



Financial Expenditures

Prepared by Carol Campbell

430 N Michigan Ave
Chicago, IL 60611

Site Type: Drivetime

Latitude: 41.890268
Longitude: -87.624383
Drivetime: 20 minutes

Demographic Summary	2007	2012
Population	3,545,856	3,551,906
Households	1,298,071	1,299,840
Families	761,189	742,375
Median Age	33.3	34.0
Median Household Income	\$52,415	\$62,244

	Spending Potential Index	Average	Total
Assets			
Market Value			
Checking Accounts	94	\$4,623.66	\$6,001,842,280
Savings Accounts	96	\$10,067.74	\$13,068,636,285
U.S. Savings Bonds	88	\$573.07	\$743,888,057
Stocks, Bonds & Mutual Funds	93	\$31,431.24	\$40,799,979,101
Annual Changes			
Checking Accounts	415	\$50.97	\$66,168,772
Savings Accounts	103	\$-104.30	\$-135,388,205
U.S. Savings Bonds	106	\$101.64	\$131,929,516
Earnings			
Dividends, Royalties, Estates, Trusts	93	\$637.23	\$827,163,401
Interest from Savings Accounts or Bonds	94	\$671.78	\$872,023,055
Retirement Plan Contributions	94	\$1,421.97	\$1,845,821,714
Liabilities			
Original Mortgage Amount	98	\$26,187.32	\$33,992,995,679
Vehicle Loan Amount ¹	94	\$3,393.47	\$4,404,960,684
Amount Paid: Interest			
Home Mortgage	94	\$4,084.89	\$5,302,473,061
Lump Sum Home Equity Loan	91	\$104.31	\$135,403,943
New Car/Truck/Van Loan	93	\$268.27	\$348,227,040
Used Car/Truck/Van Loan	94	\$239.79	\$311,261,383
Amount Paid: Principal			
Home Mortgage	90	\$1,599.24	\$2,075,929,366
Lump Sum Home Equity Loan	91	\$134.44	\$174,509,225
New Car/Truck/Van Loan	93	\$1,211.30	\$1,572,352,479
Used Car/Truck/Van Loan	93	\$842.97	\$1,094,236,103
Checking Account and Banking Service Charges	108	\$38.17	\$49,546,644
Finance Charges, excluding Mortgage/Vehicle	107	\$369.03	\$479,028,120

Data Note: The Spending Potential Index (SPI) is household-based, and represents the asset value or amount spent for a product or service relative to a national average of 100. Annual change may be negative.

¹ **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

Source: Expenditure data are derived from the 2002, 2003 and 2004 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2007 and 2012.