

Downtown Mount Vernon

Mount Vernon, Iowa

Market Profile

Prepared for



A service provided by



Downtown Professionals Network

Franklin, Tennessee 37067
📞 www.downtownpros.com

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Introduction

This Market Profile was commissioned by Main Street Iowa. The information and direction gained from the Market Profile is an important step in laying the groundwork for current and future revitalization and business development strategies. Findings can be used to establish benchmarks and to help provide direction for local business improvement and economic development initiatives.



Downtown Professionals Network (DPN) has been retained by Main Street Iowa to provide technical assistance and training services to select communities and business districts.

DPN is a research and planning firm specializing in the revitalization and enhancement of traditional downtown and neighborhood business districts. Since its founding in 2000, DPN has evolved to serve a clientele that includes local, state and national economic development organizations located throughout the country.

The content of this Market Profile is based strictly on information compiled from current Esri data and reports.

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The mission of the Main Street Iowa Program is to improve the social and economic well-being of Iowa's communities by assisting selected communities to capitalize on the unique identity, assets and character of their historic commercial district.

Limitations and Disclaimers

Retail market analyses, their components (such as retail sales gap analyses) and derivative business development plans provide important guidance on how a commercial area should, theoretically, be able to perform and on the sales levels businesses should be able to achieve. However, a number of factors affect the actual performance of businesses and commercial areas, including the skills of the business operator, level of business capitalization, the quality of the physical environment, changes in overall economic conditions, the effectiveness of business and district marketing programs, and many other factors. The information in this document is intended to provide a foundation of information for making business development decisions, but it does not and cannot ensure business success.

As is true of all demographic, economic and market studies, our analysis' reliability is limited to the reliability and quality of the data available. Our research assumes that all data made available by and procured from federal, state, county, city, primary and third party sources is accurate and reliable.

Because market conditions change rapidly and sometimes without warning, the information and opinions expressed here represent a snapshot in time and cannot predict or gauge future changes or results.

Downtown Mount Vernon Study Area

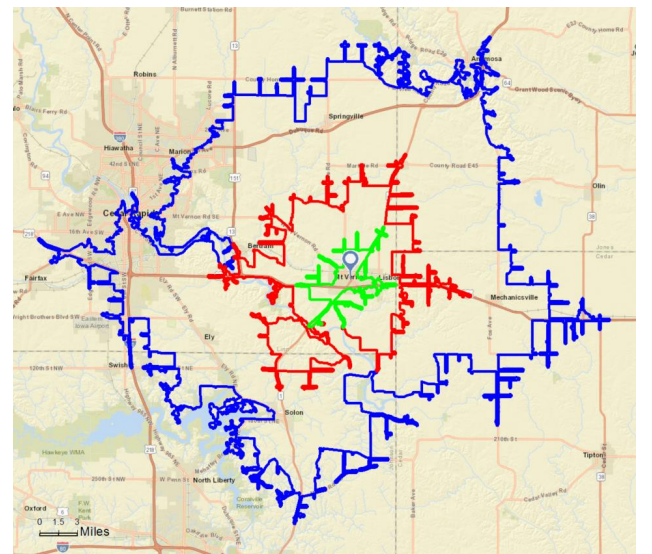
Drive Time Geographies

The profile assembled for the Downtown Mount Vernon Drive Time Market is based upon information contained in a series of Esri reports generated for a five, ten and twenty-minute drive time area originating from the downtown area.

The **five-minute drive-time market** profiles a “captive” resident and convenience-oriented market for downtown Mount Vernon. The population residing and working within the five-minute drive time area would also be more likely access downtown on foot, bicycle and via other alternative modes of transportation. Demographic and psychographic data could be particularly useful for assessing performance and expansion opportunities for convenience-oriented businesses and uses, and for analyzing and profiling the composition of the current and potential downtown Mount Vernon area housing market.

The area plotted for the **ten-minute drive time** includes areas that span along major travel routes in the Mount Vernon vicinity. Data and information for the ten-minute drive time area could be helpful for comparing the traits and characteristics of the “close to downtown” population with that in the wider region. The consumer profile may also be indicative of the “comparison market” for Mount Vernon area service, retail and eating & drinking uses.

The **twenty-minute drive time** is more regional in nature. Consumers, particularly at the outer reaches of this regional area and all things being equal, may be more naturally inclined to frequent commercial areas in other communities, based on convenience, broader variety and/or anchor tenants. Opportunities for downtown Mount Vernon to capture consumers from the broader region, and to increase its retail market share, will most likely revolve around retail and service anchors; specialty retail and destination-oriented eating & drinking places; recreational attractions and venues; and events.

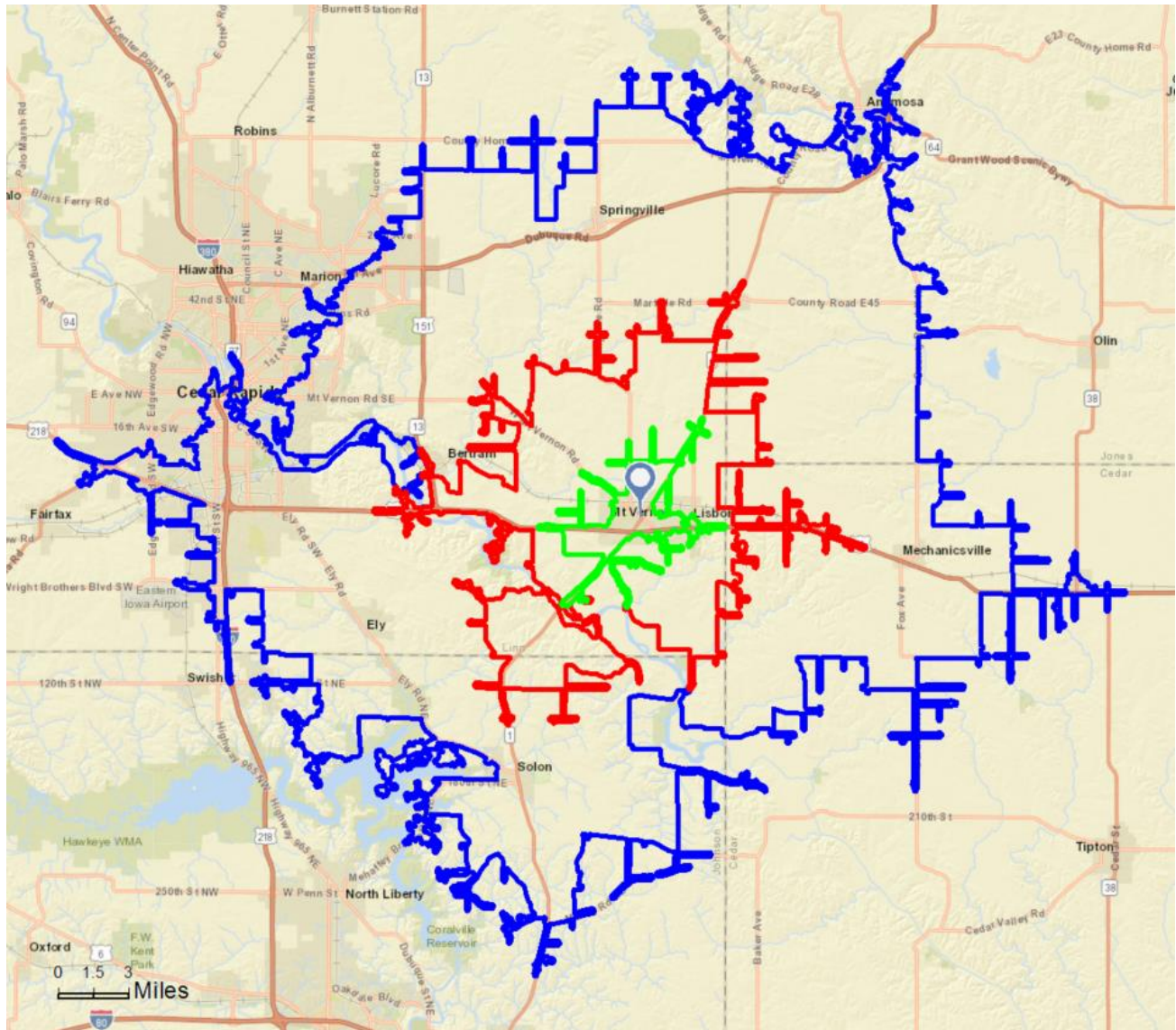


Downtown Mount Vernon Drive Time Markets

Fast Facts

Population	5 Min	10 Min	20 Min
2000 Census	4,020	7,073	64,358
2010 Census	5,005	8,388	71,819
2016 Estimate	5,194	8,811	75,790
2021 Projection	5,373	9,171	79,222
Change: 2016 - 2021	3.4%	4.1%	4.5%
Households	5 Min	10 Min	20 Min
2000 Census	1,390	2,443	25,471
2010 Census	1,599	2,811	28,888
2016 Estimate	1,662	2,959	30,368
2021 Projection	1,726	3,088	31,694
Change: 2016 - 2021	3.9%	4.4%	4.4%
Median HH Income	5 Min	10 Min	20 Min
2016 Estimate	\$67,389	\$67,265	\$57,790
2021 Projection	\$72,711	\$72,330	\$64,941
Change: 2016 - 2021	7.9%	7.5%	12.4%

Source: Esri Market Profile.



Reports generated and used to examine the Downtown Mount Vernon Drive Time Markets are based on current Esri data and include:

Esri Market Profile

The Market Profile report provides current-year and five-year projections for U.S. demographics. The annual updates include information about population, households, housing, occupancy, income, age, race, Hispanic origin, and more.

Esri Tapestry Segmentation Area Profile

Tapestry classifies U.S. residential neighborhoods into 14 LifeMode Groups and 67 unique market segments based on socioeconomic and demographic characteristics.

Esri Retail MarketPlace Profile

Retail MarketPlace data provides a measure of retail activity by trade area and compares retail sales to consumer spending by NAICS industry classification.

Demographic Snapshot

The demographic snapshot compiled for the Downtown Mount Vernon Drive Time Market benchmarks and tracks changes in the marketplace. The data reveals:

- ▶ Both the population and number of households across the drive time areas are expected to increase within a range of 3.4% to 4.5% through 2021, with the largest increases projected at the twenty-minute drive time level. Iowa's population and number of households are expected to grow at five-year rates of 3.4 and 3.3%, respectively.
- ▶ The daytime population in the five- and ten-minute drive times decreases by more than twenty percent per 2016 estimates of daytime workers and residents – a pattern indicative of outbound commuters.
- ▶ Median age in the five- and time minute drive time areas is significantly younger when compared to the Iowa population, where median age was estimated at 38.7 years in 2016 and is expected to reach 39.3 by 2021.
- ▶ Concentrations of renter-occupied housing units and vacant units are slightly higher at the twenty-minute drive time level. The percentage of vacant units was estimated in 2016 to range from 4% to 7% across the drive times, and little change is expected through 2021. Statewide estimates for 2016 assigned a vacant status to 8.9% of units and anticipate an increase to 9.1% by 2021.
- ▶ Median household income estimates for the five- and ten-minute drive times are about 25% higher than the statewide figure, while per capita income figures across the drive times are within five percent (+/-) of state figures. With one exception, projected five-year growth rates in the study areas' median household and per capita income trail those forecast for the state over the same period.

Iowa	2016	2021	+ %
Median HH	\$53.7K	\$60.3K	12.2%
Per Capita	\$28.5K	\$31.5K	10.3%

- ▶ The estimated percentage of the drive times' civilian population age 16-plus that was unemployed in 2016, ranging from 1.3% to 3.3%, compares favorably with the 3.2% estimate for the Iowa population.

Drive Time	5 Minutes	10 Minutes	20 Minutes
Population			
2000 Census	4,020	7,073	64,358
2010 Census	5,005	8,388	71,819
2016 Estimate	5,194	8,811	75,790
2021 Projection	5,373	9,171	79,222
Change: 2016 – 2021	3.4%	4.1%	4.5%
Daytime Population			
2016 Workers	1,512	1,967	41,175
2016 Residents	2,549	4,347	37,089
2016 Daytime Change	-21.8%	-28.3%	3.3%
Households			
2000 Census	1,390	2,443	25,471
2010 Census	1,599	2,811	28,888
2016 Estimate	1,662	2,959	30,368
2021 Projection	1,726	3,088	31,694
Change: 2016 – 2021	3.9%	4.4%	4.4%
Median Age			
2016 Estimate	30.0	33.5	37.1
2021 Projection	30.6	33.8	37.8
Housing Units – 2016			
Owner Occupied Units	72.6%	74.1%	66.3%
Renter Occupied Units	23.7%	21.8%	26.7%
Vacant Housing Units	3.8%	4.1%	7.0%
Housing Units – 2021			
Owner Occupied Units	71.3%	73.2%	66.1%
Renter Occupied Units	24.7%	22.6%	27.1%
Vacant Housing Units	4.0%	4.2%	6.8%
Median HH Income			
2016 Estimate	\$67,389	\$67,265	\$57,790
2021 Projection	\$72,711	\$72,330	\$64,941
Change: 2016 – 2021	7.9%	7.5%	12.4%
Per Capita Income			
2016 Estimate	\$27,621	\$28,639	\$30,149
2021 Projection	\$29,823	\$30,878	\$32,961
Change: 2016 – 2021	8.0%	7.8%	9.3%
Civilian Population 16+ in Labor Force			
2016 Employed	98.7%	98.6%	96.7%
2016 Unemployed	1.3%	1.4%	3.3%

Source: Esri Market Profile.

Percentages may not equal 100% due to rounding.

Lifestyle Profile

Tapestry is a geodemographic segmentation system that integrates consumer traits with residential characteristics to identify markets and classify US neighborhoods. Neighborhoods with the most similar characteristics are grouped together, while neighborhoods with divergent characteristics are separated. Internally homogenous, externally heterogeneous market segments depict consumers' lifestyles and lifestages. Tapestry Segmentation combines the "who" of lifestyle demography with the "where" of local geography to create a classification model with 67 distinct behavioral market segments.

US consumer markets are multidimensional and diverse. Using a large, well-selected array of attributes captures this diversity with the most powerful data available. Data sources include Census 2010, the American Community Survey, Esri's demographic updates, Experian's ConsumerViewSM database, and consumer surveys, such as the Survey of the American Consumer from GfK MRI, to capture the subtlety and vibrancy of the US marketplace.

A market segmentation system must be able to distinguish consumer behavior—spending patterns and lifestyle choices—as expected. Esri verified the efficacy of its Tapestry Segmentation markets against consumer surveys from GfK MRI, which include nearly 6,000 product and service brands in 550 categories, along with readership of hundreds of magazines and newspapers, Internet usage, TV viewership by channel and program, radio listening, and other media.

Prevalent Drive Time Area LifeMode Groups

Esri Tapestry LifeMode groups represent markets that share a common experience—born in the same generation or immigration from another country—or a significant demographic trait, like affluence. Tapestry Segments are classified into 14 LifeMode groups.

Identification of dominant LifeMode Groups and their distribution across the Downtown Mount Vernon drive time geographies can be helpful to understanding how prevalent Tapestry segments interact within the group and their common characteristics; and for targeting marketing and messaging, accordingly.

Top 3 Tapestry LifeMode Groups Downtown Mount Vernon Drive Time Areas 2016 Households					
5 Minute Drive Time		10 Minute Drive Time		20 Minute Drive Time	
GenXurban (LM5)		GenXurban (LM5)		GenXurban (LM5)	
HH Count	HH Percent	HH Count	HH Percent	HH Count	HH Percent
1,250	75.2%	1,677	56.7%	8,186	27.0%
Family Landscapes (LM4)		Family Landscapes (LM4)		Family Landscapes (LM4)	
HH Count	HH Percent	HH Count	HH Percent	HH Count	HH Percent
412	24.8%	1,017	34.4%	7,945	26.2%
		Cozy Country Living (LM6)		Cozy Country Living (LM6)	
		HH Count	HH Percent	HH Count	HH Percent
		266	9.0%	3,300	10.9%

Source: Esri Tapestry Segmentation Profile – 2016

Descriptions of the most prevalent drive time area LifeMode Groups, shown in the table above, follow.

Prevalent Drive Time Tapestry LifeMode Group Descriptions

LifeMode 4: Family Landscapes

	5 Minutes	10 Minutes	20 Minutes
Drive Time Households: Count – Pct. (Rank)	412 – 24.8% (2)	1,017 – 34.4% (2)	7,945 – 26.2% (2)
<ul style="list-style-type: none"> ▶ Successful young families in their first homes ▶ Non-diverse, prosperous married-couple families, residing in suburban or semirural areas with a low vacancy rate (second lowest) ▶ Homeowners (80%) with mortgages (second highest %), living in newer single-family homes, with median home value slightly higher than the U.S. ▶ Two workers in the family, contributing to the second highest labor force participation rate, as well as low unemployment ▶ Do-it-yourselfers, who work on home improvement projects, as well as their lawns and gardens ▶ Sports enthusiasts, typically owning newer sedans or SUVs, dogs, and savings accounts/plans, comfortable with the latest technology ▶ Eat out frequently at fast food or family restaurants to accommodate their busy lifestyle ▶ Especially enjoy bowling, swimming, playing golf, playing video games, watching movies rented via Redbox, and taking trips to a zoo or theme park 	Tapestry Segments ID and Name 4A Soccer Moms 4B Home Improvement 4C Middleburg		

LifeMode 5: GenXurban

	5 Minutes	10 Minutes	20 Minutes
Drive Time Households: Count – Pct. (Rank)	1,250 – 75.2% (1)	1,677 – 56.7 (1)	8,186 – 27.0% (1)
<ul style="list-style-type: none"> ▶ Gen X in middle age; families with fewer kids and a mortgage ▶ Second largest Tapestry group, comprised of Gen X married couples, and a growing population of retirees ▶ About a fifth of residents are 65 or older; about a fourth of households have retirement income ▶ Own older single-family homes in urban areas, with 1 or 2 vehicles ▶ Live and work in the same county, creating shorter commute times ▶ Invest wisely, well-insured, comfortable banking online or in person ▶ News junkies (read a daily newspaper, watch news on TV, and go online for news) ▶ Enjoy reading, photo album/scrapbooking, playing board games and cards, doing crossword puzzles, going to museums and rock concerts, dining out, and walking for exercise 	Tapestry Segments ID and Name 5A Comfortable Empty Nesters 5B In Style 5C Parks and Rec 5D Rustbelt Traditions 5E Midlife Constants		

LifeMode 6: Cozy Country Living

	5 Minutes	10 Minutes	20 Minutes
Drive Time Households: Count – Pct. (Rank)	0 – 0.0% (–)	266 – 9.0% (3)	3,300 – 10.9% (3)
<ul style="list-style-type: none"> ▶ Empty nesters in bucolic settings ▶ Largest Tapestry group, almost half of households located in the Midwest ▶ Homeowners with pets, residing in single-family dwellings in rural areas; almost 30% have 3 or more vehicles and, therefore, auto loans ▶ Politically conservative and believe in the importance of buying American ▶ Own domestic trucks, motorcycles, and ATVs/UTVs ▶ Prefer to eat at home, shop at discount retail stores (especially Walmart), bank in person, and spend little time online ▶ Own every tool and piece of equipment imaginable to maintain their homes, vehicles, vegetable gardens, and lawns ▶ Listen to country music, watch auto racing on TV, and play the lottery; enjoy outdoor activities, such as fishing, hunting, camping, boating, and even bird watching 	Tapestry Segments ID and Name 6A Green Acres 6B Salt of the Earth 6C The Great Outdoors 6D Prairie Living 6E Rural Resort Dwellers 6F Heartland Communities		

Prevalent Drive Time Area Tapestry Household Segments

The following table compiles and compares concentrations of the five most prevalent Tapestry household segments found within each of the Downtown Mount Vernon drive time areas.

2016 Households	5 Minute Drive Time			10 Minute Drive Time			20 Minute Drive Time		
Tapestry Segment	Count	Pct.	Rank	Count	Pct.	Rank	Count	Pct.	Rank
In Style (5B)	1,250	75.2%	1	1,533	51.8%	1	2,399	7.9%	4
Middleburg (4C)	412	24.8%	2	993	33.6%	2	6,322	20.8%	1
Green Acres (6A)	0	0.0%	--	147	5.0%	3	1,601	5.3%	7
Comfortable Empty Nesters (5A)	0	0.0%	--	144	4.9%	4	935	3.1%	11
Prairie Living (6D)	0	0.0%	--	68	2.3%	5	462	1.5%	17
Rustbelt Traditions (5D)	0	0.0%	--	0	0.0%	--	3,756	12.4%	2
College Towns (14B)	0	0.0%	--	0	0.0%	--	3,269	10.8%	3
Traditional Living (12B)	0	0.0%	--	0	0.0%	--	2,310	7.6%	5
Total Count/Percent of Area	1,662	100.0%		2,885	97.6%		21,054	69.4%	

Source: Esri Tapestry Segmentation Profile – 2016

More than 85% of households within the five- and ten-minute drive times are classified by within the In Style and Middleburg Tapestry segments. The Rustbelt Traditions Tapestry segment – part of the same GenXurban LifeMode Group that includes the In Style Tapestry segment – represents the second largest Tapestry segment in the twenty-minute drive time and, together, the two segments account for more than 20% of all twenty-minute drive time area households. Findings, based strictly on the data, suggest opportunities and strategies to increase downtown Mount Vernon's market share might be focused in three areas:

- ▶ Local, client and convenience-oriented marketing and business development strategies that appeal to characteristics and traits common and complementary to the In Style and Middleburg Tapestry segments. These strategies are likely to emphasize local personalities, hometown customer service, local traditions and convenience.
- ▶ Extending regional appeal through intentional marketing, messages and events specifically designed to more broadly appeal to the Family Landscapes, GenXurban and Cozy Country Living LifeMode Groups and their associated Tapestry segments found within the regional market.
- ▶ Continuing to capitalize on unique Downtown Mount Vernon and surrounding community anchors and attractions that have special appeal – and “pull” – for workplace market members, and for visitors and day-trippers traveling from areas beyond the twenty-minute drive time area.

Summary descriptions for the most predominant Tapestry segments found within each of the Downtown Mount Vernon drive time areas, shown in the table above, follow. Information on Esri Tapestry methodology and applications, along with descriptions for Tapestry's 67 segments, are available from the Esri website at <http://doc.arcgis.com/en/esri-demographics/data/tapestry-segmentation.htm>.

Summary Descriptions of Prevalent Downtown Mount Vernon Drive Time Tapestry Segments

In Style (5B)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	1,250 – 75.2% (1)	1,533 – 51.8% (1)	2,399 – 7.9% (4)

Who We Are

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel, and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

Our Neighborhood

- ▶ City dwellers of large metropolitan areas.
- ▶ Married couples, primarily with no children (Index 112) or single households (Index 109); average household size at 2.33.
- ▶ Home ownership average at 69% (Index 108); more than half, 51%, mortgaged (Index 112).
- ▶ Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes (Index 133) and smaller (5 –19 units) apartment buildings (Index 110).
- ▶ Median home value at \$213,500.
- ▶ Vacant housing units at 8.8%.

Socioeconomic Traits

- ▶ College educated: 46% are graduates (Index 162); 75% with some college education.
- ▶ Low unemployment is at 5.6% (Index 65); higher labor force participation rate is at 68% (Index 108) with proportionately more 2-worker households (Index 112).
- ▶ Median household income of \$65,600 reveals an affluent market with income supplemented by investments (Index 143) and a substantial net worth (Index 179).
- ▶ Connected and knowledgeable, they carry smartphones and use many of the features.
- ▶ Attentive to price, they use coupons, especially mobile coupons.

Market Profile

- ▶ Partial to late model SUVs or trucks.
- ▶ Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- ▶ Prefer organic foods, including growing their own vegetables.
- ▶ Financially active, from a variety of investments to home equity lines of credit.
- ▶ Meticulous planners, both well insured and well invested in retirement savings.
- ▶ Generous with support of various charities and causes.
- ▶ Actively support the arts, theater, concerts, and museums.

Demographic Traits

Median Household Income:	\$66,000 (US: \$51,000)
Average Household Size:	2.33
Median Age:	41.1 (US: 37.6)
Median Net Worth:	\$128,000 (US: \$71,000)
Median Home Value:	\$214,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	36.9 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	122
Food	119
Apparel & Services	81
Transportation	119
Health Care	122
Entertainment & Recreation	125
Education	125
Pensions & Social Security	124
Other	120

Middleburg (4C)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	412 – 24.8% (2)	993 – 33.6% (2)	6,322 – 20.8% (1)

Who We Are

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

Our Neighborhood

- ▶ Semirural locales within metropolitan areas.
- ▶ Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- ▶ Include a number of mobile homes (Index 152).
- ▶ Affordable housing, median value of \$158,000 (Index 89) with a low vacancy rate.
- ▶ Young couples, many with children; average household size is 2.73.

Socioeconomic Traits

- ▶ Education: 66% with a high school diploma or some college.
- ▶ Unemployment rate lower at 7.4% (Index 85).
- ▶ Labor force participation typical of a younger population at 66.7% (Index 106).
- ▶ Traditional values are the norm here—faith, country, and family.
- ▶ Prefer to buy American and for a good price.
- ▶ Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.

Market Profile

- ▶ Residents are partial to trucks, SUVs, and occasionally, convertibles, or motorcycles.
- ▶ Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- ▶ Spending priorities also focus on family (children's toys and apparel) or home DIY projects.
- ▶ Sports include hunting, target shooting, bowling, and baseball.
- ▶ TV and magazines provide entertainment and information.
- ▶ Media preferences include country and Christian channels.

Demographic Traits

Median Household Income:	\$55,000 (US: \$51,000)
Average Household Size:	2.73
Median Age:	35.3 (US: 37.6)
Median Net Worth:	\$89,000 (US: \$71,000)
Median Home Value:	\$158,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	46.3 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	94
Food	94
Apparel & Services	62
Transportation	97
Health Care	96
Entertainment & Recreation	98
Education	87
Pensions & Social Security	98
Other	93

Green Acres (6A)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	147 – 5.0% (3)	1,601 – 5.3% (7)

Who We Are

The Green Acres lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of Green Acres remain pessimistic about the near future yet are heavily invested in it.

Our Neighborhood

- ▶ Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 10 years.
- ▶ Single-family, owner-occupied housing, with a median value of \$197,000.
- ▶ An older market, primarily married couples, most with no children.

Socioeconomic Traits

- ▶ Education: 60% are college educated.
- ▶ Unemployment is low at 6% (Index 70); labor force participation rate is high at 67.4% (Index 108).
- ▶ Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.
- ▶ They are cautious consumers with a focus on quality and durability.
- ▶ Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- ▶ Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.

Market Profile

- ▶ Purchasing choices reflect Green Acres' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- ▶ Homeowners favor DIY home improvement projects and gardening.
- ▶ Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- ▶ Green Acres residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- ▶ Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

Demographic Traits

Median Household Income:	\$72,000 (US: \$51,000)
Average Household Size:	2.69
Median Age:	43.0 (US: 37.6)
Median Net Worth:	\$226,000 (US: \$71,000)
Median Home Value:	\$197,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	24.0 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	119
Food	118
Apparel & Services	78
Transportation	122
Health Care	129
Entertainment & Recreation	128
Education	119
Pensions & Social Security	127
Other	122

Comfortable Empty Nesters (5A)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	144 – 4.9% (4)	935 – 3.1% (11)

Who We Are

Residents in this large, growing segment are older, with more than half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care, or manufacturing. These Baby Boomers are earning a comfortable living and benefitting from years of prudent investing and saving. Their net worth is well above average (Index 363). Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

Our Neighborhood

- ▶ Married couples, some with children, but most without (Index 149).
- ▶ Average household size slightly lower at 2.50.
- ▶ Found throughout the suburbs and small towns of metropolitan areas, where most residents own and live in single-family detached homes (Index 142).
- ▶ Most homes built between 1950 and 1990 (Index 129).
- ▶ Households generally have one or two vehicles.

Socioeconomic Traits

- ▶ Education: 34% college graduates; nearly 66% with some college education.
- ▶ Low unemployment at 7%; average labor force participation at 61%.
- ▶ Most households income from wages or salaries, but a third also draw income from investments (Index 154) and retirement (Index 166).
- ▶ Comfortable Empty Nesters residents physically and financially active.
- ▶ Prefer eating at home instead of dining out.
- ▶ Home maintenance a priority among these homeowners.

Market Profile

- ▶ Residents enjoy listening to sports radio or watching sports on television.
- ▶ Physically active, they play golf, ski, ride bicycles, and work out regularly.
- ▶ Spending a lot of time online isn't a priority, so most own older home computers.
- ▶ Financial portfolio includes stocks, certificates of deposit, mutual funds, and real estate.

Demographic Traits

Median Household Income:	\$68,000 (US: \$51,000)
Average Household Size:	2.50
Median Age:	46.8 (US: 37.6)
Median Net Worth:	\$258,000 (US: \$71,000)
Median Home Value:	\$187,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	30.6 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	117
Food	114
Apparel & Services	76
Transportation	116
Health Care	126
Entertainment & Recreation	123
Education	118
Pensions & Social Security	121
Other	118

Prairie Living (6D)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	68 – 2.3% (5)	462 – 1.5% (17)

Who We Are

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1 percent of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are not diverse, dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this hardworking market. When they find time to relax, they favor outdoor activities.

Our Neighborhood

- ▶ About four-fifths of households are owner occupied.
- ▶ Dominant household type is married-couples with no children.
- ▶ Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 225).
- ▶ Higher percentage of vacant housing units is at 16% (Index 137).
- ▶ Most households own 2 or 3 vehicles; this is the highest ranked market for owning 4 or more vehicles.

Socioeconomic Traits

- ▶ Half have completed some college education or hold a degree.
- ▶ At 4.1%, the unemployment rate is less than half the US rate.
- ▶ Labor force participation rate slightly higher at 66%.
- ▶ Wage and salary income for 73% of households plus self-employment income for 27% (Index 242).
- ▶ Faith and religion are important to these residents.
- ▶ Tend to buy things when they need them, rather than when they want them or to be trendy.
- ▶ Somewhat resistant to new technology.
- ▶ Creatures of habit when purchasing food items.

Market Profile

- ▶ Many own a truck, riding lawn mower, and ATV/UTV and have a satellite dish.
- ▶ They purchased plants and seeds in the past year for their vegetable garden, where their tiller comes in handy.
- ▶ They favor banking in person, have noninterest checking accounts, invest in CDs (more than 6 months), and have term/whole life insurance.
- ▶ They are pet owners.
- ▶ Leisure activities include fishing, hunting, boating, camping, and attending country music concerts.
- ▶ Residents prefer to listen to faith and inspirational, as well as country music on the radio.
- ▶ They read home service, fishing/hunting, and automotive magazines.
- ▶ They contribute to religious organizations and belong to religious clubs.
- ▶ Walmart is a favorite shopping stop; Subway is a favorite eating spot.

Demographic Traits

Median Household Income:	\$51,000 (US: \$51,000)
Average Household Size:	2.50
Median Age:	43.4 (US: 37.6)
Median Net Worth:	\$118,000 (US: \$71,000)
Median Home Value:	\$125,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	22.6 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	79
Food	92
Apparel & Services	50
Transportation	97
Health Care	108
Entertainment & Recreation	96
Education	65
Pensions & Social Security	83
Other	93

Rustbelt Traditions (5D)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	0 – 0.0% (–)	3,756 – 12.4% (2)

Who We Are

The backbone of older industrial cities in states surrounding the Great Lakes, Rustbelt Traditions residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the work force is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. Rustbelt Traditions represents a large market of stable, hard-working consumers with modest incomes but above average net worth (Index 111). Family oriented, they value time spent at home. Most have lived, worked, and played in the same area for years.

Our Neighborhood

- ▶ Almost half (46%) of the households are married-couple families, similar to the US (48%), most without children (also similar to the US); the slightly higher proportion of singles (Index 105) reflects the aging of the population.
- ▶ Average household size is slightly lower at 2.46.
- ▶ They are movers, slightly more mobile than the US population (Index 109), but almost half of householders (46%) moved into their current homes before 2000.
- ▶ Most residents live in modest, single-family homes in older neighborhoods built in the 1950s (Index 218).
- ▶ Nearly three quarters own their homes; over half of households have mortgages.
- ▶ A large and growing market, Rustbelt Traditions residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South.
- ▶ Most households have two or more vehicles available.

Socioeconomic Traits

- ▶ Most have graduated from high school or spent some time at a college or university.
- ▶ Unemployment below the US at 8%; labor force participation slightly higher than the US at 67%.
- ▶ While most income derived from wages and salaries, nearly 30% of households collecting Social Security and nearly 20% drawing income from retirement accounts.
- ▶ Family-oriented consumers who value time spent at home.
- ▶ Most lived, worked, and played in the same area for years.
- ▶ Budget aware shoppers that favor American-made products.
- ▶ Read newspapers, especially the Sunday editions.

Market Profile

- ▶ Residents take advantage of convenience stores for fueling up and picking up incidentals.
- ▶ Watching television is a common pastime; many households have more than four TVs.
- ▶ Favorite programming ranges from ESPN, Animal Planet, and AMC to children's shows on Nickelodeon and Cartoon Network.
- ▶ Residents are connected; entertainment activities like online gaming dominate their Internet usage.
- ▶ Favorite family restaurants include Applebee's, Outback Steakhouse, and Texas Roadhouse.
- ▶ Radio dials are typically tuned to classic rock stations.

Demographic Traits

Median Household Income:	\$49,000 (US: \$51,000)
Average Household Size:	2.46
Median Age:	38.4 (US: 37.6)
Median Net Worth:	\$79,000 (US: \$71,000)
Median Home Value:	\$118,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	44.2 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	80
Food	81
Apparel & Services	53
Transportation	83
Health Care	85
Entertainment & Recreation	84
Education	79
Pensions & Social Security	81
Other	80

College Towns (14B)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	0 – 0.0% (–)	3,269 – 10.8% (3)

Who We Are

About half the residents of College Towns are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules, but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media, and entertainment. College Towns are all about new experiences, and residents seek out variety and adventure in their lives.

Our Neighborhood

- ▶ These are nonfamily households with many students living alone or with roommates for the first time.
- ▶ This segment is a mix of densely developed student housing and dorms with local residences.
- ▶ Off-campus, low rent apartments comprise half of the housing stock.
- ▶ Over three-quarters of the households are renter occupied, with one in ten remaining vacant.
- ▶ One-third of homes are single family; mostly occupied by local residents who own their homes.
- ▶ This market is bike and pedestrian friendly.

Socioeconomic Traits

- ▶ Their limited incomes result in thrifty purchases.
- ▶ They do not eat the healthiest foods, nor do they see a doctor regularly.
- ▶ They dress to impress with the latest fashions of the season.
- ▶ They prefer environmentally friendly products and vehicles that get good gas mileage.
- ▶ They're heavily influenced by celebrity endorsements and trends in magazines.
- ▶ They feel anything that can be done online is easier than in person.
- ▶ They have liberal political views.

Market Profile

- ▶ Own a laptop and a portable MP3 player.
- ▶ Watch movies and TV programs online; MTV and Comedy Central on TV.
- ▶ Use the Internet for social media connections, blogging, paying bills, and downloading music.
- ▶ Have cell phones only (no landlines) and enjoy customizing them.
- ▶ Popular activities: backpacking, Pilates, and Frisbee.
- ▶ Go out to the movies and out for drinks.

Demographic Traits

Median Household Income:	\$28,000 (US: \$51,000)
Average Household Size:	2.12
Median Age:	24.3 (US: 37.6)
Median Net Worth:	\$11,000 (US: \$71,000)
Average Rent:	\$890 (US: \$990)
Housing Style:	Multiunit Rentals; Single Family
Diversity Index:	53.5 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	64
Food	67
Apparel & Services	47
Transportation	65
Health Care	53
Entertainment & Recreation	63
Education	89
Pensions & Social Security	58
Other	58

Traditional Living (12B)

	5 Minutes	10 Minutes	20 Minutes
Study Area Households: Count – Pct. (Rank)	0 – 0.0% (–)	0 – 0.0% (–)	2,310 – 7.6% (5)

Who We Are

Residents in this segment live primarily in low-density, settled neighborhoods in the Midwest. The households are a mix of married-couple families and singles. Many families encompass two generations who have lived and worked in the community; their children are likely to follow suit. The manufacturing, retail trade, and health care sectors are the primary sources of employment for these residents. This is a younger market—beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

Our Neighborhood

- ▶ Married couples are the dominant household type, but fewer than expected from the younger age profile and fewer with children (Index 79); however, there are higher proportions of single-parent (Index 146) and single-person households (Index 112).
- ▶ Average household size is slightly lower at 2.50.
- ▶ Homes are primarily single family or duplexes in older neighborhoods, built before 1940 (Index 183).
- ▶ Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South.
- ▶ Average commuting time to work is slightly shorter (Index 88).
- ▶ Households have one or two vehicles.

Socioeconomic Traits

- ▶ Over 70% have completed high school or some college.
- ▶ Unemployment is higher at 10.9% (Index 127); labor force participation is also a bit higher at 64.6%.
- ▶ Over three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income (Index 122) and public assistance (Index 149).
- ▶ Cost-conscious consumers that are comfortable with brand loyalty, unless the price is too high.
- ▶ Connected and comfortable with the Internet, they are more likely to participate in online gaming or to access dating websites.
- ▶ TV is seen as the most trusted media.

Market Profile

- ▶ They shop for groceries at discount stores such as Walmart supercenters; Kmart is also a favorite for apparel and sundry household and personal care products.
- ▶ Convenience stores are commonly used for fuel or picking up incidentals like lottery tickets.
- ▶ They tend to carry credit card balances, have student loans, and pay bills in person.
- ▶ Half of households have abandoned landlines for cell phones only.
- ▶ They watch their favorite channels including QVC, CMT, and Game Show Network.
- ▶ They're fast food devotees.
- ▶ They enjoy outdoor activities such as camping and taking trips to the zoo.

Demographic Traits

Median Household Income:	\$37,000 (US: \$51,000)
Average Household Size:	2.50
Median Age:	34.8 (US: 37.6)
Median Net Worth:	\$29,000 (US: \$71,000)
Median Home Value:	\$79,000 (US: \$177,000)
Housing Style:	Single Family
Diversity Index:	53.1 (US: 62.1)

Average Household Budget Index (US Average = 100)

Housing	66
Food	43
Apparel & Services	67
Transportation	66
Health Care	66
Entertainment & Recreation	63
Education	62
Pensions & Social Security	62
Other	63

Retail Market Performance

Esri's Retail MarketPlace data provides a direct comparison between retail sales and consumer spending by industry. To capture a snapshot of an area's retail market place, the leakage and surplus factor summarizes the relationship between supply (retail sales by businesses) and demand (consumer spending by household). Deviations from potential sales may reveal areas of opportunity in the trade area's retail sectors, keeping in mind any extenuating circumstances that may be driving the results.

Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups within Retail Trade sector, and four industry groups within the Food Services & Drinking Establishments subsector. To estimate sales, the Retail MarketPlace database combines a number of data sources, including

- ▶ Census Bureau's Census of Retail Trade (CRT) and Monthly Retail Trade (MRT)
- ▶ Census Bureau's Nonemployer Statistics (NES)
- ▶ Esri's demographic data
- ▶ Infogroup
- ▶ Consumer Expenditure surveys from the Bureau of Labor Statistics

All estimates of actual sales (supply) reflect current dollars derived from receipts of businesses primarily engaged in selling merchandise. Potential sales (demand) is estimated by using Esri's consumer spending data which provides estimated expenditures for more than 700 products and services that are consumed by U.S. households. The estimate of a trade area's demand is based upon estimated expenditures by households within the trade area.

Leakage within a specified trade area represents a condition where supply is less than demand. Retailers outside of the trade area are fulfilling demand for retail products. Surplus within a specified trade area represents a condition where supply exceeds the area's demand. Thus, retailers are attracting customers that reside outside the trade area.

Sales Surplus and Leakage Estimates

Total Retail Trade and Food & Drink demand versus sales comparisons show sales leakage occurring at the five- and ten-minute drive time levels, reaching to nearly \$45.3 million for the ten-minute drive time; and a sales surplus of nearly \$181.9 million at the twenty-minute drive time level. The figures and pattern are likely indicators of the neighboring Cedar Rapids area marketplace's strong retail pull.

	5 Minutes	10 Minutes	20 Minutes
NAICS Code: Business Description	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate
Total Retail Trade and Food & Drink (NAICS 44 – 45, 722)	(\$8,438,506)	(\$45,255,017)	\$181,859,979
Total Retail Trade (NAICS 44 – 45)	(\$6,663,513)	(\$40,135,305)	\$202,578,208
Total Food & Drink (NAICS 722)	(\$1,774,994)	(\$5,119,712)	(\$20,718,229)

Estimates and patterns for the Retail Trade sector are consistent with overall patterns, with leakage shown for the five- and ten-minute drive times, and a surplus estimated at nearly \$202.6 million in the twenty-minute drive time. Just a small number of retail categories and subcategories show a sales surplus within the five- and ten-minute drive times, including the Food and Beverage Stores, Health & Personal Care Stores, and Building Materials, Garden Equipment & Supply Stores categories.

The Food & Drink sector shows sales leakage at all drive time levels, ranging up to more than \$20.7 million for the twenty-minute drive time area, where the Restaurants/Other Eating Places subcategory accounts for an estimated \$19.6 million of the \$20.7 million sales leakage estimate.

The following table presents a breakdown of sales surplus and leakage estimates for 27 industry groups in the Retail Trade sector and for the four industry groups within the Food Services & Drinking Places subsector for the Downtown Mount Vernon drive time markets.

Downtown Mount Vernon • Esri Retail MarketPlace Report Summary

Sales Surplus & Leakage and Leakage Estimates NAICS Code: Business Description	5 Minutes	10 Minutes	20 Minutes
	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate
Total Retail Trade and Food & Drink (NAICS 44 – 45, 722)	(\$8,438,506)	(\$45,255,017)	\$181,859,979
Total Retail Trade (NAICS 44 – 45)	(\$6,663,513)	(\$40,135,305)	\$202,578,208
Total Food & Drink (NAICS 722)	(\$1,774,994)	(\$5,119,712)	(\$20,718,229)
441: Motor Vehicle & Parts Dealers	(\$3,159,223)	(\$10,549,218)	(\$27,059,618)
4411: Automobile Dealers	(\$1,448,826)	(\$7,766,384)	(\$23,637,872)
4412: Other Motor Vehicle Dealers	(\$873,698)	(\$1,348,634)	(\$4,872,654)
4413: Auto Parts, Accessories, and Tire Stores	(\$1,128,623)	(\$1,434,200)	\$1,450,907
442: Furniture & Home Furnishings Stores	(\$398,847)	(\$1,385,802)	\$4,553,949
4421: Furniture Stores	(\$1,068,216)	(\$1,938,659)	\$5,007,962
4422: Home Furnishings Stores	\$669,370	\$552,857	(\$454,013)
443/4431: Electronics & Appliance Stores	(\$2,733,047)	(\$4,741,727)	(\$23,687,037)
444: Building Materials, Garden Equip. & Supply Stores	\$1,476,834	(\$412,002)	\$34,940,363
4441: Building Material and Supplies Dealers	\$1,842,624	\$277,530	\$30,465,424
4442: Lawn and Garden Equipment and Supplies Stores	(\$365,790)	(\$689,533)	\$4,474,940
445: Food & Beverage Stores	\$11,427,896	\$8,542,645	\$104,174,627
4451: Grocery Stores	\$11,388,381	\$9,134,189	\$116,767,476
4452: Specialty Food Stores	(\$714,422)	(\$1,308,773)	(\$9,367,110)
4453: Beer, Wine, and Liquor Stores	\$753,937	\$711,173	(\$3,225,739)
446/4461: Health & Personal Care Stores	\$4,098,953	\$2,782,416	\$40,254,187
447/4471: Gasoline Stations	(\$284,539)	(\$3,126,791)	(\$20,851,480)
448: Clothing and Clothing Accessories Stores	(\$833,963)	(\$2,264,145)	(\$1,899,569)
4481: Clothing Stores	(\$127,603)	(\$984,495)	\$6,444,054
4482: Shoe Stores	(\$241,296)	(\$439,144)	(\$3,806,528)
4483: Jewelry, Luggage, and Leather Goods Stores	(\$465,064)	(\$840,506)	(\$4,537,095)

Source: Esri and Infogroup. Retail MarketPlace 2016 Release 2. Copyright 2016 Infogroup, Inc. All rights reserved.

Data Note: The polarity of surplus/leakage estimates shown in this report (as compared to those shown in the original Esri reports) have been reversed to show a surplus as a positive value, and to show a leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between Retail Potential and Retail Sales. A positive value represents a surplus in retail sales, often indicating a market where customers are drawn in from outside the defined trade area.

Sales Surplus & Leakage Estimates NAICS Code: Business Description	5 Minutes	10 Minutes	20 Minutes
	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate	Surplus/(Leakage) Estimate
451: Sporting Goods, Hobby, Book, and Music Stores	(\$1,429,364)	(\$2,261,415)	(\$15,502,094)
4511: Sporting Goods/Hobby/Musical Instrument Stores	(\$1,166,702)	(\$1,783,139)	(\$11,627,767)
4512: Book, Periodical, and Music Stores	(\$262,663)	(\$478,276)	(\$3,874,327)
452: General Merchandise Stores	(\$11,758,849)	(\$20,084,196)	\$127,957,553
4521: Department Stores (Excluding Leased Depts.)	(\$9,940,263)	(\$18,157,381)	\$152,752,548
4529: Other General Merchandise Stores	(\$1,818,586)	(\$1,926,816)	(\$24,794,994)
453: Miscellaneous Store Retailers	(\$2,325,386)	(\$4,743,474)	(\$1,070,785)
4531: Florists	(\$57,966)	(\$156,355)	\$17,797,342
4532: Office Supplies, Stationery, and Gift Stores	(\$424,532)	(\$931,108)	\$1,449,338
4533: Used Merchandise Stores	(\$267,653)	(\$562,858)	(\$2,272,516)
4539: Other Miscellaneous Store Retailers	(\$1,575,234)	(\$3,093,153)	(\$18,044,948)
454: Nonstore Retailers	(\$1,446,052)	(\$1,891,596)	(\$19,231,889)
4541: Electronic Shopping and Mail-Order Houses	(\$873,086)	(\$1,592,398)	(\$10,153,458)
4542: Vending Machine Operators	(\$222,728)	(\$406,645)	(\$3,306,929)
4543: Direct Selling Establishments	(\$350,238)	(\$653,503)	(\$5,771,502)
722: Food Services & Drinking Places	(\$1,774,994)	(\$5,119,712)	(\$20,718,229)
7223: Special Food Services	(\$117,703)	(\$188,261)	(\$447,192)
7224: Drinking Places (Alcoholic Beverages)	(\$126,212)	(\$376,510)	(\$639,447)
7225: Restaurants/Other Eating Places	(\$1,544,218)	(\$4,554,941)	(\$19,631,590)

Source: Esri and Infogroup. Retail MarketPlace 2016 Release 2. Copyright 2016 Infogroup, Inc. All rights reserved.

Data Note: The polarity of surplus/leakage estimates shown in this report (as compared to those shown in the original Esri reports) have been reversed to show a surplus as a positive value, and to show a leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between Retail Potential and Retail Sales. A positive value represents a surplus in retail sales, often indicating a market where customers are drawn in from outside the defined trade area.

Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on Retail MarketPlace data and to download the methodology statement visit <http://doc.arcgis.com/en/esri-demographics/data/retail-marketplace.htm>.

Sales Surplus/Leakage Factors

Sales Surplus/Leakage Factors present a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total surplus) to -100 (total leakage). A positive value represents a surplus of retail sales (often indicative of a market where customers are drawn in from outside the trade area). Categories showing the highest surplus factors may be indicative of relative strength in the market, and possible opportunities for expansion or the introduction of complementary product and service lines to build on market strengths or existing and evolving niche markets. Negative leakage factors could also reveal possible retail opportunities, with the lowest values providing an initial indication of potential targets for expansion or recruitment. Additional research and consideration of other factors influencing opportunities in the local marketplace is required to fully assess potential opportunities.

The following table displays figures for some of the highest and lowest Surplus/Leakage Factors in the five-minute drive time for select Retail and Food & Drink categories and subcategories, along with corresponding figures for the ten- and twenty-minute drive time areas.

Downtown Mount Vernon Study Area • Sales Surplus/Leakage Factors – Select Categories

Category/Subcategory Description	NAICS	5 Minutes		10 Minutes		20 Minutes	
		Factor	# Biz	Factor	# Biz	Factor	# Biz
+ Beer, Wine & Liquor Stores	4453	54.5	1	38.2	1	(39.9)	1
+ Home Furnishings Stores	4422	37.7	4	21.3	5	(2.4)	16
+ Health & Personal Care Stores	446,4461	37.6	3	18.1	4	24.9	35
+ Grocery Stores	4451	33.4	4	18.0	7	22.2	34
+ Building Material & Supplies Dealers	4441	23.6	4	2.4	5	22.3	34
- Auto Parts, Accessories & Tire Stores	4413	(100.0)	0	(53.0)	1	3.5	21
- Furniture Stores	4421	(100.0)	0	(100.0)	0	11.8	8
- Lawn & Garden Equip & Supply Stores	4442	(100.0)	0	(100.0)	0	25.4	8
- Specialty Food Stores	4452	(100.0)	0	(100.0)	0	(57.5)	7
- Shoe Stores	4482	(100.0)	0	(100.0)	0	(79.9)	1
- Jewelry, Luggage & Leather Goods Stores	4483	(100.0)	0	(100.0)	0	(39.2)	4
- Sporting Goods/Hobby/Musical Instruments	4511	(100.0)	0	(72.0)	1	(39.2)	11
- Book, Periodical & Music Stores	4512	(100.0)	0	(100.0)	0	(69.6)	3
- General Merchandise Stores	452	(100.0)	0	(87.7)	1	23.5	18
- Other Miscellaneous Store Retailers	4539	(73.0)	1	(80.5)	1	(36.0)	20
- Electronics & Appliance Stores	443	(70.9)	1	(65.6)	2	(25.7)	18
- Used Merchandise Stores	4533	(51.6)	2	(64.6)	2	(19.3)	17
- Office Supplies, Stationery & Gift Stores	4532	(42.6)	3	(56.1)	3	5.5	11
- Florists	4531	(22.6)	1	(36.6)	1	76.4	8
- Drinking Places - Alcoholic Beverages	7224	(16.7)	2	(31.1)	3	(4.4)	22
- Restaurants/Other Eating Places	7225	(16.6)	12	(30.0)	16	(11.4)	148

Source: Esri and Infogroup. Retail MarketPlace 2016 Release 2. Copyright 2016 Infogroup, Inc. All rights reserved.

Data Note: The polarity of surplus/leakage factors shown in this report (as compared to those shown in the original Esri reports) have been reversed to show a surplus factor as a positive value, and to show a leakage factor as a negative value. The factor is a measure of the relationship between supply and demand that ranges from +100 (total surplus) to -100 (total leakage). A positive value represents a surplus of retail sales (often indicative of a market where customers are drawn in from outside the trade area).