



Retail Demand Outlook

536 Acushnet Ave, New Bedford, Massachusetts, 02740
Walk Time Band: 0 - 5 minute radius

Prepared by Esri
Latitude: 41.64259
Longitude: -70.92547

Top Tapestry Segments	Percen	Demographic Summary	2020	2025
Set to Impress (11D)	100.0%	Population	51	52
	0.0%	Households	20	21
	0.0%	Families	10	10
	0.0%	Median Age	40.6	41.9
	0.0%	Median Household	\$25,000	\$27,028
			2020	2025
		Consumer Spending		Projected Spending Growth
Apparel and Services			\$23,540	\$26,209
Men's			\$4,634	\$5,159
Women's			\$7,949	\$8,850
Children's			\$3,554	\$3,956
Footwear			\$5,636	\$6,275
Watches & Jewelry			\$1,189	\$1,324
Apparel Products and Services (1)			\$578	\$644
Computer				
Computers and Hardware for Home Use			\$1,810	\$2,015
Portable Memory			\$44	\$49
Computer Software			\$113	\$126
Computer Accessories			\$193	\$215
Entertainment & Recreation			\$33,101	\$36,854
Fees and Admissions			\$6,992	\$7,785
Membership Fees for Clubs (2)			\$2,334	\$2,599
Fees for Participant Sports, excl. Trips			\$924	\$1,029
Tickets to Theatre/Operas/Concerts			\$825	\$919
Tickets to Movies			\$670	\$746
Tickets to Parks or Museums			\$332	\$370
Admission to Sporting Events, excl. Trips			\$556	\$619
Fees for Recreational Lessons			\$1,339	\$1,491
Dating Services			\$11	\$12
TV/Video/Audio			\$12,641	\$14,074
Cable and Satellite Television Services			\$8,415	\$9,370
Televisions			\$1,225	\$1,364
Satellite Dishes			\$12	\$13
VCRs, Video Cameras, and DVD Players			\$60	\$67
Miscellaneous Video Equipment			\$242	\$270
Video Cassettes and DVDs			\$120	\$133
Video Game Hardware/Accessories			\$389	\$433
Video Game Software			\$230	\$256
Rental/Streaming/Downloaded Video			\$702	\$781
Installation of Televisions			\$8	\$9
Audio (3)			\$1,204	\$1,341
Rental and Repair of TV/Radio/Sound Equipment			\$33	\$36
Pets			\$6,748	\$7,514
Toys/Games/Crafts/Hobbies (4)			\$1,405	\$1,565
Recreational Vehicles and Fees (5)			\$1,091	\$1,215
Sports/Recreation/Exercise Equipment (6)			\$2,176	\$2,422
Photo Equipment and Supplies (7)			\$597	\$665
Reading (8)			\$1,115	\$1,242
Catered Affairs (9)			\$334	\$373
Food			\$98,385	\$109,539
Food at Home			\$57,709	\$64,252
Bakery and Cereal Products			\$7,422	\$8,263
Meats, Poultry, Fish, and Eggs			\$12,529	\$13,949
Dairy Products			\$5,887	\$6,554
Fruits and Vegetables			\$11,213	\$12,485
Snacks and Other Food at Home (10)			\$20,659	\$23,001
Food Away from Home			\$40,676	\$45,287
Alcoholic Beverages			\$6,303	\$7,017

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 2020 and 2025; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics.



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	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$230,481	\$256,611	\$26,130
Value of Retirement Plans	\$800,575	\$891,339	\$90,764
Value of Other Financial Assets	\$69,701	\$77,604	\$7,903
Vehicle Loan Amount excluding Interest	\$31,838	\$35,448	\$3,610
Value of Credit Card Debt	\$26,884	\$29,932	\$3,048
Health			
Nonprescription Drugs	\$1,562	\$1,739	\$177
Prescription Drugs	\$3,514	\$3,913	\$399
Eyeglasses and Contact Lenses	\$932	\$1,038	\$106
Home			
Mortgage Payment and Basics (11)	\$78,683	\$87,604	\$8,921
Maintenance and Remodeling Services	\$19,444	\$21,648	\$2,204
Maintenance and Remodeling Materials (12)	\$4,069	\$4,530	\$461
Utilities, Fuel, and Public Services	\$52,160	\$58,073	\$5,913
Household Furnishings and Equipment			
Household Textiles (13)	\$1,136	\$1,265	\$129
Furniture	\$6,811	\$7,583	\$772
Rugs	\$338	\$376	\$38
Major Appliances (14)	\$3,354	\$3,734	\$380
Housewares (15)	\$989	\$1,101	\$112
Small Appliances	\$576	\$642	\$66
Luggage	\$165	\$183	\$18
Telephones and Accessories	\$973	\$1,084	\$111
Household Operations			
Child Care	\$4,925	\$5,483	\$558
Lawn and Garden (16)	\$3,952	\$4,400	\$448
Moving/Storage/Freight Express	\$845	\$941	\$96
Housekeeping Supplies (17)	\$8,247	\$9,182	\$935
Insurance			
Owners and Renters Insurance	\$5,090	\$5,667	\$577
Vehicle Insurance	\$20,164	\$22,450	\$2,286
Life/Other Insurance	\$4,795	\$5,339	\$544
Health Insurance	\$36,732	\$40,897	\$4,165
Personal Care Products (18)	\$5,581	\$6,214	\$633
School Books and Supplies (19)	\$1,706	\$1,901	\$195
Smoking Products	\$5,189	\$5,777	\$588
Transportation			
Payments on Vehicles excluding Leases	\$26,211	\$29,182	\$2,971
Gasoline and Motor Oil	\$25,588	\$28,489	\$2,901
Vehicle Maintenance and Repairs	\$13,395	\$14,914	\$1,519
Travel			
Airline Fares	\$5,780	\$6,436	\$656
Lodging on Trips	\$5,821	\$6,481	\$660
Auto/Truck Rental on Trips	\$289	\$322	\$33
Food and Drink on Trips	\$5,558	\$6,188	\$630

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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 and Supplies** includes school books and supplies for college, elementary school, high school, vocational/technical school, preschool and other schools.

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October 05, 2020



Retail Demand Outlook

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Top Tapestry Segments	Percen	Demographic Summary	2020	2025
Set to Impress (11D)	50.7%	Population	2,080	2,129
Social Security Set (9F)	48.5%	Households	1,122	1,160
Front Porches (8E)	0.8%	Families	342	349
	0.0%	Median Age	45.9	46.8
	0.0%	Median Household	\$19,702	\$20,539
			2020	2025
		Consumer Spending		Projected Spending Growth
Apparel and Services			\$1,167,536	\$1,263,521
Men's			\$233,111	\$252,343
Women's			\$397,558	\$430,308
Children's			\$165,855	\$179,273
Footwear			\$280,506	\$303,590
Watches & Jewelry			\$59,484	\$64,385
Apparel Products and Services (1)			\$31,023	\$33,622
Computer				
Computers and Hardware for Home Use			\$88,107	\$95,314
Portable Memory			\$2,270	\$2,459
Computer Software			\$5,571	\$6,028
Computer Accessories			\$9,195	\$9,943
Entertainment & Recreation			\$1,624,901	\$1,758,100
Fees and Admissions			\$341,247	\$369,160
Membership Fees for Clubs (2)			\$115,059	\$124,496
Fees for Participant Sports, excl. Trips			\$43,358	\$46,867
Tickets to Theatre/Operas/Concerts			\$41,510	\$44,932
Tickets to Movies			\$32,171	\$34,794
Tickets to Parks or Museums			\$16,143	\$17,462
Admission to Sporting Events, excl. Trips			\$27,540	\$29,801
Fees for Recreational Lessons			\$64,877	\$70,169
Dating Services			\$589	\$639
TV/Video/Audio			\$635,320	\$687,732
Cable and Satellite Television Services			\$434,140	\$470,183
Televisions			\$59,225	\$64,063
Satellite Dishes			\$525	\$567
VCRs, Video Cameras, and DVD Players			\$2,867	\$3,100
Miscellaneous Video Equipment			\$11,651	\$12,601
Video Cassettes and DVDs			\$5,709	\$6,174
Video Game Hardware/Accessories			\$18,415	\$19,911
Video Game Software			\$10,713	\$11,581
Rental/Streaming/Downloaded Video			\$32,919	\$35,587
Installation of Televisions			\$388	\$419
Audio (3)			\$57,092	\$61,731
Rental and Repair of TV/Radio/Sound Equipment			\$1,677	\$1,817
Pets			\$328,168	\$355,003
Toys/Games/Crafts/Hobbies (4)			\$66,532	\$71,936
Recreational Vehicles and Fees (5)			\$50,585	\$54,661
Sports/Recreation/Exercise Equipment (6)			\$100,714	\$108,844
Photo Equipment and Supplies (7)			\$28,878	\$31,237
Reading (8)			\$56,305	\$60,953
Catered Affairs (9)			\$17,152	\$18,574
Food			\$4,967,626	\$5,377,855
Food at Home			\$2,935,527	\$3,178,393
Bakery and Cereal Products			\$377,431	\$408,654
Meats, Poultry, Fish, and Eggs			\$642,218	\$695,452
Dairy Products			\$299,922	\$324,744
Fruits and Vegetables			\$573,034	\$620,491
Snacks and Other Food at Home (10)			\$1,042,921	\$1,129,052
Food Away from Home			\$2,032,099	\$2,199,462
Alcoholic Beverages			\$318,179	\$344,445

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	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$10,878,686	\$11,760,993	\$882,307
Value of Retirement Plans	\$38,013,603	\$41,099,294	\$3,085,691
Value of Other Financial Assets	\$3,570,867	\$3,866,679	\$295,812
Vehicle Loan Amount excluding Interest	\$1,479,395	\$1,598,930	\$119,535
Value of Credit Card Debt	\$1,326,962	\$1,435,874	\$108,912
Health			
Nonprescription Drugs	\$80,077	\$86,717	\$6,640
Prescription Drugs	\$177,663	\$192,342	\$14,679
Eyeglasses and Contact Lenses	\$45,760	\$49,512	\$3,752
Home			
Mortgage Payment and Basics (11)	\$3,581,430	\$3,868,446	\$287,016
Maintenance and Remodeling Services	\$906,772	\$979,940	\$73,168
Maintenance and Remodeling Materials (12)	\$189,227	\$204,493	\$15,266
Utilities, Fuel, and Public Services	\$2,586,379	\$2,798,990	\$212,611
Household Furnishings and Equipment			
Household Textiles (13)	\$56,366	\$61,001	\$4,635
Furniture	\$332,999	\$360,271	\$27,272
Rugs	\$15,849	\$17,133	\$1,284
Major Appliances (14)	\$156,164	\$168,778	\$12,614
Housewares (15)	\$48,733	\$52,733	\$4,000
Small Appliances	\$28,614	\$30,967	\$2,353
Luggage	\$8,031	\$8,688	\$657
Telephones and Accessories	\$47,552	\$51,447	\$3,895
Household Operations			
Child Care	\$227,062	\$245,348	\$18,286
Lawn and Garden (16)	\$190,689	\$206,234	\$15,545
Moving/Storage/Freight Express	\$43,509	\$47,121	\$3,612
Housekeeping Supplies (17)	\$417,977	\$452,530	\$34,553
Insurance			
Owners and Renters Insurance	\$240,279	\$259,764	\$19,485
Vehicle Insurance	\$993,162	\$1,074,673	\$81,511
Life/Other Insurance	\$236,429	\$255,827	\$19,398
Health Insurance	\$1,834,085	\$1,985,095	\$151,010
Personal Care Products (18)	\$279,474	\$302,512	\$23,038
School Books and Supplies (19)	\$81,494	\$88,128	\$6,634
Smoking Products	\$264,379	\$286,279	\$21,900
Transportation			
Payments on Vehicles excluding Leases	\$1,229,243	\$1,328,804	\$99,561
Gasoline and Motor Oil	\$1,238,853	\$1,340,061	\$101,208
Vehicle Maintenance and Repairs	\$654,790	\$708,437	\$53,647
Travel			
Airline Fares	\$288,565	\$312,308	\$23,743
Lodging on Trips	\$282,878	\$305,988	\$23,110
Auto/Truck Rental on Trips	\$14,467	\$15,659	\$1,192
Food and Drink on Trips	\$269,815	\$291,859	\$22,044

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- (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.
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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)	43.9%	Population	6,177	6,291
Social Security Set (9F)	23.4%	Households	2,875	2,938
Fresh Ambitions (13D)	18.9%	Families	1,357	1,378
Set to Impress (11D)	13.8%	Median Age	38.9	39.6
	0.0%	Median Household	\$29,829	\$31,116
			2020	2025
		Consumer Spending		Projected Spending Growth
Apparel and Services			\$3,327,455	\$3,611,090
Men's			\$670,117	\$727,258
Women's			\$1,138,720	\$1,235,868
Children's			\$470,225	\$510,071
Footwear			\$795,053	\$862,848
Watches & Jewelry			\$162,576	\$176,512
Apparel Products and Services (1)			\$90,764	\$98,534
Computer				
Computers and Hardware for Home Use			\$254,926	\$276,603
Portable Memory			\$6,384	\$6,931
Computer Software			\$16,042	\$17,407
Computer Accessories			\$26,062	\$28,279
Entertainment & Recreation			\$4,692,480	\$5,092,067
Fees and Admissions			\$1,059,684	\$1,149,356
Membership Fees for Clubs (2)			\$351,933	\$381,779
Fees for Participant Sports, excl. Trips			\$131,899	\$143,056
Tickets to Theatre/Operas/Concerts			\$126,188	\$136,908
Tickets to Movies			\$91,439	\$99,215
Tickets to Parks or Museums			\$50,129	\$54,365
Admission to Sporting Events, excl. Trips			\$84,102	\$91,240
Fees for Recreational Lessons			\$222,477	\$241,145
Dating Services			\$1,517	\$1,648
TV/Video/Audio			\$1,767,294	\$1,918,548
Cable and Satellite Television Services			\$1,223,415	\$1,328,246
Televisions			\$160,109	\$173,793
Satellite Dishes			\$1,502	\$1,629
VCRs, Video Cameras, and DVD Players			\$7,799	\$8,465
Miscellaneous Video Equipment			\$32,568	\$35,346
Video Cassettes and DVDs			\$15,405	\$16,720
Video Game Hardware/Accessories			\$48,251	\$52,372
Video Game Software			\$28,048	\$30,442
Rental/Streaming/Downloaded Video			\$87,561	\$95,034
Installation of Televisions			\$1,174	\$1,274
Audio (3)			\$157,555	\$170,979
Rental and Repair of TV/Radio/Sound Equipment			\$3,907	\$4,248
Pets			\$937,082	\$1,016,931
Toys/Games/Crafts/Hobbies (4)			\$184,173	\$199,849
Recreational Vehicles and Fees (5)			\$172,505	\$186,954
Sports/Recreation/Exercise Equipment (6)			\$279,595	\$303,346
Photo Equipment and Supplies (7)			\$78,810	\$85,541
Reading (8)			\$161,864	\$175,694
Catered Affairs (9)			\$51,474	\$55,848
Food			\$14,137,689	\$15,345,377
Food at Home			\$8,357,190	\$9,071,504
Bakery and Cereal Products			\$1,082,915	\$1,175,403
Meats, Poultry, Fish, and Eggs			\$1,837,122	\$1,994,141
Dairy Products			\$859,514	\$932,951
Fruits and Vegetables			\$1,658,717	\$1,800,347
Snacks and Other Food at Home (10)			\$2,918,922	\$3,168,661
Food Away from Home			\$5,780,499	\$6,273,873
Alcoholic Beverages			\$926,353	\$1,005,398

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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.

October 05, 2020



Retail Demand Outlook

536 Acushnet Ave, New Bedford, Massachusetts, 02740
Walk Time Band: 10 - 15 minute radius

Prepared by Esri
Latitude: 41.64259
Longitude: -70.92547

	2020 Consumer Spending	2025 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$30,953,738	\$33,589,489	\$2,635,751
Value of Retirement Plans	\$118,452,277	\$128,471,230	\$10,018,953
Value of Other Financial Assets	\$10,197,389	\$11,072,044	\$874,655
Vehicle Loan Amount excluding Interest	\$4,059,758	\$4,405,290	\$345,532
Value of Credit Card Debt	\$3,915,897	\$4,248,874	\$332,977
Health			
Nonprescription Drugs	\$214,865	\$233,364	\$18,499
Prescription Drugs	\$478,679	\$519,848	\$41,169
Eyeglasses and Contact Lenses	\$130,828	\$141,978	\$11,150
Home			
Mortgage Payment and Basics (11)	\$12,475,568	\$13,518,619	\$1,043,051
Maintenance and Remodeling Services	\$3,124,404	\$3,386,482	\$262,078
Maintenance and Remodeling Materials (12)	\$620,597	\$672,794	\$52,197
Utilities, Fuel, and Public Services	\$7,311,173	\$7,935,236	\$624,063
Household Furnishings and Equipment			
Household Textiles (13)	\$157,311	\$170,751	\$13,440
Furniture	\$951,622	\$1,032,676	\$81,054
Rugs	\$44,962	\$48,783	\$3,821
Major Appliances (14)	\$474,849	\$514,963	\$40,114
Housewares (15)	\$132,140	\$143,465	\$11,325
Small Appliances	\$80,030	\$86,865	\$6,835
Luggage	\$23,283	\$25,263	\$1,980
Telephones and Accessories	\$130,577	\$141,727	\$11,150
Household Operations			
Child Care	\$723,528	\$784,307	\$60,779
Lawn and Garden (16)	\$598,713	\$649,401	\$50,688
Moving/Storage/Freight Express	\$110,791	\$120,371	\$9,580
Housekeeping Supplies (17)	\$1,159,596	\$1,258,955	\$99,359
Insurance			
Owners and Renters Insurance	\$705,825	\$765,743	\$59,918
Vehicle Insurance	\$2,777,606	\$3,014,703	\$237,097
Life/Other Insurance	\$694,537	\$753,677	\$59,140
Health Insurance	\$5,205,870	\$5,650,801	\$444,931
Personal Care Products (18)	\$766,039	\$831,646	\$65,607
School Books and Supplies (19)	\$227,360	\$246,717	\$19,357
Smoking Products	\$682,464	\$741,294	\$58,830
Transportation			
Payments on Vehicles excluding Leases	\$3,455,808	\$3,749,575	\$293,767
Gasoline and Motor Oil	\$3,507,349	\$3,806,018	\$298,669
Vehicle Maintenance and Repairs	\$1,755,296	\$1,905,665	\$150,369
Travel			
Airline Fares	\$887,088	\$962,371	\$75,283
Lodging on Trips	\$877,245	\$951,525	\$74,280
Auto/Truck Rental on Trips	\$42,975	\$46,635	\$3,660
Food and Drink on Trips	\$812,838	\$881,781	\$68,943

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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 and Supplies** includes school books and supplies for college, elementary school, high school, vocational/technical school, preschool and other schools.

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