



# Retail Demand Outlook

387 Church St, New Bedford, Massachusetts, 02745  
 Walk Time Band: 0 - 5 minute radius

Prepared by Esri  
 Latitude: 41.67584  
 Longitude: -70.93788

Top Tapestry Segments	Percen	Demographic Summary	2020	2025
Front Porches (8E)	100.0%	Population	559	566
	0.0%	Households	248	252
	0.0%	Families	160	163
	0.0%	Median Age	45.6	47.0
	0.0%	Median Household	\$54,771	\$55,799
		<b>2020</b>	<b>2025</b>	<b>Projected</b>
		<b>Consumer Spending</b>	<b>Forecasted Demand</b>	<b>Spending Growth</b>
<b>Apparel and Services</b>		\$383,448	\$411,092	\$27,644
Men's		\$76,826	\$82,365	\$5,539
Women's		\$133,094	\$142,689	\$9,595
Children's		\$54,214	\$58,123	\$3,909
Footwear		\$90,145	\$96,644	\$6,499
Watches & Jewelry		\$18,857	\$20,216	\$1,359
Apparel Products and Services (1)		\$10,311	\$11,055	\$744
<b>Computer</b>				
Computers and Hardware for Home Use		\$30,202	\$32,380	\$2,178
Portable Memory		\$716	\$768	\$52
Computer Software		\$1,862	\$1,996	\$134
Computer Accessories		\$3,135	\$3,361	\$226
<b>Entertainment &amp; Recreation</b>		\$561,813	\$602,317	\$40,504
Fees and Admissions		\$131,741	\$141,239	\$9,498
Membership Fees for Clubs (2)		\$43,489	\$46,625	\$3,136
Fees for Participant Sports, excl. Trips		\$17,027	\$18,254	\$1,227
Tickets to Theatre/Operas/Concerts		\$15,244	\$16,343	\$1,099
Tickets to Movies		\$10,757	\$11,532	\$775
Tickets to Parks or Museums		\$6,095	\$6,534	\$439
Admission to Sporting Events, excl. Trips		\$10,455	\$11,208	\$753
Fees for Recreational Lessons		\$28,516	\$30,571	\$2,055
Dating Services		\$159	\$171	\$12
TV/Video/Audio		\$204,175	\$218,896	\$14,721
Cable and Satellite Television Services		\$141,177	\$151,355	\$10,178
Televisions		\$18,347	\$19,670	\$1,323
Satellite Dishes		\$191	\$205	\$14
VCRs, Video Cameras, and DVD Players		\$923	\$989	\$66
Miscellaneous Video Equipment		\$3,994	\$4,282	\$288
Video Cassettes and DVDs		\$1,798	\$1,928	\$130
Video Game Hardware/Accessories		\$5,283	\$5,664	\$381
Video Game Software		\$3,151	\$3,378	\$227
Rental/Streaming/Downloaded Video		\$10,089	\$10,816	\$727
Installation of Televisions		\$159	\$171	\$12
Audio (3)		\$18,666	\$20,011	\$1,345
Rental and Repair of TV/Radio/Sound Equipment		\$398	\$427	\$29
Pets		\$113,616	\$121,808	\$8,192
Toys/Games/Crafts/Hobbies (4)		\$21,514	\$23,065	\$1,551
Recreational Vehicles and Fees (5)		\$23,089	\$24,754	\$1,665
Sports/Recreation/Exercise Equipment (6)		\$33,385	\$35,792	\$2,407
Photo Equipment and Supplies (7)		\$9,118	\$9,775	\$657
Reading (8)		\$19,413	\$20,813	\$1,400
Catered Affairs (9)		\$5,760	\$6,176	\$416
<b>Food</b>		\$1,637,080	\$1,755,105	\$118,025
Food at Home		\$964,356	\$1,033,881	\$69,525
Bakery and Cereal Products		\$125,233	\$134,261	\$9,028
Meats, Poultry, Fish, and Eggs		\$210,334	\$225,498	\$15,164
Dairy Products		\$99,613	\$106,795	\$7,182
Fruits and Vegetables		\$192,909	\$206,817	\$13,908
Snacks and Other Food at Home (10)		\$336,267	\$360,510	\$24,243
Food Away from Home		\$672,724	\$721,224	\$48,500
Alcoholic Beverages		\$111,134	\$119,146	\$8,012

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	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$3,961,523	\$4,247,129	\$285,606
Value of Retirement Plans	\$15,675,573	\$16,805,704	\$1,130,131
Value of Other Financial Assets	\$1,278,679	\$1,370,865	\$92,186
Vehicle Loan Amount excluding Interest	\$488,980	\$524,234	\$35,254
Value of Credit Card Debt	\$471,317	\$505,297	\$33,980
<b>Health</b>			
Nonprescription Drugs	\$24,728	\$26,511	\$1,783
Prescription Drugs	\$56,538	\$60,614	\$4,076
Eyeglasses and Contact Lenses	\$15,594	\$16,719	\$1,125
<b>Home</b>			
Mortgage Payment and Basics (11)	\$1,729,612	\$1,854,308	\$124,696
Maintenance and Remodeling Services	\$434,559	\$465,889	\$31,330
Maintenance and Remodeling Materials (12)	\$83,987	\$90,042	\$6,055
Utilities, Fuel, and Public Services	\$855,020	\$916,662	\$61,642
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$18,172	\$19,482	\$1,310
Furniture	\$112,598	\$120,716	\$8,118
Rugs	\$5,522	\$5,920	\$398
Major Appliances (14)	\$60,548	\$64,913	\$4,365
Housewares (15)	\$15,547	\$16,668	\$1,121
Small Appliances	\$9,198	\$9,861	\$663
Luggage	\$2,785	\$2,985	\$200
Telephones and Accessories	\$14,799	\$15,866	\$1,067
<b>Household Operations</b>			
Child Care	\$91,355	\$97,941	\$6,586
Lawn and Garden (16)	\$79,356	\$85,078	\$5,722
Moving/Storage/Freight Express	\$11,998	\$12,863	\$865
Housekeeping Supplies (17)	\$134,001	\$143,661	\$9,660
<b>Insurance</b>			
Owners and Renters Insurance	\$90,448	\$96,968	\$6,520
Vehicle Insurance	\$321,325	\$344,490	\$23,165
Life/Other Insurance	\$85,865	\$92,055	\$6,190
Health Insurance	\$625,511	\$670,607	\$45,096
Personal Care Products (18)	\$87,233	\$93,522	\$6,289
School Books and Supplies (19)	\$26,654	\$28,575	\$1,921
Smoking Products	\$73,007	\$78,271	\$5,264
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$418,090	\$448,232	\$30,142
Gasoline and Motor Oil	\$413,348	\$443,148	\$29,800
Vehicle Maintenance and Repairs	\$202,218	\$216,797	\$14,579
<b>Travel</b>			
Airline Fares	\$109,559	\$117,457	\$7,898
Lodging on Trips	\$111,580	\$119,624	\$8,044
Auto/Truck Rental on Trips	\$5,299	\$5,681	\$382
Food and Drink on Trips	\$100,855	\$108,126	\$7,271

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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.

**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.  
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October 05, 2020



# Retail Demand Outlook

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 Walk Time Band: 5 - 10 minute radius

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Top Tapestry Segments	Percen	Demographic Summary	2020	2025
Front Porches (8E)	57.2%	Population	1,508	1,535
Parks and Rec (5C)	42.8%	Households	647	659
	0.0%	Families	412	418
	0.0%	Median Age	42.3	42.9
	0.0%	Median Household	\$55,445	\$56,414
		<b>2020</b>	<b>2025</b>	<b>Projected</b>
		<b>Consumer Spending</b>	<b>Forecasted Demand</b>	<b>Spending Growth</b>
<b>Apparel and Services</b>		\$1,030,139	\$1,106,813	\$76,674
Men's		\$205,787	\$221,099	\$15,312
Women's		\$360,752	\$387,626	\$26,874
Children's		\$143,953	\$154,656	\$10,703
Footwear		\$240,748	\$258,657	\$17,909
Watches & Jewelry		\$50,561	\$54,324	\$3,763
Apparel Products and Services (1)		\$28,338	\$30,452	\$2,114
<b>Computer</b>				
Computers and Hardware for Home Use		\$80,914	\$86,935	\$6,021
Portable Memory		\$1,852	\$1,989	\$137
Computer Software		\$4,901	\$5,265	\$364
Computer Accessories		\$8,878	\$9,543	\$665
<b>Entertainment &amp; Recreation</b>		\$1,550,939	\$1,666,678	\$115,739
Fees and Admissions		\$366,908	\$394,311	\$27,403
Membership Fees for Clubs (2)		\$122,385	\$131,534	\$9,149
Fees for Participant Sports, excl. Trips		\$47,037	\$50,547	\$3,510
Tickets to Theatre/Operas/Concerts		\$43,401	\$46,649	\$3,248
Tickets to Movies		\$27,916	\$29,987	\$2,071
Tickets to Parks or Museums		\$16,081	\$17,276	\$1,195
Admission to Sporting Events, excl. Trips		\$29,292	\$31,481	\$2,189
Fees for Recreational Lessons		\$80,361	\$86,370	\$6,009
Dating Services		\$436	\$469	\$33
TV/Video/Audio		\$555,454	\$596,847	\$41,393
Cable and Satellite Television Services		\$388,230	\$417,192	\$28,962
Televisions		\$49,165	\$52,823	\$3,658
Satellite Dishes		\$524	\$563	\$39
VCRs, Video Cameras, and DVD Players		\$2,419	\$2,599	\$180
Miscellaneous Video Equipment		\$11,030	\$11,853	\$823
Video Cassettes and DVDs		\$4,726	\$5,077	\$351
Video Game Hardware/Accessories		\$13,406	\$14,399	\$993
Video Game Software		\$8,063	\$8,660	\$597
Rental/Streaming/Downloaded Video		\$25,989	\$27,916	\$1,927
Installation of Televisions		\$455	\$489	\$34
Audio (3)		\$50,411	\$54,165	\$3,754
Rental and Repair of TV/Radio/Sound Equipment		\$1,035	\$1,111	\$76
Pets		\$312,188	\$335,475	\$23,287
Toys/Games/Crafts/Hobbies (4)		\$57,813	\$62,116	\$4,303
Recreational Vehicles and Fees (5)		\$72,205	\$77,653	\$5,448
Sports/Recreation/Exercise Equipment (6)		\$91,101	\$97,892	\$6,791
Photo Equipment and Supplies (7)		\$24,822	\$26,672	\$1,850
Reading (8)		\$54,163	\$58,209	\$4,046
Catered Affairs (9)		\$16,285	\$17,503	\$1,218
<b>Food</b>		\$4,376,353	\$4,701,932	\$325,579
Food at Home		\$2,588,737	\$2,781,404	\$192,667
Bakery and Cereal Products		\$338,761	\$363,992	\$25,231
Meats, Poultry, Fish, and Eggs		\$563,431	\$605,356	\$41,925
Dairy Products		\$268,997	\$289,028	\$20,031
Fruits and Vegetables		\$519,171	\$557,820	\$38,649
Snacks and Other Food at Home (10)		\$898,376	\$965,207	\$66,831
Food Away from Home		\$1,787,616	\$1,920,527	\$132,911
Alcoholic Beverages		\$301,848	\$324,338	\$22,490

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	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$11,285,625	\$12,130,279	\$844,654
Value of Retirement Plans	\$46,272,605	\$49,746,841	\$3,474,236
Value of Other Financial Assets	\$3,708,915	\$3,986,955	\$278,040
Vehicle Loan Amount excluding Interest	\$1,294,463	\$1,390,672	\$96,209
Value of Credit Card Debt	\$1,289,498	\$1,385,645	\$96,147
<b>Health</b>			
Nonprescription Drugs	\$67,657	\$72,701	\$5,044
Prescription Drugs	\$158,846	\$170,720	\$11,874
Eyeglasses and Contact Lenses	\$44,043	\$47,337	\$3,294
<b>Home</b>			
Mortgage Payment and Basics (11)	\$5,068,708	\$5,449,033	\$380,325
Maintenance and Remodeling Services	\$1,271,250	\$1,366,622	\$95,372
Maintenance and Remodeling Materials (12)	\$243,421	\$261,668	\$18,247
Utilities, Fuel, and Public Services	\$2,319,215	\$2,491,996	\$172,781
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$49,469	\$53,156	\$3,687
Furniture	\$313,618	\$337,041	\$23,423
Rugs	\$16,360	\$17,588	\$1,228
Major Appliances (14)	\$170,761	\$183,529	\$12,768
Housewares (15)	\$42,623	\$45,801	\$3,178
Small Appliances	\$24,330	\$26,138	\$1,808
Luggage	\$7,488	\$8,046	\$558
Telephones and Accessories	\$41,244	\$44,325	\$3,081
<b>Household Operations</b>			
Child Care	\$252,418	\$271,256	\$18,838
Lawn and Garden (16)	\$228,796	\$245,938	\$17,142
Moving/Storage/Freight Express	\$29,470	\$31,644	\$2,174
Housekeeping Supplies (17)	\$361,782	\$388,723	\$26,941
<b>Insurance</b>			
Owners and Renters Insurance	\$260,730	\$280,265	\$19,535
Vehicle Insurance	\$853,432	\$916,883	\$63,451
Life/Other Insurance	\$247,899	\$266,475	\$18,576
Health Insurance	\$1,747,289	\$1,877,826	\$130,537
Personal Care Products (18)	\$231,771	\$249,003	\$17,232
School Books and Supplies (19)	\$69,818	\$75,001	\$5,183
Smoking Products	\$193,406	\$207,781	\$14,375
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$1,131,004	\$1,215,242	\$84,238
Gasoline and Motor Oil	\$1,093,071	\$1,174,303	\$81,232
Vehicle Maintenance and Repairs	\$550,272	\$591,280	\$41,008
<b>Travel</b>			
Airline Fares	\$302,497	\$325,072	\$22,575
Lodging on Trips	\$319,364	\$343,277	\$23,913
Auto/Truck Rental on Trips	\$14,478	\$15,557	\$1,079
Food and Drink on Trips	\$280,025	\$300,933	\$20,908

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- (11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
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October 05, 2020



# Retail Demand Outlook

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 Walk Time Band: 10 - 15 minute radius

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Top Tapestry Segments	Percen	Demographic Summary	2020	2025	
Front Porches (8E)	76.0%	Population	3,993	4,046	
Parks and Rec (5C)	23.3%	Households	1,653	1,675	
International Marketplace (13A)	0.7%	Families	1,031	1,042	
	0.0%	Median Age	39.2	39.8	
	0.0%	Median Household	\$52,014	\$53,059	
			<b>2020</b>	<b>2025</b>	
		<b>Consumer Spending</b>	<b>Forecasted Demand</b>	<b>Projected Spending Growth</b>	
<b>Apparel and Services</b>			\$2,539,522	\$2,729,751	\$190,229
Men's			\$508,135	\$546,198	\$38,063
Women's			\$885,479	\$951,842	\$66,363
Children's			\$356,867	\$383,577	\$26,710
Footwear			\$595,073	\$639,621	\$44,548
Watches & Jewelry			\$124,752	\$134,095	\$9,343
Apparel Products and Services (1)			\$69,216	\$74,418	\$5,202
<b>Computer</b>					
Computers and Hardware for Home Use			\$199,652	\$214,598	\$14,946
Portable Memory			\$4,651	\$4,999	\$348
Computer Software			\$12,198	\$13,111	\$913
Computer Accessories			\$21,344	\$22,948	\$1,604
<b>Entertainment &amp; Recreation</b>			\$3,773,622	\$4,056,769	\$283,147
Fees and Admissions			\$889,420	\$956,227	\$66,807
Membership Fees for Clubs (2)			\$295,271	\$317,469	\$22,198
Fees for Participant Sports, excl. Trips			\$114,361	\$122,938	\$8,577
Tickets to Theatre/Operas/Concerts			\$104,205	\$112,050	\$7,845
Tickets to Movies			\$69,928	\$75,149	\$5,221
Tickets to Parks or Museums			\$39,987	\$42,979	\$2,992
Admission to Sporting Events, excl. Trips			\$70,811	\$76,133	\$5,322
Fees for Recreational Lessons			\$193,788	\$208,361	\$14,573
Dating Services			\$1,068	\$1,148	\$80
TV/Video/Audio			\$1,360,348	\$1,462,272	\$101,924
Cable and Satellite Television Services			\$946,191	\$1,017,156	\$70,965
Televisions			\$121,235	\$130,305	\$9,070
Satellite Dishes			\$1,275	\$1,370	\$95
VCRs, Video Cameras, and DVD Players			\$6,026	\$6,476	\$450
Miscellaneous Video Equipment			\$26,821	\$28,833	\$2,012
Video Cassettes and DVDs			\$11,758	\$12,636	\$878
Video Game Hardware/Accessories			\$33,932	\$36,460	\$2,528
Video Game Software			\$20,317	\$21,831	\$1,514
Rental/Streaming/Downloaded Video			\$65,274	\$70,141	\$4,867
Installation of Televisions			\$1,088	\$1,170	\$82
Audio (3)			\$123,841	\$133,111	\$9,270
Rental and Repair of TV/Radio/Sound Equipment			\$2,589	\$2,783	\$194
Pets			\$761,004	\$818,065	\$57,061
Toys/Games/Crafts/Hobbies (4)			\$142,420	\$153,082	\$10,662
Recreational Vehicles and Fees (5)			\$166,495	\$179,137	\$12,642
Sports/Recreation/Exercise Equipment (6)			\$222,781	\$239,475	\$16,694
Photo Equipment and Supplies (7)			\$60,806	\$65,365	\$4,559
Reading (8)			\$131,123	\$140,969	\$9,846
Catered Affairs (9)			\$39,225	\$42,177	\$2,952
<b>Food</b>			\$10,812,233	\$11,621,706	\$809,473
Food at Home			\$6,383,113	\$6,861,141	\$478,028
Bakery and Cereal Products			\$832,323	\$894,695	\$62,372
Meats, Poultry, Fish, and Eggs			\$1,390,940	\$1,495,114	\$104,174
Dairy Products			\$661,454	\$711,015	\$49,561
Fruits and Vegetables			\$1,278,849	\$1,374,661	\$95,812
Snacks and Other Food at Home (10)			\$2,219,546	\$2,385,657	\$166,111
Food Away from Home			\$4,429,120	\$4,760,565	\$331,445
Alcoholic Beverages			\$740,425	\$795,945	\$55,520

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**Source:** Esri forecasts for 2020 and 2025; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics.



# Retail Demand Outlook

387 Church St, New Bedford, Massachusetts, 02745  
 Walk Time Band: 10 - 15 minute radius

Prepared by Esri  
 Latitude: 41.67584  
 Longitude: -70.93788

	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$27,037,816	\$29,069,295	\$2,031,479
Value of Retirement Plans	\$109,184,249	\$117,417,576	\$8,233,327
Value of Other Financial Assets	\$8,818,191	\$9,482,050	\$663,859
Vehicle Loan Amount excluding Interest	\$3,207,724	\$3,447,270	\$239,546
Value of Credit Card Debt	\$3,150,830	\$3,387,100	\$236,270
<b>Health</b>			
Nonprescription Drugs	\$165,250	\$177,636	\$12,386
Prescription Drugs	\$382,969	\$411,711	\$28,742
Eyeglasses and Contact Lenses	\$106,044	\$114,015	\$7,971
<b>Home</b>			
Mortgage Payment and Basics (11)	\$12,003,317	\$12,908,302	\$904,985
Maintenance and Remodeling Services	\$3,011,917	\$3,238,893	\$226,976
Maintenance and Remodeling Materials (12)	\$579,375	\$623,023	\$43,648
Utilities, Fuel, and Public Services	\$5,687,791	\$6,113,854	\$426,063
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$121,131	\$130,209	\$9,078
Furniture	\$759,856	\$816,904	\$57,048
Rugs	\$38,553	\$41,462	\$2,909
Major Appliances (14)	\$411,158	\$442,040	\$30,882
Housewares (15)	\$103,994	\$111,790	\$7,796
Small Appliances	\$60,389	\$64,905	\$4,516
Luggage	\$18,441	\$19,821	\$1,380
Telephones and Accessories	\$99,997	\$107,513	\$7,516
<b>Household Operations</b>			
Child Care	\$614,127	\$660,228	\$46,101
Lawn and Garden (16)	\$545,531	\$586,587	\$41,056
Moving/Storage/Freight Express	\$75,762	\$81,390	\$5,628
Housekeeping Supplies (17)	\$889,244	\$955,836	\$66,592
<b>Insurance</b>			
Owners and Renters Insurance	\$621,488	\$668,241	\$46,753
Vehicle Insurance	\$2,113,451	\$2,271,474	\$158,023
Life/Other Insurance	\$590,950	\$635,448	\$44,498
Health Insurance	\$4,226,894	\$4,544,233	\$317,339
Personal Care Products (18)	\$574,171	\$617,128	\$42,957
School Books and Supplies (19)	\$174,080	\$187,085	\$13,005
Smoking Products	\$479,374	\$515,197	\$35,823
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$2,775,495	\$2,983,217	\$207,722
Gasoline and Motor Oil	\$2,712,901	\$2,915,710	\$202,809
Vehicle Maintenance and Repairs	\$1,346,849	\$1,447,711	\$100,862
<b>Travel</b>			
Airline Fares	\$736,410	\$791,702	\$55,292
Lodging on Trips	\$764,431	\$821,963	\$57,532
Auto/Truck Rental on Trips	\$35,407	\$38,063	\$2,656
Food and Drink on Trips	\$679,574	\$730,592	\$51,018

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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.

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