Retail Trade Analysis Report
Fiscal Year 2016

Dunlap
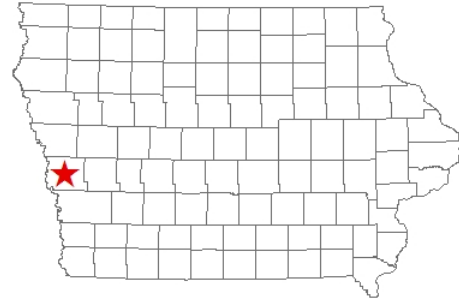
Iowa State University
Department of Economics

Contents:

About Dunlap:

- Dunlap is located primarily within Harrison County, Iowa. The city also includes territory in Crawford County.

- Dunlap is part of the Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area.

- Dunlap recorded a total population of 1,042 residents in the 2010 Census, including 41 residents in group quarters such as skilled nursing facilities and group homes.

Overview

This report examines local retail sales and related economic trends in Dunlap, Iowa, using a variety of comparative performance measures.

The retail analysis is based on state-reported sales of goods and services that are subject to Iowa's statewide sales tax. Please refer to the Data Notes section for detailed information about the types of retail activity included in taxable sales. The data notes also include definitions and guidelines for interpreting retail measures and other indicators in this report.

Except where otherwise noted, retail sales data for preceding years have been adjusted for inflation and are stated in Fiscal Year 2016 dollar equivalents. The 2016 fiscal year began on July 1, 2015, and ended on June 30, 2016.

Key Retail Indicators for Dunlap

Dunlap	FY2015	FY2016	% Change	
Real total taxable sales ($)	11,423,027	11,607,116	1.6%	▲
Number of reporting firms (annualized)	69	70	1.4%	▲
Population	982	971	-1.1%	▼
Average sales per capita ($)	11,632	11,954	2.8%	▲
Average sales per firm ($)	164,953	165,816	0.5%	▲

No distinctions are made between households and group quarters residents in the calculation of per capita sales and related indicators.

Issued April, 2017

Real Total Taxable Sales in Dunlap
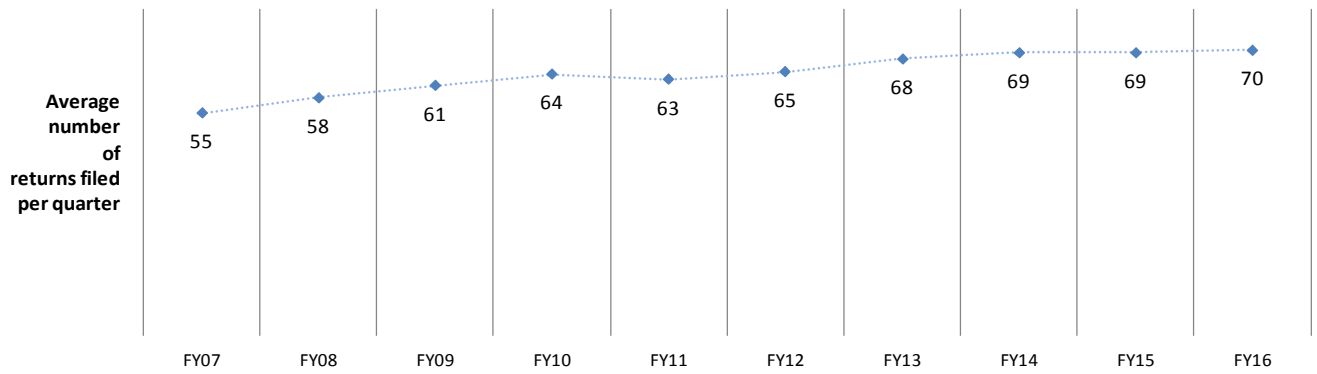
Real annual taxable retail sales ($ millions)

FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
10.3	10.9	11.6	11.3	11.5	12.5	11.2	11.6	11.4	11.6
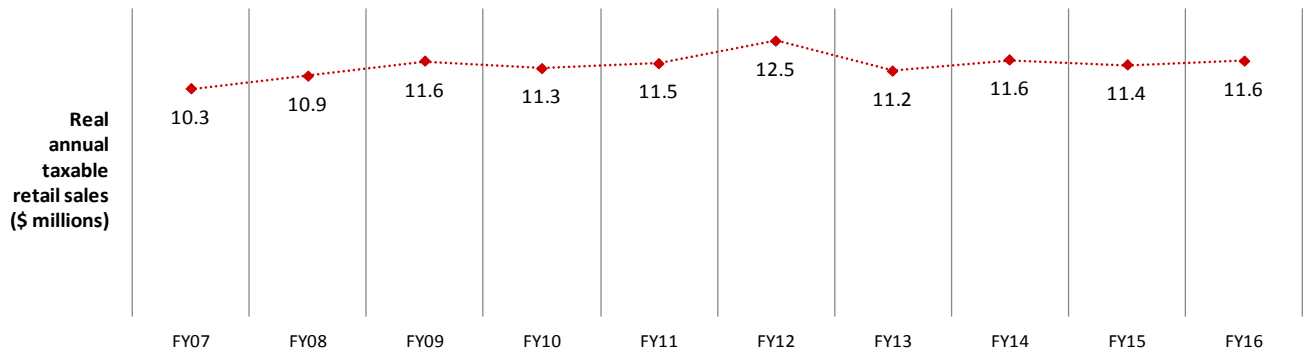
Annualized Number of Reporting Firms in Dunlap

Average number of returns filed per quarter

FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
55	58	61	64	63	65	68	69	69	70

Taxable Retail Sales Per Capita

Real Sales Per Capita ($)

	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Dunlap	9,539	10,271	11,039	10,794	11,109	12,221	11,048	11,704	11,632	11,954
State of Iowa	12,154	12,260	12,216	11,445	11,524	11,759	11,619	11,743	12,126	12,281
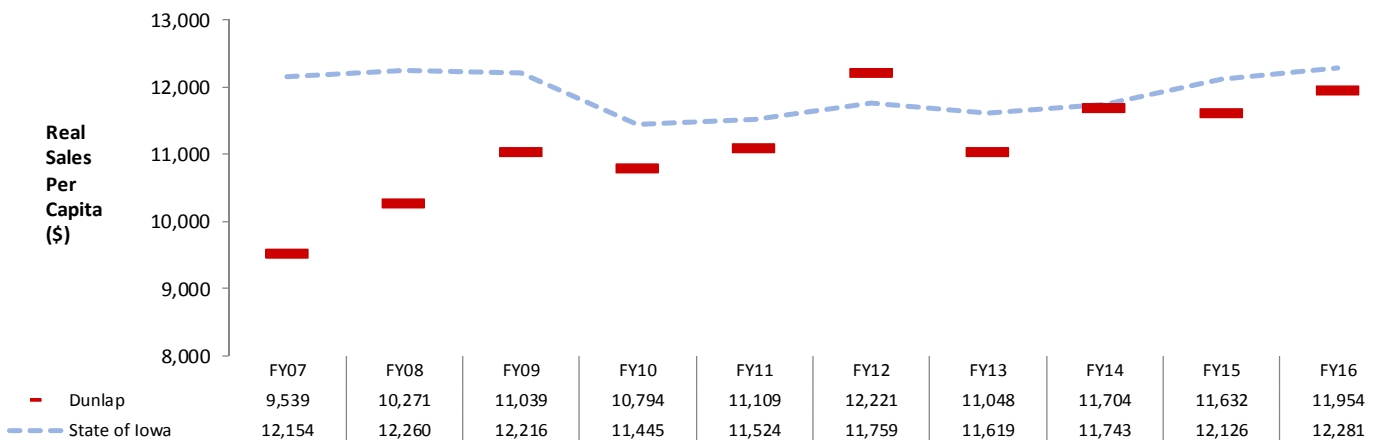
Population

Population change is a key factor influencing local retail sales performance. From one year to the next, area population gains or losses alter the number of potential shoppers in the region. In the longer term, population trends reflect the general economic climate of the region. Population growth suggests a more favorable retail environment, while population decline may be an indication of area economic stress.

The top chart at right shows annual population estimates for Dunlap, Harrison County and the state indexed to baseline values from ten years ago. The population in any given year is expressed in percentage terms compared to the base year population.

The middle chart at right compares population change in Dunlap to the trend for similarly-sized cities in Iowa. See Pages 20-22 for a list of cities included in the peer group for Dunlap.

Average Wages

The local demand for retail goods and services also depends on the income level of area residents. Major sources of personal income include wages and salaries, returns to proprietors, investment income, and government transfer payments. Wages and salaries comprise the majority of personal income and provide the most stable indicator of local conditions. The chart at right illustrates recent, inflation-adjusted average earnings per wage and salary job in Harrison County and the state.

Population Trends
(Annual estimates as a percentage of 2007 population)

Legend: Dunlap — Harrison County ••••• State of Iowa – – –
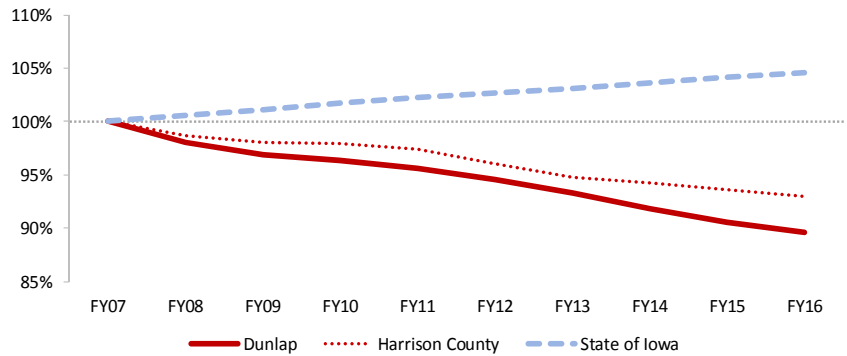
Population Trend for Peer Cities
(Annual estimates as a percentage of 2007 population)

Legend: Dunlap — Peer Group Average – – –

Real Wages and Salaries Per Job ($)

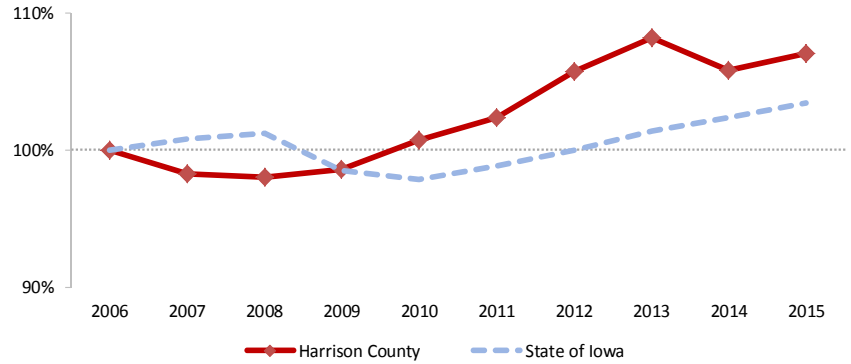Legend: Harrison County — State of Iowa – – –
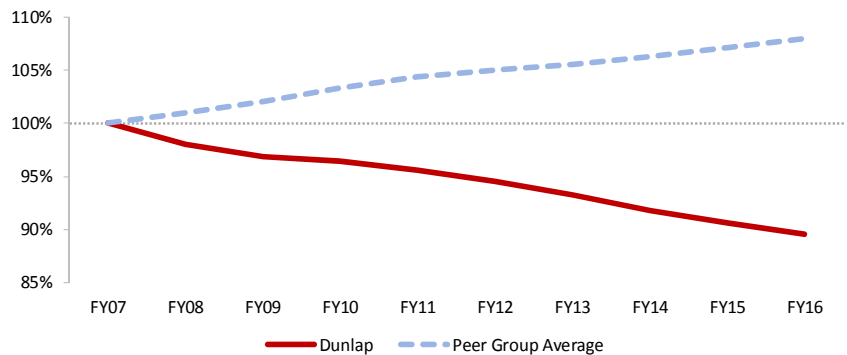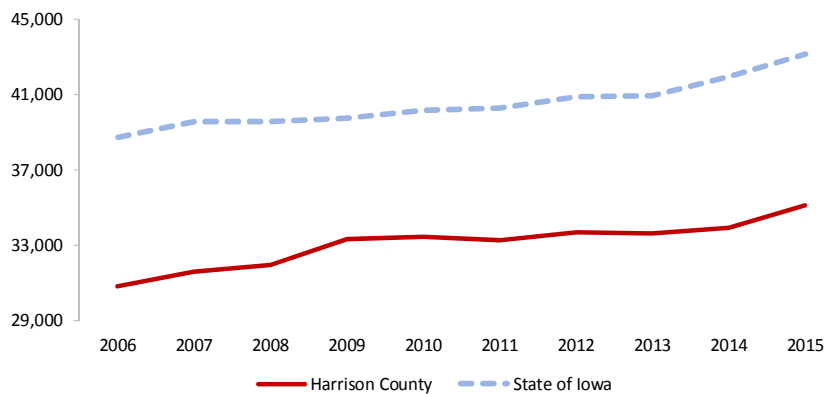
Employment

Area job growth creates earnings opportunities for current residents and also helps to attract new residents to the region. Conversely, lagging employment growth rates may indicate a decline in the region's competitive strength.
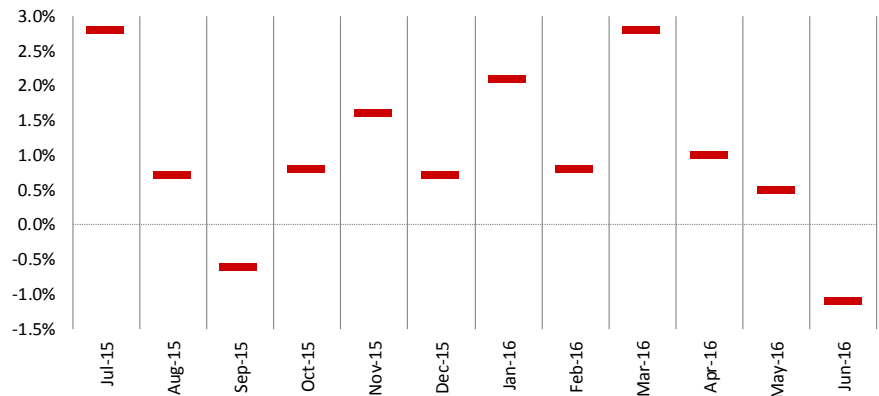
The chart at top right shows the 10-year trend in wage and salary employment in Harrison County. Each year's employment, which counts full-time and part-time jobs equally, is expressed as a percentage of baseline year employment. The statewide trend is included for comparison.

The middle chart shows more recent job gains and losses in Harrison County. The chart illustrates the percentage gain or loss in jobs during Fiscal Year 2016 on a month-by-month basis, with each month's employment compared to the same month in the prior fiscal year.

Unemployment

Rising or persistently high levels of unemployment may contribute to household economic stress within the region and may ultimately reduce aggregate household spending levels.

The chart at right shows recent Harrison County and statewide unemployment rate trends. The unemployment rate is defined as the percentage of the labor force that is unemployed but actively seeking work.

Employment Trends
(Annual employment as a percentage of 2006 employment)
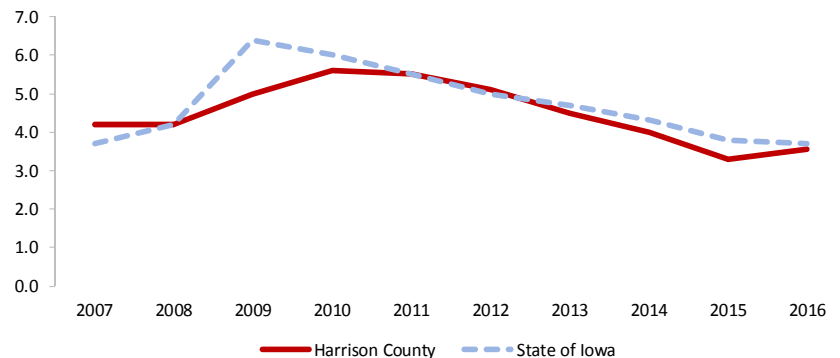
Recent Job Gains or Losses: Harrison County

Unemployment Rate
(Unemployed percentage of the labor force)

Peer Group Analysis

Iowa's 946 cities vary in the level and types of retail activity they can support. A given city's retail prospects depend not only on its own population size, but also on the urbanization patterns and competitive characteristics of the surrounding area. With no two of Iowa's cities exactly alike in these respects, how might a particular community benchmark its own retail performance? Peer group analysis, which involves comparisons among a group of cities sharing similar characteristics, can provide a reasonable basis for evaluating local retail performance.

In general, retail sector size and diversity tends to increase with community size and population density of the surrounding area. Metropolitan cities, for example, have access to a large pool of potential customers living within a geographically concentrated area, allowing them to offer a wider range of retail goods and services than most smaller communities can support. The diversity of their retail offerings tends to attract non-resident shoppers from a broad geographic area, often at the expense of smaller communities in outlying areas. In contrast, small communities located in remote, rural locations tend to have retail sectors that serve primarily local markets.

This retail analysis report assigns all cities in Iowa to peer groups based on their population size and the urbanization characteristics of their host county. The peer groups are listed in the following table, with the relevant peer group for Dunlap highlighted in blue (see Pages 20-22 for a complete list of member cities by peer group). The chart at the bottom of this page illustrates the comparative sales performance for all of the city peer groups during Fiscal Year 2016.

Peer Group Definitions

Peer Group	City Population Size	Metropolitan Status of the County	Number of Cities	% of State Taxable Sales
Group 1	10,000 or greater	Core county of a metropolitan statistical area (MSA)	21	60.0%
Group 2	10,000 or greater	Non-core MSA county or non-metropolitan county	17	12.7%
Group 3	2,500 to 9,999	Non-metropolitan county	62	11.7%
Group 4	2,500 to 9,999	Metropolitan county	33	5.1%
Group 5N	500 to 2,499	Non-metropolitan county, not adjacent to a MSA	102	2.7%
Group 5A	500 to 2,499	Non-metropolitan county, adjacent to a MSA	117	2.7%
Group 6	**500 to 2,499**	**Metropolitan county**	**105**	**2.6%**
Group 7	250 to 499	Any county	176	1.1%
Rest of State		Any county		1.5%

Average Sales Per Capita by City Peer Group, FY 2016

| State of Iowa	Group 1	Group 2	Group 3	Group 4	Group 5N	Group 5A	Group 6	Group 7	Rest of state
$12,280	$18,150	$16,490	$14,880	$9,970	$9,530	$7,960	$7,690	$7,250	$850

Expected Range for Local Sales Per Capita

The chart at right compares sales levels in Dunlap to a range of "expected," or typical, values for cities in its peer group.

The blue rectangles illustrate the range of expected values, defined as any value between the 25th to the 75th percentile values for the peer group in each year.

The red dashes show the actual per capita sales performance by Dunlap.

In Fiscal Year 2016, per capita sales in Dunlap were above the expected range.

Expected and Actual Sales Per Capita ($)

□ Expected Range   ▬ Dunlap
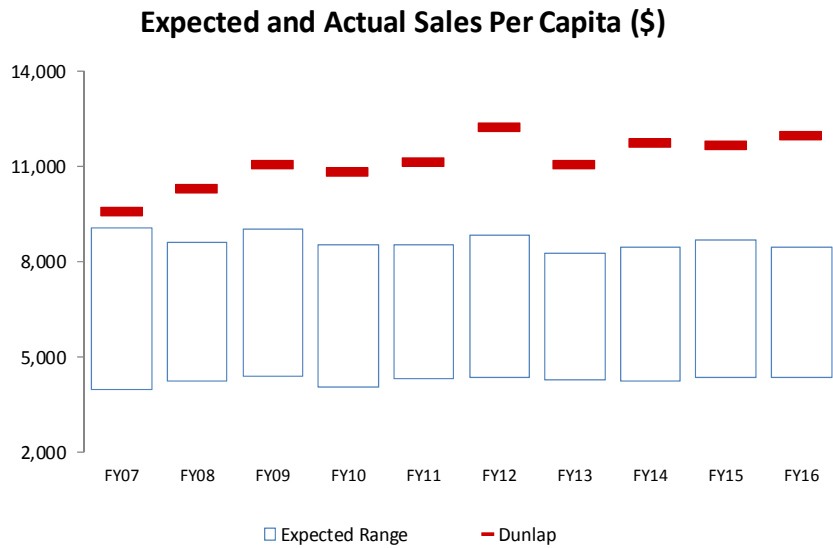
Top 10 Peer Group Cities Ranked by Sales Per Capita

Among the 103 peer cities reporting data in the most recent fiscal year, Dunlap ranked number 13 in per capita sales.

The peer group's top performers, measured by their average sales per capita in Fiscal Year 2016, are listed in the chart at right.

Sales levels in some cities may be inflated by the presence of a regional utility or other regional retail anomaly that may not be replicable in other communities. In general, values exceeding the peer group average by two or more standard deviations should be viewed with caution. Any such cities are indicated at right with an asterisk (*).

Average Sales Per Capita ($), FY2016

Peer Group Top 10	
*Walcott	36,248
*Palo	33,267
*Panora	24,612
*Riverside	21,801
*Avoca	19,229
Kalona	18,753
Elk Run Heights	17,097
Blairstown	15,659
Dunkerton	13,698
Stuart	13,444
Peer Group Average	7,694
Dunlap	11,954
State of Iowa	12,281
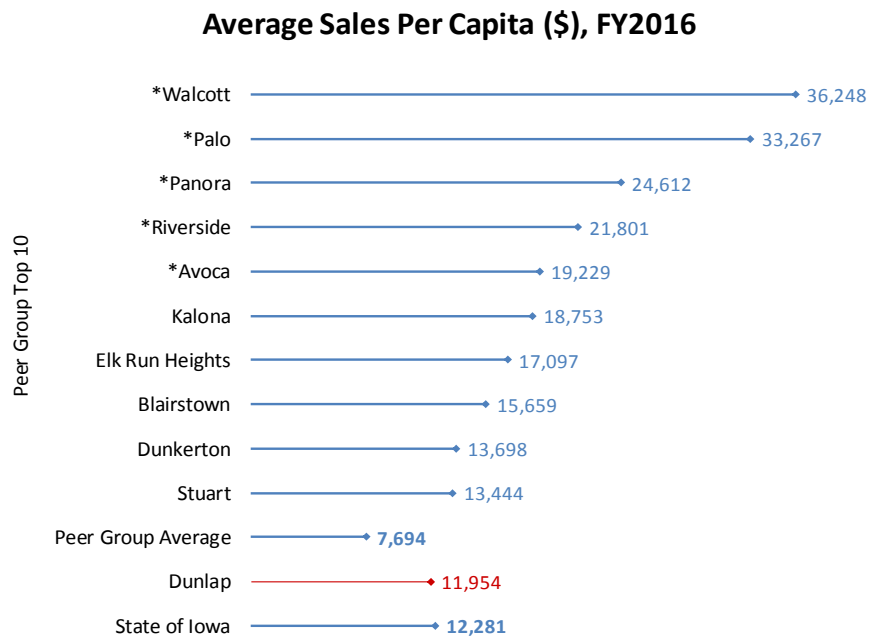
See Pages 20-22 for a complete listing of cities by peer group.

Pull Factor Analysis

This section introduces three related measures for assessing retail sales performance: trade surplus or leakage, trade area capture, and the pull factor ratio. All three measures are based on a hypothetical "self-sufficiency" level of sales at which the city's retail sector satisfies all of the retail needs of its own residents. This hypothetical sales value might also be viewed as "break-even" level where any sales lost from non-local spending by residents are exactly offset by sales to non-residents.

Trade Surplus or Leakage

Trade surplus or leakage measures the dollar difference between the city's actual sales and the total sales it could generate if residents satisfied all their retail needs locally, i.e. its self-sufficiency or breakeven sales level. Sales above the breakeven level imply a net surplus arising from sales to non-residents. Leakage, or sales below the breakeven level, suggests that local residents' spending outside the city exceeds local firms' sales to non-residents.

Below are trade surplus or leakage estimates for Dunlap. To estimate the breakeven level of sales, the dollar amount of statewide average per capita spending on taxable goods and services is adjusted up or down by a factor that reflects local income characteristics, and is then multiplied by the city's population size. The breakeven sales target represents an estimate of Dunlap residents' total spending on taxable goods and services that are purchased anywhere within Iowa.
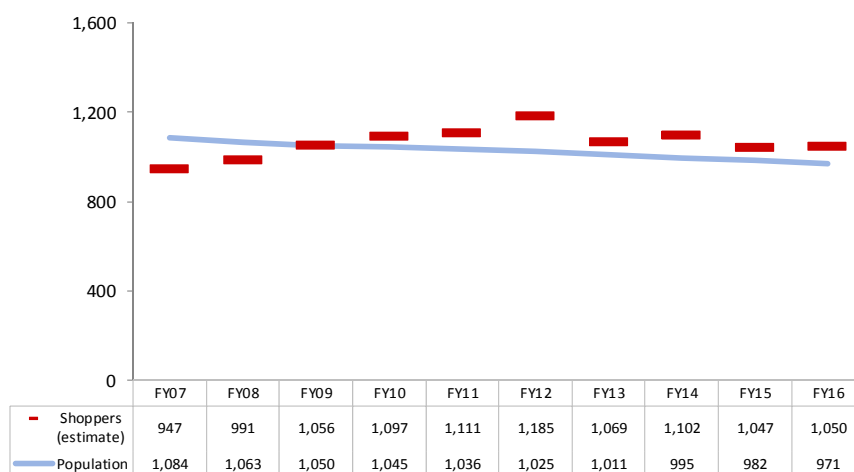
Dunlap Breakeven Analysis	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Statewide average per capita spending ($)	12,154	12,260	12,216	11,445	11,524	11,759	11,619	11,743	12,126	12,281
x Local income adjustment	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
= Average spending (anywhere) by residents ($)	10,914	11,013	10,976	10,286	10,359	10,573	10,450	10,563	10,911	11,050
x City population estimate	1,084	1,063	1,050	1,045	1,036	1,025	1,011	995	982	971
= Breakeven sales target ($000s)	11,831	11,706	11,525	10,749	10,732	10,837	10,565	10,510	10,714	10,730
City actual sales ($000s)	10,341	10,918	11,591	11,280	11,509	12,526	11,169	11,646	11,423	11,607
Surplus estimate ($000s)	-	-	66	532	776	1,689	605	1,135	709	877
Leakage estimate ($000s)	(1,491)	(788)	-	-	-	-	-	-	-	-

Trade Area Capture

The extent of a city's "trade area" can be approximated by estimating the number of customers whose annual retail needs it satisfies. If that number exceeds the resident population, the city's geographic trade area likely extends beyond its borders. If below, the city's trade area likely overlaps or is subsumed by that of a nearby community.

Trade area capture is estimated by dividing the city's actual total sales by the expected average, annual retail requirements of its residents. The chart at right illustrates the city's trade area capture in relation to its population size.

Estimated Trade Area Capture
(annualized number of shoppers)

	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Shoppers (estimate)	947	991	1,056	1,097	1,111	1,185	1,069	1,102	1,047	1,050
Population	1,084	1,063	1,050	1,045	1,036	1,025	1,011	995	982	971

The Pull Factor Ratio

A city's pull factor ratio is calculated by dividing its trade area capture measure by its resident population.

A pull factor ratio equal to 1.0 suggests that the city's merchants are just satisfying the retail demands of local residents. This is equivalent to the "break even" sales level where the city is experiencing neither a surplus or leakage of sales.

A pull factor ratio greater than 1.0 suggests that the city's merchants are attracting shoppers from outside the city. For example, a city whose retail customer base is 25 percent larger than its population would have a pull factor of 1.25.

A pull factor ratio less than 1.0 indicates that the city's retail sector cannot satisfy all of the retail needs of its own residents.

Pull factor ratios may vary widely from one city to the next, even among cities in the same peer group. For any particular city, a comparison with the peer group's median pull factor value provides a reasonable performance benchmark.

The chart below shows recent trends in pull factor ratios for Dunlap and its peer group. The city's pull factor values are indicated with red circles.

The blue dashes indicate the median pull factor for the peer group in each year. If the city's pull factor exceeds the group median, it ranks among the top half of its peer group. If its pull factor is below the median value, then it ranks among the bottom half of cities in its peer group.

Caution is urged in the interpretation of pull factors, especially for smaller communities.

For example, a high pull factor doesn't necessarily indicate retail self-sufficiency across all categories of retail sales. A city's pull factor could be inflated by the presence of one or more retail establishments that serve as a regional draw in a particular sales category, even if the city is experiencing substantial leakage of sales in other retail categories.

Similarly, a low pull factor does not necessarily suggest untapped sales potential in the local retail sector. Most small cities should expect to lose a at least a fraction of their residents' spending to larger trade centers.

Pull Factor Comparison With Peer Group

	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Peer Median	0.55	0.53	0.53	0.55	0.53	0.52	0.52	0.54	0.54	0.55
Dunlap	0.87	0.93	1.01	1.05	1.07	1.16	1.06	1.11	1.07	1.08

Regional Competition

Communities within a region compete with each other for shares of overall regional economic activity. This section explores some of the competitive forces at work in the area surrounding Dunlap. First, the distribution of trade among cities in Harrison County is assessed. Next, important interactions with surrounding cities and counties are examined using data on worker commuting flows. Finally, retail trade patterns in the broader region are illustrated by comparing average per capita sales and pull factor ratios for nearby cities and counties.

Role Within the County

The relative contributions of Dunlap as a trade and population center within Harrison County are illustrated at right. The left-most chart shows the percentage of Harrison County taxable sales occurring within the city of Dunlap. The right-most chart displays the percentage of Harrison County residents who live within Dunlap.

**Dunlap Percentage Shares
of Harrison County Totals**

Taxable Sales, 16%   Population, 7%

Other Trade and Population Centers Within the County

The table at right lists cities in Harrison County with reported taxable sales activity during Fiscal Year 2016. Data for cities with 10 or fewer permit-holders filing sales tax returns are suppressed. Sales amounts for those smaller jurisdictions are included within the "other areas in county" values.

Amounts shown for each city reflect the population and reported sales for the city as a whole, regardless of whether it crosses into a neighboring county. Any cities with reporting firms that fall within a neighboring county are indicated with an asterisk (*), and the neighboring county's portion of sales, if any, are noted below the table.

**Harrison County Jurisdictions Reporting
Taxable Retail Sales in FY 2016**

Area Name	Population	Average # Filers	Sales $millions
Harrison Total	**14,199**	**439**	**73.2**
Dunlap	971	70	11.6
Logan	1,454	75	7.8
Missouri Valley	2,650	142	38.8
Modale	263	13	1.0
Mondamin	371	14	0.9
Persia	294	12	0.4
Pisgah	236	12	0.8
Woodbine	1,413	79	11.2
Other areas in Harrison County		22	0.7

Commuting Patterns

Regional commuting flows represent possible sources of sales surplus or leakage for the local retail sector. Worker inflows from neighboring communities help to expand the potential customer base. When residents commute elsewhere for work, the likelihood that they will shop locally, especially during traditional business hours, decreases.

The city's overall rate of out-commuting is compared to the average for similarly-sized cities below. The rates express the percentage of working residents who commute somewhere outside the city for work.

Worker Out-Commuting Rates

Dunlap	81.2%
Peer Cities	94.2%

Dunlap Commuting Summary, 2014

Residence	Workplace		Local
	Dunlap	+ Elsewhere	= Jobholders
Dunlap	76	328	404
+ Elsewhere	428		
= Local Jobs	504		

The table above describes local employment, workforce size, and area employment flows by residence and workplace locations for wage and salary workers in the region.
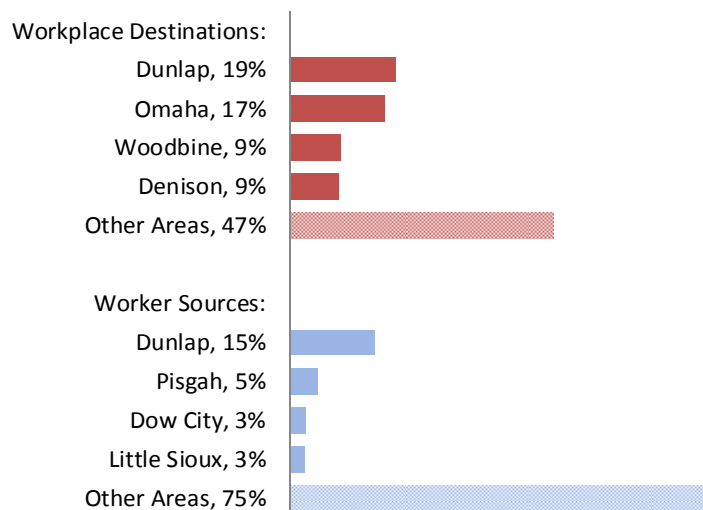
The figure at right compares the relative magnitude of worker flows to and from Dunlap and its estimated net commuting flow in 2014.

Inflow	Outflow	Net Inflow
428	(328)	100
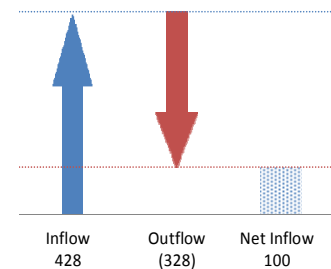
Key Commuting Relationships for Dunlap: Top 3 Sources and Destinations of Workers

Worker commuting patterns also reveal broader regional relationships that influence local economic conditions.

The chart at right identifies the top three workplace destinations for Dunlap residents and the top three cities supplying the greatest number of Dunlap workers in 2014. The chart measures these flows as percentages of the city's total workforce size and total employment, respectively.

Workplace Destinations:
- Dunlap, 19%
- Omaha, 17%
- Woodbine, 9%
- Denison, 9%
- Other Areas, 47%

Worker Sources:
- Dunlap, 15%
- Pisgah, 5%
- Dow City, 3%
- Little Sioux, 3%
- Other Areas, 75%

NOTE: The commuting charts on this page are based on 2014 worker commuting flow data published by the U.S. Census Bureau. In cases of small place-to-place commuting flows, the Census Bureau masks the data in order to protect the confidentiality of individual workers and/or business firms. Therefore, the actual size and destinations of the city's commuting flows may differ slightly from those shown here.

Regional Trade Patterns

Regional shopping patterns may be inferred from relative trade levels in surrounding counties and cities. The graphics on this page illustrate which counties and cities in the region serve as regional magnets for retail trade activity.

The map at right illustrates county retail pull factors for Fiscal Year 2016 (see Page 8 for a definition of pull factors). The counties with a pull factor exceeding 1.0, identified in the map with large blue dots, are likely exerting a strong retail influence on trade centers in neighboring counties. Counties with pull factors below 1.0 are leaking sales on a county-wide basis, but might still contain one or more strong local trade centers.

County Pull Factors, Fiscal Year 2016

● Less than 0.5   ● 0.5 to 1.0   ● Greater than 1.0

The bar graph below compares Fiscal Year 2016 per capita sales in Dunlap to average sales in neighboring communities with 500 or more residents. The comparison group includes the ten communities nearest to Dunlap, as measured from the center of each city. The cities are listed from left to right in descending order by their average per capita sales. Population sizes for each city, as of the 2010 Census, are also indicated.

Neighboring Community Comparison of Per Capita Retail Sales

Historical Trends in Taxable Sales

Historical retail sales statistics for Dunlap and the State of Iowa are presented below. Real total taxable sales and real average sales per firm and per capita have been adjusted for inflation and are shown in Fiscal Year 2016-equivalent dollars.

NOTE: Values for Fiscal Year 2009 and later measure retail activity during a July 1-June 30 fiscal year period. Values for Fiscal Years 2008 and earlier were compiled on an April 1-March 31 fiscal year basis.

Historical Statistics for Dunlap:

Fiscal Year	Reporting Firms	Total Taxable Sales ($)		Real Average Sales ($)		Statewide Real Average ($)	
		Nominal	Real	Per Firm	Per Capita	Per Firm	Per Capita
1976	61	3,767,446	13,292,804	217,915	9,731	369,909	10,500
1977	63	3,846,753	12,832,792	202,890	9,272	381,378	11,119
1978	65	4,228,727	13,224,999	204,247	9,528	375,750	11,365
1979	67	5,811,432	16,866,147	252,676	12,169	381,083	11,873
1980	67	6,379,712	16,795,472	250,679	12,162	373,810	11,841
1981	63	5,946,472	14,215,209	227,443	10,399	332,662	10,752
1982	62	5,917,208	13,231,867	213,417	9,736	319,872	10,348
1983	64	6,956,868	14,833,778	231,778	11,004	310,945	10,228
1984	66	5,803,308	11,891,201	180,170	8,907	304,559	10,143
1985	67	5,017,470	9,929,856	149,321	7,500	301,174	10,119
1986	66	4,856,516	9,326,257	141,307	7,087	295,243	10,104
1987	64	5,148,687	9,675,380	151,771	7,397	312,211	10,539
1988	63	5,052,833	9,155,684	145,907	7,037	313,731	10,598
1989	60	4,908,424	8,520,288	143,198	6,605	318,893	10,693
1990	61	5,080,876	8,483,469	139,073	6,638	322,994	10,799
1991	60	5,432,344	8,699,229	145,594	6,882	324,455	10,738
1992	61	5,520,529	8,609,410	141,719	6,910	324,921	10,832
1993	59	5,607,896	8,520,686	145,033	6,899	325,220	10,967
1994	56	5,813,738	8,644,990	154,375	7,051	332,114	11,204
1995	56	6,461,715	9,401,351	168,634	7,725	339,024	11,430
1996	52	6,439,564	9,187,962	178,407	7,593	339,983	11,685
1997	53	6,912,471	9,658,080	182,228	8,055	357,412	11,877
1998	54	7,062,800	9,759,841	182,427	8,250	359,783	12,084
1999	53	7,264,730	9,942,831	189,387	8,564	385,030	12,590
2000	54	7,726,976	10,356,438	190,902	9,037	392,384	12,648
2001	55	8,186,632	10,712,785	195,667	9,405	393,246	12,685
2002	55	8,617,445	11,138,022	202,509	9,900	394,632	12,535
2003	53	8,205,748	10,406,183	196,343	9,333	412,176	12,390
2004	51	7,944,816	9,875,931	194,600	8,897	419,433	12,271
2005	53	8,304,280	10,057,892	190,671	9,127	417,764	12,200
2006	54	7,999,786	9,397,964	174,846	8,583	428,763	12,290
2007	55	9,002,210	10,340,582	189,735	9,539	420,788	12,154
2008	58	9,796,512	10,918,347	187,439	10,271	421,423	12,260
2009**	61	10,526,559	11,590,535	189,233	11,039	413,200	12,216
2010	64	10,349,961	11,280,112	176,252	10,794	396,892	11,445
2011	63	10,745,292	11,508,506	183,402	11,109	411,718	11,524
2012	65	11,981,010	12,526,398	194,208	12,221	419,954	11,759
2013	68	10,846,764	11,169,342	164,861	11,048	414,539	11,619
2014	69	11,468,465	11,645,708	168,169	11,704	431,060	11,743
2015	69	11,348,544	11,423,027	164,953	11,632	448,317	12,126
2016	70	11,607,116	11,607,116	165,816	11,954	454,924	12,281

Sales by Business Group

Areas of strength or weakness in the local retail sector may be revealed through a comparative analysis of sales by specific types of businesses. The following table presents taxable sales statistics by business group for Harrison County. **NOTE: Sales data by business group are not available for individual cities (see Page 23 for more information).**

The top section shows the annualized number of reporting firms (average returns filed per quarter), taxable sales, and average sales per firm in 12 types of retail businesses. The bottom section shows sales by business group on a per capita basis. Real averages for the prior 3-year period are provided to identify areas of recent growth or decline. Median values for similar counties and statewide averages for the current fiscal year are also provided for benchmarking purposes. County data are suppressed for business groups that did not meet a minimum threshold for number of reporting firms.

Sales by business group should not be confused with sales by merchandise category. The business group sales data reflect the broad business classification of the firms making the sales, not the specific goods and services that were sold. See Page 15 for a more detailed list of the types of firms included within each business group.

Harrison County Taxable Sales Summary by Business Group

Total Sales and Average Sales Per Firm	*Harrison County FY16 Totals*		*Average Sales Per Firm ($)*	
		Reporting	Harrison	State of
Type of Firm	Total Sales ($)	Firms	County	Iowa
Apparel Stores				685,784
Building Materials Stores	915,433	7	135,620	1,859,909
Eating and Drinking Establishments	12,169,947	38	318,169	557,036
Food Stores (excluding non-taxable food items)	12,783,901	23	549,845	1,093,430
General Merchandise Stores				6,143,479
Home Furnishings Stores	3,372,881	7	465,225	835,356
Specialty Retail Stores	2,460,839	70	35,281	217,690
Service Establishments	9,752,912	149	65,676	167,836
Miscellaneous Retail Firms	4,886,679	66	74,041	247,806
Automotive and Related Stores	6,008,865	13	480,709	796,628
Utilities and Transportation Services	7,817,913	25	315,875	1,038,577
Retail Sales by Wholesale Firms	8,824,782	35	255,791	907,981

Real Sales Per Capita ($)	*Harrison County Trends*		*FY16 Benchmark Values*	
	prior 3-year average		Metropolitan	State of
Type of Firm	FY13 - FY15	FY16	Median	Iowa
Apparel Stores			378	341
Building Materials Stores	94	64	484	883
Eating and Drinking Establishments	859	857	989	1,352
Food Stores (excluding non-taxable food items)	NA	900	960	1,112
General Merchandise Stores			1,714	1,509
Home Furnishings Stores		238	278	395
Specialty Retail Stores	213	173	547	976
Service Establishments	642	687	1,537	1,702
Miscellaneous Retail Firms	306	344	768	985
Automotive and Related Stores	NA	423	557	595
Utilities and Transportation Services	561	551	738	1,173
Retail Sales by Wholesale Firms	500	622	952	1,259

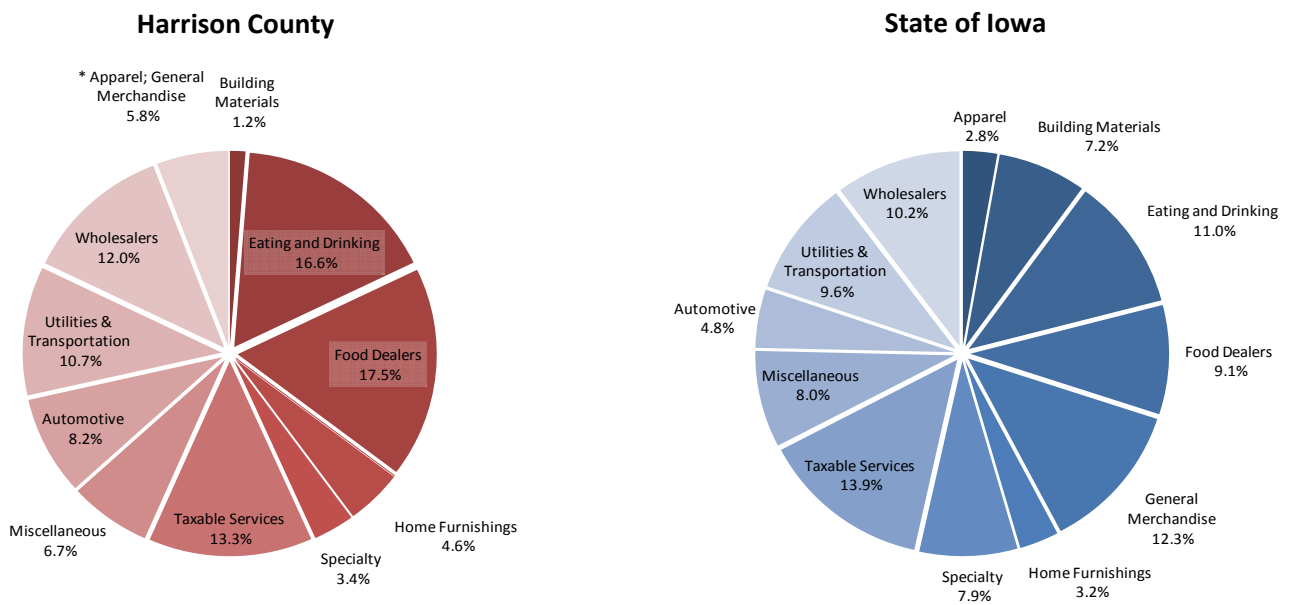## Per Capita Sales by Business Group

The chart below compares per capita sales by business group in Harrison County with the median value for all 21 metropolitan counties in Iowa (see table on previous page for underlying data). Harrison County per capita values are shown with red dots. The metropolitan median values appear as blue dashes. County data are suppressed for any business groups that did not meet a minimum threshold for number of reporting firms.

Note: Sales values for the Wholesalers group reflect only the retail portion of sales by wholesale firms.
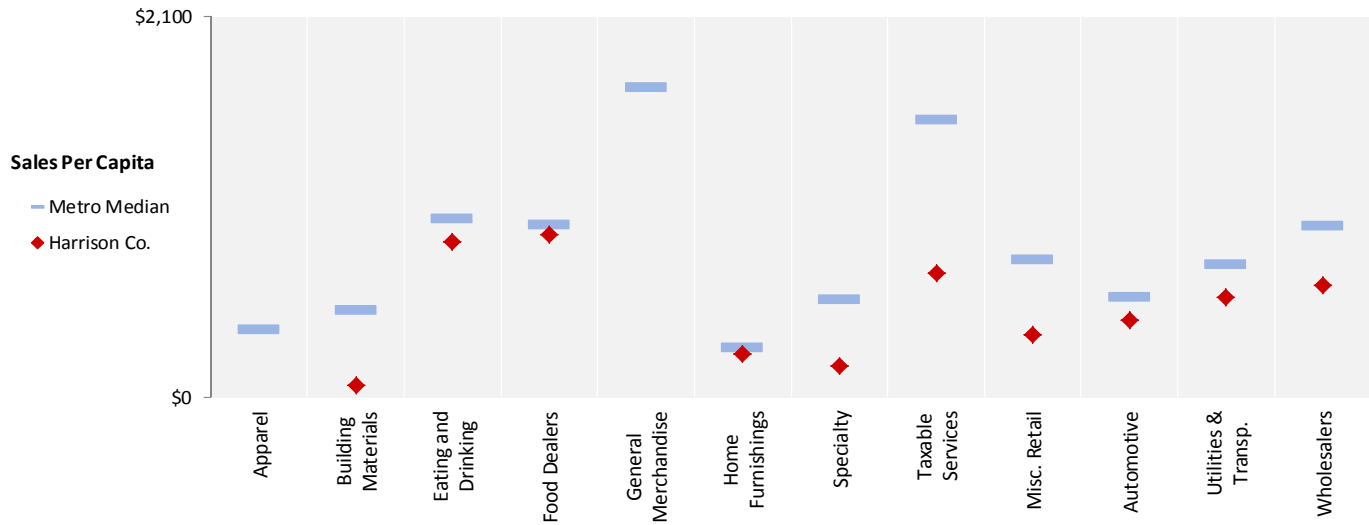
Distribution of Taxable Sales by Business Group

The following charts illustrate the percentage distribution of Harrison County and statewide total taxable sales across the major retail business groups. County data are suppressed for any business groups that did not meet a minimum threshold for number of reporting firms. Sales in suppressed categories are aggregated into a single percentage value and labeled with an asterisk (*).

Statewide Average Per Capita Sales by Detailed Business Type, FY 2016

Business Type and Per Capita Sales ($)

Apparel Group	$341
Clothing and Clothing Accessories Stores	291
Shoe Stores	50

Automotive and Related Firms	$595
New and Used Car Dealers	293
Automotive Parts and Accessories	218
Recreational and All Other Motorized Vehicles	83

Building Materials Group	$883
Building Material Dealers	638
Hardware Stores	131
Garden Supply Stores	80
Paint and Glass Stores	33
Mobile Home Dealers	2

Eating and Drinking Places Group	$1,352
Restaurants, Taverns, and Bars	1,352

Food Dealers Group	$1,112
Grocery Stores and Convenience Stores	559
Gas Stations/Convenience Stores With Gas	536
Specialized Groceries	16

General Merchandise Group	$1,509
Department Stores	966
Miscellaneous Merchandise Stores	537
Variety Stores	6

Home Furnishings And Appliances Group	$395
Appliances and Entertainment Equipment	152
Furniture Stores	147
Home Furnishing Stores	97

Specialty Retail Stores Group	$976
Other Specialty	281
Sporting Goods	183
Beauty and Health (Includes Pharmacies & Drug Stores)	166
Direct Sellers	74
Hobby and Toy	62
Jewelry	60
Book and Stationery Stores	41
Used Merchandise Stores	25
Stationery, Gift, Novelty	25
Vending Machine Operators	23
Liquor Stores	18
Florists	15
Fuel and Ice Dealers	1
Electronic Shopping and Mail Order Houses	1

Services Group	$1,702
Auto Repair	347
Hotels and All Other Lodging Places	305
Other Business Services	222
Arts and Entertainment	193
Beauty/Barber Shops	129
Miscellaneous Repairs	94
Other Personal Services	79
Auto Rental and Storage	59
Motion Picture and Video Industries	52
Laundry and Floor Cleaning	41
Finance, Insurance, Real Estate and Leasing	40
Electronic and Precision Equipment Repair & Maintenance	37
Other Services	29
Funeral Service and Crematories	23
Education and Athletic Events	19
Photographic Studios	14
Employment Services	14
Upholstery and Furniture Repair	2
Watch, Clock, Jewelry Repair	0
Footwear and Leather Repair	0

Miscellaneous Group	$985
Plumbing and Heating Contractors	151
General Contractors	143
Agricultural Production and Services	134
Other Special Trade Contractors	114
Industrial Equipment Manufacturers	84
Miscellaneous Manufacturers	60
Food Manufacturers	54
Electrical Contractors	51
Non-Metallic Product Manufacturers	47
Furniture, Wood and Paper Manufacturers	39
Publishers Of Books & Newspapers and Commercial Printers	33
Carpentry Contractors	25
Unclassified	25
Mining	13
Painting Contractors	11
Apparel and Textile Manufacturers	2

Wholesale Goods Group	$1,259
(retail sales by wholesale firms)	1,259

Utilities and Transportation Group	$1,173
Electric and Gas	454
Communications	447
Water and Sanitation	193
Transportation and Warehousing	79

All Business Groups	$12,281

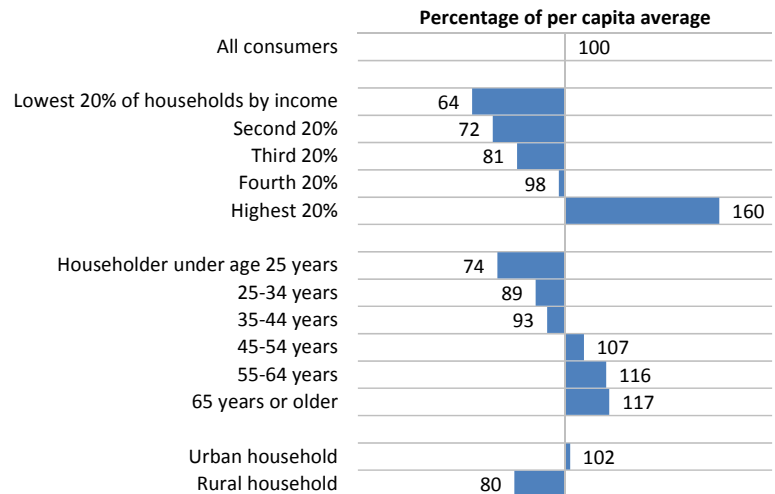## U.S. Consumer Spending Patterns by Income and Age

Consumer spending patterns vary with age, income level, and other consumer characteristics. The chart at right illustrates differences in U.S. consumer spending on a selected bundle of goods and services that are taxable in Iowa: food away from home, telecommunications services, household supplies and furnishings, apparel, entertainment, automobile repair and maintenance, and personal services.

In the chart, average annual spending levels of consumers within each group are expressed as percentages of the all-consumer average. Differences are most apparent by income level, with persons in the highest household income quintile spending more than twice the average of persons in the lowest income quintile. Per person spending also tends to increase with householder age. Spending is lower on average in rural households than urban households.

Local Income and Age Distributions

Recent county-level statistics may be used to profile the income and age distributions of area residents. If the county deviates strongly from statewide averages on these measures, one might expect some differences in local residents' spending compared to the average spending levels by all Iowa residents.

The table at right shows the county's median household income level and estimated poverty rate compared to the state. A lower median income level, a higher poverty rate, or both suggest that the percentage of county residents in low income brackets exceeds the statewide average. In these cases, comparatively lower retail spending levels may be anticipated locally.

The bottom half of the table illustrates the percentage distribution of the county's population by age group in years, relative to the comparable statewide percentages. Strong differences in the regional age distribution likely affect both the mix and levels of retail goods and services demanded by area residents.

U.S. Consumer Spending on Selected Goods and Services That are Taxable in Iowa, by Type of Consumer

Percentage of per capita average

Consumer Type	Value
All consumers	100
Lowest 20% of households by income	64
Second 20%	72
Third 20%	81
Fourth 20%	98
Highest 20%	160
Householder under age 25 years	74
25-34 years	89
35-44 years	93
45-54 years	107
55-64 years	116
65 years or older	117
Urban household	102
Rural household	80

Harrison County Profile

Median Household Income ($)	Harrison		State of Iowa
Estimate	57,244	▶	54,843
90% Confidence Interval	53,480 - 61,010		54,080 - 55,610

Poverty Rate (%)	Harrison		State of Iowa
Estimate	9.9	◀	12.1
90% Confidence Interval	7.9 - 11.9		11.8 - 12.4

Population (% of total)	Harrison		State of Iowa
Under 5 years	5.5%	◀	6.3%
Age 5 to 17	17.1%	▶	17.0%
Age 18 to 24	7.3%	◀	10.3%
Age 25 to 44	21.4%	◀	24.3%
Age 45 to 64	29.2%	▶	26.0%
Age 65 years and over	19.6%	▶	16.1%
Median age	44.1	▶	38.1

▶ Higher than state
◀ Lower than state

Other Factors Influencing Retail Sales

Inflation

The rate of inflation measures changes over time in the purchasing power of the dollar. When price levels rise faster than earnings and other income, consumers may have to reduce or reallocate their spending.

The pace of U.S. inflation during the last 10 years is illustrated at right. This chart shows quarterly changes in the Midwest Consumer Price Index for All Urban Consumers, using first quarter of 2007 as the benchmark period.

Midwest Consumer Price Index
(100% = Price Levels in 1st Quarter 2007)

Consumer Confidence

Consumer confidence refers to how favorably consumers view prospects for the economy and their own financial situation. Pessimism about the economy can have a dampening effect on household discretionary purchases, while optimism can boost the likelihood of purchases.

The chart at right illustrates a quarterly index of consumer confidence benchmarked to the first quarter of 2007. Source data were obtained from the Index of Consumer Sentiment, University of Michigan Surveys of Consumers, via the Federal Reserve Bank of St. Louis.

U.S. Consumer Sentiment
(100 = Index Value in 1st Quarter 2007)

Internet and Catalog Sales

E-commerce represents a rapidly-growing share of retail activity in the United States. While presenting a potential sales growth channel for many retailers, e-commerce also poses a threat as yet another source of sales leakage from Iowa's communities.

The chart at right shows the growing share of total U.S. retail sales that are transacted through e-commerce. E-commerce, which includes internet and catalog sales, describes transactions in which an order is placed and/or price and terms of sale are negotiated over an internet or other online system.

E-Commerce Sales in the U.S.
(as a Percentage of Total Retail Sales)

FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
3.2%	3.6%	3.8%	4.2%	4.7%	5.1%	5.6%	6.1%	6.8%	7.8%
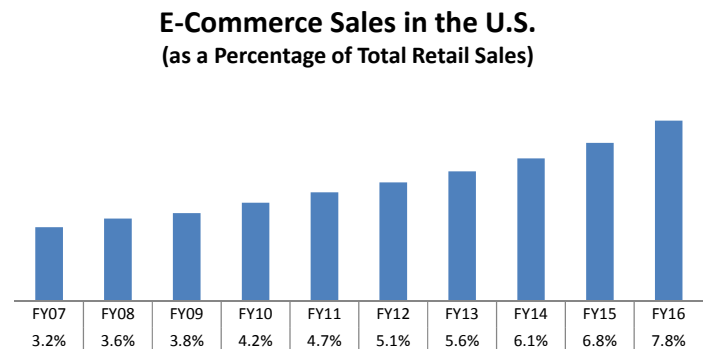
Iowa's Retail Sales Tax Reporting

The state of Iowa imposes a tax on the gross receipts from sales of taxable tangible personal property and taxable services. In general, merchandise goods are taxable unless specifically exempted and services are taxable if specifically enumerated by the state.

Retailers file sales tax returns to the Iowa Department of Revenue on a semi-monthly, monthly, quarterly, or annual basis depending on their amount of sales.

The Department of Revenue compiles the data from sales tax returns and publishes quarterly and annual retail sales tax reports that provide the primary source of data for this report.

Iowa's sales tax reporting process may lead to occasional anomalies in retail sales data reported at the local level. The state compiles these data primarily for fiscal management purposes, and only secondarily for analytical purposes.

Certain accounting and other administrative constraints may result in the under-reporting or no reporting of sales activity for individual communities.

Confidentiality. In order to protect the confidentiality of individual filers, the Iowa Department of Revenue only reports data from localities with a minimum of 10 tax returns filed for a quarter or 40 returns per year. Sales data for localities not meeting this threshold level are reported for the county in which they are located.

Recent changes in the administration of Iowa's sales tax include the following:

- July 1, 2004. Iowa revised its sales tax laws to meet Streamlined Sales Tax Project (SSTP) requirements. SSTP improves uniformity in sales tax laws across states, thereby encouraging businesses to collect and remit sales tax in every state in which they make taxable sales.

- January 1, 2006. The tax on certain types of energy was reduced to 0% after a 4-year phased decline.

- July 1, 2008. Iowa's sales tax rate increased from 5% to 6%.

- July 1, 2008. The Iowa Department of Revenue adopted a new fiscal year reporting period to align with the state fiscal year that runs from July 1 through June 30 of each year.

- July 1, 2013. The Iowa Department of Revenue changed the business class assignment for approximately 12 percent of Iowa's retailers.

- July 1, 2013. Taxable sales in the Convenience Stores and Gas Stations business class were reclassified from the Automotive and Related Group to the Food Dealers Group.

Notable Exemptions and Exclusions from Iowa's Retail Sales Tax

Many retail transactions, because they are exempt or otherwise excluded from the state's sales tax, are not included in the taxable sales values reported in this report. Following are some notable exemptions from Iowa's sales tax. More detailed documentation is available from the Iowa Department of Revenue.

Exempt or Excluded Goods. Goods that are exempt from the sales tax include certain foods used for home consumption, prescription drugs, and medical devices. Sales of gasoline, subject to a separate fuel tax, are excluded from taxable retail sales. Taxable retail sales also exclude the sale or lease of new or used vehicles that are subject to registration. Vehicle purchases are taxed separately under the state's one-time registration fee.

Exempt Services. Unlike tangible goods, services are exempt from tax unless specifically enumerated. Professional

services such as medical and legal services are not subject to the sales tax.

Utilities. The state has phased out taxes on sales of metered gas, electricity, and fuel used as energy in residential dwellings, apartment units and condominiums. Specific exemptions may also apply to certain businesses and industries.

Sales to Agriculture, Manufacturing, and Other Industries. The state exempts sales of many goods and services that are used as inputs to agriculture and other industrial processes.

Sales tax exemptions for agriculture apply to the purchase of feed, seed, fertilizer, farm machinery and equipment, fuels and utilities, and some services.

Exemptions to manufacturing include purchases of tangible inputs that become an integral part of manufactured goods ultimately sold at retail; fuels, chemicals,

and other inputs that are consumed during production processes; industrial machinery, equipment, and some computer equipment; and many services.

The state has created additional exemptions targeted toward specific industries such as wind energy and information technology. See the Department of Revenue Web site for more detailed information about exempt sales to industry and business.

Sales to Tax-Exempt Organizations. Local and state government entities are exempt from the sales tax. Sales to private nonprofit educational institutions for educational purposes are also exempt. Sales from fund-raising activities are exempt from sales tax if the proceeds are used for educational, religious, or charitable purposes.

Cautions for Interpreting Reported Sales Data

Non-Taxable Goods & Services. The sales information presented in this report provides only a partial picture of retail and service sector activity in Iowa's communities, due in part to the data reporting practices and sales tax exemptions listed on the previous page.

Large Public Institutions. The presence of large public institutions such as correctional facilities or universities may distort local sales measures, as their institutional purchases are excluded from taxable sales but their residents are included in local population estimates.

Sales or Service Territories. Some cities' reported sales values may appear inflated if they are home to the business office or headquarters of a firm with a broad, geographically-defined service territory such as a rural telecommunications or cable television provider.

Definitions of Retail Measures

Retail Sales. This term refers to the reported sales of goods and services that are subject to Iowa's retail sales tax.

Reporting Firms. This value reflects the average number of tax returns filed each quarter during the year, and it serves as a proxy for the number of local retail firms.

Real Sales. "Real" dollar values have been standardized to reflect the purchasing power of a dollar in the current fiscal year, thus removing the effects of price inflation.

Nominal Sales. Nominal sales are the dollar amounts reported in the year the transactions actually took place. These values have not been adjusted for inflation.

Sales Per Firm. Per firm sales are calculated by dividing the annual dollar value of sales by the average number of reporting firms in that year.

Sales Per Capita. Per capita (or "per person") sales are calculated by dividing the dollar value of sales by the estimated population for the subject place, including group quarters residents.

Expected Per Capita Spending. An expected value for residents' average spending on taxable retail goods and services is used in the calculation of trade surplus and leakage, trade area capture, and pull factor values. This measure is sensitive to local income levels. For more information on the derivation of this measure, please contact the author.

Sales by Business Group. Sales tabulations by business group describe the types of firms where retail transactions occurred. They do *not* describe the type of merchandise that was sold.

Other Data Notes

City-to-County Assignments: The incorporated territory of many Iowa cities crosses the boundaries of two or more counties. For this report, all cities are assigned to the county that contained the greatest percentage of its population in the 2010 Census.

Commuting Flows: Local Employment Dynamics Program, U.S. Census Bureau. These commuting flows describe the place of work and place of residence of wage and salary workers in 2014. Self-employed individuals such as sole proprietors and partners are excluded from these data.

Consumer Spending Patterns: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics.

Consumer Sentiment: Surveys of Consumers, University of Michigan, University of Michigan: Consumer Sentiment©, retrieved from FRED, Federal Reserve Bank of St. Louis https://research.stlouisfed.org/fred2/series/UMCSENT, 04/12/17.

E-commerce Sales: US. Bureau of the Census, E-Commerce Retail Sales as a Percent of Total Sales, retrieved from FRED, Federal Reserve Bank of St. Louis https://research.stlouisfed.org/fred2/series/ECOMPCTSA, 04/12/17.

Employment: U.S. Bureau of Economic Analysis (annual) and U.S. Bureau of Labor Statistics (monthly). Employment includes full-time and part-time wage and salary jobs, with all jobs counted equally.

Household Income and Poverty: Small Area Income and Poverty Estimates, U.S. Census Bureau.

Inflation Rate: Midwest Region Consumer Price Index for All Urban Consumers, All Items, U.S. Bureau of Labor Statistics.

Average Wages and Salaries per Job: U.S. Bureau of Economic Analysis.

Population: Iowa State University estimates, based on data released through the Population Estimates Program, U.S. Census Bureau. With each annual data release, the U.S. Census Bureau may revise its estimates from prior years. This report incorporates the most recently available estimates and revisions. Population-based statistics published in this report may not reconcile with those appearing in earlier retail trade analysis reports. In most cases, the discrepancies are minor.

Price Deflators: Except where otherwise noted in this report, the dollar values for all retail sales and personal income data have been adjusted for inflation using the Implicit Price Deflator for Personal Consumption Expenditures published by the U.S. Bureau of Economic Analysis.

Unemployment: Local Area Unemployment Statistics, U.S. Bureau of Labor Statistics.

Peer Group 1-4 Cities and Their 2010 Census Population Size

1

City	Pop.	City	Pop.	City	Pop.
Altoona	14,541	Coralville	18,907	Marion	34,768
Ames	58,965	Council Bluffs	62,230	North Liberty	13,374
Ankeny	45,582	Davenport	99,685	Sioux City	82,684
Bettendorf	33,217	Des Moines	203,433	Urbandale	39,463
Cedar Falls	39,260	Dubuque	57,637	Waterloo	68,406
Cedar Rapids	126,326	Iowa City	67,862	Waukee	13,790
Clive	15,447	Johnston	17,278	West Des Moines	56,609

2

City	Pop.	City	Pop.	City	Pop.
Boone	12,661	Indianola	14,782	Oskaloosa	11,463
Burlington	25,663	Keokuk	10,780	Ottumwa	25,023
Carroll	10,103	Marshalltown	27,552	Pella	10,352
Clinton	26,885	Mason City	28,079	Spencer	11,233
Fort Dodge	25,206	Muscatine	22,886	Storm Lake	10,600
Fort Madison	11,051	Newton	15,254		

3

City	Pop.	City	Pop.	City	Pop.
Albia	3,766	Fairfield	9,464	Onawa	2,998
Algona	5,560	Forest City	4,151	Orange City	6,004
Atlantic	7,112	Garner	3,129	Osage	3,619
Bloomfield	2,640	Grinnell	9,218	Osceola	4,929
Camanche	4,448	Hampton	4,461	Red Oak	5,742
Centerville	5,528	Harlan	5,106	Rock Rapids	2,549
Chariton	4,321	Hawarden	2,546	Rock Valley	3,354
Charles City	7,652	Humboldt	4,690	Sheldon	5,188
Cherokee	5,253	Independence	5,966	Shenandoah	5,150
Clarinda	5,572	Iowa Falls	5,238	Sibley	2,798
Clarion	2,850	Jefferson	4,345	Sioux Center	7,048
Clear Lake	7,777	Jesup	2,520	Spirit Lake	4,840
Cresco	3,868	Knoxville	7,313	Tama	2,877
Creston	7,834	Madrid	2,543	Tipton	3,221
Decorah	8,127	Manchester	5,179	Waukon	3,897
Denison	8,298	Maquoketa	6,141	Webster City	8,070
De Witt	5,322	Marengo	2,528	West Burlington	2,968
Eagle Grove	3,583	Milford	2,898	West Liberty	3,736
Eldora	2,732	Mount Pleasant	8,668	Williamsburg	3,068
Emmetsburg	3,904	New Hampton	3,571	Wilton	2,802
Estherville	6,360	Oelwein	6,415		

4

City	Pop.	City	Pop.	City	Pop.
Adel	3,682	Grimes	8,246	Perry	7,702
Anamosa	5,533	Grundy Center	2,706	Pleasant Hill	8,785
Asbury	4,170	Hiawatha	7,024	Polk City	3,418
Belle Plaine	2,534	Huxley	3,317	Robins	3,142
Bondurant	3,860	Le Claire	3,765	Sergeant Bluff	4,227
Carlisle	3,876	Le Mars	9,826	Story City	3,431
Carter Lake	3,785	Missouri Valley	2,838	Vinton	5,257
Dyersville	4,058	Monticello	3,796	Washington	7,266
Eldridge	5,651	Mount Vernon	4,506	Waverly	9,874
Evansdale	4,751	Nevada	6,798	Windsor Heights	4,860
Glenwood	5,269	Norwalk	8,945	Winterset	5,190

Peer Group 5 Cities and Their 2010 Census Population Size

5N

City	Pop.	City	Pop.	City	Pop.	City	Pop.
Agency	638	Dows	538	Latimer	507	Pocahontas	1,789
Albert City	699	Early	557	Laurens	1,258	Pomeroy	662
Allerton	501	Eddyville	1,024	Lenox	1,407	Primghar	909
Alta	1,883	Eldon	927	Leon	1,977	Riceville	785
Alton	1,216	Everly	603	Lovilia	538	Rockford	860
Armstrong	926	Farmington	664	Manilla	776	Rockwell	1,039
Arnolds Park	1,126	Fonda	631	Manly	1,323	Rockwell City	1,709
Badger	561	Fremont	743	Manning	1,500	Rolfe	584
Bancroft	732	Gilmore City	504	Manson	1,690	Ruthven	737
Bedford	1,440	Glidden	1,146	Mediapolis	1,560	Sac City	2,220
Belmond	2,376	Goldfield	635	Montezuma	1,462	St. Ansgar	1,107
Boyden	707	Gowrie	1,037	Montrose	898	Sanborn	1,404
Britt	2,069	Graettinger	844	Moravia	665	Schaller	772
Brooklyn	1,468	Hartley	1,672	Moulton	605	Schleswig	882
Buffalo Center	905	Hospers	698	Mount Ayr	1,691	Seymour	701
Burt	533	Hull	2,175	Newell	876	Sheffield	1,172
Calmar	978	Ireton	609	New Sharon	1,293	Sioux Rapids	775
Charter Oak	502	Kanawha	652	Nora Springs	1,431	Sutherland	649
Coon Rapids	1,305	Keosauqua	1,006	Northwood	1,989	Swea City	536
Corning	1,635	Klemme	507	Odebolt	1,013	Thompson	502
Corydon	1,585	Lake City	1,727	Okoboji	807	Ventura	717
Dakota City	843	Lake Mills	2,100	Orleans	608	Wall Lake	819
Danville	934	Lake Park	1,105	Ossian	845	West Bend	785
Dayton	837	Lakeside	596	Otho	542	West Point	966
Donnellson	912	Lake View	1,142	Paullina	1,056	Whittemore	504
Dow City	510	Lamoni	2,324				

5A

City	Pop.	City	Pop.	City	Pop.	City	Pop.
Ackley	1,589	Essex	798	Keota	1,009	Radcliffe	545
Adair	781	Exira	840	Lansing	999	Richland	584
Afton	845	Fairbank	1,113	Larchwood	866	Russell	554
Albion	505	Fayette	1,338	Le Grand	938	Sabula	576
Alden	787	Fontanelle	672	Lime Springs	505	Scranton	557
Allison	1,029	Fredericksburg	931	Lowden	789	Shelby	641
Anita	972	Fruitland	977	McGregor	871	Shell Rock	1,296
Aplington	1,128	Garnavillo	745	Mapleton	1,224	Sidney	1,138
Audubon	2,176	Garwin	527	Marcus	1,117	Sigourney	2,059
Aurelia	1,036	George	1,080	Maynard	518	Stanton	689
Battle Creek	713	Gilman	509	Mechanicsville	1,146	Stanwood	684
Baxter	1,101	Gladbrook	945	Melbourne	830	State Center	1,468
Bellevue	2,191	Grand Junction	824	Melcher-Dallas	1,288	Stratford	743
Clarence	974	Grand Mound	642	Monona	1,549	Strawberry Point	1,279
Clarksville	1,439	Grandview	556	Monroe	1,830	Sully	821
Clermont	632	Greene	1,130	Morning Sun	836	Tabor	1,040
Colfax	2,093	Greenfield	1,982	Murray	756	Toledo	2,341
Columbus Junction	1,899	Griswold	1,036	Nashua	1,663	Traer	1,703
Delmar	525	Guttenberg	1,919	New Albin	522	Victor	893
Doon	577	Hamburg	1,187	New Hartford	516	Villisca	1,252
Dumont	637	Hazleton	823	New London	1,897	Wapello	2,067
Durant	1,832	Hedrick	764	North English	1,041	Wayland	966
Dysart	1,379	Holstein	1,396	Ogden	2,044	West Branch	2,322
Earlville	812	Hopkinton	628	Parkersburg	1,870	West Union	2,486
Edgewood	864	Hubbard	845	Pleasantville	1,694	What Cheer	646
Elgin	683	Ida Grove	2,142	Postville	2,227	Wheatland	764
Elkader	1,273	Inwood	814	Prairie City	1,680	Whiting	762
Elk Horn	662	Jewell Junction	1,215	Preston	1,012	Winfield	1,134
Ellsworth	531	Kellogg	599	Quasqueton	554	Winthrop	850
Elma	546						

Peer Group 6-7 Cities and Their 2010 Census Population Size

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Ainsworth, 567
Akron, 1,486
Alburnett, 673
Anthon, 565
Atkins, 1,670
Avoca, 1,506
Blairstown, 692
Blue Grass, 1,452
Brighton, 652
Buffalo, 1,270
Cambridge, 827
Carson, 812
Cascade, 2,159
Center Point, 2,421
Central City, 1,257
Coggon, 658
Colo, 876
Conrad, 1,108
Correctionville, 821
Crescent, 617
Dallas Center, 1,623
Denver, 1,780
De Soto, 1,050
Dexter, 611
Dike, 1,209
Dunkerton, 852
Dunlap, 1,042
Earlham, 1,450
Elkhart, 683
Elk Run Heights, 1,117
Ely, 1,776
Epworth, 1,860
Fairfax, 2,123
Farley, 1,537
Gilbert, 1,082
Gilbertville, 712
Granger, 1,244
Guthrie Center, 1,569
Hartford, 771
Hills, 703
Hinton, 928
Hudson, 2,282
Janesville, 930
Kalona, 2,363
Keystone, 622
Kingsley, 1,411
La Porte City, 2,285
Lawton, 908
Lisbon, 2,152
Logan, 1,534
Lone Tree, 1,300
Long Grove, 808
Malvern, 1,142
Maxwell, 920
Merrill, 755
Milo, 775
Minden, 599
Mitchellville, 2,254
Moville, 1,618
Neola, 842
Newhall, 875
Norway, 545
Oakland, 1,527
Olin, 698
Oxford, 807
Palo, 1,026
Panora, 1,124
Peosta, 1,377
Princeton, 886
Raymond, 788
Readlyn, 808
Redfield, 835
Reinbeck, 1,664
Remsen, 1,663
Riverside, 993
Roland, 1,284
Runnells, 507
St. Charles, 653
Shellsburg, 983
Shueyville, 577
Slater, 1,489
Sloan, 973
Solon, 2,037
Springville, 1,074
Stuart, 1,648
Sumner, 2,028
Swisher, 879
Tiffin, 1,947
Treynor, 919
Tripoli, 1,313
Underwood, 917
University Heights, 1,051
Urbana, 1,458
Van Horne, 682
Van Meter, 1,016
Walcott, 1,629
Walford, 1,463
Walker, 791
Walnut, 785
Wellman, 1,408
Wellsburg, 707
Woodbine, 1,459
Woodward, 1,024
Wyoming, 515
Zearing, 554

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Alta Vista, 266
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Churdan, 386
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Collins, 495
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Stacyville, 494
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Frequently-Asked Questions

Following are some of the most frequently-asked questions about the content of this report:

What happened to the detailed business group sales data for cities? Long-time users of the Iowa State University (ISU) Retail Trade Analysis reports may notice the absence of city-level sales data by type of business. Beginning in Fiscal Year 2009, the Iowa Department of Revenue ceased publication of detailed business group data at the individual city level in its Annual Retail Sales and Use Tax Report. As a consequence, the ISU Retail Trade Analysis reports now provide analysis of business group sales at the county and state levels only. Subject to strict disclosure limitations, the Iowa Department of Revenue may provide detailed categorical sales data for individual cities upon request.

Why do historical data in this report differ from previously-published ISU retail reports? The underlying population and income data used in this report are subject to backward revision by the U.S. Census Bureau and sister agencies, meaning that historical data are revised as new information becomes available. Any revisions to population and income estimates may result in re-statement of per capita retail sales, pull factors, and related measures for prior years. This report incorporates the most recently-revised statistics, and no effort is made to reconcile the historical data with prior versions of the ISU Retail Trade Analysis reports.

Are the retail sales statistics fully comparable over time? Users should note that retail statistics in this report describe only taxable, not total, retail sales. Changes to Iowa's sales tax laws have redefined the mix of goods and services included within taxable sales transactions over time. Changes in sales tax reporting practices may also complicate analysis of historical trends at the local or statewide level. Notable recent changes include the following:

- Iowa Department of Revenue reassigned more than 10 percent of Iowa's retailers to different business class codes that better reflect their business focus (FY 2014).

- Iowa Department of Revenue reclassified gasoline stations with convenience stores from the automotive and related group to the food dealers group (FY 2014).

These reclassifications should be noted when comparing sales by business group before and after FY 2014.

Are the pull factors and other retail measures adjusted for differences in local income? Yes. In calculating local pull factor ratios and estimating trade surplus/leakage values, this report incorporates small area income data available from the American Community Survey (ACS), U.S. Census Bureau. The ACS income estimates are spatially-smoothed, then used to derive pull factor and related retail measures that account for variations in local income levels.

Acknowledgements