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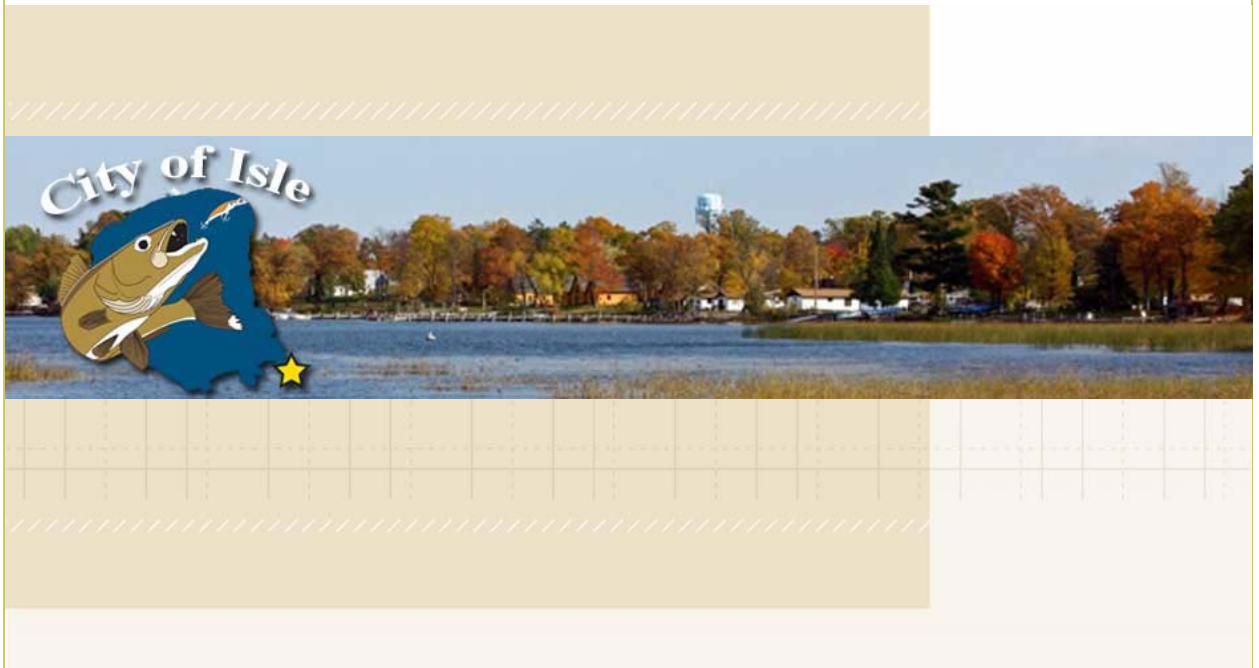


EXTENSION CENTER FOR COMMUNITY VITALITY

Isle Market Area Profile

A RETAIL AND SERVICE MARKET ANALYSIS OF THE ISLE AREA

Authored by Liz Templin and Ryan Pesch



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June 2016

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INTRODUCTION

University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities in developing their retail and service sectors. The purpose of this report is to provide existing businesses, potential businesses, and economic development organizations with information that will help their individual market and business strategies.

Extension staff created this report through secondary data and an analysis compiled through Business Analyst, a Geographic Information System (GIS) software program from Esri (www.Esri.com), along with the U.S. Census. Esri synthesizes national market research data every year from almost 26,000 adult consumers through in-home, face-to-face interviews about their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Since the major customer for these data are national brands, information is not collected for independent business categories, such as antique stores, attorneys, dental offices, etc. For more information about Esri and the survey data, see Appendix A.

GEOGRAPHIC AREA FOR ANALYSIS

Extension generated all reports and analysis based on the area below, including the trade area gap analysis, business mix analysis, market profile demographics, commuting patterns, and tapestry segmentation (Figure 1). This area was selected as the primary convenience shopping area for residents in the immediate vicinity. **Isle is defined as this area throughout the report.**

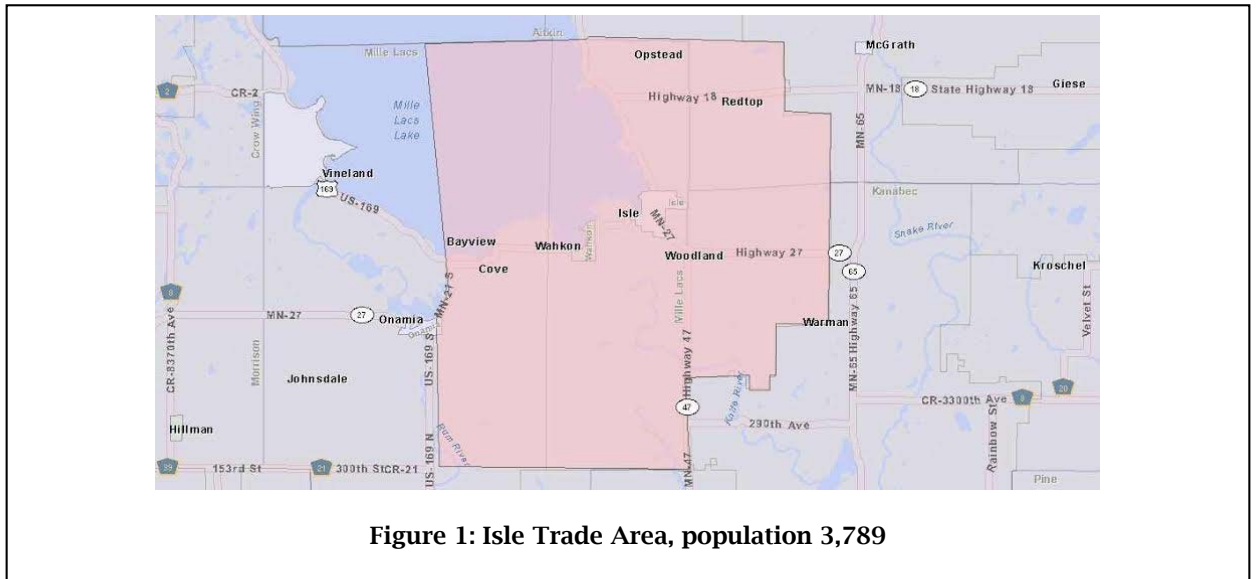


Figure 1: Isle Trade Area, population 3,789

Trade Area Gap Analysis

Isle Trade Area



This report estimates the potential number of trade area businesses across various categories based on the spending of the area residents (demand) compared to the number of businesses in the trade area (supply). Those categories where demand is greater than supply are possible opportunities for businesses development. Demand estimates are calculated from the 2007 US Economic Census and supply listings are manually inventoried in the community. THESE CALCULATIONS ARE PROVIDED FOR THE STUDY OF ECONOMIC CONCEPTS. THEY SHOULD NOT BE USED AS THE SOLE DETERMINANT OF BUSINESS FEASIBILITY.

NAICS	Name	U.S. Sales Per Capita	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
44111000	New car dealers	\$ 2,280	\$ 27,632,089	\$ 7,187,064	0.3	-	0.3
44112000	Used car dealers	\$ 268	\$ 633,563	\$ 843,933	1.3	1	0.3
44121000	Recreational vehicle dealers	\$ 65	\$ 2,426,928	\$ 203,489	0.1	-	0.1
44122000	Motorcycle, boat, & other motor vehicles	\$ 162	\$ 1,039,132	\$ 509,636	0.5	1	-0.5
44130000	Automotive parts, accessories, & tire stores	\$ 249	\$ 789,354	\$ 784,859	1.0	1	0.0
44210000	Furniture stores	\$ 197	\$ 1,271,871	\$ 620,485	0.5	-	0.5
44220000	Home furnishings stores	\$ 172	\$ 775,414	\$ 543,051	0.7	-	0.7
44311000	Appliance, television, & other electronics stores	\$ 286	\$ 1,437,590	\$ 902,050	0.6	-	0.6
44312000	Computer & software stores	\$ 68	\$ 1,008,571	\$ 214,717	0.2	-	0.2
44313000	Camera & photographic supplies stores	\$ 13	\$ 1,034,341	\$ 41,693	0.0	-	0.0
44411000	Home centers	\$ 447	\$ 14,117,083	\$ 1,410,280	0.1	2	-1.9
44412000	Paint & wallpaper stores	\$ 34	\$ 1,024,804	\$ 106,275	0.1	-	0.1
44413000	Hardware stores	\$ 68	\$ 948,935	\$ 214,854	0.2	1	-0.8
44419000	Specialized building material dealers	\$ 393	\$ 2,014,250	\$ 1,238,629	0.6	-	0.6
44420000	Lawn & garden equipment & supplies stores	\$ 123	\$ 1,165,506	\$ 387,934	0.3	2	-1.7
44510000	Grocery stores	\$ 1,631	\$ 3,570,309	\$ 5,140,124	1.4	2	-0.6
44520000	Specialty food stores	\$ 62	\$ 258,156	\$ 195,551	0.8	2	-1.2
44530000	Beer, wine, & liquor stores	\$ 127	\$ 877,029	\$ 400,381	0.5	4	-3.5
44611000	Pharmacies & drug stores	\$ 671	\$ 4,218,922	\$ 2,114,160	0.5	1	-0.5
44612000	Cosmetics, beauty supplies, perfume stores	\$ 39	\$ 116,573	\$ 123,060	1.1	-	1.1
44613000	Optical goods stores	\$ 27	\$ 518,023	\$ 86,224	0.2	-	0.2
44619000	Other health care (vitamin, medical equip)	\$ 50	\$ 218,306	\$ 157,668	0.7	1	-0.3
44710000	Gasoline stations	\$ 1,499	\$ 3,506,684	\$ 4,723,388	1.3	4	-2.7
44811000	Men's clothing stores	\$ 29	\$ 696,349	\$ 91,768	0.1	-	0.1
44812000	Women's clothing stores	\$ 134	\$ 754,680	\$ 421,551	0.6	-	0.6
44813000	Children's & infants' clothing stores	\$ 32	\$ 675,687	\$ 100,378	0.1	-	0.1
44814000	Family clothing stores	\$ 281	\$ 1,984,619	\$ 884,241	0.4	-	0.4
44815000	Clothing accessories stores	\$ 21	\$ 231,336	\$ 66,777	0.3	-	0.3
44819000	Specialized clothing stores (dress, etc)	\$ 40	\$ 308,106	\$ 125,984	0.4	-	0.4
44821000	Shoe stores	\$ 89	\$ 803,282	\$ 280,381	0.3	-	0.3
44831000	Jewelry stores	\$ 103	\$ 434,934	\$ 324,309	0.7	1	-0.3
44832000	Luggage & leather goods stores	\$ 6	\$ 544,354	\$ 20,412	0.0	-	0.0
45111000	Sporting goods stores	\$ 119	\$ 803,722	\$ 375,626	0.5	4	-3.5
45112000	Hobby, toy, & game stores	\$ 55	\$ 650,609	\$ 171,854	0.3	-	0.3
45113000	Sewing, needlework, & piece goods stores	\$ 15	\$ 200,733	\$ 45,860	0.2	2	-1.8
45114000	Musical instrument & supplies stores	\$ 20	\$ 552,036	\$ 62,302	0.1	1	-0.9

Assumptions:	
Trade Area Population	3,789
Trade Area Per Capita Income	\$ 23,185
U.S. Per Capital income	\$ 27,871

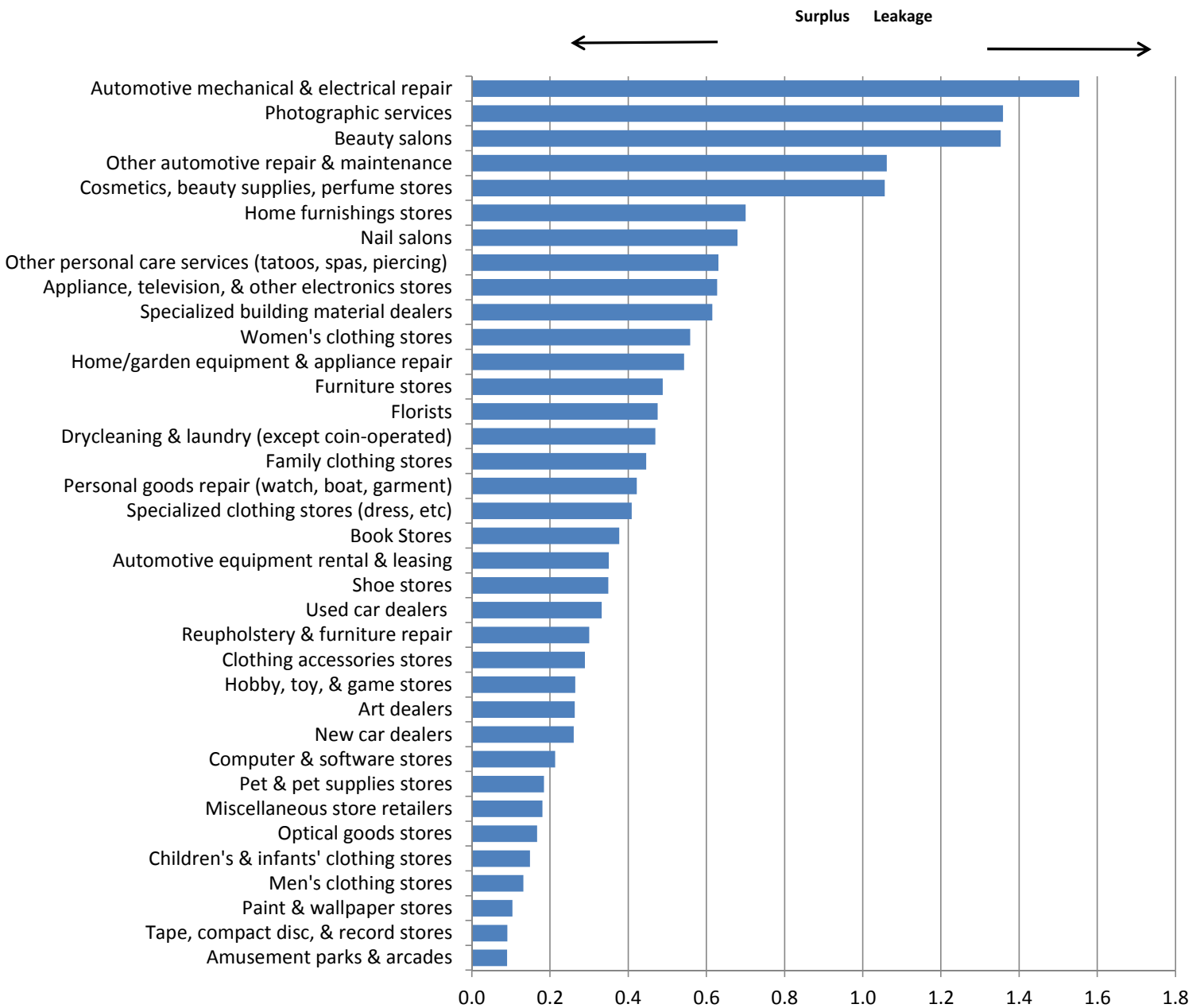
Trade Area Gap Analysis

Isle Trade Area

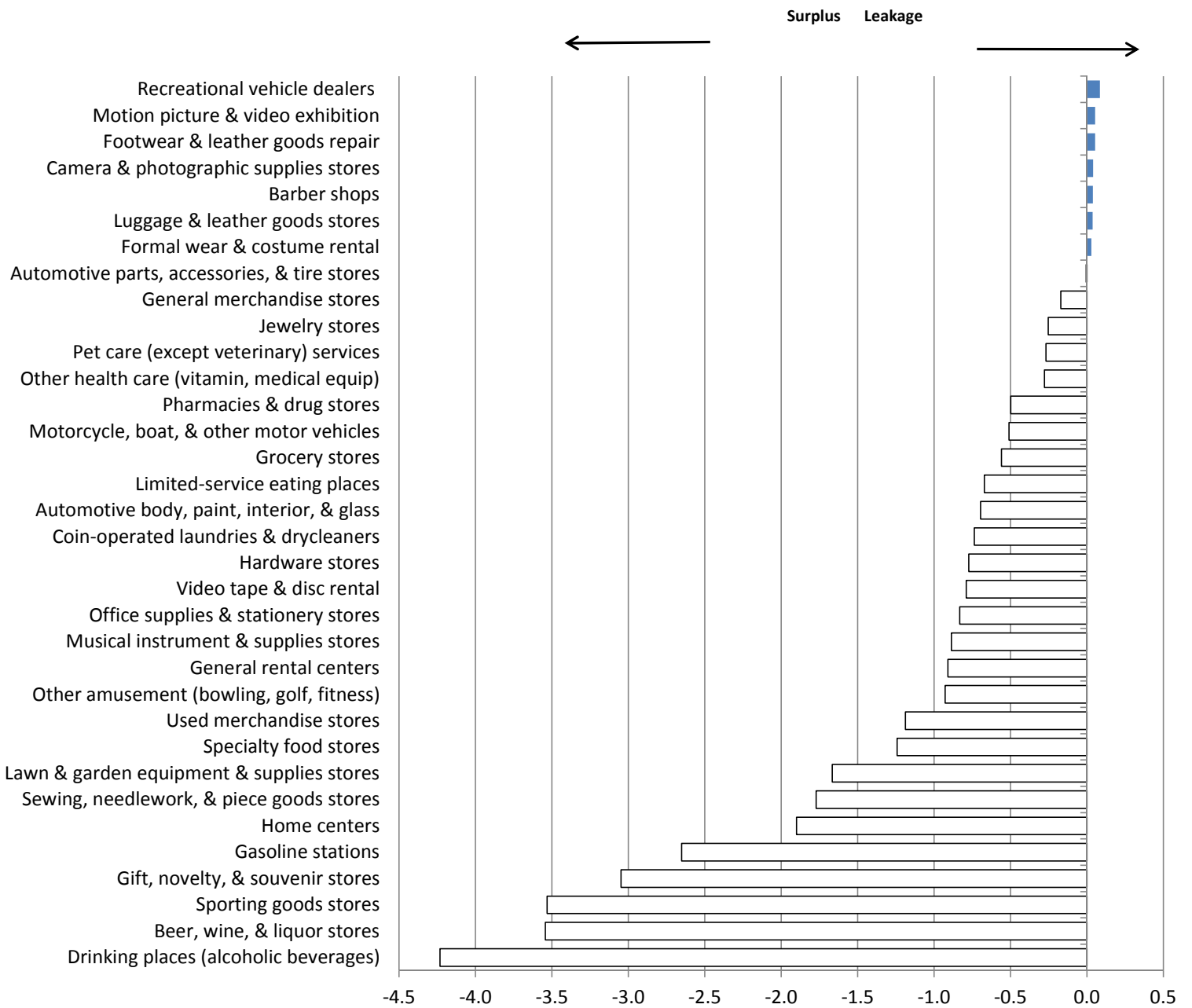


NAICS	Name	U.S. Sales Per Capita	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
45121000	Book Stores	\$ 61	\$ 512,938	\$ 193,115	0.4	-	0.4
45122000	Tape, compact disc, & record stores	\$ 12	\$ 434,504	\$ 39,215	0.1	-	0.1
45200000	General merchandise stores	\$ 1,919	\$ 7,301,449	\$ 6,048,141	0.8	1	-0.2
45310000	Florists	\$ 24	\$ 160,175	\$ 76,049	0.5	-	0.5
45321000	Office supplies & stationery stores	\$ 77	\$ 1,454,735	\$ 242,976	0.2	1	-0.8
45322000	Gift, novelty, & souvenir stores	\$ 60	\$ 199,283	\$ 189,472	1.0	4	-3.0
45330000	Used merchandise stores	\$ 37	\$ 143,185	\$ 116,285	0.8	2	-1.2
45391000	Pet & pet supplies stores	\$ 39	\$ 674,074	\$ 124,252	0.2	-	0.2
45392000	Art dealers	\$ 32	\$ 383,996	\$ 101,033	0.3	-	0.3
45399000	Miscellaneous store retailers	\$ 47	\$ 824,344	\$ 148,781	0.2	-	0.2
51213000	Motion picture & video exhibition	\$ 42	\$ 2,475,216	\$ 132,780	0.1	-	0.1
53210000	Automotive equipment rental & leasing	\$ 153	\$ 1,373,285	\$ 481,146	0.4	-	0.4
53222000	Formal wear & costume rental	\$ 3	\$ 373,468	\$ 10,538	0.0	-	0.0
53223000	Video tape & disc rental	\$ 31	\$ 469,109	\$ 98,727	0.2	1	-0.8
53230000	General rental centers	\$ 15	\$ 529,977	\$ 48,042	0.1	1	-0.9
54192000	Photographic services	\$ 32	\$ 73,585	\$ 99,974	1.4	-	1.4
71310000	Amusement parks & arcades	\$ 46	\$ 1,612,717	\$ 144,996	0.1	-	0.1
71390000	Other amusement (bowling, golf, fitness)	\$ 214	\$ 325,347	\$ 673,915	2.1	3	-0.9
72210000	Full-service restaurants	\$ 651	\$ 753,543	\$ 2,051,108	2.7	12	-9.3
72220000	Limited-service eating places	\$ 618	\$ 585,250	\$ 1,948,068	3.3	4	-0.7
72240000	Drinking places (alcoholic beverages)	\$ 66	\$ 272,183	\$ 208,853	0.8	5	-4.2
81111000	Automotive mechanical & electrical repair	\$ 169	\$ 208,632	\$ 532,747	2.6	1	1.6
81112000	Automotive body, paint, interior, & glass	\$ 113	\$ 272,517	\$ 355,357	1.3	2	-0.7
81119000	Other automotive repair & maintenance	\$ 52	\$ 153,086	\$ 162,420	1.1	-	1.1
81141000	Home/garden equipment & appliance repair	\$ 14	\$ 80,522	\$ 43,703	0.5	-	0.5
81142000	Reupholstery & furniture repair	\$ 6	\$ 66,174	\$ 19,870	0.3	-	0.3
81143000	Footwear & leather goods repair	\$ 1	\$ 61,281	\$ 3,235	0.1	-	0.1
81149000	Personal goods repair (watch, boat, garment)	\$ 30	\$ 38,909	\$ 94,230	2.4	2	0.4
81211100	Barber shops	\$ 9	\$ 25,983	\$ 26,992	1.0	1	0.0
81211200	Beauty salons	\$ 102	\$ 50,439	\$ 320,430	6.4	5	1.4
81211300	Nail salons	\$ 19	\$ 34,935	\$ 58,664	1.7	1	0.7
81219000	Other personal care services (tatoos, spas, piercir	\$ 27	\$ 51,973	\$ 84,739	1.6	1	0.6
81231000	Coin-operated laundries & drycleaners	\$ 14	\$ 169,403	\$ 44,414	0.3	1	-0.7
81232000	Drycleaning & laundry (except coin-operated)	\$ 30	\$ 203,248	\$ 95,300	0.5	-	0.5
81291000	Pet care (except veterinary) services	\$ 12	\$ 52,185	\$ 38,155	0.7	1	-0.3

Retail Gap Estimates by Store Format



Retail Gap Estimates by Store Format



With few exceptions, businesses are listed in only one category for the trade area gap analysis. As a result, local knowledge is needed to compare the gap analysis to the mix of goods and services of existing businesses. For example, a gap analysis may indicate a grocery store gap in Isle, but nearly every gas station sells groceries. In this case, the analysis may overstate the store gap.

How businesses can use this information:

- In categories where a retail gap exists, are there opportunities to expand store merchandise to offer additional goods and services?
- Categories with a surplus of stores may indicate Isle is a shopping destination for these areas. Across all categories, are stores providing a range of goods that will continue drawing customers to Isle?

BUSINESS MIX ANALYSIS

The business mix analysis compares the number of Isle businesses to averages from downtowns in similar-sized Minnesota cities. The average number of businesses within one mile of the town center, for 120 Greater Minnesota cities with populations (in the city limits) between 1,000 and 2,500 people, is shown in Figure 2. (To view the full report, *Retail and Service Business Mix of Minnesota’s Downtowns*, visit <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>).

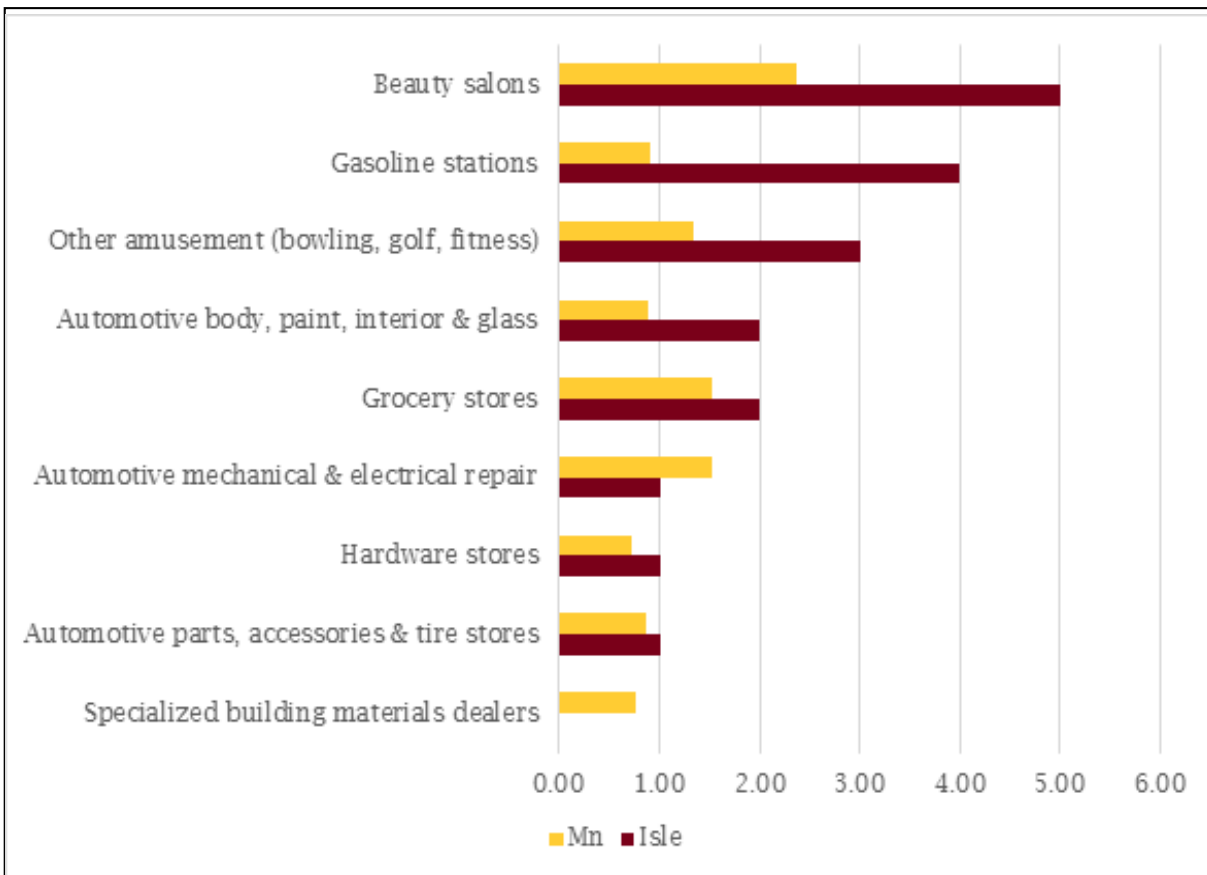
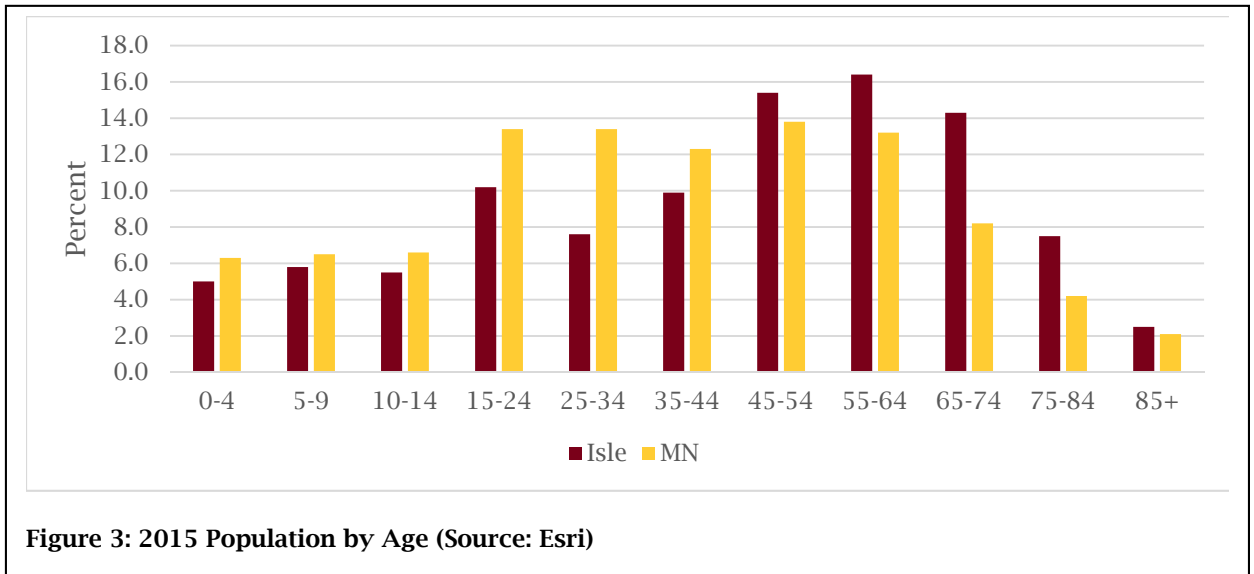


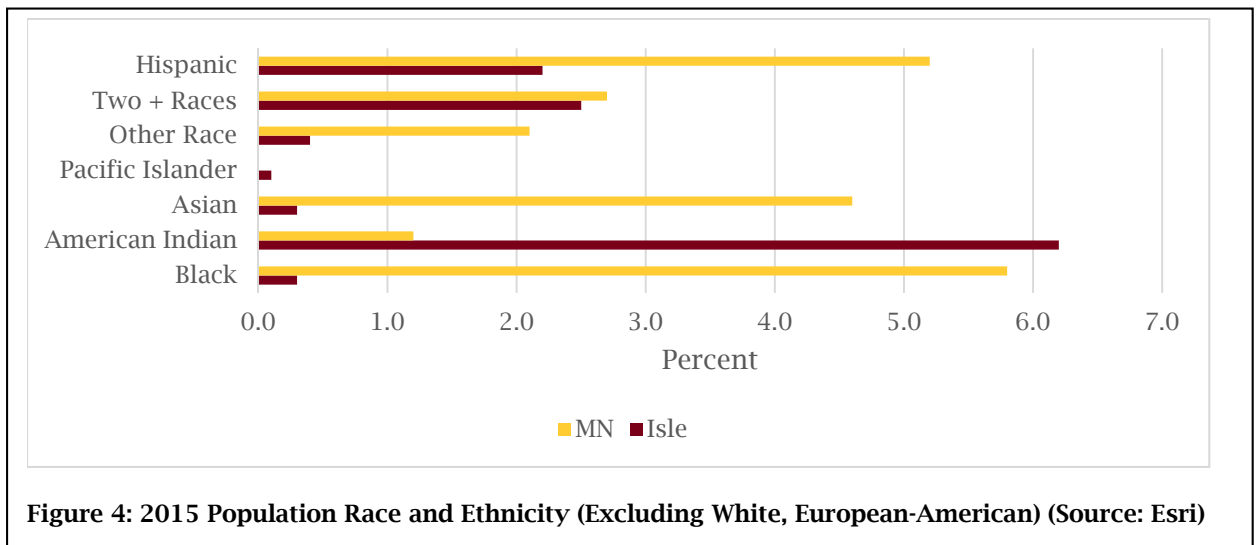
Figure 2: Isle Retail Compared to 120 Other Rural Minnesota Cities with Populations of 1,000 - 2,500 (Source: Retail and Service Business Mix of Minnesota's Downtowns, University of Minnesota Extension, 2014)

MARKET PROFILE DEMOGRAPHICS

Predicting consumer spending begins with knowing the area population. Understanding the demographics of the market area provides retailers with an indication of the types of goods and services that households will purchase, as well as at what price points.



Isle has more adults 45+ years old than the Minnesota average (Figure 3). The resulting Isle median age of 49.4 is older than the state median age of 38.1.



The Isle area population is 89.9% white and 10.1% identifying as another race (Figure 4). Hispanics make up 2.2% of Isle's population.

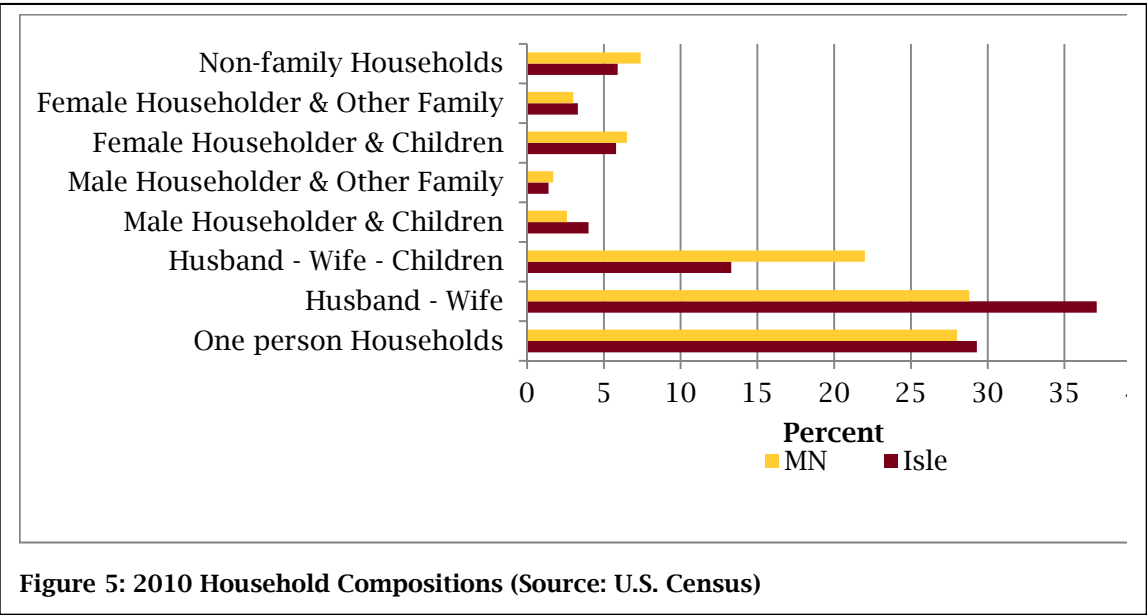


Figure 5: 2010 Household Compositions (Source: U.S. Census)

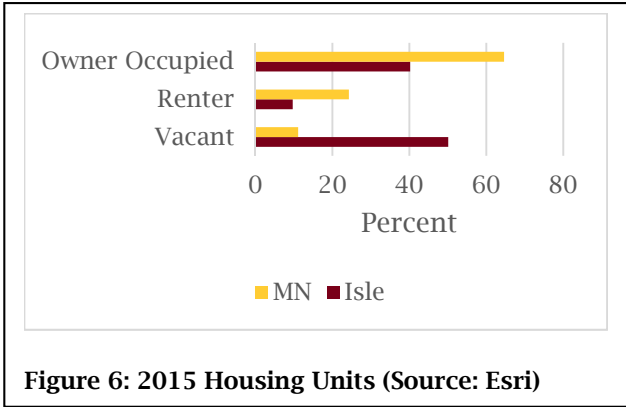


Figure 6: 2015 Housing Units (Source: Esri)

More than half of Isle’s households (50.4%) are husband-wife or husband-wife-children, while a quarter (27%) are one person households (Figure 5). In addition, 0.6 % of Isle residents live in group quarters/institutions. Housing is more owner-occupied than the state average of 65%. The 50% of properties identified as vacant are likely cabins (Figure 6).

Education levels of Isle adults are below state averages. More than one-third (39.6%) of Isle’s adults are either high school graduates or have earned their GED. A quarter (25%) has some college, with 18.2% holding either an associate’s or bachelor’s degree. Only 4.4% have a graduate or professional degree (Figure 7).

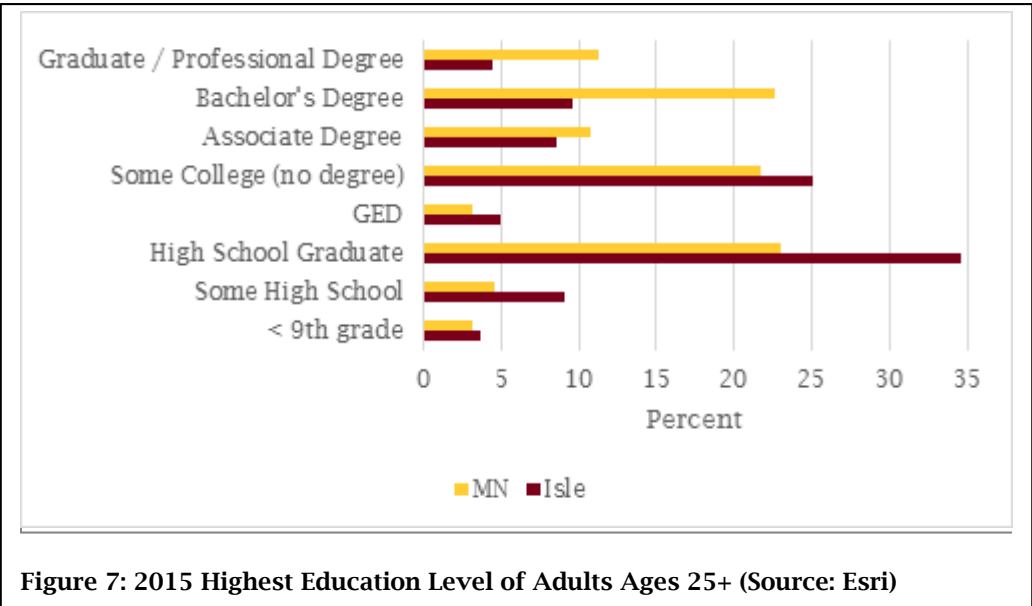


Figure 7: 2015 Highest Education Level of Adults Ages 25+ (Source: Esri)

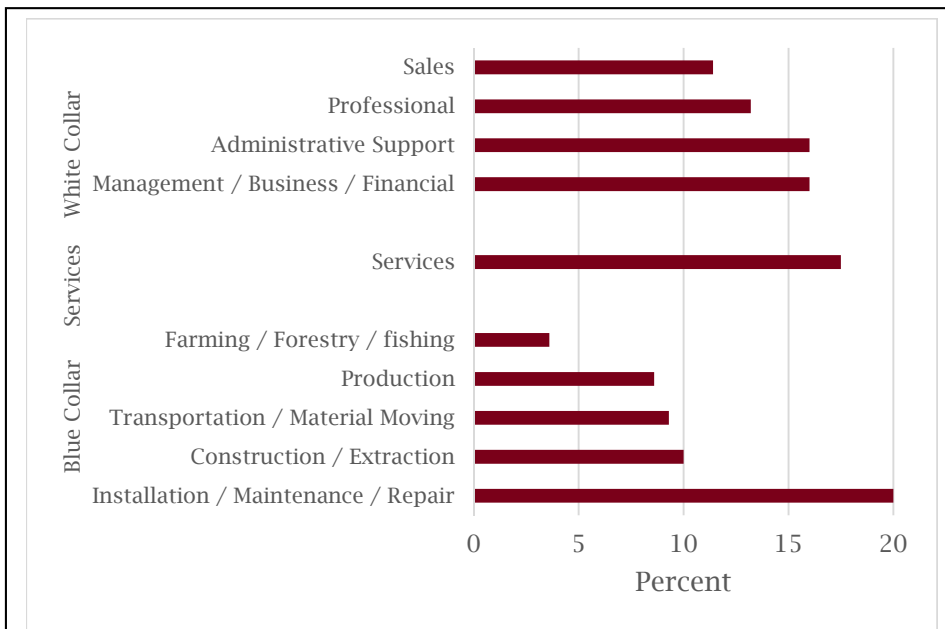


Figure 1: Occupations of Isle Residents (Source: Esri)

Half of residents (50.3%) work in white collar occupations, with 31.7% holding blue collar jobs and 18% working in service occupations (Figure 8).

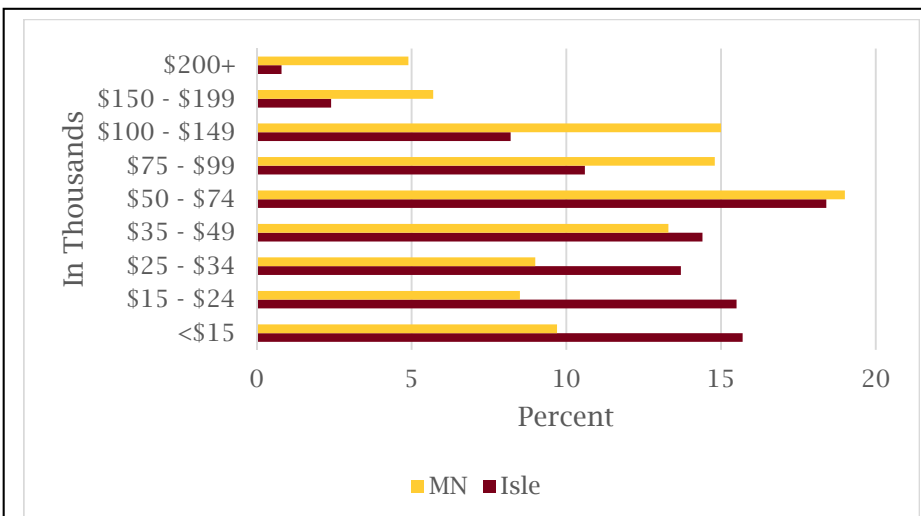


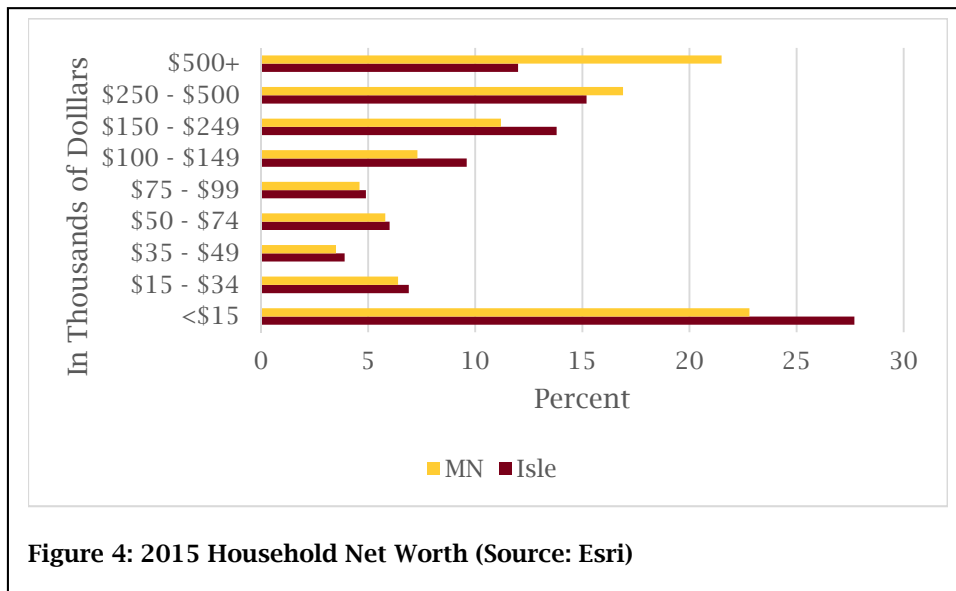
Figure 2: 2015 Household Income (Source: Esri)

Isle's household income is less than the state average (Figure 9). The median household income in Isle in 2015 was \$39,092. In comparison, the state median was \$60,056. Isle's per capita income is \$23,185 compared to Minnesota's of \$31,711. This suggests a high poverty rate (Table 10).

The federal government defines poverty level in 2015 for all states, except Alaska and Hawaii, as follows: (Source: Federal Register, 2015, January 22).

Household Size	Poverty Level
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730

Table 3: Poverty Levels



Isle's median household net worth is \$102,341 compared to the state median of \$146,619 (Figure 11). Interestingly, some Isle households have a high net worth, bringing the average net worth to \$429,846 (see page 38). Nearly 28% of Isle households have less than \$15,000 in net worth.

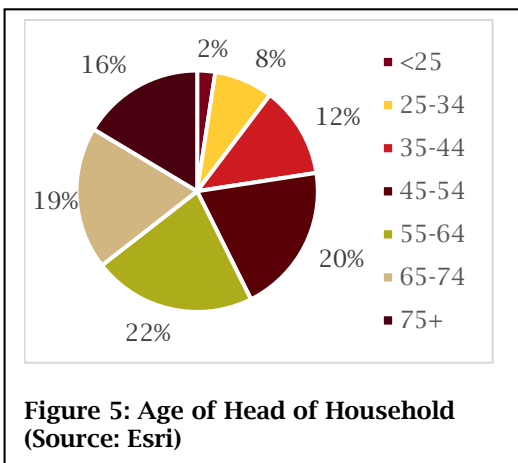
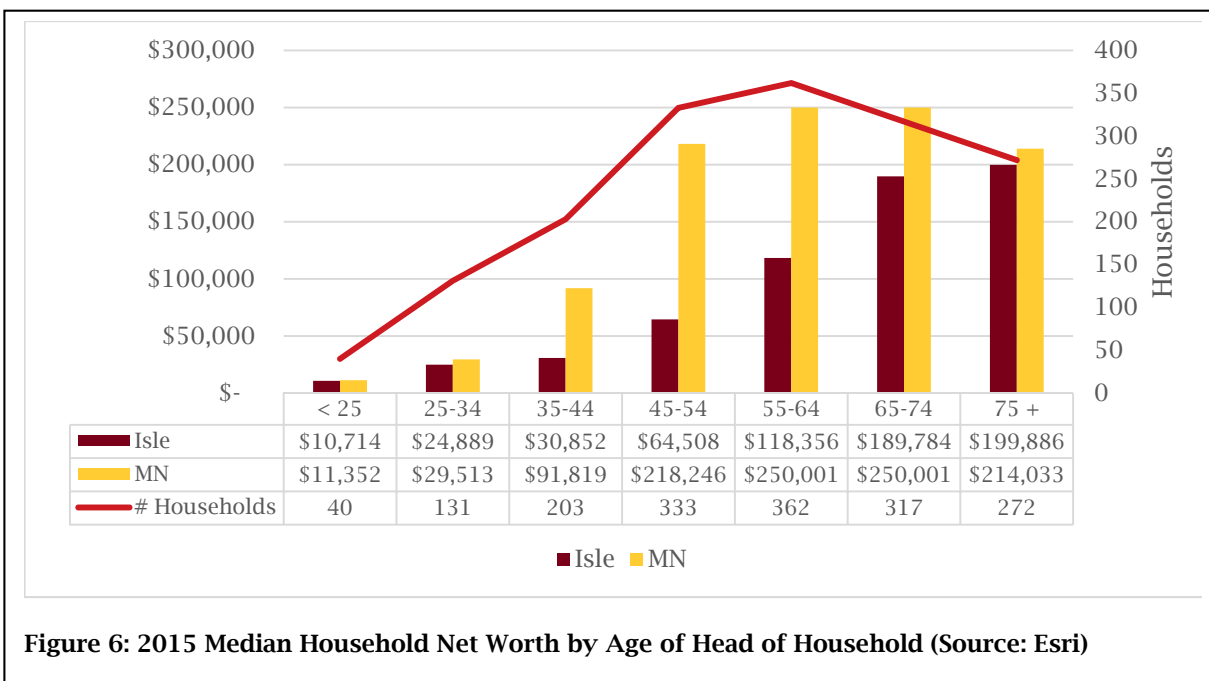


Figure 12 suggests that 171 households (10%) in Isle are headed by someone age 34 and younger. Figure 13 shows that these households have the lowest net worth, similar to the rest of Minnesota.



How businesses can use demographic information:

A list of helpful tools for communities to use to strengthen their downtowns can be found at <http://www.extension.umn.edu/community/retail/downtown/>. The following information is an excerpt from the site.

- **Age** is an important factor to consider, as personal expenditures change as people grow older. As baby boomers age, catering to the needs of this generation may be beneficial to retailers. Consumer spending at drug stores and assisted care services flourishes in areas with a large elderly population. In general, however, older populations tend to spend less on a majority of goods and services. Studies indicate that nightlife and entertainment spending (e.g., restaurants, bars, theaters) by people over 65 is roughly half the amount spent by those under 65. Older adults also spend considerably less on apparel than other age groups.

At the other end of the spectrum, toy stores, day care centers, and stores with baby care items do well in areas with families that have children. Clothing stores and fast food establishments also thrive in areas with a high adolescent population. Some entertainment and recreational venues, such as movie theatres and golf courses, serve a broad section of the population. Other venues, such as water parks or arcades, target certain age groups.

- Data show that **race and ethnicity** affect spending habits as much as other demographic characteristics, such as income and age. Retailers using segmentation based on race and ethnic groups must ensure their efforts accurately reflect the true preferences and behaviors of the community.
- **Home ownership** directly correlates with expenditures for home furnishings and equipment. Furniture, appliances, hardware, paint/wallpaper, floor covering, gardening items, and other home improvement products all prosper in active housing markets.
- In general, people living in areas with high levels of **education** tend to prefer shopping at smaller, non-chain specialty retail stores located downtown. They also tend to visit cultural establishments, like museums and theaters, at a frequency more than three times greater than those without a college degree. On the other hand, less educated populations generally have lower incomes and prefer shopping at discount retail outlets and chain stores. This group also spends more money on car maintenance and tobacco products than those with a college degree.
- **Occupational concentrations** of white and blue-collar workers are used as another gauge for a market's taste preferences. Specialty apparel stores thrive in middle-to-upper income areas and those with above-average white-collar employment levels. Second-hand clothing stores and used car dealerships are successful in areas with a higher concentration of blue-collar workers. Office supply stores and large music and video stores are especially sensitive to the occupational profile, as these retailers target growth areas with a majority of white-collar workers.
- **Household income** data is a good indicator of resident spending power, as it positively correlates with retail expenditures in many product categories. When evaluating a market, retailers should look at the median, or average, household income in a trade area

and seek a minimum number of households within a certain income range before establishing a business or setting prices.

Another common practice is to analyze the distribution of household incomes. A few store categories, such as auto parts, are more commonly found in areas with lower household incomes. Highly affluent households with annual incomes above \$100,000 are strong consumers, as well as physically active and civic-minded. Gearing a retail mix toward this segment may require a focus in luxury goods and services.

Middle-income households with an annual income between \$20,000 and \$50,000 are more mindful of their expenses than highly affluent families. These households tend to be more frugal and selective with their buying behavior, shopping at discount outlets for groceries and other goods rather than high-end stores.

Big box stores are particularly popular for middle and low-income households. Low-income households with annual incomes below \$20,000 are living in poverty and thus spend very little on goods and services across the board.

COMMUTING PATTERNS

People tend to buy goods and services near where they live or work. Therefore, it is important to understand commuting patterns to better identify retail competition.

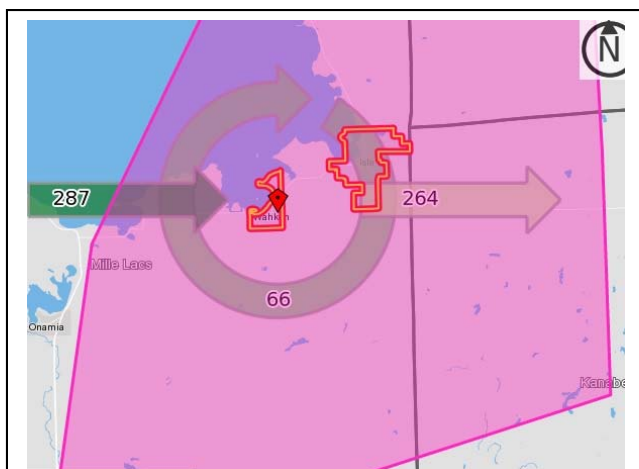


Figure 14: 2014 Worker In-Flow and Out-Flow for All Jobs (Source: OnTheMap)

Figure 14 shows the U.S. Census Bureau's calculations of worker in-flows and out-flows in Isle (<http://onthemap.ces.census.gov/>). In 2014 (the most recent year data is available), 617 employees either lived or worked in Isle.

Of the 330 employed residents, 264 commute outside of Isle with 66 both living and working in Isle.

Isle employers draw 287 of their workers from outside the trade area.

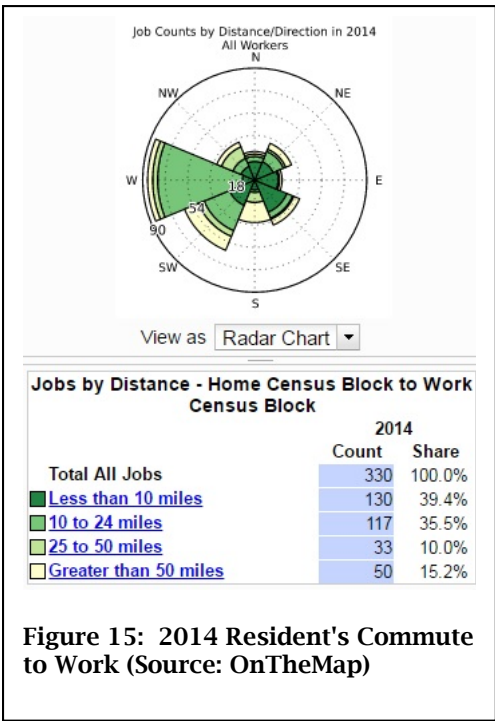


Figure 15: 2014 Resident's Commute to Work (Source: OnTheMap)

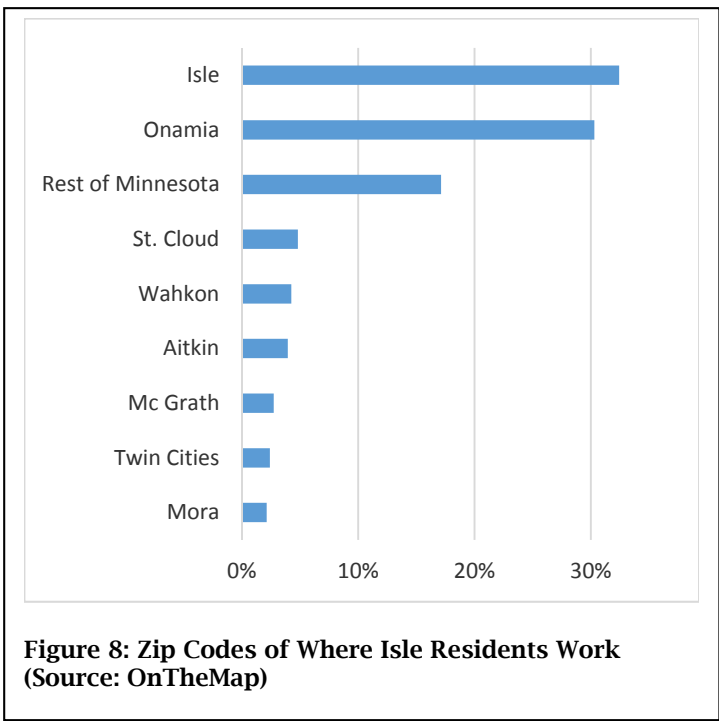


Figure 8: Zip Codes of Where Isle Residents Work (Source: OnTheMap)

Only a quarter (25.2%) of Isle area residents commute more than 25 miles (Figure 15), primarily to Onamia (Figure 16). Primary home zip codes (Figure 18) show that 38% of Isle employees live in Isle, and 25.2% commute more than 25 miles to a job in Isle (Figure 17).

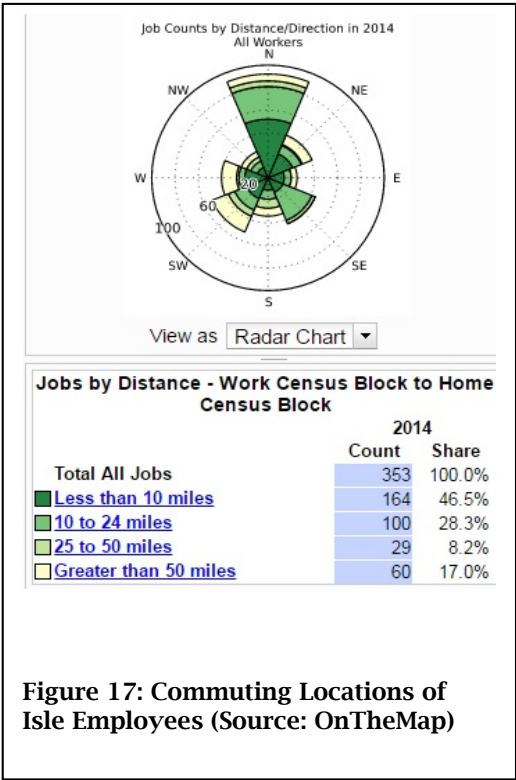


Figure 17: Commuting Locations of Isle Employees (Source: OnTheMap)

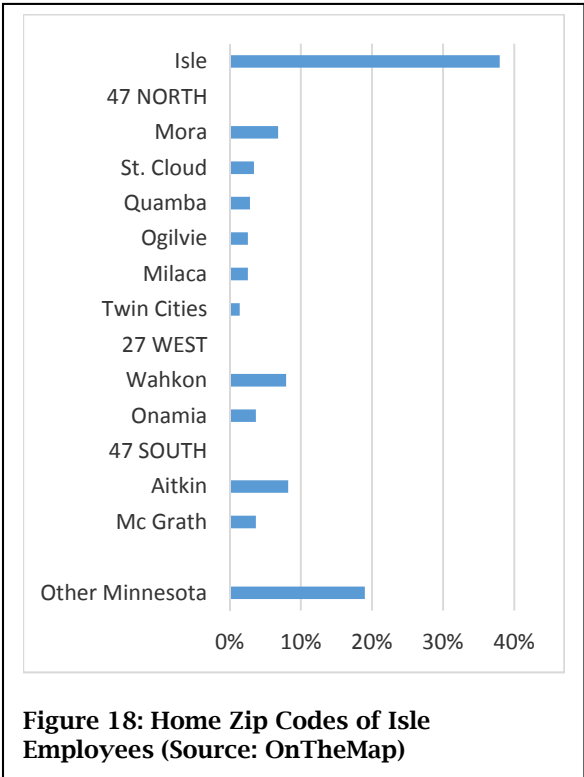


Figure 18: Home Zip Codes of Isle Employees (Source: OnTheMap)

How businesses can use this information:

- Determining the commuting distance of your customers can help identify competitors. Once you have identified competitors in your area, you can then compare your merchandise selection, quality, price point, and service.
- Identifying residents' work hours and commuting times can inform store hours. If stores are closed evenings and weekends, commuters will shop out of town.
- Consider increasing customer convenience by providing online shopping and local delivery or shipping.
- Expanding your services, or better marketing them, can give your store an advantage over big box retailers.

TAPESTRY SEGMENTS

Tapestry segmentation starts by classifying communities based on socioeconomic composition. Esri then combines the latest data mining techniques of national consumer surveys to create robust and compelling detailed descriptions of consumers into 14 LifeModes, which are overarching categories of consumers with similar consumer preferences. Each LifeMode is further refined into 67 distinct LifeStyle segments.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—"like seeks like." These behaviors can be measured, predicted, and targeted. Esri's segmentation system, Community Tapestry™, combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses—distinct behavioral market segments.

Isle's consumer diversity is reflected in three LifeStyle segments: Rural Resort Dwellers, Midlife Constants, and The Great Outdoors.

Rural Resort Dwellers (62% of Isle residents)

Although the Great Recession forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active, though smaller, market. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are also traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

Midlife Constants (28% of Isle residents)

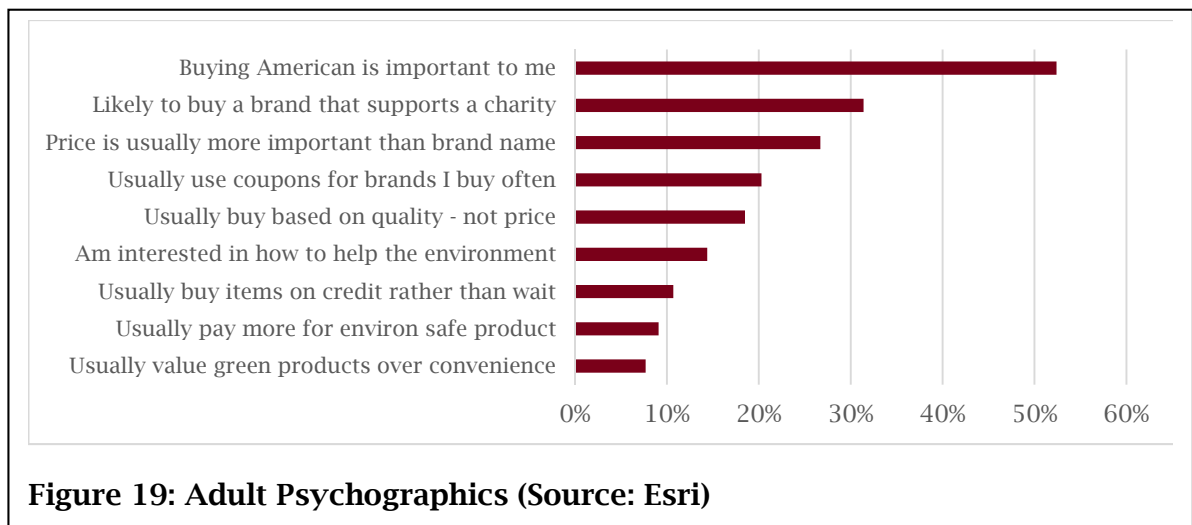
Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside central cities in smaller communities. Their lifestyle is more country than urban. They are generous but not spendthrifts.

The Great Outdoors (9% of Isle residents)

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the U.S. level.

ADULT PSYCHOGRAPHICS

The influence LifeStyles have on shopping preferences can be seen in product characteristics noted in Figure 19. For example, buying American is an important consideration for over half (52%) of Isle's residents. Businesses that support charities are also important to a third (31%) of adults. Price and incentives, such as coupons, influence 27% and 20% of adults, respectively. Because only 11% of adults buy on credit, they prefer to save for their purchases. Products that are environmentally safe rank low on purchasing criteria.

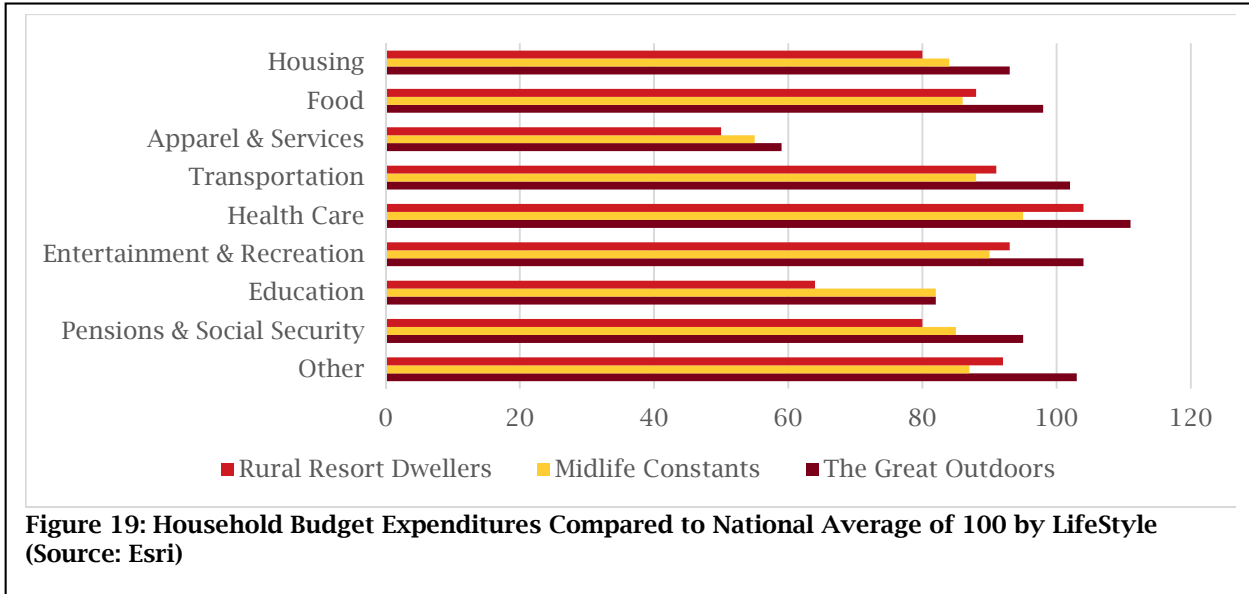


How businesses can use this information:

- Inform customers of American-made products within your merchandise selection.
- If you support charities, ensure your customers are aware of your donations.
- Explore coupons or other incentives for your customers.

HOUSEHOLD BUDGET INDEX

For each LifeStyle segment, Esri compares the average household expenditures to the average spent by all United States households. An index of 100 is the national average; an index of 40 is 40% of the national average. As noted in Figure 19, expenditures are largest by The Great Outdoors segment, exceeding the national average in transportation, health care, entertainment and recreation, and other. Rural Resort Dwellers also exceed the national average in health care expenditures. The Isle area spending is notably less, however, in apparel and services.



How businesses can use this information:

- After identifying the lifestyle segments of your customers, examine merchandise to determine whether or not your price range fits within their household budget and spending patterns.

APPENDIX A: ESRI METHODOLOGY

Esri's Data Collection Process

The following information describes Esri's data collection process:

These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2015 and 2020.

The *Survey of the American Consumer* provides a detailed view of the 226 million adult consumers in the U.S.—their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Data are collected in person, with in-home, face-to-face interviews. At each state of the data collection process—from recruiting respondents and interviewing them, to working with them to understand and complete a comprehensive product and lifestyle questionnaire—GfK MRI relies on direct personal interaction. Every year, GfK MRI interviews almost 26,000 adult consumers in the 48 contiguous states for the *Survey of the American Consumer*. Data collection for the *Survey* is a two-state process, and in each state the personal approach advances the reliability of the data.

During the initial in-home interview, GfK MRI interviewers observe and verify household and respondent characteristics and collect a wide range of demographic and media usage data.

The interviewer also solicits cooperation for participation in the second, self-administered phase of the data collection process. The interviewer explains how to fill out the questionnaire booklet and arranges for its return to GfK MRI, often by personally picking it up. This level of attention makes it highly likely that participants will complete the questionnaire, further enhancing the reliability of *Survey* data.

For more detailed information about the data collection, visit:

<http://www.gfkmri.com/Products/TheSurveyoftheAmericanConsumer.aspx>

To view personal interview questions, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65PersonalInterview.pdf

To view the survey, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65ProductBooklet.pdf

APPENDIX B: RETAIL AND SERVICE BUSINESS CATEGORIES BY NAICS CODE

NAICS	NAICS Category	Definition
44111000	New car dealers	This industry comprises establishments primarily engaged in retailing new automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans, or retailing these new vehicles in combination with activities, such as repair services, retailing used cars, and selling replacement parts and accessories.
44112000	Used car dealers	This industry comprises establishments primarily engaged in retailing used automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans.
44121000	Recreational vehicle dealers	This industry comprises establishments primarily engaged in retailing new and/or used recreational vehicles commonly referred to as RVs or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44122000	Motorcycle, boat, & other motor vehicles	This industry comprises establishments primarily engaged in retailing new and/or used motorcycles, boats, and other vehicles (except automobiles, light trucks, and recreational vehicles), or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44130000	Automotive parts, accessories, & tire stores	This industry group comprises one or more of the following: (1) establishments known as automotive supply stores primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories; (2) automotive supply stores that are primarily engaged in both retailing automotive parts and accessories and repairing automobiles; (3) establishments primarily engaged in retailing and installing automotive accessories; and (4) establishments primarily engaged in retailing new and/or used tires and tubes or retailing new tires in combination with automotive repair services.
44210000	Furniture stores	This industry group comprises establishments primarily engaged in retailing new furniture, such as household furniture (e.g., baby furniture, box springs and mattresses) and outdoor furniture; office furniture (except those sold in combination with office supplies and equipment); and/or furniture sold in combination with major appliances, home electronics, home furnishings, or floor coverings.
44220000	Home furnishings stores	This industry group comprises establishments primarily engaged in retailing new home furnishings (except furniture).
44311000	Appliance, television, & other electronics stores	This industry comprises establishments primarily engaged in one of the following: (1) retailing an array of new household-type appliances and consumer-type electronic products, such as radios, televisions, and computers; (2) specializing in retailing a single line of new consumer-type electronic products (except computers); and (3) retailing these new products in combination with repair services.
44312000	Computer & software stores	This industry comprises establishments primarily engaged in retailing new computers, computer peripherals, and prepackaged computer software without retailing other consumer-type electronic products or office equipment, office furniture, and office supplies; or retailing these new products in combination with repair and support services.
44313000	Camera & photographic supplies stores	This industry comprises establishments primarily engaged in either retailing new cameras, photographic equipment, and photographic supplies or retailing new cameras and photographic equipment in combination with activities, such as repair services and film developing.
44411000	Home centers	This industry comprises establishments known as home centers primarily engaged in retailing a general line of new home repair and improvement materials and supplies, such as lumber, plumbing goods, electrical goods, tools, housewares, hardware, and lawn and garden supplies, with no one merchandise line predominating. The merchandise lines are normally arranged in separate departments.
44412000	Paint & wallpaper stores	This industry comprises establishments known as paint and wallpaper stores primarily engaged in retailing paint, wallpaper, and related supplies.
44413000	Hardware stores	This industry comprises establishments known as hardware stores primarily engaged in retailing a general line of new hardware items, such as tools and builders' hardware.
44419000	Specialized building material dealers	This industry comprises establishments (except those known as home centers, paint and wallpaper stores, and hardware stores) primarily engaged in retailing specialized lines of new building materials, such as lumber, fencing, glass, doors, plumbing fixtures and supplies, electrical supplies, prefabricated buildings and kits, and kitchen and bath cabinets and countertops to be installed.
44420000	Lawn & garden equipment & supplies stores	This industry group comprises establishments primarily engaged in retailing new lawn and garden equipment and supplies.

44510000	Grocery stores	This industry group comprises establishments primarily engaged in retailing a general line of food products.
44520000	Specialty food stores	This industry group comprises establishments primarily engaged in retailing specialized lines of food.
44530000	Beer, wine, & liquor stores	This industry group comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine, and liquor.
44611000	Pharmacies & drug stores	This industry comprises establishments known as pharmacies and drug stores engaged in retailing prescription or nonprescription drugs and medicines.
44612000	Cosmetics, beauty supplies, perfume stores	This industry comprises establishments known as cosmetic or perfume stores or beauty supply shops primarily engaged in retailing cosmetics, perfumes, toiletries, and personal grooming products.
44613000	Optical goods stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing and fitting prescription eyeglasses and contact lenses; (2) retailing prescription eyeglasses in combination with the grinding of lenses to order on the premises; and (3) selling nonprescription eyeglasses.
44619000	Other health care (vitamin, medical equip)	This industry comprises establishments primarily engaged in retailing health and personal care items (except drugs, medicines, optical goods, perfumes, cosmetics, and beauty supplies).
44710000	Gasoline stations	This industry group comprises establishments primarily engaged in retailing automotive fuels (e.g., diesel fuel, gasohol, gasoline) in combination with or without convenience store or food mart items. These establishments may also provide automotive repair services and/or food services.
44811000	Men's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new men's and boys' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44812000	Women's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new women's, misses', and juniors' clothing, including maternity wear. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44813000	Children's & infants' clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new children's and infants' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44814000	Family clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new clothing for men, women, and children, without specializing in sales for an individual gender or age group. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44815000	Clothing accessories stores	This industry comprises establishments primarily engaged in retailing single or combination lines of new clothing accessories, such as hats and caps, costume jewelry, gloves, handbags, ties, wigs, toupees, and belts.
44819000	Specialized clothing stores (dress, etc.)	This industry comprises establishments primarily engaged in retailing specialized lines of new clothing (except general lines of men's, women's, children's, infants', and family clothing). These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44821000	Shoe stores	This industry group comprises establishments primarily engaged in retailing all types of new footwear (except hosiery and specialty sports footwear, such as golf shoes, bowling shoes, and spiked shoes). Establishments primarily engaged in retailing new tennis shoes or sneakers are included in this industry.
44831000	Jewelry stores	This industry comprises establishments primarily engaged in retailing one or more of the following items: (1) new jewelry (except costume jewelry); (2) new sterling and plated silverware; and (3) new watches and clocks. Also included are establishments retailing these new products in combination with lapidary work and/or repair services.
44832000	Luggage & leather goods stores	This industry comprises establishments known as luggage and leather goods stores primarily engaged in retailing new luggage, briefcases, and trunks, or retailing these new products in combination with a general line of leather items (except leather apparel), such as belts, gloves, and handbags.
45111000	Sporting goods stores	This industry comprises establishments primarily engaged in retailing new sporting goods, such as bicycles and bicycle parts; camping equipment; exercise and fitness equipment; athletic uniforms; specialty sports footwear; and sporting goods, equipment, and accessories.
45112000	Hobby, toy, & game stores	This industry comprises establishments primarily engaged in retailing new toys, games, and hobby and craft supplies (except needlecraft).
45113000	Sewing, needlework, & piece goods stores	This industry comprises establishments primarily engaged in retailing new sewing supplies, fabrics, patterns, yarns, and other needlework accessories or retailing these products in combination with selling new sewing machines.
45114000	Musical instrument & supplies stores	This industry comprises establishments primarily engaged in retailing new musical instruments, sheet music, and related supplies; or retailing these new products in combination with musical instrument repair, rental, or music instruction.

45121000	Book Stores	This industry comprises establishments primarily engaged in retailing new books, newspapers, magazines, and other periodicals.
45122000	Tape, compact disc, & record stores	This industry comprises establishments primarily engaged in retailing new prerecorded audio and video tapes, compact discs (CDs), digital video discs (DVDs), and phonograph records.
45200000	General merchandise stores	Industries in the General Merchandise Stores subsector retail new general merchandise from fixed point-of-sale locations. Establishments in this subsector are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes a variety of display equipment and staff trained to provide information on many lines of products.
45310000	Florists	This industry group comprises establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell
45321000	Office supplies & stationery stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; and (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers.
45322000	Gift, novelty, & souvenir stores	This industry comprises establishments primarily engaged in retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios.
45330000	Used merchandise stores	This industry group comprises establishments primarily engaged in retailing used merchandise, antiques, and secondhand goods (except motor vehicles, such as automobiles, RVs, motorcycles, and boats; motor vehicle parts; tires; and mobile homes).
45391000	Pet & pet supplies stores	This industry comprises establishments primarily engaged in retailing pets, pet foods, and pet supplies.
45392000	Art dealers	This industry comprises establishments primarily engaged in retailing original and limited edition art works. Included in this industry are establishments primarily engaged in displaying works of art for retail sale in art galleries.
51213000	Motion picture & video exhibition	This industry comprises establishments primarily engaged in operating motion picture theaters and/or exhibiting motion pictures or videos at film festivals, and so forth
53210000	Automotive equipment rental & leasing	This industry group comprises establishments primarily engaged in renting or leasing the following types of vehicles: passenger cars and trucks without drivers, and utility trailers. These establishments generally operate from a retail-like facility. Some establishments offer only short-term rental, others only longer-term leases, and some provide both types of services.
53222000	Formal wear & costume rental	This industry comprises establishments primarily engaged in renting clothing, such as formal wear, costumes (e.g., theatrical), or other clothing (except laundered uniforms and work apparel).
53223000	Video tape & disc rental	This industry comprises establishments primarily engaged in renting prerecorded video tapes and discs for home electronic equipment.
53230000	General rental centers	This industry group comprises establishments primarily engaged in renting a range of consumer, commercial, and industrial equipment. Establishments in this industry typically operate from conveniently located facilities where they maintain inventories of goods and equipment that they rent for short periods of time. The type of equipment that establishments in this industry provide often includes, but is not limited to: audio visual equipment, contractors' and builders' tools and equipment, home repair tools, lawn and garden equipment, moving equipment and supplies, and party and banquet equipment and supplies.
54192000	Photographic services	This industry comprises establishments primarily engaged in providing still, video, or digital photography services. These establishments may specialize in a particular field of photography, such as commercial and industrial photography, portrait photography, and special events photography. Commercial or portrait photography studios are included in this industry.
71310000	Amusement parks & arcades	This industry group comprises establishments primarily engaged in operating amusement parks and amusement arcades and parlors.
71390000	Other amusement (bowling, golf, fitness)	This industry group comprises establishments primarily engaged in operating golf courses (whether or not in conjunction with dining facilities (country clubs); skiing facilities; Marinas; fitness and recreational sports centers; bowling centers; and all other amusement and recreation industries. Included in this industry group are public swimming pools, miniature golf courses and riding stables.
72210000	Full-service restaurants	This industry group comprises establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide this type of food service to patrons with any combination of other services, such as take-out services,

		are classified in this industry.
72220000	Limited-service eating places	This industry group comprises establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery.
72240000	Drinking places (alcoholic beverages)	This industry group comprises establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption.
81111000	Automotive mechanical & electrical repair	This industry comprises establishments primarily engaged in providing mechanical or electrical repair and maintenance services for automotive vehicles, such as passenger cars, trucks and vans, and all trailers. These establishments may specialize in a single service or may provide a wide range of these services.
81112000	Automotive body, paint, interior, & glass	This industry comprises establishments primarily engaged in providing one or more of the following: (1) repairing or customizing automotive vehicles, such as passenger cars, trucks, and vans, and all trailer bodies and interiors; (2) painting automotive vehicle and trailer bodies; (3) replacing, repairing, and/or tinting automotive vehicle glass; and (4) customizing automobile, truck, and van interiors for the physically disabled or other customers with special requirements.
81119000	Other automotive repair & maintenance	This industry comprises establishments primarily engaged in providing automotive repair and maintenance services (except mechanical and electrical repair and maintenance; transmission repair; and body, paint, interior, and glass repair) for automotive vehicles, such as passenger cars, trucks, and vans, and all trailers.
81141000	Home/garden equipment & appliance repair	This industry comprises establishments primarily engaged in repairing and servicing home and garden equipment and/or household-type appliances without retailing new equipment or appliances. Establishments in this industry repair and maintain items, such as lawnmowers, edgers, snow- and leaf-blowers, washing machines, clothes dryers, and refrigerators.
81142000	Reupholstery & furniture repair	This industry comprises establishments primarily engaged in one or more of the following: (1) reupholstering furniture; (2) refinishing furniture; (3) repairing furniture; and (4) repairing and restoring furniture.
81143000	Footwear & leather goods repair	This industry comprises establishments primarily engaged in repairing footwear and/or repairing other leather or leather-like goods without retailing new footwear and leather or leather-like goods, such as handbags and briefcases.
81149000	Personal goods repair (watch, boat, garment)	This industry comprises establishments primarily engaged in repairing and servicing personal or household-type goods without retailing new personal or household-type goods (except home and garden equipment, appliances, furniture, and footwear and leather goods). Establishments in this industry repair items, such as garments; watches; jewelry; musical instruments; bicycles and motorcycles; motorboats, canoes, sailboats, and other recreational boats.
81211100	Barber shops	This U.S. industry comprises establishments known as barber shops or men's hair stylist shops primarily engaged in cutting, trimming, and styling men's and boys' hair; and/or shaving and trimming men's beards.
81211200	Beauty salons	This U.S. industry comprises establishments (except those known as barber shops or men's hair stylist shops) primarily engaged in one or more of the following: (1) cutting, trimming, shampooing, coloring, waving, or styling hair; (2) providing facials; and (3) applying makeup (except permanent makeup).
81211300	Nail salons	This U.S. industry comprises establishments primarily engaged in providing nail care services, such as manicures, pedicures, and nail extensions.
81219000	Other personal care services (tattoos, spas, piercing)	This industry comprises establishments primarily engaged in providing personal care services (except hair, nail, facial, or nonpermanent makeup services).
81231000	Coin-operated laundries & dry cleaners	This industry comprises establishments primarily engaged in (1) operating facilities with coin-operated or similar self-service laundry and dry-cleaning equipment for customer use on the premises and/or (2) supplying and servicing coin-operated or similar self-service laundry and dry-cleaning equipment for customer use in places of business operated by others, such as apartments and dormitories.
81232000	Dry cleaning & laundry (except coin-operated)	This industry comprises establishments primarily engaged in one or more of the following: (1) providing dry-cleaning services (except coin-operated); (2) providing laundering services (except linen and uniform supply or coin-operated); (3) providing dropoff and pickup sites for laundries and/or dry cleaners; and (4) providing specialty cleaning services for specific types of garments and other textile items (except carpets and upholstery), such as fur, leather, or suede garments; wedding gowns; hats; draperies; and pillows. These establishments may provide all, a combination of, or none of the cleaning services on the premises.
81291000	Pet care (except veterinary) services	This industry comprises establishments primarily engaged in providing pet care services (except veterinary), such as boarding, grooming, sitting, and training pets.

APPENDIX C: Isle Area Businesses		
Reviewed 7/2/15		
NAICS Category Name	NAICS	Business
All Other General Merchandise Stores	452990	DOLLAR GENERAL STORE
All Other Traveler Accommodation	721199	DICKIES PORTSIDE RESORT
All Other Traveler Accommodation	721199	FISHER'S RESORT
All Other Traveler Accommodation	721199	WALLEYE DUNDEES INC
Automotive Parts and Accessories Stores	441310	ISLE AUTOMOTIVE INC
Barber Shops	812111	ISLE BARBER SHOP
Beauty Salons	812112	THE LOOK BY US INC
Beauty Salons	812112	YOUR PERSONAL TOUCH
Beauty Salons	812112	SALON REELS USA
Beauty Salons	812112	CONNER, EDIE
Beauty Salons	812112	HAIRPORT 47 FAMILY HAIR
Beer, wine, & liquor stores	445300	MUNICIPAL LIQUOR STORE
Beer, wine, & liquor stores	445300	WAKON INN BOTTLE SHOP
Beer, wine, & liquor stores	445300	TROPHY'S BOTTLE SHOP
Beer, wine, & liquor stores	445300	JOHNSON'S PORTSIDE BOTTLE SHOP
Boat Dealers	441228	LYBACH'S MARINE
Bowling Centers	713950	ISLE BOWL
Coin-Operated Laundries and Drycleaners	812310	POPCORN LAUNDROMAT
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	811310	THIELE REPAIR & WELDING
Computer and Office Machine Repair and Maintenance	811212	EARNIE'S COMPUTER REPAIR
Drinking Places (Alcoholic Beverages)	722410	BUZZIE'S ON THE BAY
Drinking Places (Alcoholic Beverages)	722411	MUGGS BAR
Drinking Places (Alcoholic Beverages)	722412	ISLE MUNI BAR
Drinking Places (Alcoholic Beverages)	722413	FISHERMANS WHARF RESORT
Drinking Places (Alcoholic Beverages)	722414	WHITECAP INN
Fitness and Recreational Sports Centers	713940	I REC FITNESS CENTER
Food (Health) Supplement Stores	446191	SHAKLEE PRODUCTS
Full-service Restaurant	722100	SPIRIT LAKE STEAKHOUSE AND PATIO
Full-service Restaurant	722100	SNACKS OFMILLE LACS
Full-service Restaurant	722100	ISLE BOWL AND PIZZA
Full-service Restaurant	722100	FISHERMANS WHARF RESORT / TOUCANS
Full-service Restaurant	722100	BUZZIES ON THE BAY
Full-service Restaurant	722100	MSA FLAGSHIP
Full-service Restaurant	722100	IZATYS
Full-service Restaurant	722100	BAYVIEW BAR AND GRILL
Full-service Restaurant	722100	FIDDLESTIX GOLF COURSE
Full-service Restaurant	722100	WAWKON INN
Full-service Restaurant	722100	COUNTRY CORNER CAFÉ
Full-service Restaurant	722100	NITTI'S HUNTER'S POINT
General Automotive Repair	811111	ISLE AUTOMOTIVE INC
General Rental Centers	532310	HARDWARE HANK RENTALS
Gift, novelty & souvenir stores	45322	UNIQUE BOUTIQUE2
Gift, novelty & souvenir stores	45322	SOMEDAY ISLE
Gift, novelty & souvenir stores	45322	BEARS DEN
Gift, novelty & souvenir stores	45322	WAKON THE WILD SIDE
Golf Courses and Country Clubs	713910	FIDDLESTIX GOLF COURSE
Hardware Stores	444130	ISLE HARDWARE HANK

Home Centers	444110	LAUNCH CENTER
Home Centers	444110	ISLE DISCOUNT SUPPLIES, INC
Hotels (except Casino Hotels) and Motels	721110	MILLE LACS ELECTRIC COOP
Hotels (except Casino Hotels) and Motels	721110	CHAPMANS MILLE LACS RESORT & GUIDE
Hotels (except Casino Hotels) and Motels	721110	NORTHERN INN MOTEL
Hotels (except Casino Hotels) and Motels	721110	HUNTER WINFIELD'S RESORT, INC.
Hotels (except Casino Hotels) and Motels	721110	FISHERMEN'S WHARF RESORT, INC.
Hotels (except Casino Hotels) and Motels	721110	AGATE BAY RESORT
Hotels (except Casino Hotels) and Motels	721110	MAC'S TWIN RESORT
Hotels (except Casino Hotels) and Motels	721110	MCQUOIDS INN ON MILE LACS LAKE
Hotels (except Casino Hotels) and Motels	721110	NITTI'S HUNTER'S POINT
Jewelry Stores	448310	KLM JEWELRY
Limited-service Restaurant	72220	DAIRY QUEEN
Limited-service Restaurant	72220	DARI VI
Limited-service Restaurant	72220	WALLEYE DUNDEES INC
Limited-service Restaurant	72220	HAPPYS
Meat Markets	445210	CUSTOM MEAT PROCESSING STEVE KAUTZ
Meat Markets	445211	MY ACHIN ASS RANCH
Musical Instrument and Supplies Stores	451140	DC MUSIC USA
Nail Salons	812113	YOUR PERSONAL TOUCH
Nursery, Garden Center, and Farm Supply Stores	444220	LITTLE SPROUTS
Nursery, Garden Center, and Farm Supply Stores	444220	GREENHOUSE
Office Supplies and Stationery Stores	45321	LAKELAND PRINTERS
Other Automotive Mechanical and Electrical Repair and Maintenance	811121	ISLE AUTO BODY
Other Automotive Mechanical and Electrical Repair and Maintenance	811122	ROGERS AUTO BODY
Other Gasoline Stations	447190	TRAILSIDE GAS AND TACKLE
Other Gasoline Stations	447191	MORNING STAR MARKET
Other Gasoline Stations	447192	JOHNSON'S PORTSIDE
Other Gasoline Stations	447193	FEDERATED CO-OP/CENEX
Other Personal and Household Goods Repair and Maintenance	811490	DANNY BECK'S TAXIDERMY
Other Personal and Household Goods Repair and Maintenance	811490	LYBACH'S MARINE
Other Personal Care Services	812199	MASSAGE BY CHERICE LLC
Pet Care (except Veterinary) Services	812910	AUTUMN BREEZE KENNEL
Pharmacies and Drug Stores	446110	THOMSPON LAKES COUNTRY DRUG
RV (Recreational Vehicle) Parks and Campgrounds	721211	FATHER HENNEPIN STATE PARK
RV (Recreational Vehicle) Parks and Campgrounds	721211	SOUTH ISLE FAMILY CAMPGROUND
Sewing, needlework & piece goods stores	451130	COUNTRY CABOOSE QUILT SHOP
Sewing, needlework & piece goods stores	451130	TIN SHACK COMPANY AND SOMEBODY ISLE
Sporting Goods Stores	451110	BOONE'S FINE GUNS
Sporting Goods Stores	451110	REEDS SPORTING GOODS
Sporting Goods Stores	451110	RODS BAIT AND TACKLE
Sporting Goods Stores	451111	LUNDEENS TACKLE CASTLE
Supermarkets and Other Grocery (except Convenience) Stores	445110	TEALS MARKET
Supermarkets and Other Grocery (except Convenience) Stores	445111	GREEN BEE MARKET

Used Car Dealers	441120	USED CARS
Used Merchandise Stores	453310	ONE MORE TIME STORE
Used Merchandise Stores	453311	JUNE BUGS JUNK SHOP
Video tape & disc rental	532230	POPCORN VIDEO

APPENDIX D: BUSINESS MIX ANALYSIS

SOURCE: <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>

MOST COMMON BUSINESS CATEGORIES IN MINNESOTA'S DOWNTOWNS BY SIZE

The following tables summarize average numbers for the 15 most common business categories in a ½-mile radius of the center of Minnesota downtowns by community size according to the InfoUSA database. As noted, we also calculated averages for cities located outside the seven-county Twin Cities metro area; these are listed under the “Greater Minnesota Cities” label:

All Minnesota Cities (1,000–2,499 pop) Average of 133 downtowns		Greater Minnesota Cities (1,000–2,499 pop) Average of 120 downtowns	
<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>	<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>
Beauty salons	2.01	Beauty salons	2.09
Grocery stores	1.18	Grocery stores	1.19
Automotive mechanical & electrical repair	1.14	Automotive mechanical & electrical repair	1.07
Other amusement (bowling, golf, fitness)	0.82	Other amusement (bowling, golf, fitness)	0.86
Gasoline stations	0.66	Gasoline stations	0.68
Automotive parts, accessories, & tire stores	0.62	Hardware stores	0.65
Hardware stores	0.61	Automotive parts, accessories, & tire stores	0.64
Beer, wine, & liquor stores	0.59	Beer, wine, & liquor stores	0.59
Drinking places (alcoholic beverages)	0.59	Drinking places (alcoholic beverages)	0.59
Used merchandise stores	0.57	Used merchandise stores	0.55
Automotive body, paint, interior, & glass	0.53	Florists	0.52
Florists	0.50	Automotive body, paint, interior, & glass	0.52
Gift, novelty, & souvenir stores	0.48	Pharmacies & drug stores	0.51
Pharmacies & drug stores	0.47	Specialized building material dealers	0.47
Specialized building material dealers	0.45	Gift, novelty, & souvenir stores	0.47

Top downtown businesses of cities between 1,000-2,499 in population (within ½-mile radius of city center) Source: InfoUSA

MINNESOTA CITIES BY POPULATION GROUP *DENOTES CITY IN SEVEN-COUNTY METRO

Pop. 1,000-2,499

Ada
Adrian
Aitkin
Appleton
Arlington
Atwater
Aurora
Avon
Babbitt
Bagley
Baudette
Bird Island
Blooming Prairie
Braham
Breezy Point
Buhl
Canby
Clara
Clearwater
Coleraine
Cologne*
Cottonwood
Crosby
Crosslake
Dassel
Dawson
Dellwood*
Dundas
East Gull Lake
Eden Valley
Edgerton
Elbow Lake
Elgin
Esko
Excelsior*
Eyota
Fairfax
Fosston
Frazee
Fulda
Gaylord
Gilbert
Glyndon
Goodhue
Grand Marais
Grand Meadow
Harmony
Harris
Hawley
Hayfield
Hector
Hinckley
Houston
Howard Lake
Hoyt Lakes
Janesville
Keewatin
Kenyon
Lakefield
Lakeland*
Lake St. Croix Beach*
Lake Shore
Lauderdale*
Lester Prairie
Lewiston
Lexington*
Little Rock
Long Lake
Madelia
Madison
Madison Lake
Mahnommen
Mantorville

Maple Lake*
Maple Plain*
Mapleton
Mayer*
Medford
Menahga
Minneota
Mountain Lake
New London
New Richland
New York Mills
Nicollet
Nisswa
Oakport
Olivia
Oronoco
Ortonville
Osakis
Parkers Prairie
Paynesville
Pelican Rapids
Pequot Lakes
Pierz
Preston
Redby
Red Lake
Red Lake Falls
Renville
Rice
Richmond
Rock Creek
Rockville
Royalton
Rushford
St. Bonifacius*
Shafer
Sherburn
Silver Bay
Slayton
Spicer
Springfield
Spring Grove
Spring Park*
Spring Valley
Stacy
Starbuck
Tonka Bay*
Tracy
Truman
Tyler
Wanamingo
Warren
Warroad
Waterville
Waverly
Wells
Wheaton
Winnebago
Winsted
Winthrop

Pop. 2,500-5,000

Afton*
Albany
Annandale
Arnold
Barnesville
Bayport*
Becker
Benson
Blue Earth
Breckenridge
Caledonia
Cannon Falls

Carver*
Centerville*
Chatfield
Chisago City
Chisholm
Circle Pines*
Cohasset
Cokato
Cold Spring
Columbus*
Dayton*
Deephaven*
Dilworth
Dodge Center
Eagle Lake
Elko New Market*
Ely
Eveleth
Foley
Glenwood
Goodview
Granite Falls
Grant*
Greenfield*
Hanover
Independence*
Jackson
La Crescent
Lake Crystal
Le Center
Le Sueur
Lindstrom
Long Prairie
Lonsdale
Luverne
Melrose
Milaca
Montgomery
Montrose
Moose Lake
Mora
Mountain Iron
Newport*
North Oaks*
Norwood Yng America*
Nowthen*
Oak Park Heights*
Osseo*
Park Rapids
Perham
Pine City
Pine Island
Pipestone
Plainview
Princeton
Proctor
Rockford
Roseau
Rush City
St. Augusta
St. Charles
St. James
Sandstone
Sauk Centre
Scandia*
Sleepy Eye
Staples
Two Harbors
Wabasha
Wadena
Watertown*
Wayzata*
Windom
Zumbrota

Pop. 5,000-10,000

Albertville
Arden Hills*
Baxter
Belle Plaine*
Byron
Cambridge
Corcoran*
Crookston
Delano
Detroit Lakes
East Grand Forks
Falcon Heights*
Glencoe
Hermantown
International Falls
Isanti
Jordan*
Kasson
Lake City
Lake Elmo*
Litchfield
Little Canada*
Little Falls
Mahtomedi*
Medina*
Minnetrissa*
Montevideo
Morris
Mound*
New Prague
Oak Grove*
Orono*
Redwood Falls
Rogers*
St. Anthony*
St. Francis*
St. Joseph
St. Paul Park*
Shorewood*
Spring Lake Park*
Stewartville
Thief River Falls
Victoria*
Virginia
Waite Park
Waseca
Wyoming
Zimmerman

Pop. 10,000-25,000

Albert Lea
Alexandria
Anoka*
Austin
Bemidji
Big Lake
Brainerd
Buffalo
Champlin*
Chanhassen*
Chaska*
Cloquet
Columbia Heights*
Crystal*
East Bethel*
Elk River
Fairmont
Faribault
Farmington*
Fergus Falls
Forest Lake*
Golden Valley*
Grand Rapids

Ham Lake*
Hastings*
Hibbing
Hopkins*
Hugo*
Hutchinson
Lino Lakes*
Marshall
Mendota Heights*
Monticello
Mounds View*
New Brighton*
New Hope*
New Ulm
North Branch
Northfield
North Mankato
North St. Paul*
Otsego
Prior Lake*
Ramsey*
Red Wing
Robbinsdale*
Rosemount*
St. Michael
St. Peter
Sartell
Sauk Rapids
South St. Paul*
Stillwater*
Vadnais Heights*
Waconia*
West St. Paul*
White Bear Lake*
Willmar
Worthington

Pop. 25,000-50,000

Andover*
Brooklyn Center*
Cottage Grove*
Edina*
Fridley*
Inver Grove Heights*
Mankato
Maplewood*
Moorhead
Oakdale*
Owatonna
Richfield*
Roseville*
St. Louis Park*
Savage*
Shakopee*
Shoreview*
Winona

Pop. 50,000-100,000

Apple Valley*
Blaine*
Bloomington*
Brooklyn Park*
Burnsville*
Coon Rapids*
Duluth
Eagan*
Eden Prairie*
Lakeville*
Maple Grove*
Minnetonka*
Plymouth*
St. Cloud
Woodbury*

FULL REPORTS OF BUSINESS MIX OF MINNESOTA DOWNTOWNS BY SIZE

Minnesota cities with 1,000-2,500 population (Average of 133 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.08	730	0.10	911	0.15	1,408
44112000	Used car dealers	0.19	479	0.38	923	0.52	1,488
44121000	Recreational vehicle dealers	0.02	58	0.02	58	0.05	149
44122000	Motorcycle, boat, & other motor vehicles	0.11	155	0.15	290	0.27	538
44130000	Automotive parts, accessories, & tire stores	0.42	272	0.62	413	0.83	639
44210000	Furniture stores	0.08	71	0.10	90	0.16	163
44220000	Home furnishings stores	0.26	169	0.33	210	0.47	485
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.11	211	0.14	281	0.19	751
44412000	Paint & wallpaper stores	0.02	20	0.03	28	0.03	28
44413000	Hardware stores	0.53	483	0.61	625	0.70	756
44419000	Specialized building material dealers	0.29	305	0.45	575	0.76	1,035
44420000	Lawn & garden equipment & supplies stores	0.11	243	0.26	547	0.51	874
44510000	Grocery stores	0.88	3,675	1.18	4,761	1.50	5,887
44520000	Specialty food stores	0.23	339	0.31	458	0.40	610
44530000	Beer, wine, & liquor stores	0.43	767	0.59	1,042	0.71	1,188
44611000	Pharmacies & drug stores	0.43	692	0.47	790	0.52	916
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	6
44613000	Optical goods stores	0.02	10	0.03	13	0.05	18
44619000	Other health care (vitamin, medical equip)	0.06	23	0.08	62	0.11	73
44710000	Gasoline stations	0.43	1,570	0.66	2,676	0.89	3,977
44811000	Men's clothing stores	0.02	4	0.02	4	0.02	4
44812000	Women's clothing stores	0.10	68	0.11	71	0.14	115
44813000	Children's & infants' clothing stores	0.01	5	0.01	5	0.02	6
44814000	Family clothing stores	0.07	94	0.08	102	0.08	115
44815000	Clothing accessories stores	0.05	33	0.05	35	0.07	40
44819000	Specialized clothing stores (dress, etc)	0.08	29	0.11	34	0.11	34
44821000	Shoe stores	0.03	9	0.04	11	0.05	29
44831000	Jewelry stores	0.08	45	0.08	107	0.10	122
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.14	63	0.29	222	0.41	302
45112000	Hobby, toy, & game stores	0.01	1	0.03	8	0.05	11
45113000	Sewing, needlework, & piece goods stores	0.10	46	0.11	47	0.13	58
45114000	Musical instrument & supplies stores	0.04	99	0.04	99	0.05	108
45121000	Book Stores	0.03	12	0.06	28	0.08	70
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	131	0.29	244	0.38	418
45310000	Florists	0.40	79	0.50	103	0.61	129
45321000	Office supplies & stationery stores	0.02	10	0.02	10	0.05	16
45322000	Gift, novelty, & souvenir stores	0.45	218	0.48	240	0.59	281
45330000	Used merchandise stores	0.53	151	0.57	159	0.65	186
45391000	Pet & pet supplies stores	0.02	14	0.03	21	0.05	26
45392000	Art dealers	0.10	70	0.11	75	0.14	106
51213000	Motion picture & video exhibition	0.13	82	0.13	82	0.14	92
53210000	Automotive equipment rental & leasing	0.02	20	0.08	60	0.17	195
53222000	Formal wear & costume rental	0.01	3	0.01	3	0.02	5
53223000	Video tape & disc rental	0.05	19	0.10	35	0.11	38
53230000	General rental centers	0.02	12	0.04	20	0.05	26
54192000	Photographic services	0.16	33	0.29	478	0.41	538
71310000	Amusement parks & arcades	0.01	3	0.02	5	0.02	11
71390000	Other amusement (bowling, golf, fitness)	0.52	231	0.82	359	1.41	758
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	0.47	139	0.59	204	0.66	236
81111000	Automotive mechanical & electrical repair	0.74	255	1.14	443	1.63	629
81112000	Automotive body, paint, interior, & glass	0.37	114	0.53	164	0.92	363
81119000	Other automotive repair & maintenance	0.08	55	0.14	95	0.25	154
81141000	Home/garden equipment & appliance repair	0.10	35	0.12	39	0.20	56
81142000	Reupholstery & furniture repair	0.08	7	0.11	17	0.16	25
81143000	Footwear & leather goods repair	0.02	1	0.02	1	0.02	1
81149000	Personal goods repair (watch, boat, garment)	0.09	36	0.15	54	0.24	115
81211100	Barber shops	0.28	23	0.29	24	0.32	27
81211200	Beauty salons	1.56	201	2.01	245	2.29	280
81211300	Nail salons	0.01	2	0.03	5	0.05	9
81219000	Other personal care services (tattoos, spas, piercing)	0.26	31	0.35	41	0.42	50
81231000	Coin-operated laundries & drycleaners	0.04	4	0.08	9	0.08	10
81232000	Dry cleaning & laundry (except coin-operated)	0.05	10	0.08	22	0.11	29
81291000	Pet care (except veterinary) services	0.09	39	0.14	49	0.17	56
Total		12.31	11,842	16.77	17,289	22.45	18,648

Minnesota non-metro cities with 1,000-2,500 population (Average of 120 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.09	809	0.10	866	0.15	1,410
44112000	Used car dealers	0.18	442	0.38	833	0.52	1,448
44121000	Recreational vehicle dealers	0.03	64	0.03	64	0.05	165
44122000	Motorcycle, boat, & other motor vehicles	0.09	129	0.12	152	0.21	299
44130000	Automotive parts, accessories, & tire stores	0.45	284	0.64	414	0.86	656
44210000	Furniture stores	0.08	79	0.11	99	0.18	181
44220000	Home furnishings stores	0.28	184	0.35	222	0.43	419
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.12	233	0.15	295	0.20	799
44412000	Paint & wallpaper stores	0.03	22	0.03	22	0.03	22
44413000	Hardware stores	0.58	528	0.65	634	0.73	763
44419000	Specialized building material dealers	0.28	318	0.47	616	0.76	1,072
44420000	Lawn & garden equipment & supplies stores	0.12	258	0.28	482	0.51	732
44510000	Grocery stores	0.90	3,639	1.19	4,686	1.52	864
44520000	Specialty food stores	0.23	369	0.30	421	0.38	492
44530000	Beer, wine, & liquor stores	0.44	808	0.59	1,061	0.69	1,182
44611000	Pharmacies & drug stores	0.48	767	0.51	814	0.55	24
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	7
44613000	Optical goods stores	0.03	11	0.03	14	0.04	16
44619000	Other health care (vitamin, medical equip)	0.06	23	0.07	28	0.09	38
44710000	Gasoline stations	0.44	1,578	0.68	2,749	0.91	4,095
44811000	Men's clothing stores	0.02	5	0.02	5	0.02	5
44812000	Women's clothing stores	0.07	55	0.08	59	0.09	68
44813000	Children's & infants' clothing stores	0.00	-	0.00	-	0.01	1
44814000	Family clothing stores	0.05	53	0.06	62	0.07	76
44815000	Clothing accessories stores	0.03	27	0.03	27	0.05	32
44819000	Specialized clothing stores (dress, etc)	0.08	31	0.12	37	0.12	37
44821000	Shoe stores	0.03	8	0.03	11	0.04	14
44831000	Jewelry stores	0.06	32	0.06	32	0.07	34
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.12	47	0.28	208	0.39	279
45112000	Hobby, toy, & game stores	0.01	1	0.03	6	0.04	10
45113000	Sewing, needlework, & piece goods stores	0.10	43	0.10	43	0.13	56
45114000	Musical instrument & supplies stores	0.03	105	0.03	105	0.05	114
45121000	Book Stores	0.03	9	0.06	27	0.08	57
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	135	0.28	253	0.35	398
45310000	Florists	0.43	85	0.52	107	0.63	135
45321000	Office supplies & stationery stores	0.03	11	0.03	11	0.05	16
45322000	Gift, novelty, & souvenir stores	0.43	196	0.47	220	0.57	259
45330000	Used merchandise stores	0.52	131	0.55	139	0.62	152
45391000	Pet & pet supplies stores	0.02	8	0.03	16	0.03	20
45392000	Art dealers	0.08	63	0.09	68	0.13	103
51213000	Motion picture & video exhibition	0.13	77	0.13	77	0.15	88
53210000	Automotive equipment rental & leasing	0.02	16	0.08	60	0.16	114
53222000	Formal wear & costume rental	0.01	4	0.01	4	0.02	5
53223000	Video tape & disc rental	0.04	15	0.07	24	0.07	5,857
53230000	General rental centers	0.01	5	0.03	14	0.04	21
54192000	Photographic services	0.15	33	0.28	525	0.39	583
71310000	Amusement parks & arcades	0.01	4	0.02	6	0.03	12
71390000	Other amusement (bowling, golf, fitness)	0.55	215	0.86	347	1.34	607
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	0.48	127	0.59	185	0.67	217
81111000	Automotive mechanical & electrical repair	0.71	251	1.07	438	1.53	617
81112000	Automotive body, paint, interior, & glass	0.34	96	0.52	137	0.88	233
81119000	Other automotive repair & maintenance	0.07	11	0.14	56	0.23	114
81141000	Home/garden equipment & appliance repair	0.08	21	0.11	25	0.18	43
81142000	Reupholstery & furniture repair	0.08	8	0.11	11	0.14	16
81143000	Footwear & leather goods repair	0.02	2	0.02	2	0.02	2
81149000	Personal goods repair (watch, boat, garment)	0.10	40	0.16	54	0.26	121
81211100	Barber shops	0.29	23	0.31	25	0.34	28
81211200	Beauty salons	1.63	190	2.09	231	2.37	256
81211300	Nail salons	0.01	3	0.02	3	0.02	3
81219000	Other personal care services (tattoos, spas, piercing)	0.27	28	0.34	35	0.39	43
81231000	Coin-operated laundries & drycleaners	0.03	3	0.07	7	0.08	8
81232000	Dry cleaning & laundry (except coin-operated)	0.05	5	0.06	6	0.08	9
81291000	Pet care (except veterinary) services	0.09	42	0.14	51	0.17	53
Total		12.40	12,024	16.72	17,396	21.90	18,235



APPENDIX E: Market Profile

Isle TA
Isle TA

Prepared By Business Analyst Desktop

	Isle TA
Population Summary	
2000 Total Population	3,948
2010 Total Population	3,802
2015 Total Population	3,789
2015 Group Quarters	23
2020 Total Population	3,780
2015-2020 Annual Rate	-0.05%
Household Summary	
2000 Households	1,674
2000 Average Household Size	2.35
2010 Households	1,656
2010 Average Household Size	2.28
2015 Households	1,660
2015 Average Household Size	2.27
2020 Households	1,657
2020 Average Household Size	2.27
2015-2020 Annual Rate	-0.04%
2010 Families	1,073
2010 Average Family Size	2.77
2015 Families	1,069
2015 Average Family Size	2.77
2020 Families	1,064
2020 Average Family Size	2.77
2015-2020 Annual Rate	-0.09%
Housing Unit Summary	
2000 Housing Units	2,900
Owner Occupied Housing Units	49.2%
Renter Occupied Housing Units	8.6%
Vacant Housing Units	42.3%
2010 Housing Units	3,277
Owner Occupied Housing Units	40.8%
Renter Occupied Housing Units	9.7%
Vacant Housing Units	49.5%
2015 Housing Units	3,329
Owner Occupied Housing Units	40.2%
Renter Occupied Housing Units	9.7%
Vacant Housing Units	50.1%
2020 Housing Units	3,366
Owner Occupied Housing Units	40.0%
Renter Occupied Housing Units	9.3%
Vacant Housing Units	50.8%
Median Household Income	
2015	\$39,092
2020	\$45,821
Median Home Value	
2015	\$141,694
2020	\$151,098
Per Capita Income	
2015	\$23,185
2020	\$25,862
Median Age	
2010	47.9
2015	49.4
2020	50.6

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

April 04, 2016



	Isle TA
2015 Households by Income	
Household Income Base	1,660
<\$15,000	15.7%
\$15,000 - \$24,999	15.5%
\$25,000 - \$34,999	13.7%
\$35,000 - \$49,999	14.4%
\$50,000 - \$74,999	18.4%
\$75,000 - \$99,999	10.6%
\$100,000 - \$149,999	8.2%
\$150,000 - \$199,999	2.4%
\$200,000+	0.8%
Average Household Income	\$52,408
2020 Households by Income	
Household Income Base	1,657
<\$15,000	14.9%
\$15,000 - \$24,999	12.2%
\$25,000 - \$34,999	11.7%
\$35,000 - \$49,999	14.4%
\$50,000 - \$74,999	19.6%
\$75,000 - \$99,999	12.7%
\$100,000 - \$149,999	9.7%
\$150,000 - \$199,999	3.7%
\$200,000+	1.1%
Average Household Income	\$58,392
2015 Owner Occupied Housing Units by Value	
Total	1,337
<\$50,000	9.1%
\$50,000 - \$99,999	21.6%
\$100,000 - \$149,999	23.2%
\$150,000 - \$199,999	17.1%
\$200,000 - \$249,999	9.3%
\$250,000 - \$299,999	6.7%
\$300,000 - \$399,999	8.5%
\$400,000 - \$499,999	2.4%
\$500,000 - \$749,999	0.8%
\$750,000 - \$999,999	0.6%
\$1,000,000 +	0.7%
Average Home Value	\$176,122
2020 Owner Occupied Housing Units by Value	
Total	1,345
<\$50,000	5.7%
\$50,000 - \$99,999	18.4%
\$100,000 - \$149,999	25.4%
\$150,000 - \$199,999	22.0%
\$200,000 - \$249,999	10.5%
\$250,000 - \$299,999	6.0%
\$300,000 - \$399,999	8.1%
\$400,000 - \$499,999	1.8%
\$500,000 - \$749,999	0.7%
\$750,000 - \$999,999	0.6%
\$1,000,000 +	0.7%
Average Home Value	\$181,227

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



		Isle TA
2010 Population by Age		
Total		3,800
0 - 4		5.2%
5 - 9		5.9%
10 - 14		5.6%
15 - 24		9.7%
25 - 34		8.3%
35 - 44		10.6%
45 - 54		16.8%
55 - 64		15.0%
65 - 74		13.2%
75 - 84		7.4%
85 +		2.3%
18 +		79.4%
2015 Population by Age		
Total		3,790
0 - 4		5.0%
5 - 9		5.8%
10 - 14		5.5%
15 - 24		10.2%
25 - 34		7.6%
35 - 44		9.9%
45 - 54		15.4%
55 - 64		16.4%
65 - 74		14.3%
75 - 84		7.5%
85 +		2.5%
18 +		80.5%
2020 Population by Age		
Total		3,779
0 - 4		4.9%
5 - 9		5.5%
10 - 14		5.5%
15 - 24		9.3%
25 - 34		7.8%
35 - 44		10.0%
45 - 54		13.3%
55 - 64		17.5%
65 - 74		15.0%
75 - 84		8.4%
85 +		2.7%
18 +		80.9%
2010 Population by Sex		
Males		1,925
Females		1,877
2015 Population by Sex		
Males		1,915
Females		1,874
2020 Population by Sex		
Males		1,907
Females		1,873

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



	Isle TA
2010 Population by Race/Ethnicity	
Total	3,801
White Alone	89.9%
Black Alone	0.2%
American Indian Alone	7.2%
Asian Alone	0.2%
Pacific Islander Alone	0.1%
Some Other Race Alone	0.3%
Two or More Races	2.1%
Hispanic Origin	1.8%
Diversity Index	21.6
2015 Population by Race/Ethnicity	
Total	3,790
White Alone	90.2%
Black Alone	0.3%
American Indian Alone	6.2%
Asian Alone	0.3%
Pacific Islander Alone	0.1%
Some Other Race Alone	0.4%
Two or More Races	2.5%
Hispanic Origin	2.2%
Diversity Index	21.7
2020 Population by Race/Ethnicity	
Total	3,780
White Alone	89.9%
Black Alone	0.4%
American Indian Alone	5.7%
Asian Alone	0.4%
Pacific Islander Alone	0.2%
Some Other Race Alone	0.6%
Two or More Races	2.9%
Hispanic Origin	2.7%
Diversity Index	23.0
2010 Population by Relationship and Household Type	
Total	3,802
In Households	99.4%
In Family Households	81.0%
Householder	28.5%
Spouse	22.1%
Child	25.6%
Other relative	2.1%
Nonrelative	2.8%
In Nonfamily Households	18.4%
In Group Quarters	0.6%
Institutionalized Population	0.5%
Noninstitutionalized Population	0.1%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



	Isle TA
2015 Population 25+ by Educational Attainment	
Total	2,788
Less than 9th Grade	3.6%
9th - 12th Grade, No Diploma	9.1%
High School Graduate	34.6%
GED/Alternative Credential	5.0%
Some College, No Degree	25.0%
Associate Degree	8.6%
Bachelor's Degree	9.6%
Graduate/Professional Degree	4.4%
2015 Population 15+ by Marital Status	
Total	3,175
Never Married	20.8%
Married	58.3%
Widowed	8.7%
Divorced	12.3%
2015 Civilian Population 16+ in Labor Force	
Civilian Employed	92.8%
Civilian Unemployed	7.2%
2015 Employed Population 16+ by Industry	
Total	1,684
Agriculture/Mining	1.3%
Construction	8.9%
Manufacturing	13.8%
Wholesale Trade	0.8%
Retail Trade	10.1%
Transportation/Utilities	6.7%
Information	0.8%
Finance/Insurance/Real Estate	3.4%
Services	49.0%
Public Administration	5.2%
2015 Employed Population 16+ by Occupation	
Total	1,685
White Collar	50.3%
Management/Business/Financial	13.2%
Professional	16.0%
Sales	9.7%
Administrative Support	11.4%
Services	18.1%
Blue Collar	31.7%
Farming/Forestry/Fishing	0.2%
Construction/Extraction	8.6%
Installation/Maintenance/Repair	3.6%
Production	10.0%
Transportation/Material Moving	9.3%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



	Isle TA
2010 Households by Type	
Total	1,656
Households with 1 Person	29.3%
Households with 2+ People	70.7%
Family Households	64.8%
Husband-wife Families	50.4%
With Related Children	13.3%
Other Family (No Spouse Present)	14.4%
Other Family with Male Householder	5.4%
With Related Children	4.0%
Other Family with Female Householder	9.1%
With Related Children	5.8%
Nonfamily Households	5.9%
All Households with Children	23.6%
Multigenerational Households	2.2%
Unmarried Partner Households	8.5%
Male-female	8.0%
Same-sex	0.5%
2010 Households by Size	
Total	1,656
1 Person Household	29.3%
2 Person Household	41.9%
3 Person Household	12.7%
4 Person Household	8.9%
5 Person Household	5.1%
6 Person Household	1.3%
7 + Person Household	0.7%
2010 Households by Tenure and Mortgage Status	
Total	1,656
Owner Occupied	80.8%
Owned with a Mortgage/Loan	45.7%
Owned Free and Clear	35.0%
Renter Occupied	19.2%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



		Isle TA
Top 3 Tapestry Segments		
	1.	Rural Resort Dwellers (6E)
	2.	Midlife Constants (5E)
	3.	The Great Outdoors (6C)
2015 Consumer Spending		
Apparel & Services: Total \$		\$1,578,583
Average Spent		\$950.95
Spending Potential Index		42
Computers & Accessories: Total \$		\$292,424
Average Spent		\$176.16
Spending Potential Index		69
Education: Total \$		\$1,351,052
Average Spent		\$813.89
Spending Potential Index		55
Entertainment/Recreation: Total \$		\$4,212,118
Average Spent		\$2,537.42
Spending Potential Index		79
Food at Home: Total \$		\$6,592,587
Average Spent		\$3,971.44
Spending Potential Index		78
Food Away from Home: Total \$		\$3,706,888
Average Spent		\$2,233.07
Spending Potential Index		70
Health Care: Total \$		\$6,607,072
Average Spent		\$3,980.16
Spending Potential Index		86
HH Furnishings & Equipment: Total \$		\$1,894,694
Average Spent		\$1,141.38
Spending Potential Index		64
Investments: Total \$		\$5,083,341
Average Spent		\$3,062.25
Spending Potential Index		114
Retail Goods: Total \$		\$31,845,166
Average Spent		\$19,183.83
Spending Potential Index		77
Shelter: Total \$		\$17,003,541
Average Spent		\$10,243.10
Spending Potential Index		64
TV/Video/Audio: Total \$		\$1,592,587
Average Spent		\$959.39
Spending Potential Index		75
Travel: Total \$		\$2,235,042
Average Spent		\$1,346.41
Spending Potential Index		71
Vehicle Maintenance & Repairs: Total \$		\$1,351,230
Average Spent		\$813.99
Spending Potential Index		75

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2011 and 2012 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



Net Worth Profile

Isle TA
Isle TA

Prepared By Business Analyst Desktop

Summary	Census 2010	2015	2020	2015-2020 Change	2015-2020 Annual Rate
Population	3,802	3,789	3,780	-9	-0.05%
Median Age	47.9	49.4	50.6	1.2	0.48%
Households	1,656	1,660	1,657	-3	-0.04%
Average Household Size	2.28	2.27	2.27	0.00	0.00%

2015 Households by Net	Number	Percent
Total	1,660	100.0%
<\$15,000	459	27.7%
\$15,000-\$34,999	115	6.9%
\$35,000-\$49,999	65	3.9%
\$50,000-\$74,999	100	6.0%
\$75,000-\$99,999	81	4.9%
\$100,000-\$149,999	159	9.6%
\$150,000-\$249,999	229	13.8%
\$250,000-\$500,000	253	15.2%
\$500,000+	199	12.0%

Median Net Worth	\$102,341
Average Net Worth	\$429,846

2015 Net Worth by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	40	131	203	333	362	317	272
<\$15,000	28	51	82	116	101	40	41
\$15,000-\$34,999	6	22	22	26	20	12	6
\$35,000-\$49,999	2	7	15	12	13	13	3
\$50,000-\$99,999	2	22	36	32	33	28	27
\$100,000-\$149,999	2	12	20	28	32	41	24
\$150,000-\$249,999	0	9	16	43	54	50	58
\$250,000+	0	7	11	76	109	134	114
Median Net Worth	\$10,714	\$24,889	\$30,852	\$64,508	\$118,356	\$189,784	\$199,886
Average Net Worth	\$21,125	\$105,978	\$117,842	\$417,406	\$622,014	\$817,896	\$679,691

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2015 and 2020.

April 04, 2016



LifeMode Group: Cozy Country Living Rural Resort Dwellers

Households: 1,215,000

Average Household Size: 2.21

Median Age: 52.4

Median Household Income: \$46,000

WHO ARE WE?

Although the Great Recession forced many owners of second homes to sell, *Rural Resort Dwellers* residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

OUR NEIGHBORHOOD

- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas provide affordable homes valued at 8% less than the US median home value. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

SOCIOECONOMIC TRAITS

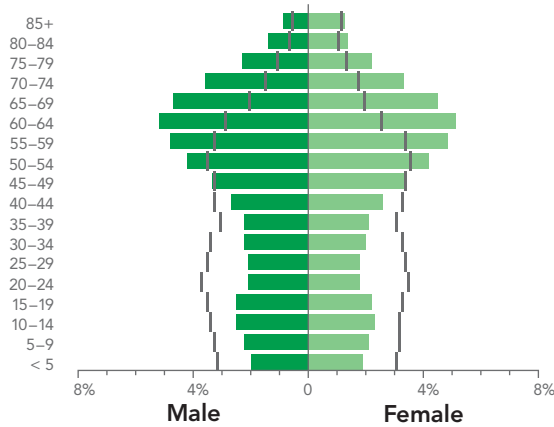
- *Rural Resort Dwellers* residents are close to retirement. They've accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.



AGE BY SEX (Esri data)

Median Age: **52.4** US: 37.6

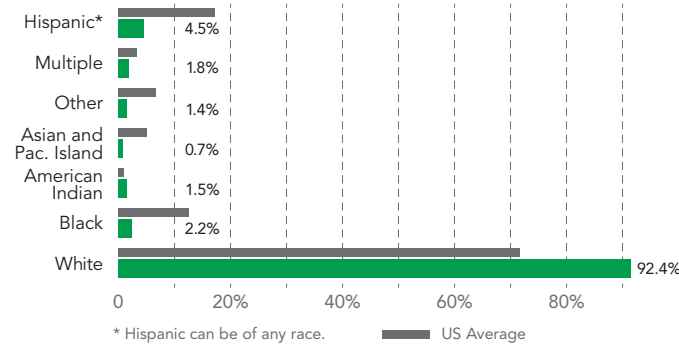
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

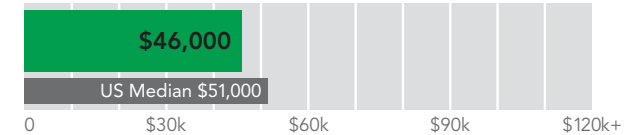
Diversity Index: **21.9** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

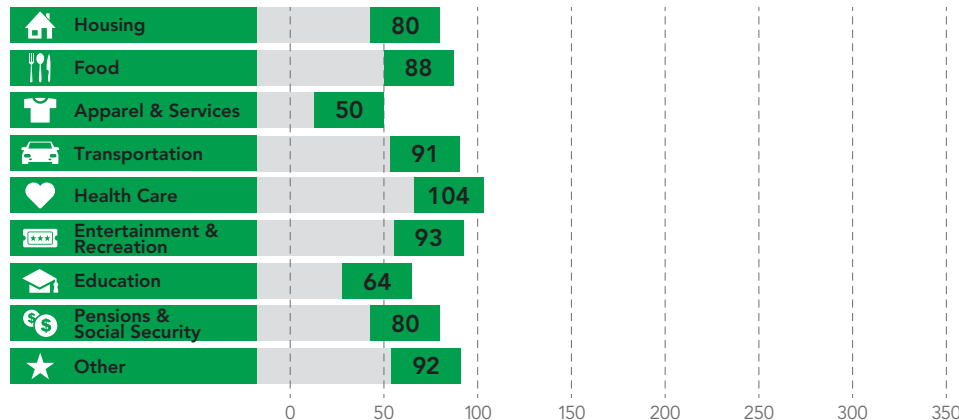


Median Net Worth



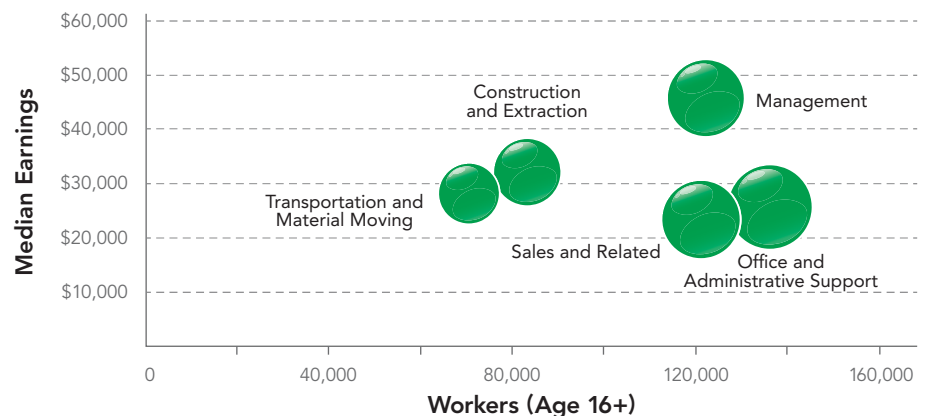
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting with a rifle or shotgun, and motorcycling.
- At home, *Rural Resort Dwellers* residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don't access the Internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—Animal Planet, Discovery Channel, and the DIY Network.

HOUSING

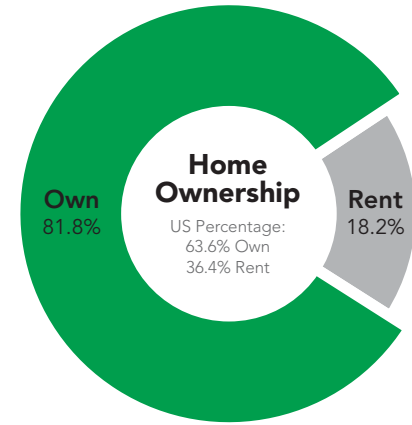
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

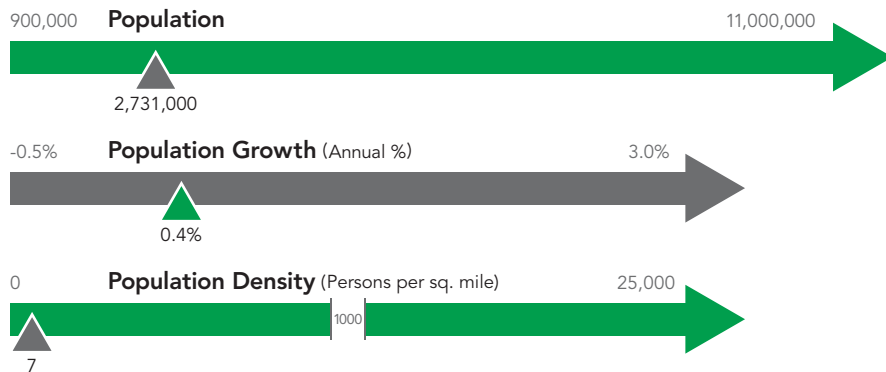
Median Value:
\$163,000

US Median: \$177,000



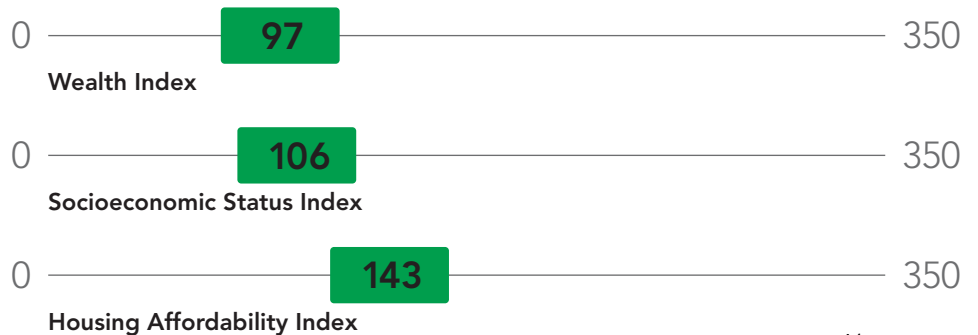
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: GenXurban

Midlife Constants

5E

Households: 3,043,000

Average Household Size: 2.30

Median Age: 45.9

Median Household Income: \$48,000

WHO ARE WE?

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of \$141,000 (Index 80).

SOCIOECONOMIC TRAITS

- Education: 64% have a high school diploma or some college.
- Unemployment is lower in this market at 7.4% (Index 86), but so is the labor force participation rate (Index 89).
- Almost 42% of households are receiving Social Security (Index 150); 28% also receive retirement income (Index 160).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).



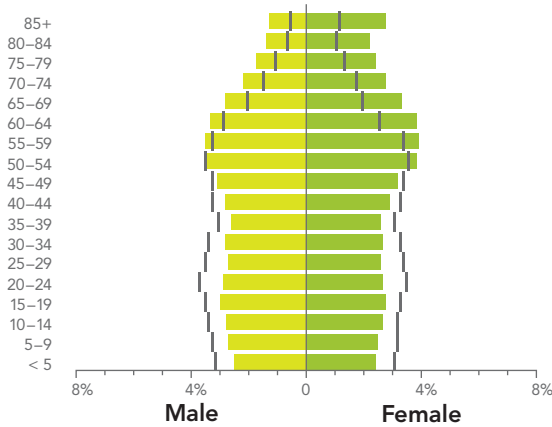
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.

Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)

Median Age: **45.9** US: 37.6

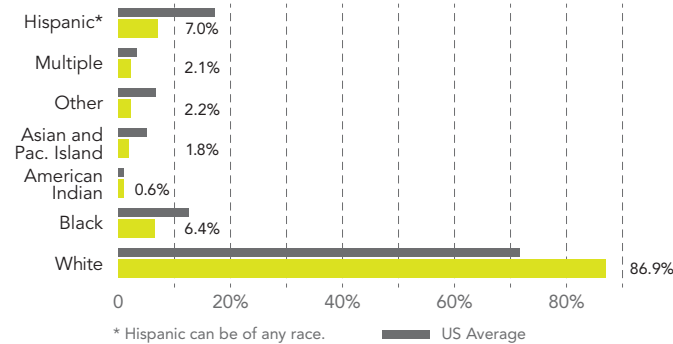
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RACE AND ETHNICITY (Esri data)

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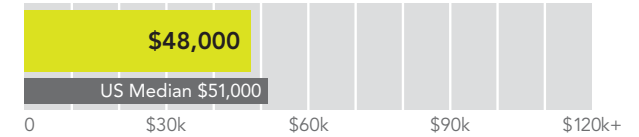
Diversity Index: **34.0** US: 62.1



INCOME AND NET WORTH

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Median Household Income

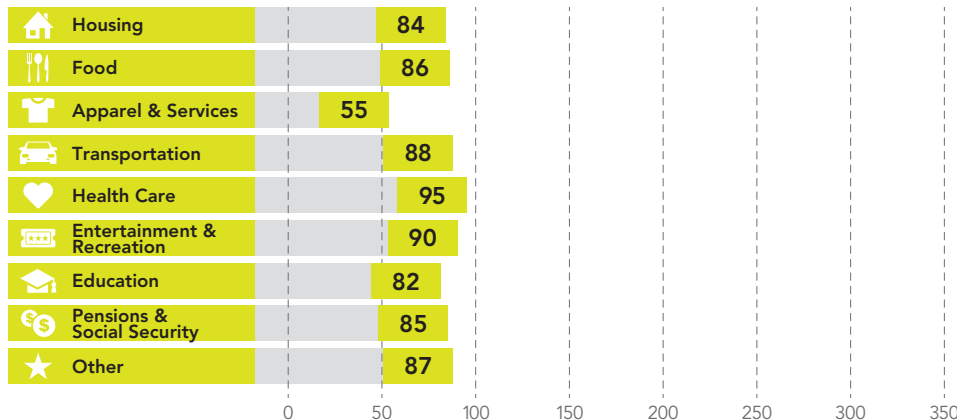


Median Net Worth



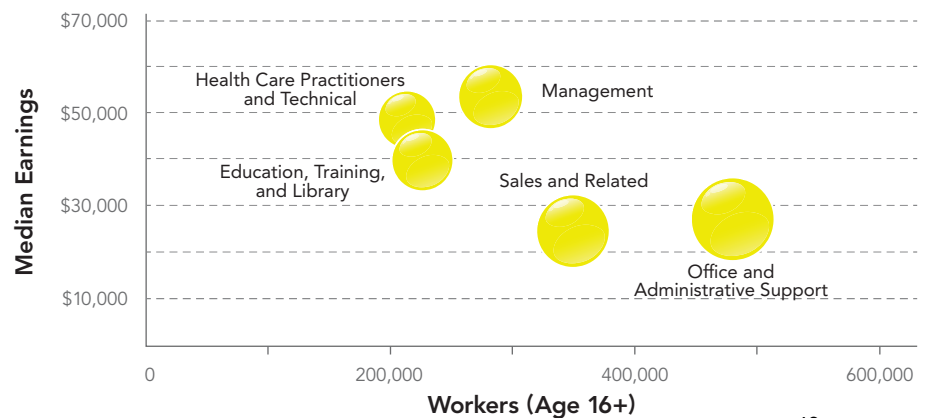
AVERAGE HOUSEHOLD BUDGET INDEX

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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, political, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or Christian channels.
- Leisure activities include scrapbooking, movies at home, reading, fishing, and golf.

HOUSING

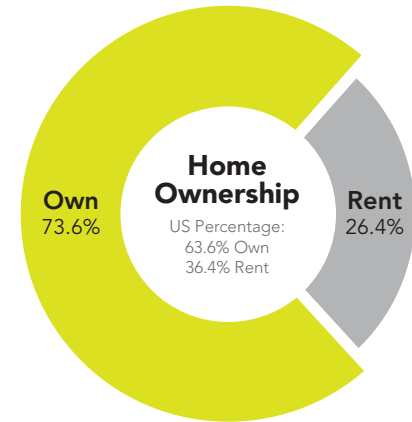
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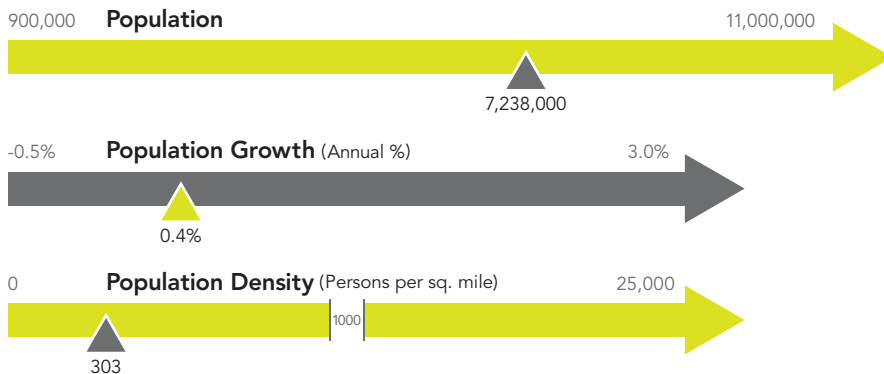
Median Value:
\$141,000

US Median: \$177,000



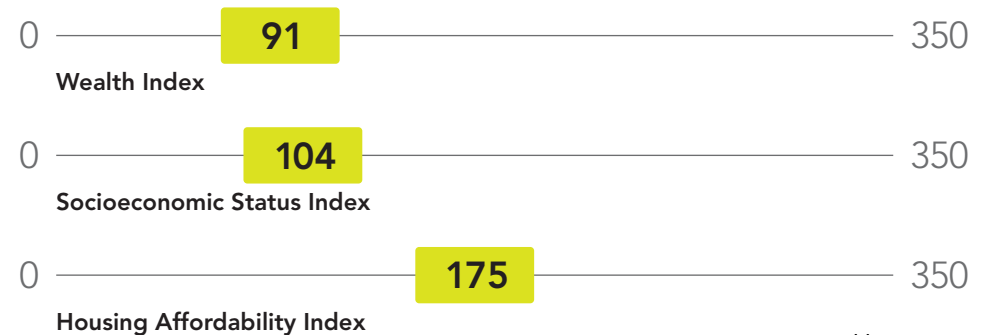
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

The Great Outdoors



Households: 1,850,000

Average Household Size: 2.43

Median Age: 46.3

Median Household Income: \$53,000

WHO ARE WE?

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the US level.

OUR NEIGHBORHOOD

- Over 55% of households are married-couple families; 36% are couples with no children living at home.
- Average household size is slightly smaller at 2.43.
- Typical of areas with rustic appeal, the housing inventory features single-family homes (76%) and mobile homes (16%); a significant inventory of seasonal housing is available (Index 398).
- Residents live in small towns and rural communities throughout the West, South, and Northeast regions of the country.
- More than half of all homes were constructed between 1970 and 2000.
- Most households have one or two vehicles; average travel time to work is slightly higher (28 minutes) despite a disproportionate number that work from home (Index 155).

SOCIOECONOMIC TRAITS

- Nearly 60% have attended college or hold a degree.
- Unemployment is lower at 8% (Index 88), but so is labor force participation at 60%.
- Typical of neighborhoods with older residents, income from retirement and Social Security is common, but residents also derive income from self-employment and investments.
- Residents are very do-it-yourself oriented and cost conscious.
- Many service their own autos, work on home improvement and remodeling projects, and maintain their own yards.
- They prefer domestic travel to trips abroad.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.

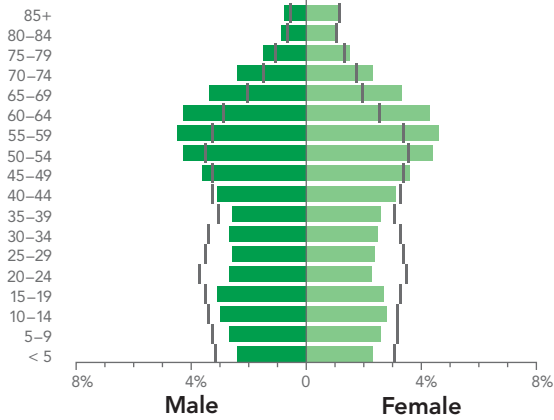
Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: 46.3 US: 37.6

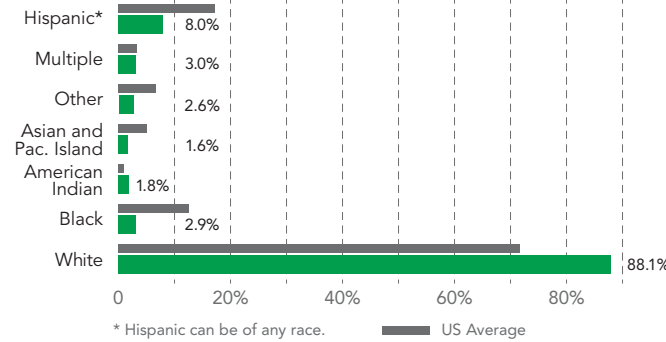
| Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

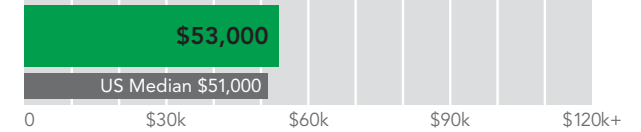
Diversity Index: 33.7 US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

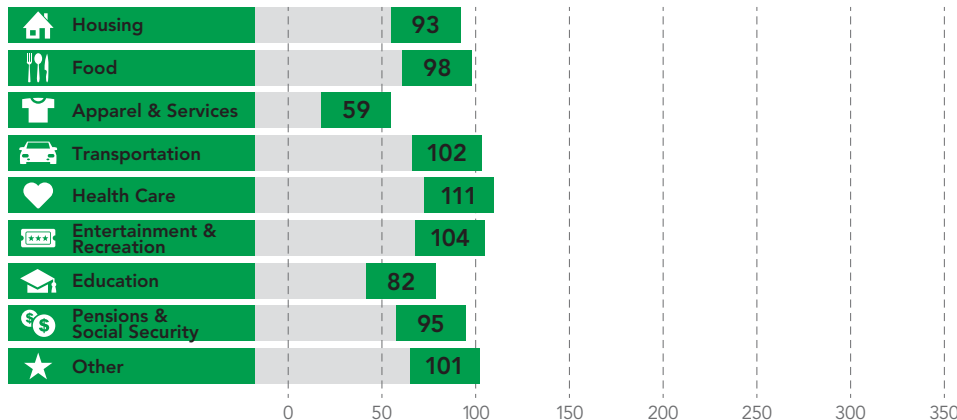


Median Net Worth



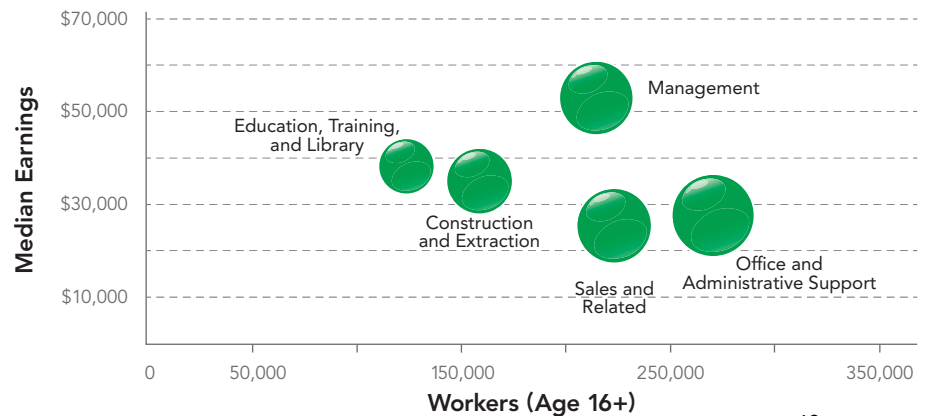
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Satellite dishes and riding lawn mowers are familiar sights in these rural settings, along with multiple vehicles; four-wheel drive trucks are popular, too.
- Residents are members of AARP and veterans' clubs and support various civic causes.
- Technology is not central in their lives: light use of Internet connectivity for shopping and entertainment.
- Most households have pets—dogs or cats.
- Television channels such as CMT, History, and Fox News are popular.
- They enjoy outdoor activities such as hiking, hunting, fishing, and boating.

HOUSING

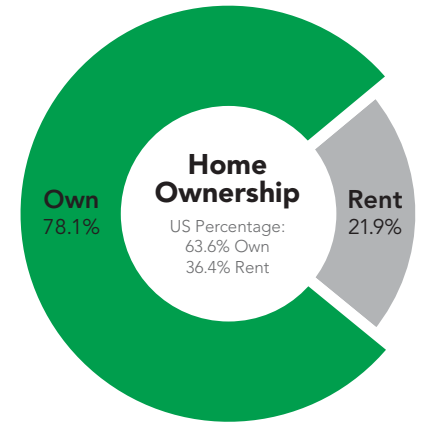
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

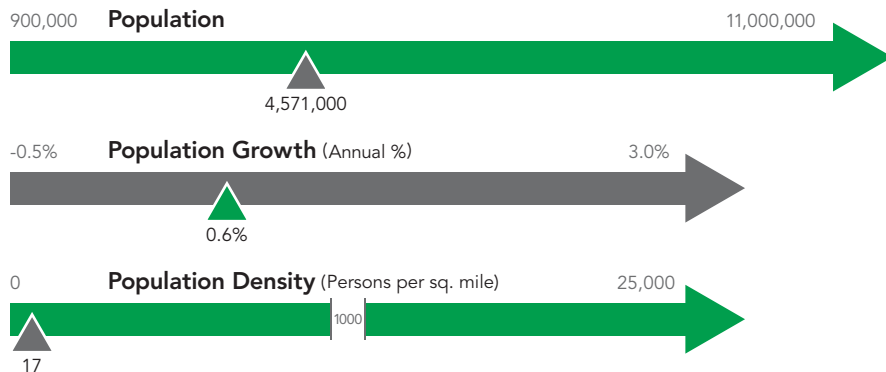
Median Value:
\$189,000

US Median: \$177,000



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

