



SOCIAL AND ECONOMIC WELL-BEING

RAND HRS CAMS Data File 2019 (V1) Documentation

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What's New in Version 2019 (V1) of the RAND HRS CAMS Data File?

Version 2019 (V1) incorporates the most recent versions of the CAMS survey files and the RAND HRS Longitudinal File 2018 (V1). The current versions of the CAMS surveys used in Version 2019 (V1) are:

- 2001 Final V3
- 2003 Final V2
- 2005 Final V1
- 2007 Final V1
- 2009 Final V1
- 2011 Final V2
- 2013 Final V2
- 2015 Final V1
- 2017 Final V1
- 2019 Final V1

We have made the following changes to the file:

- **CAMS 2017 Weights:** We have added final household (H13CWGTHH) and Respondent-level (H13CWGTR) weights for CAMS 2017 to this file.
- **CAMS 2019 Weights:** Please note that CAMS 2019 weights are not available as of this publication. Please check (<https://hrs.isr.umich.edu/news>) for updates.
- **CAMS 2017 Consumption Variables:** We have added the 2017 CAMS consumption variables (H13CTOTC, H13CDURC, H13CTRANSC, H13CHOUSC and H13CHMEQF) to this file.
- **CAMS 2019 Consumption Variables:** CAMS 2019 consumption variables (H14CTOTC, H14CDURC, H14CTRANSC, H14CHOUSC and H14CHMEQF) will be available in the next release of the RAND HRS CAMS Data File. These variables are derived using HRS 2020 core data for house value and transportation value, which are not yet available.

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. Nine more CAMS surveys were fielded in September 2003, October 2005, September 2007, September 2009, September 2011, fall 2013, fall 2015, fall 2017, and fall 2019, with plans to field the survey 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 on each of 30 activities, such as watching TV or preparing meals.¹ Part B collects information on actual spending for more than 30 categories, as well as anticipated and recollected changes in spending 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 HRS CAMS Data Files. This document describes the RAND HRS CAMS Data File 2019 (V1).

The RAND HRS CAMS Data File 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 these subsets of spending: nondurables, durables, housing and transportation. This data file can be easily merged to the RAND HRS Longitudinal File and other RAND HRS data products as described in "1.3 Merging to HRS files."

The data described in this document are based on CAMS 2001 (Version 3), 2003 (Version 2), 2005 (Version 1), 2007 (Version 1), 2009 (Version 1), 2011 (Version 2), 2013 (Version 2), 2015 (Version 1), 2017 (Version 1) and 2019 (Version 1) 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 obtain permission from the Institute for Social Research (ISR) at the University of Michigan 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 Longitudinal File and the RAND HRS CAMS Data File 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 Longitudinal File or the RAND HRS CAMS Data File. If you intend to use the RAND HRS Longitudinal File or RAND HRS CAMS Data File with restricted data, please visit our restricted data page (<https://hrs.isr.umich.edu/data-products/restricted-data>) and in the HRS Restricted Data links box, follow the Contact Information link to send an e-mail to HRS Restricted Data Applications Processing (hrsdaapplication@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 Longitudinal File or RAND HRS CAMS Data File**. The HRS website contains information on the processes to register for access to HRS public release data (<https://hrsdata.isr.umich.edu/data-products>).

¹Starting 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.

²In 2001 CAMS part C there were questions about the use of prescription drugs.

1.2 Data File Structure

The RAND HRS CAMS Data File is a single file which includes ten waves of CAMS data. In September 2001, the first CAMS survey was mailed to 5,000 households selected at random from households that participated in HRS 2000 (RAND HRS Wave 5). In September 2003, October 2005, September 2007, September 2009, September 2011, fall 2013, fall 2015, fall 2017, and fall 2019, CAMS waves 2 to 10 were sent to the same households. In CAMS 2005, an additional sub-sample was 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 and 2017, respectively, sub-samples were added targeting portions of the new Mid Baby-Boomers and Late Baby-Boomers cohorts that were first recruited for the HRS 2010 and 2016 core surveys. An additional portion of the Late Baby-Boomer cohort was added to the CAMS 2019 sample.

In order to facilitate analysis of the RAND HRS CAMS Data File in conjunction with the RAND HRS Longitudinal File, RAND HRS CAMS derived 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 (fielded in 2000). We chose this alignment because each CAMS wave uses the sample of the preceding HRS wave as its sampling frame. As a result, most CAMS observations within 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 for Part B requested that 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 HRS CAMS Data File is an individual-level file of all CAMS Respondents who have completed at least one wave of the CAMS Part B survey section. The spending information associated with each individual record reflects the spending of that Respondent's household. Spouses of the CAMS Respondents are not included on the file.

Over time, household compositions can change through divorce, widowhood 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 are 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 2001, which coincides with the CAMS 2001 spending measure, but the CAMS data are linked to the HRS 2000 household and have a Wave 5 prefix instead of a Wave 6 prefix.

1.3 The SAS Format Library

Many of the derived variables on this file have been assigned SAS formats, or value labels. We are providing SAS code to allow the researcher to create their own formats catalog on any computing platform.

To create a formats catalog, assuming `camssasfmts.sas7bdat` is in `C:\randhrs\sasdata`, simply run the following code:

```
libname library "C:\randhrs\sasdata";
proc format library=library cntlin=library.camssasfmts;
run;
```

This SAS code will create a file called `C:\randhrs\sasdata\formats.sas7bcats`.

³Starting 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).

1.3.1. Using (or Not Using) the SAS formats

To use formats from the SAS format library you must include a LIBNAME LIBRARY statement indicating the name of the directory where the `formats.sas7bcat` file is stored:

```
LIBNAME LIBRARY "c:\randhrs\sasdata";
```

If you do not have the LIBNAME LIBRARY statement in your program, SAS usually gives you an error message and stops processing, unless you specify NOFMterr on an OPTIONS statement.

If you prefer not to use the assigned SAS formats, you can use the following statement in SAS PROC steps or just after a SET or MERGE in a data step to unassign all formats:

```
FORMAT _ALL_ ;
```

You can then assign formats as you wish. The format assignments we assigned to variables can be found by running a PROC CONTENTS on the data files.

1.4 Merging to the HRS

The RAND HRS CAMS Data File can easily be merged to the RAND HRS Longitudinal File and other RAND HRS data products using the HHIDPN variable. HHIDPN is the identification number of the CAMS survey Respondent. It is a numeric combination of the household identifier (HHID) and person identifier (PN) found on all HRS files that identify each Respondent uniquely. Please see the RAND HRS Longitudinal File Data Documentation for more information on HHIDPN.

The RAND HRS CAMS Data File is an individual-level file of all CAMS Respondents who have completed at least one wave of the CAMS Part B survey section. Three Respondents to CAMS Part B did not respond to any HRS core survey (HHIDPN=501992020, 501980010, and 500416010). Their spouses, however, did respond to an HRS survey for two of the three cases. For these observations, we use the spouse's HHIDPN 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 been dropped from the RAND HRS CAMS Data File for two reasons. First, the Respondent claimed that his marital status was divorced in CAMS 2005, so switching to the spouse ID would be unwarranted as his marriage had dissolved, and the spending data most likely did 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 HRS CAMS Data File with other HRS data sources, one may use HHIDPN. For instance, to merge the RAND HRS CAMS Data File 2019 (V1) to the RAND HRS Longitudinal File 2018 (V1), one can use the following SAS code:

```
libname randhrs "[name of folder where the RAND HRS Longitudinal File is located]";
libname randcams "[name of folder where the RAND HRS Cams Data File is located]";
libname mylib "[name of folder to store your files]";

data mylib.newfile;
    merge randhrs.randhrs1992_2018v1 (keep=HHIDPN [list of other variables])
          randcams.randcams_2001_2019v1;
    by HHIDPN;
```

1.5 Sample Selection for Derived Totals

Beginning with version 2015 V1, the RAND HRS CAMS Data File aggregated spending and consumption variables are only derived for Respondents who have reported non-missing values for at least ten spending categories. The variable HwCNCAT indicates the number of non-missing values given by the Respondent for spending categories in Part B in a particular wave.

The variable HwC10REP is a binary variable indicating whether the Respondent has given non-missing values for ten or more spending categories. Respondents with non-missing values for fewer than ten spending categories have a missing value of .T for all spending and consumption measures.

1.6 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 non-response was very low, averaging in the single digits across categories. CAMS 2003 added three categories (housekeeping services, yard services, and personal care), parsed three categories into more detailed components (e.g., home repairs and maintenance was split into services versus supplies), and changed the scope of one category (vehicle finance charges was expanded to include principal in addition to interest). In the 2005 survey spending on furnishings was added to the 2003 categories, and the categories have remained stable since then. Please see Table 1 for details on spending categories across CAMS surveys.

There are also differences in the choices 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 sizable number of outliers. For example, spending on vehicle repairs 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, starting in CAMS 2003, the "last week" option was removed for most categories and the "last month" option was removed for some less frequent spending categories. 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	CAMS01	CAMS03	CAMS05-CAMS19
<i>Durables</i>			
Refrigerator	B2	B2	B2
Washer/Dryer	B3	B3	B3
Dishwasher	B4	B4	B4
Television	B5	B5	B5
Computer	B6	B6	B6
<i>Nondurables</i>			
Electricity	B11	B15	B20
Water	B12	B16	B21
Heat	B13	B17	B22
Phone/Cable/Internet	B14	B18	B23
Health Insurance	B17	B11	B11
House/Yard Supplies	B18	split	split
Housekeeping Supplies	combined	B20	B25
Yard Supplies	combined	B22	B27
Housekeeping Services	n/a	B21	B26
Gardening/Yard Services	n/a	B23	B28
Food/Drink Grocery	B20	B36	B37
Dining Out	B21	B37	B38
Clothing	B22	B26	B29
Drugs	B25	B28	B31
Health Services	B26	B29	B32
Medical Supplies	B27	B30	B33
Vacations	B28	B12	B12
Tickets	B29	B31	B34
Hobbies/Sports Equipment	B30	split	split
Hobbies	combined	B33	B36
Sports Equipment	combined	B32	B35
Contributions	B31	B34	B16
Gifts	B32	B35	B17
Personal Care	n/a	B27	B30
Household Furnishings	n/a	n/a	B15
<i>Transportation</i>			
Purchase/Lease auto	B1	B1	B1
Auto Finance Charges	B15	n/a	n/a
Car Payments	n/a	B19	B24
Auto Insurance	B16	B9	B9
Gasoline	B23	B38	B39
Vehicle Services	B24	B10	B10
<i>Housing</i>			
Mortgage	B7	B13	B18
Home/Rent Insurance	B8	B7	B7
Property Tax	B9	B8	B8
Rent	B10	B14	B19
Home Repairs Supplies & Services	B19	split	split
Home Repair Supplies	combined	B24	B13
Home Repairs Services	combined	B25	B14

1.7 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 how these payments are split between interest and principal. Therefore, only total mortgage payments and total car payments were elicited.⁴ To arrive at a pure spending measure we devised a way to remove the saving component (i.e., the reduction in principal) contained in the mortgage payment, but the analyst will need to correct for the principal amount contained in car payments. For the mortgage payments we approximated households' interest payments using data from the Consumer Expenditure Survey. See "1.7 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 households' 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 HRS CAMS Data File total spending and (b) to use an alternative method to compute adjusted mortgage and car payments net of payment on principal 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 that 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

1.8 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.

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

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 $C \times p$. 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 HRS CAMS Data File 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 year⁶

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

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 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 "2.17 Total Housing Consumption." Please note that consumption variables for 2019 are not calculated for RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

1.9 Variable Naming Conventions

Variable names in the RAND HRS CAMS Data File follow the same consistent pattern of the RAND HRS Longitudinal File. The first character indicates whether the variable refers to the reference person ("R"), spouse ("S"), or the household ("H"). In the case of RAND HRS 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", "11", "12", "13", "14" or "A". For RAND HRS CAMS data, the second character can be only "5" through "14" as there are only ten 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 Longitudinal File 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 "1.7 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.

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.freddiemac.com/pmms/docs/historicalweeklydata.xls>

1.9 Cross-Wave Category Adjustments

CAMS 2001 and 2003 have fewer spending 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 HRS CAMS Data File does not include these adjusted measures, but we describe a possible adjustment methodology in this section. These adjustments cannot fully compensate for 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 (334.62%). Once vehicle finance charges are increased by 334.62%, the total of all of the spending categories can be adjusted by the 4.76% to make up for the remaining four missing categories.

1.11 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 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.

1.12 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, and 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 done 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. After imputation, the three auto values are summed and subject to winsorization.

1.13 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 "1.7 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.

Consumption variables for 2019 are not calculated for the RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

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

Wave	Variable	Label	Type
1	HHIDPN	HHIDPN: HHold ID + Person Number /Num	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
HHIDPN	8116	295905251.9	264976408.1	10001010.0	923525020.0

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 Longitudinal File Data Documentation for more information on HHIDPN.

Three Respondents to CAMS Part B did not respond to any HRS core survey (HHIDPN=501992020, 501980010, and 500416010). Their spouses, however, did respond to an HRS survey for two of the three cases. For these observations, we use the spouse's HHIDPN 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 been dropped from the RAND HRS CAMS Data File for two reasons. First, the Respondent claimed that his marital status was divorced in CAMS 2005, so switching to the spouse ID would be unwarranted as his marriage had dissolved and the spending data most likely did 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 HRS CAMS Data File with other HRS data sources, one may use HHIDPN. For instance, to merge the RAND HRS CAMS Data File to the RAND HRS Longitudinal File 2018 (V1), 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.randhrs1992_2018v1 (keep=HHIDPN [list of other variables])
        randcams.randcams_2001_2019v1;
    by HHIDPN;
```


2.2 Response Indicators

Wave	Variable	Label	Type
1	INCAMS01	INCAMS01: =1 if responded in 2001	Categ
3	INCAMS03	INCAMS03: =1 if responded in 2003	Categ
5	INCAMS05	INCAMS05: =1 if responded in 2005	Categ
7	INCAMS07	INCAMS07: =1 if responded in 2007	Categ
9	INCAMS09	INCAMS09: =1 if responded in 2009	Categ
11	INCAMS11	INCAMS11: =1 if responded in 2011	Categ
13	INCAMS13	INCAMS13: =1 if responded in 2013	Categ
15	INCAMS15	INCAMS15: =1 if responded in 2015	Categ
17	INCAMS17	INCAMS17: =1 if responded in 2017	Categ
19	INCAMS19	INCAMS19: =1 if responded in 2019	Categ
5	INCAMSC5	INCAMSC5:In CAMS wave 5, as lined up with the HRS	Categ
6	INCAMSC6	INCAMSC6:In CAMS wave 6, as lined up with the HRS	Categ
7	INCAMSC7	INCAMSC7:In CAMS wave 7, as lined up with the HRS	Categ
8	INCAMSC8	INCAMSC8:In CAMS wave 8, as lined up with the HRS	Categ
9	INCAMSC9	INCAMSC9:In CAMS wave 9, as lined up with the HRS	Categ
10	INCAMSC10	INCAMSC10:In CAMS wave 10, as lined up with the HRS	Categ
11	INCAMSC11	INCAMSC11:In CAMS wave 11, as lined up with the HRS	Categ
12	INCAMSC12	INCAMSC12:In CAMS wave 12, as lined up with the HRS	Categ
13	INCAMSC13	INCAMSC13:In CAMS wave 13, as lined up with the HRS	Categ
14	INCAMSC14	INCAMSC14:In CAMS wave 14, as lined up with the HRS	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
INCAMS01	8116	0.48	0.50	0.0	1.0
INCAMS03	8116	0.40	0.49	0.0	1.0
INCAMS05	8116	0.48	0.50	0.0	1.0
INCAMS07	8116	0.46	0.50	0.0	1.0
INCAMS09	8116	0.44	0.50	0.0	1.0
INCAMS11	8116	0.54	0.50	0.0	1.0
INCAMS13	8116	0.50	0.50	0.0	1.0
INCAMS15	8116	0.46	0.50	0.0	1.0
INCAMS17	8116	0.43	0.50	0.0	1.0
INCAMS19	8116	0.41	0.49	0.0	1.0
INCAMSC5	8116	0.48	0.50	0.0	1.0
INCAMSC6	8116	0.40	0.49	0.0	1.0
INCAMSC7	8116	0.48	0.50	0.0	1.0
INCAMSC8	8116	0.46	0.50	0.0	1.0
INCAMSC9	8116	0.44	0.50	0.0	1.0
INCAMSC10	8116	0.54	0.50	0.0	1.0
INCAMSC11	8116	0.50	0.50	0.0	1.0
INCAMSC12	8116	0.46	0.50	0.0	1.0
INCAMSC13	8116	0.43	0.50	0.0	1.0
INCAMSC14	8116	0.41	0.49	0.0	1.0

Categorical Variable Codes

Value	INCAMS01	INCAMS03	INCAMS05	INCAMS07	INCAMS09	INCAMS11	INCAMS13
0.nonresp	4250	4862	4237	4378	4529	3746	4049
1.resp	3866	3254	3879	3738	3587	4370	4067

Value	INCAMS15	INCAMS17	INCAMS19
0.nonresp	4379	4610	4793
1.resp	3737	3506	3323

Value	INCAMSC5	INCAMSC6	INCAMSC7	INCAMSC8	INCAMSC9	INCAMSC10	INCAMSC11
0.nonresp	4250	4862	4237	4378	4529	3746	4049
1.resp	3866	3254	3879	3738	3587	4370	4067

Value	INCAMSC12	INCAMSC13	INCAMSC14
0.nonresp	4379	4610	4793
1.resp	3737	3506	3323

How Constructed

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

2.3 Sample Indicators

Wave	Variable	Label	Type
5	H5CNCAT	H5CNCAT: W5 Number of non-missing spending categories	Cont
6	H6CNCAT	H6CNCAT: W6 Number of non-missing spending categories	Cont
7	H7CNCAT	H7CNCAT: W7 Number of non-missing spending categories	Cont
8	H8CNCAT	H8CNCAT: W8 Number of non-missing spending categories	Cont
9	H9CNCAT	H9CNCAT: W9 Number of non-missing spending categories	Cont
10	H10CNCAT	H10CNCAT: W10 Number of non-missing spending categories	Cont
11	H11CNCAT	H11CNCAT: W11 Number of non-missing spending categories	Cont
12	H12CNCAT	H12CNCAT: W12 Number of non-missing spending categories	Cont
13	H13CNCAT	H13CNCAT: W13 Number of non-missing spending categories	Cont
14	H14CNCAT	H14CNCAT: W14 Number of non-missing spending categories	Cont
5	H5C10REP	H5C10REP: W5 Responded to 10+ spending section questions	Categ
6	H6C10REP	H6C10REP: W6 Responded to 10+ spending section questions	Categ
7	H7C10REP	H7C10REP: W7 Responded to 10+ spending section questions	Categ
8	H8C10REP	H8C10REP: W8 Responded to 10+ spending section questions	Categ
9	H9C10REP	H9C10REP: W9 Responded to 10+ spending section questions	Categ
10	H10C10REP	H10C10REP: W10 Responded to 10+ spending section questions	Categ
11	H11C10REP	H11C10REP: W11 Responded to 10+ spending section questions	Categ
12	H12C10REP	H12C10REP: W12 Responded to 10+ spending section questions	Categ
13	H13C10REP	H13C10REP: W13 Responded to 10+ spending section questions	Categ
14	H14C10REP	H14C10REP: W14 Responded to 10+ spending section questions	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CNCAT	3866	29.82	4.85	0.0	32.0
H6CNCAT	3254	35.96	4.84	0.0	38.0
H7CNCAT	3879	36.80	5.25	0.0	39.0
H8CNCAT	3738	37.07	4.82	0.0	39.0
H9CNCAT	3587	37.28	4.70	0.0	39.0
H10CNCAT	4370	37.17	4.94	0.0	39.0
H11CNCAT	4067	36.93	5.29	0.0	39.0
H12CNCAT	3737	37.28	4.95	0.0	39.0
H13CNCAT	3506	37.15	5.36	0.0	39.0
H14CNCAT	3323	37.00	5.65	0.0	39.0
H5C10REP	3866	0.98	0.14	0.0	1.0
H6C10REP	3254	0.99	0.10	0.0	1.0
H7C10REP	3879	0.99	0.11	0.0	1.0
H8C10REP	3738	0.99	0.09	0.0	1.0
H9C10REP	3587	0.99	0.10	0.0	1.0
H10C10REP	4370	0.99	0.11	0.0	1.0
H11C10REP	4067	0.99	0.11	0.0	1.0
H12C10REP	3737	0.99	0.11	0.0	1.0
H13C10REP	3506	0.99	0.12	0.0	1.0
H14C10REP	3323	0.98	0.13	0.0	1.0

Categorical Variable Codes

HwC10REP: 4 Responded to 10+ spending section questions

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0. Resp to <10 spending Qs						77	30	47	34	37	51
1. Resp to 10+ spending Qs						3789	3224	3832	3704	3550	4319

Value		w11	w12	w13	w14
0. Resp to <10 spending Qs		50	48	52	59
1. Resp to 10+ spending Qs		4017	3689	3454	3264

How Constructed

Beginning with version 2015 V1, the RAND HRS CAMS Data File totals are now only derived for those observations who have given non-missing values for at least ten spending categories. The variable HwCNCAT indicates the number of non-missing values given by the Respondent for spending categories in Part B in a particular wave. The variable HwC10REP is a binary variable indicating whether the Respondent has given non-missing values for ten or more spending categories. Those Respondents who gave non-missing values for less than ten spending categories have a missing value of .T for all spending and consumption measures.

2.4 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
11	H11CHRSCOREF	H11CHRSCOREF:W11 CAMSFlag: HRS Core Status	Categ
12	H12CHRSCOREF	H12CHRSCOREF:W12 CAMSFlag: HRS Core Status	Categ
13	H13CHRSCOREF	H13CHRSCOREF:W13 CAMSFlag: HRS Core Status	Categ
14	H14CHRSCOREF	H14CHRSCOREF:W14 CAMSFlag: HRS Core Status	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHRSCOREF	3866	2.91	0.40	1.0	3.0
H6CHRSCOREF	3254	2.93	0.36	1.0	3.0
H7CHRSCOREF	3879	2.88	0.48	0.0	3.0
H8CHRSCOREF	3738	2.87	0.51	0.0	3.0
H9CHRSCOREF	3587	2.85	0.55	0.0	3.0
H10CHRSCOREF	4370	2.89	0.46	0.0	3.0
H11CHRSCOREF	4067	2.88	0.48	0.0	3.0
H12CHRSCOREF	3737	2.84	0.56	0.0	3.0
H13CHRSCOREF	3506	2.78	0.64	0.0	3.0
H14CHRSCOREF	3323	0.93	0.26	0.0	1.0

Categorical Variable Codes

HwCHRSCOREF: CAMSFlag: HRS Core Status

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0. No adjacent HRS wv							31	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/foll HRS wv					3701	3146	3646	3502	3320	4138

Value	w11	w12	w13	w14
0. No adjacent HRS wv	23	29	36	234
1. In prev HRS wv only	187	240	319	3089
2. In foll HRS wv only	32	28	15	
3. In prev/foll HRS wv	3825	3440	3136	

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 "1.12 Imputation of Consumption Variables" for more information.

RAND HRS Longitudinal File 2018 (V1) Variables Used

INW5	INW5: =1 if Respondent W5
INW6	INW6: =1 if Respondent W6
INW7	INW7: =1 if Respondent W7
INW8	INW8: =1 if Respondent W8
INW9	INW9: =1 if Respondent W9
INW10	INW10: =1 if Respondent W10
INW11	INW11: =1 if Respondent W11
INW12	INW12: =1 if Respondent W12
INW13	INW13: =1 if Respondent W13
INW14	INW14: =1 if Respondent W14

2.5 Analysis Weights

Wave	Variable	Label	Type
5	H5CWGTHH	H5CWGTHH:W5 CAMS Household Analysis Weight	Cont
6	H6CWGTHH	H6CWGTHH:W6 CAMS Household Analysis Weight	Cont
7	H7CWGTHH	H7CWGTHH:W7 CAMS Household Analysis Weight	Cont
8	H8CWGTHH	H8CWGTHH:W8 CAMS Household Analysis Weight	Cont
9	H9CWGTHH	H9CWGTHH:W9 CAMS Household Analysis Weight	Cont
10	H10CWGTHH	H10CWGTHH:W10 CAMS Household Analysis Weight	Cont
11	H11CWGTHH	H11CWGTHH:W11 CAMS Household Analysis Weight	Cont
12	H12CWGTHH	H12CWGTHH:W12 CAMS Household Analysis Weight	Cont
13	H13CWGTHH	H13CWGTHH:W13 CAMS Household Analysis Weight	Cont
5	H5CWGTR	H5CWGTR:W5 CAMS Respondent Analysis Weight	Cont
6	H6CWGTR	H6CWGTR:W6 CAMS Respondent Analysis Weight	Cont
7	H7CWGTR	H7CWGTR:W7 CAMS Respondent Analysis Weight	Cont
8	H8CWGTR	H8CWGTR:W8 CAMS Respondent Analysis Weight	Cont
9	H9CWGTR	H9CWGTR:W9 CAMS Respondent Analysis Weight	Cont
10	H10CWGTR	H10CWGTR:W10 CAMS Respondent Analysis Weight	Cont
11	H11CWGTR	H11CWGTR:W11 CAMS Respondent Analysis Weight	Cont
12	H12CWGTR	H12CWGTR:W12 CAMS Respondent Analysis Weight	Cont
13	H13CWGTR	H13CWGTR:W13 CAMS Respondent Analysis Weight	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CWGTHH	3866	11456.03	5969.08	0.0	42366.0
H6CWGTHH	3254	13216.75	7386.34	0.0	55578.0
H7CWGTHH	3879	13478.52	8013.48	0.0	49161.0
H8CWGTHH	3738	13411.27	8051.82	0.0	52185.0
H9CWGTHH	3587	13361.10	8056.81	0.0	53117.0
H10CWGTHH	4365	14196.53	10000.06	0.0	48654.0
H11CWGTHH	4067	14647.30	10473.79	0.0	59632.0
H12CWGTHH	3737	15260.55	11132.92	0.0	52493.0
H13CWGTHH	3506	19667.51	16188.09	0.0	89643.0
H5CWGTR	3866	16654.57	10611.26	0.0	70465.0
H6CWGTR	3254	19068.42	12245.26	0.0	79927.0
H7CWGTR	3879	13955.16	8966.90	0.0	40296.0
H8CWGTR	3738	13928.38	9099.98	0.0	42042.0
H9CWGTR	3587	13873.01	8971.16	0.0	41708.0
H10CWGTR	4365	14677.67	10949.16	0.0	49477.0
H11CWGTR	4067	15249.04	11423.81	0.0	53603.0
H12CWGTR	3737	15978.45	12242.01	0.0	60088.0
H13CWGTR	3506	21762.95	18499.47	0.0	106193.0

General Comments

Updates to demographic information in the Tracker file will happen occasionally, and this can impact the weights generation. Currently, such updates are affecting a few dozen Respondents and households across CAMS 2001, 2003 and 2011; updated household and respondent-level weights will be available in a future release of the RAND HRS CAMS Data File.

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.

Two Respondents to CAMS Part B did not respond to any HRS core survey (HHIDPN=501992020 and 501980010). For these observations, we use the spouse's HHIDPN so that these records can be merged to the HRS files. Because their spouses did not respond to the full CAMS survey, the respondent-level weight assigned to them is zero. Therefore, for these cases, respondent-level weights are imputed with the household-level weight.

CAMS Variables Used

CAMS 2001:	
CAMS01WGTHH	HOUSEHOLD WEIGHT FOR THE 2001 CAMS SUBSAMPLE
CAMS01WGTR	RESPONDENT WEIGHT FOR THE 2001 CAMS SUBSAMPLE
CAMS 2003:	
CAMS03WGTHH	HOUSEHOLD WEIGHT FOR THE 2003 CAMS SUBSAMPLE
CAMS03WGTR	RESPONDENT WEIGHT FOR THE 2003 CAMS SUBSAMPLE
CAMS 2005:	
CAMS05WGTHH	HOUSEHOLD WEIGHT FOR THE 2005 CAMS SUBSAMPLE
CAMS05WGTR	RESPONDENT WEIGHT FOR THE 2005 CAMS SUBSAMPLE
CAMS 2007:	
CAMS07WGTHH	HOUSEHOLD WEIGHT FOR THE 2007 CAMS SUBSAMPLE
CAMS07WGTR	RESPONDENT WEIGHT FOR THE 2007 CAMS SUBSAMPLE
CAMS 2009:	
CAMS09WGTHH	HOUSEHOLD WEIGHT FOR THE 2009 CAMS SUBSAMPLE
CAMS09WGTR	RESPONDENT WEIGHT FOR THE 2009 CAMS SUBSAMPLE
CAMS 2011:	
CAMS11WGTHH	HOUSEHOLD WEIGHT FOR THE 2011 CAMS SUBSAMPLE
CAMS11WGTR	RESPONDENT WEIGHT FOR THE 2011 CAMS SUBSAMPLE
CAMS 2013:	
CAMS13WGTHH	HOUSEHOLD WEIGHT FOR THE 2013 CAMS SUBSAMPLE

CAMS13WGTR	RESPONDENT WEIGHT FOR THE 2013 CAMS SUBSAMPLE
CAMS 2015:	
CAMS15WGTHH	HOUSEHOLD WEIGHT FOR THE 2015 CAMS SUBSAMPLE
CAMS15WGTR	RESPONDENT WEIGHT FOR THE 2015 CAMS SUBSAMPLE
CAMS 2017:	
CAMS17WGTHH	HOUSEHOLD WEIGHT FOR THE 2017 CAMS SUBSAMPLE
CAMS17WGTR	RESPONDENT WEIGHT FOR THE 2017 CAMS SUBSAMPLE

2.6 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
11	H11CMSTAT	H11CMSTAT: W11 CAMS R Current Marital Status	Categ
12	H12CMSTAT	H12CMSTAT: W12 CAMS R Current Marital Status	Categ
13	H13CMSTAT	H13CMSTAT: W13 CAMS R Current Marital Status	Categ
14	H14CMSTAT	H14CMSTAT: W14 CAMS R Current Marital Status	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CMSTAT	3789	2.74	1.90	1.0	7.0
H6CMSTAT	3194	2.66	1.89	1.0	7.0
H7CMSTAT	3739	2.78	1.90	1.0	7.0
H8CMSTAT	3624	2.84	1.90	1.0	7.0
H9CMSTAT	3338	2.93	1.94	1.0	7.0
H10CMSTAT	4079	2.90	1.92	1.0	7.0
H11CMSTAT	3901	2.98	1.93	1.0	7.0
H12CMSTAT	3385	3.05	1.93	1.0	7.0
H13CMSTAT	3339	3.11	1.95	1.0	7.0
H14CMSTAT	3199	3.06	1.94	1.0	7.0

Categorical Variable Codes

HwCMSTAT: 4 CAMS R Current Marital Status

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth missing					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	526	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

Value	w11	w12	w13	w14
.M=Oth missing	166	352	167	124
1. married	1713	1427	1371	1325
2. living with partner	174	140	136	176
3. separated	105	92	103	77
4. divorced	641	590	590	567
5. widowed	971	856	816	750
6. never married	264	248	272	271
7. other	33	32	51	33

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
CAMS 2013:	
C2_13	C2. MARITAL STATUS
CAMS 2015:	
C2_15	C2. MARITAL STATUS
CAMS 2017:	
C2_17	C2. MARITAL STATUS
CAMS 2019:	
C2_19	C2. MARITAL STATUS

2.7 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
11	H11CTOTS	H11CTOTS:W11 CAMS: Total HHold Spending	Cont
12	H12CTOTS	H12CTOTS:W12 CAMS: Total HHold Spending	Cont
13	H13CTOTS	H13CTOTS:W13 CAMS: Total HHold Spending	Cont
14	H14CTOTS	H14CTOTS:W14 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
11	H11CTOTSF	H11CTOTSF:W11 CAMSFlag: Total HHold Spending	Categ
12	H12CTOTSF	H12CTOTSF:W12 CAMSFlag: Total HHold Spending	Categ
13	H13CTOTSF	H13CTOTSF:W13 CAMSFlag: Total HHold Spending	Categ
14	H14CTOTSF	H14CTOTSF:W14 CAMSFlag: Total HHold Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTOTS	3789	37637.62	32657.79	0.0	414585.0
H6CTOTS	3224	41006.99	33410.60	0.0	362307.0
H7CTOTS	3832	39954.16	32522.92	0.0	343736.0
H8CTOTS	3704	40921.54	32310.93	0.0	429586.0
H9CTOTS	3550	38587.23	28111.80	0.0	219765.0
H10CTOTS	4319	40277.95	31163.00	0.0	317371.0
H11CTOTS	4017	41093.93	32849.06	0.0	369770.0
H12CTOTS	3689	42853.02	35976.93	0.0	378305.0
H13CTOTS	3454	44946.30	37326.47	0.0	400992.0
H14CTOTS	3264	46927.22	39391.68	0.0	399376.0
H5CTOTSF	3789	1.11	1.29	0.0	4.0
H6CTOTSF	3224	1.16	1.32	0.0	4.0
H7CTOTSF	3832	1.18	1.35	0.0	4.0
H8CTOTSF	3704	0.97	1.23	0.0	4.0
H9CTOTSF	3550	0.97	1.21	0.0	4.0
H10CTOTSF	4319	0.97	1.21	0.0	4.0
H11CTOTSF	4017	0.97	1.23	0.0	4.0
H12CTOTSF	3689	0.91	1.20	0.0	4.0
H13CTOTSF	3454	0.89	1.20	0.0	4.0
H14CTOTSF	3264	0.92	1.22	0.0	4.0

Categorical Variable Codes

HwCTOTSF: CAMSFlag: Total HHold Spending

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. no winsor or imp					1974	1618	1940	2090	1973	2422
1. winsor only					108	148	157	177	160	155
2. mean/median imp only					1328	1058	1219	1119	1159	1436
3. zero imp only					78	113	149	89	50	67
4. imp & winsor					301	287	367	229	208	239

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	59
0. no winsor or imp	2284	2163	2042	1903
1. winsor only	151	157	165	151
2. mean/median imp only	1266	1111	1011	968
3. zero imp only	55	55	41	40
4. imp & winsor	261	203	195	202

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 "1.10 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 "1.5 Difference Across Waves" section earlier in this document.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, and so forth until Wave 14 which asks about 2019 spending.

The spending components are summed to create the total spending measures. A flag indicates whether any of its components were imputed or winsorized. 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 "1.6 Spending versus Consumption" for details.

HwCTOTSF is a flag that indicates whether any components are imputed or winsorized. Please see "1.10 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 "1.5 Differences Across Waves." One method for adjusting 2001 and 2003 spending totals is detailed in "1.9 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 DISWASHER
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
B20A_01	B20. FOOD/DRINK GROC - PER
B20_01	B20. FOOD/DRINK GROCERY
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 DISWASHER
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
B36A_03	B36. FOOD/DRINK GROC - PER
B36_03	B36. FOOD/DRINK GROCERY
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 DISWASHER
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
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
B19_05	B19. RENT
B19A_05	B19A. RENT - PER
B20_05	B20. ELECTRICITY
B20A_05	B20A. ELECTRICITY - PER
B21_05	B21. WATER
B21A_05	B21A. WATER - PER
B22_05	B22. HEAT
B22A_05	B22A. HEAT - PER
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 DISWASHER
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
B8_07	B8. 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
B19_07	B19. RENT
B19A_07	B19A. RENT - PER
B20_07	B20. ELECTRICITY
B20A_07	B20A. ELECTRICITY - PER
B21_07	B21. WATER
B21A_07	B21A. WATER - PER
B22_07	B22. HEAT
B22A_07	B22A. HEAT - PER
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 DISWASHER
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
B8_09	B8. 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
B19_09	B19. RENT
B19A_09	B19A. RENT - PER
B20_09	B20. ELECTRICITY
B20A_09	B20A. ELECTRICITY - PER
B21_09	B21. WATER
B21A_09	B21A. WATER - PER
B22_09	B22. HEAT
B22A_09	B22A. HEAT - PER
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 DISWASHER
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
B8_11	B8. 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
B19_11	B19. RENT

B19A_11	B19A. RENT - PER
B20_11	B20. ELECTRICITY
B20A_11	B20A. ELECTRICITY - PER
B21_11	B21. WATER
B21A_11	B21A. WATER - PER
B22_11	B22. HEAT
B22A_11	B22A. HEAT - PER
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
CAMS 2013:	
B1_13	B1. PURCHASE/LEASE AUTO
B1A3_13	B1A3. AUTO YEAR - 1
B1A4_13	B1A4. AUTO PRICE - 1
B1A5_13	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_13	B1B3. AUTO YEAR - 2
B1B4_13	B1B4. AUTO PRICE - 2
B1B5_13	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_13	B1C3. AUTO YEAR - 3
B1C4_13	B1C4. AUTO PRICE - 3
B1C5_13	B1C5. AUTO/TRUCK NEW OR USED - 3
B2_13	B2. BUY REFRIGERATOR
B2A_13	B2A. REFRIGERATOR PRICE
B3_13	B3. BUY WASHER/DRYER
B3A_13	B3A. WASHER/DRYER PRICE
B4_13	B4. BUY DISWASHER
B4A_13	B4A. DISHWASHER PRICE
B5_13	B5. BUY TELEVISION

B5A_13	B5A. TELEVISION PRICE
B6_13	B6. BUY COMPUTER
B6A_13	B6A. COMPUTER PRICE
B7_13	B7. HOME/RENTERS INSURANCE
B8_13	B8. PROPERTY TAXES
B9_13	B9. VEHICLE INSURANCE
B10_13	B10. VEHICLE MAINTENANCE
B11_13	B11. HEALTH INSURANCE
B12_13	B12. TRIPS AND VACATIONS
B13_13	B13. HOME REPAIRS/MAINTENANCE DIY
B14_13	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_13	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_13	B16. CONTRIBUTIONS
B17_13	B17. GIFTS
B18_13	B18. MORTGAGE
B18A_13	B18A. MORTGAGE - PER
B19_13	B19. RENT
B19A_13	B19A. RENT - PER
B20_13	B20. ELECTRICITY
B20A_13	B20A. ELECTRICITY - PER
B21_13	B21. WATER
B21A_13	B21A. WATER - PER
B22_13	B22. HEAT
B22A_13	B22A. HEAT - PER
B23_13	B23. PHONE/CABLE/INTERNET
B23A_13	B23A. PHONE/CABLE - PER
B24_13	B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_13	B24A. CAR PAYMENTS - PER
B25_13	B25. HOUSEKEEPING SUPPLIES
B25A_13	B25A. HOUSEKEEPING SUPPLIES - PER
B26_13	B26. HOUSEKEEPING SERVICES
B26A_13	B26A. HOUSEKEEPING SERVICES - PER
B27_13	B27. GARDENING/YARD SUPPLIES
B27A_13	B27A. GARDEN/YARD SUPPLIES - PER
B28_13	B28. GARDEN/YARD SERVICES
B28A_13	B28A. GARDEN/YARD SERVICES - PER
B29_13	B29. CLOTHING AND APPAREL
B29A_13	B29A. CLOTHING - PER
B30_13	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_13	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_13	B31. DRUGS OOP
B31A_13	B31A. DRUGS OOP - PER
B32_13	B32. HEALTH SERVICES
B32A_13	B32A. HEALTH SERVICES - PER
B33_13	B33. MEDICAL SUPPLIES
B33A_13	B33A. MED SUPPLIES - PER
B34_13	B34. TICKETS
B34A_13	B34A. TICKETS - PER
B35_13	B35. SPORTS EQUIPMENT
B35A_13	B35A. SPORTS EQUIPMENT - PER
B36_13	B36. HOBBIES/LEISURE EQUIPMENT
B36A_13	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_13	B37. FOOD/DRINK GROCERY
B37A_13	B37A. FOOD/DRINK GROC - PER
B38_13	B38. DINING OUT
B38A_13	B38A. DINING OUT - PER
B39_13	B39. GASOLINE
B39A_13	B39A. GASOLINE - PER

CAMS 2015:

B1_15	B1. PURCHASE/LEASE AUTO
B1A3_15	B1A3. AUTO YEAR - 1
B1A4_15	B1A4. AUTO PRICE - 1
B1A5_15	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_15	B1B3. AUTO YEAR - 2
B1B4_15	B1B4. AUTO PRICE - 2
B1B5_15	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_15	B1C3. AUTO YEAR - 3
B1C4_15	B1C4. AUTO PRICE - 3
B1C5_15	B1C5. AUTO/TRUCK NEW OR USED - 3
B2_15	B2. BUY REFRIGERATOR
B2A_15	B2A. REFRIGERATOR PRICE
B3_15	B3. BUY WASHER/DRYER
B3A_15	B3A. WASHER/DRYER PRICE
B4_15	B4. BUY DISWASHER
B4A_15	B4A. DISHWASHER PRICE
B5_15	B5. BUY TELEVISION
B5A_15	B5A. TELEVISION PRICE
B6_15	B6. BUY COMPUTER
B6A_15	B6A. COMPUTER PRICE
B7_15	B7. HOME/RENTERS INSURANCE
B8_15	B8. PROPERTY TAXES
B9_15	B9. VEHICLE INSURANCE
B10_15	B10. VEHICLE MAINTENANCE
B11_15	B11. HEALTH INSURANCE
B12_15	B12. TRIPS AND VACATIONS
B13_15	B13. HOME REPAIRS/MAINTENANCE DIY
B14_15	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_15	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_15	B16. CONTRIBUTIONS
B17_15	B17. GIFTS
B18_15	B18. MORTGAGE
B18A_15	B18A. MORTGAGE - PER
B19_15	B19. RENT
B19A_15	B19A. RENT - PER
B20_15	B20. ELECTRICITY
B20A_15	B20A. ELECTRICITY - PER
B21_15	B21. WATER
B21A_15	B21A. WATER - PER
B22_15	B22. HEAT
B22A_15	B22A. HEAT - PER
B23_15	B23. PHONE/CABLE/INTERNET
B23A_15	B23A. PHONE/CABLE - PER
B24_15	B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_15	B24A. CAR PAYMENTS - PER
B25_15	B25. HOUSEKEEPING SUPPLIES
B25A_15	B25A. HOUSEKEEPING SUPPLIES - PER
B26_15	B26. HOUSEKEEPING SERVICES
B26A_15	B26A. HOUSEKEEPING SERVICES - PER
B27_15	B27. GARDENING/YARD SUPPLIES
B27A_15	B27A. GARDEN/YARD SUPPLIES - PER
B28_15	B28. GARDEN/YARD SERVICES
B28A_15	B28A. GARDEN/YARD SERVICES - PER
B29_15	B29. CLOTHING AND APPAREL
B29A_15	B29A. CLOTHING - PER
B30_15	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_15	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_15	B31. DRUGS OOP
B31A_15	B31A. DRUGS OOP - PER

B32_15	B32. HEALTH SERVICES
B32A_15	B32A. HEALTH SERVICES - PER
B33_15	B33. MEDICAL SUPPLIES
B33A_15	B33A. MED SUPPLIES - PER
B34_15	B34. TICKETS
B34A_15	B34A. TICKETS - PER
B35_15	B35. SPORTS EQUIPMENT
B35A_15	B35A. SPORTS EQUIPMENT - PER
B36_15	B36. HOBBIES/LEISURE EQUIPMENT
B36A_15	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_15	B37. FOOD/DRINK GROCERY
B37A_15	B37A. FOOD/DRINK GROC - PER
B38_15	B38. DINING OUT
B38A_15	B38A. DINING OUT - PER
B39_15	B39. GASOLINE
B39A_15	B39A. GASOLINE - PER
CAMS 2017:	
B1_17	B1. PURCHASE/LEASE AUTO
B1A3_17	B1A3. AUTO YEAR - 1
B1A4_17	B1A4. AUTO PRICE - 1
B1A5_17	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_17	B1B3. AUTO YEAR - 2
B1B4_17	B1B4. AUTO PRICE - 2
B1B5_17	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_17	B1C3. AUTO YEAR - 3
B1C4_17	B1C4. AUTO PRICE - 3
B1C5_17	B1C5. AUTO/TRUCK NEW OR USED - 3
B2_17	B2. BUY REFRIGERATOR
B2A_17	B2A. REFRIGERATOR PRICE
B3_17	B3. BUY WASHER/DRYER
B3A_17	B3A. WASHER/DRYER PRICE
B4_17	B4. BUY DISWASHER
B4A_17	B4A. DISHWASHER PRICE
B5_17	B5. BUY TELEVISION
B5A_17	B5A. TELEVISION PRICE
B6_17	B6. BUY COMPUTER
B6A_17	B6A. COMPUTER PRICE
B7_17	B7. HOME/RENTERS INSURANCE
B8_17	B8. PROPERTY TAXES
B9_17	B9. VEHICLE INSURANCE
B10_17	B10. VEHICLE MAINTENANCE
B11_17	B11. HEALTH INSURANCE
B12_17	B12. TRIPS AND VACATIONS
B13_17	B13. HOME REPAIRS/MAINTENANCE DIY
B14_17	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_17	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_17	B16. CONTRIBUTIONS
B17_17	B17. GIFTS
B18_17	B18. MORTGAGE
B18A_17	B18A. MORTGAGE - PER
B19_17	B19. RENT
B19A_17	B19A. RENT - PER
B20_17	B20. ELECTRICITY
B20A_17	B20A. ELECTRICITY - PER
B21_17	B21. WATER
B21A_17	B21A. WATER - PER
B22_17	B22. HEAT
B22A_17	B22A. HEAT - PER
B23_17	B23. PHONE/CABLE/INTERNET

B23A_17	B23A. PHONE/CABLE - PER
B24_17	B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_17	B24A. CAR PAYMENTS - PER
B25_17	B25. HOUSEKEEPING SUPPLIES
B25A_17	B25A. HOUSEKEEPING SUPPLIES - PER
B26_17	B26. HOUSEKEEPING SERVICES
B26A_17	B26A. HOUSEKEEPING SERVICES - PER
B27_17	B27. GARDENING/YARD SUPPLIES
B27A_17	B27A. GARDEN/YARD SUPPLIES - PER
B28_17	B28. GARDEN/YARD SERVICES
B28A_17	B28A. GARDEN/YARD SERVICES - PER
B29_17	B29. CLOTHING AND APPAREL
B29A_17	B29A. CLOTHING - PER
B30_17	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_17	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_17	B31. DRUGS OOP
B31A_17	B31A. DRUGS OOP - PER
B32_17	B32. HEALTH SERVICES
B32A_17	B32A. HEALTH SERVICES - PER
B33_17	B33. MEDICAL SUPPLIES
B33A_17	B33A. MED SUPPLIES - PER
B34_17	B34. TICKETS
B34A_17	B34A. TICKETS - PER
B35_17	B35. SPORTS EQUIPMENT
B35A_17	B35A. SPORTS EQUIPMENT - PER
B36_17	B36. HOBBIES/LEISURE EQUIPMENT
B36A_17	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_17	B37. FOOD/DRINK GROCERY
B37A_17	B37A. FOOD/DRINK GROC - PER
B38_17	B38. DINING OUT
B38A_17	B38A. DINING OUT - PER
B39_17	B39. GASOLINE
B39A_17	B39A. GASOLINE - PER
CAMS 2019:	
B1_19	B1. PURCHASE/LEASE AUTO
B1A3_19	B1A3. AUTO YEAR - 1
B1A4_19	B1A4. AUTO PRICE - 1
B1A5_19	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_19	B1B3. AUTO YEAR - 2
B1B4_19	B1B4. AUTO PRICE - 2
B1B5_19	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_19	B1C3. AUTO YEAR - 3
B1C4_19	B1C4. AUTO PRICE - 3
B1C5_19	B1C5. AUTO/TRUCK NEW OR USED - 3
B2_19	B2. BUY REFRIGERATOR
B2A_19	B2A. REFRIGERATOR PRICE
B3_19	B3. BUY WASHER/DRYER
B3A_19	B3A. WASHER/DRYER PRICE
B4_19	B4. BUY DISWASHER
B4A_19	B4A. DISHWASHER PRICE
B5_19	B5. BUY TELEVISION
B5A_19	B5A. TELEVISION PRICE
B6_19	B6. BUY COMPUTER
B6A_19	B6A. COMPUTER PRICE
B7_19	B7. HOME/RENTERS INSURANCE
B8_19	B8. PROPERTY TAXES
B9_19	B9. VEHICLE INSURANCE
B10_19	B10. VEHICLE MAINTENANCE
B11_19	B11. HEALTH INSURANCE

B12_19	B12. TRIPS AND VACATIONS
B13_19	B13. HOME REPAIRS/MAINTENANCE DIY
B14_19	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_19	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_19	B16. CONTRIBUTIONS
B17_19	B17. GIFTS
B18_19	B18. MORTGAGE
B18A_19	B18A. MORTGAGE - PER
B19_19	B19. RENT
B19A_19	B19A. RENT - PER
B20_19	B20. ELECTRICITY
B20A_19	B20A. ELECTRICITY - PER
B21_19	B21. WATER
B21A_19	B21A. WATER - PER
B22_19	B22. HEAT
B22A_19	B22A. HEAT - PER
B23_19	B23. PHONE/CABLE/INTERNET
B23A_19	B23A. PHONE/CABLE - PER
B24_19	B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_19	B24A. CAR PAYMENTS - PER
B25_19	B25. HOUSEKEEPING SUPPLIES
B25A_19	B25A. HOUSEKEEPING SUPPLIES - PER
B26_19	B26. HOUSEKEEPING SERVICES
B26A_19	B26A. HOUSEKEEPING SERVICES - PER
B27_19	B27. GARDENING/YARD SUPPLIES
B27A_19	B27A. GARDEN/YARD SUPPLIES - PER
B28_19	B28. GARDEN/YARD SERVICES
B28A_19	B28A. GARDEN/YARD SERVICES - PER
B29_19	B29. CLOTHING AND APPAREL
B29A_19	B29A. CLOTHING - PER
B30_19	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_19	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_19	B31. DRUGS OOP
B31A_19	B31A. DRUGS OOP - PER
B32_19	B32. HEALTH SERVICES
B32A_19	B32A. HEALTH SERVICES - PER
B33_19	B33. MEDICAL SUPPLIES
B33A_19	B33A. MED SUPPLIES - PER
B34_19	B34. TICKETS
B34A_19	B34A. TICKETS - PER
B35_19	B35. SPORTS EQUIPMENT
B35A_19	B35A. SPORTS EQUIPMENT - PER
B36_19	B36. HOBBIES/LEISURE EQUIPMENT
B36A_19	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_19	B37. FOOD/DRINK GROCERY
B37A_19	B37A. FOOD/DRINK GROC - PER
B38_19	B38. DINING OUT
B38A_19	B38A. DINING OUT - PER
B39_19	B39. GASOLINE
B39A_19	B39A. GASOLINE - PER

2.8 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
11	H11CDURS	H11CDURS:W11 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
12	H12CDURS	H12CDURS:W12 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
13	H13CDURS	H13CDURS:W13 CAMS: Total HHold Durables Spending excl. auto purch.	Cont
14	H14CDURS	H14CDURS:W14 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
11	H11CDURSF	H11CDURSF:W11 CAMSFlag: Total HHold Durables Spending	Categ
12	H12CDURSF	H12CDURSF:W12 CAMSFlag: Total HHold Durables Spending	Categ
13	H13CDURSF	H13CDURSF:W13 CAMSFlag: Total HHold Durables Spending	Categ
14	H14CDURSF	H14CDURSF:W14 CAMSFlag: Total HHold Durables Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CDURS	3789	316.35	678.87	0.0	7600.0
H6CDURS	3224	295.02	643.17	0.0	7322.0
H7CDURS	3832	357.66	791.86	0.0	7900.0
H8CDURS	3704	398.50	837.56	0.0	11309.0
H9CDURS	3550	366.74	713.33	0.0	6700.0
H10CDURS	4319	341.60	671.57	0.0	7189.0
H11CDURS	4017	309.14	654.95	0.0	6400.0
H12CDURS	3689	285.09	679.87	0.0	10200.0
H13CDURS	3454	286.52	669.03	0.0	8900.0
H14CDURS	3264	296.78	650.94	0.0	9000.0
H5CDURSF	3789	0.20	0.71	0.0	4.0
H6CDURSF	3224	0.24	0.79	0.0	4.0
H7CDURSF	3832	0.25	0.81	0.0	4.0
H8CDURSF	3704	0.14	0.60	0.0	4.0
H9CDURSF	3550	0.11	0.50	0.0	4.0
H10CDURSF	4319	0.11	0.51	0.0	4.0
H11CDURSF	4017	0.10	0.49	0.0	4.0
H12CDURSF	3689	0.08	0.43	0.0	4.0
H13CDURSF	3454	0.09	0.46	0.0	4.0
H14CDURSF	3264	0.08	0.44	0.0	4.0

Categorical Variable Codes

HwCDURSF: CAMSFlag: Total HHold Durables Spending

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. no winsor or imp					3498	2920	3477	3488	3376	4107
1. winsor only					41	37	38	38	40	37
2. mean imp only					51	53	51	52	71	90
3. zero imp only					198	210	253	124	57	81
4. imp & winsor					1	4	13	2	6	4

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	59
0. no winsor or imp	3828	3553	3314	3139
1. winsor only	34	41	40	37
2. mean imp only	83	42	44	41
3. zero imp only	71	50	49	44
4. imp & winsor	1	3	7	3

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 "1.10 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 "1.5 Difference Across Waves" section earlier in this document.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, and so forth until Wave 14 which asks about 2019 spending.

The spending components are summed to create the total spending measures. A flag indicates whether any of its components were imputed or winsorized. 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 autos. 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 "1.10 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 DISWASHER
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 DISWASHER
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 DISWASHER
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 DISWASHER
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 DISWASHER
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 DISWASHER
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
CAMS 2013:	
B2_13	B2. BUY REFRIGERATOR
B2A_13	B2A. REFRIGERATOR PRICE
B3_13	B3. BUY WASHER/DRYER
B3A_13	B3A. WASHER/DRYER PRICE
B4_13	B4. BUY DISWASHER
B4A_13	B4A. DISHWASHER PRICE
B5_13	B5. BUY TELEVISION
B5A_13	B5A. TELEVISION PRICE
B6_13	B6. BUY COMPUTER
B6A_13	B6A. COMPUTER PRICE
CAMS 2015:	
B2_15	B2. BUY REFRIGERATOR
B2A_15	B2A. REFRIGERATOR PRICE
B3_15	B3. BUY WASHER/DRYER
B3A_15	B3A. WASHER/DRYER PRICE
B4_15	B4. BUY DISWASHER
B4A_15	B4A. DISHWASHER PRICE
B5_15	B5. BUY TELEVISION
B5A_15	B5A. TELEVISION PRICE
B6_15	B6. BUY COMPUTER
B6A_15	B6A. COMPUTER PRICE
CAMS 2017:	
B2_17	B2. BUY REFRIGERATOR
B2A_17	B2A. REFRIGERATOR PRICE
B3_17	B3. BUY WASHER/DRYER
B3A_17	B3A. WASHER/DRYER PRICE
B4_17	B4. BUY DISWASHER
B4A_17	B4A. DISHWASHER PRICE
B5_17	B5. BUY TELEVISION
B5A_17	B5A. TELEVISION PRICE
B6_17	B6. BUY COMPUTER
B6A_17	B6A. COMPUTER PRICE
CAMS 2019:	
B2_19	B2. BUY REFRIGERATOR
B2A_19	B2A. REFRIGERATOR PRICE
B3_19	B3. BUY WASHER/DRYER
B3A_19	B3A. WASHER/DRYER PRICE
B4_19	B4. BUY DISWASHER
B4A_19	B4A. DISHWASHER PRICE
B5_19	B5. BUY TELEVISION
B5A_19	B5A. TELEVISION PRICE
B6_19	B6. BUY COMPUTER
B6A_19	B6A. COMPUTER PRICE

2.9 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
11	H11CNDUR	H11CNDUR:W11 CAMS: Total HHold Nondurables Spending	Cont
12	H12CNDUR	H12CNDUR:W12 CAMS: Total HHold Nondurables Spending	Cont
13	H13CNDUR	H13CNDUR:W13 CAMS: Total HHold Nondurables Spending	Cont
14	H14CNDUR	H14CNDUR:W14 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
11	H11CNDURF	H11CNDURF:W11 CAMSFlag: Total HHold Nondurables Spending	Categ
12	H12CNDURF	H12CNDURF:W12 CAMSFlag: Total HHold Nondurables Spending	Categ
13	H13CNDURF	H13CNDURF:W13 CAMSFlag: Total HHold Nondurables Spending	Categ
14	H14CNDURF	H14CNDURF:W14 CAMSFlag: Total HHold Nondurables Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CNDUR	3789	21044.69	20578.03	0.0	344880.0
H6CNDUR	3224	24331.15	21756.15	0.0	276570.0
H7CNDUR	3832	22422.09	18821.10	0.0	221677.0
H8CNDUR	3704	23301.69	19181.06	0.0	235800.0
H9CNDUR	3550	22727.57	17947.02	0.0	194298.0
H10CNDUR	4319	22969.87	18927.78	0.0	194912.0
H11CNDUR	4017	23308.94	19748.06	0.0	213470.0
H12CNDUR	3689	24625.67	22306.99	0.0	257312.0
H13CNDUR	3454	25695.00	23588.78	0.0	289547.0
H14CNDUR	3264	26291.54	23805.09	0.0	306706.0
H5CNDURF	3789	0.63	0.94	0.0	3.0
H6CNDURF	3224	0.62	0.93	0.0	3.0
H7CNDURF	3832	0.65	0.94	0.0	3.0
H8CNDURF	3704	0.59	0.91	0.0	3.0
H9CNDURF	3550	0.60	0.93	0.0	3.0
H10CNDURF	4319	0.57	0.91	0.0	3.0
H11CNDURF	4017	0.58	0.91	0.0	3.0
H12CNDURF	3689	0.54	0.90	0.0	3.0
H13CNDURF	3454	0.52	0.88	0.0	3.0
H14CNDURF	3264	0.56	0.91	0.0	3.0

Categorical Variable Codes

HwCNDURF: CAMSFlag: Total HHold Nondurables Spending

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. no winsor or imp					2594	2186	2549	2573	2453	3045
1. winsor only					73	113	126	123	117	117
2. mean imp only					1067	883	1102	961	922	1113
3. imp & winsor					55	42	55	47	58	44

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	59
0. no winsor or imp	2814	2668	2504	2323
1. winsor only	122	113	129	106
2. mean imp only	1029	852	785	777
3. imp & winsor	52	56	36	58

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 "1.10 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 "1.5 Difference Across Waves" section earlier in this document.

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, and so forth until Wave 14 which asks about 2019 spending.

The spending components are summed to create the total spending measures. A flag indicates whether any of its components were imputed or winsorized. 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 "1.5 Differences Across Waves" for details of which nondurable categories are available in each wave.

HwCNDURF is a flag that indicates whether any nondurable components are imputed or winsorized. Please see "1.10 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 "1.5 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
B20A_01	B20. FOOD/DRINK GROC - PER
B20_01	B20. FOOD/DRINK GROCERY
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	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
B36A_03	B36. FOOD/DRINK GROC - PER
B36_03	B36. FOOD/DRINK GROCERY
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
B21_05	B21. WATER
B21A_05	B21A. WATER - PER
B22_05	B22. HEAT
B22A_05	B22A. HEAT - PER
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
B21_07	B21. WATER
B21A_07	B21A. WATER - PER
B22_07	B22. HEAT
B22A_07	B22A. HEAT - PER
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
B21_09	B21. WATER
B21A_09	B21A. WATER - PER
B22_09	B22. HEAT
B22A_09	B22A. HEAT - PER
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
B21_11	B21. WATER
B21A_11	B21A. WATER - PER
B22_11	B22. HEAT
B22A_11	B22A. HEAT - PER
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
CAMS 2013:	
B11_13	B11. HEALTH INSURANCE
B12_13	B12. TRIPS AND VACATIONS
B15_13	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_13	B16. CONTRIBUTIONS
B17_13	B17. GIFTS
B20_13	B20. ELECTRICITY
B20A_13	B20A. ELECTRICITY - PER
B21_13	B21. WATER
B21A_13	B21A. WATER - PER
B22_13	B22. HEAT
B22A_13	B22A. HEAT - PER
B23_13	B23. PHONE/CABLE/INTERNET
B23A_13	B23A. PHONE/CABLE - PER
B25_13	B25. HOUSEKEEPING SUPPLIES
B25A_13	B25A. HOUSEKEEPING SUPPLIES - PER
B26_13	B26. HOUSEKEEPING SERVICES
B26A_13	B26A. HOUSEKEEPING SERVICES - PER
B27_13	B27. GARDENING/YARD SUPPLIES
B27A_13	B27A. GARDEN/YARD SUPPLIES - PER
B28_13	B28. GARDEN/YARD SERVICES
B28A_13	B28A. GARDEN/YARD SERVICES - PER
B29_13	B29. CLOTHING AND APPAREL
B29A_13	B29A. CLOTHING - PER
B30_13	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_13	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_13	B31. DRUGS OOP
B31A_13	B31A. DRUGS OOP - PER
B32_13	B32. HEALTH SERVICES
B32A_13	B32A. HEALTH SERVICES - PER
B33_13	B33. MEDICAL SUPPLIES
B33A_13	B33A. MED SUPPLIES - PER
B34_13	B34. TICKETS
B34A_13	B34A. TICKETS - PER
B35_13	B35. SPORTS EQUIPMENT
B35A_13	B35A. SPORTS EQUIPMENT - PER
B36_13	B36. HOBBIES/LEISURE EQUIPMENT
B36A_13	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_13	B37. FOOD/DRINK GROCERY
B37A_13	B37A. FOOD/DRINK GROC - PER
B38_13	B38. DINING OUT
B38A_13	B38A. DINING OUT - PER
CAMS 2015:	
B11_15	B11. HEALTH INSURANCE
B12_15	B12. TRIPS AND VACATIONS
B15_15	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_15	B16. CONTRIBUTIONS
B17_15	B17. GIFTS

B20_15	B20. ELECTRICITY
B20A_15	B20A. ELECTRICITY - PER
B21_15	B21. WATER
B21A_15	B21A. WATER - PER
B22_15	B22. HEAT
B22A_15	B22A. HEAT - PER
B23_15	B23. PHONE/CABLE/INTERNET
B23A_15	B23A. PHONE/CABLE - PER
B25_15	B25. HOUSEKEEPING SUPPLIES
B25A_15	B25A. HOUSEKEEPING SUPPLIES - PER
B26_15	B26. HOUSEKEEPING SERVICES
B26A_15	B26A. HOUSEKEEPING SERVICES - PER
B27_15	B27. GARDENING/YARD SUPPLIES
B27A_15	B27A. GARDEN/YARD SUPPLIES - PER
B28_15	B28. GARDEN/YARD SERVICES
B28A_15	B28A. GARDEN/YARD SERVICES - PER
B29_15	B29. CLOTHING AND APPAREL
B29A_15	B29A. CLOTHING - PER
B30_15	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_15	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_15	B31. DRUGS OOP
B31A_15	B31A. DRUGS OOP - PER
B32_15	B32. HEALTH SERVICES
B32A_15	B32A. HEALTH SERVICES - PER
B33_15	B33. MEDICAL SUPPLIES
B33A_15	B33A. MED SUPPLIES - PER
B34_15	B34. TICKETS
B34A_15	B34A. TICKETS - PER
B35_15	B35. SPORTS EQUIPMENT
B35A_15	B35A. SPORTS EQUIPMENT - PER
B36_15	B36. HOBBIES/LEISURE EQUIPMENT
B36A_15	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_15	B37. FOOD/DRINK GROCERY
B37A_15	B37A. FOOD/DRINK GROC - PER
B38_15	B38. DINING OUT
B38A_15	B38A. DINING OUT - PER
CAMS 2017:	
B11_17	B11. HEALTH INSURANCE
B12_17	B12. TRIPS AND VACATIONS
B15_17	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_17	B16. CONTRIBUTIONS
B17_17	B17. GIFTS
B20_17	B20. ELECTRICITY
B20A_17	B20A. ELECTRICITY - PER
B21_17	B21. WATER
B21A_17	B21A. WATER - PER
B22_17	B22. HEAT
B22A_17	B22A. HEAT - PER
B23_17	B23. PHONE/CABLE/INTERNET
B23A_17	B23A. PHONE/CABLE - PER
B25_17	B25. HOUSEKEEPING SUPPLIES
B25A_17	B25A. HOUSEKEEPING SUPPLIES - PER
B26_17	B26. HOUSEKEEPING SERVICES
B26A_17	B26A. HOUSEKEEPING SERVICES - PER
B27_17	B27. GARDENING/YARD SUPPLIES
B27A_17	B27A. GARDEN/YARD SUPPLIES - PER
B28_17	B28. GARDEN/YARD SERVICES
B28A_17	B28A. GARDEN/YARD SERVICES - PER
B29_17	B29. CLOTHING AND APPAREL

B29A_17	B29A. CLOTHING - PER
B30_17	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_17	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_17	B31. DRUGS OOP
B31A_17	B31A. DRUGS OOP - PER
B32_17	B32. HEALTH SERVICES
B32A_17	B32A. HEALTH SERVICES - PER
B33_17	B33. MEDICAL SUPPLIES
B33A_17	B33A. MED SUPPLIES - PER
B34_17	B34. TICKETS
B34A_17	B34A. TICKETS - PER
B35_17	B35. SPORTS EQUIPMENT
B35A_17	B35A. SPORTS EQUIPMENT - PER
B36_17	B36. HOBBIES/LEISURE EQUIPMENT
B36A_17	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_17	B37. FOOD/DRINK GROCERY
B37A_17	B37A. FOOD/DRINK GROC - PER
B38_17	B38. DINING OUT
B38A_17	B38A. DINING OUT - PER
CAMS 2019:	
B11_19	B11. HEALTH INSURANCE
B12_19	B12. TRIPS AND VACATIONS
B15_19	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_19	B16. CONTRIBUTIONS
B17_19	B17. GIFTS
B20_19	B20. ELECTRICITY
B20A_19	B20A. ELECTRICITY - PER
B21_19	B21. WATER
B21A_19	B21A. WATER - PER
B22_19	B22. HEAT
B22A_19	B22A. HEAT - PER
B23_19	B23. PHONE/CABLE/INTERNET
B23A_19	B23A. PHONE/CABLE - PER
B25_19	B25. HOUSEKEEPING SUPPLIES
B25A_19	B25A. HOUSEKEEPING SUPPLIES - PER
B26_19	B26. HOUSEKEEPING SERVICES
B26A_19	B26A. HOUSEKEEPING SERVICES - PER
B27_19	B27. GARDENING/YARD SUPPLIES
B27A_19	B27A. GARDEN/YARD SUPPLIES - PER
B28_19	B28. GARDEN/YARD SERVICES
B28A_19	B28A. GARDEN/YARD SERVICES - PER
B29_19	B29. CLOTHING AND APPAREL
B29A_19	B29A. CLOTHING - PER
B30_19	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_19	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_19	B31. DRUGS OOP
B31A_19	B31A. DRUGS OOP - PER
B32_19	B32. HEALTH SERVICES
B32A_19	B32A. HEALTH SERVICES - PER
B33_19	B33. MEDICAL SUPPLIES
B33A_19	B33A. MED SUPPLIES - PER
B34_19	B34. TICKETS
B34A_19	B34A. TICKETS - PER
B35_19	B35. SPORTS EQUIPMENT
B35A_19	B35A. SPORTS EQUIPMENT - PER
B36_19	B36. HOBBIES/LEISURE EQUIPMENT
B36A_19	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_19	B37. FOOD/DRINK GROCERY
B37A_19	B37A. FOOD/DRINK GROC - PER

B38_19
B38A_19

B38. DINING OUT
B38A. DINING OUT - PER

2.10 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
11	H11CTRANSS	H11CTRANSS:W11 CAMS: Total Hhold Transportation Spending	Cont
12	H12CTRANSS	H12CTRANSS:W12 CAMS: Total Hhold Transportation Spending	Cont
13	H13CTRANSS	H13CTRANSS:W13 CAMS: Total Hhold Transportation Spending	Cont
14	H14CTRANSS	H14CTRANSS:W14 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
11	H11CTRANSSF	H11CTRANSSF:W11 CAMSFlag: Total HHold Transportation Spending	Categ
12	H12CTRANSSF	H12CTRANSSF:W12 CAMSFlag: Total HHold Transportation Spending	Categ
13	H13CTRANSSF	H13CTRANSSF:W13 CAMSFlag: Total HHold Transportation Spending	Categ
14	H14CTRANSSF	H14CTRANSSF:W14 CAMSFlag: Total HHold Transportation Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTRANSS	3789	8164.41	11975.70	0.0	116031.0
H6CTRANSS	3224	8459.58	13428.89	0.0	164907.0
H7CTRANSS	3832	9131.25	13855.32	0.0	146360.0
H8CTRANSS	3704	8277.37	12137.37	0.0	130741.0
H9CTRANSS	3550	7003.04	9879.37	0.0	92428.0
H10CTRANSS	4319	7957.60	11477.63	0.0	91900.0
H11CTRANSS	4017	8391.66	13276.19	0.0	201000.0
H12CTRANSS	3689	8363.73	13286.87	0.0	113900.0
H13CTRANSS	3454	8742.34	13812.02	0.0	123099.0
H14CTRANSS	3264	9336.39	14844.63	0.0	130480.0
H5CTRANSSF	3789	0.47	0.95	0.0	4.0
H6CTRANSSF	3224	0.44	0.95	0.0	4.0
H7CTRANSSF	3832	0.47	0.99	0.0	4.0
H8CTRANSSF	3704	0.38	0.89	0.0	4.0
H9CTRANSSF	3550	0.36	0.85	0.0	4.0
H10CTRANSSF	4319	0.35	0.86	0.0	4.0
H11CTRANSSF	4017	0.37	0.87	0.0	4.0
H12CTRANSSF	3689	0.33	0.83	0.0	4.0
H13CTRANSSF	3454	0.33	0.84	0.0	4.0
H14CTRANSSF	3264	0.33	0.82	0.0	4.0

Categorical Variable Codes

HwCTRANSSF: CAMSFlag: Total HHold Transportation Spending

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. no winsor or imp					2971	2601	3056	3080	2971	3646
1. winsor only					31	41	39	40	36	40
2. mean/median imp only					656	425	518	416	423	478
3. zero imp only					68	106	146	128	86	102
4. imp & winsor					63	51	73	40	34	53

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	59
0. no winsor or imp	3357	3148	2930	2779
1. winsor only	38	33	37	39
2. mean/median imp only	476	390	387	352
3. zero imp only	97	80	54	57
4. imp & winsor	49	38	46	37

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 "1.10 Imputation and Cleaning of Spending Variables." Missing values in a component of auto purchases are imputed using the method described in "1.11 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, and so forth until Wave 14 which asks about 2019 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

HwCTRANSSF 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 "1.11 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 "1.10 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
CAMS 2013:	
B1_13	B1. PURCHASE/LEASE AUTO
B1A3_13	B1A3. AUTO YEAR - 1
B1A4_13	B1A4. AUTO PRICE - 1
B1A5_13	B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_13	B1B3. AUTO YEAR - 2
B1B4_13	B1B4. AUTO PRICE - 2
B1B5_13	B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_13	B1C3. AUTO YEAR - 3
B1C4_13	B1C4. AUTO PRICE - 3
B1C5_13	B1C5. AUTO/TRUCK NEW OR USED - 3
B9_13	B9. VEHICLE INSURANCE
B10_13	B10. VEHICLE MAINTENANCE
B24_13	B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_13	B24A. CAR PAYMENTS - PER
B39_13	B39. GASOLINE

B39A_13 B39A. GASOLINE - PER
CAMS 2015:
 B1_15 B1. PURCHASE/LEASE AUTO
 B1A3_15 B1A3. AUTO YEAR - 1
 B1A4_15 B1A4. AUTO PRICE - 1
 B1A5_15 B1A5. AUTO/TRUCK NEW OR USED - 1
 B1B3_15 B1B3. AUTO YEAR - 2
 B1B4_15 B1B4. AUTO PRICE - 2
 B1B5_15 B1B5. AUTO/TRUCK NEW OR USED - 2
 B1C3_15 B1C3. AUTO YEAR - 3
 B1C4_15 B1C4. AUTO PRICE - 3
 B1C5_15 B1C5. AUTO/TRUCK NEW OR USED - 3
 B9_15 B9. VEHICLE INSURANCE
 B10_15 B10. VEHICLE MAINTENANCE
 B24_15 B24. CAR PAYMENTS INTEREST/PRINCIPAL
 B24A_15 B24A. CAR PAYMENTS - PER
 B39_15 B39. GASOLINE
 B39A_15 B39A. GASOLINE - PER
CAMS 2017:
 B1_17 B1. PURCHASE/LEASE AUTO
 B1A3_17 B1A3. AUTO YEAR - 1
 B1A4_17 B1A4. AUTO PRICE - 1
 B1A5_17 B1A5. AUTO/TRUCK NEW OR USED - 1
 B1B3_17 B1B3. AUTO YEAR - 2
 B1B4_17 B1B4. AUTO PRICE - 2
 B1B5_17 B1B5. AUTO/TRUCK NEW OR USED - 2
 B1C3_17 B1C3. AUTO YEAR - 3
 B1C4_17 B1C4. AUTO PRICE - 3
 B1C5_17 B1C5. AUTO/TRUCK NEW OR USED - 3
 B9_17 B9. VEHICLE INSURANCE
 B10_17 B10. VEHICLE MAINTENANCE
 B24_17 B24. CAR PAYMENTS INTEREST/PRINCIPAL
 B24A_17 B24A. CAR PAYMENTS - PER
 B39_17 B39. GASOLINE
 B39A_17 B39A. GASOLINE - PER
CAMS 2019:
 B1_19 B1. PURCHASE/LEASE AUTO
 B1A3_19 B1A3. AUTO YEAR - 1
 B1A4_19 B1A4. AUTO PRICE - 1
 B1A5_19 B1A5. AUTO/TRUCK NEW OR USED - 1
 B1B3_19 B1B3. AUTO YEAR - 2
 B1B4_19 B1B4. AUTO PRICE - 2
 B1B5_19 B1B5. AUTO/TRUCK NEW OR USED - 2
 B1C3_19 B1C3. AUTO YEAR - 3
 B1C4_19 B1C4. AUTO PRICE - 3
 B1C5_19 B1C5. AUTO/TRUCK NEW OR USED - 3
 B9_19 B9. VEHICLE INSURANCE
 B10_19 B10. VEHICLE MAINTENANCE
 B24_19 B24. CAR PAYMENTS INTEREST/PRINCIPAL
 B24A_19 B24A. CAR PAYMENTS - PER
 B39_19 B39. GASOLINE
 B39A_19 B39A. GASOLINE - PER

2.11 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
11	H11CHOUSS	H11CHOUSS:W11 CAMS: Total Hhold Housing Spending	Cont
12	H12CHOUSS	H12CHOUSS:W12 CAMS: Total Hhold Housing Spending	Cont
13	H13CHOUSS	H13CHOUSS:W13 CAMS: Total Hhold Housing Spending	Cont
14	H14CHOUSS	H14CHOUSS:W14 CAMS: Total Hhold Housing Spending	Cont
5	H5CHOUSFF	H5CHOUSFF:W5 CAMSFlag: Total HHold Housing Spending	Categ
6	H6CHOUSFF	H6CHOUSFF:W6 CAMSFlag: Total HHold Housing Spending	Categ
7	H7CHOUSFF	H7CHOUSFF:W7 CAMSFlag: Total HHold Housing Spending	Categ
8	H8CHOUSFF	H8CHOUSFF:W8 CAMSFlag: Total HHold Housing Spending	Categ
9	H9CHOUSFF	H9CHOUSFF:W9 CAMSFlag: Total HHold Housing Spending	Categ
10	H10CHOUSFF	H10CHOUSFF:W10 CAMSFlag: Total HHold Housing Spending	Categ
11	H11CHOUSFF	H11CHOUSFF:W11 CAMSFlag: Total HHold Housing Spending	Categ
12	H12CHOUSFF	H12CHOUSFF:W12 CAMSFlag: Total HHold Housing Spending	Categ
13	H13CHOUSFF	H13CHOUSFF:W13 CAMSFlag: Total HHold Housing Spending	Categ
14	H14CHOUSFF	H14CHOUSFF:W14 CAMSFlag: Total HHold Housing Spending	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHOUSS	3789	8112.18	13976.19	0.0	259212.0
H6CHOUSS	3224	7921.25	10831.62	0.0	141669.0
H7CHOUSS	3832	8043.15	9120.22	0.0	107613.0
H8CHOUSS	3704	8943.97	11861.29	0.0	220192.0
H9CHOUSS	3550	8489.88	9579.22	0.0	91200.0
H10CHOUSS	4319	9008.88	10551.48	0.0	122937.0
H11CHOUSS	4017	9084.19	10115.29	0.0	100325.0
H12CHOUSS	3689	9578.54	11921.94	0.0	112750.0
H13CHOUSS	3454	10222.44	12519.76	0.0	134617.0
H14CHOUSS	3264	11002.50	15004.10	0.0	196377.0
H5CHOUSFF	3789	0.45	0.83	0.0	3.0
H6CHOUSFF	3224	0.46	0.84	0.0	3.0
H7CHOUSFF	3832	0.41	0.80	0.0	3.0
H8CHOUSFF	3704	0.35	0.76	0.0	3.0
H9CHOUSFF	3550	0.36	0.76	0.0	3.0
H10CHOUSFF	4319	0.38	0.78	0.0	3.0
H11CHOUSFF	4017	0.40	0.80	0.0	3.0
H12CHOUSFF	3689	0.37	0.77	0.0	3.0
H13CHOUSFF	3454	0.38	0.79	0.0	3.0
H14CHOUSFF	3264	0.37	0.78	0.0	3.0

Categorical Variable Codes

HwCHOUSSF: CAMSFlag: Total HHold Housing Spending

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. no winsor or imp					2935	2472	3016	3039	2892	3479
1. winsor only					33	46	48	41	48	43
2. mean imp only					809	694	765	612	602	788
3. imp & winsor					12	12	3	12	8	9

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	59
0. no winsor or imp	3211	2998	2785	2643
1. winsor only	37	41	34	39
2. mean imp only	757	643	614	565
3. imp & winsor	12	7	21	17

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 "1.10 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, and so forth until Wave 14 which asks about 2019 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 "1.7 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 "1.10 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. MORTAGAGE - 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. MORTAGAGE - 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. MORTAGAGE - PER
B19_05	B19. RENT
B19A_05	B19A. RENT - PER

CAMS 2007:

B7_07	B7. HOME/RENTERS INSURANCE
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. MORTAGAGE - 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. MORTAGAGE - 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. MORTAGAGE - PER
B19_11	B19. RENT
B19A_11	B19A. RENT - PER

CAMS 2013:

B7_13	B7. HOME/RENTERS INSURANCE
B8_13	B8. PROPERTY TAXES
B13_13	B13. HOME REPAIRS/MAINTENANCE DIY
B14_13	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_13	B18. MORTGAGE
B18A_13	B18A. MORTGAGE - PER
B19_13	B19. RENT
B19A_13	B19A. RENT - PER

CAMS 2015:

C2B_15	C2B. OWN OR RENT HOUSE
B7_15	B7. HOME/RENTERS INSURANCE
B8_15	B8. PROPERTY TAXES
B13_15	B13. HOME REPAIRS/MAINTENANCE DIY
B14_15	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_15	B18. MORTGAGE
B18A_15	B18A. MORTGAGE - PER
B19_15	B19. RENT
B19A_15	B19A. RENT - PER

CAMS 2017:

B7_17	B7. HOME/RENTERS INSURANCE
B8_17	B8. PROPERTY TAXES
B13_17	B13. HOME REPAIRS/MAINTENANCE DIY
B14_17	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_17	B18. MORTGAGE
B18A_17	B18A. MORTGAGE - PER
B19_17	B19. RENT
B19A_17	B19A. RENT - PER

CAMS 2019:

B7_19	B7. HOME/RENTERS INSURANCE
B8_19	B8. PROPERTY TAXES
B13_19	B13. HOME REPAIRS/MAINTENANCE DIY
B14_19	B14. HOME REPAIRS/MAINTENANCE SERVICES
B18_19	B18. MORTGAGE
B18A_19	B18A. MORTGAGE - PER
B19_19	B19. RENT
B19A_19	B19A. RENT - PER

2.12 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
11	H11CAUTOALL	H11CAUTOALL:W11 CAMS: Total HHold Auto Spending	Cont
12	H12CAUTOALL	H12CAUTOALL:W12 CAMS: Total HHold Auto Spending	Cont
13	H13CAUTOALL	H13CAUTOALL:W13 CAMS: Total HHold Auto Spending	Cont
14	H14CAUTOALL	H14CAUTOALL:W14 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
11	H11CCARPAY	H11CCARPAY:W11 CAMS: Car Interest + Principal Payments	Cont
12	H12CCARPAY	H12CCARPAY:W12 CAMS: Car Interest + Principal Payments	Cont
13	H13CCARPAY	H13CCARPAY:W13 CAMS: Car Interest + Principal Payments	Cont
14	H14CCARPAY	H14CCARPAY:W14 CAMS: Car Interest + Principal Payments	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CAUTOALL	3789	4012.06	9815.52	0.0	67000.0
H6CAUTOALL	3224	3549.59	9430.89	0.0	74500.0
H7CAUTOALL	3832	4008.53	11005.34	0.0	113000.0
H8CAUTOALL	3704	3154.90	8859.12	0.0	60000.0
H9CAUTOALL	3550	2585.69	7667.49	0.0	58000.0
H10CAUTOALL	4319	2792.70	8667.03	0.0	66000.0
H11CAUTOALL	4017	3245.21	9893.22	0.0	100000.0
H12CAUTOALL	3689	3436.66	10333.99	0.0	79000.0
H13CAUTOALL	3454	3509.56	10544.61	0.0	80000.0
H14CAUTOALL	3264	3637.95	11274.67	0.0	95000.0
H5CVHCLFIN	3789	548.16	1603.22	0.0	18000.0
H6CCARPAY	3224	1994.10	6726.26	0.0	100800.0
H7CCARPAY	3832	1629.48	3634.45	0.0	46296.0
H8CCARPAY	3704	1708.69	4985.49	0.0	72000.0
H9CCARPAY	3550	1341.20	3245.02	0.0	43200.0
H10CCARPAY	4319	1460.71	3988.04	0.0	60000.0
H11CCARPAY	4017	1580.66	5027.56	0.0	77760.0
H12CCARPAY	3689	1650.61	4502.79	0.0	60000.0
H13CCARPAY	3454	1984.95	5484.82	0.0	82800.0
H14CCARPAY	3264	2238.39	6236.54	0.0	90720.0

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 "1.10 Imputation and Cleaning of Spending Variables." When a component of auto purchases is missing it is imputed using the method described in "1.11 Imputation of Auto Purchases."

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, and so forth until Wave 14 which asks about 2019 spending. The CAMS Respondent reports spending for all members of his/her household.

Spending on auto purchases is included in the total 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. 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 HRS CAMS Data File total spending and (b) to compute car payments to be added back into the measures of total spending. Please see "1.6 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 "1.11 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	B1A3. AUTO YEAR - 1
B1A_4_01	B1A4. AUTO PRICE - 1
B1B_3_01	B1B3. AUTO YEAR - 2
B1B_4_01	B1B4. AUTO PRICE - 2
B1C_3_01	B1C3. AUTO YEAR - 3
B1C_4_01	B1C4. 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
CAMS 2013:	

B1_13 B1. PURCHASE/LEASE AUTO
B1A3_13 B1A3. AUTO YEAR - 1
B1A4_13 B1A4. AUTO PRICE - 1
B1A5_13 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_13 B1B3. AUTO YEAR - 2
B1B4_13 B1B4. AUTO PRICE - 2
B1B5_13 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_13 B1C3. AUTO YEAR - 3
B1C4_13 B1C4. AUTO PRICE - 3
B1C5_13 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_13 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_13 B24A. CAR PAYMENTS - PER

CAMS 2015:
B1_15 B1. PURCHASE/LEASE AUTO
B1A3_15 B1A3. AUTO YEAR - 1
B1A4_15 B1A4. AUTO PRICE - 1
B1A5_15 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_15 B1B3. AUTO YEAR - 2
B1B4_15 B1B4. AUTO PRICE - 2
B1B5_15 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_15 B1C3. AUTO YEAR - 3
B1C4_15 B1C4. AUTO PRICE - 3
B1C5_15 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_15 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_15 B24A. CAR PAYMENTS - PER

CAMS 2017:
B1_17 B1. PURCHASE/LEASE AUTO
B1A3_17 B1A3. AUTO YEAR - 1
B1A4_17 B1A4. AUTO PRICE - 1
B1A5_17 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_17 B1B3. AUTO YEAR - 2
B1B4_17 B1B4. AUTO PRICE - 2
B1B5_17 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_17 B1C3. AUTO YEAR - 3
B1C4_17 B1C4. AUTO PRICE - 3
B1C5_17 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_17 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_17 B24A. CAR PAYMENTS - PER

CAMS 2019:
B1_19 B1. PURCHASE/LEASE AUTO
B1A3_19 B1A3. AUTO YEAR - 1
B1A4_19 B1A4. AUTO PRICE - 1
B1A5_19 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_19 B1B3. AUTO YEAR - 2
B1B4_19 B1B4. AUTO PRICE - 2
B1B5_19 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_19 B1C3. AUTO YEAR - 3
B1C4_19 B1C4. AUTO PRICE - 3
B1C5_19 B1C5. AUTO/TRUCK NEW OR USED - 3
B24_19 B24. CAR PAYMENTS INTEREST/PRINCIPAL
B24A_19 B24A. CAR PAYMENTS - PER

2.13 Mortgage Payments and Interest

Wave	Variable	Label	Type
5	H5CMORT	H5CMORT:W5 CAMS: Mortgage Interest + Principal Payments	Cont
6	H6CMORT	H6CMORT:W6 CAMS: Mortgage Interest + Principal Payments	Cont
7	H7CMORT	H7CMORT:W7 CAMS: Mortgage Interest + Principal Payments	Cont
8	H8CMORT	H8CMORT:W8 CAMS: Mortgage Interest + Principal Payments	Cont
9	H9CMORT	H9CMORT:W9 CAMS: Mortgage Interest + Principal Payments	Cont
10	H10CMORT	H10CMORT:W10 CAMS: Mortgage Interest + Principal Payments	Cont
11	H11CMORT	H11CMORT:W11 CAMS: Mortgage Interest + Principal Payments	Cont
12	H12CMORT	H12CMORT:W12 CAMS: Mortgage Interest + Principal Payments	Cont
13	H13CMORT	H13CMORT:W13 CAMS: Mortgage Interest + Principal Payments	Cont
14	H14CMORT	H14CMORT:W14 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
11	H11CMORTINT	H11CMORTINT:W11 CAMS: Mortgage Interest	Cont
12	H12CMORTINT	H12CMORTINT:W12 CAMS: Mortgage Interest	Cont
13	H13CMORTINT	H13CMORTINT:W13 CAMS: Mortgage Interest	Cont
14	H14CMORTINT	H14CMORTINT:W14 CAMS: Mortgage Interest	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CMORT	3789	3094.47	5804.00	0.0	52000.0
H6CMORT	3224	3357.67	6683.57	0.0	70000.0
H7CMORT	3832	4060.72	8926.71	0.0	138000.0
H8CMORT	3704	4547.91	9678.60	0.0	126048.0
H9CMORT	3550	4387.70	9887.94	0.0	123600.0
H10CMORT	4319	4575.35	8444.19	0.0	82368.0
H11CMORT	4017	4284.98	8534.49	0.0	102000.0
H12CMORT	3689	4426.69	9801.59	0.0	123052.0
H13CMORT	3454	4456.53	9353.33	0.0	114000.0
H14CMORT	3264	4984.34	10589.10	0.0	132000.0
H5CMORTINT	3789	1836.24	3490.60	0.0	33139.0
H6CMORTINT	3224	1881.96	3791.45	0.0	40300.0
H7CMORTINT	3832	2180.27	4795.85	0.0	73213.0
H8CMORTINT	3704	2561.52	5391.54	0.0	67112.0
H9CMORTINT	3550	2365.45	5319.01	0.0	64540.0
H10CMORTINT	4319	2489.48	4592.80	0.0	42985.0
H11CMORTINT	4017	2447.75	4853.80	0.0	56592.0
H12CMORTINT	3689	2360.15	5224.71	0.0	66985.0
H13CMORTINT	3454	2554.82	5521.72	0.0	72576.0
H14CMORTINT	3264	2376.70	5138.89	0.0	66296.0

General Comments

Generally, Wave 5 questions ask about 2001 spending, Wave 6 asks about 2003 spending, and so forth until Wave 14 which asks about 2019 spending. The CAMS Respondent reports spending for all members of his/her household.

To arrive at a pure spending measure we devised a way to remove the saving component (i.e., the principal) contained in the mortgage payments. Please see the section "1.6 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 "1.7 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 "1.7 Components of Household Spending and Consumption" for details.

CAMS Variables Used

CAMS 2001:	
B7_01	B7. MORTGAGE
B7A_01	B7A. MORTAGAGE - PER
CAMS 2003:	
B13_03	B13. MORTGAGE
B13A_03	B13A. MORTAGAGE - PER
CAMS 2005:	
B18_05	B18. MORTGAGE
B18A_05	B18A. MORTAGAGE - PER
CAMS 2007:	
B18_07	B18. MORTGAGE
B18A_07	B18A. MORTAGAGE - PER
CAMS 2009:	
B18_09	B18. MORTGAGE
B18A_09	B18A. MORTAGAGE - PER
CAMS 2011:	
B18_11	B18. MORTGAGE
B18A_11	B18A. MORTAGAGE - PER
CAMS 2013:	
B18_13	B18. MORTGAGE
B18A_13	B18A. MORTGAGE - PER
CAMS 2015:	
B18_15	B18. MORTGAGE
B18A_15	B18A. MORTGAGE - PER
CAMS 2017:	
B18_17	B18. MORTGAGE
B18A_17	B18A. MORTGAGE - PER
CAMS 2019:	
B18_19	B18. MORTGAGE
B18A_19	B18A. MORTGAGE - PER

2.14 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
11	H11CTOTC	H11CTOTC:W11 CAMS: Total HHold Consumption	Cont
12	H12CTOTC	H12CTOTC:W12 CAMS: Total HHold Consumption	Cont
13	H13CTOTC	H13CTOTC:W13 CAMS: Total HHold Consumption	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTOTC	3789	41733.16	32409.47	241.0	400201.0
H6CTOTC	3224	45512.93	33722.34	128.0	394654.0
H7CTOTC	3832	45653.02	34353.20	0.0	354163.0
H8CTOTC	3704	49061.88	36890.77	122.0	471027.0
H9CTOTC	3550	46829.19	35206.93	117.0	513032.0
H10CTOTC	4319	44203.36	33221.30	76.0	457781.0
H11CTOTC	4017	43137.19	31717.91	73.0	372696.0
H12CTOTC	3689	45209.11	35531.31	64.0	445286.0
H13CTOTC	3454	47098.46	37201.29	97.0	493823.0

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 "1.7 Components of Household Spending and Consumption." Consumption variables for 2019 are not calculated for the RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of the RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

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 "1.7 Components of Household Spending and Consumption." The nondurable spending categories vary by wave. Please see "1.5 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 "1.5 Differences Across Waves").

RAND HRS Longitudinal File 2018 (V1) Variables Used

RABYEAR	RABYEAR: R birth year
RAEDUC	RAEDUC: R education (categ)
RAGENDER	RAGENDER: R Gender
H5AHOUS	H5AHOUS:W5 Assets:Primary Residence--Cross-wave
H6AHOUS	H6AHOUS:W6 Assets:Primary Residence--Cross-wave
H7AHOUS	H7AHOUS:W7 Assets:Primary Residence--Cross-wave
H8AHOUS	H8AHOUS:W8 Assets:Primary Residence--Cross-wave
H9AHOUS	H9AHOUS:W9 Assets:Primary Residence--Cross-wave
H10AHOUS	H10AHOUS:W10 Assets:Primary Residence--Cross-wave
H11AHOUS	H11AHOUS:W11 Assets:Primary Residence--Cross-wave
H12AHOUS	H12AHOUS:W12 Assets:Primary Residence--Cross-wave
H13AHOUS	H13AHOUS:W13 Assets:Primary Residence--Cross-wave
H14AHOUS	H14AHOUS:W14 Assets:Primary Residence--Cross-wave
H5ATOTA	H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA	H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA	H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA	H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA	H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA	H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA	H11ATOTA:W11 Total of all Assets--Cross-wave
H12ATOTA	H12ATOTA:W12 Total of all Assets--Cross-wave
H13ATOTA	H13ATOTA:W13 Total of all Assets--Cross-wave
H14ATOTA	H14ATOTA:W14 Total of all Assets--Cross-wave
H5ATRAN	H5ATRAN:W5 Assets:Transportation--Cross-wave
H6ATRAN	H6ATRAN:W6 Assets:Transportation--Cross-wave
H7ATRAN	H7ATRAN:W7 Assets:Transportation--Cross-wave
H8ATRAN	H8ATRAN:W8 Assets:Transportation--Cross-wave
H9ATRAN	H9ATRAN:W9 Assets:Transportation--Cross-wave
H10ATRAN	H10ATRAN:W10 Assets:Transportation--Cross-wave
H11ATRAN	H11ATRAN:W11 Assets:Transportation--Cross-wave
H12ATRAN	H12ATRAN:W12 Assets:Transportation--Cross-wave
H13ATRAN	H13ATRAN:W13 Assets:Transportation--Cross-wave
H14ATRAN	H14ATRAN:W14 Assets:Transportation--Cross-wave
H5HHRES	H5HHRES:W5 Number of people in HH
H6HHRES	H6HHRES:W6 Number of people in HH
H7HHRES	H7HHRES:W7 Number of people in HH
H8HHRES	H8HHRES:W8 Number of people in HH
H9HHRES	H9HHRES:W9 Number of people in HH
H10HHRES	H10HHRES:W10 Number of people in HH
H11HHRES	H11HHRES:W11 Number of people in HH
H12HHRES	H12HHRES:W12 Number of people in HH
H13HHRES	H13HHRES:W13 Number of people in HH
H14HHRES	H14HHRES:W14 Number of people in HH
H5ITOT	H5ITOT:W5 Incm: Total HHold / R+Sp only
H6ITOT	H6ITOT:W6 Incm: Total HHold / R+Sp only
H7ITOT	H7ITOT:W7 Incm: Total HHold / R+Sp only
H8ITOT	H8ITOT:W8 Incm: Total HHold / R+Sp only
H9ITOT	H9ITOT:W9 Incm: Total HHold / R+Sp only
H10ITOT	H10ITOT:W10 Incm: Total HHold / R+Sp only
H11ITOT	H11ITOT:W11 Incm: Total HHold / R+Sp only

H12ITOT H12ITOT:W12 Incm: Total HHold / R+Sp only
H13ITOT H13ITOT:W13 Incm: Total HHold / R+Sp only
H14ITOT H14ITOT:W14 Incm: Total HHold / R+Sp only

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 DISWASHER
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
B20A_01	B20. FOOD/DRINK GROC - PER
B20_01	B20. FOOD/DRINK GROCERY
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 DISWASHER
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
B36A_03	B36. FOOD/DRINK GROC - PER
B36_03	B36. FOOD/DRINK GROCERY
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 DISWASHER
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
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
B19_05	B19. RENT
B19A_05	B19A. RENT - PER
B20_05	B20. ELECTRICITY
B20A_05	B20A. ELECTRICITY - PER
B21_05	B21. WATER
B21A_05	B21A. WATER - PER
B22_05	B22. HEAT
B22A_05	B22A. HEAT - PER
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 DISWASHER
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
B8_07	B8. 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
B20_07	B20. ELECTRICITY
B20A_07	B20A. ELECTRICITY - PER
B21_07	B21. WATER
B21A_07	B21A. WATER - PER
B22_07	B22. HEAT
B22A_07	B22A. HEAT - PER
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 DISWASHER
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
B8_09	B8. 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
B19_09	B19. RENT
B19A_09	B19A. RENT - PER
B20_09	B20. ELECTRICITY
B20A_09	B20A. ELECTRICITY - PER
B21_09	B21. WATER
B21A_09	B21A. WATER - PER
B22_09	B22. HEAT
B22A_09	B22A. HEAT - PER
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 DISWASHER
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
B8_11	B8. 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
B19_11	B19. RENT
B19A_11	B19A. RENT - PER
B20_11	B20. ELECTRICITY
B20A_11	B20A. ELECTRICITY - PER
B21_11	B21. WATER
B21A_11	B21A. WATER - PER
B22_11	B22. HEAT
B22A_11	B22A. HEAT - PER
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
CAMS 2013:	
B2_13	B2. BUY REFRIGERATOR
B2A_13	B2A. REFRIGERATOR PRICE
B3_13	B3. BUY WASHER/DRYER
B3A_13	B3A. WASHER/DRYER PRICE
B4_13	B4. BUY DISWASHER
B4A_13	B4A. DISHWASHER PRICE
B5_13	B5. BUY TELEVISION
B5A_13	B5A. TELEVISION PRICE
B6_13	B6. BUY COMPUTER
B6A_13	B6A. COMPUTER PRICE
B7_13	B7. HOME/RENTERS INSURANCE
B8_13	B8. PROPERTY TAXES
B11_13	B11. HEALTH INSURANCE
B12_13	B12. TRIPS AND VACATIONS
B13_13	B13. HOME REPAIRS/MAINTENANCE DIY
B14_13	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_13	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_13	B16. CONTRIBUTIONS
B17_13	B17. GIFTS
B19_13	B19. RENT
B19A_13	B19A. RENT - PER
B20_13	B20. ELECTRICITY
B20A_13	B20A. ELECTRICITY - PER
B21_13	B21. WATER
B21A_13	B21A. WATER - PER
B22_13	B22. HEAT
B22A_13	B22A. HEAT - PER
B23_13	B23. PHONE/CABLE/INTERNET
B23A_13	B23A. PHONE/CABLE - PER
B25_13	B25. HOUSEKEEPING SUPPLIES
B25A_13	B25A. HOUSEKEEPING SUPPLIES - PER
B26_13	B26. HOUSEKEEPING SERVICES
B26A_13	B26A. HOUSEKEEPING SERVICES - PER
B27_13	B27. GARDENING/YARD SUPPLIES
B27A_13	B27A. GARDEN/YARD SUPPLIES - PER
B28_13	B28. GARDEN/YARD SERVICES
B28A_13	B28A. GARDEN/YARD SERVICES - PER
B29_13	B29. CLOTHING AND APPAREL
B29A_13	B29A. CLOTHING - PER
B30_13	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_13	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_13	B31. DRUGS OOP
B31A_13	B31A. DRUGS OOP - PER
B32_13	B32. HEALTH SERVICES
B32A_13	B32A. HEALTH SERVICES - PER
B33_13	B33. MEDICAL SUPPLIES
B33A_13	B33A. MED SUPPLIES - PER

B34_13	B34. TICKETS
B34A_13	B34A. TICKETS - PER
B35_13	B35. SPORTS EQUIPMENT
B35A_13	B35A. SPORTS EQUIPMENT - PER
B36_13	B36. HOBBIES/LEISURE EQUIPMENT
B36A_13	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_13	B37. FOOD/DRINK GROCERY
B37A_13	B37A. FOOD/DRINK GROC - PER
B38_13	B38. DINING OUT
B38A_13	B38A. DINING OUT - PER
B39_13	B39. GASOLINE
B39A_13	B39A. GASOLINE - PER
CAMS 2015:	
B2_15	B2. BUY REFRIGERATOR
B2A_15	B2A. REFRIGERATOR PRICE
B3_15	B3. BUY WASHER/DRYER
B3A_15	B3A. WASHER/DRYER PRICE
B4_15	B4. BUY DISWASHER
B4A_15	B4A. DISHWASHER PRICE
B5_15	B5. BUY TELEVISION
B5A_15	B5A. TELEVISION PRICE
B6_15	B6. BUY COMPUTER
B6A_15	B6A. COMPUTER PRICE
B7_15	B7. HOME/RENTERS INSURANCE
B8_15	B8. PROPERTY TAXES
B11_15	B11. HEALTH INSURANCE
B12_15	B12. TRIPS AND VACATIONS
B13_15	B13. HOME REPAIRS/MAINTENANCE DIY
B14_15	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_15	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_15	B16. CONTRIBUTIONS
B17_15	B17. GIFTS
B19_15	B19. RENT
B19A_15	B19A. RENT - PER
B20_15	B20. ELECTRICITY
B20A_15	B20A. ELECTRICITY - PER
B21_15	B21. WATER
B21A_15	B21A. WATER - PER
B22_15	B22. HEAT
B22A_15	B22A. HEAT - PER
B23_15	B23. PHONE/CABLE/INTERNET
B23A_15	B23A. PHONE/CABLE - PER
B25_15	B25. HOUSEKEEPING SUPPLIES
B25A_15	B25A. HOUSEKEEPING SUPPLIES - PER
B26_15	B26. HOUSEKEEPING SERVICES
B26A_15	B26A. HOUSEKEEPING SERVICES - PER
B27_15	B27. GARDENING/YARD SUPPLIES
B27A_15	B27A. GARDEN/YARD SUPPLIES - PER
B28_15	B28. GARDEN/YARD SERVICES
B28A_15	B28A. GARDEN/YARD SERVICES - PER
B29_15	B29. CLOTHING AND APPAREL
B29A_15	B29A. CLOTHING - PER
B30_15	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_15	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_15	B31. DRUGS OOP
B31A_15	B31A. DRUGS OOP - PER
B32_15	B32. HEALTH SERVICES
B32A_15	B32A. HEALTH SERVICES - PER
B33_15	B33. MEDICAL SUPPLIES

B33A_15	B33A. MED SUPPLIES - PER
B34_15	B34. TICKETS
B34A_15	B34A. TICKETS - PER
B35_15	B35. SPORTS EQUIPMENT
B35A_15	B35A. SPORTS EQUIPMENT - PER
B36_15	B36. HOBBIES/LEISURE EQUIPMENT
B36A_15	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_15	B37. FOOD/DRINK GROCERY
B37A_15	B37A. FOOD/DRINK GROC - PER
B38_15	B38. DINING OUT
B38A_15	B38A. DINING OUT - PER
B39_15	B39. GASOLINE
B39A_15	B39A. GASOLINE - PER
CAMS 2017:	
B2_17	B2. BUY REFRIGERATOR
B2A_17	B2A. REFRIGERATOR PRICE
B3_17	B3. BUY WASHER/DRYER
B3A_17	B3A. WASHER/DRYER PRICE
B4_17	B4. BUY DISWASHER
B4A_17	B4A. DISHWASHER PRICE
B5_17	B5. BUY TELEVISION
B5A_17	B5A. TELEVISION PRICE
B6_17	B6. BUY COMPUTER
B6A_17	B6A. COMPUTER PRICE
B7_17	B7. HOME/RENTERS INSURANCE
B8_17	B8. PROPERTY TAXES
B11_17	B11. HEALTH INSURANCE
B12_17	B12. TRIPS AND VACATIONS
B13_17	B13. HOME REPAIRS/MAINTENANCE DIY
B14_17	B14. HOME REPAIRS/MAINTENANCE SERVICES
B15_17	B15. HOUSEHOLD FURNISHINGS AND EQUIPMENT
B16_17	B16. CONTRIBUTIONS
B17_17	B17. GIFTS
B19_17	B19. RENT
B19A_17	B19A. RENT - PER
B20_17	B20. ELECTRICITY
B20A_17	B20A. ELECTRICITY - PER
B21_17	B21. WATER
B21A_17	B21A. WATER - PER
B22_17	B22. HEAT
B22A_17	B22A. HEAT - PER
B23_17	B23. PHONE/CABLE/INTERNET
B23A_17	B23A. PHONE/CABLE - PER
B25_17	B25. HOUSEKEEPING SUPPLIES
B25A_17	B25A. HOUSEKEEPING SUPPLIES - PER
B26_17	B26. HOUSEKEEPING SERVICES
B26A_17	B26A. HOUSEKEEPING SERVICES - PER
B27_17	B27. GARDENING/YARD SUPPLIES
B27A_17	B27A. GARDEN/YARD SUPPLIES - PER
B28_17	B28. GARDEN/YARD SERVICES
B28A_17	B28A. GARDEN/YARD SERVICES - PER
B29_17	B29. CLOTHING AND APPAREL
B29A_17	B29A. CLOTHING - PER
B30_17	B30. PERSONAL CARE PRODUCTS/SERVICES
B30A_17	B30A. PERSONAL CARE PROD/SERVICES - PER
B31_17	B31. DRUGS OOP
B31A_17	B31A. DRUGS OOP - PER
B32_17	B32. HEALTH SERVICES
B32A_17	B32A. HEALTH SERVICES - PER

B33_17	B33. MEDICAL SUPPLIES
B33A_17	B33A. MED SUPPLIES - PER
B34_17	B34. TICKETS
B34A_17	B34A. TICKETS - PER
B35_17	B35. SPORTS EQUIPMENT
B35A_17	B35A. SPORTS EQUIPMENT - PER
B36_17	B36. HOBBIES/LEISURE EQUIPMENT
B36A_17	B36A. HOBBIES/LEISURE EQUIPMENT - PER
B37_17	B37. FOOD/DRINK GROCERY
B37A_17	B37A. FOOD/DRINK GROC - PER
B38_17	B38. DINING OUT
B38A_17	B38A. DINING OUT - PER
B39_17	B39. GASOLINE
B39A_17	B39A. GASOLINE - PER

2.15 Total Durable Consumption

Wave	Variable	Label	Type
5	H5CDURC	H5CDURC:W5 CAMS: Total HHold Durables Consumption excl. trans cons	Cont
6	H6CDURC	H6CDURC:W6 CAMS: Total HHold Durables Consumption excl. trans cons	Cont
7	H7CDURC	H7CDURC:W7 CAMS: Total HHold Durables Consumption excl. trans cons	Cont
8	H8CDURC	H8CDURC:W8 CAMS: Total HHold Durables Consumption excl. trans cons	Cont
9	H9CDURC	H9CDURC:W9 CAMS: Total HHold Durables Consumption excl. trans cons	Cont
10	H10CDURC	H10CDURC:W10 CAMS: Total HHold Durables Consumption excl. trans con	Cont
11	H11CDURC	H11CDURC:W11 CAMS: Total HHold Durables Consumption excl. trans con	Cont
12	H12CDURC	H12CDURC:W12 CAMS: Total HHold Durables Consumption excl. trans con	Cont
13	H13CDURC	H13CDURC:W13 CAMS: Total HHold Durables Consumption excl. trans con	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CDURC	3789	255.73	162.78	39.0	1380.0
H6CDURC	3224	229.79	145.31	44.0	1386.0
H7CDURC	3832	266.61	184.81	0.0	1781.0
H8CDURC	3704	302.28	225.89	34.0	3800.0
H9CDURC	3550	282.62	164.88	33.0	1261.0
H10CDURC	4319	265.31	168.30	21.0	1171.0
H11CDURC	4017	230.27	133.69	39.0	1170.0
H12CDURC	3689	218.27	148.11	24.0	1015.0
H13CDURC	3454	218.60	138.86	39.0	861.0

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 "1.7 Components of Household Spending and Consumption." Consumption variables for 2019 are not calculated for the RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of the RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

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 "1.7 Components of Household Spending and Consumption" for details.

RAND HRS Longitudinal File 2018 (V1) Variables Used

RABYEAR RABYEAR: R birth year
 RAEDUC RAEDUC: R education (categ)
 RAGENDER RAGENDER: R Gender
 H5ATOTA H5ATOTA:W5 Total of all Assets--Cross-wave
 H6ATOTA H6ATOTA:W6 Total of all Assets--Cross-wave
 H7ATOTA H7ATOTA:W7 Total of all Assets--Cross-wave
 H8ATOTA H8ATOTA:W8 Total of all Assets--Cross-wave
 H9ATOTA H9ATOTA:W9 Total of all Assets--Cross-wave
 H10ATOTA H10ATOTA:W10 Total of all Assets--Cross-wave
 H11ATOTA H11ATOTA:W11 Total of all Assets--Cross-wave
 H12ATOTA H12ATOTA:W12 Total of all Assets--Cross-wave
 H13ATOTA H13ATOTA:W13 Total of all Assets--Cross-wave
 H14ATOTA H14ATOTA:W14 Total of all Assets--Cross-wave
 H5HHRES H5HHRES:W5 Number of people in HH
 H6HHRES H6HHRES:W6 Number of people in HH
 H7HHRES H7HHRES:W7 Number of people in HH
 H8HHRES H8HHRES:W8 Number of people in HH
 H9HHRES H9HHRES:W9 Number of people in HH
 H10HHRES H10HHRES:W10 Number of people in HH
 H11HHRES H11HHRES:W11 Number of people in HH
 H12HHRES H12HHRES:W12 Number of people in HH
 H13HHRES H13HHRES:W13 Number of people in HH
 H14HHRES H14HHRES:W14 Number of people in HH
 H5ITOT H5ITOT:W5 Incm: Total HHold / R+Sp only
 H6ITOT H6ITOT:W6 Incm: Total HHold / R+Sp only
 H7ITOT H7ITOT:W7 Incm: Total HHold / R+Sp only
 H8ITOT H8ITOT:W8 Incm: Total HHold / R+Sp only
 H9ITOT H9ITOT:W9 Incm: Total HHold / R+Sp only
 H10ITOT H10ITOT:W10 Incm: Total HHold / R+Sp only
 H11ITOT H11ITOT:W11 Incm: Total HHold / R+Sp only
 H12ITOT H12ITOT:W12 Incm: Total HHold / R+Sp only
 H13ITOT H13ITOT:W13 Incm: Total HHold / R+Sp only
 H14ITOT H14ITOT:W14 Incm: Total HHold / R+Sp only

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 DISWASHER
 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 DISWASHER
 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 DISWASHER
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 DISWASHER
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 DISWASHER
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 DISWASHER
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
CAMS 2013:	
B2_13	B2. BUY REFRIGERATOR
B2A_13	B2A. REFRIGERATOR PRICE
B3_13	B3. BUY WASHER/DRYER
B3A_13	B3A. WASHER/DRYER PRICE
B4_13	B4. BUY DISWASHER
B4A_13	B4A. DISHWASHER PRICE
B5_13	B5. BUY TELEVISION
B5A_13	B5A. TELEVISION PRICE
B6_13	B6. BUY COMPUTER
B6A_13	B6A. COMPUTER PRICE
CAMS 2015:	
B2_15	B2. BUY REFRIGERATOR

B2A_15	B2A. REFRIGERATOR PRICE
B3_15	B3. BUY WASHER/DRYER
B3A_15	B3A. WASHER/DRYER PRICE
B4_15	B4. BUY DISWASHER
B4A_15	B4A. DISHWASHER PRICE
B5_15	B5. BUY TELEVISION
B5A_15	B5A. TELEVISION PRICE
B6_15	B6. BUY COMPUTER
B6A_15	B6A. COMPUTER PRICE
CAMS 2017:	
B2_17	B2. BUY REFRIGERATOR
B2A_17	B2A. REFRIGERATOR PRICE
B3_17	B3. BUY WASHER/DRYER
B3A_17	B3A. WASHER/DRYER PRICE
B4_17	B4. BUY DISWASHER
B4A_17	B4A. DISHWASHER PRICE
B5_17	B5. BUY TELEVISION
B5A_17	B5A. TELEVISION PRICE
B6_17	B6. BUY COMPUTER
B6A_17	B6A. COMPUTER PRICE

2.16 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
11	H11CTRANSC	H11CTRANSC:W11 CAMS: Total Hhold Transportation Consumption	Cont
12	H12CTRANSC	H12CTRANSC:W12 CAMS: Total Hhold Transportation Consumption	Cont
13	H13CTRANSC	H13CTRANSC:W13 CAMS: Total Hhold Transportation Consumption	Cont

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CTRANSC	3789	4803.01	4693.76	0.0	47122.0
H6CTRANSC	3224	4772.26	4539.98	0.0	57012.0
H7CTRANSC	3832	5224.54	5598.00	0.0	86633.0
H8CTRANSC	3704	5284.61	5191.04	0.0	64820.0
H9CTRANSC	3550	4826.64	4881.96	0.0	67657.0
H10CTRANSC	4319	5234.34	5040.75	0.0	69087.0
H11CTRANSC	4017	4942.43	4686.20	0.0	52755.0
H12CTRANSC	3689	4632.18	4770.77	0.0	55915.0
H13CTRANSC	3454	4625.63	4526.55	0.0	48122.0

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 "1.7 Components of Household Spending and Consumption." Consumption variables for 2019 are not calculated for the RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of the RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

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 "1.7 Components of Household Spending and Consumption" for details.

RAND HRS Longitudinal File 2018 (V1) Variables Used

RABYEAR RABYEAR: R birth year
 RAEDUC RAEDUC: R education (categ)
 RAGENDER RAGENDER: R Gender
 H5ATOTA H5ATOTA:W5 Total of all Assets--Cross-wave
 H6ATOTA H6ATOTA:W6 Total of all Assets--Cross-wave
 H7ATOTA H7ATOTA:W7 Total of all Assets--Cross-wave
 H8ATOTA H8ATOTA:W8 Total of all Assets--Cross-wave
 H9ATOTA H9ATOTA:W9 Total of all Assets--Cross-wave
 H10ATOTA H10ATOTA:W10 Total of all Assets--Cross-wave
 H11ATOTA H11ATOTA:W11 Total of all Assets--Cross-wave
 H12ATOTA H12ATOTA:W12 Total of all Assets--Cross-wave
 H13ATOTA H13ATOTA:W13 Total of all Assets--Cross-wave
 H14ATOTA H14ATOTA:W14 Total of all Assets--Cross-wave
 H5ATRAN H5ATRAN:W5 Assets:Transportation--Cross-wave
 H6ATRAN H6ATRAN:W6 Assets:Transportation--Cross-wave
 H7ATRAN H7ATRAN:W7 Assets:Transportation--Cross-wave
 H8ATRAN H8ATRAN:W8 Assets:Transportation--Cross-wave
 H9ATRAN H9ATRAN:W9 Assets:Transportation--Cross-wave
 H10ATRAN H10ATRAN:W10 Assets:Transportation--Cross-wave
 H11ATRAN H11ATRAN:W11 Assets:Transportation--Cross-wave
 H12ATRAN H12ATRAN:W12 Assets:Transportation--Cross-wave
 H13ATRAN H13ATRAN:W13 Assets:Transportation--Cross-wave
 H14ATRAN H14ATRAN:W14 Assets:Transportation--Cross-wave
 H5HHRES H5HHRES:W5 Number of people in HH
 H6HHRES H6HHRES:W6 Number of people in HH
 H7HHRES H7HHRES:W7 Number of people in HH
 H8HHRES H8HHRES:W8 Number of people in HH
 H9HHRES H9HHRES:W9 Number of people in HH
 H10HHRES H10HHRES:W10 Number of people in HH
 H11HHRES H11HHRES:W11 Number of people in HH
 H12HHRES H12HHRES:W12 Number of people in HH
 H13HHRES H13HHRES:W13 Number of people in HH
 H14HHRES H14HHRES:W14 Number of people in HH
 H5ITOT H5ITOT:W5 Incm: Total HHold / R+Sp only
 H6ITOT H6ITOT:W6 Incm: Total HHold / R+Sp only
 H7ITOT H7ITOT:W7 Incm: Total HHold / R+Sp only
 H8ITOT H8ITOT:W8 Incm: Total HHold / R+Sp only
 H9ITOT H9ITOT:W9 Incm: Total HHold / R+Sp only
 H10ITOT H10ITOT:W10 Incm: Total HHold / R+Sp only
 H11ITOT H11ITOT:W11 Incm: Total HHold / R+Sp only
 H12ITOT H12ITOT:W12 Incm: Total HHold / R+Sp only
 H13ITOT H13ITOT:W13 Incm: Total HHold / R+Sp only
 H14ITOT H14ITOT:W14 Incm: Total HHold / R+Sp only

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

CAMS 2013:

B1_13 B1. PURCHASE/LEASE AUTO
B1A3_13 B1A3. AUTO YEAR - 1
B1A4_13 B1A4. AUTO PRICE - 1
B1A5_13 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_13 B1B3. AUTO YEAR - 2
B1B4_13 B1B4. AUTO PRICE - 2
B1B5_13 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_13 B1C3. AUTO YEAR - 3
B1C4_13 B1C4. AUTO PRICE - 3
B1C5_13 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_13 B9. VEHICLE INSURANCE
B39_13 B39. GASOLINE
B39A_13 B39A. GASOLINE - PER

CAMS 2015:

B1_15 B1. PURCHASE/LEASE AUTO
B1A3_15 B1A3. AUTO YEAR - 1
B1A4_15 B1A4. AUTO PRICE - 1
B1A5_15 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_15 B1B3. AUTO YEAR - 2
B1B4_15 B1B4. AUTO PRICE - 2
B1B5_15 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_15 B1C3. AUTO YEAR - 3
B1C4_15 B1C4. AUTO PRICE - 3
B1C5_15 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_15 B9. VEHICLE INSURANCE
B39_15 B39. GASOLINE
B39A_15 B39A. GASOLINE - PER

CAMS 2017:

B1_17 B1. PURCHASE/LEASE AUTO
B1A3_17 B1A3. AUTO YEAR - 1
B1A4_17 B1A4. AUTO PRICE - 1
B1A5_17 B1A5. AUTO/TRUCK NEW OR USED - 1
B1B3_17 B1B3. AUTO YEAR - 2
B1B4_17 B1B4. AUTO PRICE - 2
B1B5_17 B1B5. AUTO/TRUCK NEW OR USED - 2
B1C3_17 B1C3. AUTO YEAR - 3
B1C4_17 B1C4. AUTO PRICE - 3
B1C5_17 B1C5. AUTO/TRUCK NEW OR USED - 3
B9_17 B9. VEHICLE INSURANCE
B39_17 B39. GASOLINE
B39A_17 B39A. GASOLINE - PER

2.17 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
11	H11CHOUSC	H11CHOUSC:W11 CAMS: Total Hhold Housing Consumption	Cont
12	H12CHOUSC	H12CHOUSC:W12 CAMS: Total Hhold Housing Consumption	Cont
13	H13CHOUSC	H13CHOUSC:W13 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
11	H11CHMEQF	H11CHMEQF:W11 CAMSFlag: Home Rental Equivalent	Categ
12	H12CHMEQF	H12CHMEQF:W12 CAMSFlag: Home Rental Equivalent	Categ
13	H13CHMEQF	H13CHMEQF:W13 CAMSFlag: Home Rental Equivalent	Categ

Descriptive Statistics

Variable	N	Mean	Std Dev	Minimum	Maximum
H5CHOUSC	3789	15629.73	15331.72	60.0	255165.0
H6CHOUSC	3224	16179.73	14997.69	47.0	148299.0
H7CHOUSC	3832	17739.77	17504.06	0.0	217132.0
H8CHOUSC	3704	20173.30	20403.35	17.0	271662.0
H9CHOUSC	3550	18992.37	20289.91	51.0	475622.0
H10CHOUSC	4319	15733.84	16963.30	31.0	406815.0
H11CHOUSC	4017	14655.55	14296.36	27.0	215262.0
H12CHOUSC	3689	15732.99	16225.52	25.0	183191.0
H13CHOUSC	3454	16559.23	17446.22	35.0	262234.0
H5CHMEQF	3789	2.77	1.23	0.0	6.0
H6CHMEQF	3224	2.82	1.23	0.0	6.0
H7CHMEQF	3832	2.73	1.30	0.0	6.0
H8CHMEQF	3704	2.76	1.33	0.0	6.0
H9CHMEQF	3550	2.80	1.36	0.0	6.0
H10CHMEQF	4319	2.66	1.47	0.0	6.0
H11CHMEQF	4017	2.64	1.48	0.0	6.0
H12CHMEQF	3689	2.63	1.50	0.0	6.0
H13CHMEQF	3454	2.59	1.54	0.0	6.0

Categorical Variable Codes

HwCHMEQF: CAMSFlag: Home Rental Equivalent

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.T Resp <10 cat					77	30	47	34	37	51
0. Renter					458	358	522	507	491	762
1. Homeowner: val from prev					82	60	98	77	64	102
2. Homeowner: val from foll					34	34	36	49	39	35
3. Homeowner: val from prev					2791	2409	2739	2609	2455	2875
4. Own trans: half of val f					211	159	200	202	226	194
5. Homeowner: no val from p					133	110	137	141	137	173
6. Not renter or homeowner					80	94	100	119	138	178

Value	w11	w12	w13	w14
.T Resp <10 cat	50	48	52	
0. Renter	741	697	692	
1. Homeowner: val from prev	82	96	117	
2. Homeowner: val from foll	48	38	37	
3. Homeowner: val from prev	2616	2330	2084	
4. Own trans: half of val f	204	236	236	
5. Homeowner: no val from p	174	149	167	
6. Not renter or homeowner	152	143	121	

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 "1.6 Spending versus Consumption." Consumption variables for 2019 are not calculated for the RAND HRS CAMS Data File 2019 (V1) because the imputation of these variables relies on HRS 2020 core data for house value and transportation value, which are not yet available. The next version of the RAND HRS CAMS Data File will be published once the HRS 2020 early release data has been released, and will incorporate the CAMS 2019 consumption variables.

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 "1.7 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 "1.7 Components of Household Spending and Consumption."

RAND HRS Longitudinal File 2018 (V1) Variables Used

RABYEAR	RABYEAR: R birth year
RAEDUC	RAEDUC: R education (categ)
RAGENDER	RAGENDER: R Gender
H5AHOUS	H5AHOUS:W5 Assets:Primary Residence--Cross-wave
H6AHOUS	H6AHOUS:W6 Assets:Primary Residence--Cross-wave
H7AHOUS	H7AHOUS:W7 Assets:Primary Residence--Cross-wave
H8AHOUS	H8AHOUS:W8 Assets:Primary Residence--Cross-wave
H9AHOUS	H9AHOUS:W9 Assets:Primary Residence--Cross-wave
H10AHOUS	H10AHOUS:W10 Assets:Primary Residence--Cross-wave
H11AHOUS	H11AHOUS:W11 Assets:Primary Residence--Cross-wave
H12AHOUS	H12AHOUS:W12 Assets:Primary Residence--Cross-wave
H13AHOUS	H13AHOUS:W13 Assets:Primary Residence--Cross-wave
H14AHOUS	H14AHOUS:W14 Assets:Primary Residence--Cross-wave
H5ATOTA	H5ATOTA:W5 Total of all Assets--Cross-wave
H6ATOTA	H6ATOTA:W6 Total of all Assets--Cross-wave
H7ATOTA	H7ATOTA:W7 Total of all Assets--Cross-wave
H8ATOTA	H8ATOTA:W8 Total of all Assets--Cross-wave
H9ATOTA	H9ATOTA:W9 Total of all Assets--Cross-wave
H10ATOTA	H10ATOTA:W10 Total of all Assets--Cross-wave
H11ATOTA	H11ATOTA:W11 Total of all Assets--Cross-wave
H12ATOTA	H12ATOTA:W12 Total of all Assets--Cross-wave
H13ATOTA	H13ATOTA:W13 Total of all Assets--Cross-wave
H14ATOTA	H14ATOTA:W14 Total of all Assets--Cross-wave
H5HHRES	H5HHRES:W5 Number of people in HH
H6HHRES	H6HHRES:W6 Number of people in HH
H7HHRES	H7HHRES:W7 Number of people in HH
H8HHRES	H8HHRES:W8 Number of people in HH
H9HHRES	H9HHRES:W9 Number of people in HH
H10HHRES	H10HHRES:W10 Number of people in HH
H11HHRES	H11HHRES:W11 Number of people in HH

H12HHRES H12HHRES:W12 Number of people in HH
 H13HHRES H13HHRES:W13 Number of people in HH
 H14HHRES H14HHRES:W14 Number of people in HH
 H5ITOT H5ITOT:W5 Incm: Total HHold / R+Sp only
 H6ITOT H6ITOT:W6 Incm: Total HHold / R+Sp only
 H7ITOT H7ITOT:W7 Incm: Total HHold / R+Sp only
 H8ITOT H8ITOT:W8 Incm: Total HHold / R+Sp only
 H9ITOT H9ITOT:W9 Incm: Total HHold / R+Sp only
 H10ITOT H10ITOT:W10 Incm: Total HHold / R+Sp only
 H11ITOT H11ITOT:W11 Incm: Total HHold / R+Sp only
 H12ITOT H12ITOT:W12 Incm: Total HHold / R+Sp only
 H13ITOT H13ITOT:W13 Incm: Total HHold / R+Sp only
 H14ITOT H14ITOT:W14 Incm: Total HHold / R+Sp only

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 INSURANCE
 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
CAMS 2013:	
B7_13	B7. HOME/RENTERS INSURANCE
B8_13	B8. PROPERTY TAXES
B13_13	B13. HOME REPAIRS/MAINTENANCE DIY
B14_13	B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_13	B19. RENT
B19A_13	B19A. RENT - PER
CAMS 2015:	
B7_15	B7. HOME/RENTERS INSURANCE
B8_15	B8. PROPERTY TAXES
B13_15	B13. HOME REPAIRS/MAINTENANCE DIY
B14_15	B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_15	B19. RENT
B19A_15	B19A. RENT - PER
CAMS 2017:	
B7_17	B7. HOME/RENTERS INSURANCE
B8_17	B8. PROPERTY TAXES
B13_17	B13. HOME REPAIRS/MAINTENANCE DIY
B14_17	B14. HOME REPAIRS/MAINTENANCE SERVICES
B19_17	B19. RENT
B19A_17	B19A. RENT - PER