

Financial Expenditures

Bexar County
Area: 1,256.99 square miles

Prepared by Bexar County IT GIS Team

Demographic Summary		2020	2025
Population		2,009,703	2,152,771
Households		711,859	762,187
Families		482,565	515,207
Median Age		34.5	35.1
Median Household Income		\$54,139	\$57,101
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	78	\$13,461.63	\$9,582,779,024
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	78	\$12,261.33	\$8,728,335,473
Value of Stocks/Bonds/Mutual Funds	78	\$18,942.02	\$13,484,046,056
Value of Stocks/Bonds/Mutual Funds (1 year ago)	78	\$17,650.18	\$12,564,440,684
Value of Other Financial Assets	72	\$5,891.37	\$4,193,821,237
Value of Other Financial Assets (1 year ago)	72	\$5,407.10	\$3,849,090,704
Value of Retirement Plans	76	\$72,286.47	\$51,457,774,719
Value of Retirement Plans (1 year ago)	75	\$62,311.91	\$44,357,292,348
Surrender Value of Whole Life Policies	90	\$10,855.45	\$7,727,550,573
Surrender Value of Whole Life Policies (1 year ago)	93	\$10,744.80	\$7,648,785,617
Earnings			
Interest/Dividends	75	\$880.22	\$626,593,604
Royalty/Estate/Trust Income	76	\$318.73	\$226,893,470
Liabilities			
Original Mortgage Amount (Owned Home)	88	\$11,657.05	\$8,298,172,512
Vehicle Loan Amount (1)	92	\$2,686.30	\$1,912,269,750
Value of Credit Card Debt	83	\$2,156.17	\$1,534,891,553
Value of Credit Card Debt (1 year ago)	83	\$2,061.43	\$1,467,446,645
Value Owed on Student Loans	87	\$6,097.50	\$4,340,561,801
Value Owed on Student Loans (1 year ago)	87	\$5,640.69	\$4,015,375,959
Value Owed on Non-student Loans	77	\$751.41	\$534,897,406
Value Owed on Non-student Loans (1 year ago)	77	\$561.27	\$399,542,211
Owned Dwellings - Special Lump Sum Mortgage Payments	76	\$377.85	\$268,979,195
Owned Dwellings - Special Assessments	74	\$11.76	\$8,369,528
Owned Dwellings - Property Purchase Closing Costs	87	\$259.65	\$184,831,460
Amount Paid: Interest			
Home Mortgage	84	\$3,081.99	\$2,193,944,227
Home Equity Loan	71	\$22.66	\$16,132,025
Home Equity Line of Credit	68	\$86.32	\$61,447,355
New Car/Truck/Van Loan	92	\$118.24	\$84,172,337
Used Car/Truck/Van Loan	92	\$114.23	\$81,316,618
Finance/Late/Interest Charges for Credit Cards	83	\$345.37	\$245,853,657
Finance/Late/Interest Charges for Student Loans	87	\$175.13	\$124,669,821
Finance/Late/Interest Charges for Non-student Loans	78	\$26.87	\$19,128,695
Amount Paid: Principal			
Home Mortgage	82	\$1,760.44	\$1,253,183,822
Home Equity Loan	70	\$42.55	\$30,286,919
Home Equity Line of Credit	66	\$212.87	\$151,534,184
New Car/Truck/Van Loan	90	\$1,005.21	\$715,564,324
Used Car/Truck/Van Loan	91	\$851.77	\$606,341,417
Checking Account and Banking Service Charges	91	\$28.74	\$20,460,450

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 2020 and 2025; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics.