

Hawaii County Consumer Spending: 2014



Research and Economic Analysis Division

Department of Business, Economic Development & Tourism

June 2016

This publication is produced by the Research and Economic Analysis Division (READ) of the Department of Business, Economic Development & Tourism (DBEDT), State of Hawaii, which is responsible for its content and presentation.



Hawaii Department of Business, Economic Development & Tourism
June 2016

TABLE OF CONTENTS

Executive Summary	3
Introduction	5
Summary of Findings	6

LIST OF TABLES

Table 1. Average annual household expenditures: Hawaii County, 2014	7
Table 2. Share of expenditures for Honolulu and Hawaii County households: 2014	8
Table 3. Share of expenditures for the U.S Average and Hawaii County households: 2014	9
Table 4. Average annual household expenditures by household income: Hawaii County, 2014	10
Table 5. % Average annual household expenditures by household income by major category: Hawaii County, 2014	11
Table 6. Average annual household expenditures by household size: Hawaii County, 2014	12
Table 7. % Average annual household expenditures by household size by major category: Hawaii County, 2014	13
Table 8. Average annual household expenditures by householder's race: Hawaii County, 2014	14
Table 9. % Average annual household expenditures by householder's race by major category: Hawaii County, 2014	15
Table 10. Average annual household expenditures by the highest degree completed by any household member: Hawaii County, 2014	16
Table 11. % Average annual household expenditures by the highest degree completed by any household member by major category: Hawaii County, 2014	17
Table 12. Average annual household expenditures for one-person households by age group: Hawaii County, 2014	18

Table 13. % Average annual household expenditures by major category for one-person households by age group: Hawaii County, 2014	19
Table 14. Average annual household expenditures by children status: Hawaii County, 2014	20
Table 15. % Average annual household expenditures by children status by major category: Hawaii County, 2014	21
Table 16. Average annual household expenditures by housing tenure: Hawaii County, 2014	22
Table 17. % Average annual household expenditures by housing tenure by major category: Hawaii County, 2014	23
Table A. 1. Response Rate for Mail Survey	27
Table A. 2. Survey Responses by Methodology	27
Table A. 3. % of Survey Responses by Age: Comparison with Census Data	28
Table A. 4. % of Survey Responses by Household size: Comparison with Census Data	28

LIST OF FIGURES

Figure 1. Comparison of share of expenditures between Honolulu and Hawaii counties: 2014	3
Figure 2. Comparison of share of expenditures between the U.S Average and Hawaii County: 2014	4
Figure 3. Average annual expenditures by Hawaii County households	6

APPENDIX

Appendix A. Methodology	26
Appendix B. Consumer expenditures survey form	30
Appendix C. List of the spending categories	42

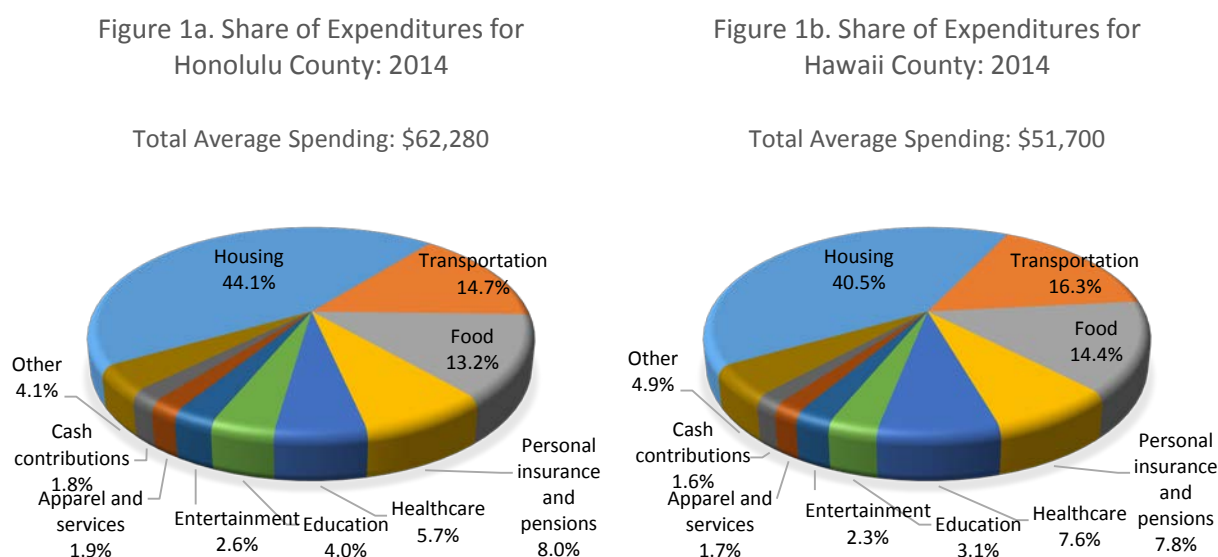
Executive Summary

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 Hawaii County. The data covered Hawaii County consumer spending habits in 2014.

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

- Consumers of Hawaii County spent an average of \$51,700 in 2014 per household. Of the 14 major spending categories, 71.2% 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 40.5% of total expenditures or \$20,921 in 2014. Housing was followed by transportation (16.3% or \$8,405), food (14.4% or \$7,420), and personal insurance & retirement savings (7.8% or \$4,046).
- In 2014, a typical Hawaii County household spent about \$10,000 less than its Honolulu counterpart, who spent \$62,280 on average. Compared with Honolulu County, Hawaii 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 between 71% and 72% of total expenditures (Figure 1a & 1b).

Figure 1. Comparison of share of expenditures between Honolulu and Hawaii counties: 2014



- Hawaii County household's annual expenditures were slightly lower than the U.S. average in 2014, with Hawaii County at \$51,700 and the U.S. at \$53,495 (Figure 2). Housing comprised a larger portion in Hawaii County consumers' spending (40.5% for Hawaii County and 33.3% for

U.S.). Hawaii County consumers spent relatively more on food (14.4% for Hawaii County and 12.6% for U.S.) and less on transportation (16.3% for Hawaii County and 17% for U.S.).

Figure 2. Comparison of share of expenditures between the U.S Average and Hawaii County: 2014

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

Total Average Spending: \$53,495

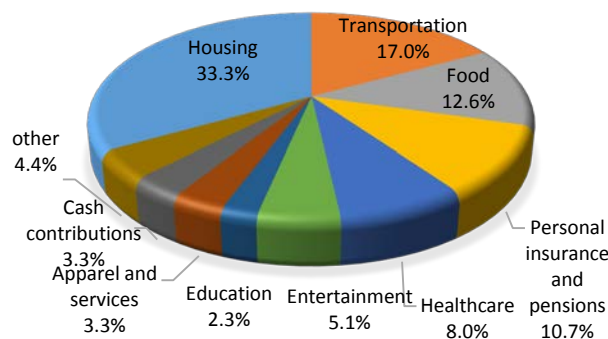
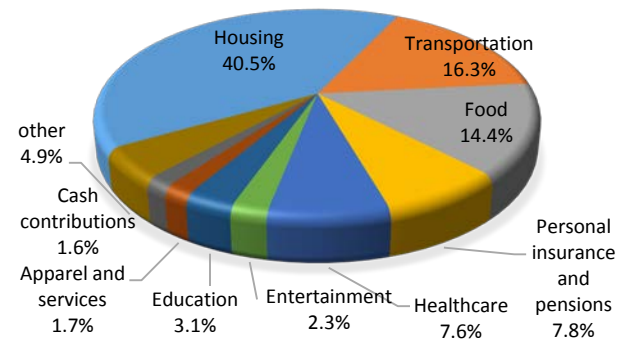


Figure 2b. Share of Expenditures for Hawaii County: 2014

Total Average Spending: \$51,700



- The highest-income households (above \$100,000) in Hawaii County had the highest annual total expenditures at \$81,577 in 2014; this was more than twice the spending of the lowest-income households (less than \$50,000) at \$34,066. Lower income households spent relatively larger shares on the three basic needs categories, 78.3% for the lowest-income households compared with 65.5% for the highest-income households. Furthermore, higher income households spent both a greater amount and share of their expenditures on entertainment and insurance and retirement savings.
- Average annual total expenditures of Hawaii County households roughly increased as household size grew. Households with four or more members spent \$58,817 annually in 2014, about 73.4% higher than that of one-person households. Larger households spent a relatively smaller share on housing, but a larger share on education.
- Hawaii County households with higher educational attainment spent more on average in 2014. The households with family members who had master, professional, or PhD degrees spent \$61,642 and the least-educated group with lower than high school diploma spent \$36,663. Households with higher educational attainment spent a smaller share of their annual expenditures on housing and food; and a greater share of their annual expenditures went towards insurance and retirement savings, health care, and entertainment.
- Homeowners with mortgages spent \$65,911 in 2004, which was over \$20,000 higher than the annual expenditures of home renters and homeowners without mortgages. Both homeowners with mortgages and renters spent a large share on housing, 42.2% and 44.8% respectively, resulting in comparably smaller shares on most of other spending categories, relative to homeowners without mortgages.

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 Hawaii County 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 Hawaii County 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 Hawaii County households by respective categories including food, housing, utilities, apparel and transportation.

Summary of Findings

Average Annual Expenditures by Hawaii 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. Hawaii County households spent an average of \$51,700 in 2014. Hawaii County consumers allocated 79% of total expenditures to four of the 14 major spending categories. In 2014, Hawaii County consumers spent the most on housing, which accounted for 40.5% of total spending, or \$20,921 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 homeowner association fees, property tax, insurance and maintenance and repairs. The second highest spending category was transportation, which accounted for 16.3% or \$8,405 per year. The third highest spending category was food comprising 14.4% of total spending or \$7,420 per year, slightly less than transportation. The basic needs such as housing, transportation and food accounted for 71.2% of the total spending. The fourth largest spending category was personal insurance & retirement savings, which was \$4,046 per year or 7.8% of total spending.

Figure 3. Average annual expenditures by Hawaii County households

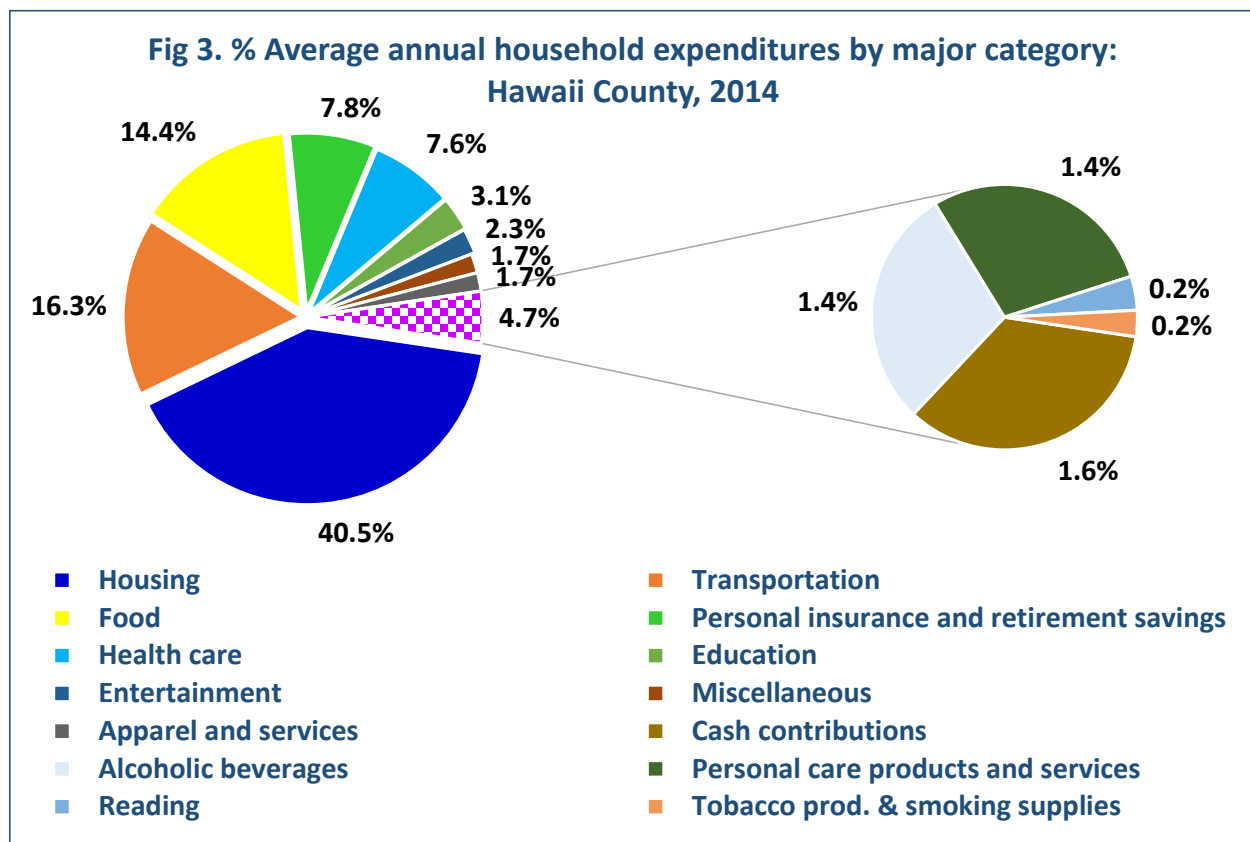


Table 1. Average annual household expenditures: Hawaii County, 2014

Category	Expenditures (\$)	% of Total
Household income	\$65,775	NA
Average annual expenditures	\$51,700	100.0%
Food	7,420	14.4%
Food at home	5,298	10.2%
Cereals and bakery products	553	1.1%
Meats, poultry, fish, and eggs	1,671	3.2%
Dairy products	525	1.0%
Fruits and vegetables	977	1.9%
Other food at home	1,573	3.0%
Food away from home	2,122	4.1%
Alcoholic beverages	715	1.4%
Housing	20,921	40.5%
Shelter	13,006	25.2%
Owned dwellings	8,941	17.3%
Rented dwellings	3,006	5.8%
Investment and commercial properties	469	0.9%
Lodging during trips	589	1.1%
Utilities, fuels, and public services	4,511	8.7%
Household operations	613	1.2%
Housekeeping supplies	877	1.7%
Household furn. & equipment	1,913	3.7%
Apparel and services	873	1.7%
Transportation	8,405	16.3%
Vehicle purchases (net outlay)	2,173	4.2%
Gasoline and motor oil	1,863	3.6%
Other vehicle expenses	2,728	5.3%
Public and other transportation	1,641	3.2%
Health care	3,924	7.6%
Entertainment	1,167	2.3%
Personal care products and services	701	1.4%
Reading	101	0.2%
Education	1,603	3.1%
Tobacco prod. & smoking supplies	78	0.2%
Miscellaneous	900	1.7%
Cash contributions	845	1.6%
Personal insurance and retirement savings	4,046	7.8%
Life and other personal insurance	492	1.0%
retirement savings and social security	3,554	6.9%
Addendum: On-line Shopping	943	1.8%

Hawaii County consumers spent 71.2% of expenditures on the three basic needs categories of housing, transportation, and food in 2014 (Table 2), slightly less than Honolulu consumers (72%). Of these three major categories, Hawaii County consumers spent less on housing (40.5% for Hawaii County and 44.1% for Honolulu) and slightly more on transportation (16.3% for Hawaii County and 14.7% for Honolulu) and on food (14.4% for Hawaii County and 13.2% for Honolulu). The categories on which Hawaii County consumers spent more than Honolulu consumers are alcoholic beverages (1.4% for Hawaii County and 1% for Honolulu), health care (7.6% for Hawaii County and 5.7% for Honolulu), personal care products and services (1.4% for Hawaii County and 1% for Honolulu). The consumers in these two counties spent comparable shares on reading (0.2%), tobacco products and smoking supplies (0.2%) and miscellaneous (1.7%). For all other categories, Hawaii County consumers had smaller shares of spending compared to Honolulu consumers.

Table 2. Share of expenditures for Honolulu and Hawaii County households: 2014

Category	Honolulu County	Hawaii County
Food	13.2%	14.4%
Alcoholic beverages	1.0%	1.4%
Housing	44.1%	40.5%
Apparel and services	1.9%	1.7%
Transportation	14.7%	16.3%
Health care	5.7%	7.6%
Entertainment	2.6%	2.3%
Personal care products and services	1.0%	1.4%
Reading	0.2%	0.2%
Education	4.0%	3.1%
Tobacco prod. & smoking supplies	0.2%	0.2%
Miscellaneous	1.7%	1.7%
Cash contributions	1.8%	1.6%
Personal insurance and retirement savings	8.0%	7.8%
Average annual expenditures	100.0%	100.0%

Compared with the U.S. average, Hawaii County consumers spent more on housing (40.5% for Hawaii County and 33.3% for the U.S.) and food (14.4% for Hawaii County and 12.6% for the U.S.) and less on transportation (16.3% for Hawaii County and 17% for the U.S.). The categories on which Hawaii County consumers spent more than the U.S. average consumers are alcoholic beverages (1.4% for Hawaii County and 0.9% for the U.S.), personal care products and services (1.4% for Hawaii County and 1.2% for the U.S.), education (3.1% for Hawaii County and 2.3% for the U.S.) and miscellaneous (1.7% for Hawaii County and 1.5% for the U.S.). The consumers in these two groups spent comparable shares on reading (0.2%). For all other categories, Hawaii County consumers had smaller shares of spending, compared to the U.S. average consumers.

Table 3. Share of expenditures for the U.S Average and Hawaii County households: 2014

Category	U.S. Average	Hawaii County
Food	12.6%	14.4%
Alcoholic beverages	0.9%	1.4%
Housing	33.3%	40.5%
Apparel and services	3.3%	1.7%
Transportation	17.0%	16.3%
Health care	8.0%	7.6%
Entertainment	5.1%	2.3%
Personal care products and services	1.2%	1.4%
Reading	0.2%	0.2%
Education	2.3%	3.1%
Tobacco prod. & smoking supplies	0.6%	0.2%
Miscellaneous	1.5%	1.7%
Cash contributions	3.3%	1.6%
Personal insurance and retirement savings	10.7%	7.8%
Average annual expenditures	100.0%	100.0%

Average Annual household Expenditures by Household Income

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

Category	Income level		
	< \$50,000	\$50,000- \$100,000	\$100,000+
Household income	\$25,767	\$73,431	\$153,485
Average annual expenditures	\$34,066	\$57,878	\$81,557
Food	6,188	8,098	8,733
Food at home	4,811	5,616	5,662
Cereals and bakery products	542	582	490
Meats, poultry, fish, and eggs	1,521	1,765	1,794
Dairy products	475	560	555
Fruits and vegetables	911	1,017	1,040
Other food at home	1,362	1,693	1,783
Food away from home	1,377	2,483	3,070
Alcoholic beverages	478	796	1,119
Housing	14,808	22,838	31,980
Shelter	8,679	14,210	21,317
Owned dwellings	4,225	10,358	17,668
Rented dwellings	3,942	2,751	1,192
Investment and commercial properties	220	474	1,152
Lodging during trips	292	626	1,305
Utilities, fuels, and public services	3,471	5,055	5,707
Household operations	385	676	1,053
Housekeeping supplies	870	854	969
Household furn. & equipment	1,402	2,042	2,935
Apparel and services	529	967	1,540
Transportation	5,666	9,467	12,719
Vehicle purchases (net outlay)	1,781	2,235	3,072
Gasoline and motor oil	1,210	2,209	2,602
Other vehicle expenses	1,922	3,146	3,665
Public and other transportation	753	1,878	3,380
Health care	2,543	4,715	5,298
Entertainment	692	1,304	2,064
Personal care products and services	475	704	1,325
Reading	73	103	172
Education	692	2,203	2,268
Tobacco prod. & smoking supplies	84	58	124
Miscellaneous	467	1,094	1,503
Cash contributions	374	996	1,685
Personal insurance and retirement savings	996	4,536	11,029
Life and other personal insurance	213	566	1,038
Retirement savings and social security	783	3,969	9,991
Addendum: On-line Shopping	422	1,065	2,015

Table 4 shows the spending patterns by income group. The total average annual expenditures for the highest income group in 2014 was \$81,557, significantly higher than the lowest income group at 2.4 times the spending. 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 \$996 and accounted for 2.9% of the total expenditures; while the expenditures in this category for the highest income group averaged \$11,029 and accounted for 13.5% of the total spending. The amount spent on education by the highest income group (\$2,268) was about 3.3 times higher than the lowest income group (\$692). 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 5. % Average annual household expenditures by household income by major category: Hawaii County, 2014

Category	< \$50,000	\$50,000- \$100,000	\$100,000+
Average annual expenditures	\$34,066	\$57,878	\$81,557
Housing	43.5%	39.5%	39.2%
Food	18.2%	14.0%	10.7%
Transportation	16.6%	16.4%	15.6%
Insurance & retirement savings	2.9%	7.8%	13.5%
Health care	7.5%	8.1%	6.5%
Entertainment	2.0%	2.3%	2.5%
Education	2.0%	3.8%	2.8%
Apparel & services	1.6%	1.7%	1.9%
Miscellaneous	1.4%	1.9%	1.8%
Cash contributions	1.1%	1.7%	2.1%
Alcoholic beverages	1.4%	1.4%	1.4%
Personal care products & services	1.4%	1.2%	1.6%
Tobacco prod. & smoking supplies	0.2%	0.1%	0.2%
Reading	0.2%	0.2%	0.2%

Average Annual household Expenditures by Household Size

Table 6. Average annual household expenditures by household size: Hawaii County, 2014

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Household income	\$41,704	\$78,478	\$69,733	\$70,884
Average annual expenditures	\$33,925	\$58,485	\$56,006	\$58,817
Food	6,300	7,676	7,687	8,150
Food at home	4,588	5,204	5,585	6,103
Cereals and bakery products	544	491	503	694
Meats, poultry, fish, and eggs	1,267	1,605	1,818	2,157
Dairy products	488	502	465	644
Fruits and vegetables	952	1,009	1,052	908
Other food at home	1,336	1,597	1,748	1,700
Food away from home	1,713	2,472	2,102	2,047
Alcoholic beverages	574	979	720	447
Housing	14,266	24,003	22,568	22,684
Shelter	8,623	15,321	14,276	13,589
Owned dwellings	5,710	10,819	9,946	9,049
Rented dwellings	2,304	3,001	3,442	3,564
Investment and commercial properties	308	730	267	364
Lodging during trips	301	771	621	612
Utilities, fuels, and public services	3,074	4,810	4,938	5,443
Household operations	526	692	492	665
Housekeeping supplies	807	778	781	1,180
Household furn. & equipment	1,236	2,403	2,081	1,807
Apparel and services	485	858	914	1,327
Transportation	4,930	10,057	9,829	8,901
Vehicle purchases (net outlay)	866	2,648	3,224	2,274
Gasoline and motor oil	1,051	2,037	2,005	2,442
Other vehicle expenses	1,860	3,288	2,957	2,691
Public and other transportation	1,153	2,083	1,643	1,494
Health care	2,246	5,247	3,394	4,077
Entertainment	828	1,470	1,145	1,088
Personal care products and services	615	800	590	713
Reading	99	138	88	50
Education	404	836	1,579	4,270
Tobacco prod. & smoking supplies	46	88	87	94
Miscellaneous	581	1,142	959	846
Cash contributions	737	1,118	796	557
Personal insurance and retirement savings	1,814	4,074	5,649	5,611
Life and other personal insurance	189	677	553	508
Retirement savings and social security	1,625	3,397	5,096	5,103
Addendum: On-line Shopping	642	1,124	746	1,127

Table 6 and Table 7 show spending patterns by household size for Hawaii County. Households with four or more members had total annual expenditures of about 73% higher than that of one-person households. One-person households had the largest share on housing at 42.1%. The largest households had the smallest share on housing at 38.6%. One-person households also had the highest spending share on food at 18.6%. The spending on transportation by one-person households was the lowest, with an average of \$4,930 per year and accounting for 14.5% 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 insurance & retirement savings was higher for larger households.

Table 7. % Average annual household expenditures by household size by major category: Hawaii County, 2014

	Size of households (Number of persons)			
Category	1	2	3	4 or more
Average annual expenditures	\$33,925	\$58,485	\$56,006	\$58,817
Housing	42.1%	41.0%	40.3%	38.6%
Food	18.6%	13.1%	13.7%	13.9%
Transportation	14.5%	17.2%	17.6%	15.1%
Insurance & retirement savings	5.3%	7.0%	10.1%	9.5%
Health care	6.6%	9.0%	6.1%	6.9%
Entertainment	2.4%	2.5%	2.0%	1.8%
Education	1.2%	1.4%	2.8%	7.3%
Apparel & services	1.4%	1.5%	1.6%	2.3%
Miscellaneous	1.7%	2.0%	1.7%	1.4%
Cash contributions	2.2%	1.9%	1.4%	0.9%
Alcoholic beverages	1.7%	1.7%	1.3%	0.8%
Personal care products & services	1.8%	1.4%	1.1%	1.2%
Tobacco prod. & smoking supplies	0.1%	0.2%	0.2%	0.2%
Reading	0.3%	0.2%	0.2%	0.1%

Average Annual household Expenditures by Householder's Race

Table 8. Average annual household expenditures by householder's race: Hawaii County, 2014

Category	White	Asian	Other	Mixed
Household income	\$70,539	\$67,451	\$57,631	\$57,816
Average annual expenditures	\$51,153	\$50,698	\$54,496	\$52,783
Food	7,196	7,029	8,848	7,747
Food at home	5,068	4,612	5,957	5,974
Cereals and bakery products	497	413	513	737
Meats, poultry, fish, and eggs	1,449	1,481	2,104	2,047
Dairy products	526	400	588	596
Fruits and vegetables	1,012	941	933	950
Other food at home	1,585	1,378	1,819	1,645
Food away from home	2,128	2,417	2,891	1,773
Alcoholic beverages	917	513	508	614
Housing	21,419	19,039	21,860	21,299
Shelter	14,331	11,442	13,181	12,116
Owned dwellings	10,007	8,449	7,102	7,996
Rented dwellings	3,009	1,782	5,456	3,462
Investment and commercial properties	755	396	0	199
Lodging during trips	561	815	623	459
Utilities, fuels, and public services	3,947	4,239	5,104	5,381
Household operations	552	751	403	636
Housekeeping supplies	698	871	1,229	1,085
Household furn. & equipment	1,890	1,736	1,942	2,082
Apparel and services	809	805	1,148	971
Transportation	8,108	8,409	8,665	8,894
Vehicle purchases (net outlay)	2,347	2,215	1,457	2,103
Gasoline and motor oil	1,667	1,470	2,364	2,340
Other vehicle expenses	2,512	2,447	3,129	3,204
Public and other transportation	1,581	2,277	1,715	1,247
Health care	4,561	3,659	3,358	3,269
Entertainment	1,328	1,012	1,233	1,057
Personal care products and services	843	569	879	541
Reading	118	126	72	59
Education	1,014	1,999	3,031	1,985
Tobacco prod. & smoking supplies	86	47	164	78
Miscellaneous	784	1,050	906	976
Cash contributions	949	858	774	680
Personal insurance and retirement savings	3,024	5,583	3,051	4,612
Life and other personal insurance	350	719	622	455
retirement savings and social security	2,674	4,864	2,430	4,158
Addendum: On-line Shopping	1,039	863	839	918

Table 8 and Table 9 show 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 White in 2014 was \$70,539, higher than the other race groups; and the average total spending per year was \$51,153. Asian race householders had the second highest average household income of \$67,451 with an average total spending of \$50,698. Mixed race had the third highest household income of \$57,816 and their spending was \$52,783. In terms of the share of the spending, Asians and Mixed race groups had higher expenditure shares on personal insurance and retirement savings (11% and 8.7% respectively), compared to other race groups. Spending share on health care by White householders was the highest at 8.9%. Except for Asians, spending shares on housing were about the same.

Table 9. % Average annual household expenditures by householder's race by major category: Hawaii County, 2014

Category	White	Asian	Other	Mixed
Average annual expenditures	\$51,153	\$50,698	\$54,496	\$52,783
Housing	41.9%	37.6%	40.1%	40.4%
Food	14.1%	13.9%	16.2%	14.7%
Transportation	15.8%	16.6%	15.9%	16.9%
Insurance & retirement savings	5.9%	11.0%	5.6%	8.7%
Health care	8.9%	7.2%	6.2%	6.2%
Entertainment	2.6%	2.0%	2.3%	2.0%
Education	2.0%	3.9%	5.6%	3.8%
Apparel & services	1.6%	1.6%	2.1%	1.8%
Miscellaneous	1.5%	2.1%	1.7%	1.8%
Cash contributions	1.9%	1.7%	1.4%	1.3%
Alcoholic beverages	1.8%	1.0%	0.9%	1.2%
Personal care products & services	1.6%	1.1%	1.6%	1.0%
Tobacco prod. & smoking supplies	0.2%	0.1%	0.3%	0.1%
Reading	0.2%	0.2%	0.1%	0.1%

Average Annual household Expenditures by Educational Attainment

Table 10. Average annual household expenditures by the highest degree completed by any household member: Hawaii County, 2014

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Household income	\$35,515	\$60,459	\$61,508	\$68,184	\$91,415
Average annual expenditures	\$36,663	\$49,766	\$53,058	\$56,638	\$61,642
Food	6,928	7,484	7,779	7,488	8,382
Food at home	5,549	5,564	5,484	5,282	5,344
Cereals and bakery products	647	581	482	572	531
Meats, poultry, fish, and eggs	2,286	1,600	1,801	1,551	1,628
Dairy products	492	584	535	512	536
Fruits and vegetables	775	984	1,082	1,002	1,099
Other food at home	1,349	1,815	1,584	1,645	1,550
Food away from home	1,378	1,920	2,295	2,206	3,038
Alcoholic beverages	389	673	601	821	955
Housing	15,900	20,672	21,962	22,375	23,120
Shelter	7,931	12,140	14,233	14,258	15,261
Owned dwellings	3,256	9,009	8,842	10,292	12,026
Rented dwellings	4,383	2,337	4,620	2,621	1,446
Investment and commercial properties	73	230	284	745	786
Lodging during trips	220	564	487	600	1,003
Utilities, fuels, and public services	5,042	4,737	4,473	4,636	4,299
Household operations	376	717	592	640	716
Housekeeping supplies	1,286	777	948	738	851
Household furn. & equipment	1,264	2,301	1,716	2,104	1,994
Apparel and services	729	980	727	866	918
Transportation	6,048	7,637	8,245	10,418	9,508
Vehicle purchases (net outlay)	2,040	1,588	1,552	3,508	1,743
Gasoline and motor oil	1,553	2,016	2,043	2,003	1,855
Other vehicle expenses	1,985	2,696	3,153	2,964	3,174
Public and other transportation	470	1,336	1,497	1,942	2,736
Health care	2,526	3,660	3,846	4,236	5,286
Entertainment	537	981	1,046	1,344	1,782
Personal care products and services	495	591	602	763	1,021
Reading	59	74	80	120	161
Education	1,360	1,147	2,699	1,056	2,505
Tobacco prod. & smoking supplies	128	66	51	95	20
Miscellaneous	579	1,031	902	1,034	938
Cash contributions	260	875	715	978	1,272
Personal insurance and retirement savings	723	3,895	3,801	5,044	5,774
Life and other personal insurance	116	455	640	676	570
retirement savings and social security	607	3,440	3,160	4,367	5,204
Addendum: On-line Shopping	510	946	657	945	1,402

Table 10 and Table 11 show 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 (\$1,272 and \$5,774 respectively) than households with high school diplomas or under (\$260 and \$723 respectively). The households with bachelor's degrees and graduate and professional degrees had lower expenditure share for food around 13.5%. Households with a high school diploma or under spent 18.9% of their total expenditures on food. Households with an advanced degree spent 9.4% of their expenditures on personal insurance and retirement savings, followed by households with a bachelor's degree at 8.9%; both of these groups were higher than those with lower educational attainment in terms of spending share on personal insurance and retirement savings.

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

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Average annual expenditures	\$36,663	\$49,766	\$53,058	\$56,638	\$61,642
Housing	43.4%	41.5%	41.4%	39.5%	37.5%
Food	18.9%	15.0%	14.7%	13.2%	13.6%
Transportation	16.5%	15.3%	15.5%	18.4%	15.4%
Insurance & retirement savings	2.0%	7.8%	7.2%	8.9%	9.4%
Health care	6.9%	7.4%	7.2%	7.5%	8.6%
Entertainment	1.5%	2.0%	2.0%	2.4%	2.9%
Education	3.7%	2.3%	5.1%	1.9%	4.1%
Apparel & services	2.0%	2.0%	1.4%	1.5%	1.5%
Miscellaneous	1.6%	2.1%	1.7%	1.8%	1.5%
Cash contributions	0.7%	1.8%	1.3%	1.7%	2.1%
Alcoholic beverages	1.1%	1.4%	1.1%	1.4%	1.5%
Personal care products & services	1.4%	1.2%	1.1%	1.3%	1.7%
Tobacco prod. & smoking supplies	0.3%	0.1%	0.1%	0.2%	0.0%
Reading	0.2%	0.1%	0.2%	0.2%	0.3%

Average Annual household Expenditures for One-Person Households by Age

Table 12. Average annual household expenditures for one-person households by age group: Hawaii County, 2014

Category	Age group	
	Live alone age 19-64	Live alone age 65+
Household income	\$44,442	\$38,896
Average annual expenditures	\$35,726	\$32,043
Food	6,177	6,528
Food at home	4,486	4,801
Cereals and bakery products	540	564
Meats, poultry, fish, and eggs	1,134	1,484
Dairy products	516	455
Fruits and vegetables	966	961
Other food at home	1,329	1,338
Food away from home	1,691	1,727
Alcoholic beverages	686	438
Housing	14,849	13,771
Shelter	9,504	7,680
Owned dwellings	6,038	5,436
Rented dwellings	2,745	1,778
Investment and commercial properties	391	204
Lodging during trips	330	262
Utilities, fuels, and public services	2,927	3,294
Household operations	476	598
Housekeeping supplies	734	899
Household furn. & equipment	1,208	1,300
Apparel and services	580	359
Transportation	5,278	4,519
Vehicle purchases (net outlay)	818	961
Gasoline and motor oil	1,073	1,032
Other vehicle expenses	2,008	1,660
Public and other transportation	1,379	866
Health care	1,862	2,811
Entertainment	991	615
Personal care products and services	512	779
Reading	59	156
Education	672	46
Tobacco prod. & smoking supplies	60	28
Miscellaneous	639	511
Cash contributions	635	897
Personal insurance and retirement savings	2,725	585
Life and other personal insurance	168	223
retirement savings and social security	2,557	362
Addendum: On-line Shopping	807	407

Table 12 and Table 13 show 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 \$35,726, 11.5% higher than the older age group living alone (\$32,043). The expenditure share on housing for the working age group was slightly less at 41.6% than the older age group (43%). The working age group living alone spent a smaller dollar amount on food at home (\$4,486) than the older age group (\$4,801). The dollar amount spent on food away from home was about the same between the working age group (\$1,691) and the older age group (\$1,727). The share of the total expenditures for food was 3.1 percentage points higher for those older 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 7.6% of their total expenditures for this category, which was 5.8 percentage points higher than the older age group (1.8%). The older age group allocated 8.8% of their total expenditures for health care, which was 3.6 percentage points higher than the working age group (5.2%).

Table 13. % Average annual household expenditures by major category for one-person households by age group: Hawaii County, 2014

Category	Age group	
	Live alone Age 19-64	Live alone age 65+
Average annual expenditures	\$35,726	\$32,043
Housing	41.6%	43.0%
Food	17.3%	20.4%
Transportation	14.8%	14.1%
Insurance & retirement savings	7.6%	1.8%
Health care	5.2%	8.8%
Entertainment	2.8%	1.9%
Education	1.9%	0.1%
Apparel & services	1.6%	1.1%
Miscellaneous	1.8%	1.6%
Cash contributions	1.8%	2.8%
Alcoholic beverages	1.9%	1.4%
Personal care products & services	1.4%	2.4%
Tobacco prod. & smoking supplies	0.2%	0.1%
Reading	0.2%	0.5%

Average Annual household Expenditures for Household with Own Children

Table 14. Average annual household expenditures by children status: Hawaii County, 2014

Category	Children status	
	Households with own children under 18 yrs old	Households without own children under 18 yrs old
Household income	\$66,676	\$65,472
Average annual expenditures	\$57,123	\$50,463
Food	8,552	7,236
Food at home	6,343	5,081
Cereals and bakery products	725	514
Meats, poultry, fish, and eggs	2,026	1,585
Dairy products	671	490
Fruits and vegetables	1,060	973
Other food at home	1,861	1,519
Food away from home	2,209	2,155
Alcoholic beverages	544	780
Housing	21,980	20,388
Shelter	13,134	12,740
Owned dwellings	8,385	9,276
Rented dwellings	3,966	2,292
Investment and commercial properties	196	569
Lodging during trips	588	603
Utilities, fuels, and public services	5,013	4,352
Household operations	695	601
Housekeeping supplies	1,095	790
Household furn. & equipment	2,043	1,904
Apparel and services	1,252	763
Transportation	9,147	8,405
Vehicle purchases (net outlay)	2,189	2,247
Gasoline and motor oil	2,560	1,695
Other vehicle expenses	2,946	2,726
Public and other transportation	1,453	1,737
Health care	3,691	4,029
Entertainment	1,256	1,160
Personal care products and services	727	695
Reading	49	117
Education	2,864	1,258
Tobacco prod. & smoking supplies	75	75
Miscellaneous	976	901
Cash contributions	585	942
Personal insurance and retirement savings	5,425	3,715
Life and other personal insurance	446	514
retirement savings and social security	4,979	3,201
Addendum: On-line Shopping	1,175	896

Table 14 and Table 15 show 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 \$57,123, 13.2% higher than the spending of households without their own children (\$50,463). The amount spent on education by households with their own children was \$2,864, more than twice as high as households without their own children (\$1,258). The amount spent on retirement savings and social security by households with their own children was \$5,425, 46% higher than households without their children (\$3,715). The shares of expenditures for housing, food and transportation were about the same for the two groups.

Table 15. % Average annual household expenditures by children status by major category: Hawaii 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	\$57,123	\$50,463
Housing	38.5%	40.4%
Food	15.0%	14.3%
Transportation	16.0%	16.7%
Insurance & retirement savings	9.5%	7.4%
Health care	6.5%	8.0%
Entertainment	2.2%	2.3%
Education	5.0%	2.5%
Apparel & services	2.2%	1.5%
Miscellaneous	1.7%	1.8%
Cash contributions	1.0%	1.9%
Alcoholic beverages	1.0%	1.5%
Personal care products & services	1.3%	1.4%
Tobacco prod. & smoking supplies	0.1%	0.1%
Reading	0.1%	0.2%

Average Annual household Expenditures by Housing Tenure

Table 16. Average annual household expenditures by housing tenure: Hawaii County, 2014

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Household income	\$82,097	\$67,291	\$44,644
Average annual expenditures	\$65,911	\$44,013	\$44,738
Food	8,003	7,370	6,881
Food at home	5,610	5,240	5,138
Cereals and bakery products	549	601	508
Meats, poultry, fish, and eggs	1,776	1,789	1,384
Dairy products	602	457	526
Fruits and vegetables	985	917	1,105
Other food at home	1,698	1,476	1,613
Food away from home	2,393	2,130	1,743
Alcoholic beverages	778	721	671
Housing	27,823	16,025	20,045
Shelter	18,565	8,273	13,898
Owned dwellings	17,227	6,899	NA
Rented dwellings	NA	NA	13,627
Investment and commercial properties	638	664	NA
Lodging during trips	700	710	271
Utilities, fuels, and public services	5,412	4,474	3,265
Household operations	731	603	528
Housekeeping supplies	842	801	1,018
Household furn. & equipment	2,272	1,873	1,336
Apparel and services	1,006	760	767
Transportation	9,876	7,846	6,877
Vehicle purchases (net outlay)	2,426	1,924	2,044
Gasoline and motor oil	2,302	1,539	1,611
Other vehicle expenses	3,173	2,535	2,221
Public and other transportation	1,975	1,848	1,001
Health care	4,818	4,185	2,484
Entertainment	1,304	1,322	836
Personal care products and services	807	688	598
Reading	102	139	57
Education	2,441	764	1,765
Tobacco prod. & smoking supplies	72	76	102
Miscellaneous	1,278	769	572
Cash contributions	996	898	613
Personal insurance and retirement savings	6,606	2,448	2,471
Life and other personal insurance	835	342	226
retirement savings and social security	5,771	2,106	2,245
Addendum: On-line Shopping	1,132	1,085	517

Table 16 and Table 17 show the expenditure patterns by housing tenure. The households with mortgages had the highest household income at \$82,097 and also the highest spending dollar amount of \$65,911. 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 \$17,227 on owned dwellings, 2.5 times 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 \$65,911 total spending by households with mortgages, the housing category comprised 42.2% of the total spending. Renters also had a high expenditure share for housing at 44.8%. Due to a larger allocation for housing costs for these two groups, the shares of expenditures for most of the other categories were smaller compared to homeowners without mortgages.

Table 17. % Average annual household expenditures by housing tenure by major category: Hawaii County, 2014

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Average annual expenditures	\$65,911	\$44,013	\$44,738
Housing	42.2%	36.4%	44.8%
Food	12.1%	16.7%	15.4%
Transportation	15.0%	17.8%	15.4%
Insurance & retirement savings	10.0%	5.6%	5.5%
Health care	7.3%	9.5%	5.6%
Entertainment	2.0%	3.0%	1.9%
Education	3.7%	1.7%	3.9%
Apparel & services	1.5%	1.7%	1.7%
Miscellaneous	1.9%	1.7%	1.3%
Cash contributions	1.5%	2.0%	1.4%
Alcoholic beverages	1.2%	1.6%	1.5%
Personal care products & services	1.2%	1.6%	1.3%
Tobacco prod. & smoking supplies	0.1%	0.2%	0.2%
Reading	0.2%	0.3%	0.1%

REFERENCES

- BEA. 2014. NIPA Handbook: Concepts and Methods of the U.S. National Income and Product Accounts. Ch. 5: Personal Consumption Expenditures. November.
[http://www.capitol.hawaii.gov/hrscurrent/vol04_Ch0201-0257/HRS0201/HRS_0201-0003.htm /index.htm#national_meth](http://www.capitol.hawaii.gov/hrscurrent/vol04_Ch0201-0257/HRS0201/HRS_0201-0003.htm/index.htm#national_meth)
- BLS. 2011. BLS Handbook of Methods and Contents. Ch. 16: Consumer Expenditures and Income. Bureau of Labor Statistics. March update.
<http://www.bls.gov/opub/hom/>
- BLS, CE Survey. 2014. Consumer Expenditure Survey Glossary.
<http://www.bls.gov/cex/csxgloss.htm>
- DBEDT. 2007. Pattern of Honolulu Consumer Spending: 1986-2005. Hawaii Department of Business, Economic Development and Tourism. March.
http://dbedt.hawaii.gov/economic/reports_studies/
- Passero, W., Garner, T., McCully, C. 2013. Understanding the Relationship Between: CE Survey and PCE. Bureau of Labor Statistics, Working Paper 462. March.
- Peck, Jon, T. 2011. Extension Commands and Rim Weighting with IBM Statistics Theory and Practice, IBM Corporation.

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 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 Hawaii 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 Hawaii County 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

Table A. 1 shows, the overall response rate for the mailing was 6.4%. 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 Hawaii 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	3/18/2015	144	1,856	140	7.5%
1,000	5/29/2015	77	923	58	6.3%
1,000	9/15/2015	58	942	47	5.0%
500	9/22/2015	21	479	24	5.0%
4,500		300	4,200	269	6.4%

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, 248 were web/mail, and 37 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	248	37	554

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 Hawaii 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 39.3% in the 65 and older age category, which was above the 26.3% estimate for Hawaii 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 45	28.1%	15.8%
45-64	45.6%	44.9%
65 and Older	26.3%	39.3%

Source: U.S. Census Bureau 2014 5 Year American Community Survey for Hawaii 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 45 age category was under-represented, with 15.8% for the sample compared with 28.1% 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 73.4% versus 63.2% for the ACS Hawaii County estimate. On the other hand, larger households were under-represented, with the sample percentage of households of 6 members or more at 1.1% versus 5.2% for the ACS Hawaii County estimate.

In order to have the means better reflect the county'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 Hawaii County.

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

Household Size (no. of people)	Census ACS %	Sample %
1	26.5%	26.9%
2	36.7%	46.4%
3	14.2%	14.1%
4	11.9%	8.6%
5	5.5%	2.9%
6 and up	5.2%	1.1%

Source: U.S. Census Bureau 2014 5 Year American Community Survey for Hawaii 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 Hawaii County 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 Hawaii County Consumer Expenditure Survey was not able to replicate the BLS/Census Bureau methodology. However, the Hawaii County 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:

\$ 1 1 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:

\$ 1 1 1 1 , 1 1 0

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

Example: *No spending.....0*

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 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)

SECTION C - RENTED LIVING QUARTERS

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
		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 2014.

	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 2014. 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 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
		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 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
		No spending....0
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
		No spending....0
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 2014.**

	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
 Micronesian O
 Samoan O
 Other Pacific Islander O
 Specify: _____

OTHER SPECIFY: _____ O

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