

Most Fashionable Cities in the U.S.

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In terms of clothing, what comes to mind when you think of the most fashionable city in the United States? Perhaps a major, cosmopolitan city like New York or Los Angeles - or maybe it's someplace with a trendy vibe like Portland or Austin.

Well, by one measure, the most fashionable cities might be a little more under the radar than that. Based on an examination of U.S. Census data, MoneyRates.com has found the ten cities that person-for-person have the most clothing shops in the United States.

On average, U.S. cities have 1.33 clothing stores for every 10,000 residents. However, all of the metropolitan areas on this top-ten list have about twice that concentration or better. In fact, Ocean City, N.J. has more than three times the concentration of clothing stores as the national average to lead the list with 4.44 per 10,000 residents. That contrasts sharply with the bottom of the list where there are 18 cities with just one clothing store for every 20,000 residents.

So do you live in an area with ample fashion-shopping opportunities or one where choices are scarce? Check out the list below for the ten top cities for fashion in the U.S.

10 top cities for fashion in the U.S. 2019

Here are the ten cities in the U.S. with the greatest concentration of clothing stores relative to their populations:

1. Ocean City, NJ

Though it has a relatively small population of under 100,000, Ocean City leads the nation in clothing stores per capita. In fact, it is the only metro area with more than four clothing stores for every 10,000 residents. Being on the Jersey Shore no doubt helps Ocean City draw in some tourist traffic to help support these businesses.

2. Barnstable Town, MA

You may not be familiar with Barnstable in particular, but you're probably aware that Cape Cod is a huge draw for tourists. As is the case with Ocean City, this tourist business may help explain how Barnstable can support so many clothing stores.

3. Daphne/Fairhope/Foley, AL

These three municipalities are grouped by the Census Bureau into one metropolitan area totaling about 200,000 people. To serve that community, they have a concentration of 3.25 clothing stores for every 10,000 residents.

4. Santa Fe, NM

Sante Fe has won numerous awards as a destination for both visitors and residents, and you can add its high concentration of places to shop for clothes to the list of attractions.

5. Atlantic City, NJ

Located not far north of Ocean City on the Jersey Shore, Atlantic City benefits from some of the same tourist trade that helps buoy Ocean City's economy. That helps explain why it's one of just five metro areas in the U.S. with over three clothing stores for every 10,000 residents.

6. Naples/Immokalee/Marco Island, FL

This area on Florida's Gulf Coast is popular with both [retirees](#) and tourists - two groups that definitely like to shop.

7. Hot Springs, AZ

Besides Ocean City, Hot Springs is the only metro area of less than 100,000 to make this list, but that community is well served with 2.86 clothing stores per 10,000 residents.

8. Crestview/Fort Walton Beach/Destin, FL

The Census Bureau combines these three areas of Florida's Panhandle into a single metropolitan area of over a quarter million people, and they support an unusually high concentration of retail-shopping locations.

9. Brunswick, GA

This town near the barrier islands on Georgia's coast reinforces a theme of this study -- which is that wherever tourists go, clothing shops are likely to spring up.

10. Savannah, GA

Less than 80 miles north of Brunswick, Savannah shares both its coastal characteristics and its target-rich, clothes-shopping environment.

What a stylish city can do to your clothing budget

Clothing can be both a necessity and a luxury. We all need a certain amount of it, but an abundance of choices and compelling styles can quickly move clothes shopping from a practical exercise to an indulgence.

What impact can living in a stylish city have on how one approaches clothes shopping? On the negative side, being around a lot of clothing stores can increase the temptation to spend on a new outfit even when your wardrobe is already full. Also, basic economic

principles suggest that areas with a high concentration of clothing stores are responding to unusually high demand, meaning these areas may have more than their share of shopaholics.

On the other hand, another principle of economics is that competition is good for consumers. Thus, where there are lots of choices, there may be more opportunity to keep your clothing budget under control by shopping for bargains. It all depends on whether you are able to keep clothes shopping in perspective with other financial priorities.

Putting clothes shopping into financial perspective

It's okay to treat yourself to some clothes that are more in pursuit of fashion than to fill a practical need, as long as you don't neglect other financial priorities in so doing:

- **Avoid credit card debt**

It makes a big difference if you are able to pay for things as you go as opposed to racking up credit card debt to support your lifestyle. As costly as fashion can be, it gets even more expensive when you are layering [credit card interest charges](#) on top of the price tag.

- **Pay down your student loan**

When young adults start to earn a living, building up a wardrobe is an understandable temptation. Just don't let those expenditures get in the way of making your student loan payments in full and on time. Not only will missed payments result in additional loan charges, but the damage to your credit history could impede your ability to get cheaper credit, qualify for a mortgage or even get a job.

- **Start saving for retirement**

Successful financial management centers on being able to balance instant gratification against providing for your future. Make sure your clothes-shopping sprees aren't causing you to shortchange saving for retirement.

Those are just some basic priorities. If you have kids you intend to send to college, plans to buy a house or other financial goals, you may have additional priorities you need to balance against clothes shopping.

Remember, looking good is one thing, but feeling good is even more important. It's hard to feel fashionable when you're being pursued by creditors or filing for bankruptcy; so whether you live in one of the fashion capitals of the world or not, always keep your devotion to style in the proper financial perspective.