



Retail Demand Outlook

Downtown Waverly
100-152 1st St NE, Waverly, Iowa, 50677
Drive time: 5 minute radius

Prepared by Esri
Latitude: 42.72591
Longitude: -92.46945

Top Tapestry Segments	Percent	Demographic Summary	2023	2028
Middleburg (4C)	21.6%	Population	8,143	8,300
Midlife Constants (5E)	19.0%	Households	2,977	3,064
In Style (5B)	18.9%	Families	1,813	1,855
Retirement Communities (9E)	11.5%	Median Age	35.6	37.0
Salt of the Earth (6B)	11.0%	Median Household Income	\$68,334	\$74,440
		2023 Consumer Spending	2028 Forecasted Demand	Projected Spending Growth
Apparel and Services		\$5,213,263	\$5,943,029	\$729,766
Men's		\$972,762	\$1,109,101	\$136,339
Women's		\$1,787,687	\$2,038,203	\$250,516
Children's		\$784,485	\$894,384	\$109,899
Footwear		\$1,168,113	\$1,331,338	\$163,225
Watches & Jewelry		\$393,999	\$448,882	\$54,883
Apparel Products and Services (1)		\$106,219	\$121,120	\$14,901
Computer				
Computers and Hardware for Home Use		\$599,054	\$682,877	\$83,823
Portable Memory		\$11,121	\$12,665	\$1,544
Computer Software		\$34,060	\$38,820	\$4,760
Computer Accessories		\$59,907	\$68,292	\$8,385
Entertainment & Recreation		\$9,159,597	\$10,440,407	\$1,280,810
Fees and Admissions		\$1,687,873	\$1,923,818	\$235,945
Membership Fees for Clubs (2)		\$676,542	\$770,983	\$94,441
Fees for Participant Sports, excl. Trips		\$287,687	\$328,268	\$40,581
Tickets to Theatre/Operas/Concerts		\$132,391	\$150,854	\$18,463
Tickets to Movies		\$63,563	\$72,457	\$8,894
Tickets to Parks or Museums		\$68,858	\$78,512	\$9,654
Admission to Sporting Events, excl. Trips		\$148,176	\$168,654	\$20,478
Fees for Recreational Lessons		\$308,297	\$351,399	\$43,102
Dating Services		\$2,358	\$2,691	\$333
TV/Video/Audio		\$3,332,711	\$3,800,013	\$467,302
Cable and Satellite Television Services		\$2,123,858	\$2,422,422	\$298,564
Televisions		\$353,349	\$402,806	\$49,457
Satellite Dishes		\$4,164	\$4,742	\$578
VCRs, Video Cameras, and DVD Players		\$11,650	\$13,276	\$1,626
Miscellaneous Video Equipment		\$30,298	\$34,529	\$4,231
Video Cassettes and DVDs		\$16,030	\$18,273	\$2,243
Video Game Hardware/Accessories		\$99,451	\$113,281	\$13,830
Video Game Software		\$47,565	\$54,191	\$6,626
Rental/Streaming/Downloaded Video		\$305,935	\$348,632	\$42,697
Installation of Televisions		\$3,619	\$4,124	\$505
Audio (3)		\$329,657	\$375,604	\$45,947
Rental and Repair of TV/Radio/Sound Equipment		\$7,136	\$8,132	\$996
Pets		\$2,222,971	\$2,533,051	\$310,080
Toys/Games/Crafts/Hobbies (4)		\$388,875	\$443,174	\$54,299
Recreational Vehicles and Fees (5)		\$364,122	\$414,440	\$50,318
Sports/Recreation/Exercise Equipment (6)		\$674,998	\$769,553	\$94,555
Photo Equipment and Supplies (7)		\$112,371	\$128,029	\$15,658
Reading (8)		\$306,829	\$349,904	\$43,075
Catered Affairs (9)		\$68,846	\$78,424	\$9,578
Food		\$24,967,051	\$28,469,954	\$3,502,903
Food at Home		\$16,151,107	\$18,418,990	\$2,267,883
Bakery and Cereal Products		\$2,099,126	\$2,393,637	\$294,511
Meats, Poultry, Fish, and Eggs		\$3,472,292	\$3,960,101	\$487,809
Dairy Products		\$1,556,983	\$1,775,565	\$218,582
Fruits and Vegetables		\$3,152,515	\$3,595,701	\$443,186
Snacks and Other Food at Home (10)		\$5,870,192	\$6,693,986	\$823,794
Food Away from Home		\$8,815,943	\$10,050,964	\$1,235,021
Alcoholic Beverages		\$1,612,018	\$1,837,715	\$225,697

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	2023 Consumer Spending	2028 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$95,973,491	\$109,409,472	\$13,435,981
Value of Retirement Plans	\$352,045,599	\$401,126,826	\$49,081,227
Value of Other Financial Assets	\$19,779,070	\$22,553,852	\$2,774,782
Vehicle Loan Amount excluding Interest	\$9,042,215	\$10,310,572	\$1,268,357
Value of Credit Card Debt	\$7,653,540	\$8,724,673	\$1,071,133
Health			
Nonprescription Drugs	\$434,636	\$495,806	\$61,170
Prescription Drugs	\$963,010	\$1,097,980	\$134,970
Eyeglasses and Contact Lenses	\$275,835	\$314,281	\$38,446
Home			
Mortgage Payment and Basics (11)	\$30,943,156	\$35,276,534	\$4,333,378
Maintenance and Remodeling Services	\$9,220,477	\$10,514,226	\$1,293,749
Maintenance and Remodeling Materials (12)	\$1,968,046	\$2,242,888	\$274,842
Utilities, Fuel, and Public Services	\$14,133,559	\$16,114,658	\$1,981,099
Household Furnishings and Equipment			
Household Textiles (13)	\$290,838	\$331,603	\$40,765
Furniture	\$2,005,975	\$2,287,022	\$281,047
Rugs	\$99,135	\$113,015	\$13,880
Major Appliances (14)	\$1,287,931	\$1,468,518	\$180,587
Housewares (15)	\$258,639	\$294,985	\$36,346
Small Appliances	\$170,594	\$194,509	\$23,915
Luggage	\$33,627	\$38,351	\$4,724
Telephones and Accessories	\$253,358	\$288,665	\$35,307
Household Operations			
Child Care	\$1,220,058	\$1,390,379	\$170,321
Lawn and Garden (16)	\$1,640,369	\$1,869,886	\$229,517
Moving/Storage/Freight Express	\$210,449	\$240,140	\$29,691
Housekeeping Supplies (17)	\$2,259,658	\$2,577,094	\$317,436
Insurance			
Owners and Renters Insurance	\$1,994,378	\$2,273,807	\$279,429
Vehicle Insurance	\$5,218,966	\$5,952,101	\$733,135
Life/Other Insurance	\$1,712,771	\$1,952,341	\$239,570
Health Insurance	\$12,379,939	\$14,118,940	\$1,739,001
Personal Care Products (18)	\$1,317,152	\$1,501,890	\$184,738
School Books and Supplies (19)	\$321,380	\$366,377	\$44,997
Smoking Products	\$1,089,264	\$1,240,933	\$151,669
Transportation			
Payments on Vehicles excluding Leases	\$7,505,559	\$8,556,023	\$1,050,464
Gasoline and Motor Oil	\$6,055,002	\$6,903,198	\$848,196
Vehicle Maintenance and Repairs	\$3,203,367	\$3,651,486	\$448,119
Travel			
Airline Fares	\$1,080,955	\$1,232,479	\$151,524
Lodging on Trips	\$1,735,348	\$1,977,980	\$242,632
Auto/Truck Rental on Trips	\$193,228	\$220,268	\$27,040
Food and Drink on Trips	\$1,338,785	\$1,526,028	\$187,243

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- (2) Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.
- (18) Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, adult diapers, other miscellaneous care products and personal care appliances.
- (19) School Books and Supplies** includes school books and supplies for college, elementary school, high school, vocational/technical school, preschool and other schools.

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Salt of the Earth (6B)	24.7%	Population	13,229	13,448
In Style (5B)	16.0%	Households	4,996	5,117
Middleburg (4C)	15.9%	Families	3,232	3,291
Midlife Constants (5E)	15.9%	Median Age	39.4	40.2
Retirement Communities (9E)	7.1%	Median Household Income	\$76,371	\$81,852
		2023 Consumer Spending	2028 Forecasted Demand	Projected Spending Growth
Apparel and Services		\$9,548,399	\$10,861,945	\$1,313,546
Men's		\$1,768,530	\$2,012,188	\$243,658
Women's		\$3,277,653	\$3,728,770	\$451,117
Children's		\$1,445,638	\$1,644,675	\$199,037
Footwear		\$2,134,892	\$2,428,233	\$293,341
Watches & Jewelry		\$726,230	\$825,731	\$99,501
Apparel Products and Services (1)		\$195,457	\$222,348	\$26,891
Computer				
Computers and Hardware for Home Use		\$1,079,934	\$1,228,678	\$148,744
Portable Memory		\$20,583	\$23,395	\$2,812
Computer Software		\$61,256	\$69,681	\$8,425
Computer Accessories		\$109,841	\$124,937	\$15,096
Entertainment & Recreation		\$17,199,161	\$19,556,605	\$2,357,444
Fees and Admissions		\$3,127,349	\$3,557,066	\$429,717
Membership Fees for Clubs (2)		\$1,255,939	\$1,428,313	\$172,374
Fees for Participant Sports, excl. Trips		\$530,986	\$604,426	\$73,440
Tickets to Theatre/Operas/Concerts		\$245,201	\$278,812	\$33,611
Tickets to Movies		\$112,984	\$128,577	\$15,593
Tickets to Parks or Museums		\$127,281	\$144,819	\$17,538
Admission to Sporting Events, excl. Trips		\$281,885	\$320,212	\$38,327
Fees for Recreational Lessons		\$568,998	\$647,268	\$78,270
Dating Services		\$4,074	\$4,640	\$566
TV/Video/Audio		\$6,181,644	\$7,031,537	\$849,893
Cable and Satellite Television Services		\$3,985,835	\$4,533,982	\$548,147
Televisions		\$647,854	\$736,940	\$89,086
Satellite Dishes		\$7,485	\$8,513	\$1,028
VCRs, Video Cameras, and DVD Players		\$20,788	\$23,651	\$2,863
Miscellaneous Video Equipment		\$54,769	\$62,305	\$7,536
Video Cassettes and DVDs		\$28,590	\$32,531	\$3,941
Video Game Hardware/Accessories		\$178,293	\$202,751	\$24,458
Video Game Software		\$83,994	\$95,545	\$11,551
Rental/Streaming/Downloaded Video		\$551,320	\$627,160	\$75,840
Installation of Televisions		\$6,681	\$7,598	\$917
Audio (3)		\$603,347	\$686,129	\$82,782
Rental and Repair of TV/Radio/Sound Equipment		\$12,686	\$14,433	\$1,747
Pets		\$4,318,742	\$4,906,981	\$588,239
Toys/Games/Crafts/Hobbies (4)		\$720,939	\$819,802	\$98,863
Recreational Vehicles and Fees (5)		\$724,975	\$823,029	\$98,054
Sports/Recreation/Exercise Equipment (6)		\$1,230,956	\$1,400,637	\$169,681
Photo Equipment and Supplies (7)		\$205,983	\$234,231	\$28,248
Reading (8)		\$564,334	\$642,018	\$77,684
Catered Affairs (9)		\$124,240	\$141,302	\$17,062
Food		\$46,008,102	\$52,342,357	\$6,334,255
Food at Home		\$29,876,629	\$33,989,904	\$4,113,275
Bakery and Cereal Products		\$3,896,690	\$4,432,620	\$535,930
Meats, Poultry, Fish, and Eggs		\$6,424,261	\$7,309,047	\$884,786
Dairy Products		\$2,891,044	\$3,288,754	\$397,710
Fruits and Vegetables		\$5,810,991	\$6,611,954	\$800,963
Snacks and Other Food at Home (10)		\$10,853,643	\$12,347,530	\$1,493,887
Food Away from Home		\$16,131,474	\$18,352,453	\$2,220,979
Alcoholic Beverages		\$2,981,286	\$3,391,015	\$409,729

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Financial			
Value of Stocks/Bonds/Mutual Funds	\$180,157,361	\$204,881,345	\$24,723,984
Value of Retirement Plans	\$672,000,978	\$763,888,790	\$91,887,812
Value of Other Financial Assets	\$37,257,588	\$42,369,994	\$5,112,406
Vehicle Loan Amount excluding Interest	\$16,687,915	\$18,987,218	\$2,299,303
Value of Credit Card Debt	\$14,290,659	\$16,252,778	\$1,962,119
Health			
Nonprescription Drugs	\$817,141	\$929,597	\$112,456
Prescription Drugs	\$1,827,722	\$2,078,227	\$250,505
Eyeglasses and Contact Lenses	\$520,324	\$591,436	\$71,112
Home			
Mortgage Payment and Basics (11)	\$58,811,905	\$66,886,638	\$8,074,733
Maintenance and Remodeling Services	\$17,563,039	\$19,975,898	\$2,412,859
Maintenance and Remodeling Materials (12)	\$3,814,849	\$4,336,391	\$521,542
Utilities, Fuel, and Public Services	\$26,276,544	\$29,888,822	\$3,612,278
Household Furnishings and Equipment			
Household Textiles (13)	\$531,256	\$604,421	\$73,165
Furniture	\$3,698,792	\$4,207,684	\$508,892
Rugs	\$186,366	\$211,936	\$25,570
Major Appliances (14)	\$2,415,827	\$2,748,000	\$332,173
Housewares (15)	\$475,865	\$541,461	\$65,596
Small Appliances	\$308,370	\$350,862	\$42,492
Luggage	\$60,841	\$69,245	\$8,404
Telephones and Accessories	\$460,978	\$524,219	\$63,241
Household Operations			
Child Care	\$2,252,164	\$2,561,693	\$309,529
Lawn and Garden (16)	\$3,184,807	\$3,620,144	\$435,337
Moving/Storage/Freight Express	\$373,454	\$425,293	\$51,839
Housekeeping Supplies (17)	\$4,205,592	\$4,784,411	\$578,819
Insurance			
Owners and Renters Insurance	\$3,804,020	\$4,325,893	\$521,873
Vehicle Insurance	\$9,566,307	\$10,885,604	\$1,319,297
Life/Other Insurance	\$3,258,493	\$3,705,066	\$446,573
Health Insurance	\$23,262,754	\$26,461,348	\$3,198,594
Personal Care Products (18)	\$2,411,588	\$2,743,750	\$332,162
School Books and Supplies (19)	\$583,174	\$663,520	\$80,346
Smoking Products	\$2,013,685	\$2,289,130	\$275,445
Transportation			
Payments on Vehicles excluding Leases	\$13,973,408	\$15,893,590	\$1,920,182
Gasoline and Motor Oil	\$11,223,665	\$12,766,561	\$1,542,896
Vehicle Maintenance and Repairs	\$5,922,350	\$6,735,798	\$813,448
Travel			
Airline Fares	\$1,976,450	\$2,248,758	\$272,308
Lodging on Trips	\$3,253,338	\$3,699,804	\$446,466
Auto/Truck Rental on Trips	\$353,540	\$402,204	\$48,664
Food and Drink on Trips	\$2,488,810	\$2,830,548	\$341,738

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Top Tapestry Segments	Percent	Demographic Summary	2023	2028
Salt of the Earth (6B)	28.6%	Population	38,927	39,042
Midlife Constants (5E)	8.6%	Households	15,488	15,644
Old and Newcomers (8F)	7.4%	Families	9,607	9,672
Heartland Communities (6F)	6.5%	Median Age	39.9	41.2
Prairie Living (6D)	5.7%	Median Household Income	\$72,256	\$78,543
		2023 Consumer Spending	2028 Forecasted Demand	Projected Spending Growth
Apparel and Services		\$28,803,197	\$32,596,675	\$3,793,478
Men's		\$5,326,328	\$6,027,334	\$701,006
Women's		\$9,852,065	\$11,150,484	\$1,298,419
Children's		\$4,390,571	\$4,969,412	\$578,841
Footwear		\$6,490,517	\$7,344,244	\$853,727
Watches & Jewelry		\$2,156,205	\$2,440,223	\$284,018
Apparel Products and Services (1)		\$587,510	\$664,978	\$77,468
Computer				
Computers and Hardware for Home Use		\$3,282,839	\$3,713,967	\$431,128
Portable Memory		\$62,859	\$71,116	\$8,257
Computer Software		\$192,807	\$217,954	\$25,147
Computer Accessories		\$338,474	\$382,887	\$44,413
Entertainment & Recreation		\$53,420,861	\$60,426,216	\$7,005,355
Fees and Admissions		\$9,060,869	\$10,259,990	\$1,199,121
Membership Fees for Clubs (2)		\$3,644,922	\$4,126,899	\$481,977
Fees for Participant Sports, excl. Trips		\$1,520,366	\$1,722,235	\$201,869
Tickets to Theatre/Operas/Concerts		\$714,506	\$808,932	\$94,426
Tickets to Movies		\$334,218	\$378,291	\$44,073
Tickets to Parks or Museums		\$373,862	\$423,320	\$49,458
Admission to Sporting Events, excl. Trips		\$836,019	\$946,157	\$110,138
Fees for Recreational Lessons		\$1,624,905	\$1,840,486	\$215,581
Dating Services		\$12,071	\$13,671	\$1,600
TV/Video/Audio		\$19,023,548	\$21,523,860	\$2,500,312
Cable and Satellite Television Services		\$12,278,583	\$13,893,948	\$1,615,365
Televisions		\$2,010,445	\$2,274,106	\$263,661
Satellite Dishes		\$22,416	\$25,360	\$2,944
VCRs, Video Cameras, and DVD Players		\$63,505	\$71,842	\$8,337
Miscellaneous Video Equipment		\$158,237	\$179,224	\$20,987
Video Cassettes and DVDs		\$87,627	\$99,132	\$11,505
Video Game Hardware/Accessories		\$563,501	\$637,108	\$73,607
Video Game Software		\$265,468	\$300,161	\$34,693
Rental/Streaming/Downloaded Video		\$1,688,546	\$1,910,095	\$221,549
Installation of Televisions		\$20,541	\$23,235	\$2,694
Audio (3)		\$1,824,532	\$2,064,264	\$239,732
Rental and Repair of TV/Radio/Sound Equipment		\$40,146	\$45,384	\$5,238
Pets		\$14,372,156	\$16,238,981	\$1,866,825
Toys/Games/Crafts/Hobbies (4)		\$2,242,964	\$2,537,080	\$294,116
Recreational Vehicles and Fees (5)		\$2,329,087	\$2,632,898	\$303,811
Sports/Recreation/Exercise Equipment (6)		\$3,695,144	\$4,181,356	\$486,212
Photo Equipment and Supplies (7)		\$620,510	\$702,136	\$81,626
Reading (8)		\$1,708,999	\$1,933,850	\$224,851
Catered Affairs (9)		\$367,584	\$416,065	\$48,481
Food		\$139,721,718	\$158,122,018	\$18,400,300
Food at Home		\$91,130,867	\$103,131,913	\$12,001,046
Bakery and Cereal Products		\$11,896,944	\$13,463,606	\$1,566,662
Meats, Poultry, Fish, and Eggs		\$19,579,236	\$22,158,413	\$2,579,177
Dairy Products		\$8,890,831	\$10,060,167	\$1,169,336
Fruits and Vegetables		\$17,580,760	\$19,898,989	\$2,318,229
Snacks and Other Food at Home (10)		\$33,183,096	\$37,550,737	\$4,367,641
Food Away from Home		\$48,590,851	\$54,990,105	\$6,399,254
Alcoholic Beverages		\$8,893,755	\$10,065,961	\$1,172,206

Data Note: The Consumer Spending data is household-based and represents the amount spent for a product or service by all households in an area. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.



Retail Demand Outlook

Downtown Waverly
100-152 1st St NE, Waverly, Iowa, 50677
Drive time: 20 minute radius

Prepared by Esri
Latitude: 42.72591
Longitude: -92.46945

	2023 Consumer Spending	2028 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$512,898,884	\$580,932,706	\$68,033,822
Value of Retirement Plans	\$1,947,501,851	\$2,205,239,959	\$257,738,108
Value of Other Financial Assets	\$112,472,668	\$127,277,486	\$14,804,818
Vehicle Loan Amount excluding Interest	\$50,876,740	\$57,569,830	\$6,693,090
Value of Credit Card Debt	\$43,012,346	\$48,684,709	\$5,672,363
Health			
Nonprescription Drugs	\$2,528,381	\$2,860,896	\$332,515
Prescription Drugs	\$5,704,539	\$6,453,211	\$748,672
Eyeglasses and Contact Lenses	\$1,619,864	\$1,832,210	\$212,346
Home			
Mortgage Payment and Basics (11)	\$170,827,706	\$193,451,761	\$22,624,055
Maintenance and Remodeling Services	\$51,658,362	\$58,483,962	\$6,825,600
Maintenance and Remodeling Materials (12)	\$11,707,983	\$13,246,801	\$1,538,818
Utilities, Fuel, and Public Services	\$80,555,640	\$91,150,171	\$10,594,531
Household Furnishings and Equipment			
Household Textiles (13)	\$1,597,710	\$1,808,261	\$210,551
Furniture	\$11,244,548	\$12,723,663	\$1,479,115
Rugs	\$563,145	\$637,280	\$74,135
Major Appliances (14)	\$7,294,473	\$8,255,043	\$960,570
Housewares (15)	\$1,433,043	\$1,621,912	\$188,869
Small Appliances	\$951,143	\$1,075,984	\$124,841
Luggage	\$180,597	\$204,439	\$23,842
Telephones and Accessories	\$1,385,005	\$1,567,389	\$182,384
Household Operations			
Child Care	\$6,587,546	\$7,458,301	\$870,755
Lawn and Garden (16)	\$9,947,448	\$11,251,208	\$1,303,760
Moving/Storage/Freight Express	\$1,122,367	\$1,270,250	\$147,883
Housekeeping Supplies (17)	\$12,832,845	\$14,522,464	\$1,689,619
Insurance			
Owners and Renters Insurance	\$11,488,300	\$13,001,842	\$1,513,542
Vehicle Insurance	\$29,240,897	\$33,087,969	\$3,847,072
Life/Other Insurance	\$9,723,083	\$11,006,269	\$1,283,186
Health Insurance	\$71,115,578	\$80,476,020	\$9,360,442
Personal Care Products (18)	\$7,271,800	\$8,230,140	\$958,340
School Books and Supplies (19)	\$1,780,244	\$2,013,816	\$233,572
Smoking Products	\$6,500,060	\$7,349,385	\$849,325
Transportation			
Payments on Vehicles excluding Leases	\$42,910,119	\$48,548,583	\$5,638,464
Gasoline and Motor Oil	\$35,005,403	\$39,596,315	\$4,590,912
Vehicle Maintenance and Repairs	\$18,288,658	\$20,689,625	\$2,400,967
Travel			
Airline Fares	\$5,849,103	\$6,620,589	\$771,486
Lodging on Trips	\$9,681,689	\$10,958,528	\$1,276,839
Auto/Truck Rental on Trips	\$1,035,425	\$1,172,235	\$136,810
Food and Drink on Trips	\$7,517,172	\$8,506,362	\$989,190

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Retail Demand Outlook

Downtown Waverly
100-152 1st St NE, Waverly, Iowa, 50677
Drive time: 20 minute radius

Prepared by Esri
Latitude: 42.72591
Longitude: -92.46945

- (1) Apparel Products and Services** includes shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- (2) Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.
- (18) Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, adult diapers, other miscellaneous care products and personal care appliances.
- (19) School Books and Supplies** includes school books and supplies for college, elementary school, high school, vocational/technical school, preschool and other schools.

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