

Kauai 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

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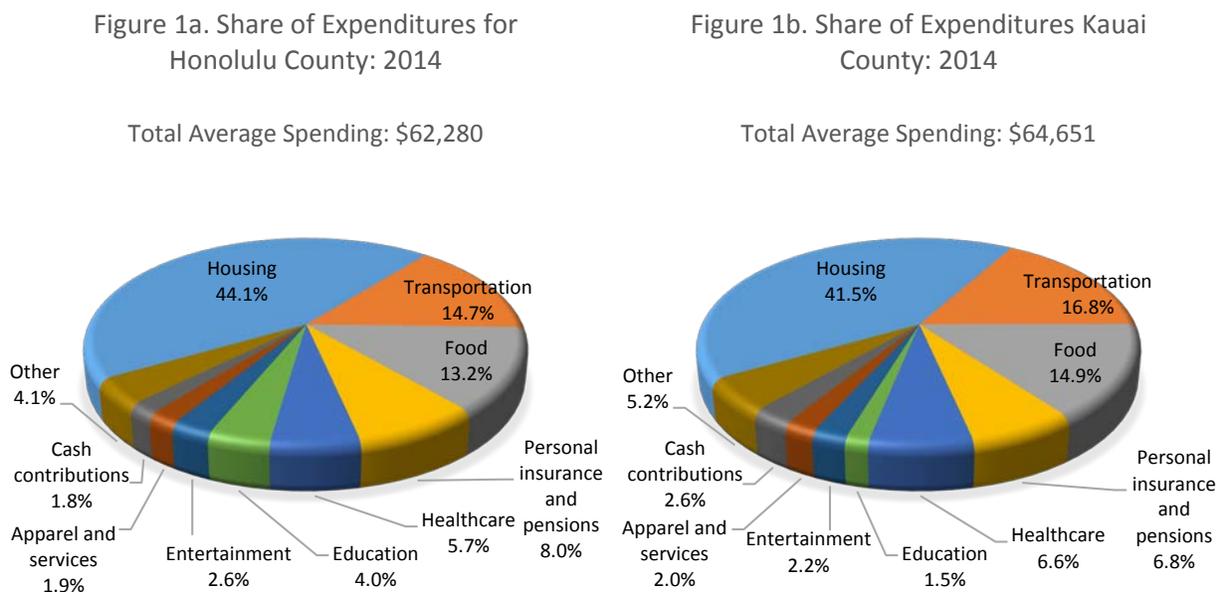
Executive Summary

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

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

- Kauai consumers spent an average of \$64,651 in 2014 per household. Of the 14 major spending categories, nearly 73.2% 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 41.5% of total expenditures or \$26,819 in 2014. Housing was followed by transportation (16.8% or \$10,836), food (14.9% or \$9,638), and personal insurance & retirement savings (6.8% or \$4,398).
- In 2014, a typical Kauai household spent over two thousand more than its Honolulu counterpart, who spent \$62,280 on average. Compared with Honolulu County, Kauai 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 close, both at around 73% of total expenditures (Figure 1a & 1b).

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



- Kauai household’s annual expenditures were 21% higher than the U.S. average in 2014, with Kauai at \$64,651 and the U.S. at \$53,495 (Figure 2). Housing comprised a larger portion in Kauai consumers’ spending (41.5% for Kauai and 33.3% for U.S.). Kauai consumers spent relatively

more on food (14.9% for Kauai and 12.6% for U.S.) and slightly less on transportation (16.8% for Kauai and 17% for U.S.).

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

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

Total Average Spending: \$53,495

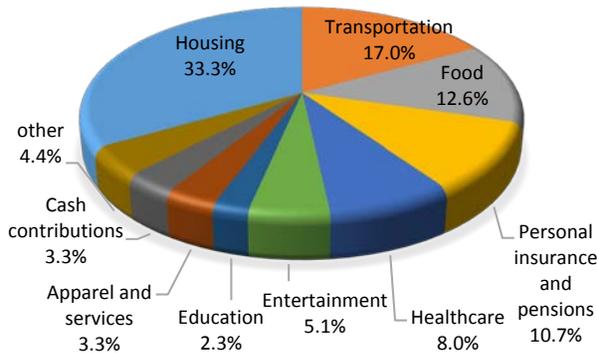
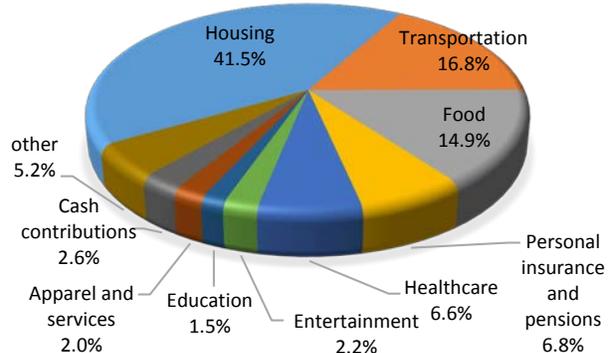


Figure 2b. Share of Expenditures for Kauai County: 2014

Total Average Spending: \$64,651



- The highest-income households (above \$100,000) in Kauai had the highest annual total expenditures at \$93,437, which was more than twice the spending of the lowest-income households (less than \$50,000) at \$37,851. Lower income households spent relatively larger shares on the three basic needs categories, 80% for the lowest-income households compared with 69.8% for the highest-income households. Furthermore, higher income households spent both a greater amount and share of their expenditures on transportation, insurance and retirement savings, and entertainment.
- Average annual total expenditures went up as household size increased for Kauai. Households with four or more members spent \$77,912 annually in 2014, about twice that of one-person households. Spending shares on housing and food are highest for one-person households, relative to larger households.
- Kauai households with higher educational attainment spent more on average in 2014. The households with family members who had master, professional, or PhD degrees spent \$83,580 and the least-educated group with high school diploma or lower spent \$44,909. The most-educated households spent a greater amount and larger shares of their annual expenditures on insurance and retirement savings, health care, and entertainment, compared with less educated households.
- Homeowners with mortgages and renters had comparable shares for housing related expenses (44.5% versus 44%). However, homeowners' annual expenditure amount was much higher than renters, with \$87,460 for homeowners with mortgages versus \$54,139 for home renters.

Introduction

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

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

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

Summary of Findings

Average Annual Expenditures by Kauai 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. Kauai County households spent an average of \$64,651 in 2014. Kauai County consumers allocated 80% of total expenditures to four of the 14 major spending categories. In 2014, Kauai County consumers spent the most on housing, which accounted for 41.5% of total spending, or \$26,819 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 16.8% or \$10,836 per year. The third highest spending category was food comprising 14.9% of total spending or \$9,638 per year, slightly less than transportation. The basic needs such as housing, transportation and food accounted for 73.2% of the total spending. The fourth largest spending category was personal insurance & retirement savings, which was \$4,398 per year or 6.8% of total spending.

Figure 3. Average annual expenditures by Kauai County households

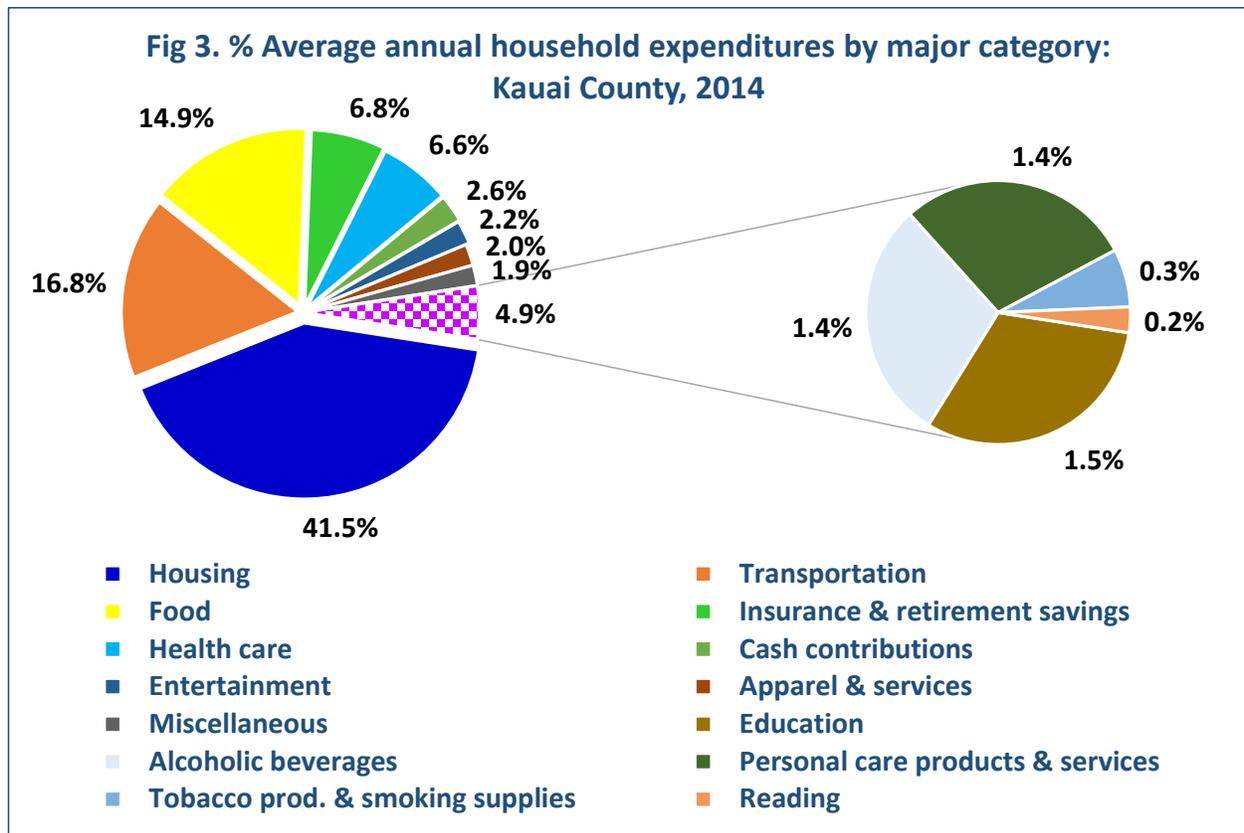


Table 1. Average annual household expenditures: Kauai County, 2014

Category	Expenditures (\$)	% of Total
Household income	\$78,004	NA
Average annual expenditures	\$64,651	100.0%
Food	9,638	14.9%
Food at home	6,373	9.9%
Cereals and bakery products	688	1.1%
Meats, poultry, fish, and eggs	2,042	3.2%
Dairy products	627	1.0%
Fruits and vegetables	1,148	1.8%
Other food at home	1,868	2.9%
Food away from home	3,265	5.0%
Alcoholic beverages	934	1.4%
Housing	26,819	41.5%
Shelter	17,293	26.7%
Owned dwellings	11,004	17.0%
Rented dwellings	5,094	7.9%
Investment and commercial properties	460	0.7%
Lodging during trips	734	1.1%
Utilities, fuels, and public services	5,233	8.1%
Household operations	773	1.2%
Housekeeping supplies	1,284	2.0%
Household furn. & equipment	2,236	3.5%
Apparel and services	1,268	2.0%
Transportation	10,836	16.8%
Vehicle purchases (net outlay)	2,845	4.4%
Gasoline and motor oil	2,553	3.9%
Other vehicle expenses	3,061	4.7%
Public and other transportation	2,376	3.7%
Health care	4,261	6.6%
Entertainment	1,398	2.2%
Personal care products and services	911	1.4%
Reading	99	0.2%
Education	992	1.5%
Tobacco prod. & smoking supplies	225	0.3%
Miscellaneous	1,222	1.9%
Cash contributions	1,650	2.6%
Personal insurance and retirement savings	4,398	6.8%
Life and other personal insurance	471	0.7%
retirement savings and social security	3,928	6.1%
Addendum: On-line Shopping	1,363	2.1%

Kauai consumers spent 73.2% of expenditures on the three basic needs categories of housing, transportation and food in 2014 (Table 2), slightly larger than Honolulu consumers (72%). Of these three major categories, Kauai consumers spent less on housing (41.5% for Kauai and 44.1% for Honolulu) and more on both transportation (16.8% for Kauai and 14.7% for Honolulu) and food (14.9% for Kauai and 13.2% for Honolulu). The categories on which Kauai consumers spent less are education (1.5% for Kauai and 4% for Honolulu), personal insurance and retirement savings (6.8% for Kauai and 8% for Honolulu) and entertainment (2.2% for Kauai and 2.6% for Honolulu). The consumers in these two counties spent comparable shares on reading (0.2%). For all other categories, Kauai consumers had larger shares of spending compared to Honolulu consumers.

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

Category	Honolulu	Kauai
Food	13.2%	14.9%
Alcoholic beverages	1.0%	1.4%
Housing	44.1%	41.5%
Apparel and services	1.9%	2.0%
Transportation	14.7%	16.8%
Health care	5.7%	6.6%
Entertainment	2.6%	2.2%
Personal care products and services	1.0%	1.4%
Reading	0.2%	0.2%
Education	4.0%	1.5%
Tobacco prod. & smoking supplies	0.2%	0.3%
Miscellaneous	1.7%	1.9%
Cash contributions	1.8%	2.6%
Personal insurance and retirement savings	8.0%	6.8%
Average annual expenditures	100.0%	100.0%

Compared with the U.S. average, Kauai consumers spent 8.2 percentage points more on housing (41.5% for Kauai and 33.3% for the U.S.) and 2.3 percentage points more on food (14.9% for Kauai and 12.6% for the U.S.) and slightly less on transportation (16.8% for Kauai and 17% for the U.S.). The categories on which Kauai consumers spent more are alcoholic beverages (1.4% for Kauai and 0.9% for the U.S.), miscellaneous (1.9% for Kauai and 1.5% for the U.S.) and personal care products and services (1.4% for Kauai and 1.2% for the U.S.). The consumers in these two groups spent comparable shares on reading (0.2%). Kauai consumers had smaller shares of spending on all other categories, compared to the U.S. average consumers.

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

Category	U.S. Average	Kauai
Food	12.6%	14.9%
Alcoholic beverages	0.9%	1.4%
Housing	33.3%	41.5%
Apparel and services	3.3%	2.0%
Transportation	17.0%	16.8%
Health care	8.0%	6.6%
Entertainment	5.1%	2.2%
Personal care products and services	1.2%	1.4%
Reading	0.2%	0.2%
Education	2.3%	1.5%
Tobacco prod. & smoking supplies	0.6%	0.3%
Miscellaneous	1.5%	1.9%
Cash contributions	3.3%	2.6%
Personal insurance and retirement savings	10.7%	6.8%
Average annual expenditures	100.0%	100.0%

Average Annual household Expenditures by Household Income

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

Category	Income level		
	< \$50,000	\$50,000- \$100,000	\$100,000+
Household income	\$26,231	\$73,882	\$152,443
Average annual expenditures	\$37,851	\$66,282	\$93,437
Food	7,590	10,189	11,142
Food at home	5,602	6,974	6,226
Cereals and bakery products	722	742	552
Meats, poultry, fish, and eggs	1,726	2,270	2,004
Dairy products	580	702	545
Fruits and vegetables	1,038	1,190	1,226
Other food at home	1,536	2,070	1,899
Food away from home	1,988	3,216	4,916
Alcoholic beverages	557	1,050	1,170
Housing	17,039	27,174	37,548
Shelter	11,201	17,072	24,759
Owned dwellings	3,965	11,762	17,567
Rented dwellings	6,903	4,078	5,010
Investment and commercial properties	55	586	699
Lodging during trips	278	647	1,483
Utilities, fuels, and public services	3,510	5,492	6,745
Household operations	289	784	1,351
Housekeeping supplies	1,101	1,281	1,497
Household furn. & equipment	939	2,545	3,196
Apparel and services	678	1,159	2,237
Transportation	5,648	10,929	16,502
Vehicle purchases (net outlay)	1,075	2,701	5,011
Gasoline and motor oil	1,785	2,564	3,265
Other vehicle expenses	1,847	3,393	3,889
Public and other transportation	941	2,271	4,336
Health care	2,198	4,870	5,565
Entertainment	569	1,378	2,454
Personal care products and services	472	882	1,525
Reading	73	98	135
Education	468	1,148	1,325
Tobacco prod. & smoking supplies	267	202	231
Miscellaneous	558	1,359	1,767
Cash contributions	372	1,674	3,176
Personal insurance and retirement savings	1,363	4,170	8,661
Life and other personal insurance	255	496	690
Retirement savings and social security	1,108	3,674	7,971
Addendum: On-line Shopping	600	1,427	2,188

Table 4 shows the spending patterns by income group. The total average annual household expenditures for the highest income group in 2014 was \$93,437, significantly higher than the lowest income group at 2.5 times their 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 \$1,363 and accounted for 3.6% of the total expenditures; while the expenditures in this category for the highest income group averaged \$8,661 and accounted for 9.3% of the total spending. The amount spent on education by the highest income group (\$1,325) was 2.8 times the amount of the lowest income group (\$468). 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 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: Kauai County, 2014

Category	< \$50,000	\$50,000- \$100,000	\$100,000+
Average annual expenditures	\$37,851	\$66,282	\$93,437
Housing	45.0%	41.0%	40.2%
Food	20.1%	15.4%	11.9%
Transportation	14.9%	16.5%	17.7%
Insurance & retirement savings	3.6%	6.3%	9.3%
Health care	5.8%	7.3%	6.0%
Entertainment	1.5%	2.1%	2.6%
Education	1.2%	1.7%	1.4%
Apparel & services	1.8%	1.7%	2.4%
Miscellaneous	1.5%	2.0%	1.9%
Cash contributions	1.0%	2.5%	3.4%
Alcoholic beverages	1.5%	1.6%	1.3%
Personal care products & services	1.2%	1.3%	1.6%
Tobacco prod. & smoking supplies	0.7%	0.3%	0.2%
Reading	0.2%	0.1%	0.1%

Average Annual household Expenditures by Household Size

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

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Household income	\$41,381	\$85,710	\$99,009	\$87,213
Average annual expenditures	\$38,445	\$66,562	\$76,716	\$77,912
Food	6,687	9,901	10,408	11,406
Food at home	4,175	6,138	7,272	8,087
Cereals and bakery products	486	539	912	935
Meats, poultry, fish, and eggs	1,116	1,935	2,292	2,848
Dairy products	372	519	916	829
Fruits and vegetables	940	1,241	1,180	1,184
Other food at home	1,261	1,903	1,972	2,291
Food away from home	2,512	3,764	3,135	3,319
Alcoholic beverages	799	1,085	804	924
Housing	17,956	25,987	30,610	33,472
Shelter	12,271	16,574	19,653	21,275
Owned dwellings	6,334	12,200	14,316	11,538
Rented dwellings	5,262	2,959	3,836	8,563
Investment and commercial properties	240	570	705	362
Lodging during trips	434	844	795	812
Utilities, fuels, and public services	2,944	5,277	5,842	6,813
Household operations	379	817	700	1,098
Housekeeping supplies	1,140	1,341	1,251	1,353
Household furn. & equipment	1,222	1,978	3,165	2,933
Apparel and services	606	1,270	1,700	1,591
Transportation	5,284	11,402	13,788	13,198
Vehicle purchases (net outlay)	1,232	3,311	4,448	2,692
Gasoline and motor oil	1,129	2,421	2,718	3,877
Other vehicle expenses	1,621	3,016	3,825	3,936
Public and other transportation	1,302	2,655	2,797	2,692
Health care	2,153	5,230	5,315	4,174
Entertainment	795	1,667	1,660	1,407
Personal care products and services	509	1,127	684	1,099
Reading	116	143	66	44
Education	238	419	2,385	1,620
Tobacco prod. & smoking supplies	131	194	313	298
Miscellaneous	1,085	1,160	1,299	1,382
Cash contributions	764	1,892	1,548	2,153
Personal insurance and retirement savings	1,321	5,083	6,137	5,145
Life and other personal insurance	185	543	849	402
Retirement savings and social security	1,135	4,540	5,288	4,744
Addendum: On-line Shopping	697	1,310	1,960	1,671

Table 6 and Table 7 show spending patterns by household size for Kauai County. Households with four or more members had total annual expenditures twice as high as one-person households. One-person households had the largest shares on housing and food. The spending share on housing for one-person households accounted for 46.7%, the largest among households of all sizes. The spending on transportation by one-person households was the lowest, with an average of \$5,284 per year and accounting for 13.7% 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.

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

Category	Size of households (Number of persons)			
	1	2	3	4 or more
Average annual expenditures	\$38,445	\$66,562	\$76,716	\$77,912
Housing	46.7%	39.0%	39.9%	43.0%
Food	17.4%	14.9%	13.6%	14.6%
Transportation	13.7%	17.1%	18.0%	16.9%
Insurance & retirement savings	3.4%	7.6%	8.0%	6.6%
Health care	5.6%	7.9%	6.9%	5.4%
Entertainment	2.1%	2.5%	2.2%	1.8%
Education	0.6%	0.6%	3.1%	2.1%
Apparel & services	1.6%	1.9%	2.2%	2.0%
Miscellaneous	2.8%	1.7%	1.7%	1.8%
Cash contributions	2.0%	2.8%	2.0%	2.8%
Alcoholic beverages	2.1%	1.6%	1.0%	1.2%
Personal care products & services	1.3%	1.7%	0.9%	1.4%
Tobacco prod. & smoking supplies	0.3%	0.3%	0.4%	0.4%
Reading	0.3%	0.2%	0.1%	0.1%

Average Annual household Expenditures by Householder's Race

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

Category	White	Asian	Other	Mixed
Household income	\$78,337	\$75,334	\$67,381	\$82,363
Average annual expenditures	\$64,314	\$54,266	\$54,357	\$76,513
Food	8,840	8,352	8,938	12,144
Food at home	5,781	5,076	5,909	8,420
Cereals and bakery products	635	530	822	867
Meats, poultry, fish, and eggs	1,715	1,651	2,015	2,746
Dairy products	617	440	625	811
Fruits and vegetables	1,184	898	922	1,412
Other food at home	1,629	1,556	1,523	2,585
Food away from home	3,060	3,277	3,029	3,724
Alcoholic beverages	1,208	701	518	894
Housing	27,562	22,055	20,511	31,138
Shelter	18,063	13,181	13,333	20,249
Owned dwellings	10,892	9,809	6,726	13,180
Rented dwellings	5,859	2,012	5,557	6,043
Investment and commercial properties	440	760	300	319
Lodging during trips	872	600	750	708
Utilities, fuels, and public services	4,784	5,256	3,695	6,293
Household operations	886	591	427	871
Housekeeping supplies	1,351	1,242	1,084	1,283
Household furn. & equipment	2,478	1,786	1,972	2,442
Apparel and services	1,166	949	1,522	1,660
Transportation	9,877	8,273	9,346	14,225
Vehicle purchases (net outlay)	2,574	1,837	556	4,134
Gasoline and motor oil	2,135	1,603	3,168	3,638
Other vehicle expenses	2,875	2,442	3,980	3,748
Public and other transportation	2,293	2,391	1,642	2,705
Health care	4,536	3,804	4,736	4,323
Entertainment	1,567	1,116	1,111	1,529
Personal care products and services	1,091	577	366	1,069
Reading	111	138	61	61
Education	704	982	1,122	1,378
Tobacco prod. & smoking supplies	223	180	525	225
Miscellaneous	1,182	1,114	604	1,459
Cash contributions	1,937	1,467	1,870	1,467
Personal insurance and retirement savings	4,309	4,559	3,127	4,939
Life and other personal insurance	475	575	190	443
retirement savings and social security	3,834	3,984	2,937	4,496
Addendum: On-line Shopping	1,548	1,205	1,106	1,402

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. Both average household income and total annual expenditures in 2014 were the highest for Mixed race householders (\$82,363 and \$76,513 respectively). White race householders had the second highest average household income of \$78,337 and also the second highest average total spending of \$64,314 among all race groups. Asian race householders had the third highest household income of \$75,334 and their spending was \$54,266. In terms of the share of the spending, Asians race householders had the highest expenditure share on personal insurance and retirement savings at 8.4%, compared to other race groups. Spending share on health care by Other race householders was the highest at 8.7%. Asians and Mixed race householders had about the same spending shares on housing (40.6% and 40.7% respectively).

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

Category	White	Asian	Other	Mixed
Average annual expenditures	\$64,314	\$54,266	\$54,357	\$76,513
Housing	42.9%	40.6%	37.7%	40.7%
Food	13.7%	15.4%	16.4%	15.9%
Transportation	15.4%	15.2%	17.2%	18.6%
Insurance & retirement savings	6.7%	8.4%	5.8%	6.5%
Health care	7.1%	7.0%	8.7%	5.6%
Entertainment	2.4%	2.1%	2.0%	2.0%
Education	1.1%	1.8%	2.1%	1.8%
Apparel & services	1.8%	1.7%	2.8%	2.2%
Miscellaneous	1.8%	2.1%	1.1%	1.9%
Cash contributions	3.0%	2.7%	3.4%	1.9%
Alcoholic beverages	1.9%	1.3%	1.0%	1.2%
Personal care products & services	1.7%	1.1%	0.7%	1.4%
Tobacco prod. & smoking supplies	0.3%	0.3%	1.0%	0.3%
Reading	0.2%	0.3%	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: Kauai County, 2014

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Household income	\$49,349	\$64,226	\$61,481	\$89,473	\$101,801
Average annual expenditures	\$44,909	\$55,742	\$55,866	\$68,469	\$83,580
Food	9,420	8,487	10,348	8,750	11,534
Food at home	6,985	5,983	7,860	5,673	6,583
Cereals and bakery products	984	580	847	520	710
Meats, poultry, fish, and eggs	2,510	2,144	2,183	1,694	2,066
Dairy products	706	522	892	537	650
Fruits and vegetables	1,061	1,141	1,161	1,125	1,267
Other food at home	1,724	1,597	2,778	1,797	1,889
Food away from home	2,435	2,504	2,488	3,077	4,951
Alcoholic beverages	763	990	949	961	1,000
Housing	18,956	23,351	25,053	28,585	32,495
Shelter	11,807	13,672	15,720	18,538	21,630
Owned dwellings	4,000	8,611	12,433	12,231	14,616
Rented dwellings	7,566	4,038	2,983	5,211	4,443
Investment and commercial properties	49	359	86	276	1,236
Lodging during trips	191	664	218	820	1,334
Utilities, fuels, and public services	4,227	5,242	5,861	5,675	5,298
Household operations	271	793	572	814	1,164
Housekeeping supplies	1,140	1,254	1,236	1,264	1,540
Household furn. & equipment	1,511	2,390	1,664	2,295	2,864
Apparel and services	945	1,300	1,088	1,258	1,555
Transportation	7,412	9,292	8,500	12,571	13,364
Vehicle purchases (net outlay)	1,421	2,275	2,668	3,608	3,319
Gasoline and motor oil	2,732	2,401	2,295	2,665	2,614
Other vehicle expenses	2,195	3,146	2,624	3,425	3,448
Public and other transportation	1,064	1,470	913	2,872	3,983
Health care	1,785	3,728	3,006	4,657	6,509
Entertainment	659	995	950	1,457	2,349
Personal care products and services	594	1,063	638	928	1,183
Reading	33	85	57	115	152
Education	607	230	1,546	1,025	1,272
Tobacco prod. & smoking supplies	465	245	116	281	52
Miscellaneous	838	1,214	739	1,210	1,738
Cash contributions	496	1,553	746	1,963	2,606
Personal insurance and retirement savings	1,935	3,209	2,129	4,707	7,770
Life and other personal insurance	300	304	487	485	692
retirement savings and social security	1,635	2,905	1,642	4,222	7,078
Addendum: On-line Shopping	414	1,475	1,083	1,842	1,586

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 (\$2,606 and \$7,770 respectively) than households with high school diplomas or under (\$496 and \$1,935 respectively). The households with bachelor's degrees and graduate and professional degrees had lower expenditure shares for food (12.8% and 13.8% respectively). Households with a high school diploma or under spent 21% of their total expenditures on food, higher than the other groups. Households with an advanced degree spent 9.3% of their expenditures for personal insurance & retirement savings followed by a bachelor's degree at 6.9%; both of these groups spent higher shares than those with lower educational attainment.

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

Category	High school diploma or under	Some college	Associate degree	Bachelor's degree	Graduate & professional degree
Average annual expenditures	\$44,909	\$55,742	\$55,866	\$68,469	\$83,580
Housing	42.2%	41.9%	44.8%	41.7%	38.9%
Food	21.0%	15.2%	18.5%	12.8%	13.8%
Transportation	16.5%	16.7%	15.2%	18.4%	16.0%
Insurance & retirement savings	4.3%	5.8%	3.8%	6.9%	9.3%
Health care	4.0%	6.7%	5.4%	6.8%	7.8%
Entertainment	1.5%	1.8%	1.7%	2.1%	2.8%
Education	1.4%	0.4%	2.8%	1.5%	1.5%
Apparel & services	2.1%	2.3%	1.9%	1.8%	1.9%
Miscellaneous	1.9%	2.2%	1.3%	1.8%	2.1%
Cash contributions	1.1%	2.8%	1.3%	2.9%	3.1%
Alcoholic beverages	1.7%	1.8%	1.7%	1.4%	1.2%
Personal care products & services	1.3%	1.9%	1.1%	1.4%	1.4%
Tobacco prod. & smoking supplies	1.0%	0.4%	0.2%	0.4%	0.1%
Reading	0.1%	0.2%	0.1%	0.2%	0.2%

Average Annual household Expenditures for One-Person Households by Age

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

Category	Age group	
	Live alone age 19-64	Live alone age 65+
Household income	\$35,982	\$48,250
Average annual expenditures	\$38,040	\$38,961
Food	6,752	6,604
Food at home	4,096	4,275
Cereals and bakery products	408	585
Meats, poultry, fish, and eggs	1,122	1,108
Dairy products	294	470
Fruits and vegetables	1,014	847
Other food at home	1,258	1,264
Food away from home	2,656	2,329
Alcoholic beverages	887	686
Housing	18,756	16,937
Shelter	13,614	10,559
Owned dwellings	5,110	7,894
Rented dwellings	8,011	1,760
Investment and commercial properties	114	402
Lodging during trips	380	504
Utilities, fuels, and public services	2,604	3,379
Household operations	289	494
Housekeeping supplies	1,148	1,129
Household furn. & equipment	1,101	1,377
Apparel and services	573	649
Transportation	5,094	5,527
Vehicle purchases (net outlay)	1,230	1,234
Gasoline and motor oil	1,246	980
Other vehicle expenses	1,518	1,753
Public and other transportation	1,100	1,559
Health care	1,575	2,889
Entertainment	665	961
Personal care products and services	232	862
Reading	67	179
Education	409	20
Tobacco prod. & smoking supplies	140	120
Miscellaneous	719	1,552
Cash contributions	342	1,300
Personal insurance and retirement savings	1,828	675
Life and other personal insurance	172	203
retirement savings and social security	1,656	472
Addendum: On-line Shopping	722	664

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 older age group living alone had the average annual expenditures of \$38,961, slightly higher than the working age group living alone (\$38,040). The expenditure share on housing for the younger age group living alone was 5.8 percentage points higher than the older age group living alone, at 49.3% for working age group and 43.5% for the older age group. The working age group living alone spent slightly higher on food away from home (\$2,656) than the older age group (\$2,329). The big difference in the percentage share between the two groups was the spending on healthcare and insurance and retirement savings. The older age group had expenditure share on health care at 7.4%, 3.3 percentage points higher than the working age group (4.1%). The working age group allocated 4.8% of their total expenditures on insurance and retirement savings, which was 3.1 percentage points higher than the older age group (1.7%).

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

Category	Age group	
	Live alone Age 19-64	Live alone age 65+
Average annual expenditures	\$38,040	\$38,961
Housing	49.3%	43.5%
Food	17.8%	16.9%
Transportation	13.4%	14.2%
Insurance & retirement savings	4.8%	1.7%
Health care	4.1%	7.4%
Entertainment	1.7%	2.5%
Education	1.1%	0.1%
Apparel & services	1.5%	1.7%
Miscellaneous	1.9%	4.0%
Cash contributions	0.9%	3.3%
Alcoholic beverages	2.3%	1.8%
Personal care products & services	0.6%	2.2%
Tobacco prod. & smoking supplies	0.4%	0.3%
Reading	0.2%	0.5%

Average Annual household Expenditures for Household with Own Children

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

Category	Children status	
	Households with own children under 18 yrs old	Households without own children under 18 yrs old
Household income	\$90,824	\$73,100
Average annual expenditures	\$76,720	\$59,684
Food	10,753	9,210
Food at home	7,477	5,943
Cereals and bakery products	859	616
Meats, poultry, fish, and eggs	2,525	1,852
Dairy products	819	547
Fruits and vegetables	1,193	1,135
Other food at home	2,081	1,793
Food away from home	3,277	3,266
Alcoholic beverages	896	932
Housing	32,835	24,367
Shelter	21,717	15,461
Owned dwellings	12,460	10,297
Rented dwellings	8,272	3,870
Investment and commercial properties	196	583
Lodging during trips	788	711
Utilities, fuels, and public services	6,205	4,902
Household operations	1,030	644
Housekeeping supplies	1,232	1,299
Household furn. & equipment	2,651	2,061
Apparel and services	1,663	1,109
Transportation	13,269	9,948
Vehicle purchases (net outlay)	2,782	2,959
Gasoline and motor oil	3,805	2,073
Other vehicle expenses	3,872	2,771
Public and other transportation	2,810	2,146
Health care	4,065	4,296
Entertainment	1,612	1,295
Personal care products and services	973	896
Reading	44	123
Education	1,654	718
Tobacco prod. & smoking supplies	228	232
Miscellaneous	1,291	1,191
Cash contributions	1,738	1,601
Personal insurance and retirement savings	5,700	3,767
Life and other personal insurance	373	501
retirement savings and social security	5,326	3,267
Addendum: On-line Shopping	2,147	1,071

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 \$76,720, 28.5% higher than the spending of households without their own children (\$59,684). The amount spent on education by households with their own children was \$1,654, more than twice as high as households without their own children (\$718). The amount spent on retirement savings and social security by households with their own children was \$5,700, 51% higher than households without their own children (\$3,767). The share of expenditures on housing for households with their own children was 2 percentage points higher than households without their own children. Households without their own children had 1.9 percentage-point higher spending share on health care (7.2%) than households with their own children (5.3%). The spending shares on transportation were about the same for the two groups.

Table 15. % Average annual household expenditures by children status by major category: Kauai 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	\$76,720	\$59,684
Housing	42.8%	40.8%
Food	14.0%	15.4%
Transportation	17.3%	16.7%
Insurance & retirement savings	7.4%	6.3%
Health care	5.3%	7.2%
Entertainment	2.1%	2.2%
Education	2.2%	1.2%
Apparel & services	2.2%	1.9%
Miscellaneous	1.7%	2.0%
Cash contributions	2.3%	2.7%
Alcoholic beverages	1.2%	1.6%
Personal care products & services	1.3%	1.5%
Tobacco prod. & smoking supplies	0.3%	0.4%
Reading	0.1%	0.2%

Average Annual household Expenditures by Housing Tenure

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

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Household income	\$101,476	\$75,023	\$60,301
Average annual expenditures	\$87,460	\$54,245	\$54,139
Food	10,884	9,028	9,028
Food at home	7,219	5,557	6,352
Cereals and bakery products	756	575	736
Meats, poultry, fish, and eggs	2,266	1,710	2,144
Dairy products	733	520	632
Fruits and vegetables	1,348	937	1,192
Other food at home	2,117	1,815	1,648
Food away from home	3,665	3,471	2,675
Alcoholic beverages	1,122	974	748
Housing	38,941	19,867	23,832
Shelter	27,230	10,414	16,250
Owned dwellings	25,595	8,829	NA
Rented dwellings	NA	NA	15,768
Investment and commercial properties	717	732	NA
Lodging during trips	918	851	482
Utilities, fuels, and public services	6,319	5,523	3,874
Household operations	983	775	556
Housekeeping supplies	1,242	1,285	1,336
Household furn. & equipment	3,166	1,871	1,815
Apparel and services	1,435	1,089	1,275
Transportation	13,950	9,438	9,095
Vehicle purchases (net outlay)	4,431	2,024	2,248
Gasoline and motor oil	2,760	2,091	2,620
Other vehicle expenses	3,780	2,665	2,645
Public and other transportation	2,978	2,658	1,582
Health care	5,292	4,912	2,551
Entertainment	1,855	1,387	978
Personal care products and services	1,132	1,049	579
Reading	111	144	50
Education	1,498	557	761
Tobacco prod. & smoking supplies	169	111	353
Miscellaneous	1,467	1,241	1,060
Cash contributions	2,709	1,668	671
Personal insurance and retirement savings	6,897	2,779	3,159
Life and other personal insurance	508	619	282
retirement savings and social security	6,389	2,161	2,877
Addendum: On-line Shopping	2,065	1,049	957

Table 16 and Table 17 show the expenditure patterns by housing tenure. The households with mortgages had the highest household income at \$101,476 and also the highest spending dollar amount at \$87,460. 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 \$25,595 on owned dwellings, which was significantly higher the amount spent by households without mortgages at \$8,829 or 2.9 times the amount. 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 \$87,460 total spending by households with mortgages, the housing category comprised 44.5% of the total spending. Renters also had a high expenditure share for housing at 44%. Due to a larger allocation for housing costs for these two groups, the share of expenditures for most of the other categories was smaller compared to homeowners without mortgages.

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

Category	Housing tenure		
	With mortgage	Without mortgage	Renter
Average annual expenditures	\$87,460	\$54,245	\$54,139
Housing	44.5%	36.6%	44.0%
Food	12.4%	16.6%	16.7%
Transportation	15.9%	17.4%	16.8%
Insurance & retirement savings	7.9%	5.1%	5.8%
Health care	6.1%	9.1%	4.7%
Entertainment	2.1%	2.6%	1.8%
Education	1.7%	1.0%	1.4%
Apparel & services	1.6%	2.0%	2.4%
Miscellaneous	1.7%	2.3%	2.0%
Cash contributions	3.1%	3.1%	1.2%
Alcoholic beverages	1.3%	1.8%	1.4%
Personal care products & services	1.3%	1.9%	1.1%
Tobacco prod. & smoking supplies	0.2%	0.2%	0.7%
Reading	0.1%	0.3%	0.1%

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Appendix

APPENDIX A. METHODOLOGY

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

The Kauai 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 Kauai 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 Kauai 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 3.1%. 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 Kauai 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	3/6/2015	142	1,858	58	3.1%
2,000	6/17/2015	110	1,890	80	4.2%
1,000	9/8/2015	57	943	32	3.4%
1,000	9/15/2015	68	932	25	2.7%
1,000	9/22/2015	72	928	29	3.1
1,000	10/9/2015	55	945	21	2.2
1,000	10/16/2015	69	931	17	1.8
9,000		573	8,427	259	3.1%

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, 262 of the responses were mail, 40 were web/mail, and 59 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
259	19	59	337

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 Kauai 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 38.4% in the 65 and older age category, which was above the 27.0% estimate for Kauai County by ACS. The reason for the higher proportion of senior citizens in the sample was probably a combination of factors. It could be that senior citizens have a higher sense of civic responsibility and feel a responsibility to participate in projects they feel benefits society as a whole.

Additionally, the survey took a fair amount of time to fill out, and, generally, retired people have more time to fill out surveys than the general population. Conversely, the under 45 age category was under-represented, with 17.9% for the sample compared with 26.7% 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% versus 58.5% for the ACS Kauai County estimate. On the other hand, larger households were under-represented, with the sample percentage of households of 6 members or more at 2.2% versus 6.6% for the ACS Kauai County estimate.

In order to have the means better reflect Kauai’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 Kauai county.

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

Age Category	Census ACS %	Sample %
Under 45	26.7%	17.9%
45-64	46.3%	43.7%
65 and Older	27.0%	38.4%

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

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

Household Size (no. of people)	Census ACS %	Sample %
1	22.9%	32.1%
2	35.6%	40.9%
3	15.2%	13.5%
4	13.0%	8.8%
5	6.7%	2.5%
6 and up	6.6%	2.2%

Source: U.S. Census Bureau 2014 5 Year American Community Survey for Kauai 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 Kauai 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 Kauai Consumer Expenditure Survey was not able to replicate the BLS/Census Bureau methodology. However, the Kauai CE Survey was designed based on the general CE survey categories so that general comparisons could be made such as rankings of expenditures.

APPENDIX B. CONSUMER EXPENDITURES SURVEY FORM

INSTRUCTIONS

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

HOW TO COMPLETE THIS SURVEY

Carefully read the instructions for each question.

Answer all questions to the best of your knowledge.

There are four types of responses used in the survey:

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

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

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

Example:

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

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

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

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

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

IDENTIFICATION (OPTIONAL)

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

Name: _____

Best contact phone number: _____

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

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

CONSUMER EXPENDITURE SURVEY 2015

SECTION A – SPENDING HOUSEHOLD

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

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

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

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

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

|__||__| # People

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

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

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

Age report in years at last birthday

Gender: Male (M) / Female (F)

Relationship

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

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

Marital Status

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

Employment Status

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

Military Status

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

Highest Grade Completed

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

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

SECTION C - RENTED LIVING QUARTERS

SECTION B – YOUR HOME

B01. Our home is a: (mark one)

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

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

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

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

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

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

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

(GO TO SECTION F)

SECTION D - OWNED LIVING QUARTERS AND OTHER OWNED REAL ESTATE

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

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

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

SECTION S - TRIPS AND VACATION EXPENSES

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

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

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

SECTION T - MISCELLANEOUS EXPENSES

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

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

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

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

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

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

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

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

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

	Spending Category	MONTHLY Amount
		No spending.....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
- Micronesia 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