



## Market Profile

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Rings: 1, 3, 5 mile radii

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

	1 mile	3 miles	5 miles
<b>Population Summary</b>			
2000 Total Population	14,089	55,634	90,311
2010 Total Population	14,553	58,747	98,248
2016 Total Population	14,875	60,617	102,104
2016 Group Quarters	4,495	5,475	5,856
2021 Total Population	15,308	62,836	106,316
2016-2021 Annual Rate	0.58%	0.72%	0.81%
2016 Total Daytime Population	29,189	71,823	127,940
Workers	23,863	45,389	82,516
Residents	5,326	26,434	45,424
<b>Household Summary</b>			
2000 Households	5,207	21,564	35,361
2000 Average Household Size	2.03	2.34	2.39
2010 Households	5,066	22,434	38,550
2010 Average Household Size	1.98	2.37	2.40
2016 Households	5,204	22,951	39,732
2016 Average Household Size	1.99	2.40	2.42
2021 Households	5,397	23,749	41,252
2021 Average Household Size	2.00	2.42	2.44
2016-2021 Annual Rate	0.73%	0.69%	0.75%
2010 Families	2,367	12,922	23,808
2010 Average Family Size	2.71	3.01	2.97
2016 Families	2,398	13,062	24,271
2016 Average Family Size	2.75	3.06	3.01
2021 Families	2,468	13,417	25,033
2021 Average Family Size	2.76	3.08	3.04
2016-2021 Annual Rate	0.58%	0.54%	0.62%
<b>Housing Unit Summary</b>			
2000 Housing Units	5,653	22,886	37,397
Owner Occupied Housing Units	42.3%	55.7%	64.6%
Renter Occupied Housing Units	49.8%	38.5%	30.0%
Vacant Housing Units	7.9%	5.8%	5.4%
2010 Housing Units	5,929	24,840	42,290
Owner Occupied Housing Units	42.3%	52.5%	60.9%
Renter Occupied Housing Units	43.2%	37.8%	30.3%
Vacant Housing Units	14.6%	9.7%	8.8%
2016 Housing Units	6,173	25,772	44,056
Owner Occupied Housing Units	38.8%	48.6%	57.4%
Renter Occupied Housing Units	45.5%	40.5%	32.8%
Vacant Housing Units	15.7%	10.9%	9.8%
2021 Housing Units	6,428	26,762	45,802
Owner Occupied Housing Units	39.1%	48.2%	57.3%
Renter Occupied Housing Units	44.8%	40.5%	32.8%
Vacant Housing Units	16.0%	11.3%	9.9%
<b>Median Household Income</b>			
2016	\$85,868	\$83,410	\$91,720
2021	\$95,197	\$91,243	\$101,868
<b>Median Home Value</b>			
2016	\$671,720	\$463,592	\$457,299
2021	\$699,048	\$486,161	\$480,384
<b>Per Capita Income</b>			
2016	\$47,662	\$45,120	\$48,073
2021	\$51,220	\$48,652	\$52,195
<b>Median Age</b>			
2010	28.0	35.0	38.3
2016	30.2	36.2	39.3
2021	31.1	37.2	40.2

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households.

Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

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<b>2016 Households by Income</b>			
Household Income Base	5,204	22,951	39,732
<\$15,000	9.2%	7.7%	6.1%
\$15,000 - \$24,999	6.2%	5.8%	5.0%
\$25,000 - \$34,999	6.9%	5.4%	4.7%
\$35,000 - \$49,999	9.8%	8.3%	8.2%
\$50,000 - \$74,999	12.3%	16.9%	15.9%
\$75,000 - \$99,999	11.1%	14.3%	14.0%
\$100,000 - \$149,999	21.2%	19.4%	20.8%
\$150,000 - \$199,999	8.6%	9.6%	11.5%
\$200,000+	14.6%	12.5%	13.9%
Average Household Income	\$117,467	\$113,328	\$120,906
<b>2021 Households by Income</b>			
Household Income Base	5,397	23,749	41,252
<\$15,000	10.6%	8.9%	6.9%
\$15,000 - \$24,999	5.8%	5.5%	4.8%
\$25,000 - \$34,999	5.6%	4.7%	4.0%
\$35,000 - \$49,999	9.4%	7.7%	7.2%
\$50,000 - \$74,999	9.7%	12.7%	11.7%
\$75,000 - \$99,999	10.6%	14.8%	14.1%
\$100,000 - \$149,999	22.0%	20.9%	22.5%
\$150,000 - \$199,999	10.2%	10.9%	13.3%
\$200,000+	16.1%	13.9%	15.6%
Average Household Income	\$127,259	\$123,011	\$132,084
<b>2016 Owner Occupied Housing Units by Value</b>			
Total	2,393	12,498	25,272
<\$50,000	1.1%	1.7%	1.6%
\$50,000 - \$99,999	2.2%	1.3%	0.9%
\$100,000 - \$149,999	1.4%	1.6%	1.2%
\$150,000 - \$199,999	1.3%	4.0%	3.7%
\$200,000 - \$249,999	2.0%	7.5%	7.3%
\$250,000 - \$299,999	4.2%	9.2%	9.0%
\$300,000 - \$399,999	9.4%	15.7%	18.0%
\$400,000 - \$499,999	13.8%	14.0%	14.3%
\$500,000 - \$749,999	21.0%	17.7%	18.5%
\$750,000 - \$999,999	25.2%	16.4%	16.4%
\$1,000,000 +	18.3%	10.8%	9.1%
Average Home Value	\$697,067	\$560,054	\$549,730
<b>2021 Owner Occupied Housing Units by Value</b>			
Total	2,514	12,878	26,205
<\$50,000	0.7%	1.1%	1.1%
\$50,000 - \$99,999	1.6%	1.1%	0.7%
\$100,000 - \$149,999	1.0%	1.3%	0.9%
\$150,000 - \$199,999	0.7%	2.1%	1.9%
\$200,000 - \$249,999	1.2%	4.9%	4.5%
\$250,000 - \$299,999	2.5%	6.6%	6.1%
\$300,000 - \$399,999	11.3%	20.2%	22.8%
\$400,000 - \$499,999	14.4%	14.8%	15.0%
\$500,000 - \$749,999	20.9%	18.0%	19.1%
\$750,000 - \$999,999	27.4%	18.7%	18.4%
\$1,000,000 +	18.3%	11.2%	9.5%
Average Home Value	\$717,214	\$589,137	\$578,784

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

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<b>2010 Population by Age</b>			
Total	14,553	58,751	98,248
0 - 4	4.0%	6.3%	6.0%
5 - 9	2.8%	5.3%	5.6%
10 - 14	2.2%	4.7%	5.3%
15 - 24	36.9%	18.7%	15.4%
25 - 34	11.6%	15.1%	13.6%
35 - 44	8.6%	12.1%	12.7%
45 - 54	9.8%	12.9%	14.4%
55 - 64	11.6%	12.3%	13.3%
65 - 74	7.3%	7.1%	7.8%
75 - 84	3.8%	3.9%	4.0%
85 +	1.4%	1.7%	1.9%
18 +	89.5%	80.8%	79.7%
<b>2016 Population by Age</b>			
Total	14,876	60,620	102,106
0 - 4	3.6%	5.7%	5.5%
5 - 9	3.7%	5.8%	5.8%
10 - 14	2.7%	5.2%	5.7%
15 - 24	34.4%	17.4%	14.5%
25 - 34	11.1%	14.4%	13.2%
35 - 44	9.2%	12.1%	12.3%
45 - 54	8.9%	11.8%	13.0%
55 - 64	10.4%	12.1%	13.4%
65 - 74	9.9%	9.3%	10.1%
75 - 84	4.3%	4.3%	4.5%
85 +	1.8%	2.0%	2.1%
18 +	88.5%	80.5%	79.9%
<b>2021 Population by Age</b>			
Total	15,308	62,836	106,316
0 - 4	3.5%	5.6%	5.3%
5 - 9	3.5%	5.5%	5.5%
10 - 14	3.4%	5.5%	5.8%
15 - 24	32.9%	16.5%	13.7%
25 - 34	10.8%	13.8%	12.6%
35 - 44	10.5%	13.1%	13.1%
45 - 54	8.2%	10.9%	11.9%
55 - 64	9.0%	11.3%	12.8%
65 - 74	10.3%	10.2%	11.2%
75 - 84	5.8%	5.4%	5.8%
85 +	2.2%	2.2%	2.2%
18 +	88.0%	80.6%	80.4%
<b>2010 Population by Sex</b>			
Males	8,248	29,764	49,000
Females	6,305	28,983	49,248
<b>2016 Population by Sex</b>			
Males	8,381	30,762	51,059
Females	6,494	29,855	51,045
<b>2021 Population by Sex</b>			
Males	8,551	31,870	53,159
Females	6,757	30,965	53,157

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<b>2010 Population by Race/Ethnicity</b>			
Total	14,553	58,747	98,249
White Alone	78.7%	68.9%	76.6%
Black Alone	12.7%	19.7%	14.0%
American Indian Alone	0.3%	0.3%	0.3%
Asian Alone	2.3%	2.3%	2.2%
Pacific Islander Alone	0.1%	0.1%	0.0%
Some Other Race Alone	2.5%	6.0%	4.4%
Two or More Races	3.4%	2.7%	2.5%
Hispanic Origin	8.6%	12.6%	9.7%
Diversity Index	46.4	59.9	50.0
<b>2016 Population by Race/Ethnicity</b>			
Total	14,875	60,617	102,104
White Alone	76.0%	65.8%	73.9%
Black Alone	13.6%	20.5%	14.7%
American Indian Alone	0.3%	0.3%	0.3%
Asian Alone	2.6%	2.5%	2.5%
Pacific Islander Alone	0.1%	0.1%	0.0%
Some Other Race Alone	3.4%	7.6%	5.6%
Two or More Races	3.9%	3.2%	2.9%
Hispanic Origin	11.2%	15.8%	12.3%
Diversity Index	52.2	65.1	55.4
<b>2021 Population by Race/Ethnicity</b>			
Total	15,307	62,837	106,317
White Alone	73.6%	63.3%	71.5%
Black Alone	14.3%	20.9%	15.2%
American Indian Alone	0.3%	0.3%	0.3%
Asian Alone	2.9%	2.8%	2.9%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	4.2%	8.9%	6.7%
Two or More Races	4.5%	3.7%	3.4%
Hispanic Origin	13.9%	18.8%	14.8%
Diversity Index	57.2	69.1	60.0
<b>2010 Population by Relationship and Household Type</b>			
Total	14,552	58,747	98,248
In Households	68.8%	90.6%	94.0%
In Family Households	45.5%	69.1%	74.6%
Householder	16.6%	22.1%	24.1%
Spouse	12.4%	15.7%	18.3%
Child	12.9%	24.0%	25.8%
Other relative	2.2%	4.2%	3.7%
Nonrelative	1.4%	3.0%	2.7%
In Nonfamily Households	23.4%	21.5%	19.4%
In Group Quarters	31.2%	9.4%	6.0%
Institutionalized Population	0.5%	0.9%	0.9%
Noninstitutionalized Population	30.7%	8.5%	5.1%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

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<b>2016 Population 25+ by Educational Attainment</b>			
Total	8,272	39,966	70,004
Less than 9th Grade	1.4%	3.5%	2.5%
9th - 12th Grade, No Diploma	3.8%	5.0%	4.0%
High School Graduate	10.7%	15.3%	15.5%
GED/Alternative Credential	1.3%	2.0%	2.1%
Some College, No Degree	16.6%	15.9%	17.3%
Associate Degree	3.7%	6.6%	6.7%
Bachelor's Degree	33.8%	27.4%	27.7%
Graduate/Professional Degree	28.7%	24.5%	24.2%
<b>2016 Population 15+ by Marital Status</b>			
Total	13,390	50,487	84,800
Never Married	53.0%	41.5%	35.3%
Married	35.1%	41.8%	47.6%
Widowed	4.0%	5.6%	5.4%
Divorced	7.9%	11.2%	11.6%
<b>2016 Civilian Population 16+ in Labor Force</b>			
Civilian Employed	97.2%	96.4%	96.6%
Civilian Unemployed	2.8%	3.6%	3.4%
<b>2016 Employed Population 16+ by Industry</b>			
Total	6,117	30,202	52,885
Agriculture/Mining	0.2%	0.1%	0.4%
Construction	4.9%	6.5%	6.8%
Manufacturing	4.4%	3.3%	3.5%
Wholesale Trade	2.1%	1.7%	2.2%
Retail Trade	7.6%	10.5%	10.1%
Transportation/Utilities	1.7%	2.0%	2.3%
Information	2.1%	1.9%	2.1%
Finance/Insurance/Real Estate	10.1%	6.6%	6.5%
Services	56.2%	56.1%	54.7%
Public Administration	10.8%	11.4%	11.4%
<b>2016 Employed Population 16+ by Occupation</b>			
Total	6,118	30,202	52,884
White Collar	75.8%	70.7%	72.5%
Management/Business/Financial	28.2%	21.1%	22.3%
Professional	27.2%	27.9%	28.6%
Sales	9.6%	11.1%	11.2%
Administrative Support	10.8%	10.6%	10.4%
Services	16.7%	16.5%	15.1%
Blue Collar	7.6%	12.7%	12.3%
Farming/Forestry/Fishing	0.0%	0.0%	0.1%
Construction/Extraction	2.7%	4.5%	4.1%
Installation/Maintenance/Repair	0.7%	2.0%	2.4%
Production	1.3%	1.9%	2.0%
Transportation/Material Moving	2.8%	4.2%	3.7%
<b>2010 Population By Urban/ Rural Status</b>			
Total Population	14,553	58,747	98,248
Population Inside Urbanized Area	100.0%	100.0%	99.4%
Population Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Population	0.0%	0.0%	0.6%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

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<b>2010 Households by Type</b>			
Total	5,067	22,434	38,550
Households with 1 Person	42.0%	32.4%	29.6%
Households with 2+ People	58.0%	67.6%	70.4%
Family Households	46.7%	57.6%	61.8%
Husband-wife Families	34.7%	41.0%	46.9%
With Related Children	8.6%	16.2%	19.0%
Other Family (No Spouse Present)	12.0%	16.6%	14.9%
Other Family with Male Householder	2.6%	3.8%	3.8%
With Related Children	1.3%	2.1%	2.1%
Other Family with Female Householder	9.4%	12.8%	11.1%
With Related Children	6.0%	8.2%	7.0%
Nonfamily Households	11.2%	10.0%	8.6%
All Households with Children	16.2%	27.0%	28.5%
Multigenerational Households	1.2%	2.9%	2.8%
Unmarried Partner Households	7.0%	7.2%	6.6%
Male-female	6.2%	6.5%	5.9%
Same-sex	0.8%	0.7%	0.7%
<b>2010 Households by Size</b>			
Total	5,065	22,435	38,550
1 Person Household	42.1%	32.4%	29.6%
2 Person Household	38.1%	34.6%	35.3%
3 Person Household	10.2%	14.0%	14.8%
4 Person Household	5.9%	10.4%	11.7%
5 Person Household	2.3%	4.8%	5.1%
6 Person Household	0.7%	1.9%	1.8%
7 + Person Household	0.7%	1.9%	1.6%
<b>2010 Households by Tenure and Mortgage Status</b>			
Total	5,066	22,434	38,550
Owner Occupied	49.5%	58.1%	66.8%
Owned with a Mortgage/Loan	37.1%	45.9%	53.3%
Owned Free and Clear	12.4%	12.2%	13.4%
Renter Occupied	50.5%	41.9%	33.2%
<b>2010 Housing Units By Urban/ Rural Status</b>			
Total Housing Units	5,929	24,840	42,290
Housing Units Inside Urbanized Area	100.0%	100.0%	99.3%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Housing Units	0.0%	0.0%	0.7%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

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<b>Top 3 Tapestry Segments</b>			
<b>1.</b>	Golden Years (9B)	Exurbanites (1E)	Exurbanites (1E)
<b>2.</b>	Urban Chic (2A)	Urban Chic (2A)	Enterprising Professionals
<b>3.</b>	Laptops and Lattes (3A)	Top Tier (1A)	Top Tier (1A)
<b>2016 Consumer Spending</b>			
Apparel & Services: Total \$	\$15,768,864	\$67,990,551	\$123,992,802
Average Spent	\$3,030.14	\$2,962.42	\$3,120.73
Spending Potential Index	150	147	155
Education: Total \$	\$12,620,008	\$52,148,235	\$96,106,592
Average Spent	\$2,425.06	\$2,272.16	\$2,418.87
Spending Potential Index	171	161	171
Entertainment/Recreation: Total \$	\$22,556,438	\$96,684,846	\$178,429,084
Average Spent	\$4,334.44	\$4,212.66	\$4,490.82
Spending Potential Index	149	145	154
Food at Home: Total \$	\$37,025,995	\$160,657,864	\$291,489,897
Average Spent	\$7,114.91	\$7,000.04	\$7,336.40
Spending Potential Index	143	140	147
Food Away from Home: Total \$	\$23,784,958	\$103,235,656	\$188,131,029
Average Spent	\$4,570.51	\$4,498.09	\$4,735.00
Spending Potential Index	148	145	153
Health Care: Total \$	\$39,793,610	\$169,003,958	\$314,083,482
Average Spent	\$7,646.74	\$7,363.69	\$7,905.05
Spending Potential Index	144	139	149
HH Furnishings & Equipment: Total \$	\$13,736,848	\$59,082,215	\$109,158,087
Average Spent	\$2,639.67	\$2,574.28	\$2,747.36
Spending Potential Index	150	146	156
Personal Care Products & Services: Total \$	\$5,804,391	\$24,859,259	\$45,743,382
Average Spent	\$1,115.37	\$1,083.14	\$1,151.30
Spending Potential Index	152	148	157
Shelter: Total \$	\$127,495,382	\$540,598,980	\$985,476,769
Average Spent	\$24,499.50	\$23,554.48	\$24,803.10
Spending Potential Index	157	151	159
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$18,157,618	\$77,163,750	\$143,877,635
Average Spent	\$3,489.17	\$3,362.11	\$3,621.20
Spending Potential Index	150	145	156
Travel: Total \$	\$15,615,314	\$65,508,150	\$123,080,189
Average Spent	\$3,000.64	\$2,854.26	\$3,097.76
Spending Potential Index	161	153	166
Vehicle Maintenance & Repairs: Total \$	\$7,767,696	\$33,628,303	\$61,925,870
Average Spent	\$1,492.64	\$1,465.22	\$1,558.59
Spending Potential Index	144	142	151

**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

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## Retail Goods and Services Expenditures

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315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 1 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

Top Tapestry Segments	Percent	Demographic Summary	2016	2021
Golden Years (9B)	28.3%	Population	14,875	15,308
Urban Chic (2A)	23.0%	Households	5,204	5,397
Laptops and Lattes (3A)	12.8%	Families	2,398	2,468
Front Porches (8E)	12.6%	Median Age	30.2	31.1
Top Tier (1A)	9.9%	Median Household Income	\$85,868	\$95,197
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>				
		150	\$3,030.14	\$15,768,864
Men's		153	\$614.26	\$3,196,601
Women's		153	\$1,049.01	\$5,459,056
Children's		138	\$445.81	\$2,319,980
Footwear		148	\$636.48	\$3,312,220
Watches & Jewelry		158	\$164.40	\$855,560
Apparel Products and Services (1)		167	\$120.19	\$625,446
<b>Computer</b>				
Computers and Hardware for Home Use		156	\$270.97	\$1,410,104
Portable Memory		151	\$7.09	\$36,900
Computer Software		155	\$20.00	\$104,063
Computer Accessories		154	\$27.40	\$142,580
<b>Entertainment &amp; Recreation</b>				
Fees and Admissions		149	\$4,334.44	\$22,556,438
Membership Fees for Clubs (2)		170	\$980.58	\$5,102,932
Fees for Participant Sports, excl. Trips		174	\$333.82	\$1,737,177
Fees for Participant Sports, excl. Trips		164	\$147.08	\$765,410
Tickets to Theatre/Operas/Concerts		178	\$94.14	\$489,899
Tickets to Movies/Museums/Parks		158	\$104.84	\$545,608
Admission to Sporting Events, excl. Trips		166	\$88.35	\$459,748
Fees for Recreational Lessons		171	\$211.00	\$1,098,062
Dating Services		196	\$1.35	\$7,028
<b>TV/Video/Audio</b>				
Cable and Satellite Television Services		143	\$1,723.14	\$8,967,196
Cable and Satellite Television Services		142	\$1,273.02	\$6,624,787
Televisions		148	\$162.57	\$845,999
Satellite Dishes		123	\$1.79	\$9,331
VCRs, Video Cameras, and DVD Players		149	\$12.07	\$62,811
Miscellaneous Video Equipment		124	\$9.54	\$49,651
Video Cassettes and DVDs		144	\$26.64	\$138,612
Video Game Hardware/Accessories		139	\$35.58	\$185,177
Video Game Software		137	\$18.92	\$98,442
Streaming/Downloaded Video		149	\$27.13	\$141,197
Rental of Video Cassettes and DVDs		142	\$23.11	\$120,260
Installation of Televisions		133	\$1.22	\$6,374
Audio (3)		153	\$125.32	\$652,179
Rental and Repair of TV/Radio/Sound Equipment		158	\$6.22	\$32,377
Pets		141	\$753.48	\$3,921,124
Toys/Games/Crafts/Hobbies (4)		140	\$160.50	\$835,224
Recreational Vehicles and Fees (5)		140	\$150.14	\$781,309
Sports/Recreation/Exercise Equipment (6)		145	\$240.21	\$1,250,054
Photo Equipment and Supplies (7)		153	\$84.49	\$439,693
Reading (8)		153	\$200.39	\$1,042,848
Catered Affairs (9)		160	\$41.52	\$216,057
<b>Food</b>				
Food at Home		145	\$11,685.43	\$60,810,953
Food at Home		143	\$7,114.91	\$37,025,995
Bakery and Cereal Products		142	\$959.00	\$4,990,654
Meats, Poultry, Fish, and Eggs		141	\$1,564.56	\$8,141,981
Dairy Products		143	\$760.17	\$3,955,922
Fruits and Vegetables		148	\$1,411.23	\$7,344,042
Snacks and Other Food at Home (10)		141	\$2,419.95	\$12,593,396
Food Away from Home		148	\$4,570.51	\$23,784,958
Alcoholic Beverages		158	\$810.19	\$4,216,239

**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.

**Source:** Esri forecasts for 2016 and 2021; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics.

March 22, 2017





## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 1 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	168	\$12,556.55	\$65,344,312
Value of Retirement Plans	162	\$42,493.72	\$221,137,306
Value of Other Financial Assets	146	\$1,651.09	\$8,592,273
Vehicle Loan Amount excluding Interest	133	\$3,233.84	\$16,828,917
Value of Credit Card Debt	150	\$858.94	\$4,469,923
<b>Health</b>			
Nonprescription Drugs	145	\$180.61	\$939,871
Prescription Drugs	136	\$571.94	\$2,976,372
Eyeglasses and Contact Lenses	148	\$132.63	\$690,182
<b>Home</b>			
Mortgage Payment and Basics (11)	152	\$13,035.42	\$67,836,342
Maintenance and Remodeling Services	150	\$2,636.48	\$13,720,265
Maintenance and Remodeling Materials (12)	126	\$455.94	\$2,372,716
Utilities, Fuel, and Public Services	140	\$6,833.97	\$35,563,979
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	154	\$133.85	\$696,566
Furniture	152	\$748.87	\$3,897,102
Rugs	166	\$40.42	\$210,352
Major Appliances (14)	144	\$409.30	\$2,129,999
Housewares (15)	148	\$123.74	\$643,930
Small Appliances	151	\$71.15	\$370,252
Luggage	164	\$15.13	\$78,744
Telephones and Accessories	145	\$103.43	\$538,247
<b>Household Operations</b>			
Child Care	158	\$668.55	\$3,479,157
Lawn and Garden (16)	147	\$599.35	\$3,118,999
Moving/Storage/Freight Express	161	\$102.04	\$530,995
Housekeeping Supplies (17)	143	\$1,007.91	\$5,245,156
<b>Insurance</b>			
Owners and Renters Insurance	135	\$622.70	\$3,240,554
Vehicle Insurance	142	\$1,594.19	\$8,296,189
Life/Other Insurance	151	\$624.33	\$3,249,013
Health Insurance	144	\$4,872.79	\$25,358,017
Personal Care Products (18)	148	\$640.87	\$3,335,071
School Books and Supplies (19)	148	\$243.02	\$1,264,698
Smoking Products	124	\$508.56	\$2,646,570
<b>Transportation</b>			
Payments on Vehicles excluding Leases	132	\$2,747.96	\$14,300,389
Gasoline and Motor Oil	134	\$4,108.41	\$21,380,166
Vehicle Maintenance and Repairs	144	\$1,492.64	\$7,767,696
<b>Travel</b>			
Airline Fares	171	\$778.13	\$4,049,414
Lodging on Trips	161	\$745.05	\$3,877,252
Auto/Truck Rental on Trips	163	\$39.17	\$203,849
Food and Drink on Trips	158	\$690.74	\$3,594,618

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March 22, 2017



## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 1 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

- (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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March 22, 2017



## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 3 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

Top Tapestry Segments	Percent	Demographic Summary	2016	2021
Exurbanites (1E)	16.5%	Population	60,617	62,836
Urban Chic (2A)	13.2%	Households	22,951	23,749
Top Tier (1A)	12.3%	Families	13,062	13,417
Old and Newcomers (8F)	7.9%	Median Age	36.2	37.2
Enterprising Professionals (2D)	7.2%	Median Household Income	\$83,410	\$91,243
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>		147	\$2,962.42	\$67,990,551
Men's		149	\$598.91	\$13,745,500
Women's		148	\$1,016.24	\$23,323,704
Children's		140	\$453.01	\$10,397,001
Footwear		145	\$622.93	\$14,296,855
Watches & Jewelry		152	\$157.95	\$3,625,207
Apparel Products and Services (1)		157	\$113.38	\$2,602,284
<b>Computer</b>				
Computers and Hardware for Home Use		153	\$265.51	\$6,093,750
Portable Memory		150	\$7.03	\$161,280
Computer Software		152	\$19.63	\$450,441
Computer Accessories		149	\$26.52	\$608,744
<b>Entertainment &amp; Recreation</b>		145	\$4,212.66	\$96,684,846
Fees and Admissions		161	\$928.31	\$21,305,592
Membership Fees for Clubs (2)		163	\$311.12	\$7,140,624
Fees for Participant Sports, excl. Trips		158	\$141.41	\$3,245,566
Tickets to Theatre/Operas/Concerts		166	\$87.41	\$2,006,196
Tickets to Movies/Museums/Parks		155	\$102.97	\$2,363,244
Admission to Sporting Events, excl. Trips		159	\$84.78	\$1,945,889
Fees for Recreational Lessons		162	\$199.34	\$4,575,081
Dating Services		183	\$1.26	\$28,992
TV/Video/Audio		140	\$1,685.32	\$38,679,746
Cable and Satellite Television Services		138	\$1,238.43	\$28,423,100
Televisions		146	\$160.07	\$3,673,659
Satellite Dishes		126	\$1.84	\$42,158
VCRs, Video Cameras, and DVD Players		149	\$12.06	\$276,740
Miscellaneous Video Equipment		132	\$10.20	\$233,994
Video Cassettes and DVDs		144	\$26.60	\$610,481
Video Game Hardware/Accessories		142	\$36.42	\$835,931
Video Game Software		143	\$19.73	\$452,865
Streaming/Downloaded Video		151	\$27.44	\$629,862
Rental of Video Cassettes and DVDs		144	\$23.55	\$540,445
Installation of Televisions		129	\$1.19	\$27,374
Audio (3)		149	\$121.79	\$2,795,191
Rental and Repair of TV/Radio/Sound Equipment		153	\$6.01	\$137,946
Pets		138	\$739.78	\$16,978,799
Toys/Games/Crafts/Hobbies (4)		139	\$159.13	\$3,652,230
Recreational Vehicles and Fees (5)		138	\$148.58	\$3,410,152
Sports/Recreation/Exercise Equipment (6)		144	\$238.31	\$5,469,377
Photo Equipment and Supplies (7)		149	\$82.22	\$1,887,083
Reading (8)		146	\$191.51	\$4,395,327
Catered Affairs (9)		153	\$39.50	\$906,539
<b>Food</b>		142	\$11,498.13	\$263,893,520
Food at Home		140	\$7,000.04	\$160,657,864
Bakery and Cereal Products		139	\$940.06	\$21,575,211
Meats, Poultry, Fish, and Eggs		139	\$1,542.98	\$35,412,849
Dairy Products		140	\$742.55	\$17,042,346
Fruits and Vegetables		144	\$1,377.79	\$31,621,759
Snacks and Other Food at Home (10)		140	\$2,396.66	\$55,005,700
Food Away from Home		145	\$4,498.09	\$103,235,656
Alcoholic Beverages		153	\$781.83	\$17,943,837

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March 22, 2017



## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 3 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	155	\$11,622.23	\$266,741,874
Value of Retirement Plans	149	\$39,131.21	\$898,100,428
Value of Other Financial Assets	145	\$1,634.83	\$37,520,968
Vehicle Loan Amount excluding Interest	136	\$3,322.14	\$76,246,430
Value of Credit Card Debt	143	\$820.06	\$18,821,086
<b>Health</b>			
Nonprescription Drugs	141	\$175.14	\$4,019,529
Prescription Drugs	132	\$552.30	\$12,675,869
Eyeglasses and Contact Lenses	142	\$126.69	\$2,907,553
<b>Home</b>			
Mortgage Payment and Basics (11)	145	\$12,392.71	\$284,425,065
Maintenance and Remodeling Services	141	\$2,478.44	\$56,882,695
Maintenance and Remodeling Materials (12)	124	\$449.59	\$10,318,645
Utilities, Fuel, and Public Services	137	\$6,678.97	\$153,288,971
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	148	\$128.69	\$2,953,529
Furniture	149	\$732.35	\$16,808,167
Rugs	154	\$37.67	\$864,571
Major Appliances (14)	141	\$399.03	\$9,158,216
Housewares (15)	145	\$121.26	\$2,783,106
Small Appliances	146	\$68.83	\$1,579,743
Luggage	156	\$14.45	\$331,712
Telephones and Accessories	143	\$101.67	\$2,333,405
<b>Household Operations</b>			
Child Care	152	\$643.64	\$14,772,083
Lawn and Garden (16)	141	\$572.69	\$13,143,762
Moving/Storage/Freight Express	159	\$100.60	\$2,308,953
Housekeeping Supplies (17)	140	\$986.94	\$22,651,161
<b>Insurance</b>			
Owners and Renters Insurance	130	\$599.72	\$13,764,251
Vehicle Insurance	140	\$1,566.55	\$35,953,972
Life/Other Insurance	142	\$589.37	\$13,526,685
Health Insurance	139	\$4,688.34	\$107,602,198
Personal Care Products (18)	145	\$629.96	\$14,458,137
School Books and Supplies (19)	147	\$241.31	\$5,538,406
Smoking Products	125	\$512.16	\$11,754,613
<b>Transportation</b>			
Payments on Vehicles excluding Leases	134	\$2,786.43	\$63,951,277
Gasoline and Motor Oil	134	\$4,131.13	\$94,813,452
Vehicle Maintenance and Repairs	142	\$1,465.22	\$33,628,303
<b>Travel</b>			
Airline Fares	160	\$732.10	\$16,802,493
Lodging on Trips	152	\$706.59	\$16,217,003
Auto/Truck Rental on Trips	157	\$37.66	\$864,254
Food and Drink on Trips	151	\$659.90	\$15,145,380

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March 22, 2017



## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 3 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

- (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.
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- (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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March 22, 2017



## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 5 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

Top Tapestry Segments	Percent	Demographic Summary	2016	2021
Exurbanites (1E)	17.6%	Population	102,104	106,316
Enterprising Professionals (2D)	11.1%	Households	39,732	41,252
Top Tier (1A)	10.9%	Families	24,271	25,033
Urban Chic (2A)	10.4%	Median Age	39.3	40.2
Golden Years (9B)	7.7%	Median Household Income	\$91,720	\$101,868
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>		155	\$3,120.73	\$123,992,802
Men's		157	\$630.81	\$25,063,427
Women's		157	\$1,074.88	\$42,707,282
Children's		146	\$470.44	\$18,691,559
Footwear		153	\$655.52	\$26,045,122
Watches & Jewelry		163	\$168.57	\$6,697,554
Apparel Products and Services (1)		167	\$120.50	\$4,787,859
<b>Computer</b>				
Computers and Hardware for Home Use		161	\$279.14	\$11,090,945
Portable Memory		157	\$7.37	\$292,787
Computer Software		160	\$20.66	\$820,965
Computer Accessories		160	\$28.40	\$1,128,416
<b>Entertainment &amp; Recreation</b>		154	\$4,490.82	\$178,429,084
Fees and Admissions		174	\$1,005.35	\$39,944,461
Membership Fees for Clubs (2)		177	\$337.88	\$13,424,497
Fees for Participant Sports, excl. Trips		172	\$154.12	\$6,123,305
Tickets to Theatre/Operas/Concerts		179	\$94.30	\$3,746,613
Tickets to Movies/Museums/Parks		164	\$108.74	\$4,320,369
Admission to Sporting Events, excl. Trips		170	\$90.85	\$3,609,719
Fees for Recreational Lessons		177	\$218.23	\$8,670,641
Dating Services		180	\$1.24	\$49,317
TV/Video/Audio		147	\$1,768.51	\$70,266,534
Cable and Satellite Television Services		145	\$1,300.68	\$51,678,581
Televisions		153	\$168.39	\$6,690,414
Satellite Dishes		136	\$1.99	\$79,033
VCRs, Video Cameras, and DVD Players		155	\$12.57	\$499,251
Miscellaneous Video Equipment		136	\$10.49	\$416,682
Video Cassettes and DVDs		149	\$27.45	\$1,090,725
Video Game Hardware/Accessories		144	\$37.03	\$1,471,427
Video Game Software		145	\$19.97	\$793,520
Streaming/Downloaded Video		156	\$28.31	\$1,124,663
Rental of Video Cassettes and DVDs		149	\$24.32	\$966,235
Installation of Televisions		146	\$1.34	\$53,103
Audio (3)		159	\$129.84	\$5,158,760
Rental and Repair of TV/Radio/Sound Equipment		156	\$6.14	\$244,138
Pets		148	\$794.55	\$31,568,887
Toys/Games/Crafts/Hobbies (4)		147	\$167.62	\$6,659,945
Recreational Vehicles and Fees (5)		152	\$164.01	\$6,516,567
Sports/Recreation/Exercise Equipment (6)		154	\$254.57	\$10,114,628
Photo Equipment and Supplies (7)		159	\$87.71	\$3,484,914
Reading (8)		156	\$204.78	\$8,136,455
Catered Affairs (9)		169	\$43.71	\$1,736,693
<b>Food</b>		149	\$12,071.40	\$479,620,926
Food at Home		147	\$7,336.40	\$291,489,897
Bakery and Cereal Products		146	\$986.05	\$39,177,757
Meats, Poultry, Fish, and Eggs		145	\$1,614.49	\$64,146,799
Dairy Products		147	\$778.67	\$30,937,991
Fruits and Vegetables		151	\$1,445.90	\$57,448,502
Snacks and Other Food at Home (10)		147	\$2,511.30	\$99,778,848
Food Away from Home		153	\$4,735.00	\$188,131,029
Alcoholic Beverages		161	\$824.23	\$32,748,164

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**Source:** Esri forecasts for 2016 and 2021; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics.

March 22, 2017





## Retail Goods and Services Expenditures

315 Severn Ave, Annapolis, Maryland, 21403 2  
315 Severn Ave, Annapolis, Maryland, 21403  
Ring: 5 mile radius

Prepared by Esri  
Latitude: 38.97209  
Longitude: -76.48169

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	173	\$12,978.14	\$515,647,319
Value of Retirement Plans	167	\$43,801.85	\$1,740,335,068
Value of Other Financial Assets	156	\$1,761.85	\$70,001,921
Vehicle Loan Amount excluding Interest	144	\$3,505.35	\$139,274,417
Value of Credit Card Debt	154	\$878.94	\$34,921,910
<b>Health</b>			
Nonprescription Drugs	150	\$185.99	\$7,389,635
Prescription Drugs	141	\$592.71	\$23,549,608
Eyeglasses and Contact Lenses	152	\$136.09	\$5,407,199
<b>Home</b>			
Mortgage Payment and Basics (11)	161	\$13,801.74	\$548,370,760
Maintenance and Remodeling Services	158	\$2,772.07	\$110,140,025
Maintenance and Remodeling Materials (12)	138	\$502.68	\$19,972,640
Utilities, Fuel, and Public Services	145	\$7,079.12	\$281,267,581
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	157	\$136.77	\$5,434,299
Furniture	158	\$775.02	\$30,792,920
Rugs	168	\$41.01	\$1,629,359
Major Appliances (14)	153	\$433.90	\$17,239,729
Housewares (15)	154	\$128.64	\$5,111,249
Small Appliances	154	\$72.57	\$2,883,505
Luggage	169	\$15.64	\$621,595
Telephones and Accessories	148	\$105.41	\$4,188,128
<b>Household Operations</b>			
Child Care	161	\$681.66	\$27,083,855
Lawn and Garden (16)	155	\$631.59	\$25,094,304
Moving/Storage/Freight Express	163	\$103.51	\$4,112,608
Housekeeping Supplies (17)	149	\$1,045.09	\$41,523,323
<b>Insurance</b>			
Owners and Renters Insurance	143	\$662.57	\$26,325,232
Vehicle Insurance	148	\$1,658.80	\$65,907,473
Life/Other Insurance	156	\$647.73	\$25,735,801
Health Insurance	149	\$5,035.07	\$200,053,470
Personal Care Products (18)	153	\$663.31	\$26,354,480
School Books and Supplies (19)	155	\$254.05	\$10,094,109
Smoking Products	127	\$521.22	\$20,708,916
<b>Transportation</b>			
Payments on Vehicles excluding Leases	142	\$2,962.52	\$117,706,859
Gasoline and Motor Oil	142	\$4,354.83	\$173,025,957
Vehicle Maintenance and Repairs	151	\$1,558.59	\$61,925,870
<b>Travel</b>			
Airline Fares	173	\$790.51	\$31,408,570
Lodging on Trips	166	\$772.18	\$30,680,182
Auto/Truck Rental on Trips	170	\$40.94	\$1,626,581
Food and Drink on Trips	163	\$715.33	\$28,421,411

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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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