

The Consumer



CONSUMER SPENDING FOR RICH & POOR

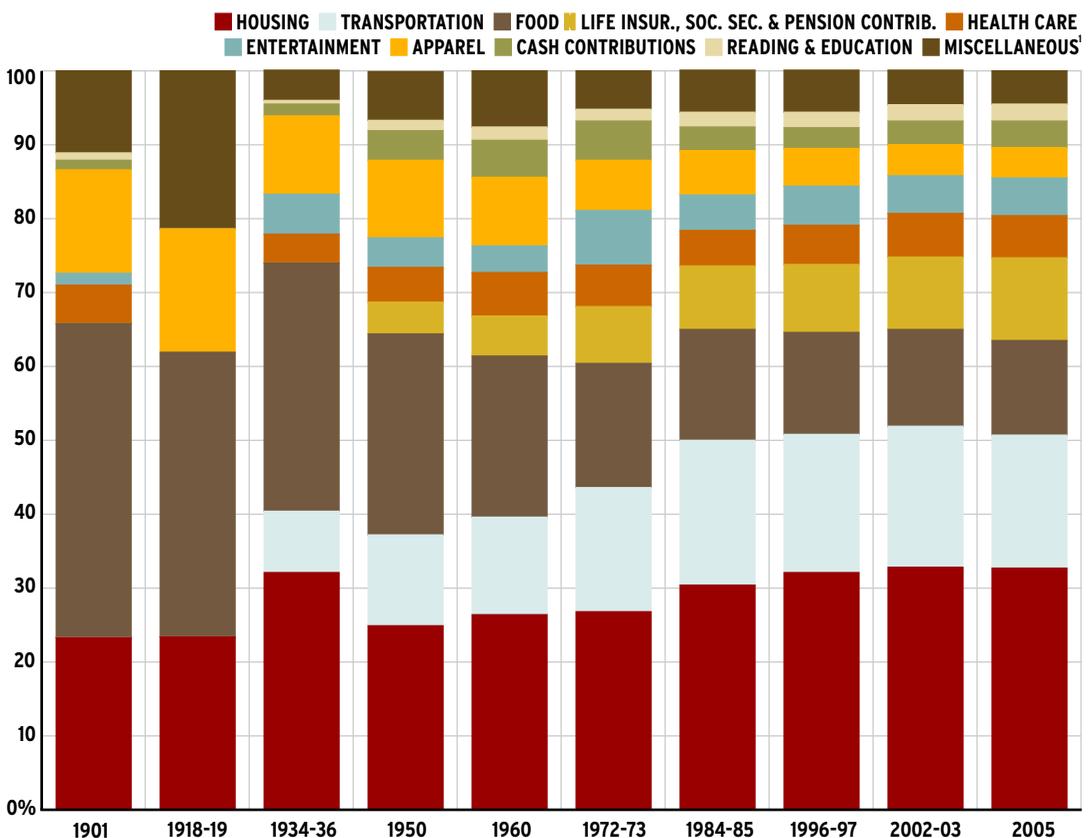
The average U.S. household spent \$46,409 on goods and services in 2005. The richest 20% of households spends nearly five times as much as the poorest 20%. How spending stacks up by quintile of income:

HOUSEHOLD STATS	QUINTILE OF PRE-TAX HOUSEHOLD INCOME					
	AVERAGE	BOTTOM 20%	SECOND 20%	THIRD 20%	FOURTH 20%	TOP 20%
Income lower limit	N/A	N/A	\$17,579	\$33,381	\$53,358	\$85,147
Average household income before taxes	58,712	9,676	25,546	42,622	67,813	147,737
Average people in household	2.5	1.7	2.2	2.5	2.9	3.2
Average number of vehicles	2.0	0.9	1.5	2.0	2.5	2.9
% homeowners	67	42	57	67	80	92
Quintile's share of overall consumer spending	100.0	8.2	12.5	16.8	23.4	39.0
AVERAGE HOUSEHOLD SPENDING						
Housing	15,167	7,529	10,192	13,234	16,850	28,006
New vehicles	1,931	249	960	1,399	2,254	4,788
Used vehicles	1,531	623	1,130	1,535	2,215	2,147
Other transportation costs	4,882	1,870	3,240	4,503	6,035	8,756
Food at home	3,297	1,980	2,527	3,017	3,952	5,007
Food away from home	2,634	1,067	1,538	2,277	3,242	5,044
Life insurance, Social Security and pension	5,204	481	1,632	3,555	6,473	13,862
Health care	2,664	1,448	2,329	2,567	3,012	3,962
Entertainment	2,388	891	1,336	1,813	2,885	5,009
Apparel	1,886	857	1,198	1,509	2,159	3,704
Cash contributions	1,663	545	1,004	1,222	1,672	3,869
Reading	126	52	85	105	143	247
Education	940	530	314	439	911	2,504
Personal-care products and services	541	253	353	472	621	1,005
Alcoholic beverages	426	174	258	364	528	807
Tobacco	319	260	339	377	342	278
Miscellaneous	808	312	485	707	1,060	1,475
Total	46,409	19,120	28,921	39,098	54,354	90,469

Numbers rounded. More info: www.bls.gov. Source: Bureau of Labor Statistics' 2005 Consumer Expenditure Survey

CENTURY OF SPENDING

Spending patterns have changed over the past 100 years. How an average U.S. family divvies up a dollar of spending:



1. Personal-care products, alcohol, tobacco and miscellaneous. Numbers rounded. More info: www.bls.gov. Source: American Demographics analysis of data from Bureau of Labor Statistics

Advertising Age's American Demographics appears the third Monday of each month. Bradley Johnson welcomes hearing about your consumer research. Please send your research findings to bjohnson@crain.com