

## Consumer Expenditure Indicators



Consumer spending related to education, food, healthcare, housing and transportation can provide insights about the economic health of households and communities.

Consumer Expenditure Indicators are available as a set of 17 indicators that can be integrated as an add-on feature with the [HCI Platform](#).

**Consumer Expenditure Indicators show the potential impact of spending related to household income and how communities are allocating financial resources.**

These indicators are calculated and displayed by county, zip code and census tracts with breakouts to identify differences in spending by race or ethnicity.

**The indicators are available for a range of expenditure categories and fall into two groupings:**

1. Expenditure-to-Income ratio
2. Community Expenditures Indicators

### Use Consumer Expenditure Indicators to help:

- Identify types of economic hardship for households and communities at the local level
- Offer insights about financial burden of purchasing essential items for different racial or ethnic groups
- Inform interventions and investments to improve community conditions

### Data Source

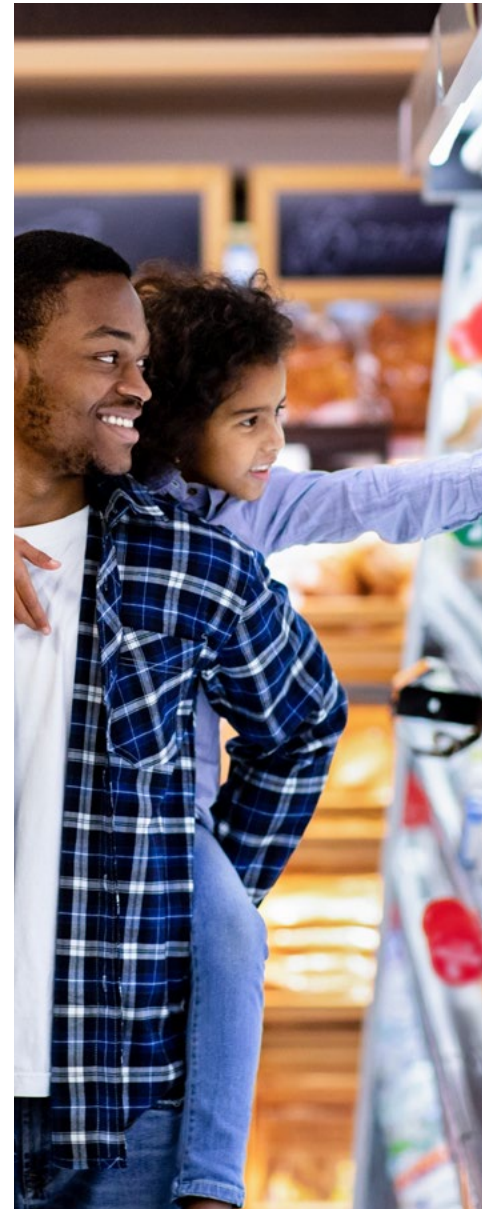
Conduent Healthy Communities Institute (HCI) obtains consumer spending data through Claritas, a nationwide market research group specializing in community-level indicators. Claritas uses a proprietary database called Consumer Spending Dynamix (CSDx).

The CSDx dataset includes household spending estimates of 678 products and services in 14 categories, developed using the Consumer Expenditure surveys conducted by the U.S. Bureau of Labor Statistics. Data is updated annually, starting with the year 2022.

### Group 1: Expenditure-to-Income Indicators

Indicators in this group show the potential impact of a particular category of spending related to income. Specifically, they show the ratio between the average spending among households that spent on the category and the median household income for a selected region.

Category	Expenditure-to-Income ratio calculation
<b>Cigarettes</b>	Average spending among households that spent on cigarettes divided by the median household income in selected location.
<b>College tuition</b>	Average spending among households that spent on college tuition divided by the median household income in selected location.
<b>Day care center and preschool</b>	Average spending among households that spent on day care (including day care centers, nurseries and preschools) divided by the median household income in selected location.
<b>Elder care</b>	Average spending among households that spent on elder care services (including adult day care centers and care for an infirmed person in one’s home or someone else’s home but excluding nursing home care) divided by the median household income in selected location.
<b>Gasoline and other fuels</b>	Average spending among households that spent on gasoline, electric charging, diesel or motor oil divided by the median household income in selected location.
<b>Health insurance</b>	Average spending among households that spent on health insurance divided by the median household income in selected location. This includes spending on traditional fee-for-service health plans, preferred-provider health plans, health maintenance organizations (HMOs), commercial Medicare supplements, dental insurance, vision insurance and other health insurance premiums.
<b>Home childcare</b>	Average spending among households that spent on home childcare (including babysitting, nanny and other at-home childcare services) divided by the median household income in selected location.
<b>Home renter</b>	Average spending among households that spent on renter expenses (including rent, maintenance and insurance) divided by the median household income in selected location.
<b>Homeowner</b>	Average spending among households that spent on homeowner expenses (including mortgage interest, property tax, insurance and maintenance) divided by the median household income in selected location.
<b>Student loan</b>	Average spending among households that spent on student loan expenses (includes finance, late and interest charges) divided by the median household income in selected location.



<b>Utilities</b>	Average spending among households that spent on utilities (including power, heating, telecommunications, water, sewage and trash services) divided by the median household income in selected location.
<b>Vocational, technical, and other school tuition</b>	Average spending among households that spent on tuition for vocational, technical or other schools divided by the median household income in selected location.

### Group 2: Community Expenditures Indicators

Indicators in this group provide insights on how communities are allocating financial resources — showing the proportion of aggregate household spending for a specific category as a percentage of total aggregate household expenditures for a selected region. Subcategories that make up the indicator are shown as breakouts.

Category	Community Expenditures calculation
<b>Education</b>	All household spending on education (including tuition, student loan finance charges and other school expenses) as a percentage of all annual household expenditures in selected location.
<b>Food</b>	All household spending on food (at home, e.g., groceries; and away from home, e.g., meals at a restaurant) as a percentage of all annual household expenditures in selected location.
<b>Health Care</b>	All household spending on health care (including health insurance, medical services, medication, vitamins and medical supplies) as a percentage of all annual household expenditures in selected location.
<b>Housing</b>	All household spending on housing (including owned housing, rented housing, other lodging, utilities, fuels, public services and other housing expenses) as a percentage of all annual household expenditures in selected location.
<b>Transportation</b>	All household spending on transportation (including out-of-town transportation, local transportation and vehicle expenses) as a percentage of all annual household expenditures in selected location.



### About Conduent HCI

Conduent Healthy Communities Institute provides an end-to-end solution for community health improvement that links health and social determinants of health data with technology and expertise. We work with hospitals and health systems, health departments, local collaboratives, and non-profit organizations across the country to provide tailored solutions for each community.

The [Healthy Communities Institute \(HCI\) Platform](#) brings stakeholders together by putting centralized data, high-value analytics and evidence-based practices at the user's fingertips.

To learn more, visit [Conduent Community Health](#) online.

