

**Consumer Expenditure Profile: 2004 (Page 1 of 2)**  
**Howard Regional Study Site**  
**Howard-Region**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	<b>Aggregate Expenditures (\$000)</b>	<b>Average Household Expenditures</b>	<b>Market Index (100 = National Average)</b>
<b>Total Annual Expenditures</b>	\$5,331,420.2	\$48,058	99
<b>Food Expenditures</b>	\$674,659.2	\$6,081	99
<b>Food Expenditures At Home</b>	\$373,617.5	\$3,368	98
Cereal/Bakery	\$55,173.5	\$497	98
Meat, Poultry, Fish, Eggs	\$93,139.8	\$840	98
Dairy	\$38,898.9	\$351	98
Fruit, Vegetables	\$66,846.6	\$603	98
Other Food At Home	\$119,558.7	\$1,078	99
<b>Food Expenditures Not at Home</b>	\$301,041.6	\$2,714	99
Breakfast	\$20,359.3	\$184	98
Lunch	\$103,252.2	\$931	99
Dinner	\$151,925.5	\$1,369	99
Snacks, Non-Alchlc Beverages	\$25,504.5	\$230	99
<b>Alcoholic Beverages</b>	\$51,613.4	\$465	98
<b>Tobacco Products</b>	\$37,617.6	\$339	99
<b>Housing</b>	\$1,669,879.6	\$15,052	98
Shelter	\$983,885.8	\$8,869	98
Mortgage Interest, Charges	\$407,299.7	\$3,671	99
Property Taxes	\$162,882.7	\$1,468	98
Rental Dwelling Costs	\$224,498.0	\$2,024	97
Other Lodging	\$65,107.4	\$587	97
Maintenance, Insurance, Other	\$124,098.0	\$1,119	98
<b>Utilities, Fuels, Public Svcs</b>	\$317,558.8	\$2,862	99
Natural Gas	\$37,901.9	\$342	98
Electricity	\$114,455.2	\$1,032	98
Oil, Other Heating Fuels	\$11,545.2	\$104	97
Water, Sewer, Refuse	\$38,547.2	\$347	99
Telephone Services	\$115,109.3	\$1,038	99
Household Operation	\$86,849.3	\$783	98
Personal Domestic Services	\$38,545.3	\$347	99
Other Hshld Expenses	\$48,304.0	\$435	98
<b>Home, Garden Supplies</b>	\$76,087.0	\$686	102
Laundry, Cleaning	\$14,757.8	\$133	98
Other Hshld, Garden Products	\$43,081.6	\$388	104
Postage, Stationery	\$18,247.6	\$164	100
<b>Furnishings &amp; Equipment</b>	\$205,498.7	\$1,852	99
Household Textiles	\$18,889.9	\$170	98
Furniture	\$51,919.3	\$468	98
Floor Coverings	\$5,260.0	\$47	100
Major Appliances	\$25,723.1	\$232	99
Small Appliances & Wares	\$14,441.4	\$130	98
Misc Household Equipment	\$89,264.9	\$805	99

**Consumer Expenditure Profile: 2004 (Page 2 of 2)**  
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	<b>Aggregate Expenditures (\$000)</b>	<b>Average Household Expenditures</b>	<b>Market Index (100 = National Average)</b>
<b>Apparel &amp; Services</b>	\$228,576.3	\$2,060	98
Men, 16+ Years	\$42,434.1	\$383	98
Boys, 2 to 15 Years	\$10,907.9	\$98	99
Women, 16+ Years	\$75,961.0	\$685	98
Girls, 2 To 15 Years	\$16,022.5	\$144	99
Children Under 2 Years	\$10,988.6	\$99	100
Footwear	\$39,432.4	\$355	99
Other Products & Services	\$32,829.9	\$296	98
<b>Transportation</b>	\$1,017,109.9	\$9,168	100
Vehicle Purchases	\$485,366.5	\$4,375	100
New Cars & Trucks	\$235,505.9	\$2,123	100
Used Cars & Trucks	\$237,328.3	\$2,139	101
Other Vehicles	\$12,532.3	\$113	105
<b>Gasoline &amp; Motor Oil</b>	\$154,041.8	\$1,389	100
<b>Other Vehicle Expenditures</b>	\$325,534.9	\$2,934	100
Finance Charges	\$54,688.0	\$493	101
Insurance	\$114,239.9	\$1,030	100
Rental, Leasing, Licensing	\$65,847.3	\$594	100
Maintenance & Repairs	\$90,759.7	\$818	99
<b>Public Transportation</b>	\$52,166.6	\$470	98
<b>Health Care</b>	\$282,366.6	\$2,545	99
Insurance	\$137,754.7	\$1,242	99
Medical Services	\$76,523.6	\$690	100
Drugs	\$55,605.0	\$501	98
Medical Supplies	\$12,483.3	\$113	98
<b>Entertainment</b>	\$280,005.0	\$2,524	99
Fees & Admissions	\$75,322.4	\$679	98
TV, Radio , Sound Equipment	\$85,278.4	\$769	99
Pets, Toys, Play Equipment	\$50,551.7	\$456	100
Other Entertainment Supplies	\$68,852.5	\$621	98
<b>Personal Care Products</b>	\$68,199.2	\$615	99
<b>Reading Materials</b>	\$16,487.0	\$149	98
<b>Education</b>	\$92,822.3	\$837	95
<b>Miscellaneous Services</b>	\$104,226.4	\$940	99
<b>Cash Contributions</b>	\$173,145.9	\$1,561	99
<b>Personal Insurance &amp; Pensions</b>	\$634,711.8	\$5,721	99
Personal Insurance	\$53,034.4	\$478	98
Pensions & Retirement Funds	\$581,677.4	\$5,243	100

**Consumer Expenditure Profile: 2004 (Page 1 of 2)**  
**Howard Regional Study Site**  
**Howard-Village**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	<b>Aggregate Expenditures (\$000)</b>	<b>Average Household Expenditures</b>	<b>Market Index (100 = National Average)</b>
<b>Total Annual Expenditures</b>	\$318,926.7	\$48,945	101
<b>Food Expenditures</b>	\$40,075.6	\$6,150	100
<b>Food Expenditures At Home</b>	\$21,999.2	\$3,376	98
Cereal/Bakery	\$3,243.5	\$498	98
Meat, Poultry, Fish, Eggs	\$5,477.1	\$841	98
Dairy	\$2,281.6	\$350	98
Fruit, Vegetables	\$3,928.3	\$603	98
Other Food At Home	\$7,068.8	\$1,085	99
<b>Food Expenditures Not at Home</b>	\$18,076.3	\$2,774	101
Breakfast	\$1,208.1	\$185	99
Lunch	\$6,201.9	\$952	101
Dinner	\$9,136.8	\$1,402	102
Snacks, Non-Alchlc Beverages	\$1,529.6	\$235	101
<b>Alcoholic Beverages</b>	\$3,078.4	\$472	100
<b>Tobacco Products</b>	\$2,195.9	\$337	98
<b>Housing</b>	\$99,366.1	\$15,250	100
Shelter	\$58,490.5	\$8,976	99
Mortgage Interest, Charges	\$24,789.0	\$3,804	103
Property Taxes	\$9,733.2	\$1,494	99
Rental Dwelling Costs	\$12,698.7	\$1,949	93
Other Lodging	\$3,889.3	\$597	99
Maintenance, Insurance, Other	\$7,380.3	\$1,133	100
<b>Utilities, Fuels, Public Svcs</b>	\$18,744.0	\$2,877	99
Natural Gas	\$2,232.8	\$343	99
Electricity	\$6,720.6	\$1,031	98
Oil, Other Heating Fuels	\$675.1	\$104	97
Water, Sewer, Refuse	\$2,292.4	\$352	100
Telephone Services	\$6,823.1	\$1,047	100
Household Operation	\$5,169.1	\$793	100
Personal Domestic Services	\$2,292.3	\$352	100
Other Hshld Expenses	\$2,876.9	\$442	99
<b>Home, Garden Supplies</b>	\$4,645.1	\$713	106
Laundry, Cleaning	\$865.6	\$133	98
Other Hshld, Garden Products	\$2,682.6	\$412	110
Postage, Stationery	\$1,096.9	\$168	102
<b>Furnishings &amp; Equipment</b>	\$12,317.3	\$1,890	101
Household Textiles	\$1,121.8	\$172	99
Furniture	\$3,109.8	\$477	100
Floor Coverings	\$315.6	\$48	102
Major Appliances	\$1,551.2	\$238	102
Small Appliances & Wares	\$855.3	\$131	99
Misc Household Equipment	\$5,363.6	\$823	101

**Consumer Expenditure Profile: 2004 (Page 2 of 2)**  
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**Howard-Village**

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	<b>Aggregate Expenditures (\$000)</b>	<b>Average Household Expenditures</b>	<b>Market Index (100 = National Average)</b>
<b>Apparel &amp; Services</b>	\$13,631.2	\$2,092	100
Men, 16+ Years	\$2,538.2	\$390	100
Boys, 2 to 15 Years	\$649.9	\$100	100
Women, 16+ Years	\$4,515.6	\$693	99
Girls, 2 To 15 Years	\$958.2	\$147	101
Children Under 2 Years	\$656.5	\$101	101
Footwear	\$2,364.1	\$363	101
Other Products & Services	\$1,948.8	\$299	99
<b>Transportation</b>	\$61,294.3	\$9,407	103
Vehicle Purchases	\$29,342.7	\$4,503	103
New Cars & Trucks	\$14,267.3	\$2,190	103
Used Cars & Trucks	\$14,279.3	\$2,191	103
Other Vehicles	\$796.1	\$122	114
<b>Gasoline &amp; Motor Oil</b>	\$9,216.6	\$1,414	102
<b>Other Vehicle Expenditures</b>	\$19,607.3	\$3,009	102
Finance Charges	\$3,336.1	\$512	105
Insurance	\$6,837.0	\$1,049	102
Rental, Leasing, Licensing	\$4,005.7	\$615	103
Maintenance & Repairs	\$5,428.6	\$833	101
<b>Public Transportation</b>	\$3,127.7	\$480	100
<b>Health Care</b>	\$16,588.5	\$2,546	99
Insurance	\$8,083.1	\$1,241	98
Medical Services	\$4,579.8	\$703	102
Drugs	\$3,196.0	\$490	96
Medical Supplies	\$729.6	\$112	97
<b>Entertainment</b>	\$16,873.1	\$2,589	101
Fees & Admissions	\$4,541.7	\$697	101
TV, Radio , Sound Equipment	\$5,082.5	\$780	101
Pets, Toys, Play Equipment	\$3,061.0	\$470	103
Other Entertainment Supplies	\$4,187.8	\$643	102
<b>Personal Care Products</b>	\$4,057.7	\$623	100
<b>Reading Materials</b>	\$977.0	\$150	99
<b>Education</b>	\$5,469.8	\$839	96
<b>Miscellaneous Services</b>	\$6,235.7	\$957	101
<b>Cash Contributions</b>	\$10,374.0	\$1,592	101
<b>Personal Insurance &amp; Pensions</b>	\$38,709.6	\$5,941	103
Personal Insurance	\$3,172.0	\$487	100
Pensions & Retirement Funds	\$35,537.6	\$5,454	104

**Howard Regional Setting**  
**Howard Regional Study Site**  
**Howard**

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