



# Retail Demand Outlook

Cibolo, Texas  
Ring Band: 0 - 1 mile radius

Prepared by Esri  
Latitude: 29.55852  
Longitude: -98.22513

Top Tapestry Segments	Percent	Demographic Summary	2022	2027
Middleburg (4C)	93.3%	Population	3,076	4,287
Rooted Rural (10B)	6.5%	Households	1,170	1,571
Down the Road (10D)	0.2%	Families	763	1,058
	0.0%	Median Age	37.8	38.2
	0.0%	Median Household Income	\$60,590	\$78,973
		2022 Consumer Spending	2027 Forecasted Demand	Projected Spending Growth
<b>Apparel and Services</b>		\$2,794,609	\$4,348,881	\$1,554,272
Men's		\$526,877	\$819,852	\$292,975
Women's		\$977,873	\$1,521,746	\$543,873
Children's		\$432,191	\$672,557	\$240,366
Footwear		\$644,538	\$1,002,992	\$358,454
Watches & Jewelry		\$171,197	\$266,489	\$95,292
Apparel Products and Services (1)		\$64,336	\$100,107	\$35,771
<b>Computer</b>				
Computers and Hardware for Home Use		\$218,131	\$339,432	\$121,301
Portable Memory		\$5,853	\$9,108	\$3,255
Computer Software		\$11,438	\$17,796	\$6,358
Computer Accessories		\$24,965	\$38,846	\$13,881
<b>Entertainment &amp; Recreation</b>		\$4,346,664	\$6,765,020	\$2,418,356
Fees and Admissions		\$953,986	\$1,484,354	\$530,368
Membership Fees for Clubs (2)		\$324,755	\$505,318	\$180,563
Fees for Participant Sports, excl. Trips		\$159,448	\$248,072	\$88,624
Tickets to Theatre/Operas/Concerts		\$96,123	\$149,562	\$53,439
Tickets to Movies		\$73,293	\$114,034	\$40,741
Tickets to Parks or Museums		\$46,432	\$72,257	\$25,825
Admission to Sporting Events, excl. Trips		\$86,298	\$134,290	\$47,992
Fees for Recreational Lessons		\$166,339	\$258,800	\$92,461
Dating Services		\$1,300	\$2,022	\$722
TV/Video/Audio		\$1,599,571	\$2,489,626	\$890,055
Cable and Satellite Television Services		\$1,088,868	\$1,694,889	\$606,021
Televisions		\$157,324	\$244,813	\$87,489
Satellite Dishes		\$2,493	\$3,879	\$1,386
VCRs, Video Cameras, and DVD Players		\$6,756	\$10,513	\$3,757
Miscellaneous Video Equipment		\$20,318	\$31,625	\$11,307
Video Cassettes and DVDs		\$10,573	\$16,452	\$5,879
Video Game Hardware/Accessories		\$39,786	\$61,917	\$22,131
Video Game Software		\$22,227	\$34,586	\$12,359
Rental/Streaming/Downloaded Video		\$100,978	\$157,129	\$56,151
Installation of Televisions		\$821	\$1,277	\$456
Audio (3)		\$145,526	\$226,467	\$80,941
Rental and Repair of TV/Radio/Sound Equipment		\$3,902	\$6,079	\$2,177
Pets		\$996,059	\$1,550,558	\$554,499
Toys/Games/Crafts/Hobbies (4)		\$162,308	\$252,578	\$90,270
Recreational Vehicles and Fees (5)		\$152,373	\$237,196	\$84,823
Sports/Recreation/Exercise Equipment (6)		\$257,433	\$400,678	\$143,245
Photo Equipment and Supplies (7)		\$62,128	\$96,671	\$34,543
Reading (8)		\$130,374	\$202,887	\$72,513
Catered Affairs (9)		\$32,667	\$50,837	\$18,170
<b>Food</b>		\$12,208,985	\$19,000,674	\$6,791,689
Food at Home		\$7,186,505	\$11,184,663	\$3,998,158
Bakery and Cereal Products		\$916,480	\$1,426,388	\$509,908
Meats, Poultry, Fish, and Eggs		\$1,547,577	\$2,408,618	\$861,041
Dairy Products		\$709,348	\$1,103,985	\$394,637
Fruits and Vegetables		\$1,365,735	\$2,125,428	\$759,693
Snacks and Other Food at Home (10)		\$2,647,366	\$4,120,244	\$1,472,878
Food Away from Home		\$5,022,480	\$7,816,011	\$2,793,531
Alcoholic Beverages		\$803,820	\$1,250,800	\$446,980

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	2022 Consumer Spending	2027 Forecasted Demand	Projected Spending Growth
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$37,807,716	\$58,829,086	\$21,021,370
Value of Retirement Plans	\$135,859,459	\$211,413,576	\$75,554,117
Value of Other Financial Assets	\$11,120,722	\$17,305,340	\$6,184,618
Vehicle Loan Amount excluding Interest	\$4,336,445	\$6,748,753	\$2,412,308
Value of Credit Card Debt	\$3,728,539	\$5,802,530	\$2,073,991
<b>Health</b>			
Nonprescription Drugs	\$216,984	\$337,789	\$120,805
Prescription Drugs	\$478,200	\$744,466	\$266,266
Eyeglasses and Contact Lenses	\$130,474	\$203,078	\$72,604
<b>Home</b>			
Mortgage Payment and Basics (11)	\$14,466,368	\$22,511,383	\$8,045,015
Maintenance and Remodeling Services	\$3,935,974	\$6,125,592	\$2,189,618
Maintenance and Remodeling Materials (12)	\$899,462	\$1,400,235	\$500,773
Utilities, Fuel, and Public Services	\$6,818,347	\$10,612,251	\$3,793,904
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$133,778	\$208,190	\$74,412
Furniture	\$879,017	\$1,367,970	\$488,953
Rugs	\$43,023	\$66,955	\$23,932
Major Appliances (14)	\$545,286	\$848,629	\$303,343
Housewares (15)	\$117,755	\$183,250	\$65,495
Small Appliances	\$69,835	\$108,679	\$38,844
Luggage	\$22,367	\$34,803	\$12,436
Telephones and Accessories	\$117,131	\$182,257	\$65,126
<b>Household Operations</b>			
Child Care	\$734,586	\$1,143,002	\$408,416
Lawn and Garden (16)	\$711,242	\$1,107,095	\$395,853
Moving/Storage/Freight Express	\$94,989	\$147,810	\$52,821
Housekeeping Supplies (17)	\$1,059,383	\$1,648,802	\$589,419
<b>Insurance</b>			
Owners and Renters Insurance	\$930,101	\$1,447,762	\$517,661
Vehicle Insurance	\$2,593,224	\$4,036,015	\$1,442,791
Life/Other Insurance	\$846,694	\$1,317,848	\$471,154
Health Insurance	\$5,734,720	\$8,925,715	\$3,190,995
Personal Care Products (18)	\$659,551	\$1,026,428	\$366,877
School Books and Supplies (19)	\$174,722	\$271,902	\$97,180
Smoking Products	\$533,422	\$830,571	\$297,149
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$3,886,764	\$6,049,488	\$2,162,724
Gasoline and Motor Oil	\$3,329,777	\$5,182,608	\$1,852,831
Vehicle Maintenance and Repairs	\$1,533,797	\$2,387,153	\$853,356
<b>Travel</b>			
Airline Fares	\$796,613	\$1,239,489	\$442,876
Lodging on Trips	\$954,123	\$1,484,809	\$530,686
Auto/Truck Rental on Trips	\$72,159	\$112,275	\$40,116
Food and Drink on Trips	\$795,535	\$1,237,977	\$442,442

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- (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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Top Tapestry Segments	Percent	Demographic Summary	2022	2027
Up and Coming Families (7A)	35.0%	Population	36,608	38,103
Workday Drive (4A)	13.6%	Households	12,451	12,897
Boomburbs (1C)	13.3%	Families	9,711	10,080
Down the Road (10D)	7.9%	Median Age	36.3	35.5
Old and Newcomers (8F)	7.9%	Median Household Income	\$102,932	\$109,634
		2022	2027	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
<b>Apparel and Services</b>		\$33,825,923	\$38,897,178	\$5,071,255
Men's		\$6,502,967	\$7,473,902	\$970,935
Women's		\$11,640,950	\$13,379,014	\$1,738,064
Children's		\$5,457,741	\$6,286,934	\$829,193
Footwear		\$7,750,651	\$8,912,905	\$1,162,254
Watches & Jewelry		\$2,006,629	\$2,309,115	\$302,486
Apparel Products and Services (1)		\$753,258	\$863,446	\$110,188
<b>Computer</b>				
Computers and Hardware for Home Use		\$2,729,722	\$3,138,473	\$408,751
Portable Memory		\$69,723	\$80,202	\$10,479
Computer Software		\$144,844	\$166,265	\$21,421
Computer Accessories		\$304,614	\$350,315	\$45,701
<b>Entertainment &amp; Recreation</b>		\$51,541,519	\$59,296,766	\$7,755,247
Fees and Admissions		\$12,201,076	\$13,995,821	\$1,794,745
Membership Fees for Clubs (2)		\$3,946,713	\$4,525,318	\$578,605
Fees for Participant Sports, excl. Trips		\$2,027,817	\$2,327,000	\$299,183
Tickets to Theatre/Operas/Concerts		\$1,211,400	\$1,387,777	\$176,377
Tickets to Movies		\$989,280	\$1,138,310	\$149,030
Tickets to Parks or Museums		\$597,159	\$687,803	\$90,644
Admission to Sporting Events, excl. Trips		\$1,056,350	\$1,210,514	\$154,164
Fees for Recreational Lessons		\$2,358,418	\$2,703,160	\$344,742
Dating Services		\$13,938	\$15,938	\$2,000
TV/Video/Audio		\$18,491,359	\$21,301,664	\$2,810,305
Cable and Satellite Television Services		\$12,228,759	\$14,090,592	\$1,861,833
Televisions		\$1,927,195	\$2,218,968	\$291,773
Satellite Dishes		\$27,854	\$32,022	\$4,168
VCRs, Video Cameras, and DVD Players		\$81,310	\$93,512	\$12,202
Miscellaneous Video Equipment		\$240,943	\$277,431	\$36,488
Video Cassettes and DVDs		\$134,088	\$154,567	\$20,479
Video Game Hardware/Accessories		\$475,167	\$547,440	\$72,273
Video Game Software		\$265,917	\$306,349	\$40,432
Rental/Streaming/Downloaded Video		\$1,231,696	\$1,418,552	\$186,856
Installation of Televisions		\$11,997	\$13,771	\$1,774
Audio (3)		\$1,828,397	\$2,104,245	\$275,848
Rental and Repair of TV/Radio/Sound Equipment		\$38,037	\$44,216	\$6,179
Pets		\$11,242,352	\$12,948,521	\$1,706,169
Toys/Games/Crafts/Hobbies (4)		\$1,993,789	\$2,295,774	\$301,985
Recreational Vehicles and Fees (5)		\$1,753,237	\$2,014,652	\$261,415
Sports/Recreation/Exercise Equipment (6)		\$3,138,396	\$3,616,314	\$477,918
Photo Equipment and Supplies (7)		\$781,225	\$897,455	\$116,230
Reading (8)		\$1,537,831	\$1,765,671	\$227,840
Catered Affairs (9)		\$405,241	\$464,316	\$59,075
<b>Food</b>		\$146,293,657	\$168,383,359	\$22,089,702
Food at Home		\$85,344,299	\$98,257,040	\$12,912,741
Bakery and Cereal Products		\$10,904,813	\$12,555,869	\$1,651,056
Meats, Poultry, Fish, and Eggs		\$18,180,803	\$20,930,819	\$2,750,016
Dairy Products		\$8,494,166	\$9,776,318	\$1,282,152
Fruits and Vegetables		\$16,432,195	\$18,907,993	\$2,475,798
Snacks and Other Food at Home (10)		\$31,332,321	\$36,086,040	\$4,753,719
Food Away from Home		\$60,949,358	\$70,126,319	\$9,176,961
Alcoholic Beverages		\$9,481,933	\$10,878,032	\$1,396,099

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<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$435,407,094	\$498,488,403	\$63,081,309
Value of Retirement Plans	\$1,588,282,970	\$1,819,508,650	\$231,225,680
Value of Other Financial Assets	\$117,966,704	\$134,979,284	\$17,012,580
Vehicle Loan Amount excluding Interest	\$50,053,649	\$57,710,676	\$7,657,027
Value of Credit Card Debt	\$43,544,085	\$50,064,684	\$6,520,599
<b>Health</b>			
Nonprescription Drugs	\$2,407,003	\$2,776,555	\$369,552
Prescription Drugs	\$5,214,868	\$6,017,452	\$802,584
Eyeglasses and Contact Lenses	\$1,526,463	\$1,756,443	\$229,980
<b>Home</b>			
Mortgage Payment and Basics (11)	\$181,174,819	\$208,039,874	\$26,865,055
Maintenance and Remodeling Services	\$47,427,753	\$54,487,569	\$7,059,816
Maintenance and Remodeling Materials (12)	\$10,606,591	\$12,236,208	\$1,629,617
Utilities, Fuel, and Public Services	\$79,160,724	\$91,226,857	\$12,066,133
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$1,622,954	\$1,866,960	\$244,006
Furniture	\$10,559,827	\$12,154,588	\$1,594,761
Rugs	\$510,128	\$585,933	\$75,805
Major Appliances (14)	\$6,452,862	\$7,430,035	\$977,173
Housewares (15)	\$1,426,547	\$1,640,981	\$214,434
Small Appliances	\$837,551	\$963,992	\$126,441
Luggage	\$282,540	\$324,982	\$42,442
Telephones and Accessories	\$1,522,668	\$1,746,222	\$223,554
<b>Household Operations</b>			
Child Care	\$9,371,881	\$10,759,494	\$1,387,613
Lawn and Garden (16)	\$8,057,055	\$9,272,911	\$1,215,856
Moving/Storage/Freight Express	\$1,163,929	\$1,340,403	\$176,474
Housekeeping Supplies (17)	\$12,490,337	\$14,385,357	\$1,895,020
<b>Insurance</b>			
Owners and Renters Insurance	\$10,526,958	\$12,132,097	\$1,605,139
Vehicle Insurance	\$30,706,147	\$35,411,040	\$4,704,893
Life/Other Insurance	\$9,707,573	\$11,161,770	\$1,454,197
Health Insurance	\$65,472,636	\$75,383,502	\$9,910,866
Personal Care Products (18)	\$8,010,615	\$9,219,365	\$1,208,750
School Books and Supplies (19)	\$2,139,561	\$2,462,973	\$323,412
Smoking Products	\$5,526,045	\$6,393,172	\$867,127
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$45,533,194	\$52,525,665	\$6,992,471
Gasoline and Motor Oil	\$39,176,588	\$45,180,421	\$6,003,833
Vehicle Maintenance and Repairs	\$18,212,583	\$20,983,801	\$2,771,218
<b>Travel</b>			
Airline Fares	\$10,115,117	\$11,605,951	\$1,490,834
Lodging on Trips	\$11,469,935	\$13,170,861	\$1,700,926
Auto/Truck Rental on Trips	\$906,398	\$1,040,667	\$134,269
Food and Drink on Trips	\$9,623,283	\$11,056,444	\$1,433,161

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# Retail Demand Outlook

Cibolo, Texas  
Ring Band: 3 - 5 mile radius

Prepared by Esri  
Latitude: 29.55852  
Longitude: -98.22513

Top Tapestry Segments	Percent	Demographic Summary	2022	2027
Up and Coming Families (7A)	33.9%	Population	51,623	54,636
Workday Drive (4A)	21.4%	Households	17,921	18,956
Middleburg (4C)	6.9%	Families	13,254	14,008
Boomburbs (1C)	6.6%	Median Age	35.7	35.1
Down the Road (10D)	6.5%	Median Household Income	\$94,673	\$104,017
		2022	2027	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
<b>Apparel and Services</b>		\$45,885,033	\$54,339,882	\$8,454,849
Men's		\$8,791,626	\$10,408,225	\$1,616,599
Women's		\$15,740,270	\$18,631,689	\$2,891,419
Children's		\$7,450,808	\$8,841,948	\$1,391,140
Footwear		\$10,583,650	\$12,527,825	\$1,944,175
Watches & Jewelry		\$2,686,040	\$3,183,852	\$497,812
Apparel Products and Services (1)		\$1,018,388	\$1,202,213	\$183,825
<b>Computer</b>				
Computers and Hardware for Home Use		\$3,703,931	\$4,386,970	\$683,039
Portable Memory		\$94,477	\$111,953	\$17,476
Computer Software		\$198,919	\$235,072	\$36,153
Computer Accessories		\$412,286	\$488,674	\$76,388
<b>Entertainment &amp; Recreation</b>		\$69,519,614	\$82,385,772	\$12,866,158
Fees and Admissions		\$16,400,957	\$19,406,654	\$3,005,697
Membership Fees for Clubs (2)		\$5,328,510	\$6,298,664	\$970,154
Fees for Participant Sports, excl. Trips		\$2,717,543	\$3,217,780	\$500,237
Tickets to Theatre/Operas/Concerts		\$1,625,400	\$1,920,478	\$295,078
Tickets to Movies		\$1,341,109	\$1,590,901	\$249,792
Tickets to Parks or Museums		\$808,671	\$959,994	\$151,323
Admission to Sporting Events, excl. Trips		\$1,409,526	\$1,666,737	\$257,211
Fees for Recreational Lessons		\$3,150,834	\$3,729,344	\$578,510
Dating Services		\$19,363	\$22,755	\$3,392
TV/Video/Audio		\$25,010,590	\$29,657,551	\$4,646,961
Cable and Satellite Television Services		\$16,505,901	\$19,570,682	\$3,064,781
Televisions		\$2,612,756	\$3,099,211	\$486,455
Satellite Dishes		\$37,777	\$44,766	\$6,989
VCRs, Video Cameras, and DVD Players		\$110,387	\$130,804	\$20,417
Miscellaneous Video Equipment		\$328,771	\$389,832	\$61,061
Video Cassettes and DVDs		\$181,869	\$215,960	\$34,091
Video Game Hardware/Accessories		\$654,978	\$776,361	\$121,383
Video Game Software		\$366,660	\$434,533	\$67,873
Rental/Streaming/Downloaded Video		\$1,683,796	\$1,996,963	\$313,167
Installation of Televisions		\$15,861	\$18,801	\$2,940
Audio (3)		\$2,460,397	\$2,918,445	\$458,048
Rental and Repair of TV/Radio/Sound Equipment		\$51,436	\$61,193	\$9,757
Pets		\$15,169,277	\$17,984,500	\$2,815,223
Toys/Games/Crafts/Hobbies (4)		\$2,706,742	\$3,211,196	\$504,454
Recreational Vehicles and Fees (5)		\$2,334,003	\$2,765,476	\$431,473
Sports/Recreation/Exercise Equipment (6)		\$4,217,030	\$5,007,031	\$790,001
Photo Equipment and Supplies (7)		\$1,054,698	\$1,249,187	\$194,489
Reading (8)		\$2,079,320	\$2,459,008	\$379,688
Catered Affairs (9)		\$551,370	\$650,301	\$98,931
<b>Food</b>		\$198,637,586	\$235,358,740	\$36,721,154
Food at Home		\$115,888,306	\$137,328,741	\$21,440,435
Bakery and Cereal Products		\$14,796,385	\$17,536,311	\$2,739,926
Meats, Poultry, Fish, and Eggs		\$24,710,824	\$29,276,114	\$4,565,290
Dairy Products		\$11,537,605	\$13,669,234	\$2,131,629
Fruits and Vegetables		\$22,328,315	\$26,446,904	\$4,118,589
Snacks and Other Food at Home (10)		\$42,515,177	\$50,400,179	\$7,885,002
Food Away from Home		\$82,749,280	\$98,029,999	\$15,280,719
Alcoholic Beverages		\$12,824,068	\$15,154,060	\$2,329,992

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# Retail Demand Outlook

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	2022 Consumer Spending	2027 Forecasted Demand	Projected Spending Growth
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	\$575,707,634	\$680,168,653	\$104,461,019
Value of Retirement Plans	\$2,110,900,621	\$2,495,545,423	\$384,644,802
Value of Other Financial Assets	\$156,361,479	\$184,429,970	\$28,068,491
Vehicle Loan Amount excluding Interest	\$68,220,387	\$80,965,617	\$12,745,230
Value of Credit Card Debt	\$59,146,480	\$70,026,032	\$10,879,552
<b>Health</b>			
Nonprescription Drugs	\$3,253,943	\$3,861,541	\$607,598
Prescription Drugs	\$6,971,268	\$8,279,780	\$1,308,512
Eyeglasses and Contact Lenses	\$2,055,314	\$2,436,432	\$381,118
<b>Home</b>			
Mortgage Payment and Basics (11)	\$240,237,924	\$284,809,167	\$44,571,243
Maintenance and Remodeling Services	\$62,824,133	\$74,474,540	\$11,650,407
Maintenance and Remodeling Materials (12)	\$14,073,112	\$16,737,897	\$2,664,785
Utilities, Fuel, and Public Services	\$107,227,389	\$127,192,793	\$19,965,404
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	\$2,194,221	\$2,599,896	\$405,675
Furniture	\$14,283,911	\$16,937,620	\$2,653,709
Rugs	\$678,796	\$804,099	\$125,303
Major Appliances (14)	\$8,649,822	\$10,266,583	\$1,616,761
Housewares (15)	\$1,929,398	\$2,286,286	\$356,888
Small Appliances	\$1,138,567	\$1,349,028	\$210,461
Luggage	\$382,736	\$453,599	\$70,863
Telephones and Accessories	\$2,048,135	\$2,421,246	\$373,111
<b>Household Operations</b>			
Child Care	\$12,723,719	\$15,065,165	\$2,341,446
Lawn and Garden (16)	\$10,711,352	\$12,707,207	\$1,995,855
Moving/Storage/Freight Express	\$1,589,252	\$1,882,774	\$293,522
Housekeeping Supplies (17)	\$16,882,594	\$20,020,401	\$3,137,807
<b>Insurance</b>			
Owners and Renters Insurance	\$13,999,124	\$16,631,395	\$2,632,271
Vehicle Insurance	\$41,763,474	\$49,566,546	\$7,803,072
Life/Other Insurance	\$12,925,853	\$15,321,778	\$2,395,925
Health Insurance	\$88,124,394	\$104,494,897	\$16,370,503
Personal Care Products (18)	\$10,843,084	\$12,851,614	\$2,008,530
School Books and Supplies (19)	\$2,915,105	\$3,454,673	\$539,568
Smoking Products	\$7,561,039	\$8,974,165	\$1,413,126
<b>Transportation</b>			
Payments on Vehicles excluding Leases	\$61,555,434	\$73,130,241	\$11,574,807
Gasoline and Motor Oil	\$53,328,415	\$63,281,078	\$9,952,663
Vehicle Maintenance and Repairs	\$24,634,591	\$29,225,606	\$4,591,015
<b>Travel</b>			
Airline Fares	\$13,614,059	\$16,106,058	\$2,491,999
Lodging on Trips	\$15,376,870	\$18,205,699	\$2,828,829
Auto/Truck Rental on Trips	\$1,220,400	\$1,444,428	\$224,028
Food and Drink on Trips	\$12,974,583	\$15,362,727	\$2,388,144

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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.
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