

Financial Expenditures



100 S Wacker Dr, Chicago, Illinois, 60606


Ring: 1 mile radius

Demographic Summary	2025	2030
Population	85,883	90,628
Households	52,380	56,302
Families	14,391	15,357
Median Age	32.5	32.9
Median Household Income	\$138,427	\$147,664

	Spending Potential Index	Average Amount Spent	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	137	\$42,422.08	\$2,222,068,468
Value of Checking/Savings/Money Market Accounts & CDs (1 yr ago)	132	\$38,568.46	\$2,020,216,168
Value of Stocks/Bonds/Mutual Funds	117	\$56,045.24	\$2,935,649,512
Value of Stocks/Bonds/Mutual Funds (1 yr ago)	115	\$55,844.15	\$2,925,116,429
Value of Other Financial Assets	112	\$14,768.65	\$773,581,810
Value of Other Financial Assets (1 yr ago)	110	\$13,982.02	\$732,378,242
Value of Retirement Plans	108	\$165,555.52	\$8,671,797,995
Value of Retirement Plans (1 yr ago)	107	\$162,739.13	\$8,524,275,726
Surrender Value of Whole Life Policies	126	\$5,135.11	\$268,977,152
Surrender Value of Whole Life Policies (1 yr ago)	128	\$4,886.81	\$255,971,116
Liabilities			
Original Mortgage Amount (Owned Home)	130	\$20,028.12	\$1,049,072,726
Vehicle Loan Amount (1)	172	\$6,037.63	\$316,251,055
Value of Credit Card Debt	162	\$4,883.43	\$255,793,944
Value of Credit Card Debt (1 yr ago)	165	\$4,390.68	\$229,983,710
Value Owed on Student Loans	251	\$19,268.69	\$1,009,294,144
Value Owed on Student Loans (1 yr ago)	244	\$18,168.85	\$951,684,554
Value Owed on Non-student Loans	158	\$1,522.16	\$79,730,969
Value Owed on Non-student Loans (1 yr ago)	149	\$1,040.53	\$54,503,164
Owned Dwellings - Special Lump Sum Mortgage Payments	108	\$896.17	\$46,941,433
Owned Dwellings - Special Assessments	126	\$13.43	\$703,519
Owned Dwellings - Property Purchase Closing Costs	155	\$523.63	\$27,427,761

(1) Vehicle Loan Amount is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.

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

 **Source:** Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

	Spending Potential Index	Average Amount Spent	Total
Earnings			
Interest/Dividends	107	\$1,920.48	\$100,594,751
Royalty/Estate/Trust Income	141	\$1,378.81	\$72,222,143
Amount Paid: Interest			
Home Mortgage	116	\$4,690.42	\$245,684,071
Home Equity Loan	100	\$45.72	\$2,394,605
Home Equity Line of Credit	99	\$147.46	\$7,723,808
New Car/Truck/Van Loan	150	\$268.89	\$14,084,506
Used Car/Truck/Van Loan	185	\$394.14	\$20,645,097
Finance/Late/Interest Charges for Credit Cards	184	\$604.12	\$31,644,038
Finance/Late/Interest Charges for Student Loans	226	\$144.18	\$7,551,996
Finance/Late/Interest Charges for Non-student Loans	184	\$604.12	\$31,644,038
Amount Paid: Principal			
Home Mortgage	109	\$3,540.73	\$185,463,288
Home Equity Loan	100	\$81.43	\$4,265,157
Home Equity Line of Credit	89	\$297.13	\$15,563,755
New Car/Truck/Van Loan	148	\$1,803.60	\$94,472,569
Used Car/Truck/Van Loan	176	\$2,001.55	\$104,841,160
Checking Account and Banking Service Charges	204	\$76.78	\$4,021,872

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



Source: Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

Financial Expenditures



100 S Wacker Dr, Chicago, Illinois, 60606

Ring: 3 mile radius

Demographic Summary	2025	2030
Population	404,831	413,853
Households	224,866	234,916
Families	77,401	79,857
Median Age	34.0	34.8
Median Household Income	\$118,422	\$128,064

	Spending Potential Index	Average Amount Spent	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	129	\$39,993.70	\$8,993,222,303
Value of Checking/Savings/Money Market Accounts & CDs (1 yr ago)	126	\$36,684.03	\$8,248,991,716
Value of Stocks/Bonds/Mutual Funds	118	\$56,279.74	\$12,655,399,965
Value of Stocks/Bonds/Mutual Funds (1 yr ago)	117	\$56,830.21	\$12,779,181,658
Value of Other Financial Assets	104	\$13,776.82	\$3,097,939,017
Value of Other Financial Assets (1 yr ago)	103	\$13,065.00	\$2,937,874,241
Value of Retirement Plans	108	\$164,602.21	\$37,013,439,618
Value of Retirement Plans (1 yr ago)	107	\$162,080.75	\$36,446,450,292
Surrender Value of Whole Life Policies	118	\$4,839.37	\$1,088,210,095
Surrender Value of Whole Life Policies (1 yr ago)	121	\$4,600.96	\$1,034,598,543
Liabilities			
Original Mortgage Amount (Owned Home)	118	\$18,135.92	\$4,078,151,338
Vehicle Loan Amount (1)	145	\$5,092.91	\$1,145,222,694
Value of Credit Card Debt	144	\$4,339.99	\$975,916,942
Value of Credit Card Debt (1 yr ago)	146	\$3,893.97	\$875,622,291
Value Owed on Student Loans	203	\$15,579.25	\$3,503,243,098
Value Owed on Student Loans (1 yr ago)	199	\$14,781.22	\$3,323,792,805
Value Owed on Non-student Loans	137	\$1,318.14	\$296,404,703
Value Owed on Non-student Loans (1 yr ago)	126	\$884.15	\$198,816,179
Owned Dwellings - Special Lump Sum Mortgage Payments	106	\$876.88	\$197,179,845
Owned Dwellings - Special Assessments	117	\$12.46	\$2,802,617
Owned Dwellings - Property Purchase Closing Costs	136	\$460.75	\$103,606,111

(1) Vehicle Loan Amount is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.

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



Source: Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

	Spending Potential Index	Average Amount Spent	Total
Earnings			
Interest/Dividends	109	\$1,952.67	\$439,088,164
Royalty/Estate/Trust Income	137	\$1,341.02	\$301,549,674
Amount Paid: Interest			
Home Mortgage	112	\$4,541.40	\$1,021,205,973
Home Equity Loan	101	\$45.97	\$10,337,485
Home Equity Line of Credit	103	\$153.10	\$34,426,117
New Car/Truck/Van Loan	131	\$233.97	\$52,612,700
Used Car/Truck/Van Loan	152	\$324.67	\$73,006,162
Finance/Late/Interest Charges for Credit Cards	158	\$518.56	\$116,605,780
Finance/Late/Interest Charges for Student Loans	187	\$118.84	\$26,723,093
Finance/Late/Interest Charges for Non-student Loans	158	\$518.56	\$116,605,780
Amount Paid: Principal			
Home Mortgage	107	\$3,482.29	\$783,049,704
Home Equity Loan	101	\$82.24	\$18,492,354
Home Equity Line of Credit	93	\$310.23	\$69,760,029
New Car/Truck/Van Loan	131	\$1,594.27	\$358,497,489
Used Car/Truck/Van Loan	145	\$1,657.89	\$372,803,120
Checking Account and Banking Service Charges	174	\$65.36	\$14,697,440

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



Source: Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

Financial Expenditures



100 S Wacker Dr, Chicago, Illinois, 60606


Ring: 5 mile radius

Demographic Summary		2025	2030
Population		860,198	862,494
Households		431,408	442,972
Families		169,567	171,987
Median Age		33.9	34.7
Median Household Income		\$102,657	\$111,418

	Spending Potential Index	Average Amount Spent	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	115	\$35,639.21	\$15,375,042,342
Value of Checking/Savings/Money Market Accounts & CDs (1 yr ago)	112	\$32,748.76	\$14,128,077,005
Value of Stocks/Bonds/Mutual Funds	105	\$50,402.18	\$21,743,905,162
Value of Stocks/Bonds/Mutual Funds (1 yr ago)	105	\$51,055.51	\$22,025,755,070
Value of Other Financial Assets	95	\$12,534.75	\$5,407,593,535
Value of Other Financial Assets (1 yr ago)	94	\$11,904.93	\$5,135,880,624
Value of Retirement Plans	97	\$148,952.07	\$64,259,116,273
Value of Retirement Plans (1 yr ago)	97	\$146,956.81	\$63,398,342,333
Surrender Value of Whole Life Policies	106	\$4,332.06	\$1,868,886,208
Surrender Value of Whole Life Policies (1 yr ago)	108	\$4,106.89	\$1,771,745,404
Liabilities			
Original Mortgage Amount (Owned Home)	105	\$16,097.95	\$6,944,786,282
Vehicle Loan Amount (1)	128	\$4,498.65	\$1,940,754,309
Value of Credit Card Debt	128	\$3,874.13	\$1,671,329,244
Value of Credit Card Debt (1 yr ago)	130	\$3,474.28	\$1,498,832,864
Value Owed on Student Loans	174	\$13,351.59	\$5,759,983,432
Value Owed on Student Loans (1 yr ago)	171	\$12,680.93	\$5,470,654,611
Value Owed on Non-student Loans	122	\$1,174.41	\$506,650,806
Value Owed on Non-student Loans (1 yr ago)	112	\$786.14	\$339,145,359
Owned Dwellings - Special Lump Sum Mortgage Payments	94	\$782.94	\$337,766,204
Owned Dwellings - Special Assessments	103	\$10.99	\$4,742,357
Owned Dwellings - Property Purchase Closing Costs	119	\$403.25	\$173,964,940

(1) Vehicle Loan Amount is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.

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

 **Source:** Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

	Spending Potential Index	Average Amount Spent	Total
Earnings			
Interest/Dividends	98	\$1,749.17	\$754,605,875
Royalty/Estate/Trust Income	121	\$1,185.57	\$511,463,474
Amount Paid: Interest			
Home Mortgage	102	\$4,106.15	\$1,771,428,033
Home Equity Loan	91	\$41.58	\$17,936,470
Home Equity Line of Credit	93	\$138.44	\$59,722,693
New Car/Truck/Van Loan	117	\$208.55	\$89,968,789
Used Car/Truck/Van Loan	135	\$288.05	\$124,268,719
Finance/Late/Interest Charges for Credit Cards	140	\$458.90	\$197,972,151
Finance/Late/Interest Charges for Student Loans	160	\$101.76	\$43,901,234
Finance/Late/Interest Charges for Non-student Loans	140	\$458.90	\$197,972,151
Amount Paid: Principal			
Home Mortgage	98	\$3,165.15	\$1,365,470,639
Home Equity Loan	92	\$75.10	\$32,398,613
Home Equity Line of Credit	85	\$283.56	\$122,331,954
New Car/Truck/Van Loan	117	\$1,425.49	\$614,966,372
Used Car/Truck/Van Loan	129	\$1,473.12	\$635,515,905
Checking Account and Banking Service Charges	155	\$58.19	\$25,102,688

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



Source: Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.