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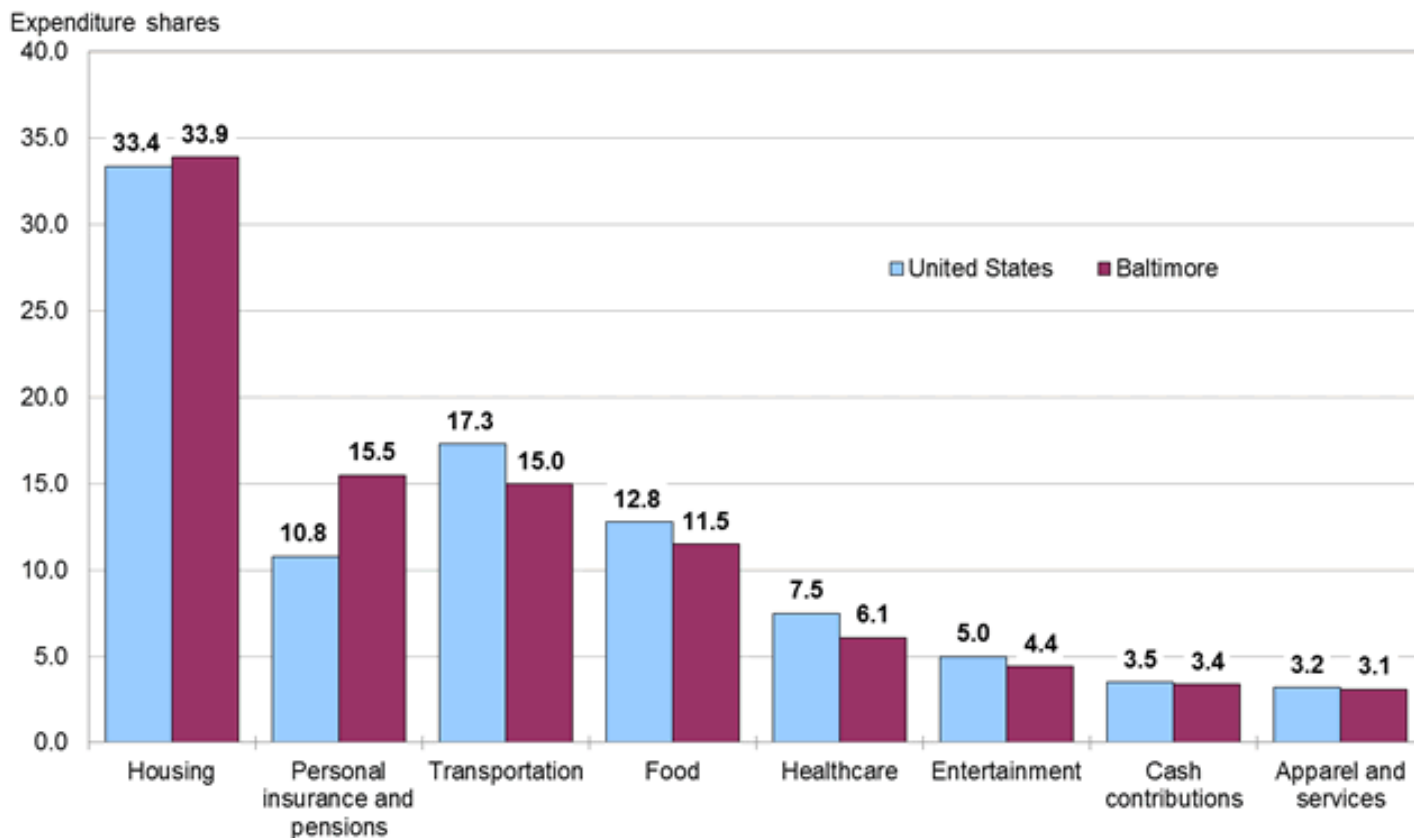
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## Consumer Expenditures for the Baltimore Area: 2013-14

Households in the Baltimore-Towson, Md., metropolitan area spent an average of \$63,145 per year in 2013–14, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Sheila Watkins noted that this figure was significantly higher than the \$52,284 average expenditure level for households in the United States. Baltimore-area households allocated their dollars similarly among most of the eight major categories, with only three differing significantly from the U.S. average. For example, the share of expenditures for healthcare, which accounted for 6.1 percent of the average household's budget in the Baltimore area, was significantly lower than the national average of 7.5 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, 2013-14**



Source: U.S. Bureau of Labor Statistics.

**Highlights of the Baltimore area's 2013–14 spending patterns:**

- **Housing:** This was the largest expenditure category for Baltimore-area households and averaged \$21,399. Housing accounted for 33.9 percent of the area's household budget, not significantly different from the 33.4-percent U.S. average. (See [table 1](#).) Overall, 8 of the 18 metropolitan areas nationwide for which data were available had expenditure shares for housing that were not significantly different than the U.S. average, while another 8 areas had significantly higher-than-average shares; only Cleveland (31.0 percent) and Detroit (30.2 percent) had significantly lower-than-average shares. Housing expenditures among the 18 areas nationwide ranged from 39.6 percent in New York to 30.2 percent in Detroit. (See [table 2](#).)
- **Personal insurance and pensions:** Baltimore households spent 15.5 percent of their annual budget on personal insurance and pensions, making this the second-largest expenditure category for the area's consumer units. The portion a local-area household spent on personal insurance and pensions was significantly above the national average of 10.8 percent.
- **Transportation:** A Baltimore-area household spent 15.0 percent of its budget on transportation, not significantly different from the national average of 17.3 percent. Of the \$9,489 in annual transportation expenditures in Baltimore, 92.2 percent was spent buying and maintaining private vehicles; this compared to the national average of 93.8 percent.
- **Food:** The portion of a Baltimore household's budget spent on food, 11.5 percent, was not significantly different from the 12.8-percent U.S. average. Baltimore-area households spent \$4,100, or 56.3 percent, of their food dollars on food prepared at home and \$3,187 (43.7 percent) on food prepared away from home. In comparison, the average U.S. household spent 59.5 percent of its food budget on food prepared at home and 40.5 percent on food prepared away from home.

## Additional Information

Data in this release are from the Consumer Expenditure Survey (CE), which the U.S. Census Bureau conducts for the U.S. Bureau of Labor Statistics. The data in this release were averaged over a 2-year period, 2013 and 2014.

A household in the CE survey is defined as a consumer unit which consists of members 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.

Differences in spending among metropolitan areas may reflect differences in the cost of living, but they also may reflect other causes. Spending differences may result from different consumer preferences or variations in demographic characteristics, such as household size, age, or income levels. However, expenditure shares, or the percentage of a household'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.

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. A large difference between two values may not be statistically significant, while a small difference could be significant; both the sample size and the variation among the values in the sample affect the relative error of the estimates.

For additional technical and related information, see [www.bls.gov/opub/hom/pdf/homch16.pdf](http://www.bls.gov/opub/hom/pdf/homch16.pdf). Data for the nation, the four geographic regions of the U.S., and 18 metropolitan areas nationwide are available at [www.bls.gov/cex/tables.htm](http://www.bls.gov/cex/tables.htm). Metropolitan definitions used in the survey are available at [www.bls.gov/regions/ce\\_areadef.pdf](http://www.bls.gov/regions/ce_areadef.pdf). The metropolitan area discussed in this release is Baltimore-Towson, Md., which comprises Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties and Baltimore City in Maryland. Metropolitan area news releases for the Consumer Expenditure Survey are available at [www.bls.gov/regions/consumerspending.htm](http://www.bls.gov/regions/consumerspending.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. Average annual expenditures, characteristics and percent distribution, United States and Baltimore metropolitan area, 2013-14**

Category	United States	Baltimore
<b>Consumer unit characteristics:</b>		
Income before taxes .....	\$65,339	\$84,605*
Age of reference person .....	50.2	53.2
Average number in consumer unit:		
People .....	2.5	2.4
Children under 18 .....	0.6	0.5
Adults 65 and older .....	0.4	0.4
Earners .....	1.3	1.4
Vehicles .....	1.9	1.9
Percent homeowner .....	63	72
Average annual expenditures .....	\$52,284	\$63,145
Percent distribution .....	100.0	100.0
Food .....	12.8	11.5
Alcoholic beverages .....	0.9	0.7
Housing .....	33.4	33.9
Apparel and services .....	3.2	3.1
Transportation .....	17.3	15.0
Health care .....	7.5	6.1*
Entertainment .....	5.0	4.4
Personal care products and services .....	1.2	1.3
Reading .....	0.2	0.2
Education .....	2.3	2.9
Tobacco products and smoking supplies .....	0.6	0.3*
Miscellaneous .....	1.3	1.6
Cash contributions .....	3.5	3.4
Personal insurance and pensions .....	10.8	15.5*

Note: An asterisk (\*) represents a statistically significant difference from the U.S. average at the 95-percent confidence level.

**Table 2. Percent share of average annual expenditures for housing, transportation, and food, United States and 18 metropolitan areas, Consumer Expenditure Survey, 2013-14**

Area	Housing	Transportation	Food
United States .....	33.4	17.3	12.8
Atlanta .....	33.2	16.4	12.8
Baltimore .....	33.9	15.0	11.5
Boston .....	33.3	15.1*	11.7*
Chicago .....	35.1*	15.2*	12.7
Cleveland .....	31.0*	18.0	13.7
Dallas .....	33.1	18.3	12.7
Detroit .....	30.2*	19.2*	12.4
Houston .....	33.4	17.9	12.1
Los Angeles .....	38.7*	15.0*	13.1
Miami .....	39.4*	16.8	13.0
Minneapolis .....	32.4	17.9	11.3*
New York .....	39.6*	13.4*	11.6*
Philadelphia .....	35.4*	16.4	12.5
Phoenix .....	34.2	19.4	13.9
San Diego .....	37.6*	16.3	11.0*
San Francisco .....	37.3*	13.7*	11.9
Seattle .....	35.0	15.3*	12.3
Washington .....	35.8*	18.0	10.0*

Note: An asterisk (\*) represents a statistically significant difference from the U.S. average at the 95-percent confidence level.