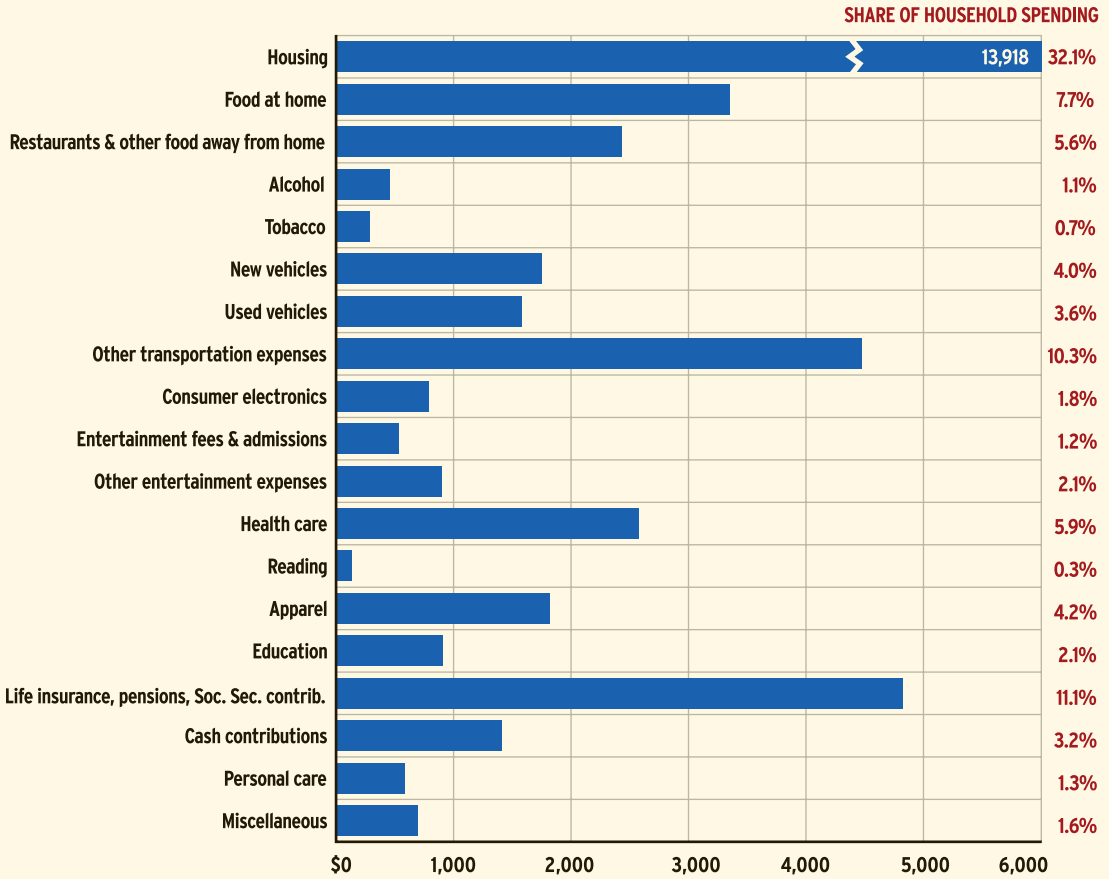


The Consumer



WHERE THE MONEY GOES

The average U.S. household spent \$43,395 in 2004. What got bought:



More info: bls.gov

Source: American Demographics analysis of Bureau of Labor Statistics' 2004 Consumer Expenditure Survey

SHARE THE WEALTH

The richest 20% of households account for nearly 40% of consumer spending. But the rich are living high on borrowed money; the top 20% pay 48% of mortgage interest, 48% of vehicle lease payments and 36% of vehicle finance charges.

	HOUSEHOLD INCOME					
	AVERAGE	BOTTOM 20%	SECOND 20%	THIRD 20%	FOURTH 20%	TOP 20%
Average after-tax income	\$52,287	\$9,220	\$23,751	\$40,802	\$62,847	\$124,698
	TOTAL (IN BILLIONS)	QUINTILE'S SHARE OF SPENDING (IN PERCENT)				
All consumer goods/services	\$5,045	8.2	12.6	17.1	23.5	38.6
Food at home	\$388	12.2	15.9	19.2	22.9	29.8
Restaurants/away-from-home food	\$282	7.6	12.2	17.8	24.0	38.4
Alcohol	\$53	8.4	11.5	17.8	24.1	38.2
Housing	\$1,618	9.7	13.7	17.4	22.6	36.6
Mortgage interest	\$341	3.4	7.2	14.9	27.0	47.5
Furniture	\$48	6.0	8.9	14.1	23.0	48.0
Apparel	\$211	9.2	11.7	16.2	22.6	40.3
New vehicles	\$203	4.3	9.6	16.1	26.1	43.9
Used vehicles	\$184	7.2	16.2	16.9	26.7	33.0
Vehicle leases, rentals & fees	\$50	5.2	9.0	14.4	23.4	48.0
Entertainment fees & admissions	\$61	5.0	7.6	13.1	22.9	51.4
Consumer electronics	\$92	9.8	14.4	18.6	24.4	32.8
Reading	\$15	8.5	12.6	17.2	22.3	39.4
Education	\$105	14.2	6.9	8.8	17.9	52.2
Tobacco	\$34	14.8	19.9	23.7	22.7	18.9
Cash contributions	\$164	4.9	11.2	15.7	20.2	48.0

More info: bls.gov

Source: American Demographics analysis of Bureau of Labor Statistics' 2004 Consumer Expenditure Survey

Advertising Age's American Demographics appears the third Monday of each month. Go to AdAge.com QwikFIND **aaq37m** to search the American Demographics archives. Send consumer research to bjohnson@crain.com