

Toy sellers target adults nostalgic for childhood

Study: Adults have eclipsed toddlers as biggest demographic for toy purchases. **In Money**

'No shirt' trend hot among celebrities, young people

Style reflects larger social, political issues about women's rights, says fashion historian. **In Life**

Navarro, Paul out in Wimbledon quarterfinals

It was a rough day for Americans as Emma Navarro was bested by Jasmine Paolini and Tommy Paul lost to Carlos Alcaraz. **In Sports**

USA TODAY

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FROM LEFT: SEAN M. HAFVEY/GETTY IMAGES; BEN STANSALL/AFP VIA GETTY IMAGES



Signals point to keeping Biden on

Democrats hashing it out behind closed doors

Sarah D. Wire, Sudiksha Kochi, Rachel Barber, Rebecca Morin, Darren Samuelsohn and Elizabeth Beyer
USA TODAY

WASHINGTON — Tuesday was another big day on Capitol Hill as House and Senate Democrats warred over whether to demand that President Joe Biden abandon his 2024 bid for a second term.

The early read from the first of two closed-door party meetings: The incumbent Democratic president may indeed be shoring up the support he needs to hang on.

"Good discussion, but at the end of the day the voters chose Biden as their nominee," California Rep. Lou Correa told reporters after the House Democrats' morning meeting, noting that 2024 Democratic primary voters had plenty of information about the 81-year-old president when they supported him.

New York Rep. Jerry Nadler reversed his previous stance that Biden should step aside.

"Whether or not I have concerns is besides the point. He is going to be our nominee and we all have to support him," Nadler, the top Democrat on the House Judiciary Committee, told reporters.

However, some critics of Biden exited the meeting unconvinced. Rep. Lloyd Doggett, the Texas Democrat who was the first elected congressman to speak publicly in support of Biden stepping down, said his biggest concern is "that while (Biden has) convinced everyone who was in that room that he has been a great president, there are too many people in the battleground states who have not been convinced, and the debate didn't advance us there."

Going into the meeting, one of the six House Democrats calling for Biden to leave the race doubled down. "He can't win," said Illinois Rep. Mike Quigley.

Biden lost the public support of some prominent or vulnerable Democrats since his stumbling debate performance raised new concerns among voters about whether he can defeat former President Donald Trump in November.

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BRIDES SAY 'I DO' TO BIG WEDDINGS

After years in the mothballs, gowns are flowing again

Lauren Villagran USA TODAY

FAIRHOPE, Ala. — Is there any garment that says "optimism" more than a wedding gown?

Kimberly Waldrop stood barefoot on a marble pedestal at Bliss Bridal in this southern Alabama town on the bay, trying on dress after dress while her mother and grandmother looked on. The bride-to-be shimmied in a gown with a wide skirt, then twirled in another with long-sleeved lace.

The store was filled with dresses with price tags under \$4,000. "It's what the everyday working bride would have as a budget for her gown," said Katie Yellin, owner of Bliss Bridal, which has three locations on the Gulf Coast. "We make sure we're offering the type of experience you'd get at a very high-end, very expensive designer boutique, but then all the gowns are affordable."

Weddings are big business again after the COVID-19 pandemic, and even the "working bride" is splurging thousands on her gown after the down years of casual backyard parties and uncertainty. It's the kind of economic optimism President Joe Biden is trying to bottle up and sell to the American public in a presidential election year that, for many voters, hinges on how they view the economy.

"Brides are back in force with huge parties, huge weddings," Yellin said. "Kimmy" to her Alabama mother and "Kiki" to her Guatemalan groom-to-be, Waldrop, 27, was having her own personal "Say Yes to the Dress"

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"From the girl who is shy to the girl dancing on the platform — that transformation is what we live for."

Katie Yellin
Owner, Bliss Bridal boutique

Kimberly Waldrop tries on dresses last month at Bliss Bridal in Fairhope, Ala. Waldrop, 27, a third grade teacher, plans to be married on an Alabama farm on New Year's Day.

GREGG PACHKOWSKI/USA TODAY NETWORK

Amid war protests, mask debate morphs into hiding vs. protecting

Eduardo Cuevas
USA TODAY

The mask debate has taken an entirely new form in 2024.

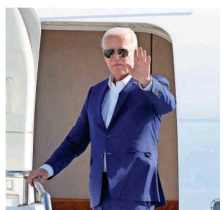
Politicians in California, New York and North Carolina, who once championed masks to prevent the spread of COVID-19, are now looking to ban them following protests against the war in Gaza.

Pro-Palestinian demonstrators often wear the same type of medical masks used to prevent germs. In part, they're hoping to hide their identities from online campaigns that have cost them jobs or educational opportunities and even led to death threats. Many organizers have also incorporated masking to reduce the spread of respiratory illnesses and to make others — particularly those at greater risk



Medical-grade face masks, such as N95 and KN95 respirators as well as surgical masks, are common at pro-Palestinian demonstrations across the U.S. Recent legislation has sought to ban many types of masks at protests in light of high-profile incidents at those demonstrations. SCOTT OLSON/GETTY IMAGES

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President Joe Biden waves Sunday as he embarks Air Force One as he prepares to depart Harrisburg International Airport in Harrisburg, Pa., following a campaign event.

MICHAEL M. SANTIAGO/GETTY IMAGES



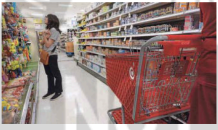
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P pressreader

For Americans eyeing international move, work skills, finances and family links can help. **Page 3B**

We survey and compile the top news stories from all 50 states plus Washington, D.C. **Page 4B**

MONEYLINE



JOE RAEDLE/GETTY IMAGES

TARGET SOON WILL STOP TAKING PERSONAL CHECKS

Don't bother bringing your checkbook to Target. Starting July 15, the retailer won't be accepting personal checks. "Due to extremely low volumes, we'll no longer accept personal checks starting July 15," Target said. "We have taken several measures to notify guests in advance to aid an easy and efficient checkout experience." The retailer's acceptance of personal checks will continue through the Target Circle Week sale, running through July 13, noted Minneapolis TV station KARE, which was among the first outlets to report the news. In its statement, Target noted the many ways consumers can pay for purchases. "Target is committed to creating an easy and convenient checkout experience, and that includes providing our guests with numerous ways to pay, including our new Target Circle Cards (formerly known as Target RedCard); cash; digital wallets; SNAP/EBT; buy now, pay later services; and credit and debit cards." Customers can send personal checks by mail to make Target Circle Card payments.



JACK GRUBER/USA TODAY

POWELL TESTIFIES THAT LABOR MARKET IS COOLING

Federal Reserve Chair Jerome Powell told Congress on Tuesday that the labor market "has cooled really significantly" recently. The development could make the central bank more likely to lower interest rates soon, economists say, though Powell repeatedly said he didn't want to send a signal about the timing of rate cuts. "We've seen the labor market has cooled really significantly across so many measures," Powell told the Senate banking committee. Yet he added, "I'm today not going to be sending any signal about the timing of future action." Powell, however, noted several times that the central bank faces more balanced risks between slicing rates too soon and reigniting inflation, and waiting too long and weakening the economy and job market. In his prepared testimony, Powell struck a cautious tone, repeating that officials don't expect to cut interest rates until they've "gained greater confidence that inflation is moving sustainably toward" the central bank's 2% goal. And although the unemployment rate edged up to 4.1% in June - highest since November 2021 - from 4% in May and 3.7% early in the year, Powell said the rate "was still at a low level."

UNITED AIRCRAFT LOSES WHEEL WHILE DEPARTING LA

Another United Airlines aircraft lost a wheel during takeoff, the latest in a series of incidents that triggered a federal safety review of the carrier this year. United Flight 1001, en route to Denver from Los Angeles on Monday, lost one wheel upon departure from LAX shortly after 7:15 a.m. The Boeing 757-200 touched down safely in Denver shortly after 10 a.m., a United Airlines spokesperson shared with USA TODAY. No injuries to the 174 passengers and flight crew onboard or on the ground have been reported, according to Bloomberg. "The wheel has been recovered in Los Angeles, and we are investigating what caused this event," United Airlines said.

Longing for childhood proves lucrative trade



Tom Schaller, of Portland, Ore., sells vintage toys. He said consumers feeding on nostalgia are a big reason his business does well. He's holding a Polly Pocket Disney 1996 Alice in Wonderland Glitter Variation set, which sells for \$549.99.

Ebay vintage toy seller Schaller sold this vintage Polly Pocket Alice in Wonderland figurine set for \$489.

PHOTOS PROVIDED BY JASMYN FERUGSON



Toy purchases are not just for children anymore

Betty Lin-Fisher
USA TODAY

Tom Schaller began selling antiques and collectibles on eBay in 2005 when he was 18 and his antiques dealer dad retired.

He continued to dabble in sales but realized during the pandemic that he could turn his business of buying and selling toys that conjure people's nostalgia for their childhood into a full-time job. Schaller, now 38, quit his job as a restaurant server and now makes more than \$100,000 a year selling vintage toys on eBay.

Schaller exclusively buys and sells nostalgia toys: "Anything that just reminds people of better times when they were younger or of Grandma's house," he said. "It could be anything from a knickknack to toys ... and their parents sold it at a yard sale when they went off to school."

Nostalgic toys are big business

Toys aren't just for kids. This year, for the first time, consumers 18 and older surpassed toddlers to become the biggest demographic for toy purchases, buying more than \$1.53 billion in toys, according to a study by Circana.

That topped the \$1.51 billion in toys purchased for 3- to 5-year-olds, the study said. Additionally, according to Circana, 43% of adults purchased a toy for themselves in the past year, with the top reasons being for socialization, enjoyment and collecting.

Nostalgia for toys has always been around and there have always been people who collect them, but things have exploded in the past 10 years as retailers sell new versions of old toys and resellers on sites like eBay sell vintage toys, James Zahn, editor-in-chief of The Toy Book, a trade publication for the toy industry, told USA TODAY.

"For years, 'retro' was a consistent trend within the toy industry that, like most trends, was cyclical - it came, it went, it came back a few years later. Eventually, it stuck around," he said.

It turned a corner when toy manufacturers started creating products specifically for a nostalgia market, Zahn said.

There have always been adult collectors, Zahn said, referring to the 1990s

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Disney fans upset over disability access shift

Policy overhaul causes some to lose services

Eve Chen
USA TODAY

Charisma Mangalhas has "been a lover of Disney ever since I was a kid." Being diagnosed with Guillain-Barre syndrome, a rare nerve-damaging disorder, in 2018 changed the way she experienced the parks. A recent overhaul of Disney's policies for guests with disabilities is changing it again. "I was recently denied the Disability Access Services here at Disneyland and Disney California Adventure," the Magic Key (annual pass) holder said in a video that's gotten 1.7 million views on TikTok and been shared across other social media.

She's not the only one who no longer qualifies for Disability Access Services. Now more than 23,000 signees are petitioning for "immediate action."

What is Disability Access Service?

Disney's Disability Access Service is one of the various accommodations available for guests with disabilities at



Stacie Hardy said she and her husband moved closer to Disney World after her stroke, so "I could have some sort of independence." PROVIDED BY STACIE AND CRAIG HARDY

Disneyland and Walt Disney World, which have historically been known for their accessibility. The service doesn't cut wait times, but it allows guests to wait for rides outside of a traditional line by joining the queue virtually, waiting out the designated time elsewhere in the park, and then heading to the attraction during a specified return window for a shorter in-person wait.

To qualify, guests must go through an interview before their park visit.

What is eligible for Disability Access Services?

Disney World and Disneyland's websites say the service is intended for "guests who, due to a developmental disability such as autism or a similar disorder, are unable to wait in a conventional queue for an extended period of time."

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Strong credit can steer you to better deal if buying a car

Higher your score is, the less you'll end up paying

Daniel de Visé
USA TODAY

A good credit score can save you as much as \$10,000 on a car. A bad score can cost you that much.

Your credit score largely determines how much interest you pay on a car loan. And interest rates are trending high.

The average new car loan was \$40,366 in 2023. However, the total cost of the loan can range from \$46,419 to \$57,339, depending on the interest rate, according to an analysis by the personal finance site MarketWatch Guides.

The average used car loan was \$26,685. Factor in the interest, though, and the total cost of that loan ranges from \$32,205 to \$43,812.

Interest rates on car loans are as high as they've been in years. The average rate on a new car ranges from 5.4%, for those with the highest credit scores, to 15.6%, for those with the weakest credit, according to Experian. For used cars, the average interest rate ranges from 6.8% to a whopping

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Nostalgia

Continued from Page 1B

when he worked for Walmart and people would line up outside the door to race for the toy department to buy collectible Hot Wheels, action figures and other items to resell before the word “flipper” existed.

“Now, members of the adult collector market are largely dubbed as ‘kidults,’ an increasingly polarizing term that’s been used in toy industry back channels for years,” Zahn said.

That adult toy-buying market is why many toy makers are making and stocking store shelves with remakes of popular play items from decades past, Zahn said. Some manufacturers also offer nostalgic toys targeted to adults online since the toy aisles have shrunk and shelf space is competitive, he said.

Zahn said hot categories for new nostalgic toys include Lego, action figures and trading cards — a market that “went soft for many years but roared back with a vengeance and shows no signs of slowing down.” Die-cast vehicles like Hot Wheels are also popular, and Barbie is always “the queen of the (toy shopping) aisle,” he said.

Nostalgia marketing banks on emotions, memories

Adult consumers are drawn to nostalgic toys because it reminds them of simpler times, Ross Steinman, a professor of consumer psychology at Widener University outside of Philadelphia, told USA TODAY.

“Even though the past is often romanticized, nostalgia allows us to temporarily escape from the constant stressors that surround us,” said Steinman, whose research specializes in consumer decision-making and indulgence and consumer happiness. “This need is especially magnified for those who work remotely because for many the separation between work and home life has blurred.”

Post-pandemic, consumers “are much more willing to spend,” he said. “There were many missed opportunities during this time and people are unwilling to let potential experiences pass by again.”



Vintage toys, including toys from the past few decades, are big sellers on eBay. This Polly Pocket Disney 1996 Alice in Wonderland Glitter Variation set sells for \$549.99. PROVIDED BY JASMYN FERUGISON

Marketers and retailers understand that and are being creative in their approach, Steinman said.

“They understand that nostalgia strategies elicit ... an emotional attachment to the brand for both older and younger consumers,” Steinman said.

Connecting the generations

That can also serve as a connector

between parents and their children, though interestingly, “adult purchasers are willing to spend more on themselves because the items might be collectible, have monetary value, or even be used in a novel way such as being repurposed as a conversational display piece in their home,” Steinman said.

That’s also a reason why many toy manufacturers make more expensive toys, like Lego replica sets that cost sev-

eral hundred dollars, specifically for an adult toy buyer, he said.

What are some of the hot nostalgic toys?

Nostalgia has always sold well on eBay, Schaller said, and as each generation grows into their 20s, 30s and older, they are looking for their toys of childhood.

The ‘90s and early 2000s are very hot right now, Schaller said.

Popular items include Polly Pockets, Hot Wheels, 1980s GI Joe figurines — specifically the 3 1/4 size — and Transformer action figures.

In a recent interview, Schaller said he’d sold \$4,500 worth of Polly Pocket toys in the last week alone. He also once sold just the figurines for a Polly Pocket Alice in Wonderland set for \$489.

He now has the complete set of figurines and house listed for \$549.99, though he has seen competitors listing the item at \$800. And that same item, if still in the original unopened packaging, can go for \$3,000, he said. Schaller said he prices his items competitively, using data from the past year of sales from eBay and the current market.

His average price for items is anywhere from \$50 to \$60 and higher.

Schaller said his buyers range in age from the late 20s to early 50s, but he thinks his sweet spot is people in their 30s and 40s.

Many, he thinks, are buying the vintage toys to display and not play with, but some, like a buyer he heard from recently is buying the toys she used to play with for her kids for Christmas.

A potential danger of banking on nostalgia and toys

There is a potential pitfall for the toy industry putting too many of its eggs in the adult nostalgia basket, Zahn said.

“Chasing sales from aging brands being sold back to the kids who grew up on them is dangerous in the long haul if toymakers take their eye off the true key to long-term success: kids,” Zahn said.

Kids of today are the “kidults” of tomorrow, he said.

Still, “the business is going to continue to evolve and we’re not done with this nostalgia wave,” he said.

Car loans

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21.6%, depending on your credit score.

What is a good credit score for a car loan?

Even a consumer with poor credit can get a car loan. But the loan will probably come with a sky-high interest rate, dramatically increasing the full cost of the car.

“If you have a low interest rate, you’re going to potentially pay thousands of dollars less than if you have a high interest rate,” said Kimberly Palmer, a personal finance expert at NerdWallet.

The wide spread of interest rates on car loans reflects a complicated calculus. If you have a lower credit score, auto lenders think you’re a bigger risk. And an automobile is a shrinking asset: With every passing year, as a general rule, it’s worth less.

The interest rate “is pricing in the risk that the lender is taking on to loan you money for an asset that is depreciating,” Palmer said.

The good news: Cars are more plentiful now than in the past few years. Prices are high, but not rising. The average new car costs about \$49,000, while the average used car costs about \$29,000.

More good news: The car loan industry “is a really competitive one,” Palmer said. Lenders want your business.

Here are some tips for saving money on your next car:

Choose a less popular car

Some models are hot. Others are not. Look for cars “that people aren’t buying as much,” said Brian Moody, executive editor of Kelley Blue Book and Autotrader.

“There’s a car called an Acura ILX that has been discontinued,” he said. “I’m sure it’s a terrific car, but most people are not online looking for an Acura ILX.”

Less-loved cars often come at a discount. Look for discontinued models, sedans and less familiar brands.

Avoid fancy features

Luxury features such as heated seats, sunroofs and high-end sound systems can sharply increase the price of a car. Think about which ones you really need.



It’s a mistake, experts say, to go into a car dealership without a preapproved loan. Consumers with poor credit can get a car loan, but the loan will probably come with a sky-high interest rate. CALVIN MATHEIS/USA TODAY NETWORK

Also, “the more stuff you have on that car, the more opportunities you have for things to fail,” said Lisa Gill, an investigative reporter at Consumer Reports.

Buy a car without a backup camera

The backup camera became standard in 2018. If you buy an older car, you can save thousands of dollars by choosing one without a camera. Then, you can buy one yourself.

“You can add a backup camera for about \$800,” Moody said.

Find out your credit score

Many consumers walk into a showroom unaware of what their credit scores are or how it might impact their purchase, experts say.

“I think the biggest mistake any person can make is just to stroll into a car dealer, new or used, and not know what your credit score is,” Gill said.

Many banks and credit card companies will let you see your credit score for free.

FICO Score 8 is the metric commonly

used for car loans, Gill said. You can go to the FICO website and see your score for a fee. Gill says it’s worth the money.

Get preapproved for a car loan

It’s also a mistake, experts say, to go into a car dealership without a preapproved loan.

“I would absolutely go to my bank or credit union first and get preapproved,” Moody said.

With preapproval, a lender checks your credit and determines how much you can borrow and at what rate.

Preapproval “is basically a lender saying, ‘We’ve figured out that this is your budget,’” said David Straughan, senior automotive journalist at MarketWatch.

With preapproval in hand, “you’d be amazed at how willing the dealers are to work with you,” Straughan said because they know you are ready to buy.

Shop around for a loan

Start by approaching your own bank for a car loan. If you have weaker credit,

consider joining a credit union.

Credit unions are chartered “almost like a nonprofit,” Gill said. “And, typically, one of their charters is that they improve the community’s ability to purchase cars and homes.” That means they offer competitive rates.

Once you’ve secured preapproval, “give the dealer the opportunity to beat the deal you have from your bank,” Moody said.

Make a larger down payment

Putting more money down on a car purchase accomplishes several good things.

First, it lowers your potential interest rate. Interest rates rise and fall partly on loan-to-value ratio, Straughan said. A bigger down payment means a lower rate.

Second, it means lower monthly payments because you’re borrowing less money.

Third, it means you pay less interest over the lifetime of the loan because, again, you’re borrowing less money.

Work on your credit score

If you have some time before your car purchase, try to raise your credit score.

According to the MarketWatch analysis, if you raise your score from 650 to 700, you could potentially lower your interest rate from 14% to under 10% on a used vehicle, saving you more than \$3,000.

Get a free copy of your credit report. Look for “errors that could pull that score down,” Gill said, including accounts wrongly listed as delinquent or in collection. Report them to the credit bureaus.

Try to pay down high credit card balances. Credit agencies reward you for using less of your available credit.

If you have a missed payment on your credit report, Gill said, ask the creditor to forgive it.

Remember: You can always refinance

Even if you end up saddled with a “bad” car loan, one with a steep interest rate and payments, you can always refinance.

Work on raising your credit score. A higher score opens up lower rates on a potential refinance, experts say.

Interest rates could go down in the next six months to a year, Straughan said, creating a chance for you to seize a better rate.