



**Analysis of U.S. Department of Commerce,
Bureau of Labor Statistics, Consumer Expenditure Survey, 2004,
Charitable Cash Contributions Data**

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The U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure (CE) survey provides a benchmark measure of Americans' charitable cash contributions. The CE survey provides the U.S. Government data designed to measure Americans; charitable contributions. An analysis of this data found that Americans gave \$92.29 billion in cash contributions to charitable causes in 2004, the latest year for which data was available.

This final data total, which was aggregated, conflated, and analyzed by empty tomb, inc., includes the CE survey categories of "Cash contributions to: charities and other organizations; church, religious organizations; and educational institutions."¹ An analysis of the CE survey data resulted in the finding that Americans contributed 71% of their charitable contributions to "church, religious organizations" in 2004.

Further detail regarding this analysis of U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey charitable giving data is presented in Table 1.²

**Table 1: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey,
2004 Cash Contributions: Americans' Charitable Giving (Aggregated)**

Item	Average Annual Expenditures x Number of Consumer Units (billions \$)	Item as % of Total
Annual Expenditures		
Cash Contributions		
Cash contributions to:		
charities and other organizations	\$18.32	20%
church, religious organizations	65.71	71%
educational institutions	5.36	6%
Gifts to non-CU members of stocks, bonds, and mutual funds	2.90	3%
Total	\$92.29	100%

Details in the above table may not compute to the numbers shown due to rounding.
 Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

Cash Contributions by Income Level, 2004

The CE survey measured Americans' cash contributions to charitable causes by income levels.³

**Table 2: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey,
 2004 Cash Contributions by Income Level**

Item	All consumer units	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999
Number of consumer units (in thousands)	116,282	7,218	8,950	8,177	14,172	13,125	11,374	18,069
Consumer unit characteristics:								
Income after taxes	\$52,287	\$7,800	\$12,619	\$17,480	\$24,298	\$34,199	\$43,689	\$57,122
Average Annual Expenditures								
Cash Contributions								
Cash contributions to:								
charities and other organizations	\$157.51	\$14.98	\$26.95	\$39.28	\$62.94	\$59.09	\$63.00	\$105.38
church, religious organizations	565.11	112.52	222.35	287.67	324.53	384.81	466.91	641.64
educational institutions	46.06	0.93	1.79	11.29	7.36	10.26	11.41	9.10
Gifts to non-CU members of stocks, bonds, and mutual funds	24.97	0.15	36.11	4.70	1.72	14.96	70.78	31.24
Total (calculated)	\$793.65	\$128.58	\$287.20	\$342.94	\$396.55	\$469.12	\$612.10	\$787.36
Calculated:								
% of Income after Taxes								
Cash contributions to:								
charities and other organizations	0.30%	0.19%	0.21%	0.22%	0.26%	0.17%	0.14%	0.18%

church, religious organizations	1.08%	1.44%	1.76%	1.65%	1.34%	1.13%	1.07%	1.12%
educational institutions	0.09%	0.01%	0.01%	0.06%	0.03%	0.03%	0.03%	0.02%
Gifts to non-CU members of stocks, bonds, and mutual funds	0.05%	0.00%	0.29%	0.03%	0.01%	0.04%	0.16%	0.05%
Total	1.5%	1.6%	2.3%	2.0%	1.6%	1.4%	1.4%	1.4%

Details in the above table may not compute to the numbers shown due to rounding.

Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

Table 3: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2004 Cash Contributions by Higher Income Level

Item	All consumer units	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	116,282	6,461	9,246	5,625	4,245	5,067
Consumer unit characteristics:						
Income after taxes	\$52,287	\$72,236	\$84,884	\$103,801	\$124,273	\$212,610
Average Annual Expenditures						
Cash Contributions						
Cash contributions to:						
charities and other organizations	\$157.51	\$156.40	\$163.40	\$258.90	\$330.10	\$1,553.19
church, religious organizations	565.11	695.64	919.20	1,130.03	1,090.94	1,874.75
educational institutions	46.06	29.73	42.43	62.05	103.97	654.62
Gifts to non-CU members of stocks, bonds, and mutual funds	24.97	15.60	19.40	54.01	22.95	53.25
Total (calculated)	\$793.65	\$897.37	\$1,144.43	\$1,504.99	\$1,547.96	\$4,135.81
Calculated:						
% of Income after Taxes						
Cash contributions to:						
charities and other organizations	0.30%	0.22%	0.19%	0.25%	0.27%	0.73%

church, religious organizations	1.08%	0.96%	1.08%	1.09%	0.88%	0.88%
educational institutions	0.09%	0.04%	0.05%	0.06%	0.08%	0.31%
Gifts to non-CU members of stocks, bonds, and mutual funds	0.05%	0.02%	0.02%	0.05%	0.02%	0.03%
Total	1.5%	1.2%	1.3%	1.4%	1.2%	1.9%

Details in the above table may not compute to the numbers shown due to rounding.

Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

An analysis was conducted for twelve income levels, ranging from "\$5,000 to \$9,999" up to both "\$120,000 to \$149,999" and the highest category of "\$150,000 and more," with the average "Income after taxes" for the income levels ranging from \$7,800 to \$124,273, and \$212,610, respectively.⁴

It may be observed that 2004 giving as a percent of income after taxes to "church, religious organizations" was higher in each of the twelve income levels, than to either "charities and other organizations," "educational institutions," or "Gifts to non-CU members of stocks, bonds, and mutual funds." It was also noted that, with the exception of the "\$150,000 and more" income level, giving as a percent of income after taxes to "church, religious organizations" was higher than to "charities and other organizations," and "educational institutions" combined in each of the other income brackets.

The distribution among contribution categories was compared between the highest two income brackets. The second highest bracket was also compared to all consumer units. The highest two income brackets were "\$150,000 and more" and "\$120,000 to \$149,999," which had an average income after taxes of \$212,610 and \$124,273, respectively. Consumer units in the highest two income brackets each contributed 0.88% of their income to "church, religious organizations." However, those in the highest bracket also gave 0.73% and 0.31% of their income to "charities and other organizations," and "educational institutions", respectively, while those in the second highest "\$120,000 to \$149,999" bracket gave 0.27% and 0.08% of their income to "charities and other organizations," and "educational institutions," respectively. The giving pattern of this second highest bracket was compared to that of all consumer units. This comparison found that while all consumer unit giving to "church, religious organizations" was at the 1.08% level, somewhat higher than the 0.88% level of those in the "\$120,000 to \$149,999" bracket, all consumer unit giving of 0.30% to "charities and other organizations," and 0.09% to "educational institutions," was less dissimilar to that of the respective 0.27% and 0.08% giving levels of those in the "\$120,000 to \$149,999" bracket.

One analysis that may be of interest is a comparison of cash contribution among different income brackets.

However, it should be noted that CE Survey lower income brackets, which for purposes of this analysis would range from \$5,000 through \$29,999, report higher expenses than income. The CE survey observes:

Data users may notice that average annual expenditures presented in the income tables sometimes exceed income before taxes for the lower income groups. The primary reason for that is believed to be the underreporting of income by respondents, a problem common to most household surveys⁵

There are other reasons why expenditures exceed income for the lower income groups. Consumer units whose members experience a spell of unemployment may draw on their savings to maintain their expenditures. Self-employed consumers may experience business losses that result in low or even negative

incomes, but are able to maintain their expenditures by borrowing or relying on savings. Students may get by on loans while they are in school, and retirees may rely on savings and investments.⁵

To the extent that income is proportionately underreported across all income levels, but is more evident in lower income brackets, then comparisons across income brackets may be informative on an exploratory basis.

In light of this caveat, it may be observed that consumer units in the "\$10,000 to \$14,999" and "\$15,000 to \$19,999" income brackets reported a higher portion of after-tax income, charitable cash contributions than did those in other income brackets.

Those in the \$150,000 and more bracket gave the next highest portion of after-tax income to cash contributions.

Cash Contributions by Age, 2004

The CE survey also measured Americans' cash contributions to charitable causes by age of contributor.⁶

Table 4: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2004 Cash Contributions by Age

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years and older
Number of consumer units (in thousands)	116,282	8,817	19,439	24,070	23,712	17,479	11,230	11,536
Consumer unit characteristics:								
Income after taxes	\$52,287	\$22,507	\$50,819	\$63,202	\$66,761	\$58,043	\$41,126	\$27,142
Average Annual Expenditures								
Cash Contributions								
Cash contributions to:								
charities and other organizations	\$157.51	\$11.84	\$52.22	\$95.71	\$142.09	\$216.48	\$505.49	\$178.80
church, religious organizations	565.11	168.68	392.32	500.27	661.78	728.31	773.73	645.52
educational institutions	46.06	1.27	12.80	43.26	32.76	35.99	184.19	50.30
Gifts to non-CU members of	24.97	*	12.80	23.78	11.94	50.08	26.71	54.12

stocks, bonds, and mutual funds								
Total (calculated)	\$793.65	\$181.79	\$470.14	\$663.02	\$848.57	\$1,030.86	\$1,490.12	\$928.74
Calculated: % of Income after Taxes Cash contributions to:								
charities and other organizations	0.30%	0.05%	0.10%	0.15%	0.21%	0.37%	1.23%	0.66%
church, religious organizations	1.08%	0.75%	0.77%	0.79%	0.99%	1.25%	1.88%	2.38%
educational institutions	0.09%	0.01%	0.03%	0.07%	0.05%	0.06%	0.45%	0.19%
Gifts to non- CU members of stocks, bonds, and mutual funds	0.05%	*	0.03%	0.04%	0.02%	0.09%	0.06%	0.20%
Total	1.5%	0.8%	0.9%	1.0%	1.3%	1.8%	3.6%	3.4%

Details in the above table may not compute to the numbers shown due to rounding.

Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

* No data reported.

The seven age categories under consideration started with the "Under 25 years" grouping, proceeded with "25-34 years" as the first of five 10-year periods, and culminated with the "75 years and older" cohort.

It was interesting to note that 2004 giving as a percent of income after taxes to "church, religious organizations" increased concomitantly with each advancing age category, starting at 0.75% at "Under 25 years," growing slowly up through "35-44" years, and then increasing noticeably in the remaining four periods to peak at 2.38% in the last "75 years and older" category. This contrasts with the contributions to "charities and other organizations" and "educational institutions" which peaked at the earlier "65-74 years" level. It may also be observed that giving to "church, religious organizations" and "charities and other organizations" increased in each age grouping up to their respective peak age period. In comparison, giving to education varied comparatively unevenly across age groupings. It was also noted that "Gifts to non-CU members of stocks, bonds, and mutual funds" reached its high point of 0.20% of income after taxes in the final "75 years and older" period. Transfers during each of the previous discrete periods for this latter category were below one tenth of a percent of income after taxes.

The fact that, for the first age period of "Under 25 years," giving as a percent of income after taxes to the "church, religious organizations" category was considerably higher at 0.75% than to both "charities

and other organizations" at 0.05%, and "educational institutions" at 0.01%, provides support for the view that religion serves as the seedbed of philanthropic giving in America.

The age brackets in which charitable giving as a portion of income was highest were the 65-74 years cohort, and the 75 years and older cohort. One factor that all age brackets had in common was that giving as a portion of income to "church, religious organizations" was the largest category. Further, giving to "church, religious organizations" as a portion of income was greater than the sum of the other two categories, namely, "charities and other organizations" plus "educational institutions."

Cash Contributions by Region, 2004

In addition, the CE survey also measured Americans' cash contributions to charitable causes by region.⁷

Table 5: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2004 Cash Contributions by Region of Residence

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	116,282	22,051	26,539	41,801	25,891
Consumer unit characteristics:					
Income after taxes	\$52,287	\$58,673	\$51,122	\$49,079	\$53,222
Average Annual Expenditures					
Cash Contributions					
Cash contributions to:					
charities and other organizations	\$157.51	\$156.75	\$279.00	\$90.64	\$141.58
church, religious organizations	565.11	293.21	618.65	634.10	630.43
educational institutions	46.06	45.46	87.71	26.74	35.06
Gifts to non-CU members of stocks, bonds, and mutual funds	24.97	14.24	27.47	17.84	43.09
Total (calculated)	\$793.65	\$509.66	\$1,012.83	\$769.32	\$850.16
Calculated:					
% of income after Taxes					
Cash contributions to:					
charities and other organizations	0.30%	0.27%	0.55%	0.18%	0.27%
church, religious organizations	1.08%	0.50%	1.21%	1.29%	1.18%
educational institutions	0.09%	0.08%	0.17%	0.05%	0.07%
Gifts to non-CU members of stocks, bonds, and mutual funds	0.05%	0.02%	0.05%	0.04%	0.08%
Total	1.5%	0.9%	2.0%	1.6%	1.6%

Details in the above table may not compute to the numbers shown due to rounding.

Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

The four region categories for which information was presented in the CE survey data were Northeast, Midwest, South, and West. Regional charitable giving data and regional income figures were available.

Analysis of the 2004 data showed that contributions to charitable causes were highest in the Midwest at 2.0% of income after taxes, followed by the South and West at 1.6% each, and lowest in the Northeast at 0.9%. Contributions to "church, religious organizations" were higher than to the total of contributions to "charities and other organizations" and "educational institutions" in each of the four regions.

The question may be asked whether regional differences in expenditures on seven major spending categories influence or limit charitable giving levels in those regions.

It was instructive to note that an initial exploration of the variation of contributions to charitable causes by region found that such variation by region did not seem to be a function of major category expenditures by region in comparison to income differentials.

Table 6: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2004 Major Category Expenditures by Region of Residence

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	116,282	22,051	26,539	41,801	25,891
Consumer unit characteristics:					
Income after taxes	\$52,287	\$58,673	\$51,122	\$49,079	\$53,222
Average Annual Expenditures Seven Major Categories					
Food	\$5,780.82	\$6,367.80	\$5,592.21	\$5,318.35	\$6,224.12
Housing	13,918.48	15,733.70	13,438.35	12,250.19	15,556.56
Apparel and services	1,815.95	2,176.24	1,672.35	1,643.03	1,936.07
Transportation	7,801.38	7,621.85	7,709.79	7,232.79	8,965.53
Health Care	2,574.21	2,370.58	2,860.96	2,508.50	2,560.28
Entertainment	2,218.47	2,016.89	2,208.13	2,133.86	2,538.26
Personal insurance and pensions	4,823.20	5,110.28	4,894.70	4,413.71	5,166.51
Total (calculated)	\$38,932.51	\$41,397.34	\$38,376.49	\$35,500.43	\$42,947.33
Calculated: Average Annual Expenditures Seven Major Categories					
% of Income after Taxes	74%	71%	75%	72%	81%

Details in the above table may not compute to the numbers shown due to rounding.

Source: empty tomb, inc. 2006 analysis of U.S. Bureau of Labor Statistics CE Survey, 2004

The U.S. Bureau of Labor Statistics "Consumer Expenditures in 2004" noted that the "major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions—account for about 90 percent of total expenditures..." As the report also observed, "Factors such as income, age of family members, geographic location, and personal preference also influence expenditures."⁸

CE survey data for 2004 was examined for the aforementioned seven major expenditure categories. This inquiry resulted in the finding that the sum of the average annual expenditures for the seven major components, divided by income after taxes, for the Northeast, Midwest, South, and West, was 71%, 75%, 72%, and 81%, respectively. The major expenditure levels of \$41,397, \$38,376, \$35,500, and \$42,947 for the Northeast, Midwest, South, and West, compared with income after taxes of \$58,673, \$51,122, \$49,079, and \$53,222, respectively. Thus, it may be observed that the Northeast region had both the lowest level of major expenditures as a percentage of income after taxes at 71% as well as, at 0.9%, the lowest level of contributions to charitable causes as a percentage of income after taxes. The West, with the highest level, 81%, of major expenditures as a percentage of income after taxes, had the same level, 1.6%, of contributions to charitable causes as a percentage of income after taxes, as the South, which, at 72%, had a level of major expenditures as a percentage of income after taxes similar to that of the Northeast. The Midwest, which, at 2.0%, had the highest level of contributions to charitable causes as a percentage of income after taxes, had a slightly above average ratio, that is, 75%, of major expenditure levels to income after taxes.

It was also noted that the Midwest, which was the highest of the four regions in contributions as a percent of income after taxes to charitable causes overall at 2.0%, was also highest to "charities and other organizations" at 0.55%, and to "educational institutions" at 0.17%, and, at 1.21%, second to the South, which registered 1.29%, in giving to the "church, religious organizations" category.

General Information regarding the Consumer Expenditure Survey

One benefit of the CE survey is its unbiased data. The Mission Statement of the U.S. Department of Labor, Bureau of Labor Statistics reads:

The **Bureau of Labor Statistics (BLS)** is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics. The BLS is an independent national statistical agency that collects, processes, analyzes, and disseminates essential statistical data to the American public, the U.S. Congress, other Federal agencies, State and local governments, business, and labor. The BLS also serves as a statistical resource to the Department of Labor.

BLS data must satisfy a number of criteria, including relevance to current social and economic issues, timeliness in reflecting today's rapidly changing economic conditions, accuracy and consistently high statistical quality, and impartiality in both subject matter and presentation.⁹

The BLS, among its various activities, is the source for the following indexes:

Producer price index (PPI)—This index, dating from 1890, is the oldest continuous statistical series published by BLS. It is designed to measure average changes in prices received by producers of all commodities, at all stages of processing, produced in the United States...

Consumer price indexes (CPI)—The CPI is a measure of the average change in prices over time in a "market basket" of goods and services purchased either by urban wage earners and clerical workers or by all urban consumers. In 1919, BLS began to publish complete indexes at semiannual intervals, using a weighting structure based on data collected in the expenditure survey of wage-earner and clerical-worker families in 1917-19 (BLS Bulletin 357, 1924)...

International price indexes—The BLS International Price Program produces export and import price indexes for nonmilitary goods traded between the United States and the rest of the world.¹⁰

Among the numerous applications of the BLS Consumer Expenditure Survey, the Survey is used for periodic revision of the Consumer Price Index (CPI). Following are excerpted comments from a "Brief Description of the Consumer Expenditure Survey."

The current CE program was begun in 1980. Its principal objective is to collect information on the buying habits of U.S. consumers. Consumer expenditure data are used in a variety of research endeavors by government, business, labor, and academic analysts. In addition, the data are required for periodic revision of the CPI.

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two components: A diary or recordkeeping, survey...and an interview survey, in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals...

Each component of the survey queries an independent sample of consumer units that is representative of the U.S. population...The Interview sample, selected on a rotating panel basis, surveys about 7,500 consumer units each quarter. Each consumer unit is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 105 areas of the United States.¹¹

The BLS, in commenting on the various functions of Consumer Expenditure Survey, observed that, "Researchers use the data in a variety of studies, including those that focus on the spending behavior of different family types, trends in expenditures on various expenditure components including new types of goods and services, gift-giving behavior, consumption studies, and historical spending trends."¹²

Writing in the mid-1980s with reference to the then forthcoming Consumer Expenditure Survey-based revisions in the CPI, eminent business columnist Sylvia Porter remarked that the CPI is "the most closely watched, widely publicized and influential government statistic we have..."¹³

In addition to the fact that the "CPI is used to adjust federal tax brackets for inflation,"¹⁴ a glimpse into the wide-ranging, Consumer Expenditure Survey-based network of CPI usage in American culture is gained from the following information:

The CPI is the most widely used measure of inflation and is sometimes viewed as an indicator of the effectiveness of government economic policy. It provides information about price changes in the Nation's economy to government, business, labor, and private citizens and is used by them as a guide to making economic decisions. In addition, the President, Congress, and the Federal Reserve Board use trends in the CPI to aid in formulating fiscal and monetary policies.

The CPI and its components are used to adjust other economic series for price changes and to translate these series into inflation-free dollars. Examples of series adjusted by the CPI include retail sales, hourly and weekly earnings, and components of the National Income and Product Accounts...

The CPI is often used to adjust consumers' income payments (for example, Social Security) to adjust income eligibility levels for government assistance and to automatically provide cost-of-living wage adjustments to millions of American workers. As a result of statutory action the CPI affects the income of about 80 million persons: the 51.6 million Social Security beneficiaries, about 21.3 million food stamp recipients, and about 4.6 million military and Federal Civil Service retirees and survivors. Changes in the CPI also affect the cost of lunches for 28.4 million children who eat lunch at school, while collective bargaining agreements that tie wages to the CPI cover over 2 million workers. Another example of how dollar values may be adjusted is the use of the CPI to adjust the Federal income tax structure. These adjustments prevent inflation-induced increases in tax rates, an effect called *bracket creep*...

Data from the Consumer Expenditure Survey conducted in 2001 and 2002, involving a national sample of more than 30,000 information families, provided detailed information on respondents' spending habits. This enabled BLS to construct the CPI market basket of goods and services and to assign each item in the market basket a weight, or importance, based on total family expenditures...¹⁵

¹The above estimate of \$92 billion is likely a high measure of charitable giving insofar as it includes all of the \$2.90 billion in the category, "Gift[s] to non-CU members of stocks, bonds, and mutual funds." This attribution thus assumes that all of the \$2.90 billion given in this category went to charitable organizations, although the CE survey does not allocate the funds of this category between charitable and non-charitable recipients.

²Americans' charitable giving was calculated by multiplying the 116,282,000 "Number of consumer units" by the each of the average annual consumer unit contributions for 2004, the components of which were \$157.51 ("charities and other organizations"), \$565.11 ("church, religious organizations"), \$46.06 ("educational institutions"), and \$24.97 ("Gifts to non-CU members of stocks, bonds, and mutual funds"). The resultant sum of the aggregated components yielded a total giving amount of \$92.29 billion. The "Cash contributions to church, religious organizations" amount, therefore, was calculated by multiplying the number of consumer units by \$565.11 yielding an amount of \$65.71 billion for 2004. Religion as a percent of the total was calculated by dividing \$65.11 billion by \$92.29 billion, yielding 71%. "Cash contributions" items not included in the above calculations for charitable contributions were "Support for college students (Sec.19); Alimony expenditures (Sec. 19); Child support expenditures (Sec. 19); Cash contribution to political organizations; Other cash gifts." Data source: "Table 1800. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004" [Item detail]; region.pdf; Created 11/29/2005; (U.S. Department of Labor, U.S. Bureau of Labor Statistics); unnumbered pp. 1, 17 of 5/15/06 printout.

³Data sources: "Table 1202. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004" [Item detail]; income.pdf; Created 11/29/2005; (U.S. Department of Labor, U.S. Bureau of Labor Statistics); unnumbered pp. 1, 18 of 5/12/06 printout; and "Table 2301. Higher Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004" [Item detail]; higherincome.pdf; Created 11/29/2005; (U.S. Department of Labor, U.S. Bureau of Labor Statistics); unnumbered pp. 1, 17-18 of 5/13/06 printout.

⁴Information from the outlier "Less than \$5,000" bracket, while part of the "All consumer units" data, was not otherwise included in the present analysis.

⁵Consumer Expenditure Survey "Frequently Asked Questions"; U.S. Department of Labor, U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, Branch of Information and Analysis; Last Modified Date: March 17, 2005; <<http://www.bls.gov/cex/csxfaq.htm>>; p. 7 of 5/28/05 10:32 AM printout.

⁶Data source: "Table 1300. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004" [Item detail]; age.pdf; Created 11/29/2005; (U.S. Department of Labor, U.S. Bureau of Labor Statistics); unnumbered pp. 1, 17-18 of 5/13/06 printout.

⁷Data source: "Table 1800. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004" [Item detail]; region.pdf; Created 11/29/2005; (U.S. Department of Labor, U.S. Bureau of Labor Statistics); unnumbered pp. 1, 17 of 5/15/06 printout.

⁸"Consumer Expenditures in 2004"; Report 992; U.S. Department of Labor, U.S. Bureau of Labor Statistics; April 2006; <<http://www.bls.gov/cex/csxann04.pdf>>; pp. 1, 5 of 5/30/06 printout.

⁹"Mission Statement"; U.S. Department of Labor, Bureau of Labor Statistics; Last Modified Date: October 16, 2001; <<http://www.bls.gov/bls/blsmisn.htm>>; p. 1 of 8/15/05 4:59 PM printout.

¹⁰U.S. Census Bureau, *Statistical Abstract of the United States: 2006*, 125th edition; published 2005; <<http://www.census.gov/prod/2005pubs/06statab/prices.pdf>>; pp. 479, 481 of 5/31/06 printout.

¹¹"Consumer Expenditures in 2004"; Report 992; U.S. Department of Labor, U.S. Bureau of Labor Statistics; April 2006; <<http://www.bls.gov/cex/csxann04.pdf>>; pp. 4-5 of 5/30/06 printout.

¹²Consumer Expenditure Survey "Frequently Asked Questions"; U.S. Department of Labor, U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, Branch of Information and Analysis; Last Modified Date: March 17, 2005; <<http://www.bls.gov/cex/csxfaq.htm>>; p. 2 of 5/28/05 10:32 AM printout.

¹³Sylvia Porter, "Out-of-Date Consumer Price Index to Be Revised in '87," a "Money's Worth" column appearing in the *Champaign (Ill.) News-Gazette*, January 9, 1985, sec. D, p. 3.

¹⁴"Price Index Undergoes Statistical Adjustment," an Associated Press (Washington) article appearing in the *Champaign (Ill.) News-Gazette*, April 19, 1998, sec. C, p. 1.

¹⁵Consumer Price Indexes "Addendum to Frequently Asked Questions"; U.S. Department of Labor, Bureau of Labor Statistics, Division of Consumer Prices and Price Indexes; Last Modified Date: March 28, 2005; <http://www.bls.gov/cpi/cpiadd.htm#2_1>; pp. 1-2 of 5/31/06 10:54 AM printout.