

Maui County Consumer Spending: 2014



Research and Economic Analysis Division

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Executive Summary

Historically, a major void in Hawaii’s statistics portfolio has been consumer expenditure data for neighbor island counties. While the U.S. Bureau of Labor Statistic’s Consumer Expenditure Survey collects expenditure data for Honolulu County (last published in 2005), it does not cover the neighbor island counties. In order to fill this void and to understand how neighbor island residents spend their money, the state Department of Business, Economic Development and Tourism (DBEDT) conducted a consumer expenditure survey for neighbor island counties in 2015. Following the release of the “Honolulu Consumer Spending: 2013-2014” report, this study presents the results of the Consumer Expenditure Survey for Maui County. The data covered Maui consumer spending habits in 2014.

An overview of the results of the survey are as follows:

- Maui consumers spent an average of \$65,197 in 2014 per household. Of the 14 major spending categories, nearly 72% of the expenditures went towards the three basic needs categories of housing, transportation, and food (Figure 1b).
- Housing was the largest expenditure category, comprising an average of 40.3% of total expenditures or \$26,277 in 2014. Housing was followed by transportation (15.7% or \$10,226), food (15.6% or \$10,196), and personal insurance & retirement savings (7.4% or \$4,795).
- In 2014, a typical Maui household spent about \$3,000 more than its Honolulu counterpart, which spent \$62,280 on average. Compared with Honolulu County, Maui county consumers spent slightly less on housing and more on transportation and food, though the total shares allocated to these three basic needs categories are rather similar, both at about 72% of total expenditures (Figure 1a & 1b).

Figure 1. Comparison of Share of Expenditures between Honolulu and Maui: 2014

Figure 1a. Share of Expenditures for Oahu: 2014

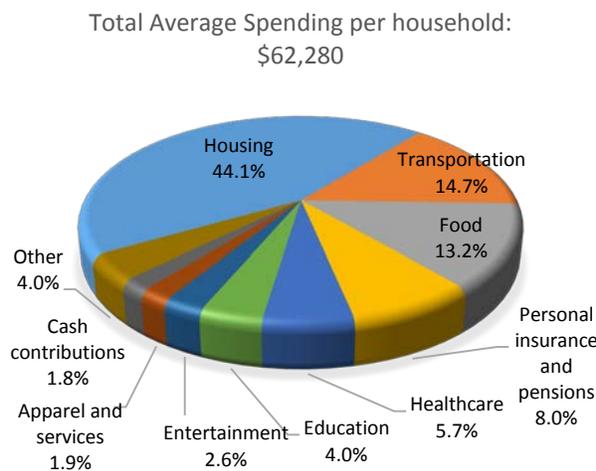
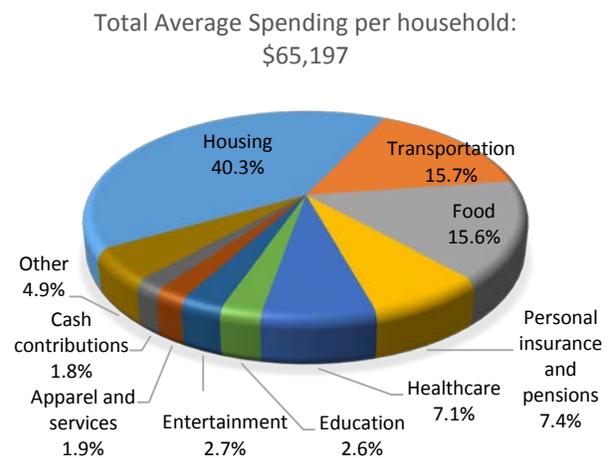


Figure 1b. Share of Expenditures for Maui: 2014



- Maui household’s annual expenditures were 22% higher than the U.S. average in 2014, with Maui at \$65,197 and the U.S. at \$53,495 (Figure 2). Housing comprised a larger portion in Maui

consumers' spending (40.3% for Maui and 33.3% for U.S.). Maui consumers spent relatively more on food (15.6% for Maui and 12.6% for U.S.) and less on transportation (15.7% for Maui and 17% for U.S.).

Figure 2. Comparison of Share of Expenditures between the U.S Average and Maui: 2014

Figure 2a. Share of Expenditures for the U.S. Average: 2014

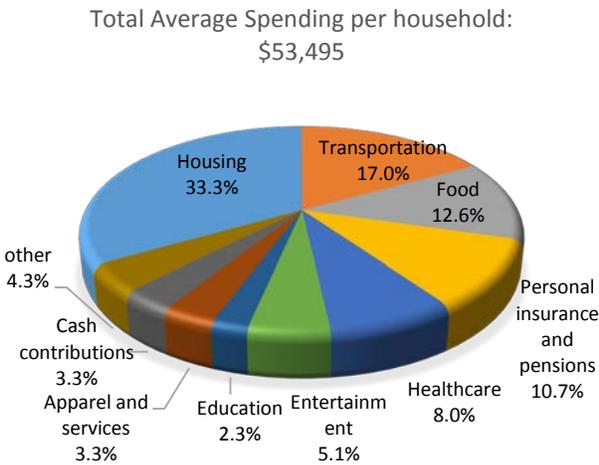
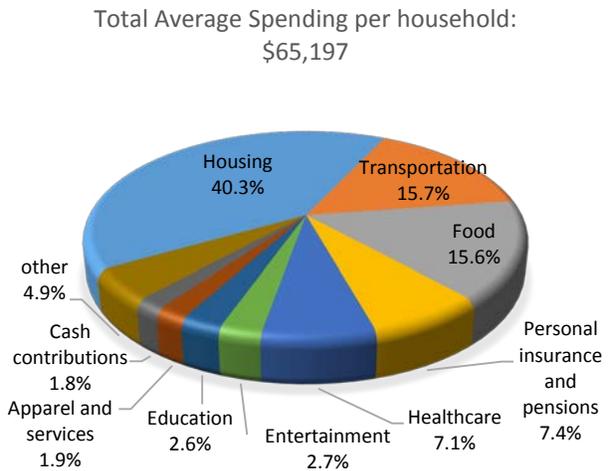


Figure 2b. Share of Expenditures for Maui: 2014



- The highest income households (above \$100,000) in Maui had the highest annual total expenditures at \$98,166 in 2014; this was more than twice the spending of the lowest income households (less than \$50,000) at \$43,334. Lower income households spent a relatively larger share on the three basic needs categories, 78.3% for the lowest income households compared with 66.3% for the highest income households. Furthermore, the higher income households spent both a greater amount and share of their expenditures on education and personal insurance and retirement savings.
- Average annual total expenditures increased as household size increased for Maui. Households with four or more members spent \$85,411 annually in 2014, about 116% higher than that of one-person households. Larger households spent a relatively smaller shares on housing and food, but a larger share for education.
- Maui households with higher educational attainment spent more on average in 2014. The households with family members who had master, professional, or PhD degrees spent \$76,207 and the least educated group with lower than high school diploma spent \$54,022. Similar to the income group comparison, households with higher educational attainment spent a greater amount and share of their annual expenditures on education and personal insurance and retirement savings.
- Home owners with mortgages and renters had comparable shares for housing related expenses (43.6% versus 43.9%). However, the home owners' annual expenditure amount was much higher than renters, with \$83,844 for home owners with mortgages versus \$52,713 for home renters.

Introduction

Consumer expenditure data are useful for analyzing government policies, assessing a region's cost of living, business climate, quality of life, and estimating the income needs for the region's households to be self-sufficient. Consumer spending data are also used by businesses to better understand their markets. New residents to the region could also use this data to estimate their household budgets by spending category.

The U.S. Bureau of Labor Statistics (BLS) collected consumer spending data for Honolulu County dated back in 1902. Due to Federal budget cuts, the latest data reported for Honolulu was for 2004-2005. BLS is planning to resume the Honolulu data in 2017. However, consumer expenditure data for neighbor island counties have never been collected by any organizations.

To fill the data gap and provide useful information to the public, DBEDT requested and was appropriated funds from the Hawaii State Legislature in 2013. The objective of this research project was to collect consumer expenditures by category to provide data for policy makers, government officials, researchers, private businesses, and the general public to use as a reference. The Hawaii Consumer Expenditure Survey project started in 2014. The project was awarded to a local research firm through a request for proposal process. The project included surveys of consumers on all the major islands, which included the neighbor island counties for the first time in history.

The Maui consumer expenditure survey started in 2015 and covered spending in calendar year 2014. The survey forms were designed to follow the same spending categories as the BLS survey with the goal that the survey results would be somewhat comparable with the consumer expenditure data.

It should be noted that the BLS survey methodology includes a diary and interviews with the respondents, and the categories include more details than the current survey. Due to budget restrictions, the current survey was not able to replicate the BLS survey exactly and, therefore, comparisons between the Maui Survey and the BLS Survey for the nation should be interpreted for general reference only, rather than exact comparisons. Appendix A in the report describes the methodology of the current survey.

The survey data are summarized in tables that show the average expenditure of Maui households by respective categories including food, housing, utilities, apparel and transportation.

Summary of Findings

Average Annual Expenditures by Maui households

Figure 3 shows the percentage share of 14 major spending categories. Table 1 shows the annual spending amount and the percentage share for the more detailed categories in 2014. Maui County households spent an average of \$65,197 in 2014. Maui County consumers allocated 79% of total expenditures to four of the 14 major spending categories. In 2014, Maui County consumers spent the most on housing, which accounted for 40.3% of total spending, or \$26,277 per household per year. The expenditures on housing included owned and rented dwellings, investment and commercial properties, other lodging, utilities, household operations, housekeeping supplies, and household furnishing & equipment. Looking at the housing component, the spending on shelter, especially owned dwellings, took a large share of total spending on housing. Owned dwellings include mortgage interest and insurance, interest on home equity loan, and fees such as maintenance fees and home owner association fees, property tax, insurance and maintenance and repairs. The second highest spending category was transportation, which accounted for 15.7% or \$10,226 per year. The third highest spending category was food comprising 15.6% of total spending or \$10,196 per year, slightly less than transportation. The basic needs such as housing, transportation and food accounted for almost 72% of the total spending. The fourth largest spending category was personal insurance & retirement savings, which was \$4,795 per year or 7.4% of total spending.

Figure 3. Average Annual Expenditures by Maui County Households

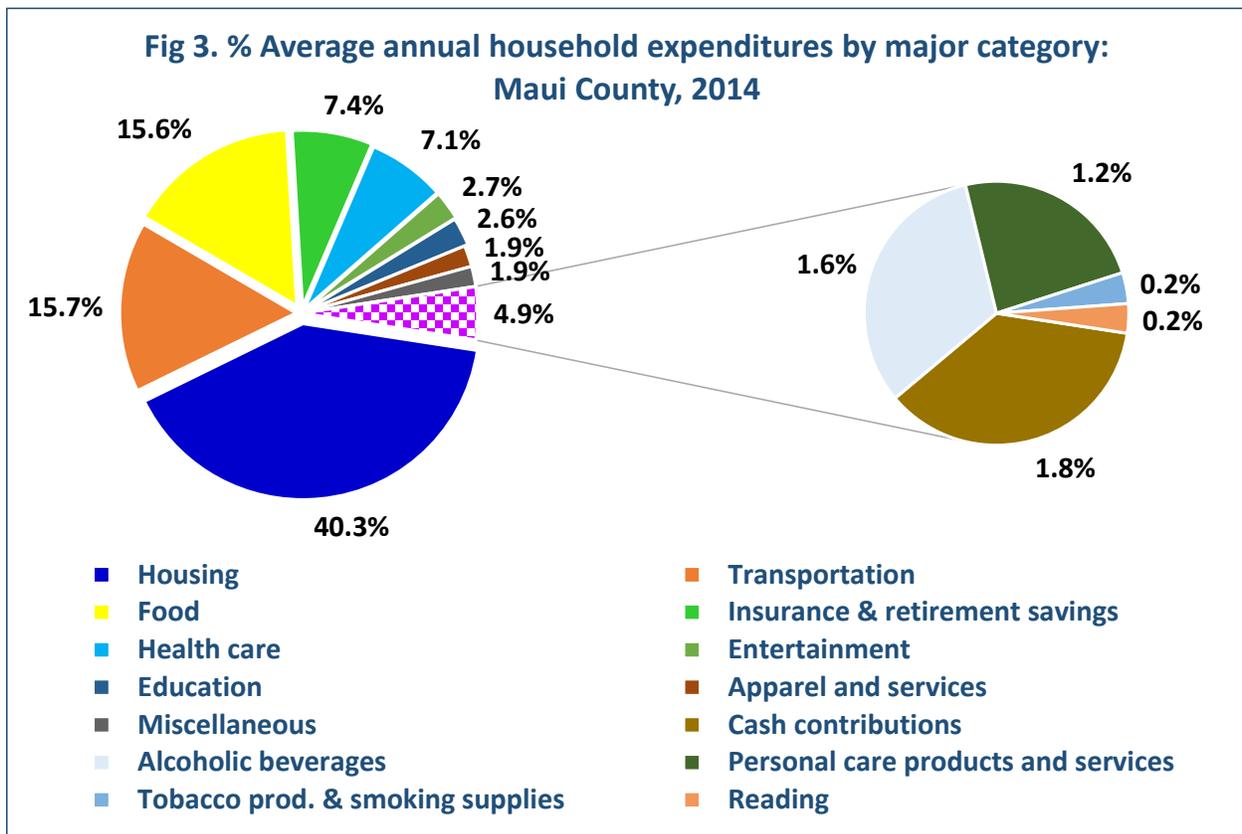


Table 1. Average annual household expenditures: Maui County, 2014

Category	Expenditures (\$)	% of Total
Household income	\$77,973	NA
Average annual expenditures	\$65,197	100.0%
Food	10,196	15.6%
Food at home	7,186	11.0%
Cereals and bakery products	738	1.1%
Meats, poultry, fish, and eggs	2,078	3.2%
Dairy products	765	1.2%
Fruits and vegetables	1,488	2.3%
Other food at home	2,116	3.2%
Food away from home	3,011	4.6%
Alcoholic beverages	1,024	1.6%
Housing	26,277	40.3%
Shelter	16,365	25.1%
Owned dwellings	10,462	16.0%
Rented dwellings	4,695	7.2%
Investment and commercial properties	563	0.9%
Lodging during trips	645	1.0%
Utilities, fuels, and public services	5,444	8.4%
Household operations	1,220	1.9%
Housekeeping supplies	1,131	1.7%
Household furn. & equipment	2,116	3.2%
Apparel and services	1,268	1.9%
Transportation	10,226	15.7%
Vehicle purchases (net outlay)	3,276	5.0%
Gasoline and motor oil	1,887	2.9%
Other vehicle expenses	2,919	4.5%
Public and other transportation	2,144	3.3%
Health care	4,646	7.1%
Entertainment	1,738	2.7%
Personal care products and services	754	1.2%
Reading	114	0.2%
Education	1,675	2.6%
Tobacco prod. & smoking supplies	120	0.2%
Miscellaneous	1,210	1.9%
Cash contributions	1,154	1.8%
Personal insurance and retirement savings	4,795	7.4%
Life and other personal insurance	589	0.9%
Retirement savings and social security	4,205	6.4%
Addendum: On-line Shopping	1,233	1.9%

Similar to Honolulu, Maui consumers spent nearly 72% of expenditures on the three basic needs categories of housing, transportation, and food in 2014 (Table 2). Of these three major categories, Maui consumers spent less on housing (40.3% for Maui and 44.1% for Honolulu) and slightly more on transportation (15.7% for Maui and 14.7% for Honolulu) and on food (15.6% for Maui and 13.2% for Honolulu). Maui consumers' expenditure shares for health care and alcoholic beverages are larger, 7.1% and 1.6% respectively, compared with Honolulu. Two other categories on which Maui consumers spent less are education (2.6% for Maui and 4% for Honolulu) and personal insurance and retirement savings (7.4% for Maui and 8% for Honolulu). For all other categories, consumers in these two counties spent comparable shares of their total expenditures.

Table 2. Share of Expenditures for Honolulu and Maui households: 2014

Category	Honolulu	Maui
Food	13.2%	15.6%
Alcoholic beverages	1.0%	1.6%
Housing	44.1%	40.3%
Apparel and services	1.9%	1.9%
Transportation	14.7%	15.7%
Health care	5.7%	7.1%
Entertainment	2.6%	2.7%
Personal care products and services	1.0%	1.2%
Reading	0.2%	0.2%
Education	4.0%	2.6%
Tobacco prod. & smoking supplies	0.2%	0.2%
Miscellaneous	1.7%	1.9%
Cash contributions	1.8%	1.8%
Personal insurance and retirement savings	8.0%	7.4%
Average annual expenditures	100.0%	100.0%

Compared with the U.S. average, Maui consumers spent more on housing (40.3% for Maui and 33.3% for the U.S.) and food (15.6% for Maui and 12.6% for the U.S.) and less on transportation (15.7% for Maui and 17.0% for the U.S.). Spending shares on education and alcoholic beverage were higher in Maui, which were 2.6% and 1.6% of total expenditures respectively, compared with 2.3% and 0.9% for the U.S. average. For the rest of categories, Maui consumers spent less than the U.S. average (Table 3).

Table 3. Share of Expenditures for the U.S Average and Maui households: 2014

Category	U.S. Average	Maui
Food	12.6%	15.6%
Alcoholic beverages	0.9%	1.6%
Housing	33.3%	40.3%
Apparel and services	3.3%	1.9%
Transportation	17.0%	15.7%
Health care	8.0%	7.1%
Entertainment	5.1%	2.7%
Personal care products and services	1.2%	1.2%
Reading	0.2%	0.2%
Education	2.3%	2.6%
Tobacco prod. & smoking supplies	0.6%	0.2%
Miscellaneous	1.5%	1.9%
Cash contributions	3.3%	1.8%
Personal insurance and retirement savings	10.7%	7.4%
Average annual expenditures	100.0%	100.0%

Average Annual household Expenditures by Household Income

Table 4. Average annual household expenditures by household income: Maui County, 2014

Category	Income level		
	< \$50,000	\$50,000- \$100,000	\$100,000+
Household income	\$28,907	\$76,309	\$153,655
Average annual expenditures	\$43,334	\$64,509	\$98,166
Food	8,808	10,618	11,549
Food at home	6,487	7,409	7,882
Cereals and bakery products	757	738	722
Meats, poultry, fish, and eggs	1,908	2,141	2,235
Dairy products	621	820	883
Fruits and vegetables	1,449	1,438	1,650
Other food at home	1,752	2,272	2,392
Food away from home	2,321	3,209	3,668
Alcoholic beverages	711	1,109	1,333
Housing	18,204	26,241	38,157
Shelter	10,636	16,238	24,986
Owned dwellings	4,289	9,793	20,601
Rented dwellings	5,947	5,354	1,815
Investment and commercial properties	134	553	1,202
Lodging during trips	265	538	1,368
Utilities, fuels, and public services	4,493	5,498	6,741
Household operations	819	1,055	2,099
Housekeeping supplies	1,003	1,292	1,049
Household furn. & equipment	1,253	2,158	3,282
Apparel and services	838	1,164	2,045
Transportation	6,942	9,991	15,361
Vehicle purchases (net outlay)	2,470	2,806	5,268
Gasoline and motor oil	1,461	1,896	2,485
Other vehicle expenses	1,952	2,943	4,257
Public and other transportation	1,059	2,346	3,352
Health care	3,121	4,133	7,753
Entertainment	1,076	1,696	2,747
Personal care products and services	405	794	1,193
Reading	92	112	149
Education	851	1,511	3,136
Tobacco prod. & smoking supplies	135	149	49
Miscellaneous	694	1,351	1,706
Cash contributions	383	1,012	2,522
Personal insurance and retirement savings	1,076	4,629	10,465
Life and other personal insurance	200	558	1,209
Retirement savings and social security	875	4,071	9,256
Addendum: On-line Shopping	600	1,100	2,387

Table 5 shows the spending patterns by income group. The total average annual expenditures for the highest income group in 2014 was \$98,166, more than twice the spending of the lowest income group. The difference in spending on personal insurance and retirement savings between the lowest and the highest income groups was very significant. The expenditures in this category for the lowest income group averaged \$1,076 and accounted for 2.5% of the total expenditures; while the expenditures in this category for the highest income group averaged \$10,465 and accounted for 10.7% of the total spending. The amount spent on education by the highest income group (\$3,136) was almost four times higher than the lowest income group (\$851). Table 5 shows that the lower income households spent a higher percentage on subsistence categories such as housing, food and transportation. In contrast, the higher income groups spent a higher percentage for non-subsistence categories such as Insurance and Pensions. This illustrates the difficulty for lower income groups to thrive due to a large percentage of their expenditures going towards day to day living expenses, with little left over to invest in their future.

Table 6. % Average annual household expenditures by household income by major category: Maui County, 2014

Category	< \$50,000	\$50,000- \$100,000	\$100,000+
Average annual expenditures	\$43,334	\$64,509	\$98,166
Housing	42.0%	40.7%	38.9%
Food	20.3%	16.5%	11.8%
Transportation	16.0%	15.5%	15.6%
Insurance & retirement savings	2.5%	7.2%	10.7%
Health care	7.2%	6.4%	7.9%
Entertainment	2.5%	2.6%	2.8%
Education	2.0%	2.3%	3.2%
Apparel & services	1.9%	1.8%	2.1%
Cash contributions	1.6%	2.1%	1.7%
Miscellaneous	0.9%	1.6%	2.6%
Alcoholic beverages	1.6%	1.7%	1.4%
Personal care products & services	0.9%	1.2%	1.2%
Tobacco prod. & smoking supplies	0.3%	0.2%	0.0%
Reading	0.2%	0.2%	0.2%

Average Annual household Expenditures by Household Size

Table 7. Average annual household expenditures by household size: Maui County,

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Household income	\$45,266	\$81,459	\$87,344	\$96,984
Average annual expenditures	\$39,485	\$64,946	\$69,744	\$85,411
Food	6,802	9,978	12,401	12,196
Food at home	4,186	6,981	8,915	9,089
Cereals and bakery products	451	684	889	969
Meats, poultry, fish, and eggs	1,080	1,998	2,879	2,600
Dairy products	494	639	995	1,025
Fruits and vegetables	864	1,459	1,749	1,923
Other food at home	1,296	2,200	2,404	2,571
Food away from home	2,616	2,997	3,486	3,107
Alcoholic beverages	672	1,433	1,062	816
Housing	15,821	27,421	28,293	32,900
Shelter	10,161	18,069	17,271	19,219
Owned dwellings	4,264	12,078	10,894	13,682
Rented dwellings	5,154	4,173	5,358	4,554
Investment and commercial properties	241	983	561	339
Lodging during trips	502	835	458	644
Utilities, fuels, and public services	3,060	5,363	6,804	6,867
Household operations	545	874	813	2,455
Housekeeping supplies	1,007	1,139	1,302	1,136
Household furn. & equipment	1,048	1,976	2,103	3,223
Apparel and services	764	1,257	1,303	1,703
Transportation	6,401	10,355	9,827	13,630
Vehicle purchases (net outlay)	1,670	3,332	2,099	5,265
Gasoline and motor oil	1,171	1,800	2,357	2,355
Other vehicle expenses	2,028	2,879	3,316	3,524
Public and other transportation	1,532	2,344	2,055	2,487
Health care	2,210	4,492	4,777	6,884
Entertainment	1,004	1,850	1,868	2,172
Personal care products and services	552	769	646	973
Reading	102	131	113	104
Education	762	613	2,360	3,372
Tobacco prod. & smoking supplies	106	129	129	116
Miscellaneous	1,047	1,154	1,055	1,505
Cash contributions	627	1,354	1,084	1,412
Personal insurance and retirement savings	2,614	4,008	4,826	7,629
Life and other personal insurance	123	592	510	1,037
Retirement savings and social security	2,491	3,416	4,316	6,592
Addendum: On-line Shopping	844	1,118	2,004	1,283

Table 7 shows spending patterns by household size for Maui County. The total annual average expenditure increased as household size increased. Households with four or more members had total annual expenditures of about 116% higher than that of one-person households. Smaller households had slightly larger share on housing, food and transportation. The spending on transportation by one-person households was the lowest, with an average of \$6,401 per year and accounting for 16.2% of the total spending by this group. The other household groups probably owned multiple cars, which resulted in higher insurance, fuel, maintenance and repair costs. The share of spending for health care and insurance & retirement savings was higher for households with four or more persons at 8.1% and 8.9% respectively. The share of spending for entertainment was also higher for larger households.

Table 8. % Average annual household expenditures by household size by major category: Maui County, 2014

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Average annual expenditures	\$39,485	\$64,946	\$69,744	\$85,411
Housing	40.1%	42.2%	40.6%	38.5%
Food	17.2%	15.4%	17.8%	14.3%
Transportation	16.2%	15.9%	14.1%	16.0%
Insurance & retirement savings	6.6%	6.2%	6.9%	8.9%
Health care	5.6%	6.9%	6.8%	8.1%
Entertainment	2.5%	2.8%	2.7%	2.5%
Education	1.9%	0.9%	3.4%	3.9%
Apparel & services	1.9%	1.9%	1.9%	2.0%
Cash contributions	2.7%	1.8%	1.5%	1.8%
Miscellaneous	1.6%	2.1%	1.6%	1.7%
Alcoholic beverages	1.7%	2.2%	1.5%	1.0%
Personal care products & services	1.4%	1.2%	0.9%	1.1%
Tobacco prod. & smoking supplies	0.3%	0.2%	0.2%	0.1%
Reading	0.3%	0.2%	0.2%	0.1%

Average Annual household Expenditures by Householder's Race

Table 9. Average annual household expenditures for householder's race: Maui County, 2014

Category	White	Asian	Other	Mixed
Household income	\$78,482	\$82,097	\$56,782	\$78,509
Average annual expenditures	\$62,164	\$64,145	\$49,468	\$76,260
Food	9,240	9,873	9,459	12,321
Food at home	6,263	6,852	6,757	9,113
Cereals and bakery products	605	569	1,004	1,018
Meats, poultry, fish, and eggs	1,593	1,996	2,202	2,928
Dairy products	709	641	552	1,018
Fruits and vegetables	1,397	1,502	714	1,824
Other food at home	1,959	2,145	2,286	2,324
Food away from home	2,978	3,021	2,702	3,207
Alcoholic beverages	1,152	760	523	1,153
Housing	25,306	26,350	23,562	29,041
Shelter	16,737	16,586	14,102	16,534
Owned dwellings	10,041	13,415	6,200	10,000
Rented dwellings	5,323	1,672	7,563	5,578
Investment and commercial properties	624	926	181	280
Lodging during trips	749	574	159	675
Utilities, fuels, and public services	4,822	5,645	4,708	6,471
Household operations	772	1,386	1,358	1,860
Housekeeping supplies	982	1,037	1,776	1,330
Household furn. & equipment	1,994	1,696	1,617	2,845
Apparel and services	1,114	1,254	931	1,645
Transportation	9,668	10,099	5,757	12,514
Vehicle purchases (net outlay)	2,822	3,211	700	4,863
Gasoline and motor oil	1,827	1,633	1,716	2,190
Other vehicle expenses	2,974	2,886	2,330	3,065
Public and other transportation	2,044	2,369	1,011	2,397
Health care	4,760	4,634	2,801	5,045
Entertainment	1,980	1,419	1,567	1,677
Personal care products and services	802	646	474	855
Reading	110	135	136	103
Education	1,033	1,216	838	3,299
Tobacco prod. & smoking supplies	161	97	0	106
Miscellaneous	1,023	1,576	1,090	1,315
Cash contributions	1,444	865	554	1,100
Personal insurance and retirement savings	4,371	5,220	1,775	6,086
Life and other personal insurance	463	931	446	581
Retirement savings and social security	3,909	4,289	1,330	5,505
Addendum: On-line Shopping	1,470	1,047	477	1,238

Table 9 shows the expenditures by the householder’s race. It is important to note that the other household members’ race may differ from the householder’s race. The average household income for Asian in 2014 was \$82,097, the highest among the other race groups and the average total spending per year was \$64,145, the second highest among the other race groups. Mixed race householders had the second highest average household income of \$78,509 and spent the highest with an average total spending of \$76,260. Whites had the third highest household income of \$78,482 and their spending was the third highest at \$62,164. In terms of the share of the spending, Whites, Asians and Mixed races groups had higher expenditure shares on personal insurance and retirement savings, health care and compare to other race groups. Asians (8.1%), mixed races (8%) and Whites (7%) spent more on personal insurance and retirement savings. Spending share on housing by other race group was the highest at 47.6%.

Table 10. % Average annual household expenditures by householder's race by major category: Maui County, 2014

Category	White	Asian	Other	Mixed
Average annual expenditures	\$62,164	\$64,145	\$49,468	\$76,260
Housing	40.7%	41.1%	47.6%	38.1%
Food	14.9%	15.4%	19.1%	16.2%
Transportation	15.6%	15.7%	11.6%	16.4%
Insurance & retirement savings	7.0%	8.1%	3.6%	8.0%
Health care	7.7%	7.2%	5.7%	6.6%
Entertainment	3.2%	2.2%	3.2%	2.2%
Education	1.7%	1.9%	1.7%	4.3%
Apparel & services	1.8%	2.0%	1.9%	2.2%
Cash contributions	1.6%	2.5%	2.2%	1.7%
Miscellaneous	2.3%	1.3%	1.1%	1.4%
Alcoholic beverages	1.9%	1.2%	1.1%	1.5%
Personal care products & services	1.3%	1.0%	1.0%	1.1%
Tobacco prod. & smoking supplies	0.3%	0.2%	0.0%	0.1%
Reading	0.2%	0.2%	0.3%	0.1%

Average Annual household Expenditures by Educational Attainment

Table 11. Average annual household expenditures by the highest degree completed by any household member: Maui County, 2014

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Household income	\$51,407	\$50,749	\$66,794	\$81,627	\$112,977
Average annual expenditures	\$54,022	\$56,242	\$60,166	\$68,183	\$76,207
Food	9,714	10,312	10,384	11,423	8,878
Food at home	7,763	7,075	7,239	8,013	5,977
Cereals and bakery products	1,039	815	703	756	561
Meats, poultry, fish, and eggs	2,382	2,170	2,234	2,259	1,539
Dairy products	843	652	663	882	671
Fruits and vegetables	1,163	1,391	1,251	1,848	1,408
Other food at home	2,336	2,046	2,388	2,268	1,799
Food away from home	1,951	3,237	3,145	3,409	2,902
Alcoholic beverages	961	871	811	1,165	954
Housing	22,934	22,838	25,074	26,145	31,396
Shelter	13,368	13,564	15,165	16,746	20,099
Owned dwellings	5,908	6,918	11,858	11,207	14,677
Rented dwellings	6,858	5,899	2,321	4,137	3,747
Investment and commercial properties	417	358	540	609	737
Lodging during trips	186	389	445	792	940
Utilities, fuels, and public services	5,125	5,101	5,771	5,380	5,853
Household operations	1,266	931	752	1,177	1,759
Housekeeping supplies	1,309	1,434	1,308	1,047	828
Household furn. & equipment	1,866	1,809	2,078	1,795	2,856
Apparel and services	979	1,306	1,237	1,125	1,462
Transportation	9,754	8,236	9,139	11,342	10,569
Vehicle purchases (net outlay)	5,003	2,235	3,167	3,349	2,699
Gasoline and motor oil	1,554	1,934	1,834	2,165	1,696
Other vehicle expenses	2,217	2,412	2,649	3,343	3,326
Public and other transportation	980	1,655	1,488	2,485	2,849
Health care	3,789	4,020	3,450	4,640	6,368
Entertainment	1,122	1,443	1,714	1,780	2,083
Personal care products and services	495	795	905	604	965
Reading	69	116	143	119	126
Education	670	926	1,141	1,878	2,716
Tobacco prod. & smoking supplies	155	137	324	72	56
Miscellaneous	875	1,155	1,367	1,233	1,330
Cash contributions	557	993	477	1,351	1,741
Personal insurance and retirement savings	1,949	3,093	4,000	5,307	7,563
Life and other personal insurance	343	228	630	601	970
Retirement savings and social security	1,606	2,865	3,370	4,707	6,593
Addendum: On-line Shopping	565	1,067	1,066	1,021	1,658

Table 11 shows the spending patterns by educational attainment. The degree category in the table is the highest degree completed by any household member. Overall, the higher the degree completed, the higher the income and the greater the spending as shown in Table 10. The dollar amounts spent on cash contributions and personal insurance and retirement savings were much higher for households with graduate and professional degrees (\$1,741 and \$7,563 respectively) than households with high school diplomas or under (\$557 and 1,949 respectively). The highest degree group had the lowest expenditure share for food at 11.7%. Households with a high school diploma or under spent 18% of their total expenditures on food. Households with an advanced degree spent 9.9% of their expenditures for personal insurance & retirement savings followed by a bachelor's degree at 7.8%; both of these groups were much higher than those with lower educational attainment.

Table 12. % Average annual household expenditures by the highest degree completed by any household member by major category: Maui County, 2014

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Average annual expenditures	\$54,022	\$56,242	\$60,166	\$68,183	\$76,207
Housing	42.5%	40.6%	41.7%	38.3%	41.2%
Food	18.0%	18.3%	17.3%	16.8%	11.7%
Transportation	18.1%	14.6%	15.2%	16.6%	13.9%
Insurance & retirement savings	3.6%	5.5%	6.6%	7.8%	9.9%
Health care	7.0%	7.1%	5.7%	6.8%	8.4%
Entertainment	2.1%	2.6%	2.8%	2.6%	2.7%
Education	1.2%	1.6%	1.9%	2.8%	3.6%
Apparel & services	1.8%	2.3%	2.1%	1.6%	1.9%
Cash contributions	1.6%	2.1%	2.3%	1.8%	1.7%
Miscellaneous	1.0%	1.8%	0.8%	2.0%	2.3%
Alcoholic beverages	1.8%	1.5%	1.3%	1.7%	1.3%
Personal care products & services	0.9%	1.4%	1.5%	0.9%	1.3%
Tobacco prod. & smoking supplies	0.3%	0.2%	0.5%	0.1%	0.1%
Reading	0.1%	0.2%	0.2%	0.2%	0.2%

Average Annual household Expenditures for One-Person Households by Age

Table 13. Average annual household expenditures for one-person households by age group: Maui County, 2014

Category	Age group	
	Live alone age 19-64	Live alone age 65+
Household income	\$46,804	\$42,539
Average annual expenditures	\$42,834	\$33,559
Food	6,767	6,865
Food at home	3,882	4,723
Cereals and bakery products	422	504
Meats, poultry, fish, and eggs	997	1,226
Dairy products	431	607
Fruits and vegetables	788	999
Other food at home	1,245	1,387
Food away from home	2,884	2,142
Alcoholic beverages	766	505
Housing	17,015	13,708
Shelter	10,983	8,705
Owned dwellings	4,515	3,819
Rented dwellings	5,665	4,249
Investment and commercial properties	266	195
Lodging during trips	537	441
Utilities, fuels, and public services	3,142	2,914
Household operations	630	394
Housekeeping supplies	1,082	875
Household furn. & equipment	1,177	819
Apparel and services	995	355
Transportation	6,881	5,552
Vehicle purchases (net outlay)	1,753	1,523
Gasoline and motor oil	1,226	1,073
Other vehicle expenses	2,222	1,685
Public and other transportation	1,680	1,271
Health care	1,990	2,599
Entertainment	1,161	726
Personal care products and services	539	576
Reading	78	146
Education	1,127	115
Tobacco prod. & smoking supplies	106	107
Miscellaneous	1,167	835
Cash contributions	535	790
Personal insurance and retirement savings	3,707	680
Life and other personal insurance	105	155
Retirement savings and social security	3,602	526
Addendum: On-line Shopping	1,158	290

Table 13 shows the spending patterns for one-person households by two age groups. The first age group was the working age group between 19 and 64 years old and living alone, and the second age group is the older age group who are 65 or older and living alone. The average annual expenditures for working age group living alone was \$42,834, about 28% higher than the older age group living alone (\$33,559). The expenditure share on housing for the two groups were about the same, at 39.7% for working age group and 40.8% for the older age group. The working age group living alone spent a smaller dollar amount on food at home (\$3,882) than the older age group (\$4,723). On the other hand, the dollar amount spent on food away from home was larger for the working age group (\$2,884) than the older age group (\$2,142). The share of the total expenditures for food was about 5% higher for those younger generation living alone. The big difference in the percentage share between the two groups was the spending on insurance and retirement savings. The working age group allocated 8.7% of their total expenditures for this category, which was 6.7% higher than the older age group (2%). The older age group allocated 7.7% of their total expenditures for health care, which was 3.1% higher than the working age group (4.6%).

Table 14. % Average annual household expenditures by major category for one-person household age group: Maui County, 2014

Category	Age group	
	Live alone Age 19-64	Live alone age 65+
Average annual expenditures	\$42,834	\$33,559
Housing	39.7%	40.8%
Food	15.8%	20.5%
Transportation	16.1%	16.5%
Insurance & retirement savings	8.7%	2.0%
Health care	4.6%	7.7%
Entertainment	2.7%	2.2%
Education	2.6%	0.3%
Apparel & services	2.3%	1.1%
Cash contributions	2.7%	2.5%
Miscellaneous	1.2%	2.4%
Alcoholic beverages	1.8%	1.5%
Personal care products & services	1.3%	1.7%
Tobacco prod. & smoking supplies	0.2%	0.3%
Reading	0.2%	0.4%

Average Annual household Expenditures for Household with Own Children

Table 15. Average annual household expenditures by children status: Maui County, 2014

Category	Children status	
	Households with own children under 18 yrs old	Households without own children under 18 yrs old
Household income	\$89,206	\$73,569
Average annual expenditures	\$81,012	\$59,056
Food	12,530	9,273
Food at home	9,364	6,333
Cereals and bakery products	976	650
Meats, poultry, fish, and eggs	2,634	1,839
Dairy products	1,114	629
Fruits and vegetables	2,129	1,245
Other food at home	2,512	1,970
Food away from home	3,166	2,940
Alcoholic beverages	980	1,051
Housing	31,914	24,141
Shelter	18,954	15,418
Owned dwellings	12,399	9,695
Rented dwellings	5,740	4,370
Investment and commercial properties	250	681
Lodging during trips	566	672
Utilities, fuels, and public services	6,731	4,950
Household operations	2,461	715
Housekeeping supplies	1,166	1,117
Household furn. & equipment	2,602	1,942
Apparel and services	1,536	1,170
Transportation	13,033	9,079
Vehicle purchases (net outlay)	5,338	2,462
Gasoline and motor oil	2,278	1,689
Other vehicle expenses	3,316	2,785
Public and other transportation	2,102	2,143
Health care	6,087	4,078
Entertainment	1,851	1,715
Personal care products and services	836	711
Reading	70	129
Education	2,759	1,291
Tobacco prod. & smoking supplies	101	128
Miscellaneous	1,305	1,182
Cash contributions	1,096	1,151
Personal insurance and retirement savings	6,913	3,955
Life and other personal insurance	809	512
Retirement savings and social security	6,104	3,442
Addendum: On-line Shopping	1,991	953

Table 15 shows the spending patterns by households living with their own children under 18 versus households living without their own children under 18. In addition to one-family households, multi-family households were also included. The total average annual expenditures by households with their own children in 2014 was \$81,012, about 37.2% higher the spending of households without their own children (\$59,056). The amount spent on education by households with their own children was \$2,759, more than twice as high as households without their own children (\$1,291). The amount spent on retirement savings and social security by households with their own children was \$6,104, 77.3% higher than households without their children (\$3,442). The share of expenditures for housing, food and transportation were about the same for the two categories.

Table 16. % Average annual household expenditures by children status by major category: Maui County, 2014

Category	Children status	
	Households with their own children under 18 yrs old	Households without their own children under 18 yrs old
Average annual expenditures	\$81,012	\$59,056
Housing	39.4%	40.9%
Food	15.5%	15.7%
Transportation	16.1%	15.4%
Insurance & retirement savings	8.5%	6.7%
Health care	7.5%	6.9%
Entertainment	2.3%	2.9%
Education	3.4%	2.2%
Apparel & services	1.9%	2.0%
Cash contributions	1.6%	2.0%
Miscellaneous	1.4%	1.9%
Alcoholic beverages	1.2%	1.8%
Personal care products & services	1.0%	1.2%
Tobacco prod. & smoking supplies	0.1%	0.2%
Reading	0.1%	0.2%

Average Annual household Expenditures by Housing Tenure

Table 17. Average annual household expenditures by housing tenure: Maui County, 2014

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Household income	\$105,614	\$76,953	\$51,234
Average annual expenditures	\$83,844	\$56,785	\$52,713
Food	10,629	9,823	9,497
Food at home	7,382	6,931	6,816
Cereals and bakery products	737	748	684
Meats, poultry, fish, and eggs	2,005	2,155	2,036
Dairy products	827	629	722
Fruits and vegetables	1,604	1,299	1,362
Other food at home	2,208	2,099	2,012
Food away from home	3,247	2,892	2,681
Alcoholic beverages	1,151	670	1,211
Housing	36,541	19,534	23,142
Shelter	24,739	9,826	15,276
Owned dwellings	23,204	8,064	NA
Rented dwellings	NA	NA	14,835
Investment and commercial properties	730	1,096	NA
Lodging during trips	805	666	441
Utilities, fuels, and public services	6,527	5,618	4,238
Household operations	1,797	906	859
Housekeeping supplies	1,029	1,138	1,152
Household furn. & equipment	2,448	2,045	1,618
Apparel and services	1,457	1,116	1,191
Transportation	11,560	9,868	8,166
Vehicle purchases (net outlay)	3,550	3,143	2,704
Gasoline and motor oil	2,203	1,696	1,571
Other vehicle expenses	3,458	2,693	2,334
Public and other transportation	2,349	2,336	1,558
Health care	6,064	5,393	2,381
Entertainment	2,121	1,687	1,349
Personal care products and services	843	986	501
Reading	109	178	64
Education	2,278	1,326	1,340
Tobacco prod. & smoking supplies	51	140	150
Miscellaneous	1,457	1,044	1,000
Cash contributions	1,582	1,752	273
Personal insurance and retirement savings	8,002	3,269	2,448
Life and other personal insurance	851	672	202
Retirement savings and social security	7,150	2,597	2,245
Addendum: On-line Shopping	1,269	1,189	1,307

Table 17 shows the expenditure patterns by housing tenure. The households with mortgages had the highest household income at \$105,614 and also the highest spending dollar amount of \$83,844. The households paying mortgages are typically in the work force earning wages and salaries, while the households without mortgages are most likely the elderly who are retired. The households with mortgages spent an average \$23,204 on owned dwellings, 2.9 times higher than the amount spent by the household without mortgages. Owned dwellings include not only the mortgage interest and insurance, but also property tax, condominium maintenance fees and association fees, and home and hurricane insurance. Of the \$83,844 total spending on housing by households with mortgages, the housing category comprised almost half of the total spending at 43.6%. Renters also had a high expenditure share for housing at 43.9%. Due to a larger allocation for housing costs for these groups, the share of expenditures for most of the other categories was smaller compared to those without mortgages.

Table 18. % Average annual household expenditures by housing tenure by major category: Maui County, 2014

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Average annual expenditures	\$83,844	\$56,785	\$52,713
Housing	43.6%	34.4%	43.9%
Food	12.7%	17.3%	18.0%
Transportation	13.8%	17.4%	15.5%
Insurance & retirement savings	9.5%	5.8%	4.6%
Health care	7.2%	9.5%	4.5%
Entertainment	2.5%	3.0%	2.6%
Education	2.7%	2.3%	2.5%
Apparel & services	1.7%	2.0%	2.3%
Cash contributions	1.7%	1.8%	1.9%
Miscellaneous	1.9%	3.1%	0.5%
Alcoholic beverages	1.4%	1.2%	2.3%
Personal care products & services	1.0%	1.7%	1.0%
Tobacco prod. & smoking supplies	0.1%	0.2%	0.3%
Reading	0.1%	0.3%	0.1%

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Appendix

APPENDIX A. METHODOLOGY

SMS Research was retained to conduct the survey and data entry. The survey expense categories were based on the U.S. Bureau of Labor Statistics Consumer Expenditure Survey, with some modifications. The initial draft of the survey instrument was pre-tested to ensure that respondents understood the directions and were able to answer the questions as required. The draft was revised based on the results of the pre-test and the final survey instrument was completed. A cover letter and alert and reminder postcards/letters were developed for the survey. The survey instrument was also programmed into a web version to provide the option for residents to complete the survey in the most convenient manner.

The Maui respondents had the option to respond via a paper or a web version. Pre-notification letters were mailed out before the survey to notify potential respondents that they had been selected for the survey. The pre-notification letters, as well as the survey cover letters, included a code and web link for those respondents preferring the web version.

Survey Design and Response Rates

The mail sample design was a systematic stratified sampling, random within strata, with an Address Based Sampling (ABS). The ABS selected addresses as the sampling unit from a sampling frame of all Maui County resident addresses. The sampling frame was obtained from a sample vendor, who licenses the Deliver Sequence File (DSF) from the United States Postal Service. The mail survey was supplemented with a web panel survey.

The first mailing was sent to randomly selected Maui households. These households received the following materials:

- Pre-notification letter
- Survey packet that was sent 4 days later
- Reminder postcard that was sent a week later
- A second survey packet was mailed to non-respondents after the initial contact mailing was mailed out

As Table A. 1 shows, the overall response rate for the mailing was 5.2%. The response rate for all counties was lower than expected and so SMS conducted follow-up-calls to non-respondents for the survey to ask their reasons for not responding. The follow-up-calls revealed that the two main reasons for non-response were the length of the survey and the sensitive nature of the subject matter. Therefore, in addition to the mailings to random households, SMS decided to utilize web panels for Maui County. Web panels are a group of respondents recruited by research firms to participate in surveys.

Table A. 1. Response Rate for Mail Survey

# of Surveys	Mailing Date	Non-deliverable	Net Mailing	Total Return	Response Rate
2,000	2/11/2015	87	1,913	56	2.9%
2,000	6/1/2015	113	1,887	161	8.5%
1,000	9/8/2015	76	924	33	3.6%
500	9/22/2015	34	466	19	4.1%
16,000		310	5,190	269	5.2%

Source: SMS Research

The following Table A. 2 summarizes the three survey methods used to collect data: filling out a paper survey and returning by U.S. mail (Mail), filling out a web survey that was referenced in the survey mailing (Web/Mail), or participating in a web panel (Panel).

In looking at each respective category, 269 of the responses were mail, 20 were web/mail, and 164 were from web panels. The data was collected for the tax year of 2014.

Table A. 2. Survey Responses by Methodology

Mail	Web/Mail	Panel	Total
269	20	164	453

Source: SMS Research

Data Cleaning

The initial dataset was examined by looking at means, ranges, and standard deviations for each category. Cases that were 2.5 standard deviations away the mean were examined further to determine if the response was valid or a mistake. If it was judged that the response was a mistake, the data was cleaned. Generally, three categories of mis-entries were found:

- Mistake entries such as adding an extra zero
- Mistakes in interpreting the survey question
- Scanning errors resulting from the machine reading of the surveys (small number).

Sample Weighting

While the survey was sent out to a cross section of the population, the demographics of the survey respondents did not correspond exactly to the 2014 American Community Survey (ACS) conducted by the U.S. Census Bureau for Maui County. The difference was especially pronounced for the age category, with a high proportion of the respondents being in the age 65 and older age category.

As Table A. 3 shows, the sample was composed of 40.7% in the 65 and older age category, which was above the 23% estimate for Maui County by ACS. The reason for the higher proportion of senior citizens in the sample was probably a combination of factors. It could be that senior citizens have a higher sense of civic responsibility and feel a responsibility to participate in projects they feel benefits society as a whole.

Additionally, the survey took a fair amount of time to fill out, and, generally, retired people have more time to fill out surveys than the general population. Conversely, the under 45 age category was under-represented, with 16.5% for the sample compared with 33.0% for the ACS. This may arise from less time to allocate to surveys due to career demands and/or family demands.

In looking at household size, the sample over-represented smaller households with the number of households with 2 members or less at 74.2% versus 57.2% for the ACS Maui County estimate. On the other hand, larger households were under-represented, with the sample percentage of households of 6 members or more at 2.9% versus 7.5% for the ACS Maui County estimate.

In order to have the means better reflect Maui's demographic profile, the data was weighted for age and household size using the Rake Weights procedure included with SPSS statistical software (Peck, 2011). The weighting compensated for the over/under representation of groups within the age and household size demographic variables. The weights were based on the weighted distributions from the Census Bureau's 2014 five year American Community Survey for Maui county.

Table A. 3. % of Survey Responses by Age: Comparison with Census Data

Age Category	Census ACS %	Sample %
Under 45	33%	16.5%
45-64	44%	42.8%
65 and Older	23%	40.7%

Source: U.S. Census Bureau 2014 5 Year American Community Survey for Maui County

Table A. 4. % of Survey Responses by Household size: Comparison with Census Data

Household Size (no. of people)	Census ACS %	Sample %
1	24.0%	28.3%
2	33.2%	45.9%
3	15.3%	11.3%
4	13.8%	9.3%
5	6.2%	2.3%
6 and up	7.5%	2.9%

Source: U.S. Census Bureau 2014 5 Year American Community Survey for Maui County

Unit of Analysis

The unit of analysis used for the survey was Consumer Unit. The BLS defines a consumer unit as any of the following: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their incomes to make joint expenditure decisions (BLS CE Survey, 2014). For the purpose of this research, a consumer unit is defined as a “household”. Another point to be noted is that the average household income was estimated using the mid-point of ranges provided in the survey. For example, if the respondent selected the range of \$60,000-\$69,999 for income, this was estimated at \$64,999.50. A copy of the survey is included in the appendix.

Research Limitations

From a research perspective, caution should be used when comparing the expenditure categories collected in this Maui Consumer Expenditure Survey with the expenditure categories for the nation as collected by the BLS/Census Bureau. These were two different surveys with different methodologies. The BLS/Census Bureau data was collected from a diary that records daily expenditures. The diary data was then combined with face to face interviews conducted by Census Bureau staff, asking respondents to report their expenditures across the various categories. Due to budget constraints, the Maui Consumer Expenditure Survey was not able to replicate the BLS/Census Bureau methodology. However, the Maui CE Survey was designed based on the general CE survey categories so that general comparisons could be made such as rankings of expenditures.

APPENDIX B. CONSUMER EXPENDITURES SURVEY FORM

INSTRUCTIONS

The survey should be completed by an adult head of household who is responsible for household finances. If you are not the right person, please give this survey to the proper household member.

HOW TO COMPLETE THIS SURVEY

Carefully read the instructions for each question.

Answer all questions to the best of your knowledge.

There are four types of responses used in the survey:

1. **Fill in the circle:** Fill in the circle next to the response that is correct for your household.

Example: **C02. Do you own or rent your home?** (mark one)
Own.....O
Rent.....O
Occupy without payment.....O

2. **Dollar amounts:** Write numbers of whole dollars in the spaces provided.

Example:

\$ | | | 5 |, | 9 | 7 | 0 |

3. **Zero for no spending:** Write a single zero (0) in the spaces provided where no money was spent (or earned) by your household. Example:

\$ | | | | |, | | | | 0 |

4. **No spending:** Indicate that your spending household had no spending for an entire category, fill in the circle provided.

Example: *No spending*.....O

IDENTIFICATION (OPTIONAL)

Please write the name and phone number of the primary survey respondent below. This will be used if we need to call you to verify some of the answers:

Name: _____

Best contact phone number: _____

After data collection is completed, all identifying information will be stripped from our data files and destroyed. Only unidentified data will be analyzed or stored.

Questions: Please call Michael Young at SMS Research at our toll-free number 1 (877) 535-5767.

CONSUMER EXPENDITURE SURVEY 2015

SECTION A – SPENDING HOUSEHOLD

For this survey think about your Spending Household. Your Spending Household consists of all the people who live in your home, are supported by the income of earners in your home, and benefit from spending made by people in the home.

When we ask about expenditures in this survey, please include all spending by or for persons in your Spending Household in 2014. Please write numbers in the blanks and fill in the circles.

A01. What was the total income (i.e., salary, rental, dividends, social security, etc.) before taxes, for all persons in your Spending Household in 2014? (mark one)

- | | |
|---|---|
| \$0-\$29,999 <input type="radio"/> | \$80,000-\$99,999 <input type="radio"/> |
| \$30,000-\$49,999 <input type="radio"/> | \$100,000-\$124,999 <input type="radio"/> |
| \$50,000-\$59,999 <input type="radio"/> | \$125,000-\$149,999 <input type="radio"/> |
| \$60,000-\$69,999 <input type="radio"/> | \$150,000-\$199,999 <input type="radio"/> |
| \$70,000-\$79,999 <input type="radio"/> | \$200,000 or more <input type="radio"/> |

A02. How many people in your spending household were supported by the household income reported in A01?

|__||__| # People

A03. Please complete the table below to describe the members of your Spending Household unit reported in A02.

[USE THE CODES BELOW THE TABLE TO COMPLETE THIS TASK.]

	Age	Gender	Relationship to Respondent	Marital Status	Primary Employment Status	Military status	Highest grade of school completed
Respondent			self				
Member 2							
Member 3							
Member 4							
Member 5							
Member 6							
Member 7							
Member 8							

Age report in years at last birthday

Gender: Male (M) / Female (F)

Relationship

- Spouse (S)
- Unmarried Partner (UP)
- Child (natural or adopted) (C)
- Grandchild (GC)
- Parent (P)
- Grandparent (GP)
- Legal Guardian (LG)

- Sibling - Brother/Sister (BS)
- Aunt/Uncle (AU)
- Niece/Nephew (N)
- Other Relative (OR)
- Other (O)

Marital Status

- Single, never married (SNM)
- Married (M)
- Divorced (D)
- Separated (S)
- Widowed (W)
- Member, unmarried couple (UC)

Employment Status

- Employed full time (FT)
- Employed part time (PT)
- Unemployed (U)
- Retired (R)
- Homemaker (H)
- Child/Student – not employed (CS)
- Self-employed (SE)

Military Status

- Active duty (A)
- Reserves (R)
- Not in services (N)

Highest Grade Completed

- Less than high school diploma (L)
- High school diploma or GED (HS)
- Some college (SC)
- Associate Degree (A)
- Baccalaureate Degree (B)
- Master's Degree (M)
- Graduate Degree (G)

NOTE: For the remainder of this survey, report only spending on members of your Spending Household. Do not include spending for gifts for persons outside of your Spending Household.

SECTION C - RENTED LIVING QUARTERS

SECTION B – YOUR HOME

B01. Our home is a: (mark one)

- Single-family house
- Townhouse
- Condominium
- Duplex/multiplex
- Apartment
- Other: specify: _____

B02. Do you rent or own your home? (mark one)

- Rent (GO TO SECTION C)
- Own (GO TO SECTION D)
- Occupy without payment .. (GO TO SECTION F)

C01. Enter the MONTHLY rent for your home in 2014.

\$ |__|,|__|__|__| / month

C02. Which utilities, if any, were included in your rent?
(mark all that apply)

- Electricity
- Water/sewer
- Cable
- Trash
- Telephone
- Natural gas
- Internet

(GO TO SECTION F)

SECTION D - OWNED LIVING QUARTERS AND OTHER OWNED REAL ESTATE

D01. Enter the MONTHLY amount spent for your primary residence in 2014. Then include spending for other residential or commercial real estate owned by members of your Spending Household in 2014.

	MONTHLY Expense Category	Primary Residence	Other Residential Real Estate	Commercial Real Estate
		No spending..... <input type="radio"/>	No spending..... <input type="radio"/>	No spending..... <input type="radio"/>
Total	Total Spending in this Section	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
A	MONTHLY mortgage interest payment in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
B	MONTHLY mortgage insurance in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
C	MONTHLY interest home equity/line of credit in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
D	MONTHLY Condominium or homeowner association fees in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
E	MONTHLY property tax paid in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
F	MONTHLY Homeowner's insurance paid in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
G	MONTHLY Hurricane insurance paid in 2014	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __

SECTION E – CONSTRUCTION, REPAIRS, ALTERATIONS, AND MAINTENANCE OF OWNED PROPERTY

E01. Enter the ANNUAL amount spent for repairs, alterations, and maintenance for your primary residence in 2014. Then include ANNUAL spending for other residential or commercial real estate owned by members of your Spending Household in 2014.

	Spending category	Primary Residence	Other Residential Real Estate	Commercial Real Estate
		No spending.....O	No spending.....O	No spending.....O
Total	Total Spending in this Section	\$ __ __ __ , __ __	\$ __ __ __ , __ __	\$ __ __ __ , __ __
A	Repairs	\$ __ __ __ , __ __	\$ __ __ __ , __ __	\$ __ __ __ , __ __
B	Alterations, additions	\$ __ __ __ , __ __	\$ __ __ __ , __ __	\$ __ __ __ , __ __
C	Maintenance	\$ __ __ __ , __ __	\$ __ __ __ , __ __	\$ __ __ __ , __ __

SECTION F- UTILITIES AND FUELS FOR OWNED AND RENTED PROPERTIES

F01. Enter the MONTHLY amount spent for utilities and fuels for your primary residence in 2014. Then include spending for other residential property owned by members of your Spending Household. (Do not include utilities already included in your mortgage or rental payments that you entered on the previous page.)

	Spending Category	Primary Residence (MONTHLY Amount)	Other Residential Real Estate (MONTHLY Amount)
		No spending.....O	No spending.....O
Total	Total Spending in this Section	\$ __ , __ __	\$ __ , __ __
A	Cable TV/Landline Telephone/Internet Service	\$ __ , __ __	\$ __ , __ __
B	Mobile telephone service	\$ __ , __ __	\$ __ , __ __
C	Satellite TV	\$ __ , __ __	\$ __ , __ __
D	Electricity	\$ __ , __ __	\$ __ , __ __
E	Natural gas	\$ __ , __ __	\$ __ , __ __
F	Water/sewer	\$ __ , __ __	\$ __ , __ __

SECTION G - PURCHASE OF APPLIANCES, HOUSEHOLD EQUIPMENT, AND OTHER SELECTED ITEMS

G01. Enter ANNUAL amount spent for appliances and equipment by your spending household in 2014.

	Spending Category	ANNUAL Amount
		No spending.....O
Total	Total Spending in this Section	\$ __ __ , __ __
A	Major appliances (oven, microwave, cook stove, range hood, refrigerator, freezer, dishwasher, garbage disposal, washer/ dryer, air conditioner, etc.)	\$ __ __ , __ __
B	Small appliances and equipment (small kitchen appliances, tools, musical instruments, sports equipment, hunting, fishing, canoeing, and camping equipment, bicycles, health and exercise equipment, lawn and garden equipment, recreation, playground equipment)	\$ __ __ , __ __
C	Electronics (computers, tablets, cell phones, photographic equipment, televisions, stereos, DVD players, video game hardware and software)	\$ __ __ , __ __

SECTION H – REPAIRS AND MAINTENANCE CONTRACTS FOR HOUSEHOLD ITEMS

H01. Enter the ANNUAL amount spent for repairs and service contracts by members of your Spending Household in 2014.

	Spending Category	ANNUAL Amount
		No spending....O
Total	Total Spending in this Section	\$ __ __ _ , _ _ _ _ _
A	Repairs for appliances, electronics, heating and air conditioning, and other household items	\$ __ __ _ , _ _ _ _ _
B	Maintenance contracts for appliances, electronics, heating and air conditioning, other household items	\$ __ __ _ , _ _ _ _ _

SECTION I – PURCHASE OF HOME FURNISHINGS AND RELATED HOUSEHOLD ITEMS

I01. Enter the ANNUAL amount spent for home furnishings or similar household items in 2014.

	Spending Category	ANNUAL Amount
		No spending....O
Total	Total Spending in this Section	\$ __ __ _ , _ _ _ _ _
A	Furniture, mattresses, and box springs (living room, dining room, kitchen, bedroom, nursery, porch, lawn, and other outdoor furniture)	\$ __ __ _ , _ _ _ _ _
B	Household textiles (linens for bathroom, bedroom, kitchen, dining room, curtains, drapes, slipcovers, decorative pillows, sewing materials)	\$ __ __ _ , _ _ _ _ _
C	Floor covering (new or replacement wall-to-wall carpets, room-size rugs, other floor coverings)	\$ __ __ _ , _ _ _ _ _
D	Other household items (dinnerware, glassware, serving pieces, outdoor grill, shelving and wall units, closet storage items, lighting fixtures, travel items, infant equipment)	\$ __ __ _ , _ _ _ _ _

SECTION J - CLOTHING AND JEWELRY

J01. Enter the ANNUAL amount spent for clothing and jewelry in 2014.

	Spending Category	ANNUAL Amount
		No spending....O
Total	Total Spending in this Section	\$ __ __ _ , _ _ _ _ _
A	Clothing	\$ __ __ _ , _ _ _ _ _
B	Footwear	\$ __ __ _ , _ _ _ _ _
C	Jewelry, watches, and accessories (bags, purses, wallets, belts, etc.)	\$ __ __ _ , _ _ _ _ _
D	Clothing Service (repair, alteration, tailoring, shoe repair, watch or jewelry repair, clothing or accessory rental, clothing storage)	\$ __ __ _ , _ _ _ _ _

SECTION K - RENTED AND LEASED VEHICLES

K01. Enter the MONTHLY lease or rental payment for automobiles, trucks, minivans, vans, or SUVs used by members of your Spending Household in 2014. Exclude rental vehicle expenses paid or reimbursed by employers or others.

No vehicles were rented or leased in 2014....O

\$ |__||__||_|,|_|_|_|_|_| / month

SECTION L - OWNED VEHICLES NOT USED ENTIRELY FOR BUSINESS

L01. Enter the ANNUAL amount spent for new or used vehicles purchased in 2014. "Vehicles" include automobiles, trucks, vans, SUVs, motorcycles, scooters, and mopeds.

		ANNUAL Amount
	Spending on Road Vehicles	<i>No spending....O</i>
Total	Total Spending in this Section	\$ __ __ __ , __ __ __
A	Net purchase price for vehicles purchased without a loan. (Net Purchase Price = Purchase Price – Trade in Value)	\$ __ __ __ , __ __ __
B	Down payment (if purchased in 2014 with an auto-loan)	\$ __ __ __ , __ __ __
C	Loan payment (principle and interest if purchased in 2014 with an auto loan)	\$ __ __ __ , __ __ __
D	Loan payment (principle and interest for vehicles purchased BEFORE 2014 with an auto loan)	\$ __ __ __ , __ __ __

L02. Enter the ANNUAL amount spent for other new or used vehicles such as boats, trailers, camping cars, motor homes or private planes purchased in 2014.

		ANNUAL Amount
	Spending on Other Vehicles	<i>No spending....O</i>
Total	Total Spending in this Section	\$ __ __ __ , __ __ __
A	Net purchase price for vehicles purchased without a loan. (Net Purchase Price = Purchase Price – Trade in Value)	\$ __ __ __ , __ __ __
B	Down payment (if purchased in 2014 with a loan)	\$ __ __ __ , __ __ __
C	Loan payment (principle and interest if purchased in 2014 with a loan)	\$ __ __ __ , __ __ __
D	Loan payment (principle and interest for vehicles purchased BEFORE 2014 with a loan)	\$ __ __ __ , __ __ __

SECTION M - VEHICLE OPERATING EXPENSES AND OTHER TRANSPORTATION

M01. Enter the ANNUAL amount of vehicle operating expenses for vehicles owned or operated by members of your Spending Household in 2014.

		ANNUAL Amount
	Spending Category	<i>No spending....O</i>
Total	Total Spending in this Section	\$ __ __ , __ __ __
A	License, registration, and taxes	\$ __ __ , __ __ __
B	Fuel for all vehicles	\$ __ __ , __ __ __
C	Electricity for electric vehicles	\$ __ __ , __ __ __
D	Vehicle maintenance and repairs	\$ __ __ , __ __ __
E	Parking and fees (membership fees for service programs (AAA, etc.))	\$ __ __ , __ __ __
F	Commuter interisland air fare (except on vacations)	\$ __ __ , __ __ __
G	Public Transportation (bus fare, taxi, limousine (not on vacations))	\$ __ __ , __ __ __

SECTION N – HEALTH AND HOSPITALIZATION INSURANCE (including payroll deduction)

If none of the members of your household have health insurance, skip to Section O.

N01. In 2014, did any member of your Spending Household have insurance coverage for:

	Item	Yes	No
A	Health insurance	<input type="radio"/>	<input type="radio"/>
B	Dental insurance	<input type="radio"/>	<input type="radio"/>
C	Vision insurance	<input type="radio"/>	<input type="radio"/>
D	Prescription drug insurance	<input type="radio"/>	<input type="radio"/>
E	Other health insurance (please specify):	<input type="radio"/>	<input type="radio"/>

N02. In the table below, please enter the ANNUAL amount spent for members of your Spending Household in 2014. (Do not include payments made by your employer or union.)

	Spending Category	ANNUAL Amount
		No spending.....0
Total	Total Spending in this Section	\$ __ __ , __ __ __
A1	Health insurance premium payments to health care plans or Health Maintenance Organizations (HMO)	\$ __ __ , __ __ __
A2	Medicare, Medicaid, or other health insurance	\$ __ __ , __ __ __
B	Dental insurance	\$ __ __ , __ __ __
C	Vision insurance	\$ __ __ , __ __ __
D	Prescription drug insurance	\$ __ __ , __ __ __
E	Other health insurance (Please specify):	\$ __ __ , __ __ __

SECTION O - INSURANCE [OTHER THAN HEALTH]

O01. Enter the ANNUAL amount spent for insurance OTHER THAN HEALTH INSURANCE. For all of the members of your Spending Household, please indicate how much was spent in 2014.

	Spending Category	ANNUAL Amount
		No spending.....0
Total	Total Spending in this Section	\$ __ __ , __ __ __
A	Life insurance	\$ __ __ , __ __ __
B	Renter's insurance	\$ __ __ , __ __ __
C	Automobile or vehicle insurance	\$ __ __ , __ __ __
D	Long term care insurance	\$ __ __ , __ __ __
E	Other non-health insurance (credit card insurance, personal liability insurance, pet insurance, etc.)	\$ __ __ , __ __ __

SECTION P - MEDICAL AND HEALTH EXPENDITURES

P01. For all members of your Spending Household, please indicate how much was spent for medical and health expenses in 2014. Do not include any ANNUAL amount covered by your health insurance.

	Spending Category	ANNUAL Amount
		<i>No spending.....0</i>
Total	Total Spending in this Section	\$ __ __ __ , __ __
A	Medical services, inpatient (hospital visits, physician visits, dental visits, care in convalescent or nursing homes, services by medical professionals outside your home)	\$ __ __ __ , __ __
B	Medical services, outpatient (lab tests and exams, x-rays, outpatient surgery, medical care and services outside your home)	\$ __ __ __ , __ __
C	Drugs (prescription and non-prescriptions drugs)	\$ __ __ __ , __ __
D	Medical supplies (eye glasses, contact lenses, hearing aids, purchase or rental of supportive or rehabilitation equipment, etc.)	\$ __ __ __ , __ __

SECTION Q – EDUCATION AND LESSONS EXPENSES

Q01. Enter the ANNUAL amount spent for education and lessons in 2014.

	Spending Category	ANNUAL Amount
		<i>No spending.....0</i>
Total	Total Spending in this Section	\$ __ __ , __ __
A	College or university education	\$ __ __ , __ __
B	Vocational or technical school	\$ __ __ , __ __
C	Elementary or secondary school	\$ __ __ , __ __
D	Preschool or childcare centers	\$ __ __ , __ __
E	After-school care	\$ __ __ , __ __
F	Tutoring and test preparation	\$ __ __ , __ __
G	School bus service	\$ __ __ , __ __
H	Textbooks, supplies, and equipment	\$ __ __ , __ __
I	Other school expenses	\$ __ __ , __ __
J	Room and board at academic institutions	\$ __ __ , __ __

SECTION R – ENTERTAINMENT, SUBSCRIPTIONS, MEMBERSHIP DUES, AND BOOK EXPENSES

R01. Enter the ANNUAL amount spent on the following types of entertainment expenses in 2014. Do not include spending while on vacation.

	Spending Category	ANNUAL Amount
		<i>No spending....0</i>
Total	Total Spending in this Section	\$ __ __ , __ __ __
A	Membership fees (golf, country club, fitness club, etc.)	\$ __ __ , __ __ __
B	Audio and visual equipment and services (movie, DVD and game rentals, TV series, online entertainment services)	\$ __ __ , __ __ __
C	Books, magazines, and newspaper subscriptions	\$ __ __ , __ __ __
D	Sports events and other tickets (season tickets, passes for museums, amusement parks, opera, concerts, golf green fees, etc.)	\$ __ __ , __ __ __
E	Recreation, music, sports instruction	\$ __ __ , __ __ __
F	Other entertainment	\$ __ __ , __ __ __

SECTION S - TRIPS AND VACATION EXPENSES

Think about recreational trips, family trips, visiting friends or relatives, business-related trips (paid by household funds not reimbursed), and other trips members of your Spending Household made in 2014. (If the trip was purchased as a package, estimate airfare and lodging portions separately.)

S01. For all members of your Spending Household, how much did you spend on travel and vacations in 2014?

	Spending Category	ANNUAL Amount
		<i>No spending....0</i>
Total	Total Spending in this Section	\$ __ __ __ , __ __ __
A	Airfare	\$ __ __ , __ __ __
B	Lodging	\$ __ __ , __ __ __
C	Cruise (not including airfare)	\$ __ __ , __ __ __
D	Rental car	\$ __ __ , __ __ __
E	Gasoline and motor oil while on vacations	\$ __ __ , __ __ __
F	Meals while on trips while on vacations	\$ __ __ , __ __ __
G	Alcoholic beverages while on vacations	\$ __ __ , __ __ __
H	Other transportation (taxis, trains, bus, etc.) while on vacations	\$ __ __ , __ __ __
I	Other vacation expenses (fees, admissions, tips, parking, tolls)	\$ __ __ , __ __ __

SECTION T - MISCELLANEOUS EXPENSES

T01. Enter the MONTHLY amount paid for student loans for all household members in 2014?

Enter "0" if you had no spending for student loans in 2014. \$ |__||__|,|__|__|__|

T02. Enter the ANNUAL amount spent on the following types of miscellaneous expenses in 2014.

	Spending Category	ANNUAL Amount
		<i>No spending....O</i>
Total	Total Spending in this Section	\$ __ __ , __ __ __
A	Services, personal (exercises, haircuts and styling, dry cleaning, laundry, etc.)	\$ __ __ , __ __ __
B	Services, professional (photography, legal, accounting, financial, occupational services, etc.)	\$ __ __ , __ __ __
C	Services, household (gardening, lawn care, housekeeping, home security, babysitting and nanny services, adult day care, etc.)	\$ __ __ , __ __ __
D	Monetary contributions (donations to charities, churches or political organizations, etc.)	\$ __ __ , __ __ __
E	Mailing, freight, and storage (storage facility fees, postage and stationary, moving and freight services, etc.)	\$ __ __ , __ __ __
F	Pet-related expenses (purchase of pets, pet supplies or medicine, kennel, grooming, or other pet services, veterinarian services, etc.)	\$ __ __ , __ __ __
G	Other expenses (toys or games, arts and crafts, etc.)	\$ __ __ , __ __ __
H	Purchase or upkeep of cemetery lots or vaults	\$ __ __ , __ __ __
I	Funerals, burials, or cremation	\$ __ __ , __ __ __
J	Alimony/Child support	\$ __ __ , __ __ __
K	Bank services/fees (charges for ATM, overdraft fees, rental of safe deposit box, etc.)	\$ __ __ , __ __ __
L	Personal care products (cosmetics, dental products, deodorants, hair products, soap, perfume, shaving products, skin care, etc.)	\$ __ __ , __ __ __
M	Card membership fees: (credit card fees, shopping club fees, etc.)	\$ __ __ , __ __ __
N	Credit cards and other finance charges/interest	\$ __ __ , __ __ __
O	Loss from lotteries or games of chance	\$ __ __ , __ __ __
P	Misc. entertainment expenses (catered food and beverages, live entertainment, rental of party supplies, etc.)	\$ __ __ , __ __ __

SECTION U - EXPENSES FOR FOOD, BEVERAGES, AND OTHER SELECTED ITEMS

Enter the MONTHLY amount spent on food items for all members of your Spending Household in 2014.

U01. Food at Home (includes take home and delivery)

	Spending Category	MONTHLY Amount
		<i>No spending....O</i>
Total	Total Spending in this Section	\$ __ , __ __ __
A	Cereals and baking products (rice and grains, flour, cornmeal, cake mixes, bakery products)	\$ __ , __ __ __
B	Meats, poultry, fish and eggs	\$ __ , __ __ __
C	Dairy products	\$ __ , __ __ __
D	Fruits and vegetables (fresh and processed)	\$ __ , __ __ __
E	Miscellaneous food at home (condiments, dressings, oils and sauces, pre-prepared foods, snacks and desserts, herbs and seasonings, sugar, sugar substitutes, candy)	\$ __ , __ __ __
F	Non-alcoholic beverages at home (coffee, tea, fruit juices, etc.)	\$ __ , __ __ __
G	Alcoholic beverages at home	\$ __ , __ __ __
H	Other food at home	\$ __ , __ __ __

U02. Food Away from Home (except while on vacations)

Spending Category		MONTHLY Amount
		No spending.....0
Total	Total Spending in this Section	\$ __ , __ , __
A	Restaurants (full service and fast food)	\$ __ , __ , __
B	Mobile vendors and vending machines (food carts, festivals, food trucks, etc.)	\$ __ , __ , __
C	School or employer cafeterias	\$ __ , __ , __
D	Alcoholic beverages away from home	\$ __ , __ , __
E	Other food away from home	\$ __ , __ , __

U03. Other Selected Items

Spending Category		MONTHLY Amount
		No spending.....0
Total	Total Spending in this Section	\$ __ , __ , __
A	Paper products	\$ __ , __ , __
B	Soaps, detergents and cleaning supplies	\$ __ , __ , __
C	Cigarettes, tobacco and smoking supplies	\$ __ , __ , __

SECTION V – PENSIONS, SOCIAL SECURITY, MEDICARE, SUPPLEMENTAL RETIREMENT PLANS

V01. Enter the ANNUAL amount spent for each for all of members of your Spending Household in 2014.

Spending Category		ANNUAL Amount
		No spending.....0
Total	Total Spending in this Section	\$ __ __ , __ , __
A	State and federal taxes paid	\$ __ __ , __ , __
B	Payroll deductions for Social Security and Medicare	\$ __ __ , __ , __
C	Contributions to pension plans	\$ __ __ , __ , __
D	Contributions to supplemental retirement plans such as 401(k), 403(b), and employer-sponsored plans	\$ __ __ , __ , __
E	Supplemental retirement plans (only include personal contributions and not employer match)	\$ __ __ , __ , __

SECTION W – ADDITIONAL QUESTIONS

W01. Enter your ethnic background? (mark all that apply)

- Caucasian 0
- Black/African American 0
- American Indian Alaskan Native 0
- Latin American/ Latino 0
- ASIAN** Asian Indian 0
- Chinese 0
- Filipino 0
- Japanese 0
- Korean 0
- Vietnamese 0
- Other Asian 0
- Specify: _____
- NHOPI** Native Hawaiian 0
- Micronesian 0
- Samoan 0
- Other Pacific Islander 0
- Specify: _____
- OTHER SPECIFY:** _____ 0

W02. How much money did you spend on online purchases in 2014?

\$ |__||__|,|__|,|__|

W03. How many vehicles did your household own in 2014?

|__||__| # vehicles

W04. What is the total number of people in your household?

|__||__| # people

W05. How many adults are employed, either full time or part-time?

|__||__| # people

W06. What is the zip code of the area in which you currently reside?

|__||__||__||__||__|

Thank you for participating in this survey

APPENDIX C. LIST OF THE SPENDING CATEGORIES

Table C-1: List of the spending categories

Categories asked in the survey	Categories in the report
Rent	Rented dwellings
Mortgage interest -Primary Resident	Owned dwellings
Mortgage insurance -Primary Resident	Owned dwellings
HELOC interest -Primary Resident	Owned dwellings
Condo/homeowner assoc fees -Primary Resident	Owned dwellings
Property Tax -Primary Resident	Owned dwellings
Homeowner's ins -Primary Resident	Owned dwellings
Hurricane ins -Primary Resident	Owned dwellings
Mortgage interest -Other Resident	Investment and commercial properties
Mortgage insurance -Other Resident	Investment and commercial properties
HELOC interest -Other Resident	Investment and commercial properties
Condo/homeowner assoc fees -Other Resident	Investment and commercial properties
Property Tax -Other Resident	Investment and commercial properties
Homeowner's ins -Other Resident	Investment and commercial properties
Hurricane ins -Other Resident	Investment and commercial properties
Mortgage interest -Commercial	Investment and commercial properties
Mortgage insurance -Commercial	Investment and commercial properties
HELOC interest -Commercial	Investment and commercial properties
Condo/homeowner assoc fees -Commercial	Investment and commercial properties
Property Tax -Commercial	Investment and commercial properties
Homeowner's ins -Commercial	Investment and commercial properties
Hurricane ins -Commercial	Investment and commercial properties
Repairs -Primary Resident	Owned dwellings
Alterations, additions -Primary Resident	Owned dwellings
Maintenance -Primary Resident	Owned dwellings
Repairs -Other Resident	Investment and commercial properties
Alterations, additions -Other Resident	Investment and commercial properties
Maintenance -Other Resident	Investment and commercial properties
Repairs -Commercial	Investment and commercial properties
Alterations, additions -Commercial	Investment and commercial properties
Maintenance -Commercial	Investment and commercial properties
Cable TV/Landline Telephone/Internet Service -Primary Resident	Utilities, fuels, and public Services
Mobile telephone service -Primary Resident	Utilities, fuels, and public Services
Satellite TV -Primary Resident	Utilities, fuels, and public Services
Electricity -Primary Resident	Utilities, fuels, and public Services
Natural gas -Primary Resident	Utilities, fuels, and public Services
Water/sewer -Primary Resident	Utilities, fuels, and public Services

List of the spending categories (Con.)

Categories asked in the survey	Categories in the report
Cable TV/Landline Telephone/Internet Service -Other Resident	Utilities, fuels, and public Services
Mobile telephone service -Other Resident	Utilities, fuels, and public Services
Satellite TV -Other Resident	Utilities, fuels, and public Services
Electricity -Other Resident	Utilities, fuels, and public Services
Natural gas -Other Resident	Utilities, fuels, and public Services
Water/sewer -Other Resident	Utilities, fuels, and public Services
Major appliances	HH furnishings and equipment
Small appliances and equipment	HH furnishings and equipment
Electronics	HH furnishings and equipment
Repairs	Household operations
Maintenance contracts	Household operations
Furniture, mattresses, and box springs	HH furnishings and equipment
Household textiles	HH furnishings and equipment
Floor covering	HH furnishings and equipment
Other household items	HH furnishings and equipment
Clothing	Apparel and Services
Footwear	Apparel and Services
Jewelry, watches, and accessories	Apparel and Services
Clothing Service	Apparel and Services
Lease or rental payment for auto	Other vehicle expenses
Net purchase price for vehicles	Vehicle purchases (net outlay)
Down payment for vehicles	Vehicle purchases (net outlay)
Loan payment for vehicles purchased in 2013	Vehicle purchases (net outlay)
Loan payment for vehicles purchased before 2013	Vehicle purchases (net outlay)
Net purchase price for boats, trailers	Entertainment
Down payment for boats, trailers	Entertainment
Loan payment for boats, trailers purchased in 2013	Entertainment
Loan payment for boats, trailers purchased before 2013	Entertainment
License, registration, and taxes	Other vehicle expenses
Fuel for all vehicles	Gasoline and motor oil
Electricity for electric vehicles	Gasoline and motor oil
Vehicle maintenance and repairs	Other vehicle expenses
Parking and fees	Other vehicle expenses
Commuter interisland air fare	Public and other transportation
Public Transportation	Public and other transportation
Health insurance premium or HMO	Healthcare
Medicare, Medicaid, or other health insurance	Healthcare
Dental insurance	Healthcare

List of the spending categories (Con.)

Categories asked in the survey	Categories in the report
Vision insurance	Healthcare
Prescription drug insurance	Healthcare
Other health insurance	Healthcare
Life insurance	Life and other personal insurance
Renter's insurance	Rented dwellings
Automobile or vehicle ins	Other vehicle expenses
Long term care insurance	Healthcare
Other non-health ins	Life and other personal insurance
Medical services, inpatient	Healthcare
Medical services, outpatient	Healthcare
Drugs	Healthcare
Medical supplies	Healthcare
College or university education	Education
Vocational or technical school	Education
Elementary or secondary school	Education
Preschool or childcare centers	Household operations
After-school care	Education
Tutoring and test preparation	Education
School bus service	Public and other transportation
Textbooks, supplies, and equipment	Education
Other school expenses	Education
Room and board at academic institutions	Education
Membership fees (golf, country club, fitness club, etc.)	Entertainment
Audio and visual equipment and services	Entertainment
Books, magazines, and newspaper subscriptions	Reading
Sports events and other tickets	Entertainment
Recreation, music, sports instruction	Entertainment
Other entertainment	Entertainment
Airfare	Public and other transportation
Lodging	Lodging during trips
Cruise (not including airfare)	Entertainment
Rental car	Other vehicle expenses
Gasoline and motor oil while on vacations	Gasoline and motor oil
Meals while on trips while on vacations	Food away from home
Alcoholic beverages while on vacations	Alcoholic beverages
Other transportation while on vacations	Public and other transportation
Other vacation expenses	Entertainment
Other transportation while on vacations	Public and other transportation
Other vacation expenses	Entertainment
Student loans	Education

List of the spending categories (Con.)

Categories asked in the survey	Categories in the report
Services, personal	Household operations
Services, professional	Miscellaneous
Services, household	Personal care products and services
Monetary contributions	Cash contributions
Mailing, freight, and storage	Household operations
Pet-related expenses	Entertainment
Other expenses	Miscellaneous
Purchase or upkeep of cemetery lots or vaults	Miscellaneous
Funerals, burials, or cremation	Miscellaneous
Alimony/Child support	Cash contributions
Bank services/fees	Miscellaneous
Personal care products	Personal care products and Services
Card membership fees:	Miscellaneous
Credit cards and other finance charges/interest	Miscellaneous
Loss from lotteries or games of chance	Miscellaneous
Misc. entertainment expenses	Entertainment
Cereals and baking products	Cereals and bakery products
Meats, poultry, fish and eggs	Meats, poultry, fish, and eggs
Dairy products	Dairy products
Fruits and vegetables	Fruits and vegetables
Miscellaneous food at home	Other food at home
Non-alcoholic beverages at home	Other food at home
Alcoholic beverages at home	Alcoholic beverages
Other food at home	Other food at home
Restaurants	Food away from home
Mobile vendors and vending machines	Food away from home
School or employer cafeterias	Food away from home
Alcoholic beverages away from home	Alcoholic beverages
Other food away from home	Food away from home
Paper products	Housekeeping supplies
Soaps, detergents and cleaning supplies	Housekeeping supplies
Cigarettes, tobacco and smoking supplies	Tobacco products and smoking supplies
Payroll deductions for Social Security and Medicare	Pensions and Social Security
Contributions to pension plans	Pensions and Social Security
Contributions to supplemental retirement plans such as 401(k), 403(b), and employer-sponsored plans	Pensions and Social Security
Supplemental retirement plans (only include personal contributions and not employer match)	Pensions and Social Security