

Retail Trade Analysis

Fiscal Year 2019

Elkhart

Iowa State University
Department of Economics

Overview

This report examines local retail sales and related economic trends using a variety of historical and peer-based performance measures.

The retail measures are based on sales of goods and services that are subject to Iowa's statewide sales tax, as reported in the Iowa Department of Revenue Annual Sales and Use Tax Report.

Retail sales data have been adjusted for inflation and are stated in Fiscal Year 2019 dollar equivalents, unless otherwise noted. The 2019 fiscal year began July 1, 2018, and ended June 30, 2019.

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group and peer group listings, and
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Table 1. Elkhart Key Retail Indicators

| | FY2018 | FY2019 | % Change |
|--|-----------|-----------|----------|
| Real total taxable sales (\$) | 5,743,820 | 7,212,221 | 25.6% ▲ |
| Number of reporting firms (annualized) | 28 | 29 | 3.6% ▲ |
| Population | 824 | 882 | 7.0% ▲ |
| Average sales per capita (\$) | 6,971 | 8,177 | 17.3% ▲ |
| Average sales per firm (\$) | 206,985 | 246,572 | 19.1% ▲ |

No distinctions are made among residents of households, educational institutions, nursing homes, or other group quarters in the calculation of per capita sales and related indicators.

10-Year Summary of Taxable Retail Sales Statistics

Figure 1 shows the average number of business establishments filing sales tax returns during the year, serving as a rough estimate for the number of local retail establishments.

Figure 1. Number of Reporting Establishments

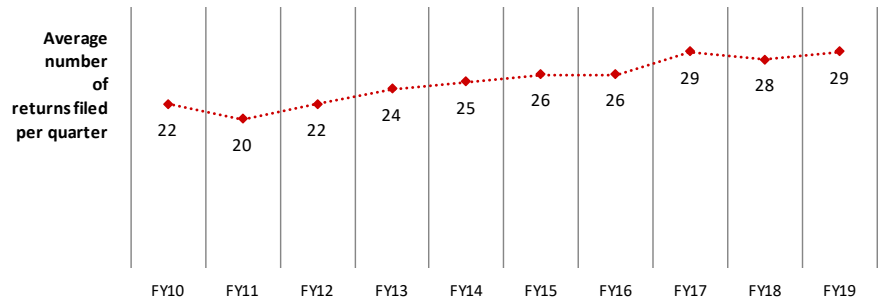


Figure 2 shows the total real, or inflation-adjusted, value of taxable retail sales reported by local businesses.

Figure 2. Real Total Taxable Sales

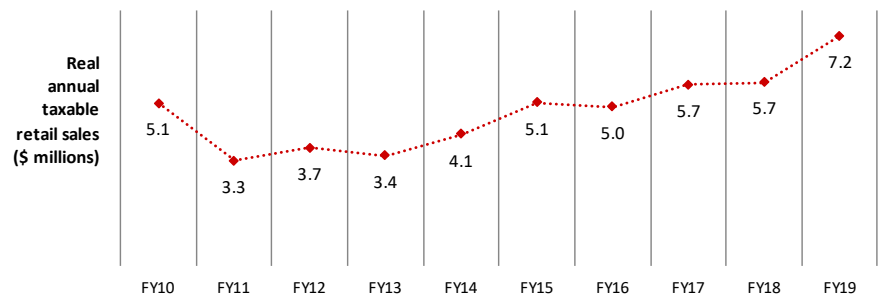
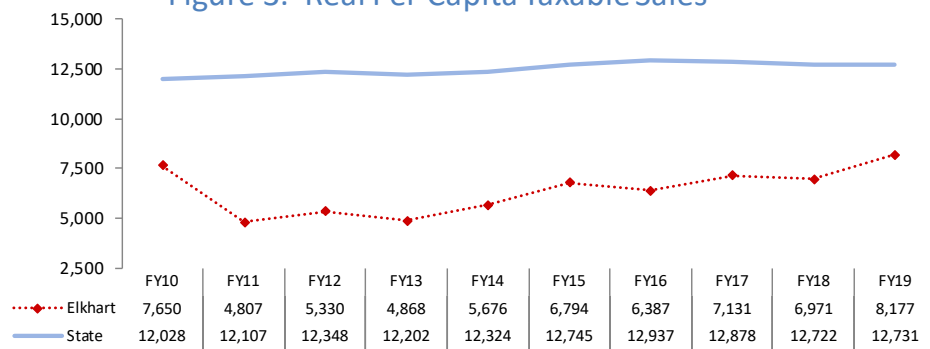


Figure 3 compares local retail sales on a per capita basis to the statewide per capita average.

Figure 3. Real Per Capita Taxable Sales



Historical Trends in Taxable Retail Sales

Table 2. Historical Statistics for Elkhart:

| Fiscal Year | Reporting Firms | Total Taxable Sales (\$) | | Real Average Sales (\$) | | Statewide Real Average (\$) | |
|-------------|-----------------|--------------------------|-----------|-------------------------|------------|-----------------------------|------------|
| | | Nominal | Real | Per Firm | Per Capita | Per Firm | Per Capita |
| 1976 | 14 | 244,004 | 907,605 | 66,008 | 3,374 | 389,965 | 11,069 |
| 1977 | 16 | 351,271 | 1,235,338 | 77,209 | 4,644 | 402,043 | 11,721 |
| 1978 | 16 | 354,575 | 1,169,359 | 71,961 | 4,463 | 396,235 | 11,985 |
| 1979 | 16 | 552,822 | 1,692,156 | 109,171 | 6,508 | 401,923 | 12,523 |
| 1980 | 14 | 689,560 | 1,914,124 | 141,787 | 7,448 | 394,146 | 12,485 |
| 1981 | 14 | 458,890 | 1,155,720 | 82,551 | 4,428 | 350,472 | 11,327 |
| 1982 | 14 | 657,552 | 1,547,849 | 110,561 | 5,754 | 336,721 | 10,893 |
| 1983 | 14 | 755,307 | 1,695,650 | 118,993 | 6,099 | 327,385 | 10,769 |
| 1984 | 12 | 439,354 | 948,150 | 77,400 | 3,304 | 320,763 | 10,683 |
| 1985 | 12 | 918,204 | 1,914,345 | 156,273 | 6,446 | 317,278 | 10,660 |
| 1986 | 13 | 1,407,502 | 2,848,481 | 223,410 | 9,278 | 311,144 | 10,648 |
| 1987 | 15 | 1,526,477 | 3,023,900 | 205,010 | 9,479 | 329,120 | 11,110 |
| 1988 | 15 | 1,760,558 | 3,364,652 | 228,112 | 10,104 | 330,896 | 11,178 |
| 1989 | 16 | 1,751,633 | 3,205,985 | 203,555 | 9,213 | 336,241 | 11,275 |
| 1990 | 15 | 2,110,482 | 3,713,014 | 251,730 | 10,201 | 340,333 | 11,379 |
| 1991 | 14 | 2,320,293 | 3,912,735 | 279,481 | 10,434 | 341,663 | 11,308 |
| 1992 | 16 | 2,161,940 | 3,548,947 | 228,964 | 9,439 | 342,012 | 11,402 |
| 1993 | 20 | 1,817,756 | 2,907,081 | 143,560 | 7,590 | 342,314 | 11,543 |
| 1994 | 19 | 2,018,882 | 3,159,889 | 164,150 | 8,040 | 349,574 | 11,793 |
| 1995 | 19 | 1,906,400 | 2,919,013 | 155,681 | 7,485 | 356,788 | 12,029 |
| 1996 | 19 | 3,699,672 | 5,553,894 | 300,211 | 14,501 | 357,708 | 12,294 |
| 1997 | 21 | 4,702,986 | 6,913,026 | 337,221 | 18,386 | 376,016 | 12,495 |
| 1998 | 24 | 5,006,335 | 7,276,564 | 303,190 | 19,613 | 378,426 | 12,710 |
| 1999 | 23 | 5,642,734 | 8,120,932 | 349,287 | 22,128 | 404,875 | 13,239 |
| 2000 | 22 | 4,851,155 | 6,836,393 | 310,745 | 18,628 | 412,564 | 13,298 |
| 2001 | 22 | 3,393,370 | 4,669,236 | 217,174 | 12,128 | 413,506 | 13,339 |
| 2002 | 23 | 3,969,558 | 5,396,111 | 237,192 | 13,003 | 415,051 | 13,184 |
| 2003 | 23 | 3,792,846 | 5,060,517 | 217,657 | 11,372 | 433,650 | 13,035 |
| 2004 | 23 | 3,197,061 | 4,179,921 | 181,736 | 8,818 | 441,149 | 12,906 |
| 2005 | 22 | 3,576,517 | 4,555,442 | 211,881 | 9,039 | 439,335 | 12,830 |
| 2006 | 20 | 3,991,556 | 4,931,480 | 249,695 | 9,166 | 450,918 | 12,925 |
| 2007 | 22 | 4,013,805 | 4,845,550 | 225,374 | 8,501 | 442,237 | 12,773 |
| 2008 | 21 | 3,876,915 | 4,541,641 | 216,269 | 7,532 | 442,954 | 12,887 |
| 2009 | 21 | 3,643,368 | 4,219,817 | 198,580 | 6,645 | 434,644 | 12,850 |
| 2010 | 22 | 4,448,646 | 5,095,168 | 236,985 | 7,650 | 417,088 | 12,028 |
| 2011 | 20 | 2,921,752 | 3,287,994 | 168,615 | 4,807 | 432,600 | 12,107 |
| 2012 | 22 | 3,368,722 | 3,698,876 | 166,242 | 5,330 | 441,036 | 12,348 |
| 2013 | 24 | 3,177,835 | 3,437,036 | 143,210 | 4,868 | 435,402 | 12,202 |
| 2014 | 25 | 3,854,729 | 4,109,778 | 167,746 | 5,676 | 452,587 | 12,324 |
| 2015 | 26 | 4,822,582 | 5,102,241 | 198,145 | 6,794 | 471,222 | 12,745 |
| 2016 | 26 | 4,720,524 | 4,969,015 | 189,296 | 6,387 | 478,872 | 12,937 |
| 2017 | 29 | 5,474,284 | 5,676,021 | 199,159 | 7,131 | 478,871 | 12,878 |
| 2018 | 28 | 5,645,828 | 5,743,820 | 206,985 | 6,971 | 475,534 | 12,722 |
| 2019 | 29 | 7,212,221 | 7,212,221 | 246,572 | 8,177 | 468,399 | 12,731 |

Local Economic Trends

Population

Population change is a key factor influencing local retail sales performance. Population gains or losses from year to year directly impact the number of potential shoppers in the region.

In the longer term, population trends also reflect the region's general economic climate. Population growth or stability suggest a more favorable retail environment than population decline, which may signify erosion in the region's economic vitality.

Figure 4 shows annual population estimates for the city, county, and state, expressed as percentages of baseline values from ten years ago.

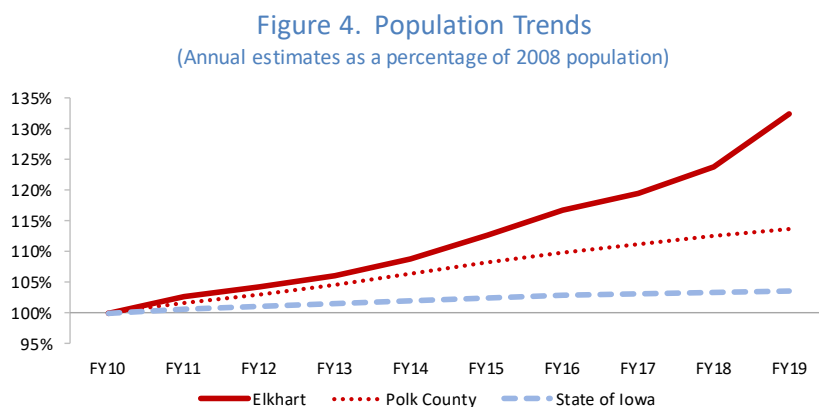
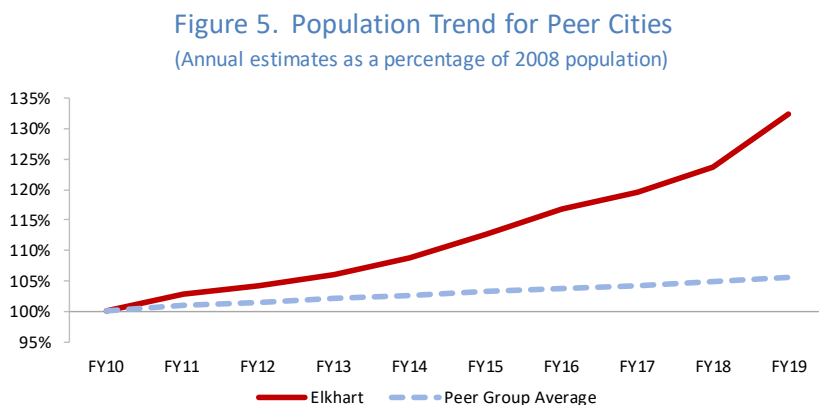


Figure 5 compares the local population trend to the average experience for similarly-sized cities in Iowa. See Pages 23-25 for a listing of Iowa's cities by peer group.



Local Economic Trends (continued)

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. Figure 6 shows recent county and state employment trends

Rising or persistently high levels of unemployment may contribute to household economic stress within the region and may ultimately reduce aggregate household spending levels. Figure 7 illustrates recent unemployment rates for the county and state.

Figure 6 shows the 10-year trend in county wage and salary employment on a place of work basis. Each year's employment, which counts full-time and part-time jobs equally, is expressed as a percentage of baseline year employment.

Figure 6. Employment Trends
(Annual employment as a percentage of 2009 employment)

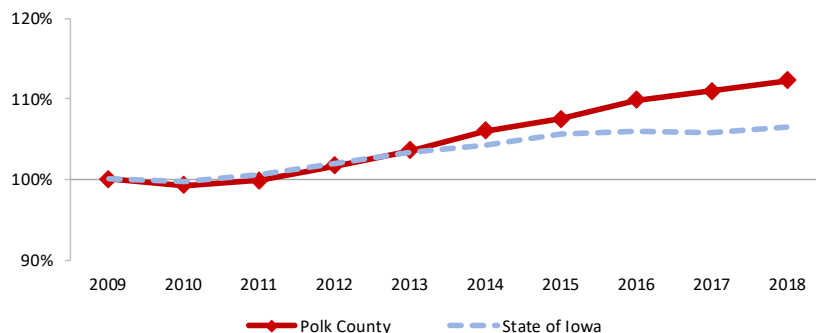
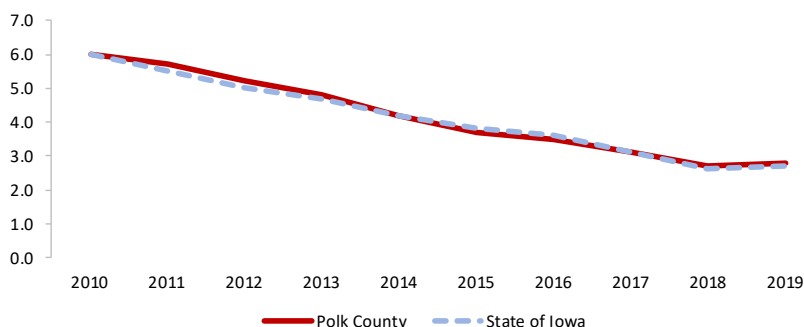


Figure 7 shows recent county and statewide unemployment rate trends. The unemployment rate is defined as the percentage of the resident labor force that is unemployed but actively seeking work.

Figure 7. Unemployment Rate
(Unemployed percentage of the labor force)



Local Economic Trends (continued)

Personal Income

Local income levels influence the amounts and types of retail goods and services that area residents demand. Wages and salaries typically comprise the largest portion of local personal income. Other major sources include proprietors' income, investment income, and transfer payments from governments.

Social Security, food assistance, and other government transfers help to stabilize local income levels. A comparatively high dependence on transfer payments, however, suggests that households with low or fixed incomes comprise a larger than average share of the local customer base.

Figure 8 compares recent average earnings per wage and salary job in the county and the state. The dollar values have been adjusted for inflation.

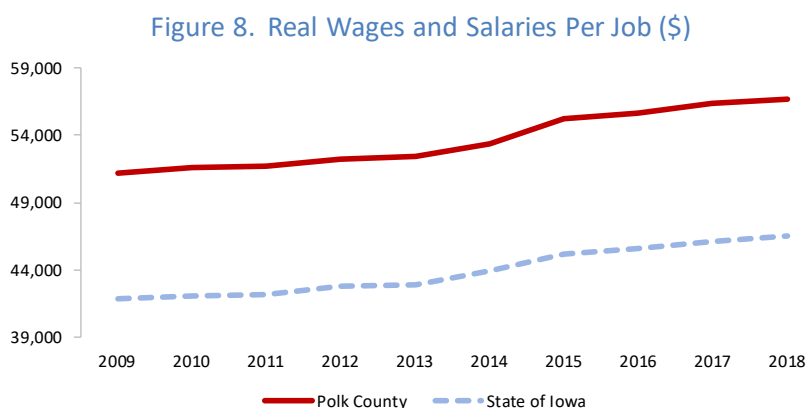
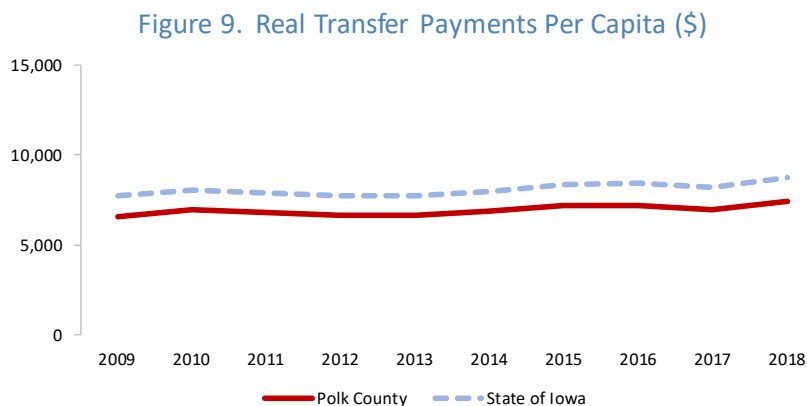


Figure 9 shows average transfer payment receipts by county and state residents. These payments include Social Security, Medicare, Medicaid, unemployment insurance, food assistance, and other income supports.



Local Economic Trends (continued)

Income and Age Distributions

Consumer spending behaviors tend to vary by age, income, and other personal characteristics. If the distribution of local residents by income or age deviate strongly from statewide averages, one might expect local spending patterns to differ from the typical spending patterns of Iowa residents.

Table 3 shows the county's median household income level and estimated poverty rate compared to the state. In counties with a lower median income level, a higher poverty rate, or both, lower-than-average household spending levels may be anticipated locally.

Table 3. Polk County Income and Poverty

| Median Household Income (\$) | Polk | State of Iowa |
|------------------------------|-----------------|-----------------|
| Estimate | 68,479 > | 60,071 |
| 90% Confidence Interval | 65,790 - 71,170 | 59,230 - 60,920 |

| Poverty Rate (%) | Polk | State of Iowa |
|-------------------------|------------|---------------|
| Estimate | 9.9 < | 11.2 |
| 90% Confidence Interval | 8.9 - 10.9 | 10.9 - 11.5 |

Table 4 illustrates the percentage distribution of the county's population by age group, 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.

Table 4. Polk County Age Distribution

| Population (% of total) | Polk | State of Iowa |
|-------------------------|---------|---------------|
| Under 5 years | 7.1% > | 6.3% |
| Age 5 to 17 | 17.8% > | 16.9% |
| Age 18 to 24 | 8.7% < | 10.1% |
| Age 65 years and over | 13.1% < | 17.1% |
| Median age | 35.6 > | 0.0 |

> Higher than state
< Lower than state

Retail Performance Measures

Peer Group Comparisons

Iowa's 946 cities vary in the level and types of retail activity they can support. In general, retail sector size and diversity tend to increase with community size. Other determining factors include the proximity and size of competing trade centers and the overall population density in the region. Communities that are similar across these dimensions serve as useful benchmarks for gauging local retail performance.

This report assigns all cities in Iowa to peer groups based on their population size and the urbanization characteristics of their host county. **Table 5** contains peer group definitions. The relevant peer group for the city is highlighted in blue (see Pages 23-25 for a complete list of cities by peer group). **Figure 10** compares the average sales performance of all city peer groups during the most recent fiscal year.

Table 5. Peer Group Definitions

| 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 | 59.4% |
| Group 2 | 10,000 or greater | Non-core MSA county or non-metropolitan county | 17 | 12.0% |
| Group 3 | 2,500 to 9,999 | Non-metropolitan county | 62 | 12.0% |
| Group 4 | 2,500 to 9,999 | Metropolitan county | 33 | 5.5% |
| Group 5N | 500 to 2,499 | Non-metropolitan county, not adjacent to a MSA | 102 | 2.8% |
| 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 | 2.7% |
| Group 7 | 250 to 499 | Any county | 176 | 1.0% |
| Rest of State | | Any county | | 1.8% |

Figure 10. Average Sales Per Capita by City Peer Group, FY2019

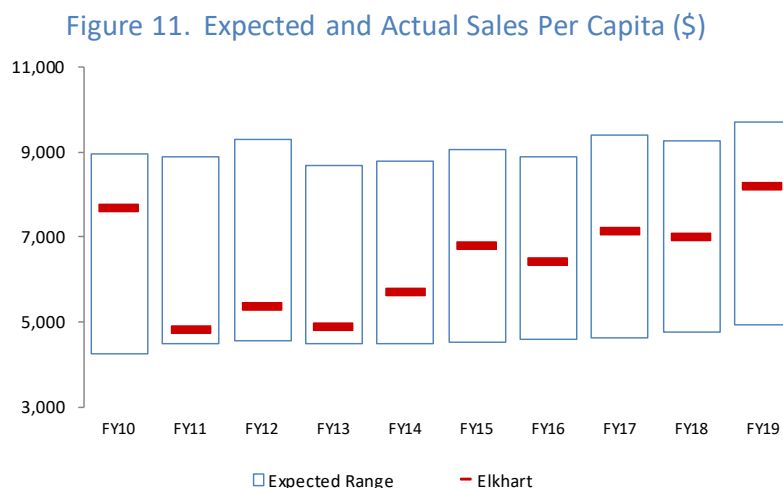


Retail Performance Measures (continued)

This section illustrates how the county's recent per capita sales levels compare to typical and top values among counties in its peer group.

Expected Range for Local Sales Per Capita

Figure 11 compares city sales levels to a range of "expected," or typical, values for peer group cities. 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 local per capita sales performance.



Peer Group Rankings

Table 6 identifies the top performers in the city's peer group, as measured by sales per capita. Statewide and peer group averages are also provided, along with the city's ranking among its peer cities.

Any cities with per capita sales exceeding two standard deviations above the peer group mean are indicated with an asterisk (*). Their sales levels may be inflated by a retail anomaly that is not replicable in other communities.

Table 6. Per Capita Sales Comparisons

| Area Name | FY2019 |
|----------------------------------|----------|
| State of Iowa | \$12,731 |
| Peer group average | 8,416 |
| Elkhart (#39/103 in peer group) | 8,177 |
| <i>Peer Group Top 10</i> | |
| Walcott | 39,863 * |
| Palo | 35,913 * |
| Panora | 25,591 * |
| Elk Run Heights | 24,174 * |
| Riverside | 22,824 * |
| Kalona | 20,597 |
| Avoca | 17,890 |
| Runnells | 16,059 |
| Stuart | 15,895 |
| Crescent | 15,389 |

Retail Performance Measures (continued)

This section introduces three related retail performance measures that are based on a hypothetical “self-sufficiency,” or “break-even” level of sales at which the city satisfies all of the retail needs of its own residents (see definition on Page 17). At the break-even level, any sales lost from residents’ shopping elsewhere are exactly offset by local sales to non-residents.

Trade Surplus or Leakage

Trade surplus or leakage measures the dollar difference between the city’s actual sales and its breakeven sales target. **Table 7** shows inflation-adjusted estimates of local sales surplus or leakage in \$ millions.

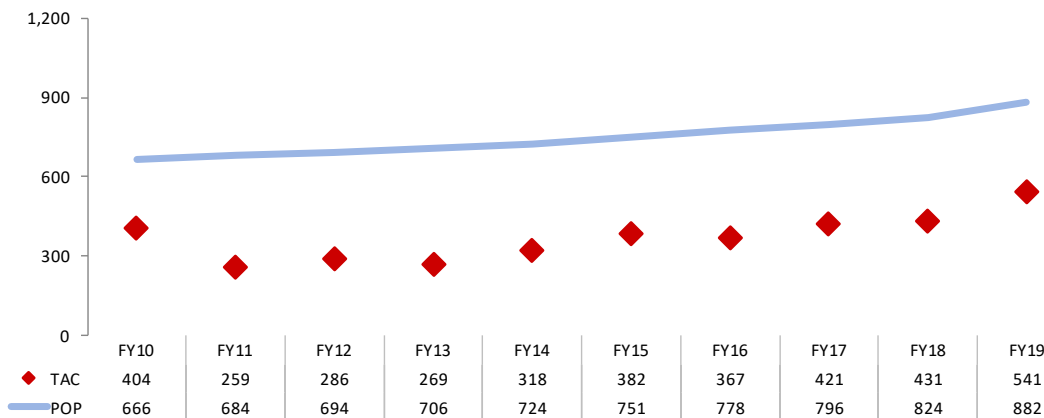
Table 7. Breakeven Analysis

| Elkhart | FY2010 | FY2011 | FY2012 | FY2013 | FY2014 | FY2015 | FY2016 | FY2017 | FY2018 | FY2019 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Statewide average spending per person (\$) | 12,028 | 12,107 | 12,348 | 12,202 | 12,324 | 12,745 | 12,937 | 12,878 | 12,722 | 12,731 |
| <i>x local income adjustment</i> | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 |
| = Annual retail needs of local residents (\$) | 12,602 | 12,685 | 12,938 | 12,785 | 12,913 | 13,354 | 13,554 | 13,493 | 13,330 | 13,339 |
| <i>x City population estimate</i> | 666 | 684 | 694 | 706 | 724 | 751 | 778 | 796 | 824 | 882 |
| Breakeven sales target (\$ millions) | 8.4 | 8.7 | 9.0 | 9.0 | 9.3 | 10.0 | 10.5 | 10.7 | 11.0 | 11.8 |
| City actual sales (\$ millions) | 5.1 | 3.3 | 3.7 | 3.4 | 4.1 | 5.1 | 5.0 | 5.7 | 5.7 | 7.2 |
| Estimated surplus (+) or leakage (-) | -3.3 | -5.4 | -5.3 | -5.6 | -5.2 | -4.9 | -5.6 | -5.1 | -5.2 | -4.6 |

Trade Area Capture

The extent of a city’s “trade area” can be approximated by converting its sales from dollars into annual customer equivalents. If the customer metric exceeds the resident population, the city’s geographic trade area likely extends beyond its borders. If below, the trade area likely overlaps or is subsumed by that of a nearby community. **Figure 12** illustrates the city’s estimated trade area capture (TAC) relative to its population size (POP).

Figure 12. Estimated Trade Area Capture for Elkhart



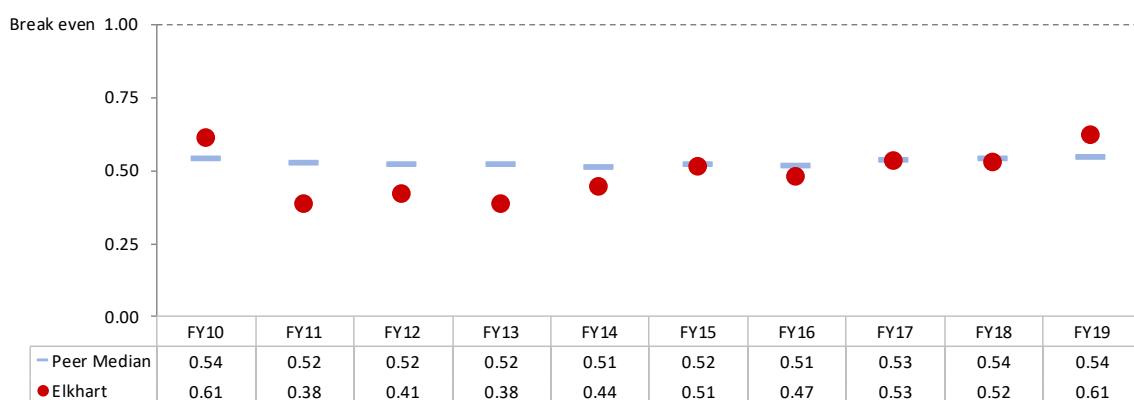
Retail Performance Measures (continued)

The Pull Factor Ratio

A pull factor ratio describes the size of a city's retail customer base in relation to its own population size. The ratio is derived by dividing the estimated trade area capture value by the number of city residents.

Pull factors can vary widely from one city to the next, but they should be somewhat comparable among peer cities. **Figure 13** shows recent trends in pull factor ratios for the city 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.

Figure 13. Pull Factor Comparison With Peer Group



Interpreting Pull Factors

= 1.0

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.

> 1.0

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 high pull factor may send a false signal of retail strength. Pull factors may be inflated by the presence of one or more businesses that serve as a regional draw in a particular sales category, even if substantial sales leakage is occurring in other local retail segments.

< 1.0

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.

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

Retail Performance Measures (continued)

Sales Performance by Business Group

Areas of strength or weakness in the local retail sector may be evident from the sales levels in specific types of businesses. This section examines county-level sales across 12 broad categories of retail firms (see Table 11 on Pages 21-22 for business group definitions).

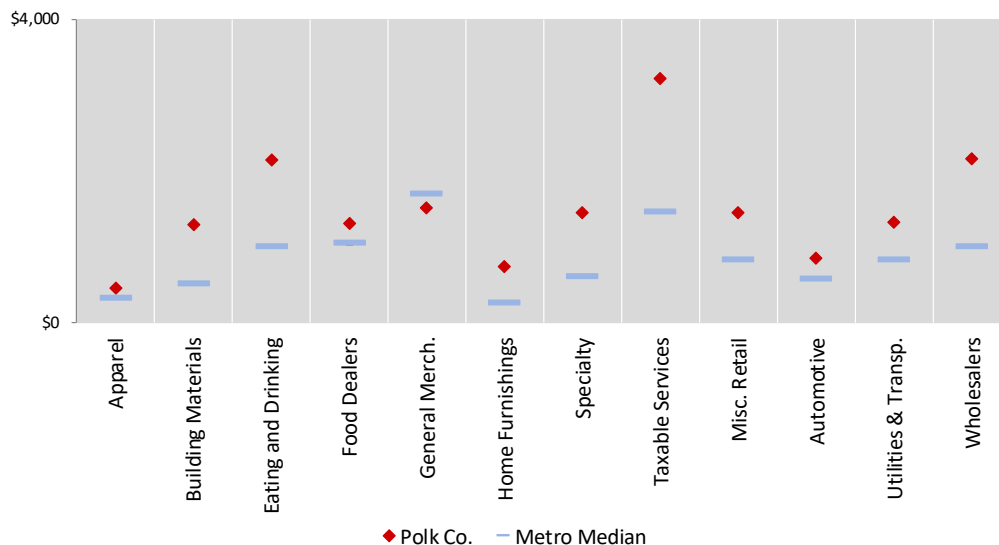
To avoid misinterpreting the data, readers should note the following:

- The tabulations by business group reflect the type of *firm* where a retail transaction occurred, but do not necessarily identify the specific type of *merchandise* that was sold.
- Sales for the Food Dealers group exclude most foods purchased for home consumption. Firms in this group include grocery stores, specialty grocers, and convenience stores. Gasoline stations with convenience stores are also included; however, their gasoline sales are excluded.
- The Automotive group includes auto parts stores, recreational and other motorized vehicle dealers, and new and used car dealers. Sales data for this group exclude automobile sales, which are taxed separately via registration fees.
- The Wholesale group includes wholesale firms that also engage in retail sales. Sales data for this group describe only their retail transactions.

Per Capita Averages by Business Group

Figure 14 compares per capita sales in the county to a group median value for all of Iowa's metropolitan or non-metropolitan counties, whichever applies. The county's data are suppressed for any business groups that did not meet a minimum threshold for number of reporting firms.

Figure 14. Business Group Sales Per Capita



Retail Performance Measures (continued)

Business Group Summary

Table 8 provides multiple measures of county sales by business group, including total taxable sales, the annualized number of reporting firms, and annual averages for sales per firm and sales per person. Benchmark values for the state and peer counties are also provided.

County data are suppressed for any business groups that did not meet a minimum threshold for number of reporting firms.

Table 8. Polk County Taxable Sales Summary by Business Group

| Business Group Totals and Averages | Polk County FY19 Totals | | Average Sales Per Firm (\$) | |
|--|--------------------------|-----------------|-----------------------------|---------------|
| | Total Taxable Sales (\$) | Reporting Firms | Polk County | State of Iowa |
| Type of Firm | | | | |
| Apparel Stores | 222,991,939 | 289 | 771,598 | 602,183 |
| Building Materials Stores | 634,655,560 | 140 | 4,525,173 | 2,140,463 |
| Eating and Drinking Establishments | 1,051,362,170 | 1330 | 790,498 | 580,536 |
| Food Stores (excluding non-taxable food items) | 642,845,658 | 383 | 1,678,448 | 1,181,511 |
| General Merchandise Stores | 743,323,738 | 86 | 8,618,246 | 5,845,838 |
| Home Furnishings Stores | 360,007,710 | 194 | 1,858,104 | 880,390 |
| Specialty Retail Stores | 708,120,556 | 1815 | 390,095 | 218,700 |
| Service Establishments | 1,568,927,793 | 4472 | 350,814 | 179,277 |
| Miscellaneous Retail Firms | 705,816,527 | 1409 | 500,846 | 269,736 |
| Automotive and Related Stores | 418,717,804 | 231 | 1,810,672 | 899,706 |
| Utilities and Transportation Services | 650,914,782 | 321 | 2,029,352 | 996,708 |
| Retail Sales by Wholesale Firms | 1,055,074,324 | 459 | 2,298,637 | 942,326 |

| Per Capita Comparisons | Polk County Averages (\$) | | FY19 Benchmark Values (\$) | |
|--|---------------------------|-------|----------------------------|---------------|
| | real average FY16 - FY18 | FY19 | Metropolitan Median | State of Iowa |
| Type of Firm | | | | |
| Apparel Stores | 458 | 457 | 326 | 313 |
| Building Materials Stores | 1,321 | 1,301 | 501 | 930 |
| Eating and Drinking Establishments | 2,133 | 2,154 | 992 | 1,436 |
| Food Stores (excluding non-taxable food items) | 1,302 | 1,317 | 1,037 | 1,154 |
| General Merchandise Stores | 1,709 | 1,523 | 1,696 | 1,464 |
| Home Furnishings Stores | 777 | 738 | 256 | 374 |
| Specialty Retail Stores | 1,494 | 1,451 | 599 | 979 |
| Service Establishments | 2,969 | 3,215 | 1,456 | 1,850 |
| Miscellaneous Retail Firms | 1,353 | 1,446 | 830 | 1,078 |
| Automotive and Related Stores | 806 | 858 | 571 | 649 |
| Utilities and Transportation Services | 1,425 | 1,334 | 825 | 1,261 |
| Retail Sales by Wholesale Firms | 2,293 | 2,162 | 992 | 1,242 |

Note: **Table 11** on Pages 21-22 lists the specific types of firms in each business group and provides the statewide distribution of tax returns, total sales, and per capita sales by detailed business type.

Regional Competition

This section explores some of the competitive forces at work within the region. First described is the distribution of trade and population within the county. Next, broader regional trade patterns are illustrated using comparative sales measures in nearby cities and counties. Finally, commuting data help to identify sources and destinations of local workers.

County Shares

Figure 15 illustrates the city's contributions as a trade and population center within the county. The city's percentage share of county residents is contrasted with the share of county taxable sales occurring within the city.

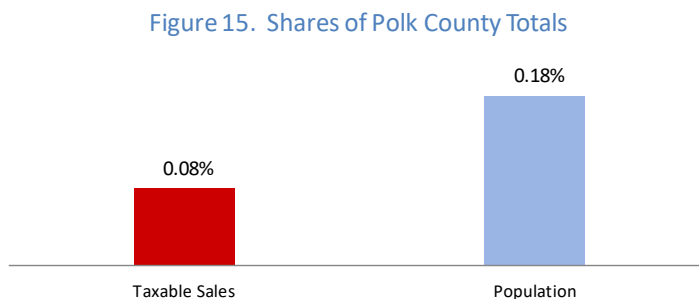


Table 9 lists cities within the county that reported taxable sales activity during the most recent fiscal year.

Values for unincorporated areas and for cities with 10 or fewer sales tax permit-holders are suppressed; however, sales data for those localities are included within the county totals.

Values for any cities marked with an asterisk (*) include neighboring county residents and retailers who fall within the city limits; consequently, the sum of values for all cities listed in Table 7 may exceed the reported totals for the county.

Table 9. Reporting Jurisdictions in Polk County

| Area Name | Population | Average # Filers | Sales \$millions |
|-------------------|----------------|---------------------|---------------------|
| Polk Total | 487,997 | 11,130 | 8,762.8 |
| Alleman | 454 | 12 | 1.5 |
| Altoona | 19,002 | 453 | 650.2 |
| Ankeny | 66,302 | 1,301 | 1,005.8 |
| Bondurant | 6,801 | 136 | 25.0 |
| Carlisle* | 4,288 | 141 | 25.2 |
| Clive* | 17,131 | 554 | 454.1 |
| Des Moines* | 215,116 | 4,903 | 4,045.7 |
| Elkhart | 882 | 29 | 7.2 |
| Grimes* | 14,168 | 303 | 281.9 |
| Johnston | 22,312 | 428 | 175.1 |
| Mitchellville | 2,268 | 44 | 6.6 |
| Pleasant Hill | 10,026 | 208 | 73.9 |
| Polk City | 4,872 | 106 | 21.8 |
| Runnells | 507 | 60 | 8.1 |
| Urbandale* | 44,154 | 1,088 | 817.6 |
| West Des Moines* | 67,252 | 1,802 | 1,807.2 |
| Windsor Heights | 4,845 | 121 | 84.6 |

Regional Competition (continued)

Neighboring Area Sales

Regional shopping patterns may be inferred from relative trade levels in surrounding cities and counties.

Figure 16 compares city per capita sales to averages in neighboring communities with 500 or more residents.

The comparison group includes the ten nearest communities as measured from the center of each city. The cities are listed in descending order by their average per capita sales. Population sizes for each city, as of the 2010 Census, are also indicated.

Figure 16. Per Capita Retail Sales (\$)

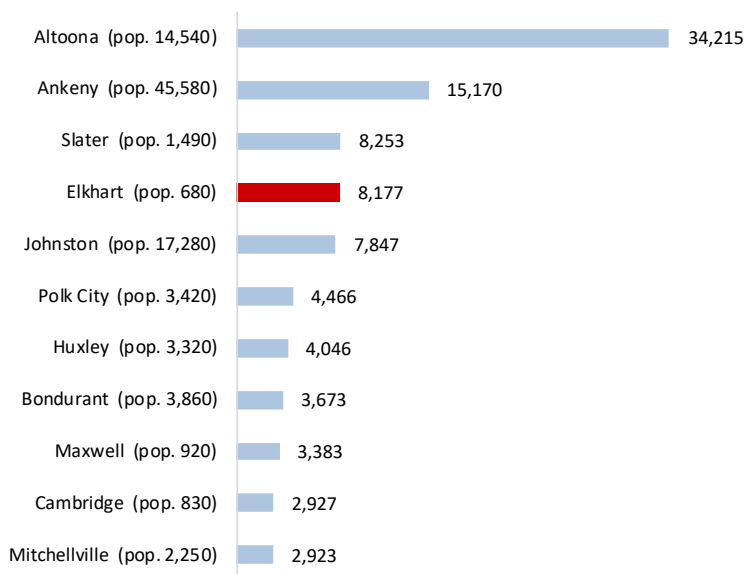


Figure 17 illustrates county retail pull factors (see Page 11 for a definition of pull factors). The counties with a pull factor exceeding 1.0, identified in the map with large blue dots, are likely exerting a strong retail influence on trade centers in neighboring counties. Counties with pull factors below 1.0 are leaking sales on a county-wide basis, but might still contain one or more strong local trade centers.

Figure 17. County Pull Factors



Regional Competition (continued)

Commuting Patterns

The daily exchange of workers with surrounding communities add or subtracts to the city's potential retail customer base. The sources and destinations of commuting flows can reveal regional economic dependencies that influence local retail conditions.

Figure 18 summarizes the estimated daily worker flows to and from the city.

All commuting estimates on this page describe flows of workers in wage and salary jobs only. Self-employed workers are excluded.

Figure 18. Commuting Inflows and Outflows: Elkhart

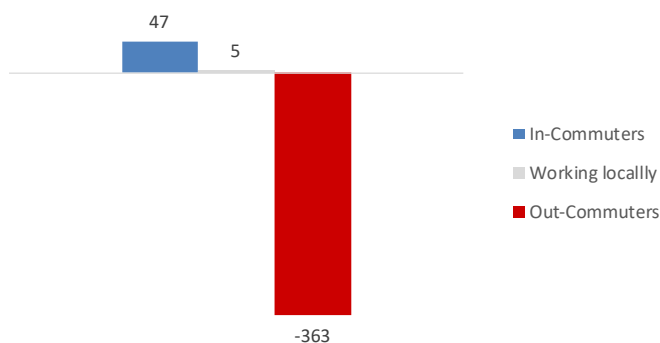


Table 10 shows commuting probabilities for local residents and workers. The table also identifies the top workplace destination for local residents and top city supplying workers to local employers.

Average commuting rates in peer cities are included for comparison.

Table 10. Elkhart Commuting Probabilities

| | Number | % of total | Peer average |
|---|--------|------------|--------------|
| Workplaces of Elkhart residents: | | | |
| Working within the city | 5 | 1.4% | 6.3% |
| Working elsewhere: | 363 | 98.6% | 93.7% |
| in Des Moines | 101 | 27.4% | |
| in all other areas | 262 | 71.2% | |
| Sources for Elkhart workers: | | | |
| Living within the city | 5 | 9.6% | 10.5% |
| Commuting from elsewhere: | 47 | 90.4% | 89.5% |
| from Ankeny | 11 | 21.2% | |
| from all other areas | 36 | 69.2% | |

Iowa's Retail Sales Tax Reporting

The state of Iowa imposes a six percent tax on the gross receipts from sales of taxable tangible personal property and taxable services.

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.

The state's reporting does not include retail transactions that are exempt from the statewide sales tax. Consequently, this report describes only taxable, not total, retail sales. Several types of exempt activity are listed on the following page.

Occasional anomalies may arise in retail sales data reported at the local level. For example, the locations of specific firms may not precisely align with the administrative jurisdictions used for tax reporting purposes. Such discrepancies may result in under-statement or over-statement of actual local retail sales activity.

When analyzing trends, users should note that changes in Iowa's retail sales tax laws or changes in administrative or accounting practices may affect the comparability of taxable sales data over time.

Other cautions for using taxable sales data to analyze local retail performance are listed at right. Users seeking more detailed information are encouraged to consult the Iowa Department of Revenue's website at <https://tax.iowa.gov/>.

Cautions and Limitations for Interpreting Reported Sales Data

- **Non-Taxable Goods & Services.** Because certain goods and services are exempt from the statewide sales tax, the sales information presented in this report provides only a partial picture of retail and service sector activity in Iowa's communities.
- **E-commerce Sales.** Neither the volume of e-commerce purchases by Iowa residents nor e-commerce sales by Iowa retailers are currently measurable.
- **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.** Sales levels in some cities may be inflated by the administrative presence of firms serving a much larger geographic service territory, such as rural telecommunications and other cable or internet service providers.
- **Non-Disclosure Rules.** To avoid disclosing information traceable to specific firms, the Iowa Department of Revenue only reports data from localities with 10 or more tax returns filed per quarter or 40 returns per year. Sales data for areas below this threshold are grouped into a "remainder of county" value.

Notable Exclusions from Iowa's Retail Sales Tax

The retail data analyzed for this report only capture transactions that are subject to Iowa's statewide sales tax. In general, merchandise goods are taxable unless specifically exempted, whereas services are exempted from the tax unless specifically enumerated by the state.

Following are several types of sales activity that are **not** covered by this report.

Exempt or Excluded Goods. Some of the goods not subject to the sales tax include:

- Certain foods for home consumption
- Prescription drugs and medical devices
- New or used cars and other vehicles, as they are taxed separately under the state's one-time registration fee.
- Gasoline, which is subject to a separate fuel tax

Exempt Services. Unlike tangible goods, services are exempt from tax unless specifically enumerated. Many professional services such as medical and legal services are exempt from the sales tax.

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.

Internet/Catalog Sales. Prior to 2019, many out-of-state purchases by Iowa residents were untaxed. Iowa implemented regulatory changes on July 1, 2019, to require collection of sales taxes on residents' purchases from firms without a physical presence in Iowa but who generate \$100,000 or more in gross revenues from Iowa sales.

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

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. This phase-out was completed by 2006. Specific exemptions for utilities may also apply to certain businesses and industries.

Sales to Manufacturing and Other Industries. The state exempts sales of many goods and services that are used as inputs to industrial processes. 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 Iowa Department of Revenue Web site for more detailed information.

More detailed information about Iowa's sales tax is available from the Iowa Department of Revenue at <https://tax.iowa.gov/iowa-sales-and-use-tax-guide>

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. Iowa's current sales tax rate is 6 percent.

Fiscal Year. Iowa's annual sales tax reports reflect a July 1 - June 30 fiscal year period.

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.

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

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.

Business Group Sales. The state reports county-level taxable sales data for 12 business groups. The data reflect the business classification of the firms making the sales, not the specific goods and services that they sold.

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. No distinctions are made among residents of households, educational institutions, nursing homes, or other group quarters in the calculation of per capita sales and related indicators.

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

Self-Sufficiency (or Breakeven) Level of Sales. This hypothetical value describes the amount of sales that would be generated if the city's retailers (1) served only local residents and (2) satisfied all of those residents' retail needs. It is equivalent to the total estimated spending by residents on taxable goods and services purchased anywhere within Iowa. To derive this value, 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.

Trade Surplus or Leakage. Trade surplus or leakage measures the dollar difference between the city's actual sales and its breakeven sales level.

Trade Area Capture. Trade area capture translates local retail sales from dollars to annual customer equivalents. It is estimated by dividing the city's actual total sales by the expected per capita average spending of residents.

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

Other Data Sources and Notes

Population: Population values in this report describe the estimated, average number of residents during a given fiscal year. The estimates are based on data released annually through the Population Estimates Program, U.S. Census Bureau. The Census Bureau's published estimates, which reflect the population on July 1st of each year, may differ from the average values appearing in this report.

With each of its annual data releases, the U.S. Census Bureau may revise its estimates from prior years. This report incorporates the most recently available estimates and revisions. As a consequence, 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.

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 . Self-employed individuals such as sole proprietors and partners are excluded from these data.

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.

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

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

Transfer Payments per Capita: U.S. Bureau of Economic Analysis.

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

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.

Table 11. Business Group Definitions (page 1 of 2)

| Business Group | Number of Returns | Percent of Returns | Taxable Sales | Per Capita Sales |
|--|-------------------|--------------------|-----------------|------------------|
| Apparel Group | | | | |
| Clothing and Clothing Accessories Stores | 5,699 | 1.7 | \$832,931,221 | \$264 |
| Shoe Stores | 853 | 0.3 | \$153,445,151 | \$49 |
| Group Totals | 6,552 | 1.9 | \$986,376,372 | \$313 |
| Building Materials Group | | | | |
| Building Material Dealers | 1,610 | 0.5 | \$2,123,851,271 | \$674 |
| Garden Supply Stores | 1,998 | 0.6 | \$413,652,008 | \$131 |
| Hardware Stores | 1,167 | 0.3 | \$275,998,598 | \$88 |
| Mobile Home Dealers | 167 | 0.1 | \$6,185,666 | \$2 |
| Paint and Glass Stores | 535 | 0.2 | \$111,141,666 | \$35 |
| Group Totals | 5,477 | 1.6 | \$2,930,829,209 | \$930 |
| Eating and Drinking Group | | | | |
| Restaurants, Taverns, and Bars | 31,196 | 9.1 | \$4,527,601,584 | \$1,436 |
| Group Totals | 31,196 | 8.8 | \$4,527,601,584 | \$1,436 |
| Food Dealers Group | | | | |
| Gas Stations/Convenience Stores Selling Gas | 6,784 | 2.0 | \$1,752,135,115 | \$556 |
| Grocery Stores and Convenience Stores | 3,943 | 1.2 | \$1,828,509,396 | \$580 |
| Specialized Groceries | 1,590 | 0.5 | \$57,522,673 | \$18 |
| Group Totals | 12,317 | 3.6 | \$3,638,167,184 | \$1,154 |
| General Merchandise Group | | | | |
| Department Stores | 648 | 0.2 | \$2,899,566,505 | \$920 |
| Miscellaneous Merchandise Stores | 2,280 | 0.7 | \$1,701,209,150 | \$540 |
| Variety Stores | 229 | 0.1 | \$13,051,913 | \$4 |
| Group Totals | 3,157 | 0.9 | \$4,613,827,568 | \$1,464 |
| Home Furnishings And Appliances Group | | | | |
| Appliances and Entertainment Equipment | 2,099 | 0.6 | \$457,528,710 | \$145 |
| Furniture Stores | 1,523 | 0.4 | \$427,743,342 | \$136 |
| Home Furnishing Stores | 1,738 | 0.5 | \$294,450,210 | \$93 |
| Group Totals | 5,360 | 1.6 | \$1,179,722,262 | \$374 |
| Miscellaneous Group | | | | |
| Agricultural Production and Services | 14,350 | 4.2 | \$498,975,057 | \$158 |
| Apparel and Textile Manufacturers | 90 | 0.0 | \$4,682,672 | \$1 |
| Carpentry Contractors | 1,452 | 0.4 | \$48,745,963 | \$15 |
| Electrical Contractors | 3,399 | 1.0 | \$170,662,243 | \$54 |
| Food Manufacturers | 1,001 | 0.3 | \$110,801,520 | \$35 |
| Furniture, Wood and Paper Manufacturers | 1,167 | 0.3 | \$161,209,518 | \$51 |
| General Contractors | 5,355 | 1.6 | \$210,022,341 | \$67 |
| Industrial Equipment Manufacturers | 1,624 | 0.5 | \$398,292,759 | \$126 |
| Mining | 1,286 | 0.4 | \$197,678,682 | \$63 |
| Miscellaneous Manufacturers | 2,456 | 0.7 | \$143,299,551 | \$45 |
| Non-Metallic Product Manufacturers | 1,859 | 0.5 | \$427,390,054 | \$136 |
| Other Special Trade Contractors | 4,590 | 1.3 | \$325,574,195 | \$103 |
| Painting Contractors | 2,468 | 0.7 | \$35,623,371 | \$11 |
| Plumbing and Heating Contractors | 5,150 | 1.5 | \$475,089,413 | \$151 |
| Publishers Of Books and Newspapers and Commercial Printers | 1,224 | 0.4 | \$76,845,599 | \$24 |
| Unclassified | 2,936 | 0.9 | \$114,255,295 | \$36 |
| Group Totals | 50,407 | 14.7 | \$3,399,148,233 | \$1,078 |
| Motor Vehicle Group | | | | |
| Automotive Parts and Accessories | 4,810 | 1.4 | \$726,778,297 | \$231 |
| New and Used Car Dealers | 2,934 | 0.9 | \$1,050,213,464 | \$333 |
| Recreational and All Other Motorized Vehicles | 1,345 | 0.4 | \$267,365,159 | \$85 |
| Group Totals | 9,089 | 2.7 | \$2,044,356,920 | \$649 |

Table 11. Business Group Definitions (page 2 of 2)

| Business Group | Number of Returns | Percent of Returns | Taxable Sales | Per Capita Sales |
|---|-------------------|--------------------|-------------------------|------------------|
| Services Group | | | | |
| Arts and Entertainment | 9,287 | 2.7 | \$588,013,185 | \$187 |
| Auto Rental and Storage | 4,588 | 1.3 | \$363,910,933 | \$115 |
| Auto Repair | 16,924 | 4.9 | \$1,188,977,539 | \$377 |
| Beauty/Barber Shops | 26,597 | 7.8 | \$431,857,871 | \$137 |
| Education and Athletic Events | 1,595 | 0.5 | \$93,381,121 | \$30 |
| Electronic and Precision Equipment Repair and Maintenance | 1,726 | 0.5 | \$68,393,437 | \$22 |
| Employment Services | 516 | 0.2 | \$31,618,871 | \$10 |
| Finance, Insurance, Real Estate and Leasing | 4,756 | 1.4 | \$129,630,650 | \$41 |
| Footwear and Leather Repair | 119 | 0.0 | \$2,583,168 | \$1 |
| Funeral Service and Crematories | 1,308 | 0.4 | \$60,651,730 | \$19 |
| Hotels and All Other Lodging Places | 8,394 | 2.4 | \$1,091,324,582 | \$346 |
| Laundry and Floor Cleaning | 2,222 | 0.6 | \$111,191,763 | \$35 |
| Miscellaneous Repairs | 7,700 | 2.2 | \$208,564,402 | \$66 |
| Motion Picture and Video Industries | 3,168 | 0.9 | \$222,194,199 | \$70 |
| Other Business Services | 16,221 | 4.7 | \$803,048,154 | \$255 |
| Other Personal Services | 10,630 | 3.1 | \$280,797,275 | \$89 |
| Other Services | 8,334 | 2.4 | \$100,880,643 | \$32 |
| Photographic Studios | 5,125 | 1.5 | \$46,223,501 | \$15 |
| Upholstery and Furniture Repair | 760 | 0.2 | \$5,715,996 | \$2 |
| Watch, Clock, Jewelry Repair | 119 | 0.0 | \$1,532,411 | \$0 |
| Group Totals | 130,089 | 38.0 | \$5,830,491,431 | \$1,850 |
| Specialty Retail Stores Group | | | | |
| Beauty and Health (Includes Pharmacies and Drug Stores) | 3,341 | 1.0 | \$507,631,493 | \$161 |
| Book and Stationery Stores | 1,345 | 0.4 | \$143,675,957 | \$46 |
| Direct Sellers | 3,921 | 1.1 | \$125,320,447 | \$40 |
| Electronic Shopping and Mail Order Houses | 950 | 0.3 | \$8,747,952 | \$3 |
| Florists | 1,410 | 0.4 | \$43,340,942 | \$14 |
| Fuel and Ice Dealers | 97 | 0.0 | \$7,088,601 | \$2 |
| Hobby and Toy | 6,767 | 2.0 | \$192,624,816 | \$61 |
| Jewelry | 1,850 | 0.5 | \$179,477,462 | \$57 |
| Liquor Stores | 876 | 0.3 | \$81,893,997 | \$26 |
| Other Specialty | 24,028 | 7.0 | \$1,080,529,487 | \$343 |
| Sporting Goods | 4,715 | 1.4 | \$519,996,903 | \$165 |
| Stationery, Gift, Novelty | 2,097 | 0.6 | \$58,036,931 | \$18 |
| Used Merchandise Stores | 4,086 | 1.2 | \$77,614,478 | \$25 |
| Vending Machine Operators | 979 | 0.3 | \$61,079,745 | \$19 |
| Group Totals | 56,462 | 16.5 | \$3,087,059,211 | \$979 |
| Utilities and Transportation Group | | | | |
| Communications | 3,999 | 1.2 | \$1,389,786,930 | \$441 |
| Electric and Gas | 1,483 | 0.4 | \$1,554,356,922 | \$493 |
| Transportation and Warehousing | 3,698 | 1.1 | \$219,506,021 | \$70 |
| Water and Sanitation | 6,774 | 2.0 | \$811,721,475 | \$258 |
| Group Totals | 15,954 | 4.7 | \$3,975,371,348 | \$1,261 |
| Wholesale Goods Group | | | | |
| Apparel, Piece Goods | 59 | 0.0 | \$765,837 | \$0 |
| Construction Materials | 3,380 | 1.0 | \$1,720,950,477 | \$546 |
| Farm and Garden Equipment | 5,297 | 1.5 | \$1,323,204,283 | \$420 |
| Furniture and Home Furnishings | 176 | 0.1 | \$83,117,679 | \$26 |
| Groceries and Farm Products | 601 | 0.2 | \$74,268,333 | \$24 |
| Miscellaneous Durable Goods | 676 | 0.2 | \$78,105,117 | \$25 |
| Miscellaneous Non-Durable Goods | 5,921 | 1.7 | \$564,903,295 | \$179 |
| Motor Vehicle Parts and Supplies | 505 | 0.1 | \$68,870,161 | \$22 |
| Group Totals | 16,615 | 4.8 | \$3,914,185,182 | \$1,242 |
| State Totals | 342,675 | 100.0 | \$40,127,136,504 | \$12,731 |

Data Notes (continued)

Table 12. Peer City Groupings and 2010 Population Sizes (page 1 of 3)

| | | | | | | |
|---|-------------------|---------|----------------------|---------|----------------------|--------|
| 1 | 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 | 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 | 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 | 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 |
| | | | | | | |
| | | | | | | |
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| | | | | | | |
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| | | | | | | |

Data Notes (continued)

Table 12. Peer City Groupings and 2010 Population Sizes (page 2 of 3)

| | | | | | | | | | | |
|----|--------------------|-------|-------------------|-------|-------------------|-------|--------------------|-------|-------------------|-------|
| 5N | Agency..... | 638 | Dakota City..... | 843 | Ireton..... | 609 | Montezuma..... | 1,462 | Rockwell..... | 1,039 |
| | Albert City..... | 699 | Danville..... | 934 | Kanawha..... | 652 | Montrose..... | 898 | Rockwell City.... | 1,709 |
| | Allerton..... | 501 | Dayton..... | 837 | Keosauqua..... | 1,006 | Moravia..... | 665 | Rolfe..... | 584 |
| | Alta..... | 1,883 | Donnellson..... | 912 | Klemme..... | 507 | Moulton..... | 605 | Ruthven..... | 737 |
| | Alton..... | 1,216 | Dow City..... | 510 | Lake City..... | 1,727 | Mount Ayr..... | 1,691 | Sac City..... | 2,220 |
| | Armstrong..... | 926 | Dows..... | 538 | Lake Mills..... | 2,100 | Newell..... | 876 | St. Ansgar..... | 1,107 |
| | Arnolds Park..... | 1,126 | Early..... | 557 | Lake Park..... | 1,105 | New Sharon..... | 1,293 | Sanborn..... | 1,404 |
| | Badger..... | 561 | Eddyville..... | 1,024 | Lakeside..... | 596 | Nora Springs..... | 1,431 | Schaller..... | 772 |
| | Bancroft..... | 732 | Eldon..... | 927 | Lake View..... | 1,142 | Northwood..... | 1,989 | Schleswig..... | 882 |
| | Bedford..... | 1,440 | Everly..... | 603 | Lamoni..... | 2,324 | Odebolt..... | 1,013 | Seymour..... | 701 |
| | Belmond..... | 2,376 | Farmington..... | 664 | Latimer..... | 507 | Okoboji..... | 807 | Sheffield..... | 1,172 |
| | Boyden..... | 707 | Fonda..... | 631 | Laurens..... | 1,258 | Orleans..... | 608 | Sioux Rapids..... | 775 |
| | Britt..... | 2,069 | Fremont..... | 743 | Lenox..... | 1,407 | Ossian..... | 845 | Sutherland..... | 649 |
| | Brooklyn..... | 1,468 | Gilmore City..... | 504 | Leon..... | 1,977 | Otho..... | 542 | Swea City..... | 536 |
| | Buffalo Center.... | 905 | Glidden..... | 1,146 | Lovilia..... | 538 | Paullina..... | 1,056 | Thompson..... | 502 |
| | Burt..... | 533 | Goldfield..... | 635 | Manilla..... | 776 | Pocahontas..... | 1,789 | Ventura..... | 717 |
| | Calmar..... | 978 | Gowrie..... | 1,037 | Manly..... | 1,323 | Pomeroy..... | 662 | Wall Lake..... | 819 |
| | Charter Oak..... | 502 | Graettinger..... | 844 | Manning..... | 1,500 | Primghar..... | 909 | West Bend..... | 785 |
| | Coon Rapids..... | 1,305 | Hartley..... | 1,672 | Manson..... | 1,690 | Riceville..... | 785 | West Point..... | 966 |
| | Corning..... | 1,635 | Hospers..... | 698 | Mediapolis..... | 1,560 | Rockford..... | 860 | Whittemore..... | 504 |
| | Corydon..... | 1,585 | Hull..... | 2,175 | | | | | | |
| 5A | Ackley..... | 1,589 | Edgewood..... | 864 | Guttenberg..... | 1,919 | Melcher-Dallas.. | 1,288 | Shell Rock..... | 1,296 |
| | Adair..... | 781 | Elgin..... | 683 | Hamburg..... | 1,187 | Monona..... | 1,549 | Sidney..... | 1,138 |
| | Afton..... | 845 | Elkader..... | 1,273 | Hazleton..... | 823 | Monroe..... | 1,830 | Sigourney..... | 2,059 |
| | Albion..... | 505 | Elk Horn..... | 662 | Hedrick..... | 764 | Morning Sun.... | 836 | Stanton..... | 689 |
| | Alden..... | 787 | Ellsworth..... | 531 | Holstein..... | 1,396 | Murray..... | 756 | Stanwood..... | 684 |
| | Allison..... | 1,029 | Elma..... | 546 | Hopkinton..... | 628 | Nashua..... | 1,663 | State Center..... | 1,468 |
| | Anita..... | 972 | Essex..... | 798 | Hubbard..... | 845 | New Albin..... | 522 | Stratford..... | 743 |
| | Aplington..... | 1,128 | Exira..... | 840 | Ida Grove..... | 2,142 | New Hartford.... | 516 | Strawberry Pt.... | 1,279 |
| | Audubon..... | 2,176 | Fairbank..... | 1,113 | Inwood..... | 814 | New London..... | 1,897 | Sully..... | 821 |
| | Aurelia..... | 1,036 | Fayette..... | 1,338 | Jewell Junction.. | 1,215 | North English.... | 1,041 | Tabor..... | 1,040 |
| | Battle Creek..... | 713 | Fontanelle..... | 672 | Kellogg..... | 599 | Ogden..... | 2,044 | Toledo..... | 2,341 |
| | Baxter..... | 1,101 | Fredericksburg... | 931 | Keota..... | 1,009 | Parkersburg..... | 1,870 | Traer..... | 1,703 |
| | Bellevue..... | 2,191 | Fruitland..... | 977 | Lansing..... | 999 | Pleasantville..... | 1,694 | Victor..... | 893 |
| | Clarence..... | 974 | Garnaville..... | 745 | Larchwood..... | 866 | Postville..... | 2,227 | Villisca..... | 1,252 |
| | Clarksville..... | 1,439 | Garwin..... | 527 | Le Grand..... | 938 | Prairie City..... | 1,680 | Wapello..... | 2,067 |
| | Clermont..... | 632 | George..... | 1,080 | Lime Springs..... | 505 | Preston..... | 1,012 | Wayland..... | 966 |
| | Colfax..... | 2,093 | Gilman..... | 509 | Lowden..... | 789 | Quasqueton..... | 554 | West Branch..... | 2,322 |
| | Columbus Jctn.... | 1,899 | Gladbrook..... | 945 | McGregor..... | 871 | Radcliffe..... | 545 | West Union..... | 2,486 |
| | Delmar..... | 525 | Grand Junction.. | 824 | Mapleton..... | 1,224 | Richland..... | 584 | What Cheer..... | 646 |
| | Doon..... | 577 | Grand Mound... | 642 | Marcus..... | 1,117 | Russell..... | 554 | Wheatland..... | 764 |
| | Dumont..... | 637 | Grandview..... | 556 | Maynard..... | 518 | Sabula..... | 576 | Whiting..... | 762 |
| | Durant..... | 1,832 | Greene..... | 1,130 | Mechanicsville... | 1,146 | Scranton..... | 557 | Winfield..... | 1,134 |
| | Dysart..... | 1,379 | Greenfield..... | 1,982 | Melbourne..... | 830 | Shelby..... | 641 | Winthrop..... | 850 |
| | Earlville..... | 812 | Griswold..... | 1,036 | | | | | | |

Data Notes (continued)

Table 12. Peer City Groupings and 2010 Population Sizes (page 3 of 3)

| | | | | | | |
|---|---------------------|----------------------|-----------------------|--------------------------|-----------------------|-----------------------|
| 6 | Ainsworth, 567 | Correctionville, 821 | Granger, 1,244 | Merrill, 755 | Redfield, 835 | Treynor, 919 |
| | Akron, 1,486 | Crescent, 617 | Guthrie Center, 1,569 | Milo, 775 | Reinbeck, 1,664 | Tripoli, 1,313 |
| | Alburnett, 673 | Dallas Center, 1,623 | Hartford, 771 | Minden, 599 | Remsen, 1,663 | Underwood, 917 |
| | Anthon, 565 | Denver, 1,780 | Hills, 703 | Mitchellville, 2,254 | Riverside, 993 | University Hts, 1,051 |
| | Atkins, 1,670 | De Soto, 1,050 | Hinton, 928 | Moville, 1,618 | Roland, 1,284 | Urbana, 1,458 |
| | Avoca, 1,506 | Dexter, 611 | Hudson, 2,282 | Neola, 842 | Runnells, 507 | Van Horne, 682 |
| | Blairstown, 692 | Dike, 1,209 | Janesville, 930 | Newhall, 875 | St. Charles, 653 | Van Meter, 1,016 |
| | Blue Grass, 1,452 | Dunkerton, 852 | Kalona, 2,363 | Norway, 545 | Shellsburg, 983 | Walcott, 1,629 |
| | Brighton, 652 | Dunlap, 1,042 | Keystone, 622 | Oakland, 1,527 | Shueville, 577 | Walford, 1,463 |
| | Buffalo, 1,270 | Earlham, 1,450 | Kingsley, 1,411 | Olin, 698 | Slater, 1,489 | Walker, 791 |
| | Cambridge, 827 | Elkhart, 683 | La Porte City, 2,285 | Oxford, 807 | Sloan, 973 | Walnut, 785 |
| | Carson, 812 | Elk Run Hts, 1,117 | Lawton, 908 | Palo, 1,026 | Solon, 2,037 | Wellman, 1,408 |
| | Cascade, 2,159 | Ely, 1,776 | Lisbon, 2,152 | Panora, 1,124 | Springville, 1,074 | Wellsburg, 707 |
| | Center Point, 2,421 | Epworth, 1,860 | Logan, 1,534 | Peosta, 1,377 | Stuart, 1,648 | Woodbine, 1,459 |
| | Central City, 1,257 | Fairfax, 2,123 | Lone Tree, 1,300 | Princeton, 886 | Sumner, 2,028 | Woodward, 1,024 |
| | Coggon, 658 | Farley, 1,537 | Long Grove, 808 | Raymond, 788 | Swisher, 879 | Wyoming, 515 |
| | Colo, 876 | Gilbert, 1,082 | Malvern, 1,142 | Readlyn, 808 | Tiffin, 1,947 | Zearing, 554 |
| | Conrad, 1,108 | Gilbertville, 712 | Maxwell, 920 | | | |
| 7 | Alleman, 432 | Colesburg, 404 | Galva, 434 | Libertyville, 315 | Minburn, 365 | Rowley, 264 |
| | Alta Vista, 266 | Collins, 495 | Garrison, 371 | Liscomb, 301 | Mingo, 302 | Royal, 446 |
| | Andrew, 434 | Columbus City, 391 | Grafton, 252 | Little Rock, 459 | Modale, 283 | Rudd, 369 |
| | Arcadia, 484 | Conesville, 432 | Granville, 312 | Livermore, 384 | Mondamin, 402 | Ryan, 361 |
| | Arlington, 429 | Corwith, 309 | Greeley, 256 | Lockridge, 268 | Mystic, 425 | Salem, 383 |
| | Ashton, 458 | Coulter, 281 | Harcourt, 303 | Lohrville, 368 | New Market, 415 | Salix, 363 |
| | Atalissa, 311 | Crawfordsville, 264 | Harpers Ferry, 328 | Lorimor, 360 | New Vienna, 407 | Sheldahl, 319 |
| | Auburn, 322 | Crystal Lake, 250 | Hawkeye, 449 | Lost Nation, 446 | New Virginia, 489 | Spillville, 367 |
| | Bagley, 303 | Cumberland, 262 | Holland, 282 | Low Moor, 288 | Nichols, 374 | Stacyville, 494 |
| | Batavia, 499 | Cumming, 351 | Holy Cross, 374 | Luana, 269 | Ocheyedan, 490 | Stanhope, 422 |
| | Bayard, 471 | Danbury, 348 | Humeston, 494 | Lu Verne, 261 | Orient, 408 | Steamboat Rock, 310 |
| | Beacon, 494 | Dedham, 266 | Ionia, 291 | Lynnvile, 379 | Oxford Junction, 496 | Stockport, 296 |
| | Bennett, 405 | Deep River, 279 | Irwin, 341 | Lytton, 315 | Pacific Junction, 471 | Templeton, 362 |
| | Bertram, 294 | Defiance, 284 | Kellerton, 315 | McCallsburg, 333 | Persia, 319 | Terril, 367 |
| | Birmingham, 448 | Delhi, 460 | Kelley, 309 | McCausland, 291 | Peterson, 334 | Thornton, 422 |
| | Blakesburg, 296 | Deloit, 264 | Kensett, 266 | Maharishi Vedic City, 21 | Pierson, 366 | Titonka, 476 |
| | Bode, 302 | Delta, 328 | Kimballton, 322 | Malcom, 287 | Pisgah, 251 | Truro, 485 |
| | Bonaparte, 433 | Diagonal, 330 | Kiron, 279 | Mallard, 274 | Plainfield, 436 | Union, 397 |
| | Brandon, 309 | Donahue, 346 | Lacona, 361 | Marble Rock, 307 | Plymouth, 382 | University Park, 487 |
| | Breda, 483 | Duncombe, 410 | Ladora, 283 | Marquette, 375 | Prescott, 257 | Ute, 374 |
| | Bronson, 322 | Earling, 437 | Lakota, 255 | Martelle, 255 | Protivin, 283 | Vail, 436 |
| | Bussey, 422 | Elliott, 350 | Lamont, 461 | Martensdale, 465 | Pulaski, 260 | Wadena, 262 |
| | Calamus, 439 | Emerson, 438 | La Motte, 260 | Massena, 355 | Quimby, 319 | Wahpeton, 341 |
| | Callender, 376 | Farmersburg, 302 | Lawler, 439 | Maurice, 275 | Rhodes, 305 | Waucoma, 257 |
| | Casey, 426 | Farnhamville, 371 | Lehigh, 416 | Menlo, 353 | Ridgeway, 315 | Wesley, 390 |
| | Charlotte, 394 | Farragut, 485 | Leland, 289 | Meservey, 256 | Ringsted, 422 | West Okoboji, 289 |
| | Chelsea, 267 | Fenton, 279 | Lester, 294 | Middletown, 318 | Rippey, 292 | Westside, 299 |
| | Churdan, 386 | Fertile, 370 | Letts, 384 | Miles, 445 | Riverdale, 405 | Williams, 344 |
| | Cincinnati, 357 | Floyd, 335 | Lewis, 433 | Milton, 443 | Riverton, 304 | Worthington, 401 |
| | Clearfield, 363 | Fort Atkinson, 349 | | | | |

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Frequently Asked Questions

Are business group sales data available at the city level? Subject to disclosure limitations to protect the confidentiality of local firms, city-level data for up to 12 business groups may be available upon request from the Iowa Department of Revenue.

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? No. Changes to Iowa's statewide sales tax laws have redefined the mix of goods and services comprising taxable sales transactions over time.

At the local level, changes in the geographic or business group assignments of specific firms may also complicate trend analysis. Notably, the Iowa Department of Revenue in FY2014 reassigned more than 10 percent of Iowa's retailers to different business class codes that better reflect their business focus. A significant change was the reclassification of gasoline stations with convenience stores from the automotive and related group to the food dealers group. These reclassifications should be considered 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. Contact the author for more detailed information about the methodology used for income adjustments.

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