



Retail Goods and Services Expenditures

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 1 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.20047
Longitude: -85.68667

Top Tapestry Segments	Percent	Demographic Summary	2019	2024
Golden Years (9B)	23.7%	Population	9,597	9,668
Old and Newcomers (8F)	22.0%	Households	4,502	4,526
Metro Fusion (11C)	14.1%	Families	2,222	2,211
Small Town Simplicity (12C)	11.3%	Median Age	41.8	42.9
Midlife Constants (5E)	10.1%	Median Household Income	\$45,816	\$52,315
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		76	\$1,630.81	\$7,341,900
Men's		76	\$316.32	\$1,424,073
Women's		76	\$548.27	\$2,468,306
Children's		75	\$240.36	\$1,082,085
Footwear		77	\$372.17	\$1,675,510
Watches & Jewelry		76	\$104.36	\$469,845
Apparel Products and Services (1)		74	\$49.33	\$222,081
Computer				
Computers and Hardware for Home Use		77	\$127.57	\$574,334
Portable Memory		74	\$3.29	\$14,792
Computer Software		78	\$7.93	\$35,712
Computer Accessories		76	\$14.41	\$64,886
Entertainment & Recreation		76	\$2,472.29	\$11,130,268
Fees and Admissions		73	\$520.33	\$2,342,513
Membership Fees for Clubs (2)		73	\$173.74	\$782,181
Fees for Participant Sports, excl. Trips		73	\$78.48	\$353,333
Tickets to Theatre/Operas/Concerts		76	\$56.84	\$255,876
Tickets to Movies		76	\$41.67	\$187,589
Tickets to Parks or Museums		74	\$23.78	\$107,077
Admission to Sporting Events, excl. Trips		72	\$45.56	\$205,122
Fees for Recreational Lessons		69	\$99.62	\$448,504
Dating Services		90	\$0.63	\$2,829
TV/Video/Audio		78	\$956.69	\$4,307,024
Cable and Satellite Television Services		78	\$687.85	\$3,096,722
Televisions		78	\$84.63	\$381,006
Satellite Dishes		69	\$1.08	\$4,881
VCRs, Video Cameras, and DVD Players		79	\$4.57	\$20,594
Miscellaneous Video Equipment		76	\$19.21	\$86,492
Video Cassettes and DVDs		78	\$8.94	\$40,261
Video Game Hardware/Accessories		82	\$22.91	\$103,144
Video Game Software		81	\$12.37	\$55,697
Rental/Streaming/Downloaded Video		81	\$37.66	\$169,546
Installation of Televisions		75	\$0.85	\$3,834
Audio (3)		76	\$73.95	\$332,915
Rental and Repair of TV/Radio/Sound Equipment		84	\$2.65	\$11,931
Pets		76	\$499.67	\$2,249,494
Toys/Games/Crafts/Hobbies (4)		76	\$89.92	\$404,802
Recreational Vehicles and Fees (5)		71	\$113.09	\$509,142
Sports/Recreation/Exercise Equipment (6)		72	\$150.04	\$675,465
Photo Equipment and Supplies (7)		77	\$39.86	\$179,433
Reading (8)		77	\$82.54	\$371,577
Catered Affairs (9)		76	\$20.17	\$90,818
Food		77	\$6,807.66	\$30,648,097
Food at Home		78	\$4,013.54	\$18,068,949
Bakery and Cereal Products		78	\$526.97	\$2,372,428
Meats, Poultry, Fish, and Eggs		78	\$889.15	\$4,002,962
Dairy Products		77	\$414.43	\$1,865,744
Fruits and Vegetables		77	\$782.19	\$3,521,441
Snacks and Other Food at Home (10)		78	\$1,400.79	\$6,306,374
Food Away from Home		76	\$2,794.12	\$12,579,148
Alcoholic Beverages		75	\$434.97	\$1,958,225

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	77	\$16,512.71	\$74,340,207
Value of Retirement Plans	73	\$69,247.08	\$311,750,374
Value of Other Financial Assets	81	\$4,586.45	\$20,648,181
Vehicle Loan Amount excluding Interest	75	\$2,156.89	\$9,710,313
Value of Credit Card Debt	75	\$1,837.19	\$8,271,034
Health			
Nonprescription Drugs	79	\$113.89	\$512,754
Prescription Drugs	78	\$286.11	\$1,288,073
Eyeglasses and Contact Lenses	76	\$68.50	\$308,405
Home			
Mortgage Payment and Basics (11)	68	\$6,846.08	\$30,821,050
Maintenance and Remodeling Services	69	\$1,475.84	\$6,644,233
Maintenance and Remodeling Materials (12)	70	\$341.10	\$1,535,618
Utilities, Fuel, and Public Services	77	\$3,750.81	\$16,886,154
Household Furnishings and Equipment			
Household Textiles (13)	77	\$77.32	\$348,084
Furniture	76	\$465.64	\$2,096,299
Rugs	75	\$24.21	\$108,994
Major Appliances (14)	74	\$260.69	\$1,173,618
Housewares (15)	76	\$80.94	\$364,389
Small Appliances	78	\$38.13	\$171,641
Luggage	74	\$10.36	\$46,647
Telephones and Accessories	78	\$58.60	\$263,839
Household Operations			
Child Care	70	\$358.66	\$1,614,666
Lawn and Garden (16)	72	\$339.12	\$1,526,723
Moving/Storage/Freight Express	83	\$55.16	\$248,310
Housekeeping Supplies (17)	77	\$579.67	\$2,609,676
Insurance			
Owners and Renters Insurance	73	\$420.24	\$1,891,930
Vehicle Insurance	78	\$1,202.07	\$5,411,713
Life/Other Insurance	73	\$337.06	\$1,517,452
Health Insurance	77	\$3,007.03	\$13,537,662
Personal Care Products (18)	77	\$384.60	\$1,731,481
School Books and Supplies (19)	77	\$119.19	\$536,572
Smoking Products	83	\$333.77	\$1,502,630
Transportation			
Payments on Vehicles excluding Leases	75	\$1,902.57	\$8,565,372
Gasoline and Motor Oil	77	\$1,753.82	\$7,895,713
Vehicle Maintenance and Repairs	81	\$922.30	\$4,152,181
Travel			
Airline Fares	73	\$400.71	\$1,803,990
Lodging on Trips	73	\$451.99	\$2,034,870
Auto/Truck Rental on Trips	73	\$19.21	\$86,481
Food and Drink on Trips	74	\$398.77	\$1,795,262

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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 civic 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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Top Tapestry Segments	Percent	Demographic Summary	2019	2024
Rustbelt Traditions (5D)	15.7%	Population	93,687	94,616
Emerald City (8B)	12.2%	Households	40,762	41,120
Old and Newcomers (8F)	12.2%	Families	21,925	21,929
In Style (5B)	11.7%	Median Age	39.2	40.4
Metro Fusion (11C)	9.3%	Median Household Income	\$52,057	\$59,456
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		90	\$1,922.35	\$78,358,715
Men's		89	\$368.68	\$15,028,040
Women's		90	\$647.88	\$26,408,921
Children's		90	\$290.04	\$11,822,430
Footwear		90	\$434.37	\$17,705,939
Watches & Jewelry		90	\$124.22	\$5,063,396
Apparel Products and Services (1)		86	\$57.16	\$2,329,989
Computer				
Computers and Hardware for Home Use		92	\$152.24	\$6,205,549
Portable Memory		87	\$3.89	\$158,664
Computer Software		94	\$9.56	\$389,482
Computer Accessories		91	\$17.35	\$707,043
Entertainment & Recreation		89	\$2,895.83	\$118,039,635
Fees and Admissions		87	\$622.49	\$25,373,811
Membership Fees for Clubs (2)		87	\$204.70	\$8,344,035
Fees for Participant Sports, excl. Trips		89	\$95.39	\$3,888,256
Tickets to Theatre/Operas/Concerts		89	\$66.80	\$2,722,962
Tickets to Movies		91	\$49.83	\$2,031,228
Tickets to Parks or Museums		88	\$28.50	\$1,161,692
Admission to Sporting Events, excl. Trips		89	\$56.20	\$2,290,823
Fees for Recreational Lessons		84	\$120.31	\$4,904,114
Dating Services		107	\$0.75	\$30,702
TV/Video/Audio		91	\$1,118.80	\$45,604,649
Cable and Satellite Television Services		91	\$796.75	\$32,477,209
Televisions		92	\$100.10	\$4,080,472
Satellite Dishes		82	\$1.29	\$52,550
VCRs, Video Cameras, and DVD Players		96	\$5.54	\$225,639
Miscellaneous Video Equipment		94	\$23.95	\$976,225
Video Cassettes and DVDs		94	\$10.76	\$438,767
Video Game Hardware/Accessories		100	\$27.79	\$1,132,748
Video Game Software		98	\$14.95	\$609,555
Rental/Streaming/Downloaded Video		98	\$45.64	\$1,860,178
Installation of Televisions		84	\$0.96	\$39,070
Audio (3)		90	\$87.92	\$3,583,877
Rental and Repair of TV/Radio/Sound Equipment		100	\$3.15	\$128,358
Pets		86	\$572.28	\$23,327,078
Toys/Games/Crafts/Hobbies (4)		92	\$108.86	\$4,437,154
Recreational Vehicles and Fees (5)		77	\$123.11	\$5,018,018
Sports/Recreation/Exercise Equipment (6)		88	\$182.64	\$7,444,857
Photo Equipment and Supplies (7)		92	\$47.95	\$1,954,437
Reading (8)		90	\$95.61	\$3,897,310
Catered Affairs (9)		90	\$24.10	\$982,320
Food		90	\$7,978.61	\$325,223,958
Food at Home		90	\$4,671.91	\$190,436,285
Bakery and Cereal Products		90	\$613.87	\$25,022,690
Meats, Poultry, Fish, and Eggs		90	\$1,030.38	\$42,000,293
Dairy Products		90	\$480.54	\$19,587,754
Fruits and Vegetables		89	\$909.98	\$37,092,652
Snacks and Other Food at Home (10)		91	\$1,637.13	\$66,732,896
Food Away from Home		90	\$3,306.70	\$134,787,673
Alcoholic Beverages		90	\$516.83	\$21,066,990

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Financial			
Value of Stocks/Bonds/Mutual Funds	90	\$19,216.60	\$783,306,873
Value of Retirement Plans	88	\$83,807.39	\$3,416,156,907
Value of Other Financial Assets	95	\$5,372.54	\$218,995,654
Vehicle Loan Amount excluding Interest	91	\$2,596.69	\$105,846,179
Value of Credit Card Debt	90	\$2,187.78	\$89,178,228
Health			
Nonprescription Drugs	92	\$131.98	\$5,379,624
Prescription Drugs	91	\$333.69	\$13,601,953
Eyeglasses and Contact Lenses	90	\$81.69	\$3,329,875
Home			
Mortgage Payment and Basics (11)	83	\$8,338.67	\$339,901,000
Maintenance and Remodeling Services	83	\$1,764.93	\$71,942,176
Maintenance and Remodeling Materials (12)	85	\$414.36	\$16,890,130
Utilities, Fuel, and Public Services	91	\$4,405.00	\$179,556,493
Household Furnishings and Equipment			
Household Textiles (13)	92	\$91.84	\$3,743,750
Furniture	91	\$558.06	\$22,747,680
Rugs	94	\$30.44	\$1,240,752
Major Appliances (14)	88	\$311.01	\$12,677,443
Housewares (15)	90	\$95.85	\$3,906,904
Small Appliances	92	\$44.65	\$1,820,185
Luggage	89	\$12.47	\$508,408
Telephones and Accessories	89	\$67.25	\$2,741,389
Household Operations			
Child Care	86	\$438.70	\$17,882,133
Lawn and Garden (16)	84	\$396.23	\$16,151,287
Moving/Storage/Freight Express	98	\$65.25	\$2,659,688
Housekeeping Supplies (17)	90	\$676.54	\$27,577,247
Insurance			
Owners and Renters Insurance	87	\$504.09	\$20,547,549
Vehicle Insurance	91	\$1,406.69	\$57,339,405
Life/Other Insurance	87	\$401.53	\$16,367,135
Health Insurance	90	\$3,536.36	\$144,149,183
Personal Care Products (18)	92	\$459.98	\$18,749,765
School Books and Supplies (19)	90	\$139.47	\$5,685,140
Smoking Products	95	\$383.20	\$15,619,801
Transportation			
Payments on Vehicles excluding Leases	90	\$2,274.22	\$92,701,641
Gasoline and Motor Oil	90	\$2,061.33	\$84,023,790
Vehicle Maintenance and Repairs	94	\$1,073.03	\$43,738,845
Travel			
Airline Fares	86	\$470.15	\$19,164,442
Lodging on Trips	86	\$531.65	\$21,671,231
Auto/Truck Rental on Trips	89	\$23.34	\$951,306
Food and Drink on Trips	87	\$471.13	\$19,204,222

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Top Tapestry Segments	Percent	Demographic Summary	2019	2024
Emerald City (8B)	12.6%	Population	260,724	266,936
In Style (5B)	9.7%	Households	116,614	119,439
Rustbelt Traditions (5D)	8.9%	Families	58,480	59,268
Set to Impress (11D)	8.9%	Median Age	39.0	39.9
Old and Newcomers (8F)	6.7%	Median Household Income	\$50,538	\$57,615
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		86	\$1,848.14	\$215,518,921
Men's		86	\$357.29	\$41,664,552
Women's		86	\$619.45	\$72,236,213
Children's		86	\$278.40	\$32,465,074
Footwear		87	\$420.05	\$48,983,709
Watches & Jewelry		86	\$118.20	\$13,784,196
Apparel Products and Services (1)		82	\$54.75	\$6,385,178
Computer				
Computers and Hardware for Home Use		89	\$147.27	\$17,174,091
Portable Memory		84	\$3.73	\$435,521
Computer Software		92	\$9.28	\$1,082,202
Computer Accessories		87	\$16.58	\$1,933,399
Entertainment & Recreation		84	\$2,761.13	\$321,986,677
Fees and Admissions		83	\$592.99	\$69,151,076
Membership Fees for Clubs (2)		82	\$194.99	\$22,739,124
Fees for Participant Sports, excl. Trips		84	\$89.91	\$10,484,575
Tickets to Theatre/Operas/Concerts		85	\$64.02	\$7,466,007
Tickets to Movies		88	\$48.24	\$5,624,989
Tickets to Parks or Museums		84	\$27.30	\$3,184,035
Admission to Sporting Events, excl. Trips		84	\$53.16	\$6,199,135
Fees for Recreational Lessons		80	\$114.63	\$13,367,106
Dating Services		106	\$0.74	\$86,105
TV/Video/Audio		88	\$1,071.86	\$124,994,317
Cable and Satellite Television Services		87	\$761.59	\$88,812,510
Televisions		89	\$96.30	\$11,229,936
Satellite Dishes		78	\$1.22	\$142,553
VCRs, Video Cameras, and DVD Players		92	\$5.30	\$618,321
Miscellaneous Video Equipment		89	\$22.67	\$2,644,001
Video Cassettes and DVDs		90	\$10.32	\$1,202,936
Video Game Hardware/Accessories		97	\$27.16	\$3,166,966
Video Game Software		97	\$14.70	\$1,713,660
Rental/Streaming/Downloaded Video		94	\$44.17	\$5,150,831
Installation of Televisions		78	\$0.89	\$103,568
Audio (3)		87	\$84.48	\$9,851,018
Rental and Repair of TV/Radio/Sound Equipment		97	\$3.07	\$358,017
Pets		82	\$542.17	\$63,224,090
Toys/Games/Crafts/Hobbies (4)		89	\$104.69	\$12,208,458
Recreational Vehicles and Fees (5)		72	\$115.61	\$13,482,089
Sports/Recreation/Exercise Equipment (6)		84	\$173.27	\$20,205,504
Photo Equipment and Supplies (7)		89	\$46.12	\$5,378,320
Reading (8)		85	\$90.99	\$10,611,113
Catered Affairs (9)		88	\$23.43	\$2,731,709
Food		87	\$7,655.94	\$892,789,485
Food at Home		87	\$4,481.22	\$522,573,566
Bakery and Cereal Products		87	\$588.78	\$68,660,560
Meats, Poultry, Fish, and Eggs		87	\$990.62	\$115,519,763
Dairy Products		86	\$460.64	\$53,717,064
Fruits and Vegetables		86	\$872.66	\$101,764,202
Snacks and Other Food at Home (10)		87	\$1,568.53	\$182,911,978
Food Away from Home		86	\$3,174.71	\$370,215,918
Alcoholic Beverages		86	\$495.24	\$57,751,503

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Source: Esri forecasts for 2019 and 2024; Consumer Spending data are derived from the 2016 and 2017 Consumer Expenditure Surveys, Bureau of Labor Statistics.

December 31, 2019



Retail Goods and Services Expenditures

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.20047
Longitude: -85.68667

	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	84	\$17,986.07	\$2,097,427,893
Value of Retirement Plans	82	\$78,075.91	\$9,104,743,764
Value of Other Financial Assets	90	\$5,101.17	\$594,867,847
Vehicle Loan Amount excluding Interest	87	\$2,472.72	\$288,353,601
Value of Credit Card Debt	85	\$2,085.44	\$243,191,245
Health			
Nonprescription Drugs	87	\$125.10	\$14,588,261
Prescription Drugs	86	\$315.07	\$36,741,408
Eyeglasses and Contact Lenses	86	\$77.50	\$9,037,780
Home			
Mortgage Payment and Basics (11)	77	\$7,763.90	\$905,379,973
Maintenance and Remodeling Services	77	\$1,639.84	\$191,228,061
Maintenance and Remodeling Materials (12)	79	\$384.30	\$44,815,158
Utilities, Fuel, and Public Services	87	\$4,211.73	\$491,146,281
Household Furnishings and Equipment			
Household Textiles (13)	88	\$88.01	\$10,263,589
Furniture	87	\$534.38	\$62,316,209
Rugs	88	\$28.67	\$3,343,138
Major Appliances (14)	83	\$294.30	\$34,319,969
Housewares (15)	86	\$91.05	\$10,617,732
Small Appliances	89	\$43.20	\$5,037,477
Luggage	85	\$11.93	\$1,391,604
Telephones and Accessories	85	\$64.20	\$7,486,641
Household Operations			
Child Care	82	\$418.99	\$48,859,840
Lawn and Garden (16)	79	\$370.28	\$43,179,629
Moving/Storage/Freight Express	95	\$63.10	\$7,358,798
Housekeeping Supplies (17)	86	\$646.00	\$75,332,821
Insurance			
Owners and Renters Insurance	81	\$470.62	\$54,880,648
Vehicle Insurance	87	\$1,349.51	\$157,371,834
Life/Other Insurance	82	\$376.87	\$43,948,391
Health Insurance	85	\$3,356.08	\$391,365,779
Personal Care Products (18)	88	\$440.50	\$51,368,725
School Books and Supplies (19)	87	\$134.78	\$15,717,630
Smoking Products	92	\$373.15	\$43,515,017
Transportation			
Payments on Vehicles excluding Leases	85	\$2,165.72	\$252,553,654
Gasoline and Motor Oil	86	\$1,975.93	\$230,421,332
Vehicle Maintenance and Repairs	90	\$1,028.47	\$119,933,960
Travel			
Airline Fares	82	\$448.63	\$52,316,041
Lodging on Trips	81	\$502.51	\$58,599,732
Auto/Truck Rental on Trips	85	\$22.19	\$2,588,099
Food and Drink on Trips	83	\$447.88	\$52,228,556

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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 civic 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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