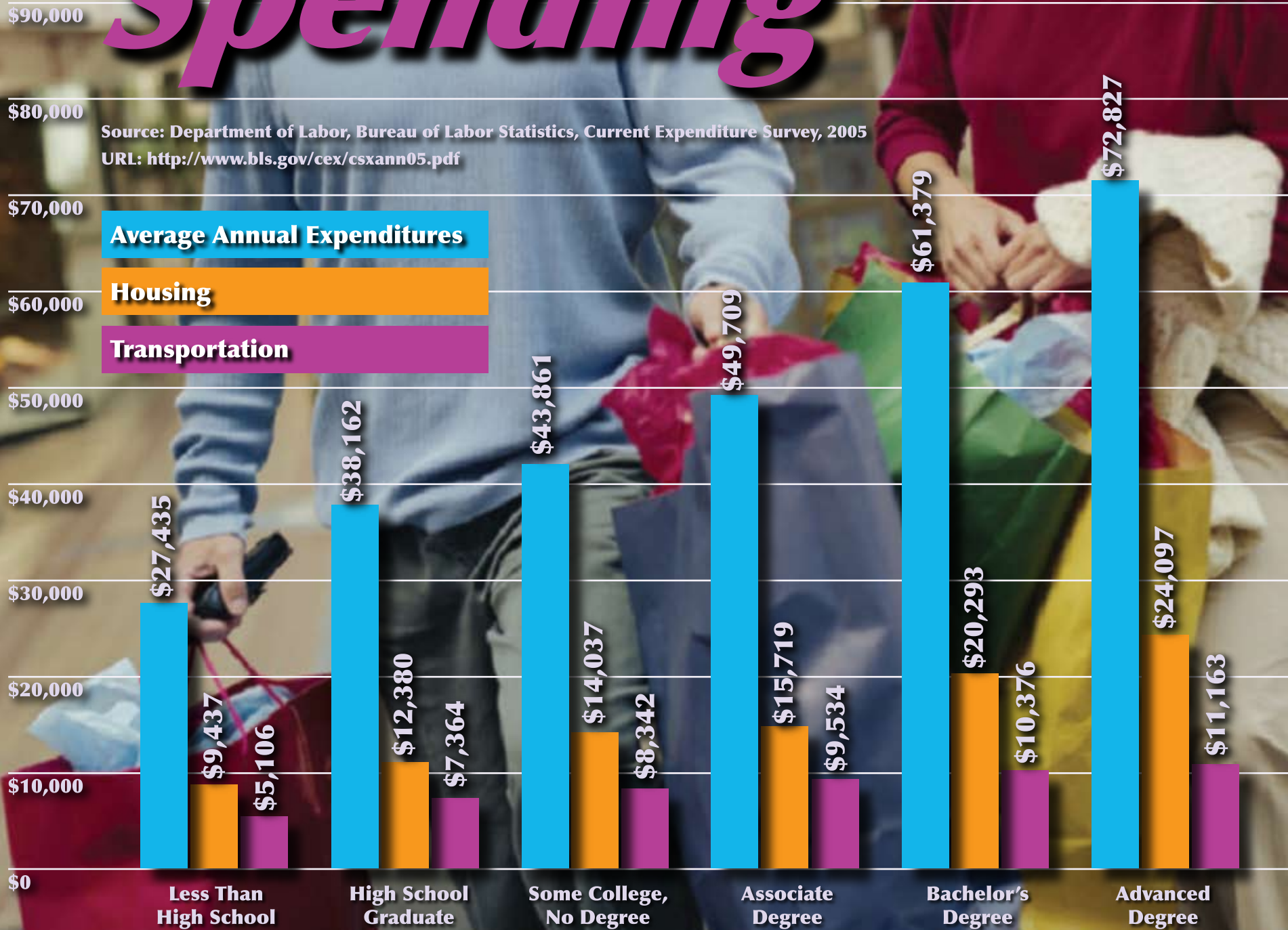


CONSUMER *Spending*

BY EDUCATIONAL ATTAINMENT
2005



DEFINITION OF EXPENDITURE: Expenditures (Consumer Expenditure Survey) Expenditures consist of the transaction costs, including excise and sales taxes, of goods and services acquired during the interview or recordkeeping period. Expenditure estimates include expenditures for gifts, but exclude purchases or portions of purchases directly attributable to business purposes. Also excluded are periodic credit or installment payments on goods or services already acquired. The full cost of each purchase is recorded even though full payment may not have been made at the date of purchase. Expenditure categories include food, alcoholic beverages, housing, apparel and services, transportation, health care, entertainment, personal care products and services, reading, education, tobacco products and smoking supplies, cash contributions, personal insurance and pensions, and miscellaneous.