



# Retail Goods and Services Expenditures

Prepared by Gallatin Economic Development Agency

Places: Gallatin city, TN

## Top Tapestry Segments:

Midland Crowd	22.7%
Home Town	20.7%
Green Acres	12.8%
Cozy and Comfortable	10.2%
Rustbelt Traditions	8.5%

## Demographic Summary

	2008	2013
Population	27,569	31,073
Households	10,873	12,397
Families	7,431	8,332
Median Age	37.7	39.2
Median Household Income	\$49,379	\$58,243

	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	72	\$1,925.09	\$20,931,477
Men's	72	\$357.08	\$3,882,519
Women's	69	\$649.61	\$7,063,186
Children's	81	\$335.35	\$3,646,212
Footwear	58	\$281.96	\$3,065,795
Watches & Jewelry	84	\$186.78	\$2,030,885
Apparel Products and Services <sup>1</sup>	90	\$114.31	\$1,242,880
<b>Computer</b>			
Computers and Hardware for Home Use	84	\$175.82	\$1,911,736
Software and Accessories for Home Use	82	\$23.56	\$256,169
<b>Entertainment &amp; Recreation</b>	87	\$3,234.73	\$35,171,178
<b>Fees and Admissions</b>	84	\$516.84	\$5,619,616
Membership Fees for Clubs <sup>2</sup>	86	\$142.21	\$1,546,270
Fees for Participant Sports, excl. Trips	85	\$97.10	\$1,055,716
Admission to Movie/Theatre/Opera/Ballet	81	\$120.72	\$1,312,561
Admission to Sporting Events, excl. Trips	82	\$50.22	\$546,085
Fees for Recreational Lessons	83	\$106.18	\$1,154,492
Dating Services	69	\$0.41	\$4,492
<b>TV/Video/Sound Equipment</b>	87	\$1,246.43	\$13,552,464
Community Antenna or Cable TV	90	\$663.85	\$7,218,019
Televisions	83	\$242.91	\$2,641,153
VCRs, Video Cameras, and DVD Players	90	\$29.82	\$324,222
Video Cassettes and DVDs	86	\$56.19	\$610,984
Video Game Hardware and Software	87	\$31.27	\$339,998
Satellite Dishes	93	\$1.03	\$11,209
Rental of Video Cassettes and DVDs	87	\$44.00	\$478,422
Streaming/Downloaded Video	79	\$0.64	\$6,990
Sound Equipment <sup>3</sup>	81	\$171.70	\$1,866,939
Rental and Repair of TV/Radio/Sound Equipment	86	\$5.01	\$54,528
Pets	93	\$409.46	\$4,452,021
Toys and Games	88	\$130.72	\$1,421,358
Recreational Vehicles and Fees <sup>4</sup>	91	\$396.87	\$4,315,143
Sports/Recreation/Exercise Equipment <sup>5</sup>	79	\$171.60	\$1,865,796
Photo Equipment and Supplies <sup>6</sup>	87	\$110.41	\$1,200,443
Reading <sup>7</sup>	88	\$252.40	\$2,744,337
<b>Food</b>	87	\$7,221.27	\$78,516,894
<b>Food at Home</b>	87	\$4,254.24	\$46,256,320
Bakery and Cereal Products	88	\$591.94	\$6,436,186
Meat, Poultry, Fish, and Eggs	87	\$1,065.05	\$11,580,320
Dairy Products	87	\$484.86	\$5,271,925
Fruit and Vegetables	85	\$704.97	\$7,665,137
Snacks and Other Food at Home <sup>8</sup>	88	\$1,407.41	\$15,302,752
<b>Food Away from Home</b>	87	\$2,967.04	\$32,260,574
Alcoholic Beverages	84	\$502.39	\$5,462,519
Nonalcoholic Beverages at Home	88	\$387.68	\$4,215,295



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	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Investments	84	\$848.24	\$9,222,930
Vehicle Loans	88	\$5,081.83	\$55,254,684
<b>Health</b>			
Nonprescription Drugs	91	\$102.99	\$1,119,803
Prescription Drugs	96	\$544.70	\$5,922,488
Eyeglasses and Contact Lenses	90	\$69.51	\$755,743
<b>Home</b>			
Mortgage Payment and Basics <sup>9</sup>	85	\$7,741.83	\$84,176,877
Maintenance and Remodeling Services	81	\$1,669.74	\$18,155,133
Maintenance and Remodeling Materials <sup>10</sup>	86	\$358.18	\$3,894,455
Utilities, Fuel, and Public Services	90	\$4,104.76	\$44,631,019
<b>Household Furnishings and Equipment</b>			
Household Textiles <sup>11</sup>	85	\$119.34	\$1,297,582
Furniture	82	\$542.14	\$5,894,685
Floor Coverings	85	\$82.50	\$897,065
Major Appliances <sup>12</sup>	85	\$257.78	\$2,802,896
Housewares <sup>13</sup>	81	\$76.93	\$836,467
Small Appliances	86	\$30.29	\$329,365
Luggage	83	\$8.33	\$90,548
Telephones and Accessories	74	\$32.15	\$349,583
<b>Household Operations</b>			
Child Care	85	\$349.90	\$3,804,422
Lawn and Garden <sup>14</sup>	90	\$381.69	\$4,150,140
Moving/Storage/Freight Express	79	\$41.35	\$449,558
Housekeeping Supplies <sup>15</sup>	89	\$681.37	\$7,408,574
<b>Insurance</b>			
Owners and Renters Insurance	92	\$453.69	\$4,932,983
Vehicle Insurance	87	\$1,212.71	\$13,185,846
Life/Other Insurance	92	\$526.27	\$5,722,118
Health Insurance	92	\$1,864.12	\$20,268,547
Personal Care Products <sup>16</sup>	87	\$376.75	\$4,096,409
School Books and Supplies <sup>17</sup>	88	\$104.34	\$1,134,513
Smoking Products	95	\$427.77	\$4,651,129
<b>Transportation</b>			
Vehicle Purchases (Net Outlay) <sup>18</sup>	85	\$4,394.54	\$47,781,873
Gasoline and Motor Oil	88	\$2,230.33	\$24,250,378
Vehicle Maintenance and Repairs	85	\$845.10	\$9,188,766
<b>Travel</b>			
Airline Fares	79	\$330.23	\$3,590,582
Lodging on Trips	84	\$359.10	\$3,904,444
Auto/Truck/Van Rental on Trips	79	\$30.77	\$334,602
Food and Drink on Trips	84	\$396.51	\$4,311,287

**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.

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



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<sup>1</sup>**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.

<sup>2</sup>**Membership Fees for Clubs** includes membership fees for social, recreational, and civic clubs.

<sup>3</sup>**Sound Equipment** includes 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.

<sup>4</sup>**Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

<sup>5</sup>**Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

<sup>6</sup>**Sports/Recreation/Exercise Equipmen** 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.

<sup>7</sup>**Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

<sup>8</sup>**Reading** includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

<sup>9</sup>**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.

<sup>10</sup>**Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

<sup>11</sup>**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.

<sup>12</sup>**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.

<sup>13</sup>**Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.

<sup>14</sup>**Housewares** includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

<sup>15</sup>**Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.

<sup>16</sup>**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.

<sup>17</sup>**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, and personal care appliances.

<sup>18</sup>**School Books and Supplies** includes school books and supplies for college, elementary school, high school, and preschool.

<sup>19</sup>**Vehicle Purchases (Net Outlay)** includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.