

Top Tapestry Segments	Percent	Demographic Summary	2024	2029
Rustbelt Traditions (5D)	23.5%	Population	7,972	7,873
Metro Fusion (11C)	17.6%	Households	3,157	3,166
Hometown Heritage (8G)	14.6%	Families	1,863	1,849
Traditional Living (12B)	11.1%	Median Age	35.3	36.2
Old and Newcomers (8F)	7.5%	Median Household Income	\$59,220	\$66,473
			2024	2029
		Consumer Spending		Projected Spending Growth
Apparel and Services			\$5,135,820	\$5,900,475
Men's			\$967,375	\$1,111,415
Women's			\$1,688,341	\$1,939,695
Children's			\$844,649	\$970,425
Footwear			\$1,100,567	\$1,264,359
Watches & Jewelry			\$428,063	\$491,843
Apparel Products and Services (1)			\$106,825	\$122,739
Computer				
Computers and Hardware for Home Use			\$546,113	\$627,396
Portable Memory			\$8,059	\$9,259
Computer Software			\$33,091	\$38,015
Computer Accessories			\$45,579	\$52,365
Entertainment & Recreation			\$8,094,456	\$9,300,252
Fees and Admissions			\$1,519,621	\$1,746,055
Membership Fees for Clubs (2)			\$580,229	\$666,730
Fees for Participant Sports, excl. Trips			\$238,129	\$273,624
Tickets to Theatre/Operas/Concerts			\$136,247	\$156,536
Tickets to Movies			\$49,692	\$57,084
Tickets to Parks or Museums			\$67,794	\$77,887
Admission to Sporting Events, excl. Trips			\$166,293	\$191,115
Fees for Recreational Lessons			\$279,458	\$321,036
Dating Services			\$1,779	\$2,044
TV/Video/Audio			\$2,872,084	\$3,299,859
Cable and Satellite Television Services			\$1,607,248	\$1,846,703
Televisions			\$326,393	\$375,003
Satellite Dishes			\$3,911	\$4,494
VCRs, Video Cameras, and DVD Players			\$9,600	\$11,029
Miscellaneous Video Equipment			\$89,925	\$103,272
Video Cassettes and DVDs			\$11,210	\$12,877
Video Game Hardware/Accessories			\$106,245	\$122,067
Video Game Software			\$47,592	\$54,673
Rental/Streaming/Downloaded Video			\$379,175	\$435,657
Installation of Televisions			\$2,884	\$3,314
Audio (3)			\$284,856	\$327,270
Rental and Repair of TV/Radio/Sound Equipment			\$3,046	\$3,500
Pets			\$1,977,443	\$2,272,052
Toys/Games/Crafts/Hobbies (4)			\$375,135	\$431,028
Recreational Vehicles and Fees (5)			\$337,065	\$387,322
Sports/Recreation/Exercise Equipment (6)			\$551,008	\$633,035
Photo Equipment and Supplies (7)			\$117,933	\$135,500
Reading (8)			\$260,255	\$299,002
Catered Affairs (9)			\$83,912	\$96,401
Food			\$23,554,831	\$27,061,657
Food at Home			\$15,305,621	\$17,584,411
Bakery and Cereal Products			\$1,939,473	\$2,228,256
Meats, Poultry, Fish, and Eggs			\$3,388,578	\$3,893,006
Dairy Products			\$1,421,630	\$1,633,287
Fruits and Vegetables			\$2,950,597	\$3,389,812
Snacks and Other Food at Home (10)			\$5,605,343	\$6,440,050
Food Away from Home			\$8,249,210	\$9,477,246
Alcoholic Beverages			\$1,292,895	\$1,485,439

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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	\$76,968,094	\$88,444,995	\$11,476,901
Value of Retirement Plans	\$288,848,818	\$331,937,252	\$43,088,434
Value of Other Financial Assets	\$16,651,856	\$19,135,909	\$2,484,053
Vehicle Loan Amount excluding Interest	\$7,506,065	\$8,623,893	\$1,117,828
Value of Credit Card Debt	\$5,901,218	\$6,780,168	\$878,950
Health			
Nonprescription Drugs	\$368,895	\$423,855	\$54,960
Prescription Drugs	\$972,055	\$1,117,161	\$145,106
Eyeglasses and Contact Lenses	\$258,700	\$297,260	\$38,560
Home			
Mortgage Payment and Basics (11)	\$24,971,064	\$28,693,579	\$3,722,515
Maintenance and Remodeling Services	\$8,328,155	\$9,569,584	\$1,241,429
Maintenance and Remodeling Materials (12)	\$1,748,252	\$2,009,140	\$260,888
Utilities, Fuel, and Public Services	\$13,075,212	\$15,023,098	\$1,947,886
Household Furnishings and Equipment			
Household Textiles (13)	\$284,087	\$326,376	\$42,289
Furniture	\$1,999,931	\$2,297,935	\$298,004
Rugs	\$85,284	\$97,990	\$12,706
Major Appliances (14)	\$1,209,616	\$1,389,852	\$180,236
Housewares (15)	\$215,545	\$247,638	\$32,093
Small Appliances	\$176,419	\$202,667	\$26,248
Luggage	\$39,045	\$44,859	\$5,814
Telephones and Accessories	\$236,959	\$272,264	\$35,305
Household Operations			
Child Care	\$1,033,996	\$1,188,058	\$154,062
Lawn and Garden (16)	\$1,317,634	\$1,514,058	\$196,424
Moving/Storage/Freight Express	\$238,325	\$273,769	\$35,444
Housekeeping Supplies (17)	\$1,896,664	\$2,179,085	\$282,421
Insurance			
Owners and Renters Insurance	\$1,752,062	\$2,013,326	\$261,264
Vehicle Insurance	\$4,665,048	\$5,359,568	\$694,520
Life/Other Insurance	\$1,302,406	\$1,496,550	\$194,144
Health Insurance	\$10,487,332	\$12,050,302	\$1,562,970
Personal Care Products (18)	\$1,181,676	\$1,357,620	\$175,944
School Books (19)	\$89,319	\$102,619	13,300
Smoking Products	\$1,163,710	\$1,337,160	\$173,450
Transportation			
Payments on Vehicles excluding Leases	\$6,658,442	\$7,650,726	\$992,284
Gasoline and Motor Oil	\$7,248,302	\$8,327,891	\$1,079,589
Vehicle Maintenance and Repairs	\$3,129,798	\$3,595,971	\$466,173
Travel			
Airline Fares	\$1,141,415	\$1,311,273	\$169,858
Lodging on Trips	\$1,794,254	\$2,061,599	\$267,345
Auto/Truck Rental on Trips	\$226,071	\$259,750	\$33,679
Food and Drink on Trips	\$1,400,549	\$1,609,163	\$208,614

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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
Front Porches (8E)	17.0%	Population	20,096	20,026
Set to Impress (11D)	15.1%	Households	7,686	7,758
Bright Young Professionals (8C)	14.7%	Families	4,714	4,719
Rustbelt Traditions (5D)	13.8%	Median Age	34.8	36.0
Hometown Heritage (8G)	10.3%	Median Household Income	\$56,161	\$64,562
		2024	2029	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$12,847,095	\$14,825,223	\$1,978,128
Men's		\$2,367,761	\$2,731,560	\$363,799
Women's		\$4,301,634	\$4,964,039	\$662,405
Children's		\$2,128,133	\$2,456,914	\$328,781
Footwear		\$2,729,377	\$3,149,809	\$420,432
Watches & Jewelry		\$1,056,532	\$1,218,738	\$162,206
Apparel Products and Services (1)		\$263,657	\$304,162	\$40,505
Computer				
Computers and Hardware for Home Use		\$1,369,922	\$1,580,774	\$210,852
Portable Memory		\$20,335	\$23,463	\$3,128
Computer Software		\$81,894	\$94,502	\$12,608
Computer Accessories		\$113,650	\$131,106	\$17,456
Entertainment & Recreation		\$20,195,013	\$23,293,104	\$3,098,091
Fees and Admissions		\$3,790,974	\$4,372,033	\$581,059
Membership Fees for Clubs (2)		\$1,446,501	\$1,668,094	\$221,593
Fees for Participant Sports, excl. Trips		\$607,241	\$700,368	\$93,127
Tickets to Theatre/Operas/Concerts		\$340,787	\$393,037	\$52,250
Tickets to Movies		\$120,488	\$138,968	\$18,480
Tickets to Parks or Museums		\$170,165	\$196,325	\$26,160
Admission to Sporting Events, excl. Trips		\$417,955	\$481,855	\$63,900
Fees for Recreational Lessons		\$683,187	\$788,014	\$104,827
Dating Services		\$4,649	\$5,371	\$722
TV/Video/Audio		\$7,201,206	\$8,307,663	\$1,106,457
Cable and Satellite Television Services		\$4,041,779	\$4,662,405	\$620,626
Televisions		\$831,564	\$959,553	\$127,989
Satellite Dishes		\$8,984	\$10,359	\$1,375
VCRs, Video Cameras, and DVD Players		\$24,087	\$27,787	\$3,700
Miscellaneous Video Equipment		\$209,456	\$241,773	\$32,317
Video Cassettes and DVDs		\$27,134	\$31,292	\$4,158
Video Game Hardware/Accessories		\$269,494	\$310,994	\$41,500
Video Game Software		\$118,318	\$136,529	\$18,211
Rental/Streaming/Downloaded Video		\$937,720	\$1,081,737	\$144,017
Installation of Televisions		\$7,494	\$8,643	\$1,149
Audio (3)		\$717,880	\$828,177	\$110,297
Rental and Repair of TV/Radio/Sound Equipment		\$7,297	\$8,416	\$1,119
Pets		\$4,882,618	\$5,631,028	\$748,410
Toys/Games/Crafts/Hobbies (4)		\$932,210	\$1,075,325	\$143,115
Recreational Vehicles and Fees (5)		\$849,627	\$979,558	\$129,931
Sports/Recreation/Exercise Equipment (6)		\$1,415,155	\$1,632,212	\$217,057
Photo Equipment and Supplies (7)		\$286,399	\$330,297	\$43,898
Reading (8)		\$645,160	\$744,046	\$98,886
Catered Affairs (9)		\$191,665	\$220,941	\$29,276
Food		\$58,773,055	\$67,811,052	\$9,037,997
Food at Home		\$38,253,210	\$44,136,106	\$5,882,896
Bakery and Cereal Products		\$4,846,588	\$5,591,655	\$745,067
Meats, Poultry, Fish, and Eggs		\$8,482,639	\$9,788,781	\$1,306,142
Dairy Products		\$3,542,798	\$4,087,283	\$544,485
Fruits and Vegetables		\$7,316,414	\$8,441,499	\$1,125,085
Snacks and Other Food at Home (10)		\$14,064,772	\$16,226,888	\$2,162,116
Food Away from Home		\$20,519,844	\$23,674,945	\$3,155,101
Alcoholic Beverages		\$3,264,160	\$3,765,975	\$501,815

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	2024 Consumer Spending	2029 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$196,566,777	\$226,614,620	\$30,047,843
Value of Retirement Plans	\$727,222,434	\$838,378,401	\$111,155,967
Value of Other Financial Assets	\$41,520,876	\$47,866,795	\$6,345,919
Vehicle Loan Amount excluding Interest	\$19,425,356	\$22,419,296	\$2,993,940
Value of Credit Card Debt	\$14,673,690	\$16,928,751	\$2,255,061
Health			
Nonprescription Drugs	\$952,529	\$1,098,801	\$146,272
Prescription Drugs	\$2,394,299	\$2,760,079	\$365,780
Eyeglasses and Contact Lenses	\$631,770	\$728,439	\$96,669
Home			
Mortgage Payment and Basics (11)	\$62,140,558	\$71,662,565	\$9,522,007
Maintenance and Remodeling Services	\$20,896,429	\$24,093,885	\$3,197,456
Maintenance and Remodeling Materials (12)	\$4,258,332	\$4,907,930	\$649,598
Utilities, Fuel, and Public Services	\$32,682,389	\$37,705,789	\$5,023,400
Household Furnishings and Equipment			
Household Textiles (13)	\$704,448	\$812,787	\$108,339
Furniture	\$5,094,211	\$5,877,485	\$783,274
Rugs	\$207,838	\$239,670	\$31,832
Major Appliances (14)	\$3,006,796	\$3,468,077	\$461,281
Housewares (15)	\$536,830	\$619,234	\$82,404
Small Appliances	\$431,387	\$497,749	\$66,362
Luggage	\$101,192	\$116,791	\$15,599
Telephones and Accessories	\$565,032	\$651,563	\$86,531
Household Operations			
Child Care	\$2,573,711	\$2,969,803	\$396,092
Lawn and Garden (16)	\$3,350,106	\$3,863,459	\$513,353
Moving/Storage/Freight Express	\$604,519	\$697,630	\$93,111
Housekeeping Supplies (17)	\$4,758,152	\$5,489,334	\$731,182
Insurance			
Owners and Renters Insurance	\$4,380,234	\$5,051,468	\$671,234
Vehicle Insurance	\$11,749,990	\$13,558,687	\$1,808,697
Life/Other Insurance	\$3,294,208	\$3,799,085	\$504,877
Health Insurance	\$26,346,347	\$30,387,718	\$4,041,371
Personal Care Products (18)	\$2,934,129	\$3,384,970	\$450,841
School Books (19)	\$223,466	\$257,816	\$34,350
Smoking Products	\$2,932,679	\$3,383,149	\$450,470
Transportation			
Payments on Vehicles excluding Leases	\$16,761,705	\$19,337,773	\$2,576,068
Gasoline and Motor Oil	\$18,130,255	\$20,918,697	\$2,788,442
Vehicle Maintenance and Repairs	\$7,825,679	\$9,026,916	\$1,201,237
Travel			
Airline Fares	\$2,827,847	\$3,262,396	\$434,549
Lodging on Trips	\$4,530,507	\$5,225,941	\$695,434
Auto/Truck Rental on Trips	\$567,169	\$654,199	\$87,030
Food and Drink on Trips	\$3,539,825	\$4,083,539	\$543,714

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Top Tapestry Segments	Percent	Demographic Summary	2024	2029
Middleburg (4C)	11.7%	Population	26,001	25,925
Workday Drive (4A)	11.7%	Households	10,008	10,124
Hometown Heritage (8G)	11.0%	Families	6,567	6,593
Green Acres (6A)	9.5%	Median Age	37.1	38.3
Southwestern Families (7F)	7.6%	Median Household Income	\$76,302	\$81,878
		2024	2029	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$20,507,501	\$23,397,373	\$2,889,872
Men's		\$3,839,507	\$4,380,135	\$540,628
Women's		\$6,836,570	\$7,800,353	\$963,783
Children's		\$3,326,580	\$3,795,411	\$468,831
Footwear		\$4,362,056	\$4,977,548	\$615,492
Watches & Jewelry		\$1,720,331	\$1,962,070	\$241,739
Apparel Products and Services (1)		\$422,457	\$481,856	\$59,399
Computer				
Computers and Hardware for Home Use		\$2,230,233	\$2,544,921	\$314,688
Portable Memory		\$32,384	\$36,958	\$4,574
Computer Software		\$128,266	\$146,377	\$18,111
Computer Accessories		\$185,442	\$211,554	\$26,112
Entertainment & Recreation		\$34,145,122	\$38,946,590	\$4,801,468
Fees and Admissions		\$6,538,561	\$7,457,265	\$918,704
Membership Fees for Clubs (2)		\$2,474,703	\$2,821,822	\$347,119
Fees for Participant Sports, excl. Trips		\$1,066,463	\$1,216,252	\$149,789
Tickets to Theatre/Operas/Concerts		\$584,480	\$666,786	\$82,306
Tickets to Movies		\$201,102	\$229,516	\$28,414
Tickets to Parks or Museums		\$292,401	\$333,613	\$41,212
Admission to Sporting Events, excl. Trips		\$700,211	\$798,060	\$97,849
Fees for Recreational Lessons		\$1,212,222	\$1,383,247	\$171,025
Dating Services		\$6,978	\$7,970	\$992
TV/Video/Audio		\$11,749,032	\$13,402,579	\$1,653,547
Cable and Satellite Television Services		\$6,619,456	\$7,549,863	\$930,407
Televisions		\$1,337,276	\$1,525,607	\$188,331
Satellite Dishes		\$13,779	\$15,713	\$1,934
VCRs, Video Cameras, and DVD Players		\$39,725	\$45,328	\$5,603
Miscellaneous Video Equipment		\$356,158	\$406,891	\$50,733
Video Cassettes and DVDs		\$44,464	\$50,742	\$6,278
Video Game Hardware/Accessories		\$415,121	\$473,638	\$58,517
Video Game Software		\$180,636	\$206,167	\$25,531
Rental/Streaming/Downloaded Video		\$1,534,059	\$1,750,067	\$216,008
Installation of Televisions		\$13,399	\$15,276	\$1,877
Audio (3)		\$1,182,758	\$1,349,366	\$166,608
Rental and Repair of TV/Radio/Sound Equipment		\$12,202	\$13,918	\$1,716
Pets		\$8,397,102	\$9,577,167	\$1,180,065
Toys/Games/Crafts/Hobbies (4)		\$1,523,218	\$1,737,272	\$214,054
Recreational Vehicles and Fees (5)		\$1,525,582	\$1,739,224	\$213,642
Sports/Recreation/Exercise Equipment (6)		\$2,504,014	\$2,856,880	\$352,866
Photo Equipment and Supplies (7)		\$483,959	\$552,048	\$68,089
Reading (8)		\$1,087,013	\$1,240,146	\$153,133
Catered Affairs (9)		\$336,639	\$384,011	\$47,372
Food		\$95,855,469	\$109,361,958	\$13,506,489
Food at Home		\$61,992,809	\$70,726,243	\$8,733,434
Bakery and Cereal Products		\$7,869,705	\$8,977,832	\$1,108,127
Meats, Poultry, Fish, and Eggs		\$13,573,404	\$15,487,033	\$1,913,629
Dairy Products		\$5,785,734	\$6,600,642	\$814,908
Fruits and Vegetables		\$11,896,269	\$13,573,009	\$1,676,740
Snacks and Other Food at Home (10)		\$22,867,697	\$26,087,727	\$3,220,030
Food Away from Home		\$33,862,660	\$38,635,716	\$4,773,056
Alcoholic Beverages		\$5,317,675	\$6,066,538	\$748,863

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	\$356,883,642	\$406,906,649	\$50,023,007
Value of Retirement Plans	\$1,312,401,821	\$1,496,137,178	\$183,735,357
Value of Other Financial Assets	\$73,744,043	\$84,075,366	\$10,331,323
Vehicle Loan Amount excluding Interest	\$32,395,952	\$36,958,676	\$4,562,724
Value of Credit Card Debt	\$24,284,642	\$27,701,924	\$3,417,282
Health			
Nonprescription Drugs	\$1,589,570	\$1,813,071	\$223,501
Prescription Drugs	\$3,942,471	\$4,493,255	\$550,784
Eyeglasses and Contact Lenses	\$1,066,011	\$1,215,547	\$149,536
Home			
Mortgage Payment and Basics (11)	\$111,630,679	\$127,295,532	\$15,664,853
Maintenance and Remodeling Services	\$38,410,833	\$43,799,385	\$5,388,552
Maintenance and Remodeling Materials (12)	\$7,790,072	\$8,879,093	\$1,089,021
Utilities, Fuel, and Public Services	\$53,423,561	\$60,936,997	\$7,513,436
Household Furnishings and Equipment			
Household Textiles (13)	\$1,139,507	\$1,300,184	\$160,677
Furniture	\$8,484,386	\$9,677,326	\$1,192,940
Rugs	\$356,449	\$406,527	\$50,078
Major Appliances (14)	\$5,142,404	\$5,864,828	\$722,424
Housewares (15)	\$898,275	\$1,024,831	\$126,556
Small Appliances	\$684,693	\$781,400	\$96,707
Luggage	\$167,294	\$190,878	\$23,584
Telephones and Accessories	\$932,344	\$1,063,483	\$131,139
Household Operations			
Child Care	\$4,373,264	\$4,988,405	\$615,141
Lawn and Garden (16)	\$5,928,235	\$6,759,576	\$831,341
Moving/Storage/Freight Express	\$965,344	\$1,101,916	\$136,572
Housekeeping Supplies (17)	\$7,808,854	\$8,908,382	\$1,099,528
Insurance			
Owners and Renters Insurance	\$7,639,994	\$8,711,327	\$1,071,333
Vehicle Insurance	\$19,104,568	\$21,797,350	\$2,692,782
Life/Other Insurance	\$5,697,983	\$6,497,386	\$799,403
Health Insurance	\$44,152,152	\$50,353,126	\$6,200,974
Personal Care Products (18)	\$4,782,774	\$5,456,602	\$673,828
School Books (19)	\$360,991	\$411,846	50,855
Smoking Products	\$4,484,070	\$5,113,817	\$629,747
Transportation			
Payments on Vehicles excluding Leases	\$27,884,312	\$31,802,257	\$3,917,945
Gasoline and Motor Oil	\$29,764,489	\$33,953,064	\$4,188,575
Vehicle Maintenance and Repairs	\$12,926,548	\$14,745,408	\$1,818,860
Travel			
Airline Fares	\$4,841,540	\$5,524,419	\$682,879
Lodging on Trips	\$7,852,140	\$8,955,418	\$1,103,278
Auto/Truck Rental on Trips	\$952,147	\$1,086,028	\$133,881
Food and Drink on Trips	\$5,988,213	\$6,830,610	\$842,397

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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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