



For Release: Thursday, January 09, 2014

14-22-SAN

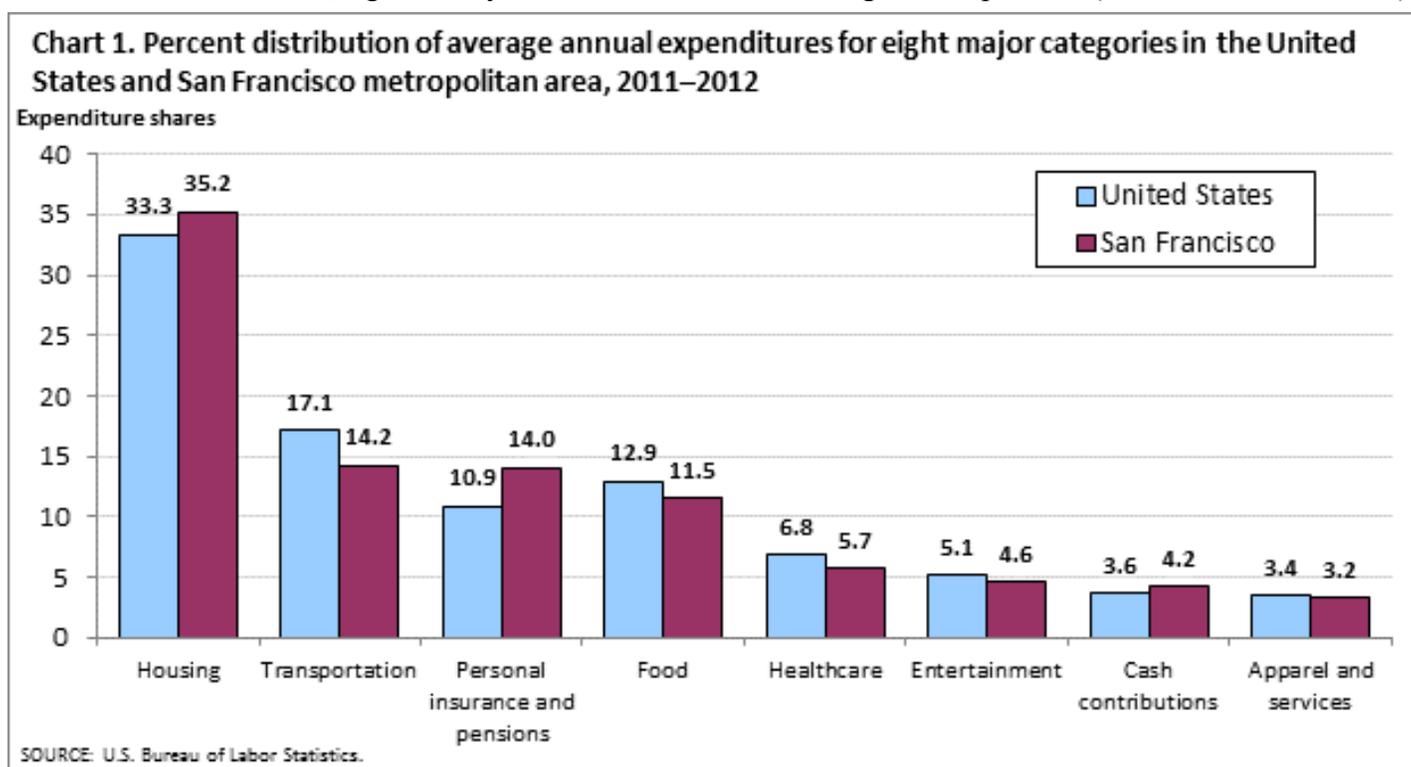
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## Consumer Expenditures for the San Francisco Area: 2011-2012

Consumer units (households) in the San Francisco-Oakland-Fremont metropolitan area spent an average of \$73,601 per year in 2011-2012, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Richard J. Holden noted that this figure was over 45 percent higher than the \$50,581 average expenditure level for a typical household in the United States. Not only did households in the San Francisco area spend more than the U.S. average, but they also allocated their dollars differently in 6 of the 8 eight largest expenditure categories. For example, expenditures for healthcare accounted for 5.7 percent of a typical household budget in the San Francisco area, significantly below the nationwide average of 6.8 percent. (See [chart 1](#) and [table 1](#).)



Housing in the San Francisco metropolitan area averaged \$25,900 annually and was the largest expenditure category, accounting for 35.2 percent of a San Francisco area household's total budget. This share was significantly larger than the 33.3-percent national average. (See [tables 1](#) and [2](#).) Overall, 8 of the 18 published metropolitan areas had expenditure shares for housing measurably above the U.S. average, while 3 had significantly lower-than-average shares. (See [chart 2](#).) Among the 18 areas, housing shares ranged from 39.7 percent in New York to 31.7 percent in Detroit. (See [table 3](#).)

The majority of total housing expenditures in San Francisco, 68.6 percent, went toward shelter, which includes mortgage interest, property taxes, repairs, and rent, among other items; nationwide, 58.5 percent of the housing budget was allocated for shelter. (See [table A](#).) Utilities, fuels, and public services expenses accounted for 13.0 percent of the housing budget locally; nationally, it made up 21.9 percent. The rate of homeownership in San Francisco, at 52 percent, was less than the U.S. average of 65 percent.

**Table A. Percent distribution of housing expenditures, United States and San Francisco, 2011–2012**

| Category                                  | United States | San Francisco |
|---|---------------|---------------|
| Total Housing.....                        | 100.0         | 100.0         |
| Shelter .....                             | 58.5          | 68.6          |
| Utilities, fuels and public services..... | 21.9          | 13.0          |
| Household operation .....                 | 6.8           | 9.3           |
| Housekeeping supplies .....               | 3.6           | 2.3           |
| Household furnishings and equipment.....  | 9.2           | 6.7           |

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

At 14.2 percent of the total budget, transportation was the second-largest expenditure category in the San Francisco area, significantly lower than the national average of 17.1 percent. Among the 18 published areas nationwide, 8 had transportation shares that were significantly below the national average; only one had a share that was significantly above the average. (See [chart 3](#).)

Of the \$10,466 in annual expenditures for transportation in San Francisco, 87.8 percent was spent buying and maintaining private vehicles compared to the national average of 93.9 percent. The remaining 12.2 percent of a San Francisco household’s transportation budget was spent on public transit—which includes fares for taxis, buses, trains, and planes—and was above the 6.1-percent average for the nation. (See [table B](#).) The average number of vehicles per household in San Francisco was 1.9, compared to the national average of 1.9.

**Table B. Percent distribution of transportation expenditures, United States and San Francisco, 2011–2012**

| Category                             | United States | San Francisco |
|--------------------------------------|---------------|---------------|
| Total Transportation.....            | 100.0         | 100.0         |
| Vehicle purchases (net outlay) ..... | 34.0          | 29.6          |
| Gasoline and motor oil .....         | 31.3          | 24.4          |
| Other vehicle expenses.....          | 28.6          | 33.8          |
| Public transportation.....           | 6.1           | 12.2          |

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

San Francisco households spent 14.0 percent of their annual budgets on personal insurance and pensions, significantly above the national average of 10.9 percent, making this the third-largest expenditure category for the area’s consumer units.

The portion of the average San Francisco consumer unit’s budget spent on food, 11.5 percent, was significantly smaller than the 12.9-percent U.S. average. Among the 18 metropolitan areas, 14 had food expenditure shares that were not measurably different from the nationwide average. In the four remaining areas, three had food shares significantly below the national average, while one was significantly above average.

Households in San Francisco spent 53.7 percent (\$4,525), of their food dollars on food prepared at home and the remaining 46.3 percent 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 59.4 percent of its food budget on food prepared at home and 40.6 percent on food prepared away from home.

As noted, San Francisco 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 and the United States are available on our website at [www.bls.gov/cex/tables.htm](http://www.bls.gov/cex/tables.htm). Metropolitan area CE news releases are available at [www.bls.gov/regions/subjects/consumer-spending.htm](http://www.bls.gov/regions/subjects/consumer-spending.htm).

### **Additional information**

Data contained in this report are from the CE, which is collected on an ongoing basis by the U.S. Census Bureau for the BLS. The CE data were averaged over a two-year period, 2011 and 2012 and are available for the nation, the 4 geographic regions of the country, and 18 metropolitan areas. The metropolitan area discussed in this release is San Francisco-Oakland-Fremont, California, which is comprised of Alameda, Contra Costa, Marin, San Francisco, and San Mateo Counties.

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 San Francisco, Consumer Expenditure Survey, 2011–2012**

| Category                                   | United States | San Francisco |
|--|---------------|---------------|
| Average annual expenditures.....           | \$50,581      | \$73,601      |
| Percent distribution:.....                 | 100.0         | 100.0         |
| Food .....                                 | 12.9          | 11.5*         |
| Alcoholic beverages .....                  | 0.9           | 1.0           |
| Housing .....                              | 33.3          | 35.2*         |
| Apparel and services.....                  | 3.4           | 3.2           |
| Transportation .....                       | 17.1          | 14.2*         |
| Healthcare .....                           | 6.8           | 5.7*          |
| Entertainment .....                        | 5.1           | 4.6*          |
| Personal care products and services .....  | 1.2           | 1.1           |
| Reading .....                              | 0.2           | 0.3*          |
| Education .....                            | 2.2           | 2.7           |
| Tobacco products and smoking supplies..... | 0.7           | 0.3*          |
| Miscellaneous.....                         | 1.6           | 2.1           |
| Cash contributions.....                    | 3.6           | 4.2           |
| Personal insurance and pensions .....      | 10.9          | 14.0*         |

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

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

**Table 2. Average annual expenditures and characteristics, United States and San Francisco, Consumer Expenditure Survey, 2011–2012**

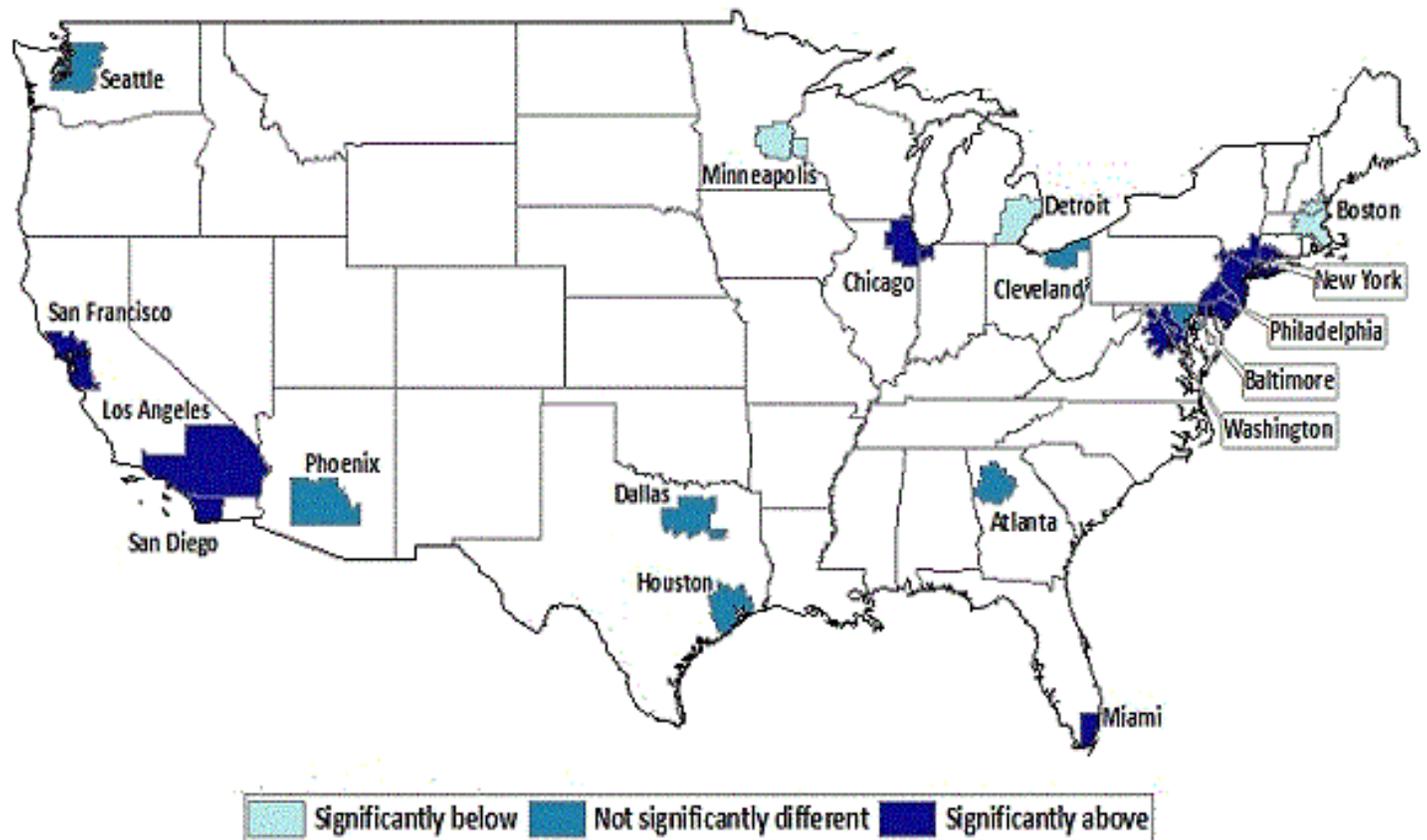
| Category                                   | United States | San Francisco |
|--|---------------|---------------|
| <b>Consumer unit characteristics:</b>      |               |               |
| Income before taxes.....                   | \$64,649      | \$98,242      |
| Age of reference person.....               | 49.9          | 48.9          |
| <b>Average number in consumer unit:</b>    |               |               |
| Persons.....                               | 2.5           | 2.4           |
| Children under 18.....                     | 0.6           | 0.5           |
| Persons 65 and over.....                   | 0.3           | 0.3           |
| Earners.....                               | 1.3           | 1.3           |
| Vehicles.....                              | 1.9           | 1.9           |
| Percent homeowner.....                     | 65            | 52            |
| <b>Average annual expenditures:</b>        |               |               |
| Average annual expenditures.....           | \$50,581      | \$73,601      |
| Food.....                                  | 6,529         | 8,433         |
| Food at home.....                          | 3,880         | 4,525         |
| Cereals and bakery products.....           | 534           | 562           |
| Meats, poultry, fish, and eggs.....        | 843           | 1,013         |
| Dairy products.....                        | 413           | 437           |
| Fruits and vegetables.....                 | 723           | 1,008         |
| Other food at home.....                    | 1,367         | 1,506         |
| Food away from home.....                   | 2,649         | 3,908         |
| Alcoholic beverages.....                   | 454           | 705           |
| Housing.....                               | 16,846        | 25,900        |
| Shelter.....                               | 9,858         | 17,773        |
| Owned dwellings.....                       | 6,101         | 9,551         |
| Rented dwellings.....                      | 3,109         | 6,884         |
| Other lodging.....                         | 648           | 1,338         |
| Utilities, fuels, and public services..... | 3,687         | 3,374         |
| Household operations.....                  | 1,141         | 2,413         |
| Housekeeping supplies.....                 | 612           | 600           |
| Household furnishings and equipment.....   | 1,547         | 1,741         |
| Apparel and services.....                  | 1,738         | 2,379         |
| Transportation.....                        | 8,649         | 10,466        |
| Vehicle purchases (net outlay).....        | 2,942         | 3,098         |
| Gasoline and motor oil.....                | 2,706         | 2,550         |
| Other vehicle expenses.....                | 2,472         | 3,537         |
| Public transportation.....                 | 529           | 1,282         |
| Healthcare.....                            | 3,436         | 4,186         |
| Entertainment.....                         | 2,589         | 3,384         |
| Personal care products and services.....   | 631           | 827           |
| Reading.....                               | 112           | 198           |
| Education.....                             | 1,130         | 1,961         |
| Tobacco products and smoking supplies..... | 341           | 208           |
| Miscellaneous.....                         | 802           | 1,519         |
| Cash contributions.....                    | 1,818         | 3,118         |
| Personal insurance and pensions.....       | 5,508         | 10,316        |
| Life and other personal insurance.....     | 335           | 397           |
| Pensions and Social Security.....          | 5,173         | 9,919         |

**Table 3. Percent share of average annual expenditures for housing, transportation, and food, United States and 18 metropolitan areas, Consumer Expenditure Survey, 2011-2012**

| Area                | Housing | Transportation | Food  |
|---------------------|---------|----------------|-------|
| United States ..... | 33.3    | 17.1           | 12.9  |
| Atlanta .....       | 34.7    | 16.9           | 11.7* |
| Baltimore .....     | 33.8    | 13.7*          | 12.7  |
| Boston .....        | 31.8*   | 14.8*          | 13.2  |
| Chicago .....       | 34.9*   | 15.0*          | 12.3  |
| Cleveland .....     | 31.9    | 17.8           | 12.3  |
| Dallas .....        | 32.9    | 18.6           | 12.5  |
| Detroit .....       | 31.7*   | 18.8           | 13.3  |
| Houston .....       | 31.9    | 20.3*          | 12.5  |
| Los Angeles .....   | 37.7*   | 16.0*          | 13.6* |
| Miami .....         | 38.4*   | 17.0           | 13.7  |
| Minneapolis .....   | 31.8*   | 17.5           | 12.6  |
| New York .....      | 39.7*   | 13.7*          | 12.4  |
| Philadelphia .....  | 37.9*   | 14.4*          | 12.7  |
| Phoenix .....       | 34.8    | 15.9           | 13.0  |
| San Diego .....     | 38.5*   | 15.6           | 12.0  |
| San Francisco ..... | 35.2*   | 14.2*          | 11.5* |
| Seattle .....       | 34.1    | 15.7           | 12.8  |
| Washington .....    | 35.3*   | 15.0*          | 11.6* |

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

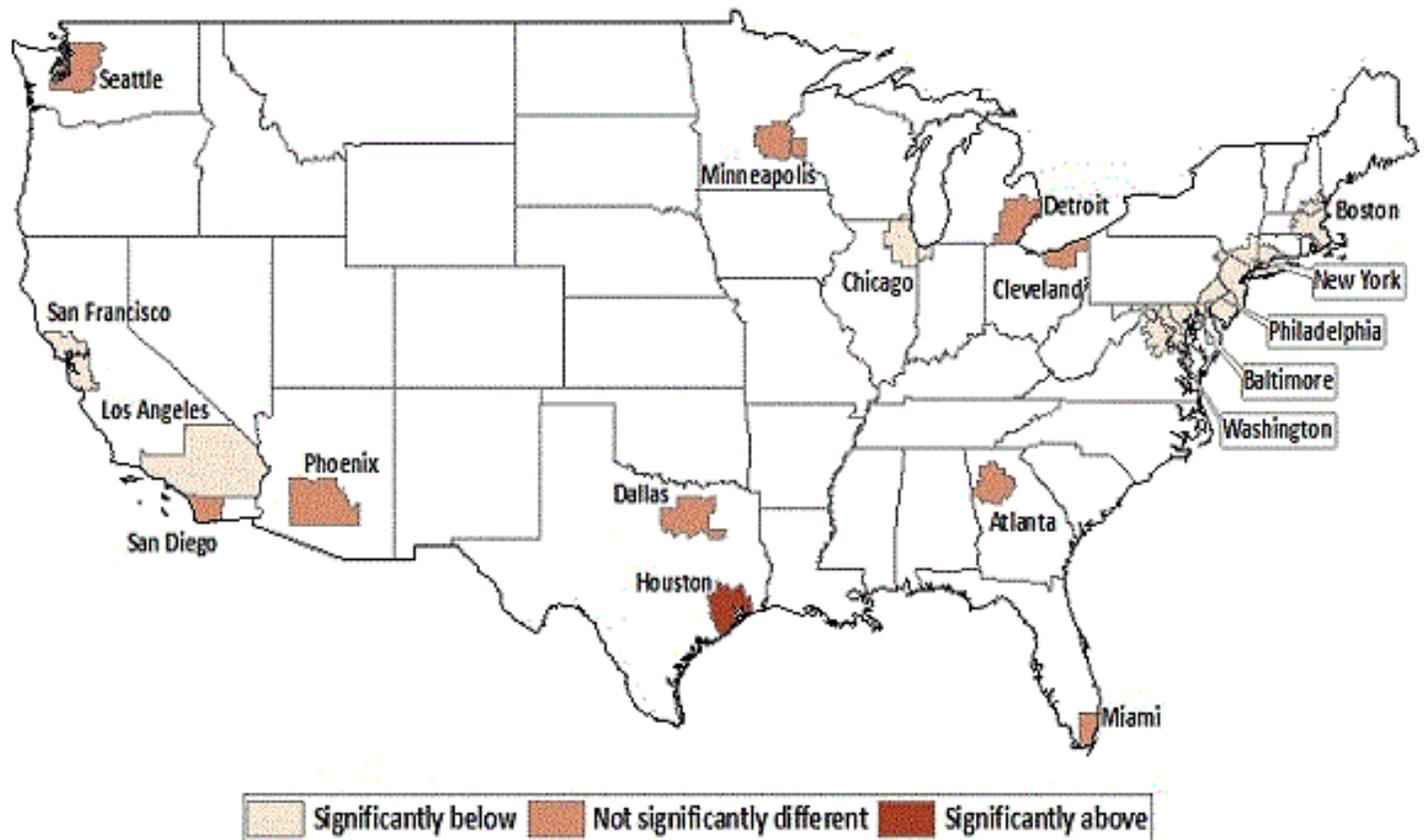
**Chart 2. Expenditure shares spent on housing in 18 metropolitan statistical areas compared to the U.S. average, Consumer Expenditure Survey, 2011-2012**



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, 2011-2012**



Note: Statistical significance testing at the 95-percent confidence interval.

Source: U.S. Bureau of Labor Statistics.