

A Profile of the Trade Area within

The City of Spring Hill, Kansas

Prepared For The:

Southwest Johnson County Economic Development Corporation

April 15, 2015

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TRADE AREA PROFILE

This report was prepared for the Southwest Johnson County Economic Development Corporation. It provides an overview of the salient socioeconomic and consumer market characteristics of the trade area within the boundaries of the City of Spring Hill, Kansas. The study produced estimates of the demographic characteristics of the trade area's current residents; an estimate of the rate of household growth since 2010; estimates of annual household expenditures; markets for selected consumer goods and services; and estimates of current business activity. The latest available weekday traffic counts on key arterial streets and highways are also provided.

METHODOLOGY

Demographic data presented in this report were derived from a mathematical model formulated by CERI Inc. The model provides estimates of the current demographic characteristics and spending patterns of the populations of the zip codes or portions of zip codes located within any trade area in Johnson County. Table 1 provides detailed demographic characteristics for each zip code within the trade area as well as summary statistics for the trade area in total. Table 2 shows estimates of annual household and per capita expenditures in the trade area for selected goods and services. Estimates of the current number of business establishments and jobs within the trade area, shown in Table 3, came from a business activity model also developed by CERI. A glossary of the terms used in CERI's socio-economic model is included as an appendix.

Expiration Date:

The CERI Trade Area Demographic and Business Activity Models used to develop this report are updated annually. The information contained in this report is current for one year from the date the report was prepared.

Please Note: The base data used as independent variables in CERI's demographic and business activity models are discrete with each new update of the models and the methodology employed is constantly being refined. Therefore, direct comparison between figures presented in this report and in earlier reports for the same trade area might prove misleading and is not recommended.

SUMMARY

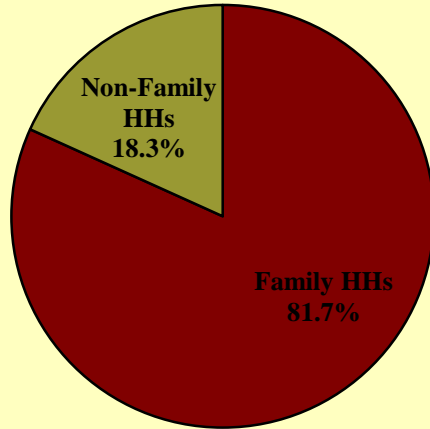
Demographic Characteristics:

- Approximately 5,870 people currently reside in 2,572 households within the trade area.
- The average trade area household is composed of 2.28 persons vs. 2.54 in the Kansas City Metropolitan Area and 2.64 in the Nation.
- The number of households in the trade area has increased at an average annual rate of approximately 1.68% since 2010.
- It is estimated that families make up 2,102 (81.7%) of the trade area's households while 469 (18.3%) are non-family households.
- Homeowners occupy 2,065 dwelling units, 80.3% of the trade area's total. The average value of homes in the trade area is \$175,250.
- Renters occupy 507 dwelling units, 19.7% of the trade area's total. The average monthly rent in the area is approximately \$888.
- The median age of the trade area's population is 37.2 years vs. 36.7 in the Kansas City Metropolitan Area and 37.3 in the U.S.
- Approximately 53.9% of the trade area's residents are in the "Household & Family Formation" (ages 25 to 44) and "Peak Earning" (ages 45 to 64) cohorts vs. 54.2% in the Kansas City Metropolitan Area and 53.0% in the nation.
- Annual per capita income of the population in the trade area is approximately \$20,972 – 70% of the Kansas City Metropolitan Area average and 73% of the national average.
- The average gross annual income of trade area households is \$47,765 - 63% of the Kansas City Metropolitan Area average and 64% of the national average.
- Median household income in the trade area is estimated to be \$48,775 – 87% of the Kansas City Metropolitan Area median and 94% of the national median.
- Approximately 11.8% of the trade area's households have gross annual incomes of less than \$25,000 vs. 20.7% in the Kansas City Metropolitan Area and 24.3% in the nation.
- Approximately 7.1% of the trade area's households have gross annual incomes greater than \$150,000 vs. 8.0% in the Kansas City Metropolitan Area and 8.6% in the nation.
- The annual market within the trade area for food consumed at home is estimated to total approximately \$7 million. Markets for other goods and services are shown in Table 2.

Business Activity:

- It is estimated that 255 business establishments are located within the trade area employing approximately 3,110 workers (see Table 3).

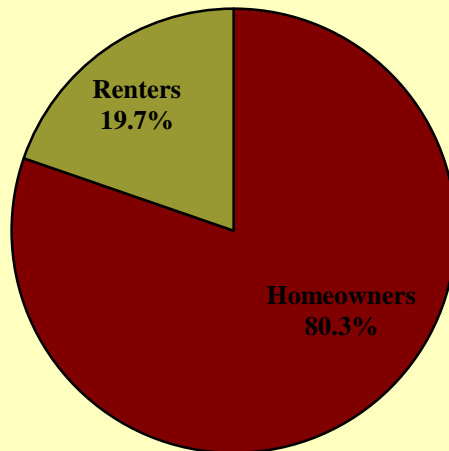
Figure 1
Household Composition



Average HH Size

Trade Area: 2.28
K.C. Metro: 2.54

Figure 2
Residential Tenure



Trade Area Average

Home Value: \$175,250
Monthly Rent: \$888

Figure 3
Age Distribution

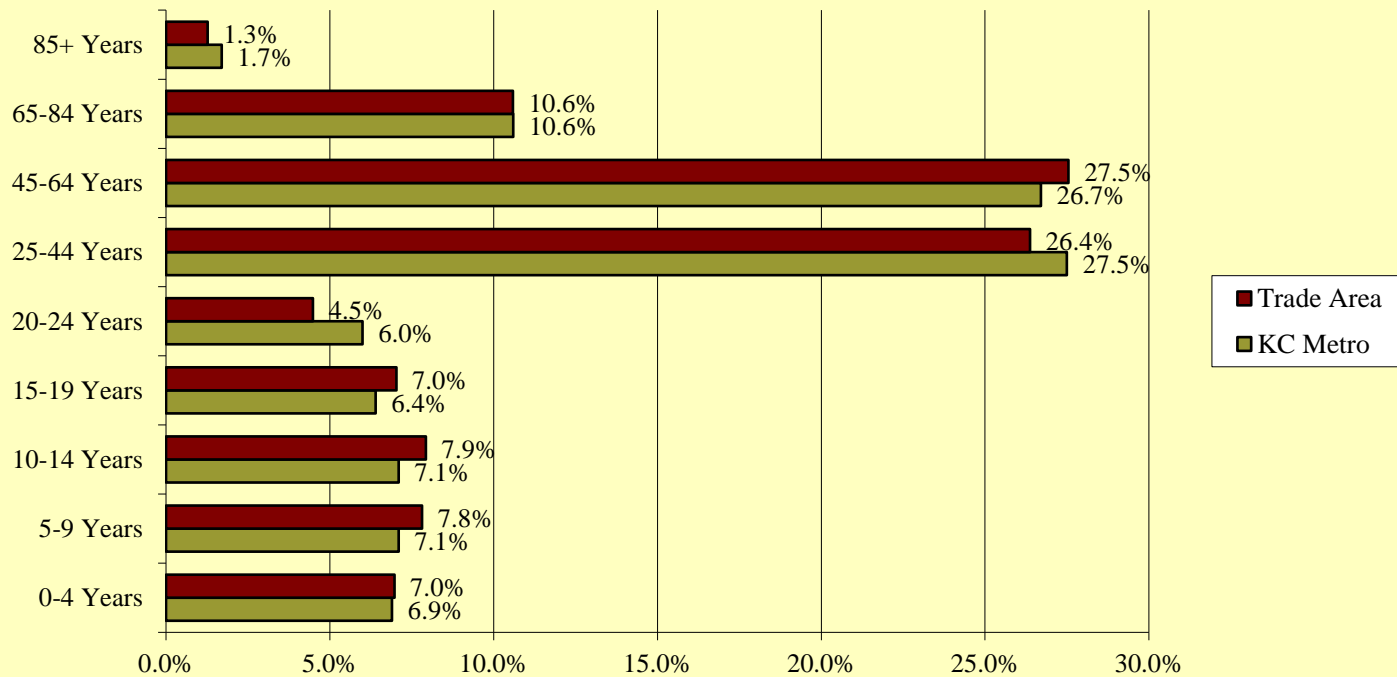
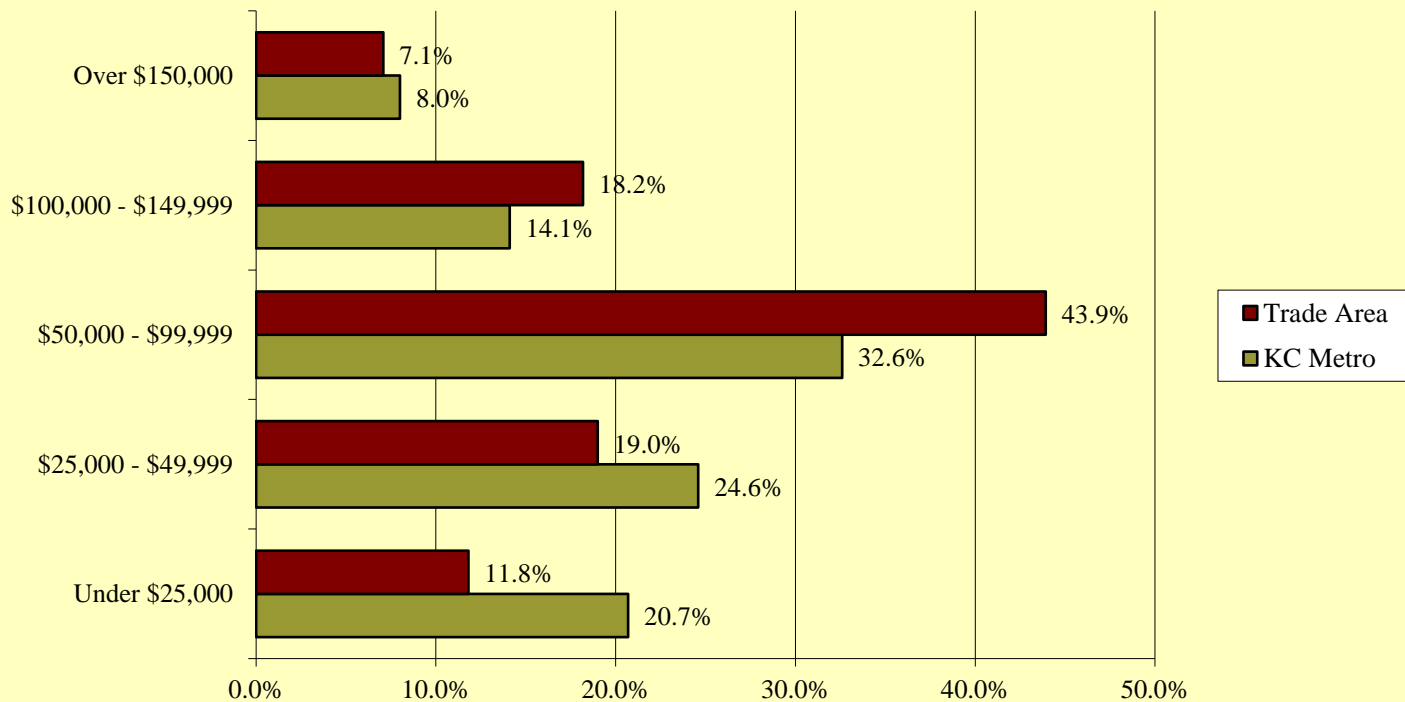
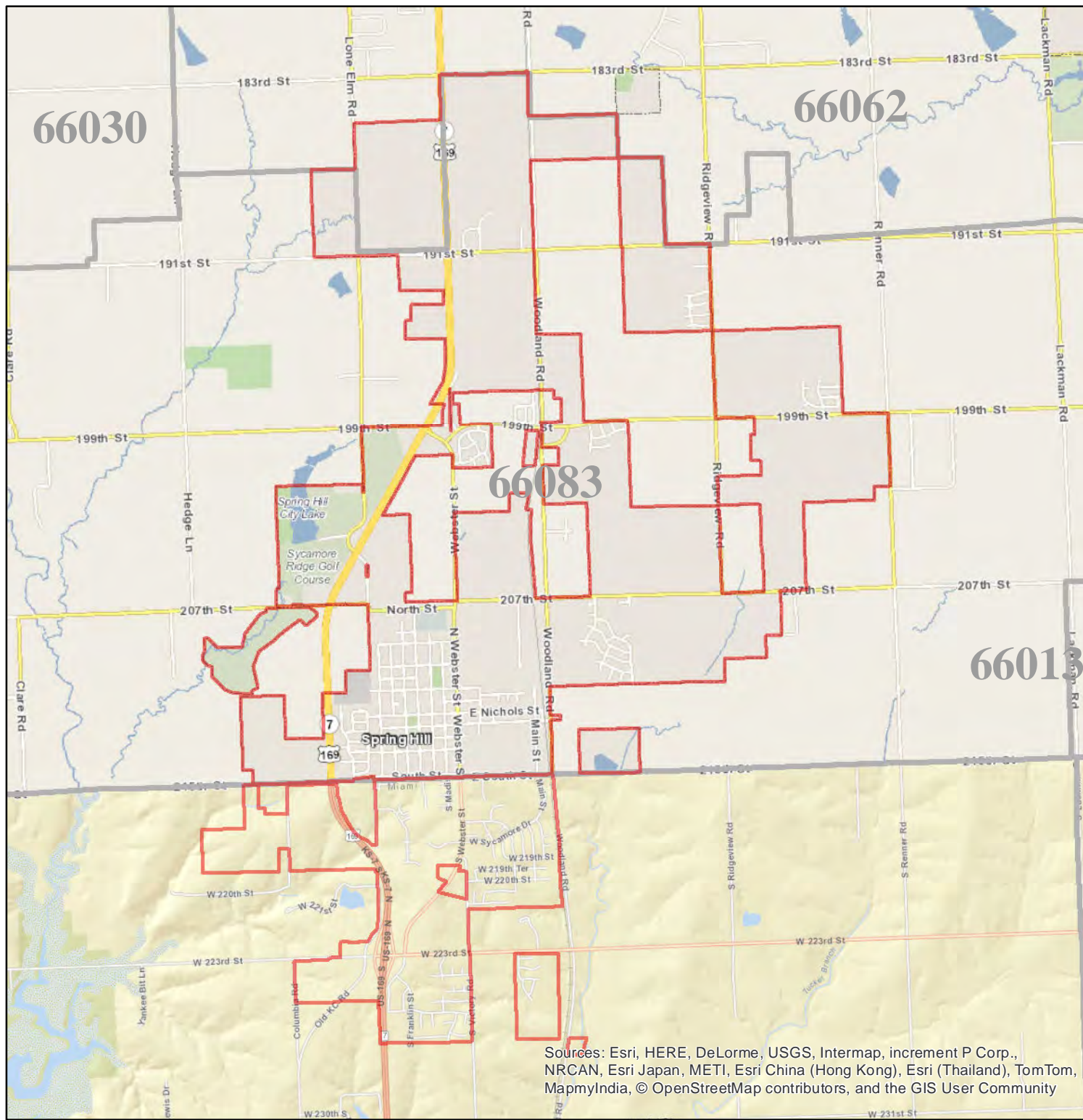


Figure 4
Income Distribution





Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Figure 5: City of Spring Hill Boundaries

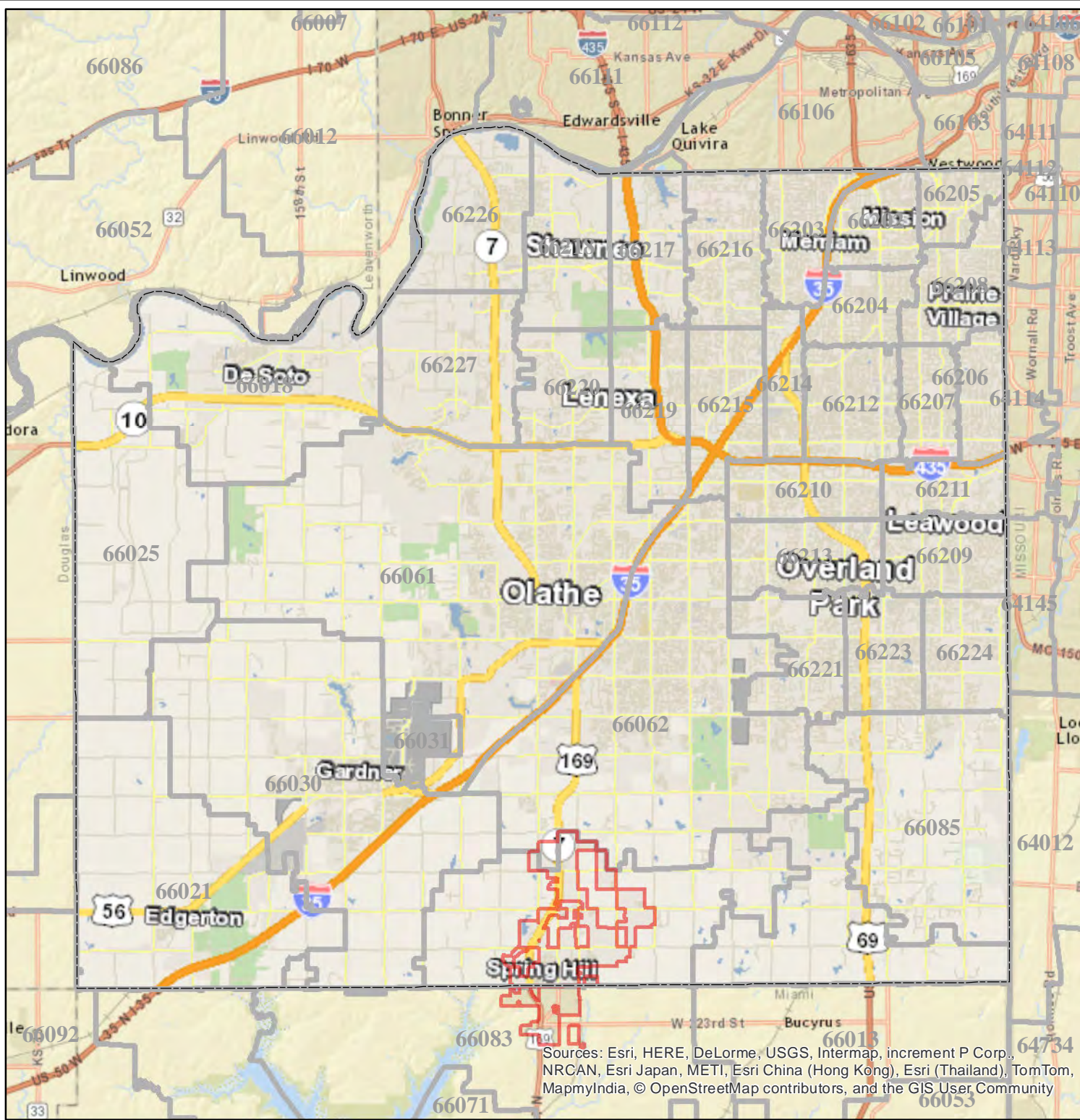
Legend

- City
- Zip Code

0 4,200 8,400
Feet 1 inch = 4,200 feet

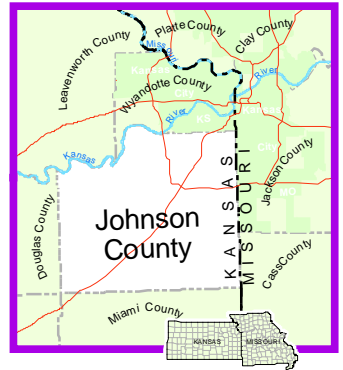


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Figure 6: Johnson County Overview Map



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Table 1: Page 1
Demographic Characteristics

	Mi. Co., KS	
	<u>66083</u>	<u>66083</u>
Population	4,199	1,671
Households:	1,500	1,072
Family Households	1,226	876
Non-Family Households	274	196
Average Household Size	2.80	2.79
Annual HH Growth Rate	1.38%	1.20%
Homeowner Households:	1,174	891
Average Value of Homes	\$159,496	\$195,995
Renter Households:	326	180
Average Rent	\$885	\$893
White	3,917	1,579
Black	68	23
Asian or Pacific Islander	36	12
American Indian or Alaska Native	31	12
Two or More Races	104	32
Some Other Race	42	13
Hispanic of Any Race	173	55
Population Age 0-4	286	124
Population Age 5-9	315	144
Population Age 10-14	323	142
Population Age 15-19	294	119
Population Age 20-24	202	62
Population Age 25-44	1,083	465
Population Age 45-64	1,167	449
Population Age 65-84	474	147
Population Over 85	55	20
Median Age	37.5	36.2
Percapita Income:	\$22,886	\$16,164
Percent Of Kansas City MSA	77%	54%
Percent Of US	80%	57%
Average Household Income:	\$64,059	\$45,096
Percent Of Kansas City MSA	85%	60%
Percent Of US	86%	61%
Median Household Income:	\$55,662	\$39,136
Percent Of Kansas City MSA	100%	70%
Percent Of US	107%	75%
HHs Earning Less Than \$25,000	204	100
HHs \$25,000 to \$49,999	282	207
HHs \$50,000 to \$99,999	620	510
HHs \$100,000 to \$149,999	279	189
HHs Earning More Than \$150,000	116	66
Total Household Income	\$96,088,548	\$48,332,004

Table 1: Page 2
Demographic Characteristics

	<u>Trade Area</u>		<u>K.C.</u>	<u>U.S.</u>
	<u>Summary</u>		<u>Metro</u>	
Population	5,870		2,060,707	317,352,277
Households:	2,572		810,561	120,331,229
Family Households	2,102	81.7%	65.2%	65.9%
Non-Family Households	469	18.3%	34.8%	34.1%
Average Household Size	2.28		2.54	2.64
Annual HH Growth Rate	1.68%		0.6%	0.8%
Homeowner Households:	2,065	80.3%	67.0%	64.2%
Average Value of Homes	\$175,250			
Renter Households:	507	19.7%	33.0%	35.8%
Average Rent	\$888			
White	5,496	93.6%	78.2%	71.9%
Black	91	1.6%	12.6%	12.7%
Asian or Pacific Islander	48	0.8%	2.4%	5.0%
American Indian or Alaska Native	43	0.7%	0.5%	0.9%
Two or More Races	136	2.3%	2.9%	3.1%
Some Other Race	55	0.9%	3.4%	6.4%
Hispanic of Any Race	228	3.9%	8.5%	17.1%
Population Age 0-4	409	7.0%	6.9%	6.4%
Population Age 5-9	459	7.8%	7.1%	6.5%
Population Age 10-14	465	7.9%	7.1%	6.7%
Population Age 15-19	413	7.0%	6.4%	6.8%
Population Age 20-24	263	4.5%	6.0%	7.2%
Population Age 25-44	1,548	26.4%	27.5%	26.7%
Population Age 45-64	1,617	27.5%	26.7%	26.3%
Population Age 65-84	621	10.6%	10.6%	11.6%
Population Over 85	75	1.3%	1.7%	1.8%
Median Age	37.2		36.7	37.3
Percapita Income:	\$20,972		\$29,902	\$28,600
Percent Of Kansas City MSA	70%		100%	96%
Percent Of US	73%		105%	100%
Average Household Income:	\$47,865		\$75,522	\$74,534
Percent Of Kansas City MSA	63%		100%	99%
Percent Of US	64%		101%	100%
Median Household Income:	\$48,775		\$55,856	\$51,972
Percent Of Kansas City MSA	87%		100%	93%
Percent Of US	94%		107%	100%
HHs Earning Less Than \$25,000	304	11.8%	20.7%	24.3%
HHs \$25,000 to \$49,999	489	19.0%	24.6%	24.2%
HHs \$50,000 to \$99,999	1,130	43.9%	32.6%	30.4%
HHs \$100,000 to \$149,999	468	18.2%	14.1%	12.5%
HHs Earning More Than \$150,000	182	7.1%	8.0%	8.6%
Total Household Income	\$123,097,862			

**Table 2: Page 1
Annual Market Potential**

	<u>66083</u>	Mi. Co., KS <u>66083</u>
Food & Beverages:		
Food Consumed at Home	\$4,520,110	\$2,968,806
Food Consumed Away From Home	\$3,828,063	\$2,179,300
Alcoholic Beverages (consumed at, or away from home)	\$784,842	\$394,753
Housing & Household Expenses:		
Shelter (owned & rented dwellings)	\$13,150,022	\$6,868,219
Utilities, Fuels & Public Services	\$4,363,589	\$2,667,032
Household Operations	\$1,489,188	\$562,768
Housekeeping & Garden Supplies	\$963,724	\$526,066
Household Textiles	\$297,390	\$115,000
Furniture	\$643,973	\$358,867
Floor Coverings	\$89,441	\$55,461
Major Appliances	\$361,117	\$178,618
Small Appliances, Misc. Housewares	\$167,701	\$64,433
Misc. Household Equipment	\$1,279,002	\$591,314
Apparel:		
Men's Apparel (16 and over)	\$536,644	\$244,682
Boys' Apparel (2 to 15)	\$148,695	\$72,589
Women's Apparel (16 and over)	\$1,113,537	\$526,882
Girls' Apparel (2 to 15)	\$181,117	\$97,057
Children Under 2	\$102,857	\$63,617
Footwear	\$427,079	\$265,072
Other Apparel Products & Services	\$469,564	\$177,802
Transportation:		
Vehicle Purchases	\$6,166,938	\$3,702,036
Vehicle Finance Charges	\$630,557	\$362,945
Gasoline & Motor Oil	\$2,645,209	\$1,592,879
Vehicle Maintenance & Repairs	\$1,171,673	\$615,783
Other Transportation	\$858,631	\$367,023
Medical Care:		
Medical Services (hospital & medical professional)	\$1,056,519	\$593,761
Medicine (prescription & nonprescription drugs)	\$590,309	\$398,016
Medical Supplies	\$162,111	\$112,554
Insurance:		
Health Insurance	\$1,974,404	\$1,240,537
Vehicle Insurance	\$1,599,871	\$934,685
Life & Other Personal Insurance	\$721,116	\$340,108
Entertainment:		
Fees & Admissions	\$1,033,040	\$446,952
Television, Radios & Sound Equipment	\$1,276,766	\$754,436
Pets, Toys, & Playground Equipment	\$675,277	\$328,689
Other Entertainment Supplies, Equipment & Services	\$1,125,835	\$579,896
Education:		
Tuition, Fees, Textbooks, Supplies	\$1,721,734	\$575,818
Books, Newspapers & Magazines	\$220,248	\$111,738
Personal Care Products & Services:	\$952,544	\$489,364
Miscellaneous	\$999,500	\$610,073
Cash Contributions:	\$2,294,155	\$1,109,224

Table 2: Page 2
Annual Market Potential

	Trade Area Summary		
	Trade Area	Household	Per Capita
	Expenditures	Expenditures	Expenditures
Food & Beverages:			
Food Consumed at Home	\$7,488,917	\$2,912	\$1,276
Food Consumed Away From Home	\$6,007,362	\$2,336	\$1,023
Alcoholic Beverages (consumed at, or away from home)	\$1,179,596	\$459	\$201
Housing & Household Expenses:			
Shelter (owned & rented dwellings)	\$20,018,241	\$7,784	\$3,410
Utilities, Fuels & Public Services	\$7,030,621	\$2,734	\$1,198
Household Operations	\$2,051,956	\$798	\$350
Housekeeping & Garden Supplies	\$1,489,790	\$579	\$254
Household Textiles	\$412,391	\$160	\$70
Furniture	\$1,002,840	\$390	\$171
Floor Coverings	\$144,902	\$56	\$25
Major Appliances	\$539,735	\$210	\$92
Small Appliances, Misc. Housewares	\$232,134	\$90	\$40
Misc. Household Equipment	\$1,870,317	\$727	\$319
Apparel:			
Men's Apparel (16 and over)	\$781,326	\$304	\$133
Boys' Apparel (2 to 15)	\$221,284	\$86	\$38
Women's Apparel (16 and over)	\$1,640,419	\$638	\$279
Girls' Apparel (2 to 15)	\$278,175	\$108	\$47
Children Under 2	\$166,474	\$65	\$28
Footwear	\$692,151	\$269	\$118
Other Apparel Products & Services	\$647,366	\$252	\$110
Transportation:			
Vehicle Purchases	\$9,868,974	\$3,837	\$1,681
Vehicle Finance Charges	\$993,502	\$386	\$169
Gasoline & Motor Oil	\$4,238,088	\$1,648	\$722
Vehicle Maintenance & Repairs	\$1,787,456	\$695	\$305
Other Transportation	\$1,225,654	\$477	\$209
Medical Care:			
Medical Services (hospital & medical professional)	\$1,650,280	\$642	\$281
Medicine (prescription & nonprescription drugs)	\$988,325	\$384	\$168
Medical Supplies	\$274,665	\$107	\$47
Insurance:			
Health Insurance	\$3,214,941	\$1,250	\$548
Vehicle Insurance	\$2,534,556	\$986	\$432
Life & Other Personal Insurance	\$1,061,224	\$413	\$181
Entertainment:			
Fees & Admissions	\$1,479,992	\$575	\$252
Television, Radios & Sound Equipment	\$2,031,202	\$790	\$346
Pets, Toys, & Playground Equipment	\$1,003,967	\$390	\$171
Other Entertainment Supplies, Equipment & Services	\$1,705,731	\$663	\$291
Education:			
Tuition, Fees, Textbooks, Supplies	\$2,297,552	\$893	\$391
Books, Newspapers & Magazines	\$331,986	\$129	\$57
Personal Care Products & Services:	\$1,441,907	\$561	\$246
Miscellaneous	\$1,609,573	\$626	\$274
Cash Contributions:	\$3,403,379	\$1,323	\$580

**Table 3:
Business Activity**

NAICS Code	Industry	No. of Firms	Percent Firms	Jobs	Percent Jobs
11	Forestry, Fishing, Hunting & Agriculture Support	1	0.3%	3	0.1%
21	Mining/Extraction	0	0.0%	0	0.0%
22	Utilities	1	0.4%	2	0.1%
23	Construction	64	25.3%	556	17.9%
31	Manufacturing	8	3.2%	404	13.0%
42	Wholesale Trade	9	3.6%	189	6.1%
44	Retail Trade	29	11.2%	252	8.1%
48	Transportation & Warehousing	14	5.4%	102	3.3%
51	Information	1	0.4%	2	0.1%
52	Finance & Insurance	12	4.7%	59	1.9%
53	Real Estate & Rental & Leasing	6	2.4%	18	0.6%
54	Professional, Scientific & Technical Services	21	8.2%	146	4.7%
55	Management of Companies & Enterprises	2	0.7%	36	1.1%
56	Admin, Support, Waste Mgt, Remediation Services	21	8.2%	79	2.5%
61	Educational Services	8	3.3%	715	23.0%
62	Health Care & Social Assistance	18	6.9%	177	5.7%
71	Arts, Entertainment & Recreation	3	1.1%	15	0.5%
72	Accommodation & Food Services	14	5.3%	175	5.6%
81	Other Services	24	9.4%	180	5.8%
	Trade Area Totals	255	100.0%	3,110	100.0%

Glossary:

Demographic Characteristics

Household: All individuals occupying a single dwelling unit.

Family Household: All members of a particular household related by blood, marriage, adoption or other legal arrangement. Includes households, with or without children, occupied by married couples or a male or female householder with no spouse present.

Non-Family Household: Unrelated persons sharing a household or a single person living alone. They may be independent consumers or two or more persons living together who use their incomes to make joint expenditures.

Average Household Size: An estimate of the average number of persons in a household as calculated by dividing total population by the total number of households.

Average Annual Household Growth Rate: The annual compound rate of change since 2000 in the number of households.

Homeowner Household: One or more individuals living in their own home, townhouse or condominium.

Renter Household: Those paying rent for their dwelling unit as well as those living rent free in lieu of wages.

Race: The racial composition of the population is expressed as a percentage of the population. It is reported for six categories: White, Black or African American, Asian or Pacific Islander, American Indian or Alaskan Native, Two or More Races for persons identifying themselves as multiracial, and Some Other Race for those who do not identify with any of the specified groups.

Hispanic of Any Race: Hispanic origin refers to ethnicity, not race, and is a self-identified category. As such, persons of Hispanic origin may be of any race.

Age: Estimates of the percentage of the population falling within each of nine age groups.

Median Age: An estimate of the point at which the population distribution is divided into two equal parts. Half the population is younger than this point and half the population is older than this point.

Per Capita Income: Defined as total household income divided by total population. (See Total Household Income)

Average Household Income: Defined as total household income divided by total number of households. (See Total Household Income)

Median Household Income: An estimate of the point at which the household income distribution is divided into two equal parts. Half the households have annual earnings below this point and half the households have annual earnings above this point.

Total Household Income: The aggregate of all wages and salaries, other labor-related income, proprietor's income, rental income, interest income and transfer payments of all households within the specified geography.

Expenditure Categories

Food & Beverages:

Food consumed at home: Total expenditures for food at grocery stores or other food stores and food prepared by the household on trips. It excludes the purchase of nonfood items.

Food consumed away from home: All meals (breakfast, lunch, brunch and dinner) at restaurants, carryouts, and vending machines, including tips, plus meals as pay, special catered affairs such as weddings, and meals away from home on trips.

Alcoholic beverages: Includes beer and ale, wine, whiskey, gin, vodka, rum and other alcoholic beverages consumed at or away from home.

Housing & Household Expenses:

Shelter: For owned dwellings: includes interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners coverage, expenses for repairs and maintenance for dwellings used or maintained by the consumer unit. Note: Mortgage principal repayments are payments of loans and are not included in this category. For rented dwellings: includes rent paid for primary dwelling and also includes all expenses for vacation homes, schools, college, hotels, motels, and other lodging while out of town.

Utilities, fuels, and public services: Includes natural gas, electricity, fuel oil, wood, kerosene, coal, bottled gas, water, garbage and trash collection, sewerage maintenance, septic tank cleaning, telephone charges, and other public services.

Household Operations: Includes baby-sitting; day care, nursery school, and preschool tuition; care of the elderly, invalids and handicapped; adult day care; and domestic and other duties. This category also includes housekeeping services, gardening and lawn care services, coin-operated laundry and dry-cleaning, termite and pest control products and services, home security system service fees, moving, storage, and freight expenses, repair of household appliances and other household equipment, repair of computer systems for home use, computer information services, reupholstering and furniture repair, rental and repair of lawn and gardening tools, and rental of other household equipment.

Housekeeping and garden supplies: Includes laundry and cleaning supplies, cleaning and toilet tissues, stationary supplies, postage, miscellaneous household products and lawn and garden supplies.

Household Textiles: Includes bathroom, bedroom, kitchen and dining room, other linens, curtains and drapes, slipcovers and decorative pillows, and sewing materials.

Furniture: Includes living room, dining room, kitchen, bedroom, nursery, porch, lawn, and outdoor furniture.

Floor Coverings: Includes new and replacement wall-to-wall carpets, room-size rugs, and other non-permanent floor coverings.

Major Appliances: Includes refrigerators and freezers, dishwashers and garbage disposals, stoves and ovens, vacuum cleaners, microwaves, air-conditioners, sewing machines, washing machines and dryers, and floor cleaning equipment.

Small Appliances/Misc. Housewares: Includes small electrical kitchen appliances, portable heating and cooling equipment, china and other dinnerware, flatware, glassware, silver and other serving pieces, non-electric cookware, and plastic dinnerware (excludes personal care appliances).

Miscellaneous Household Equipment: Includes typewriters, luggage, lamps and light fixtures, window coverings, clocks, lawnmowers and gardening equipment, other hand and power tools, telephone answering devices, telephones and accessories, computers and computer hardware for home use, computer software and accessories for home use, calculators, business equipment for home use, floral arrangements and house plants, rental furniture, closet and storage items, other household decorative items, infants' equipment, outdoor equipment, smoke alarms, other household appliances, and other small miscellaneous furnishings.

Apparel and Services

Men's and boys' apparel: Includes coats, jackets, sweaters, vests, sport coats, tailored jackets, trousers, slacks, shorts, sportswear, shirts, underwear, nightwear, hosiery, uniforms and other accessories.

Women's and girls' apparel: Includes coats, jackets, furs, sport coats, tailored jackets, sweaters, vests, blouses, shirts, dresses, dungarees, culottes, slacks, shorts, sportswear, underwear, nightwear, uniforms, hosiery and other accessories.

Children Under 2: Includes coats, jackets, snowsuits, underwear, diapers, dresses, crawlers and other sleeping garments, hosiery, footwear, and accessories.

Other apparel products & services: Includes material for making clothes, shoe repair, alterations and repairs, sewing patterns and notions, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry, and repairs to watches and jewelry.

Transportation

Vehicle purchases: Includes the net outlay (purchase price minus trade-in value) on new and used domestic and imported cars and trucks and other vehicles, including motorcycles and private planes.

Vehicle Finance Charges: Includes the dollar amount of interest paid for a loan contracted for the purchase of vehicles described above.

Gasoline and motor oil: Includes purchases of gasoline, diesel fuel and motor oil.

Vehicle maintenance and repairs: Includes tires, batteries, lubrication, filters, coolant, additives, brake and transmission fluids, oil change, brake adjustment and repair, front-end alignment, wheel balancing, steering repair, shock absorber replacement, clutch and transmission repair, electrical system repair, exhaust system repair, body work and painting, engine repair, repair to cooling system, drive train repair, drive shaft and rear-end repair, tire repair, other maintenance and services, and auto repair policies.

Other transportation: Includes fares for mass transit, buses, trains, airlines, taxis, school buses for which a fee is charged, and boats.

Medical Care:

Medical services: Includes hospital room and services, physicians' services, service by a professional other than physician, eye and dental care, lab tests, x rays, medical care in a retirement community, care in convalescent or nursing home and other medical care.

Medicine: Includes prescription and nonprescription drugs, internal and respiratory over-the-counter drugs.

Medical supplies: Includes topicals and dressings, antiseptics, bandages, cotton, first aid kits, contraceptives, syringes, ice bags, thermometers, sunlamps, vaporizers, heating pads, medical appliances (such as braces, canes, crutches and walkers, eyeglasses and hearing aids) and rental and repair of medical equipment.

Insurance:

Health insurance: Includes health maintenance plans, Blue Cross/Blue Shield, commercial health insurance, Medicare, Medicare supplemental insurance and other health insurance.

Vehicle insurance: Includes the premiums paid for insuring cars, trucks and other vehicles.

Life and other personal insurance: Includes premiums for whole life and term insurance; endowments; income and other life insurance; mortgage guarantee insurance; mortgage life insurance; premiums for personal liability, accident and disability, and other nonhealth insurance other than for homes and

Education

Tuition, Fees, Textbooks & Supplies: Includes tuition, fees, textbooks, supplies, and equipment for public and private elementary and high schools, colleges and universities and other schools.

Books, Newspapers & Magazines: Includes subscriptions for newspapers, magazines and books through book clubs; the purchase of single copy newspapers and magazines, newsletters, books and encyclopedias and other reference books.

Other Expenditures

Personal care products and services: Includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products and personal care services for males and females.

Miscellaneous: Includes safe deposit box rental, checking account fees and other bank service charges, credit card memberships, legal fees, accounting fees, funerals, cemetery lots, union dues, occupational expenses, expenses for other properties, and finance charges other than those for mortgages and vehicles.

Cash Contributions: Includes cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments; care of students away from home; and contributions to religious, educational, charitable or political organizations.