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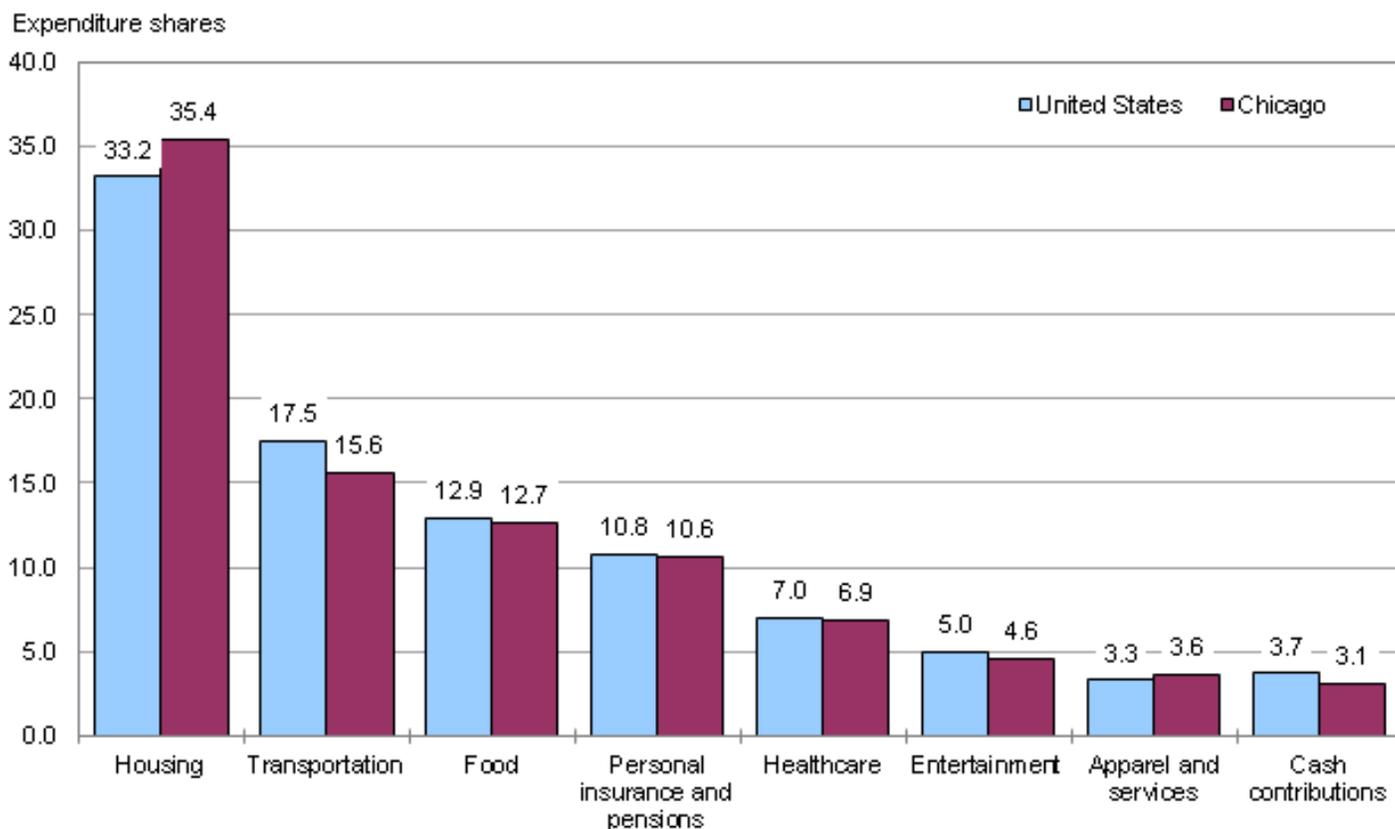
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## Consumer Expenditures for the Chicago Metropolitan Area: 2012-2013

Consumer units in the Chicago-Gary-Kenosha, Ill.-Ind.-Wis., metropolitan area spent an average of \$57,919 per year in 2012-2013, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Charlene Peiffer noted that this figure was 12.9 percent higher than the \$51,299 average expenditure level for a typical household in the United States. Although households in the Chicago area spent more than the U.S. average, they allocated their dollars similarly to the U.S. in four of eight major categories, while differing significantly in four. For example, the share of expenditures for cash contributions, which accounted for 3.1 percent of a typical household's budget in the Chicago area, was significantly less than the nationwide average of 3.7 percent. (See [chart 1](#) and [table 1](#).)

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



Source: U.S. Bureau of Labor Statistics.

Housing in the Chicago metropolitan area averaged \$20,527 annually and was the largest expenditure category, accounting for 35.4 percent of a Chicago area household's total budget. This share was significantly above the 33.2-percent national average. (See [tables 1 and 2.](#)) Overall, 8 of the 18 published metropolitan areas had expenditure shares for housing significantly above the U.S. average. Only one area, Detroit, had a share for housing that was significantly below the U.S. average. (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 the Chicago area went toward shelter, 63.6 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 18.3 percent of the housing budget locally; nationally, they made up 21.7 percent. The rate of homeownership in Chicago was 66 percent, compared to the U.S. average of 64 percent.

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

Category	United States	Chicago
Total housing .....	100.0	100.0
Shelter .....	58.6	63.6
Utilities, fuels, and public services.....	21.7	18.3
Household operations .....	6.8	7.1
Housekeeping supplies .....	3.7	2.9
Household furnishings and equipment.....	9.2	8.2

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

At 15.6 percent of the total budget, transportation was the second-largest expenditure category in the Chicago area and was significantly lower than the national average of 17.5 percent. Among the 18 published metropolitan areas nationwide, 6 (including Chicago) had below-average transportation shares. Two areas, Houston, and Detroit, had shares that were significantly above the national average at 21.0 and 19.7 percent, respectively. (See [chart 3.](#))

Of the \$9,026 in annual expenditures for transportation in Chicago, 91.4 percent was spent buying and maintaining private vehicles; this compared to the national average of 94 percent. The remaining 8.6 percent of a Chicago household's transportation budget was spent on public transit, which includes fares for taxis, buses, trains, and planes, compared to the 6.0-percent average for the nation. (See [table B.](#)) The average number of vehicles per household in Chicago (1.7) was close to the national average (1.9).

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

Category	United States	Chicago
Transportation .....	100.0	100.0
Vehicle purchases (net outlays) .....	36.0	35.2
Gasoline and motor oil .....	29.8	30.8
Other vehicle expenses.....	28.2	25.4
Public transportation.....	6.0	8.6

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

The portion of a Chicago consumer unit's budget spent on food, 12.7 percent, was not significantly different than the 12.9-percent U.S. average. Among the 18 metropolitan areas, 6 had food expenditure shares that were significantly below the nationwide average. (See [table 3.](#))

Households in Chicago spent \$4,601, or 62.4 percent, of their food dollars on food prepared at home and the remaining 37.6 percent (\$2,772) 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, Chicago 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, which is conducted on an ongoing basis by the U.S. Census Bureau for the 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 Chicago-Gary-Kenosha, Ill.-Ind.-Wis., which is comprised of Cook, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, and Will Counties in Illinois; Lake, Newton, and Porter Counties in Indiana; and Kenosha County in Wisconsin.

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 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 Chicago metropolitan area, Consumer Expenditure Survey, 2012-2013**

Category	United States	Chicago
Average annual expenditures.....	\$51,299	*\$57,919
Percent distribution:.....	100.0	100.0
Food .....	12.9	12.7
Alcoholic beverages .....	0.9	0.8
Housing .....	33.2	*35.4
Apparel and services.....	3.3	3.6
Transportation .....	17.5	*15.6
Healthcare .....	7.0	6.9
Entertainment .....	5.0	*4.6
Personal care products and services .....	1.2	1.1
Reading .....	0.2	0.2
Education .....	2.3	*3.7
Tobacco products and smoking supplies.....	0.6	*0.4
Miscellaneous.....	1.4	1.4
Cash contributions.....	3.7	*3.1
Personal insurance and pensions .....	10.8	10.6

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

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

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

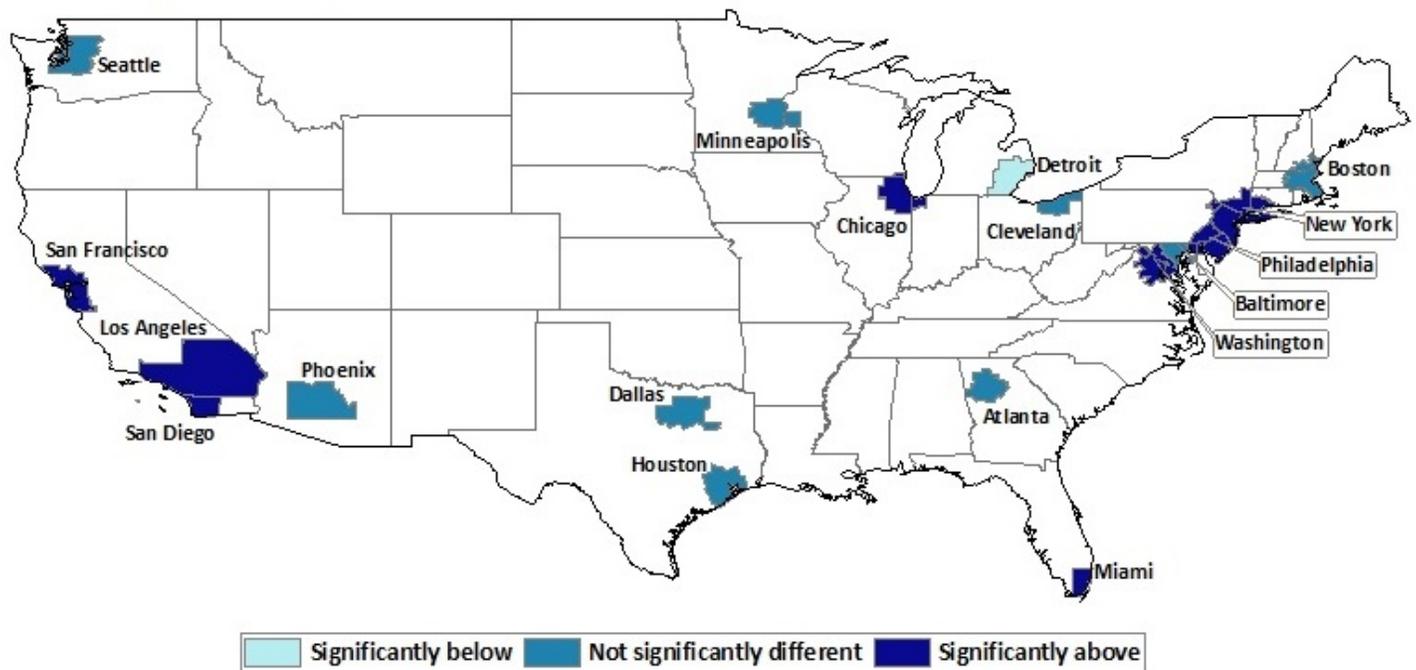
Category	United States	Chicago
<b>Consumer unit characteristics:</b>		
Income before taxes .....	\$64,686	\$74,908
Age of reference person .....	50.1	50.0
<b>Average number in consumer unit:</b>		
Persons .....	2.5	2.6
Children under 18 .....	0.6	0.6
Persons 65 and over .....	0.3	0.3
Earners .....	1.3	1.3
Vehicles .....	1.9	1.7
Percent homeowners .....	64	66
Average annual expenditures .....	\$51,299	\$57,919
Food .....	6,600	7,373
Food at home .....	3,949	4,601
Cereals and bakery products .....	541	664
Meats, poultry, fish, and eggs .....	854	973
Dairy products .....	416	427
Fruits and vegetables .....	741	938
Other food at home .....	1,397	1,598
Food away from home .....	2,651	2,772
Alcoholic beverages .....	448	436
Housing .....	17,030	20,527
Shelter .....	9,986	13,054
Owned dwellings .....	6,082	8,252
Rented dwellings .....	3,255	3,762
Other lodging .....	649	1,040
Utilities, fuels, and public services .....	3,693	3,751
Household operations .....	1,152	1,456
Housekeeping supplies .....	627	593
Household furnishings and equipment .....	1,571	1,674
Apparel and services .....	1,677	2,084
Transportation .....	9,001	9,026
Vehicle purchases (net outlay) .....	3,241	3,176
Gasoline and motor oil .....	2,683	2,780
Other vehicle expenses .....	2,537	2,291
Public transportation .....	540	778
Healthcare .....	3,594	3,982
Entertainment .....	2,553	2,644
Personal care products and services .....	618	650
Reading .....	106	114
Education .....	1,172	2,150
Tobacco products and smoking supplies .....	331	237
Miscellaneous .....	736	801
Cash contributions .....	1,873	1,781
Personal insurance and pensions .....	5,559	6,114
Life and other personal insurance .....	336	448
Pensions and Social Security .....	5,224	5,665

**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*

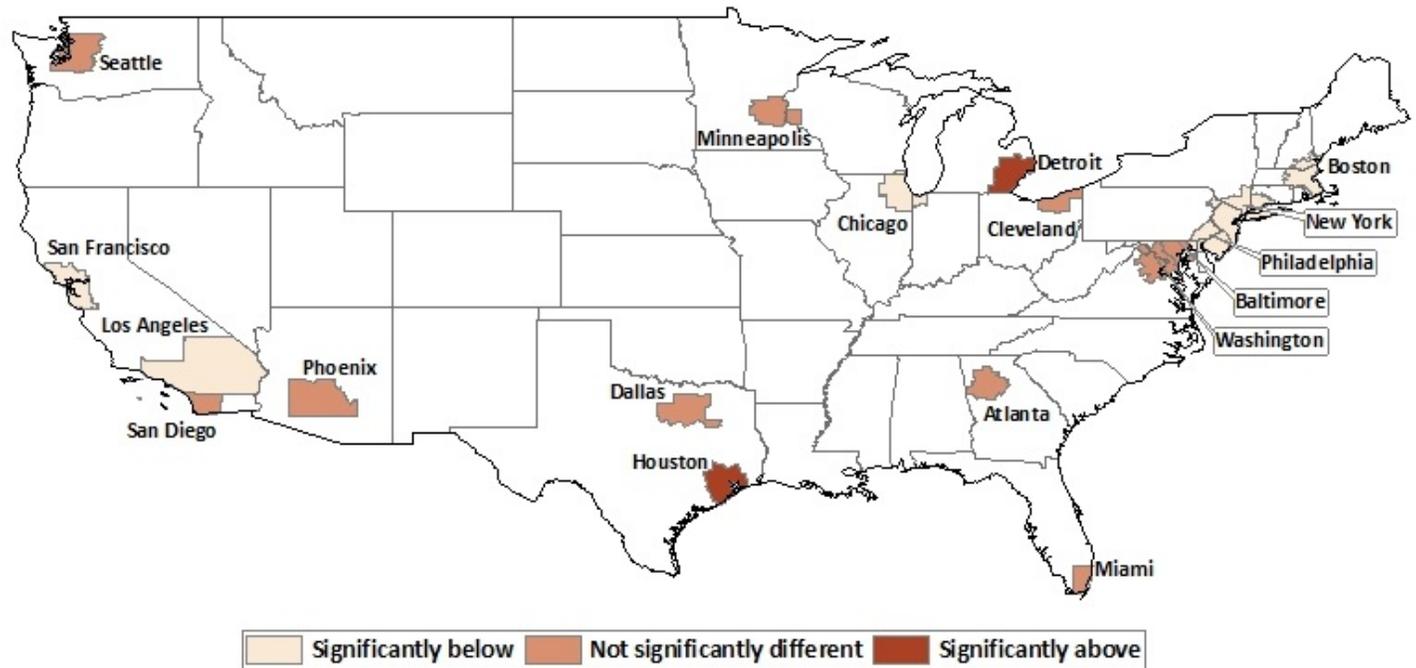
\* Statistically significant difference from the U.S. average at the 95-percent confidence level.

**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.