

A Profile of the Trade Area
Within a Five-Mile Radius
From the Intersection of
K-68 Highway and U.S. 69 Highway
Louisburg, Kansas

Prepared For:
Miami County Economic Development
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TRADE AREA PROFILE

This report was prepared for Miami County Economic Development. It provides an overview of the salient socioeconomic and consumer market characteristics of the trade area within a five-mile radius from the intersection of K-68 Highway and U.S. 69 Highway in Louisburg, Kansas. The study produced estimates of the demographic characteristics of the trade area's current residents; an estimate of the rate of household growth since 2000; estimates of annual household expenditures; markets for selected consumer goods and services; and estimates of current business activity. The latest available weekday traffic counts on key arterial streets and highways are also provided.

METHODOLOGY

Demographic data presented in this report were derived from a mathematical model formulated by CERI Inc. The model provides estimates of the current demographic characteristics and spending patterns of the populations of the zip codes or portions of zip codes located within and around Johnson and Miami counties. Table 1 provides detailed demographic characteristics for each zip code within the trade area as well as summary statistics for the trade area in total. Table 2 shows estimates of annual household and per capita expenditures in the trade area for selected goods and services.

Estimates of the current number of business establishments and jobs within the trade area, shown in Table 3, came from a business activity model also developed by CERI. The 24-hour weekday traffic counts, shown in Table 4, are taken from the Transportation File of the *CERI Economic Data Service*. The file contains a compilation of the latest traffic counts taken by the Kansas Department of Transportation, the Johnson County and Miami County public works departments, and various cities. A glossary of the terms used in CERI's socio-economic model is included as an appendix.

Expiration Date:

The CERI Trade Area Demographic and Business Activity Models used to develop this report are updated annually. The information contained in this report is current through July 31, 2008.

Please Note: The base data used as independent variables in CERI's demographic and business activity models are discrete with each new update of the models and the methodology employed is constantly being refined. Therefore, direct comparison between figures presented in this report and in earlier reports for the same trade area might prove misleading and is not recommended.

SUMMARY

Demographic Characteristics:

- Approximately 5,802 people currently reside in 2,079 households within the trade area.
- The average trade area household is composed of 2.79 persons vs. 2.49 in the Kansas City Metropolitan Area and 2.59 in the Nation.
- The number of households in the trade area has increased at an average annual rate of approximately 2.91% since 2000.
- It is estimated that families make up 1,588 (76.4%) of the trade area's households while 492 (23.6%) are non-family households.
- Homeowners occupy 1,737 dwelling units, 83.5% of the trade area's total. The average value of homes in the trade area is \$221,147.
- Renters occupy 343 dwelling units, 16.5% of the trade area's total. The average monthly rent in the area is approximately \$675.
- The median age of the trade area's population is 38.2 years vs. 36.3 in the Kansas City Metropolitan Area and 36.5 in the U.S.
- Approximately 54.1% of the trade area's residents are in the "Household & Family Formation" (ages 25 to 44) and "Peak Earning" (ages 45 to 64) cohorts vs. 53.9% in the Kansas City Metropolitan Area and 52.9% in the nation.
- Annual per capita income of the population in the trade area is approximately \$26,869 - 92% of the Kansas City Metropolitan Area average and 99% of the national average.
- The average gross annual income of trade area households is \$74,971 – 103% of the Kansas City Metropolitan Area average and 107% of the national average.
- Median household income in the trade area is estimated to be \$63,638 – 112% of the Kansas City Metropolitan Area median and 123% of the national median.
- Approximately 13.4% of the trade area's households have gross annual incomes of less than \$25,000 vs. 18.0% in the Kansas City Metropolitan Area and 22.7% in the nation.
- Approximately 5.5% of the trade area's households have gross annual incomes greater than \$150,000 vs. 7.4% in the Kansas City Metropolitan Area and 7.6% in the nation.
- The annual market within the trade area for food consumed at home is estimated to total approximately \$7.5 million. Markets for other goods and services are shown in Table 2.

Business Activity:

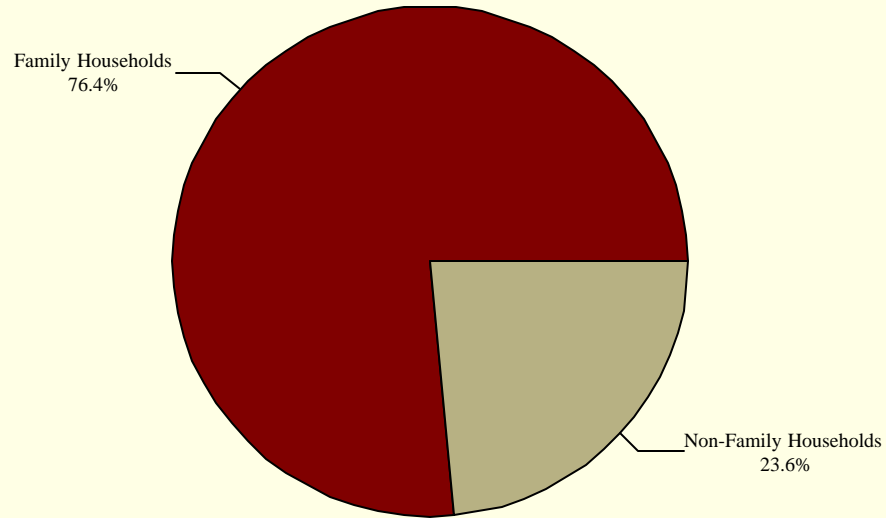
- It is estimated that 172 business establishments are located within the trade area employing approximately 1,500 workers (see Table 3).

Traffic Volume:

- According to the latest available traffic counts, an average of approximately 20,000 vehicles pass through the location of K-68 Highway and U.S. 69 Highway each weekday. (see Table 4)

Figure 1

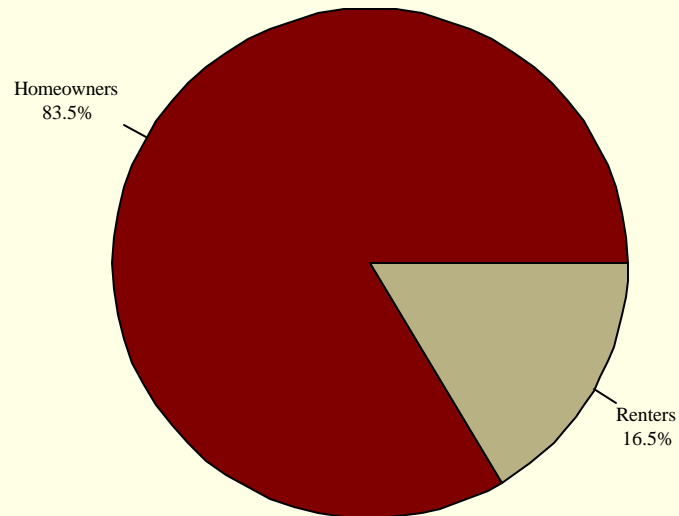
Household Composition



Avg. Trade Area HH: 2.79 Persons - K.C. Metro Average: 2.49 Persons

Figure 2

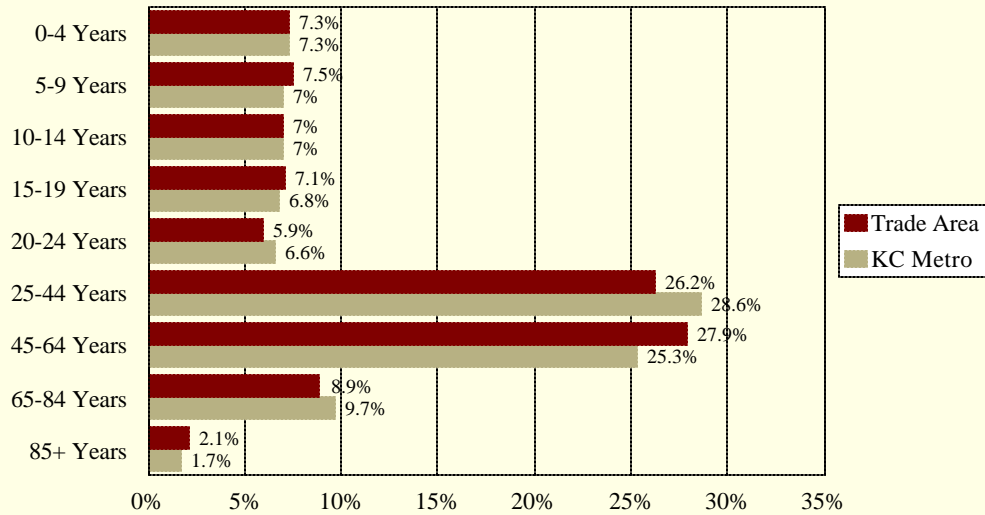
Residential Tenure



Avg. Home Value: \$221,147 -- Avg. Monthly Rent: \$675

Figure 3

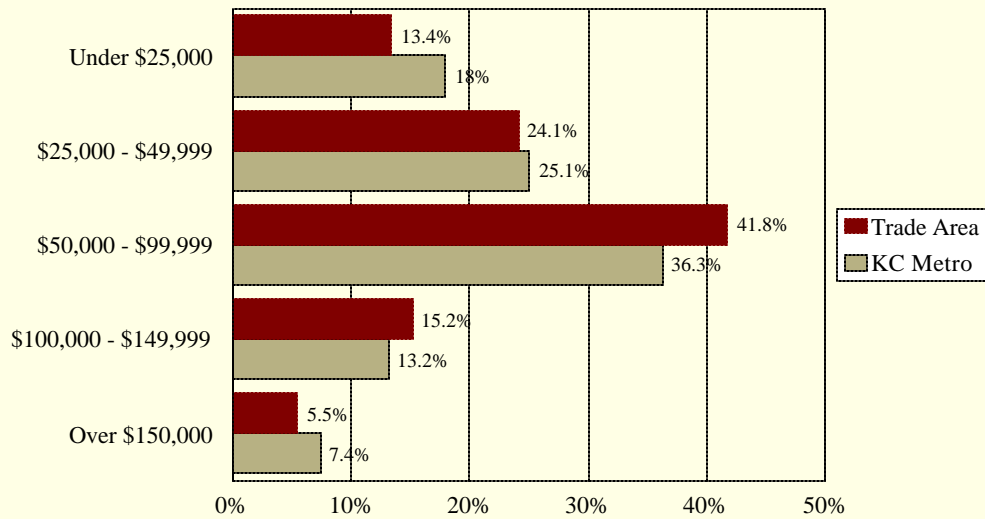
Age Distribution



Median Age: 38.2 Years -- K.C. Metro Median Age: 36.3 Years

Figure 4

Income Distribution



Average Household Income: \$74,971 -- KC Metro Average: \$72,723

Table 1: Page 1
Demographic Characteristics

	Mi. Co., KS	Mi. Co., KS	Mi. Co., KS	Cass, MO
	<u>66013</u>	<u>66053</u>	<u>66071</u>	<u>64734</u>
Population	110	5,170	124	397
Households:	38	1,847	47	147
Family Households	17	1,430	21	119
Non-Family Households	21	417	25	28
Average Household Size	2.89	2.75	2.60	2.69
Annual HH Growth Rate	1.7%	3.1%	0.9%	1.6%
Homeowner Households:	35	1,531	37	134
Average Value of Homes	\$267,983	\$220,470	\$186,125	\$226,440
Renter Households:	4	316	10	14
Average Rent	\$496	\$687	\$595	\$493
White	106	5,031	118	381
Black	0	16	2	3
Asian or Pacific Islander	1	10	0	1
American Indian or Alaska Native	0	26	1	6
Two or More Races	1	62	2	4
Some Other Race	1	26	1	1
Hispanic of Any Race	3	78	3	5
Population Age 0-4	7	388	8	21
Population Age 5-9	8	398	8	23
Population Age 10-14	9	362	9	27
Population Age 15-19	8	367	10	28
Population Age 20-24	6	305	9	22
Population Age 25-44	27	1,370	31	91
Population Age 45-64	35	1,417	35	133
Population Age 65-84	10	445	13	48
Population Over 85	1	119	2	3
Median Age	40.7	37.8	39.4	42.8
Percapita Income:	\$32,687	\$26,590	\$26,691	\$28,938
Percent Of Kansas City MSA	112%	91%	91%	99%
Percent Of US	121%	98%	99%	107%
Average Household Income:	\$94,466	\$73,122	\$69,397	\$77,844
Percent Of Kansas City MSA	130%	101%	95%	107%
Percent Of US	135%	104%	99%	111%
Median Household Income:	\$78,333	\$63,231	\$54,643	\$67,774
Percent Of Kansas City MSA	138%	111%	96%	119%
Percent Of US	152%	123%	106%	131%
HHs Earning Less Than \$25,000	4	249	8	17
HHs \$25,000 to \$49,999	7	449	13	32
HHs \$50,000 to \$99,999	14	774	18	63
HHs \$100,000 to \$149,999	9	277	5	26
HHs Earning More Than \$150,000	4	98	3	9
Total Household Income	\$3,612,398	\$135,071,530	\$3,229,029	\$11,474,266

Table 1: Page 2
Demographic Characteristics

	<u>Trade Area</u>		<u>K.C.</u>	
	<u>Summary</u>		<u>Metro</u>	<u>U.S.</u>
Population	5,802		1,968,318	303,582,361
Households:	2,079		777,506	114,049,635
Family Households	1,588	76.4%	66.2%	67.1%
Non-Family Households	492	23.6%	33.8%	32.9%
Average Household Size	2.79		2.49	2.59
Annual HH Growth Rate	2.91%		1.1%	1.3%
Homeowner Households:	1,737	83.5%	70.2%	68.1%
Average Value of Homes	\$221,147			
Renter Households:	343	16.5%	29.8%	31.9%
Average Rent	\$675			
White	5,637	97.2%	80.1%	73.0%
Black	21	0.4%	12.5%	12.6%
Asian or Pacific Islander	12	0.2%	2.3%	4.4%
American Indian or Alaska Native	33	0.6%	2.1%	2.8%
Two or More Races	70	1.2%	0.5%	0.9%
Some Other Race	29	0.5%	2.6%	6.4%
Hispanic of Any Race	88	1.5%	6.0%	14.8%
Population Age 0-4	424	7.3%	7.3%	6.9%
Population Age 5-9	438	7.5%	7.0%	6.5%
Population Age 10-14	407	7.0%	7.0%	7.0%
Population Age 15-19	413	7.1%	6.8%	7.1%
Population Age 20-24	342	5.9%	6.6%	7.1%
Population Age 25-44	1,519	26.2%	28.6%	27.9%
Population Age 45-64	1,619	27.9%	25.3%	25.0%
Population Age 65-84	516	8.9%	9.7%	10.7%
Population Over 85	125	2.1%	1.7%	1.8%
Median Age	38.2		36.3	36.5
Percapita Income:	\$26,869		\$29,206	\$27,084
Percent Of Kansas City MSA	92%		100%	93%
Percent Of US	99%		108%	100%
Average Household Income:	\$74,971		\$72,723	\$70,148
Percent Of Kansas City MSA	103%		100%	96%
Percent Of US	107%		104%	100%
Median Household Income:	\$63,638		\$56,942	\$51,546
Percent Of Kansas City MSA	112%		100%	91%
Percent Of US	123%		110%	100%
HHs Earning Less Than \$25,000	279	13.4%	18.0%	22.7%
HHs \$25,000 to \$49,999	500	24.1%	25.1%	25.8%
HHs \$50,000 to \$99,999	869	41.8%	36.3%	31.8%
HHs \$100,000 to \$149,999	317	15.2%	13.2%	12.1%
HHs Earning More Than \$150,000	114	5.5%	7.4%	7.6%
Total Household Income	\$155,891,868			

**Table 2: Page 1
Annual Market Potential**

	<u>Mi. Co., KS 66013</u>	<u>Mi. Co., KS 66053</u>	<u>Mi. Co., KS 66071</u>	<u>Cass, MO 64734</u>
Food & Beverages:				
Food Consumed at Home	\$221,893	\$6,353,913	\$198,344	\$704,810
Food Consumed Away From Home	\$162,884	\$5,381,102	\$145,598	\$517,377
Alcoholic Beverages (consumed at, or away from home)	\$29,504	\$1,103,252	\$26,373	\$93,716
Housing & Household Expenses:				
Shelter (owned & rented dwellings)	\$513,340	\$18,484,967	\$458,861	\$1,630,550
Utilities, Fuels & Public Services	\$199,338	\$6,133,891	\$178,183	\$633,167
Household Operations	\$42,062	\$2,093,349	\$37,598	\$133,604
Housekeeping & Garden Supplies	\$39,319	\$1,354,705	\$35,146	\$124,891
Household Textiles	\$8,595	\$418,041	\$7,683	\$27,302
Furniture	\$26,822	\$905,232	\$23,976	\$85,197
Floor Coverings	\$4,145	\$125,727	\$3,705	\$13,167
Major Appliances	\$13,350	\$507,622	\$11,933	\$42,405
Small Appliances, Misc. Housewares	\$4,816	\$235,738	\$4,305	\$15,297
Misc. Household Equipment	\$44,196	\$1,797,892	\$39,505	\$140,381
Apparel:				
Men's Apparel (16 and over)	\$18,288	\$754,360	\$16,347	\$58,089
Boys' Apparel (2 to 15)	\$5,425	\$209,021	\$4,850	\$17,233
Women's Apparel (16 and over)	\$39,380	\$1,565,297	\$35,201	\$125,084
Girls' Apparel (2 to 15)	\$7,254	\$254,597	\$6,484	\$23,042
Children Under 2	\$4,755	\$144,586	\$4,250	\$15,103
Footwear	\$19,812	\$600,345	\$17,709	\$62,929
Other Apparel Products & Services	\$13,289	\$660,065	\$11,879	\$42,211
Transportation:				
Vehicle Purchases	\$276,695	\$8,668,855	\$247,331	\$878,882
Vehicle Finance Charges	\$27,127	\$886,373	\$24,248	\$86,165
Gasoline & Motor Oil	\$119,054	\$3,718,367	\$106,419	\$378,158
Vehicle Maintenance & Repairs	\$46,024	\$1,647,020	\$41,140	\$146,190
Other Transportation	\$27,432	\$1,206,976	\$24,521	\$87,133
Medical Care:				
Medical Services (hospital & medical professional)	\$44,379	\$1,485,147	\$39,669	\$140,962
Medicine (prescription & nonprescription drugs)	\$29,748	\$829,796	\$26,591	\$94,491
Medical Supplies	\$8,412	\$227,880	\$7,520	\$26,721
Insurance:				
Health Insurance	\$92,719	\$2,775,417	\$82,879	\$294,510
Vehicle Insurance	\$69,860	\$2,248,936	\$62,446	\$221,899
Life & Other Personal Insurance	\$25,420	\$1,013,671	\$22,722	\$80,743
Entertainment:				
Fees & Admissions	\$33,406	\$1,452,143	\$29,861	\$106,109
Television, Radios & Sound Equipment	\$56,388	\$1,794,749	\$50,403	\$179,107
Pets, Toys, & Playground Equipment	\$24,567	\$949,237	\$21,960	\$78,033
Other Entertainment Supplies, Equipment & Services	\$43,342	\$1,582,585	\$38,742	\$137,670
Education:				
Tuition, Fees, Textbooks, Supplies	\$43,037	\$2,420,239	\$38,470	\$136,702
Books, Newspapers & Magazines	\$8,351	\$309,602	\$7,465	\$26,527
Personal Care Products & Services:	\$36,576	\$1,338,989	\$32,694	\$116,177
Miscellaneous	\$45,598	\$1,404,996	\$40,759	\$144,835
Cash Contributions:	\$82,905	\$3,224,890	\$74,107	\$263,336

Table 2: Page 2
Annual Market Potential

	Trade Area Summary		
	Trade Area Expenditures	Household Expenditures	Per Capita Expenditures
Food & Beverages:			
Food Consumed at Home	\$7,478,959	\$3,871	\$1,384
Food Consumed Away From Home	\$6,206,961	\$3,213	\$1,148
Alcoholic Beverages (consumed at, or away from home)	\$1,252,846	\$648	\$232
Housing & Household Expenses:			
Shelter (owned & rented dwellings)	\$21,087,718	\$10,915	\$3,901
Utilities, Fuels & Public Services	\$7,144,578	\$3,698	\$1,322
Household Operations	\$2,306,614	\$1,194	\$427
Housekeeping & Garden Supplies	\$1,554,061	\$804	\$288
Household Textiles	\$461,621	\$239	\$85
Furniture	\$1,041,227	\$539	\$193
Floor Coverings	\$146,744	\$76	\$27
Major Appliances	\$575,310	\$298	\$106
Small Appliances, Misc. Housewares	\$260,155	\$135	\$48
Misc. Household Equipment	\$2,021,974	\$1,047	\$374
Apparel:			
Men's Apparel (16 and over)	\$847,084	\$438	\$157
Boys' Apparel (2 to 15)	\$236,529	\$122	\$44
Women's Apparel (16 and over)	\$1,764,962	\$914	\$327
Girls' Apparel (2 to 15)	\$291,377	\$151	\$54
Children Under 2	\$168,694	\$87	\$31
Footwear	\$700,796	\$363	\$130
Other Apparel Products & Services	\$727,444	\$377	\$135
Transportation:			
Vehicle Purchases	\$10,071,763	\$5,213	\$1,863
Vehicle Finance Charges	\$1,023,913	\$530	\$189
Gasoline & Motor Oil	\$4,321,998	\$2,237	\$800
Vehicle Maintenance & Repairs	\$1,880,374	\$973	\$348
Other Transportation	\$1,346,062	\$697	\$249
Medical Care:			
Medical Services (hospital & medical professional)	\$1,710,156	\$885	\$316
Medicine (prescription & nonprescription drugs)	\$980,627	\$508	\$181
Medical Supplies	\$270,532	\$140	\$50
Insurance:			
Health Insurance	\$3,245,525	\$1,680	\$600
Vehicle Insurance	\$2,603,140	\$1,347	\$482
Life & Other Personal Insurance	\$1,142,557	\$591	\$211
Entertainment:			
Fees & Admissions	\$1,621,518	\$839	\$300
Television, Radios & Sound Equipment	\$2,080,646	\$1,077	\$385
Pets, Toys, & Playground Equipment	\$1,073,795	\$556	\$199
Other Entertainment Supplies, Equipment & Services	\$1,802,340	\$933	\$333
Education:			
Tuition, Fees, Textbooks, Supplies	\$2,638,448	\$1,366	\$488
Books, Newspapers & Magazines	\$351,946	\$182	\$65
Personal Care Products & Services:	\$1,524,436	\$789	\$282
Miscellaneous	\$1,636,187	\$847	\$303
Cash Contributions:	\$3,645,237	\$1,887	\$674

**Table 3:
Business Activity**

NAICS Code	Industry	No. of Firms	Percent Firms	Jobs	Percent Jobs
11	Forestry, Fishing, Hunting & Agriculture Support	2	1.1%	9	0.6%
21	Mining/Extraction	1	0.6%	4	0.3%
22	Utilities	0	0.0%	1	0.1%
23	Construction	45	26.5%	386	25.8%
31	Manufacturing	6	3.7%	73	4.9%
42	Wholesale Trade	7	4.1%	19	1.2%
44	Retail Trade	18	10.8%	233	15.6%
48	Transportation & Warehousing	9	5.1%	123	8.2%
51	Information	3	1.5%	24	1.6%
52	Finance & Insurance	9	5.1%	88	5.9%
53	Real Estate & Rental & Leasing	10	6.0%	31	2.0%
54	Professional, Scientific & Technical Services	12	7.2%	46	3.1%
55	Management of Companies & Enterprises	1	0.5%	3	0.2%
56	Admin, Support, Waste Mgt, Remediation Services	7	3.9%	62	4.1%
61	Educational Services	0	0.0%	0	0.0%
62	Health Care & Social Assistance	11	6.2%	126	8.4%
71	Arts, Entertainment & Recreation	2	1.0%	9	0.6%
72	Accommodation & Food Services	11	6.4%	198	13.2%
81	Other Services	18	10.3%	64	4.3%
	Trade Area Totals	172	100.0%	1,500	100.0%

Table 4
24-Hour Weekday Traffic Counts

Location	Average Daily Traffic Count (Year Taken)
<i>ON K-68 HIGHWAY:</i>	
East of U.S. 69 Highway	11,500 (2006)
West of U.S. 69 Highway	7,290 (2006)
<i>ON U.S. 69 HIGHWAY:</i>	
North of K-68 Highway	13,000 (2006)
South of K-68 Highway	8,260 (2006)

Glossary:

Demographic Characteristics

Household: All individuals occupying a single dwelling unit.

Family Household: All members of a particular household related by blood, marriage, adoption or other legal arrangement. Includes households, with or without children, occupied by married couples or a male or female householder with no spouse present.

Non-Family Household: Unrelated persons sharing a household or a single person living alone. They may be independent consumers or two or more persons living together who use their incomes to make joint expenditures.

Average Household Size: An estimate of the average number of persons in a household as calculated by dividing total population by the total number of households.

Average Annual Household Growth Rate: The annual compound rate of change since 2000 in the number of households.

Homeowner Household: One or more individuals living in their own home, townhouse or condominium.

Renter Household: Those paying rent for their dwelling unit as well as those living rent free in lieu of wages.

Race: The racial composition of the population is expressed as a percentage of the population. It is reported for six categories: White, Black or African American, Asian or Pacific Islander, American Indian or Alaskan Native, Two or More Races for persons identifying themselves as multiracial, and Some Other Race for those who do not identify with any of the specified groups.

Hispanic of Any Race: Hispanic origin refers to ethnicity, not race, and is a self-identified category. As such, persons of Hispanic origin may be of any race.

Age: Estimates of the percentage of the population falling within each of nine age groups.

Median Age: An estimate of the point at which the population distribution is divided into two equal parts. Half the population is younger than this point and half the population is older than this point.

Per Capita Income: Defined as total household income divided by total population. (See Total Household Income)

Average Household Income: Defined as total household income divided by total number of households. (See Total Household Income)

Median Household Income: An estimate of the point at which the household income distribution is divided into two equal parts. Half the households have annual earnings below this point and half the households have annual earnings above this point.

Total Household Income: The aggregate of all wages and salaries, other labor-related income, proprietor's income, rental income, interest income and transfer payments of all households within the specified geography.

Expenditure Categories

Food & Beverages:

Food consumed at home: Total expenditures for food at grocery stores or other food stores and food prepared by the household on trips. It excludes the purchase of nonfood items.

Food consumed away from home: All meals (breakfast, lunch, brunch and dinner) at restaurants, carryouts, and vending machines, including tips, plus meals as pay, special catered affairs such as weddings, and meals away from home on trips.

Alcoholic beverages: Includes beer and ale, wine, whiskey, gin, vodka, rum and other alcoholic beverages consumed at or away from home.

Housing & Household Expenses:

Shelter: For owned dwellings: includes interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners coverage, expenses for repairs and maintenance for dwellings used or maintained by the consumer unit. Note: Mortgage principal repayments are payments of loans and are not included in this category. For rented dwellings: includes rent paid for primary dwelling and also includes all expenses for vacation homes, schools, college, hotels, motels, and other lodging while out of town.

Utilities, fuels, and public services: Includes natural gas, electricity, fuel oil, wood, kerosene, coal, bottled gas, water, garbage and trash collection, sewerage maintenance, septic tank cleaning, telephone charges, and other public services.

Household Operations: Includes baby-sitting; day care, nursery school, and preschool tuition; care of the elderly, invalids and handicapped; adult day care; and domestic and other duties. This category also includes housekeeping services, gardening and lawn care services, coin-operated laundry and dry-cleaning, termite and pest control products and services, home security system service fees, moving, storage, and freight expenses, repair of household appliances and other household equipment, repair of computer systems for home use, computer information services, reupholstering and furniture repair, rental and repair of lawn and gardening tools, and rental of other household equipment.

Housekeeping and garden supplies: Includes laundry and cleaning supplies, cleaning and toilet tissues, stationary supplies, postage, miscellaneous household products and lawn and garden supplies.

Household Textiles: Includes bathroom, bedroom, kitchen and dining room, other linens, curtains and drapes, slipcovers and decorative pillows, and sewing materials.

Furniture: Includes living room, dining room, kitchen, bedroom, nursery, porch, lawn, and outdoor furniture.

Floor Coverings: Includes new and replacement wall-to-wall carpets, room-size rugs, and other non-permanent floor coverings.

Major Appliances: Includes refrigerators and freezers, dishwashers and garbage disposals, stoves and ovens, vacuum cleaners, microwaves, air-conditioners, sewing machines, washing machines and dryers, and floor cleaning equipment.

Small Appliances/Misc. Housewares: Includes small electrical kitchen appliances, portable heating and cooling equipment, china and other dinnerware, flatware, glassware, silver and other serving pieces, non-electric cookware, and plastic dinnerware (excludes personal care appliances).

Miscellaneous Household Equipment: Includes typewriters, luggage, lamps and light fixtures, window coverings, clocks, lawnmowers and gardening equipment, other hand and power tools, telephone answering devices, telephones and accessories, computers and computer hardware for home use, computer software and accessories for home use, calculators, business equipment for home use, floral arrangements and house plants, rental furniture, closet and storage items, other household decorative items, infants' equipment, outdoor equipment, smoke alarms, other household appliances, and other small miscellaneous furnishings.

Apparel and Services

Men's and boys' apparel: Includes coats, jackets, sweaters, vests, sport coats, tailored jackets, trousers, slacks, shorts, sportswear, shirts, underwear, nightwear, hosiery, uniforms and other accessories.

Women's and girls' apparel: Includes coats, jackets, furs, sport coats, tailored jackets, sweaters, vests, blouses, shirts, dresses, dungarees, culottes, slacks, shorts, sportswear, underwear, nightwear, uniforms, hosiery and other accessories.

Children Under 2: Includes coats, jackets, snowsuits, underwear, diapers, dresses, crawlers and other sleeping garments, hosiery, footwear, and accessories.

Other apparel products & services: Includes material for making clothes, shoe repair, alterations and repairs, sewing patterns and notions, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry, and repairs to watches and jewelry.

Transportation

Vehicle purchases: Includes the net outlay (purchase price minus trade-in value) on new and used domestic and imported cars and trucks and other vehicles, including motorcycles and private planes.

Vehicle Finance Charges: Includes the dollar amount of interest paid for a loan contracted for the purchase of vehicles described above.

Gasoline and motor oil: Includes purchases of gasoline, diesel fuel and motor oil.

Vehicle maintenance and repairs: Includes tires, batteries, lubrication, filters, coolant, additives, brake and transmission fluids, oil change, brake adjustment and repair, front-end alignment, wheel balancing, steering repair, shock absorber replacement, clutch and transmission repair, electrical system repair, exhaust system repair, body work and painting, engine repair, repair to cooling system, drive train repair, drive shaft and rear-end repair, tire repair, other maintenance and services, and auto repair policies.

Other transportation: Includes fares for mass transit, buses, trains, airlines, taxis, school buses for which a fee is charged, and boats.

Medical Care:

Medical services: Includes hospital room and services, physicians' services, service by a professional other than physician, eye and dental care, lab tests, x rays, medical care in a retirement community, care in convalescent or nursing home and other medical care.

Medicine: Includes prescription and nonprescription drugs, internal and respiratory over-the-counter drugs.

Medical supplies: Includes topicals and dressings, antiseptics, bandages, cotton, first aid kits, contraceptives, syringes, ice bags, thermometers, sunlamps, vaporizers, heating pads, medical appliances (such as braces, canes, crutches and walkers, eyeglasses and hearing aids) and rental and repair of medical equipment.

Insurance:

Health insurance: Includes health maintenance plans, Blue Cross/Blue Shield, commercial health insurance, Medicare, Medicare supplemental insurance and other health insurance.

Vehicle insurance: Includes the premiums paid for insuring cars, trucks and other vehicles.

Life and other personal insurance: Includes premiums for whole life and term insurance; endowments; income and other life insurance; mortgage guarantee insurance; mortgage life insurance; premiums for personal liability, accident and disability, and other nonhealth insurance other than for homes and

Education

Tuition, Fees, Textbooks & Supplies: Includes tuition, fees, textbooks, supplies, and equipment for public and private elementary and high schools, colleges and universities and other schools.

Books, Newspapers & Magazines: Includes subscriptions for newspapers, magazines and books through book clubs; the purchase of single copy newspapers and magazines, newsletters, books and encyclopedias and other reference books.

Other Expenditures

Personal care products and services: Includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products and personal care services for males and females.

Miscellaneous: Includes safe deposit box rental, checking account fees and other bank service charges, credit card memberships, legal fees, accounting fees, funerals, cemetery lots, union dues, occupational expenses, expenses for other properties, and finance charges other than those for mortgages and vehicles.

Cash Contributions: Includes cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments; care of students away from home; and contributions to religious, educational, charitable or political organizations.