

CommBank Household Spending Insights

Economic Insights | November 2023

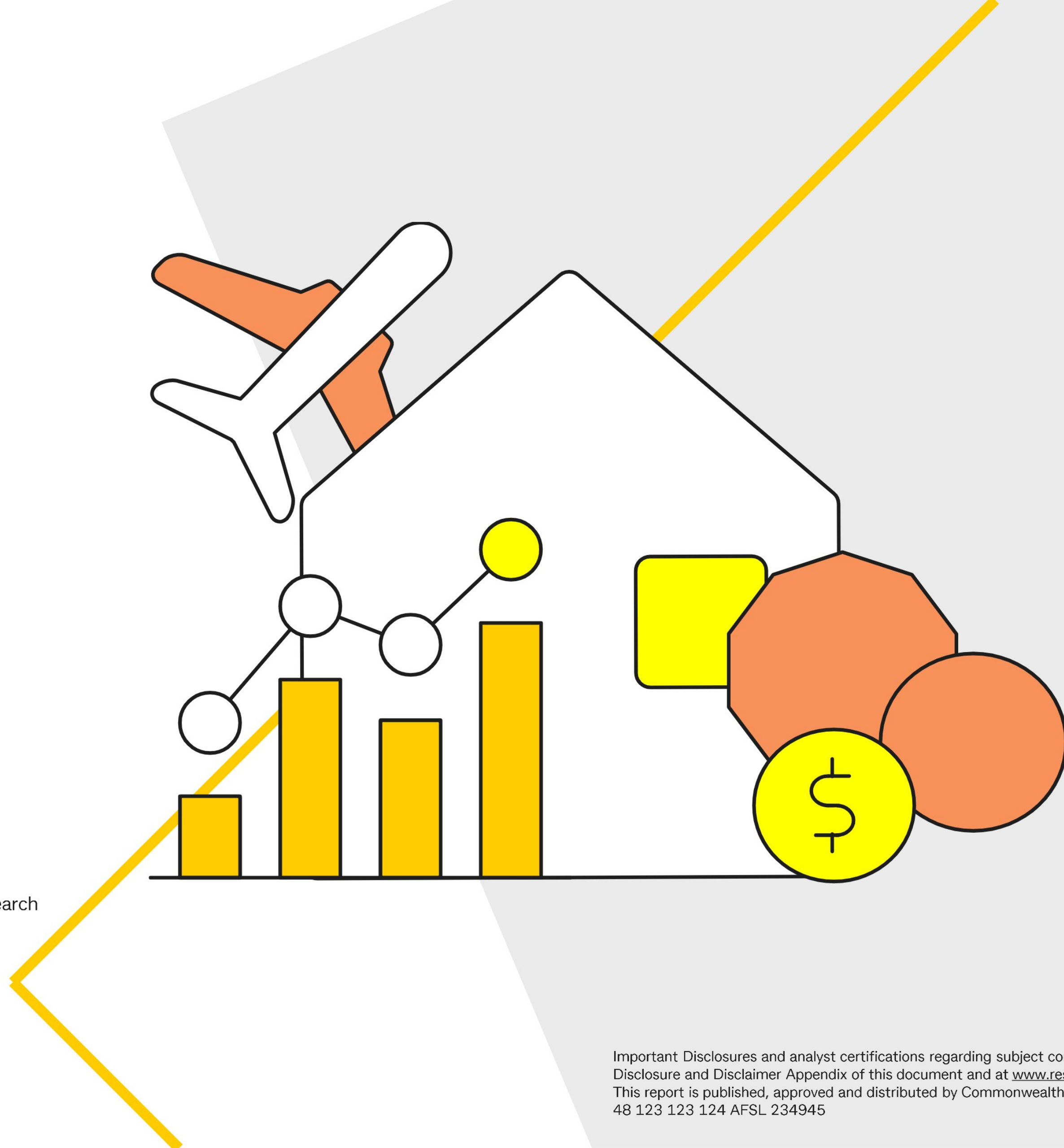
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CommBank Household Spending Insights (HSI)

The CommBank Household Spending Insights (HSI) index for November 2023 rose by a solid 1.8%/mth in seasonally adjusted terms, to 142.8. The increase in November followed a revised -0.6%/mth fall (originally -1.0%/mth) in October.

The gain in November was no surprise given the lift in spending around the Black Friday/Cyber Monday sales. The gain was driven by a 9.3%/mth jump in Household goods. The largest increases in spending in this category was at department stores, discount & variety stores, active wear stores and cosmetic & beauty stores. However, as we flagged in the HSI report [last month](#), seasonal patterns of spending were expected to be volatile over the summer months and we expect to see a significant offset to the strength in Household goods spending in December – as we note on page 5.

In addition to the jump in Household goods spending, November also saw increases in spending on Recreation, Comms & digital, Household services, Insurance, Health, Food & beverages and Motor vehicles. These gains were partly offset by reduced spending on Transport, Education and Hospitality. Utilities spending was close to flat on the month.

In the year to November, the pace of increase in the HSI Index accelerated to 4.1%/yr from a revised 2.4%/yr in October (originally 2.0%/yr). However, the Household goods category was only up 0.9%/yr. The increase for the HSI in the year to November was driven by ongoing large increases in a number of key services: Insurance (12.2%/yr), Education (7.9%/yr), Health (7.6%/yr), Recreation (6.3%/yr) and Utilities (6.1%/yr).

As shown in the Q3 23 National Accounts (see [here](#) for details), the pace of economic growth in Australia is clearly moderating and household budgets are increasingly under pressure from a fall in real household disposable income. The November 25bp rate hike by the RBA, taking the cash rate to 4.35%, will add further downward pressure to household spending in 2024. We would expect to see an offset to the strength in Household goods spending in December. In 2022 the December HSI fell by 2.1%/mth.

It is also worth noting that the 4.1%/yr increase in the HSI index for November is nominal dollars. With the annual rate of inflation in November expected to retreat a little from the 4.9%/yr in October, spending is negative in real terms and will remain weak on a real per capita basis.

CommBank HSI Index
November 2023
Seasonally adjusted

142.8

+ 1.8% / month 

+ 4.1% / year 

The seasonally adjusted HSI index rose by 1.8%/mth in Nov, to 142.8. The increase was driven by a 9.3% jump in Household goods – related to the large sales events in the month. Gains were also seen for Recreation, Comms & digital and Household services. This was partly offset by falls in Transport, Education and Hospitality. The annual rate of increase rose to 4.1%/yr in Nov from a revised 2.4%/yr in Oct.

| Spending Category | Monthly Change | Yearly Change |
|----------------------------|---|--|
| Household Goods |  9.3% |  0.9% |
| Recreation |  3.0% |  6.3% |
| Communications and Digital |  1.2% |  1.5% |
| Household Services |  1.0% |  3.7% |
| Insurance |  0.8% |  12.2% |
| Health |  0.6% |  7.6% |
| Food & beverage goods |  0.4% |  3.8% |
| Motor Vehicle |  0.4% |  2.8% |
| Utilities |  0.1% |  6.1% |
| Hospitality |  -0.4% |  2.7% |
| Education |  -0.6% |  7.9% |
| Transport |  -3.6% |  1.2% |

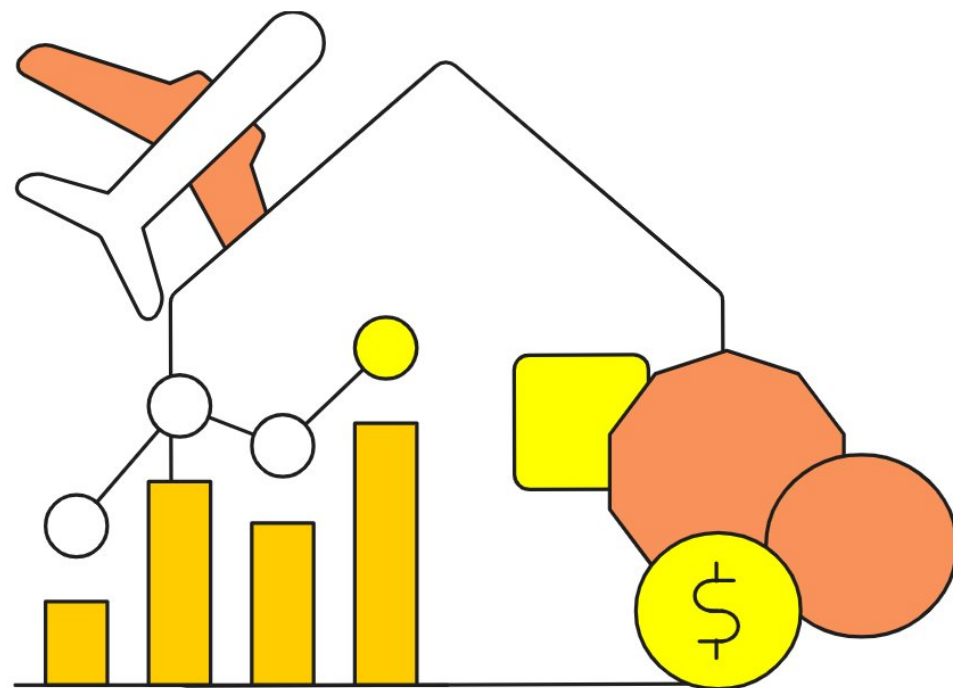
CommBank Household Spending Insights (HSI)

Household or consumer spending is the largest component (around 50%) of the Australian economy and central to understanding how it is performing, as well as planning for the future. This is why businesses, governments and major policy setting institutions like the Reserve Bank of Australia closely follow measures of consumer spending and emerging trends.

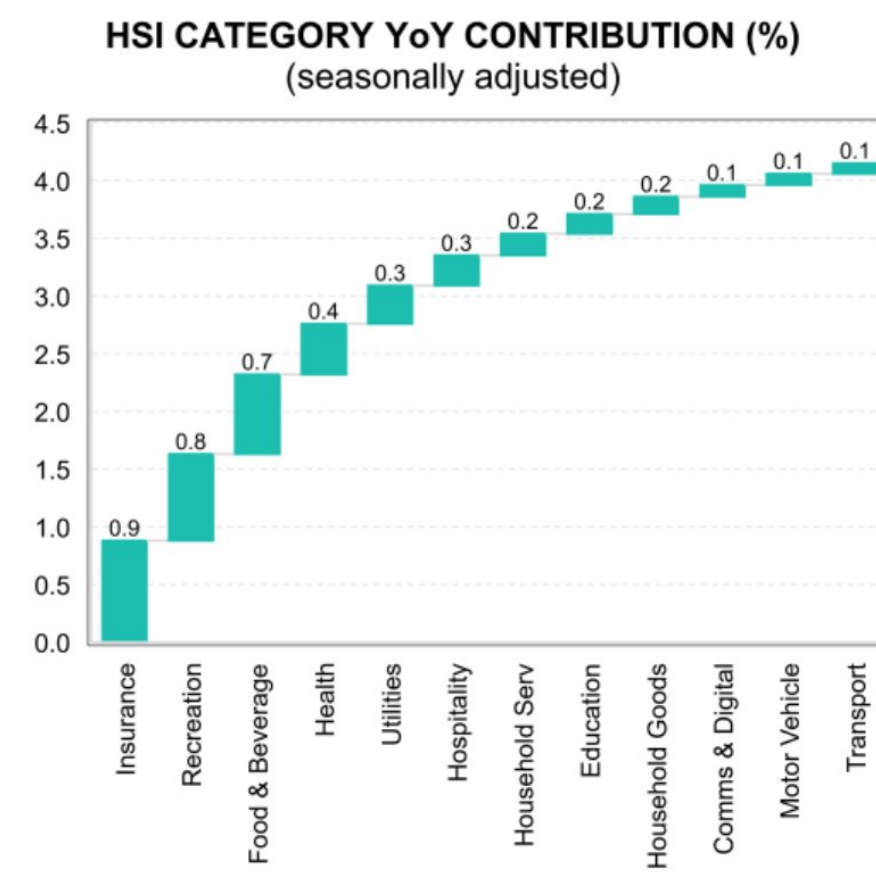
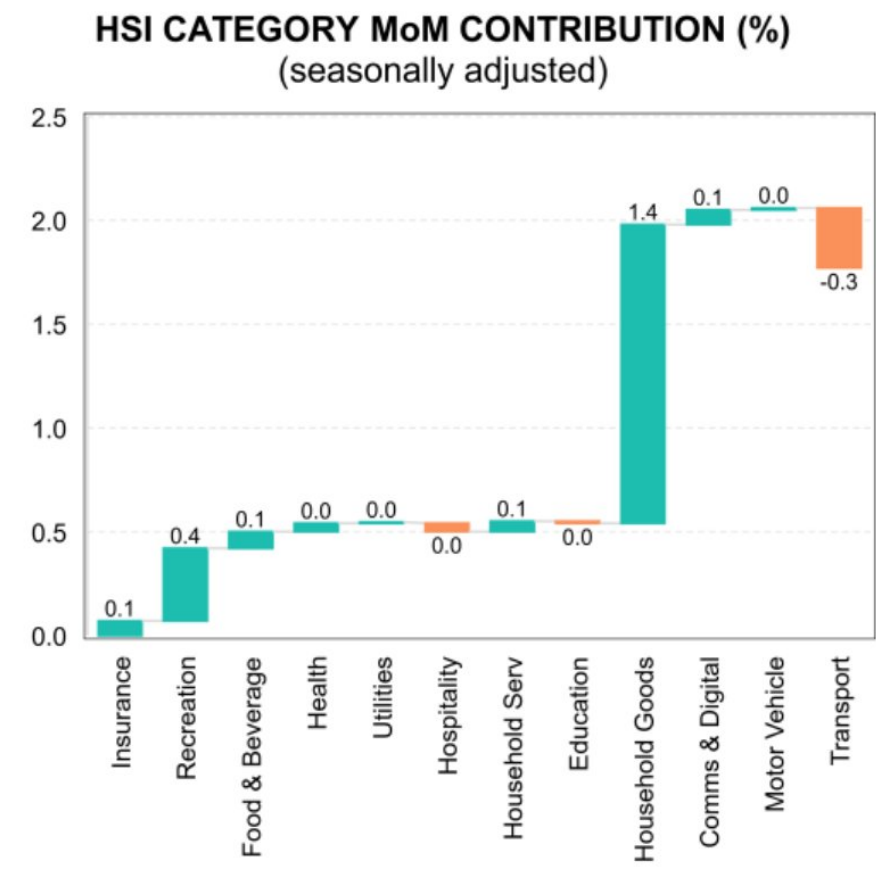
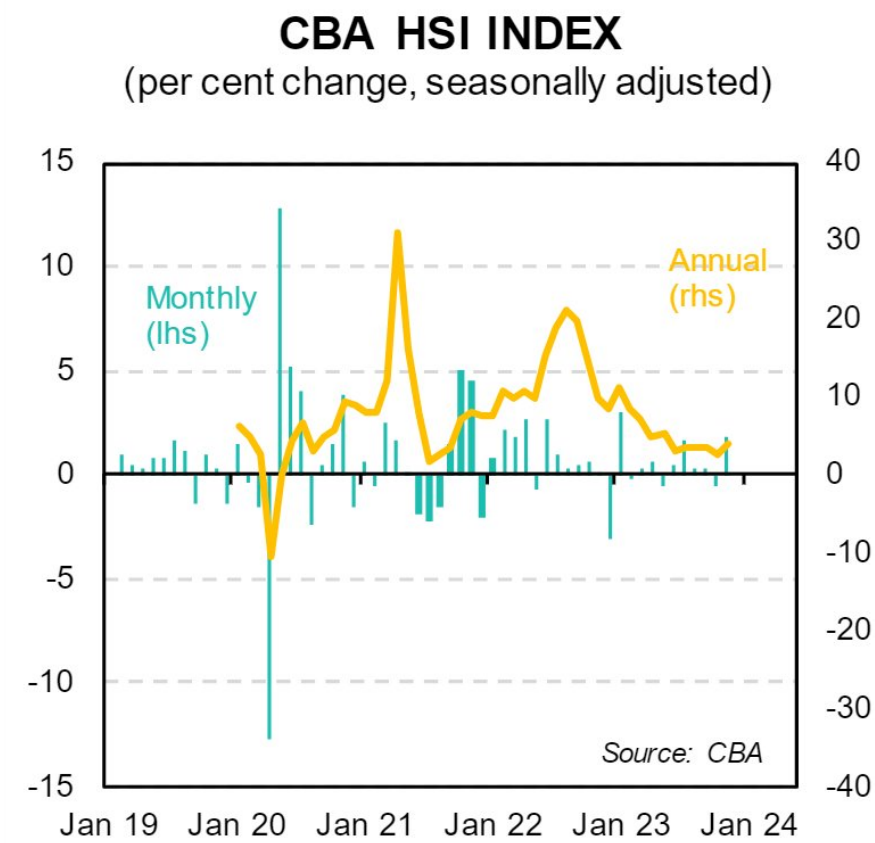
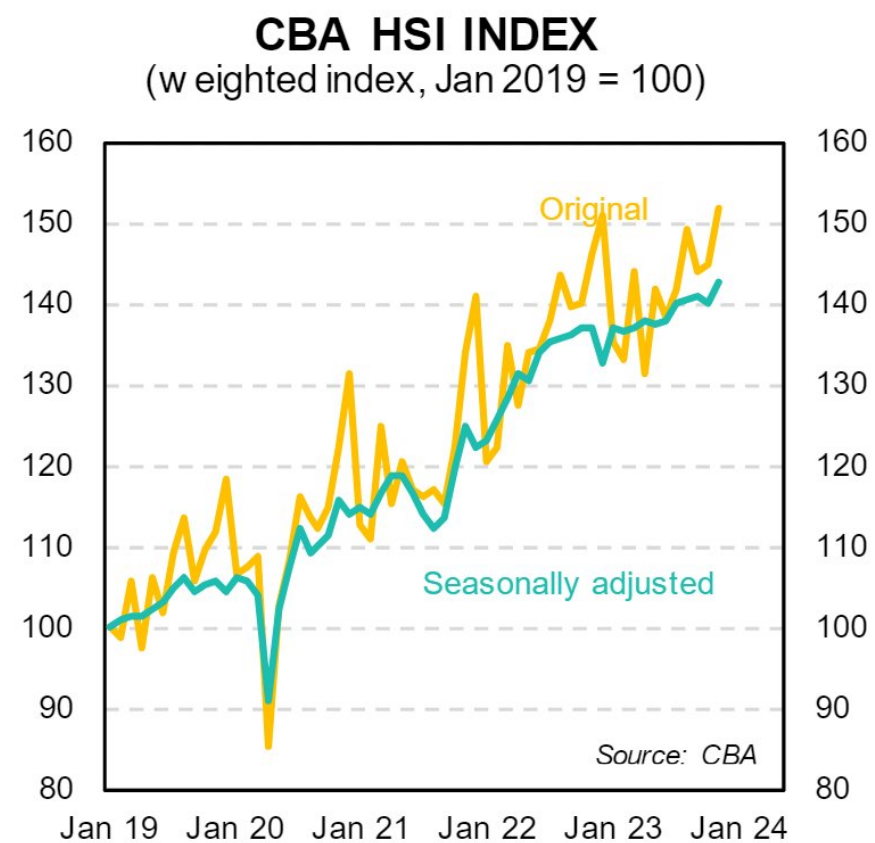
Key Features of the new CommBank Household Spending Insights (HSI) Index

- Use of de-identified payments (credit card, debit card, keypad transactions, ATM, Bpay, Buy Now Pay Later and direct debit transactions) and home lending data from approximately 7 million CBA customers, comprising roughly 30% of Australian consumer transactions.
- Data is from 1 January 2019 and is de-identified to meet privacy and regulatory requirements.
- Data is Australian Bureau of Statistics (ABS) census-weighted to be nationally representative of spending.
- The HSI Index is seasonally adjusted by individually adjusting the 12 spend categories either by using ABS seasonal factors or the X-13 ARIMA model methodology. The seasonally adjusted spend (in dollars) for the 12 spend categories are summed to provide the overall HSI and then indexed to January 2019. As a result, the HSI Index is subject to revision each month if required.
- The HSI by state and segment indices are seasonally adjusted separately either by using ABS seasonal factors or the X-13 ARIMA model methodology and is not additive to the overall HSI index. The Home Buying index is seasonally adjusted with X-13 ARIMA model methodology.
- The HSI Index is based on 12 spending categories – please see pages 16-17 for category details.
- The HSI also shows comparisons between goods and services, retail and non-retail, and essential and discretionary spending. Data by State is also included for the first time.
- There is also a separate Home Buying Index.
- Produced by CommBank's Global Economic & Markets Research team using data and models provided by CommBank iQ, a joint venture with data science and artificial intelligence company Quantum.

About CommBank HSI

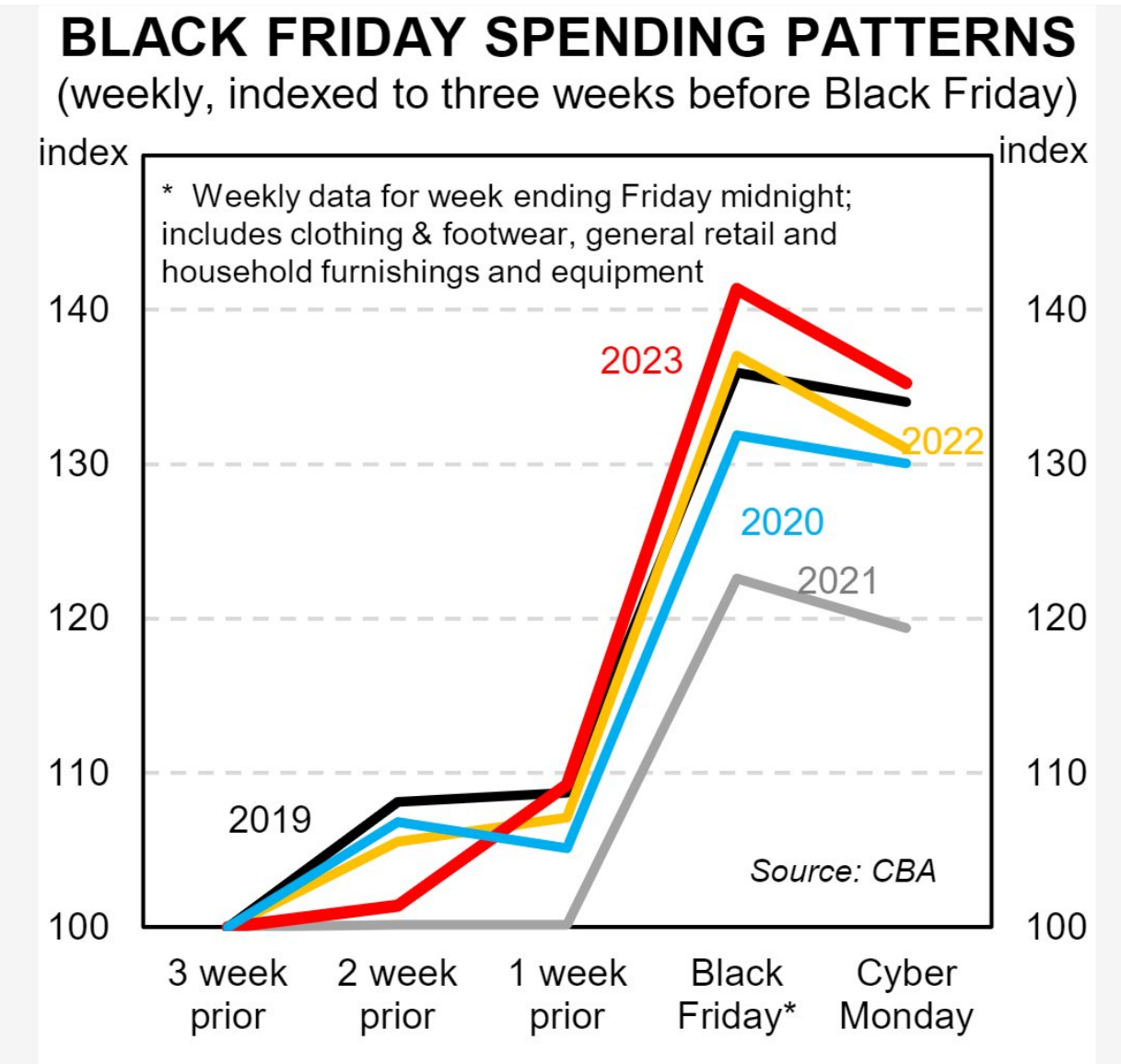
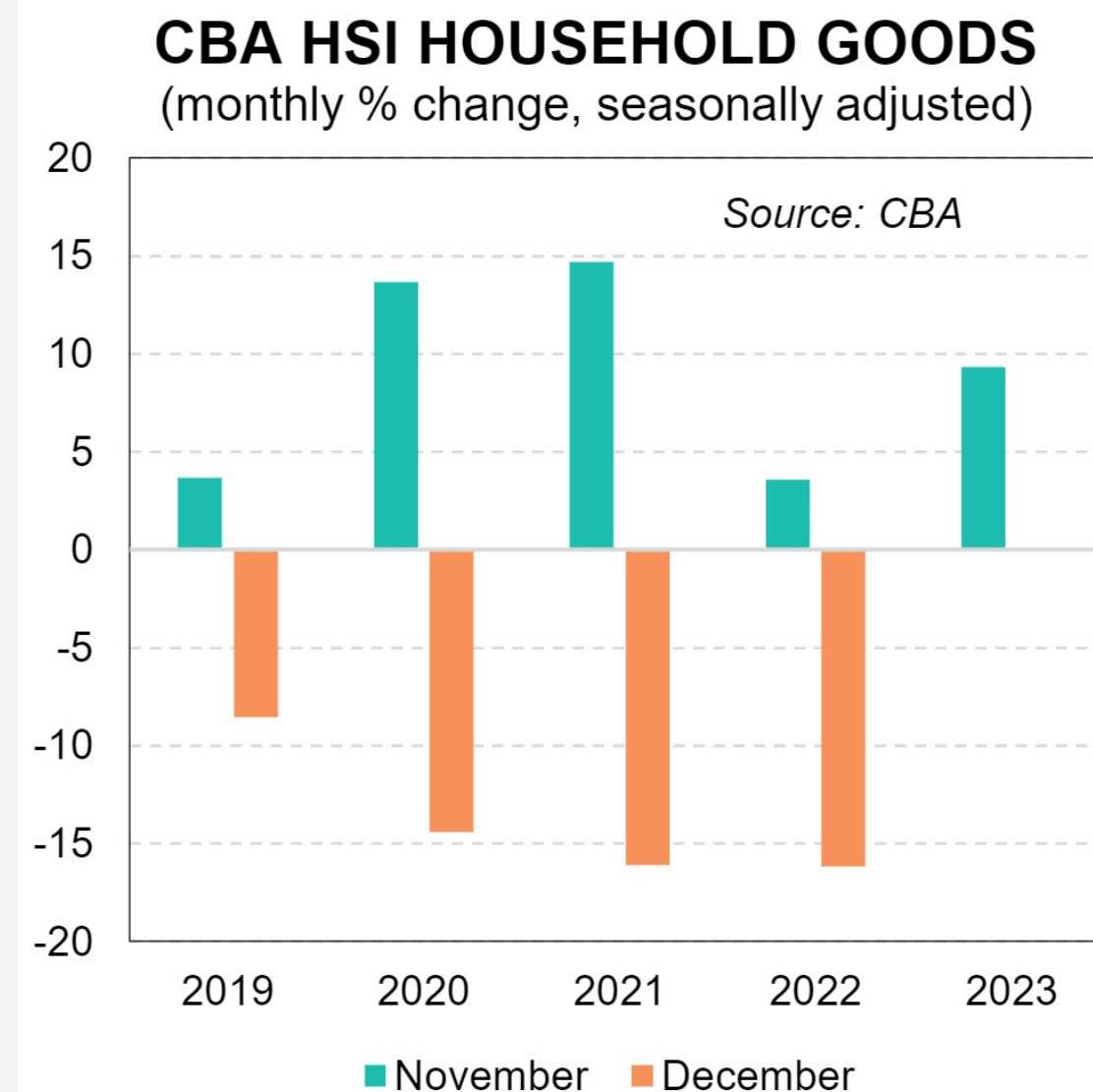
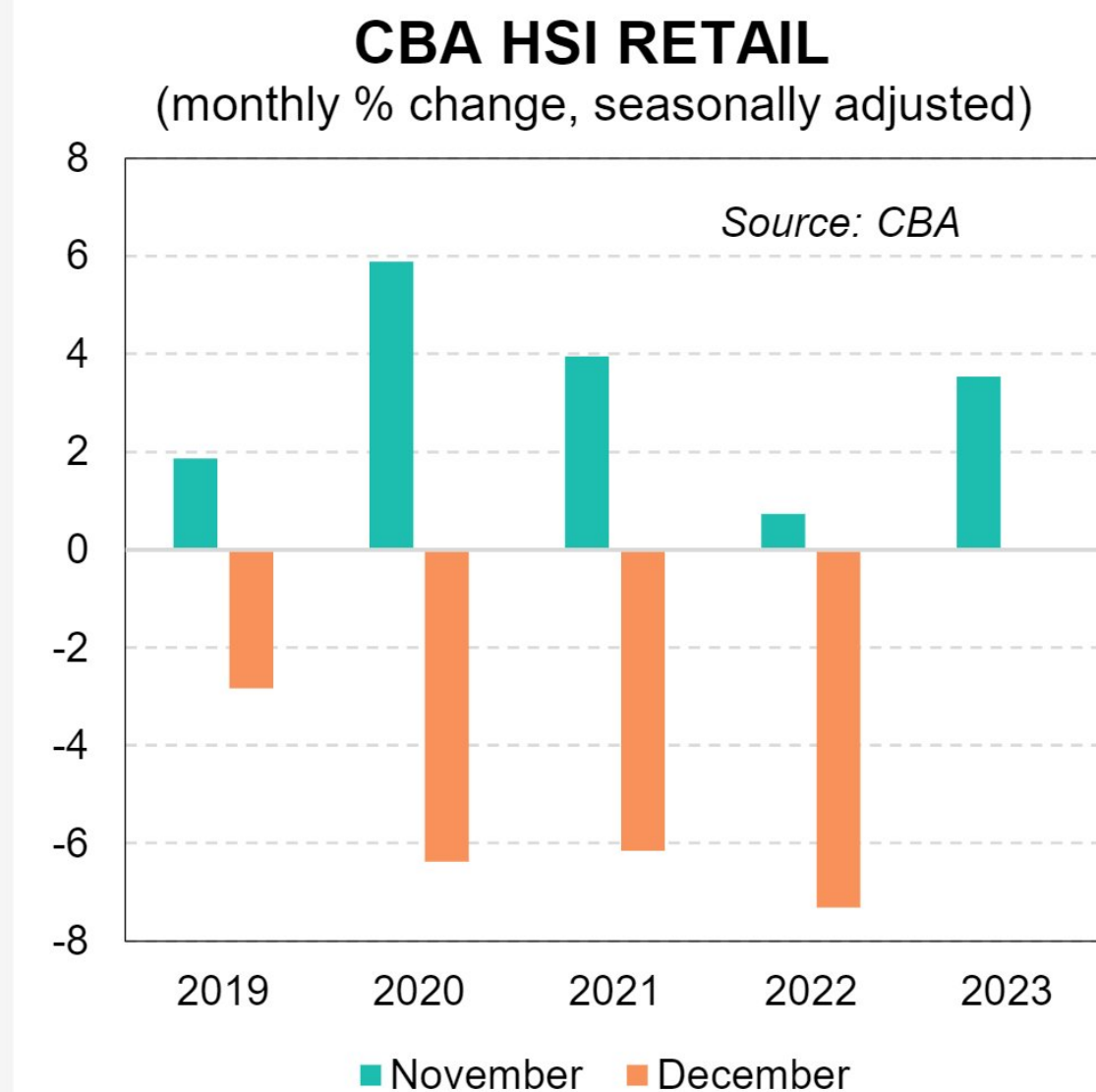


CommBank HSI in charts



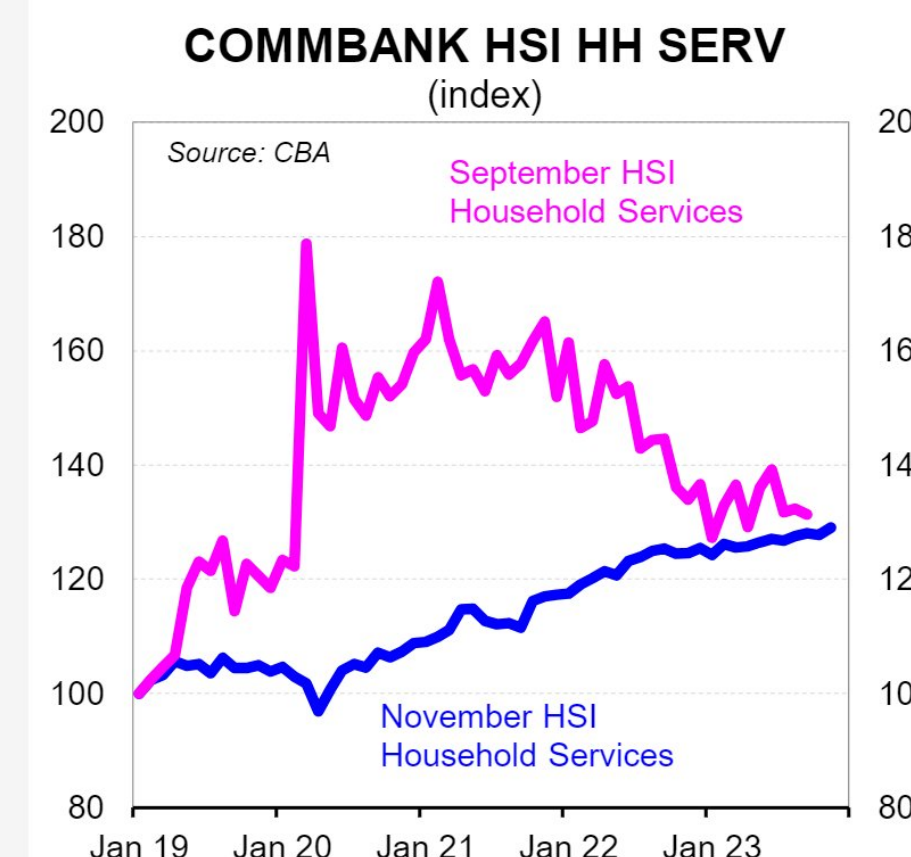
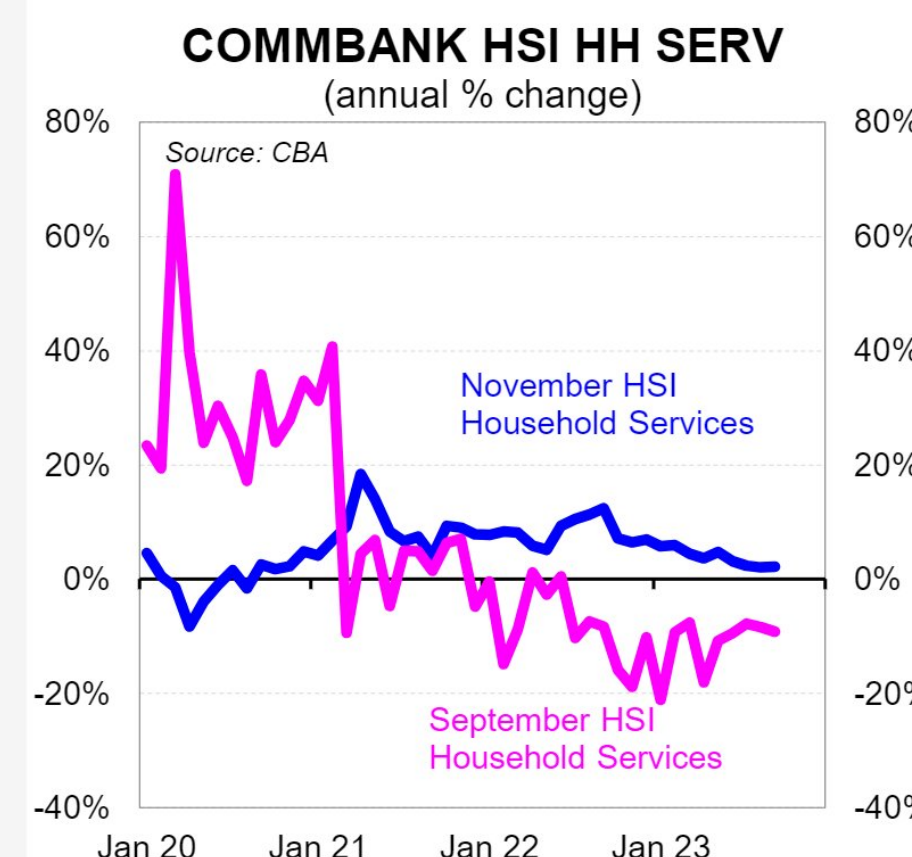
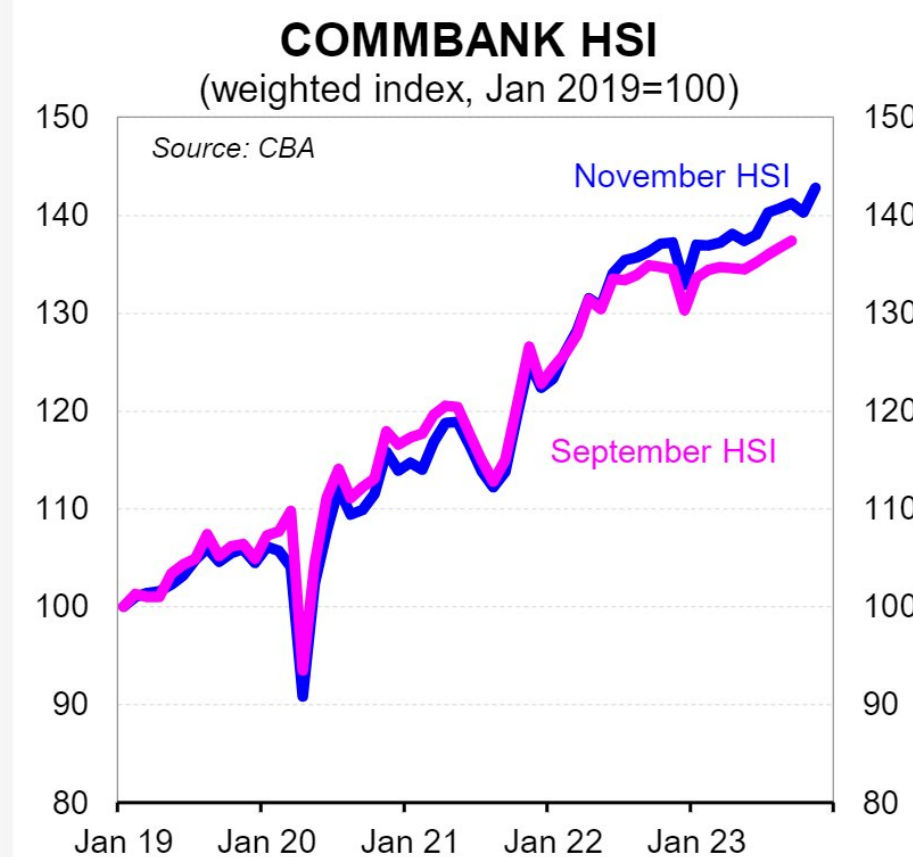
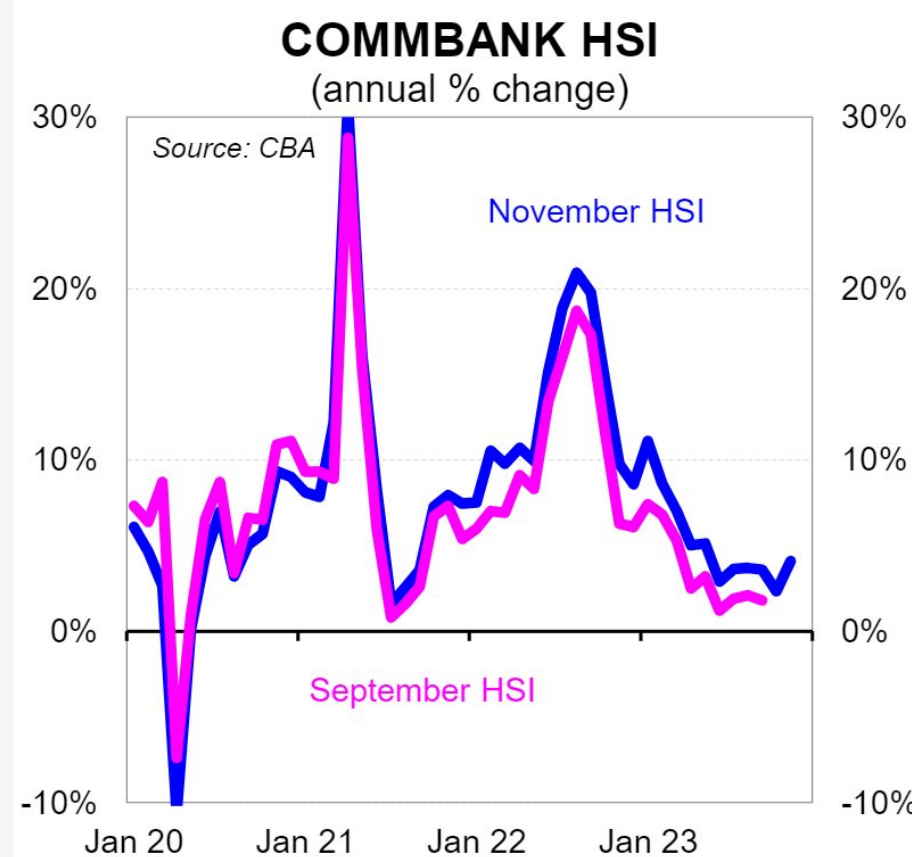
- The CommBank Household Spending Insights (HSI) index for November 2023 rose by 1.8/mth in seasonally adjusted terms, to 142.8. This followed a -0.6%/mth fall in October (revised from -1.0%/mth).
- For November, nine of the 12 categories saw gains, while three categories fell. The annual growth rate lifted to 4.1%/yr, the fastest pace since May 2023. However there is a divergence between essential and discretionary spending. The Black Friday/Cyber Monday sales encouraged a lift in discretionary consumption in the month. However, on annual terms essential spending is running at 4.9%/yr, compared to discretionary spending at 3.3%/yr.
- November saw large monthly gains in Household goods (+9.3%), Recreation (+3.0%), Communications & digital (+1.2%), Household services (+1.0%), Insurance (+0.8%) and Health (+0.6%). There were also gains in Food & beverage goods (+0.4%), Motor Vehicle (+0.4%) and Utilities (+0.1%).
- There were monthly falls in Hospitality (-0.4%), Education (-0.6%) and Transport (-3.6%).
- As the third chart above shows, the largest contributor to the monthly growth rate was Household goods, which contributed just over ¾ of the monthly lift. The next largest was recreation at just over 20% over the gain. Transport was the largest detractor.
- The largest contributions to the annual increase in the HSI index in November was spending on Insurance (0.9%pts), followed by Recreation (0.8%pts). Food & beverage (0.7%pts) and then Health (0.4%pts). No category detracted from annual growth over the past year. The smallest contributions were from Transport, Motor Vehicle and Comms & Digital which all contributed just 0.1%pt.

November CommBank HSI in charts



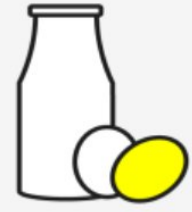
- As expected, November saw a large increase in spending associated with Black Friday/Cyber Monday discounting activity.
- As the first two charts show, over recent years there has been a shift in the pattern of spending in the Retail and Household goods category into November, followed by a decline in December, in seasonally adjusted terms. Households are pulling forward Christmas/holiday spending into November to take advantage of promotional activity. The ABS has also seen this in their retail trade data.
- November 2023 was no different. There was a 3.5%/mth lift in the Retail category in the month, while Household goods was up by a large 9.3%/mth. We would expect to see a pull back in December based on previous seasonal patterns.
- The largest increases in spending in Household goods was at department stores, discount & variety stores, active wear stores and cosmetic & beauty stores in the Household goods category.
- The last chart uses weekly data from CBA credit & debit cards only, a slightly different data set than the one used to compile the CommBank HSI. As this chart shows, there was a slower pick up in spending in the lead up to Black Friday than previous years, but in the week of Black Friday a surge in spending. The week of Cyber Monday there was the normal fall in activity.

Refinements to the CommBank HSI in October 2023



- We made a number of refinements to the CommBank HSI in October. These changes helped more accurately capture household spending in the Australian economy.
- The major changes included removing some financial flows from the Household Services category that could best be described as 'investments', rather than 'spending'. This included money flowing to Trading platforms, Real estate agents, Other public services, Superannuation providers, Debt collectors, Fund managers and Financial brokerage services. These payments previously represented ~50% of household services and explains the weakness in this category over the past year.
- Removing these payments has changed the Household Services category back to focussing on child care, beauty salons, barbers & hairdressers, charities and household improvement services.
- Importantly, Buy Now Pay Later spending is now included in the HSI from October.
- We also made some minor changes to some other categories. These changes between categories can be found on pages 15 and 16.
- These changes resulted in revisions to both the Household Services category and also the overall HSI. The overall index figure and annual growth changes have been revised. For September 2023, annual growth was revised up from 1.8%/yr to 3.6%/yr. However, the overall trend of the HSI index remained in place and shows a slowdown in the annual growth rate since August 2022.
- More meaningful revisions have occurred in the Household Services category. Annual growth for September 2023 was revised up from -9.2%/yr to 2.2%. The removal of trading platforms was the major driver of the shift, with payments to trading platforms falling over the past year or so.

CommBank HSI in detail



Food & Beverage Goods

- Food & beverage goods spending increased by 0.4%/mth in November, following on from a revised fall of -0.1%/mth increase in October. This is turn followed a large 1.3%/mth gain in September associated with the grand finals for the two main football codes.
- The annual rate of increase in Food & beverage spending rose to 3.8%/yr in November from a revised 2.9%/yr in October.
- The largest contributions to the increase in Food & beverage spending in the year to November was supermarkets, liquor stores, convenience stores, bakeries and butchers.
- This was partly offset by some decreased spending over the year to November on food box subscriptions, weight loss services, fruit & vege stores, seafood stores and delicatessens.

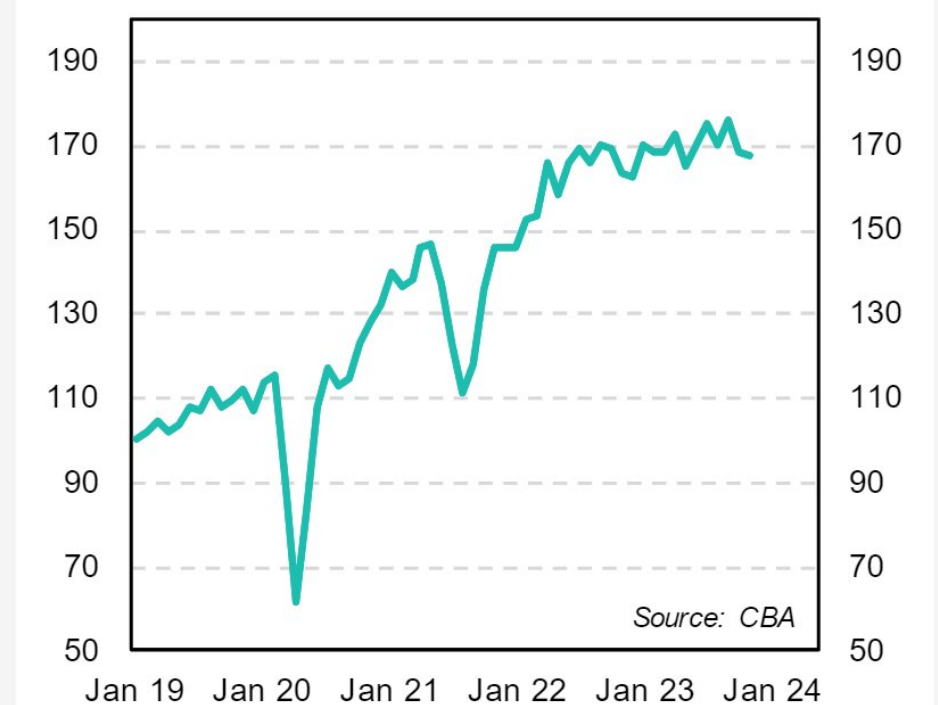
CBA HSI: FOOD & BEVERAGE
(w eighted index, seasonally adjusted)



Hospitality

- Spending on Hospitality decreased -0.4%/mth in November, which followed a large decline of -4.2%/mth in October.
- The annual rate of change in Hospitality spending was 2.7%/yr in November, representing some improvement from -0.8%/yr in October.
- The largest positive contributions to Hospitality spending in the year to November was fast food outlets, restaurants, pubs, taverns & bars, food delivery services and takeaway food.
- This was partly offset by reduced spending on cafes, function & event centres, breweries and wineries, caterers and event hire & planning.

CBA HSI: HOSPITALITY
(w eighted index, seasonally adjusted)



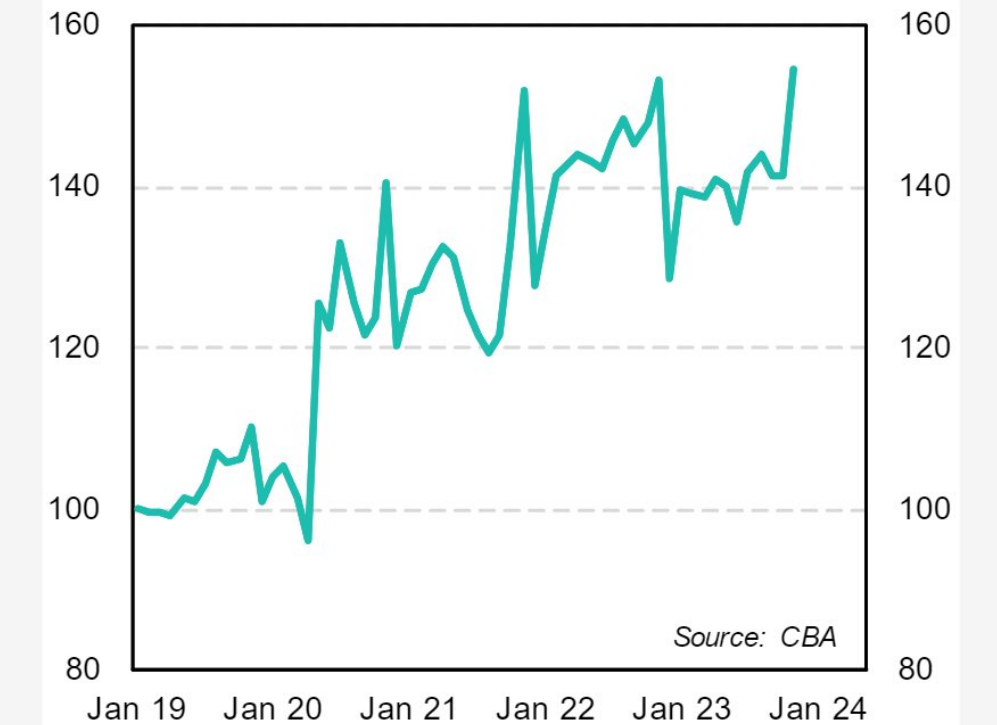
CommBank HSI in detail



Household Goods

- Household goods spending was by far the strongest category in November, jumping by 9.3%/mth after a soft 0.1%/mth gain in October. As the charts on page 5 shows, the strength in Household goods in November was stronger than 2022 but smaller than 2020 and 2021. The annual rate of change in Household goods spending rose to 0.9%/yr in November from -4.4%/yr in October.
- In the year to November, the largest increases in spending were on online marketplaces, discount & variety stores, department stores, cosmetic & beauty stores and active wear stores.
- This was partly offset by some reduced spending on hardware stores, household appliance stores, mens & women's clothing stores and luxury boutiques.

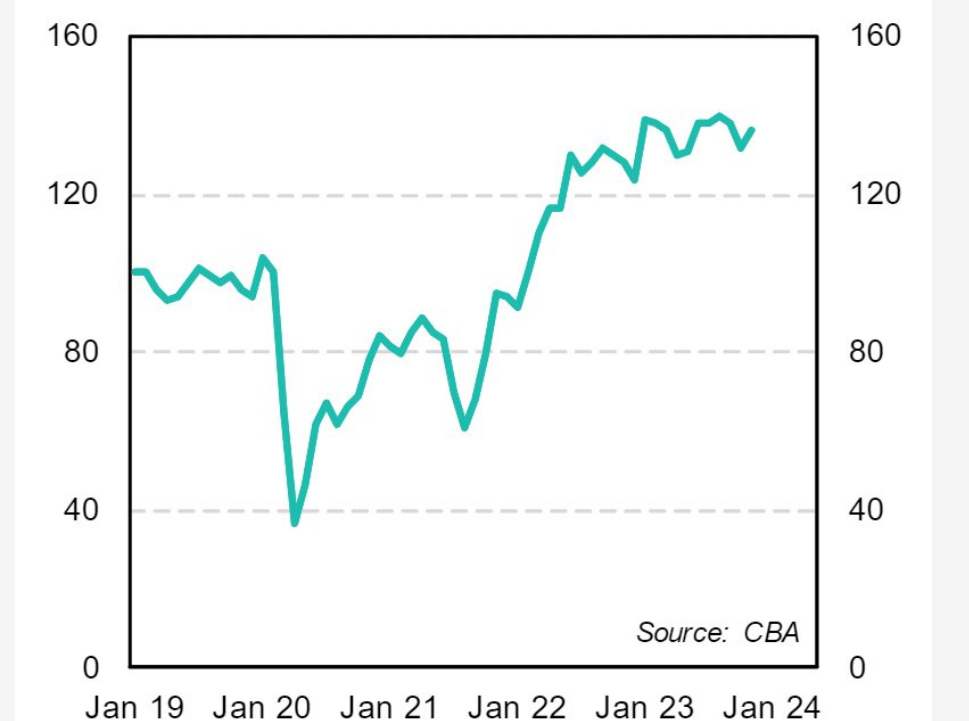
CBA HSI: HOUSEHOLD GOODS
(w eighted index, seasonally adjusted)



Recreation

- Spending on Recreation rose by 3.0%/mth in November, partly offsetting the -4.4%/mth fall in October.
- The annual rate of increase in Recreation spending jumped to 6.3%/yr in November, up from 1.6%/yr in October.
- The increase in Recreation spending in the year to November was driven by online travel bookings, commercial airlines, ticketing services, cruise lines and fitness gyms & clubs.
- This was partly offset by reduced spending on gardening stores & nurseries, hobby stores, camera stores and bicycle stores.

CBA HSI: RECREATION
(w eighted index, seasonally adjusted)



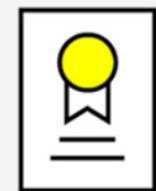
CommBank HSI in detail



Motor Vehicles

- Motor vehicle spending increased by 0.4%/mth in November in seasonally adjusted terms, following on from a fall of -0.3%/mth in October.
- The annual rate of increase in motor vehicle spending accelerated to 2.8%/yr in November from 1.6%/yr in October.
- The largest contribution to the annual increase in motor vehicle spending to November was car dealers, mechanics, motor vehicle accessories, battery services and car detailing services.
- This was partly offset by reduced spending on motor cycle dealers, smash repairs, car washes, tyre services and windscreen repairs.

CBA HSI: MOTOR VEHICLE
(w eighted index, seasonally adjusted)



Education

- Spending on Education edged down by -0.6%/mth in November in seasonally adjusted terms, partly offsetting a strong gain of 1.3%/mth in October and a very strong past 6 months for Education spending.
- The annual rate of increase in spending on Education eased to 7.9%/yr in November from 8.9%/yr in October.
- The largest increase in Education spending in the year to November was for tutoring services, public primary schools, vocational education and driving schools.
- This was only partly offset by reduced spending on public secondary schools, universities, private schools and language schools.

CBA HSI: EDUCATION
(w eighted index, seasonally adjusted)



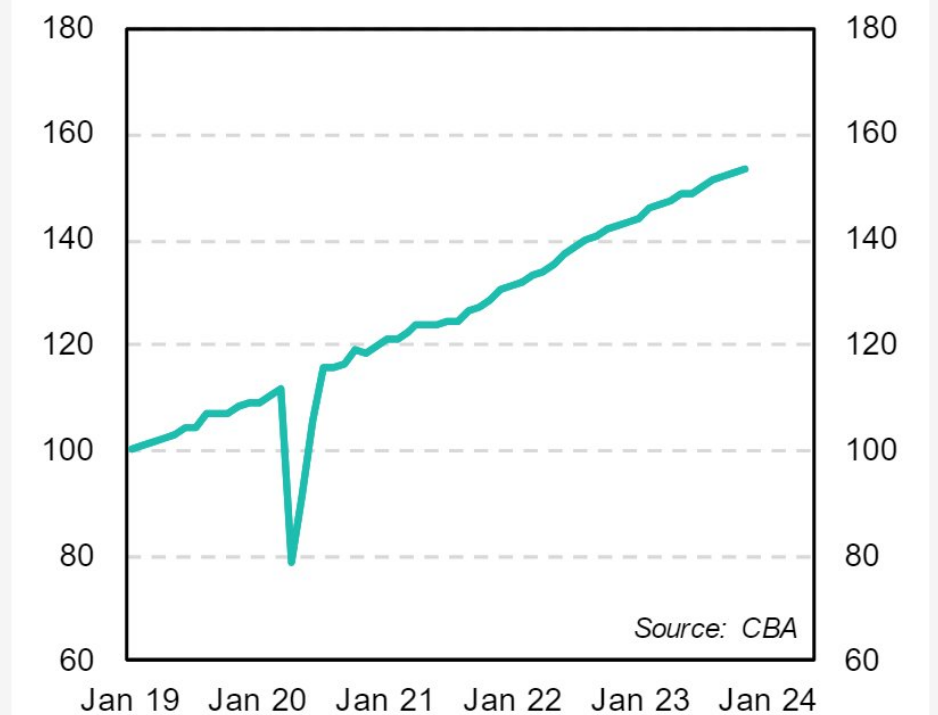
CommBank HSI in detail



Health

- Spending on Health increased by 0.6%/mth in November in seasonally adjusted terms, the same increase as seen in October.
- The annual rate of increase in Health spending was also little changed at 7.6%/yr in November, from 7.7%/yr in October.
- The increase in spending on Health in the year to October was driven by higher spending on GPs, nursing home & aged care, 'other specialised' medical services, pharmacies and optometrists.
- This was partly offset by reduced spending on ophthalmologists, community health services, dermatologists, plastic surgeons and medical equipment stores.

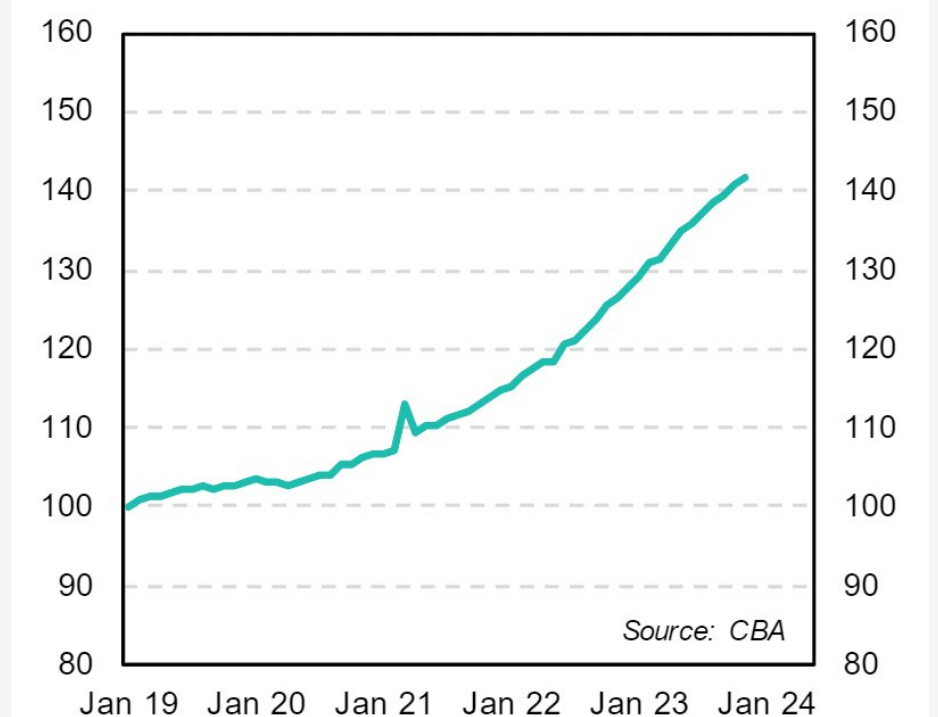
CBA HSI: HEALTH
(w eighted index, seasonally adjusted)



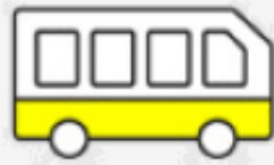
Insurance

- Spending on Insurance rose by a further 0.8%/mth in November in seasonally adjusted terms, the same monthly increase as seen in October.
- The annual rate on increase in spending on Insurance accelerated marginally to 12.2%/yr in November, from a 12.0%/yr increase in October. Insurance remains the fastest growing category of household spending in the year to November.
- The largest increases for Insurance spending in the year to November was on home & motor vehicle insurance, health insurance, travel insurance and pet insurance.
- No insurance category saw declines in spending in the year to November. Some insurance premiums are rising, as reflected in the CPI and contributing to the annual increase.

CBA HSI: INSURANCE
(w eighted index, seasonally adjusted)



CommBank HSI in detail

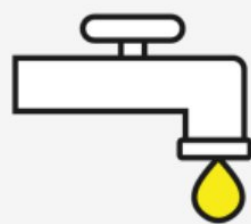
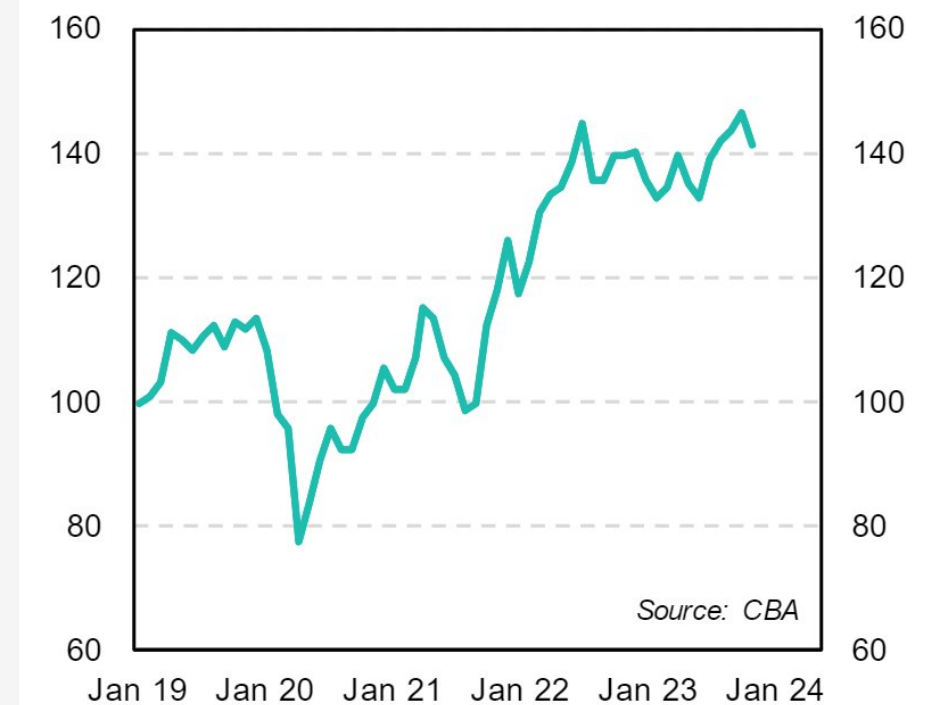


Transport

- Spending on Transport declined by a noticeable -3.6%/mth in seasonally adjusted terms in November, following on from a 2.0%/mth gain in October and a number of months of solid increases. The fall in spending in November was led by a 4.8%/mth decline in spending at service stations – which was slightly more than the ~2% decline in the average price of petrol on the month.
- The annual rate of change in Transport spending slowed to just 1.2%/yr in November from 4.9%/yr in October.
- The increase in spending on Transport in the year to November was led by ride sharing services, public transport, roads & traffic authorities, trains and tolls.
- This was partly offset by reduced spending on petrol stations, taxis & limousines, vehicle rentals, motor clubs and water taxis & ferries.

CBA HSI: TRANSPORT

(w eighted index, seasonally adjusted)

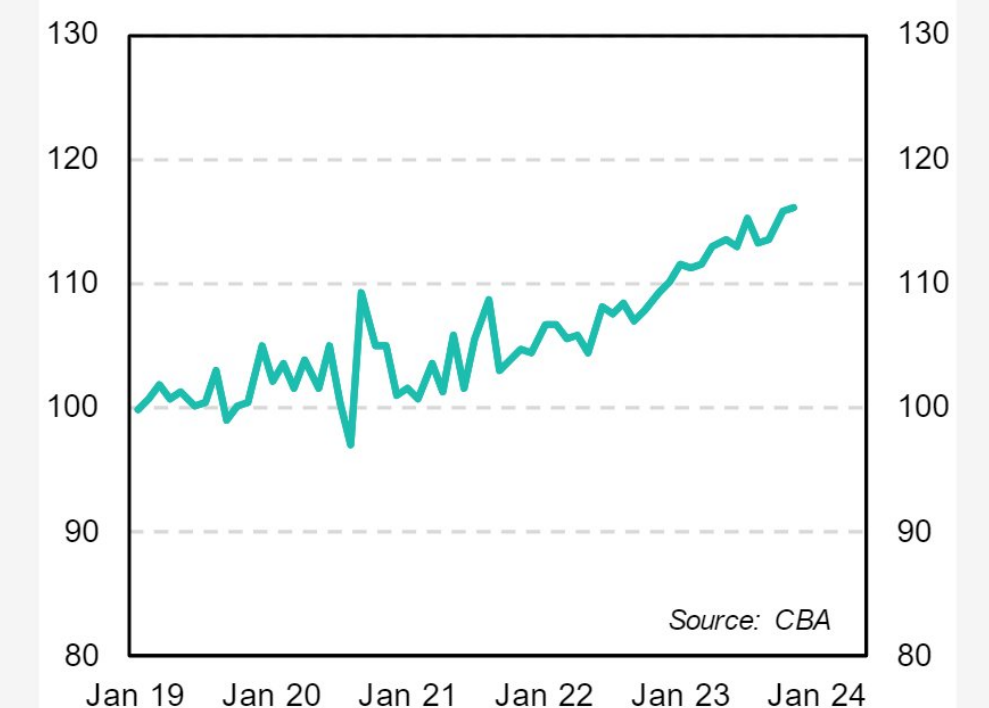


Utilities

- Spending on Utilities increased by a modest 0.1%/mth in seasonally adjusted terms in November, following on from a very strong gain of 2.2%/mth in October. The annual rate of increase in spending on Utilities slowed a little to 6.1%/yr in November, from 7.5%/yr in October.
- The increase in Utilities spending in the year to November was driven by electricity & gas supply, local govt charges, water supply and strata management fees.
- The Utilities category has a distinct seasonal pattern. Spending lifts sharply in February, May, August and November each year due to the billing cycle, and falls the other months. The largest gains are generally in August, factoring in lifts in energy prices through the default market offer. This year in original terms, spending on utilities rose ~20% in November, less than the 25% lift on average the prior two years. In November more households in Qld and WA were eligible for electricity rebates.

CBA HSI: UTILITIES

(w eighted index, seasonally adjusted)



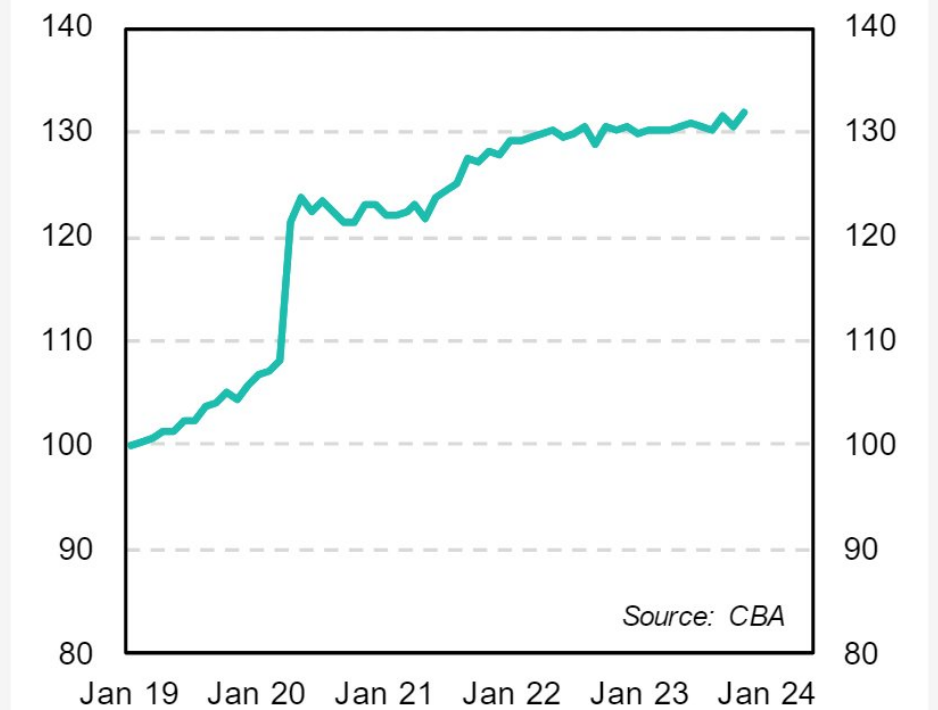
CommBank HSI in detail



Communication & Digital

- Spending on Communications & digital increased by a solid 1.2%/mth in seasonally adjusted terms in November, following on from a -0.7%/mth decline in October.
- In the year to November the pace of spending on Communications & digital rose to 1.5%/yr from -0.2%/yr in October.
- The increase in spending on Communications & digital in the year to November was driven by computer stores, mobile apps, bundled telecommunications, video streaming services and internet services.
- This was partly offset by reduced spending on electronic stores, game stores, mobile phone accessories and repairs and audio visual equipment stores.

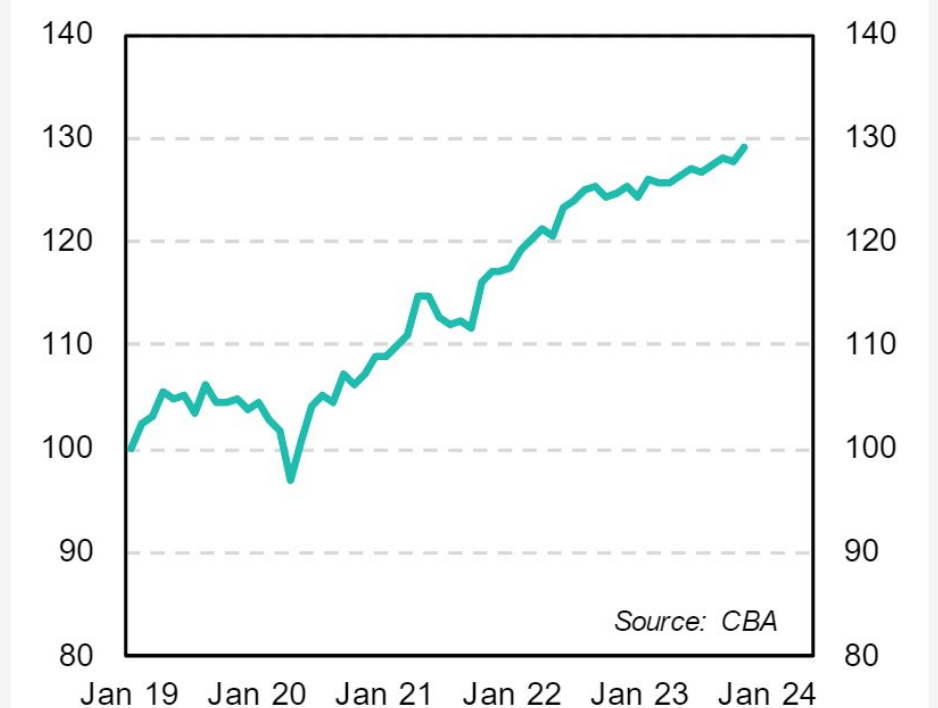
CBA HSI: COMMS & DIGITAL
(w eighted index, seasonally adjusted)



Household Services

- Spending on Household services rose by 1.0%/mth in November, following a -0.2%/mth decline in October on a seasonally adjusted basis.
- In the year to November, spending on Household services is up 3.7%/yr, following a 2.6%/yr increase to October.
- The largest increases in spending on Household services in the year to November was for barbers & hairdressers, household appliance repairs, 'other charities', lawyers & conveyancers and postal services.
- This was partly offset by some reduced spending on beauty salons, financial planners, swimming pool sales & supplies, medical research charities and waste disposal services.

CBA HSI: HOUSEHOLD SERV
(w eighted index, seasonally adjusted)



Home buying insights

The CommBank Home Buying index declined by -4.6%/mth in November in seasonally adjusted terms, to 93.1. The fall in November followed a -0.7%/mth decline in October.

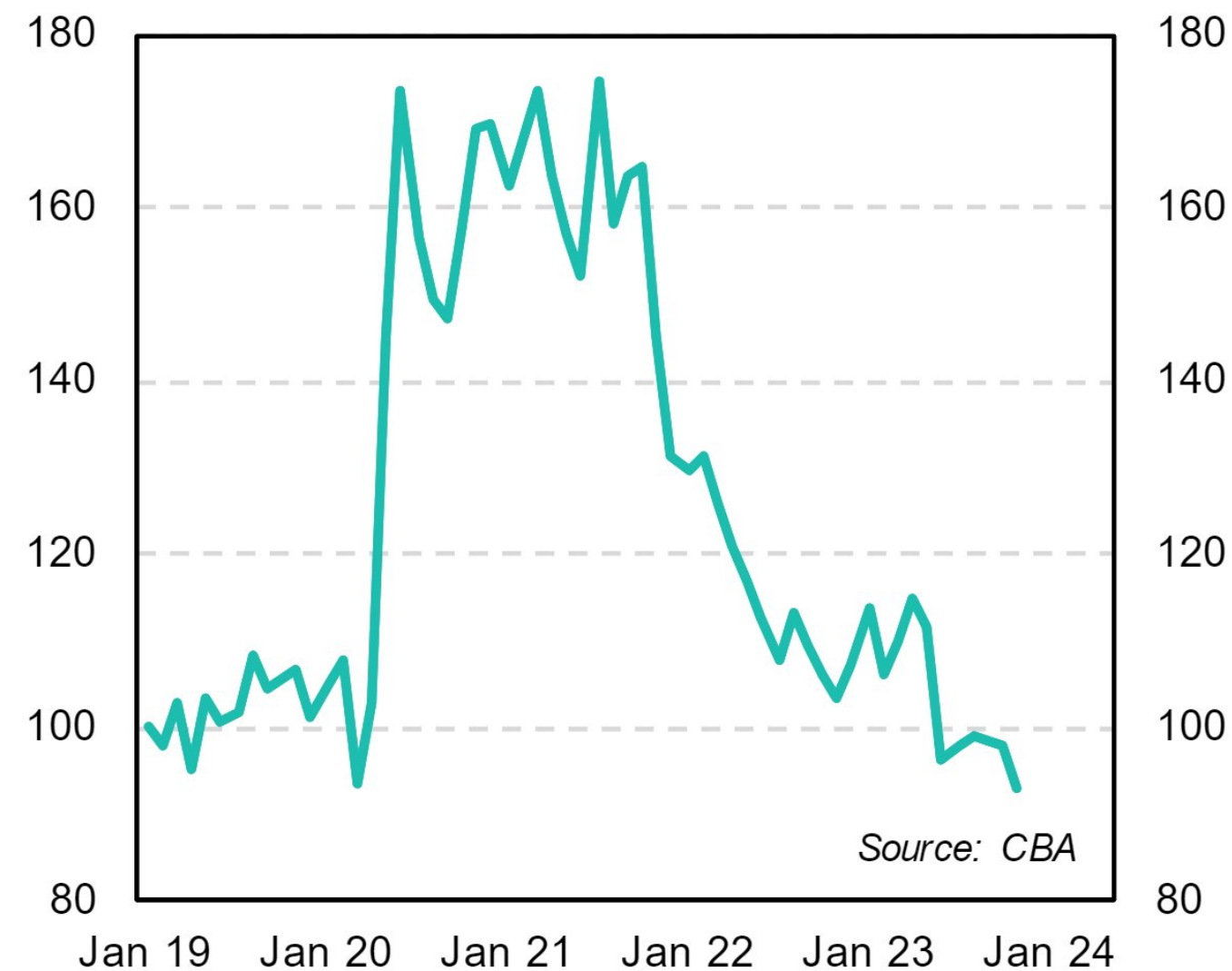
On an annual basis, the Home Buying index deteriorated to -9.9%/yr in November from -8.1%/yr in October.

The fall in the Home Buying index in November likely reflects the effect of the early November rate hike from the RBA, after four months when rates were unchanged. It is worth noting, however, that the November rate hike won't impact the costs of mortgage repayments until early 2024.

However, home buying activity in the months ahead should be supported by strong demand from Australia's growing population, albeit constrained by a low level of available supply. This is expected to continue to put upward pressure on dwelling prices in Australia.



CBA: HOME BUYING INDEX
(w eighted index, seasonally adjusted)



Home buying insights

93.1

- 4.6% / month



- 9.9% / year



HSI Index by State

Australians in the south, north and west look like they will be enjoying a more generous Christmas. SA saw the strongest growth in November, up 2.7%/mth, closely followed by the NT at up 2.6%/mth. Both WA and Qld were also stronger than the national average at 2.2%/mth, with NSW at 2.1%/mth.

Tas (1.8%/mth), Vic (1.6%/mth) and the ACT (1.0%/mth) all saw spending increases lower than the national average.

In the year to November, the strongest state for Household spending remained WA (5.6%/yr), closely followed by SA (5.4%/yr), the NT (5.2%/yr) and Tas (5.1%/yr). Qld was also stronger than the national average at 4.3%/yr.

Both NSW and the ACT grew below the national average at 3.8%/yr, while Victoria remains the weakest state for spending growth at 3.3%/yr.

WA

WA remains the strongest state for Household Spending in the year to November.

+2.2%/month
+5.6%/year

NT

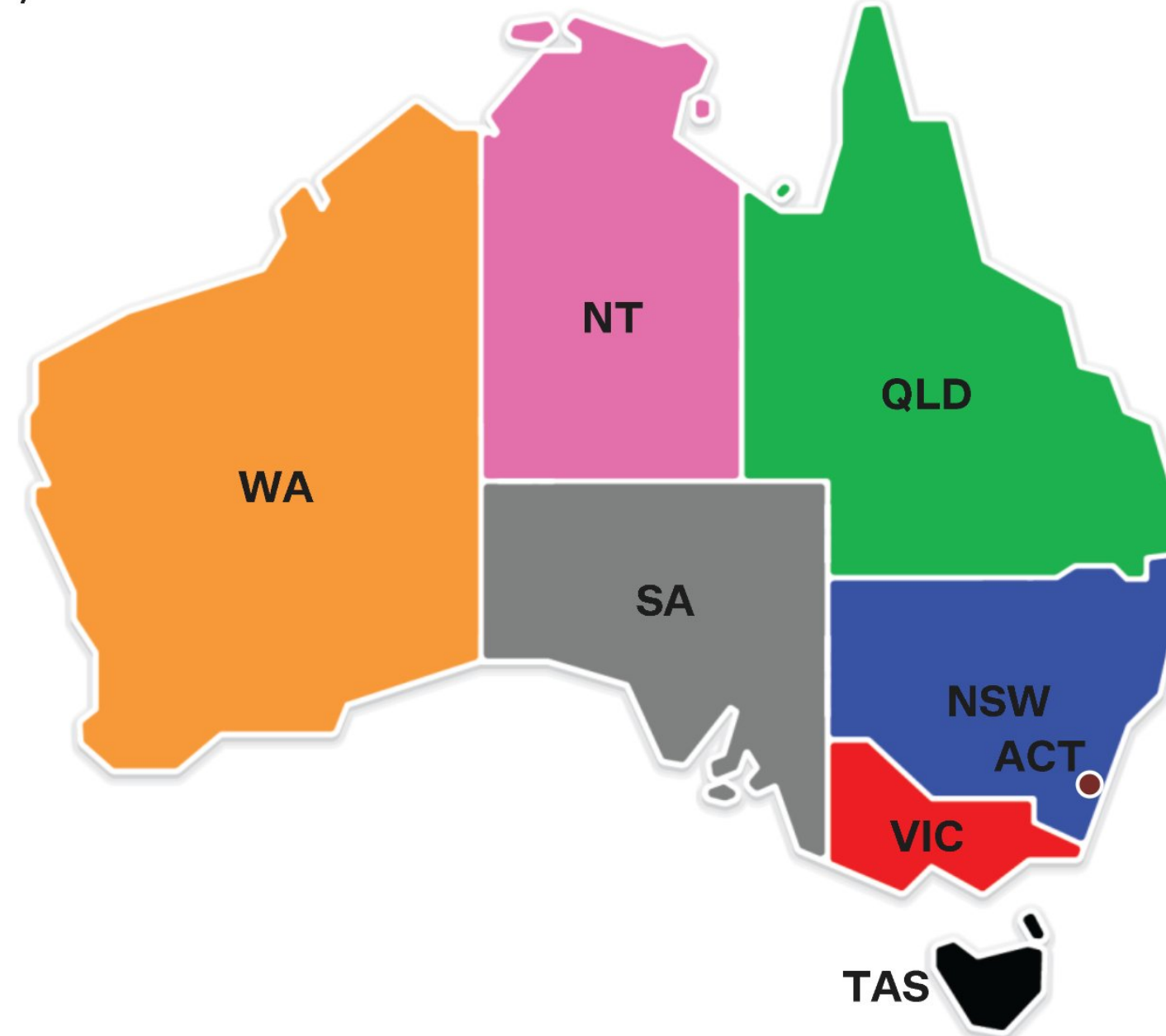
Spending was up a solid 2.6%/mth in NT in Nov, with the annual rate improving to 5.2%/yr.

+2.6%/month
+5.2%/year

QLD

Qld saw a solid increase in spending in Nov, with the annual growth rate accelerating.

+2.2%/month
+4.3%/year



NSW

NSW spending increased in Nov, while the annual growth rate is a little below the national average.

+2.1%/month
+3.8%/year

ACT

Spending in the ACT rose the least in Nov, with the annual growth rate below the national rate.

+1.0%/month
+3.3%/year

VIC

Vic saw a increase in spending in Nov, but remains the weakest of all the states.

+1.6%/month
+3.3%/year

SA

SA saw the largest increase in spending in Nov and an annual growth rate well above the national rate.

+2.7%/month
+5.4%/year

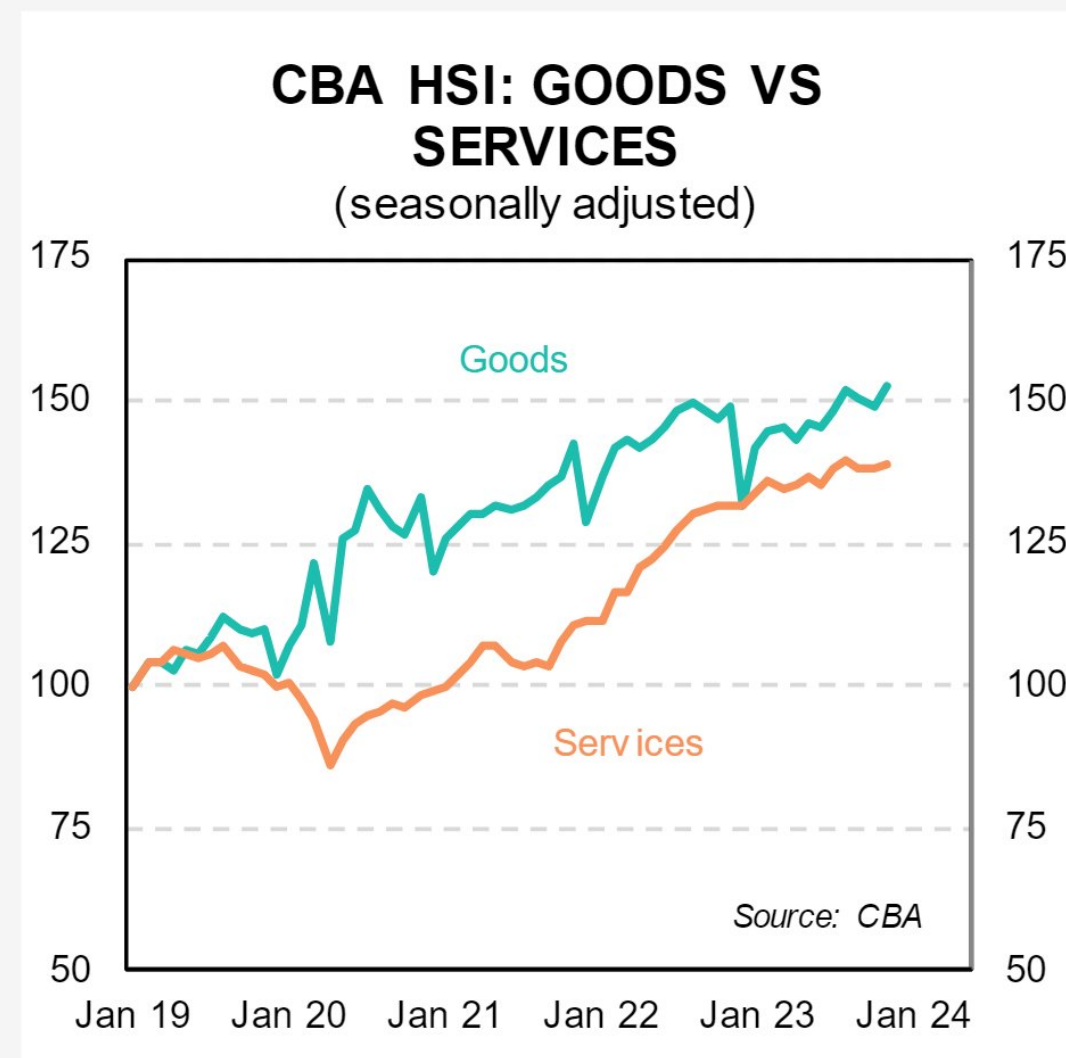
TAS

Tas saw a soft increase in spending in Nov, but the annual growth rate remains well above the national average.

+0.5%/month
+3.5%/year

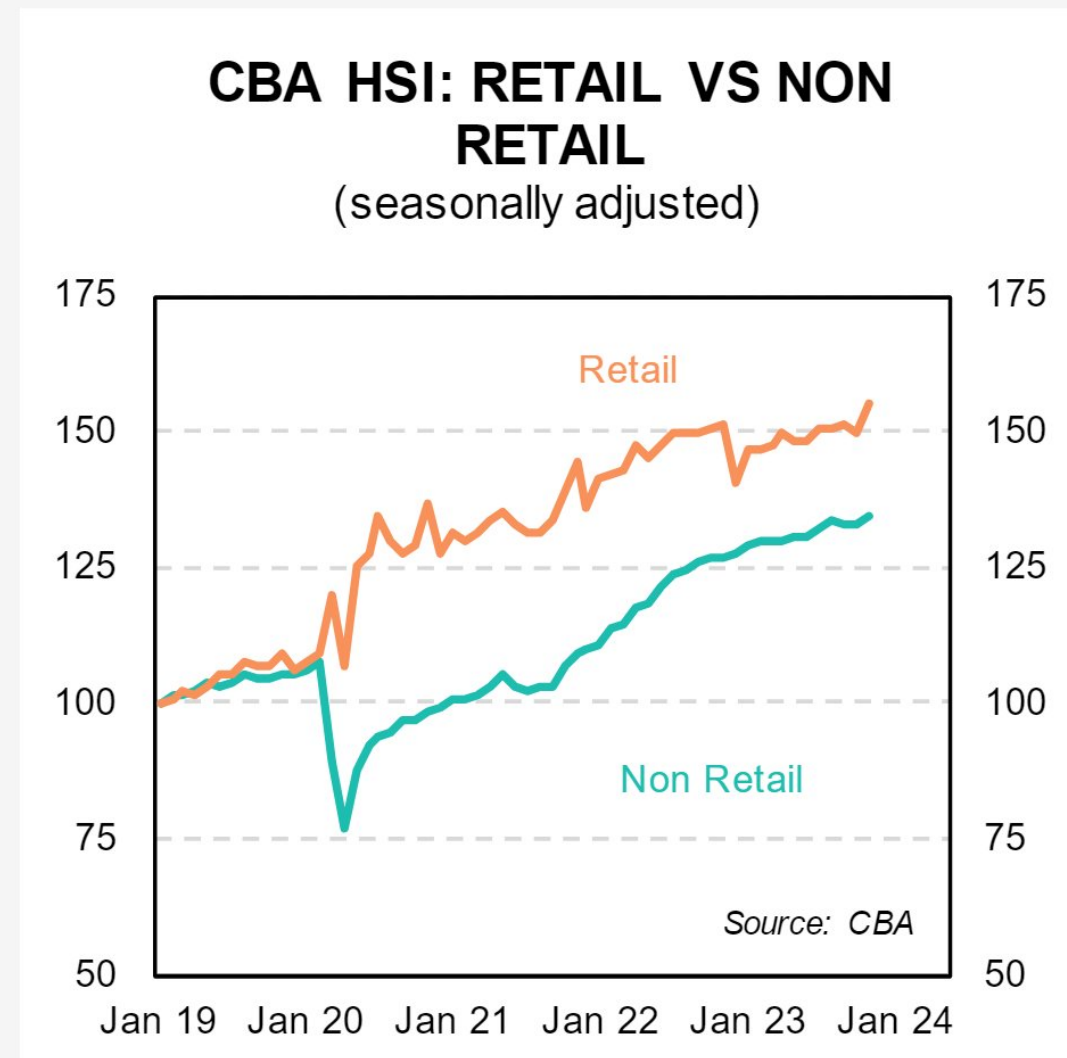
Goods v Services

- Goods spending rose by a solid 2.4%/mth in November in seasonally adjusted terms, following a -1.0%/mth decline in October.
- Services spending was up 0.8%/mth in November in seasonally adjusted terms, after a -0.1%/mth fall in October.
- In annual terms, Goods spending is now up 2.5%/yr to November, while Services spending is up 5.8%/yr.



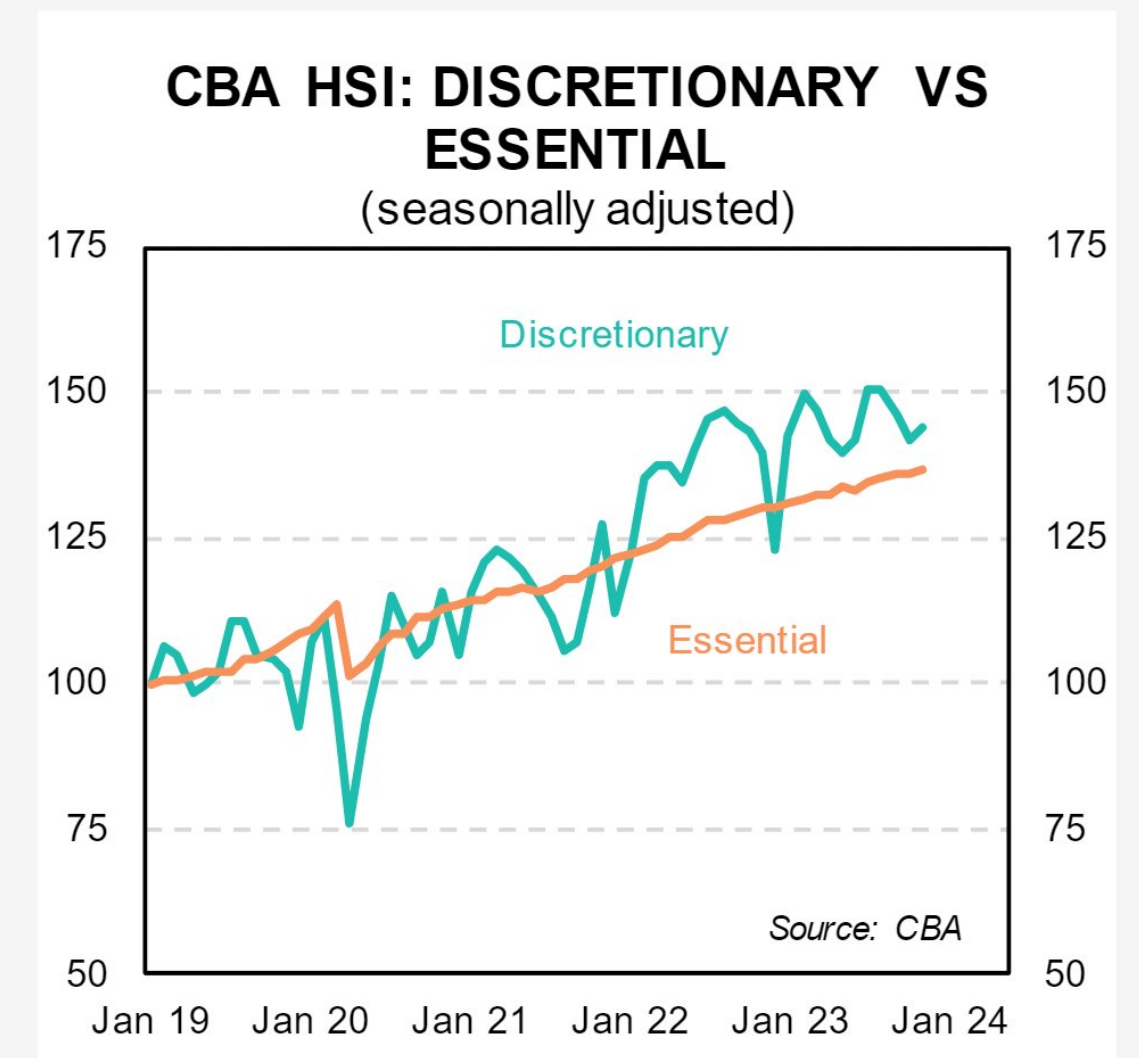
Retail v Non-Retail

- Retail spending jumped by a large 3.5%/mth in November in seasonally adjusted terms, after a -1.1%/mth fall in October.
- Non-retail spending was up 0.6% on the month in November, after a 0.0%/mth outcome in October.
- On an annual basis, Retail spending is up 2.4%/yr in Nov, but Non-retail spending is up a strong 5.8%/yr.








Essential v Discretionary


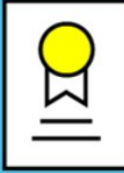


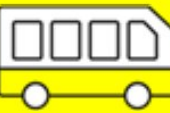



- Spending on Essential goods & services was up just 0.3%/mth in November, the same gain as October.
- Spending on Discretionary items was up a solid 1.9%/mth in November, following a -3.2%/mth fall in October.
- On an annual basis, spending on Essentials is up 4.9%/yr to November, while spending on Discretionary is up 3.3%/yr.



CommBank HSI Categories

| | | | | |
|--|--|---|--|--|
|  Home buying | <ul style="list-style-type: none"> • CBA Home loan applications for owner occupiers and investors (excludes refinances, renovations, or other purposes), | | | |
|  Food & beverage | <ul style="list-style-type: none"> • Alcoholic beverages from package stores. | <ul style="list-style-type: none"> • Food and non-alcoholic beverages, including; supermarkets, grocery stores, dairy product stores. | <ul style="list-style-type: none"> • Butchers • Bakeries • Weight loss services | <ul style="list-style-type: none"> • Food box subscriptions • Fruit & vege stores |
|  Household goods | <ul style="list-style-type: none"> • Clothing and footwear, including; men, women, children, uniforms, footwear, repairs/alterations and cleaning/laundry services. • Pet shops, pet foods, and supplies. • Florist supplies, nursery stock, and flowers. | <ul style="list-style-type: none"> • Cosmetic stores. • Electric razor stores. • Antique shops. • Books and newspapers. • Camera and photographic supply stores. • Electronic stores. | <ul style="list-style-type: none"> • Jewellery, watch, clock, and silverware stores. • Luggage and leather goods stores. • School, stationery and office supply stores. • Personal care stores. • General retail, including; department stores, duty free and second hand stores. • Tobacco products. | <ul style="list-style-type: none"> • Household furnishings and equipment, including; electrical equipment & appliances, furniture, floor coverings, glass, paint/wallpaper, hardware & tools, lumber & building supplies, nurseries, plumbing/heating equipment. • Tobacconists |
|  Motor vehicles | <ul style="list-style-type: none"> • Car and truck dealers (new and used) - sales, service, repairs, parts and leasing. | <ul style="list-style-type: none"> • Automotive body repair, parts and paint shops | <ul style="list-style-type: none"> • Motorcycle shops and dealers. • Car washes | <ul style="list-style-type: none"> • Automotive service and tyre shops. |
|  Recreation | <ul style="list-style-type: none"> • Amusement Parks, circuses & carnivals. • Aquariums. • Art dealers and galleries. • Boat dealers, rentals and leasing. • Book stores. • Bowling alleys. • Caterers • Commercial photography, art and graphics • Ski resorts | <ul style="list-style-type: none"> • Dance halls, studios and schools. • Hobby, toy and game stores. • Airlines and air carriers. • Airports and airport terminals. • Bus lines • Camper, recreational and utility trailer dealers. • Motion picture theatres. • Music and record stores. | <ul style="list-style-type: none"> • Hotels, motels and resorts. • Motor home and RV rentals. • Trailer park and camp grounds. • Package tour operators. • Travel agencies and tour operators. • Sport and Recreation camps. • Cruise lines. • Video game arcades and establishments • Theatrical producers (except motion pictures) and ticket agencies. | <ul style="list-style-type: none"> • Tourist attractions and exhibits. • Bicycle shops – sales and service. • Commercial and professional sports clubs. • Sport, recreation and athletic club membership. • Public & private golf courses. • Sporting goods stores. • Marinas, marine service and supplies. |

CommBank HSI Categories

| | | | | | |
|---|-----------------------------------|--|---|---|---|
|  | Hospitality | <ul style="list-style-type: none"> • Drinking places – bars, nightclubs, cocktail lounges etc. • Takeaway food | <ul style="list-style-type: none"> • Fast food restaurants. • Food delivery services • Cafes | <ul style="list-style-type: none"> • Eating places and restaurants. • Function centres • Event hire and planning | <ul style="list-style-type: none"> • Breweries & wineries • Catering |
|  | Education | <ul style="list-style-type: none"> • Colleges, universities and professional schools. | <ul style="list-style-type: none"> • Primary and secondary schools. • Schools and educational services. | <ul style="list-style-type: none"> • Trade and vocational Schools. • Correspondence schools. | <ul style="list-style-type: none"> • Business and secretarial schools. |
|  | Health | <ul style="list-style-type: none"> • Ambulance services. • Osteopaths, podiatrists and chiropractors. | <ul style="list-style-type: none"> • Hospitals. • Medical labs. | <ul style="list-style-type: none"> • Nursing and personal care facilities. • Opticians and eyeglasses. • Dentists and orthodontists. | <ul style="list-style-type: none"> • Doctors and Physicians. • Pharmacies. |
|  | Insurance | <ul style="list-style-type: none"> • Direct marketing – insurance services. • Home insurance • Motor vehicle insurance | <ul style="list-style-type: none"> • Insurance sales, underwriting and premiums • Health insurance • Travel insurance | <ul style="list-style-type: none"> • Pet insurance • Title insurance • Landlord insurance | <ul style="list-style-type: none"> • Life insurance |
|  | Transport | <ul style="list-style-type: none"> • Automotive fuels and service stations. • Automotive associations. • Automobile rental agencies. | <ul style="list-style-type: none"> • Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery. | <ul style="list-style-type: none"> • Passenger railways. • Taxicabs and limousines. • Toll and bridge fees. | <ul style="list-style-type: none"> • Parking lots and garages • Towing services. |
|  | Communications and digital | <ul style="list-style-type: none"> • Cable and other pay television services. • Computer network/information services. | <ul style="list-style-type: none"> • Digital goods: Applications – books, movies, music & games. • Telecommunication services, including local and long distance calls. | <ul style="list-style-type: none"> • Telecommunications equipment and telephone sales. • Video amusement game supplies. | <ul style="list-style-type: none"> • Computers, computer equipment and software. |
|  | Utilities | <ul style="list-style-type: none"> • Water | <ul style="list-style-type: none"> • Electricity | <ul style="list-style-type: none"> • Gas | |
|  | Household services | <ul style="list-style-type: none"> • Architectural, engineering, carpentry and surveying services. • Beauty and barber shops. • Cleaning services. • Charitable and social service organisations. • Storage services • Removalists | <ul style="list-style-type: none"> • Child care services. • Concrete work contractors. • Electrical contractors. • Funeral services and crematories. | <ul style="list-style-type: none"> • Heating, plumbing, and air conditioning contractors. • Landscaping and horticultural services. • Masonry, stonework, tile setting, plastering and insulation contractors. | <ul style="list-style-type: none"> • Financial planning • Swimming pools--sales, supplies and service. • Veterinary services. • Roofing contractors. • Postal services • Couriers • Health and beauty spas |

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