

Retail Goods and Services Expenditures

St. Charles County, MO (29183)

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Geography: County

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Savvy Suburbanites (L1)	19.5%	Population	426,285	441,922
Flourishing Families (H1)	15.1%	Households	165,881	173,943
Classic Comfort (K4)	10.2%	Families	115,571	120,415
Boomburbs (H2)	9.5%	Median Age	40.2	41.2
Room to Roam (K7)	9.0%	Median Household Income	\$104,283	\$116,397
Spending Potential			Average Amount	
Index			Spent	Total
Apparel and Services			111	\$2,721.84
Men's	112		\$539.48	\$89,488,667
Women's	111		\$931.05	\$154,443,015
Children's	113		\$379.04	\$62,875,436
Footwear	109		\$595.77	\$98,827,746
Watches & Jewelry	112		\$225.30	\$37,372,347
Apparel Products and Services (1)	110		\$51.21	\$8,494,417
Computer				
Computers and Hardware for Home Use	112		\$254.34	\$42,189,874
Portable Memory	106		\$4.06	\$673,166
Computer Software	107		\$18.10	\$3,002,488
Computer Accessories	105		\$21.09	\$3,498,839
Entertainment & Recreation			113	\$4,633.19
Fees and Admissions	117		\$1,093.74	\$181,431,290
Membership Fees for Clubs (2)	115		\$363.56	\$60,308,025
Fees for Participant Sports, excl. Trips	123		\$204.52	\$33,925,304
Tickets to Theatre/Operas/Concerts	112		\$127.52	\$21,153,016
Tickets to Movies	113		\$41.87	\$6,944,649
Tickets to Parks or Museums	108		\$46.13	\$7,652,338
Admission to Sporting Events, excl. Trips	127		\$115.82	\$19,212,189
Fees for Recreational Lessons	116		\$193.16	\$32,040,785
Dating Services	102		\$1.18	\$194,984
TV/Video/Audio			111	\$1,369.27
Cable and Satellite Television Services	108		\$718.44	\$119,176,206
Televisions	115		\$136.05	\$22,567,705
Satellite Dishes	92		\$1.28	\$212,332
VCRs, Video Cameras, and DVD Players	108		\$4.53	\$751,477
Miscellaneous Video Equipment	123		\$42.77	\$7,095,266
Video Cassettes and DVDs	98		\$4.66	\$772,547
Video Game Hardware/Accessories	110		\$52.05	\$8,633,931
Video Game Software	109		\$25.09	\$4,162,324
Rental/Streaming/Downloaded Video	115		\$223.33	\$37,045,427
Installation of Televisions	111		\$1.67	\$276,919
Audio (3)	112		\$156.96	\$26,036,490
Rental and Repair of TV/Radio/Sound Equipment	117		\$2.45	\$406,065
Pets	111		\$1,176.28	\$195,122,677
Toys/Games/Crafts/Hobbies (4)	114		\$203.35	\$33,731,255
Recreational Vehicles and Fees (5)	119		\$229.21	\$38,021,262
Sports/Recreation/Exercise Equipment (6)	113		\$293.17	\$48,631,661
Photo Equipment and Supplies (7)	113		\$78.58	\$13,034,228
Reading (8)	106		\$137.30	\$22,775,569
Catered Affairs (9)	108		\$52.29	\$8,673,625
Food			109	\$12,646.83
Food at Home	109		\$8,112.37	\$1,345,688,330
Bakery and Cereal Products	110		\$1,089.83	\$180,782,796
Meats, Poultry, Fish, and Eggs	108		\$1,651.16	\$273,896,186
Dairy Products	109		\$825.20	\$136,885,726
Fruits and Vegetables	108		\$1,377.10	\$228,435,389
Snacks and Other Food at Home (10)	157		\$3,169.07	\$525,688,233
Food Away from Home	110		\$4,534.46	\$752,179,970
Alcoholic Beverages	113		\$762.19	\$126,432,869

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 2025 and 2030; Consumer Spending data are derived from the 2022 and 2023 Consumer Expenditure Surveys, Bureau of Labor Statistics.

November 17, 2025

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	114	\$54,695.74	\$9,072,984,674
Value of Retirement Plans	120	\$184,068.28	\$30,533,430,486
Value of Other Financial Assets	120	\$15,890.13	\$2,635,870,204
Vehicle Loan Amount excluding Interest	115	\$4,058.78	\$673,274,631
Value of Credit Card Debt	114	\$3,441.57	\$570,891,237
Health			
Nonprescription Drugs	113	\$225.84	\$37,463,069
Prescription Drugs	119	\$499.84	\$82,914,655
Eyeglasses and Contact Lenses	114	\$150.11	\$24,899,880
Home			
Mortgage Payment and Basics (11)	118	\$15,761.09	\$2,614,465,399
Maintenance and Remodeling Services	117	\$5,432.81	\$901,199,900
Maintenance and Remodeling Materials (12)	120	\$963.43	\$159,814,916
Utilities, Fuel, and Public Services	110	\$6,544.47	\$1,085,602,869
Household Furnishings and Equipment			
Household Textiles (13)	110	\$129.74	\$21,520,699
Furniture	115	\$1,015.48	\$168,448,945
Rugs	115	\$45.09	\$7,479,366
Major Appliances (14)	114	\$577.53	\$95,801,712
Housewares (15)	107	\$105.56	\$17,510,785
Small Appliances	104	\$81.22	\$13,472,132
Luggage	114	\$27.90	\$4,627,375
Telephones and Accessories	117	\$97.38	\$16,153,517
Household Operations			
Child Care	119	\$696.52	\$115,538,902
Lawn and Garden (16)	115	\$782.72	\$129,837,887
Moving/Storage/Freight Express	101	\$129.14	\$21,421,155
Housekeeping Supplies (17)	110	\$953.12	\$158,104,255
Insurance			
Owners and Renters Insurance	119	\$1,005.84	\$166,849,834
Vehicle Insurance	111	\$2,407.94	\$399,431,067
Life/Other Insurance	115	\$794.96	\$131,869,302
Health Insurance	113	\$5,610.19	\$930,623,459
Personal Care Products (18)	111	\$657.73	\$109,104,730
Educational Books/Supplies/Other Expenditures	115	\$106.52	\$17,670,309
Smoking Products	105	\$486.64	\$80,724,188
Transportation			
Payments on Vehicles excluding Leases	115	\$3,455.60	\$573,218,857
Gasoline/Diesel Fuel/Electric Vehicle Charging	109	\$3,810.72	\$632,126,130
Vehicle Maintenance and Repairs	112	\$1,507.25	\$250,024,847
Travel			
Airline Fares	111	\$937.40	\$155,496,831
Lodging on Trips	114	\$1,262.99	\$209,506,552
Auto/Truck Rental on Trips	114	\$138.76	\$23,017,356
Food and Drink on Trips	113	\$954.41	\$158,318,056

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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 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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