

Honolulu Consumer Spending: 2013-2014



Research and Economic Analysis Division

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Executive Summary

This report presents the results of a Consumer Expenditure Survey of Honolulu households that was conducted by the Research and Economic Analysis Division (READ) of the Department of Business, Economic Development & Tourism (DBEDT) in 2014 and 2015. The data covered spending that occurred in 2013 and 2014.

Historically, the U.S. Bureau of Labor Statistics (BLS) published the expenditure data for Honolulu County, compiled from the U.S. Census Bureau’s Consumer Expenditure Survey. However, the report covering consumer expenditure data for Honolulu County has not been published since 2005 due to Federal government budget cuts, which has resulted in a void in Hawaii’s data portfolio. Furthermore, the BLS data were available only for Honolulu County and neighbor island counties were not included. Therefore, DBEDT conducted a consumer expenditure survey on Oahu to update and analyze consumer spending patterns change over a 10 year period (2004-2005 and 2013-2014 period). In 2015, DBEDT also conducted surveys in neighbor island counties. This first report covers Honolulu County survey results, reports for neighbor islands counties will be released at a later date.

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

- Honolulu consumers spent an average of \$62,357 per year for 2013-2014 survey period.
- Of the 14 major spending categories, 71.8% of expenditures went towards the three basic needs categories of housing, food, and transportation.
- Housing was the largest expenditure category, comprising an average of 43.2% of total expenditures or \$26,982 per year.
- Housing was followed by food (14.7% or \$9,171 per year), transportation (13.9% or \$8,714 per year) and personal insurance & retirement savings (8.2% or \$5,118 per year).
- Compared with 2004-2005, Honolulu consumers spent more on housing in 2013-2014, with the share of housing increasing from 31.7% to 43.2%. The spending share for food remained the same at 14.7%. Spending for transportation decreased from 18.1% to 13.9% (Figure 1).

Figure 1. Comparison of Share of Expenditures for Honolulu: 2004-2005 vs. 2013-2014

Figure 1a. Share of Expenditures for Honolulu: 2004-2005

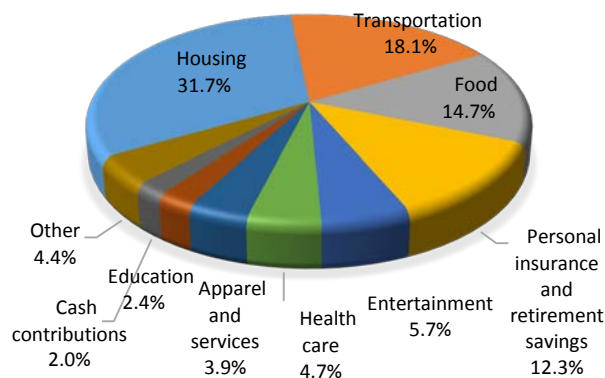
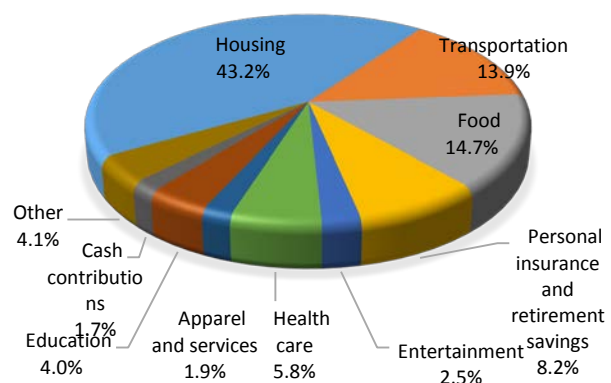


Figure 1b. Share of Expenditures for Honolulu: 2013-2014



- Compared with the U.S. average, Honolulu consumers spent more on housing (43.2% for Honolulu, 33.4% for U.S.) and for food (14.7% for Honolulu, 12.8% for U.S.) but spent less for transportation (13.9% vs. 17.3%) (Figure 2).

Figure 2. Comparison of Share of Expenditures between the U.S. Average and Honolulu: 2013-2014

Figure 2a. Share of Expenditures for the United States: 2013-2014

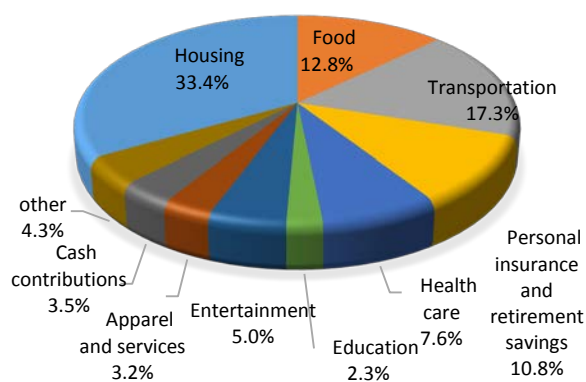
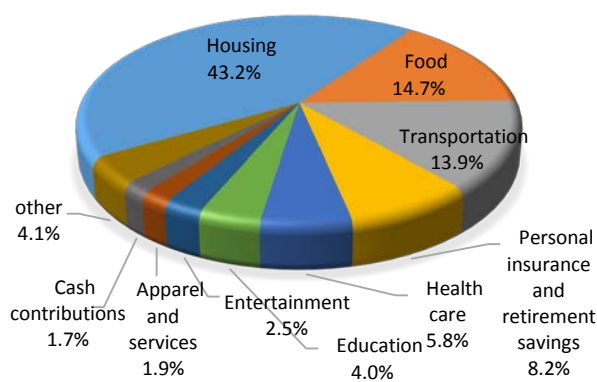


Figure 2b. Share of Expenditures for Honolulu: 2013-2014



- The highest income group (above \$100,000) had the highest average total expenditure at \$88,894 per year; this was more than twice the spending of the lowest income group (less than \$50,000) at \$38,131 per year.
- Households with higher educational attainment had higher annual spending. The highest group of master's, professional, and PhD category was at \$76,872 and the lowest group of less than high school diploma was at \$33,166.
- Home owners with mortgages spent an annual average of \$37,651 or 46 % of their total annual expenditures for housing related expenses. Home renters spent an annual average of \$24,424 or 47.3% of their total annual expenditures for housing related expenditures; although the amounts are different, the percentages are similar due to the mortgage group having a higher total annual expenditure amount.
- Military households spent significantly more on housing, with an average expenditure of \$38,391 or 54.8% of their total annual expenditures versus non-military households with an average expenditure of \$26,062 or 41.8% of total annual expenditures.
- Among all the goods and services purchased by an average Honolulu household, 1.2% of them were purchased online, representing about \$720 per household per year.

Introduction

Consumer expenditure data have been in strong demand in the last few years by policy makers, researchers, and the general public. The data are useful for formulating tax policies such as tax exemptions on certain food and medical services for low income households and tax credits for food and other expenditures. The data are valuable for assessing Hawaii's cost of living, business climate, quality of life, and estimating the income needs for Hawaii households to be self-sufficient. Consumer spending data are also used by businesses for planning purposes. New residents to the State could also use this data to estimate their household budgets by spending category.

The U.S. Bureau of Labor Statistics first produced a report in 1902 titled *Report of the Commission of Labor on Hawaii, 1901*, which contained the results of a survey of 225 families. The next report in 1911 included data for 363 wage earner's families in Honolulu. Family income and expenditure surveys were subsequently published for selected years of 1933-1934, 1937, 1943-1944, 1961, 1966, 1972-1973 but these survey results covered different spending categories and for different types of families across years and thus year-over-year comparison was not possible. Since the 1980-1981 report, BLS had been consistently reported consumer expenditure data for an average Honolulu household for more detailed categories with a consistent methodology. Unfortunately, BLS terminated the Honolulu data since the 2004-2005 report due to budget cuts and since then, there has been no comprehensive consumer expenditure data for Honolulu. Additionally, consumer expenditure data has never been available for neighbor island counties.

To fill the data gap and meet the demand of data users, 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 and 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, the neighbor island counties were included in the consumer expenditure survey the first time in history.

The Honolulu consumer expenditure survey started in 2014 and covered spending in calendar year 2013. The survey continued in 2015 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 comparable with the previous Honolulu data (2004-2005 survey results) reported by BLS and the data are comparable with the national averages. However, due to the limit in budget and the length of the questionnaire, some of the spending categories in the current survey are not strictly comparable with the previous Honolulu surveys and the national survey. Appendix A in the report describes the methodology of the current survey.

This report presents the results of the Consumer Expenditure Survey for Honolulu. The survey data is summarized in tables that show the average expenditure of Honolulu households by respective categories including food, housing, utilities, apparel and transportation. This is the first of a series of reports to be released analyzing the State's consumer expenditure survey, with the future reports covering the neighbor island counties.

Summary of Findings

Average Annual Expenditures by Honolulu Consumers

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 per year in 2013-2014. Honolulu consumers spent an average of \$62,356.93 per year in 2013-2014. The expenditures in 2013 were inflation adjusted. Honolulu consumers allocated 80% of total expenditures to four of the 14 major spending categories. In 2013-2014, Honolulu consumers spent the most on housing, which accounted for 43.2% of total spending, or \$26,981.51 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 food, which accounted for 14.7% or \$9,171.06 per year. The basic needs such as housing and food accounted for more than a half of the total spending. The third highest spending category was transportation comprising 13.9% of total spending or \$8,714.49 per year, slightly less than food. The fourth largest spending category was personal insurance & retirement savings, which was \$5,118 per year or 8.2% of total spending.

Figure 3. Average Annual Expenditures by Honolulu Consumers

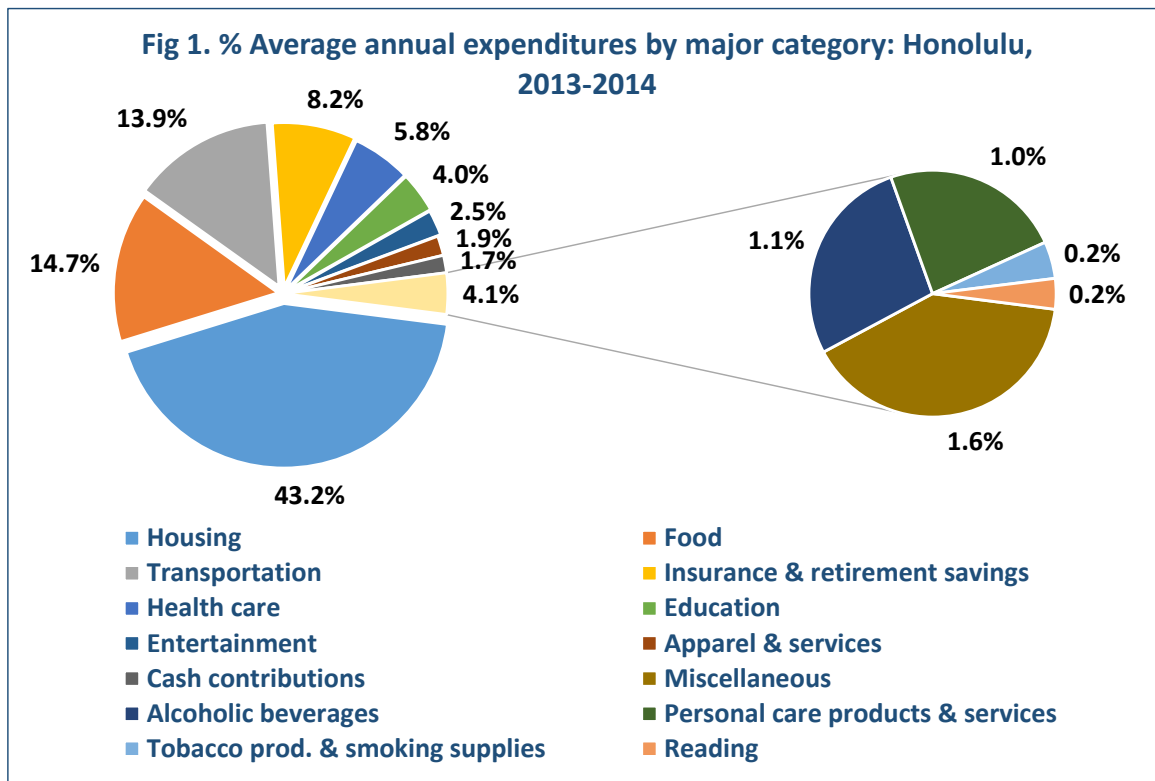


Table 1. Average annual expenditures: Honolulu, 2013-2014

Category	Expenditures (\$)	% of Total
Household income	\$82,860	NA
Average annual expenditures	\$62,489	100.0%
Food	9,171	14.7%
Food at home	5,587	8.9%
Cereals and bakery products	547	0.9%
Meats, poultry, fish, and eggs	1,676	2.7%
Dairy products	567	0.9%
Fruits and vegetables	1,095	1.8%
Other food at home	1,702	2.7%
Food away from home	3,584	5.7%
Alcoholic beverages	697	1.1%
Housing	26,980	43.2%
Shelter	18,574	29.7%
Owned dwellings	10,983	17.6%
Rented dwellings	6,108	9.8%
Investment and commercial properties	851	1.4%
Lodging during trips	632	1.0%
Utilities, fuels, and public services	4,552	7.3%
Household operations	833	1.3%
Housekeeping supplies	1,049	1.7%
Household furn. & equipment	1,972	3.2%
Apparel and services	1,206	1.9%
Transportation	8,714	13.9%
Vehicle purchases (net outlay)	2,223	3.6%
Gasoline and motor oil	1,803	2.9%
Other vehicle expenses	2,881	4.6%
Public and other transportation	1,808	2.9%
Health care	3,610	5.8%
Entertainment	1,567	2.5%
Personal care products and services	602	1.0%
Reading	102	0.2%
Education	2,508	4.0%
Tobacco prod. & smoking supplies	123	0.2%
Miscellaneous	1,022	1.6%
Cash contributions	1,068	1.7%
Personal insurance and retirement savings	5,118	8.2%
Life and other personal insurance	697	1.1%
Retirement savings and social security	4,421	7.1%
Addendum: On-line Shopping	720	1.2%

Compared with 2004-2005, a major change in the Honolulu consumption bundle was the significant increase in the housing share of total spending for 2013-2014 (Table 2). Honolulu consumers used to spend about one third of their expenditure on housing (31.7%); this number increased to 43.2% after nine years. This change is probably due to the fact that housing prices increased faster than other goods and services in Honolulu, such as transportation and food. The other three categories which also experienced a spending surge were health care, education, and alcoholic beverages, from 4.7% to 5.8%, 2.4% to 4.0%, and 0.8% to 1.1% respectively. The spending share for food remained the same at 14.7%. For all other categories, Honolulu consumers spent less as a share of total expenditures in 2013-2014.

Table 2. Share of Expenditures for Honolulu Consumers: 2004-2005 vs. 2013-2014

Category	2004-2005	2013-2014
Food	14.7%	14.7%
Alcoholic beverages	0.8%	1.1%
Housing	31.7%	43.2%
Apparel and services	3.9%	1.9%
Transportation	18.1%	13.9%
Health care	4.7%	5.8%
Entertainment	5.7%	2.5%
Personal care products and services	1.4%	1.0%
Reading	0.2%	0.2%
Education	2.4%	4.0%
Tobacco prod. & smoking supplies	0.4%	0.2%
Miscellaneous	1.6%	1.6%
Cash contributions	2.0%	1.7%
Personal insurance and retirement savings	12.3%	8.2%
Average annual expenditures	100.0%	100.0%

Compared with the U.S. average, Honolulu consumers spent more on housing. The U.S. consumers spent 33.4% on housing on average, about 10 percentage points less than Honolulu. Honolulu consumers spent slightly more on food (14.7% vs. 12.8%) and less on transportation (13.9% vs. 17.3%). Spending on education was also higher in Honolulu, which was 4.0% of total expenditures, compared with 2.3% for the U.S. average. For nearly all other categories, Honolulu consumers spent less than the U.S. average.

Table 3. Share of Expenditures between Honolulu Consumers and the United States: 2013-2014

Category	U.S. Average	Honolulu
Food	12.8%	14.7%
Alcoholic beverages	0.9%	1.1%
Housing	33.4%	43.2%
Apparel and services	3.2%	1.9%
Transportation	17.3%	13.9%
Health care	7.6%	5.8%
Entertainment	5.0%	2.5%
Personal care products and services	1.2%	1.0%
Reading	0.2%	0.2%
Education	2.3%	4.0%
Tobacco prod. & smoking supplies	0.6%	0.2%
Miscellaneous	1.4%	1.6%
Cash contributions	3.5%	1.7%
Personal insurance and retirement savings	10.8%	8.2%
Average annual expenditures	100.0%	100.0%

Average annual expenditures by Household Income

Table 4. Average annual expenditures by household income: Honolulu, 2013-2014

Category	Income level		
	< \$50,000	\$50,000- \$100,000	\$100,000+
Household income	\$28,491	\$74,730	\$150,763
Average annual expenditures	\$38,131	\$61,355	\$88,894
Food	7,473	9,185	10,862
Food at home	5,068	5,440	6,348
Cereals and bakery products	527	536	585
Meats, poultry, fish, and eggs	1,458	1,632	1,965
Dairy products	557	527	642
Fruits and vegetables	980	1,084	1,229
Other food at home	1,546	1,661	1,926
Food away from home	2,405	3,746	4,514
Alcoholic beverages	446	683	973
Housing	18,185	26,966	35,879
Shelter	12,323	18,526	24,960
Owned dwellings	3,947	10,857	18,285
Rented dwellings	7,988	6,354	3,816
Investment and commercial properties	182	766	1,661
Lodging during trips	206	548	1,197
Utilities, fuels, and public services	3,170	4,657	5,778
Household operations	381	848	1,265
Housekeeping supplies	1,026	988	1,172
Household furn. & equipment	1,286	1,947	2,705
Apparel and services	759	1,121	1,794
Transportation	4,394	8,768	12,991
Vehicle purchases (net outlay)	1,177	2,139	3,412
Gasoline and motor oil	934	1,865	2,579
Other vehicle expenses	1,546	3,041	3,971
Public and other transportation	737	1,722	3,028
Health care	1,925	3,729	5,118
Entertainment	662	1,536	2,533
Personal care products and services	323	571	932
Reading	59	102	146
Education	1,151	2,261	4,274
Tobacco prod. & smoking supplies	159	127	80
Miscellaneous	647	975	1,476
Cash contributions	385	1,037	1,809
Personal insurance and retirement savings	1,562	4,294	10,027
Life and other personal insurance	302	640	1,188
Retirement savings and social security	1,260	3,654	8,839
Addendum: On-line Shopping	314	727	1,118

Table 5 shows the spending patterns by income group. The total average annual expenditures for the highest income group in 2013-2014 was \$88,894, 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 \$1,562 and accounted for 4.1% of the total expenditures; while the expenditures in this category for the highest income group averaged \$10,027 and accounted for 11.3% of the total spending. Although the amount spent on education by the highest income group (\$4,274) was almost four times higher than the lowest income group (\$1,151), the amount spent on food at home by both income groups was about the same. Table 5 shows that the lower income households spent a higher percentage on subsistence categories such as Housing and Food. In contrast, the higher income groups spent a higher percentage for non-subsistence categories, especially categories that are investments for the future such as Education and 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 5. % Average annual expenditures by household income by major category: Honolulu, 2013-2014

Category	< \$50,000	\$50,000- \$100,000	\$100,000+
Average annual expenditures	\$38,131	\$61,355	\$88,894
Housing	47.7%	44.0%	40.4%
Food	19.6%	15.0%	12.2%
Transportation	11.5%	14.3%	14.6%
Insurance & retirement savings	4.1%	7.0%	11.3%
Health care	5.0%	6.1%	5.8%
Education	3.0%	3.7%	4.8%
Entertainment	1.7%	2.5%	2.8%
Apparel & services	2.0%	1.8%	2.0%
Cash contributions	1.0%	1.7%	2.0%
Miscellaneous	1.7%	1.6%	1.7%
Alcoholic beverages	1.2%	1.1%	1.1%
Personal care products & services	0.8%	0.9%	1.0%
Tobacco prod. & smoking supplies	0.4%	0.2%	0.1%
Reading	0.2%	0.2%	0.2%

Average annual expenditures by household size

Table 6. Average annual expenditures by household size: Honolulu, 2013-2014

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Household income	\$51,393	\$90,958	\$90,987	\$95,054
Average annual expenditures	\$39,969	\$64,085	\$69,898	\$74,672
Food	6,967	9,467	9,724	10,320
Food at home	4,116	5,588	5,934	6,577
Cereals and bakery products	394	540	614	639
Meats, poultry, fish, and eggs	1,146	1,656	1,810	2,047
Dairy products	375	523	593	756
Fruits and vegetables	908	1,128	1,129	1,193
Other food at home	1,294	1,740	1,788	1,943
Food away from home	2,851	3,880	3,791	3,744
Alcoholic beverages	499	876	709	662
Housing	18,247	27,900	28,773	32,040
Shelter	12,896	19,271	19,648	21,815
Owned dwellings	6,658	12,365	11,385	12,807
Rented dwellings	5,367	4,926	6,847	7,508
Investment and commercial properties	507	1,176	680	891
Lodging during trips	363	803	736	610
Utilities, fuels, and public services	2,838	4,666	4,903	5,614
Household operations	513	826	909	1,055
Housekeeping supplies	833	1,047	1,102	1,197
Household furn. & equipment	1,167	2,090	2,211	2,359
Apparel and services	735	1,210	1,440	1,444
Transportation	4,279	9,307	9,968	10,945
Vehicle purchases (net outlay)	1,030	2,342	2,507	2,896
Gasoline and motor oil	826	1,655	2,224	2,498
Other vehicle expenses	1,561	2,972	3,365	3,567
Public and other transportation	862	2,338	1,872	1,983
Health care	2,070	4,003	4,373	3,987
Entertainment	1,038	1,789	1,633	1,727
Personal care products and services	404	672	657	656
Reading	84	141	95	81
Education	790	1,127	4,005	4,455
Tobacco prod. & smoking supplies	81	89	160	171
Miscellaneous	662	1,061	1,028	1,270
Cash contributions	686	1,203	1,056	1,246
Personal insurance and retirement savings	3,426	5,239	6,278	5,668
Life and other personal insurance	283	777	902	827
Retirement savings and social security	3,143	4,461	5,376	4,841
Addendum: On-line Shopping	463	677	865	885

Table 7 shows spending patterns by household size. The total annual average expenditure increased as household size increased. Households with four or more members had total annual expenditures of about 87% higher than that of one-person households. Looking at the percentage share of spending, one-person households had the largest spending share for food at 17.4% and housing at 45.7% compared with the other household size groups. Smaller households spent more heavily on housing and food, indicating there was a benefit in cost sharing in housing and food with larger household sizes. The spending on transportation by one-person households was the lowest, with an average of \$4,279 per year and accounting for 10.7% 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 spending share for education was the highest for households with four or more persons at 6%, followed by three-person households (5.7%).

Table 7. % Average annual expenditures by household size by major category: Honolulu, 2013-2014

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Average annual expenditures	\$39,969	\$64,085	\$69,898	\$74,672
Housing	45.7%	43.5%	41.2%	42.9%
Food	17.4%	14.8%	13.9%	13.8%
Transportation	10.7%	14.5%	14.3%	14.7%
Insurance & retirement savings	8.6%	8.2%	9.0%	7.6%
Health care	5.2%	6.2%	6.3%	5.3%
Education	2.0%	1.8%	5.7%	6.0%
Entertainment	2.6%	2.8%	2.3%	2.3%
Apparel & services	1.8%	1.9%	2.1%	1.9%
Cash contributions	1.7%	1.9%	1.5%	1.7%
Miscellaneous	1.7%	1.7%	1.5%	1.7%
Alcoholic beverages	1.2%	1.4%	1.0%	0.9%
Personal care products & services	1.0%	1.0%	0.9%	0.9%
Tobacco prod. & smoking supplies	0.2%	0.1%	0.2%	0.2%
Reading	0.2%	0.2%	0.1%	0.1%

Average annual expenditures by householder's race

Table 8. Average annual expenditures for householder's race: Honolulu, 2013-2014

Category	White	Black	AIAN ¹	Asian	NHOPI ²	Mixed
Household income	\$87,560	\$75,280	\$66,974	\$82,668	\$67,059	\$83,502
Average annual expenditures	\$66,541	\$54,532	\$57,137	\$58,973	\$56,833	\$65,944
Food	9,089	7,661	7,588	9,092	8,929	9,603
Food at home	5,617	4,475	5,159	5,410	5,635	5,871
Cereals and bakery products	548	463	603	512	555	590
Meats, poultry, fish, and eggs	1,494	1,407	1,692	1,717	1,792	1,766
Dairy products	623	435	672	503	581	597
Fruits and vegetables	1,172	893	840	1,078	1,071	1,059
Other food at home	1,779	1,277	1,352	1,601	1,635	1,858
Food away from home	3,472	3,186	2,428	3,681	3,294	3,732
Alcoholic beverages	914	372	421	532	613	806
Housing	30,459	29,493	29,360	24,341	25,499	27,713
Shelter	21,944	22,006	22,331	16,453	16,786	18,583
Owned dwellings	12,367	3,984	6,764	11,029	6,904	10,814
Rented dwellings	8,012	17,736	14,914	3,761	9,308	6,361
Investment and commercial properties	888	38	317	997	111	803
Lodging during trips	677	248	335	667	463	605
Utilities, fuels, and public services	4,423	4,466	2,931	4,466	5,240	4,823
Household operations	865	731	809	774	465	957
Housekeeping supplies	925	715	1,155	1,082	1,463	1,050
Household furn. & equipment	2,302	1,577	2,133	1,566	1,545	2,300
Apparel and services	1,123	1,211	1,350	1,120	1,114	1,435
Transportation	8,924	7,991	6,825	8,562	7,569	9,198
Vehicle purchases (net outlay)	2,211	2,825	1,514	2,508	1,659	1,970
Gasoline and motor oil	1,821	1,426	1,712	1,594	1,850	2,146
Other vehicle expenses	2,813	2,650	2,537	2,731	2,766	3,243
Public and other transportation	2,080	1,090	1,063	1,729	1,295	1,838
Health care	3,442	2,416	2,014	3,787	2,613	3,777
Entertainment	1,839	1,338	1,136	1,377	1,133	1,723
Personal care products and services	763	348	481	519	373	629
Reading	113	53	50	112	46	91
Education	2,021	1,210	3,776	2,330	2,608	3,245
Tobacco prod. & smoking supplies	112	367	120	90	227	163
Miscellaneous	974	485	962	985	1,100	1,137
Cash contributions	1,420	494	437	857	824	1,181
Personal insurance and retirement savings	5,348	1,092	2,618	5,269	4,185	5,244
Life and other personal insurance	561	91	278	790	580	769
Retirement savings and social security	4,786	1,001	2,340	4,480	3,605	4,475
Addendum: On-line Shopping	881	1,003	433	620	732	703

¹American Indian and Alaska Native.

²The Native Hawaiian and Other Pacific Islander.

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 Whites in 2013-2014 was \$87,560 and the average total spending per year was \$66,541, the highest among the other race groups. Mixed race householders had the second highest average household income of \$83,502 and spent the second highest with an average total spending of \$65,944. Asians had the third highest household income of \$82,668 and their spending was the third highest at \$58,973. 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 cash contributions compare to other race groups. Asians (8.9%), Whites (8%) and Mixed races (8%) spent more on personal insurance and retirement savings. African Americans and American Indian and Alaska Native allocated more than a half of their total expenditures for housing.

**Table 9. % Average annual expenditures by householder's race by major category:
Honolulu, 2013-2014**

Category	White	Black	AIAN ¹	Asian	NHOPI ²	Mixed
Average annual expenditures	\$66,541	\$54,532	\$57,137	\$58,973	\$56,833	\$65,944
Housing	45.8%	54.1%	51.4%	41.3%	44.9%	42.0%
Food	13.7%	14.0%	13.3%	15.4%	15.7%	14.6%
Transportation	13.4%	14.7%	11.9%	14.5%	13.3%	13.9%
Insurance & retirement savings	8.0%	2.0%	4.6%	8.9%	7.4%	8.0%
Health care	5.2%	4.4%	3.5%	6.4%	4.6%	5.7%
Education	3.0%	2.2%	6.6%	4.0%	4.6%	4.9%
Entertainment	2.8%	2.5%	2.0%	2.3%	2.0%	2.6%
Apparel & services	1.7%	2.2%	2.4%	1.9%	2.0%	2.2%
Cash contributions	2.1%	0.9%	0.8%	1.5%	1.4%	1.8%
Miscellaneous	1.5%	0.9%	1.7%	1.7%	1.9%	1.7%
Alcoholic beverages	1.4%	0.7%	0.7%	0.9%	1.1%	1.2%
Personal care products & services	1.1%	0.6%	0.8%	0.9%	0.7%	1.0%
Tobacco prod. & smoking supplies	0.2%	0.7%	0.2%	0.2%	0.4%	0.2%
Reading	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%

Average annual expenditures by educational attainment

Table 10. Average annual expenditures by the highest degree completed by any household member: Honolulu, 2013-2014

Category	Less than high school diploma	High school diploma incl. equivalency	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Household income	\$31,395	\$52,359	\$59,95	\$72,03	\$86,95	\$109,813
Average annual expenditures	\$33,166	\$44,197	\$54,10	\$57,42	\$63,83	\$76,872
Food	8,625	8,542	8,821	8,560	9,237	10,113
Food at home	5,691	6,170	5,668	5,129	5,446	5,880
Cereals and bakery products	664	634	537	565	491	576
Meats, poultry, fish, and eggs	1,767	1,937	1,752	1,632	1,641	1,687
Dairy products	467	644	614	474	540	614
Fruits and vegetables	1,257	1,091	1,067	897	1,075	1,219
Other food at home	1,536	1,865	1,698	1,561	1,698	1,785
Food away from home	2,934	2,372	3,152	3,431	3,790	4,233
Alcoholic beverages	153	602	692	597	614	893
Housing	15,218	19,145	25,619	26,260	26,994	31,623
Shelter	10,224	12,356	17,405	17,764	18,467	22,274
Owned dwellings	3,593	5,616	7,645	9,757	11,743	14,949
Rented dwellings	6,439	6,012	8,363	7,162	5,275	5,113
Investment and commercial properties	0	468	1,073	430	799	1,175
Lodging during trips	192	261	323	415	650	1,036
Utilities, fuels, and public services	2,826	3,813	4,615	4,942	4,655	4,759
Household operations	279	501	714	703	882	1,079
Housekeeping supplies	1,130	1,137	1,076	902	1,070	1,093
Household furn. & equipment	760	1,337	1,809	1,949	1,920	2,418
Apparel and services	529	875	1,082	1,062	1,179	1,509
Transportation	3,789	5,771	6,742	8,279	9,281	10,900
Vehicle purchases (net outlay)	1,653	1,300	1,468	1,823	2,624	2,704
Gasoline and motor oil	606	1,459	1,615	2,242	1,882	1,959
Other vehicle expenses	871	2,018	2,597	3,006	2,969	3,452
Public and other transportation	659	994	1,062	1,207	1,806	2,785
Health care	1,054	2,073	3,074	3,575	3,679	4,710
Entertainment	555	1,079	1,080	1,321	1,444	2,277
Personal care products and services	338	390	520	428	576	819
Reading	44	63	71	85	116	137
Education	1,278	1,489	1,552	1,972	2,440	3,513
Tobacco prod. & smoking supplies	58	201	184	213	89	77
Miscellaneous	271	870	1,026	832	1,014	1,242
Cash contributions	194	649	733	863	1,064	1,611
Personal insurance and retirement savings	1,058	2,447	2,904	3,379	6,110	7,449
Life and other personal insurance	35	470	445	718	764	925
Retirement savings and social security	1,023	1,977	2,460	2,661	5,346	6,524
Addendum: On-line Shopping	90	276	581	701	818	924

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 13. The dollar amounts spent on cash contributions and personal insurance and retirement savings were much higher for households with master’s, professional, or PhD degrees (\$7,449) than households with high school diplomas or less (\$1,058). The higher the degree, the lower the expenditure share for food. Households with less than a high school diploma spent 26% of their total expenditures on food, while those with advanced degrees spent 13.2% of their total expenditures on food. Households with an advanced degree spent 9.7% of their expenditures for personal insurance & retirement savings followed by a bachelor’s degree at 9.6%; both of these groups were much higher than those with lower educational attainment.

Table 11. % Average annual expenditures by the highest degree completed by any household member by major category: Honolulu, 2013-2014

Category	Less than high school diploma	High school diploma incl. equivalency	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Average annual expenditures	\$33,166	\$44,197	\$54,101	\$57,427	\$63,836	\$76,872
Housing	45.9%	43.3%	47.4%	45.7%	42.3%	41.1%
Food	26.0%	19.3%	16.3%	14.9%	14.5%	13.2%
Transportation	11.4%	13.1%	12.5%	14.4%	14.5%	14.2%
Insurance & retirement savings	3.2%	5.5%	5.4%	5.9%	9.6%	9.7%
Health care	3.2%	4.7%	5.7%	6.2%	5.8%	6.1%
Education	3.9%	3.4%	2.9%	3.4%	3.8%	4.6%
Entertainment	1.7%	2.4%	2.0%	2.3%	2.3%	3.0%
Apparel & services	1.6%	2.0%	2.0%	1.8%	1.8%	2.0%
Cash contributions	0.6%	1.5%	1.4%	1.5%	1.7%	2.1%
Miscellaneous	0.8%	2.0%	1.9%	1.4%	1.6%	1.6%
Alcoholic beverages	0.5%	1.4%	1.3%	1.0%	1.0%	1.2%
Personal care products & services	1.0%	0.9%	1.0%	0.7%	0.9%	1.1%
Tobacco prod. & smoking supplies	0.2%	0.5%	0.3%	0.4%	0.1%	0.1%
Reading	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%

Average annual expenditures by military status

**Table 12. Average annual expenditures by military status: Honolulu, 2013-2014
(by any household member)**

Category	Active duty	Reserve	Non-military household
Household income	\$76,498	\$102,313	\$84,249
Average annual expenditures	\$70,075	\$71,992	\$62,326
Food	9,011	9,710	9,156
Food at home	5,517	6,374	5,519
Cereals and bakery products	524	705	526
Meats, poultry, fish, and eggs	1,476	1,795	1,653
Dairy products	657	654	554
Fruits and vegetables	1,232	1,119	1,094
Other food at home	1,628	2,101	1,692
Food away from home	3,494	3,336	3,637
Alcoholic beverages	643	705	715
Housing	38,391	30,457	26,062
Shelter	29,571	20,749	17,771
Owned dwellings	4,229	11,549	11,437
Rented dwellings	24,701	7,014	4,850
Investment and commercial properties	120	1,325	833
Lodging during trips	521	860	651
Utilities, fuels, and public services	4,384	5,091	4,570
Household operations	696	935	800
Housekeeping supplies	831	984	1,012
Household furn. & equipment	2,909	2,700	1,909
Apparel and services	1,547	1,677	1,169
Transportation	10,066	10,523	8,802
Vehicle purchases (net outlay)	3,266	1,771	2,306
Gasoline and motor oil	2,084	2,260	1,799
Other vehicle expenses	3,245	3,919	2,868
Public and other transportation	1,471	2,573	1,829
Health care	886	4,362	3,815
Entertainment	1,607	2,036	1,578
Personal care products and services	481	814	624
Reading	48	108	107
Education	2,520	3,273	2,542
Tobacco prod. & smoking supplies	172	125	103
Miscellaneous	915	1,375	1,017
Cash contributions	862	1,653	1,089
Personal insurance and retirement savings	2,926	5,174	5,548
Life and other personal insurance	293	944	723
Retirement savings and social security	2,633	4,229	4,824
Addendum: On-line Shopping	902	1,210	685

Table 13 shows spending by military status of any household member, including those who were active and living in non-military housing. Military reserve households had the highest average household income of \$102,313 and the largest average annual spending amount of \$71,992. The military category had the lowest annual average household income of \$76,498, with annual spending in the middle at \$70,075. Non-military households had the lowest average spending amount at \$62,326, while their household income was in the middle at \$84,249. Military households spent significantly more on housing, with an average expenditure of \$38,391 or 54.8% of total spending. Of the total spent on housing, the rented dwelling amount was \$24,701. This was 3.5 times higher than households with a reserve member and five times higher than non-military households. The spending share for health care by military households was low at 1.3%, compared with the other two groups both at 6.1%. Military household also had lower spending share for personal insurance and retirement savings (4.2%).

Table 13. % Average annual expenditures by military status by major category: Honolulu, 2013-2014 (by any household member)

Category	Active duty	Reserve	Non-military household
Average annual expenditures	\$70,075	\$71,992	\$62,326
Housing	54.8%	42.3%	41.8%
Food	12.9%	13.5%	14.7%
Transportation	14.4%	14.6%	14.1%
Insurance & retirement savings	4.2%	7.2%	8.9%
Health care	1.3%	6.1%	6.1%
Education	3.6%	4.5%	4.1%
Entertainment	2.3%	2.8%	2.5%
Apparel & services	2.2%	2.3%	1.9%
Cash contributions	1.2%	2.3%	1.7%
Miscellaneous	1.3%	1.9%	1.6%
Alcoholic beverages	0.9%	1.0%	1.1%
Personal care products & services	0.7%	1.1%	1.0%
Tobacco prod. & smoking supplies	0.2%	0.2%	0.2%
Reading	0.1%	0.1%	0.2%

Average annual expenditures for one-person households by age

**Table 14. Average annual expenditures for one-person households by age group:
Honolulu, 2013-2014**

Category	Age group	
	Live alone age 19-64	Live alone age 65+
Household income	\$49,568	\$54,937
Average annual expenditures	\$39,825	\$40,248
Food	6,894	7,107
Food at home	3,841	4,649
Cereals and bakery products	372	437
Meats, poultry, fish, and eggs	1,060	1,311
Dairy products	335	451
Fruits and vegetables	763	1,188
Other food at home	1,310	1,263
Food away from home	3,053	2,458
Alcoholic beverages	567	368
Housing	17,737	19,238
Shelter	12,541	13,586
Owned dwellings	5,166	9,556
Rented dwellings	6,551	3,070
Investment and commercial properties	470	580
Lodging during trips	354	380
Utilities, fuels, and public services	2,686	3,134
Household operations	469	598
Housekeeping supplies	818	862
Household furn. & equipment	1,223	1,059
Apparel and services	844	524
Transportation	4,220	4,395
Vehicle purchases (net outlay)	925	1,234
Gasoline and motor oil	865	748
Other vehicle expenses	1,620	1,448
Public and other transportation	809	965
Health care	1,776	2,642
Entertainment	967	1,176
Personal care products and services	298	608
Reading	46	158
Education	1,084	219
Tobacco prod. & smoking supplies	89	65
Miscellaneous	552	876
Cash contributions	406	1,231
Personal insurance and retirement savings	4,346	1,641
Life and other personal insurance	265	319
Retirement savings and social security	4,081	1,322
Addendum: On-line Shopping	557	280

Table 15 shows the spending patterns for one-person households by two age groups. The first age group is 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 the two groups were about the same, at \$39,825 for working age group living alone and \$40,248 for the older age group living alone. The working age group living alone spent a smaller dollar amount on food at home (\$3,841) than the older age group (\$4,649). On the other hand, the dollar amount spent on food away from home was larger for the working age group (\$3,053) than the older age group (\$2,458). The share of the total expenditures for food were about the same at 17.3% for the working age group and 17.7% for the older age group. The big difference in the percentage share between the two groups was the spending on insurance and retirement savings. The working age group allocated 10.9% of their total expenditures for this category, which was 6.8% higher than the older age group (4.1%). The older age group allocated 6.6% of their total expenditures for health care, which was 2.1% higher than the working age group (4.5%).

Table 15. % Average annual expenditures by major category for one-person households by age group: Honolulu, 2013-2014

Category	Age group	
	Live alone Age 19-64	Live alone age 65+
Average annual expenditures	\$39,825	\$40,248
Housing	44.5%	47.8%
Food	17.3%	17.7%
Transportation	10.6%	10.9%
Insurance & retirement savings	10.9%	4.1%
Health care	4.5%	6.6%
Education	2.7%	0.5%
Entertainment	2.4%	2.9%
Apparel & services	2.1%	1.3%
Cash contributions	1.0%	3.1%
Miscellaneous	1.4%	2.2%
Alcoholic beverages	1.4%	0.9%
Personal care products & services	0.7%	1.5%
Tobacco prod. & smoking supplies	0.2%	0.2%
Reading	0.1%	0.4%

Average annual expenditures for one parent household

Table 16. Average annual expenditures by parental status: Honolulu, 2013-2014

Category	Parental status	
	Single parent with children	Both parents with children (married or partner)
Household income	\$60,810	\$91,652
Average annual expenditures	\$56,198	\$72,562
Food	8,635	9,848
Food at home	6,313	6,307
Cereals and bakery products	535	661
Meats, poultry, fish, and eggs	1,908	1,881
Dairy products	832	725
Fruits and vegetables	1,243	1,197
Other food at home	1,794	1,844
Food away from home	2,321	3,541
Alcoholic beverages	561	634
Housing	24,189	32,146
Shelter	16,524	22,620
Owned dwellings	7,669	11,687
Rented dwellings	8,112	9,962
Investment and commercial properties	122	430
Lodging during trips	621	541
Utilities, fuels, and public services	3,913	5,109
Household operations	545	998
Housekeeping supplies	1,174	1,065
Household furn. & equipment	2,034	2,355
Apparel and services	1,496	1,532
Transportation	7,542	10,560
Vehicle purchases (net outlay)	1,695	3,236
Gasoline and motor oil	1,645	2,393
Other vehicle expenses	2,726	3,266
Public and other transportation	1,476	1,665
Health care	3,073	3,301
Entertainment	1,330	1,660
Personal care products and services	867	593
Reading	48	62
Education	3,391	4,079
Tobacco prod. & smoking supplies	178	135
Miscellaneous	1,342	1,026
Cash contributions	628	1,146
Personal insurance and retirement savings	2,918	5,839
Life and other personal insurance	540	728
Retirement savings and social security	2,378	5,111
Addendum: On-line Shopping	386	899

Table 17 shows spending patterns by one-parent and two-parent households. Two-parent households included married couples or partners living together. Besides one-family households, multi-family households were also included. Two-parent households had an average of \$91,652 annual household income, 1.5 times higher than one-parent households (\$60,810). The total dollar amount spent by one-parent households was \$56,198, 1.2 times less than two-parent households (\$72,562). In terms of the dollar amount spent on food at home, both groups spent about the same. The dollar amount spent on food away from home by two-parent households was 1.5 times higher (\$3,541) than one-parent households (\$2,321). The percentage share spent on food by one-parent households was 15.4% and this was slightly higher than the other group (13.6%). Two-parent households allocated 8% of their total expenditures for personal insurance and retirement savings, 2.8% higher than one-parent households.

**Table 17. % Average annual expenditures by parental status by major category:
Honolulu, 2013-2014**

Category	Parental status	
	Single parent with children	Both parents with children (married or partner)
Average annual expenditures	\$56,198	\$72,562
Housing	43.0%	44.3%
Food	15.4%	13.6%
Transportation	13.4%	14.6%
Insurance & retirement savings	5.2%	8.0%
Health care	5.5%	4.5%
Education	6.0%	5.6%
Entertainment	2.4%	2.3%
Apparel & services	2.7%	2.1%
Cash contributions	1.1%	1.6%
Miscellaneous	2.4%	1.4%
Alcoholic beverages	1.0%	0.9%
Personal care products & services	1.5%	0.8%
Tobacco prod. & smoking supplies	0.3%	0.2%
Reading	0.1%	0.1%

Average annual expenditures for household with own children

Table 18. Average annual expenditures by children status: Honolulu, 2013-2014

Category	Children status	
	Households with own children under 18 yrs old	Households without own children under 18 yrs old
Household income	\$87,948	\$81,461
Average annual expenditures	\$70,514	\$59,656
Food	9,690	8,970
Food at home	6,280	5,322
Cereals and bakery products	642	515
Meats, poultry, fish, and eggs	1,861	1,588
Dairy products	741	503
Fruits and vegetables	1,200	1,058
Other food at home	1,835	1,658
Food away from home	3,411	3,648
Alcoholic beverages	618	723
Housing	31,183	25,266
Shelter	21,768	17,218
Owned dwellings	11,147	10,800
Rented dwellings	9,679	4,860
Investment and commercial properties	386	906
Lodging during trips	555	651
Utilities, fuels, and public services	5,046	4,407
Household operations	984	764
Housekeeping supplies	1,089	1,000
Household furn. & equipment	2,296	1,876
Apparel and services	1,517	1,107
Transportation	10,170	8,288
Vehicle purchases (net outlay)	3,065	1,990
Gasoline and motor oil	2,304	1,613
Other vehicle expenses	3,176	2,801
Public and other transportation	1,625	1,884
Health care	3,292	3,743
Entertainment	1,605	1,584
Personal care products and services	614	605
Reading	60	120
Education	3,988	2,021
Tobacco prod. & smoking supplies	137	111
Miscellaneous	1,045	1,000
Cash contributions	1,093	1,088
Personal insurance and retirement savings	5,501	5,030
Life and other personal insurance	722	690
Retirement savings and social security	4,779	4,340
Addendum: On-line Shopping	831	660

Table 19 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 for 2013-2014 was \$70,514, about 1.2% higher the spending of households without their own children (\$59,656). The amount spent on education by households with their own children was \$3,988, almost twice as much as households without their own children (\$2,021). The amount spent on rented dwellings by households with their own children was twice as much as households without their children (\$9,679 and \$4,860 respectively).

**Table 19. % Average annual expenditures by children status by major category:
Honolulu, 2013-2014**

Category	Children status	
	Households with their own children under 18 yrs old	Households without their own children under 18 yrs old
Average annual expenditures	\$70,514	\$59,656
Housing	44.2%	42.4%
Food	13.7%	15.0%
Transportation	14.4%	13.9%
Insurance & retirement savings	7.8%	8.4%
Health care	4.7%	6.3%
Education	5.7%	3.4%
Entertainment	2.3%	2.7%
Apparel & services	2.2%	1.9%
Cash contributions	1.5%	1.8%
Miscellaneous	1.5%	1.7%
Alcoholic beverages	0.9%	1.2%
Personal care products & services	0.9%	1.0%
Tobacco prod. & smoking supplies	0.2%	0.2%
Reading	0.1%	0.2%

Average annual expenditures by housing tenure

Table 20. Average annual expenditures by housing tenure: Honolulu, 2013-2014

Category	Housing tenure			
	With mortgage	Without mortgage	Renter	Occupy without pay
Household income	\$103,767	\$89,066	\$59,571	\$74,968
Average annual expenditures	\$81,917	\$56,420	\$51,659	\$40,023
Food	9,941	9,633	8,245	7,765
Food at home	6,037	5,701	5,197	4,509
Cereals and bakery products	563	554	544	346
Meats, poultry, fish, and eggs	1,891	1,768	1,476	1,153
Dairy products	573	568	565	531
Fruits and vegetables	1,206	1,166	966	857
Other food at home	1,805	1,645	1,647	1,622
Food away from home	3,904	3,931	3,049	3,256
Alcoholic beverages	708	680	693	731
Housing	37,651	20,404	24,424	6,932
Shelter	27,587	11,616	17,582	510
Owned dwellings	25,462	9,470	NA	NA
Rented dwellings	NA	NA	17,238	NA
Investment and commercial properties	1,328	1,309	NA	NA
Lodging during trips	797	838	343	510
Utilities, fuels, and public services	5,497	4,964	3,554	3,182
Household operations	1,058	854	615	757
Housekeeping supplies	1,016	1,096	1,072	787
Household furn. & equipment	2,492	1,875	1,602	1,697
Apparel and services	1,356	1,094	1,163	1,095
Transportation	10,689	8,805	6,729	9,552
Vehicle purchases (net outlay)	2,719	1,946	1,758	3,983
Gasoline and motor oil	2,261	1,707	1,433	1,945
Other vehicle expenses	3,477	2,939	2,342	2,444
Public and other transportation	2,232	2,214	1,196	1,180
Health care	4,497	4,634	2,087	3,216
Entertainment	1,879	1,818	1,082	1,614
Personal care products and services	768	718	376	469
Reading	121	161	52	23
Education	3,435	1,834	2,018	3,496
Tobacco prod. & smoking supplies	93	89	180	100
Miscellaneous	1,197	1,099	817	940
Cash contributions	1,474	1,277	609	550
Personal insurance and retirement savings	8,108	4,175	3,182	3,539
Life and other personal insurance	1,100	762	310	381
Retirement savings and social security	7,008	3,413	2,873	3,158
Addendum: On-line Shopping	884	658	618	624

Table 21 shows the expenditure patterns by housing tenure. The households with mortgages had the highest household income at \$103,767 and also the highest spending dollar amount of \$81,917. 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 \$25,462 on owned dwellings, 2.7 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 \$81,917 total spending on housing by households with mortgages, the housing category comprised almost half of the total spending at 46.0%. Renters also had a high expenditure share for housing at 47.3%. Due to a larger allocation for housing costs for these groups, the expenditure share for most of other categories was smaller compared to the other two tenure groups.

**Table 21. % Average annual expenditures by housing tenure by major category:
Honolulu, 2013-2014**

Category	Housing tenure			
	With mortgage	Without mortgage	Renter	Occupy without pay
Average annual expenditures	\$81,917	\$56,420	\$51,659	\$40,023
Housing	46.0%	36.2%	47.3%	17.3%
Food	12.1%	17.1%	16.0%	19.4%
Transportation	13.0%	15.6%	13.0%	23.9%
Insurance & retirement savings	9.9%	7.4%	6.2%	8.8%
Health care	5.5%	8.2%	4.0%	8.0%
Education	4.2%	3.3%	3.9%	8.7%
Entertainment	2.3%	3.2%	2.1%	4.0%
Apparel & services	1.7%	1.9%	2.3%	2.7%
Cash contributions	1.8%	2.3%	1.2%	1.4%
Miscellaneous	1.5%	1.9%	1.6%	2.3%
Alcoholic beverages	0.9%	1.2%	1.3%	1.8%
Personal care products & services	0.9%	1.3%	0.7%	1.2%
Tobacco prod. & smoking supplies	0.1%	0.2%	0.3%	0.3%
Reading	0.1%	0.3%	0.1%	0.1%

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Appendix

APPENDIX A. METHODOLOGY

SMS Research was retained to conduct the survey and data entry; ICF Research was a subcontractor working with SMS Research. 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 Honolulu residents to complete the survey in the most convenient manner.

The initial mailing of the survey was conducted in August of 2014. The 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 goal was to collect 2,000 household surveys from Honolulu County residents utilizing the mail methodology. The mail sample design was a systematic stratified sampling, random within strata, and the sample selection method was Address Based Sampling (ABS). The ABS selected addresses as the sampling unit from a sampling frame of all Honolulu 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 vendor augmented the DSF file, attaching geographic identifiers such as Census tract and block group.

The first mailing was sent to a total of 6,000 randomly selected Honolulu 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 3 weeks after the initial contact mailing was mailed out

As Table A. 1 shows, the overall response rate to the mailing was 6.2%.

Due to the response rate being lower than expected, SMS conducted follow-up-calls to non-respondents after the first mailing 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 Honolulu County. Web panels are a group of respondents recruited by research firms to participate in web surveys. SMS retained three nationally recognized web panel companies that cover Honolulu County: Research Now, EMI, and IPSOS.

Table A. 1. Response Rate for Mail Survey

# of Surveys	Mailing Date	Non-deliverable	Net Mailing	Total Return	Response Rate
6,000	9/12/14	106	5,894	408	6.9%
2,000	2/2/15	87	1,912	96	5.0%
2,000	2/2/15	76	1,924	94	4.9%
2,000	2/2/15	101	1,899	104	5.5%
1,000	3/2/15	44	956	58	6.1%
2,000	4/23/15	62	1,938	124	6.4%
1,000	6/8/15	42	958	69	7.2%
16,000		518	15,481	958	6.2%

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). The web panel surveys provided a response rate of 6.9%, similar to the mail methodology response rates.

In looking at each respective category, 958 of the responses were mail, 159 were web/mail, and 1067 were from web panels. The data was collected for the tax years of 2013 (1027 responses) and 2014 (1157 responses) for a total of 2,184 responses.

Table A. 2. Survey Responses by Methodology

Tax Year	Mail	Web/Mail	Panel	Total
2013	604	128	295	1,027
2014	354	31	772	1,157
TOTAL	958	159	1067	2,184

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 2013 American Community Survey (ACS) conducted by the U.S. Census Bureau for Honolulu 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 33.9% in the 65 and older age category, which was above the 25.1% estimate for Honolulu 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.

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

Age Category	Census ACS %	Sample %
Under 25	4.0%	1.8%
25-44	32.9%	21.8%
45-64	38.0%	42.5%
65 and Older	25.1%	33.9%

Source: U.S. Census Bureau 2013 5 Year American Community Survey for Honolulu County

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 25-44 age category was under-represented, with 21.8% for the sample compared with 32.9% for the ACS. This may arise from less time to allocate to surveys due to career demands and/or family demands. The representation of the under 25 and the 45-64 age groups were fairly close to the Census data.

In looking at household size, the sample over-represented smaller households with the number of households with 2 members or less at 68% versus 53.6% for the ACS Honolulu County estimate. On the other hand, larger households were under-represented, with the sample percentage of households of 6 members or more at 3% versus 7.9% for the ACS Honolulu County estimate.

In order to have the means better reflect Honolulu'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 compensates 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 2013 five year American Community Survey for Honolulu county.

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

Household Size (no. of people)	Census ACS %	Sample %
1	23.4%	25.5%
2	30.2%	42.5%
3	17.4%	15.5%
4	14.0%	9.1%
5	7.0%	4.5%
6 and up	7.9%	3.0%

Source: U.S. Census Bureau 2013 5 Year American Community Survey for Honolulu 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 Honolulu 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 Honolulu Consumer Expenditure Survey was not able to replicate the BLS/Census Bureau methodology. However, the Honolulu 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 808-440-0721.

CONSUMER EXPENDITURE SURVEY 2014

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 2013. 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 2013? (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 2013.

\$ |__|,|__|__|__| / 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 2013. Then include spending for other residential or commercial real estate owned by members of your Spending Household in 2013.

	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 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
B	MONTHLY mortgage insurance in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
C	MONTHLY interest home equity/line of credit in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
D	MONTHLY Condominium or homeowner association fees in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
E	MONTHLY property tax paid in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
F	MONTHLY Homeowner's insurance paid in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __
G	MONTHLY Hurricane insurance paid in 2013	\$ __ __ , __ __ __	\$ __ __ , __ __ __	\$ __ __ , __ __ __

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 2013. Then include ANNUAL spending for other residential or commercial real estate owned by members of your Spending Household in 2013.

	Spending category	Primary Residence	Other Residential Real Estate	Commercial Real Estate
		<i>No spending.....0</i>	<i>No spending.....0</i>	<i>No spending.....0</i>
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 2013. 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)
		<i>No spending.....0</i>	<i>No spending.....0</i>
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 2013.

	Spending Category	ANNUAL Amount
		<i>No spending.....0</i>
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 2013.

	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 2013.

	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 2013.

	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 2013. Exclude rental vehicle expenses paid or reimbursed by employers or others.

No vehicles were rented or leased in 2013....O

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

SECTION L - OWNED VEHICLES NOT USED ENTIRELY FOR BUSINESS

L01. Enter the ANNUAL amount spent for new or used vehicles purchased in 2013. "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 2013 with an auto-loan)	\$ __ __ __ , __ __
C	Loan payment (principle and interest if purchased in 2013 with an auto loan)	\$ __ __ __ , __ __
D	Loan payment (principle and interest for vehicles purchased BEFORE 2013 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 2013.

		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 2013 with a loan)	\$ __ __ __ , __ __
C	Loan payment (principle and interest if purchased in 2013 with a loan)	\$ __ __ __ , __ __
D	Loan payment (principle and interest for vehicles purchased BEFORE 2013 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 2013.

		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 2013, 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 2013. (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 2013.

	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 2013. Do not include any ANNUAL amount covered by your health insurance.

	Spending Category	ANNUAL Amount
		No spending.....0
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 2013.

	Spending Category	ANNUAL Amount
		No spending.....0
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 2013. Do not include spending while on vacation.

	Spending Category	ANNUAL Amount
		No spending.....0
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 2013. (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 2013?

	Spending Category	ANNUAL Amount
		No spending.....0
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 2013?

Enter "0" if you had no spending for student loans in 2013. \$ |__||__||_|,|_|_|_|_|

T02. Enter the ANNUAL amount spent on the following types of miscellaneous expenses in 2013.

	Spending Category	ANNUAL Amount
		<i>No spending.....0</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 2013.

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

	Spending Category	MONTHLY Amount
		<i>No spending.....0</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.....O
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.....O
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 2013.

	Spending Category	ANNUAL Amount
		No spending.....O
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 O
- Black/African American O
- American Indian Alaskan Native O
- Latin American/ Latino O
- ASIAN** Asian Indian O
- Chinese O
- Filipino O
- Japanese O
- Korean O
- Vietnamese O
- Other Asian O
- Specify: _____
- NHOPI** Native Hawaiian O
- Micronesia..... O
- Samoa..... O
- Other Pacific Islander..... O
- Specify: _____
- OTHER SPECIFY:** _____ O

W02. How much money did you spend on online purchases in 2013?

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

W03. How many vehicles did your household own in 2013?

|__||__| # 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

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