



## Retail Goods and Services Expenditures

3297 Cosby Hwy, Cosby, Tennessee, 37722  
Ring: 3 mile radius

Prepared by Esri  
Latitude: 35.84325  
Longitude: -83.22328

Top Tapestry Segments	Percent	Demographic Summary	2023	2028
Southern Satellites (10A)	51.0%	Population	3,437	3,491
Rooted Rural (10B)	39.9%	Households	1,444	1,484
Rural Bypasses (10E)	9.1%	Families	1,007	1,030
	0.0%	Median Age	44.9	46.3
	0.0%	Median Household Income	\$48,371	\$54,029
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>		57	\$1,248.00	\$1,802,115
Men's		55	\$224.45	\$324,112
Women's		57	\$423.29	\$611,227
Children's		63	\$208.28	\$300,756
Footwear		54	\$267.80	\$386,703
Watches & Jewelry		60	\$100.71	\$145,432
Apparel Products and Services (1)		53	\$23.47	\$33,885
<b>Computer</b>				
Computers and Hardware for Home Use		51	\$131.18	\$189,421
Portable Memory		54	\$2.49	\$3,589
Computer Software		45	\$6.56	\$9,471
Computer Accessories		52	\$12.93	\$18,676
<b>Entertainment &amp; Recreation</b>		66	\$2,486.65	\$3,590,721
Fees and Admissions		47	\$334.17	\$482,544
Membership Fees for Clubs (2)		50	\$140.24	\$202,502
Fees for Participant Sports, excl. Trips		47	\$55.87	\$80,683
Tickets to Theatre/Operas/Concerts		47	\$25.70	\$37,104
Tickets to Movies		44	\$12.12	\$17,500
Tickets to Parks or Museums		59	\$16.45	\$23,752
Admission to Sporting Events, excl. Trips		50	\$29.43	\$42,492
Fees for Recreational Lessons		37	\$53.94	\$77,888
Dating Services		40	\$0.43	\$622
TV/Video/Audio		72	\$969.36	\$1,399,750
Cable and Satellite Television Services		78	\$675.62	\$975,595
Televisions		64	\$92.57	\$133,673
Satellite Dishes		77	\$1.32	\$1,908
VCRs, Video Cameras, and DVD Players		55	\$2.65	\$3,830
Miscellaneous Video Equipment		49	\$6.17	\$8,908
Video Cassettes and DVDs		56	\$3.63	\$5,239
Video Game Hardware/Accessories		58	\$23.51	\$33,942
Video Game Software		57	\$10.99	\$15,870
Rental/Streaming/Downloaded Video		58	\$71.88	\$103,793
Installation of Televisions		38	\$0.61	\$887
Audio (3)		57	\$76.80	\$110,903
Rental and Repair of TV/Radio/Sound Equipment		130	\$3.60	\$5,201
Pets		75	\$687.55	\$992,822
Toys/Games/Crafts/Hobbies (4)		62	\$98.22	\$141,823
Recreational Vehicles and Fees (5)		74	\$110.85	\$160,068
Sports/Recreation/Exercise Equipment (6)		63	\$177.22	\$255,899
Photo Equipment and Supplies (7)		52	\$24.29	\$35,074
Reading (8)		55	\$69.88	\$100,911
Catered Affairs (9)		50	\$15.12	\$21,830
<b>Food</b>		64	\$6,760.28	\$9,761,848
Food at Home		66	\$4,492.40	\$6,487,020
Bakery and Cereal Products		67	\$589.79	\$851,655
Meats, Poultry, Fish, and Eggs		67	\$984.77	\$1,422,013
Dairy Products		65	\$428.64	\$618,956
Fruits and Vegetables		62	\$837.24	\$1,208,968
Snacks and Other Food at Home (10)		67	\$1,651.96	\$2,385,427
Food Away from Home		61	\$2,267.89	\$3,274,828
Alcoholic Beverages		52	\$350.94	\$506,759

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	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	51	\$20,020.27	\$28,909,263
Value of Retirement Plans	58	\$81,585.16	\$117,808,977
Value of Other Financial Assets	50	\$4,309.99	\$6,223,625
Vehicle Loan Amount excluding Interest	77	\$2,801.01	\$4,044,655
Value of Credit Card Debt	63	\$1,986.11	\$2,867,945
<b>Health</b>			
Nonprescription Drugs	84	\$143.91	\$207,807
Prescription Drugs	90	\$329.93	\$476,419
Eyeglasses and Contact Lenses	70	\$78.27	\$113,023
<b>Home</b>			
Mortgage Payment and Basics (11)	58	\$7,494.05	\$10,821,402
Maintenance and Remodeling Services	62	\$2,360.84	\$3,409,059
Maintenance and Remodeling Materials (12)	95	\$746.51	\$1,077,962
Utilities, Fuel, and Public Services	74	\$4,308.75	\$6,221,832
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	61	\$74.15	\$107,077
Furniture	65	\$538.00	\$776,865
Rugs	64	\$26.59	\$38,402
Major Appliances (14)	73	\$386.55	\$558,182
Housewares (15)	56	\$59.74	\$86,260
Small Appliances	58	\$42.27	\$61,045
Luggage	57	\$8.24	\$11,900
Telephones and Accessories	73	\$78.43	\$113,254
<b>Household Operations</b>			
Child Care	49	\$252.48	\$364,584
Lawn and Garden (16)	76	\$506.77	\$731,772
Moving/Storage/Freight Express	58	\$51.91	\$74,957
Housekeeping Supplies (17)	69	\$647.03	\$934,305
<b>Insurance</b>			
Owners and Renters Insurance	81	\$630.04	\$909,775
Vehicle Insurance	74	\$1,602.94	\$2,314,640
Life/Other Insurance	73	\$506.91	\$731,971
Health Insurance	75	\$3,690.13	\$5,328,554
Personal Care Products (18)	60	\$328.91	\$474,943
School Books and Supplies (19)	64	\$85.93	\$124,082
Smoking Products	105	\$455.10	\$657,160
<b>Transportation</b>			
Payments on Vehicles excluding Leases	77	\$2,338.85	\$3,377,298
Gasoline and Motor Oil	78	\$1,968.51	\$2,842,535
Vehicle Maintenance and Repairs	68	\$891.96	\$1,287,992
<b>Travel</b>			
Airline Fares	48	\$225.48	\$325,598
Lodging on Trips	64	\$464.64	\$670,935
Auto/Truck Rental on Trips	50	\$39.59	\$57,162
Food and Drink on Trips	59	\$332.01	\$479,420

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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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## Retail Goods and Services Expenditures

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Top Tapestry Segments	Percent	Demographic Summary	2023	2028
Rooted Rural (10B)	57.5%	Population	8,275	8,380
Southern Satellites (10A)	27.8%	Households	3,551	3,631
Rural Bypasses (10E)	14.0%	Families	2,426	2,470
Rural Resort Dwellers (6E)	0.7%	Median Age	45.9	47.3
	0.0%	Median Household Income	\$46,873	\$52,773
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>		55	\$1,199.56	\$4,259,633
Men's		52	\$213.03	\$756,459
Women's		55	\$407.74	\$1,447,894
Children's		61	\$201.50	\$715,515
Footwear		51	\$255.05	\$905,700
Watches & Jewelry		59	\$99.86	\$354,591
Apparel Products and Services (1)		50	\$22.38	\$79,474
<b>Computer</b>				
Computers and Hardware for Home Use		49	\$125.27	\$444,839
Portable Memory		53	\$2.46	\$8,733
Computer Software		42	\$6.04	\$21,448
Computer Accessories		50	\$12.49	\$44,346
<b>Entertainment &amp; Recreation</b>		65	\$2,476.76	\$8,794,960
Fees and Admissions		43	\$305.65	\$1,085,354
Membership Fees for Clubs (2)		46	\$128.94	\$457,853
Fees for Participant Sports, excl. Trips		42	\$50.11	\$177,932
Tickets to Theatre/Operas/Concerts		45	\$24.30	\$86,287
Tickets to Movies		40	\$11.17	\$39,647
Tickets to Parks or Museums		55	\$15.26	\$54,178
Admission to Sporting Events, excl. Trips		46	\$27.04	\$96,020
Fees for Recreational Lessons		33	\$48.46	\$172,094
Dating Services		36	\$0.38	\$1,343
TV/Video/Audio		72	\$972.94	\$3,454,919
Cable and Satellite Television Services		80	\$687.00	\$2,439,544
Televisions		62	\$90.72	\$322,132
Satellite Dishes		81	\$1.38	\$4,912
VCRs, Video Cameras, and DVD Players		54	\$2.61	\$9,258
Miscellaneous Video Equipment		46	\$5.85	\$20,787
Video Cassettes and DVDs		55	\$3.56	\$12,643
Video Game Hardware/Accessories		57	\$22.95	\$81,507
Video Game Software		55	\$10.67	\$37,900
Rental/Streaming/Downloaded Video		56	\$69.08	\$245,314
Installation of Televisions		34	\$0.55	\$1,965
Audio (3)		55	\$74.63	\$265,005
Rental and Repair of TV/Radio/Sound Equipment		141	\$3.93	\$13,952
Pets		77	\$708.67	\$2,516,499
Toys/Games/Crafts/Hobbies (4)		61	\$96.36	\$342,165
Recreational Vehicles and Fees (5)		76	\$114.90	\$408,016
Sports/Recreation/Exercise Equipment (6)		61	\$172.60	\$612,902
Photo Equipment and Supplies (7)		49	\$23.12	\$82,096
Reading (8)		54	\$68.77	\$244,204
Catered Affairs (9)		45	\$13.74	\$48,806
<b>Food</b>		64	\$6,687.87	\$23,748,611
Food at Home		66	\$4,482.85	\$15,918,591
Bakery and Cereal Products		67	\$591.56	\$2,100,645
Meats, Poultry, Fish, and Eggs		67	\$980.02	\$3,480,061
Dairy Products		65	\$430.27	\$1,527,894
Fruits and Vegetables		62	\$828.74	\$2,942,860
Snacks and Other Food at Home (10)		67	\$1,652.25	\$5,867,131
Food Away from Home		59	\$2,205.02	\$7,830,021
Alcoholic Beverages		50	\$334.29	\$1,187,065

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	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	49	\$19,179.82	\$68,107,548
Value of Retirement Plans	56	\$78,737.25	\$279,595,986
Value of Other Financial Assets	50	\$4,263.53	\$15,139,796
Vehicle Loan Amount excluding Interest	75	\$2,742.95	\$9,740,224
Value of Credit Card Debt	61	\$1,937.56	\$6,880,289
<b>Health</b>			
Nonprescription Drugs	86	\$146.26	\$519,352
Prescription Drugs	92	\$338.55	\$1,202,198
Eyeglasses and Contact Lenses	72	\$80.29	\$285,127
<b>Home</b>			
Mortgage Payment and Basics (11)	55	\$7,084.73	\$25,157,885
Maintenance and Remodeling Services	60	\$2,271.88	\$8,067,434
Maintenance and Remodeling Materials (12)	99	\$779.68	\$2,768,631
Utilities, Fuel, and Public Services	75	\$4,330.89	\$15,378,983
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	59	\$72.83	\$258,607
Furniture	64	\$529.13	\$1,878,932
Rugs	63	\$26.43	\$93,843
Major Appliances (14)	73	\$384.30	\$1,364,650
Housewares (15)	53	\$57.03	\$202,507
Small Appliances	58	\$41.78	\$148,367
Luggage	55	\$7.87	\$27,937
Telephones and Accessories	76	\$82.18	\$291,832
<b>Household Operations</b>			
Child Care	45	\$232.49	\$825,584
Lawn and Garden (16)	76	\$508.25	\$1,804,813
Moving/Storage/Freight Express	56	\$50.28	\$178,546
Housekeeping Supplies (17)	69	\$646.31	\$2,295,030
<b>Insurance</b>			
Owners and Renters Insurance	81	\$629.56	\$2,235,557
Vehicle Insurance	74	\$1,597.48	\$5,672,644
Life/Other Insurance	73	\$504.15	\$1,790,226
Health Insurance	75	\$3,700.49	\$13,140,435
Personal Care Products (18)	58	\$321.20	\$1,140,586
School Books and Supplies (19)	63	\$84.28	\$299,275
Smoking Products	112	\$487.41	\$1,730,792
<b>Transportation</b>			
Payments on Vehicles excluding Leases	77	\$2,325.38	\$8,257,438
Gasoline and Motor Oil	79	\$1,999.16	\$7,099,000
Vehicle Maintenance and Repairs	68	\$892.60	\$3,169,639
<b>Travel</b>			
Airline Fares	45	\$210.99	\$749,239
Lodging on Trips	63	\$454.68	\$1,614,570
Auto/Truck Rental on Trips	46	\$36.56	\$129,841
Food and Drink on Trips	58	\$322.58	\$1,145,495

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Top Tapestry Segments	Percent	Demographic Summary	2023	2028
Rooted Rural (10B)	27.5%	Population	31,073	31,383
Small Town Sincerity (12C)	26.1%	Households	13,283	13,518
Rural Bypasses (10E)	16.6%	Families	8,616	8,733
Southern Satellites (10A)	15.3%	Median Age	45.6	46.8
Salt of the Earth (6B)	6.9%	Median Household Income	\$41,352	\$46,645
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>		52	\$1,137.71	\$15,112,164
Men's		50	\$203.71	\$2,705,837
Women's		52	\$388.76	\$5,163,861
Children's		56	\$186.78	\$2,481,023
Footwear		49	\$246.72	\$3,277,240
Watches & Jewelry		53	\$89.69	\$1,191,384
Apparel Products and Services (1)		50	\$22.04	\$292,818
<b>Computer</b>				
Computers and Hardware for Home Use		48	\$121.73	\$1,616,917
Portable Memory		53	\$2.44	\$32,358
Computer Software		44	\$6.31	\$83,780
Computer Accessories		50	\$12.43	\$165,094
<b>Entertainment &amp; Recreation</b>		61	\$2,294.51	\$30,477,963
Fees and Admissions		42	\$299.57	\$3,979,177
Membership Fees for Clubs (2)		45	\$124.18	\$1,649,456
Fees for Participant Sports, excl. Trips		42	\$49.68	\$659,861
Tickets to Theatre/Operas/Concerts		44	\$24.27	\$322,422
Tickets to Movies		40	\$11.04	\$146,610
Tickets to Parks or Museums		50	\$14.03	\$186,315
Admission to Sporting Events, excl. Trips		46	\$26.74	\$355,221
Fees for Recreational Lessons		34	\$49.23	\$653,957
Dating Services		37	\$0.40	\$5,335
TV/Video/Audio		66	\$892.03	\$11,848,799
Cable and Satellite Television Services		72	\$619.81	\$8,232,995
Televisions		59	\$85.92	\$1,141,287
Satellite Dishes		70	\$1.19	\$15,780
VCRs, Video Cameras, and DVD Players		53	\$2.56	\$33,954
Miscellaneous Video Equipment		44	\$5.62	\$74,643
Video Cassettes and DVDs		53	\$3.46	\$45,898
Video Game Hardware/Accessories		56	\$22.41	\$297,673
Video Game Software		54	\$10.54	\$139,938
Rental/Streaming/Downloaded Video		53	\$65.85	\$874,749
Installation of Televisions		37	\$0.60	\$7,908
Audio (3)		52	\$70.81	\$940,595
Rental and Repair of TV/Radio/Sound Equipment		117	\$3.27	\$43,381
Pets		71	\$650.01	\$8,634,079
Toys/Games/Crafts/Hobbies (4)		58	\$91.52	\$1,215,692
Recreational Vehicles and Fees (5)		69	\$103.88	\$1,379,884
Sports/Recreation/Exercise Equipment (6)		55	\$155.28	\$2,062,621
Photo Equipment and Supplies (7)		48	\$22.45	\$298,259
Reading (8)		53	\$66.94	\$889,137
Catered Affairs (9)		42	\$12.82	\$170,314
<b>Food</b>		59	\$6,187.61	\$82,190,016
Food at Home		61	\$4,147.44	\$55,090,430
Bakery and Cereal Products		62	\$546.21	\$7,255,336
Meats, Poultry, Fish, and Eggs		61	\$901.63	\$11,976,311
Dairy Products		61	\$401.03	\$5,326,818
Fruits and Vegetables		58	\$775.34	\$10,298,846
Snacks and Other Food at Home (10)		62	\$1,523.23	\$20,233,119
Food Away from Home		55	\$2,040.17	\$27,099,585
Alcoholic Beverages		49	\$327.75	\$4,353,451

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**Source:** Esri forecasts for 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

February 05, 2024





## Retail Goods and Services Expenditures

3297 Cosby Hwy, Cosby, Tennessee, 37722  
Ring: 10 mile radius

Prepared by Esri  
Latitude: 35.84325  
Longitude: -83.22328

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	47	\$18,340.47	\$243,616,421
Value of Retirement Plans	52	\$73,600.23	\$977,631,879
Value of Other Financial Assets	49	\$4,167.12	\$55,351,821
Vehicle Loan Amount excluding Interest	67	\$2,430.52	\$32,284,646
Value of Credit Card Debt	57	\$1,804.47	\$23,968,836
<b>Health</b>			
Nonprescription Drugs	76	\$128.95	\$1,712,792
Prescription Drugs	81	\$299.23	\$3,974,677
Eyeglasses and Contact Lenses	66	\$73.87	\$981,236
<b>Home</b>			
Mortgage Payment and Basics (11)	51	\$6,584.74	\$87,465,150
Maintenance and Remodeling Services	55	\$2,104.60	\$27,955,422
Maintenance and Remodeling Materials (12)	83	\$654.33	\$8,691,518
Utilities, Fuel, and Public Services	68	\$3,916.94	\$52,028,762
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	56	\$68.14	\$905,123
Furniture	59	\$487.43	\$6,474,540
Rugs	58	\$24.09	\$320,025
Major Appliances (14)	66	\$347.03	\$4,609,576
Housewares (15)	51	\$54.74	\$727,174
Small Appliances	55	\$39.95	\$530,715
Luggage	51	\$7.30	\$96,977
Telephones and Accessories	68	\$73.52	\$976,602
<b>Household Operations</b>			
Child Care	43	\$224.00	\$2,975,427
Lawn and Garden (16)	68	\$454.49	\$6,037,045
Moving/Storage/Freight Express	54	\$48.81	\$648,343
Housekeeping Supplies (17)	63	\$591.01	\$7,850,371
<b>Insurance</b>			
Owners and Renters Insurance	71	\$554.56	\$7,366,259
Vehicle Insurance	66	\$1,435.91	\$19,073,154
Life/Other Insurance	65	\$450.63	\$5,985,664
Health Insurance	68	\$3,351.62	\$44,519,509
Personal Care Products (18)	55	\$301.79	\$4,008,632
School Books and Supplies (19)	58	\$77.10	\$1,024,085
Smoking Products	97	\$422.54	\$5,612,569
<b>Transportation</b>			
Payments on Vehicles excluding Leases	69	\$2,070.56	\$27,503,208
Gasoline and Motor Oil	70	\$1,783.54	\$23,690,817
Vehicle Maintenance and Repairs	63	\$824.65	\$10,953,885
<b>Travel</b>			
Airline Fares	44	\$205.52	\$2,729,874
Lodging on Trips	57	\$411.04	\$5,459,892
Auto/Truck Rental on Trips	46	\$36.28	\$481,889
Food and Drink on Trips	54	\$301.63	\$4,006,549

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Ring: 10 mile radius

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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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