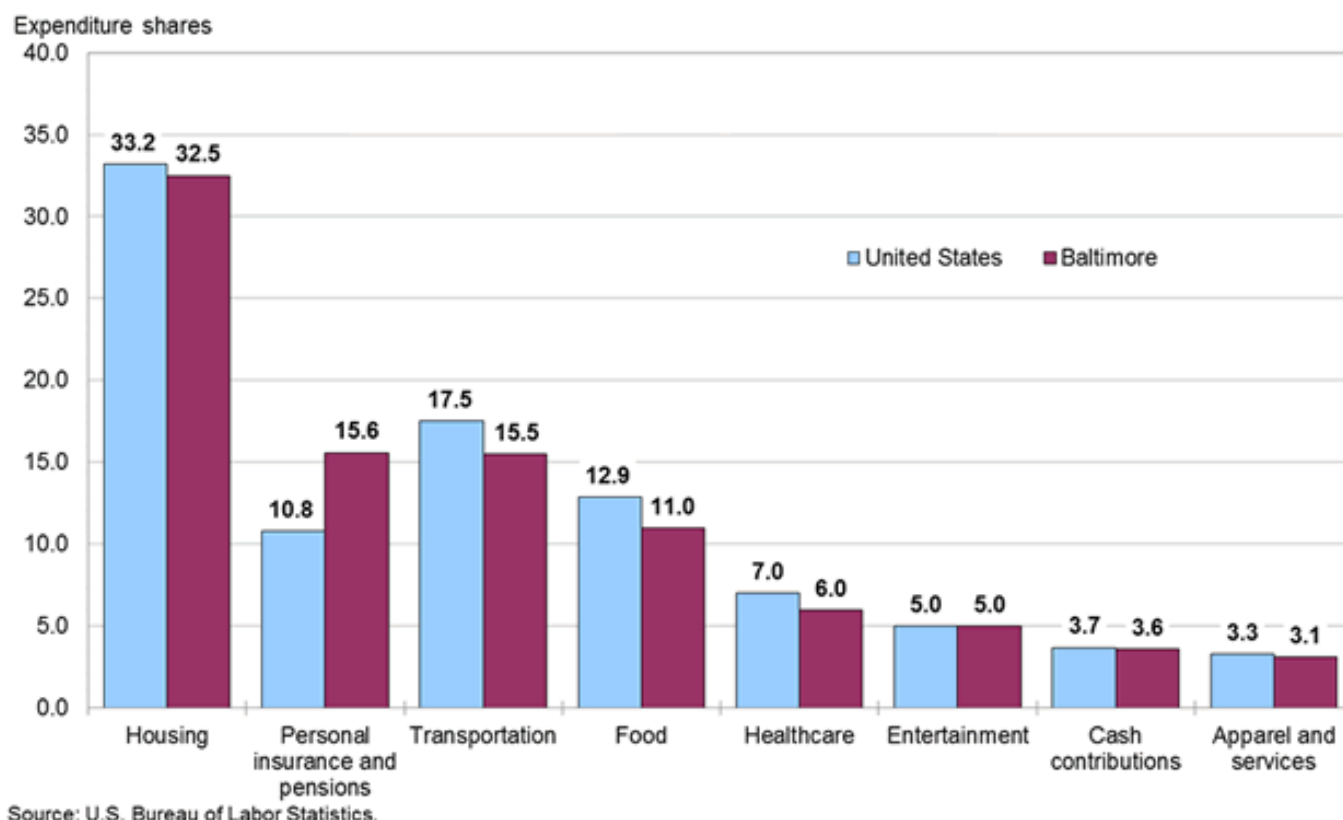
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## **Consumer Expenditures for the Baltimore Area: 2012-2013**

Consumer units in the Baltimore-Towson, Md., metropolitan area spent an average of \$62,012 per year in 2012-2013, the U.S. Bureau of Labor Statistics reported today. Sheila Watkins, the Bureau's regional commissioner, noted that this figure was over 20 percent higher than the \$51,299 average expenditure level for a typical household in the United States. While households in the Baltimore area spent significantly more than the U.S. average, they allocated their dollars similarly among 5 of the 8 major categories. Still, local expenditure shares in three major categories were significantly different from the national average. For example, the share of expenditures for healthcare, which accounted for 6.0 percent of a typical household's budget in the Baltimore area, was significantly lower than the nationwide average of 7.0 percent. (See [chart 1](#) and [table 1](#).)

**Chart 1. Percent distribution of average annual expenditures for the eight major categories in the United States and Baltimore metropolitan area, 2012-2013**



Housing in the Baltimore area averaged \$20,165 annually and was the largest expenditure category, accounting for 32.5 percent of a Baltimore-area household's total budget. (See [table 1](#) and [table 2](#).) This share was similar to the 33.2-percent national average. Overall, 8 of the 18 published metropolitan areas had expenditure shares for housing significantly above the U.S. average, while only Detroit had a significantly lower-than-average share. (See [chart 2](#).) Housing expenditures among the 18 areas ranged from 39.9 percent in Miami to 30.0 percent in Detroit. (See [table 3](#).)

The majority of housing expenditures in Baltimore went toward shelter, 60.7 percent, which includes mortgage interest, property taxes, repairs, and rent, among other items; nationwide, 58.6 percent of the average housing budget was allocated for shelter. (See [table A](#).) Utilities, fuels, and public services expenses accounted for 19.5 percent of the housing budget locally; nationally, they made up 21.7 percent. The rate of homeownership in Baltimore was 68 percent, compared to the U.S. average of 64 percent.

**Table A. Percent distribution of housing expenditures, United States and Baltimore, 2012-2013**

Category	United States	Baltimore
Housing .....	100.0	100.0
Shelter .....	58.6	60.7
Utilities, fuels and public services.....	21.7	19.5
Household operation .....	6.8	8.3
Housekeeping supplies .....	3.7	3.3
Household furnishings and equipment.....	9.2	8.2

Note: Columns may not add to 100.0 due to rounding.

Baltimore households spent 15.6 percent of their annual budget on personal insurance and pensions, significantly above the national average of 10.8 percent, making this the second-largest expenditure category for the area's consumer units.

At 15.5 percent of the total budget, transportation was the third-largest expenditure category in the Baltimore area, compared to the national average of 17.5 percent. Among the 18 metropolitan areas nationwide, 6 had below-average transportation shares; Detroit and Houston had transportation shares significantly higher than the U.S. share. (See [chart 3](#).)

Of the \$9,589 in annual expenditures for transportation in Baltimore, 91.5 percent was spent buying and maintaining private vehicles; this compared to the national average of 94.0 percent. The remaining 8.5 percent of a Baltimore household's transportation budget was spent on public transit, which includes fares for taxis, buses, trains, and planes; this allocation was above the 6.0-percent average for the nation. (See [table B](#).) The average number of vehicles per household in Baltimore was 1.8 and the national average was 1.9.

**Table B. Percent distribution of transportation expenditures, United States and Baltimore, 2012-2013**

Category	United States	Baltimore
Transportation .....	100.0	100.0
Vehicle purchases (net outlays) .....	36.0	25.3
Gasoline and motor oil .....	29.8	31.8
Other vehicle expenses .....	28.2	34.8
Public transportation.....	6.0	8.5

Note: Columns may not add to 100.0 due to rounding.

The portion of a Baltimore consumer unit's budget spent on food, 11.0 percent, was significantly lower than the 12.9-percent U.S. average. Among the 18 published metropolitan areas, 6 had food expenditure shares that were significantly below the nationwide average (including Baltimore); no area reported an expenditure share for food significantly above that for the nation. (See [table 3](#).)

Households in Baltimore spent \$3,574, or 52.5 percent, of their food dollars on food prepared at home and the remaining 47.5 percent (\$3,232) on food prepared away from home, such as restaurant meals, carry-out, board at school, and catered affairs. In comparison, the typical U.S. household spent 59.8 percent of its food budget on food prepared at home and 40.2 percent on food prepared away from home.

As noted, Baltimore is 1 of 18 metropolitan areas nationwide for which Consumer Expenditure Survey (CE) data are available. Metropolitan area CE data and that for the four geographic regions of the United States are available on our Web site at <https://www.bls.gov/cex/tables.htm>. Metropolitan area CE news releases are available at <https://www.bls.gov/regions/subjects/consumer-spending.htm>.

## Additional Information

Data contained in this release are from the CE Survey, which is conducted on an ongoing basis by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The CE data in this release were averaged over a two-year period, 2012 and 2013. CE data are available for the nation, the 4 geographic regions of the country, and 18 metropolitan areas. The metropolitan area discussed in this release is Baltimore-Towson, Md., which is comprised of Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties and Baltimore City in Maryland.

The survey consists of two components, a diary or recordkeeping survey, and an interview survey. The integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income, which neither survey component alone is designed to do. Due to changes in the survey sample frame, metropolitan area data in this release are not directly comparable to those prior to 1996.

A consumer unit is defined as members of a household related by blood, marriage, adoption, or other legal arrangement; a single person living alone or sharing a household with others but who is financially independent; or two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses – food, housing, and other expenses. The terms household or consumer unit are used interchangeably for convenience.

CE metropolitan area estimates are not comparative cost of living surveys, as neither the quantity nor the quality of goods and services has been held constant among areas. Differences may result from variations in demographic characteristics such as consumer unit size, age, preferences, income levels, etc. However, expenditure shares, or the percentage of a consumer unit's budget spent on a particular category, can be used to compare spending patterns across areas. Sample sizes for the metropolitan areas are much smaller than for the nation, so the U.S. estimates and year-to-year changes are more reliable than those for the metropolitan areas. Users should also keep in mind that prices for many goods and services have changed since the survey was conducted.

Expenditure shares for housing and transportation that are above or below that for the nation after testing for significance at the 95-percent confidence interval are also identified in charts 2 and 3 for the 18 metropolitan areas surveyed.

A value that is statistically different from another does not necessarily mean that the difference has economic or practical significance. Statistical significance is concerned with our ability to make confident statements about a universe based on a sample. It is entirely possible that a large difference between two values is not significantly different statistically, while a small difference is, since both the size and heterogeneity of the sample affect the relative error of the data being tested.

For additional technical documentation and related information, see [www.bls.gov/opub/hom/homch16.htm](http://www.bls.gov/opub/hom/homch16.htm).

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200. Federal Relay Service: (800) 877-8339.

**Table 1. Percent distribution of average annual expenditures, United States and Baltimore, Consumer Expenditure Survey, 2012-2013**

Item	United States	Baltimore
Average annual expenditures.....	\$51,299	\$62,012 *
Percent distribution:.....	100.0	100.0
Food .....	12.9	11.0 *
Alcoholic beverages .....	0.9	0.8
Housing .....	33.2	32.5
Apparel and services.....	3.3	3.1
Transportation .....	17.5	15.5
Healthcare .....	7.0	6.0 *
Entertainment .....	5.0	5.0
Personal care products and services .....	1.2	1.4
Reading .....	0.2	0.2
Education .....	2.3	3.4
Tobacco products and smoking supplies.....	0.6	0.3 *
Miscellaneous.....	1.4	1.4
Cash contributions.....	3.7	3.6
Personal insurance and pensions .....	10.8	15.6 *

\* Statistically significant difference from the U.S. average at the 95-percent confidence level.

Note: Columns may not add to 100 due to rounding.

**Table 2. Consumer unit characteristics and average annual expenditures, United States and Baltimore, Consumer Expenditure Survey, 2012-2013**

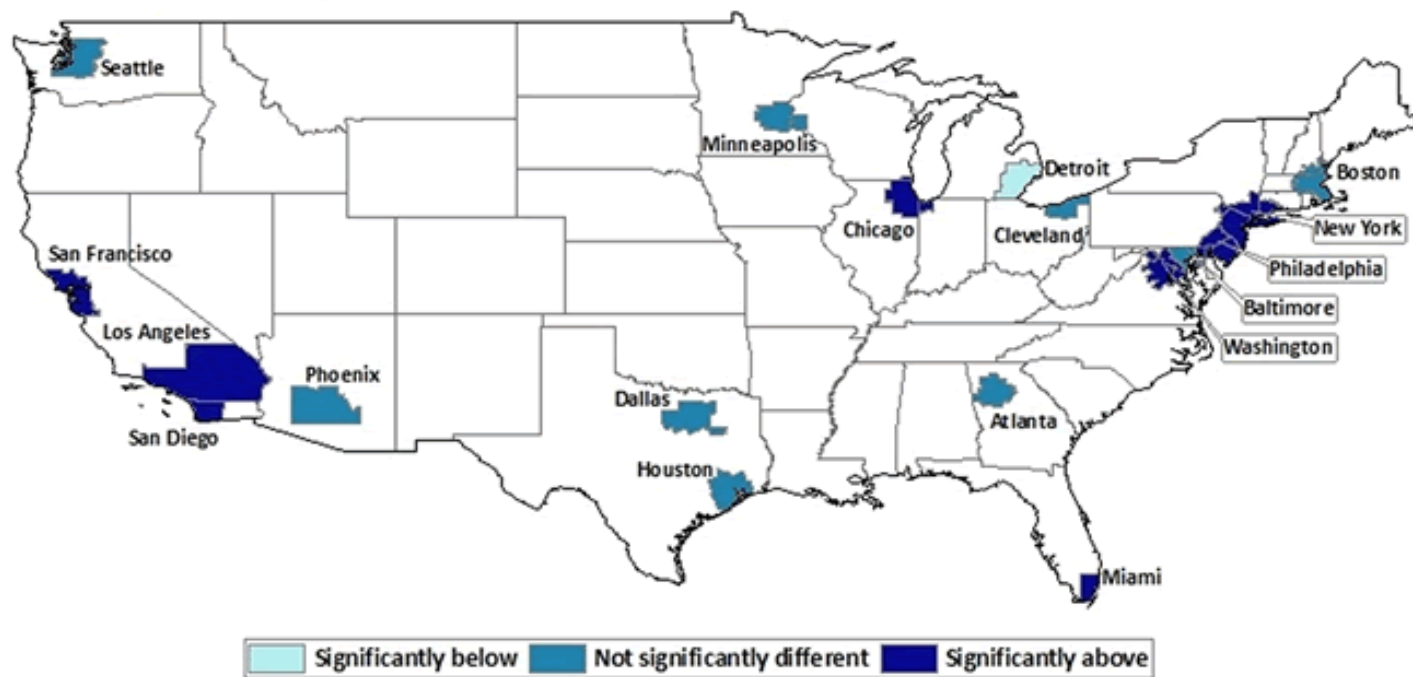
Category	United States	Baltimore
Consumer unit characteristics:		
Income before taxes	\$64,686	\$90,429
Age of reference person	50.1	51.6
Average number in consumer unit:		
People	2.5	2.5
Children under 18	0.6	0.6
Adults 65 and older	0.3	0.3
Earners	1.3	1.4
Vehicles	1.9	1.8
Percent homeowner	64	68
Average annual expenditures	\$51,299	\$62,012
Food	6,600	6,807
Food at home	3,949	3,574
Cereals and bakery products	541	529
Meats, poultry, fish, and eggs	854	778
Dairy products	416	328
Fruits and vegetables	741	671
Other food at home	1,397	1,268
Food away from home	2,651	3,232
Alcoholic beverages	448	519
Housing	17,030	20,165
Shelter	9,986	12,238
Owned dwellings	6,082	7,291
Rented dwellings	3,255	4,148
Other lodging	649	799
Utilities, fuels, and public services	3,693	3,930
Household operations	1,152	1,672
Housekeeping supplies	627	675
Household furnishings and equipment	1,571	1,649
Apparel and services	1,677	1,944
Transportation	9,001	9,589
Vehicle purchases (net outlay)	3,241	2,395
Gasoline and motor oil	2,683	3,045
Other vehicle expenses	2,537	3,338
Public transportation	540	812
Healthcare	3,594	3,722
Entertainment	2,553	3,103
Personal care products and services	618	875
Reading	106	154
Education	1,172	2,131
Tobacco products and smoking supplies	331	170
Miscellaneous	736	872
Cash contributions	1,873	2,263
Personal insurance and pensions	5,559	9,700
Life and other personal insurance	336	449
Pensions and Social Security	5,224	9,251

**Table 3. Percent share of average annual expenditures for housing, transportation, and food, United States and 18 metropolitan areas, Consumer Expenditure Survey, 2012-2013**

Area	Housing	Transportation	Food
United States .....	33.2	17.5	12.9
Atlanta .....	33.4	17.1	12.6
Baltimore .....	32.5	15.5	11.0 *
Boston .....	32.6	15.6 *	13.3
Chicago .....	35.4 *	15.6 *	12.7
Cleveland .....	31.6	18.2	12.8
Dallas .....	33.5	17.9	12.6
Detroit .....	30.0 *	19.7 *	13.5
Houston .....	33.1	21.0 *	12.0
Los Angeles .....	38.2 *	15.4 *	13.4
Miami .....	39.9 *	16.2	14.0
Minneapolis .....	32.0	18.3	11.3 *
New York .....	39.8 *	13.5 *	11.9 *
Philadelphia .....	35.4 *	15.4 *	13.7
Phoenix .....	34.8	18.9	13.6
San Diego .....	38.2 *	15.8	11.5 *
San Francisco .....	35.8 *	13.7 *	11.9 *
Seattle .....	33.4	15.6	13.0
Washington .....	35.3 *	16.7	10.9 *

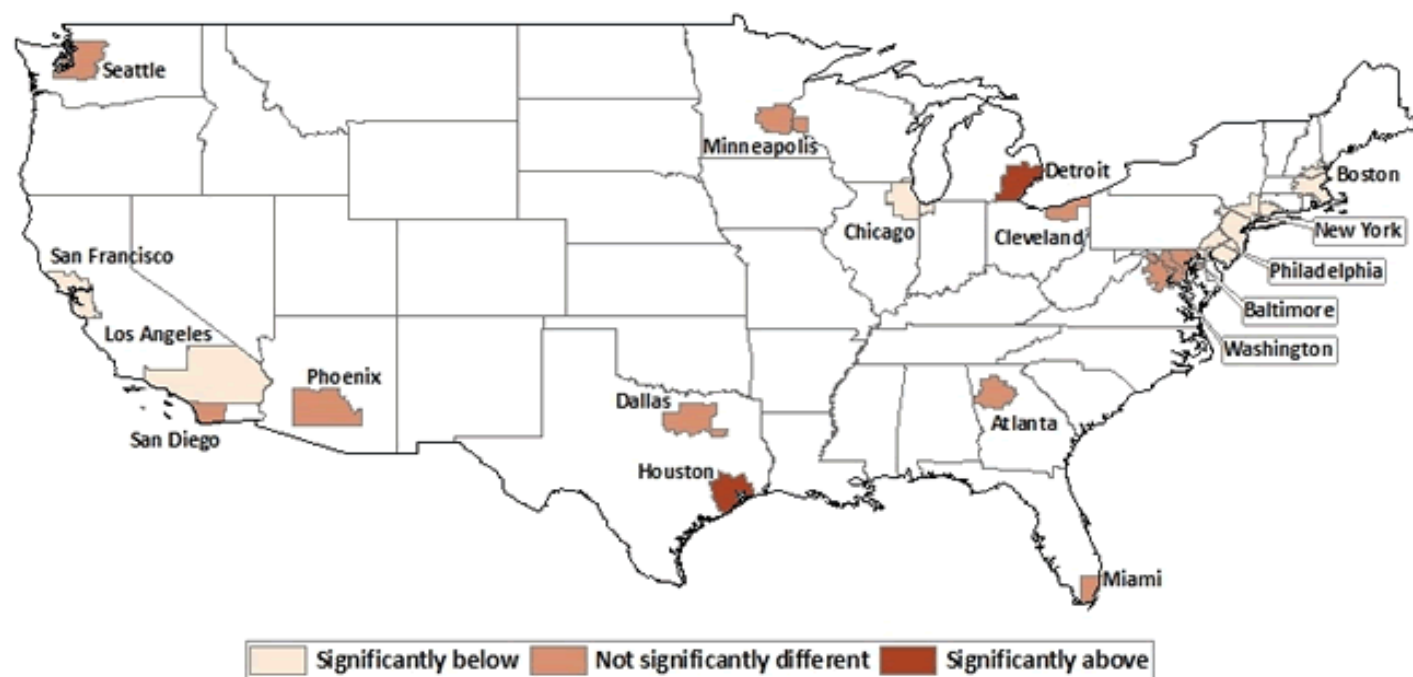
\* Statistically significant difference from the U.S. average at the 95-percent confidence level.

**Chart 2. Expenditure shares spent on housing in 18 metropolitan statistical areas compared to the U.S. average, Consumer Expenditure Survey, 2012-2013**



Note: Statistical significance testing at the 95-percent confidence interval.  
Source: U.S. Bureau of Labor Statistics.

Chart 3. Expenditure shares spent on transportation in 18 metropolitan statistical areas compared to the U.S. average, Consumer Expenditure Survey, 2012-2013



Note: Statistical significance testing at the 95-percent confidence interval.

Source: U.S. Bureau of Labor Statistics.