

Top Tapestry Segments	Percent	Demographic Summary	2024	2029
Young and Restless (11B)	34.0%	Population	8,228	7,817
Family Foundations (12A)	27.2%	Households	3,577	3,529
City Commons (11E)	9.9%	Families	2,189	2,135
Comfortable Empty Nesters (5A)	9.8%	Median Age	37.7	39.0
Midlife Constants (5E)	6.2%	Median Household Income	\$38,932	\$48,589
		2024	2029	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$4,785,921	\$5,518,544	\$732,623
Men's		\$855,589	\$986,558	\$130,969
Women's		\$1,652,757	\$1,905,854	\$253,097
Children's		\$788,802	\$909,529	\$120,727
Footwear		\$971,292	\$1,119,943	\$148,651
Watches & Jewelry		\$420,944	\$485,346	\$64,402
Apparel Products and Services (1)		\$96,537	\$111,313	\$14,776
Computer				
Computers and Hardware for Home Use		\$509,315	\$587,272	\$77,957
Portable Memory		\$7,556	\$8,712	\$1,156
Computer Software		\$29,826	\$34,388	\$4,562
Computer Accessories		\$43,273	\$49,898	\$6,625
Entertainment & Recreation		\$7,523,391	\$8,675,995	\$1,152,604
Fees and Admissions		\$1,437,477	\$1,657,500	\$220,023
Membership Fees for Clubs (2)		\$549,743	\$633,890	\$84,147
Fees for Participant Sports, excl. Trips		\$238,384	\$274,886	\$36,502
Tickets to Theatre/Operas/Concerts		\$129,318	\$149,110	\$19,792
Tickets to Movies		\$40,884	\$47,141	\$6,257
Tickets to Parks or Museums		\$65,946	\$76,044	\$10,098
Admission to Sporting Events, excl. Trips		\$161,329	\$186,020	\$24,691
Fees for Recreational Lessons		\$249,779	\$287,995	\$38,216
Dating Services		\$2,094	\$2,414	\$320
TV/Video/Audio		\$2,674,501	\$3,084,359	\$409,858
Cable and Satellite Television Services		\$1,548,903	\$1,786,412	\$237,509
Televisions		\$318,438	\$367,205	\$48,767
Satellite Dishes		\$2,753	\$3,175	\$422
VCRs, Video Cameras, and DVD Players		\$8,760	\$10,102	\$1,342
Miscellaneous Video Equipment		\$40,161	\$46,313	\$6,152
Video Cassettes and DVDs		\$9,760	\$11,254	\$1,494
Video Game Hardware/Accessories		\$98,498	\$113,575	\$15,077
Video Game Software		\$42,123	\$48,567	\$6,444
Rental/Streaming/Downloaded Video		\$331,689	\$382,470	\$50,781
Installation of Televisions		\$3,056	\$3,523	\$467
Audio (3)		\$267,489	\$308,451	\$40,962
Rental and Repair of TV/Radio/Sound Equipment		\$2,872	\$3,312	\$440
Pets		\$1,806,765	\$2,083,706	\$276,941
Toys/Games/Crafts/Hobbies (4)		\$354,456	\$408,733	\$54,277
Recreational Vehicles and Fees (5)		\$332,461	\$383,401	\$50,940
Sports/Recreation/Exercise Equipment (6)		\$508,252	\$586,141	\$77,889
Photo Equipment and Supplies (7)		\$106,181	\$122,431	\$16,250
Reading (8)		\$240,766	\$277,623	\$36,857
Catered Affairs (9)		\$62,531	\$72,101	\$9,570
Food		\$21,765,336	\$25,099,555	\$3,334,219
Food at Home		\$14,360,323	\$16,560,335	\$2,200,012
Bakery and Cereal Products		\$1,845,362	\$2,128,075	\$282,713
Meats, Poultry, Fish, and Eggs		\$3,161,165	\$3,645,398	\$484,233
Dairy Products		\$1,327,706	\$1,531,098	\$203,392
Fruits and Vegetables		\$2,756,411	\$3,178,627	\$422,216
Snacks and Other Food at Home (10)		\$5,269,680	\$6,077,137	\$807,457
Food Away from Home		\$7,405,013	\$8,539,220	\$1,134,207
Alcoholic Beverages		\$1,244,071	\$1,434,506	\$190,435

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	2024 Consumer Spending	2029 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$81,291,901	\$93,749,976	\$12,458,075
Value of Retirement Plans	\$291,140,226	\$335,756,651	\$44,616,425
Value of Other Financial Assets	\$15,982,670	\$18,432,025	\$2,449,355
Vehicle Loan Amount excluding Interest	\$7,176,182	\$8,275,782	\$1,099,600
Value of Credit Card Debt	\$5,557,575	\$6,408,602	\$851,027
Health			
Nonprescription Drugs	\$360,767	\$416,093	\$55,326
Prescription Drugs	\$909,401	\$1,048,842	\$139,441
Eyeglasses and Contact Lenses	\$234,348	\$270,260	\$35,912
Home			
Mortgage Payment and Basics (11)	\$23,229,727	\$26,788,636	\$3,558,909
Maintenance and Remodeling Services	\$7,779,764	\$8,971,873	\$1,192,109
Maintenance and Remodeling Materials (12)	\$1,504,967	\$1,735,751	\$230,784
Utilities, Fuel, and Public Services	\$12,154,278	\$14,017,159	\$1,862,881
Household Furnishings and Equipment			
Household Textiles (13)	\$257,061	\$296,436	\$39,375
Furniture	\$1,967,223	\$2,268,577	\$301,354
Rugs	\$79,812	\$92,034	\$12,222
Major Appliances (14)	\$1,111,260	\$1,281,619	\$170,359
Housewares (15)	\$197,514	\$227,789	\$30,275
Small Appliances	\$152,901	\$176,313	\$23,412
Luggage	\$40,742	\$46,979	\$6,237
Telephones and Accessories	\$194,230	\$224,058	\$29,828
Household Operations			
Child Care	\$991,162	\$1,142,842	\$151,680
Lawn and Garden (16)	\$1,296,252	\$1,495,014	\$198,762
Moving/Storage/Freight Express	\$223,079	\$257,210	\$34,131
Housekeeping Supplies (17)	\$1,771,562	\$2,043,101	\$271,539
Insurance			
Owners and Renters Insurance	\$1,612,231	\$1,859,467	\$247,236
Vehicle Insurance	\$4,295,125	\$4,953,396	\$658,271
Life/Other Insurance	\$1,260,531	\$1,453,724	\$193,193
Health Insurance	\$9,902,384	\$11,420,380	\$1,517,996
Personal Care Products (18)	\$1,067,071	\$1,230,524	\$163,453
School Books (19)	\$82,791	\$95,468	12,677
Smoking Products	\$1,107,589	\$1,277,514	\$169,925
Transportation			
Payments on Vehicles excluding Leases	\$6,179,443	\$7,126,531	\$947,088
Gasoline and Motor Oil	\$6,676,132	\$7,699,778	\$1,023,646
Vehicle Maintenance and Repairs	\$2,858,034	\$3,295,911	\$437,877
Travel			
Airline Fares	\$1,048,290	\$1,208,727	\$160,437
Lodging on Trips	\$1,768,578	\$2,039,550	\$270,972
Auto/Truck Rental on Trips	\$216,201	\$249,298	\$33,097
Food and Drink on Trips	\$1,360,500	\$1,568,858	\$208,358

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- (1) Apparel Products and Services** includes shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- (2) Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.
- (18) Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, adult diapers, other miscellaneous care products and personal care appliances.
- (19) School Books** includes school books for college, elementary school, high school, vocational/technical school, preschool and other schools.

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Top Tapestry Segments	Percent	Demographic Summary	2024	2029
Modest Income Homes (12D)	19.0%	Population	42,385	40,455
Family Foundations (12A)	12.2%	Households	17,954	17,755
City Commons (11E)	11.2%	Families	10,666	10,412
Rustbelt Traditions (5D)	9.1%	Median Age	39.3	40.5
Young and Restless (11B)	7.1%	Median Household Income	\$39,564	\$48,092
		2024	2029	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$24,645,601	\$28,740,008	\$4,094,407
Men's		\$4,394,315	\$5,124,924	\$730,609
Women's		\$8,648,301	\$10,084,938	\$1,436,637
Children's		\$4,002,557	\$4,667,739	\$665,182
Footwear		\$4,954,961	\$5,778,139	\$823,178
Watches & Jewelry		\$2,145,326	\$2,501,081	\$355,755
Apparel Products and Services (1)		\$500,140	\$583,187	\$83,047
Computer				
Computers and Hardware for Home Use		\$2,575,457	\$3,003,640	\$428,183
Portable Memory		\$38,390	\$44,761	\$6,371
Computer Software		\$151,603	\$176,727	\$25,124
Computer Accessories		\$223,010	\$260,078	\$37,068
Entertainment & Recreation		\$39,082,155	\$45,601,478	\$6,519,323
Fees and Admissions		\$7,260,915	\$8,468,985	\$1,208,070
Membership Fees for Clubs (2)		\$2,787,469	\$3,251,197	\$463,728
Fees for Participant Sports, excl. Trips		\$1,195,985	\$1,395,327	\$199,342
Tickets to Theatre/Operas/Concerts		\$650,494	\$758,704	\$108,210
Tickets to Movies		\$208,611	\$243,273	\$34,662
Tickets to Parks or Museums		\$332,270	\$387,594	\$55,324
Admission to Sporting Events, excl. Trips		\$840,120	\$979,559	\$139,439
Fees for Recreational Lessons		\$1,235,143	\$1,440,718	\$205,575
Dating Services		\$10,823	\$12,613	\$1,790
TV/Video/Audio		\$14,095,441	\$16,446,156	\$2,350,715
Cable and Satellite Television Services		\$8,277,017	\$9,659,911	\$1,382,894
Televisions		\$1,649,361	\$1,923,588	\$274,227
Satellite Dishes		\$16,321	\$19,025	\$2,704
VCRs, Video Cameras, and DVD Players		\$46,266	\$53,983	\$7,717
Miscellaneous Video Equipment		\$204,761	\$238,987	\$34,226
Video Cassettes and DVDs		\$51,563	\$60,153	\$8,590
Video Game Hardware/Accessories		\$510,318	\$595,064	\$84,746
Video Game Software		\$217,106	\$253,113	\$36,007
Rental/Streaming/Downloaded Video		\$1,713,772	\$1,998,785	\$285,013
Installation of Televisions		\$14,753	\$17,208	\$2,455
Audio (3)		\$1,379,023	\$1,608,631	\$229,608
Rental and Repair of TV/Radio/Sound Equipment		\$15,181	\$17,708	\$2,527
Pets		\$9,445,878	\$11,025,486	\$1,579,608
Toys/Games/Crafts/Hobbies (4)		\$1,850,027	\$2,157,893	\$307,866
Recreational Vehicles and Fees (5)		\$1,713,383	\$1,999,611	\$286,228
Sports/Recreation/Exercise Equipment (6)		\$2,620,999	\$3,059,082	\$438,083
Photo Equipment and Supplies (7)		\$539,736	\$629,572	\$89,836
Reading (8)		\$1,237,135	\$1,442,916	\$205,781
Catered Affairs (9)		\$318,641	\$371,778	\$53,137
Food		\$113,099,009	\$131,950,793	\$18,851,784
Food at Home		\$74,948,471	\$87,440,786	\$12,492,315
Bakery and Cereal Products		\$9,633,673	\$11,239,554	\$1,605,881
Meats, Poultry, Fish, and Eggs		\$16,428,266	\$19,164,803	\$2,736,537
Dairy Products		\$6,910,939	\$8,063,046	\$1,152,107
Fruits and Vegetables		\$14,312,879	\$16,697,663	\$2,384,784
Snacks and Other Food at Home (10)		\$27,662,715	\$32,275,721	\$4,613,006
Food Away from Home		\$38,150,538	\$44,510,006	\$6,359,468
Alcoholic Beverages		\$6,334,414	\$7,387,269	\$1,052,855

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	2024 Consumer Spending	2029 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$416,009,906	\$485,508,855	\$69,498,949
Value of Retirement Plans	\$1,499,728,004	\$1,750,282,460	\$250,554,456
Value of Other Financial Assets	\$83,293,457	\$97,186,129	\$13,892,672
Vehicle Loan Amount excluding Interest	\$36,738,023	\$42,869,514	\$6,131,491
Value of Credit Card Debt	\$28,441,847	\$33,178,333	\$4,736,486
Health			
Nonprescription Drugs	\$1,903,204	\$2,221,640	\$318,436
Prescription Drugs	\$4,973,626	\$5,803,237	\$829,611
Eyeglasses and Contact Lenses	\$1,241,110	\$1,448,376	\$207,266
Home			
Mortgage Payment and Basics (11)	\$117,879,984	\$137,573,353	\$19,693,369
Maintenance and Remodeling Services	\$39,560,305	\$46,172,798	\$6,612,493
Maintenance and Remodeling Materials (12)	\$7,958,563	\$9,292,793	\$1,334,230
Utilities, Fuel, and Public Services	\$64,305,447	\$75,036,537	\$10,731,090
Household Furnishings and Equipment			
Household Textiles (13)	\$1,343,461	\$1,567,141	\$223,680
Furniture	\$10,146,172	\$11,836,746	\$1,690,574
Rugs	\$411,295	\$479,843	\$68,548
Major Appliances (14)	\$5,852,938	\$6,831,332	\$978,394
Housewares (15)	\$1,038,946	\$1,212,485	\$173,539
Small Appliances	\$796,855	\$929,364	\$132,509
Luggage	\$203,112	\$236,880	\$33,768
Telephones and Accessories	\$1,071,488	\$1,251,646	\$180,158
Household Operations			
Child Care	\$4,895,034	\$5,710,239	\$815,205
Lawn and Garden (16)	\$6,756,048	\$7,886,888	\$1,130,840
Moving/Storage/Freight Express	\$1,132,117	\$1,320,032	\$187,915
Housekeeping Supplies (17)	\$9,306,756	\$10,861,155	\$1,554,399
Insurance			
Owners and Renters Insurance	\$8,481,099	\$9,900,429	\$1,419,330
Vehicle Insurance	\$22,498,067	\$26,252,942	\$3,754,875
Life/Other Insurance	\$6,551,719	\$7,646,547	\$1,094,828
Health Insurance	\$52,340,928	\$61,083,529	\$8,742,601
Personal Care Products (18)	\$5,549,780	\$6,474,633	\$924,853
School Books (19)	\$428,375	\$499,612	71,237
Smoking Products	\$6,211,501	\$7,249,187	\$1,037,686
Transportation			
Payments on Vehicles excluding Leases	\$32,377,657	\$37,784,811	\$5,407,154
Gasoline and Motor Oil	\$35,402,835	\$41,321,476	\$5,918,641
Vehicle Maintenance and Repairs	\$15,009,575	\$17,511,785	\$2,502,210
Travel			
Airline Fares	\$5,219,007	\$6,087,346	\$868,339
Lodging on Trips	\$9,048,954	\$10,559,737	\$1,510,783
Auto/Truck Rental on Trips	\$1,105,642	\$1,289,476	\$183,834
Food and Drink on Trips	\$6,929,348	\$8,084,149	\$1,154,801

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Family Foundations (12A)	9.2%	Families	34,618	33,863
Rustbelt Traditions (5D)	6.1%	Median Age	38.5	39.8
Metro Fusion (11C)	5.5%	Median Household Income	\$39,019	\$45,350
		2024	2029	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$83,775,429	\$97,049,193	\$13,273,764
Men's		\$14,930,245	\$17,296,931	\$2,366,686
Women's		\$29,365,192	\$34,014,312	\$4,649,120
Children's		\$13,592,482	\$15,748,944	\$2,156,462
Footwear		\$16,914,242	\$19,597,210	\$2,682,968
Watches & Jewelry		\$7,277,623	\$8,427,695	\$1,150,072
Apparel Products and Services (1)		\$1,695,646	\$1,964,101	\$268,455
Computer				
Computers and Hardware for Home Use		\$8,796,198	\$10,192,504	\$1,396,306
Portable Memory		\$133,335	\$154,483	\$21,148
Computer Software		\$524,409	\$607,499	\$83,090
Computer Accessories		\$757,403	\$877,440	\$120,037
Entertainment & Recreation		\$131,485,122	\$152,346,727	\$20,861,605
Fees and Admissions		\$24,555,341	\$28,444,717	\$3,889,376
Membership Fees for Clubs (2)		\$9,385,264	\$10,871,315	\$1,486,051
Fees for Participant Sports, excl. Trips		\$4,001,057	\$4,635,384	\$634,327
Tickets to Theatre/Operas/Concerts		\$2,215,761	\$2,566,799	\$351,038
Tickets to Movies		\$729,438	\$845,318	\$115,880
Tickets to Parks or Museums		\$1,123,588	\$1,301,943	\$178,355
Admission to Sporting Events, excl. Trips		\$2,829,176	\$3,276,173	\$446,997
Fees for Recreational Lessons		\$4,234,543	\$4,905,505	\$670,962
Dating Services		\$36,513	\$42,280	\$5,767
TV/Video/Audio		\$47,246,131	\$54,741,513	\$7,495,382
Cable and Satellite Television Services		\$27,435,975	\$31,787,546	\$4,351,571
Televisions		\$5,557,837	\$6,438,855	\$881,018
Satellite Dishes		\$55,993	\$64,829	\$8,836
VCRs, Video Cameras, and DVD Players		\$158,457	\$183,643	\$25,186
Miscellaneous Video Equipment		\$690,341	\$800,444	\$110,103
Video Cassettes and DVDs		\$178,419	\$206,738	\$28,319
Video Game Hardware/Accessories		\$1,760,165	\$2,039,693	\$279,528
Video Game Software		\$761,979	\$883,013	\$121,034
Rental/Streaming/Downloaded Video		\$5,870,912	\$6,802,960	\$932,048
Installation of Televisions		\$49,852	\$57,733	\$7,881
Audio (3)		\$4,675,420	\$5,417,245	\$741,825
Rental and Repair of TV/Radio/Sound Equipment		\$50,783	\$58,813	\$8,030
Pets		\$31,673,978	\$36,705,079	\$5,031,101
Toys/Games/Crafts/Hobbies (4)		\$6,273,303	\$7,267,634	\$994,331
Recreational Vehicles and Fees (5)		\$5,673,183	\$6,572,519	\$899,336
Sports/Recreation/Exercise Equipment (6)		\$8,900,484	\$10,317,068	\$1,416,584
Photo Equipment and Supplies (7)		\$1,844,564	\$2,136,994	\$292,430
Reading (8)		\$4,211,416	\$4,878,782	\$667,366
Catered Affairs (9)		\$1,106,723	\$1,282,422	\$175,699
Food		\$382,061,446	\$442,700,494	\$60,639,048
Food at Home		\$252,796,149	\$292,908,149	\$40,112,000
Bakery and Cereal Products		\$32,448,329	\$37,595,602	\$5,147,273
Meats, Poultry, Fish, and Eggs		\$55,404,496	\$64,195,466	\$8,790,970
Dairy Products		\$23,324,096	\$27,025,090	\$3,700,994
Fruits and Vegetables		\$48,367,244	\$56,040,047	\$7,672,803
Snacks and Other Food at Home (10)		\$93,251,985	\$108,051,945	\$14,799,960
Food Away from Home		\$129,265,296	\$149,792,346	\$20,527,050
Alcoholic Beverages		\$21,461,649	\$24,862,949	\$3,401,300

Data Note: The Consumer Spending data is household-based and represents the amount spent for a product or service by all households in an area. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2024 and 2029; Consumer Spending data are derived from the 2021 and 2022 Consumer Expenditure Surveys, Bureau of Labor Statistics.

	2024 Consumer Spending	2029 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$1,370,135,157	\$1,587,148,612	\$217,013,455
Value of Retirement Plans	\$4,946,281,199	\$5,729,793,126	\$783,511,927
Value of Other Financial Assets	\$275,781,667	\$319,459,715	\$43,678,048
Vehicle Loan Amount excluding Interest	\$122,515,619	\$141,998,238	\$19,482,619
Value of Credit Card Debt	\$95,650,751	\$110,815,683	\$15,164,932
Health			
Nonprescription Drugs	\$6,327,475	\$7,333,437	\$1,005,962
Prescription Drugs	\$16,469,935	\$19,077,783	\$2,607,848
Eyeglasses and Contact Lenses	\$4,173,003	\$4,834,810	\$661,807
Home			
Mortgage Payment and Basics (11)	\$388,955,223	\$450,638,503	\$61,683,280
Maintenance and Remodeling Services	\$130,033,259	\$150,653,536	\$20,620,277
Maintenance and Remodeling Materials (12)	\$26,228,326	\$30,392,677	\$4,164,351
Utilities, Fuel, and Public Services	\$215,060,264	\$249,186,807	\$34,126,543
Household Furnishings and Equipment			
Household Textiles (13)	\$4,547,309	\$5,268,455	\$721,146
Furniture	\$33,956,322	\$39,342,229	\$5,385,907
Rugs	\$1,387,696	\$1,607,485	\$219,789
Major Appliances (14)	\$19,470,252	\$22,560,251	\$3,089,999
Housewares (15)	\$3,507,572	\$4,064,921	\$557,349
Small Appliances	\$2,728,556	\$3,161,475	\$432,919
Luggage	\$682,672	\$790,913	\$108,241
Telephones and Accessories	\$3,613,814	\$4,189,420	\$575,606
Household Operations			
Child Care	\$16,531,820	\$19,154,278	\$2,622,458
Lawn and Garden (16)	\$22,196,306	\$25,719,343	\$3,523,037
Moving/Storage/Freight Express	\$3,894,552	\$4,511,897	\$617,345
Housekeeping Supplies (17)	\$31,230,983	\$36,191,095	\$4,960,112
Insurance			
Owners and Renters Insurance	\$27,900,632	\$32,329,877	\$4,429,245
Vehicle Insurance	\$75,611,204	\$87,625,678	\$12,014,474
Life/Other Insurance	\$21,747,558	\$25,197,577	\$3,450,019
Health Insurance	\$174,142,152	\$201,773,639	\$27,631,487
Personal Care Products (18)	\$18,826,184	\$21,814,806	\$2,988,622
School Books (19)	\$1,471,300	\$1,704,838	233,538
Smoking Products	\$20,894,111	\$24,209,973	\$3,315,862
Transportation			
Payments on Vehicles excluding Leases	\$108,254,403	\$125,453,443	\$17,199,040
Gasoline and Motor Oil	\$118,456,109	\$137,286,687	\$18,830,578
Vehicle Maintenance and Repairs	\$50,703,476	\$58,751,556	\$8,048,080
Travel			
Airline Fares	\$17,733,014	\$20,545,526	\$2,812,512
Lodging on Trips	\$30,164,265	\$34,950,135	\$4,785,870
Auto/Truck Rental on Trips	\$3,746,451	\$4,340,076	\$593,625
Food and Drink on Trips	\$23,281,473	\$26,974,710	\$3,693,237

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- (1) Apparel Products and Services** includes shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- (2) Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.
- (18) Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, adult diapers, other miscellaneous care products and personal care appliances.
- (19) School Books** includes school books for college, elementary school, high school, vocational/technical school, preschool and other schools.

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