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HOUSEHOLD EXPENDITURE SURVEY RESULTS FOR COLORADO RIVER COMMUNITIES INCLUDING:

**LAUGHLIN
BULLHEAD CITY
FORT MOHAVE
MOHAVE VALLEY
GOLDEN VALLEY**

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Table of Contents

Introduction	6
Methodology	6
Summary Results	7
Conclusions & Discussion	7
Regional Map by Zip Code Area	8
Total Average Household Income and Expense	9
Total Average Household Expenses by Expense Category	10
Rent & Mortgage	11
Taxes/Homeowners Insurance/Association Fees	12
Utilities	13
Transportation	14
Banking & Finance	15
Insurance & Vehicle Registration	16
General Merchandise & Professional Services	17
Medical	18
Food – Retail & Restaurant	19
Recreation	20
Total Average Household Expenses by Expense Category and Location	21
Appendix	28

List of Tables

Table 1. Laughlin (89029) Allocation of Household Expenses by Expense Category, 2005	22
Table 2. Bullhead City (86429) Allocation of Household Expenses by Expense Category, 2005	23
Table 3. Bullhead City (86442) Allocation of Household Expenses by Expense Category, 2005	24
Table 4. Fort Mohave (86426) Allocation of Household Expenses by Expense Category, 2005	25
Table 5. Mohave Valley (86440) Allocation of Household Expenses by Expense Category, 2005	26
Table 6. Golden Valley (86413) Allocation of Household Expenses by Expense Category, 2005	27

Appendix Tables

Table 1A. Total Average Monthly Household Income and Expenses Minus Housing, Property Tax and Homeowners Insurance, 2005	29
Table 2A. Total Average Monthly Housing Expenses by Expense Category, 2005	30

List of Figures

Figure 1.	Region Map by Zip Code Area	8
Figure 2.	Total Average Monthly Income and Expenses, Minus Housing, Property Tax and Homeowners Insurance, 2005	9
Figure 3.	Total Average Household Expenses by Expense Category, 2005	10
Figure 4.	Total Average Monthly Rent and Mortgage Expenses, 2005	11
Figure 5.	Total Average Monthly Property Tax, Homeowners Insurance, and Homeowner Association Fee Expenses, 2005	12
Figure 6.	Total Average Monthly Utility Expenses, 2005	13
Figure 7.	Total Average Monthly Transportation Expenses, 2005	14
Figure 8.	Total Average Monthly Banking & Finance Expenses, 2005	15
Figure 9.	Total Average Monthly Insurance and Vehicle Registration Expenses, 2005	16
Figure 10.	Total Average Monthly General Merchandise & Professional Services, 2005	17
Figure 11.	Total Average Monthly Medical Expenses, 2005	18
Figure 12.	Total Average Monthly Food and Restaurant Expenses, 2005	19
Figure 13.	Total Average Monthly Recreation Expenses, 2005	20

Introduction

Community economics revolve around three components including consumers (households), businesses (firms), and government. Each component plays a significant role in defining the overall economic health or stability for an economy. **Households** are individuals and/or family units that generate levels of incomes through employment, unemployment, or retirement savings that in turn purchase goods and services. **Firms** are local businesses or entities that hire labor that produce goods and services for local and non-local consumption. **Governments** regulate, create legal processes, and produce local goods that affect how households interact. Better understanding each component in a community or region can be critical for future community economic development planning.

This publication focuses on the household sector, specifically household incomes, expenditures, and location of expenditures for each community in the Colorado River Region. The region is defined as households in a given zip code area including Laughlin, Nevada (89029); and Arizona zip code areas including Bullhead City (86429), Bullhead City (86442), Fort Mohave (86426), Mohave Valley (86440) and Golden Valley (86413) (Figure 1). Understanding the uniqueness of the regional economy and the economic structure is important for communities and the overall region, which is continuously engaged in community economic development planning.

Methodology

Under the direction of a regional advisory committee composed of community business, non-profit, and governmental leaders, a comprehensive primary household expenditure survey was developed (see appendix). The primary purpose of this survey was to collect household income and expenditure information that captures the uniqueness of the regional economic structure. Specifically, where residents live, where residents work, and where residents make purchases for primary household goods and services.

A non-scientific stratified sample was drawn from nine industries including hotel/gaming, retail, eating and drinking, service, utilities, banking/finance, non-profit organizations, education, and local government. Individual businesses were selected from the communities of Laughlin, Bullhead City, Fort Mohave, Mohave Valley and Golden Valley.

Over a four day period in July 2005, a research team of six university faculty, research associates, and graduate students surveyed 807 households in group and face to face settings. Group surveys were done in a classroom setting, where individual businesses provided a group of employees, 20-30, representing a good cross-section of job classifications. The survey team administered these surveys by beginning with a brief explanation about why information is being collected and how to complete the survey, and they answered questions while participants completed the survey. The real value of this survey collection method was the ability to answer questions at the time the questionnaire was being completed, thus resulting in more complete and accurate surveys. Another benefit is the ability to collect large amounts of data in a relatively short period of time at a reasonable cost.

Summary Results

The following pages summarize the results of the primary household expenditure survey for each zip code area. Households are defined as all persons living in a single household that may include families (married/non-married), family members (parents, siblings), and friends or acquaintances. All results are presented as average expenditures by place of residence and do not represent a single household.

Results are summarized by total average household expenditures, total average household expenditures by expense category, and location of average expenditure for each zip code area. Each section is discussed and presented graphically with summary tables included in the appendix, Tables 1 & 2.

Location of expenditure is presented as a percentage of a total household expenditure by expense category and allocated by the location where a specific expense incurs. Expenses are distributed across four areas including Laughlin (89029), Bullhead City (86429 & 86442), other Mohave County including Fort Mohave (86426), Mohave Valley (86440), and Golden Valley (86413), and outside the region. These four areas were chosen to update a multi-regional economic impact model developed by the authors in 1997. This new data will update all household expenditure patterns and interactions by place of residence and location of expenditure. Further discussion about this model and application will be presented in a future publication.

An example of how survey participants completed the survey includes; if an average household in Laughlin (89029) spends \$400 monthly for groceries, they were then asked to estimate where those purchases are made as a percentage. Estimating their household purchasing pattern for this category expense, they would record 20% in Laughlin, 60% in Bullhead City, 5% in other Mohave County, and 15% outside the area. Allocation of each category expense equaled 100%.

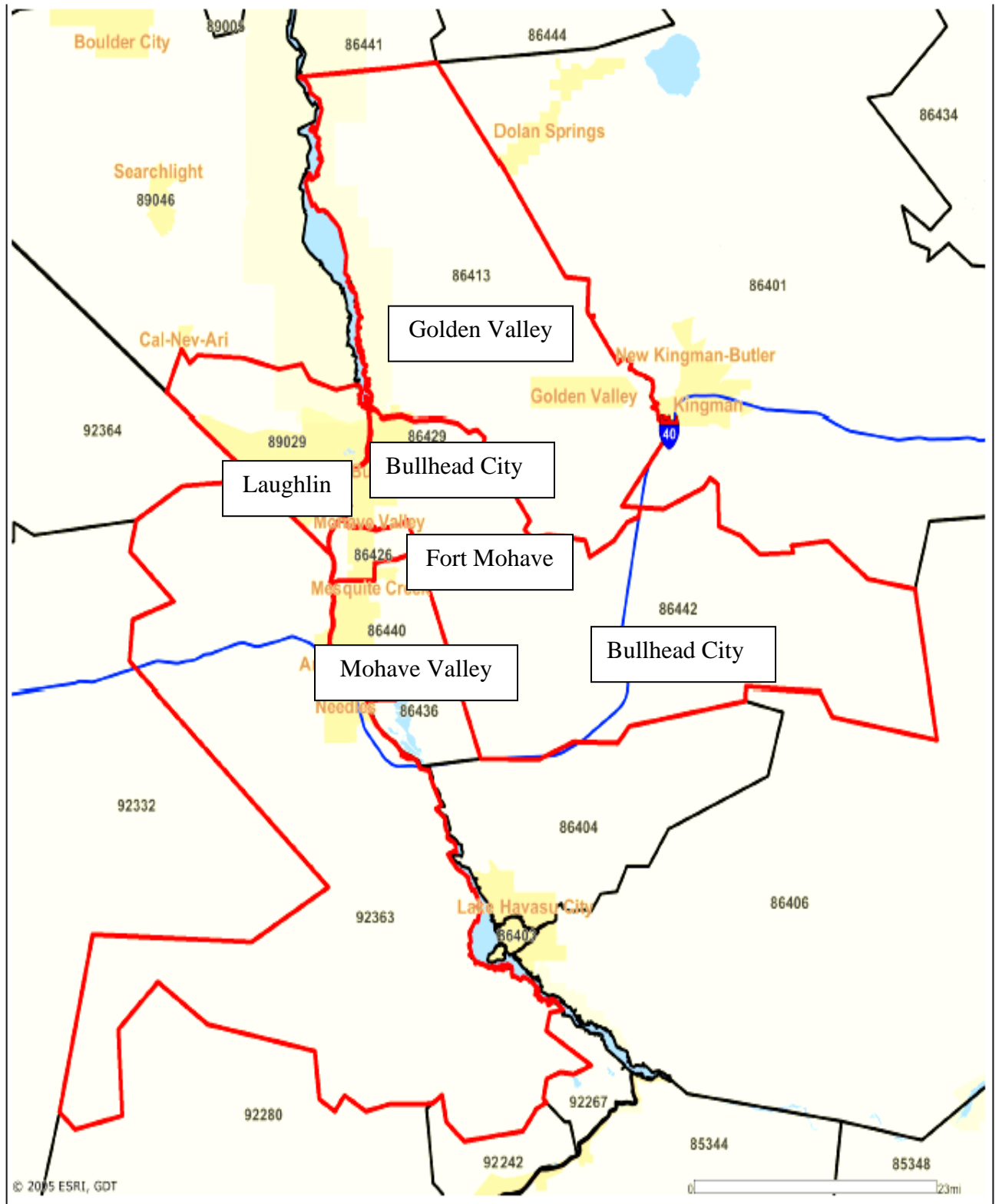
Conclusions & Discussion

A community or economic region is largely defined by the characteristics and activities of households. Understanding these trends can provide valuable information for developing and directing economic development plans and strategies. This paper presents current baseline economic information of how local households interact with businesses in the Colorado River region.

Overall, survey respondents in each zip code area reported average household income 15% to 35% greater than average incomes reported by the economic census. Approximately 20% of earned income is spent on housing expenses including rent, mortgage, property tax, and homeowners insurance. This is consistent with national trends. The next greatest expense category is for banking and finance payments that represent extended credit and loans for big ticket items such as vehicles.

Over the last several years, the regional economy has grown resulting in an increase in shopping establishments and opportunities for households to purchase goods and services locally. This is reflected in the household survey by showing a greater percentage of incomes spent with local business. This activity will have implications on the regional economic development planning efforts.

Figure 1. Regional Map by Zip Code Area



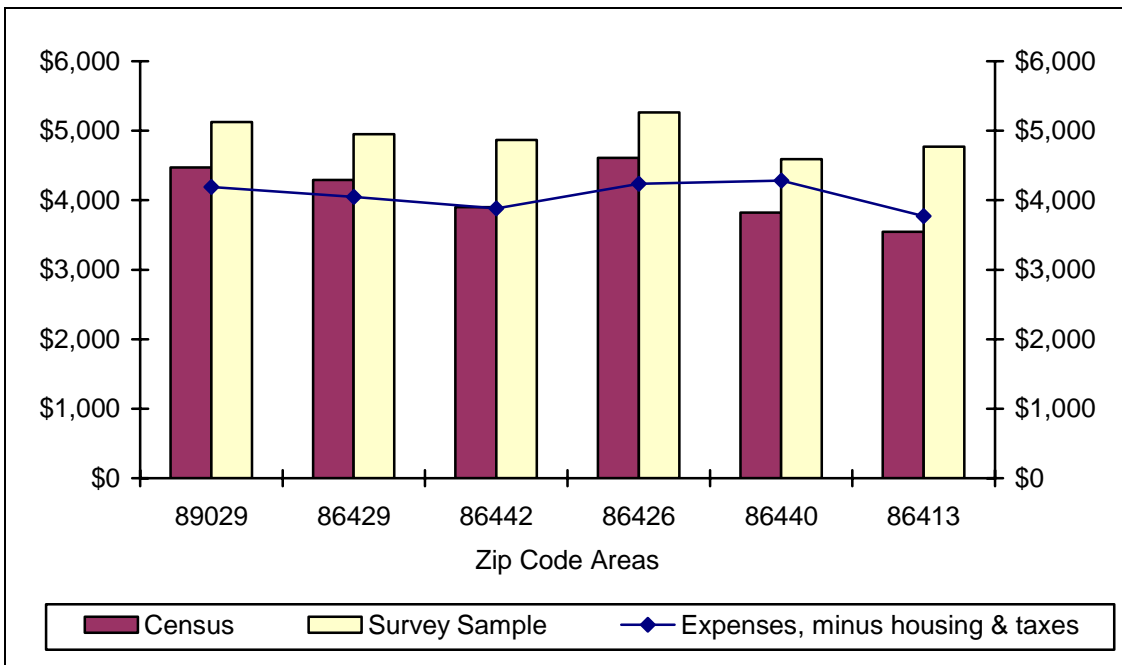
Total Average Household Income and Expenses

Total Average Household Income and Expenses, 2005

Figure 2 summarizes the average monthly total household income and non-housing expenses for each zip code area in the Colorado River region. Non-housing expenses are defined as total household expenses minus housing rent/mortgage, property tax, homeowners insurance, and homeowner’s association fees. Each zip code area reported higher average monthly income when compared to 2004 census estimates. This result reflects current economic changes taking place in the region that may not be captured by the census because of data lags. Relatively consistent across zip code areas, survey participants reported that non-housing expenses account for nearly 80% of total household income. The only exception was in Mohave Valley (86440), total estimated household expenses account for 93% of total household income. Other key findings include:

- Survey sample average household income was higher than census sample by:
 - 15% higher in Laughlin (89029), Bullhead City (86429), and Fort Mohave (86440)
 - 20% higher in Mohave Valley (86440)
 - 25% higher in Bullhead City (86442)
 - 35% higher in Golden Valley (86413)

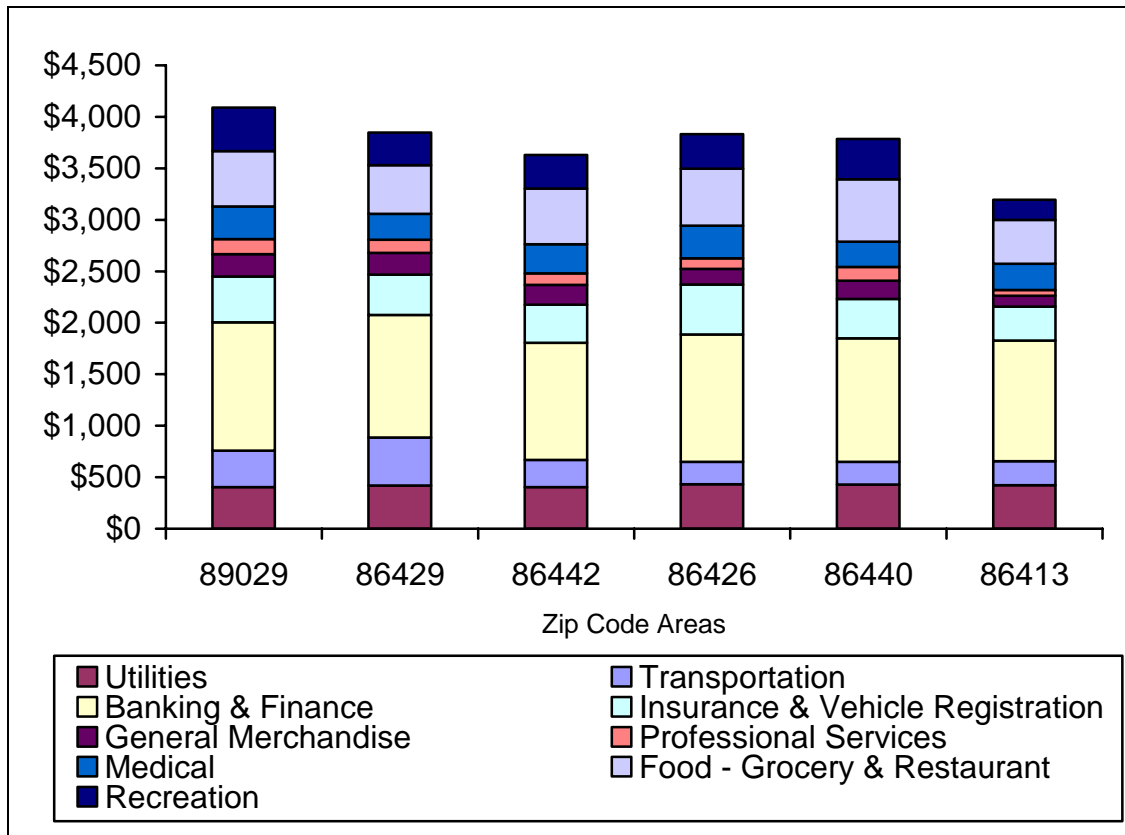
Figure 2. Total Average Monthly Household Income and Expenses, Minus Housing, Property Tax and Homeowners Insurance, 2005



Total Average Household Expenses by Category Type, 2005

Average household expenditures are separated into nine general categories including utilities, transportation, banking & finance, insurance & vehicle registration, general merchandise, professional services, medical, food (grocery & restaurant), and recreation. Figure 3 shows the cumulative distribution of expense categories by zip code area. By far the greatest non-housing expense category consistent across all zip code areas is banking & finance. This category represents purchases that require third party financing such as vehicle loans, personal loans, and credit card payments. Each responding household in the region reported that they spend approximately \$1,200 monthly on banking & finance expenses. The second largest non-housing expense was food purchased at grocery retail stores and restaurants. Food purchases from retail food stores accounted for approximately 65% of total monthly food purchases. The remaining 35% for food purchases was at restaurants, both in and out of casinos.

Figure 3. Total Average Monthly Household Expenses by Expense Category, 2005



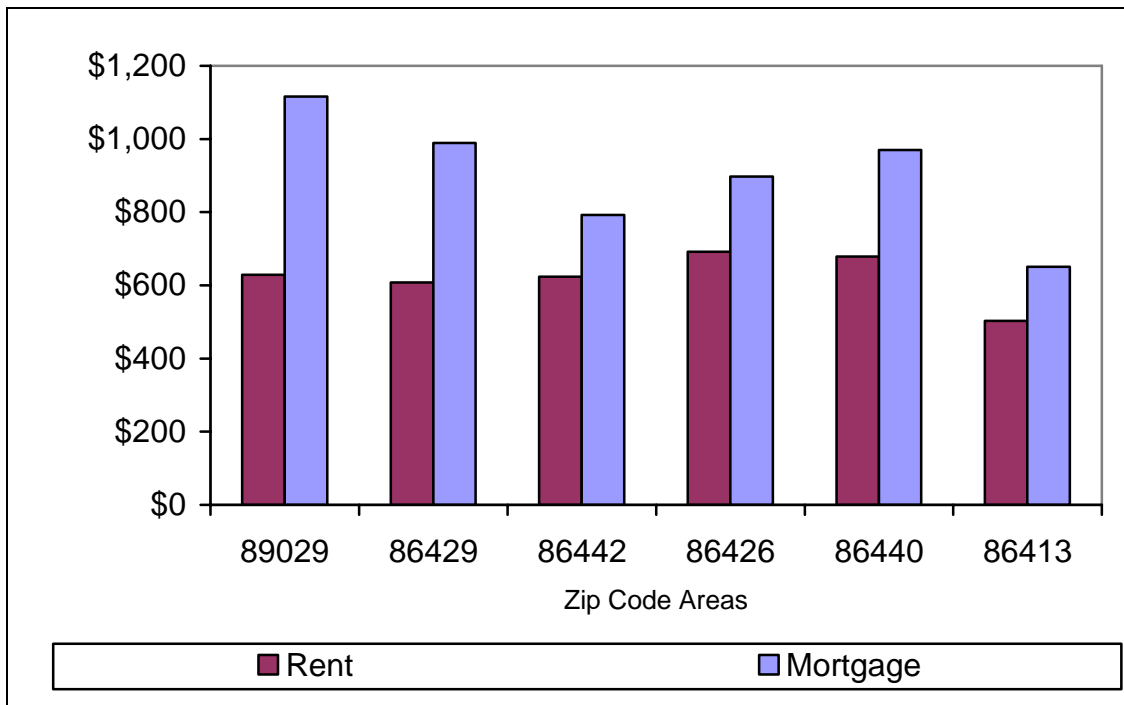
Total Average Household Expenses by Expense Category

Rent & Mortgage

Figure 4 summarizes survey results by zip code area for monthly average housing expenses. Housing expense is defined as monthly rent payments or monthly mortgage payments. Based on the total survey sample, 57% of respondents reported making monthly mortgage payments and 43% reported making monthly rent payments. Nearly 60% of Laughlin (89029) and Bullhead City (86429) respondents indicated they were making monthly rental payments, while the remaining zip code areas had a higher percentage of respondents making monthly mortgage payments.

Average monthly rental payments varied across zip code areas with a high of \$692 in Fort Mohave (86426) and a low of \$503 in Golden Valley. Average monthly mortgage payments were the greatest in Laughlin (89029) at \$1,116 and smallest in Golden Valley (86413) at \$651.

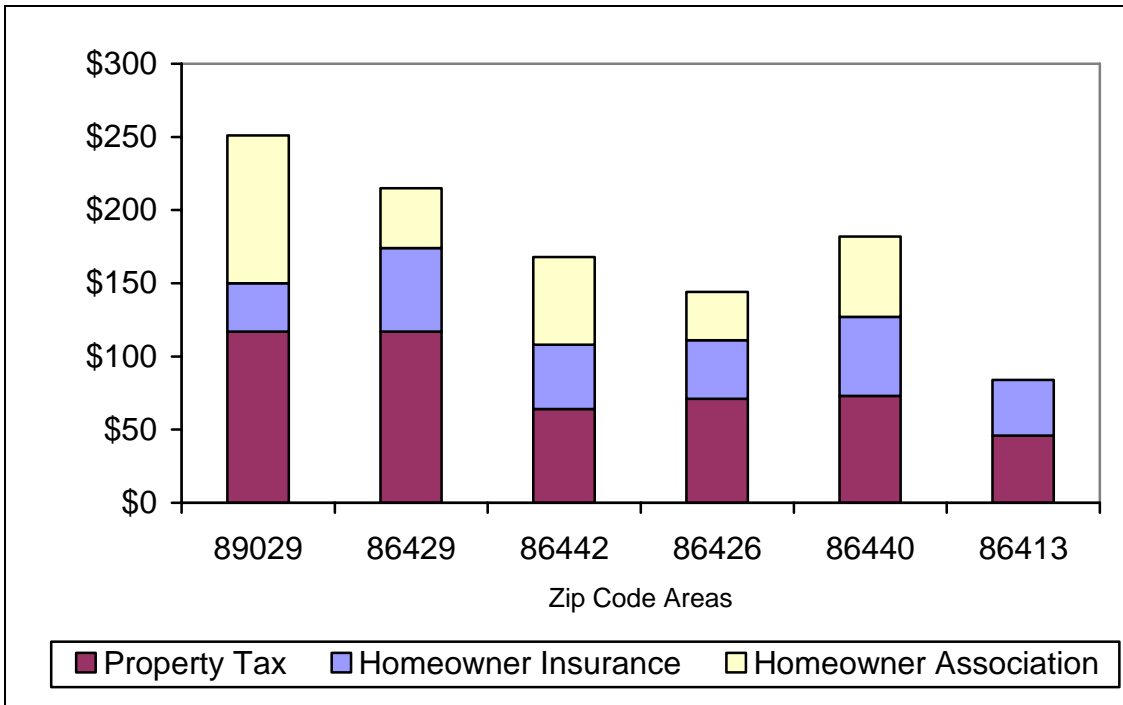
Figure 4. Total Average Monthly Rent and Mortgage Expenses, 2005



Taxes/Homeowners Insurance/Association Fees

Figure 5 summarizes survey results by zip code area for monthly average property tax, homeowners insurance, and homeowners association. Total expense for this category was the greatest in Laughlin (89029) at approximately \$250 per month, while Golden Valley (86413) was the smallest at approximately \$80 per month. As expected, survey respondents reported monthly property tax as the greatest expense in this category followed by homeowners insurance. Average monthly property tax was the greatest in Laughlin (89029) and Bullhead City (86429) at approximately \$117 per month. Homeowners insurance varied across zip code areas with Bullhead City (86429) and Mohave Valley (86440) averaging approximately \$55 per month. Laughlin (89029) and Golden Valley (86413) reported the smallest monthly homeowners insurance at approximately \$35 per month. Homeowners' association fees were the greatest in Laughlin (89029) at \$101 per month, while Golden Valley (86413) did not report any monthly homeowner association fee expenses.

Figure 5. Total Average Monthly Property Tax, Homeowners Insurance, and Homeowners Association Fee Expenses, 2005

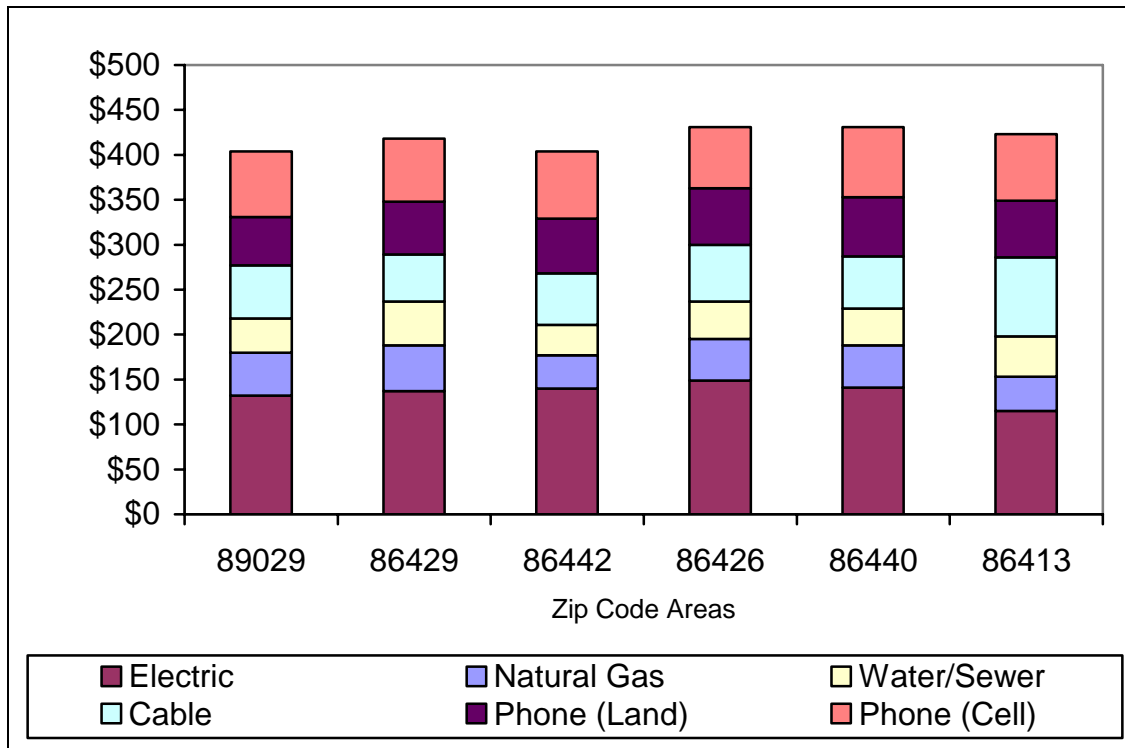


Utilities

Figure 6 presents survey results by zip code area for average monthly utility expenses. Utility expenses are defined as electricity, natural gas, water/sewer, cable, phone (land), and phone (cell). On average, total reported monthly utility expenses were very similar across all zip code area. Average monthly electricity expenses were the greatest expense in this category averaging a monthly high of \$149 in Fort Mohave (86429) and a monthly low of \$115 in Golden Valley (86413). With the increased popularity of cell phone usage, households across all zip code areas reported an average monthly expense of approximately \$70 to \$75 per month. Other key findings include:

- All participating households in the survey indicated that they spend over \$400 per month for utilities.
- Natural gas and water/sewer monthly expenses in each zip code area averaged approximately \$40 to \$50 each.
- Cable and phone (land) monthly expenses in each zip code area average approximately \$50 to \$60 each.

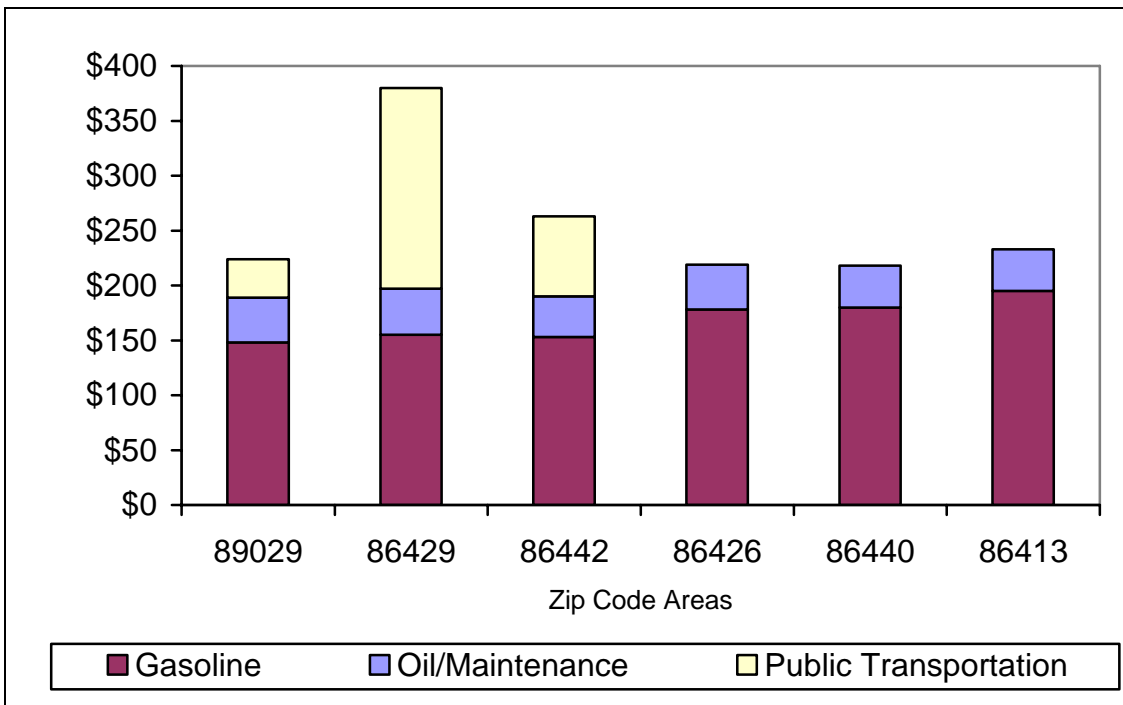
Figure 6. Total Average Monthly Utility Expenses, 2005



Transportation

Figure 7 presents survey results by zip code area for average monthly transportation expenses. Transportation expenses are defined as gasoline, oil/maintenance, and public transportation. Bullhead City (86429) reported the highest total monthly expenses of \$380 for this category, while the remaining zip code areas reported expenses at approximately \$220 per month. The main difference is public transportation where the three areas of Fort Mohave (86426), Mohave Valley (86440), and Golden Valley (86413) reported no expense. Monthly average gasoline expenses were the greatest monthly expense for all households and slightly higher in Fort Mohave (86426), Mohave Valley (86426), Mohave Valley (86440), and Golden Valley (86413). This result is not unusual given the regions economic structure and high concentration of employment in the Laughlin area and many residents living in other zip code areas.

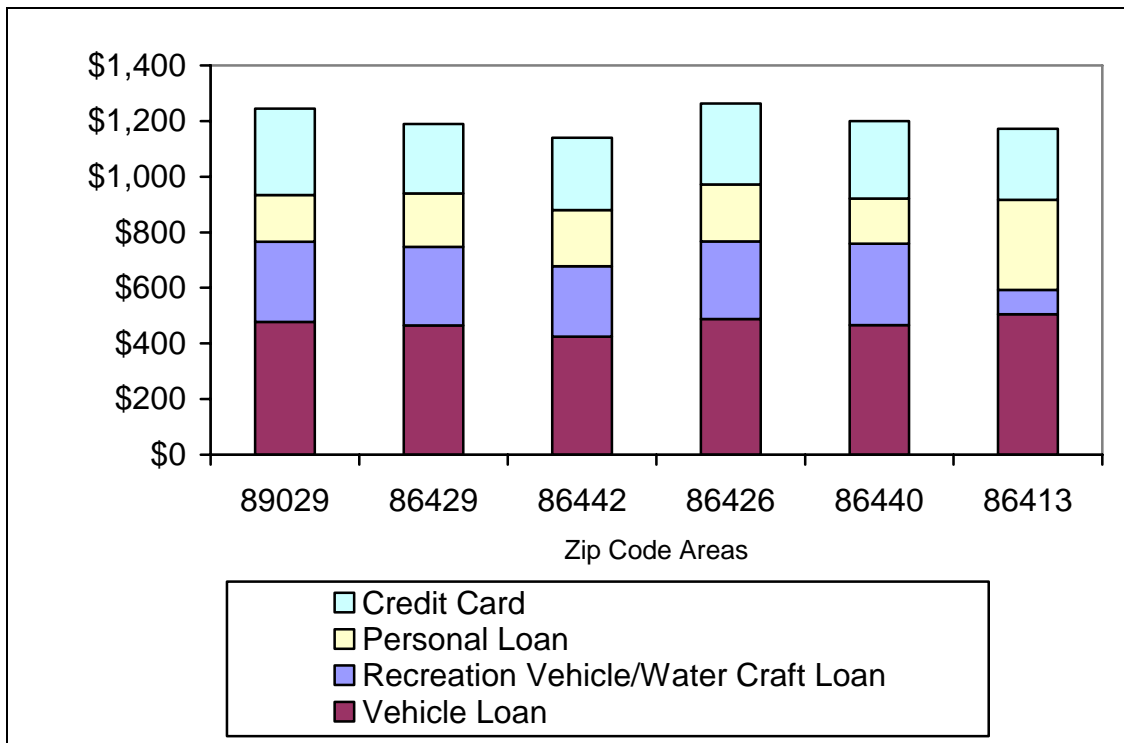
Figure 7. Total Average Monthly Transportation Expenses, 2005



Banking & Finance

Figure 8 presents survey results by zip code area for average monthly banking & finance expenses. Banking & finance expenses are defined as vehicle loans, recreation vehicle loans, personal loans, and credit card payments. On average, households reported spending between \$400 and \$500 monthly on vehicle loans. This is the second highest total monthly household expense behind housing. Recreational vehicle/water craft monthly payments average approximately \$280 monthly across all zip code areas with the exception of Golden Valley (86413), which reported an average of \$88 per month. This expense is not unusual since this region is known for its abundant recreational opportunities. Monthly credit card expenses averaged between \$250 and \$300 per month across all zip code areas.

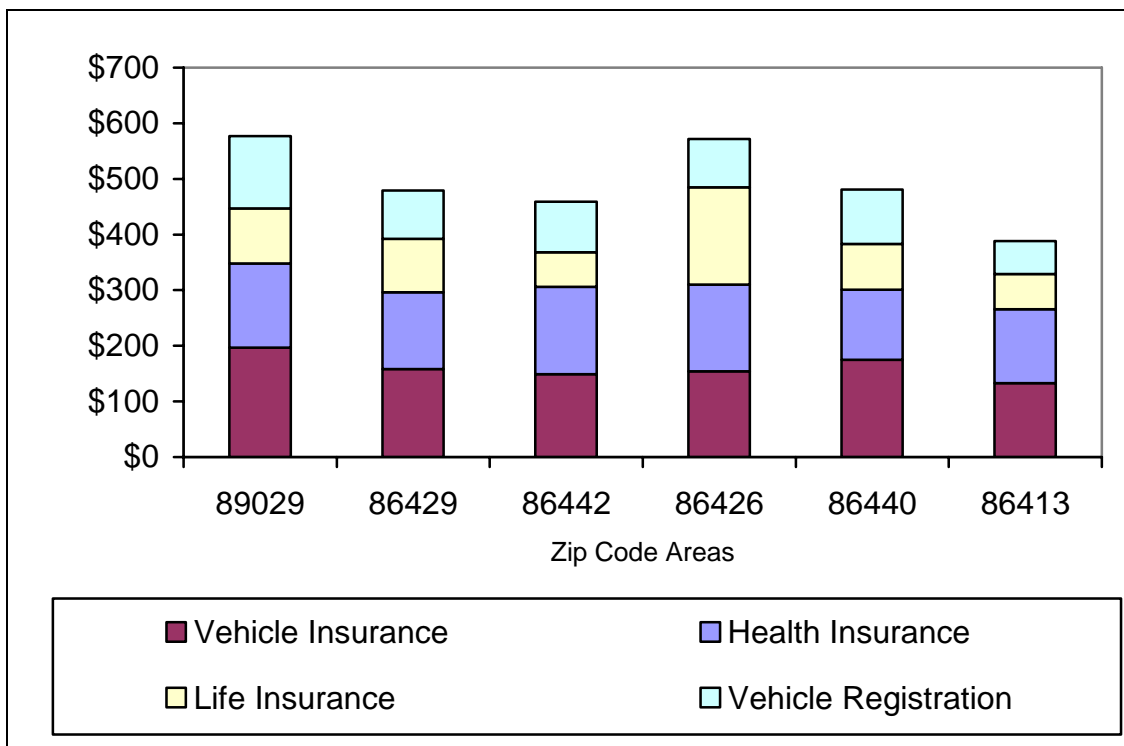
Figure 8. Total Average Monthly Banking & Finance Expenses, 2005



Insurance & Vehicle Registration

Figure 9 shows survey results by zip code area for average monthly insurance and vehicle registration expenses. Average monthly vehicle insurance expenses reported were the greatest in Laughlin (89029) and Mohave Valley (86440) at \$197 and \$175 respectively. Remaining zip code areas reported an average monthly vehicle insurance premium expenses at approximately \$150. Health and life insurance payments represent the amount households pay for premiums. If a household received insurance benefits from their employer, respondents were asked to report only the portion they pay out-of-pocket. On average, survey participants reported that they spent approximately \$200 monthly for health and life insurance premiums. Fort Mohave (86426) survey participants reported almost double health and life monthly insurance premium expense. This result may require further investigation. Finally, vehicle registration average monthly expenses are very similar across Arizona zip code areas and somewhat higher for Laughlin (89029). This can be explained because of rate differences between the two states.

Figure 9. Total Average Monthly Insurance & Vehicle Registration Expenses, 2005

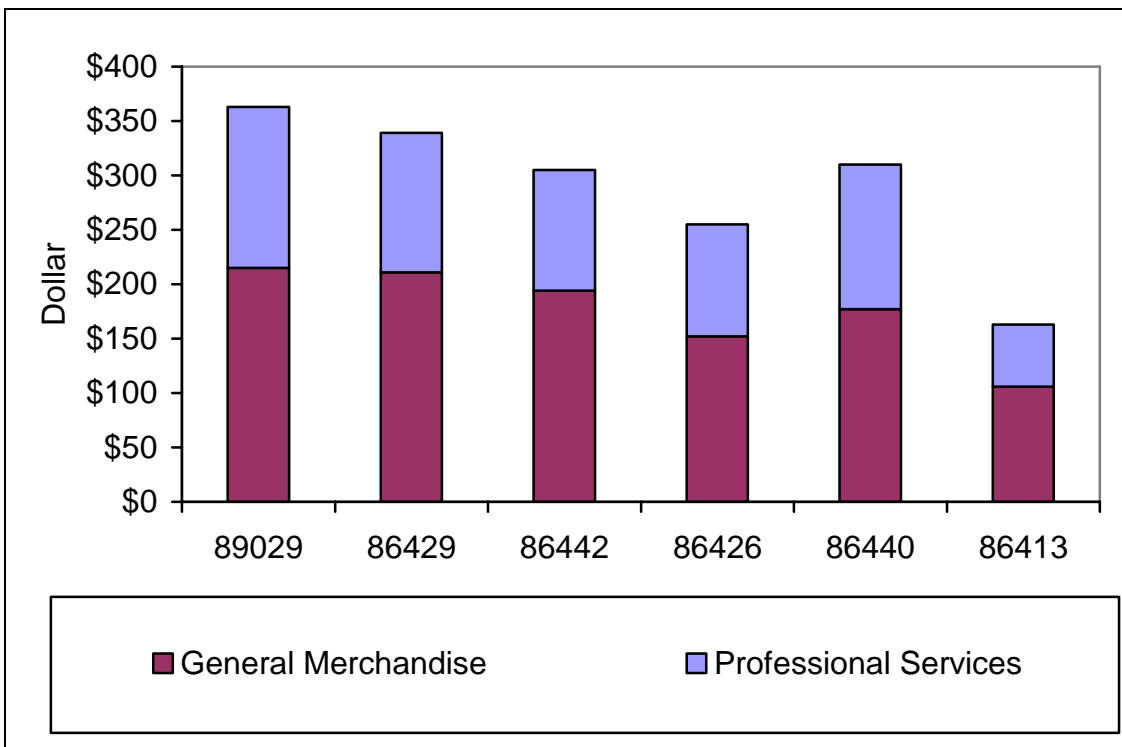


General Merchandise & Professional Services

Figure 10 presents survey results by zip code area for average monthly general merchandise and professional services expenses. General merchandise expenses include purchases such as furniture, clothing, and household supplies. Professional service expenses include services such as accounting, legal, day care, and landscaping.

Total average monthly general merchandise and professional service expenses reported were the greatest for Laughlin (89029) residents at \$363. Golden Valley (86413) had the smallest average monthly expenses at \$163. General merchandise expenses consistently account for approximately 60% of total category monthly expenses across all zip code areas.

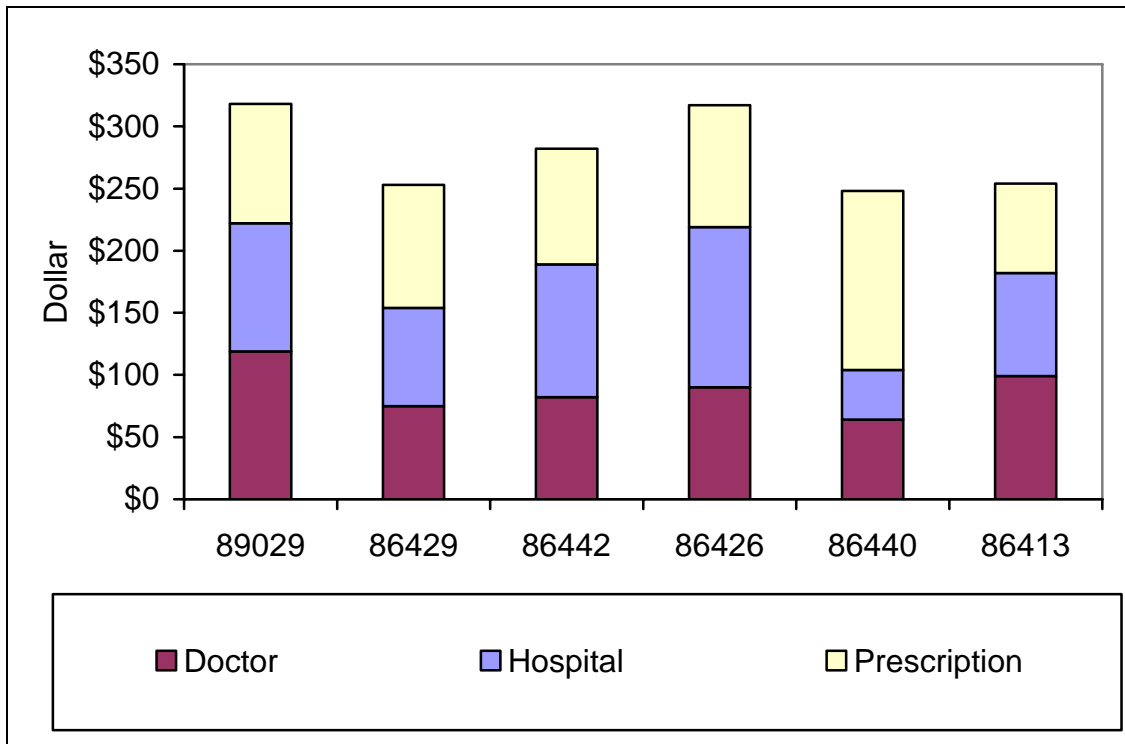
Figure 10. Total Average Monthly General Merchandise & Professional Services, 2005



Medical

Figure 11 presents survey results by zip code area for average monthly medical expenses. Medical expenses include purchases for all types of doctors, hospitals, and prescriptions. Nationally, household medical expenses have been increasing and accounting for a larger portion of total household expenses. This trend was also reported by households in the Colorado River region. Laughlin (89029) and Fort Mohave (86426) reported over \$300 for monthly medical expenses. Between 35 to 40% of total medical expenses are for hospital services. This may be expected because of the communities' older populations. Remaining communities, Bullhead City (86429), Bullhead City (86442), Mohave Valley (86440), and Golden Valley (86413) average approximately \$250 monthly for medical expenses. These zip code areas report higher prescription expenses, especially in Mohave Valley averaging \$144 monthly.

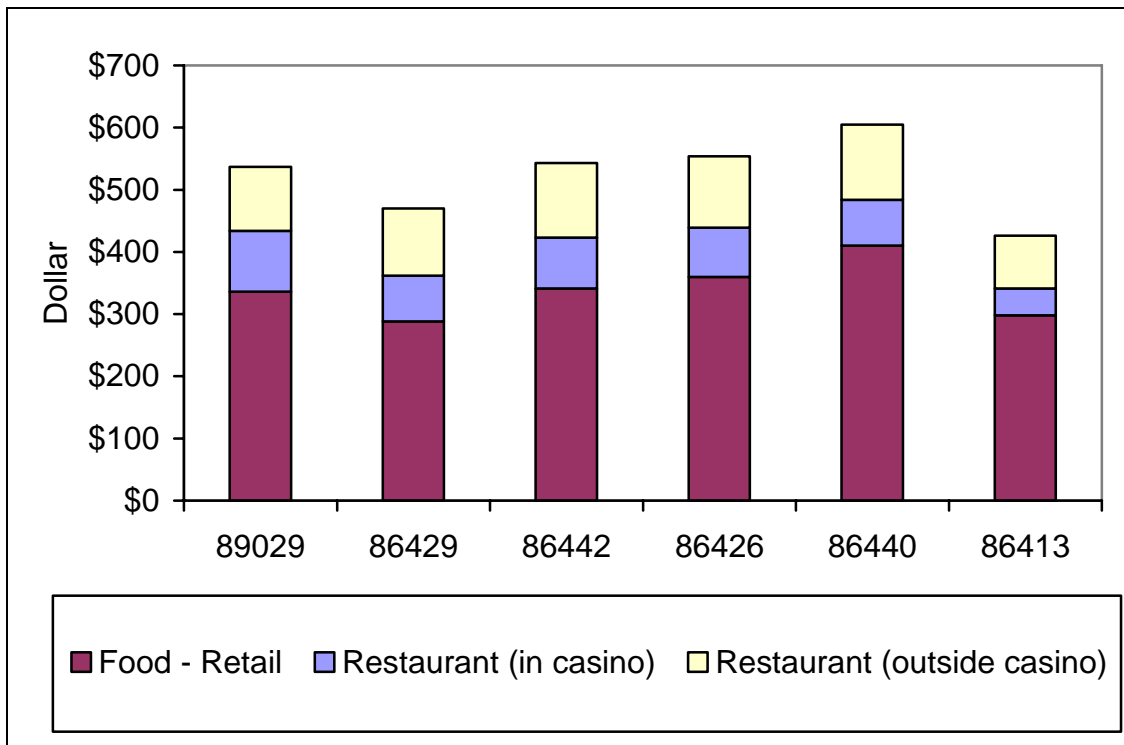
Figure 11. Total Average Monthly Medical Expenses, 2005



Food – Retail & Restaurant

Figure 12 presents survey results by zip code area for average monthly food – retail and restaurant expenses. Retail and restaurant food expenses are defined as grocery retail, restaurant (in casino), and restaurant (outside casino). Following national trends, the largest household monthly expenditure for food is at the grocery retail level. Grocery retail purchases account for 60 to 70% of total food expenditures for households in the region. Surprisingly, restaurant food purchased in casinos was less than food outside the casino. This was consistent across all zip code areas. The previous study conducted in 1997 showed that a large portion of household restaurant purchases were at casino operations. This reversal could indicate that the regions out-of casino dining opportunities have increased and are meeting local households’ tastes and preferences.

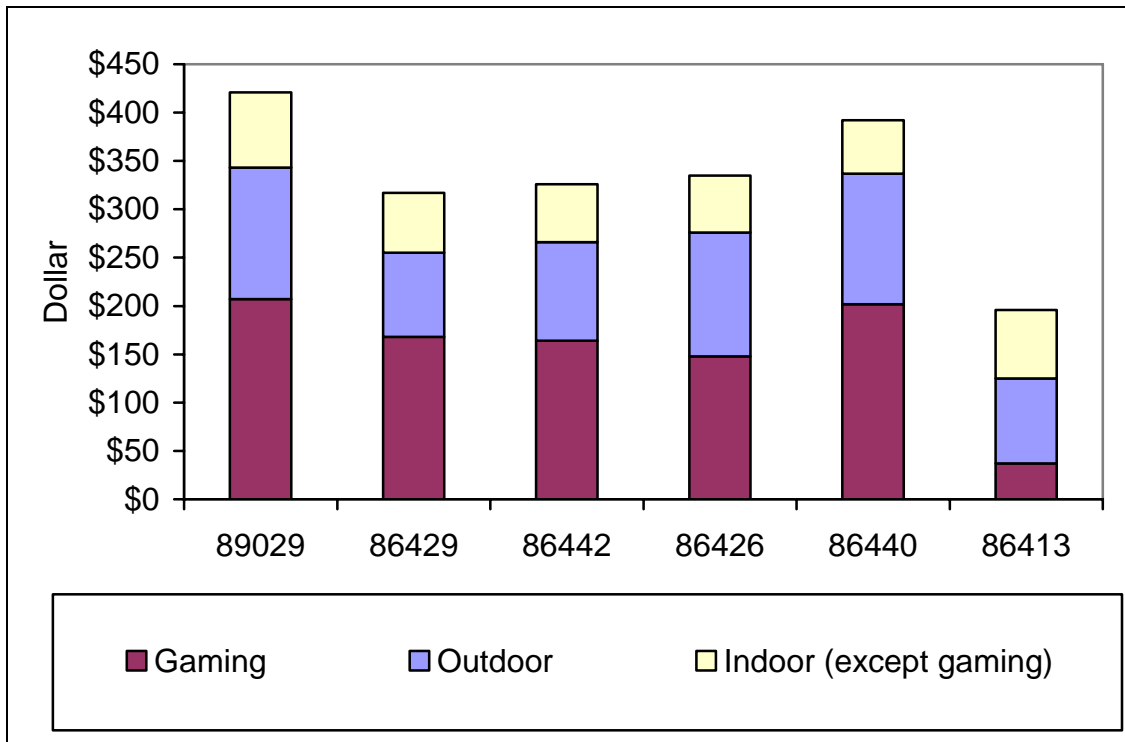
Figure 12. Total Average Monthly Food and Restaurant Expenses, 2005



Recreation

Figure 13 presents survey results by zip code area for average monthly recreation expenses. Recreation expenses are defined as gaming, outdoor, and indoor (except gaming). With the exception of Golden Valley (86413), monthly gaming recreation expenses account for 40 to 50% of total monthly recreation expenses. The next largest recreation expense category is outdoor recreation averaging between a high of \$136 for Laughlin (89029) residents and a low of \$87 for Bullhead City (86429) residents. Again, this would be expected given the outdoor recreational opportunities in the Colorado River Region.

Figure 13. Total Average Monthly Recreation Expenses, 2005



Total Average Household Expenses by Expense Category and Location

Tables 1 through 6 shows the total average household expenses by expense category and location of where purchases are made. Expense categories follow the same format of the questions asked in the survey. All expenses are allocated as an average percentage of where a specific category expense is incurring across four defined areas. The four areas include Laughlin (89029), Bullhead City (86429 & 86442), other Mohave County (86426, 86440, & 86413), and outside the region. For example, in table 1 the average Laughlin resident that pays housing rent indicated that 83% of this expense was in Laughlin, 5.4% in Bullhead City, 0% in Other Mohave County, and 1.2% outside the region. Respondents were asked to indicate where payment is made or sent. So in this example, 83% of the total average rent payment was sent to Laughlin businesses or individuals. However, if a payment is made outside the region, this does not always mean that the regional economy does not benefit. A portion of that payment may find its way back to support local offices or governmental operations. A good example is the payment of property taxes that may be sent to a county/state and then distributed back to the local community.

It should be noted that this section is only a guide representing the survey sample and the actual allocation could be higher or smaller when considering the entire population. That is, the total output/sales for an expense category in a defined area cannot exceed the total reported sales for that area. For example, if the total retail sales in Laughlin are \$1 million, then the total estimated expenditures by residents in the region cannot exceed \$1 million. In cases where this happens adjustment were made. However the real value is that this information provides some guidance for how expenditures are distributed between communities. It also provides key household information for updating the 1997 multiregional impact model.

Table 1. Laughlin (89029) Allocation of Household Expenses by Expense Category, 2005.

Laughlin Resident (89029) Sample = 142	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Rent	83.0%	5.4%	0.0%	1.2%	100.0%
Mortgage	37.0%	6.7%	0.0%	56.3%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	46.5%	8.4%	8.2%	36.9%	100.0%
Homeowner Association	100.0%	0.0%	0.0%	0.0%	100.0%
Electric	100.0%	0.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	100.0%	0.0%	0.0%	0.0%	100.0%
Cable	100.0%	0.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	0.0%	0.0%	100.0%	100.0%
Phone (Cell)	26.7%	6.1%	0.0%	67.2%	100.0%
Grocery	20.7%	59.0%	11.4%	8.9%	100.0%
Food – Casino	91.7%	0.0%	0.0%	8.3%	100.0%
Food – Outside Casino	30.5%	36.8%	9.1%	23.6%	100.0%
General Merchandise	11.8%	50.5%	11.2%	26.5%	100.0%
Professional Services	48.4%	28.1%	0.4%	23.1%	100.0%
Gasoline	16.3%	65.1%	9.5%	9.1%	100.0%
Vehicle Oil/Maintenance	8.8%	71.0%	1.6%	18.6%	100.0%
Vehicle Registration	0.0%	0.0%	0.0%	100.0%	100.0%
Vehicle Insurance	51.0%	13.8%	0.0%	35.2%	100.0%
Public Transportation	96.6%	3.4%	0.0%	0.0%	100.0%
Vehicle Loan Payment	10.6%	11.3%	2.9%	75.2%	100.0%
Recreation Loan Payment	75.1%	6.8%	0.0%	18.1%	100.0%
Credit Card	11.0%	2.4%	0.2%	86.4%	100.0%
Personal Loan	21.7%	7.2%	0.0%	71.1%	100.0%
Health Insurance	16.3%	2.6%	0.0%	81.1%	100.0%
Life Insurance	16.6%	5.9%	0.0%	77.5%	100.0%
Doctor	7.0%	84.6%	0.6%	7.8%	100.0%
Hospital	0.0%	70.2%	0.0%	29.8%	100.0%
Prescription	0.0%	83.7%	0.8%	15.5%	100.0%
Gaming	94.1%	0.0%	0.0%	5.9%	100.0%
Indoor Recreation – except gaming	76.9%	11.7%	3.2%	8.2%	100.0%
Outdoor Recreation	30.0%	34.2%	4.9%	30.9%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

Table 2. Bullhead City (86429) Allocation of Household Expenses by Expense Category, 2005.

Bullhead City Resident (86429)	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Sample = 120					
Rent	2.5%	88.2%	5.6%	3.7%	100.0%
Mortgage	0.0%	41.3%	0.0%	58.7%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	0.0%	40.2%	0.0%	59.8%	100.0%
Homeowner Association	0.0%	100.0%	0.0%	0.0%	100.0%
Electric	0.0%	100.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	0.0%	100.0%	0.0%	0.0%	100.0%
Cable	0.0%	100.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	92.2%	0.0%	7.8%	100.0%
Phone (Cell)	3.6%	56.9%	2.5%	37.0%	100.0%
Grocery	2.0%	95.6%	1.0%	1.4%	100.0%
Food – Casino	100.0%	0.0%	0.0%	0.0%	100.0%
Food – Outside Casino	10.6%	84.0%	2.5%	2.9%	100.0%
General Merchandise	4.8%	79.4%	3.0%	12.8%	100.0%
Professional Services	9.0%	83.9%	0.0%	7.1%	100.0%
Gasoline	2.7%	84.9%	1.3%	11.1%	100.0%
Vehicle Oil/Maintenance	0.0%	88.8%	1.9%	9.3%	100.0%
Vehicle Registration	1.9%	70.9%	0.0%	27.2%	100.0%
Vehicle Insurance	3.5%	59.5%	0.0%	37.0%	100.0%
Public Transportation	25.4%	74.6%	0.0%	0.0%	100.0%
Vehicle Loan Payment	0.0%	23.5%	0.0%	76.5%	100.0%
Recreation Loan Payment	9.0%	0.0%	0.0%	91.0%	100.0%
Credit Card	0.0%	35.1%	0.0%	64.9%	100.0%
Personal Loan	7.2%	57.4%	0.0%	35.4%	100.0%
Health Insurance	4.0%	22.5%	0.0%	73.5%	100.0%
Life Insurance	0.0%	19.6%	0.0%	80.4%	100.0%
Doctor	6.8%	27.3%	0.0%	65.9%	100.0%
Hospital	2.9%	72.0%	0.0%	25.1%	100.0%
Prescription	0.0%	88.8%	0.0%	11.2%	100.0%
Gaming	89.9%	0.0%	0.0%	10.1%	100.0%
Indoor Recreation – except gaming	42.3%	38.1%	3.8%	15.8%	100.0%
Outdoor Recreation	13.8%	58.5%	0.0%	27.7%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

Table 3. Bullhead City (86442) Allocation of Household Expenses by Expense Category, 2005.

Bullhead City (86442)	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Sample = 284					
Rent	0.0%	88.7%	0.0%	11.3%	100.0
Mortgage	0.0%	50.0%	0.0%	50.0%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	0.0%	61.1%	5.7%	33.2%	100.0%
Homeowner Association	0.0%	100.0%	0.0%	0.0%	100.0%
Electric	0.0%	100.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	0.0%	100.0%	0.0%	0.0%	100.0%
Cable	0.0%	100.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	0.0%	100.0%	0.0%	100.0%
Phone (Cell)	1.4%	50.5%	1.8%	46.3%	100.0%
Grocery	0.9%	91.5%	3.8%	3.8%	100.0%
Food – Casino	100.0%	0.0%	0.0%	0.0%	100.0%
Food – Outside Casino	9.2%	77.5%	4.8%	8.5%	100.0%
General Merchandise	5.0%	79.3%	3.0%	12.7%	100.0%
Professional Services	2.2%	85.6%	7.7%	4.5%	100.0%
Gasoline	0.7%	79.4%	9.9%	10.0%	100.0%
Vehicle Oil/Maintenance	0.0%	93.5%	2.1%	4.4%	100.0%
Vehicle Registration	0.0%	0.0%	0.0%	100.0%	100.0%
Vehicle Insurance	0.0%	63.0%	1.2%	35.8%	100.0%
Public Transportation	0.0%	36.2%	0.4%	63.4%	100.0%
Vehicle Loan Payment	0.0%	23.0%	1.5%	75.5%	100.0%
Recreation Loan Payment	0.0%	34.9%	0.0%	65.1%	100.0%
Credit Card	0.0%	14.2%	0.0%	85.8%	100.0%
Personal Loan	14.8%	15.7%	1.2%	68.3%	100.0%
Health Insurance	12.5%	35.3%	0.9%	51.3%	100.0%
Life Insurance	4.3%	31.4%	0.0%	64.3%	100.0%
Doctor	0.4%	84.2%	5.0%	10.4%	100.0%
Hospital	0.0%	74.8%	0.0%	25.2%	100.0%
Prescription	0.9%	88.7%	1.1%	9.3%	100.0%
Gaming	92.1%	0.0%	0.0%	7.9%	100.0%
Indoor Recreation – except gaming	51.4%	38.1%	4.9%	5.6%	100.0%
Outdoor Recreation	6.8%	47.7%	6.2%	39.3%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

Table 4. Fort Mohave (86426) Allocation of Household Expenses by Expense Category, 2005.

Fort Mohave (86426)	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Sample = 137					
Rent	0.0%	24.9%	61.7%	13.4%	100.0%
Mortgage	0.0%	10.7%	23.3%	65.9%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	0.0%	16.0%	32.9%	51.1%	100.0%
Homeowner Association	0.0%	0.0%	100.0%	0.0%	100.0%
Electric	0.0%	100.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	0.0%	100.0%	0.0%	0.0%	100.0%
Cable	0.0%	100.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	0.0%	0.0%	100.0%	100.0%
Phone (Cell)	0.0%	32.8%	22.9%	44.2%	100.0%
Grocery	0.7%	47.2%	49.8%	2.3%	100.0%
Food – Casino	86.4%	0.0%	0.0%	13.6%	100.0%
Food – Outside Casino	7.7%	56.7%	29.5%	6.1%	100.0%
General Merchandise	7.1%	55.3%	22.2%	15.4%	100.0%
Professional Services	1.1%	64.4%	32.0%	2.5%	100.0%
Gasoline	1.9%	32.6%	61.2%	4.3%	100.0%
Vehicle Oil/Maintenance	0.0%	64.0%	32.2%	3.8%	100.0%
Vehicle Registration	0.0%	0.0%	0.0%	100.0%	100.0%
Vehicle Insurance	1.5%	37.8%	7.3%	53.4%	100.0%
Public Transportation	0.0%	0.0%	0.0%	100.0%	100.0%
Vehicle Loan Payment	0.4%	9.8%	7.2%	82.6%	100.0%
Recreation Loan Payment	0.0%	9.6%	16.6%	73.8%	100.0%
Credit Card	0.0%	6.8%	11.8%	81.4%	100.0%
Personal Loan	11.9%	6.7%	0.9%	80.5%	100.0%
Health Insurance	12.0%	21.1%	8.4%	58.5%	100.0%
Life Insurance	25.5%	31.5%	2.8%	40.2%	100.0%
Doctor	1.7%	81.4%	13.1%	3.8%	100.0%
Hospital	0.0%	39.7%	12.7%	47.6%	100.0%
Prescription	1.3%	48.0%	37.8%	13.0%	100.0%
Gaming	88.4%	0.0%	0.0%	11.6%	100.0%
Indoor Recreation – except gaming	39.7%	26.6%	23.6%	10.1%	100.0%
Outdoor Recreation	3.9%	17.7%	44.0%	34.4%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

Table 5. Mohave Valley (86440) Allocation of Household Expenses by Expense Category, 2005.

Mohave Valley (86440)	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Sample = 48					
Rent	0.0%	34.1%	38.3%	27.6%	100.0%
Mortgage	0.0%	28.2%	25.2%	46.6%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	0.0%	56.0%	23.3%	20.7%	100.0%
Homeowner Association	0.0%	0.0%	100.0%	0.0%	100.0%
Electric	0.0%	100.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	0.0%	100.0%	0.0%	0.0%	100.0%
Cable	0.0%	100.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	0.0%	0.0%	100.0%	100.0%
Phone (Cell)	5.0%	36.8%	18.6%	39.6%	100.0%
Grocery	3.2%	44.3%	51.4%	1.1%	100.0%
Food – Casino	88.9%	0.0%	0.0%	11.1%	100.0%
Food – Outside Casino	5.3%	55.5%	34.1%	5.1%	100.0%
General Merchandise	4.5%	69.7%	14.6%	11.2%	100.0%
Professional Services	2.2%	74.7%	19.7%	3.4%	100.0%
Gasoline	1.3%	40.1%	51.4%	7.2%	100.0%
Vehicle Oil/Maintenance	0.0%	79.1%	20.9%	0.0%	100.0%
Vehicle Registration	0.0%	0.0%	0.0%	100.0%	100.0%
Vehicle Insurance	5.2%	51.4%	13.4%	30.0%	100.0%
Public Transportation	0.0%	0.0%	0.0%	0.0%	0.0%
Vehicle Loan Payment	0.0%	23.1%	8.6%	68.3%	100.0%
Recreation Loan Payment	0.0%	9.1%	0.0%	90.9%	100.0%
Credit Card	0.0%	20.2%	2.1%	77.7%	100.0%
Personal Loan	13.3%	0.0%	0.0%	86.7%	100.0%
Health Insurance	7.9%	34.2%	19.8%	38.1%	100.0%
Life Insurance	0.0%	0.0%	42.4%	57.6%	100.0%
Doctor	1.7%	80.2%	6.9%	11.2%	100.0%
Hospital	0.0%	87.5%	0.0%	12.5%	100.0%
Prescription	0.0%	38.1%	53.7%	8.2%	100.0%
Gaming	87.3%	0.0%	0.0%	12.7%	100.0%
Indoor Recreation – except gaming	43.5%	17.0%	33.1%	6.4%	100.0%
Outdoor Recreation	8.2%	24.3%	31.6%	35.9%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

Table 6. Golden Valley (86413) Allocation of Household Expenses by Expense Category, 2005.

Golden Valley (86413)	Percent Distribution of Expenditures				
	Laughlin	Bullhead City	Other Mohave County*	Outside Region	Total
Sample = 27					
Rent	0.0%	0.0%	0.0%	100.0%	100.0%
Mortgage	0.0%	0.0%	6.4%	93.6%	100.0%
Property Tax	0.0%	0.0%	0.0%	100.0%	100.0%
Homeowners Insurance	0.0%	0.0%	9.0%	91.0%	100.0%
Homeowner Association	0.0%	0.0%	100.0%	0.0%	100.0%
Electric	0.0%	100.0%	0.0%	0.0%	100.0%
Gas	0.0%	100.0%	0.0%	0.0%	100.0%
Water/Sewer	0.0%	100.0%	0.0%	0.0%	100.0%
Cable	0.0%	100.0%	0.0%	0.0%	100.0%
Phone (Land)	0.0%	2.3%	10.0%	88.7%	100.0%
Phone (Cell)	0.0%	0.0%	11.8%	88.2%	100.0%
Grocery	0.3%	17.4%	30.1%	52.2%	100.0%
Food – Casino	97.1%	0.0%	0.0%	2.9%	100.0%
Food – Outside Casino	5.3%	17.4%	27.1%	50.2%	100.0%
General Merchandise	3.4%	29.5%	12.3%	54.8%	100.0%
Professional Services	0.3%	41.2%	36.1%	22.4%	100.0%
Gasoline	0.3%	14.0%	51.1%	34.6%	100.0%
Vehicle Oil/Maintenance	0.0%	32.8%	9.0%	58.2%	100.0%
Vehicle Registration	0.0%	0.0%	100.0%	0.0%	100.0%
Vehicle Insurance	0.0%	7.4%	24.5%	68.1%	100.0%
Public Transportation	0.0%	0.0%	100.0%	0.0%	100.0%
Vehicle Loan Payment	0.0%	0.0%	26.8%	73.2%	100.0%
Recreation Loan Payment	0.0%	0.0%	0.0%	100.0%	100.0%
Credit Card	4.8%	0.0%	0.0%	95.2%	100.0%
Personal Loan	0.0%	0.0%	0.0%	100.0%	100.0%
Health Insurance	6.8%	0.0%	11.2%	82.0%	100.0%
Life Insurance	0.0%	0.0%	17.1%	82.9%	100.0%
Doctor	0.0%	33.3%	5.1%	61.6%	100.0%
Hospital	0.0%	73.5%	0.0%	26.5%	100.0%
Prescription	0.0%	12.2%	7.2%	80.6%	100.0%
Gaming	92.6%	0.0%	0.0%	7.4%	100.0%
Indoor Recreation – except gaming	15.6%	34.2%	12.7%	37.5%	100.0%
Outdoor Recreation	5.6%	21.2%	30.7%	42.5%	100.0%

* Includes Fort Mohave, Mohave Valley, and Golden Valley

APPENDIX

Table 1A. Total Average Monthly Household Income and Expenses, Minus Housing, Property Tax, and Homeowners Insurance, 2005

	Laughlin (89029)	Bullhead City (86429)	Bullhead City (86442)	Fort Mohave (86426)	Mohave Valley (86440)	Golden Valley (86413)
Sample Size	142	120	284	137	48	27
Household Income - Survey	\$5,127	\$4,949	\$4,868	\$5,265	\$4,591	\$4,769
Household Income - Census	\$4,470	\$4,290	\$3,899	\$4,610	\$3,824	\$3,544
Difference	+657	+659	+969	+655	+767	+1,225
Household Expenses, minus housing, property tax and homeowners insurance	\$4,190	\$4,049	\$3,882	\$4,237	\$4,284	\$3,771
Difference	+937	+900	+986	+1,028	+307	+998

Note: There were 40 survey responses that did not live within the defined zip code areas and are not included in the sample. Also, there were nine survey responses from Needles, California, residents. They were excluded because of the small survey sample and at the request of the community.

Table 2A. Total Average Monthly Expenses by Expense Category, 2005.

	Laughlin (89029)	Bullhead City (86429)	Bullhead City (86442)	Fort Mohave (86426)	Mohave Valley (86440)	Golden Valley (86413)
Sample Size	142	120	284	137	48	27
Housing						
Rent*	\$629	\$608	\$624	\$692	\$679	\$503
Mortgage**	\$1,116	\$989	\$792	\$897	\$970	\$651
Taxes/Insurance/Assoc.						
Property Taxes	\$117	\$117	\$64	\$71	\$73	\$46
Homeowner Insurance	\$33	\$57	\$44	\$40	\$54	\$38
Homeowner Association	\$101	\$41	\$60	\$33	\$55	\$0
Total Taxes/Insur./Assoc.	\$251	\$215	\$168	\$144	\$182	\$84
Utilities						
Electric	\$132	\$137	\$140	\$149	\$141	\$115
Natural Gas	\$48	\$51	\$37	\$46	\$47	\$38
Water/Sewer	\$38	\$49	\$34	\$42	\$41	\$45
Cable	\$59	\$52	\$57	\$63	\$58	\$88
Phone (Land)	\$54	\$59	\$61	\$63	\$66	\$63
Phone (Cell)	\$73	\$70	\$75	\$68	\$78	\$74
Total Utilities	\$404	\$418	\$404	\$431	\$430	\$422

* Total rent includes property tax and insurance.

** Total mortgage may include property tax and homeowner insurance impounds.

Note: There were 40 survey responses that did not live within the defined zip code areas and are not included in the sample. Also, there were nine survey responses from Needles, California, residents. They were excluded because of the small survey sample and at the request of the community.

Table 2A (cont.). Total Average Monthly Expenses by Expense Category, 2005.

	Laughlin (89029)	Bullhead City (86429)	Bullhead City (86442)	Fort Mohave (86426)	Mohave Valley (86440)	Golden Valley (86413)
Sample Size	142	120	284	137	48	27
Transportation						
Gasoline	\$148	\$155	\$153	\$178	\$180	\$195
Oil/Maintenance	\$41	\$42	\$37	\$41	\$38	\$38
Public Transportation	\$35	\$183	\$73	\$0	\$0	\$0
Total Transportation	\$224	\$380	\$263	\$219	\$218	\$233
Banking & Finance						
Vehicle Loan	\$477	\$465	\$424	\$488	\$466	\$505
Recreation Vehicle Loan	\$289	\$283	\$253	\$279	\$293	\$88
Credit Card	\$311	\$250	\$260	\$291	\$278	\$255
Personal Loan	\$168	\$192	\$203	\$205	\$163	\$324
Total Finance	\$1,245	\$1,190	\$1,140	\$1,263	\$1,200	\$1,172
Insurance & Vehicle Reg.						
Vehicle Insurance	\$197	\$158	\$149	\$154	\$175	\$133
Health Insurance	\$151	\$138	\$157	\$156	\$126	\$133
Life Insurance	\$99	\$96	\$62	\$175	\$82	\$63
Vehicle Registration	\$130	\$87	\$91	\$87	\$98	\$59
Total Insurance & V.R.	\$577	\$479	\$459	\$572	\$481	\$388

Note: There were 40 survey responses that did not live within the defined zip code areas and are not included in the sample. Also, there were nine survey responses from Needles, California, residents. They were excluded because of the small survey sample and at the request of the community.

Table 2A (cont.). Total Average Monthly Expenses by Expense Category, 2005.

	Laughlin (89029)	Bullhead City (86429)	Bullhead City (86442)	Fort Mohave (86426)	Mohave Valley (86440)	Golden Valley (86413)
Sample Size	142	120	284	137	48	27
General Merchandise*	\$215	\$211	\$194	\$152	\$177	\$106
Professional Services**	\$148	\$128	\$111	\$103	\$133	\$57
Medical						
Doctor	\$119	\$75	\$82	\$90	\$64	\$99
Hospital	\$103	\$79	\$107	\$129	\$40	\$83
Prescription	\$96	\$99	\$93	\$98	\$144	\$72
Total Medical	\$318	\$253	\$282	\$317	\$247	\$254
Food/Retail & Restaurant						
Grocery Retail	\$336	\$288	\$341	\$360	\$410	\$298
Restaurant (in casino)	\$98	\$74	\$82	\$79	\$74	\$43
Restaurant (outside casino)	\$103	\$108	\$120	\$115	\$121	\$85
Total Food/Retail & Rest.	\$537	\$470	\$543	\$553	\$605	\$426
Recreation						
Gaming	\$207	\$168	\$164	\$148	\$202	\$37
Outdoor	\$136	\$87	\$102	\$128	\$135	\$88
Indoor, except gaming	\$78	\$62	\$60	\$59	\$55	\$71
Total Recreation	\$421	\$317	\$326	\$335	\$391	\$195

* Includes household supplies, clothing, furniture, etc.

** Includes accounting, legal, day care, landscaping, etc.

Note: There were 40 survey responses that did not live within the defined zip code areas and are not included in the sample. Also, there were nine survey responses from Needles, California, residents. They were excluded because of the small survey sample and at the request of the community.

Household Expenses Survey

This section of the survey asks a series of questions specific to your household expenditures and location where expenditures are being made. This information is extremely important to better understand how average residents in the region interact with businesses in the region. This information can also be especially useful with identifying opportunities for business development or expansion if significant purchases for goods and services are being made outside the region.

As you complete the expense section, please provide your best estimate for **monthly expenses by expense category**. Second, once you have reported your monthly expense, estimate what percentage of the total expense is made in the different trade areas in the region, i.e. Laughlin, Bullhead City, and other communities including Fort Mohave, Mohave Valley, Golden Valley, and Needles. Purchases made outside these specified areas should be reported under “percent outside area.” Total percentage should equal 100%. You do not have to estimate the dollar amounts spent in each location, just the percentage.

For example:

Expense Category	Total Monthly Expense	Percent In Laughlin	Percent In Bullhead City	Percent in Fort Mohave Mohave Valley Golden Valley Needles	Percent Outside Area
Housing Mortgage	\$1,000				100%
Grocery	\$400	25%	60%	0%	15%

In this example, \$1,000 per month is spent on mortgage and paid to a financial institution outside the area, i.e. California, Chicago, Florida, etc... It is estimated that this household spends \$400 per month on groceries and that 25% of those purchases are made with Laughlin businesses, 60% are made with Bullhead City businesses and 15% are made with businesses outside the area. AGAIN YOUR BEST ESTIMATE IS ALL THAT IS NEEDED AND ALL INFORMATION IS STRICTLY CONFIDENTIAL.

MONTHLY HOUSEHOLD EXPENSE CATEGORY	Estimated Total Monthly Expense	Estimated Percent Spent in Laughlin	Estimated Percent Spent in Bullhead City	Estimated Percent Spent in Fort Mohave Mohave Valley Golden Valley Needles	Estimated Percent Spent Outside the Area
Housing					
Rent Payments					
Mortgage Payment					
<i>Does this include taxes & homeowners Insurance Yes ___ No ___</i>					
If not:					
Property Taxes (annual)					
Homeowner Insurance (annual)					
Homeowners Association (monthly)					
Utilities					
Electric					
Gas					
Water					
Cable					
Phone					
Food					
Grocery/Retail					
Food away from home					
General Merchandise					
Furniture, Apparel, Home Improvements, etc.					

MONTHLY HOUSEHOLD EXPENSE CATEGORY	Estimated Total Monthly Expense	Estimated Percent Spent in Laughlin	Estimated Percent Spent in Bullhead City	Estimated Percent Spent in Fort Mohave Mohave Valley Golden Valley Needles	Estimated Percent Spent Outside the Area
Professional & Personal Services					
Accountant, Legal, Day Care, Landscape, Beauty Shop, etc...					
Transportation					
Gas					
Oil/Maintenance					
Vehicle Registration					
Vehicle Insurance					
Finance & Insurance					
Vehicle Monthly Installment					
Recreational Vehicle Monthly Installment					
Credit Card Monthly Installment					
Personal Loan Monthly Installment					
Health Insurance					
Life Insurance					
Medical					
Doctor/Dentist/Optometrlist					
Hospital					
Prescription					

MONTHLY HOUSEHOLD EXPENSE CATEGORY	Estimated Total Monthly Expense	Estimated Percent Spent in Laughlin	Estimated Percent Spent in Bullhead City	Estimated Percent Spent in Fort Mohave Mohave Valley Golden Valley Needles	Estimated Percent Spent Outside the Area
Recreation					
Gaming					
Outdoor (Water, camping, etc...)					
Indoor, except gaming (Movies, etc...)					
Savings and Retirement					
Other Expenses					

Thank you for your participation. Results of this survey will be presented to the community in the coming months.