RAND

RAND CAMS Spending Data Documentation, Version C

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What's New in Version C of the RAND CAMS Spending Data?

Version C incorporates the most recent versions of the CAMS survey files and Version N of the RAND HRS. It also adds new variables and replaces other variables. The current versions of the CAMS surveys used in Version C are:

- 2001 Final V3
- 2003 Final V2
- 2005 Final V1
- 2007 Final V1
- 2009 Final V1
- 2011 Final V2

We have added the following variables to the file:

- **CAMS Total Household Spending (HwCTOTS) and flag (HwCTOTSF):** This total spending variable replaces HwCTOTAL from Version B and differs in specification by using mortgage interest instead of mortgage payment (which includes principal) and by including total auto purchase spending.
- **CAMS Total Durables Spending (HwCDURS) and flag (HwCDURSF):** This total durables spending variable replaces HwCDURABLE from Version B and differs in specification by imputing a zero value if the Respondent does not answer whether the durable good was purchased or not. Previously, mean imputation was used for missing values of this type.
- **CAMS Total Nondurables Spending (HwCNDUR) and flag (HwCNDURF):** This total nondurables spending variable differs from Version B in that the items related to housing and transportation are separated into subtotals as described below.
- **CAMS Total Transportation Spending (HwCTRANSS) and CAMS Total Housing Spending (HwCHOUSS) and flags (HwCTRANSSF, HwCHOUSSF):** Transportation and housing spending have been separated from the Version B nondurable spending total.
- **CAMS Mortgage Interest (HwCMORTINT)**: This imputation of household mortgage interest has been added to the dataset and is included in total spending and housing spending.
- **CAMS Total Household Consumption:** Four new consumption variables and two new consumption flags have been added to the Version C dataset including:
    - Total household consumption (HwCTOTC)
    - Total durables consumption (HwCDURC)
    - Total transportation consumption (HwCTRANSC)
    - Total housing consumption (HwCHOUSC)
    - Home Rental Equivalent flag (HwCHMEQF)
    - HRS Core Status flag (HwCHRSCOREF)
- **H5VCLFIN** and **HwCARPAY** have been renamed **H5CVCLFIN** and **HwCCARPAY** respectively so that the "C" in the third position of CAMS variable names is maintained. Please see section "1.7 Variable Naming Conventions" for details.

The following variables have been dropped from the Version C file:

- **CAMS Total Household Spending variables (HxCTOTAL, HxCTOTALF)** were replaced by **(HwCTOTS, HwCTOTSF)**
- **CAMS Total Durable Spending variables (HwCDURABLE, HwCDURABLEF)** were replaced by **(HwCDURS**, **HwCDURSF**)

- **CAMS Total Auto Spending variables (HxCAUTONEW, HxCAUTOALLF, HxCAUTONEWF)** were captured by **(HwCTRANSS, HwCTRANSSF). HxCAUTOALL** remains on the data file.
- **Adjusted variables (H5CTOTALADJ, H6CTOTALADJ, H5VHCLFINADJ, H6CARPAYADJ, H5MORTADJ, and H6MORTADJ)** are no longer provided, but suggested category adjustment factors are discussed in section "1.8 Cross-Wave Category Adjustments."

1. Introduction and Overview

The Consumption and Activities Mail Survey (CAMS) is a paper-and-pencil survey that is collected biennially in odd-numbered years. One of its primary objectives is to measure total household spending over the previous 12 months. It is an ongoing supplement to the Health and Retirement Study (HRS) which is a longitudinal survey representative of the U.S. population over the age of 50. For more information on the HRS, please visit their website at *hrsonline.isr.umich.edu.*

In September 2001, the first CAMS survey was mailed to 5,000 households selected at random from households that participated in the HRS 2000 core survey. Since then, CAMS surveys have been fielded every two years. The structure of the questionnaire is similar across waves to facilitate panel analysis.

The CAMS survey consists of three parts. In Part A, the Respondent is asked about the amount of time spent in each of over 30 activities such as time spent watching TV or time spent preparing meals.[1] Part B collects information on actual spending for more than 30 categories, as well as anticipated and recollected spending change at retirement. Part C asks about current labor force status.[2]

With the goal of making the data from the survey more accessible to researchers, the RAND Center for the Study of Aging, with funding and support from the National Institute on Aging (NIA) and the Social Security Administration (SSA), created the RAND CAMS Spending Data Files. This document describes the RAND CAMS data.

The RAND CAMS is a user-friendly version of Part B of the CAMS survey. It contains annualized, cleaned, and aggregated spending and consumption variables with consistent and intuitive naming conventions across waves. Specifically, total household spending and household consumption are calculated across all categories and for subsets of spending: nondurables, durables, housing and transportation. This data can be easily merged to the RAND HRS and other HRS files as described in "1.3 Merging to HRS files."

The data described in this document are based on 2001 (Version 3), 2003 (Version 2), 2005 (Version 1), 2007 (Version 1), 2009 (Version 1), and 2011 (Version 2) final data releases.

1.1. Confidentiality and Access Restrictions

The data described in this document are based on HRS public release files. Before using the data, you must have obtained permission from ISR by registering with them for downloading the public release files. By registering with ISR you agree to the "Conditions of Use" governing access to the data. This agreement applies to the use of the RAND HRS and RAND CAMS Spending data as well.

RESTRICTED DATA USERS, PLEASE NOTE: If you are using any HRS/AHEAD **restricted data** such as SSA data, you should check whether you may merge them with the RAND HRS or RAND CAMS Spending data. If you intend to use the RAND HRS or RAND CAMS Spending Data with

[1] Starting with CAMS 2005 and onward a separate questionnaire on time-use was sent to the spouses of CAMS Respondents. The questionnaires sent to spouses did not ask any spending questions.
[2] In 2001 CAMS part C asked questions about the use of prescription drugs.

restricted data please visit our restricted data page (http://hrsonline.isr.umich.edu/index.php?p=resdat) and in the RDA links box, follow the Contact Information link to send Electronic Mail to HRS Restricted Data Applications Processing (hrsrdaapplication@umich.edu). Restricted data users are reminded that ISR must be informed of any data files used in conjunction with restricted data. **There are NO RESTRICTED DATA on the RAND HRS or RAND CAMS Spending data set.** The HRS website contains information on the processes to register for access to HRS public release data (http://hrsonline.isr.umich.edu/index.php?p=reg).

1.2. Data File Structure

The RAND CAMS Spending Data are distributed as a single file which includes the first six waves of CAMS. In September 2001, the first CAMS survey was mailed to 5,000 households selected at random from households that participated in HRS 2000 (HRS Wave 5). In September 2003, October 2005, September 2007, September 2009, and September 2011, CAMS Waves 2 to 6 were sent to the same households. In CAMS 2005, an additional sub-sample is included consisting of the newly added Early Baby-Boomers cohort that was first recruited into the HRS sample as part of the HRS 2004 core survey. Likewise, in CAMS 2011, a sub-sample was added targeting a portion of the new Mid Baby-Boomers cohort that was first recruited for the HRS 2010 core survey.

In order to facilitate analysis of the RAND CAMS Spending data in conjunction with the RAND HRS, the CAMS variables are given the wave number of the preceding HRS wave. CAMS 2001 is the first wave of the CAMS survey, but it is given Wave 5 variable names to align with the household characteristics of RAND HRS Wave 5. We chose this alignment, because for each CAMS wave the preceding HRS wave is used as the sampling frame. As a result all CAMS observations of a wave will have a matching observation in the preceding wave that can be used for merging purposes (but not necessarily in the subsequent HRS wave).

In the case of a coupled household, the full CAMS questionnaire was sent to one of the spouses, chosen at random, in each HRS household.[3] The instructions requested that for Part B the person most knowledgeable about the topics be involved in answering the questions, and the Respondent was asked to provide spending information for all members of the household. The RAND CAMS Spending data file is an individual-level file of all CAMS Respondents who responded to at least one wave of the CAMS Part B survey section. The spending information associated with each individual record reflects the spending of that person's household. Spouses of the CAMS Respondents are not included on the file.

Over time, household compositions can change through divorce, widowing and marriage. From the time of the HRS 2000 survey to the CAMS 2001 survey, some households may have experienced a change. However, the CAMS survey asks for the Respondent's marital status, so the researcher can take into consideration any reported changes in marital status.

Timing of CAMS spending measure and alignment with HRS core waves
Also worth noting is that although the CAMS data is matched to the previous wave's household structure, the spending data will not line up with other financial data such as wealth and income measures in terms of timing. For example, HRS 2002 collects total income for the calendar year of

[3] Starting with CAMS 2005 and onward, spouses of CAMS Respondents in a couple household were sent a separate time-use questionnaire (Part A in the full questionnaire).

2001, which coincides with the CAMS 2001 spending measure, but the CAMS data is linked to the HRS 2000 households and has a Wave 5 prefix instead of a Wave 6 prefix.

1.3. Merging to the HRS

The RAND CAMS can easily be merged to the RAND HRS and other HRS files using the MHHIDPN or HHIDPN variable. HHIDPN is the identification number of the CAMS survey Respondent. It is the numeric version of the person identifier found on all HRS files that identifies each Respondent uniquely. Please see the RAND HRS Data Documentation for more information on HHIDPN.

The RAND CAMS Spending Data File is an individual level file of all CAMS Respondents who responded to at least one wave of the CAMS Part B survey section. Three Respondents to the CAMS surveys did not respond to any HRS core survey, and can be identified with the variable MFLAG. Their spouses, however, did respond to an HRS survey in two out of the three cases. MHHIDPN uses the spouse's HHIDPN for these two cases so that these records can be merged to the HRS files. One case, HHIDPN=500416010, responded to CAMS 2005 and has a spouse who responded to an HRS survey, but has an MHHIDPN that is set to missing (.N) for two reasons. First, the Respondent claims that his marital status is divorced in CAMS 2005, so switching to the spouse ID would not make sense as his marriage had dissolved and the spending data most likely does not represent the spouse. Second, this Respondent only gave one spending amount (drug purchases) out of all 32 categories, so he did not provide a complete spending report.

To merge the RAND CAMS with other HRS data sources, one may use MHHIDPN renamed to HHIDPN. Using MHHIDPN will allow all CAMS Respondents to merge to HRS files except for HHIDPN=50046010. For instance, to merge the RAND CAMS to all of the observations of version N of the RAND HRS, you could use the following SAS code:

```
%include "[dir]\setuphrs.inc";
libname mylib "[name of folder to store your files]";
data mylib.newfile;
       merge randhrs.rndhrs_n (keep=HHIDPN [list of other variables])
             randcams.randcams_c (drop=HHIDPN rename=(MHHIDPN=HHIDPN));
       by HHIDPN;
```

If HHIDPN is used instead of MHHIDPN to merge RAND CAMS to the HRS files, the three flagged observations will not have a match on the HRS files.

1.4. Differences Across Waves

In 2001, Respondents were asked about spending in 26 categories of nondurables and 6 categories of durables. The categories were chosen to match published Consumer Expenditure Survey (CEX) aggregates, and cover all but a small percent of spending as reported in the CEX. The rate of item nonresponse was very low, in the single digits for most categories. CAMS 2003 added three additional categories (housekeeping services, yard services, and personal care), parsed three categories into more detailed components (home repairs and maintenance was split into services versus supplies, housekeeping and yard supplies was also split into housekeeping versus yard supplies, and hobbies/sports was separated into hobbies and sports), and changed the scope of one category (vehicle finance charges was expanded to include principal in addition to interest). In the 2005 survey and onward, only spending on furnishings was added to the 2003 categories. Please see Table 1 for details.

There are also differences in the choice of reporting periods offered across survey waves. The CAMS 2001 survey offered the choice of three reporting periods (last week, last month, last 12 months) for many spending categories. For spending categories that tend to be less frequent this generated a sizeable number of outliers. For example, spending on vehicle repair reported for "last week" would result in a large number when multiplied by 52 to arrive at an annual estimate for a household. For this reason the "last week" option was removed for most categories and the "last month" option was removed for some less frequent spending categories starting in CAMS 2003. This change is likely to affect cross-wave comparability. Measures of changes in spending from 2001 to 2003 may not be reliable as a result.

Starting in CAMS 2005, the layout of the questionnaire was adjusted so that the recall period was printed in each entry field. Analyses of the 2001/2003 spending changes revealed that some Respondents apparently entered amounts referring to one recall period into the column referring to a different recall period (e.g. entering an amount spent "last month" into the column for amount spent "last week"). This layout change may have introduced cross-wave differences in reported spending between 2003 and 2005.

Table 1: Variable Names Across Waves

Category	CAMS 01	CAMS 03	CAMS 05	CAMS 07	CAMS 09	CAMS 11
Durables						
Refrigerator	B2	B2	B2	B2	B2	B2
Washer/Dryer	B3	B3	B3	B3	B3	B3
Dishwasher	B4	B4	B4	B4	B4	B4
Television	B5	B5	B5	B5	B5	B5
Computer	B6	B6	B6	B6	B6	B6
Nondurables						
Electricity	B11	B15	B20	B20	B20	B20
Water	B12	B16	B21	B21	B21	B21
Heat	B13	B17	B22	B22	B22	B22
Phone/Cable/Internet	B14	B18	B23	B23	B23	B23
Health Insurance	B17	B11	B11	B11	B11	B11
House/Yard Supplies	B18	split	split	split	split	split
Housekeeping Supplies	combined	B20	B25	B25	B25	B25
Yard Supplies	combined	B22	B27	B27	B27	B27
Housekeeping Services	n/a	B21	B26	B26	B26	B26
Gardening/Yard Services	n/a	B23	B28	B28	B28	B28
Food/Drink Grocery	B20	B36	B37	B37	B37	B37
Dining Out	B21	B37	B38	B38	B38	B38
Clothing	B22	B26	B29	B29	B29	B29
Drugs	B25	B28	B31	B31	B31	B31
Health Services	B26	B29	B32	B32	B32	B32
Medical Supplies	B27	B30	B33	B33	B33	B33
Vacations	B28	B12	B12	B12	B12	B12
Tickets	B29	B31	B34	B34	B34	B34
Hobbies/Sports Equipment	B30	split	split	split	split	split
Hobbies	combined	B33	B36	B36	B36	B36
Sports Equipment	combined	B32	B35	B35	B35	B35
Contributions	B31	B34	B16	B16	B16	B16
Gifts	B32	B35	B17	B17	B17	B17
Personal Care	n/a	B27	B30	B30	B30	B30
Household Furnishings	n/a	n/a	B15	B15	B15	B15
Transportation						
Purchase/lease auto	B1	B1	B1	B1	B1	B1
Auto Finance Charges	B15	n/a	n/a	n/a	n/a	n/a
Car Payments	n/a	B19	B24	B24	B24	B24
Auto Insurance	B16	B9	B9	B9	B9	B9
Gasoline	B23	B38	B39	B39	B39	B39
Vehicle Services	B24	B10	B10	B10	B10	B10
Housing						
Mortgage	B7	B13	B18	B18	B18	B18
Home/Rent insurance	B8	B7	B7	B7	B7	B7
Property Tax	B9	B8	B8	B8	B8	B8
Rent	B10	B14	B19	B19	B19	B19
Home Repairs Supplies & Services	B19	split	split	split	split	split
Home Repair Supplies	combined	B24	B13	B13	B13	B13
Home Repairs Services	combined	B25	B14	B14	B14	B14

1.5. Spending versus Consumption

The CAMS questionnaire aims at eliciting household spending. However, in most economic models individuals (or households) draw utility from consumption. Consumption is different from spending for items like consumer durables (e.g., automobile, television, computer etc.) and housing. The purchase occurs in one period, but the item provides utility for more than one period. To arrive at a measure of household consumption from the data elicited in CAMS involves two steps.

First, CAMS records two spending categories that contain components of saving: car payments and mortgage payments. In a mail survey it is difficult to ask separately about the split into interest and principal for these payments. Therefore only total mortgage payments and total car payments were elicited.[4] To arrive at a pure spending measure the analyst will need to devise a way to remove the saving component (i.e., the reduction in principal) contained in the mortgage and the car payments. For the mortgage payments we approximated households' interest payments using data from the Consumer Expenditure Survey. See "1.6 Components of Household Spending and Consumption" for details.

For car payments we did not attempt such a correction in the absence of further information on household's financing arrangements. So the measures of total household spending in this CAMS public release file include our approximation of mortgage interest and the total of car payments.

To assist analysts who would like to use a different method for removing these saving components from the CAMS measures, we have included mortgage payments, mortgage interest, and car payments as separate variables. The analyst can use these (a) to subtract them from RAND CAMS total spending and (b) to use an alternative method to compute adjusted mortgage and car payments net of payment on principle to be added back into the measures of total spending.

Second, when the objective is to derive a measure of consumption from the CAMS spending data one needs to estimate the per-period "usage" from consumer durables, automobiles and housing. We have implemented an approach to deriving measures of total household *consumption* which is similar to the one implemented in a paper by Michael D. Hurd and Susann Rohwedder (2006) on "Economic Well-Being at Older Ages: Income and Consumption-Based Poverty Measures in the HRS" (NBER Working Paper 12680). Specific derivations of these spending and consumption variables are described in the following section.

Preferred approaches for estimating the consumption value of these categories will differ across empirical applications and analysts. We highlight the need for this adjustment and provide one possible implementation, but encourage analysts to choose the most suitable approach in the context of their study. To assist researchers who prefer to implement a different method we have included as separate variables:

Mortgage payment
Mortgage interest
Car payments
Consumption of housing
Consumption of transportation
Spending on housing
Spending on transportation

[4] This is the amount that Respondents are most likely to know as a result of making these payments every month.

1.6. Components of Household Spending and Consumption

Both the spending and consumption totals are divided into the following components: durables, nondurables, transportation and housing. The derivations of each of these components are described in this section.

Durables spending
Durables spending is comprised of the purchase price of five big ticket items: dishwashers, refrigerators, washer/dryers, computers and televisions. It does not include automobile purchases, which is a component of transportation spending.

Durables consumption
For the big ticket items (excluding automobile purchases) our general strategy is to estimate using CAMS data the probability of a purchase and the expected value conditional on a purchase as functions of important covariates such as income, wealth, age, marital status and number of household members. We then impute an annual purchase amount which, in equilibrium, will be equal to the annual consumption.

We follow somewhat different methods for televisions and personal computers than for "white metal" items (refrigerators, washer/dryers and dishwashers). For televisions and computers we make the following assumptions and calculations. If p=probability of a purchase in a year, then $T = 1/p$ expected number of years of service use. Assuming that the flow of service is constant over the T years, the service flow per year is C/T where C = cost of the durable. Then the annual service flow is C x p. We model ln(C) and p as functions of observables: income, wealth, age, marital status, number of household members, education, sex and whether working for pay. We estimate logistic functions for the probability of annual purchase and least-squares regression for spending conditional on purchase using the expenditure data. Then we impute the service flow to each household for televisions and computers separately.

For "white metal" consumption (refrigerators, washer/dryers and dishwashers), the probabilities and amounts are estimated as a white metal sum. First we estimate the probability for purchasing 0, 1, 2 or 3 white metal goods. Next we estimate the log sum of spending on the white metal items given the covariates and the number of white metal items purchased. White metal consumption is then calculated as the probability of purchasing one white metal item multiplied by spending on one white metal item plus the probability of purchasing two white metals multiplied by spending on two white metal items plus the probability of purchasing three white metals multiplied by spending on three white metals.

The annual service flow for the five durables is then the sum of the service flows of televisions, computers and white metal items.

Nondurables spending (and consumption)
Nondurables spending is a component of both total spending and consumption. The spending categories vary by wave, but in general include: gifts, clothing, charitable contributions, dining out, medications and medical supplies, utilities, food and beverages, health insurance and services, telecommunications, tickets, trips and vacations, personal care items, furnishings, hobbies, sports, housekeeping services and

supplies, and yard services and supplies. Please see Table 1 for details of which categories are available in each wave.

Transportation spending

Transportation spending is the sum of spending on new and used auto purchases, vehicle insurance, vehicle maintenance, car payments (or vehicle financing for CAMS 2001) and gasoline. The CAMS survey only measures purchase price of autos and not the outlay. Measuring the outlay is complicated due to the many financing options for vehicle purchases, including the possibility of trade-ins. Eliciting the details of the transactions is not practical in a paper-and-pencil survey. Analysts may want to consider adjustments, depending on the purpose of their analyses. For this reason, the total household auto spending measure is added to the dataset as a separate variable so analysts can subtract auto purchases from the RAND CAMS measures of total spending or total transportation spending, develop adjusted measures and add those back in to arrive at revised totals.

Transportation Consumption

Because the total value (rather than just purchases) of automobiles and other vehicles used for transportation is elicited in the HRS core surveys in the years preceding and following CAMS, we calculate the flow of services from the total values observed in the HRS core. This calculation will more accurately estimate the flow of services for households who purchase automobiles and the like less frequently. We make these assumptions and calculations: the value of transportation (almost all automobiles) is measured in the HRS core; user cost is the sum of interest on the value, 10% depreciation, and observed insurance costs from CAMS. For the interest rate we use a three-year moving average on 48-month loan rates for automobiles published by the Federal Reserve.[5]

Housing Spending

Housing spending is comprised of rent, home and renters insurance, property tax, home maintenance supplies and services, and mortgage interest. To calculate mortgage interest from the CAMS survey report of total mortgage payment, it is necessary to eliminate the payment of principal. We approximated households' interest payments by calculating the following ratio using data from the Consumer Expenditure Survey in each survey year[6]:

$$\frac{Mortgage\ interest\ and\ charges}{Mortgage\ interest\ and\ charges\ +\ Mortgage\ principal\ paid\ on\ owned\ property}$$

These interest proportions are then applied to the CAMS reports of "mortgage principal and interest" to approximate the interest payments, stratifying by the age of the CAMS Respondent for the following age groups: 25-34 years, 35-44 years, 45-54 years, 65-74 years, and 75 years and older.

Housing Consumption

We estimate the flow of consumption services from owner-occupied housing by estimating a rental equivalent: the amount the housing unit would rent for in a competitive market in equilibrium. In particular we make the following two assumptions and calculations: (1) The interest cost is the value of housing multiplied by the prevailing interest rate. We use the observed house value from the HRS core and use a moving average of the last three years' 30 year mortgage interest rate.[7] (2) We estimate a depreciation period of 47 years. The consumption of housing is the sum of the rental equivalent of the

[5] Source for 48-month new car loan interest rates: http://www.federalreserve.gov/releases/g19/HIST/cc_hist_tc_levels.html
[6] Source for mortgage interest and principal: http://www.bls.gov/cex/standard/yyyy/age.txt where yyyy is the survey year
[7] Source for 30-year mortgage interest rate: http://www.federalreserve.gov/releases/h15/data.htm#fn16

owned house, property tax, homeowners insurance, plus any actual rent the household pays for additional properties. For renters, housing consumption is identical to housing spending.

A discussion of the calculation of home value from the adjacent HRS core waves can be found in the data codebook section "2.16 Total Housing Consumption."

1.7. Variable Naming Conventions

Variable names in the RAND CAMS Spending Data follow the same consistent pattern of the RAND HRS. The first character indicates whether the variable refers to the reference person ("R"), spouse ("S"), or the household ("H"). In the case of CAMS, all variables refer to the household. The second character indicates the wave to which the variable pertains: "1," "2," "3," "4," "5," "6," "7," "8," "9," "10," or "A." For CAMS data, the second character can be only "5" through "10" as there are only six waves of data, beginning with CAMS 2001 which is linked to HRS 2000. The third character is "C" to indicate that it is part of the CAMS survey, though there will be RAND HRS variables with a "C" in the third position as well. For most variables, the rest of the name refers to the type of spending or consumption ("TOT" for total, "DUR" for durables, "NDUR" for nondurables, "TRANS" for transportation, and "HOUS" for housing. The suffix for these variables is either "S" for spending or "C" for consumption. Please see section "1.6 Components of Household Spending and Consumption" for a discussion of spending versus consumption measures. Finally, an additional suffix of "F" generally indicates an imputation flag associated with the variable.

1.8. Cross-Wave Category Adjustments

CAMS 2001 and 2003 have fewer categories than later waves (see Table 1). Estimates of total spending across waves are therefore not comparable. We have investigated in the later waves what fraction of total spending is attributable on average to those categories that were not asked in the earlier CAMS waves. These estimates could be used – at least at the population level – to adjust total spending in the first two waves to facilitate cross-wave comparisons. The RAND CAMS does not include these adjusted measures, but we describe a possible adjustment methodology in this section. These adjustments cannot fully compensate the cross-wave differences because they miss the heterogeneity in the missing categories. For research purposes that are sensitive to changes in spending at the household level, researchers should consider limiting their analyses to CAMS Waves 2005 onward.

CAMS 2003 adjustment
CAMS 2005 can be used to adjust the earlier waves at the population-level. The percentage of the total CAMS 2005 spending that comes from the new categories is used as the adjustment factor. For CAMS 2003, the percentage of total spending from furnishings in 2005 is the adjustment factor (1.64%).

CAMS 2001 adjustment
CAMS 2001 households need two adjustment factors: one for the four missing categories in the wave, and another to make up for the fact that the vehicle finance charges do not include payments of principal, as in the later CAMS waves. For those without vehicle finance charges, the adjustment factor is the percentage of total spending from housekeeping services, yard services, personal care and furnishings in CAMS 2005 (4.76%). For those with vehicle finance charges, the vehicle finance charge is increased to account for the missing principal payments. To calculate the adjustment, the mean positive CAMS 2003 car payment is divided by the mean positive CAMS 2001 vehicle finance charges

(343.56%). Once vehicle finance charges are increased by 343.56%, the total of all of the spending categories can be adjusted by the 4.76% to make up for the remaining four missing categories.

1.9. Imputation and Cleaning of Spending Variables

For durable categories, the Respondent is asked to indicate whether the household purchased the item in the past 12 months, and, to the best of their ability, provide the purchase price. If the Respondent does not indicate whether their household purchased a durable good, it is assumed that there was no purchase and the purchase price is set to zero. For nondurable categories the Respondent is asked how much was spent in each category and is sometimes given the option, depending on the survey wave and category, of reporting the amount spent weekly, monthly, or yearly. For frequent categories, such as gasoline and food, Respondents are given the option of reporting all three periodicities, while less frequent categories such as mortgage and utilities are only given monthly or yearly options. These periodicities change from wave to wave. As a result, all amounts are annualized prior to further cleaning.

When a Respondent indicates that they spent no money on a category in the last 12 months, the missing amount is set to zero. Missing codes for Don't Know and Refused are recoded from 99998, 99999, etc. to missing.

After cleaning, each separate category is winsorized to make totals more robust to outliers. The bottom five positive values are set to the next highest (bottom sixth) value. Likewise, the top five values for a category are set to the next lowest (top sixth) value.

After winsorizing, we use mean imputations to handle the remaining missing values in specific categories. Because item nonresponse is so low, total imputed spending is a small fraction of total estimated spending. The mean of all of the values per category is calculated (including winsorized and zero values) and this mean is used to impute any missing values.

Each aggregated spending variable has a flag indicating for each Respondent if any of its components were mean imputed, winsorized, or both.

1.10. Imputation of Auto Purchases

A Respondent can report up to three auto purchases per survey. If the Respondent does not indicate whether their household purchased an automobile, it is assumed that there was no auto purchase and the auto amounts are set to zero.

Auto values are subject to winsorization and imputation similar to other categories, but with a few notable differences. First, autos are divided into used and new car purchases. Imputation differs for the two categories, but both involve using the median instead of the mean as the imputation happens prior to winsorization. For CAMS 2001, an auto is considered new if the model year is 2000, 2001 or 2002. In later CAMS waves there is an indicator for whether the car is new or not. In these waves, a car is considered new if the indicator flag equals "yes" and the model year is the survey year plus or minus one year (2002-2004 for CAMS 2003 autos for example). If the model year is missing, the car is considered used.

For used cars, the median imputation is performed separately for the first, second, and third car purchase as the order of reporting impacts the median values. For new cars, all three auto values are pooled together regardless of the order in which they were reported. The median is calculated from the pooled sample and the missing values are imputed. Second, because ownership information is available, the median of only the positive auto amounts is used for the auto value imputation. Lastly, imputation happens prior to winsorization for automobiles. After imputation, the three auto values are summed and subject to winsorization.

1.11. Imputation of Consumption Variables

Total consumption is the sum of the consumption of durables, nondurables, housing, and transportation. Nondurables consumption is the same as nondurables spending, which is composed of categories that are subjected to mean imputation if a response is missing. Housing and transportation consumption require a response to an adjacent HRS core survey; otherwise, there will be no asset value reported for home or transportation (see "1.6 Components of Household Spending and Consumption"). Likewise, the calculation of durables consumption also requires an adjacent HRS survey response due to the covariates used to predict the probability of purchase in a particular wave (work status, number of household members, etc.). Therefore, additional imputations, beyond the mean imputations implemented for spending, are necessary for the consumption total and subtotals.

The method for imputation of these consumption values is to calculate the portion of total consumption that is derived from each component. These percentages are calculated using the sample of observations not requiring any imputation, called the sample of "complete" reporters, and are stratified by age and marital status. Furthermore, we also calculate separate percentages for homeowners (who may also be renters) and renters who are not homeowners.

The consumption imputations can be divided into four types:

Type 1: Homeowners who have no asset reported in the HRS
Imputation is necessary for homeowners that report having a mortgage in CAMS but only responded to one adjacent HRS wave and their home value was reported as zero. We interpret the situation of this group to be those transitioning in or out of home ownership between HRS core surveys, but who owned a home at the time of the CAMS survey and thus require a positive value for home consumption. We calculate the percentage of total consumption derived from the rent equivalent for the sample of homeowners who are complete reporters. This percentage is used to impute a value for housing consumption.

Type 2: Homeowners without an adjacent HRS wave
For those homeowners without any adjacent HRS waves, imputations are necessary not only for housing consumption but also for durables and transportation consumption. We calculate the share of consumption derived from housing, durables and transportation consumption for our sample of homeowners who are complete reporters. These percentages are used to impute the missing component values.

Type 3: Renters without an adjacent HRS wave
For those renters without any adjacent HRS waves, imputations are necessary for durables and transportation consumption. Housing is not missing because it is equivalent to housing spending, which is subject to mean imputation at the category level. We calculate the share of consumption derived from

durables and transportation consumption for the sample of renters who are complete reporters. These percentages are used to impute the missing component values.

Type 4: Respondents without rent or indication of home ownership
A small percentage of observations report no rent or mortgage in the CAMS survey, in addition to having zero home value in the adjacent HRS waves. For these Respondents, we assume that another party is covering their housing spending, but they still remain consumers of housing services. We calculate the share of consumption derived from housing for the sample of complete reporters (including both homeowners and renters). These percentages are used to impute the missing value of housing consumption.

2. Data Codebook

2.1 Respondent Identifier and Merging Instructions

Variable	Label	Type
HHIDPN	HHIDPN: HHold ID + Person Number /Num	Cont
MHHIDPN	MHHIDPN: ID to merge with HRS files	Cont
MFLAG	MFLAG: HHIDPN and MHHIDPN differ	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
HHIDPN	6578	253777317	250814439	10001010	923495010
MHHIDPN	6577	253739817	250815066	10001010	923495010
MFLAG	6578	0.0005	0.0214	0.0000	1.0000

Categorical Variable Codes

Value	MFLAG
0.HHIDPN and MHHIDPN do not differ	6575
1.HHIDPN and MHHIDPN differ	3

How Constructed:

HHIDPN is the identification number of the CAMS survey Respondent. It is the numeric version of the person identifier found on all HRS files that identifies each respondent uniquely. Please see the RAND HRS Data Documentation for more information on HHIDPN.

Three Respondents to the CAMS surveys did not respond to any HRS core survey, and can be identified with the variable MFLAG. Their spouses, however, did respond to an HRS survey. MHHIDPN uses the spouse's HHIDPN for two of these three cases so that these records can be merged to the HRS files. One case, HHIDPN=500416010, responded to CAMS 2005 and has a spouse who responded to an HRS survey, but has an MHHIDPN that is set to missing for two reasons. First, the Respondent claims that his marital status is divorced in CAMS 2005, so switching to the spouse ID would not be accurate as his marriage had dissolved and the spending data most likely does not represent the spouse. Second, this Respondent only gave one spending amount (drug purchases) out of all 32 categories, so he did not provide a complete spending report.

To merge the RAND CAMS with other HRS data sources, one may use MHHIDPN renamed to HHIDPN. Using MHHIDPN will allow all CAMS Respondents to merge to HRS files except for HHIDPN=50046010. For instance, to merge the RAND CAMS to all of the observations of version N of the RAND HRS, you could use the following SAS code:

```
%include "[dir]\setuphrs.inc";
libname mylib "[name of folder to store your files]";

data mylib.newfile;
      merge randhrs.rndhrs_n (keep=HHIDPN [list of other variables])
            randcams.randcams_c (drop=HHIDPN rename=(MHHIDPN=HHIDPN));
      by HHIDPN;
```

If HHIDPN is used instead of MHHIDPN to merge RAND CAMS to the HRS files, the three flagged observations will not find a match on the HRS files.

2.2 Response Indicators

Wave	Variable	Label	Type
5	INCAMS01	INCAMS01: =1 if Responded in 2001	Categ
6	INCAMS03	INCAMS03: =1 if Responded in 2003	Categ
7	INCAMS05	INCAMS05: =1 if Responded in 2005	Categ
8	INCAMS07	INCAMS07: =1 if Responded in 2007	Categ
9	INCAMS09	INCAMS09: =1 if Responded in 2009	Categ
10	INCAMS11	INCAMS11: =1 if Responded in 2011	Categ
5	INCAMSC5	In CAMS wave 5, as lined up with the HRS	Categ
6	INCAMSC6	In CAMS wave 6, as lined up with the HRS	Categ
7	INCAMSC7	In CAMS wave 7, as lined up with the HRS	Categ
8	INCAMSC8	In CAMS wave 8, as lined up with the HRS	Categ
9	INCAMSC9	In CAMS wave 9, as lined up with the HRS	Categ
10	INCAMSC10	In CAMS wave 10, as lined up with the HRS	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
INCAMS01	6578	0.588	0.492	0.000	1.000
INCAMS03	6578	0.495	0.500	0.000	1.000
INCAMS05	6578	0.590	0.492	0.000	1.000
INCAMS07	6578	0.568	0.495	0.000	1.000
INCAMS09	6578	0.545	0.498	0.000	1.000
INCAMS11	6578	0.664	0.472	0.000	1.000
INCAMSC5	6578	0.588	0.492	0.000	1.000
INCAMSC6	6578	0.495	0.500	0.000	1.000
INCAMSC7	6578	0.590	0.492	0.000	1.000
INCAMSC8	6578	0.568	0.495	0.000	1.000
INCAMSC9	6578	0.545	0.498	0.000	1.000
INCAMSC10	6578	0.664	0.472	0.000	1.000

Categorical Variable Codes

Value	INCAMS01	INCAMS03	INCAMS05	INCAMS07	INCAMS09	INCAMS11
0.NonResp	2712	3324	2698	2840	2991	2208
1.Resp	3866	3254	3880	3738	3587	4370

Value	INCAMSC5	INCAMSC6	INCAMSC7	INCAMSC8	INCAMSC9	INCAMSC10
0.NonResp	2712	3324	2698	2840	2991	2208
1.Resp	3866	3254	3880	3738	3587	4370

How Constructed:

The INCAMS variables indicate whether an individual responded to Part B of the CAMS Survey in a particular year. These variables are available in both year and wave format. Respondents have the opportunity to respond to multiple CAMS surveys, and all survey results are added to the individual’s record.

2.3 HRS Core Status

Wave	Variable	Label	Type
5	H5CHRSCOREF	H5CHRSCOREF:W5 CAMSFlag: HRS Core Status	Categ
6	H6CHRSCOREF	H6CHRSCOREF:W6 CAMSFlag: HRS Core Status	Categ
7	H7CHRSCOREF	H7CHRSCOREF:W7 CAMSFlag: HRS Core Status	Categ
8	H8CHRSCOREF	H8CHRSCOREF:W8 CAMSFlag: HRS Core Status	Categ
9	H9CHRSCOREF	H9CHRSCOREF:W9 CAMSFlag: HRS Core Status	Categ
10	H10CHRSCOREF	H10CHRSCOREF:W10 CAMSFlag: HRS Core Status	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHRSCOREF	6578	2.080	1.355	0.000	3.000
H6CHRSCOREF	6578	2.191	1.193	0.000	3.000
H7CHRSCOREF	6578	2.161	1.284	0.000	3.000
H8CHRSCOREF	6578	2.010	1.352	0.000	3.000
H9CHRSCOREF	6578	2.181	1.131	0.000	3.000
H10CHRSCOREF	6578	2.192	1.273	0.000	3.000

Categorical Variable Codes

Value	H5CHRSCOREF	H6CHRSCOREF	H7CHRSCOREF	H8CHRSCOREF	H9CHRSCOREF	H10CHRSCOREF
0. No adjacent wv participation			32	43	39	32
1. In prev HRS wv only	165	108	154	148	190	166
2. In foll HRS wv only			48	45	38	34
3. In prev and following HRS wv	3701	3146	3646	3502	3320	4138

How Constructed:

These variables indicate which adjacent HRS core surveys were responded to by the CAMS respondents. They are created using the HRS Core Survey response indicator flag INW.

The adjacent core HRS surveys are used in the calculation of CAMS household consumption. Without the data for an adjacent HRS survey, these variables must be imputed. Please see section "1.11 Imputation of Consumption Variables" for more information.

RAND HRS Variables Used

INW5: =1 if Respondent W5
INW6: =1 if Respondent W6
INW7: =1 if Respondent W7
INW8: =1 if Respondent W8
INW9: =1 if Respondent W9
INW10: =1 if Respondent W10
INW11: =1 if Respondent W11

2.4 Analysis Weights

Wave	Variable	Label	Type
5	H5CWGTHH	H5CWGTHH: CAMS Household Analysis Weight	Cont
6	H6CWGTHH	H6CWGTHH: CAMS Household Analysis Weight	Cont
7	H7CWGTHH	H7CWGTHH: CAMS Household Analysis Weight	Cont
8	H8CWGTHH	H8CWGTHH: CAMS Household Analysis Weight	Cont
9	H9CWGTHH	H9CWGTHH: CAMS Household Analysis Weight	Cont
10	H10CWGTHH	H10CWGTHH: CAMS Household Analysis Weight	Cont
5	H5CWGTR	H5CWGTR: CAMS Respondent Analysis Weight	Cont
6	H6CWGTR	H6CWGTR: CAMS Respondent Analysis Weight	Cont
7	H7CWGTR	H7CWGTR: CAMS Respondent Analysis Weight	Cont
8	H8CWGTR	H8CWGTR: CAMS Respondent Analysis Weight	Cont
9	H9CWGTR	H9CWGTR: CAMS Respondent Analysis Weight	Cont
10	H10CWGTR	H10CWGTR: CAMS Respondent Analysis Weight	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CWGTHH	3866	11456.032	5969.080	0.000	42366.000
H6CWGTHH	3254	13216.754	7386.338	0.000	55578.000
H7CWGTHH	3880	13480.536	8013.433	0.000	49161.000
H8CWGTHH	3738	13411.273	8051.825	0.000	52185.000
H9CWGTHH	3587	13361.102	8056.806	0.000	53117.000
H10CWGTHH	4365	14196.527	10000.056	0.000	48654.000
H5CWGTR	3866	16654.565	10611.258	0.000	70465.000
H6CWGTR	3254	19068.419	12245.265	0.000	79927.000
H7CWGTR	3880	13938.607	8969.635	0.000	40296.000
H8CWGTR	3738	13928.383	9099.980	0.000	42042.000
H9CWGTR	3587	13873.007	8971.163	0.000	41708.000
H10CWGTR	4365	14677.667	10949.162	0.000	49477.000

How Constructed:

There are two sample weights for each wave of CAMS, a household-level weight and a Respondent-level weight. These weights are non-missing if the observation responded to the spending section of the CAMS survey (Part B) in a particular year. The household weight should be used for analyses of items that are measured at the household level in the survey, namely questions about household spending. In every wave of CAMS, the household questions are asked of only one Respondent in coupled households; this person is designated as the primary CAMS Respondent and the assignment was retained across waves as long as the couple remained intact. The Respondent weight should be used for analyses of Respondent level items available from the core data.

The CAMS household weight is the product of the prior core wave household weight and a non-response adjustment factor. The non-response adjustment factor was obtained from a propensity model predicting the probability of completing the CAMS questionnaire among those selected and eligible to participate. The propensity model was estimated by logistic regression and weighted by the prior wave core household weight. Predictor variables included age (of oldest spouse, if coupled), education (of highest educated spouse, if coupled), race, ethnicity, coupleness, self-rated health, cognition, difficulty managing money, total assets, total income, home ownership, and ownership of a second residence. All of these measures were taken from the prior core wave or, if missing, the closest non-missing prior core wave. The inverse of the fitted probability of CAMS completion formed the non-response adjustment factor. As a final step, the weights were post-stratified to match the prior wave core weighted household sample size and composition by age, gender, and coupleness status.

The CAMS respondent weight followed a similar procedure as the household weight. It is the product of the prior core wave respondent weight and a non-response adjustment factor. The same propensity model was used to obtain the non-respondent adjustment factor, based on individual level characteristics (e.g., own age and own education) and weighted by the prior

wave core respondent weight. As a last step, the CAMS respondent weight was post-stratified to match the prior wave core weighted respondent sample size and composition by age, gender, and coupleness status.

CAMS Variables Used

CAMS 2001:
CAMS01WGTHH: Household weight
CAMS01WGTR: Respondent weight

CAMS 2003:
CAMS03WGTHH: Household weight
CAMS03WGTR: Respondent weight

CAMS 2005:
CAMS05WGTHH: Household weight
CAMS05WGTR: Respondent weight

CAMS 2007:
CAMS07WGTHH: Household weight
CAMS07WGTR: Respondent weight

CAMS 2009:
CAMS09WGTHH: Household weight
CAMS09WGTR: Respondent weight

CAMS 2011:
CAMS11WGTHH: Household weight
CAMS11WGTR: Respondent weight

2.5 CAMS Current Marital Status

Wave	Variable	Label	Type
5	H5CMSTAT	H5CMSTAT:W5 CAMS R Current Marital Status	Categ
6	H6CMSTAT	H6CMSTAT:W6 CAMS R Current Marital Status	Categ
7	H7CMSTAT	H7CMSTAT:W7 CAMS R Current Marital Status	Categ
8	H8CMSTAT	H8CMSTAT:W8 CAMS R Current Marital Status	Categ
9	H9CMSTAT	H9CMSTAT:W9 CAMS R Current Marital Status	Categ
10	H10CMSTAT	H10CMSTAT:W10 CAMS R Current Marital Status	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CMSTAT	3789	2.739	1.901	1.000	7.000
H6CMSTAT	3194	2.661	1.890	1.000	7.000
H7CMSTAT	3740	2.776	1.897	1.000	7.000
H8CMSTAT	3624	2.843	1.901	1.000	7.000
H9CMSTAT	3338	2.926	1.936	1.000	7.000
H10CMSTAT	4079	2.902	1.922	1.000	7.000

Categorical Variable Codes

Value	H5CMSTAT	H6CMSTAT	H7CMSTAT	H8CMSTAT	H9CMSTAT	H10CMSTAT
.	77	60	140	114	249	291
1. married	1956	1710	1868	1746	1546	1875
2. living with partner	93	90	118	114	117	168
3. separated	74	49	69	64	61	95
4. divorced	472	385	527	537	501	704
5. widowed	1044	841	998	999	928	929
6. never married	145	115	146	153	136	274
7. other	5	4	14	11	49	34

How Constructed:

This variable is created using the current marital status reported in Part C of the CAMS survey.

CAMS Variables Used

CAMS 2001:
C1_01 C1. MARITAL STATUS

CAMS 2003:
C1_03 C1. MARITAL STATUS

CAMS 2005:
C1_05 C1. MARITAL STATUS

CAMS 2007:
C2_07 C2. MARITAL STATUS

CAMS 2009:
C2_09 C2. MARITAL STATUS

CAMS 2011:
C2_11 C2. MARITAL STATUS

2.6 Total Household Spending

Wave	Variable	Label	Type
5	H5CTOTS	H5CTOTS:W5 CAMS: Total HHold Spending	Cont
6	H6CTOTS	H6CTOTS:W6 CAMS: Total HHold Spending	Cont
7	H7CTOTS	H7CTOTS:W7 CAMS: Total HHold Spending	Cont
8	H8CTOTS	H8CTOTS:W8 CAMS: Total HHold Spending	Cont
9	H9CTOTS	H9CTOTS:W9 CAMS: Total HHold Spending	Cont
10	H10CTOTS	H10CTOTS:W10 CAMS: Total HHold Spending	Cont
5	H5CTOTSF	H5CTOTSF:W5 CAMSFlag: Total HHold Spending	Categ
6	H6CTOTSF	H6CTOTSF:W6 CAMSFlag: Total HHold Spending	Categ
7	H7CTOTSF	H7CTOTSF:W7 CAMSFlag: Total HHold Spending	Categ
8	H8CTOTSF	H8CTOTSF:W8 CAMSFlag: Total HHold Spending	Categ
9	H9CTOTSF	H9CTOTSF:W9 CAMSFlag: Total HHold Spending	Categ
10	H10CTOTSF	H10CTOTSF:W10 CAMSFlag: Total HHold Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTOTS	3866	37609.943	32357.822	0.000	414586.000
H6CTOTS	3254	40992.001	33265.191	0.000	362307.000
H7CTOTS	3880	39933.390	32346.395	0.000	343735.000
H8CTOTS	3738	40896.403	32170.122	0.000	429586.000
H9CTOTS	3587	38583.710	27980.981	0.000	219766.000
H10CTOTS	4370	40251.331	30985.177	0.000	317372.000
H5CTOTSF	3866	1.141	1.304	0.000	4.000
H6CTOTSF	3254	1.176	1.326	0.000	4.000
H7CTOTSF	3880	1.188	1.356	0.000	4.000
H8CTOTSF	3738	0.986	1.244	0.000	4.000
H9CTOTSF	3587	0.988	1.219	0.000	4.000
H10CTOTSF	4370	0.989	1.218	0.000	4.000

Categorical Variable Codes

Value	H5CTOTSF	H6CTOTSF	H7CTOTSF	H8CTOTSF	H9CTOTSF	H10CTOTSF
0. no winsorizing or imp	1979	1621	1957	2096	1979	2422
1. winsorizing only	107	147	158	177	160	157
2. mean or median imputation only	1369	1076	1229	1132	1179	1465
3. zero imputation only	79	113	149	89	50	67
4. combination of imp and winsor	332	297	387	244	219	259

General Comments:

Spending measures are reported in nominal dollars. When a spending component is missing it is imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." The categories included in total spending differ across waves due to changes in the survey items. These differences are discussed in more detail in the "1.4 Difference Across Waves" section earlier in this document.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending.

The spending components are summed to create the total spending measure. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

How Constructed:

HwCTOTS is the sum of all of the spending in the household, including durables, nondurables, transportation and housing spending. The spending categories vary by wave. Please see Table 1 for details of which categories are available in each wave. Mortgage payments include only interest. Please refer to "1.5 Spending versus Consumption" for details.

HwCTOTSF is a flag that indicates whether any components are imputed or winsorized. Please see "1.9 Imputation and Cleaning of Spending Variables" for more information.

Cross Wave Differences in Original CAMS Data

The CAMS 2001 and CAMS 2003 surveys asked fewer spending categories than in the later waves (see "1.4 Differences Across Waves." One method for adjusting 2001 and 2003 spending totals is detailed in "1.8 Cross-Wave Category Adjustments."

CAMS Variables Used

CAMS 2001:

B1_01	B1. Purchase/lease auto
B1A_3_01	B1a_3. Auto year - 1
B1A_4_01	B1a_4. Auto price - 1
B1B_3_01	B1b_3. Auto year - 2
B1B_4_01	B1b_4. Auto price - 2
B1C_3_01	B1c_3. Auto year - 3
B1C_4_01	B1c_4. Auto price - 3
B2_01	B2. Buy refrigerator
B2A_01	B2a. Refrigerator price
B3_01	B3. Buy washer/dryer
B3A_01	B3a. Washer/dryer price
B4_01	B4. Buy dishwasher
B4A_01	B4a. Dishwasher price
B5_01	B5. Buy television
B5A_01	B5a. Television price
B6_01	B6. Buy computer
B6A_01	B6a. Computer price
B7_01	B7. Mortgage
B7A_01	B7a. Mortgage - Per
B8_01	B8. Home/Rent Ins.
B8A_01	B8a. Home/Rent Ins - Per
B9_01	B9. Property Tax
B9A_01	B9a. Property Tax - Per
B10_01	B10. Rent
B10A_01	B10a. Rent - Per
B11_01	B11. Electricity
B11A_01	B11a. Electricity - Per
B12_01	B12. Water
B12A_01	B12a. Water - Per
B13_01	B13. Heat
B13A_01	B13a. Heat - Per
B14_01	B14. Phone/Cable/Internet
B14A_01	B14a. Phone/Cable - Per
B15_01	B15. Auto Finance chrg
B15A_01	B15a. Auto Finance - Per
B16_01	B16. Auto Insurance
B16A_01	B16a. Auto Insur - Per
B17_01	B17. Health Insurance
B17A_01	B17a. Health Insur - Per
B18_01	B18. House/Yard supplies
B18A_01	B18a. House/Yard - Per
B19_01	B19. Home Maintain
B19A_01	B19a. Home Maintain - Per
B20_01	B20. Food/Drink Grocery
B20A_01	B20. Food/Drink Groc - Per
B21_01	B21. Dining Out
B21A_01	B21a. Dining Out - Per
B22_01	B22. Clothing
B22A_01	B22a. Clothing - Per

B23_01 B23. Gasoline
B23A_01 B23a. Gasoline - Per
B24_01 B24. Vehicle service
B24A_01 B24a. Vehicle service - Per
B25_01 B25. Drugs
B25A_01 B25a. Drugs - Per
B26_01 B26. Health Services
B26A_01 B26a. Health Services - Per
B27_01 B27. Medical Supplies
B27A_01 B27a. Med Supplies - Per
B28_01 B28. Vacations
B28A_01 B28a. Vacations - Per
B29_01 B29. Tickets
B29A_01 B29a. Tickets - Per
B30_01 B30. Hobbies
B30A_01 B30a. Hobbies - Per
B31_01 B31. Contributions
B31A_01 B31a. Contributions - Per
B32_01 B32. Gifts
B32A_01 B32a. Gifts – Per

CAMS 2003:
B1_03 B1. PURCHASE/LEASE AUTO
B1A3_03 B1A3. AUTO YEAR - 1
B1A4_03 B1A4. AUTO PRICE - 1
B1A5_03 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_03 B1B3. AUTO YEAR - 2
B1B4_03 B1B4. AUTO PRICE - 2
B1B5_03 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_03 B1C3. AUTO YEAR - 3
B1C4_03 B1C4. AUTO PRICE - 3
B1C5_03 B1C5. AUTO/TRUCK NEW OR USED - 3
B2_03 B2. BUY REFRIGERATOR
B2A_03 B2A. REFRIGERATOR PRICE
B3_03 B3. BUY WASHER/DRYER
B3A_03 B3A. WASHER/DRYER PRICE
B4_03 B4. BUY DISHWASHER
B4A_03 B4A. DISHWASHER PRICE
B5_03 B5. BUY TELEVISION
B5A_03 B5A. TELEVISION PRICE
B6_03 B6. BUY COMPUTER
B6A_03 B6A. COMPUTER PRICE
B7_03 B7. HOME/RENTERS INSURANCE
B8_03 B8. PROPERTY TAXES
B9_03 B9. VEHICLE INSURANCE
B10_03 B10. VEHICLE MAINTENANCE
B11_03 B11. HEALTH INSURANCE
B12_03 B12. TRIPS AND VACATIONS
B13_03 B13. MORTGAGE
B13A_03 B13A. MORTGAGE - PER
B14_03 B14. RENT
B14A_03 B14A. RENT - PER
B15_03 B15. ELECTRICITY
B15A_03 B15A. ELECTRICITY - PER
B16_03 B16. WATER
B16A_03 B16A. WATER - PER
B17_03 B17. HEAT
B17A_03 B17A. HEAT - PER
B18_03 B18. PHONE/CABLE/INTERNET
B18A_03 B18A. PHONE/CABLE - PER
B19_03 B19. CAR PAYMENTS INTEREST/PRINCIPAL
B19A_03 B19A. CAR PAYMENTS - PER
B20_03 B20. HOUSEKEEPING SUPPLIES
B20A_03 B20A. HOUSEKEEPING SUPPLIES - PER
B21_03 B21. HOUSEKEEPING SERVICES

B21A_03 B21A. HOUSEKEEPING SERVICES - PER
B22_03 B22.GARDENING/YARD SUPPLIES
B22A_03 B22A. GARDEN/YARD SUPPLIES - PER
B23_03 B23. GARDEN/YARD SERVICES
B23A_03 B23A. GARDEN/YARD SERVICES - PER
B24_03 B24. HOME REPAIRS/MAINTENANCE DIY
B24A_03 B24A. HOME REPAIRS/MAINTENANCE DIY - PER
B25_03 B25. HOME REPAIRS/MAINTENANCE SERVICES
B25A_03 B25A. HOME REPAIRS/MAINTENANCE SERVICE - PER
B26_03 B26. CLOTHING AND APPAREL
B26A_03 B26A. CLOTHING - PER
B27_03 B27. PERSONAL CARE PRODUCTS/SERVICES
B27A_03 B27A. PERSONAL CARE PRODUCTS/SERVICES - PER
B28_03 B28. DRUGS
B28A_03 B28A. DRUGS - PER
B29_03 B29. HEALTH SERVICES
B29A_03 B29A. HEALTH SERVICES - PER
B30_03 B30. MEDICAL SUPPLIES
B30A_03 B30A. MED SUPPLIES - PER
B31_03 B31. TICKETS
B31A_03 B31A. TICKETS - PER
B32_03 B32. SPORTS EQUIPMENT
B32A_03 B32A. SPORTS EQUIPMENT - PER
B33_03 B33. HOBBIES/LEISURE EQUIPMENT
B33A_03 B33A. HOBBIES/LEISURE EQUIPMENT - PER
B34_03 B34. CONTRIBUTIONS
B34A_03 B34A. CONTRIBUTIONS - PER
B35_03 B35. GIFTS
B35A_03 B35A. GIFTS - PER
B36_03 B36. FOOD/DRINK GROCERY
B36A_03 B36. FOOD/DRINK GROC - PER
B37_03 B37. DINING OUT
B37A_03 B37A. DINING OUT - PER
B38_03 B38. GASOLINE
B38A_03 B38A. GASOLINE - PER

CAMS 2005:
B1_05 B1. PURCHASE/LEASE AUTO
B1a3_05 B1A3. AUTO YEAR - 1
B1a4_05 B1A4. AUTO PRICE - 1
B1a5_05 B1A5. AUTO/TRUCK NEW OR USED - 1
B1b3_05 B1B3. AUTO YEAR - 2
B1b4_05 B1B4. AUTO PRICE - 2
B1b5_05 B1B5. AUTO/TRUCK NEW OR USED - 2
B1c3_05 B1C3. AUTO YEAR - 3
B1c4_05 B1C4. AUTO PRICE - 3
B1c5_05 B1C5. AUTO/TRUCK NEW OR USED - 3
B2_05 B2. BUY REFRIGERATOR
B2a_05 B2A. REFRIGERATOR PRICE
B3_05 B3. BUY WASHER/DRYER
B3a_05 B3A. WASHER/DRYER PRICE
B4_05 B4. BUY DISHWASHER
B4a_05 B4A. DISHWASHER PRICE
B5_05 B5. BUY TELEVISION
B5a_05 B5A. TELEVISION PRICE
B6_05 B6. BUY COMPUTER
B6a_05 B6A. COMPUTER PRICE
B7_05 B7. HOME/RENTERS INSURANCE
B8_05 B8. PROPERTY TAXES
B8d_05 COMBINED WITH PROPERTY TAXES
B9_05 B9. VEHICLE INSURANCE
B10_05 B10. VEHICLE MAINTENANCE
B11_05 B11. HEALTH INSURANCE
B12_05 B12. TRIPS AND VACATIONS
B13_05 B13. HOME REPAIRS/MAINTENANCE DIY
B14_05 B14. HOME REPAIRS/MAINTENANCE SERVICES

B15_05 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_05 B16. CONTRIBUTIONS
B17_05 B17. GIFTS
B18_05 B18. MORTGAGE
B18a_05 B18A. MORTGAGE - PER
B18d_05 COMBINED WITH MORTGAGE
B19_05 B19. RENT
B19a_05 B19A. RENT - PER
B19d_05 COMBINED WITH RENT
B20_05 B20. ELECTRICITY
B20a_05 B20A. ELECTRICITY - PER
B20d_05 COMBINED WITH ELECTRICITY
B21_05 B21. WATER
B21a_05 B21A. WATER - PER
B21d_05 COMBINED WITH WATER
B22_05 B22. HEAT
B22a_05 B22A. HEAT - PER
B22d_05 COMBINED WITH HEAT
B23_05 B23. PHONE/CABLE/INTERNET
B23a_05 B23A. PHONE/CABLE - PER
B24_05 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24a_05 B24A. CAR PAYMENTS - PER
B25_05 B25. HOUSEKEEPING SUPPLIES
B25a_05 B25A. HOUSEKEEPING SUPPLIES - PER
B26_05 B26. HOUSEKEEPING SERVICES
B26a_05 B26A. HOUSEKEEPING SERVICES - PER
B27_05 B27.GARDENING/YARD SUPPLIES
B27a_05 B27A. GARDEN/YARD SUPPLIES - PER
B28_05 B28. GARDEN/YARD SERVICES
B28a_05 B28A. GARDEN/YARD SERVICES - PER
B29_05 B29. CLOTHING AND APPAREL
B29a_05 B29A. CLOTHING - PER
B30_05 B30. PERSONAL CARE PRODUCTS/SERVICES
B30a_05 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_05 B31. DRUGS OOP
B31a_05 B31A. DRUGS OOP - PER
B32_05 B32. HEALTH SERVICES
B32a_05 B32A. HEALTH SERVICES - PER
B33_05 B33. MEDICAL SUPPLIES
B33a_05 B33A. MED SUPPLIES - PER
B34_05 B34. TICKETS
B34a_05 B34A. TICKETS - PER
B35_05 B35. SPORTS EQUIPMENT
B35a_05 B35A. SPORTS EQUIPMENT - PER
B36_05 B36. HOBBIES/LEISURE EQUIPMENT
B36a_05 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_05 B37. FOOD/DRINK GROCERY
B37a_05 B37A. FOOD/DRINK GROC - PER
B38_05 B38. DINING OUT
B38a_05 B38A. DINING OUT - PER
B39_05 B39. GASOLINE
B39a_05 B39A. GASOLINE - PER

CAMS 2007:
B1_07   B1. PURCHASE/LEASE AUTO
B1A3_07 B1A3. AUTO YEAR - 1
B1A4_07 B1A4. AUTO PRICE - 1
B1A5_07 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_07 B1B3. AUTO YEAR - 2
B1B4_07 B1B4. AUTO PRICE - 2
B1B5_07 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_07 B1C3. AUTO YEAR - 3
B1C4_07 B1C4. AUTO PRICE - 3
B1C5_07 B1C5. AUTO/TRUCK NEW OR USED - 3
B2_07   B2. BUY REFRIGERATOR

B2A_07 B2A. REFRIGERATOR PRICE
B3_07 B3. BUY WASHER/DRYER
B3A_07 B3A. WASHER/DRYER PRICE
B4_07 B4. BUY DISHWASHER
B4A_07 B4A. DISHWASHER PRICE
B5_07 B5. BUY TELEVISION
B5A_07 B5A. TELEVISION PRICE
B6_07 B6. BUY COMPUTER
B6A_07 B6A. COMPUTER PRICE
B7_07 B7. HOME/RENTERS INSURANCE
B7D_07 COMBINED WITH HOME INSURANCE
B8_07 B8. PROPERTY TAXES
B8D_07 COMBINED WITH PROPERTY TAXES
B9_07 B9. VEHICLE INSURANCE
B10_07 B10. VEHICLE MAINTENANCE
B11_07 B11. HEALTH INSURANCE
B12_07 B12. TRIPS AND VACATIONS
B13_07 B13. HOME REPAIRS/MAINTENANCE DIY
B14_07 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_07 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_07 B16. CONTRIBUTIONS
B17_07 B17. GIFTS
B18_07 B18. MORTGAGE
B18A_07 B18A. MORTGAGE - PER
B18D_07 COMBINED WITH MORTGAGE
B19_07 B19. RENT
B19A_07 B19A. RENT - PER
B19D_07 COMBINED WITH RENT
B20_07 B20. ELECTRICITY
B20A_07 B20A. ELECTRICITY - PER
B20D_07 COMBINED WITH ELECTRICITY
B21_07 B21. WATER
B21A_07 B21A. WATER - PER
B21D_07 COMBINED WITH WATER
B22_07 B22. HEAT
B22A_07 B22A. HEAT - PER
B22D_07 COMBINED WITH HEAT
B23_07 B23. PHONE/CABLE/INTERNET
B23A_07 B23A. PHONE/CABLE - PER
B24_07 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_07 B24A. CAR PAYMENTS - PER
B25_07 B25. HOUSEKEEPING SUPPLIES
B25A_07 B25A. HOUSEKEEPING SUPPLIES - PER
B26_07 B26. HOUSEKEEPING SERVICES
B26A_07 B26A. HOUSEKEEPING SERVICES - PER
B27_07 B27. GARDENING/YARD SUPPLIES
B27A_07 B27A. GARDEN/YARD SUPPLIES - PER
B28_07 B28. GARDEN/YARD SERVICES
B28A_07 B28A. GARDEN/YARD SERVICES - PER
B29_07 B29. CLOTHING AND APPAREL
B29A_07 B29A. CLOTHING - PER
B30_07 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_07 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_07 B31. DRUGS OOP
B31A_07 B31A. DRUGS OOP - PER
B32_07 B32. HEALTH SERVICES
B32A_07 B32A. HEALTH SERVICES - PER
B33_07 B33. MEDICAL SUPPLIES
B33A_07 B33A. MED SUPPLIES - PER
B34_07 B34. TICKETS
B34A_07 B34A. TICKETS - PER
B35_07 B35. SPORTS EQUIPMENT
B35A_07 B35A. SPORTS EQUIPMENT - PER
B36_07 B36. HOBBIES/LEISURE EQUIPMENT
B36A_07 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_07 B37. FOOD/DRINK GROCERY

B37A_07 B37A. FOOD/DRINK GROC - PER
B38_07 B38. DINING OUT
B38A_07 B38A. DINING OUT - PER
B39_07 B39. GASOLINE
B39A_07 B39A. GASOLINE – PER

CAMS 2009:
B1_09 B1. PURCHASE/LEASE AUTO
B1A3_09 B1A3. AUTO YEAR - 1
B1A4_09 B1A4. AUTO PRICE - 1
B1A5_09 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_09 B1B3. AUTO YEAR - 2
B1B4_09 B1B4. AUTO PRICE - 2
B1B5_09 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_09 B1C3. AUTO YEAR - 3
B1C4_09 B1C4. AUTO PRICE - 3
B1C5_09 B1C5. AUTO/TRUCK NEW OR USED - 3
B2_09 B2. BUY REFRIGERATOR
B2A_09 B2A. REFRIGERATOR PRICE
B3_09 B3. BUY WASHER/DRYER
B3A_09 B3A. WASHER/DRYER PRICE
B4_09 B4. BUY DISHWASHER
B4A_09 B4A. DISHWASHER PRICE
B5_09 B5. BUY TELEVISION
B5A_09 B5A. TELEVISION PRICE
B6_09 B6. BUY COMPUTER
B6A_09 B6A. COMPUTER PRICE
B7_09 B7. HOME/RENTERS INSURANCE
B7D_09 COMBINED WITH HOME INSURANCE
B8_09 B8. PROPERTY TAXES
B8D_09 COMBINED WITH PROPERTY TAXES
B9_09 B9. VEHICLE INSURANCE
B10_09 B10. VEHICLE MAINTENANCE
B11_09 B11. HEALTH INSURANCE
B12_09 B12. TRIPS AND VACATIONS
B13_09 B13. HOME REPAIRS/MAINTENANCE DIY
B14_09 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_09 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_09 B16. CONTRIBUTIONS
B17_09 B17. GIFTS
B18_09 B18. MORTGAGE
B18A_09 B18A. MORTGAGE - PER
B18D_09 COMBINED WITH MORTGAGE
B19_09 B19. RENT
B19A_09 B19A. RENT - PER
B19D_09 COMBINED WITH RENT
B20_09 B20. ELECTRICITY
B20A_09 B20A. ELECTRICITY - PER
B20D_09 COMBINED WITH ELECTRICITY
B21_09 B21. WATER
B21A_09 B21A. WATER - PER
B21D_09 COMBINED WITH WATER
B22_09 B22. HEAT
B22A_09 B22A. HEAT - PER
B22D_09 COMBINED WITH HEAT
B23_09 B23. PHONE/CABLE/INTERNET
B23A_09 B23A. PHONE/CABLE - PER
B24_09 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_09 B24A. CAR PAYMENTS - PER
B25_09 B25. HOUSEKEEPING SUPPLIES
B25A_09 B25A. HOUSEKEEPING SUPPLIES - PER
B26_09 B26. HOUSEKEEPING SERVICES
B26A_09 B26A. HOUSEKEEPING SERVICES - PER
B27_09 B27. GARDENING/YARD SUPPLIES
B27A_09 B27A. GARDEN/YARD SUPPLIES - PER

B28_09 B28. GARDEN/YARD SERVICES
B28A_09 B28A. GARDEN/YARD SERVICES - PER
B29_09 B29. CLOTHING AND APPAREL
B29A_09 B29A. CLOTHING - PER
B30_09 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_09 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_09 B31. DRUGS OOP
B31A_09 B31A. DRUGS OOP - PER
B32_09 B32. HEALTH SERVICES
B32A_09 B32A. HEALTH SERVICES - PER
B33_09 B33. MEDICAL SUPPLIES
B33A_09 B33A. MED SUPPLIES - PER
B34_09 B34. TICKETS
B34A_09 B34A. TICKETS - PER
B35_09 B35. SPORTS EQUIPMENT
B35A_09 B35A. SPORTS EQUIPMENT - PER
B36_09 B36. HOBBIES/LEISURE EQUIPMENT
B36A_09 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_09 B37. FOOD/DRINK GROCERY
B37A_09 B37A. FOOD/DRINK GROC - PER
B38_09 B38. DINING OUT
B38A_09 B38A. DINING OUT - PER
B39_09 B39. GASOLINE
B39A_09 B39A. GASOLINE – PER

CAMS 2011:
B1_11 B1. PURCHASE/LEASE AUTO
B1A3_11 B1A3. AUTO YEAR - 1
B1A4_11 B1A4. AUTO PRICE - 1
B1A5_11 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_11 B1B3. AUTO YEAR - 2
B1B4_11 B1B4. AUTO PRICE - 2
B1B5_11 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_11 B1C3. AUTO YEAR - 3
B1C4_11 B1C4. AUTO PRICE - 3
B1C5_11 B1C5. AUTO/TRUCK NEW OR USED - 3
B2_11 B2. BUY REFRIGERATOR
B2A_11 B2A. REFRIGERATOR PRICE
B3_11 B3. BUY WASHER/DRYER
B3A_11 B3A. WASHER/DRYER PRICE
B4_11 B4. BUY DISHWASHER
B4A_11 B4A. DISHWASHER PRICE
B5_11 B5. BUY TELEVISION
B5A_11 B5A. TELEVISION PRICE
B6_11 B6. BUY COMPUTER
B6A_11 B6A. COMPUTER PRICE
B7_11 B7. HOME/RENTERS INSURANCE
B7D_11 COMBINED WITH HOME INSURANCE
B8_11 B8. PROPERTY TAXES
B8D_11 COMBINED WITH PROPERTY TAXES
B9_11 B9. VEHICLE INSURANCE
B10_11 B10. VEHICLE MAINTENANCE
B11_11 B11. HEALTH INSURANCE
B12_11 B12. TRIPS AND VACATIONS
B13_11 B13. HOME REPAIRS/MAINTENANCE DIY
B14_11 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_11 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_11 B16. CONTRIBUTIONS
B17_11 B17. GIFTS
B18_11 B18. MORTGAGE
B18A_11 B18A. MORTGAGE - PER
B18D_11 COMBINED WITH MORTGAGE
B19_11 B19. RENT
B19A_11 B19A. RENT - PER
B19D_11 COMBINED WITH RENT
B20_11 B20. ELECTRICITY

B20A_11 B20A. ELECTRICITY - PER
B20D_11 COMBINED WITH ELECTRICITY
B21_11 B21. WATER
B21A_11 B21A. WATER - PER
B21D_11 COMBINED WITH WATER
B22_11 B22. HEAT
B22A_11 B22A. HEAT - PER
B22D_11 COMBINED WITH HEAT
B23_11 B23. PHONE/CABLE/INTERNET
B23A_11 B23A. PHONE/CABLE - PER
B24_11 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_11 B24A. CAR PAYMENTS - PER
B25_11 B25. HOUSEKEEPING SUPPLIES
B25A_11 B25A. HOUSEKEEPING SUPPLIES - PER
B26_11 B26. HOUSEKEEPING SERVICES
B26A_11 B26A. HOUSEKEEPING SERVICES - PER
B27_11 B27. GARDENING/YARD SUPPLIES
B27A_11 B27A. GARDEN/YARD SUPPLIES - PER
B28_11 B28. GARDEN/YARD SERVICES
B28A_11 B28A. GARDEN/YARD SERVICES - PER
B29_11 B29. CLOTHING AND APPAREL
B29A_11 B29A. CLOTHING - PER
B30_11 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_11 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_11 B31. DRUGS OOP
B31A_11 B31A. DRUGS OOP - PER
B32_11 B32. HEALTH SERVICES
B32A_11 B32A. HEALTH SERVICES - PER
B33_11 B33. MEDICAL SUPPLIES
B33A_11 B33A. MED SUPPLIES - PER
B34_11 B34. TICKETS
B34A_11 B34A. TICKETS - PER
B35_11 B35. SPORTS EQUIPMENT
B35A_11 B35A. SPORTS EQUIPMENT - PER
B36_11 B36. HOBBIES/LEISURE EQUIPMENT
B36A_11 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_11 B37. FOOD/DRINK GROCERY
B37A_11 B37A. FOOD/DRINK GROC - PER
B38_11 B38. DINING OUT
B38A_11 B38A. DINING OUT - PER
B39_11 B39. GASOLINE
B39A_11 B39A. GASOLINE – PER

2.7 Total Durables Spending

Wave	Variable	Label	Type
5	H5CDURS	H5CDURS:W5 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
6	H6CDURS	H6CDURS:W6 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
7	H7CDURS	H7CDURS:W7 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
8	H8CDURS	H8CDURS:W8 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
9	H9CDURS	H9CDURS:W9 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
10	H10CDURS	H10CDURS:W10 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
5	H5CDURSF	H5CDURSF:W5 CAMSFlag: Total HHold Durables Spending	Categ
6	H6CDURSF	H6CDURSF:W6 CAMSFlag: Total HHold Durables Spending	Categ
7	H7CDURSF	H7CDURSF:W7 CAMSFlag: Total HHold Durables Spending	Categ
8	H8CDURSF	H8CDURSF:W8 CAMSFlag: Total HHold Durables Spending	Categ
9	H9CDURSF	H9CDURSF:W9 CAMSFlag: Total HHold Durables Spending	Categ
10	H10CDURSF	H10CDURSF:W10 CAMSFlag: Total HHold Durables Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CDURS	3866	311.871	673.743	0.000	7600.00
H6CDURS	3254	294.072	644.830	0.000	7400.00
H7CDURS	3880	354.089	787.860	0.000	7900.00
H8CDURS	3738	395.376	834.736	0.000	11309.00
H9CDURS	3587	365.037	711.969	0.000	6700.00
H10CDURS	4370	339.097	668.955	0.000	7189.00
H5CDURSF	3866	0.214	0.742	0.000	4.00
H6CDURSF	3254	0.251	0.800	0.000	4.00
H7CDURSF	3880	0.260	0.823	0.000	4.00
H8CDURSF	3738	0.151	0.618	0.000	4.00
H9CDURSF	3587	0.115	0.525	0.000	4.00
H10CDURSF	4370	0.123	0.544	0.000	4.00

Categorical Variable Codes

Value	H5CDURSF	H6CDURSF	H7CDURSF	H8CDURSF	H9CDURSF	H10CDURSF
0. no winsorizing or imp	3546	2941	3505	3507	3400	4135
1. winsorizing only	41	36	38	38	40	37
2. mean imputation only	54	55	54	55	74	98
3. zero imputation only	222	217	270	136	67	96
4. combination of imp and winsor	3	5	13	2	6	4

General Comments:

Spending measures are reported in nominal dollars. When a spending component is missing it is imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." There are no differences across waves in which categories are included in total durable spending.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending.

The durable spending components are summed to create the total durable spending measure. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

How Constructed:

HwCDURS is the sum of all of the household spending on durable goods excluding automobiles. The durable spending categories do not vary by wave. There are five durable categories: refrigerator, washer/dryer, dishwasher, television, and computer.

HwCDURSF is a flag that indicates whether any durable components are imputed or winsorized. Please see "1.9 Imputation and Cleaning of Spending Variables" for more information

CAMS Variables Used

CAMS 2001:
B2_01 B2. Buy refrigerator
B2A_01 B2a. Refrigerator price
B3_01 B3. Buy washer/dryer
B3A_01 B3a. Washer/dryer price
B4_01 B4. Buy dishwasher
B4A_01 B4a. Dishwasher price
B5_01 B5. Buy television
B5A_01 B5a. Television price
B6_01 B6. Buy computer
B6A_01 B6a. Computer price

CAMS 2003:
B2_03 B2. BUY REFRIGERATOR
B2A_03 B2A. REFRIGERATOR PRICE
B3_03 B3. BUY WASHER/DRYER
B3A_03 B3A. WASHER/DRYER PRICE
B4_03 B4. BUY DISHWASHER
B4A_03 B4A. DISHWASHER PRICE
B5_03 B5. BUY TELEVISION
B5A_03 B5A. TELEVISION PRICE
B6_03 B6. BUY COMPUTER
B6A_03 B6A. COMPUTER PRICE

CAMS 2005:
B2_05 B2. BUY REFRIGERATOR
B2a_05 B2A. REFRIGERATOR PRICE
B3_05 B3. BUY WASHER/DRYER
B3a_05 B3A. WASHER/DRYER PRICE
B4_05 B4. BUY DISHWASHER
B4a_05 B4A. DISHWASHER PRICE
B5_05 B5. BUY TELEVISION
B5a_05 B5A. TELEVISION PRICE
B6_05 B6. BUY COMPUTER
B6a_05 B6A. COMPUTER PRICE

CAMS 2007:
B2_07 B2. BUY REFRIGERATOR
B2A_07 B2A. REFRIGERATOR PRICE
B3_07 B3. BUY WASHER/DRYER
B3A_07 B3A. WASHER/DRYER PRICE
B4_07 B4. BUY DISHWASHER
B4A_07 B4A. DISHWASHER PRICE
B5_07 B5. BUY TELEVISION
B5A_07 B5A. TELEVISION PRICE
B6_07 B6. BUY COMPUTER
B6A_07 B6A. COMPUTER PRICE

CAMS 2009:
B2_09 B2. BUY REFRIGERATOR
B2A_09 B2A. REFRIGERATOR PRICE
B3_09 B3. BUY WASHER/DRYER
B3A_09 B3A. WASHER/DRYER PRICE
B4_09 B4. BUY DISHWASHER
B4A_09 B4A. DISHWASHER PRICE
B5_09 B5. BUY TELEVISION
B5A_09 B5A. TELEVISION PRICE
B6_09 B6. BUY COMPUTER

B6A_09 B6A. COMPUTER PRICE

CAMS 2011:
B2_11 B2. BUY REFRIGERATOR
B2A_11 B2A. REFRIGERATOR PRICE
B3_11 B3. BUY WASHER/DRYER
B3A_11 B3A. WASHER/DRYER PRICE
B4_11 B4. BUY DISHWASHER
B4A_11 B4A. DISHWASHER PRICE
B5_11 B5. BUY TELEVISION
B5A_11 B5A. TELEVISION PRICE
B6_11 B6. BUY COMPUTER
B6A_11 B6A. COMPUTER PRICE

2.8 Total Nondurables Spending

Wave	Variable	Label	Type
5	H5CNDUR	H5CNDUR:W5 CAMS: Total HHold Nondurables Spending	Cont
6	H6CNDUR	H6CNDUR:W6 CAMS: Total HHold Nondurables Spending	Cont
7	H7CNDUR	H7CNDUR:W7 CAMS: Total HHold Nondurables Spending	Cont
8	H8CNDUR	H8CNDUR:W8 CAMS: Total HHold Nondurables Spending	Cont
9	H9CNDUR	H9CNDUR:W9 CAMS: Total HHold Nondurables Spending	Cont
10	H10CNDUR	H10CNDUR:W10 CAMS: Total HHold Nondurables Spending	Cont
5	H5CNDURF	H5CNDURF:W5 CAMSFlag: Total HHold Nondurables Spending	Categ
6	H6CNDURF	H6CNDURF:W6 CAMSFlag: Total HHold Nondurables Spending	Categ
7	H7CNDURF	H7CNDURF:W7 CAMSFlag: Total HHold Nondurables Spending	Categ
8	H8CNDURF	H8CNDURF:W8 CAMSFlag: Total HHold Nondurables Spending	Categ
9	H9CNDURF	H9CNDURF:W9 CAMSFlag: Total HHold Nondurables Spending	Categ
10	H10CNDURF	H10CNDURF:W10 CAMSFlag: Total HHold Nondurables Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CDURS	3866	311.871	673.743	0.000	7600.000
H6CDURS	3254	294.072	644.830	0.000	7400.000
H7CDURS	3880	354.089	787.860	0.000	7900.000
H8CDURS	3738	395.376	834.736	0.000	11309.000
H9CDURS	3587	365.037	711.969	0.000	6700.000
H10CDURS	4370	339.097	668.955	0.000	7189.000
H5CDURSF	3866	0.214	0.742	0.000	4.000
H6CDURSF	3254	0.251	0.800	0.000	4.000
H7CDURSF	3880	0.260	0.823	0.000	4.000
H8CDURSF	3738	0.151	0.618	0.000	4.000
H9CDURSF	3587	0.115	0.525	0.000	4.000
H10CDURSF	4370	0.123	0.544	0.000	4.000

Categorical Variable Codes

Value / Variable	H5CNDURF	H6CNDURF	H7CNDURF	H8CNDURF	H9CNDURF	H10CNDURF
0. no winsorizing or mean imp	2594	2186	2550	2573	2454	3045
1. winsorizing only	73	113	126	123	116	117
2. mean imputation only	1144	913	1149	995	957	1164
3. winsorizing and mean imp	55	42	55	47	60	44

General Comments:

Spending measures are reported in nominal dollars. When a spending component is missing it is imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." There are differences across waves in which categories are included in total nondurable spending. These differences are discussed in more detail in the "1.4 Difference Across Waves" section earlier in this document.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending.

The nondurable spending components are summed to create the total nondurables spending measure. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

How Constructed:

HwCNDUR is the sum of all of the nondurable spending in the household. The spending categories vary by wave, but in general include: gifts, clothing, charitable contributions, dining out, medications and medical supplies, utilities (heat, water and electricity), food

and beverages, health insurance and services, telecommunications, tickets, trips and vacations, personal care items, furnishings, hobbies, sports, housekeeping services and supplies, and yard services and supplies. Please see "CAMS Variables Used" below and section "1.4 Differences Across Waves" for details of which non-durable categories are available in each wave.

HwCNDURF is a flag that indicates whether any nondurable components are imputed or winsorized. Please see "1.9 Imputation and Cleaning of Spending Variables" for more information.

Cross Wave Differences in Original CAMS Data

The CAMS 2001 and CAMS 2003 surveys asked fewer nondurable spending categories than in the later waves (see "1.4 Differences Across Waves."

CAMS Variables Used

CAMS 2001:

B11_01	B11. Electricity
B11A_01	B11a. Electricity - Per
B12_01	B12. Water
B12A_01	B12a. Water - Per
B13_01	B13. Heat
B13A_01	B13a. Heat - Per
B14_01	B14. Phone/Cable/Internet
B14A_01	B14a. Phone/Cable - Per
B17_01	B17. Health Insurance
B17A_01	B17a. Health Insur - Per
B18_01	B18. House/Yard supplies
B18A_01	B18a. House/Yard - Per
B20_01	B20. Food/Drink Grocery
B20A_01	B20. Food/Drink Groc - Per
B21_01	B21. Dining Out
B21A_01	B21a. Dining Out - Per
B22_01	B22. Clothing
B22A_01	B22a. Clothing - Per
B25_01	B25. Drugs
B25A_01	B25a. Drugs - Per
B26_01	B26. Health Services
B26A_01	B26a. Health Services - Per
B27_01	B27. Medical Supplies
B27A_01	B27a. Med Supplies - Per
B28_01	B28. Vacations
B28A_01	B28a. Vacations - Per
B29_01	B29. Tickets
B29A_01	B29a. Tickets - Per
B30_01	B30. Hobbies
B30A_01	B30a. Hobbies - Per
B31_01	B31. Contributions
B31A_01	B31a. Contributions - Per
B32_01	B32. Gifts
B32A_01	B32a. Gifts – Per

CAMS 2003:

B11_03	B11. HEALTH INSURANCE
B12_03	B12. TRIPS AND VACATIONS
B15_03	B15. ELECTRICITY
B15A_03	B15A. ELECTRICITY - PER
B16_03	B16. WATER
B16A_03	B16A. WATER - PER
B17_03	B17. HEAT
B17A_03	B17A. HEAT - PER
B18_03	B18. PHONE/CABLE/INTERNET

B18A_03 B18A. PHONE/CABLE - PER
B20_03 B20. HOUSEKEEPING SUPPLIES
B20A_03 B20A. HOUSEKEEPING SUPPLIES - PER
B21_03 B21. HOUSEKEEPING SERVICES
B21A_03 B21A. HOUSEKEEPING SERVICES - PER
B22_03 B22.GARDENING/YARD SUPPLIES
B22A_03 B22A. GARDEN/YARD SUPPLIES - PER
B23_03 B23. GARDEN/YARD SERVICES
B23A_03 B23A. GARDEN/YARD SERVICES - PER
B26_03 B26. CLOTHING AND APPAREL
B26A_03 B22A. CLOTHING - PER
B27_03 B27. PERSONAL CARE PRODUCTS/SERVICES
B27A_03 B27A. PERSONAL CARE PRODUCTS/SERVICES - PER
B28_03 B28. DRUGS
B28A_03 B28A. DRUGS - PER
B29_03 B29. HEALTH SERVICES
B29A_03 B29A. HEALTH SERVICES - PER
B30_03 B30. MEDICAL SUPPLIES
B30A_03 B30A. MED SUPPLIES - PER
B31_03 B31. TICKETS
B31A_03 B31A. TICKETS - PER
B32_03 B32. SPORTS EQUIPMENT
B32A_03 B32A. SPORTS EQUIPMENT - PER
B33_03 B33. HOBBIES/LEISURE EQUIPMENT
B33A_03 B33A. HOBBIES/LEISURE EQUIPMENT - PER
B34_03 B34. CONTRIBUTIONS
B34A_03 B34A. CONTRIBUTIONS - PER
B35_03 B35. GIFTS
B35A_03 B35A. GIFTS - PER
B36_03 B36. FOOD/DRINK GROCERY
B36A_03 B36. FOOD/DRINK GROC - PER
B37_03 B37. DINING OUT
B37A_03 B37A. DINING OUT - PER

CAMS 2005:
B11_05 B11. HEALTH INSURANCE
B12_05 B12. TRIPS AND VACATIONS
B15_05 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_05 B16. CONTRIBUTIONS
B17_05 B17. GIFTS
B20_05 B20. ELECTRICITY
B20a_05 B20A. ELECTRICITY - PER
B20d_05 COMBINED WITH ELECTRICITY
B21_05 B21. WATER
B21a_05 B21A. WATER - PER
B21d_05 COMBINED WITH WATER
B22_05 B22. HEAT
B22a_05 B22A. HEAT - PER
B22d_05 COMBINED WITH HEAT
B23_05 B23. PHONE/CABLE/INTERNET
B23a_05 B23A. PHONE/CABLE - PER
B25_05 B25. HOUSEKEEPING SUPPLIES
B25a_05 B25A. HOUSEKEEPING SUPPLIES - PER
B26_05 B26. HOUSEKEEPING SERVICES
B26a_05 B26A. HOUSEKEEPING SERVICES - PER
B27_05 B27.GARDENING/YARD SUPPLIES
B27a_05 B27A. GARDEN/YARD SUPPLIES - PER
B28_05 B28. GARDEN/YARD SERVICES
B28a_05 B28A. GARDEN/YARD SERVICES - PER
B29_05 B29. CLOTHING AND APPAREL
B29a_05 B29A. CLOTHING - PER
B30_05 B30. PERSONAL CARE PRODUCTS/SERVICES
B30a_05 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_05 B31. DRUGS OOP
B31a_05 B31A. DRUGS OOP - PER
B32_05 B32. HEALTH SERVICES

B32a_05 B32A. HEALTH SERVICES - PER
B33_05 B33. MEDICAL SUPPLIES
B33a_05 B33A. MED SUPPLIES - PER
B34_05 B34. TICKETS
B34a_05 B34A. TICKETS - PER
B35_05 B35. SPORTS EQUIPMENT
B35a_05 B35A. SPORTS EQUIPMENT - PER
B36_05 B36. HOBBIES/LEISURE EQUIPMENT
B36a_05 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_05 B37. FOOD/DRINK GROCERY
B37a_05 B37A. FOOD/DRINK GROC - PER
B38_05 B38. DINING OUT
B38a_05 B38A. DINING OUT - PER

CAMS 2007:
B11_07 B11. HEALTH INSURANCE
B12_07 B12. TRIPS AND VACATIONS
B15_07 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_07 B16. CONTRIBUTIONS
B17_07 B17. GIFTS
B20_07 B20. ELECTRICITY
B20A_07 B20A. ELECTRICITY - PER
B20D_07 COMBINED WITH ELECTRICITY
B21_07 B21. WATER
B21A_07 B21A. WATER - PER
B21D_07 COMBINED WITH WATER
B22_07 B22. HEAT
B22A_07 B22A. HEAT - PER
B22D_07 COMBINED WITH HEAT
B23_07 B23. PHONE/CABLE/INTERNET
B23A_07 B23A. PHONE/CABLE - PER
B25_07 B25. HOUSEKEEPING SUPPLIES
B25A_07 B25A. HOUSEKEEPING SUPPLIES - PER
B26_07 B26. HOUSEKEEPING SERVICES
B26A_07 B26A. HOUSEKEEPING SERVICES - PER
B27_07 B27. GARDENING/YARD SUPPLIES
B27A_07 B27A. GARDEN/YARD SUPPLIES - PER
B28_07 B28. GARDEN/YARD SERVICES
B28A_07 B28A. GARDEN/YARD SERVICES - PER
B29_07 B29. CLOTHING AND APPAREL
B29A_07 B29A. CLOTHING - PER
B30_07 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_07 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_07 B31. DRUGS OOP
B31A_07 B31A. DRUGS OOP - PER
B32_07 B32. HEALTH SERVICES
B32A_07 B32A. HEALTH SERVICES - PER
B33_07 B33. MEDICAL SUPPLIES
B33A_07 B33A. MED SUPPLIES - PER
B34_07 B34. TICKETS
B34A_07 B34A. TICKETS - PER
B35_07 B35. SPORTS EQUIPMENT
B35A_07 B35A. SPORTS EQUIPMENT - PER
B36_07 B36. HOBBIES/LEISURE EQUIPMENT
B36A_07 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_07 B37. FOOD/DRINK GROCERY
B37A_07 B37A. FOOD/DRINK GROC - PER
B38_07 B38. DINING OUT
B38A_07 B38A. DINING OUT - PER

CAMS 2009:
B11_09 B11. HEALTH INSURANCE
B12_09 B12. TRIPS AND VACATIONS
B15_09 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_09 B16. CONTRIBUTIONS
B17_09 B17. GIFTS

B20_09 B20. ELECTRICITY
B20A_09 B20A. ELECTRICITY - PER
B20D_09 COMBINED WITH ELECTRICITY
B21_09 B21. WATER
B21A_09 B21A. WATER - PER
B21D_09 COMBINED WITH WATER
B22_09 B22. HEAT
B22A_09 B22A. HEAT - PER
B22D_09 COMBINED WITH HEAT
B23_09 B23. PHONE/CABLE/INTERNET
B23A_09 B23A. PHONE/CABLE - PER
B25_09 B25. HOUSEKEEPING SUPPLIES
B25A_09 B25A. HOUSEKEEPING SUPPLIES - PER
B26_09 B26. HOUSEKEEPING SERVICES
B26A_09 B26A. HOUSEKEEPING SERVICES - PER
B27_09 B27. GARDENING/YARD SUPPLIES
B27A_09 B27A. GARDEN/YARD SUPPLIES - PER
B28_09 B28. GARDEN/YARD SERVICES
B28A_09 B28A. GARDEN/YARD SERVICES - PER
B29_09 B29. CLOTHING AND APPAREL
B29A_09 B29A. CLOTHING - PER
B30_09 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_09 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_09 B31. DRUGS OOP
B31A_09 B31A. DRUGS OOP - PER
B32_09 B32. HEALTH SERVICES
B32A_09 B32A. HEALTH SERVICES - PER
B33_09 B33. MEDICAL SUPPLIES
B33A_09 B33A. MED SUPPLIES - PER
B34_09 B34. TICKETS
B34A_09 B34A. TICKETS - PER
B35_09 B35. SPORTS EQUIPMENT
B35A_09 B35A. SPORTS EQUIPMENT - PER
B36_09 B36. HOBBIES/LEISURE EQUIPMENT
B36A_09 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_09 B37. FOOD/DRINK GROCERY
B37A_09 B37A. FOOD/DRINK GROC - PER
B38_09 B38. DINING OUT
B38A_09 B38A. DINING OUT - PER

CAMS 2011:
B11_11 B11. HEALTH INSURANCE
B12_11 B12. TRIPS AND VACATIONS
B15_11 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_11 B16. CONTRIBUTIONS
B17_11 B17. GIFTS
B20_11 B20. ELECTRICITY
B20A_11 B20A. ELECTRICITY - PER
B20D_11 COMBINED WITH ELECTRICITY
B21_11 B21. WATER
B21A_11 B21A. WATER - PER
B21D_11 COMBINED WITH WATER
B22_11 B22. HEAT
B22A_11 B22A. HEAT - PER
B22D_11 COMBINED WITH HEAT
B23_11 B23. PHONE/CABLE/INTERNET
B23A_11 B23A. PHONE/CABLE - PER
B25_11 B25. HOUSEKEEPING SUPPLIES
B25A_11 B25A. HOUSEKEEPING SUPPLIES - PER
B26_11 B26. HOUSEKEEPING SERVICES
B26A_11 B26A. HOUSEKEEPING SERVICES - PER
B27_11 B27. GARDENING/YARD SUPPLIES
B27A_11 B27A. GARDEN/YARD SUPPLIES - PER
B28_11 B28. GARDEN/YARD SERVICES
B28A_11 B28A. GARDEN/YARD SERVICES - PER
B29_11 B29. CLOTHING AND APPAREL

B29A_11 B29A. CLOTHING - PER
B30_11 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_11 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_11 B31. DRUGS OOP
B31A_11 B31A. DRUGS OOP - PER
B32_11 B32. HEALTH SERVICES
B32A_11 B32A. HEALTH SERVICES - PER
B33_11 B33. MEDICAL SUPPLIES
B33A_11 B33A. MED SUPPLIES - PER
B34_11 B34. TICKETS
B34A_11 B34A. TICKETS - PER
B35_11 B35. SPORTS EQUIPMENT
B35A_11 B35A. SPORTS EQUIPMENT - PER
B36_11 B36. HOBBIES/LEISURE EQUIPMENT
B36A_11 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_11 B37. FOOD/DRINK GROCERY
B37A_11 B37A. FOOD/DRINK GROC - PER
B38_11 B38. DINING OUT
B38A_11 B38A. DINING OUT - PER

2.9 Total Transportation Spending

Wave	Variable	Label	Type
5	H5CTRANSS	H5CTRANSS:W5 CAMS: Total HHold Transportation Spending	Cont
6	H6CTRANSS	H6CTRANSS:W6 CAMS: Total HHold Transportation Spending	Cont
7	H7CTRANSS	H7CTRANSS:W7 CAMS: Total HHold Transportation Spending	Cont
8	H8CTRANSS	H8CTRANSS:W8 CAMS: Total HHold Transportation Spending	Cont
9	H9CTRANSS	H9CTRANSS:W9 CAMS: Total HHold Transportation Spending	Cont
10	H10CTRANSS	H10CTRANSS:W10 CAMS: Total HHold Transportation Spending	Cont
5	H5CTRANSSF	H5CTRANSSF:W5 CAMSFlag: Total HHold Transportation Spending	Categ
6	H6CTRANSSF	H6CTRANSSF:W6 CAMSFlag: Total HHold Transportation Spending	Categ
7	H7CTRANSSF	H7CTRANSSF:W7 CAMSFlag: Total HHold Transportation Spending	Categ
8	H8CTRANSSF	H8CTRANSSF:W8 CAMSFlag: Total HHold Transportation Spending	Categ
9	H9CTRANSSF	H9CTRANSSF:W9 CAMSFlag: Total HHold Transportation Spending	Categ
10	H10CTRANSSF	H10CTRANSSF:W10 CAMSFlag: Total HHold Transportation Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTRANSS	3866	8138.521	11913.626	0.000	116031.000
H6CTRANSS	3254	8440.653	13378.509	0.000	164907.000
H7CTRANSS	3880	9116.162	13798.912	0.000	146360.000
H8CTRANSS	3738	8258.783	12094.595	0.000	130741.000
H9CTRANSS	3587	6997.246	9855.816	0.000	92428.000
H10CTRANSS	4370	7935.540	11420.866	0.000	91900.000
H5CTRANSSF	3866	0.511	0.991	0.000	4.000
H6CTRANSSF	3254	0.455	0.966	0.000	4.000
H7CTRANSSF	3880	0.481	1.007	0.000	4.000
H8CTRANSSF	3738	0.394	0.915	0.000	4.000
H9CTRANSSF	3587	0.377	0.879	0.000	4.000
H10CTRANSSF	4370	0.376	0.896	0.000	4.000

Categorical Variable Codes

Value	H5CTRANSSF	H6CTRANSSF	H7CTRANSSF	H8CTRANSSF	H9CTRANSSF	H10CTRANSSF
0. no winsorizing or imp	2982	2606	3088	3097	2980	3651
1. winsorizing only	32	41	40	40	36	41
2. mean or median imputation only	699	442	518	421	441	504
3. zero imputation only	68	106	146	128	86	102
4. combination of imp and winsor	85	59	88	52	44	72

General Comments:

Spending measures are reported in nominal dollars. Missing values in vehicle insurance, vehicle maintenance, car payment or vehicle financing, and gasoline are imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." Missing values in a component of auto purchases are imputed using the method described in "1.10 Imputation of Auto Purchases." There are differences across waves concerning car payments, which are included in total transportation spending, as documented below.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending.

The transportation spending components are summed to create the total transportation spending measure. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

How Constructed:

HwCTRANSS is the sum of all of the spending in the household on up to three automobile purchases, vehicle insurance, vehicle maintenance, car payment or vehicle financing, and gasoline. If the Respondent does not indicate whether or not their household purchased an automobile, it is assumed that there was no auto purchased and the auto amounts are set to zero. Please see "1.10 Imputation of Auto Purchases" for more details.

HwCTRANSSF is a flag that indicates whether any of the components of transportation spending are imputed or winsorized. Please see "1.9 Imputation and Cleaning of Spending Variables" for more information.

Cross Wave Differences in Original CAMS Data

The CAMS 2001 survey asked for car interest payment amount (vehicle financing), while later surveys asked for the combined spending on both car interest and principal payments (car payments).

CAMS Variables Used

CAMS 2001:

B1_01	B1. Purchase/lease auto
B1A_3_01	B1a_3. Auto year - 1
B1A_4_01	B1a_4. Auto price - 1
B1B_3_01	B1b_3. Auto year - 2
B1B_4_01	B1b_4. Auto price - 2
B1C_3_01	B1c_3. Auto year - 3
B1C_4_01	B1c_4. Auto price - 3
B15_01	B15. Auto Finance chrg
B15A_01	B15a. Auto Finance - Per
B16_01	B16. Auto Insurance
B16A_01	B16a. Auto Insur - Per
B23_01	B23. Gasoline
B23A_01	B23a. Gasoline - Per
B24_01	B24. Vehicle service
B24A_01	B24a. Vehicle service - Per

CAMS 2003:

B1_03	B1. PURCHASE/LEASE AUTO
B1A3_03	B1A3. AUTO YEAR - 1
B1A4_03	B1A4. AUTO PRICE - 1
B1A5_03	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_03	B1B3. AUTO YEAR - 2
B1B4_03	B1B4. AUTO PRICE - 2
B1B5_03	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_03	B1C3. AUTO YEAR - 3
B1C4_03	B1C4. AUTO PRICE - 3
B1C5_03	B1C5. AUTO/TRUCK NEW OR USED - 3
B9_03	B9. VEHICLE INSURANCE
B10_03	B10. VEHICLE MAINTENANCE
B19_03	B19. CAR PAYMENTS INTEREST/PRINCIPAL
B19A_03	B19A. CAR PAYMENTS - PER
B38_03	B38. GASOLINE
B38A_03	B38A. GASOLINE - PER

CAMS 2005:

B1_05	B1. PURCHASE/LEASE AUTO
B1a3_05	B1A3. AUTO YEAR - 1
B1a4_05	B1A4. AUTO PRICE - 1
B1a5_05	B1A5. AUTO/TRUCK NEW OR USED - 1
B1b3_05	B1B3. AUTO YEAR - 2

B1b4_05 B1B4. AUTO PRICE - 2
B1b5_05 B1B5. AUTO/TRUCK NEW OR USED - 2
B1c3_05 B1C3. AUTO YEAR - 3
B1c4_05 B1C4. AUTO PRICE - 3
B1c5_05 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_05 B9. VEHICLE INSURANCE
B10_05 B10. VEHICLE MAINTENANCE
B24_05 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24a_05 B24A. CAR PAYMENTS - PER
B39_05 B39. GASOLINE
B39a_05 B39A. GASOLINE - PER

CAMS 2007:
B1_07 B1. PURCHASE/LEASE AUTO
B1A3_07 B1A3. AUTO YEAR - 1
B1A4_07 B1A4. AUTO PRICE - 1
B1A5_07 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_07 B1B3. AUTO YEAR - 2
B1B4_07 B1B4. AUTO PRICE - 2
B1B5_07 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_07 B1C3. AUTO YEAR - 3
B1C4_07 B1C4. AUTO PRICE - 3
B1C5_07 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_07 B9. VEHICLE INSURANCE
B10_07 B10. VEHICLE MAINTENANCE
B24_07 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_07 B24A. CAR PAYMENTS - PER
B39_07 B39. GASOLINE
B39A_07 B39A. GASOLINE – PER

CAMS 2009:
B1_09 B1. PURCHASE/LEASE AUTO
B1A3_09 B1A3. AUTO YEAR - 1
B1A4_09 B1A4. AUTO PRICE - 1
B1A5_09 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_09 B1B3. AUTO YEAR - 2
B1B4_09 B1B4. AUTO PRICE - 2
B1B5_09 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_09 B1C3. AUTO YEAR - 3
B1C4_09 B1C4. AUTO PRICE - 3
B1C5_09 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_09 B9. VEHICLE INSURANCE
B10_09 B10. VEHICLE MAINTENANCE
B24_09 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_09 B24A. CAR PAYMENTS - PER
B39_09 B39. GASOLINE
B39A_09 B39A. GASOLINE – PER

CAMS 2011:
B1_11 B1. PURCHASE/LEASE AUTO
B1A3_11 B1A3. AUTO YEAR - 1
B1A4_11 B1A4. AUTO PRICE - 1
B1A5_11 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_11 B1B3. AUTO YEAR - 2
B1B4_11 B1B4. AUTO PRICE - 2
B1B5_11 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_11 B1C3. AUTO YEAR - 3
B1C4_11 B1C4. AUTO PRICE - 3
B1C5_11 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_11 B9. VEHICLE INSURANCE
B10_11 B10. VEHICLE MAINTENANCE
B24_11 B24. CAR PAYMENTS INTEREST/PRINCIPAL

B24A_11 B24A. CAR PAYMENTS - PER
B39_11 B39. GASOLINE
B39A_11 B39A. GASOLINE – PER

2.10 Total Housing Spending

Wave	Variable	Label	Type
5	H5CHOUSS	H5CHOUSS:W5 CAMS: Total HHold Housing Spending	Cont
6	H6CHOUSS	H6CHOUSS:W6 CAMS: Total HHold Housing Spending	Cont
7	H7CHOUSS	H7CHOUSS:W7 CAMS: Total HHold Housing Spending	Cont
8	H8CHOUSS	H8CHOUSS:W8 CAMS: Total HHold Housing Spending	Cont
9	H9CHOUSS	H9CHOUSS:W9 CAMS: Total HHold Housing Spending	Cont
10	H10CHOUSS	H10CHOUSS:W10 CAMS: Total HHold Housing Spending	Cont
5	H5CHOUSSF	H5CHOUSSF:W5 CAMSFlag: Total HHold Housing Spending	Categ
6	H6CHOUSSF	H6CHOUSSF:W6 CAMSFlag: Total HHold Housing Spending	Categ
7	H7CHOUSSF	H7CHOUSSF:W7 CAMSFlag: Total HHold Housing Spending	Categ
8	H8CHOUSSF	H8CHOUSSF:W8 CAMSFlag: Total HHold Housing Spending	Categ
9	H9CHOUSSF	H9CHOUSSF:W9 CAMSFlag: Total HHold Housing Spending	Categ
10	H10CHOUSSF	H10CHOUSSF:W10 CAMSFlag: Total HHold Housing Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHOUSS	3866	8109.912	13837.563	0.000	259209.000
H6CHOUSS	3254	7919.303	10781.810	0.000	141669.000
H7CHOUSS	3880	8040.058	9064.540	0.000	107609.000
H8CHOUSS	3738	8940.710	11807.653	0.000	220196.000
H9CHOUSS	3587	8489.069	9529.845	0.000	91200.000
H10CHOUSS	4370	9007.188	10489.916	0.000	122935.000
H5CHOUSSF	3866	0.476	0.852	0.000	3.000
H6CHOUSSF	3254	0.470	0.846	0.000	3.000
H7CHOUSSF	3880	0.434	0.818	0.000	3.000
H8CHOUSSF	3738	0.366	0.773	0.000	3.000
H9CHOUSSF	3587	0.376	0.778	0.000	3.000
H10CHOUSSF	4370	0.400	0.798	0.000	3.000

Categorical Variable Codes

Value	H5CHOUSSF	H6CHOUSSF	H7CHOUSSF	H8CHOUSSF	H9CHOUSSF	H10CHOUSSF
0. no winsorizing or mean imp	2935	2472	3016	3039	2892	3479
1. winsorizing only	33	46	48	41	48	43
2. mean imputation only	886	724	813	646	639	839
3. winsorizing and mean imp	12	12	3	12	8	9

General Comments:

Spending measures are reported in nominal dollars. When a spending component is missing it is imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." There are differences across waves in which categories are included in total housing spending as documented below.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending.

The housing spending components are summed to create the total housing spending measure. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

How Constructed:

HwCHOUSS is the sum of all of the spending on housing, including mortgage interest, rent, home/renters insurance, property taxes, and home repair and maintenance (supplies and services). The spending categories vary by wave. Mortgage payments include only interest. Please refer to "1.6 Components of Household Spending and Consumption" for details on the calculation of mortgage interest.

HwCHOUSSF is a flag that indicates whether any components are imputed or winsorized. Please see "1.9 Imputation and Cleaning of Spending Variables" for more information.

Cross Wave Differences in Original CAMS Data

The CAMS 2001 survey asked about home repairs and maintenance as one spending item. In later waves, this item was split into two components:

1. Home repairs and maintenance supplies: materials your household bought directly
2. Home repairs and maintenance services: hiring costs including materials they provided

CAMS Variables Used

CAMS 2001:

B7_01	B7. Mortgage
B7A_01	B7a. Mortgage - Per
B8_01	B8. Home/Rent Ins.
B8A_01	B8a. Home/Rent Ins - Per
B9_01	B9. Property Tax
B9A_01	B9a. Property Tax - Per
B10_01	B10. Rent
B10A_01	B10a. Rent - Per
B19_01	B19. Home Maintain
B19A_01	B19a. Home Maintain - Per

CAMS 2003:

B7_03	B7. HOME/RENTERS INSURANCE
B8_03	B8. PROPERTY TAXES
B13_03	B13. MORTGAGE
B13A_03	B13A. MORTGAGE - PER
B14_03	B14. RENT
B14A_03	B14A. RENT - PER
B24_03	B24. HOME REPAIRS/MAINTENANCE DIY
B24A_03	B24A. HOME REPAIRS/MAINTENANCE DIY - PER
B25_03	B25. HOME REPAIRS/MAINTENANCE SERVICES
B25A_03	B25A. HOME REPAIRS/MAINTENANCE SERVICE - PER

CAMS 2005:

B7_05	B7. HOME/RENTERS INSURANCE
B8_05	B8. PROPERTY TAXES
B13_05	B13. HOME REPAIRS/MAINTENANCE DIY
B14_05	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_05	B18. MORTGAGE
B18a_05	B18A. MORTGAGE - PER
B19_05	B19. RENT
B19a_05	B19A. RENT - PER

CAMS 2007:

B7_07	B7. HOME/RENTERS
B8_07	B8. PROPERTY TAXES
B13_07	B13. HOME REPAIRS/MAINTENANCE DIY
B14_07	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_07	B18. MORTGAGE
B18A_07	B18A. MORTGAGE - PER
B19_07	B19. RENT
B19A_07	B19A. RENT - PER

CAMS 2009:

B7_09	B7. HOME/RENTERS INSURANCE
B8_09	B8. PROPERTY TAXES
B13_09	B13. HOME REPAIRS/MAINTENANCE DIY

B14_09 B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_09 B18. MORTGAGE
B18A_09 B18A. MORTGAGE - PER
B19_09 B19. RENT
B19A_09 B19A. RENT - PER

CAMS 2011:
B7_11   B7. HOME/RENTERS INSURANCE
B8_11   B8. PROPERTY TAXES
B13_11 B13. HOME REPAIRS/MAINTENANCE DIY
B14_11 B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_11 B18. MORTGAGE
B18A_11 B18A. MORTGAGE - PER
B19_11 B19. RENT
B19A_11 B19A. RENT - PER

2.11 Car Purchases and Payments

Wave	Variable	Label	Type
5	H5CAUTOALL	H5CAUTOALL:W5 CAMS: Total HHold Auto Spending	Cont
6	H6CAUTOALL	H6CAUTOALL:W6 CAMS: Total HHold Auto Spending	Cont
7	H7CAUTOALL	H7CAUTOALL:W7 CAMS: Total HHold Auto Spending	Cont
8	H8CAUTOALL	H8CAUTOALL:W8 CAMS: Total HHold Auto Spending	Cont
9	H9CAUTOALL	H9CAUTOALL:W9 CAMS: Total HHold Auto Spending	Cont
10	H10CAUTOALL	H10CAUTOALL:W10 CAMS: Total HHold Auto Spending	Cont
5	H5CVHCLFIN	H5CVHCLFIN:W5 CAMS: Car Interest Payments	Cont
6	H6CCARPAY	H6CCARPAY:W6 CAMS: Car Interest + Principal Payments	Cont
7	H7CCARPAY	H7CCARPAY:W7 CAMS: Car Interest + Principal Payments	Cont
8	H8CCARPAY	H8CCARPAY:W8 CAMS: Car Interest + Principal Payments	Cont
9	H9CCARPAY	H9CCARPAY:W9 CAMS: Car Interest + Principal Payments	Cont
10	H10CCARPAY	H10CCARPAY:W10 CAMS: Car Interest + Principal Payments	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CAUTOALL	3866	3973.025	9768.552	0.000	67000.000
H6CAUTOALL	3254	3530.235	9404.062	0.000	74500.000
H7CAUTOALL	3880	3995.601	10973.158	0.000	113000.000
H8CAUTOALL	3738	3137.692	8835.339	0.000	60000.000
H9CAUTOALL	3587	2580.892	7661.915	0.000	58000.000
H10CAUTOALL	4370	2770.868	8629.966	0.000	66000.000
H5CVHCLFIN	3866	547.849	1587.212	0.000	18000.000
H6CCARPAY	3254	1994.097	6695.174	0.000	100800.000
H7CCARPAY	3880	1628.591	3612.084	0.000	46296.000
H8CCARPAY	3738	1707.734	4962.919	0.000	72000.000
H9CCARPAY	3587	1340.814	3228.314	0.000	43200.000
H10CCARPAY	4370	1460.362	3964.754	0.000	60000.000

General Comments:

Spending measures are reported in nominal dollars. Missing values in vehicle finance charges and car payments are imputed using the method described in the section titled "1.9 Imputation and Cleaning of Spending Variables." When a component of auto purchases is missing it is imputed using the method described in "1.10 Imputation of Auto Purchases."

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending. The spending components are summed to create the total spending measures. CAMS spending measures are reported at the household level. The CAMS respondent reports spending for all members of his/her household.

Spending on auto purchases is included in the total household transportation spending measure, which is a component of the total household spending measure. The CAMS survey only measures purchase price of autos and not the outlay. Measuring the outlay is complicated due to the many financing options for vehicle purchases, including the possibility of trade-ins. Eliciting the details of the transactions is not practical in a paper-and-pencil survey. Analysts may want to consider adjustments, depending on the purpose of their analyses. For this reason, the total household auto spending measure is added to the dataset as a separate variable so analysts can subtract auto purchases from the RAND CAMS measures of total spending or total transportation spending, develop adjusted measures and add those back in to arrive at revised totals.

To arrive at a pure spending measure the analyst will need to devise a way to remove the saving component (i.e., the principal) contained in the car payments. To enable the analyst to make the correction without having to extract any raw variables from the original CAMS files, we have included "car payments" as separate variables. The analyst can use these (a) to subtract them from RAND CAMS total spending and (b) to compute car payments to be added back into the measures of total spending. Please see "1.5. Spending versus Consumption" for more details.

How Constructed:

HwCAUTOALL is the sum of all of the spending in the household on up to three automobile purchases. If the Respondent does not indicate whether or not their household purchased an automobile, it is assumed that there was no auto purchase and the auto amounts are set to zero. When an auto has been purchased but the value is missing, it is imputed using median imputation before the top and bottom five totaled values are winsorized. There are no differences across waves in total auto spending components, but the determination of new versus old auto changes across waves. Please see "1.10 Imputation of Auto Purchases" for more information.

H5CVHCLFIN is the car interest payment amount from CAMS 2001 and can be subtracted from H5CTOTS. HwCCARPAY is the car interest and principal payment amount and can be subtracted from HwCTOTS for Waves 6 onward.

CAMS Variables Used

CAMS 2001:
B1_01 B1. Purchase/lease auto
B1A_3_01 B1a_3. Auto year - 1
B1A_4_01 B1a_4. Auto price - 1
B1B_3_01 B1b_3. Auto year - 2
B1B_4_01 B1b_4. Auto price - 2
B1C_3_01 B1c_3. Auto year - 3
B1C_4_01 B1c_4. Auto price - 3
B15_01 B15. Auto Finance chrg
B15A_01 B15a. Auto Finance - Per

CAMS 2003:
B1_03 B1. PURCHASE/LEASE AUTO
B1A3_03 B1A3. AUTO YEAR - 1
B1A4_03 B1A4. AUTO PRICE - 1
B1A5_03 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_03 B1B3. AUTO YEAR - 2
B1B4_03 B1B4. AUTO PRICE - 2
B1B5_03 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_03 B1C3. AUTO YEAR - 3
B1C4_03 B1C4. AUTO PRICE - 3
B1C5_03 B1C5. AUTO/TRUCK NEW OR USED - 3
B19_03 B19. CAR PAYMENTS INTEREST/PRINCIPAL
B19A_03 B19A. CAR PAYMENTS - PER

CAMS 2005:
B1_05 B1. PURCHASE/LEASE AUTO
B1a3_05 B1A3. AUTO YEAR - 1
B1a4_05 B1A4. AUTO PRICE - 1
B1a5_05 B1A5. AUTO/TRUCK NEW OR USED - 1
B1b3_05 B1B3. AUTO YEAR - 2
B1b4_05 B1B4. AUTO PRICE - 2
B1b5_05 B1B5. AUTO/TRUCK NEW OR USED - 2
B1c3_05 B1C3. AUTO YEAR - 3
B1c4_05 B1C4. AUTO PRICE - 3
B1c5_05 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_05 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24a_05 B24A. CAR PAYMENTS – PER

CAMS 2007:
B1_07 B1. PURCHASE/LEASE AUTO
B1A3_07 B1A3. AUTO YEAR - 1
B1A4_07 B1A4. AUTO PRICE - 1
B1A5_07 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_07 B1B3. AUTO YEAR - 2
B1B4_07 B1B4. AUTO PRICE - 2

B1B5_07 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_07 B1C3. AUTO YEAR - 3
B1C4_07 B1C4. AUTO PRICE - 3
B1C5_07 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_07 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_07 B24A. CAR PAYMENTS - PER

CAMS 2009:
B1_09   B1. PURCHASE/LEASE AUTO
B1A3_09 B1A3. AUTO YEAR - 1
B1A4_09 B1A4. AUTO PRICE - 1
B1A5_09 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_09 B1B3. AUTO YEAR - 2
B1B4_09 B1B4. AUTO PRICE - 2
B1B5_09 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_09 B1C3. AUTO YEAR - 3
B1C4_09 B1C4. AUTO PRICE - 3
B1C5_09 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_09 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_09 B24A. CAR PAYMENTS - PER

CAMS 2011:
B1_11   B1. PURCHASE/LEASE AUTO
B1A3_11 B1A3. AUTO YEAR - 1
B1A4_11 B1A4. AUTO PRICE - 1
B1A5_11 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_11 B1B3. AUTO YEAR - 2
B1B4_11 B1B4. AUTO PRICE - 2
B1B5_11 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_11 B1C3. AUTO YEAR - 3
B1C4_11 B1C4. AUTO PRICE - 3
B1C5_11 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_11 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_11 B24A. CAR PAYMENTS - PER

2.12 Mortgage Payments and Interest

Wave	Variable	Label	Type
5	H5MORT	H5MORT:W5 CAMS: Mortgage Interest + Principal Payments	Cont
6	H6MORT	H6MORT:W6 CAMS: Mortgage Interest + Principal Payments	Cont
7	H7MORT	H7MORT:W7 CAMS: Mortgage Interest + Principal Payments	Cont
8	H8MORT	H8MORT:W8 CAMS: Mortgage Interest + Principal Payments	Cont
9	H9MORT	H9MORT:W9 CAMS: Mortgage Interest + Principal Payments	Cont
10	H10MORT	H10MORT:W10 CAMS: Mortgage Interest + Principal Payments	Cont
5	H5CMORTINT	H5CMORTINT:W5 CAMS: Mortgage Interest	Cont
6	H6CMORTINT	H6CMORTINT:W6 CAMS: Mortgage Interest	Cont
7	H7CMORTINT	H7CMORTINT:W7 CAMS: Mortgage Interest	Cont
8	H8CMORTINT	H8CMORTINT:W8 CAMS: Mortgage Interest	Cont
9	H9CMORTINT	H9CMORTINT:W9 CAMS: Mortgage Interest	Cont
10	H10CMORTINT	H10CMORTINT:W10 CAMS: Mortgage Interest	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CMORT	3866	3089.209	5748.042	0.000	52000.000
H6CMORT	3254	3356.555	6652.941	0.000	70000.000
H7CMORT	3880	4057.370	8872.029	0.000	138000.000
H8CMORT	3738	4545.327	9635.043	0.000	126048.000
H9CMORT	3587	4387.705	9836.792	0.000	123600.000
H10CMORT	4370	4574.238	8395.050	0.000	82368.000
H5CMORTINT	3866	1833.002	3456.825	0.000	33137.000
H6CMORTINT	3254	1881.360	3774.116	0.000	40299.000
H7CMORTINT	3880	2179.088	4766.201	0.000	73209.000
H8CMORTINT	3738	2559.969	5367.201	0.000	67108.000
H9CMORTINT	3587	2365.519	5291.503	0.000	64536.000
H10CMORTINT	4370	2488.856	4566.066	0.000	42988.000

General Comments:

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, Wave 7 asks about 2005 spending, Wave 8 asks about 2007 spending, Wave 9 asks about 2009 spending, and Wave 10 asks about 2011 spending. The spending components are summed to create the total spending measures. CAMS spending measures are reported at the household level. The CAMS Respondent reports spending for all members of his/her household.

To arrive at a pure spending measure the analyst we devised a way to remove the saving component (i.e., the principal) contained in the mortgage payments. Please see the section "1.5. Spending versus Consumption" for details. To enable the analyst to make a different correction without having to extract any raw variables from the original CAMS files, we have included "mortgage payments" and our imputed "mortgage interest" as separate variables. The analyst can use these (a) to subtract them from RAND CAMS total spending and (b) to compute mortgage payments to be added back into the measures of total spending. Please see "1.6 Components of Household Spending and Consumption" for more details on the calculation of mortgage interest.

How Constructed:

HwCMORT is the mortgage payment amount and includes interest and principal.

HwCMORTINT is the mortgage interest amount that is a component of HwCTOTS. It can be subtracted from HwCTOTS should the analyst choose to develop an alternative measure of mortgage spending. We approximated households' interest using Consumer Expenditure Survey data. Please see the section "1.6 Components of Household Spending and Consumption" for details.

CAMS Variables Used

```
CAMS 2001:
B7_01     B7. Mortgage
B7A_01    B7a. Mortgage - Per

CAMS 2003:
B13_03   B13. MORTGAGE
B13A_03  B13A. MORTGAGE - PER

CAMS 2005:
B18_05  B18. MORTGAGE
B18a_05 B18A. MORTGAGE - PER

CAMS 2007:
B18_07  B18. MORTGAGE
B18A_07 B18A. MORTGAGE - PER

CAMS 2009:
B18_09  B18. MORTGAGE
B18A_09 B18A. MORTGAGE - PER

CAMS 2011:
B18_11  B18. MORTGAGE
B18A_11 B18A. MORTGAGE - PER
```

2.13 Total Household Consumption

Wave	Variable	Label	Type
5	H5CTOTC	H5CTOTC:W5 CAMS: Total HHold Consumption	Cont
6	H6CTOTC	H6CTOTC:W6 CAMS: Total HHold Consumption	Cont
7	H7CTOTC	H7CTOTC:W7 CAMS: Total HHold Consumption	Cont
8	H8CTOTC	H8CTOTC:W8 CAMS: Total HHold Consumption	Cont
9	H9CTOTC	H9CTOTC:W9 CAMS: Total HHold Consumption	Cont
10	H10CTOTC	H10CTOTC:W10 CAMS: Total HHold Consumption	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTOTC	3866	41798.752	32210.742	236.000	399279.000
H6CTOTC	3254	45573.419	33595.528	134.000	394635.000
H7CTOTC	3880	45803.394	34375.785	0.000	354158.000
H8CTOTC	3738	49256.725	36953.635	124.000	472964.000
H9CTOTC	3587	47077.410	35424.854	103.000	513014.000
H10CTOTC	4370	44367.128	33037.288	79.000	434264.000

General Comments:

The CAMS questionnaire aims at eliciting household spending. However, in most economic models individuals (or households) draw utility from consumption. Consumption is different from spending for items like consumer durables (e.g., automobile, TV, PC etc.) and housing. The purchase occurs in one period, but the item provides utility for more than one period. We provide one possible derivation of a measure of household consumption. The data used to construct the consumption measures include spending measures from the CAMS surveys and demographic data, income and wealth values from the adjacent HRS core surveys. Details on the methodology can be found in the section "1.6 Components of Household Spending and Consumption."

How Constructed:

HwCTOTC is the sum of all of the consumption in the household, including durable consumption, housing consumption, transportation consumption and nondurable spending. Details on the specification of each of these measures can be found on the following pages of the data codebook and also in section "1.6 Components of Household Spending and Consumption." The nondurable spending categories vary by wave. Please see "1.4 Differences Across Waves" for details of which spending categories are available in each wave.

Cross Wave Differences in Original CAMS Data

The CAMS 2001 and CAMS 2003 surveys asked fewer nondurable spending categories than in the later waves (see "1.4 Differences Across Waves").

RANDHRS Ver N Variables Used

RAGENDER: R Gender
RABYEAR: R birth year
RAEDUC: R education (categ)

R4MSTAT:W4 R Marital Status
R5MSTAT:W5 R Marital Status
R6MSTAT:W6 R Marital Status
R7MSTAT:W7 R Marital Status
R8MSTAT:W8 R Marital Status
R9MSTAT:W9 R Marital Status
R10MSTAT:W10 R Marital Status
R11MSTAT:W11 R Marital Status

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R5WORK:W5 R working for pay
R6WORK:W6 R working for pay
R7WORK:W7 R working for pay
R8WORK:W8 R working for pay
R9WORK:W9 R working for pay
R10WORK:W10 R working for pay
R11WORK:W11 R working for pay

H5HHRES:W5 Number of people in HH
H6HHRES:W6 Number of people in HH
H7HHRES:W7 Number of people in HH
H8HHRES:W8 Number of people in HH
H9HHRES:W9 Number of people in HH
H10HHRES:W10 Number of people in HH

H5ITOT:W5 Incm: Total HHold / R+Sp only
H6ITOT:W6 Incm: Total HHold / R+Sp only
H7ITOT:W7 Incm: Total HHold / R+Sp only
H8ITOT:W8 Incm: Total HHold / R+Sp only
H9ITOT:W9 Incm: Total HHold / R+Sp only
H10ITOT:W10 Incm: Total HHold / R+Sp only
H11ITOT:W11 Incm: Total HHold / R+Sp only

H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA:W11 Total of all Assets--Cross-wave


H5ATRAN:W5 Assets:Transportation--Cross-wave
H6ATRAN:W6 Assets:Transportation--Cross-wave
H7ATRAN:W7 Assets:Transportation--Cross-wave
H8ATRAN:W8 Assets:Transportation--Cross-wave
H9ATRAN:W9 Assets:Transportation--Cross-wave
H10ATRAN:W10 Assets:Transportation--Cross-wave
H11ATRAN:W11 Assets:Transportation--Cross-wave

H5AHOUS:W5 Assets:Primary Residence--Cross-wave
H6AHOUS:W6 Assets:Primary Residence--Cross-wave
H7AHOUS:W7 Assets:Primary Residence--Cross-wave
H8AHOUS:W8 Assets:Primary Residence--Cross-wave
H9AHOUS:W9 Assets:Primary Residence--Cross-wave
H10AHOUS:W10 Assets:Primary Residence--Cross-wave
H11AHOUS:W11 Assets:Primary Residence--Cross-wave
```

CAMS Variables Used

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CAMS 2001:
B2_01     B2. Buy refrigerator
B2A_01    B2a. Refrigerator price
B3_01     B3. Buy washer/dryer
B3A_01    B3a. Washer/dryer price
B4_01     B4. Buy dishwasher
B4A_01    B4a. Dishwasher price
B5_01     B5. Buy television
B5A_01    B5a. Television price
B6_01     B6. Buy computer
B6A_01    B6a. Computer price
B8_01     B8. Home/Rent Ins.
B8A_01    B8a. Home/Rent Ins - Per
B9_01     B9. Property Tax
B9A_01    B9a. Property Tax - Per
```

B10_01 B10. Rent
B10A_01 B10a. Rent - Per
B11_01 B11. Electricity
B11A_01 B11a. Electricity - Per
B12_01 B12. Water
B12A_01 B12a. Water - Per
B13_01 B13. Heat
B13A_01 B13a. Heat - Per
B14_01 B14. Phone/Cable/Internet
B14A_01 B14a. Phone/Cable - Per
B17_01 B17. Health Insurance
B17A_01 B17a. Health Insur - Per
B18_01 B18. House/Yard supplies
B18A_01 B18a. House/Yard - Per
B19_01 B19. Home Maintain
B19A_01 B19a. Home Maintain - Per
B20_01 B20. Food/Drink Grocery
B20A_01 B20. Food/Drink Groc - Per
B21_01 B21. Dining Out
B21A_01 B21a. Dining Out - Per
B22_01 B22. Clothing
B22A_01 B22a. Clothing - Per
B23_01 B23. Gasoline
B23A_01 B23a. Gasoline - Per
B25_01 B25. Drugs
B25A_01 B25a. Drugs - Per
B26_01 B26. Health Services
B26A_01 B26a. Health Services - Per
B27_01 B27. Medical Supplies
B27A_01 B27a. Med Supplies - Per
B28_01 B28. Vacations
B28A_01 B28a. Vacations - Per
B29_01 B29. Tickets
B29A_01 B29a. Tickets - Per
B30_01 B30. Hobbies
B30A_01 B30a. Hobbies - Per
B31_01 B31. Contributions
B31A_01 B31a. Contributions - Per
B32_01 B32. Gifts
B32A_01 B32a. Gifts – Per

CAMS 2003:
B2_03 B2. BUY REFRIGERATOR
B2A_03 B2A. REFRIGERATOR PRICE
B3_03 B3. BUY WASHER/DRYER
B3A_03 B3A. WASHER/DRYER PRICE
B4_03 B4. BUY DISHWASHER
B4A_03 B4A. DISHWASHER PRICE
B5_03 B5. BUY TELEVISION
B5A_03 B5A. TELEVISION PRICE
B6_03 B6. BUY COMPUTER
B6A_03 B6A. COMPUTER PRICE
B7_03 B7. HOME/RENTERS INSURANCE
B8_03 B8. PROPERTY TAXES
B11_03 B11. HEALTH INSURANCE
B12_03 B12. TRIPS AND VACATIONS
B14_03 B14. RENT
B14A_03 B14A. RENT - PER
B15_03 B15. ELECTRICITY
B15A_03 B15A. ELECTRICITY - PER
B16_03 B16. WATER
B16A_03 B16A. WATER - PER
B17_03 B17. HEAT
B17A_03 B17A. HEAT - PER
B18_03 B18. PHONE/CABLE/INTERNET
B18A_03 B18A. PHONE/CABLE - PER

B20_03 B20. HOUSEKEEPING SUPPLIES
B20A_03 B20A. HOUSEKEEPING SUPPLIES - PER
B21_03 B21. HOUSEKEEPING SERVICES
B21A_03 B21A. HOUSEKEEPING SERVICES - PER
B22_03 B22.GARDENING/YARD SUPPLIES
B22A_03 B22A. GARDEN/YARD SUPPLIES - PER
B23_03 B23. GARDEN/YARD SERVICES
B23A_03 B23A. GARDEN/YARD SERVICES - PER
B24_03 B24. HOME REPAIRS/MAINTENANCE DIY
B24A_03 B24A. HOME REPAIRS/MAINTENANCE DIY - PER
B25_03 B25. HOME REPAIRS/MAINTENANCE SERVICES
B25A_03 B25A. HOME REPAIRS/MAINTENANCE SERVICE - PER
B26_03 B26. CLOTHING AND APPAREL
B26A_03 B26A. CLOTHING - PER
B27_03 B27. PERSONAL CARE PRODUCTS/SERVICES
B27A_03 B27A. PERSONAL CARE PRODUCTS/SERVICES - PER
B28_03 B28. DRUGS
B28A_03 B28A. DRUGS - PER
B29_03 B29. HEALTH SERVICES
B29A_03 B29A. HEALTH SERVICES - PER
B30_03 B30. MEDICAL SUPPLIES
B30A_03 B30A. MED SUPPLIES - PER
B31_03 B31. TICKETS
B31A_03 B31A. TICKETS - PER
B32_03 B32. SPORTS EQUIPMENT
B32A_03 B32A. SPORTS EQUIPMENT - PER
B33_03 B33. HOBBIES/LEISURE EQUIPMENT
B33A_03 B33A. HOBBIES/LEISURE EQUIPMENT - PER
B34_03 B34. CONTRIBUTIONS
B34A_03 B34A. CONTRIBUTIONS - PER
B35_03 B35. GIFTS
B35A_03 B35A. GIFTS - PER
B36_03 B36. FOOD/DRINK GROCERY
B36A_03 B36. FOOD/DRINK GROC - PER
B37_03 B37. DINING OUT
B37A_03 B37A. DINING OUT - PER
B38_03 B38. GASOLINE
B38A_03 B38A. GASOLINE - PER

CAMS 2005:
B2_05 B2. BUY REFRIGERATOR
B2a_05 B2A. REFRIGERATOR PRICE
B3_05 B3. BUY WASHER/DRYER
B3a_05 B3A. WASHER/DRYER PRICE
B4_05 B4. BUY DISHWASHER
B4a_05 B4A. DISHWASHER PRICE
B5_05 B5. BUY TELEVISION
B5a_05 B5A. TELEVISION PRICE
B6_05 B6. BUY COMPUTER
B6a_05 B6A. COMPUTER PRICE
B7_05 B7. HOME/RENTERS INSURANCE
B7d_05 COMBINED WITH HOME INSURANCE
B8_05 B8. PROPERTY TAXES
B8d_05 COMBINED WITH PROPERTY TAXES
B11_05 B11. HEALTH INSURANCE
B12_05 B12. TRIPS AND VACATIONS
B13_05 B13. HOME REPAIRS/MAINTENANCE DIY
B14_05 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_05 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_05 B16. CONTRIBUTIONS
B17_05 B17. GIFTS
B18d_05 COMBINED WITH MORTGAGE
B19_05 B19. RENT
B19a_05 B19A. RENT - PER
B19d_05 COMBINED WITH RENT
B20_05 B20. ELECTRICITY

B20a_05 B20A. ELECTRICITY - PER
B20d_05 COMBINED WITH ELECTRICITY
B21_05 B21. WATER
B21a_05 B21A. WATER - PER
B21d_05 COMBINED WITH WATER
B22_05 B22. HEAT
B22a_05 B22A. HEAT - PER
B22d_05 COMBINED WITH HEAT
B23_05 B23. PHONE/CABLE/INTERNET
B23a_05 B23A. PHONE/CABLE - PER
B25_05 B25. HOUSEKEEPING SUPPLIES
B25a_05 B25A. HOUSEKEEPING SUPPLIES - PER
B26_05 B26. HOUSEKEEPING SERVICES
B26a_05 B26A. HOUSEKEEPING SERVICES - PER
B27_05 B27.GARDENING/YARD SUPPLIES
B27a_05 B27A. GARDEN/YARD SUPPLIES - PER
B28_05 B28. GARDEN/YARD SERVICES
B28a_05 B28A. GARDEN/YARD SERVICES - PER
B29_05 B29. CLOTHING AND APPAREL
B29a_05 B29A. CLOTHING - PER
B30_05 B30. PERSONAL CARE PRODUCTS/SERVICES
B30a_05 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_05 B31. DRUGS OOP
B31a_05 B31A. DRUGS OOP - PER
B32_05 B32. HEALTH SERVICES
B32a_05 B32A. HEALTH SERVICES - PER
B33_05 B33. MEDICAL SUPPLIES
B33a_05 B33A. MED SUPPLIES - PER
B34_05 B34. TICKETS
B34a_05 B34A. TICKETS - PER
B35_05 B35. SPORTS EQUIPMENT
B35a_05 B35A. SPORTS EQUIPMENT - PER
B36_05 B36. HOBBIES/LEISURE EQUIPMENT
B36a_05 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_05 B37. FOOD/DRINK GROCERY
B37a_05 B37A. FOOD/DRINK GROC - PER
B38_05 B38. DINING OUT
B38a_05 B38A. DINING OUT - PER
B39_05 B39. GASOLINE
B39a_05 B39A. GASOLINE - PER

CAMS 2007:
B2_07   B2. BUY REFRIGERATOR
B2A_07 B2A. REFRIGERATOR PRICE
B3_07   B3. BUY WASHER/DRYER
B3A_07 B3A. WASHER/DRYER PRICE
B4_07   B4. BUY DISHWASHER
B4A_07 B4A. DISHWASHER PRICE
B5_07   B5. BUY TELEVISION
B5A_07 B5A. TELEVISION PRICE
B6_07   B6. BUY COMPUTER
B6A_07 B6A. COMPUTER PRICE
B7_07   B7. HOME/RENTERS INSURANCE
B7D_07 COMBINED WITH HOME INSURANCE
B8_07   B8. PROPERTY TAXES
B8D_07 COMBINED WITH PROPERTY TAXES
B11_07 B11. HEALTH INSURANCE
B12_07 B12. TRIPS AND VACATIONS
B13_07 B13. HOME REPAIRS/MAINTENANCE DIY
B14_07 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_07 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_07 B16. CONTRIBUTIONS
B17_07 B17. GIFTS
B19_07 B19. RENT
B19A_07 B19A. RENT - PER
B19D_07 COMBINED WITH RENT

B20_07 B20. ELECTRICITY
B20A_07 B20A. ELECTRICITY - PER
B20D_07 COMBINED WITH ELECTRICITY
B21_07 B21. WATER
B21A_07 B21A. WATER - PER
B21D_07 COMBINED WITH WATER
B22_07 B22. HEAT
B22A_07 B22A. HEAT - PER
B22D_07 COMBINED WITH HEAT
B23_07 B23. PHONE/CABLE/INTERNET
B23A_07 B23A. PHONE/CABLE - PER
B25_07 B25. HOUSEKEEPING SUPPLIES
B25A_07 B25A. HOUSEKEEPING SUPPLIES - PER
B26_07 B26. HOUSEKEEPING SERVICES
B26A_07 B26A. HOUSEKEEPING SERVICES - PER
B27_07 B27. GARDENING/YARD SUPPLIES
B27A_07 B27A. GARDEN/YARD SUPPLIES - PER
B28_07 B28. GARDEN/YARD SERVICES
B28A_07 B28A. GARDEN/YARD SERVICES - PER
B29_07 B29. CLOTHING AND APPAREL
B29A_07 B29A. CLOTHING - PER
B30_07 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_07 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_07 B31. DRUGS OOP
B31A_07 B31A. DRUGS OOP - PER
B32_07 B32. HEALTH SERVICES
B32A_07 B32A. HEALTH SERVICES - PER
B33_07 B33. MEDICAL SUPPLIES
B33A_07 B33A. MED SUPPLIES - PER
B34_07 B34. TICKETS
B34A_07 B34A. TICKETS - PER
B35_07 B35. SPORTS EQUIPMENT
B35A_07 B35A. SPORTS EQUIPMENT - PER
B36_07 B36. HOBBIES/LEISURE EQUIPMENT
B36A_07 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_07 B37. FOOD/DRINK GROCERY
B37A_07 B37A. FOOD/DRINK GROC - PER
B38_07 B38. DINING OUT
B38A_07 B38A. DINING OUT - PER
B39_07 B39. GASOLINE
B39A_07 B39A. GASOLINE – PER

CAMS 2009:
B2_09 B2. BUY REFRIGERATOR
B2A_09 B2A. REFRIGERATOR PRICE
B3_09 B3. BUY WASHER/DRYER
B3A_09 B3A. WASHER/DRYER PRICE
B4_09 B4. BUY DISHWASHER
B4A_09 B4A. DISHWASHER PRICE
B5_09 B5. BUY TELEVISION
B5A_09 B5A. TELEVISION PRICE
B6_09 B6. BUY COMPUTER
B6A_09 B6A. COMPUTER PRICE
B7_09 B7. HOME/RENTERS INSURANCE
B7D_09 COMBINED WITH HOME INSURANCE
B8_09 B8. PROPERTY TAXES
B8D_09 COMBINED WITH PROPERTY TAXES
B11_09 B11. HEALTH INSURANCE
B12_09 B12. TRIPS AND VACATIONS
B13_09 B13. HOME REPAIRS/MAINTENANCE DIY
B14_09 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_09 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_09 B16. CONTRIBUTIONS
B17_09 B17. GIFTS
B18D_09 COMBINED WITH MORTGAGE
B19_09 B19. RENT

B19A_09 B19A. RENT - PER
B19D_09 COMBINED WITH RENT
B20_09 B20. ELECTRICITY
B20A_09 B20A. ELECTRICITY - PER
B20D_09 COMBINED WITH ELECTRICITY
B21_09 B21. WATER
B21A_09 B21A. WATER - PER
B21D_09 COMBINED WITH WATER
B22_09 B22. HEAT
B22A_09 B22A. HEAT - PER
B22D_09 COMBINED WITH HEAT
B23_09 B23. PHONE/CABLE/INTERNET
B23A_09 B23A. PHONE/CABLE - PER
B25_09 B25. HOUSEKEEPING SUPPLIES
B25A_09 B25A. HOUSEKEEPING SUPPLIES - PER
B26_09 B26. HOUSEKEEPING SERVICES
B26A_09 B26A. HOUSEKEEPING SERVICES - PER
B27_09 B27. GARDENING/YARD SUPPLIES
B27A_09 B27A. GARDEN/YARD SUPPLIES - PER
B28_09 B28. GARDEN/YARD SERVICES
B28A_09 B28A. GARDEN/YARD SERVICES - PER
B29_09 B29. CLOTHING AND APPAREL
B29A_09 B29A. CLOTHING - PER
B30_09 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_09 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_09 B31. DRUGS OOP
B31A_09 B31A. DRUGS OOP - PER
B32_09 B32. HEALTH SERVICES
B32A_09 B32A. HEALTH SERVICES - PER
B33_09 B33. MEDICAL SUPPLIES
B33A_09 B33A. MED SUPPLIES - PER
B34_09 B34. TICKETS
B34A_09 B34A. TICKETS - PER
B35_09 B35. SPORTS EQUIPMENT
B35A_09 B35A. SPORTS EQUIPMENT - PER
B36_09 B36. HOBBIES/LEISURE EQUIPMENT
B36A_09 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_09 B37. FOOD/DRINK GROCERY
B37A_09 B37A. FOOD/DRINK GROC - PER
B38_09 B38. DINING OUT
B38A_09 B38A. DINING OUT - PER
B39_09 B39. GASOLINE
B39A_09 B39A. GASOLINE – PER

CAMS 2011:
B2_11   B2. BUY REFRIGERATOR
B2A_11 B2A. REFRIGERATOR PRICE
B3_11   B3. BUY WASHER/DRYER
B3A_11 B3A. WASHER/DRYER PRICE
B4_11   B4. BUY DISHWASHER
B4A_11 B4A. DISHWASHER PRICE
B5_11   B5. BUY TELEVISION
B5A_11 B5A. TELEVISION PRICE
B6_11   B6. BUY COMPUTER
B6A_11 B6A. COMPUTER PRICE
B7_11   B7. HOME/RENTERS INSURANCE
B7D_11 COMBINED WITH HOME INSURANCE
B8_11   B8. PROPERTY TAXES
B8D_11 COMBINED WITH PROPERTY TAXES
B11_11 B11. HEALTH INSURANCE
B12_11 B12. TRIPS AND VACATIONS
B13_11 B13. HOME REPAIRS/MAINTENANCE DIY
B14_11 B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_11 B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_11 B16. CONTRIBUTIONS
B17_11 B17. GIFTS

B18D_11 COMBINED WITH MORTGAGE
B19_11 B19. RENT
B19A_11 B19A. RENT - PER
B19D_11 COMBINED WITH RENT
B20_11 B20. ELECTRICITY
B20A_11 B20A. ELECTRICITY - PER
B20D_11 COMBINED WITH ELECTRICITY
B21_11 B21. WATER
B21A_11 B21A. WATER - PER
B21D_11 COMBINED WITH WATER
B22_11 B22. HEAT
B22A_11 B22A. HEAT - PER
B22D_11 COMBINED WITH HEAT
B23_11 B23. PHONE/CABLE/INTERNET
B23A_11 B23A. PHONE/CABLE - PER
B25_11 B25. HOUSEKEEPING SUPPLIES
B25A_11 B25A. HOUSEKEEPING SUPPLIES - PER
B26_11 B26. HOUSEKEEPING SERVICES
B26A_11 B26A. HOUSEKEEPING SERVICES - PER
B27_11 B27. GARDENING/YARD SUPPLIES
B27A_11 B27A. GARDEN/YARD SUPPLIES - PER
B28_11 B28. GARDEN/YARD SERVICES
B28A_11 B28A. GARDEN/YARD SERVICES - PER
B29_11 B29. CLOTHING AND APPAREL
B29A_11 B29A. CLOTHING - PER
B30_11 B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_11 B30A. PERSONAL CARE PROD/SERVICES - PER
B31_11 B31. DRUGS OOP
B31A_11 B31A. DRUGS OOP - PER
B32_11 B32. HEALTH SERVICES
B32A_11 B32A. HEALTH SERVICES - PER
B33_11 B33. MEDICAL SUPPLIES
B33A_11 B33A. MED SUPPLIES - PER
B34_11 B34. TICKETS
B34A_11 B34A. TICKETS - PER
B35_11 B35. SPORTS EQUIPMENT
B35A_11 B35A. SPORTS EQUIPMENT - PER
B36_11 B36. HOBBIES/LEISURE EQUIPMENT
B36A_11 B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_11 B37. FOOD/DRINK GROCERY
B37A_11 B37A. FOOD/DRINK GROC - PER
B38_11 B38. DINING OUT
B38A_11 B38A. DINING OUT - PER
B39_11 B39. GASOLINE
B39A_11 B39A. GASOLINE – PER

2.14 Total Durable Consumption

Wave	Variable	Label	Type
5	H5CDURC	H5CDURC:W5 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont
6	H6CDURC	H6CDURC:W6 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont
7	H7CDURC	H7CDURC:W7 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont
8	H8CDURC	H8CDURC:W8 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont
9	H9CDURC	H9CDURC:W9 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont
10	H10CDURC	H10CDURC:W10 CAMS: Total Hhold Durables Consumption excl. tran cons	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CDURC	3866	252.329	166.072	40.000	1385.000
H6CDURC	3254	227.279	141.113	45.000	1324.000
H7CDURC	3880	263.687	183.778	0.000	1783.000
H8CDURC	3738	299.124	225.918	33.000	3767.000
H9CDURC	3587	279.915	165.620	32.000	1332.000
H10CDURC	4370	260.603	161.259	21.000	1115.000

General Comments:

The CAMS questionnaire aims at eliciting household spending. However, in most economic models individuals (or households) draw utility from consumption. Consumption is different from spending for items like consumer durables. The purchase occurs in one period, but the item provides utility for more than one period. We provide one possible implementation of the derivation of a measure of durables consumption. The data used to construct the consumption measures include spending measures from the CAMS surveys and demographic data, income and wealth values from the adjacent HRS core surveys. Details on the methodology can be found in the section "1.6 Components of Household Spending and Consumption."

How Constructed:

HwCDURC is the annual service flow for the five durables (excluding transportation consumption): televisions, computers, and white metal items (refrigerator, washer/dryer, and dishwasher).

We estimate using CAMS data the probability of a purchase and the expected value conditional on a purchase as functions of important covariates such as income, wealth, age, marital status and number of household members. For "white metal" consumption (refrigerators, washer/dryers and dishwashers), the probabilities and amounts are estimated as a white metal sum. Please see section "1.6 Components of Household Spending and Consumption" for details.

RANDHRS Ver N Variables Used

RAGENDER: R Gender
RABYEAR: R birth year
RAEDUC: R education (categ)

R4MSTAT:W4 R Marital Status
R5MSTAT:W5 R Marital Status
R6MSTAT:W6 R Marital Status
R7MSTAT:W7 R Marital Status
R8MSTAT:W8 R Marital Status
R9MSTAT:W9 R Marital Status
R10MSTAT:W10 R Marital Status
R11MSTAT:W11 R Marital Status

R5WORK:W5 R working for pay
R6WORK:W6 R working for pay
R7WORK:W7 R working for pay
R8WORK:W8 R working for pay

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R9WORK:W9 R working for pay
R10WORK:W10 R working for pay
R11WORK:W11 R working for pay

H5HHRES:W5 Number of people in HH
H6HHRES:W6 Number of people in HH
H7HHRES:W7 Number of people in HH
H8HHRES:W8 Number of people in HH
H9HHRES:W9 Number of people in HH
H10HHRES:W10 Number of people in HH

H5ITOT:W5 Incm: Total HHold / R+Sp only
H6ITOT:W6 Incm: Total HHold / R+Sp only
H7ITOT:W7 Incm: Total HHold / R+Sp only
H8ITOT:W8 Incm: Total HHold / R+Sp only
H9ITOT:W9 Incm: Total HHold / R+Sp only
H10ITOT:W10 Incm: Total HHold / R+Sp only
H11ITOT:W11 Incm: Total HHold / R+Sp only

H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA:W11 Total of all Assets--Cross-wave
```

CAMS Variables Used

```
CAMS 2001:
B2_01     B2. Buy refrigerator
B2A_01    B2a. Refrigerator price
B3_01     B3. Buy washer/dryer
B3A_01    B3a. Washer/dryer price
B4_01     B4. Buy dishwasher
B4A_01    B4a. Dishwasher price
B5_01     B5. Buy television
B5A_01    B5a. Television price
B6_01     B6. Buy computer
B6A_01    B6a. Computer price

CAMS 2003:
B2_03    B2. BUY REFRIGERATOR
B2A_03   B2A. REFRIGERATOR PRICE
B3_03    B3. BUY WASHER/DRYER
B3A_03   B3A. WASHER/DRYER PRICE
B4_03    B4. BUY DISHWASHER
B4A_03   B4A. DISHWASHER PRICE
B5_03    B5. BUY TELEVISION
B5A_03   B5A. TELEVISION PRICE
B6_03    B6. BUY COMPUTER
B6A_03   B6A. COMPUTER PRICE

CAMS 2005:
B2_05   B2. BUY REFRIGERATOR
B2a_05  B2A. REFRIGERATOR PRICE
B3_05   B3. BUY WASHER/DRYER
B3a_05  B3A. WASHER/DRYER PRICE
B4_05   B4. BUY DISHWASHER
B4a_05  B4A. DISHWASHER PRICE
B5_05   B5. BUY TELEVISION
B5a_05  B5A. TELEVISION PRICE
B6_05   B6. BUY COMPUTER
B6a_05  B6A. COMPUTER PRICE
```

CAMS 2007:
B2_07 B2. BUY REFRIGERATOR
B2A_07 B2A. REFRIGERATOR PRICE
B3_07 B3. BUY WASHER/DRYER
B3A_07 B3A. WASHER/DRYER PRICE
B4_07 B4. BUY DISHWASHER
B4A_07 B4A. DISHWASHER PRICE
B5_07 B5. BUY TELEVISION
B5A_07 B5A. TELEVISION PRICE
B6_07 B6. BUY COMPUTER
B6A_07 B6A. COMPUTER PRICE

CAMS 2009:
B2_09 B2. BUY REFRIGERATOR
B2A_09 B2A. REFRIGERATOR PRICE
B3_09 B3. BUY WASHER/DRYER
B3A_09 B3A. WASHER/DRYER PRICE
B4_09 B4. BUY DISHWASHER
B4A_09 B4A. DISHWASHER PRICE
B5_09 B5. BUY TELEVISION
B5A_09 B5A. TELEVISION PRICE
B6_09 B6. BUY COMPUTER
B6A_09 B6A. COMPUTER PRICE

CAMS 2011:
B2_11 B2. BUY REFRIGERATOR
B2A_11 B2A. REFRIGERATOR PRICE
B3_11 B3. BUY WASHER/DRYER
B3A_11 B3A. WASHER/DRYER PRICE
B4_11 B4. BUY DISHWASHER
B4A_11 B4A. DISHWASHER PRICE
B5_11 B5. BUY TELEVISION
B5A_11 B5A. TELEVISION PRICE
B6_11 B6. BUY COMPUTER
B6A_11 B6A. COMPUTER PRICE

2.15 Total Transportation Consumption

Wave	Variable	Label	Type
5	H5CTRANSC	H5CTRANSC:W5 CAMS: Total Hhold Transportation Consumption	Cont
6	H6CTRANSC	H6CTRANSC:W6 CAMS: Total Hhold Transportation Consumption	Cont
7	H7CTRANSC	H7CTRANSC:W7 CAMS: Total Hhold Transportation Consumption	Cont
8	H8CTRANSC	H8CTRANSC:W8 CAMS: Total Hhold Transportation Consumption	Cont
9	H9CTRANSC	H9CTRANSC:W9 CAMS: Total Hhold Transportation Consumption	Cont
10	H10CTRANSC	H10CTRANSC:W10 CAMS: Total Hhold Transportation Consumption	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTRANSC	3866	4809.006	4798.915	0.000	68780.000
H6CTRANSC	3254	4759.969	4525.423	0.000	57012.000
H7CTRANSC	3880	5243.302	5641.271	0.000	86633.000
H8CTRANSC	3738	5306.483	5375.354	0.000	64820.000
H9CTRANSC	3587	4843.151	4999.740	0.000	67657.000
H10CTRANSC	4370	5259.263	5072.803	0.000	69087.000

General Comments:

The CAMS questionnaire aims at eliciting household spending. However, in most economic models individuals (or households) draw utility from consumption. Consumption is different from spending for items like automobiles. The purchase occurs in one period, but the item provides utility for more than one period. We provide one possible implementation of the derivation of a measure of transportation consumption. The data used to construct the consumption measures include spending measures from the CAMS surveys and demographic data, income and wealth values from the adjacent HRS core surveys. Details on the methodology can be found in the section "1.5 Spending versus Consumption."

How Constructed:

HwCTRANSC is composed of automobile usage and spending on gasoline. Automobile usage is derived from the value of automobiles and other vehicles used for transportation from the HRS in years preceding and following the CAMS survey. User cost is the sum of interest on the value, 10% depreciation, and observed auto insurance costs from CAMS. For the interest rate we use a three-year moving average on 48-month loan rates for automobiles published by the Federal Reserve. Please see section "1.6 Components of Household Spending and Consumption" for details.

RANDHRS Ver N Variables Used

RAGENDER: R Gender
RABYEAR: R birth year
RAEDUC: R education (categ)

R4MSTAT:W4 R Marital Status
R5MSTAT:W5 R Marital Status
R6MSTAT:W6 R Marital Status
R7MSTAT:W7 R Marital Status
R8MSTAT:W8 R Marital Status
R9MSTAT:W9 R Marital Status
R10MSTAT:W10 R Marital Status
R11MSTAT:W11 R Marital Status

R5WORK:W5 R working for pay
R6WORK:W6 R working for pay
R7WORK:W7 R working for pay
R8WORK:W8 R working for pay
R9WORK:W9 R working for pay

```
R10WORK:W10 R working for pay
R11WORK:W11 R working for pay

H5HHRES:W5 Number of people in HH
H6HHRES:W6 Number of people in HH
H7HHRES:W7 Number of people in HH
H8HHRES:W8 Number of people in HH
H9HHRES:W9 Number of people in HH
H10HHRES:W10 Number of people in HH

H5ITOT:W5 Incm: Total HHold / R+Sp only
H6ITOT:W6 Incm: Total HHold / R+Sp only
H7ITOT:W7 Incm: Total HHold / R+Sp only
H8ITOT:W8 Incm: Total HHold / R+Sp only
H9ITOT:W9 Incm: Total HHold / R+Sp only
H10ITOT:W10 Incm: Total HHold / R+Sp only
H11ITOT:W11 Incm: Total HHold / R+Sp only

H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA:W11 Total of all Assets--Cross-wave

H5ATRAN:W5 Assets:Transportation--Cross-wave
H6ATRAN:W6 Assets:Transportation--Cross-wave
H7ATRAN:W7 Assets:Transportation--Cross-wave
H8ATRAN:W8 Assets:Transportation--Cross-wave
H9ATRAN:W9 Assets:Transportation--Cross-wave
H10ATRAN:W10 Assets:Transportation--Cross-wave
H11ATRAN:W11 Assets:Transportation--Cross-wave
```

CAMS Variables Used

```
CAMS 2001:
B1_01     B1. Purchase/lease auto
B1A_3_01  B1a_3. Auto year - 1
B1A_4_01  B1a_4. Auto price - 1
B1B_3_01  B1b_3. Auto year - 2
B1B_4_01  B1b_4. Auto price - 2
B1C_3_01  B1c_3. Auto year - 3
B1C_4_01  B1c_4. Auto price - 3
B16_01    B16. Auto Insurance
B16A_01   B16a. Auto Insur - Per
B23_01    B23. Gasoline
B23A_01   B23a. Gasoline - Per


CAMS 2003:
B1_03    B1. PURCHASE/LEASE AUTO
B1A3_03  B1A3. AUTO YEAR - 1
B1A4_03  B1A4. AUTO PRICE - 1
B1A5_03  B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_03  B1B3. AUTO YEAR - 2
B1B4_03  B1B4. AUTO PRICE - 2
B1B5_03  B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_03  B1C3. AUTO YEAR - 3
B1C4_03  B1C4. AUTO PRICE - 3
B1C5_03  B1C5. AUTO/TRUCK NEW OR USED - 3
B9_03    B9. VEHICLE INSURANCE
B38_03   B38. GASOLINE
B38A_03  B38A. GASOLINE - PER
```

CAMS 2005:
B1_05 B1. PURCHASE/LEASE AUTO
B1a3_05 B1A3. AUTO YEAR - 1
B1a4_05 B1A4. AUTO PRICE - 1
B1a5_05 B1A5. AUTO/TRUCK NEW OR USED - 1
B1b3_05 B1B3. AUTO YEAR - 2
B1b4_05 B1B4. AUTO PRICE - 2
B1b5_05 B1B5. AUTO/TRUCK NEW OR USED - 2
B1c3_05 B1C3. AUTO YEAR - 3
B1c4_05 B1C4. AUTO PRICE - 3
B1c5_05 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_05 B9. VEHICLE INSURANCE
B39_05 B39. GASOLINE
B39a_05 B39A. GASOLINE - PER

CAMS 2007:
B1_07 B1. PURCHASE/LEASE AUTO
B1A3_07 B1A3. AUTO YEAR - 1
B1A4_07 B1A4. AUTO PRICE - 1
B1A5_07 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_07 B1B3. AUTO YEAR - 2
B1B4_07 B1B4. AUTO PRICE - 2
B1B5_07 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_07 B1C3. AUTO YEAR - 3
B1C4_07 B1C4. AUTO PRICE - 3
B1C5_07 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_07 B9. VEHICLE INSURANCE
B39_07 B39. GASOLINE
B39A_07 B39A. GASOLINE – PER

CAMS 2009:
B1_09 B1. PURCHASE/LEASE AUTO
B1A3_09 B1A3. AUTO YEAR - 1
B1A4_09 B1A4. AUTO PRICE - 1
B1A5_09 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_09 B1B3. AUTO YEAR - 2
B1B4_09 B1B4. AUTO PRICE - 2
B1B5_09 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_09 B1C3. AUTO YEAR - 3
B1C4_09 B1C4. AUTO PRICE - 3
B1C5_09 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_09 B9. VEHICLE INSURANCE
B39_09 B39. GASOLINE
B39A_09 B39A. GASOLINE – PER

CAMS 2011:
B1_11 B1. PURCHASE/LEASE AUTO
B1A3_11 B1A3. AUTO YEAR - 1
B1A4_11 B1A4. AUTO PRICE - 1
B1A5_11 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_11 B1B3. AUTO YEAR - 2
B1B4_11 B1B4. AUTO PRICE - 2
B1B5_11 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_11 B1C3. AUTO YEAR - 3
B1C4_11 B1C4. AUTO PRICE - 3
B1C5_11 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_11 B9. VEHICLE INSURANCE
B39_11 B39. GASOLINE
B39A_11 B39A. GASOLINE – PER

2.16 Total Housing Consumption

Wave	Variable	Label	Type
5	H5CHOUSC	H5CHOUSC:W5 CAMS: Total Hhold Housing Consumption	Cont
6	H6CHOUSC	H6CHOUSC:W6 CAMS: Total Hhold Housing Consumption	Cont
7	H7CHOUSC	H7CHOUSC:W7 CAMS: Total Hhold Housing Consumption	Cont
8	H8CHOUSC	H8CHOUSC:W8 CAMS: Total Hhold Housing Consumption	Cont
9	H9CHOUSC	H9CHOUSC:W9 CAMS: Total Hhold Housing Consumption	Cont
10	H10CHOUSC	H10CHOUSC:W10 CAMS: Total Hhold Housing Consumption	Cont
5	H5CHMEQF	H5CHMEQF:W5 CAMSFlag: Home Rental Equivalent	Categ
6	H6CHMEQF	H6CHMEQF:W6 CAMSFlag: Home Rental Equivalent	Categ
7	H7CHMEQF	H7CHMEQF:W7 CAMSFlag: Home Rental Equivalent	Categ
8	H8CHMEQF	H8CHMEQF:W8 CAMSFlag: Home Rental Equivalent	Categ
9	H9CHMEQF	H9CHMEQF:W9 CAMSFlag: Home Rental Equivalent	Categ
10	H10CHMEQF	H10CHMEQF:W10 CAMSFlag: Home Rental Equivalent	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHOUSC	3866	15687.774	15347.506	60.000	255165.000
H6CHOUSC	3254	16248.202	15043.781	49.000	148299.000
H7CHOUSC	3880	17873.324	17650.193	0.000	217132.000
H8CHOUSC	3738	20349.586	20501.858	17.000	271661.000
H9CHOUSC	3587	19221.983	20682.442	45.000	475622.000
H10CHOUSC	4370	15877.758	16907.416	33.000	355383.000
H5CHMEQF	3866	2.786	1.233	0.000	6.000
H6CHMEQF	3254	2.824	1.223	0.000	6.000
H7CHMEQF	3880	2.741	1.302	0.000	6.000
H8CHMEQF	3738	2.767	1.328	0.000	6.000
H9CHMEQF	3587	2.796	1.359	0.000	6.000
H10CHMEQF	4370	2.669	1.463	0.000	6.000

Categorical Variable Codes

Value	H5CHMEQF	H6CHMEQF	H7CHMEQF	H8CHMEQF	H9CHMEQF	H10CHMEQF
0. Renter	458	359	522	507	491	763
1. Homeowner: val from prev wv	88	63	101	78	69	106
2. Homeowner: val from foll wv	36	32	36	52	41	35
3. Homeowner: val from prev and foll wv	2838	2437	2772	2630	2484	2909
4. Own trans: half of val from adj wv	213	157	199	203	220	199
5. Homeowner: no val from prev or foll wv	153	112	150	149	144	184
6. Not renter or homeowner	80	94	100	119	138	174

General Comments:

The CAMS questionnaire aims at eliciting household spending. However, in most economic models individuals (or households) draw utility from consumption. Consumption is different from spending for items like housing. The purchase occurs in one period, but the item provides utility for more than one period. We provide one possible implementation of the derivation of a measure of household consumption. The data used to construct the consumption measures include spending measures from the CAMS surveys and demographic data, income and wealth values from the adjacent HRS core surveys. Details on the methodology can be found in the section "1.5 Spending versus Consumption."

How Constructed:

HwCHOUSC is composed of spending on rent, property taxes, home/renters insurance and a derived measure of home rental equivalent. This equivalent captures the flow of consumption services from owner-occupied housing and is the amount the housing unit would rent for in a competitive market in equilibrium. In particular we make the following assumptions and calculations. (1) The interest cost is the value of housing multiplied by the prevailing

interest rate. We use the observed home value from the HRS core and use a moving average the last three years' 30 year mortgage interest rate. (2) We estimate depreciation from the observed home value in HRS and an assumed depreciation of 2.14 percent per year which is equivalent to a depreciation period of 47 years. The flow of housing services is the sum of these items, plus property tax and homeowners insurance and any rent that was paid for other properties. Please see section "1.6 Components of Household Spending and Consumption" for details.

For renters, HwCHOUSC is calculated as rent plus home repairs and maintenance, property tax and homeowners insurance. Renters are households that report positive rent spending, report no mortgage spending, and have reported no positive home values in adjacent HRS core surveys.

HwCHMEQF is a flag that indicates whether the CAMS Respondent is a homeowner or renter and what HRS core information was available for estimating the base home value, a component of the home rental equivalent. A CAMS Respondent is considered to be a homeowner if (a) he/she reported mortgage spending in the CAMS or (b) reported a positive home value in an adjacent HRS core survey. If neither (a) or (b) is true and a household reported positive rent spending in CAMS then the household is considered a renter household and the home rental equivalent is set to zero (HwCHMEQF=0). If a person is currently paying a mortgage and has a positive home value in the previous HRS wave but has a missing or zero value in the following HRS wave, then the previous wave home value is used (HwCHMEQF=1). If a person is currently paying a mortgage and has a positive home value in the following HRS wave but has a missing or zero value in the previous HRS wave, then the following wave home value is used (HwCHMEQF=2). If a person has positive home values in both the previous and following HRS waves, then the rental equivalent is based on the average of those home values (HwCHMEQF=3). If a person is not currently paying a mortgage and only one adjacent HRS wave is positive and the other wave is zero or missing, then half of the reported home value in the non-missing wave is used as this is considered an ownership transition (HwCHMEQF=4). We consider this household to be transitioning to or from home ownership at the time of the CAMS survey. The home rental equivalent is imputed from the homeowner population (HwCHMEQF=5) if a homeowner has missing or zero home values in both adjacent waves. If a person is not a homeowner as described above and reports no rent, then the home rental equivalent is imputed from the entire population (HwCHMEQF=6). It is assumed that these households have rent or mortgage paid on their behalf, but they still consume housing services. Once the base home value is calculated, it is subject to the depreciation and interest rates described above and in section "1.6 Components of Household Spending and Consumption."

RANDHRS Ver N Variables Used

RAGENDER: R Gender
RABYEAR: R birth year
RAEDUC: R education (categ)

R4MSTAT:W4 R Marital Status
R5MSTAT:W5 R Marital Status
R6MSTAT:W6 R Marital Status
R7MSTAT:W7 R Marital Status
R8MSTAT:W8 R Marital Status
R9MSTAT:W9 R Marital Status
R10MSTAT:W10 R Marital Status
R11MSTAT:W11 R Marital Status

R5WORK:W5 R working for pay
R6WORK:W6 R working for pay
R7WORK:W7 R working for pay
R8WORK:W8 R working for pay
R9WORK:W9 R working for pay
R10WORK:W10 R working for pay
R11WORK:W11 R working for pay

H5HHRES:W5 Number of people in HH
H6HHRES:W6 Number of people in HH
H7HHRES:W7 Number of people in HH
H8HHRES:W8 Number of people in HH
H9HHRES:W9 Number of people in HH

```
H10HHRES:W10 Number of people in HH

H5ITOT:W5 Incm: Total HHold / R+Sp only
H6ITOT:W6 Incm: Total HHold / R+Sp only
H7ITOT:W7 Incm: Total HHold / R+Sp only
H8ITOT:W8 Incm: Total HHold / R+Sp only
H9ITOT:W9 Incm: Total HHold / R+Sp only
H10ITOT:W10 Incm: Total HHold / R+Sp only
H11ITOT:W11 Incm: Total HHold / R+Sp only

H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA:W11 Total of all Assets--Cross-wave


H5AHOUS:W5 Assets:Primary Residence--Cross-wave
H6AHOUS:W6 Assets:Primary Residence--Cross-wave
H7AHOUS:W7 Assets:Primary Residence--Cross-wave
H8AHOUS:W8 Assets:Primary Residence--Cross-wave
H9AHOUS:W9 Assets:Primary Residence--Cross-wave
H10AHOUS:W10 Assets:Primary Residence--Cross-wave
H11AHOUS:W11 Assets:Primary Residence--Cross-wave
```

CAMS Variables Used

```
CAMS 2001:
B8_01     B8. Home/Rent Ins.
B8A_01    B8a. Home/Rent Ins - Per
B9_01     B9. Property Tax
B9A_01    B9a. Property Tax - Per
B10_01    B10. Rent
B10A_01   B10a. Rent - Per
B19_01    B19. Home Maintain
B19A_01   B19a. Home Maintain - Per

CAMS 2003:
B7_03    B7. HOME/RENTERS INSURANCE
B8_03    B8. PROPERTY TAXES
B14_03   B14. RENT
B14A_03  B14A. RENT - PER
B24_03   B24. HOME REPAIRS/MAINTENANCE DIY
B24A_03  B24A. HOME REPAIRS/MAINTENANCE DIY - PER
B25_03   B25. HOME REPAIRS/MAINTENANCE SERVICES
B25A_03  B25A. HOME REPAIRS/MAINTENANCE SERVICE - PER

CAMS 2005:
B7_05   B7. HOME/RENTERS INSURANCE
B8_05   B8. PROPERTY TAXES
B13_05  B13. HOME REPAIRS/MAINTENANCE DIY
B14_05  B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_05  B19. RENT
B19a_05 B19A. RENT - PER

CAMS 2007:
B7_07   B7. HOME/RENTERS
B8_07   B8. PROPERTY TAXES
B13_07  B13. HOME REPAIRS/MAINTENANCE DIY
B14_07  B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_07  B19. RENT
B19A_07 B19A. RENT - PER
```

CAMS 2009:
B7_09 B7. HOME/RENTERS INSURANCE
B8_09 B8. PROPERTY TAXES
B13_09 B13. HOME REPAIRS/MAINTENANCE DIY
B14_09 B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_09 B19. RENT
B19A_09 B19A. RENT - PER

CAMS 2011:
B7_11 B7. HOME/RENTERS INSURANCE
B8_11 B8. PROPERTY TAXES
B13_11 B13. HOME REPAIRS/MAINTENANCE DIY
B14_11 B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_11 B19. RENT
B19A_11 B19A. RENT - PER