



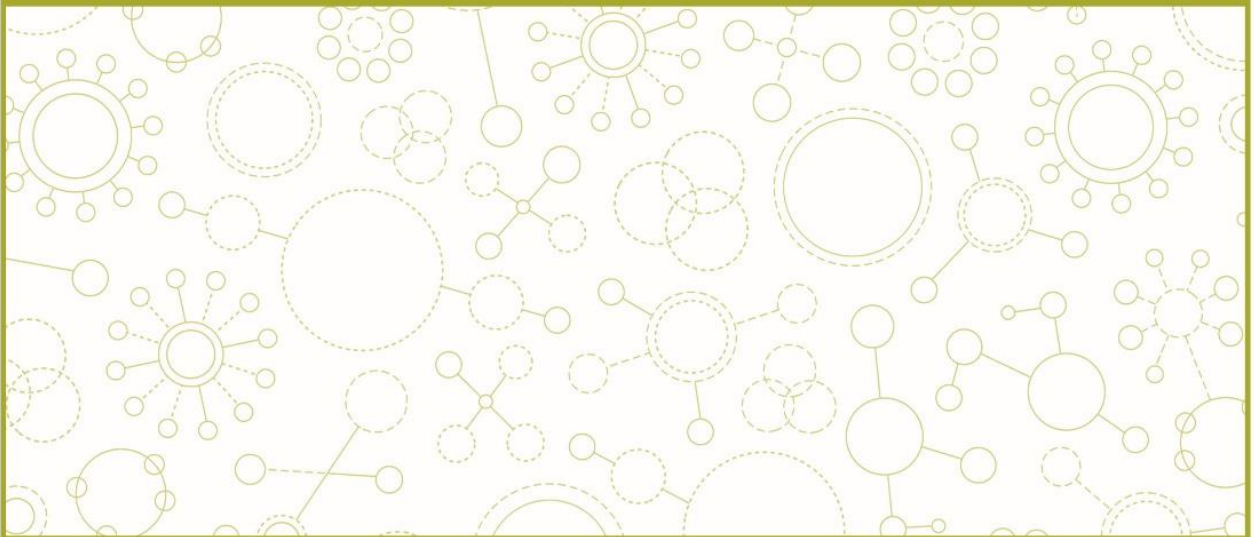
UNIVERSITY OF MINNESOTA EXTENSION

COMMUNITY VITALITY

Entrepreneurial Development Profile

RURAL ENTREPRENEURIAL VENTURES
CITY OF MAPLETON

Prepared by Eric King



In partnership with:



SOUTHERN MINNESOTA
INITIATIVE FOUNDATION

Entrepreneurial Development Profile

RURAL ENTREPRENEURIAL VENTURES
CITY OF MAPLETON

January 6, 2021

Prepared by Eric King

Editor:

Elyse Paxton, senior editor, Center for Community Vitality

Report Reviewers:

Bruce Schwartau, University of Minnesota Extension

Jennifer Hawkins, University of Minnesota Extension

Brigid Tuck, University of Minnesota

Partners/Sponsors:

Pam Bishop, vice president of economic development, Southern Minnesota Initiative Foundation

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Using This Profile

This report is meant to provide your community with the knowledge to make better informed decisions regarding economic development objectives. In conjunction with a process to engage multiple stakeholders, perspectives, interests, and visions, the data in this report will help identify both challenges and opportunities that can be addressed through collaborative activities. This report can also be helpful in starting community conversations, as a framework during visioning sessions, and in combination with other tools used to develop strategic plans and economic development objectives.

The information presented here is designed to help you understand local economic drivers, population trends, business trends, and income and spending patterns. It also provides data at the regional and community levels, as well as an assessment of opportunities for development. The report format is inspired by the Development Opportunity Profile developed by e2 Entrepreneurial Ecosystems.

Opportunity Insights

This report will provide communities with an understanding of their local and regional economy by discovering and analyzing secondary data. Communities can use this content to better understand development opportunities, along with local knowledge of the region and other efforts to gather on-the-ground information. The report includes data for Blue Earth County at the county and zip code levels.

Key Takeaways

- **Blue Earth County attracts and retains many workers in the county.** This commuting pattern results in a vibrant retail and service economy. It is likely that much of the retail trade occurs within the Mankato micropolitan area. Proximity to this trade area may benefit businesses in surrounding communities as well, as it provides multiple markets to sell into.
- **The population of Blue Earth County and the Mapleton area has grown.** Additionally, the percentage change for the 20- to 34-year-old age categories for Blue Earth County increased dramatically between 2000 and 2010, compared to the time between 1990 and 2000. A recent Small Business Development Centers report suggests millennials have a higher propensity for entrepreneurship.¹
- **Business development trends are mixed but promising.** While self-employment numbers have been relatively stagnant in Blue Earth County since 2010, there has been an increase in the number of Stage 1 (two to nine jobs) and Stage 2 (10-99 jobs) entrepreneurial ventures within the region. This suggests entrepreneurs may be transitioning from being self-employed to hiring employees, indicating there is economic strength to build upon. However, this entrepreneurial pipeline may need support. An opportunity exists to better understand and tap into self-employed entrepreneurs and Stage 2 firms to help them grow.

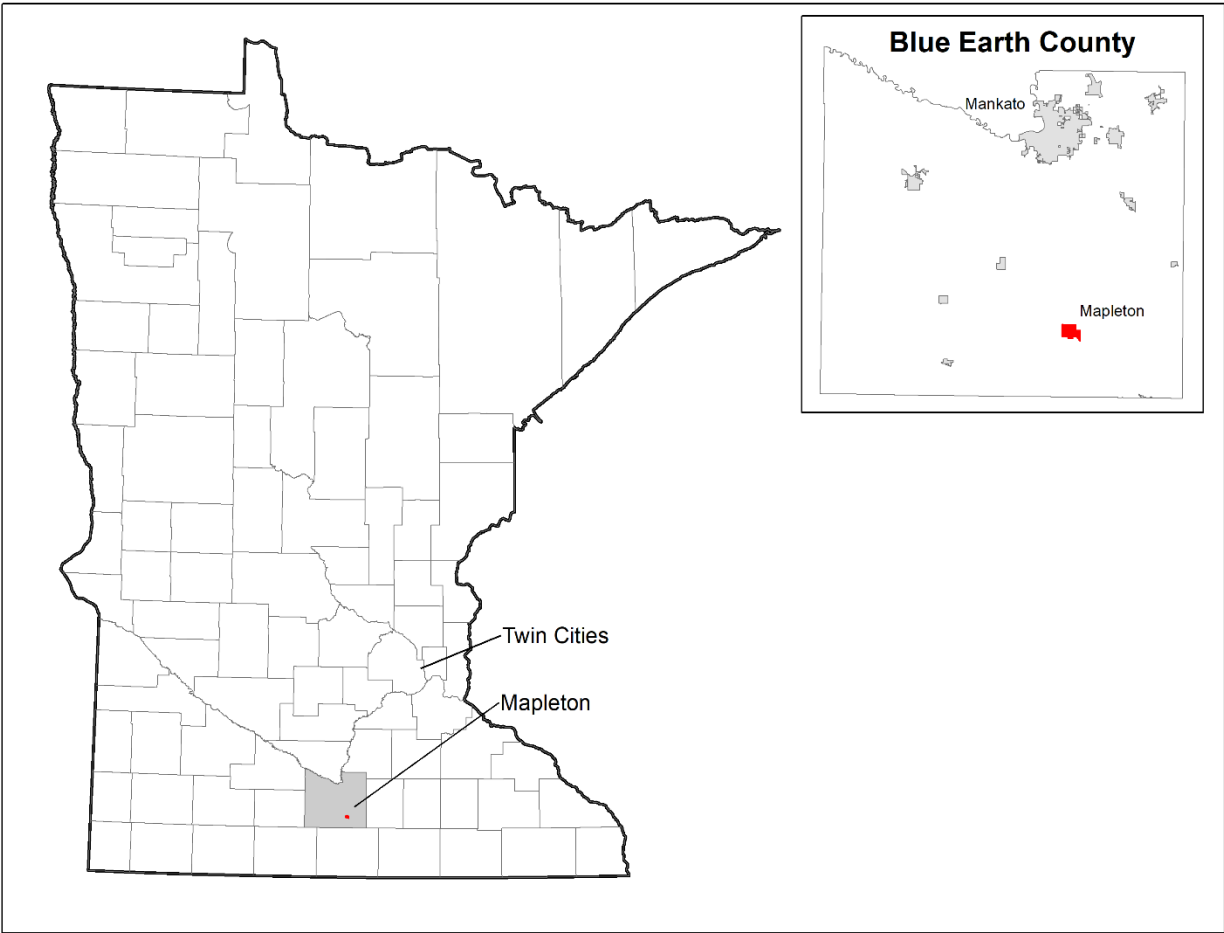
¹ <https://americassbdc.org/sbdcgenstudy/>

Regional Context

Communities exist within a larger economic context that can significantly influence and drive economic development. Understanding the regional context of your community can reveal its unique challenges and opportunities. As we continue to experience shifts in our demographics and changes in workforce patterns, new amenities offer the ability to telecommute and better engage with community members and businesses. These resources and services are becoming important considerations for rural communities to consider as they strive to attract and retain residents and enhance economic activity.

The Mapleton area is located southwest of the Twin Cities. It is about 100 miles from Minneapolis and 20 miles from Mankato. Mapleton is located in the southeastern portion of Blue Earth County. The geographic location of the community would be classified as rural but is located within reasonable proximity to the Mankato micropolitan area. As such, access to both economic and job opportunities in the micropolitan area creates unique development opportunities, as well as some challenges.

Figure 1: Regional Context



Population Trends

Trends in population growth or loss are included in this report, as development opportunities are closely tied with economic growth or decline. Economic development activities should be developed in ways that attract and retain people. While a growing population may contribute to a stronger and more robust workforce and community economy, a declining population can have the reverse impact and lead to further economic challenges and decline.

As illustrated in Figure 2, the population of Blue Earth County has experienced a steady increase during the past two decades.

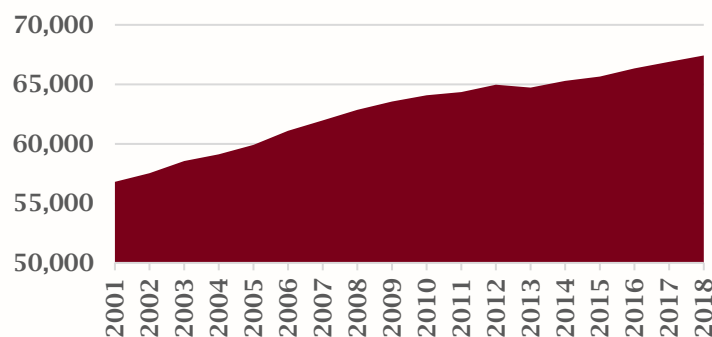
Understanding changes in the components of population growth and loss is useful for considering strategies to sustain—and grow—current population levels. While population growth is not always necessary for economic growth, population decline can lead to a downward spiral of community vibrancy and economic activity.

Figure 3 shows Brown County’s average annual change in population, including natural change (births and deaths) and migration (in-migration and out-migration), from 2000 through 2018. Natural change (births outnumbering deaths) accounted for 54 percent of the change. Migration also contributed significantly to the growth, as the county is attracting new residents.

Another element of population change is by age cohort. Observing changes in age cohorts can be useful when considering entrepreneurial development opportunities. Attracting and retaining a population across different ages should be considered when developing economic

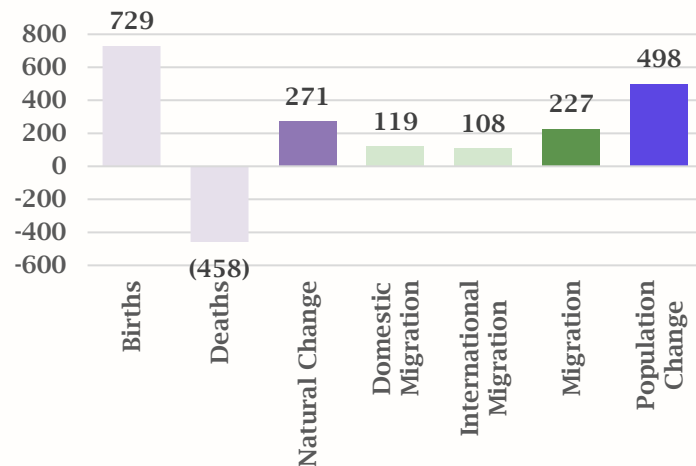
Demographic Profile of Blue Earth County, MN		
2010		
Population		64,013
Median Age		29.8
Households		24,445
Average Household Size		2.43
2020 Projected Population		71,677
2025 Projected Population		75,587
Projected 2020-2025		
Growth Rate		+0.08% per year ¹

Figure 2: Population Trends



Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile System

Figure 3: Average Annual Components of Population Change, Brown County, MN (2000-2018)



Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile System

development initiatives. This strategy can be combined with other marketing efforts to ensure your community attracts a wide and diverse business and retail sector through local business growth.

In addition, many communities are experiencing a brain gain—a growth in the 30- to 44-age cohorts.

Ben Winchester, a rural sociologist with the University of Minnesota’s Extension Center for Community Vitality, studies population trends across both the state and the country. He has noted some important trends:

“High school graduates often leave small towns. They go to college or get jobs in the city. But Census data shows that many come back to rural areas—often in their 30s and 40s. And they come with college degrees, work experience, professional contacts, and children.

Some lifetime city dwellers move to rural areas, too. They are eager to make a new life in a rural community. These educated and skilled residents moving or returning to rural areas are a part of the brain gain.”

- Ben Winchester, University of Minnesota Extension Center for Community Vitality

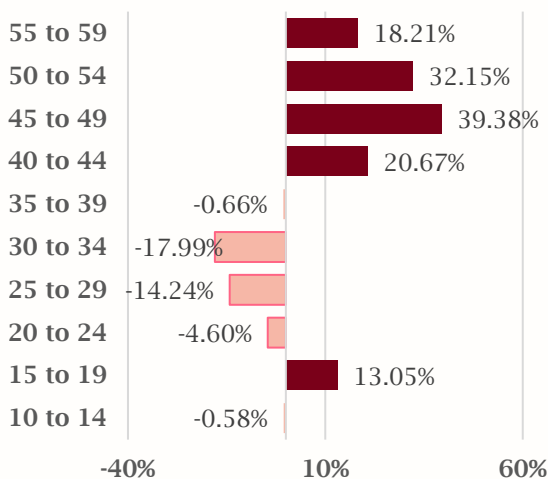
The population of 30- to 49-year-olds has increased in many rural Minnesota counties.

Newcomers bring education, skills, spending power, and children.

People migrate to rural communities for 1) a simpler life, 2) safety and security, 3) affordable housing, 4) outdoor recreation, and 5) quality schools.

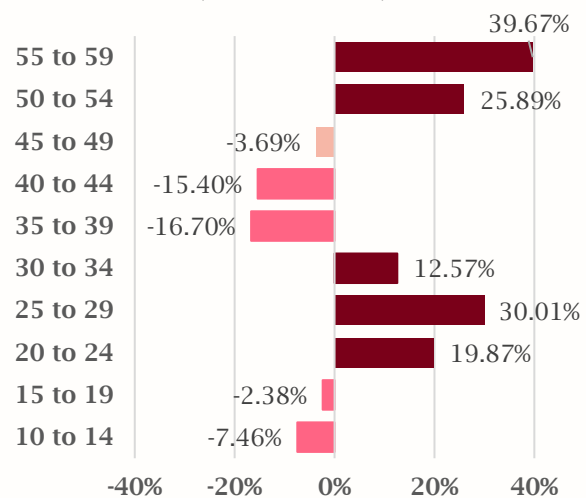
Figures 4 and 5 illustrate population changes by age cohort in Blue Earth County between 1990 and 2000 and between 2000 and 2010. Between 2000 and 2010, a negative shift occurred in the 35-45 age categories, as well as the under 20 age categories. Since a large university is located in Blue Earth County, data in terms of the 18-30 age cohort and 30-34 age cohort skew on a seasonal basis. Of these age cohorts, a recent SBDC report noted millennials are most inclined toward entrepreneurship.²

Figure 4: Percent Age Cohort Change (1990 to 2000)



Source: U.S. Decennial Census Data, 1990 & 2000

Figure 5: Percent Age Cohort Change (2000 to 2010)



Source: U.S. Decennial Census Data, 2000 & 2010

² <https://americassbdc.org/sbdcgenstudy/>

Another element of population change is race and ethnicity. The composition of the country is shifting. Headwaters Economics notes that in the United States in 2015, more children under the age of five were minorities than non-Hispanic whites. In addition, individuals identifying as Hispanic (of any race) is expected to grow dramatically in the coming decades, from 17.3 percent in 2016 to 28.6 percent in 2060.

In 2018, the population of Blue Earth County was 88 percent white (compared to 83 percent overall in Minnesota).

Employment Trends

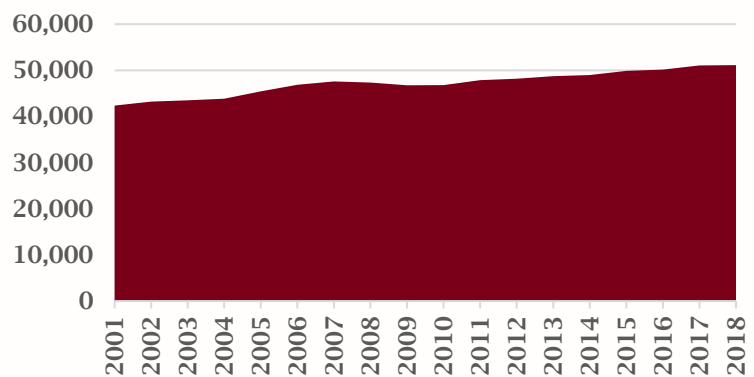
Figure 6 highlights employment trends in the county during the past two decades. While population increases are usually followed by increases in employment, rural counties often experience patterns of growing population and declining employment (or vice versa). Since employment and workforce are regional, it is generally not uncommon for people to live in one community and commute to another for employment or business operations.

While a slight dip in employment occurred across the county during the Great Recession, employment recovered and grew through 2016.

According to Headwaters Economics data, about 55 percent of the employed living in Blue Earth County work within the county. This compares to a Minnesota county-wide average of 36.4 percent.

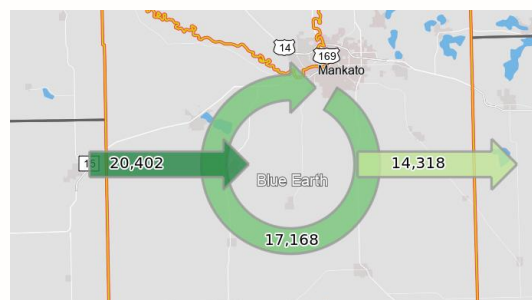
OnTheMap, a U.S. Census tool, provides a quick and detailed analysis of worker inflow and outflow. Figure 7 shows a significant portion of workers are either coming from outside of the county to work or living and working within its boundaries as opposed to living and working within the county. This information indicates an opportunity for commerce to meet the needs of both residents and commuting workers.

Figure 6: Employment Trends



Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile System

Figure 7: Blue Earth County Commuting Patterns



Source: OnTheMap. 2020 U.S. Census Longitudinal Employer-Household Dynamics

Labor Earnings Trends

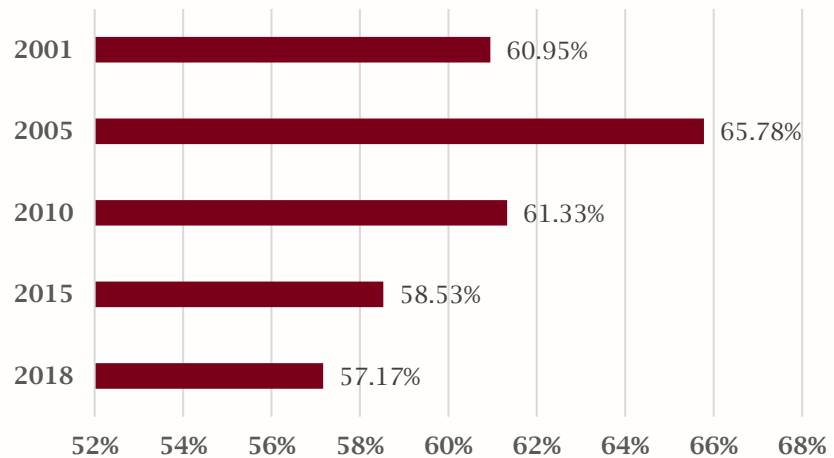
Figure 8 provides information on labor earnings as a percent of total income, which can be a useful proxy for examining the robustness of the economy.

Labor income includes salaries, wages, and proprietor's income. Non-labor income includes dividends, interest, rent, and transfer payments (e.g., government retirement, Medicaid, unemployment benefits).

An increase in the share of non-labor income suggests an aging population, or an increase in retirees, which is common in many rural areas.

Non-labor income can provide both a lifeline for unemployed or underemployed residents and a stable form of income for residents who are either unable to work or out of the workforce altogether. Sixty to 70 percent of labor earnings as a percent of total income is generally considered healthy. Regions in which this figure is consistently declining should be concerned about the future health and vibrancy of the economy. Blue Earth County has dipped slightly below the healthy range.

Figure 8: Labor Earnings as a Percent of Total Income

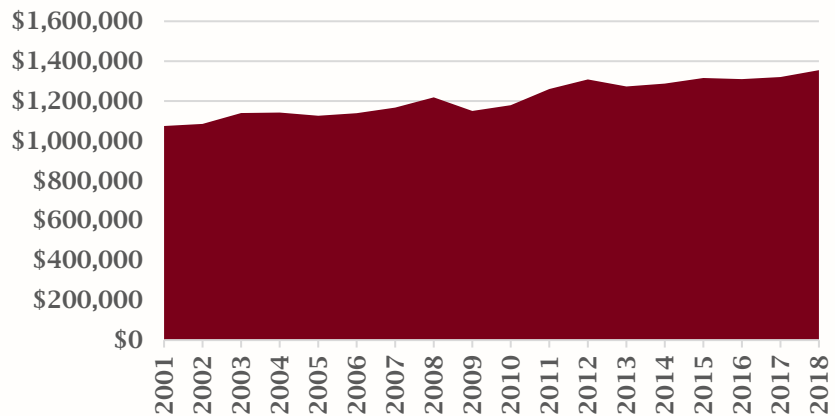


Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile

Personal Income Trends

Figure 9 highlights long-term personal income trends for Blue Earth County in 2019 dollars (adjusted for inflation). Personal income trends are an important indicator of the health and strength of both household and community well-being. It is generally beneficial for the health and well-being of a community when personal income is rising at a rate that exceeds population and employment growth.

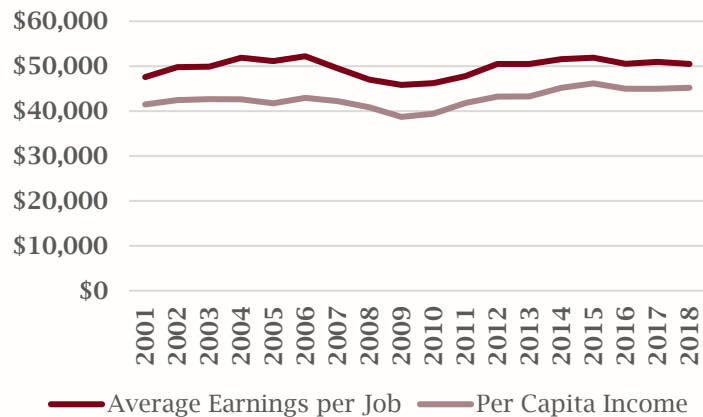
Figure 9: Personal Income Trends (2019 Dollars in Millions)



Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile

Average earnings per job and per capita income during the past two decades are captured in Figure 10. Total personal income includes active earnings (e.g., wage and salary earnings) and passive earnings (e.g., rents, Social Security, retirement). In some rural communities, an aging population can result in a rising per capita income and a stagnant average earnings per job.

Figure 10: Average Earnings Per Job and Per Capita Income (2019 Dollars)



Source: 2019 U.S. Department of Commerce. Bureau of Economic Analysis, Regional Economic Accounts, Washington D.C.; reported by Headwaters Economic Profile

Therefore, average earnings per job can be a better indicator of the economic vitality of a community. As a result, it is useful to use average earnings per job to better understand where business owners and workers currently stand. Rising wages and earnings can provide more disposable income and potentially lead to more employment opportunities.

Data for Blue Earth County shows a relatively stagnant average earnings per job in recent years and modest per capita income gains.



Economic Drivers

Understanding the different economic drivers that shape the regional economy can be useful for understanding the industries that generate the most income and earnings in the region. Such industries may be priorities for business retention and expansion activities. Table 1 highlights the top economic drivers in Blue Earth County, including both earnings per worker and total earnings by industry.

The LQ number indicates the location quotient. This is the concentration of a particular industry relative to other regions. A location quotient higher than 1 indicates the presence and strength of an industry cluster, which is a concentration of industry in a particular region. The higher the LQ, the stronger the concentration, or cluster of firms, relative to other regions. Many communities seek to build on clusters of industries as an economic development strategy. Data shows the manufacturing, agriculture, and healthcare and social assistance sectors have moderately strong quotients for Blue Earth County. In addition, earnings per worker in these industries are among some of the highest. Jobs in manufacturing and healthcare have increased, while agriculture-related jobs have declined.

Table 1: Industry Drivers

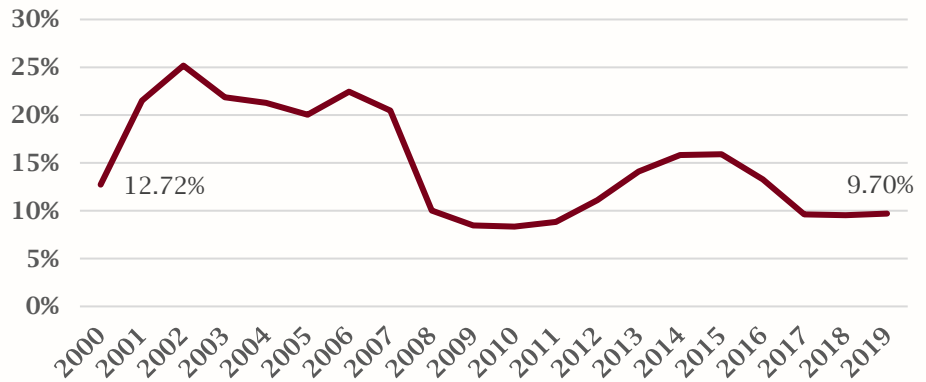
Industry	2015 Jobs	2020 Jobs	% Change in Jobs	2020 Earnings Per Worker	2019 GRP	2020 LQ
Manufacturing	3,757	4,252	13%	\$74,909	\$706,174,410	1.23
Health Care and Social Assistance	8,664	9,263	7%	\$60,694	\$632,458,205	1.64
Government	5,935	5,943	0%	\$66,540	\$420,591,257	0.9
Retail Trade	6,008	5,794	-4%	\$32,210	\$309,249,350	1.34
Information	1,197	759	-37%	\$65,704	\$253,757,825	0.94
Construction	2,176	2,381	9%	\$72,118	\$224,911,617	0.94
Finance and Insurance	1,006	1,039	3%	\$95,723	\$215,246,127	0.59
Wholesale Trade	1,517	1,238	-18%	\$71,653	\$192,393,562	0.77
Real Estate and Rental and Leasing	645	917	42%	\$38,341	\$148,960,518	1.21
Professional, Scientific, and Technical Services	1,392	1,275	-8%	\$82,103	\$142,607,366	0.43
Accommodation and Food Services	3,675	3,978	8%	\$18,412	\$110,645,886	1.05
Utilities	196	203	4%	\$140,432	\$110,524,146	1.37
Transportation and Warehousing	1,163	1,465	26%	\$48,805	\$99,319,199	0.86
Other Services (except Public Administration)	1,878	2,028	8%	\$30,578	\$88,794,960	0.97
Agriculture, Forestry, Fishing and Hunting	768	694	-10%	\$50,324	\$76,157,576	1.36
Administrative and Support and Waste Management and Remediation Services	1,160	1,156	0%	\$38,349	\$61,529,689	0.42
Educational Services	912	859	-6%	\$25,529	\$27,760,446	0.76
Arts, Entertainment, and Recreation	586	643	10%	\$17,385	\$17,643,405	0.83
Management of Companies and Enterprises	260	163	-37%	\$93,874	\$16,482,017	0.26
Mining, Quarrying, and Oil and Gas Extraction	53	68	28%	\$71,896	\$15,677,878	0.38

Source: 2020 U.S. Department of Labor. Bureau of Labor Statistics, Local Area Unemployment Statistics, Washington, D.C.; 2019 National Bureau of Economic Research. U.S. Business Cycle Expansions and Contractions, Cambridge, MA; reported by Headwaters Economic Profile System

Figure 11 provides information on the total nonfarm proprietor income as a percent of wage and salary income. This can be a good indicator for local businesses measuring how these ventures are doing in terms of success and wellness.

Traditionally considered one of the greatest assets of small-town American communities, and often referred to as Main Street USA, locally-owned retail businesses, services, and other industries typically have roots and ties within the community. The relative percentage of these Main Street-type businesses rose in the early 2000s but has since fallen to under 10 percent, indicating entrepreneurial endeavors may be less attractive relative to wage and salary employment.

Figure 11: Nonfarm Proprietor Income as a Percent of Wage and Salary Income



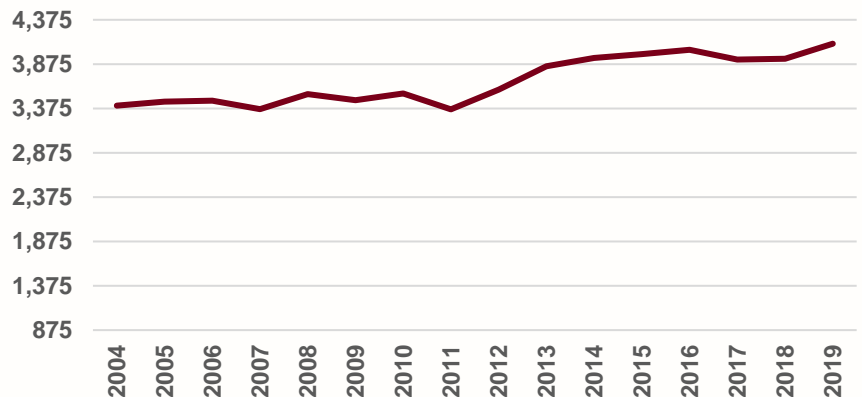
Source: 2020 Bureau of Economic Analysis. Personal Income and Employment by Major Component by County

Business and Entrepreneurial Economy

The business and entrepreneurial makeup of a community are key components to understanding when developing sound and informed economic development initiatives. The following figures (Figures 12-14; Tables 1-2) provide information about different indexes within the regional economy that are useful to know when creating strategic development objectives.

Figure 12 shows the number of businesses within the region, including public sector and nonprofit entities. The total number of businesses in Blue Earth County has remained somewhat consistent from 2003 to 2011 and has since trended upward.

Figure 12: Total Businesses

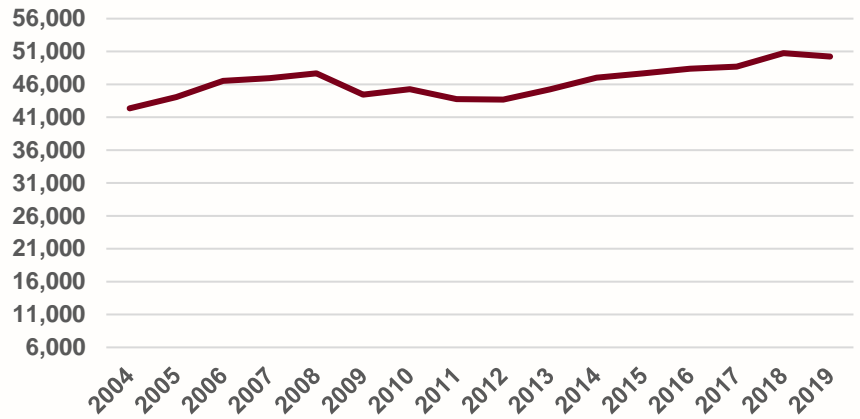


Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org



Figure 13 shows the total number of jobs in Blue Earth County during the past 15 years, including both nonprofit and public sector entities. These figures, however, do not reflect the employment of those who live in Blue Earth County but work outside of it. Total jobs in the county have been on the rise since 2012 but took a slight dip between 2018 and 2019.

Figure 13: Total Jobs



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

Table 2 provides an overview of total businesses and total employees by NAICS code in Blue Earth County. ESRI organizes economic activity into two sectors, traded and non-traded.

Traded sectors are those that produce products and services sold outside the county, which attracts new capital into the community. These traded sectors, sometimes referred to as basic industries, are key components of a healthy and vibrant economy. Traded sectors include manufacturing, agriculture and mining, and wholesale trade.

Non-traded sectors serve primarily local consumers and are vital to the quality of life for community citizens. Non-traded sectors typically include categories like education, retail, and construction.

Table 2: Economic Sectors, Blue Earth County, 2018

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	41	1.4%	129	0.3%
Mining	2	0.1%	137	0.3%
Utilities	3	0.1%	37	0.1%
Construction	273	9.2%	2,781	6.2%
Manufacturing	115	3.9%	4,084	9.1%
Wholesale Trade	109	3.7%	1,850	4.1%
Retail Trade	423	14.2%	7,038	15.7%
Motor Vehicle & Parts Dealers	55	1.8%	794	1.8%
Furniture & Home Furnishings Stores	26	0.9%	215	0.5%
Electronics & Appliance Stores	17	0.6%	244	0.5%
Bldg Material & Garden Equipment & Supplies Dealers	42	1.4%	680	1.5%
Food & Beverage Stores	54	1.8%	1,581	3.5%
Health & Personal Care Stores	42	1.4%	486	1.1%
Gasoline Stations	9	0.3%	84	0.2%
Clothing & Clothing Accessories Stores	56	1.9%	512	1.1%
Sport Goods, Hobby, Book, & Music Stores	29	1.0%	432	1.0%
General Merchandise Stores	16	0.5%	1,278	2.9%
Miscellaneous Store Retailers	64	2.2%	557	1.2%
Non-store Retailers	13	0.4%	175	0.4%
Transportation & Warehousing	85	2.9%	794	1.8%
Information	61	2.0%	1,585	3.5%
Finance & Insurance	191	6.4%	1,263	2.8%
Central Bank/Credit Intermediation & Related Activities	49	1.6%	570	1.3%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	45	1.5%	242	0.5%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	97	3.3%	451	1.0%
Real Estate, Rental & Leasing	160	5.4%	908	2.0%
Professional, Scientific & Tech Services	196	6.6%	1,468	3.3%
Legal Services	45	1.5%	276	0.6%
Management of Companies & Enterprises	6	0.2%	57	0.1%
Administrative & Support & Waste Management & Remediation Services	95	3.2%	594	1.3%
Educational Services	83	2.8%	4,408	9.9%
Health Care & Social Assistance	295	9.9%	8,999	20.1%
Arts, Entertainment & Recreation	59	2.0%	512	1.1%
Accommodation & Food Services	181	6.1%	4,346	9.7%
Accommodation	24	0.8%	666	1.5%
Food Services & Drinking Places	157	5.3%	3,680	8.2%
Other Services (except Public Administration)	365	12.3%	2,510	5.6%
Automotive Repair & Maintenance	67	2.3%	459	1.0%
Public Administration	102	3.4%	1,153	2.6%
Unclassified Establishments	131	4.4%	49	0.1%
Total	2,976	100.0%	44,702	100.0%

Source: Esri Business Analyst, Business Summary, 2020



Table 3 highlights the retail supply and demand within Blue Earth County and identifies both trade surpluses and leakages. Surpluses are shown in red and leakages in green. Understanding and applying this data can be helpful for developing strategic retail development objectives (e.g., business retention and expansion programming), finding competitive niches, and/or identifying potential leakages in the regional economy. Identifying potential leakages may provide opportunities for new businesses to serve customers more locally. At the county level, local demand is being met in most categories. In addition, the data show that many categories are drawing customers from outside the county.

Table 3: Retail Marketplace Profile, Blue Earth County, 2018

2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage- Surplus Factor	Total Businesses
Motor Vehicle & Parts Dealers	441	\$179,095,193	\$256,767,298	-\$77,672,105	-17.8	61
Automobile Dealers	4411	\$143,864,736	\$195,004,503	-\$51,139,767	-15.1	24
Other Motor Vehicle Dealers	4412	\$20,229,886	\$35,996,761	-\$15,766,875	-28.0	15
Auto Parts, Accessories & Tire Stores	4413	\$15,000,571	\$25,766,034	-\$10,765,463	-26.4	22
Furniture & Home Furnishings Stores	442	\$25,270,185	\$42,760,873	-\$17,490,688	-25.7	28
Furniture Stores	4421	\$15,389,962	\$35,252,225	-\$19,862,263	-39.2	15
Home Furnishings Stores	4422	\$9,880,223	\$7,508,648	\$2,371,575	13.6	13
Electronics & Appliance Stores	443	\$29,680,188	\$45,333,397	-\$15,653,209	-20.9	18
Bldg Materials, Garden Equip. & Supply Stores	444	\$58,266,400	\$129,508,644	-\$71,242,244	-37.9	42
Bldg Material & Supplies Dealers	4441	\$52,455,119	\$123,921,954	-\$71,466,835	-40.5	31
Lawn & Garden Equip & Supply Stores	4442	\$5,811,281	\$5,586,690	\$224,591	2.0	11
Food & Beverage Stores	445	\$130,907,956	\$262,111,122	-\$131,203,166	-33.4	50
Grocery Stores	4451	\$109,014,845	\$223,338,131	-\$114,323,286	-34.4	23
Specialty Food Stores	4452	\$6,732,341	\$5,994,197	\$738,144	5.8	11
Beer, Wine & Liquor Stores	4453	\$15,160,770	\$32,778,794	-\$17,618,024	-36.8	16
Health & Personal Care Stores	446,4461	\$58,340,057	\$56,739,868	\$1,600,189	1.4	39
Gasoline Stations	447,4471	\$94,929,835	\$97,819,813	-\$2,889,978	-1.5	19
Clothing & Clothing Accessories Stores	448	\$41,682,155	\$55,494,179	-\$13,812,024	-14.2	55
Clothing Stores	4481	\$28,713,436	\$35,863,230	-\$7,149,794	-11.1	34
Shoe Stores	4482	\$6,028,788	\$10,560,481	-\$4,531,693	-27.3	10
Jewelry, Luggage & Leather Goods Stores	4483	\$6,939,931	\$9,070,468	-\$2,130,537	-13.3	11
Sporting Goods, Hobby, Book & Music Stores	451	\$24,775,824	\$68,853,855	-\$44,078,031	-47.1	36
Sporting Goods/Hobby/Musical Instr Stores	4511	\$21,406,670	\$54,129,394	-\$32,722,724	-43.3	30
Book, Periodical & Music Stores	4512	\$3,369,154	\$14,724,461	-\$11,355,307	-62.8	6
General Merchandise Stores	452	\$143,391,665	\$319,037,528	-\$175,645,863	-38.0	14
Department Stores Excluding Leased Depts.	4521	\$106,752,171	\$233,854,425	-\$127,102,254	-37.3	10
Other General Merchandise Stores	4529	\$36,639,494	\$85,183,103	-\$48,543,609	-39.8	4
Miscellaneous Store Retailers	453	\$33,206,084	\$34,933,951	-\$1,727,867	-2.5	67
Florists	4531	\$1,613,220	\$4,171,977	-\$2,558,757	-44.2	7
Office Supplies, Stationery & Gift Stores	4532	\$6,324,801	\$8,574,055	-\$2,249,254	-15.1	16
Used Merchandise Stores	4533	\$4,026,629	\$10,216,968	-\$6,190,339	-43.5	22
Other Miscellaneous Store Retailers	4539	\$21,241,434	\$11,970,951	\$9,270,483	27.9	22
Nonstore Retailers	454	\$13,148,072	\$17,345,210	-\$4,197,138	-13.8	4
Electronic Shopping & Mail-Order Houses	4541	\$10,035,306	\$6,112,262	\$3,923,044	24.3	1
Vending Machine Operators	4542	\$608,595	\$11,075,014	-\$10,466,419	-89.6	1
Direct Selling Establishments	4543	\$2,504,171	\$157,934	\$2,346,237	88.1	2
Food Services & Drinking Places	722	\$86,732,356	\$137,162,143	-\$50,429,787	-22.5	145
Special Food Services	7223	\$2,221,645	\$2,916,768	-\$695,123	-13.5	8
Drinking Places - Alcoholic Beverages	7224	\$4,834,489	\$4,663,982	\$170,507	1.8	9
Restaurants/Other Eating Places	7225	\$79,676,222	\$129,581,393	-\$49,905,171	-23.8	128

Source: ESRI Business Analyst, Retail Marketplace Profile, 2020.

Entrepreneurial and Business Profile

Entrepreneurs are risk-takers and innovators, providing new jobs and opportunities for communities both large and small. They also often play a critical role in regional and local economies by contributing to the different facets of community capital necessary for thriving economies.

Businesses pass through stages as they grow. Looking at business and growth trends for each stage provides important insight into the health of the local entrepreneurial and business ecosystem. Based on these insights, development and support efforts can be targeted for highest impact.

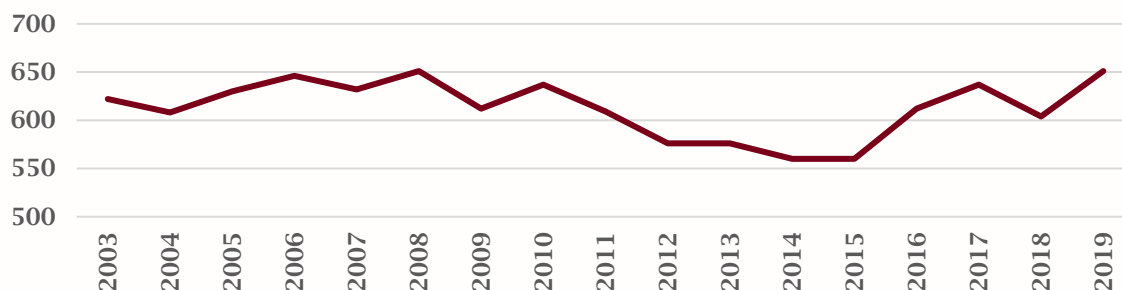
Stages of firm development include the following:

- Startup—Self-employed persons
- Stage 1—Firms with 2-9 employees
- Stage 2—Firms with 10-99 employees
- Stage 3—Firms with 100-499 employees
- Stage 4—Firms with 500+ employees

Startup entrepreneurs serve as the “mouth of the entrepreneurial pipeline” (Don Macke, 2019). The number of self-employed businesses in a community, especially when the owner/operator is the only employee, can be a leading indicator of entrepreneurial activity within the region.

Figure 14 uses data from www.youreconomy.org to highlight self-employment trends in Blue Earth County starting in the early 2000s. While rising numbers in self-employment can be an indicator of new startups and innovations in a community, it can also indicate a lack of employment opportunities that is pushing people to earn income on their own. Likewise, a decline in self-employment can suggest an increase in the number of wage and salaried employment within the community, providing more stable opportunities for struggling entrepreneurs. But it can also be an indicator of an overall declining entrepreneurial vibrancy, which makes it crucial to understand the “how” and “why” of a community’s changes in self-employment trends.

Figure 14: Self-Employed



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

Blue Earth County, MN Business Summary	
Total Businesses	2,976
<u>Businesses per 1,000 residents:</u>	
Blue Earth County	67
Minnesota	37
United States	77
Total Employees	44,702
<u>Employees per 1,000 residents:</u>	
Blue Earth County	624
Minnesota	574
United States	447

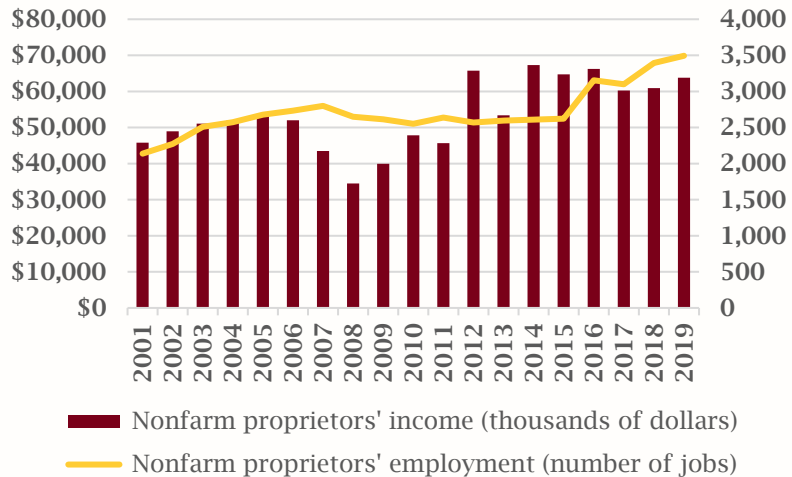


While self-employment numbers declined in Blue Earth County until 2015, they have since been growing. Increasing self-employment or startup activity can be an important business development objective within an overall economic development strategy. Understanding and tapping into self-employed entrepreneurs should be considered when developing regional strategic economic development objectives. Engaging with entrepreneurs to better understand the many challenges and opportunities they currently face can help determine the resources, assistance, and support they need to become more successful in their endeavors.

Figure 15 provides information on nonfarm proprietors, which are often small Main Street businesses that are not incorporated or tracked by the U.S. Bureau of Economic Analysis.

Established, locally owned ventures are another important part of the entrepreneurial pipeline in a community. They provide opportunities for those living in the community while also helping to keep dollars localized within the regional economy. Two sets of data offer more detail on these operations for Blue Earth County.

Figure 15. Nonfarm Proprietors' Income & Employment



Source: Bureau of Economic Analysis, 2020, Personal Income and Employment by Major Component by County

Figure 16 shows the number of employees within Stage 1 Ventures (firms with two to nine employees). These businesses are often small, family-owned, or locally owned businesses.

Figure 16: Stage 1 Ventures (Two to Nine Jobs)



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

Stage 1 firms typically include high numbers of both total employees and number of establishments, as many small corporations and LLCs are classified in this category. For rural economies, these businesses are the bedrock of a community. This category includes many of the locally owned establishments in Blue Earth County, including cafes, retail, professional services, and other small ventures.

Stage 1 firms in Blue Earth County remained relatively stable from 2003 to 2011. Since 2011, total ventures have increased year by year. A key development objective should be retaining and maintaining these nonfarm proprietorships and Stage 1 Ventures, particularly when local dollars and profits are cycled through the community and contribute to both community and personal wealth-building.

Growth-oriented entrepreneurs are another essential component of the entrepreneurial pipeline, as their desire to grow and expand can, in turn, result in increased economic vibrancy and activity in the region. These entrepreneurs are actively looking for ways to grow their businesses and may benefit from many of the services and assistance offered at a local and regional level. Though helping these entrepreneurs may often require a greater investment of resources and capital, the ripple effects in terms of increased direct, indirect, and induced spending can more than offset the costs and resources to assist them with their success.

Figure 17 highlights employment in Stage 2 (10 to 99 jobs) Ventures. Stage 2 data can be used as a proxy for growth-oriented entrepreneurs, who again are critical components of the entrepreneurial pipeline. These ventures often provide full-time living wage jobs and careers, as they require a sizable, stable, and productive workforce. These ventures can be locally owned, operate as part of a corporate branch, or even be part of a franchise with regional, national, or international ownership.

Figure 17: Stage 2 (10 to 99 Jobs) Ventures by Year



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

Stage 2 firms have grown steadily in Blue Earth County during the past two decades. As Stage 1 Ventures expand to this level, supporting and helping these businesses make needed adjustments should be considered as part of the economic development objectives in Blue Earth County.

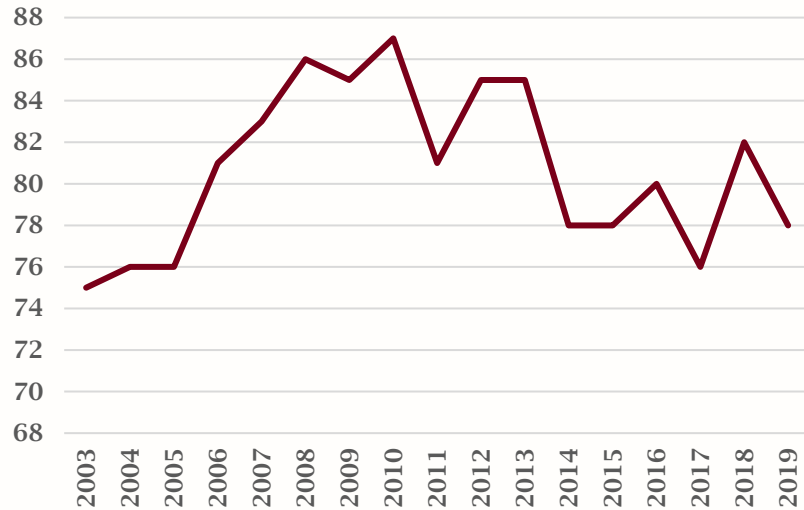
Breakout entrepreneurs are another valuable part of regional economies, as these entrepreneurs often create many jobs and contribute to the health and prosperity of the regional economy. This occurs through both direct and indirect spending and expansion. Focusing on ventures that are growing rapidly and creating jobs will help Blue Earth County develop a more diverse and robust regional economy.

Former market research analyst Christine Hamilton-Pennell suggests a typical high-growth entrepreneurial venture is one that has been around for several decades and reaches a point where there is both motivation and opportunity for high growth. Entrepreneurs often need time

and developed capacity to break out, which is why engaging with them—and connecting them with available resources—can be an effective strategy.

Stage 3 (100-499 jobs) Venture activity, as shown in Figure 18, can be used as a proxy for breakout entrepreneurs, which are often easily identified because of their expansion and presence in the local regional economy. One thing to consider is that these business entities can also be nonprofits and/or operating within the public sector. As these entrepreneurs consider expansion, it is imperative for economic development professionals and local leaders to engage and learn ways in which they can support and retain these important businesses within the community. Ventures in this category have risen and fallen in Blue Earth County during the past two decades. After peaking in 2010 at 87 businesses, there were 78 in 2019.

Figure 18: Stage 3 (100 to 499 Jobs) Ventures



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

Figure 19 illustrates trends for Stage 4 Ventures (classified as those employing 500 or more people) in Blue Earth County. These are often large corporations, manufacturing plants, healthcare facilities, educational systems, or major energy/power operations. While rarer in rural areas, understanding how these ventures operate in the regional economy should be considered when developing strategies and economic development objectives.

Figure 19: Stage 4 (500 or More Jobs) Ventures



Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org



This entrepreneurial pipeline is a very important part of both the community and regional economy. Attracting and retaining a diverse set of activity and talent across the entire entrepreneurial pipeline helps develop a strong and diverse local economy. It is also critical to engage with these entrepreneurs at key points (transitioning from SE to Stage 1; transitioning from SME to mid-size) within their entrepreneurial journey to ensure the community retains their talent and enhances economic activity.

Elements of the entrepreneurial pipeline are present in every community, particularly those connected to a larger regional economy or geography. Understanding the differences in these various stages of growth and talent within the pipeline will help local leaders effectively tap into—and target—resources.

Table 4 provides a comprehensive picture of all private, public, and nonprofit business establishments across the entrepreneurial pipeline in the county.

Stage 1, Stage 2, and Stage 4 firms have seen positive trends in both the number of new firms and jobs created during the past decade in Blue Earth County. Breakout firm numbers and employment, however, have decreased during the past decade.

Table 4. Blue Earth County, Minnesota Entrepreneurial Pipeline

Businesses	2004	2009	Change 2004-2009	2009	2019	Change 2009- 2019
Self-Employed sole proprietorships of one employee	608	612	4	612	651	39
Stage 1: Small 2 to 9 jobs including proprietorships	1982	2036	54	2036	2462	426
Stage 2: SME (Small-medium Enterprises) 10 to 99 jobs	735	732	-3	732	908	176
Stage 3: Mid-Size 100 to 499 jobs	76	85	9	85	78	-7
Stage 4: Large 500 or more jobs	5	4	-1	4	6	2
Jobs	2004	2009	Change 2004-2009	2009	2019	Change 2009- 2019
Self-Employed sole proprietorships of one employee	608	612	4	612	651	39
Stage 1: Small 2 to 9 jobs including proprietorships	7531	7802	271	7802	9303	1501
Stage 2: SME (Small-medium Enterprises) 10 to 99 jobs	17780	17942	162	17942	20758	2816
Stage 3: Mid-Size 100 to 499 jobs	11982	13395	1413	13395	12420	-975
Stage 4: Large 500 or more jobs	4456	4701	245	4701	7092	2391

Source: University of Wisconsin Institute for Business and Entrepreneurship, youreconomy.org

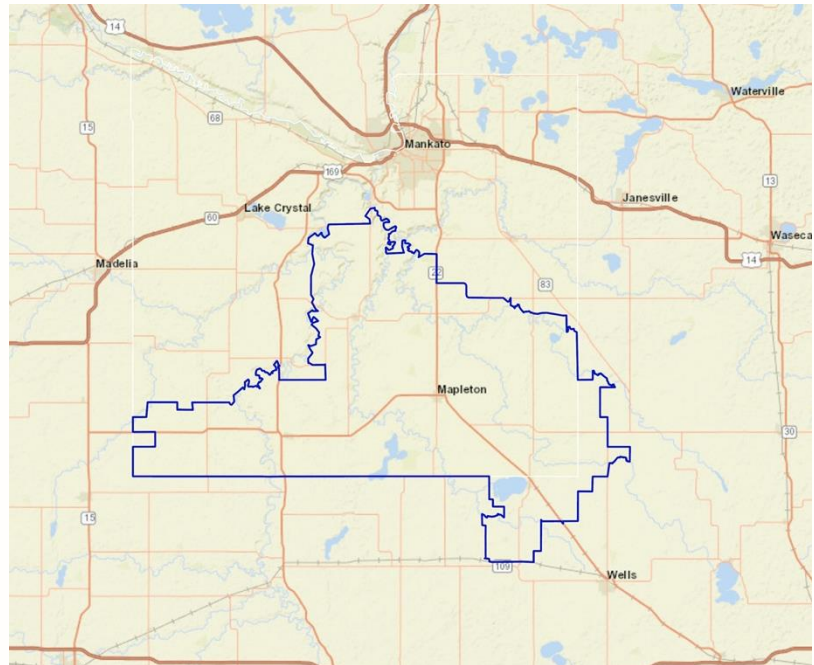


Mapleton Community Data

The following data from ESRI provides a snapshot for the Mapleton area, providing a more detailed and localized analysis.

Community-level information was pulled for zip codes 55010, 56037, 56065, and 56068. The map below illustrates the geographic boundaries of this zip code.

Mapleton Area, MN Demographic Snapshot	
2010	
Population	6,895
Median Age	41.1
Households	2,729
Average Household Size	2.50
Projected 2020-2025	
2020 Projected Population	7,441
2025 Projected Population	7,727
Growth Rate (annual)	0.76%



Business Summary

There are 233 firms employing 1,361 people in Mapleton area zip codes.

Industry sectors with the highest number of firms are:

- Other services - except public administration (39)
- Construction (31)
- Retail trade (28)

The top three industry sectors in terms of employment are:

- Educational services (197), 14.5 percent of total
- Healthcare and social assistance (171), 12.6 percent of total
- Retail trade (148), 12.0 percent of total

Mapleton Area, MN Business Summary	
Total Businesses	233
<u>Businesses per 1,000 residents:</u>	
Mapleton	31
Minnesota	37
United States	77
Total Employees	1,361
<u>Employees per 1,000 residents:</u>	
Mapleton	183
Minnesota	574
United States	447



Table 5 provides a more detailed look at establishments and employment by industry by Mapleton area zip codes. It also provides additional insight into employment and activity across a range of industries.

Table 5: Establishments and Employment by Industry (Mapleton Area Zip Codes)

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	18	7.7%	75	5.5%
Mining	0	0.0%	0	0.0%
Utilities	1	0.4%	4	0.3%
Construction	31	13.3%	143	10.5%
Manufacturing	7	3.0%	38	2.8%
Wholesale Trade	11	4.7%	68	5.0%
Retail Trade	28	12.0%	148	10.9%
Motor Vehicle & Parts Dealers	4	1.7%	22	1.6%
Furniture & Home Furnishings Stores	1	0.4%	4	0.3%
Electronics & Appliance Stores	1	0.4%	2	0.1%
Bldg Material & Garden Equipment & Supplies Dealers	6	2.6%	21	1.5%
Food & Beverage Stores	9	3.9%	77	5.7%
Health & Personal Care Stores	0	0.0%	0	0.0%
Gasoline Stations	1	0.4%	11	0.8%
Clothing & Clothing Accessories Stores	1	0.4%	2	0.1%
Sport Goods, Hobby, Book, & Music Stores	0	0.0%	0	0.0%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	4	1.7%	9	0.7%
Non-store Retailers	1	0.4%	0	0.0%
Transportation & Warehousing	21	9.0%	76	5.6%
Information	3	1.3%	4	0.3%
Finance & Insurance	15	6.4%	72	5.3%
Central Bank/Credit Intermediation & Related Activities	5	2.1%	32	2.4%
Securities, Commodity Contracts & Other Financial Investments	0	0.0%	0	0.0%
Insurance Activities.; Funds, Trusts & Other Financial Vehicles	10	4.3%	40	2.9%
Real Estate, Rental & Leasing	4	1.7%	6	0.4%
Professional, Scientific & Tech Services	9	3.9%	76	5.6%
Legal Services	2	0.9%	4	0.3%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	7	3.0%	39	2.9%
Educational Services	6	2.6%	197	14.5%
Health Care & Social Assistance	9	3.9%	171	12.6%
Arts, Entertainment & Recreation	5	2.1%	16	1.2%
Accommodation & Food Services	6	2.6%	76	5.6%
Accommodation	0	0.0%	0	0.0%
Food Services & Drinking Places	6	2.6%	76	5.6%
Other Services (except Public Administration)	39	16.7%	107	7.9%
Automotive Repair & Maintenance	10	4.3%	31	2.3%
Public Administration	8	3.4%	45	3.3%
Unclassified Establishments	5	2.1%	0	0.0%
Total	233	100.0%	1,361	100.0%

Source: ESRI Business Analyst, Business Summary, 2020.



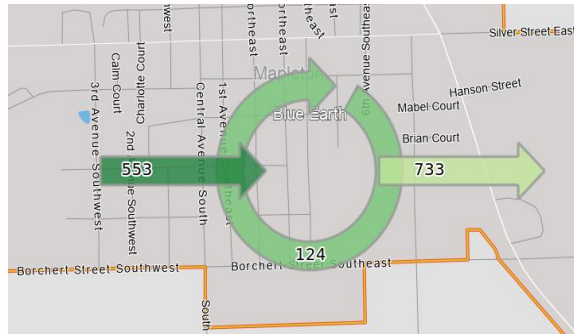
According to the U.S. Census, about 124 people live and work in the city of Mapleton. Another 553 live elsewhere and work in town. There are 733 people who live in the community but leave for employment. Figure 20 from the Census's OnTheMap tool illustrates these trends.

The tool also shows where Mapleton residents who are leaving the community for employment are going—and how far. Twenty percent are commuting less than 10 miles, 50 percent are driving 20-24 miles, 10 percent are driving 25-50 miles, and 20 percent are driving more than 50 miles. Table 6 shows the number of Mapleton residents that are working in nearby towns.

Mankato	210
Mapleton	124
North Mankato	81
Owatonna	14
St. Peter	13
Rochester	12
St. Paul	12
Waseca	10
Minneapolis	9
St. Clair	9
All other locations	363

Source: 2020 On the Map. U.S. Census
Longitudinal Employer-Household Dynamics

Figure 20: Commuting Patterns for Mapleton



Source: 2020 On the Map. U.S. Census
Longitudinal Employer-Household Dynamics

Retail and Consumer Insights

ESRI provides detailed information about retail demand and supply, as well as local consumer characteristics. Table 7 below provides this analysis. The green categories indicate categories where local demand exceeds local supply. These categories may be opportunities for local businesses to start or expand to better serve the community. Based on this analysis, there are many categories where local spending is leaving the community that could be captured locally.

Table 7: Retail Supply and Demand (Mapleton Area Zip Codes)

2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage-Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$24,378,126	\$3,611,612	\$20,766,514	74.2	5
Automobile Dealers	4411	\$19,543,377	\$455,069	\$19,088,308	95.4	1
Other Motor Vehicle Dealers	4412	\$2,943,029	\$2,634,555	\$308,474	5.5	2
Auto Parts, Accessories & Tire Stores	4413	\$1,891,720	\$521,988	\$1,369,732	56.7	2
Furniture & Home Furnishings Stores	442	\$2,850,375	\$767,002	\$2,083,373	57.6	1
Furniture Stores	4421	\$1,652,611	\$767,002	\$885,609	36.6	1
Home Furnishings Stores	4422	\$1,197,764	\$0	\$1,197,764	100.0	0
Electronics & Appliance Stores	443	\$3,438,991	\$291,975	\$3,147,016	84.3	1
Bldg Materials, Garden Equip. & Supply Stores	444	\$8,515,927	\$1,747,642	\$6,768,285	65.9	4
Bldg Material & Supplies Dealers	4441	\$7,587,792	\$779,830	\$6,807,962	81.4	2
Lawn & Garden Equip & Supply Stores	4442	\$928,135	\$967,812	-\$39,677	-2.1	2
Food & Beverage Stores	445	\$16,211,364	\$16,528,674	-\$317,310	-1.0	8
Grocery Stores	4451	\$13,687,308	\$9,133,469	\$4,553,839	20.0	4
Specialty Food Stores	4452	\$840,078	\$1,227,114	-\$387,036	-18.7	2
Beer, Wine & Liquor Stores	4453	\$1,683,978	\$6,168,091	-\$4,484,113	-57.1	2
Health & Personal Care Stores	446,4461	\$7,742,540	\$0	\$7,742,540	100.0	0
Gasoline Stations	447,4471	\$12,381,145	\$5,830,262	\$6,550,883	36.0	2
Clothing & Clothing Accessories Stores	448	\$4,438,830	\$270,497	\$4,168,333	88.5	1
Clothing Stores	4481	\$3,095,706	\$270,497	\$2,825,209	83.9	1
Shoe Stores	4482	\$655,772	\$0	\$655,772	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$687,352	\$0	\$687,352	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$2,883,800	\$0	\$2,883,800	100.0	0
Sporting Goods/Hobby/Musical Instr Stores	4511	\$2,530,658	\$0	\$2,530,658	100.0	0
Book, Periodical & Music Stores	4512	\$353,142	\$0	\$353,142	100.0	0
General Merchandise Stores	452	\$17,298,040	\$0	\$17,298,040	100.0	0
Department Stores Excluding Leased Depts.	4521	\$12,687,415	\$0	\$12,687,415	100.0	0
Other General Merchandise Stores	4529	\$4,610,625	\$0	\$4,610,625	100.0	0
Miscellaneous Store Retailers	453	\$4,595,734	\$241,356	\$4,354,378	90.0	3
Florists	4531	\$223,832	\$158,553	\$65,279	17.1	1
Office Supplies, Stationery & Gift Stores	4532	\$742,114	\$82,803	\$659,311	79.9	2
Used Merchandise Stores	4533	\$424,390	\$0	\$424,390	100.0	0
Other Miscellaneous Store Retailers	4539	\$3,205,398	\$0	\$3,205,398	100.0	0
Non-store Retailers	454	\$1,682,133	\$0	\$1,682,133	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$1,149,783	\$0	\$1,149,783	100.0	0
Vending Machine Operators	4542	\$74,286	\$0	\$74,286	100.0	0
Direct Selling Establishments	4543	\$458,064	\$0	\$458,064	100.0	0
Food Services & Drinking Places	722	\$9,628,462	\$3,277,210	\$6,351,252	49.2	7
Special Food Services	7223	\$274,586	\$0	\$274,586	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$495,240	\$142,305	\$352,935	55.4	1
Restaurants/Other Eating Places	7225	\$8,858,636	\$3,134,905	\$5,723,731	47.7	6

Source: Esri Business Analyst, Retail Marketplace Profile, 2020.



Tapestry segmentation profiles provided by ESRI provide some insight into the types of consumers in an area. This information can be used by entrepreneurs and established firms to tailor offerings to local consumer tastes and preferences. The top five segments for Mapleton zip codes are:

1. Prairie Living (6D) - 48.2 percent
2. Rustbelt Traditions (5D) - 16.8 percent
3. Salt of the Earth (6B) - 12.7 percent
4. Heartland Communities (6F) - 11.2 percent
5. Green Acres (6A) - 11.2 percent

Most of the area's consumers fall into the broad category of "Cozy Country Living."

The broad characteristics of consumers in this category, per ESRI, are noted below:

- Empty nesters in bucolic settings.
- Largest tapestry group, with almost half of households located in the Midwest.
- Homeowners with pets, residing in single-family dwellings in rural areas; almost 30 percent have three or more vehicles—and therefore, auto loans.
- Politically conservative and believe in the importance of buying American.
- Own domestic trucks, motorcycles, and ATVs/UTVs.
- Prefer to eat at home, shop at discount retail stores (especially Walmart), bank in person, and spend little time online.
- Own every tool and piece of equipment imaginable to maintain their homes, vehicles, vegetable gardens, and lawns.
- Listen to country music, watch auto racing on TV, and play the lottery; enjoy outdoor activities, such as fishing, hunting, camping, boating, and even bird watching³.

The detailed descriptions and profiles for all five tapestry segments for Mapleton are included in the Appendix.

³ Description is verbatim from https://doc.arcgis.com/en/esri-demographics/data/tapestry-segmentation.htm#ESRI_SECTION2_D34B7970D92941D5A32339D6E31C29CE

COVID-19 Impact Planning

Like many other significant economic and social events of the past, COVID-19 has revealed both opportunities and challenges for businesses. Recent data from DEED show a dramatic increase in new business creation. These shifts caused by the pandemic can be considered during entrepreneurial development efforts. Some of these shifts and possible implications are suggested below⁴.

1. Regionalization of production and supply chains
2. Continuation of remote working
3. Increased delivery/curbside/contactless shopping
4. Reliance on e-commerce
5. Increased emphasis on health and wellness and quality of life
6. Decrease in group entertainment
7. Increased outdoor recreation
8. Business disaster planning
9. Expansion of the “gig” economy

These trends can help prioritize entrepreneurial development strategies in the community.

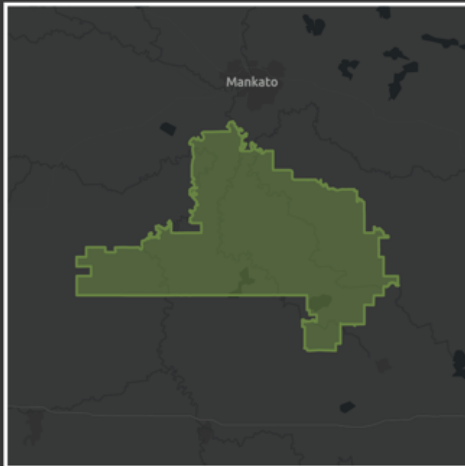
ESRI also provides data relevant to planning intended to mitigate the impacts of COVID-19. The charts that follow provide data for the four zip codes of the Mapleton area. Exploring this data may provide additional insight into business opportunities and how to better support community needs. For example, 107 households do not have access to a vehicle. This suggests a delivery option may help support those households and expand revenue for local businesses. Or perhaps a new entrepreneur will start a transportation service.

⁴ Source: <https://www.deluxe.com/blog/position-business-to-thrive-after-covid/>



CORONAVIRUS (COVID-19) IMPACT PLANNING REPORT

4 ZIP Codes



7,441 Population	2.48 Avg Size Household	2,976 Households	42.3 Median Age	\$68,537 Median Household Income	\$190,657 Median Home Value	222 Housing Affordability	84% Internet at Home
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POPULATION AND BUSINESSES



6,024
Daytime Population



233
Total Businesses



1,361
Total Employees

POVERTY



233
Households Below the Poverty Level



177
Households Receiving Food Stamps/SNAP

AT RISK POPULATION



592
Households With Disability



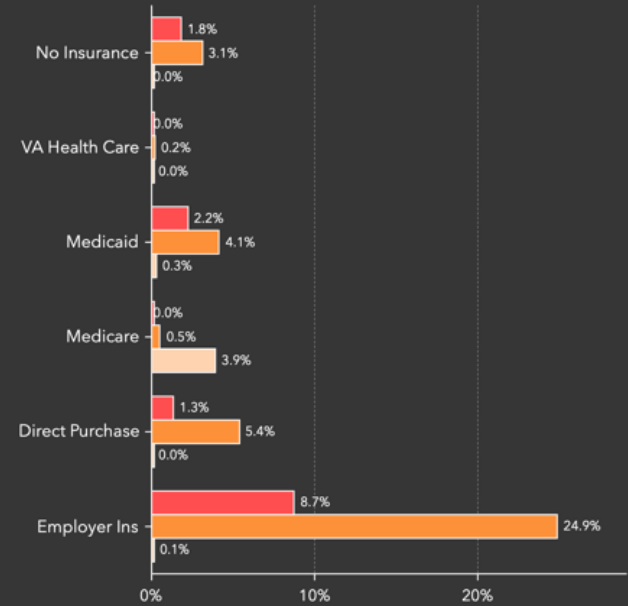
1,399
Population 65+



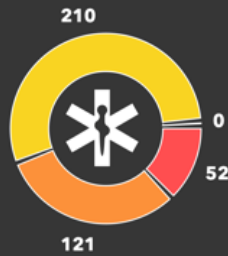
107
Households Without Vehicle

HEALTH INSURANCE COVERAGE (ACS)

Pop 19-34 Pop 35-64 Pop 65+



POPULATION NO HEALTH INSURANCE (ACS)



0-18 19-34 35-64 Age 65+



Source: Esri forecasts for 2020, U.S. Census Bureau 2014-2018 American Community Survey (ACS) Data, Businesses counts from Infogroup

Note: Medicaid values for population 65+ is defined as Medicaid plus Medicare. For other age groups it is Medicaid only. Source 2014-2018 American Community Survey (ACS) Data.

LANGUAGE (ACS)

	Age 5-17	18-64	Age 65+	Total
English Only	1,194	3,653	1,274	6,121
Spanish	50	121	5	176
Spanish & English Well	47	51	5	103
Spanish & English Not Well	0	59	0	59
Indo-European	7	13	3	23
Indo-European & English Well	7	12	3	22
Indo-Euro & English Not Well	0	1	0	1
Asian-Pacific Island	0	9	10	19
Asian-Pacific Isl & English Well	0	9	10	19
Asn-Pacific Isl & English Not Well	0	0	0	0
Other Language	3	4	2	9
Other Language & English Well	3	4	2	9
Other Lang. & English Not Well	0	0	0	0



KEY INDICATORS: IMPACT PLANNING

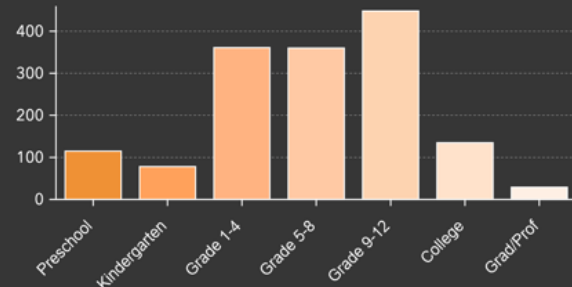
4 ZIP Codes

7,441 Population **2.48** Avg Size Household **2,976** Households **42.3** Median Age **\$68,537** Median Household Income **\$190,657** Median Home Value **222** Housing Affordability **84%** Internet at Home

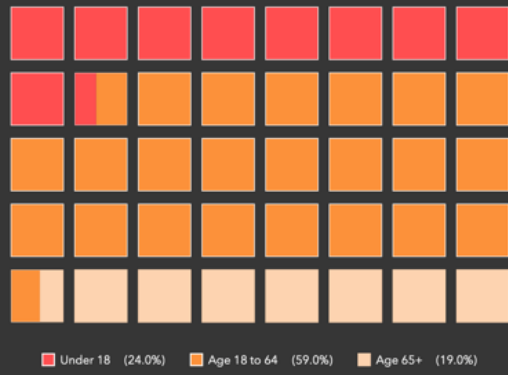
POPULATION AND POVERTY STATUS (ACS)

	Total
Population for whom Poverty Status is Determined	6,679
Income to Poverty Ratio <0.50	242
Income to Poverty Ratio 0.50-0.99	335
Income to Poverty Ratio 1.00-1.24	343
Income to Poverty Ratio 1.25-1.49	268
Income to Poverty Ratio 1.50-1.84	303
Income to Poverty Ratio 1.85-1.99	230
Income to Poverty Ratio 2.00+	4,958

SCHOOL ENROLLMENT (ACS)



POPULATION BY AGE



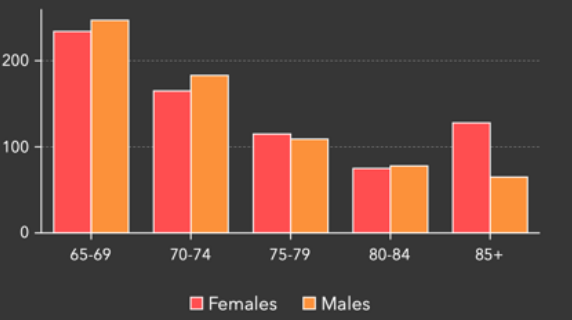
POVERTY LEVELS (ACS)

	Below	Above	Total
Total	233	2,412	2,645
Married Couple Families	39	1,539	1,578
Other Families w/Male Householder	11	137	148
Other Families w/Female Householder	79	179	258
Nonfamilies w/Male Householder	35	275	310
Nonfamilies w/Female Householder	70	282	352

NO HEALTH INSURANCE COVERAGE (ACS) %

	(ACS) %	Total
Population <19	0.8%	52
Population Age 19-34	1.8%	121
Population Age 35-64	3.1%	210
Population Age 65+	0.0%	0

SENIOR POPULATION



Source: Esri forecasts for 2020, U.S. Census Bureau 2014-2018 American Community Survey (ACS) Data, Businesses counts from Infogroup

Version 1.10
March 24, 2020

References

This report uses a variety of public and private data sources. It is important to note that, depending on the source of the data, values for similar information may vary. The following information summarizes these sources and their unique attributes.

Public Sources

U.S. Bureau of Economic Analysis (BEA): The BEA has very reliable data on private sector business establishments and associated employment. Extension used this source to profile both farm and nonfarm proprietorships. Proprietorships are typically locally owned and Main Street-type smaller businesses. However, these type of business organizations can include small manufacturing, industrial, construction, and other concerns.

U.S. Bureau of Labor Statistics (BLS): BLS captures very accurate information on all establishments that have wage and salary workers, based on workman's compensation filings. However, this source does not necessarily capture smaller self-employment ventures or proprietorships.

U.S. Census Bureau: Census establishment and employment data is based on surveys. It is comprehensive but for smaller geographies. Because of this, sampling can result in potentially unreliable estimates. This source does include information on commuters, home-based, and self-employed persons by economic sector.

Private Sources

Esri: Extension purchases data from Esri (www.esri.com), a national market research company. Esri data is very current and can be procured for almost any geographic unit. It estimates ventures and employment data with considerable detail, including profiles of potential market demand by detailed economic sector.

Your Economy: Your Economy (www.youreconomy.org) provides data for ventures and jobs and can be more comprehensive than ESRI for certain types of analyses. The Your Economy data set was created by the Edward Lowe Foundation and is now managed by University of Wisconsin at Madison.

Extension used all of the above mentioned sources, as each provide unique insight into the economy of a particular geography. Understanding what each source measures and how the source is estimating data is important.

Other Sources

All other data contained in this report was obtained from the following:

- ESRI ArcGIS Maps (bao.arcgis.com), 2019
- Headwaters Economics (www.headwaterseconomics.org), 2019
- U.S. Department of Agriculture, Census of Agriculture 2012 (quickstats.nass.usda.gov)

Appendix: Mapleton Tapestry Segments



LifeMode Group: Cozy Country Living

Prairie Living

6D

Households: 1,323,200

Average Household Size: 2.51

Median Age: 44.4

Median Household Income: \$54,300

WHO ARE WE?

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1.2 percent of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are not diverse, dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this hardworking market. When they find time to relax, they favor outdoor activities.

OUR NEIGHBORHOOD

- About four-fifths of households are owner occupied.
- Dominant household type is married-couples with no children.
- Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 218).
- Higher percentage of vacant housing units is at 16.5% (Index 146).
- Most households own 2 or 3 vehicles; this is the highest ranked market for owning 4 or more vehicles.

SOCIOECONOMIC TRAITS

- More than half have completed some college education or hold a degree.
- At 2.9%, the unemployment rate is almost less than half the US rate.
- Labor force participation rate slightly higher at 65%.
- Wage and salary income for 72% of households plus self-employment income for 23% (Index 217).
- Faith and religion are important to these residents.
- Tend to buy things when they need them, rather than when they want them or to be trendy.
- Somewhat resistant to new technology.
- Creatures of habit when purchasing food items.



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.

LifeMode Group: Cozy Country Living

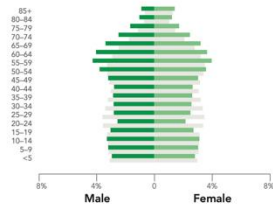
Prairie Living

6D

TAPESTRY SEGMENTATION
esri.com/tapestry

AGE BY SEX (Esri data)

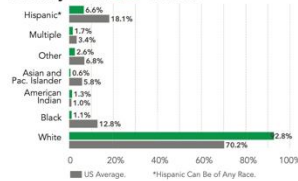
Median Age: 44.4 US: 38.2
■ Indicates US



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: 24.6 US: 64.0



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

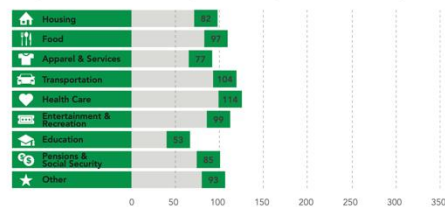


Median Net Worth



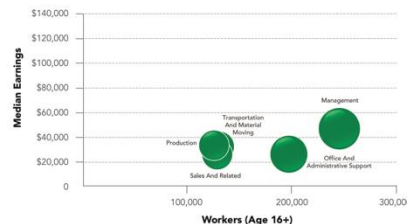
AVERAGE HOUSEHOLD BUDGET INDEX

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.





LifeMode Group: Cozy Country Living

Prairie Living



TAPESTRY SEGMENTATION
esri.com/tapestry

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

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

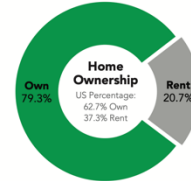
HOUSING

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.



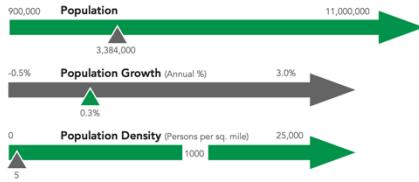
Typical Housing:
Single Family

Median Value:
\$139,800
US Median: \$207,300



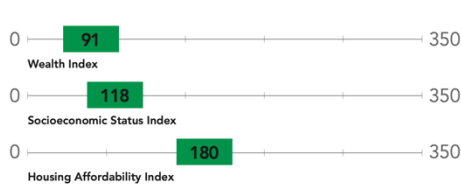
POPULATION CHARACTERISTICS

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

Rustbelt Traditions



Households: 2,716,800
Average Household Size: 2.47
Median Age: 39.0
Median Household Income: \$51,800

WHO ARE WE?

The backbone of older industrial cities in states surrounding the Great Lakes, *Rustbelt Traditions* residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the work force is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. *Rustbelt Traditions* represents a large market of stable, hard-working consumers with modest incomes but an average net worth of nearly \$400,000. Family oriented, they value time spent at home. Most have lived, worked, and played in the same area for years.

OUR NEIGHBORHOOD

- Almost half (46%) of the households are married-couple families, similar to the US (48%), most without children (also similar to the US); the slightly higher proportion of singles (Index 105) reflects the aging of the population.
- Average household size is slightly lower at 2.47.
- They are movers, slightly more mobile than the US population (Index 109), but over 70 percent of house holders moved into their current homes before 2010.
- Most residents live in modest, single-family homes in older neighborhoods built in the 1950s (Index 224).
- Nearly three quarters own their homes; nearly half of households have mortgages.
- A large and growing market, *Rustbelt Traditions* residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South.
- Most households have 1 to 2 vehicles available.

SOCIOECONOMIC TRAITS

- Most have graduated from high school or spent some time at a college or university.
- Unemployment below the US at 5.2%; labor force participation slightly higher than the US at 67%.
- While most income derived from wages and salaries, nearly 31% of households collecting Social Security and nearly 20% drawing income from retirement accounts.
- Family-oriented consumers who value time spent at home.
- Most lived, worked, and played in the same area for years.
- Budget aware shoppers that favor American-made products.
- Read newspapers, especially the Sunday editions.

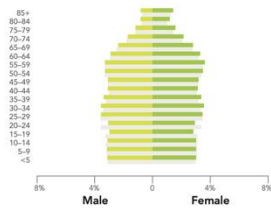


Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)

Median Age: **39.0** US: 38.2

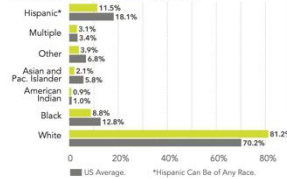
■ Indicates US



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: **46.8** US: 64.0



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

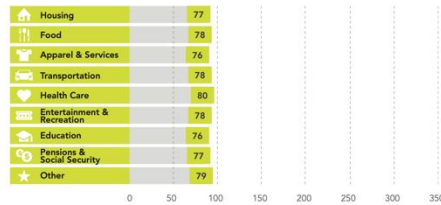


Median Net Worth



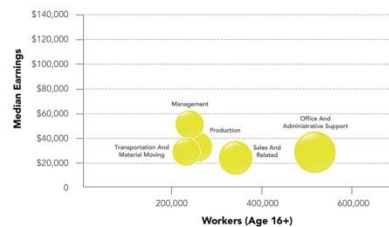
AVERAGE HOUSEHOLD BUDGET INDEX

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 MR)

- Residents take advantage of convenience stores for fueling up and picking up incidentals.
- Watching television is a common pastime; many households have more than four TVs.
- Favorite programming ranges from ABC Family Channel, A&E, and TNT to children's shows on Nickelodeon and the Disney Channel.
- Residents are connected; entertainment activities like online gaming dominate their Internet usage.
- Favorite family restaurants include Applebee's, Arby's, and Texas Roadhouse.
- Radio dials are typically tuned to classic rock stations.

HOUSING

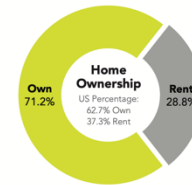
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

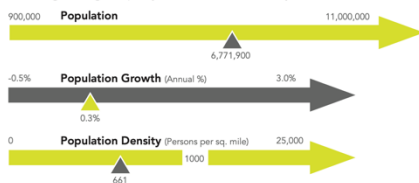
Median Value:
\$123,400

US Median: \$207,300



POPULATION CHARACTERISTICS

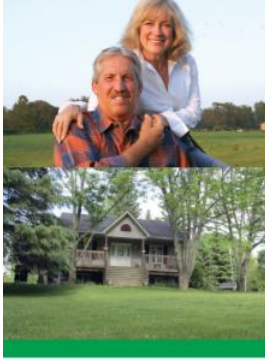
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



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
Salt of the Earth

6B

Households: 3,545,800
Average Household Size: 2.59
Median Age: 44.1
Median Household Income: \$56,300

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Home ownership rates are very high (Index 133). Single-family homes are affordable, valued at 25 percent less than the national market.
- Nearly two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



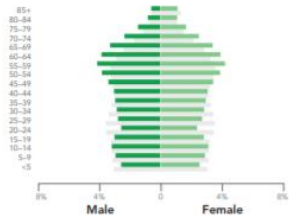
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by CTR Labs.

6B LifeMode Group: Cozy Country Living
Salt of the Earth
 TAPESTRY SEGMENTATION
 esri.com/tapestry

AGE BY SEX (Esri data)

Median Age: 44.1 US: 38.2

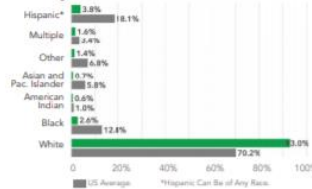
!!! Indicates US



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: 19.8 US: 64.0



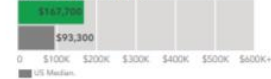
INCOME AND NET WORTH

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

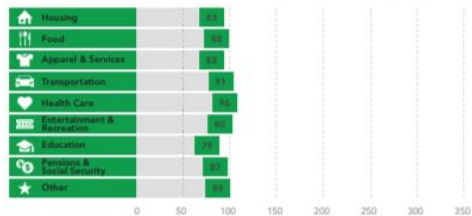


Median Net Worth



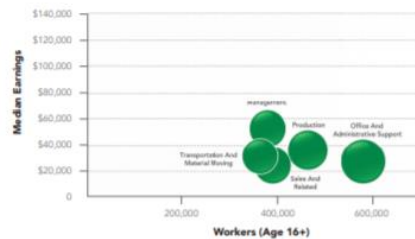
AVERAGE HOUSEHOLD BUDGET INDEX

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 QIR MR)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes, and have access to high speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

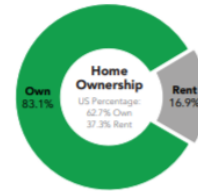
HOUSING

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.



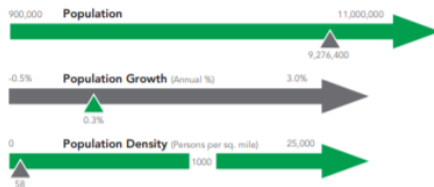
Typical Housing:
Single Family

Median Value:
\$154,300
US Median: \$207,300



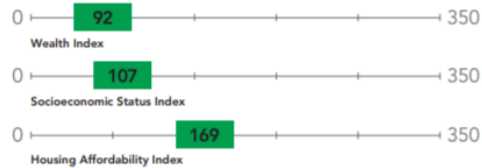
POPULATION CHARACTERISTICS

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.



Heartland Communities



Households: 2,850,600
Average Household Size: 2.39
Median Age: 42.3
Median Household Income: \$42,400

WHO ARE WE?

Well settled and close-knit, *Heartland Communities* are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

OUR NEIGHBORHOOD

- Rural communities or small towns are concentrated in the Midwest, from older Rustbelt cities to the Great Plains.
- Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles (Index 112) that reflects the aging of the population.
- Residents own modest, single-family homes built before 1970.
- They own one or two vehicles; commutes are short (Index 82).

SOCIOECONOMIC TRAITS

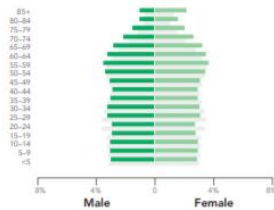
- Retirees in this market depress the average labor force participation rate to less than 60% (Index 94), but the unemployment rate is comparable to the US.
- More workers are white collar than blue collar; more skilled than unskilled.
- The rural economy of this market provides employment in the manufacturing, construction, utilities, healthcare, and agriculture industries.
- These are budget savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important.
- Daily life is busy, but routine. Working on the weekends is not uncommon.
- Residents trust TV and newspapers more than any other media.
- Skeptical about their financial future, they stick to community banks and low-risk investments.



Note: The index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by QIR MR.

AGE BY SEX (Esri data)

Median Age: 42.3 US: 38.2
 100 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: 31.5 US: 64.0



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

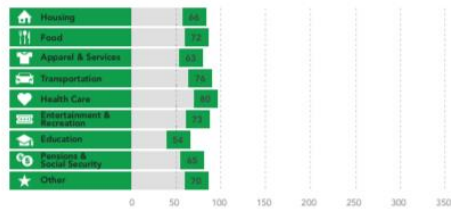


Median Net Worth



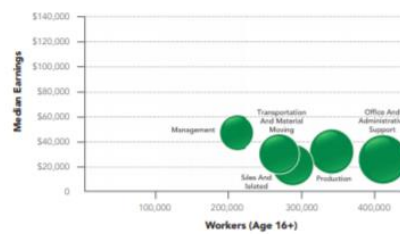
AVERAGE HOUSEHOLD BUDGET INDEX

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.

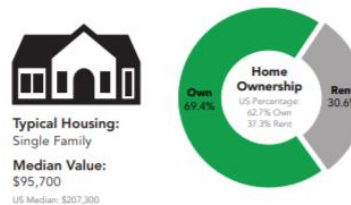


MARKET PROFILE (Consumer preferences are estimated from data by GFK MRI)

- Traditional in their ways, residents of Heartland Communities choose to bank and pay their bills in person and purchase insurance from an agent.
- Most have high-speed Internet access at home or on their cell phone but aren't ready to go paperless.
- Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common.
- To support their local community, residents participate in public activities.
- Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards.
- They enjoy country music and watch CMT.
- Motorcycling, hunting, and fishing are popular; walking is the main form of exercise.
- To get around these semirural communities, residents prefer domestic trucks or SUVs.

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.



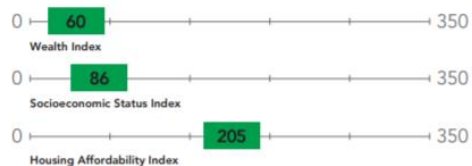
POPULATION CHARACTERISTICS

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
Green Acres

6A

Households: 3,923,400
 Average Household Size: 2.70
 Median Age: 43.9
 Median Household Income: \$76,800

WHO ARE WE?

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

OUR NEIGHBORHOOD

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of \$235,500.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: More than 60% are college educated.
- Unemployment is low at 3.8% (Index 70); labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.

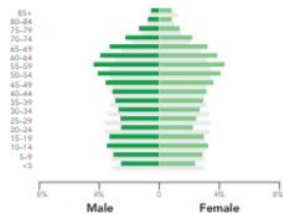


Note: The index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by USIA, 1998.

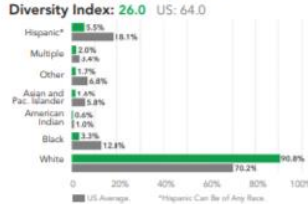
6A LifeMode Group: Cozy Country Living
Green Acres



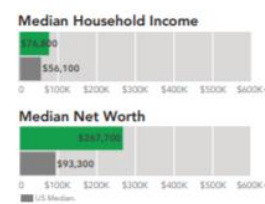
AGE BY SEX (Est. data)
 Median Age: 43.9 US: 38.2
100 Indicates US



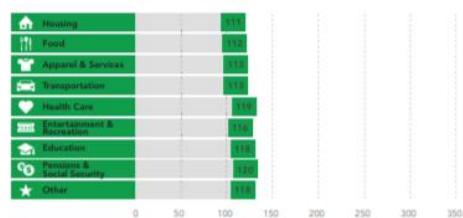
RACE AND ETHNICITY (Est. data)
 The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).
 Diversity Index: 26.0 US: 64.0



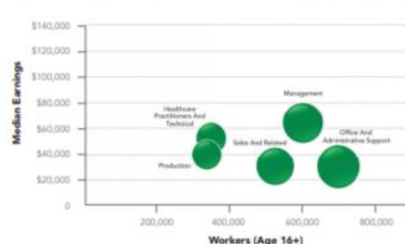
INCOME AND NET WORTH
 Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.



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.



6A

LifeMode Group Cozy Country Living Green Acres



TAPESTRY SEGMENTATION
esri.com/tapestry

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

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

HOUSING

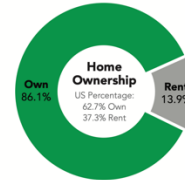
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

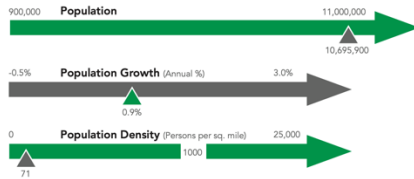
Median Value:
\$235,500

US Median: \$207,300



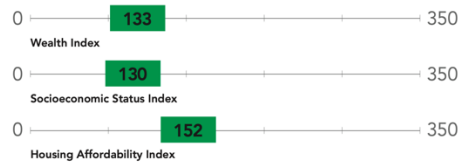
POPULATION CHARACTERISTICS

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ESRI INDEXES

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6D

LifeMode Group Cozy Country Living Prairie Living



TAPESTRY SEGMENTATION
esri.com/tapestry

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

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

HOUSING

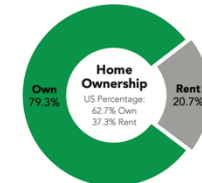
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Typical Housing:
Single Family

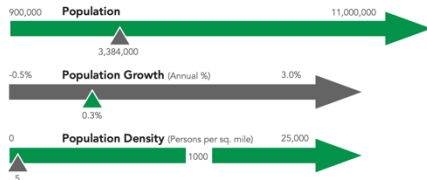
Median Value:
\$139,800

US Median: \$207,300



POPULATION CHARACTERISTICS

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