



Market Profile

Prepared by ESRI

Places: Onawa city, IA

	2000 Total Population	3,091
	2000 Group Quarters	105
	2008 Total Population	2,952
	2013 Total Population	2,842
	2008 - 2013 Annual Rate	-0.76%
	2000 Households	1,329
	2000 Average Household Size	2.25
	2008 Households	1,287
	2008 Average Household Size	2.22
	2013 Households	1,243
	2013 Average Household Size	2.21
	2008 - 2013 Annual Rate	-0.69%
	2000 Families	796
	2000 Average Family Size	2.89
	2008 Families	754
	2008 Average Family Size	2.85
	2013 Families	712
2013 Average Family Size	2.85	
2008 - 2013 Annual Rate	-1.14%	
	2000 Housing Units	1,452
	Owner Occupied Housing Units	66.8%
	Renter Occupied Housing Units	24.7%
	Vacant Housing Units	8.5%
	2008 Housing Units	1,449
	Owner Occupied Housing Units	66.1%
	Renter Occupied Housing Units	22.7%
	Vacant Housing Units	11.2%
	2013 Housing Units	1,448
	Owner Occupied Housing Units	62.6%
	Renter Occupied Housing Units	23.2%
	Vacant Housing Units	14.2%
Median Household Income		
2000	\$34,763	
2008	\$44,863	
2013	\$51,769	
Median Home Value		
2000	\$58,978	
2008	\$81,250	
2013	\$88,544	
Per Capita Income		
2000	\$17,928	
2008	\$24,099	
2013	\$28,243	
Median Age		
2000	42.5	
2008	44.3	
2013	46.2	

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Market Profile

Prepared by ESRI

Places: Onawa city, IA



2000 Households by Income

Household Income Base	1,330
< \$15,000	25.6%
\$15,000 - \$24,999	10.2%
\$25,000 - \$34,999	14.5%
\$35,000 - \$49,999	26.7%
\$50,000 - \$74,999	15.4%
\$75,000 - \$99,999	4.6%
\$100,000 - \$149,999	0.5%
\$150,000 - \$199,999	0.8%
\$200,000+	1.8%
Average Household Income	\$40,744

2008 Households by Income

Household Income Base	1,288
< \$15,000	15.9%
\$15,000 - \$24,999	11.8%
\$25,000 - \$34,999	10.1%
\$35,000 - \$49,999	20.1%
\$50,000 - \$74,999	24.3%
\$75,000 - \$99,999	11.3%
\$100,000 - \$149,999	3.6%
\$150,000 - \$199,999	0.5%
\$200,000+	2.5%
Average Household Income	\$54,406

2013 Households by Income

Household Income Base	1,244
< \$15,000	14.1%
\$15,000 - \$24,999	11.8%
\$25,000 - \$34,999	7.4%
\$35,000 - \$49,999	14.2%
\$50,000 - \$74,999	28.8%
\$75,000 - \$99,999	13.2%
\$100,000 - \$149,999	6.7%
\$150,000 - \$199,999	1.0%
\$200,000+	2.9%
Average Household Income	\$63,559

2000 Owner Occupied HUs by Value

Total	972
<\$50,000	37.3%
\$50,000 - 99,999	49.7%
\$100,000 - 149,999	11.7%
\$150,000 - 199,999	0.6%
\$200,000 - \$299,999	0.0%
\$300,000 - 499,999	0.6%
\$500,000 - 999,999	0.0%
\$1,000,000+	0.0%
Average Home Value	\$62,919

2000 Specified Renter Occupied HUs by Contract Rent

Total	357
With Cash Rent	95.5%
No Cash Rent	4.5%
Median Rent	\$290
Average Rent	\$307

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



2000 Population by Age

Total	3,091
0 - 4	5.8%
5 - 9	6.4%
10 - 14	6.3%
15 - 19	6.4%
20 - 24	4.0%
25 - 34	10.5%
35 - 44	13.9%
45 - 54	11.2%
55 - 64	10.1%
65 - 74	10.7%
75 - 84	9.3%
85+	5.4%
18+	77.2%

2008 Population by Age

Total	2,948
0 - 4	6.1%
5 - 9	5.8%
10 - 14	5.9%
15 - 19	5.8%
20 - 24	4.8%
25 - 34	10.2%
35 - 44	12.2%
45 - 54	13.1%
55 - 64	11.7%
65 - 74	9.5%
75 - 84	8.5%
85+	6.3%
18+	78.2%

2013 Population by Age

Total	2,837
0 - 4	6.0%
5 - 9	5.7%
10 - 14	5.9%
15 - 19	5.8%
20 - 24	4.6%
25 - 34	9.7%
35 - 44	10.8%
45 - 54	13.2%
55 - 64	13.4%
65 - 74	10.0%
75 - 84	8.2%
85+	6.6%
18+	78.5%

2000 Population by Sex

Males	46.8%
Females	53.2%

2008 Population by Sex

Males	46.8%
Females	53.2%

2013 Population by Sex

Males	46.8%
Females	53.2%



2000 Population by Race/Ethnicity

Total	3,091
White Alone	97.9%
Black Alone	0.0%
American Indian Alone	1.2%
Asian or Pacific Islander Alone	0.2%
Some Other Race Alone	0.0%
Two or More Races	0.7%
Hispanic Origin	1.1%
Diversity Index	6.2

2008 Population by Race/Ethnicity

Total	2,952
White Alone	97.4%
Black Alone	0.0%
American Indian Alone	1.3%
Asian or Pacific Islander Alone	0.4%
Some Other Race Alone	0.0%
Two or More Races	0.8%
Hispanic Origin	1.4%
Diversity Index	7.9

2013 Population by Race/Ethnicity

Total	2,843
White Alone	97.0%
Black Alone	0.0%
American Indian Alone	1.4%
Asian or Pacific Islander Alone	0.6%
Some Other Race Alone	0.0%
Two or More Races	0.9%
Hispanic Origin	1.7%
Diversity Index	8.9



2000 Population 3+ by School Enrollment

Total	3,001
Enrolled in Nursery/Preschool	2.4%
Enrolled in Kindergarten	0.9%
Enrolled in Grade 1-8	11.8%
Enrolled in Grade 9-12	4.6%
Enrolled in College	2.2%
Enrolled in Grad/Prof School	0.7%
Not Enrolled in School	77.4%

2008 Population 25+ by Educational Attainment

Total	2,112
Less than 9th Grade	6.3%
9th - 12th Grade, No Diploma	8.7%
High School Graduate	43.0%
Some College, No Degree	17.7%
Associate Degree	7.5%
Bachelor's Degree	12.9%
Graduate/Professional Degree	4.0%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



2008 Population 15+ by Marital Status

Total	2,425
Never Married	17.3%
Married	53.4%
Widowed	16.0%
Divorced	13.4%



2000 Population 16+ by Employment Status

Total	2,483
In Labor Force	62.0%
Civilian Employed	60.1%
Civilian Unemployed	1.6%
In Armed Forces	0.4%
Not in Labor Force	38.0%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	96.6%
Civilian Unemployed	3.4%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	96.8%
Civilian Unemployed	3.2%

2000 Females 16+ by Employment Status and Age of Children

Total	1,381
Own Children < 6 Only	4.0%
Employed/in Armed Forces	2.1%
Unemployed	0.9%
Not in Labor Force	1.0%
Own Children < 6 and 6-17 Only	7.5%
Employed/in Armed Forces	5.7%
Unemployed	0.0%
Not in Labor Force	1.7%
Own Children 6-17 Only	12.8%
Employed/in Armed Forces	11.8%
Unemployed	0.5%
Not in Labor Force	0.5%
No Own Children < 18	75.7%
Employed/in Armed Forces	34.9%
Unemployed	0.0%
Not in Labor Force	40.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008.



2008 Employed Population 16+ by Industry

Total	1,353
Agriculture/Mining	3.6%
Construction	8.6%
Manufacturing	10.5%
Wholesale Trade	3.2%
Retail Trade	11.5%
Transportation/Utilities	4.2%
Information	2.8%
Finance/Insurance/Real Estate	2.4%
Services	48.4%
Public Administration	4.7%

2008 Employed Population 16+ by Occupation

Total	1,353
White Collar	46.5%
Management/Business/Financial	8.5%
Professional	15.2%
Sales	10.4%
Administrative Support	12.3%
Services	25.6%
Blue Collar	27.9%
Farming/Forestry/Fishing	0.9%
Construction/Extraction	7.9%
Installation/Maintenance/Repair	5.8%
Production	6.9%
Transportation/Material Moving	6.4%



2000 Workers 16+ by Means of Transportation to Work

Total	1,485
Drove Alone - Car, Truck, or Van	73.1%
Carpooled - Car, Truck, or Van	16.7%
Public Transportation	0.0%
Walked	6.1%
Other Means	1.2%
Worked at Home	2.9%

2000 Workers 16+ by Travel Time to Work

Total	1,485
Did Not Work at Home	97.1%
Less than 5 minutes	14.5%
5 to 9 minutes	37.4%
10 to 19 minutes	16.5%
20 to 24 minutes	2.9%
25 to 34 minutes	8.1%
35 to 44 minutes	7.2%
45 to 59 minutes	4.4%
60 to 89 minutes	3.5%
90 or more minutes	2.5%
Worked at Home	2.9%
Average Travel Time to Work (in min)	19.7

2000 Households by Vehicles Available

Total	1,329
None	10.7%
1	32.9%
2	34.8%
3	13.9%
4	5.7%
5+	2.0%
Average Number of Vehicles Available	1.8



2000 Households by Type

Total	1,329
Family Households	59.9%
Married-couple Family	47.3%
With Related Children	18.9%
Other Family (No Spouse)	12.6%
With Related Children	8.1%
Nonfamily Households	40.1%
Householder Living Alone	35.0%
Householder Not Living Alone	5.1%
Households with Related Children	27.0%
Households with Persons 65+	39.1%

2000 Households by Size

Total	1,329
1 Person Household	35.0%
2 Person Household	34.0%
3 Person Household	12.2%
4 Person Household	12.3%
5 Person Household	4.4%
6 Person Household	1.4%
7+ Person Household	0.8%

2000 Households by Year Householder Moved In

Total	1,329
Moved in 1999 to March 2000	16.6%
Moved in 1995 to 1998	25.0%
Moved in 1990 to 1994	11.4%
Moved in 1980 to 1989	15.4%
Moved in 1970 to 1979	15.0%
Moved in 1969 or Earlier	16.6%
Median Year Householder Moved In	1991



2000 Housing Units by Units in Structure

Total	1,452
1, Detached	79.1%
1, Attached	0.7%
2	3.2%
3 or 4	3.8%
5 to 9	3.8%
10 to 19	1.3%
20+	3.9%
Mobile Home	4.3%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	1,452
1999 to March 2000	2.8%
1995 to 1998	1.9%
1990 to 1994	2.5%
1980 to 1989	3.7%
1970 to 1979	18.0%
1969 or Earlier	70.9%
Median Year Structure Built	1954



Top 3 Tapestry Segments

- 1. Heartland Communities
- 2. Rustbelt Retirees



2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$2,061,763
Average Spent	\$1,601.99
Spending Potential Index	60
Computers & Accessories: Total \$	\$215,565
Average Spent	\$167.49
Spending Potential Index	70
Education: Total \$	\$1,233,306
Average Spent	\$958.28
Spending Potential Index	70
Entertainment/Recreation: Total \$	\$3,667,387
Average Spent	\$2,849.56
Spending Potential Index	77
Food at Home: Total \$	\$4,932,403
Average Spent	\$3,832.48
Spending Potential Index	78
Food Away from Home: Total \$	\$3,303,651
Average Spent	\$2,566.94
Spending Potential Index	75
Health Care: Total \$	\$4,798,950
Average Spent	\$3,728.79
Spending Potential Index	91
HH Furnishings & Equipment: Total \$	\$1,917,980
Average Spent	\$1,490.27
Spending Potential Index	65
Investments: Total \$	\$812,419
Average Spent	\$631.25
Spending Potential Index	62
Retail Goods: Total \$	\$26,283,257
Average Spent	\$20,422.11
Spending Potential Index	75
Shelter: Total \$	\$13,115,157
Average Spent	\$10,190.49
Spending Potential Index	66
TV/Video/Sound Equipment: Total \$	\$1,422,667
Average Spent	\$1,105.41
Spending Potential Index	77
Travel: Total \$	\$1,700,245
Average Spent	\$1,321.09
Spending Potential Index	70
Vehicle Maintenance & Repairs: Total \$	\$955,564
Average Spent	\$742.47
Spending Potential Index	75

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI.



Demographic and Income Profile

Prepared by ESRI

Places: Onawa city, IA

Summary	2000	2008	2013
Population	3,091	2,952	2,842
Households	1,329	1,287	1,243
Families	796	754	712
Average Household Size	2.25	2.22	2.21
Owner Occupied HUs	970	958	907
Renter Occupied HUs	359	329	336
Median Age	42.5	44.3	46.2

Trends: 2008-2013 Annual Rate	Area	National
Population	-0.76%	1.23%
Households	-0.69%	1.26%
Families	-1.14%	1.05%
Owner HHs	-1.09%	1.07%
Median Household Income	2.9%	3.19%

Households by Income	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	340	25.6%	205	15.9%	175	14.1%
\$15,000 - \$24,999	136	10.2%	152	11.8%	147	11.8%
\$25,000 - \$34,999	193	14.5%	130	10.1%	92	7.4%
\$35,000 - \$49,999	355	26.7%	259	20.1%	177	14.2%
\$50,000 - \$74,999	205	15.4%	313	24.3%	358	28.8%
\$75,000 - \$99,999	61	4.6%	145	11.3%	164	13.2%
\$100,000 - \$149,999	6	0.5%	46	3.6%	83	6.7%
\$150,000 - \$199,000	10	0.8%	6	0.5%	12	1.0%
\$200,000+	24	1.8%	32	2.5%	36	2.9%
Median Household Income	\$34,763		\$44,863		\$51,769	
Average Household Income	\$40,744		\$54,406		\$63,559	
Per Capita Income	\$17,928		\$24,099		\$28,243	

Population by Age	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	180	5.8%	181	6.1%	169	6.0%
5 - 9	198	6.4%	172	5.8%	161	5.7%
10 - 14	194	6.3%	174	5.9%	168	5.9%
15 - 19	198	6.4%	170	5.8%	164	5.8%
20 - 24	124	4.0%	142	4.8%	131	4.6%
25 - 34	326	10.5%	300	10.2%	276	9.7%
35 - 44	429	13.9%	361	12.2%	307	10.8%
45 - 54	345	11.2%	386	13.1%	375	13.2%
55 - 64	311	10.1%	345	11.7%	381	13.4%
65 - 74	330	10.7%	281	9.5%	283	10.0%
75 - 84	288	9.3%	250	8.5%	234	8.2%
85+	168	5.4%	186	6.3%	188	6.6%

Race and Ethnicity	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
White Alone	3,025	97.9%	2,874	97.4%	2,758	97.0%
Black Alone	1	0.0%	1	0.0%	1	0.0%
American Indian Alone	36	1.2%	39	1.3%	40	1.4%
Asian Alone	6	0.2%	11	0.4%	15	0.5%
Pacific Islander Alone	1	0.0%	2	0.1%	3	0.1%
Some Other Race Alone	1	0.0%	1	0.0%	1	0.0%
Two or More Races	21	0.7%	24	0.8%	25	0.9%
Hispanic Origin (Any Race)	33	1.1%	42	1.4%	48	1.7%

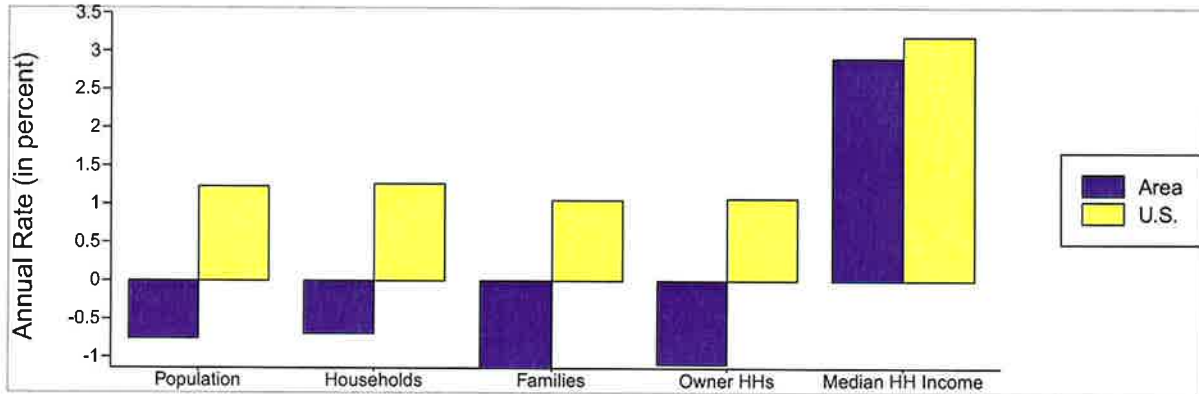


Demographic and Income Profile

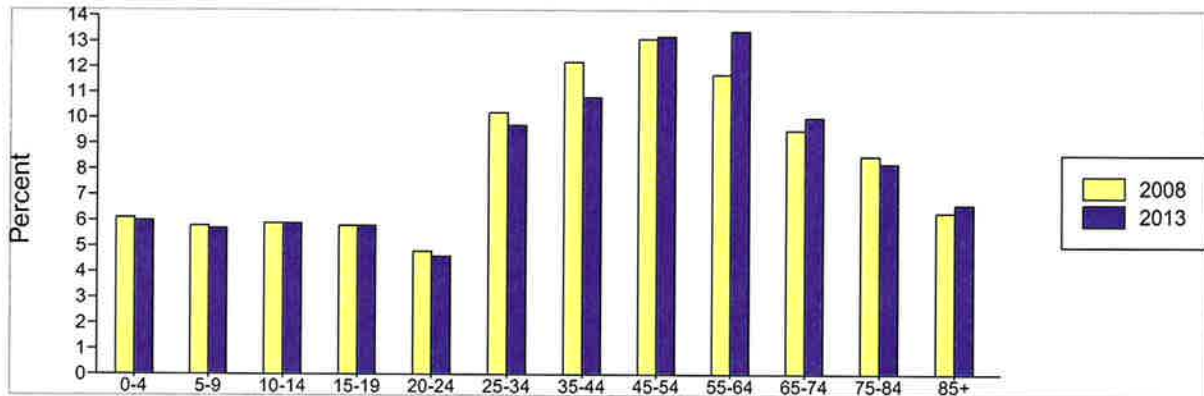
Prepared by ESRI

Places: Onawa city, IA

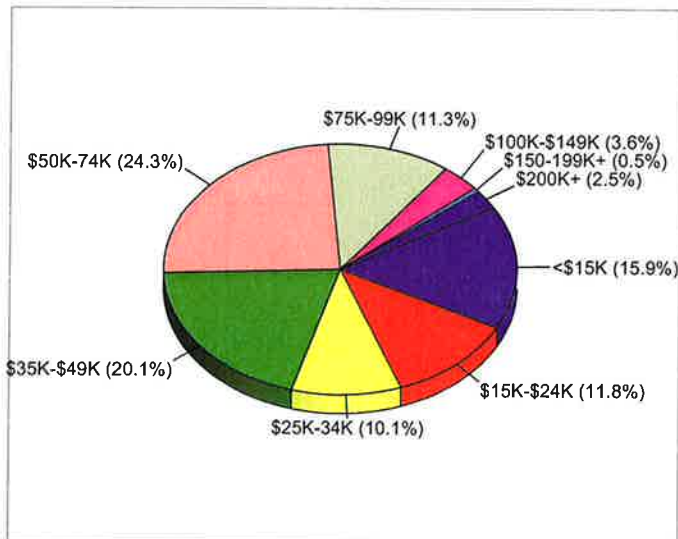
Trends 2008-2013



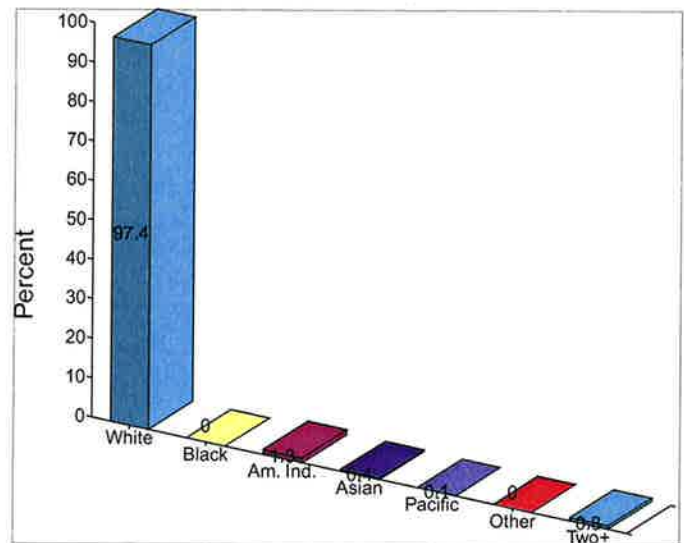
Population by Age



2008 Household Income



2008 Population by Race



2008 Percent Hispanic Origin: 1.4%



Retail MarketPlace Profile

Prepared by ESRI

Places: Onawa city, IA

Summary Demographics

2008 Population	2,952
2008 Households	1,287
2008 Median Disposable Income	\$35,454
2008 Per Capita Income	\$24,099

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$28,876,341	\$35,533,168	\$-6,656,827	-10.3	44
Total Retail Trade (NAICS 44-45)	\$25,549,839	\$30,778,297	\$-5,228,458	-9.3	30
Total Food & Drink (NAICS 722)	\$3,326,502	\$4,754,871	\$-1,428,369	-17.7	14

Industry Group

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$6,141,677	\$10,408,483	\$-4,266,806	-25.8	3
Automobile Dealers (NAICS 4411)	\$5,111,919	\$10,221,694	\$-5,109,775	-33.3	2
Other Motor Vehicle Dealers (NAICS 4412)	\$507,685	\$0	\$507,685	100.0	0
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$522,073	\$186,789	\$335,284	47.3	1
Furniture & Home Furnishings Stores (NAICS 442)	\$551,537	\$105,450	\$446,087	67.9	1
Furniture Stores (NAICS 4421)	\$371,931	\$105,450	\$266,481	55.8	1
Home Furnishings Stores (NAICS 4422)	\$179,606	\$0	\$179,606	100.0	0
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$631,407	\$462,033	\$169,374	15.5	1
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$1,006,854	\$544,869	\$461,985	29.8	5
Building Material and Supplies Dealers (NAICS 4441)	\$921,272	\$384,198	\$537,074	41.1	3
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$85,582	\$160,671	\$-75,089	-30.5	2
Food & Beverage Stores (NAICS 445)	\$3,083,489	\$1,955,279	\$1,128,210	22.4	2
Grocery Stores (NAICS 4451)	\$2,895,630	\$1,780,840	\$1,114,790	23.8	1
Specialty Food Stores (NAICS 4452)	\$132,911	\$0	\$132,911	100.0	0
Beer, Wine, and Liquor Stores (NAICS 4453)	\$54,948	\$174,439	\$-119,491	-52.1	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$1,511,823	\$2,355,487	\$-843,664	-21.8	3
Gasoline Stations (NAICS 447/4471)	\$6,283,171	\$10,376,756	\$-4,093,585	-24.6	5
Clothing and Clothing Accessories Stores (NAICS 448)	\$761,996	\$0	\$761,996	100.0	0
Clothing Stores (NAICS 4481)	\$675,861	\$0	\$675,861	100.0	0
Shoe Stores (NAICS 4482)	\$0	\$0	\$0	0.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$86,135	\$0	\$86,135	100.0	0
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$79,965	\$51,521	\$28,444	21.6	2
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$79,965	\$51,521	\$28,444	21.6	2
Book, Periodical, and Music Stores (NAICS 4512)	\$0	\$0	\$0	0.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

Source: ESRI and infoUSA®

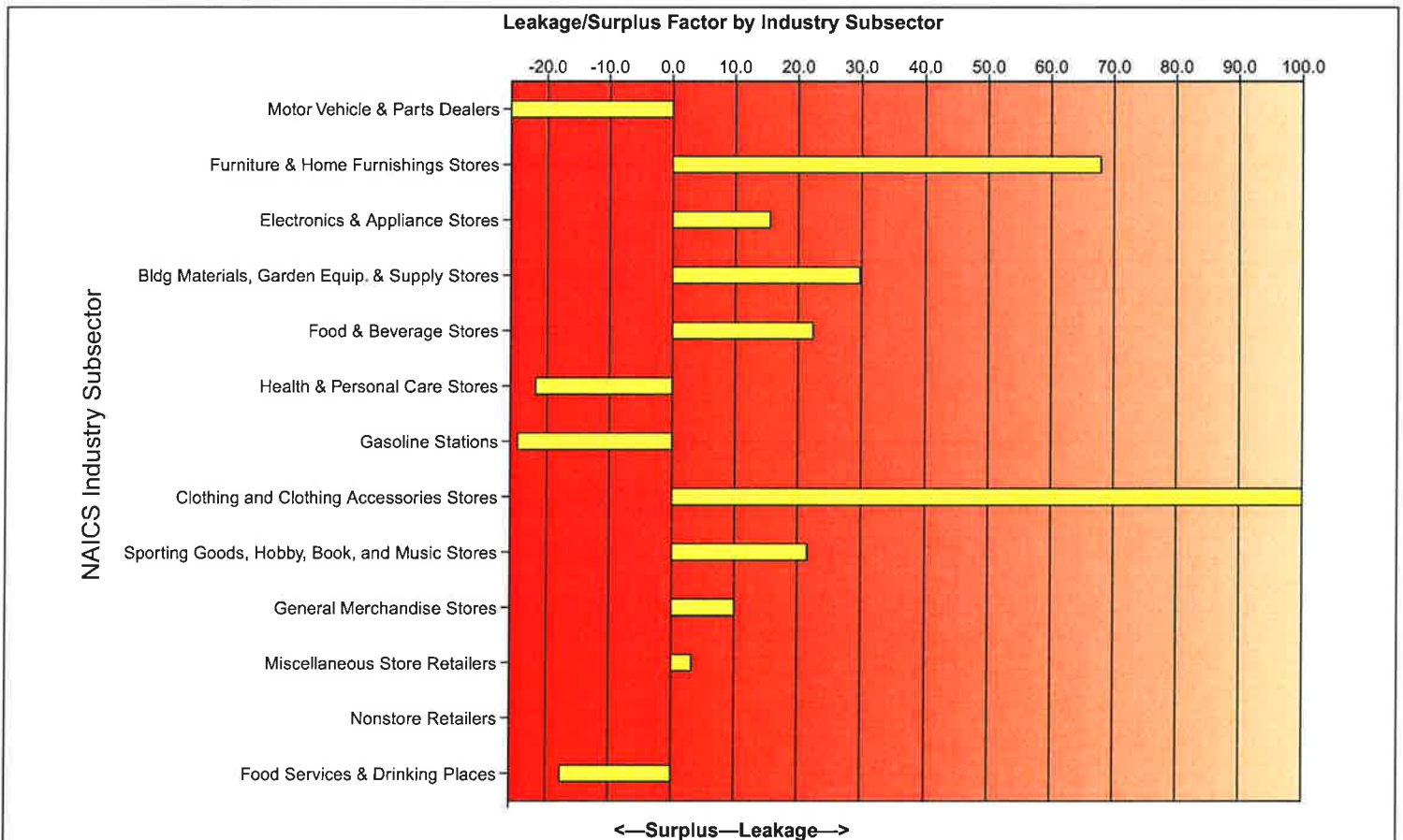


Retail MarketPlace Profile

Prepared by ESRI

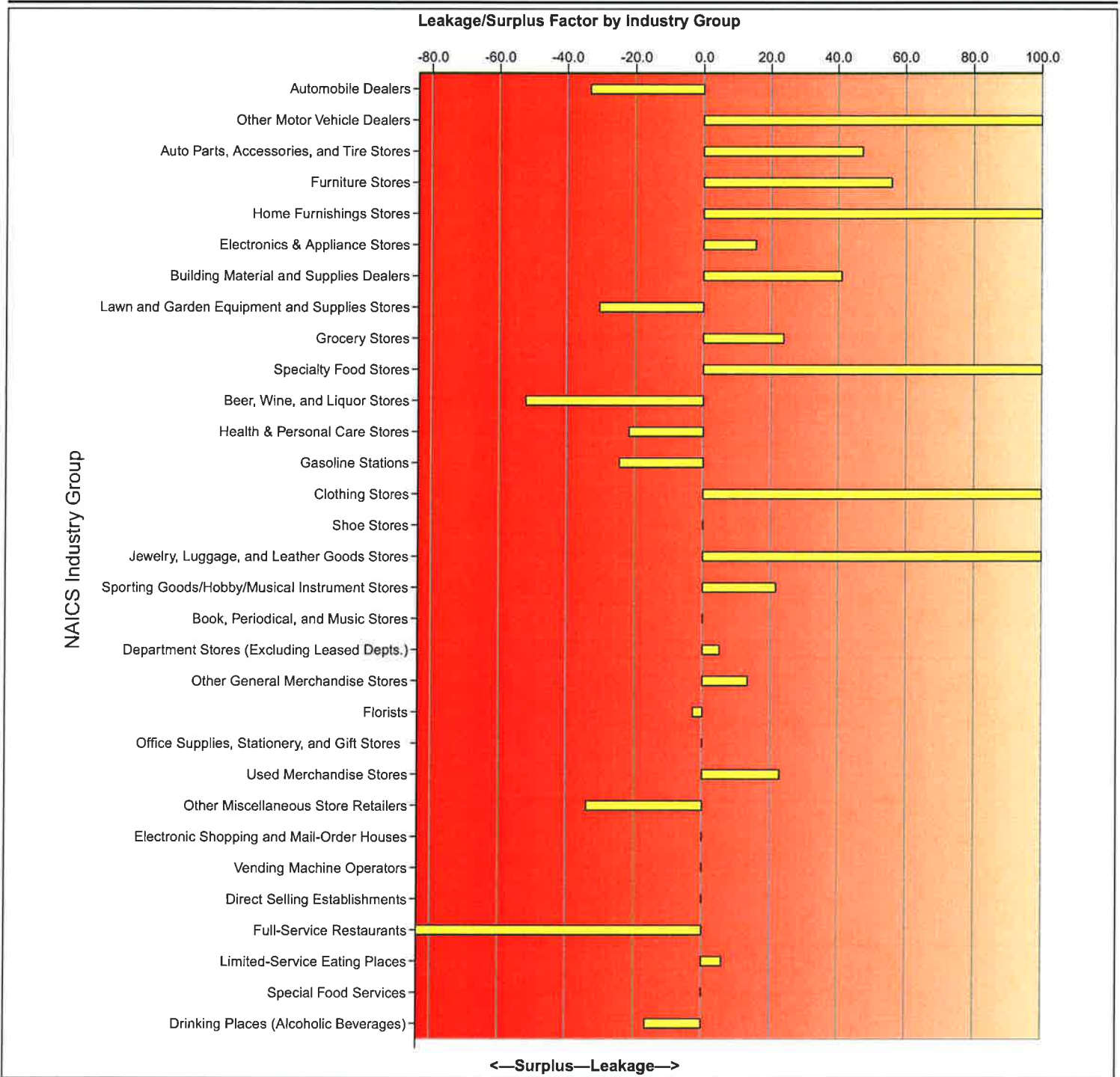
Places: Onawa city, IA

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$5,312,079	\$4,344,019	\$968,060	10.0	2
Department Stores Excluding Leased Depts.(NAICS 4521)	\$2,016,110	\$1,825,537	\$190,573	5.0	1
Other General Merchandise Stores (NAICS 4529)	\$3,295,969	\$2,518,482	\$777,487	13.4	1
Miscellaneous Store Retailers (NAICS 453)	\$185,841	\$174,400	\$11,441	3.2	6
Florists (NAICS 4531)	\$35,869	\$37,935	-\$2,066	-2.8	2
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$0	\$0	\$0	0.0	0
Used Merchandise Stores (NAICS 4533)	\$119,797	\$75,159	\$44,638	22.9	2
Other Miscellaneous Store Retailers (NAICS 4539)	\$30,175	\$61,306	-\$31,131	-34.0	2
Nonstore Retailers (NAICS 454)	\$0	\$0	\$0	0.0	0
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$0	\$0	\$0	0.0	0
Vending Machine Operators (NAICS 4542)	\$0	\$0	\$0	0.0	0
Direct Selling Establishments (NAICS 4543)	\$0	\$0	\$0	0.0	0
Food Services & Drinking Places (NAICS 722)	\$3,326,502	\$4,754,871	-\$1,428,369	-17.7	14
Full-Service Restaurants (NAICS 7221)	\$147,297	\$1,705,943	-\$1,558,646	-84.1	7
Limited-Service Eating Places (NAICS 7222)	\$2,732,637	\$2,426,487	\$306,150	5.9	5
Special Food Services (NAICS 7223)	\$0	\$0	\$0	0.0	0
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$446,568	\$622,441	-\$175,873	-16.5	2





Places: Onawa city, IA



Source: ESRI and infoUSA®