



Financial Expenditures

Proposed Location
100 S Wacker Dr, Chicago, Illinois, 60606
Ring: 1 mile radius

Sample Report
Latitude: 41.87998
Longitude: -87.63702

Demographic Summary		2023	2028	
Population		80,346	86,640	
Households		47,661	52,212	
Families		12,303	13,638	
Median Age		33.9	34.8	
Median Household Income		\$128,245	\$142,570	
		Spending Potential Index	Average Amount Spent	Total
Assets				
Value of Checking/Savings/Money Market Accounts & CDs		150	\$38,753.19	\$1,847,015,715
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)		147	\$33,226.04	\$1,583,586,446
Value of Stocks/Bonds/Mutual Funds		139	\$54,737.89	\$2,608,862,750
Value of Stocks/Bonds/Mutual Funds (1 year ago)		138	\$47,510.90	\$2,264,417,183
Value of Other Financial Assets		141	\$12,059.20	\$574,753,504
Value of Other Financial Assets (1 year ago)		141	\$11,218.86	\$534,701,857
Value of Retirement Plans		123	\$173,703.66	\$8,278,890,132
Value of Retirement Plans (1 year ago)		122	\$153,642.09	\$7,322,735,745
Surrender Value of Whole Life Policies		125	\$14,274.56	\$680,339,962
Surrender Value of Whole Life Policies (1 year ago)		132	\$11,853.72	\$564,960,302
Earnings				
Interest/Dividends		131	\$1,774.54	\$84,576,309
Royalty/Estate/Trust Income		134	\$890.93	\$42,462,549
Liabilities				
Original Mortgage Amount (Owned Home)		139	\$39,399.48	\$1,877,818,774
Vehicle Loan Amount (1)		167	\$6,088.53	\$290,185,314
Value of Credit Card Debt		164	\$5,193.98	\$247,550,345
Value of Credit Card Debt (1 year ago)		163	\$5,051.39	\$240,754,514
Value Owed on Student Loans		248	\$22,287.88	\$1,062,262,465
Value Owed on Student Loans (1 year ago)		247	\$21,483.38	\$1,023,919,374
Value Owed on Non-student Loans		178	\$2,396.38	\$114,213,917
Value Owed on Non-student Loans (1 year ago)		199	\$1,977.90	\$94,268,868
Owned Dwellings - Special Lump Sum Mortgage Payments		133	\$1,509.92	\$71,964,406
Owned Dwellings - Special Assessments		133	\$12.50	\$595,922
Owned Dwellings - Property Purchase Closing Costs		154	\$549.61	\$26,194,942
Amount Paid: Interest				
Home Mortgage		127	\$4,883.26	\$232,741,167
Home Equity Loan		126	\$54.80	\$2,611,870
Home Equity Line of Credit		112	\$116.05	\$5,531,122
New Car/Truck/Van Loan		156	\$253.03	\$12,059,825
Used Car/Truck/Van Loan		171	\$301.00	\$14,346,187
Finance/Late/Interest Charges for Credit Cards		168	\$640.12	\$30,508,540
Finance/Late/Interest Charges for Student Loans		248	\$299.71	\$14,284,359
Finance/Late/Interest Charges for Non-student Loans		161	\$71.17	\$3,391,994
Amount Paid: Principal				
Home Mortgage		120	\$3,474.05	\$165,576,788
Home Equity Loan		121	\$116.34	\$5,544,840
Home Equity Line of Credit		104	\$318.61	\$15,185,301
New Car/Truck/Van Loan		156	\$1,957.96	\$93,318,449
Used Car/Truck/Van Loan		169	\$1,915.34	\$91,286,997
Checking Account and Banking Service Charges		212	\$68.14	\$3,247,728

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.

(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.

Source: Esri forecasts for 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

October 18, 2023



Financial Expenditures

Proposed Location
100 S Wacker Dr, Chicago, Illinois, 60606
Ring: 3 mile radius

Sample Report
Latitude: 41.87998
Longitude: -87.63702

Demographic Summary		2023	2028	
Population		408,128	424,180	
Households		219,972	233,079	
Families		74,221	78,300	
Median Age		35.2	36.2	
Median Household Income		\$108,886	\$120,999	
		Spending Potential Index	Average Amount Spent	Total
Assets				
Value of Checking/Savings/Money Market Accounts & CDs	139	\$35,798.72	\$7,874,716,446	
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	137	\$30,892.32	\$6,795,445,281	
Value of Stocks/Bonds/Mutual Funds	134	\$52,658.73	\$11,583,445,957	
Value of Stocks/Bonds/Mutual Funds (1 year ago)	135	\$46,398.47	\$10,206,363,266	
Value of Other Financial Assets	138	\$11,829.94	\$2,602,256,257	
Value of Other Financial Assets (1 year ago)	140	\$11,122.25	\$2,446,582,780	
Value of Retirement Plans	117	\$165,897.84	\$36,492,878,788	
Value of Retirement Plans (1 year ago)	117	\$147,187.49	\$32,377,126,270	
Surrender Value of Whole Life Policies	130	\$14,788.87	\$3,253,136,236	
Surrender Value of Whole Life Policies (1 year ago)	131	\$11,706.81	\$2,575,169,977	
Earnings				
Interest/Dividends	126	\$1,697.92	\$373,494,572	
Royalty/Estate/Trust Income	122	\$815.16	\$179,312,677	
Liabilities				
Original Mortgage Amount (Owned Home)	125	\$35,451.00	\$7,798,226,459	
Vehicle Loan Amount (1)	140	\$5,085.04	\$1,118,566,751	
Value of Credit Card Debt	149	\$4,709.29	\$1,035,912,774	
Value of Credit Card Debt (1 year ago)	146	\$4,535.37	\$997,655,296	
Value Owed on Student Loans	208	\$18,634.65	\$4,099,101,224	
Value Owed on Student Loans (1 year ago)	206	\$17,940.05	\$3,946,308,954	
Value Owed on Non-student Loans	154	\$2,072.20	\$455,824,950	
Value Owed on Non-student Loans (1 year ago)	164	\$1,631.23	\$358,825,419	
Owned Dwellings - Special Lump Sum Mortgage Payments	117	\$1,336.85	\$294,070,192	
Owned Dwellings - Special Assessments	119	\$11.19	\$2,461,093	
Owned Dwellings - Property Purchase Closing Costs	131	\$466.67	\$102,654,726	
Amount Paid: Interest				
Home Mortgage	117	\$4,513.08	\$992,750,337	
Home Equity Loan	129	\$56.03	\$12,325,354	
Home Equity Line of Credit	111	\$115.07	\$25,311,586	
New Car/Truck/Van Loan	134	\$216.96	\$47,724,030	
Used Car/Truck/Van Loan	144	\$254.25	\$55,926,888	
Finance/Late/Interest Charges for Credit Cards	152	\$578.85	\$127,331,141	
Finance/Late/Interest Charges for Student Loans	205	\$248.15	\$54,585,315	
Finance/Late/Interest Charges for Non-student Loans	140	\$61.88	\$13,612,668	
Amount Paid: Principal				
Home Mortgage	112	\$3,240.45	\$712,807,279	
Home Equity Loan	125	\$120.36	\$26,476,175	
Home Equity Line of Credit	102	\$313.89	\$69,046,281	
New Car/Truck/Van Loan	135	\$1,692.77	\$372,362,294	
Used Car/Truck/Van Loan	143	\$1,621.65	\$356,717,237	
Checking Account and Banking Service Charges	184	\$59.15	\$13,010,352	

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.

(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.

Source: Esri forecasts for 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

October 18, 2023



Financial Expenditures

Proposed Location
100 S Wacker Dr, Chicago, Illinois, 60606
Ring: 5 mile radius

Sample Report
Latitude: 41.87998
Longitude: -87.63702

Demographic Summary		2023	2028	
Population		876,972	889,151	
Households		424,713	439,855	
Families		168,997	173,801	
Median Age		34.1	35.1	
Median Household Income		\$91,066	\$103,333	
		Spending Potential Index	Average Amount Spent	Total
Assets				
Value of Checking/Savings/Money Market Accounts & CDs	121	\$31,188.86	\$13,246,313,670	
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	120	\$26,999.85	\$11,467,188,595	
Value of Stocks/Bonds/Mutual Funds	116	\$45,684.48	\$19,402,792,292	
Value of Stocks/Bonds/Mutual Funds (1 year ago)	117	\$40,336.04	\$17,131,239,123	
Value of Other Financial Assets	122	\$10,463.42	\$4,443,952,108	
Value of Other Financial Assets (1 year ago)	123	\$9,809.99	\$4,166,428,781	
Value of Retirement Plans	102	\$144,993.61	\$61,580,669,809	
Value of Retirement Plans (1 year ago)	102	\$128,685.24	\$54,654,295,755	
Surrender Value of Whole Life Policies	115	\$13,126.76	\$5,575,107,329	
Surrender Value of Whole Life Policies (1 year ago)	114	\$10,179.28	\$4,323,273,311	
Earnings				
Interest/Dividends	109	\$1,468.66	\$623,758,653	
Royalty/Estate/Trust Income	105	\$700.67	\$297,582,652	
Liabilities				
Original Mortgage Amount (Owned Home)	108	\$30,668.13	\$13,025,153,218	
Vehicle Loan Amount (1)	121	\$4,399.04	\$1,868,329,922	
Value of Credit Card Debt	132	\$4,173.74	\$1,772,642,055	
Value of Credit Card Debt (1 year ago)	129	\$4,002.70	\$1,700,000,846	
Value Owed on Student Loans	178	\$15,938.89	\$6,769,455,525	
Value Owed on Student Loans (1 year ago)	176	\$15,316.32	\$6,505,039,962	
Value Owed on Non-student Loans	135	\$1,825.22	\$775,193,288	
Value Owed on Non-student Loans (1 year ago)	146	\$1,451.31	\$616,390,367	
Owned Dwellings - Special Lump Sum Mortgage Payments	102	\$1,162.48	\$493,721,251	
Owned Dwellings - Special Assessments	104	\$9.80	\$4,161,529	
Owned Dwellings - Property Purchase Closing Costs	112	\$399.01	\$169,462,841	
Amount Paid: Interest				
Home Mortgage	103	\$3,970.90	\$1,686,494,590	
Home Equity Loan	116	\$50.16	\$21,303,667	
Home Equity Line of Credit	101	\$103.78	\$44,077,604	
New Car/Truck/Van Loan	116	\$188.47	\$80,045,114	
Used Car/Truck/Van Loan	126	\$221.59	\$94,110,276	
Finance/Late/Interest Charges for Credit Cards	135	\$513.84	\$218,236,283	
Finance/Late/Interest Charges for Student Loans	173	\$209.47	\$88,964,291	
Finance/Late/Interest Charges for Non-student Loans	126	\$55.39	\$23,523,077	
Amount Paid: Principal				
Home Mortgage	99	\$2,860.78	\$1,215,009,357	
Home Equity Loan	112	\$107.60	\$45,699,393	
Home Equity Line of Credit	90	\$276.77	\$117,546,408	
New Car/Truck/Van Loan	117	\$1,471.39	\$624,919,168	
Used Car/Truck/Van Loan	125	\$1,415.01	\$600,974,821	
Checking Account and Banking Service Charges	162	\$52.30	\$22,211,603	

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.

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