



Retail Goods and Services Expenditures

Montclair Center BID
 7 North Willow Suite 4a Montclair NJ 07042
 Drive Time: 5 minute radius

Latitude: 40.8130
 Longitude: -74.2146

Top Tapestry Segments	Percent	Demographic Summary	2016	2021
Top Tier (1A)	20.5%	Population	49,375	50,337
Trendsetters (3C)	20.3%	Households	19,514	19,881
City Lights (8A)	16.3%	Families	11,971	12,160
Urban Chic (2A)	16.2%	Median Age	40.1	40.7
City Strivers (11A)	12.6%	Median Household Income	\$86,496	\$98,834
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		170	\$3,429.91	\$66,931,334
Men's		175	\$700.26	\$13,664,876
Women's		169	\$1,158.86	\$22,614,023
Children's		161	\$520.56	\$10,158,252
Footwear		171	\$732.93	\$14,302,336
Watches & Jewelry		174	\$180.93	\$3,530,642
Apparel Products and Services (1)		189	\$136.37	\$2,661,205
Computer				
Computers and Hardware for Home Use		174	\$302.18	\$5,896,685
Portable Memory		166	\$7.81	\$152,429
Computer Software		169	\$21.89	\$427,171
Computer Accessories		167	\$29.66	\$578,880
Entertainment & Recreation		162	\$4,715.14	\$92,011,254
Fees and Admissions		189	\$1,092.26	\$21,314,346
Membership Fees for Clubs (2)		194	\$370.41	\$7,228,121
Fees for Participant Sports, excl. Trips		173	\$154.91	\$3,022,906
Tickets to Theatre/Operas/Concerts		197	\$103.77	\$2,024,990
Tickets to Movies/Museums/Parks		179	\$119.04	\$2,322,932
Admission to Sporting Events, excl. Trips		184	\$97.89	\$1,910,144
Fees for Recreational Lessons		199	\$244.52	\$4,771,581
Dating Services		251	\$1.73	\$33,672
TV/Video/Audio		156	\$1,879.34	\$36,673,460
Cable and Satellite Television Services		154	\$1,379.09	\$26,911,547
Televisions		164	\$179.84	\$3,509,373
Satellite Dishes		123	\$1.80	\$35,155
VCRs, Video Cameras, and DVD Players		165	\$13.37	\$260,897
Miscellaneous Video Equipment		122	\$9.38	\$182,977
Video Cassettes and DVDs		162	\$29.87	\$582,911
Video Game Hardware/Accessories		159	\$40.85	\$797,117
Video Game Software		155	\$21.34	\$416,344
Streaming/Downloaded Video		167	\$30.27	\$590,687
Rental of Video Cassettes and DVDs		158	\$25.72	\$501,888
Installation of Televisions		124	\$1.14	\$22,201
Audio (3)		170	\$139.05	\$2,713,406
Rental and Repair of TV/Radio/Sound Equipment		194	\$7.63	\$148,958
Pets		148	\$792.74	\$15,469,438
Toys/Games/Crafts/Hobbies (4)		156	\$178.24	\$3,478,078
Recreational Vehicles and Fees (5)		145	\$156.27	\$3,049,510
Sports/Recreation/Exercise Equipment (6)		161	\$266.50	\$5,200,537
Photo Equipment and Supplies (7)		168	\$92.31	\$1,801,409
Reading (8)		161	\$211.43	\$4,125,934
Catered Affairs (9)		178	\$46.05	\$898,542
Food		160	\$12,906.27	\$251,852,918
Food at Home		158	\$7,853.26	\$153,248,512
Bakery and Cereal Products		158	\$1,062.27	\$20,729,087
Meats, Poultry, Fish, and Eggs		157	\$1,739.40	\$33,942,736
Dairy Products		159	\$844.86	\$16,486,660
Fruits and Vegetables		164	\$1,570.86	\$30,653,789
Snacks and Other Food at Home (10)		154	\$2,635.86	\$51,436,241
Food Away from Home		163	\$5,053.01	\$98,604,405
Alcoholic Beverages		175	\$897.01	\$17,504,335

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	161	\$12,099.68	\$236,113,075
Value of Retirement Plans	168	\$43,894.04	\$856,548,319
Value of Other Financial Assets	132	\$1,493.91	\$29,152,230
Vehicle Loan Amount excluding Interest	138	\$3,361.47	\$65,595,766
Value of Credit Card Debt	168	\$960.96	\$18,752,197
Health			
Nonprescription Drugs	154	\$190.85	\$3,724,265
Prescription Drugs	138	\$577.48	\$11,268,919
Eyeglasses and Contact Lenses	161	\$143.94	\$2,808,938
Home			
Mortgage Payment and Basics (11)	162	\$13,844.12	\$270,154,222
Maintenance and Remodeling Services	153	\$2,681.36	\$52,324,152
Maintenance and Remodeling Materials (12)	125	\$454.36	\$8,866,474
Utilities, Fuel, and Public Services	152	\$7,389.03	\$144,189,531
Household Furnishings and Equipment			
Household Textiles (13)	169	\$147.58	\$2,879,786
Furniture	167	\$820.21	\$16,005,563
Rugs	182	\$44.53	\$868,949
Major Appliances (14)	151	\$428.52	\$8,362,088
Housewares (15)	158	\$132.05	\$2,576,794
Small Appliances	170	\$79.98	\$1,560,653
Luggage	179	\$16.52	\$322,459
Telephones and Accessories	162	\$115.37	\$2,251,316
Household Operations			
Child Care	184	\$779.98	\$15,220,563
Lawn and Garden (16)	148	\$604.11	\$11,788,621
Moving/Storage/Freight Express	179	\$113.54	\$2,215,678
Housekeeping Supplies (17)	155	\$1,089.00	\$21,250,710
Insurance			
Owners and Renters Insurance	134	\$621.63	\$12,130,411
Vehicle Insurance	154	\$1,727.17	\$33,703,920
Life/Other Insurance	159	\$659.36	\$12,866,764
Health Insurance	152	\$5,125.76	\$100,024,102
Personal Care Products (18)	162	\$703.69	\$13,731,866
School Books and Supplies (19)	165	\$271.38	\$5,295,733
Smoking Products	137	\$559.74	\$10,922,751
Transportation			
Payments on Vehicles excluding Leases	138	\$2,882.51	\$56,249,235
Gasoline and Motor Oil	143	\$4,402.03	\$85,901,133
Vehicle Maintenance and Repairs	155	\$1,604.05	\$31,301,352
Travel			
Airline Fares	189	\$862.89	\$16,838,376
Lodging on Trips	172	\$796.79	\$15,548,509
Auto/Truck Rental on Trips	173	\$41.55	\$810,731
Food and Drink on Trips	170	\$745.82	\$14,554,005

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. 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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- (1) Apparel Products and Services** includes material for making clothes, sewing patterns and notions, 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, sound components and systems, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, tape recorders, radios, 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, and online entertainment and games.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, 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, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, 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.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, 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, decorative pillows, and materials for slipcovers and curtains.
- (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 plastic dinnerware, china, flatware, glassware, 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, and personal care appliances.
- (19) School Books and Supplies** includes school books and supplies for College, Elementary school, High school, Vocational/Technical School, Preschool/Other Schools, and Other School Supplies.

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Top Tapestry Segments	Percent	Demographic Summary	2016	2021
City Lights (8A)	21.3%	Population	209,751	213,777
City Strivers (11A)	15.2%	Households	80,787	82,179
Pleasantville (2B)	12.8%	Families	52,061	52,899
International Marketplace (13A)	9.0%	Median Age	40.0	40.7
Urban Chic (2A)	9.0%	Median Household Income	\$70,824	\$79,263
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		139	\$2,805.91	\$226,680,803
Men's		142	\$571.40	\$46,161,772
Women's		137	\$941.23	\$76,039,357
Children's		134	\$431.28	\$34,841,964
Footwear		141	\$605.92	\$48,950,723
Watches & Jewelry		140	\$145.23	\$11,732,967
Apparel Products and Services (1)		154	\$110.83	\$8,954,020
Computer				
Computers and Hardware for Home Use		141	\$244.44	\$19,747,381
Portable Memory		134	\$6.28	\$507,059
Computer Software		141	\$18.21	\$1,471,510
Computer Accessories		136	\$24.28	\$1,961,486
Entertainment & Recreation		131	\$3,833.42	\$309,690,614
Fees and Admissions		151	\$871.68	\$70,420,071
Membership Fees for Clubs (2)		154	\$295.58	\$23,879,214
Fees for Participant Sports, excl. Trips		138	\$123.49	\$9,976,738
Tickets to Theatre/Operas/Concerts		157	\$82.84	\$6,692,621
Tickets to Movies/Museums/Parks		144	\$95.56	\$7,719,918
Admission to Sporting Events, excl. Trips		146	\$77.72	\$6,278,806
Fees for Recreational Lessons		158	\$195.09	\$15,760,806
Dating Services		201	\$1.39	\$111,968
TV/Video/Audio		129	\$1,557.30	\$125,809,586
Cable and Satellite Television Services		128	\$1,150.05	\$92,909,279
Televisions		135	\$148.27	\$11,977,989
Satellite Dishes		99	\$1.44	\$116,708
VCRs, Video Cameras, and DVD Players		135	\$10.89	\$879,586
Miscellaneous Video Equipment		99	\$7.60	\$613,828
Video Cassettes and DVDs		131	\$24.30	\$1,963,104
Video Game Hardware/Accessories		131	\$33.47	\$2,704,263
Video Game Software		126	\$17.32	\$1,399,035
Streaming/Downloaded Video		133	\$24.11	\$1,947,568
Rental of Video Cassettes and DVDs		127	\$20.79	\$1,679,958
Installation of Televisions		100	\$0.92	\$74,166
Audio (3)		137	\$111.75	\$9,027,990
Rental and Repair of TV/Radio/Sound Equipment		163	\$6.39	\$516,112
Pets		120	\$640.51	\$51,745,283
Toys/Games/Crafts/Hobbies (4)		127	\$145.64	\$11,765,853
Recreational Vehicles and Fees (5)		116	\$124.86	\$10,087,374
Sports/Recreation/Exercise Equipment (6)		127	\$209.84	\$16,952,578
Photo Equipment and Supplies (7)		134	\$73.84	\$5,965,239
Reading (8)		132	\$172.67	\$13,949,304
Catered Affairs (9)		143	\$37.08	\$2,995,327
Food		131	\$10,611.01	\$857,232,045
Food at Home		131	\$6,504.21	\$525,455,675
Bakery and Cereal Products		131	\$884.56	\$71,460,602
Meats, Poultry, Fish, and Eggs		130	\$1,449.80	\$117,125,107
Dairy Products		132	\$700.95	\$56,627,371
Fruits and Vegetables		136	\$1,296.38	\$104,730,384
Snacks and Other Food at Home (10)		127	\$2,172.53	\$175,512,211
Food Away from Home		133	\$4,106.80	\$331,776,370
Alcoholic Beverages		141	\$724.11	\$58,498,409

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Latitude: 40.8130
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	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	129	\$9,655.33	\$780,025,486
Value of Retirement Plans	134	\$35,124.05	\$2,837,566,694
Value of Other Financial Assets	107	\$1,212.49	\$97,953,605
Vehicle Loan Amount excluding Interest	112	\$2,740.64	\$221,407,692
Value of Credit Card Debt	140	\$798.48	\$64,506,908
Health			
Nonprescription Drugs	125	\$155.86	\$12,591,814
Prescription Drugs	114	\$479.20	\$38,712,737
Eyeglasses and Contact Lenses	132	\$118.27	\$9,554,680
Home			
Mortgage Payment and Basics (11)	132	\$11,348.87	\$916,841,037
Maintenance and Remodeling Services	124	\$2,180.57	\$176,161,847
Maintenance and Remodeling Materials (12)	103	\$374.49	\$30,254,295
Utilities, Fuel, and Public Services	127	\$6,172.90	\$498,690,239
Household Furnishings and Equipment			
Household Textiles (13)	138	\$120.50	\$9,734,959
Furniture	135	\$665.00	\$53,723,125
Rugs	148	\$36.12	\$2,918,301
Major Appliances (14)	123	\$347.26	\$28,054,021
Housewares (15)	128	\$107.02	\$8,646,211
Small Appliances	139	\$65.74	\$5,310,572
Luggage	144	\$13.28	\$1,073,014
Telephones and Accessories	131	\$93.11	\$7,521,714
Household Operations			
Child Care	149	\$630.02	\$50,897,627
Lawn and Garden (16)	119	\$485.24	\$39,201,474
Moving/Storage/Freight Express	141	\$89.66	\$7,243,753
Housekeeping Supplies (17)	128	\$897.29	\$72,489,395
Insurance			
Owners and Renters Insurance	111	\$515.94	\$41,681,056
Vehicle Insurance	128	\$1,430.50	\$115,565,818
Life/Other Insurance	131	\$540.76	\$43,686,277
Health Insurance	126	\$4,242.96	\$342,776,133
Personal Care Products (18)	132	\$573.09	\$46,298,492
School Books and Supplies (19)	133	\$218.56	\$17,656,825
Smoking Products	116	\$474.33	\$38,319,966
Transportation			
Payments on Vehicles excluding Leases	114	\$2,365.56	\$191,106,408
Gasoline and Motor Oil	119	\$3,644.92	\$294,462,313
Vehicle Maintenance and Repairs	127	\$1,313.97	\$106,151,902
Travel			
Airline Fares	150	\$684.67	\$55,312,663
Lodging on Trips	137	\$637.85	\$51,529,690
Auto/Truck Rental on Trips	137	\$32.94	\$2,661,138
Food and Drink on Trips	137	\$598.69	\$48,366,401

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Top Tapestry Segments	Percent	Demographic Summary	2016	2021
City Lights (8A)	18.1%	Population	1,486,783	1,528,124
City Strivers (11A)	15.1%	Households	528,555	541,786
Pleasantville (2B)	14.2%	Families	361,668	370,464
International Marketplace (13A)	13.1%	Median Age	37.5	38.5
Top Tier (1A)	5.8%	Median Household Income	\$58,054	\$59,485
		Spending Potential Index	Average Amount Spent	Total
Apparel and Services		118	\$2,366.98	\$1,251,076,574
Men's		120	\$481.27	\$254,376,864
Women's		114	\$783.58	\$414,162,518
Children's		117	\$376.23	\$198,858,124
Footwear		120	\$515.62	\$272,534,943
Watches & Jewelry		114	\$118.65	\$62,712,066
Apparel Products and Services (1)		127	\$91.63	\$48,432,060
Computer				
Computers and Hardware for Home Use		118	\$204.24	\$107,950,258
Portable Memory		112	\$5.25	\$2,773,752
Computer Software		118	\$15.24	\$8,053,399
Computer Accessories		113	\$20.08	\$10,612,945
Entertainment & Recreation		109	\$3,180.89	\$1,681,275,935
Fees and Admissions		123	\$708.06	\$374,247,932
Membership Fees for Clubs (2)		124	\$237.99	\$125,791,934
Fees for Participant Sports, excl. Trips		112	\$100.13	\$52,923,465
Tickets to Theatre/Operas/Concerts		126	\$66.71	\$35,259,995
Tickets to Movies/Museums/Parks		121	\$80.42	\$42,506,154
Admission to Sporting Events, excl. Trips		118	\$63.00	\$33,297,588
Fees for Recreational Lessons		129	\$158.63	\$83,844,822
Dating Services		171	\$1.18	\$623,974
TV/Video/Audio		109	\$1,316.75	\$695,974,495
Cable and Satellite Television Services		109	\$973.15	\$514,364,320
Televisions		114	\$125.13	\$66,139,803
Satellite Dishes		82	\$1.20	\$635,613
VCRs, Video Cameras, and DVD Players		114	\$9.19	\$4,857,827
Miscellaneous Video Equipment		86	\$6.59	\$3,481,161
Video Cassettes and DVDs		112	\$20.70	\$10,938,980
Video Game Hardware/Accessories		112	\$28.77	\$15,204,845
Video Game Software		109	\$15.00	\$7,926,893
Streaming/Downloaded Video		112	\$20.37	\$10,767,826
Rental of Video Cassettes and DVDs		109	\$17.85	\$9,432,613
Installation of Televisions		79	\$0.73	\$385,674
Audio (3)		113	\$92.59	\$48,936,557
Rental and Repair of TV/Radio/Sound Equipment		140	\$5.49	\$2,902,384
Pets		98	\$526.76	\$278,423,970
Toys/Games/Crafts/Hobbies (4)		108	\$123.35	\$65,196,286
Recreational Vehicles and Fees (5)		94	\$101.06	\$53,413,517
Sports/Recreation/Exercise Equipment (6)		104	\$172.44	\$91,146,493
Photo Equipment and Supplies (7)		110	\$60.68	\$32,071,419
Reading (8)		108	\$141.98	\$75,042,993
Catered Affairs (9)		115	\$29.81	\$15,758,829
Food		111	\$8,983.87	\$4,748,468,001
Food at Home		111	\$5,535.25	\$2,925,681,652
Bakery and Cereal Products		112	\$752.32	\$397,644,248
Meats, Poultry, Fish, and Eggs		112	\$1,241.69	\$656,303,617
Dairy Products		112	\$595.29	\$314,644,425
Fruits and Vegetables		115	\$1,100.63	\$581,744,227
Snacks and Other Food at Home (10)		108	\$1,845.30	\$975,345,134
Food Away from Home		112	\$3,448.62	\$1,822,786,350
Alcoholic Beverages		117	\$597.90	\$316,024,450

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Retail Goods and Services Expenditures

Montclair Center BID
 7 North Willow Suite 4a Montclair NJ 07042
 Drive Time: 22 minute radius

Latitude: 40.8130
 Longitude: -74.2146

	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	100	\$7,493.80	\$3,960,885,182
Value of Retirement Plans	105	\$27,569.88	\$14,572,197,249
Value of Other Financial Assets	85	\$965.28	\$510,201,712
Vehicle Loan Amount excluding Interest	95	\$2,314.07	\$1,223,111,159
Value of Credit Card Debt	116	\$664.82	\$351,392,526
Health			
Nonprescription Drugs	104	\$129.74	\$68,573,924
Prescription Drugs	95	\$398.44	\$210,596,618
Eyeglasses and Contact Lenses	109	\$97.76	\$51,672,485
Home			
Mortgage Payment and Basics (11)	107	\$9,177.03	\$4,850,562,614
Maintenance and Remodeling Services	99	\$1,737.42	\$918,323,290
Maintenance and Remodeling Materials (12)	84	\$304.25	\$160,814,317
Utilities, Fuel, and Public Services	107	\$5,212.23	\$2,754,948,394
Household Furnishings and Equipment			
Household Textiles (13)	115	\$100.08	\$52,898,519
Furniture	113	\$555.42	\$293,572,265
Rugs	120	\$29.26	\$15,465,665
Major Appliances (14)	101	\$285.29	\$150,789,067
Housewares (15)	107	\$89.13	\$47,109,758
Small Appliances	117	\$55.28	\$29,217,436
Luggage	117	\$10.79	\$5,701,308
Telephones and Accessories	110	\$78.35	\$41,412,830
Household Operations			
Child Care	124	\$525.16	\$277,574,022
Lawn and Garden (16)	95	\$389.08	\$205,651,997
Moving/Storage/Freight Express	119	\$75.63	\$39,976,116
Housekeeping Supplies (17)	107	\$754.93	\$399,021,964
Insurance			
Owners and Renters Insurance	91	\$419.59	\$221,777,485
Vehicle Insurance	108	\$1,204.19	\$636,480,424
Life/Other Insurance	106	\$438.03	\$231,521,637
Health Insurance	104	\$3,517.21	\$1,859,037,102
Personal Care Products (18)	111	\$483.13	\$255,360,320
School Books and Supplies (19)	112	\$183.60	\$97,044,740
Smoking Products	100	\$409.62	\$216,507,499
Transportation			
Payments on Vehicles excluding Leases	96	\$1,988.69	\$1,051,134,165
Gasoline and Motor Oil	101	\$3,101.65	\$1,639,392,729
Vehicle Maintenance and Repairs	106	\$1,098.58	\$580,658,003
Travel			
Airline Fares	122	\$554.74	\$293,211,960
Lodging on Trips	111	\$513.24	\$271,273,078
Auto/Truck Rental on Trips	111	\$26.72	\$14,120,489
Food and Drink on Trips	111	\$486.97	\$257,389,815

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- (1) Apparel Products and Services** includes material for making clothes, sewing patterns and notions, 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, sound components and systems, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, tape recorders, radios, 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, and online entertainment and games.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, 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, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, 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.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, 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, decorative pillows, and materials for slipcovers and curtains.
- (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 plastic dinnerware, china, flatware, glassware, 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, and personal care appliances.
- (19) School Books and Supplies** includes school books and supplies for College, Elementary school, High school, Vocational/Technical School, Preschool/Other Schools, and Other School Supplies.

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