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# WEST WHITESIDE COUNTY, ILLINOIS: ASSESSING ECONOMIC OPPORTUNITIES

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# **WEST WHITESIDE COUNTY, ILLINOIS:** *ASSESSING ECONOMIC OPPORTUNITIES*

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SEPTEMBER 2011

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**CENTER FOR GOVERNMENTAL STUDIES**

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Governmental Studies  
Outreach, Engagement, and Information Technologies



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# Executive Summary

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Whiteside County, Illinois is a region consisting of small and medium-size communities which are poised to benefit from economic growth. As larger employers and retail centers, Sterling and Rock Falls are important economic drivers for the region. Equally important, but often overlooked, are smaller, rural communities that provide the labor supply and markets for businesses in the area. Increasingly vital to rural areas is collaboration by small cities and towns on regional local development approaches.

This regional business and economic analysis focuses on rural West Whiteside County and is based on research, data analysis, and a local business survey conducted in the Spring, 2010. The need for change and a regional vision for WWC are clear. This project builds on previous work in Morrison through the MAPPING the Future of Your Community program conducted by the Illinois Institute for Rural Affairs and the Competitive Communities Initiative in Fulton conducted by the Illinois Department of Commerce and Community Affairs. The communities of Fulton, Morrison, and Prophetstown are currently working with the Center for Governmental Studies at Northern Illinois University, funded in part by United States Department of Agriculture, Rural Development, to identify potential local business opportunities and ways to retain and expand current businesses in the region. The report identifies strengths of the region, obstacles to expanding production, and an economic development agenda to improve local business activity in the region.

Does West Whiteside County currently have a plan to improve the economic conditions of the county? As the area addresses the issue of potential economic growth, what policy and programmatic approaches are needed? What are the best opportunities for economic growth in the region? Can the communities create a cooperative plan that moves the entire region forward? This study explores these questions in more detail.

The WWC area is strategically located along major transportation corridors, and is in close proximity to larger urban centers which uniquely position it for future economic growth. However, like most rural areas, West Whiteside County has been disproportionately affected by the recent recession and also must

contend with unfavorable demographic trends. Like many rural areas, the population growth in the region has been relatively static, with a decline in the “working age” population (persons 18 to 64 years of age).

Additional analysis suggests that jobs in the future will require advanced technical training or a college degree and that future worker shortages in certain categories may be expected. As part of its agricultural/industrial legacy, the WWC area historically has had a below average proportion of residents with college or vocational degrees or with limited formal education and training beyond high school. One challenge for economic developers and policymakers will be to attract workers with professional and technical skills and/or credentials. Although the agricultural sector remains a primary part of the WWC’s economy, it has declined as a significant employer. The declines in manufacturing are also being felt in the area, with recent examples including the closure of the General Electric plant in Morrison and the Tyco-Penberthy facility in Prophetstown, resulting in the loss of nearly 200 jobs. Unemployment rates in Whiteside County usually have been higher than the national average and slower to recover. From December 2007 to June 2009, non-farm employment in Whiteside County declined 3.8 percent, a loss of 1,089 jobs. This situation can be attributed to several factors including continued cost-cutting in the manufacturing sector.

Entrepreneurship and small business growth are often at the heart of rural economies, as larger employers are relatively few in number. This is worrisome in WWC because there is a low rate of business startups in the region at 2.4 percent, compared to a proportionately high closure rate (retirements and failures) of 8.1 percent. While WWC has a business closure rate lower than the U.S. average, it is nearly four times the startup rate. This can lead to workers commuting longer distances to work and purchasing goods and services elsewhere, which diminishes the markets for stores in the town where they live. The region should try to create the conditions that encourage local entrepreneurs and small business owners to establish and grow in the region.

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## EVALUATING REGIONAL OPTIONS

An electronic survey was sent to all businesses in Prophetstown, Morrison, and Fulton, Illinois with 71 responses received. Overall, businesses expressed a need for a greater effort to “brand” and promote local opportunities to a wider consumer market. They also suggested that their employees would benefit from additional training and assistance to improve internal business practices. Respondents agreed that the quality of life assets (community spirit, good schools, modest living costs, and safe environment), combined with a generally supportive local government and public infrastructure, make West Whiteside County a good location in which to operate their businesses. However, the region needs to explore its potential for additional regional business opportunities using cluster analysis, employment and underemployment studies, and asset mapping.

Based on research, data collection and the survey responses, several broad options for the region in the next 3-5 years were compiled. The options fit into three program areas: *Economic Stabilization, Market Expansion, and Business Development*. They build on an “economic gardening” approach that has been implemented successfully in many rural communities. A more extensive version of these options will be presented later.

### **Program Area: Economic Stabilization**

#### *Goals/Objectives:*

- » Retain successful local businesses whose owners are contemplating retirement or closing.
- » Help improve operational efficiency, competitiveness and profitability of existing local businesses.

### **Program Area: Market Expansion**

#### *Goals/Objectives:*

- » Increase marketing outreach of existing businesses to expand sales/revenues.
- » Promote the West Whiteside area as a tourist destination.
- » Evaluate business expansions in neighboring areas to identify new markets.
- » Explore potential options of Federal/State institutions such as the Thomson prison.

### **Program Area: Business Development**

#### *Goals/Objectives:*

- » Create new local business opportunities.
- » Launch a “Buy Local” products campaign.
- » Explore and assess market for processing locally-raised foods.
- » Encourage the development of new entrepreneurs and entrepreneurial ventures.

Steps have already been taken in the current WWC project to help businesses successfully compete in a wider market through the development of new and better online and e-commerce efforts, marketing, finance training and counseling programs, and other ways to improve operational efficiencies and increase sales. These efforts, in conjunction with local actions by the communities, businesses and the region to use local assets to create a better business climate for the area, are key to future prosperity in the region.

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## Introduction<sup>1</sup>

The cities of Fulton, Morrison and Prophetstown are collaborating on an economic development assessment to help strengthen the local business potential in West Whiteside County, Illinois. The cities are working with the Center for Governmental Studies at Northern Illinois University, to identify potential local business opportunities, and to find ways to help current businesses retain, and possibly expand, their business. As part of these efforts, in Spring 2010 the CGS surveyed businesses in Fulton, Morrison and Prophetstown to determine strengths of the region, obstacles to expanding production and future plans and actions that could be taken to improve the local business climate. The insights of these business leaders provide a valuable assessment of the communities' present assets and are critical in the development, alignment and deployment of resources for new business formation and expansion. This report analyzes the survey responses as a basis for new economic development policies and strategies that address the current economic situation, and it sets the stage for future growth.

The report has four sections. The first section defines the region and describes the demographic and business climate characteristics. The second discusses the significant findings of the local business survey and offers suggestions on how local businesses, officials and organizations can work together to improve the economic climate in their communities, as well as the region. The third section focuses on the potential for retail development by assessing the gaps in the current market as identified by the business survey and statistical analysis of retail sales and market demand by merchandise category. The final section offers a suggested economic development agenda for the region that will serve the dual goals of short-term economic stabilization and longer-term economic growth. Although the report is focused at the regional level, the survey responses and retail data for the individual communities in the study area are included as appendices.

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<sup>1</sup> The Center for Governmental Studies (CGS) at Northern Illinois University prepared this report for Whiteside County, funded in part by a Rural Business Enterprise Grant (RBEG) through the U.S. Department of Agriculture.

## Demographic Characteristics and Business Climate of West Whiteside County

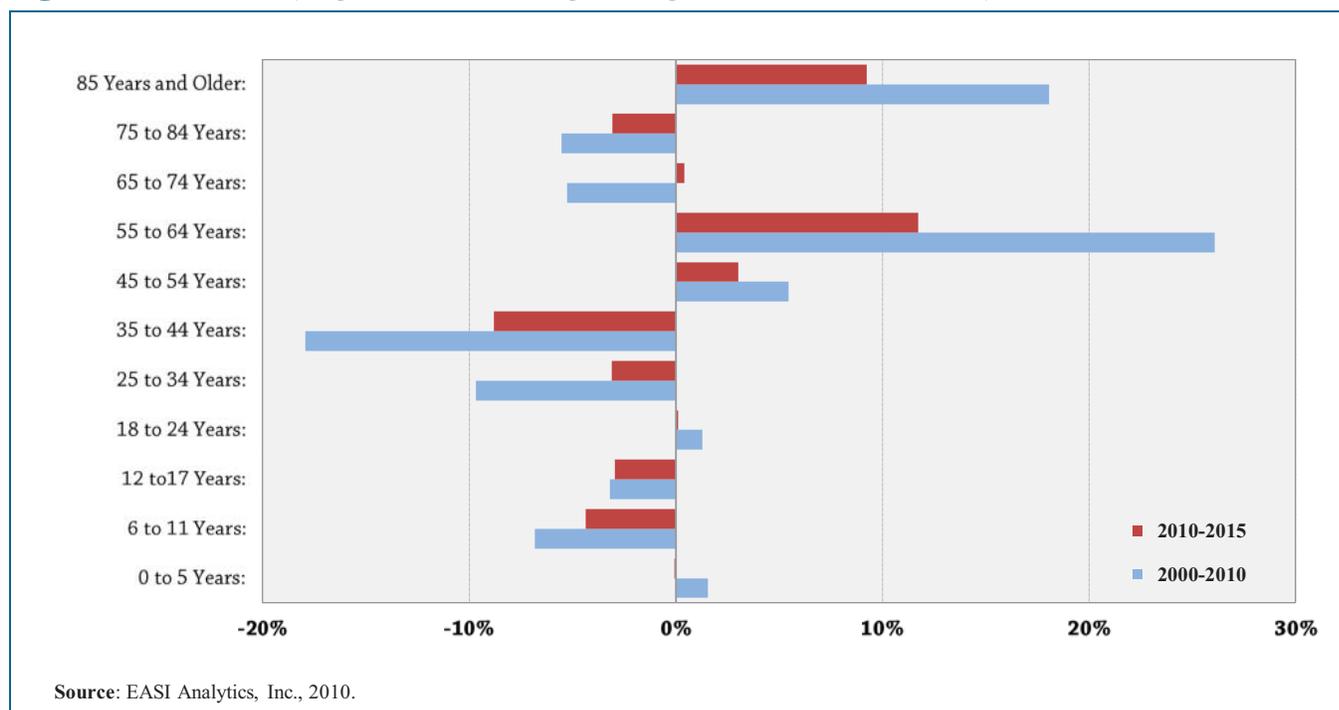
The West Whiteside County (WWC) study area is located in northwestern Illinois. It is defined as the six Zip Code areas that encompass the western half of the county and some adjacent areas (see Figure 1). Like many rural areas, the region's population has been relatively static, decreasing by 1.3 percent between 2000 and 2010 with a projected increase of only 0.1 percent from 2010 to 2015. In addition, the area's "working age" population (persons 18 to 64 years of age) is declining as many of the older "baby boomers" approach retirement.

While this is consistent with national trends, and to a certain extent global trends, it is more pronounced in West Whiteside County. This is a matter of concern given the relatively small number of younger residents (under the age of 18) in the region (Figure 2). Combined with a low population base and the tendency of young workers to leave the area in search of employment or to commute to jobs in nearby urban areas, an aging population will drive consumer and service trends to a considerable degree. Therefore, key components of a regional economic development strategy should include developing the area's current human resources and creating opportunities for new or existing businesses.

**Figure 1:** Map of West Whiteside County



**Figure 2:** Population by Age Group, Percentage Change West Whiteside County, Illinois



The study area is racially and ethnically less heterogeneous than the county as a whole. According to the 2010 Census, 96.1 percent of the area population is white, 0.4 percent of residents are African-American or black, 0.2 percent is of Asian descent and 1.9 percent is of other races. Hispanics or Latinos also account for a much smaller share of the study area population, 2.6 percent, than in the county as a whole (10.4 percent). Only 1.3 percent of West Whiteside residents are foreign born. As with the aging of the population, ethnic diversity and migration trends have implications for consumer market and business development opportunities. These issues are addressed in more detail in subsequent parts of this report.

### Education Characteristics

A knowledgeable, skilled and creative workforce is essential to economic prosperity. Education, training, and employment options open to high school graduates depend on their academic preparation in preschool, elementary and secondary classrooms, as well as the affordability and proximity of post-secondary opportunities. Ideally, education and training

programs respond to both the immediate and future needs of employers. Recent employment projections suggest that the jobs of the future will require advanced technical training or require a college degree and that future worker shortages in certain categories may be expected.

Along with an expected decline in the working-age population, the education of workers will gain importance as the competition for skilled workers becomes a critical factor in determining the future economic growth prospects of communities and regions. As part of its agricultural/industrial legacy, the WWC area has historically had a below average proportion of residents with college or vocational degrees or with limited formal education and training beyond high school.

Through the 1970s, well-paid, low-skilled or semi-skilled jobs were plentiful in manufacturing and agricultural sectors, many of which required little more than a high school diploma or GEDs. At the same time, the WWC area had limited job opportunities for those with professional, technical or managerial skills. This situation limited the number of college or university graduates attracted to the region.

Even as the national economy transitions away from lower-skilled manufacturing jobs to more technical and professional jobs requiring higher levels of training or education, the proportion of the working-age population in the region with college degrees remains relatively low. EASI Analytics© data indicate that the proportion of WWC area residents with either a baccalaureate or graduate degree was 14.3 percent in 2010, compared to 29.3 percent for the state of Illinois and 27.4 percent nationally<sup>2</sup>. The proportion of West Whiteside County residents enrolled in a college or university (4.5 percent) was also significantly below either the state (7.5 percent), or national average (7.0 percent)<sup>3</sup>. These factors combined highlight a major difference between past needs, current needs and future needs in West Whiteside County. The challenge for economic developers and policymakers will be to attract workers with professional and technical skills and/or credentials, as well as companies that employ them while encouraging the current and future workforce to upgrade their education and training to remain competitive.

### Income Characteristics

Household income is another useful measure of regional prosperity. In 2000, the WWC area had a median household income (MHI) of \$43,380, above Whiteside County (\$40,782) but below the state average of \$47,043 (Figure 3). By 2010, the MHI in the region increased to an estimated \$54,768, a rate of growth similar to the county (2.6 percent versus 2.5 percent), but less than the state (3.0 percent). Although EASI Analytics projects MHI growth of 4.2 percent to 4.5 percent, by 2015 this may be overly

<sup>2</sup> The proportion of the population 25 years of age and older.  
<sup>3</sup> The proportion of the population 3 years of age and older.

optimistic given the lingering effects of the national recession on the manufacturing sector.

Although lower levels of household income and negative trends are common in rural areas, the WWC has the advantage of being near urban areas (Clinton, Iowa, Sterling, Rock Falls and to a lesser extent, the Quad Cities) that offer residents higher paying job opportunities. While employment levels and job growth within the region have steadily declined, growth in nearby communities has fueled income growth as the analysis of worker commuting patterns in the following section indicates.

### Employment Characteristics and Trends

The WWC area has historically been based almost exclusively on agriculture and manufacturing activities. Although the agricultural sector remains a primary source of economic output, it has declined as a significant employer as technological advancements and consolidation of farming operations have made it more capital intensive. The economic transformation of the U.S. and global manufacturing sector has led to the closure or reduction of several manufacturing operations in the region. The most recent examples include the closure of the General Electric plant in Morrison and the Tyco-Penberthy facility in Prophetstown, resulting in the loss of 110 and 87 jobs, respectively. In addition, other employers, such as Climco Coils in Morrison, are reducing jobs in response to the weak economy and competitive pressures.

Although the recent recession officially ended nearly two years ago<sup>4</sup>, employment has not yet

<sup>4</sup> On September 20, 2010 the Business Cycle Dating Committee of the National Bureau of Economic Research determined that the recession in the U.S. economy starting in December 2007 ended in June 2009. The recession lasted 18 months, the longest of any recession since World War II (<http://www.nber.org/cycles/sept2010.html>).

**Figure 3:** Median Household Income (2000, 2010, 2015)

AREA NAME	2000	2010	2015	ANNUAL AVE. PCT. CHG.	
				2000-2010	2010-2015
West Whiteside County (WWC) Region	\$43,380	\$54,768	\$66,204	2.6	4.2
Whiteside County	\$40,782	\$51,059	\$62,532	2.5	4.5
State of Illinois	\$47,043	\$61,293	\$74,068	3.0	4.2

**Source:** EASI Analytics, Inc., 2010.

reached pre-recession levels as consumer confidence has remained weak and employers have been reluctant to expand or hire in the face of lower demand. Unemployment rates in Whiteside County have generally been above the national average and have been slower to recover, as in past economic downturns (Figure 4). From December 2007 to June 2009, the official period of the recession, non-farm employment in Whiteside County declined 3.8 percent, a loss of 1,089 jobs. During the 23 months following the end of the recession from July 2009 to May 2011, employment declined an additional 0.2 percent, a loss of 53 jobs. This situation can be attributed to several factors including continued cost cutting in the manufacturing sector and the residual effects of the real-estate-market bubble and the related credit crisis.

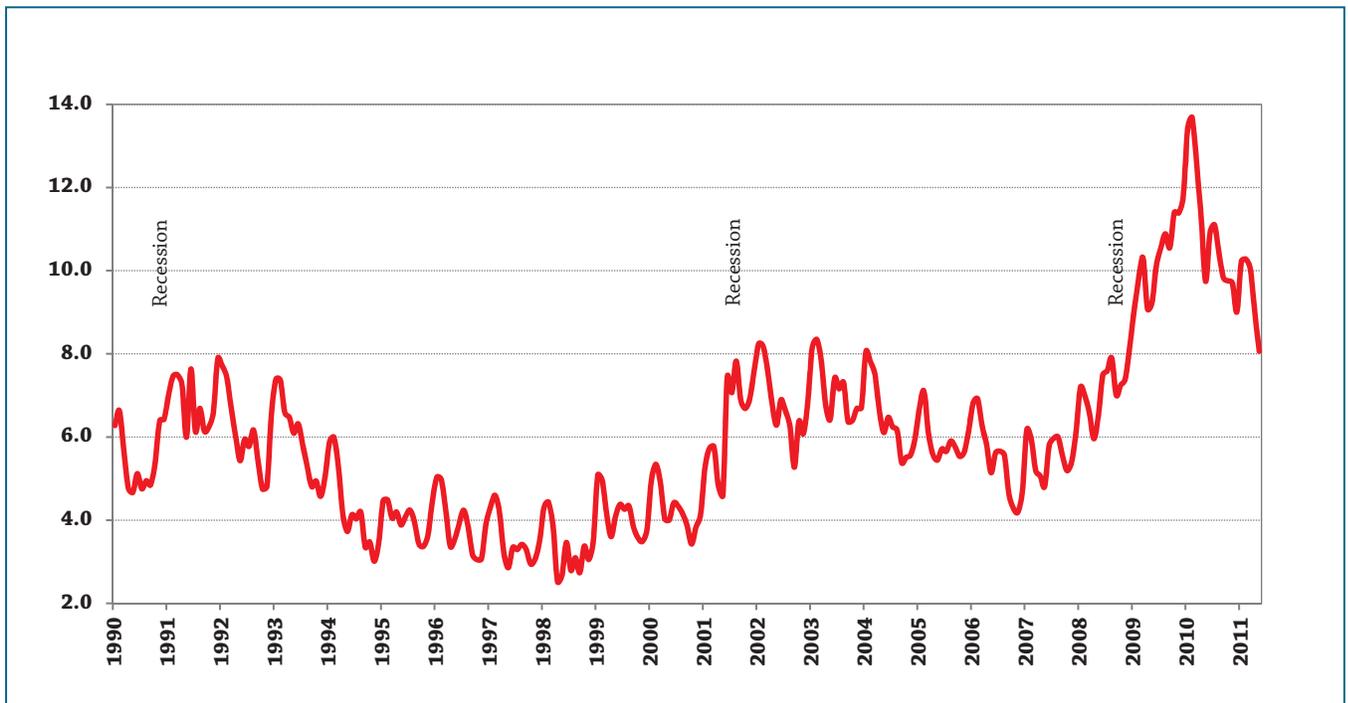
In addition, the economies of surrounding communities, which employ many Whiteside County workers, have also been especially hard hit by the recent recession. Although the interdependency of the Whiteside County economy has many benefits, it also carries risks that are sometimes difficult to address locally.

Even as some of the local economic mainstays have faded, other sectors such as healthcare, education and business services have provided new job opportunities for residents. The manufacturing sector, while still employing nearly one-quarter of the workforce, has declined significantly in the past decade (Figure 5).

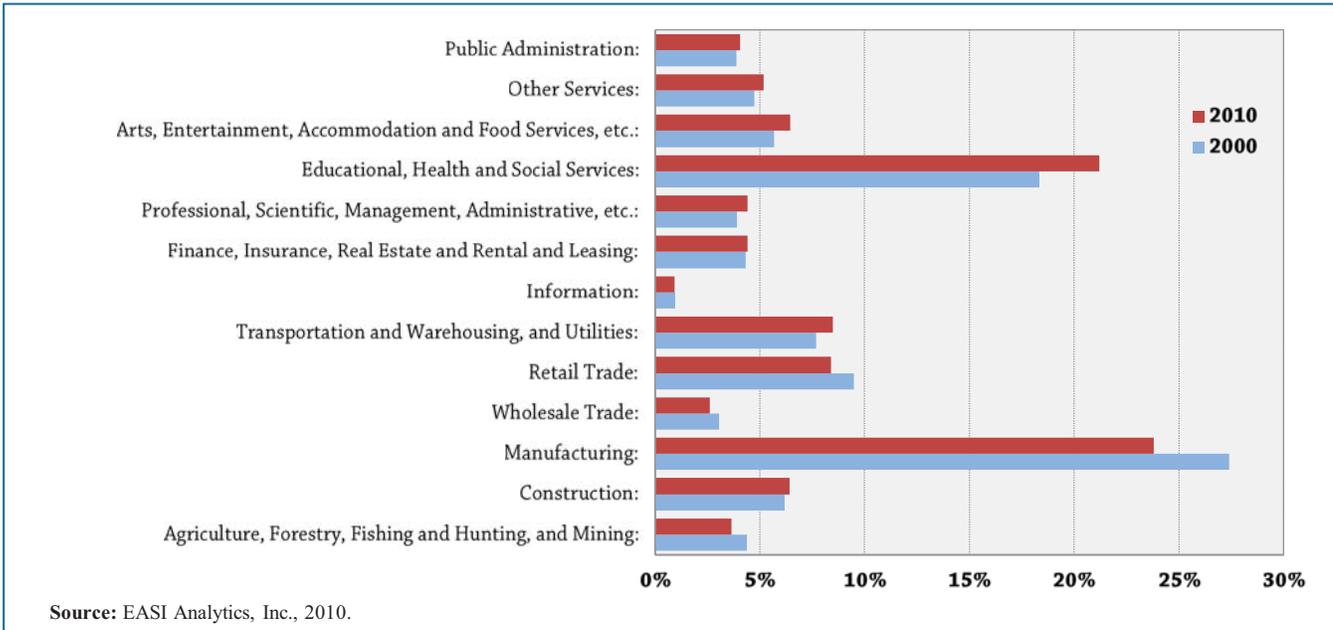
At the same time education, healthcare and social services have grown rapidly and are projected to exceed the manufacturing sector by 2015<sup>5</sup>. Although the professional, scientific, management, and administrative sector and the arts, entertainment, accommodation and food services sector currently account for relatively small proportions of total employment (4 and 6 percent, respectively), they have grown rapidly during the past decade. The former has potential because the jobs created in this sector usually offer higher than average compensation and employ college-educated workers, two characteristics the area has struggled to attract and retain. The arts, entertainment, accommodation and food services sector is important for the development of the area's tourism

5 Source: EASI Analytics, Inc., 2010.

**Figure 4:** Monthly Unemployment by Year Whiteside County, Illinois



**Figure 5:** Employment by Industry, Percent of Total Employment Whiteside County, Illinois



industry to make it more competitive in drawing consumer dollars from outside the region.

The transportation and warehousing, and utilities sector is another group that, though currently small in employment, has grown rapidly in the past decade as logistics and distribution companies have taken advantage of the region’s road, rail and river connections. The area’s close proximity to other employment centers such as Clinton, Sterling-Rock Falls, and the Quad Cities has also helped buffer the effects of local job losses.

Employment in the WWC area has declined substantially with jobs lost in small companies. Many are firms that could have provided opportunities for future growth. They are local-based (possibly retail or service) businesses which traditionally have been stable employers in rural communities and are often owned or operated by local entrepreneurs who provide unique goods and services that attract customers to the community. The area remains viable with strong civic institutions, committed residents and community leaders, and communities with many viable businesses and a manageable rate of turnover.

The education and healthcare sectors hold the greatest prospects in the near future of providing jobs with above-average compensation. The professional,

scientific, management, and administrative and the transportation and warehousing, and utilities sectors, although representing a relatively small share of local employment, have development potential over the longer term, if the region can continue to develop and capitalize on its transportation and communications infrastructures. The development of the arts, entertainment, accommodation and food services sector probably has more importance in attracting more consumer dollars from outside the area and increasing business income, although it generates fewer high-paying jobs in the area. Nevertheless, it is an integral part of a long-term economic development strategy.

### Employment Changes by Industry

Several techniques are used to understand industry-level employment changes in Whiteside County, including Location Quotients (LQ) and Shift-Share, which separate local from national and state effects. These techniques are described next.

*Location Quotients.* This technique is a common tool used to evaluate local development opportunities and find businesses especially suited for the region by examining industry employment concentrations. LQs are the ratio of the employment percentage in the county represented by a given industry to the

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percentage in the state. A ratio greater than one indicates a higher local concentration and a likelihood of exports from the county. A ratio less than one may suggest goods or services are being imported into Whiteside County.

Location Quotients for Whiteside County were calculated using data from the U.S. Census Bureau's County Business Patterns (CBP) and Quarterly Workforce Indicators (QWI) databases from 2002, 2007 and 2009. Data was compared for the periods 2002 to 2007 and 2007 to 2009. This methodology allows us to better isolate and compare industry employment impacts during the national economic expansion (2002-2007), and the recession (2007-2009).

Whiteside County maintained high employment concentrations in the Electrical Equipment, Appliance, Component Manufacturing and Fabricated Metal Products Manufacturing sectors during both periods. To a lesser extent, Educational Services, General Merchandise Stores, and Nursing and Residential Care Facilities also remained high employment concentrations. The strong presence of these industries in Whiteside County suggests that they are especially well-suited to the area in terms of market access and/or business cost conditions and may be desirable recruitment or expansion prospects.

Also important to note is that while changes in employment for these industries in Whiteside County varied significantly with the performance of the economy, they still did well compared with the country overall. A closer examination of the data shows a marked shift in relative importance of several industry categories. The LQ for the Electrical Equipment, Appliance, and Component Manufacturing sector, for example, increased from 8.6 to 15.7 between 2002 and 2007 (Figure 6). Local employment in this industry sector grew by 19.7 percent, an increase of 166 jobs, while employment nationally declined by 19.1 percent, a loss of 96,141 jobs.

Even during the recent recession (2007-2009), the LQ increased from 15.7 to 18.8. Local employment in the Electrical Equipment, Appliance, and Component Manufacturing sector increased 7.6 percent, equating to 77 jobs, as national employment in this industry fell by an additional 10.6 percent, a loss of 43,045

jobs. Although this industry has experienced some job losses in Whiteside County since 2009, it still indicates that the area has favorable site location and workforce characteristics.

Further research with local companies in this industry and several others (such as Fabricated Metal Products Manufacturing, Educational Services and Nursing and Residential Care Facilities) would be worthwhile to determine reasons that job growth is occurring. Based on such research, it may be possible for local development agencies to create additional business and employment opportunities.

*Local Competitive Advantage.* The development potential in Whiteside County can also be assessed using Shift-Share analyses to examine components of historical employment change. The *National Growth Component* represents growth and/or decline in Whiteside County because of national economic changes. The *Industry Mix Component* represents the growth or decline in a given industry in Whiteside County attributable to the growth or decline of the industry nationally. This is only to suggest that a specific industry has done well, or poorly, on a broader level.

*Competitive Shift* effect. This factor is what remains after the National Growth Component and the Industry Mix Components have been removed. It most closely approximates the job growth or decline of a local industry attributed to local business conditions<sup>6</sup>. The local industry sectors that experienced job growth or decline more than at the national level have a positive Competitive Share number (Figures 7 and 8).

Six industry sectors had positive employment associated with Competitive Share. Two industries experienced exceptional job growth in Whiteside County in contrast with their counterparts nationally (Electrical Equipment, Appliance, and Component Manufacturing – 476 jobs and General Merchandise Stores – 173 jobs). The trend suggests Whiteside County may have an advantage in terms of market access, cost of inputs, or other factors that could allow further expansions. However, the exact reasons for Whiteside County's comparative advantage in these

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<sup>6</sup> The Competitive Share component does not account for events in individual firms that impact employment changes (such as mergers, acquisitions, or bankruptcies).

**Figure 6:** Location Quotients

WHITESIDE COUNTY, ILLINOIS NAICS INDUSTRY CLASSIFICATION	LOCATION QUOTIENT		
	2002	2007	2009
332 - Fabricated Metal Products Manufacturing	6.3	6.5	7.2
333 - Machinery Manufacturing	2.4	1.5	1.8
334 - Computer and Electronic Product Manufacturing	0.9	1.6	1.3
335 - Electrical Equipment, Appliance, and Component Manufacturing	8.6	15.7	18.8
441 - Motor Vehicle and Parts Dealers	1.1	1.2	1.3
445 - Food and Beverage Stores	0.9	1.3	1.2
447 - Gasoline Service Stations	1.2	1.5	1.1
452 - General Merchandise Stores	2.0	2.5	2.8
484 - Truck Transportation	0.9	1.3	1.2
611 - Educational Services	3.7	4.0	3.7
622 - Hospitals	1.0	1.2	1.2
623 - Nursing and Residential Care Facilities	2.1	2.2	2.2
811 - Repair and Maintenance Services	1.6	1.4	1.5

**Source:** U.S. Census Bureau, *Quarterly Workforce Indicators (QWI)*, Q1 2002, Q1 2007, Q1 2009.  
**Note:** The Location Quotient (LQ) is a ratio that allows an area's distribution of employment by industry to be compared to a reference or base area's distribution. In this table, the distribution of employment in Whiteside County is compared to the U.S. national data.

particular industries cannot be readily determined with the Shift-Share information. A more careful study of the specific industries is needed.

The Competitive Share information may be more useful in identifying industries for which Whiteside County does *not* seem to have a current advantage. For example, Figure 7 indicates that the wholesale trade, and food and beverage stores in Whiteside County did not grow as rapidly as their respective industries did nationwide. In addition, the loss of jobs in several other industry sectors, such as religious, grant-making, civic, professional, or similar organizations, and health and personal care stores was linked to slower than average growth in their respective industries.

The *Competitive Shift* analysis suggests Whiteside County may not have an advantage in industries growing more slowly (or declined more rapidly) than those at the national average. However, part of time span being examined (2007-2009) includes a major global recession which may exaggerate the results. A more detailed examination of various industries is needed to determine why Whiteside County is disadvantaged compared to other areas and whether changes would make the area more competitive. In addition, these figures suggest that alternative business or industry types better suited to the region must be identified or developed. One way to address this approach is to work with entrepreneurs in the area with insights into emerging businesses.

**Figure 7: Shift-Share Analysis (2002-2007)**

WHITESIDE COUNTY, ILLINOIS NAICS INDUSTRY CLASSIFICATION	NATIONAL GROWTH COMPONENT		INDUSTRIAL MIX COMPONENT		COMPETITIVE SHARE COMPONENT	
	PERCENT	JOBS	PERCENT	JOBS	PERCENT	JOBS
332 - Fabricated Metal Products Manufacturing	7.3	142	-8.3	-162	-16.6	-324
333 - Machinery Manufacturing	7.3	40	-9.8	-54	-49.7	-275
334 - Computer and Electronic Product Manufacturing	7.3	17	-27.1	-63	36.2	84
335 - Electrical Equipment, Appliance, and Component Manufacturing	7.3	61	-26.4	-223	38.9	327
441 - Motor Vehicle and Parts Dealers	7.3	29	-4.8	-19	-7.6	-30
445 - Food and Beverage Stores	7.3	37	-7.4	-37	12.9	65
447 - Gasoline Service Stations	7.3	16	-8.1	-18	-4.3	-9
452 - General Merchandise Stores	7.3	72	6.5	-13	-3.6	-5
484 - Truck Transportation	7.3	18	3.4	8	9.8	24
611 - Educational Services	7.3	144	5.2	102	-15.9	-312
622 - Hospitals	7.3	74	-0.3	-3	-7.5	-77
623 - Nursing and Residential Care Facilities	7.3	83	2.5	29	-15.9	-181
811 - Repair and Maintenance Services	7.3	30	-8.2	-34	-29.0	-119

**Source:** U.S. Census Bureau, *Quarterly Workforce Indicators (QWI)*, Q1 2002, Q1 2007.

**Figure 8: Shift-Share Analysis (2007-2009)**

WHITESIDE COUNTY, ILLINOIS NAICS INDUSTRY CLASSIFICATION	NATIONAL GROWTH COMPONENT		INDUSTRIAL MIX COMPONENT		COMPETITIVE SHARE COMPONENT	
	PERCENT	JOBS	PERCENT	JOBS	PERCENT	JOBS
332 - Fabricated Metal Products Manufacturing	-5.1	-81	-5.4	-87	10.6	169
333 - Machinery Manufacturing	-5.1	-13	-4.1	-11	19.3	51
334 - Computer and Electronic Product Manufacturing	-5.1	-14	-2.4	-7	-21.1	-57
335 - Electrical Equipment, Appliance, and Component Manufacturing	-5.1	-51	-5.5	-56	18.2	184
441 - Motor Vehicle and Parts Dealers	-5.1	-19	-9.5	-35	7.6	28
445 - Food and Beverage Stores	-5.1	-29	4.1	24	-3.1	-18
447 - Gasoline Service Stations	-5.1	-10	1.4	3	-21.1	-43
452 - General Merchandise Stores	-5.1	-58	5.7	65	13.0	148
484 - Truck Transportation	-5.1	-15	-5.1	-15	-6.5	-19
611 - Educational Services	-5.1	-96	10.4	197	-5.8	-110
622 - Hospitals	-5.1	-51	8.4	84	-0.3	-3
623 - Nursing and Residential Care Facilities	-5.1	-54	9.6	102	0.1	1
811 - Repair and Maintenance Services	-5.1	-15	-5.1	-15	9.8	28

**Source:** U.S. Census Bureau, *Quarterly Workforce Indicators (QWI)*, Q1 2007, Q1 2009.

### Commuting Characteristics of the Workforce

Where workers live and commute to and from is important because it can reveal opportunities and/or difficulties for local businesses based on commuter spending patterns. The commuting patterns of workers can be best visualized as worker outflow (employed residents in the WWC area working in other communities or counties) and worker inflow (workers living in other communities or counties but employed in the WWC area).

Commuter data for West Whiteside County show a significant number of workers commuting to locations beyond what would be considered a reasonable time and distance (commute times of more than 60-minutes each way). For example, the 2009 data for the WWC area indicates that 141 residents were employed in Dubuque, Iowa, 114 were employed in Rockford and another 112 in Chicago. The data also indicate that relatively few workers commute to jobs in the WWC area from such distances. Since the Census Bureau's Local Employment Dynamics data series only classifies workers by primary residence and physical location of employers, it cannot account

for the nature of workplace arrangements such as telecommuting, over-the-road employees or field representatives that normally work remotely, or those that live at least part-time at a secondary residence near their employer. Therefore, it is likely that many of these workers do not make the long commutes to their jobs on a daily basis, if at all.

*Worker Outflow.* Figure 9 shows where West Whiteside County residents are employed, either in or outside of the area, specifically the outflow of workers or the employed residents in the WWC area and the communities where they work. Approximately one-quarter of area residents are employed within West Whiteside County (2,101 workers), while significant numbers commute to jobs in Clinton, Iowa, the Quad Cities, and Sterling.

While the number of residents commuting to jobs outside the area is not unusual, especially in rural areas, there are several important implications. On the positive side, the availability of employment opportunities in surrounding areas has supported the local economy at a time when employment growth within the region was essentially static. However, this

**Figure 9:** Where Residents in the West Whiteside Area are Employed

	2009		PERCENT CHANGE FROM 2003
	NUMBER	PERCENT	
WWC Study Area	2,101	24.4%	-25.2%
Clinton city, IA	1,391	16.2	20.3
Sterling city, IL	342	4.0	-29.2
Davenport city, IA	332	3.9	38.3
Moline city, IL	156	1.8	-22.4
Dubuque city, IA	144	1.7	-9.4
Geneseo city, IL	136	1.6	5.4
East Moline city, IL	128	1.5	-8.6
Dixon city, IL	116	1.3	45.0
Camanche city, IA	116	1.3	-17.7
Rockford city, IL	114	1.3	3.6
Chicago city, IL	112	1.3	107.4
All Other Locations	3,418	39.7	3.3

**Source:** U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2009).

has come at a price of making the area more dependent on the surrounding region for employment and income growth, as well as making it more vulnerable to the economic fluctuations in those communities and the loss of some household spending by commuting workers.

Many commuters, especially those working in large regional centers, shop in the cities where they work. This situation limits the markets in the WWC communities for expensive items or major purchases (such as automobiles or appliances). It is important to know that the communities where these workers live provide access to basic items, along with specialized products, where they are competitive. Being aware of what is available in Clinton, Sterling-Rock Falls, Dixon or the Quad Cities, especially near major places of employment, and being aware of their relative prices, can be important. It is advantageous for retail and service businesses in WWC area to explore potential leakages from the area. The retail trade analysis presented later in this report identifies unfilled markets and potential business categories that local entrepreneurs may wish to pursue.

*Worker Inflow.* Also important is to examine commuters to West Whiteside County. Figure 10 shows residential communities where those employed in the WWC live, namely the inflow of workers living in other communities or counties but who are employed in West Whiteside County. Because it is a rural area situated between larger employment centers, it has a relatively small labor shed area, drawing fewer workers from the surrounding region and sending more residents to jobs in nearby communities. Slightly more than one-third (35.6 percent) of those working in the WWC area live in the area. The WWC area also attracts workers from nearby communities, with 262 workers (5.7 percent) commuting from Clinton, Iowa, followed by Sterling (196 workers) and Rock Falls (134 workers), but they are relatively fewer in number than the 75.6 percent of local workers commuting to jobs in the surrounding region.

Where workers live and where they commute to and from show areas that compete for commuters' spending. The opportunities to capture potential spending from commuting workers vary by type of service or merchandise category (e.g., gasoline filling

**Figure 10:** Where Workers Employed in the West Whiteside Area Live

	2009		PERCENT CHANGE FROM 2003
	NUMBER	PERCENT	
WWC Study Area	1,634	35.6%	-19.7%
Clinton city, IA	262	5.7	-28.8
Sterling city, IL	196	4.3	-4.9
Rock Falls city, IL	134	2.9	7.2
Savanna city, IL	55	1.2	120.0
Albany village, IL	35	0.8	-65.7
Camanche city, IA	35	0.8	12.9
Kewanee city, IL	31	0.7	47.6
Tampico village, IL	31	0.7	-11.4
Mount Carroll city, IL	22	0.5	10.0
DeKalb city, IL	21	0.5	162.5
Geneseo city, IL	20	0.4	-35.5
All Other Locations	151	3.3	9.4

**Source:** U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2009).

stations, eating and drinking places, dry cleaners), proximity to major employment centers, and time of day (weekday mornings and afternoons).

It may be useful to conduct additional research into the spending habits, income, and needs of commuters. Combined with analysis of retail surplus/leakage, pull factors and consumer spending profiles allow development professionals to structure their efforts in a purposeful manner to exploit potential opportunities in the business market.

### Business Vitality

Sole proprietorships and businesses with fewer than 10 employees are the largest proportion of business establishments and provide the greatest share of jobs in the U.S., making them the most important segment of the economy. Business startups and closures, along with small business growth and migration trends, are perhaps the best indicators of the vitality of the local economy. A strong entrepreneurial climate suggests that area residents are willing to take risks and invest in their communities.

Startup rates are calculated by determining the number of businesses not in the county in the previous year. The number of startups is then divided by the number of businesses at the beginning of the period to determine the rate. Startup rates in the West Whiteside County area are much lower than those for

the U.S. and no startups are identified in several industry sectors (Figure 11). The highest startup category in West Whiteside County was the transportation, communications and public utilities sector. For the U.S., however, the highest start up rates are in construction, transportation, communications and public utilities and finance, insurance, and real estate (FIRE), which average more than 10 percent.

The WWC area has lower closure rates than the national average, but they also exceed the rate of new businesses startups (Figure 12). Although business closures can reflect firm failures, they also include those that end operations due to owner retirements or purchase by another establishment. It is important to note the time period in which this data was collected. The time period referenced (2007-2008) was the beginning of the current national recession, so business activity was falling and many firms were reducing operations. Nevertheless, closure rates higher than startups suggest a need for a stronger effort to encourage entrepreneurship and perhaps more technical assistance to replace the lost jobs and businesses.

In addition to the comparison of business starts and closures, changes in the number of establishments and their employment also provide useful insights into the vitality of the area business climate. The National Establishment Time Series (NETS) database examines

**Figure 11:** Business Startup Rates (12/2007 – 12/2008)

INDUSTRY SECTOR	WWC AREA	U.S.
Transportation, Communications and Public Utilities	12.0	10.3
Retail Trade	4.6	7.2
Wholesale Trade	3.7	8.8
Services	2.3	8.5
Construction	1.7	10.8
Agriculture, Forestry, and Fishing	1.1	4.7
Mining	0.0	4.1
Manufacturing	0.0	4.6
Finance, Insurance, and Real Estate	0.0	11.4
Total	2.4%	8.5%

**Source:** BizMiner, 2010.

both business establishments and employment. This database groups the observations into non-commercial and commercial categories, with the latter group allocated into those headquartered or managed within the county or those managed outside the county.

In contrast to other data sources, such as the Census, the NETS is based on place of employment, rather than residence. Thus, it is possible for employment changes and business trends to have opposite directions. According to the NETS database, West

Whiteside County had a net gain 142 establishments between 2006 and 2008, an 8.9 percent increase (Figure 13). Most of the growth was attributable to an increase in the number of self-employed or single-person businesses and “Stage 1” firms (those with 2 to 9 employees). Self-employed or owner-operator establishments also represented the largest share of business expansions in the WWC area. The overall number of “Stage 1” firms increased, perhaps because of the expansion of self-employed or single person

**Figure 12:** Business Closure Rates (12/2007 – 12/2008)

INDUSTRY SECTOR	WWC AREA	U.S.
Construction	12.1	14.0
Transportation, Communications and Public Utilities	12.0	15.1
Retail Trade	11.8	15.3
Services	7.9	14.5
Agriculture, Forestry, and Fishing	6.6	10.0
Finance, Insurance, and Real Estate	6.3	12.6
Manufacturing	5.6	13.2
Mining	0.0	9.2
Wholesale Trade	0.0	12.1
Total	8.1%	14.0%

**Source:** BizMiner, 2010.

**Figure 13:** Business Establishment Changes by Firm Status and Employment Class

ESTABLISHMENTS	2006		2008		NET OPENED	NET EXPANDED	NET MOVED IN
	NUMBER	PERCENT	NUMBER	PERCENT			
Total	1,523	100.0	1,658	100.0	142	17	-7
Noncommercial	113	7.4	114	6.9	0	5	0
Nonresident	45	3.0	53	3.2	-4	3	0
Resident	1,365	89.6	1,491	89.9	146	9	-7
Self-employed (1)	654	42.9	714	43.1	80	22	-8
Stage 1 (2-9)	614	40.3	690	41.6	69	-11	2
Stage 2 (10-99)	91	6.0	81	4.9	-3	-2	-1
Stage 3 (100-499)	6	0.4	6	0.4	0	0	0
Stage 4 (500+)	0	0.0	0	0.0	0	0	0

**Source:** National Employment Time Series database, the Edward Lowe Foundation.  
**Note:** Resident establishments are either stand-alone businesses in the area or businesses with headquarters in the same state. These include non-profit entities such as hospitals and healthcare-related companies.

establishments, the in-migration of several firms and net downsizing of several “Stage 2” establishments (those with 10 to 99 employees).

Although “Stage 3” firms (those with 100 to 499 employees) represent a small share of total establishments (0.4 percent) because of their size, they accounted for a larger share of total employment (14.7 percent). This category showed no change in either number of firms or employment. Since this timeframe includes the period at the beginning of the recent recession, it is likely that this group of companies has suffered disproportionately, based on what is known about layoffs and plant closings in the past two years (several of which are identified earlier in this report).

The existence of smaller locally-based firms is an important factor since they are largely responsible for most of the employment opportunities in almost every community. The number and growth of these firms, along with the startup and closure rates and expansion and migration trends are all important indicators of local economic viability. Historically, many larger employers in the community are businesses which begin as small, locally-owned business ventures.

The comparison of employment changes in the West Whiteside County area offers several insights (Figure 14). The “non-resident” businesses (branch operation whose owners or headquarters are located out-of-state) reported a gain of 173 jobs (a 17.7 percent

increase) between 2006 and 2008. While resident businesses reported a small loss in total employment, this loss was attributable to a decline in employment of “Stage 2” businesses. “Stage 1” firms and the “Self-Employed” were responsible for significant employment gains among resident firms. Employment in “Stage 1” firms increased by 138 (7.3 percent) between 2006 and 2008, while self-employment increased by 60 (9.2 percent).

The most significant findings from the examination of these business vitality metrics are that entrepreneurship and small business growth are the lifeblood of the rural economy. The growth of smaller local firms is an important factor, especially in smaller communities and rural areas, as larger employers are relatively few in number and the long-term trend with these larger firms has been toward consolidation and outsourcing to plants overseas. The trends in both number of establishments and employment in these two categories also reflect business startup trends since it suggests that higher rates of business formation and growth are needed to improve to maintain economic viability.

This means that without additional growth in the number of firms and jobs, more residents may have to commute outside the area for employment and to purchase essential goods and services. In addition, residents who commute long distances to work tend to

**Figure 14:** Business Employment Changes by Firm Status and Employment Class

ESTABLISHMENTS	2006		2008		NET OPENED	NET EXPANDED	NET MOVED IN
	NUMBER	PERCENT	NUMBER	PERCENT			
Total	8,219	100.0	8,236	100.0	-47	15	49
Noncommercial	1,467	17.8	1,373	16.7	-118	21	0
Nonresident	976	11.9	1,149	14.0	-61	10	0
Resident	5,776	70.3	5,714	69.4	132	-16	49
Self-employed (1)	654	8.0	714	8.7	80	37	-8
Stage 1 (2-9)	1,887	23.0	2,025	24.6	147	-13	2
Stage 2 (10-99)	2,023	24.6	1,763	21.4	-95	-40	55
Stage 3 (100-499)	1,212	14.7	1,212	14.7	0	0	0
Stage 4 (500+)	0	0.0	0	0.0	0	0	0

**Source:** National Employment Time Series database, the Edward Lowe Foundation.

**Note:** Resident establishments are either stand-alone businesses in the area or businesses with headquarters in the same state. These include non-profit entities such as hospitals and healthcare-related companies.

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purchase goods and services in those regional employment centers, which diminish markets for local stores. Creating the conditions that encourage local entrepreneurs and small business owners is fundamental to economic renewal.

As local and national economies continue to work through a major restructuring, the WWC area can begin laying the groundwork for future economic growth and stability. This model should be based on a more economically competitive and self-sufficient region that avoids dependency on a narrow range of industries and a few large employers. Instead, it should focus on the development and growth of new businesses in several sectors. Sometimes referred to as “economic gardening,” this model is based on sustaining and expanding the local economy through entrepreneurship, support for small businesses and development of new markets for goods and services. Its main premise is that local entrepreneurs create the companies that bring new wealth and economic growth to a region in the form of jobs, increased revenues, and a vibrant local business sector.

Economic gardening focuses on growing and nurturing local businesses as distinguished from recruiting large companies from outside the area. Although it uses some of the same tools and tactics as traditional economic development strategies, it requires the community to creatively organize and understand its human, financial, and material assets, as well as build partnerships with other communities and institutions in the region to achieve success.

### Survey of Local Businesses

A web-based survey of small business owners and managers was conducted in autumn of 2010 to better understand their views on the benefits and challenges to operating companies in the West Whiteside area. They were also asked for input on how to improve the local business climate and for their preferred strategies for new economic development. Seventy-one businesses in Fulton, Morrison and Prophetstown completed the survey. The first set of survey questions addressed business characteristics including ownership, location, employment, sales and longevity in the community. The area business community is

characterized by small, locally-owned establishments with considerable longevity. Responses include:

- » Sixty-three percent started the businesses that they currently own or operate
- » Two-thirds of the businesses surveyed had five or fewer employees
- » Nearly 44 percent of businesses reported less than \$200,000 in annual sales
- » Sixty-two percent have been in the area for ten years or longer
- » Fifty-one percent of participants are located in a downtown area
- » Seventy percent own the building in which they operate their business
- » Sixty-nine percent belong to a local chamber of commerce

### Local Business Activity

Survey participants also were asked about the local business climate as it related to their business and the overall community. Respondents were optimistic about the performance and prospects for their businesses, despite uncertainty about the economy (Figure 15). Thirty-two percent reported their level of business and profitability over the past three years had been at expected levels, while 16.7 percent said activity was excellent and stronger than expected. Fifteen percent reported their business was either experiencing financial difficulty or was not profitable enough to justify continuation. While the number reporting this condition was small, these businesses should be contacted to identify opportunities to assist. Apart from a general improvement in the economy, some measures have already been undertaken in the current WWC project to improve the marketing, financial and customer services practices of local businesses. Additional assistance efforts will be provided based on the expressed needs of businesses and entrepreneurs and as resources permit.

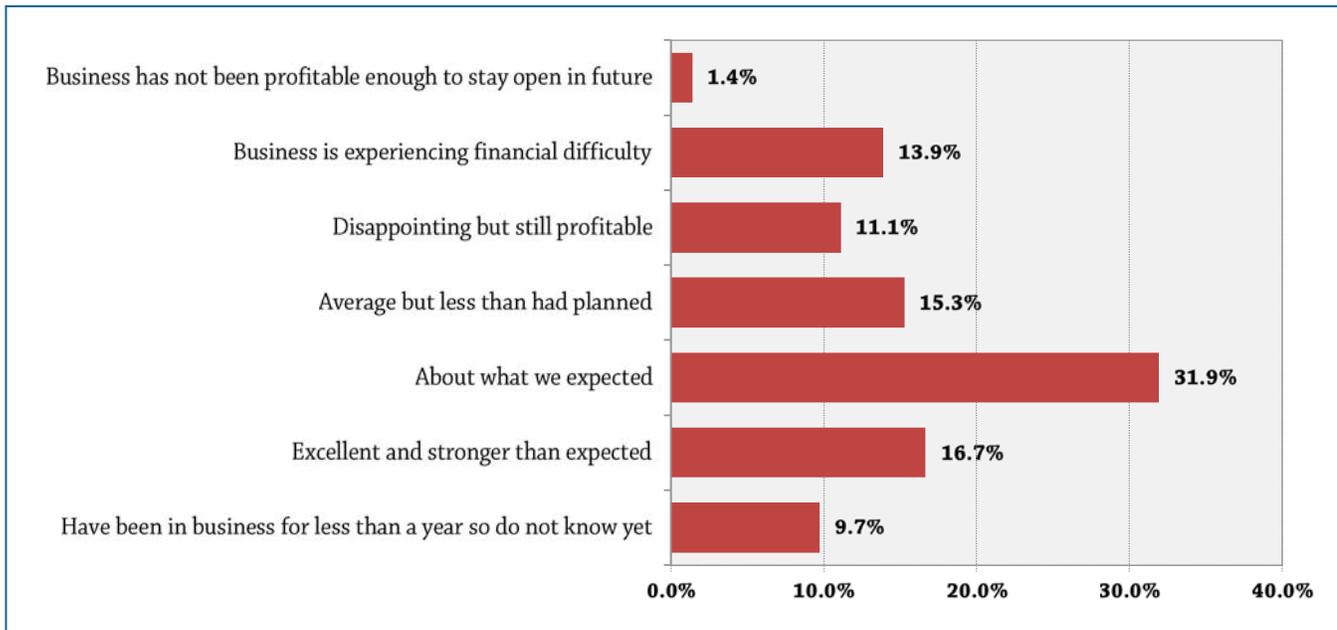
Likewise, responding businesses were fairly optimistic about the future (Figure 16). Nearly one-third (32 percent) expected sales and profitability to improve during the next three years, while 29 percent expected sales and profits to be about the same. An

additional 12.5 percent were uncertain about future prospects, which perhaps reflects the current economic situation.

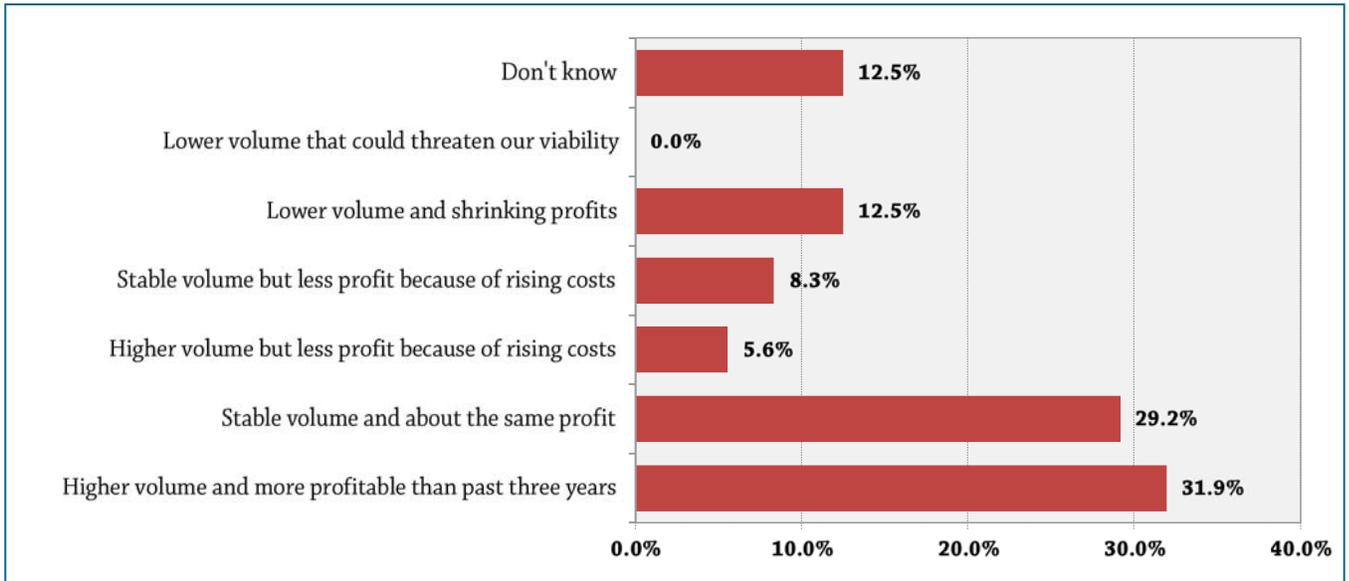
When asked about the future of the region, survey participants were more reserved with 13 percent responding that they are very positive about the community's demographic and economic growth (Figure 17). Thirty-seven percent expected positive growth with stable population trends. However, 21.4 percent expressed concern about the downtown business environment in the absence of corrective measures. An additional 15.7 percent were concerned about the decline in their community relative to the rest of the

region. The financial and personal service businesses surveyed were generally more optimistic about the community's future prospects with most expecting positive improvements in the near future. Retail merchants and business services establishments were evenly divided over whether the community would grow or decline. The outlook of business owners has important implications for the local economy since decisions to expand, reduce, relocate or cease operations are based, to some degree, on beliefs about the future viability of the community.

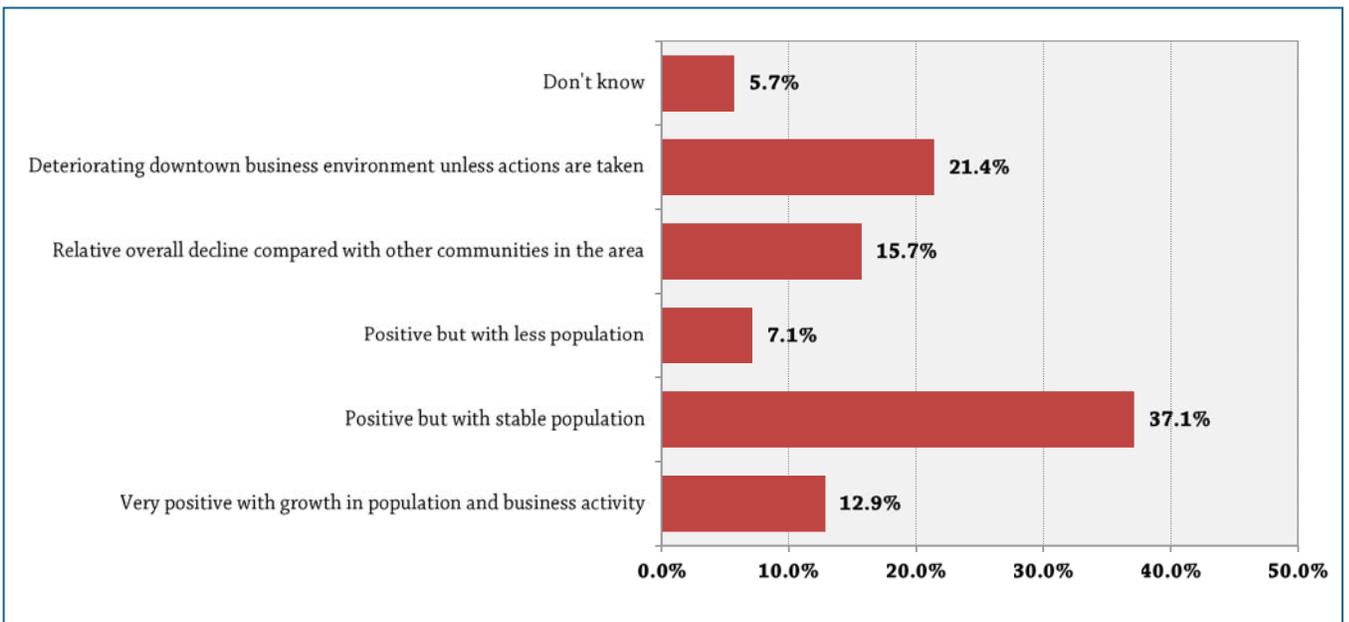
**Figure 15:** Describe the Past Three Years of Activity in your Business



**Figure 16:** Expectation for your Business in the Next Three Years



**Figure 17:** Expectations for the Community in the Next Five Years



**Figure 18:** “Significant” or “Critical” Business Climate Factors

FACTORS	NUMBER	PERCENT
Increase in unemployment	41	57.7
Loss of youth after graduation	37	52.1
Low paying jobs in the area	36	50.7
Slow or declining population	33	46.4
More people working/shopping out of town	32	45.1

**Local Business Climate**

Respondents rated the importance of several business climate factors affecting the successful operation of their businesses. Responses indicated concerns about lack of employment opportunities, unfavorable demographic trends and growth in number of residents commuting outside the area to work or shop (Figure 18). However, retailers were almost evenly split regarding whether regional shopping centers or “big box” stores represented a significant competitive threat. This may be because the items sold by local retailers are “niche” merchandise lines not sold by large competitors or where the price differentials between the large and small retailers are negligible given the time and travel costs to the large retail centers. Other factors could also include the loyalty of local consumers earned over time. The development of more varied types of retailing will hinge on a concerted effort to create new, locally-owned businesses that can create jobs and draw consumers to the area.

Interestingly, many area businesses do not view the Internet as a significant threat to the business climate with 40.8 percent of respondents indicating that the trend toward online shopping did not have a significant impact on their business. This finding could be explained by several factors including that residents do not regularly shop on the Internet or that the businesses do not fully understand the potential of Internet sales. It could also be that many respondents do not produce or sell merchandise or services intended for a mass market. In any case, it is important to help businesses take advantage of Internet opportunities as a way of building sales and profitability and those services are being provided in the current project.

*“The [downtown] streetscape attracted me at first, and then there was limited competition.”*

Most businesses identified Sterling-Rock Falls, and to a lesser degree Clinton, Iowa, as their primary regional competitors for customers. This is understandable given the close proximity of the area to these communities and the direct transportation access. Opportunities may exist to find ways in which area businesses can work with those in surrounding communities to jointly market their merchandise and services. Perhaps bringing Clinton and Sterling-Rock Falls into regional marketing efforts at some point will help make the area a destination for shoppers and/or tourists.

Several businesses commented that although a positive business climate exists in the area, several actions could improve business opportunities. These included marketing the downtown area better, creating financial incentive plans, and continuing customer service improvements. As with business owners’ attitudes about the future prospects for the economy or the community, addressing potential obstacles to business growth can influence the decisions of existing firms, as well as attract new ventures to the area.

**Suggested Training Needs**

- 19.0% Sales/Marketing
- 14.8% Customer Service
- 9.7% Interpersonal Communication
- 6.9% Record Keeping
- 5.6% Employee Management

## Employee and Training Issues

As an extension of how local officials can improve the business climate, participants were asked about employee characteristics and training needs. Respondents said that most, if not all, employees are residents of their respective communities or live in the immediate area.

The survey also addressed issues related to the quality of the local workforce, as well as employee skills gaps and needs for additional training.

*Quality of Local Work Force.* Participants rated the importance of local workforce characteristics as they relate to the successful operation of their businesses. One-half of those responding indicated a need for worker training and 55 percent said that they would send employees to such training if it were available. Nearly 19 percent of businesses said more training in sales and marketing for their employees was necessary, so a marketing seminar for Internet users was held on September 30, 2010.

A customer service seminar was identified as the next immediate need with 14.8 percent reporting this training as a worthwhile investment in their employees. A customer service workshop was held on December 1, 2010 to address this issue, with additional workshops or seminars to be offered in the future as needed. Participants also cited basic math and word processing skills, as well as knowledge of accounting and financial management, as other important training topics. Approximately 38 percent of respondents reported that they currently devote up to ten hours per year, on average, to employee training. Additional training should be considered on a regional basis with topics determined by participating businesses.

*“[Morrison was the] perfect location for my business, county seat, location, people, and general quality of life.”*

## Site Location and Economic Development Issues

Participants were asked to rate the characteristics that led them to locate and/or continue business in their respective communities. The two factors most frequently cited were “family ties” (51.6 percent) and the availability, affordability, and quality of housing (44.4 percent). Other factors rated as “somewhat important” or “very important” include the quality of local schools (41.9 percent) and parks, recreation, and cultural activities (27.4 percent). Respondents reiterated the themes of small town atmosphere, community spirit and the physical attractiveness of the area as selling points for locating the business in the WWC region.

These responses illustrate the importance of intangible “quality of life” factors in attracting and retaining small businesses. Although business costs and regulations play a role in site location decisions, small business owners often assign more weight to livability and family or personal considerations when selecting a business location, whereas larger corporate entities may focus on costs and profit potential.

Local policy-makers should be aware that in developing or maintaining public amenities, such as the downtown streetscape or park and recreational facilities, the interests of residents and the small business community are often compatible. The challenge is in developing or framing these issues in a manner to secure the support of both groups. A possible first step is to hold a town-hall meeting or create a focus

**Figure 19:** ‘Significant’ or ‘Critical’ Quality Factors of Local Business Climate

QUALITY OF LIFE	NUMBER	PERCENT
Active support by local governments	35	49.3
Congeniality with other businesses	33	46.5
Lack of governmental “red tape”	32	45.0
Tax rates on businesses	32	45.0
Telecommunications	29	40.8

group of business owners and residents and discuss these issues to develop a set of goals or priorities based on the input of both groups.

*Economic Development Infrastructure.* Participants rated the local economic development attributes as they relate to the welfare of their business. Survey participants also cited support of local government entities, collegial relationships within the business community, and the lack of governmental “red tape.” These responses reflected a consensus of the respondents regardless of the size or type of business (Figure 19).

*Business Assistance Programs.* Participants were asked to rate the types of business assistance that would benefit their business. The most important issue among respondents was obtaining information to help them expand their marketing to existing customers and identify new customers (Figure 20). Other concerns included business financing, assistance with online marketing and commerce and better marketing for their communities. Most of these issues are being addressed, or will be addressed, as a part of the current WWC project or through upcoming related initiatives.

The business responses provide excellent suggestions for future business assistance programs. Because three cities are involved in the current project, some assistance programs could be provided regionally, with input from the business community. As part of the WWC project, workshops on marketing and e-commerce have been presented and additional workshops are planned. Several local businesses also have received assistance in developing or improving their websites to attract online shoppers and customers. Other possibilities include creating a cooperative marketing campaign that allows complementary local businesses to share the costs of print, billboard or television advertising. An example can be found in a recent Rockford venture shared by three

locally-owned downtown businesses (a restaurant, a bar and a nightclub). The businesses developed a joint advertising campaign around the theme “*Dinner, Drinks, Dancing.*” Similar programs could be created for other retail or entertainment venues. A workshop on advertising and cross-marketing was held on April 28, 2011 to help explore these ideas.

*Assets and Challenges for Local Businesses.* Participants listed three factors that make West Whiteside County an attractive place to operate their businesses. The responses emphasized the area’s quality of life, reasonable business costs and transportation system. The downtown streetscape, historic buildings and the quality of the public schools were also cited as important assets.

Businesses also were asked about the three biggest challenges faced doing business in the area. These challenges focused on unfavorable demographic trends such as aging or declining population base, lack of employment opportunities and declining household income, and a limited amount of affordable commercial space. Other issues included insufficient business financing options, limited parking downtown and lack of other retail stores to attract shoppers.

Some of these challenges can be addressed by local policy-makers and economic development professionals through marketing locally produced goods and services through the Internet, and by creating attractions and events that will draw visitors and tourist dollars. In addition, communities in the region are starting to collaborate to develop regional infrastructure, branding, marketing and business development programs that will benefit the entire region.

**Figure 20:** ‘Significant’ or ‘Critical’ Business Assistance Needs

BUSINESS ASSISTANCE NEEDS	NUMBER	PERCENT
Information to help expand customer base	33	46.5
Information to help with marketing and reaching new customers	30	42.2
Low cost loan to expand business	30	42.2
Technical assistance in using Internet to market business	28	39.4
Overall marketing study for community	23	32.4

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*Plans for the Future.* The final part of the survey asked participants about business plans during the next three to five years. More than one-third (35.2 percent) indicated that they are considering expansion of their operations. Of that number, 58.6 percent said they planned to do so within their respective communities with an additional 37.5 percent planning to expand elsewhere within Whiteside County. When asked about the types of assistance needed to implement expansion plans, items most frequently cited included: access to potential customer databases, feasibility assessments, help preparing a business plan, and access to short-term financing or investor capital. Smaller retailers and home-based businesses were especially concerned about services to help expand their customer base or find new markets for their products and services. Although financing and credit have always been a concern to small business, especially in rural areas, the current economic situation will require greater effort and creativity in locating funding, as well as developing alternatives to traditional sources of business capital.

Sixty-one percent of respondents said that additional businesses would complement or benefit their business or the local economy. The following businesses were most often cited as desirable for the area:

- » Antiques stores
- » Bakeries
- » Book, CD stores
- » Bicycle sales and repair
- » Clothing or shoe stores
- » Community Center
- » Computer networking, installation, and maintenance
- » Engineering, drafting, CAD services
- » Health club/fitness center
- » Hotel/motel
- » Light industry, manufacturing
- » Restaurants
- » Warehousing, logistics

However, only 28.6 percent of survey respondents reported a willingness to invest in such business ventures if they had an opportunity. One-third

of respondents believed that opportunities exist for their business to expand in the area by adding additional merchandise or product lines. Though the numbers of people willing or able to invest in new or expanded business ventures may be small, they would spur additional business opportunities. A useful next step may be to convene these business people to determine the feasibility of creating a local business investment group or fund, the amount of funds potentially available, and the specific types of ventures to pursue.

Another alternative worth exploring is the creation of an “entrepreneurship academy” to develop and retain successful locally-owned business by encouraging younger residents to pursue entrepreneurship as a career (based on the same concepts as the 4H and Future Farmers of America, the “entrepreneurship academy,” either as an adjunct to the existing educational system, or as an independently operated and financed community foundation).

One example is the e-SEAL charter school operated by the Sigourney (Iowa) Community School District ([http://www.sigeseal.com/Sigourney\\_eSEAL/Home.html](http://www.sigeseal.com/Sigourney_eSEAL/Home.html)). The eSigourney Entrepreneurial Academy for Leadership was formed with a focus to give Sigourney students (7-12) and interested community members opportunities to be entrepreneurs. It also provides students a broader ability to choose secondary education options, and offers more choices of careers. The e-SEAL Charter was designed as an academy for leadership through entrepreneurial experiences both in the classroom and in the community. Students in grades 7-12 are introduced to a curriculum that emphasizes innovation, leadership, business plan development, continued education, and community engagement. The program has the additional goals of stopping the “brain drain” from the community by demonstrating that students can have productive and successful lives owning a business and supporting the growth of the local economy through new business development.

Leeton, Missouri is home to another successful model of a school-community business development program. The community of 650 residents had been without a grocery store for a decade when local leaders opened the *Bulldog Express* in 2009 as a project by

high school business students. The store is staffed by students, and offers home delivery within the Leeton city limits. After two years of successful operation, the school district received a grant awarded by the Rural Schools Partnership<sup>7</sup>, and the students have plans to expand the grocery store by adding a coffee shop and deli. The project not only offers great practical experience for the students in operating a business, but also fills a critical service gap in the community (<http://www.leeton.k12.mo.us/>).

*Business Succession.* Although only 20.6 percent of the business respondents reported plans to retire or sell their businesses in the next five years, half stated they have not engaged in any planning that would allow operations to continue under new ownership. Several owners indicated that they might simply close the businesses. Given the challenges of starting or replacing small businesses in rural communities, this may be an opportunity to work with these businesses on succession planning as a way to preserve successful existing businesses. To this end, it may be useful to create a program to identify successful local business owners who wish to sell or pass on their business and match them with aspiring entrepreneurs, preferably from within the community. This program could also include access to various types of business training and mentoring, as well as a financial component that would allow an entrepreneur to purchase the existing business over time, using a combination of personal equity and low interest rates or forgivable loans. It would be a key component in not only saving successful local businesses, but could serve to retain young adults who often leave the area for better opportunities. It also could be developed in conjunction with an

“entrepreneurial academy” as previously discussed.

*Improving Local Business Environment.* Participants were asked to suggest ways that chambers of commerce could improve the local business environment. Many responses reiterated points made in previous questions, including recruiting more retail businesses and strengthening community branding and marketing efforts. Respondents also recommended establishing regional business promotional programs in cooperation with other communities and chambers of commerce, creating a “shop local” program and offering seminars to local business owners on subjects such as marketing, business planning and financial management.

When asked specifically about marketing initiatives to pursue regionally, survey participants suggested identifying business opportunities or areas of development that could be deemed “unique” and the implementation of a cost-sharing program used by businesses for collaborative marketing activities such as printing and distributing promotional pieces, renting billboards, Internet marketing, or “sell the region” trips. Through the WWC project, a community exchange is currently being discussed to explore successful examples.

Other popular ideas included creating a program to link businesses with complementary products, services, or marketing needs and establishing a web site that provide users with regional information and promotions, as well as identifying local business opportunities (Figure 21). Part of the WWC project will upgrade and expand the area’s economic development web site to better market the community and local businesses.

*Impact of Tourism.* Although responses to related queries show interest in exploring tourism as an

<sup>7</sup> More information on the Rural Schools Partnership grants program can be accessed at: <http://www.ruralschoolspartnership.org/grants>.

**Figure 21:** Marketing Alternatives for the Region

	NUMBER	PERCENT
Identify possible business opportunities/areas of development unique to the region	34	22.8
Implement cost sharing for printing services, billboards, Internet marketing, “sell the region” trips, etc.	29	19.5
Link business to others in the region with complementary products, services, or marketing needs	28	18.8
Create a regional marketing plan and regional brand	22	14.8
Design a regional web site identifying available sites, regional profiles, county profiles, etc.	21	14.1

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economic development strategy, most participants (60.6 percent) said that tourism had little or no impact on their business at present. Combined with other survey responses and comments, this suggests that further exploration and development of the area as a tourist destination may be important as a secondary economic development approach.

Many communities have successfully attracted more tourists and shoppers by creating a series of local events that focus on local businesses. Examples of regional tourism efforts include Fulton County's "Spoon River Scenic Drive," which is held annually during the first two weekends in October. Area vendors set up tent shops in towns along highways, offering merchandise ranging from crafts made by local artisans to homemade cooking from local church groups. Every historical site is opened for visitors, and local actors and musicians provide entertainment.

Fairfield, Iowa has held its "1st Fridays Art Walk" for the past eight years, consistently drawing several thousand guests to the downtown area. During these events, held on the first Friday of every month, local businesses open their doors to allow local artists to display and sell their work. The events also feature free entertainment and contests and are themed to reflect holidays or other community events, such as a farmers' market. The possible expansion of the Morrison Farmers' Market that is part of the WWC program could be used as a basis for creating similar recurring shopping and entertainment events in the downtown area.

*Impact of Internet Access on Business.* Finally, survey participants were asked about local Internet access and needs of their businesses. Ninety-seven percent indicated that Internet access was not an obstacle to their current operations. In addition, more than 70 percent rated their current Internet access as either "adequate" or "very good." In light of other information gathered in this survey, any issues that local businesses may have with marketing their business or engaging in e-commerce relate to creating and managing web sites and online purchases rather than access to or limitations of infrastructure. Part of the WWC project has involved helping businesses to upgrade and make better use of the web sites. Currently, five local businesses

have received assistance with their sites, seven others are in progress, and four were approved, but not yet started as of May 2011.

As e-commerce and the demand for broadband access continues to grow, the region must continue to build and maintain this infrastructure. As businesses of all sizes and across all industry sectors become more reliant on high-speed communications to interact with suppliers, clients and customers in an increasingly global marketplace, the Internet will be a decisive factor in the development, retention and recruitment of business and industry. It may be beneficial to conduct an assessment of the infrastructure and its capabilities, as compared to current industry standards and projected future demand. Rural areas often lag behind their metropolitan counterparts in terms of broadband access and capacity, but this is changing as state and federal governments have made funds available to address this situation. This may be an opportunity for the WWC area to work with other communities in northwest Illinois to address a regional need.

### Overall Survey Results Summary

Business owners and managers understand the challenges facing them and the region, as well as the need to take corrective action. Although several individual or situation-specific suggestions were offered, most can be summarized in five basic themes:

1. Both individual businesses and the region should make a greater effort to "brand" and promote themselves to a wider consumer market. This includes greater use of online and e-commerce, in addition to more traditional marketing outreach techniques.
2. Businesses and their employees would benefit from additional training and assistance to improve their internal business practices (marketing, customer service, finance and implementation of new technologies).
3. A greater, coordinated effort is needed to support new employment and income opportunities, especially those that will retain and attract younger workers and those with higher levels of job skills and education.

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4. The area's quality of life assets (community spirit, good schools, modest living costs, and safe environment), combined with a generally supportive local government and public infrastructure, make West Whiteside County a good location in which to operate their businesses. However, greater creativity and vigilance would maintain and improve those assets in the current economic environment.
  5. Explore the possibility of additional regional business efforts through cluster analysis, employment and underemployment studies, and asset mapping.

The survey also generated valuable ideas for the development of other types of businesses, mostly in the retail and service sectors, that would be complementary additions to the current mix of businesses in the area. Determining the actual demand or potential viability of any venture depends on research into each business type and on entrepreneurs willing and able to pursue such opportunities. These matters are explored further in the subsequent sections of this report and are discussed along with recommendations for new or enhanced actions to be taken as part of the economic development strategy. The feasibility of individual business ventures and systematic development and training initiatives for entrepreneurs are, however, topics for future research projects.

### Potential for Retail Development

Retail trade is an important sector in West Whiteside County, but one that has experienced significant losses in terms of both employment and number of businesses in the past decade. The national recession will likely cause additional losses in the near term without a strong recovery unless successful countermeasures are taken at the local level. The retail sector is important for two reasons. First, retail businesses are primary employers in rural communities, as well as purveyors of essential goods and services, and therefore are essential to an area's economic health. Second, retail businesses generate property and sales tax revenues that finance essential public services to keep the area attractive to residents.

### Pull Factors

This section analyzes the vitality of the retail sector using several standard metrics to assess the overall health of local retailers and opportunities in the area for new businesses or the expansion of existing ones. It also discusses the characteristics of the dominant consumer segments in the WWC area.

"Pull Factors" are commonly used to describe the potential for retail development in an area and represent the ratio of per capita sales in a target area divided by the comparable ratio in a larger base region such as the State of Illinois. These figures are adjusted for income differences since a target region with a per capita income higher than the state is also likely to have higher sales. "Pull Factors" higher than 1.0 have higher per capita sales than the base region and may indicate that the region exports a specific good or service. A store group or merchandise category with a "pull factor" of 0.50, for example, indicates that half the sales for that category are going to establishments outside the specified area.

"Pull Factors" for West Whiteside County were calculated for 2010 by sales category (Figure 22). The area has relatively low "Pull Factors" for all retail categories. To some extent, this is not surprising given the area's rural character and location, situated between larger urban areas, and it is not unusual that the "pull factors" are below 1.00. While this indicates that residents shop outside of the area, it also suggests opportunities for additional entrepreneurship. Residents or potential new residents interested in opening a retail establishment in the area may be encouraged to learn that residents currently leave the area to make certain retail purchases, so unfilled local markets may exist.

Gasoline Stations and General Merchandise Stores represented the largest shares of retail sales with 26.4 and 17.5 percent of total sales, respectively. Food and Beverage Stores account for 14 percent of total retail sales. The proportions may be somewhat misleading because of the horizontal integration of retail venues where convenience stores that sell food also sell motor fuel and related products. In addition, General Merchandise Stores are also expanding into food and beverage retailing, further blurring the distinctions between the two store types. Depending

**Figure 22:** Retail Sales and “Pull Factors” by Store Group, West

STORE GROUP	RETAIL SALES (2010)		INCOME-ADJUSTED ‘PULL FACTOR’
	NUMBER	% OF TOTAL SALES	
Total Retail Sales	\$67,775,117	100.0	0.39
Gasoline Stations Stores	\$17,868,615	26.4	0.82
General Merchandise Stores	\$11,838,655	17.5	0.59
Food Services and Drinking Places	\$13,022,440	19.2	0.46
Sporting Goods Stores	\$587,818	0.9	0.33
Food and Beverage Stores	\$9,464,259	14.0	0.32
Building Materials and Garden Stores	\$1,778,631	2.6	0.31
Health and Personal Care Stores	\$1,901,260	2.8	0.30
Non-Store Retailers	\$2,863,759	4.2	0.27
Furniture and Home Furnishings Stores	\$1,230,758	1.8	0.27
Miscellaneous Retail Stores	\$679,374	1.0	0.26
Motor Vehicles and Parts Dealers	\$6,209,802	9.2	0.19
Clothing and Accessories Stores	\$247,268	0.4	0.04
Electrical and Appliances Stores	\$82,577	0.1	0.02

**Sources:** ESRI Business Analyst Online, *Retail MarketPlace Profile*, 2010.

on how these businesses are categorized, the sales data could change although this shift would not be significant in most cases.

### Retail Leakage/Surplus

Another measure of retail market potential is demand and sales (supply). Examining sales helps explain the current market supply. The sales in an area reflect the amount purchased in various business categories. Data from ESRI Business Analyst Online shows both demand and sales components and include an important measure of the difference, referred to as the Leakage/Surplus Factor. When sales exceed the potential demand, the stores in that business category sell to people outside the market area and could represent a draw to the area which offers opportunities for other businesses to sell to them while they are in the area. This is a “surplus” situation as shown in Figure 23.

In contrast, leakage from an area shows that actual sales are less than the potential demand calculated from resident profiles. This situation suggests that residents (potential customers) make most of their purchases outside of the area and that opportunities

may exist for additional stores in the community or an opportunity for a current store to add a new product or service line. One must recognize that purchasing patterns depend, to a degree, on where residents work. In the case of West Whiteside County, if residents work in Clinton, Sterling-Rock Falls or the Quad Cities, they are more likely to purchase certain items there accounting for some of the leakage reported in Figure 23. There may not be much that can be done to capture that lost trade.

The closer the trade factor is to 100, the closer the region is in terms of demand/supply to state spending patterns. Thus, a business category at 100 usually means that, based on population groups living in the specified area, the sales expectations are being met. Obviously, development strategies are likely to have more effect in business categories farther from 100. One must also recognize, however, that other factors such as business threshold size enter into a business location decision. While it may seem like another store in a specific category is warranted, there may not be sufficient volume to justify such an investment.

**Figure 23:** Retail Surplus/Leakage by Store Group, West Whiteside County, 2010

STORE GROUP	RETAIL SALES (2010)		RETAIL GAP	SURPLUS/LEAKAGE FACTOR
	POTENTIAL (DEMAND)	ACTUAL (SUPPLY)		
Total Retail Sales	\$198,787,879	\$67,775,117	\$131,012,762	49.1
Clothing and Accessories Stores	\$8,068,342	\$247,268	\$7,821,074	94.1
Electrical and Appliances Stores	\$2,356,398	\$82,577	\$2,273,821	93.2
Non-Store Retailers	\$21,703,243	\$2,863,759	\$18,839,484	76.7
Motor Vehicles and Parts Dealers	\$38,978,290	\$6,209,802	\$32,768,488	72.5
Building Materials and Garden Stores	\$7,010,530	\$1,778,631	\$5,231,899	59.5
Food and Beverage Stores	\$30,133,487	\$9,464,259	\$20,669,228	52.2
Furniture and Home Furnishings Stores	\$3,724,082	\$1,203,758	\$2,493,324	50.3
Miscellaneous Retail Stores	\$1,693,347	\$679,374	\$1,013,973	42.7
Food Services and Drinking Places	\$27,713,086	\$13,022,440	\$14,690,646	36.1
Health and Personal Care Stores	\$4,015,076	\$1,901,260	\$2,113,816	35.7
General Merchandise Stores	\$20,163,386	\$11,838,655	\$8,324,731	26.0
Gasoline Stations Stores	\$32,517,349	\$17,868,516	\$14,648,833	29.1
Sporting Goods Stores	\$711,263	\$587,818	\$123,445	9.5

**Sources:** ESRI Business Analyst Online, *Retail MarketPlace Profile*, 2011.

The analysis of surplus and leakage by retail group provides a useful description of the retail market. Overall, retailing in this area has a Leakage/Surplus factor of 49.1 based on 143 businesses and \$67.8 million in sales. The farther away from the market center, the more competition from neighboring retail centers. The amount of money (\$131 million) leaving the area (the “retail gap”) suggests that some opportunities may exist in most retail business categories. However, because the WWC area’s proximity to larger retail centers such as Clinton, Iowa and Sterling-Rock Falls, a careful competitive analysis would be necessary to determine the viability of any prospective retail venture.

The Motor Vehicle and Parts store group, for example, has the highest amount (in terms of dollars lost) of leakage, with \$32.8 million dollars leaving the area. Currently, 14 businesses operate in this category, and the potential for expansion or new business start-ups is evident in lost sales to other areas. These figures must be carefully inspected, however, because some items may be sold in larger general

merchandise stores. Hence, if the expected demand is not met by specific stores, part of it may be hidden in the General Merchandise store category.

Also important for West Whiteside County, as will be discussed later in the Tapestry Segment section, is the fact that the demographic and socioeconomic characteristics of the population in the WWC area suggest that consumers spend large amounts on domestic automobiles, and in the upkeep and maintenance of their vehicles (with some households owning multiple cars or trucks, motorcycles, and related recreational vehicles). This finding would imply that the leakage is accurate given the demand for the services, and relatively few businesses. Since these numbers represent lost dollars in sales and revenue from the area, they can be a starting point for discussions with current and/or potential retailers.

### Community Market Segments

An analysis of consumer spending by population groups in an area helps show demand or retail potential. Using a bookstore, for example, if it were known

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that the primary customers of bookstores are people older than 60, retired, with above average income or wealth, then it is possible to determine the number of residents with these characteristics within a certain drive time of the community. GIS/GPS can also identify areas where these residents live. The bookstore owner could then conduct a marketing campaign aimed at this region or could conduct a customer survey of reading interests.

Analyzing market potential based on characteristics of residents and likely purchasing habits can provide insights into types of businesses that could expand in the area. The *ESRI Retail MarketPlace* is a database that aggregates residents into 65 “life-style” segments or groups based on age, income, and other characteristics (See <http://www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf> for detailed descriptions of the Tapestry Segments). Then, *Consumer Expenditure Survey* information is used to determine the buying habits of these groups. The next step is to identify the relative presence of each group in a specific area such as West Whiteside County. This information can be used to estimate the potential market area for businesses in the area. While the purchasing patterns are determined based on national information, they are nevertheless meaningful for understanding potential markets, especially retail, in a community.

The information can also be used to assess the market for a specific type of good or service. For instance, if the characteristics of the typical customer for a bookstore are known, the *ESRI MarketPlace* report can be used to estimate the number of residents with these characteristics within a designated area surrounding an existing or proposed store location. This snapshot of the retail marketplace is crucial to strategic decisions made by retail trade establishments to expand business, as well as economic development professionals seeking to attract or start businesses locally.

In discussions with potential retailers, as well as other businesses seeking to relocate or expand in the area, it is important to be aware of characteristics of the potential consumer base. ESRI has collected this data using the U.S. Census, as well as cluster analysis,

to create the Community Tapestry. The Tapestry is a 65-market segment system based on demonstrated segmentation methodology. The system classifies U.S. neighborhoods based on socioeconomic and demographic compositions. The Community Tapestry allows communities to profile consumers in a several ways including:

- » Standard geographic areas including census tract, block group, ZIP Code, and ZIP+4
- » User-defined areas such as rings or polygons based on distance, drive time, or other specifications
- » Customer addresses or site locations
- » Life Mode: 12 summary groups based on lifestyle and life stage
- » Urbanization: 11 summary groups based on geographic and physical features along with income and/or Tapestry Groups

Analyzing the Tapestry Segments located in West Whiteside County can reveal retailing opportunities based on the demographic and economic characteristics of the area to determine the types of businesses that could succeed. This knowledge, combined with the ESRI data above, helps to paint a picture of what businesses are missing in the area and reinforces their need through demographic analysis. Understanding resident’s values, spending habits, income, and needs allows communities to structure their business retention and attraction programs in a purposeful manner. Analyzing the surplus/leakage factors allows development professionals to merge their knowledge of the population base with potential opportunities in the business market.

In general, there are three dominant Tapestry Segments in West Whiteside County that make up 85 percent of the total households in the area (Figure 24). This section provides a snapshot of the characteristics of the Tapestry Segments. The descriptions are based on those contained in the *ESRI Tapestry Segments Handbook* found on the ESRI web site, where a more detailed description of the characteristics is available (<http://ba0.esri.com/>). Again, these are generalizations and are meant to depict populations with distinct characteristics, not necessarily those of West Whiteside County households.

**Figure 24:** Households by Community Tapestry Segment, West Whiteside County, 2010

TAPESTRY LIFEMODE GROUP	TAPESTRY SEGMENT	HOUSEHOLDS	
		NUMBER	PERCENT
Factories & Farms	Salt of the Earth	3,918	47.1
Senior Styles	Rustbelt Retirees	1,668	20.1
Traditional Living	Rustbelt Traditions	1,514	18.2
American Quilt	Rooted Rural	412	5.0
Senior Styles	Prosperous Empty Nesters	384	4.6
Factories & Farms	Prairie Living	381	4.6
Upscale Avenues	Cozy and Comfortable	38	0.5
Total, All Segments		8,315	100.0

**Sources:** ESRI Business Analyst Online, *Tapestry Segmentation Area Profile*, 2010.

The three dominant consumer tapestry segments (Salt of the Earth, Rustbelt Retirees, and Rustbelt Traditions) exhibit significant differences in specific demographic and socioeconomic characteristics in terms of age, family status and occupation types. However, there are important congruities in terms of income levels and net worth (slightly above the national average), ethnic heterogeneity (predominately White and non-Hispanic), and home ownership. They also have similar lifestyle and consumer spending preferences such as gardening and yard care, home improvement, auto maintenance, and outdoor recreation activities. They are cost-conscious shoppers attracted to sales and discounts offered on staples, as well as “big-ticket” items. Their restaurant dining preferences are oriented toward family-style or similar restaurants whether at value-priced chains or independent establishments. Their entertainment and recreational preferences include traditional outdoor activities such as fishing, hunting and motor sports.

The consumer tapestry segmentation data, considered with the results of the local business owners’ survey and the retail market analyses, show types of retail venues needed based on real or perceived gaps in the market. It would also be useful to survey the dominant consumer groups in the area about the types of retail and service businesses that they would like to see in West Whiteside County.

In any event, it is imperative that prospective business ventures conduct a thorough feasibility

study to determine reasonable chances of success. New and existing businesses will also need to carefully consider the competitive conditions beyond the West Whiteside area, especially in nearby retail centers (Clinton, Sterling-Rock Falls, and the Quad Cities). Some steps have already been taken in the current WWC project to help businesses successfully compete in a wider market through the development of new and better online and e-commerce efforts, as well as marketing, finance training and counseling programs, to improve operational efficiencies and sales. The next section offers strategies for further development of the area’s business climate.

### Economic Development Action Agenda

This section provides several broad options for the region over the next 3-5 years. It also provides suggested actions for West Whiteside County to help with short-term economic stabilization and longer-term economic growth. It outlines a set of objectives, strategies and action steps that can provide the WWC project partners with a framework for improving and expanding business opportunities within their communities. It is important to understand that this agenda is not meant to be all-inclusive, but rather is tailored to specific circumstances in West Whiteside County as they currently exist, while allowing for changes that may occur in the near-term. This agenda can be effectively implemented at modest cost (some of which may be funded through the current USDA

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project). It should also be evaluated regularly and adjusted to changing circumstances, levels of funding, and staffing. The economic development agenda identifies areas where goals must be achieved to successfully sustain existing businesses, as well as to develop new and diverse enterprises in West Whiteside County. Strategies have been identified to suggest *how* each goal can be achieved. Action steps are provided to specify *what* could be done to achieve them.

The broad options are divided into three program areas: *Economic Stabilization, Market Expansion, and Business Development*. These program areas were selected based on the analysis of recent market trend data and survey research in this report. They focus on the “economic gardening” model that has been implemented successfully in many rural communities. Goals and objectives that build upon one another were developed for each program area as the region progresses toward economic renewal. The strategies and action steps help guide the implementation of each goal and allow stakeholders and the public to measure their progress.

## **PROGRAM AREA: ECONOMIC STABILIZATION**

*Goals/Objectives:*

### **1. Retain successful local businesses whose owners are contemplating retirement or closing.**

*Timeframe:* Near-term (within 24 months)

*Strategy (How):* Encourage business succession planning and implementation that allows thriving small businesses to be sold or passed on to new owners/operators.

#### **ACTION STEPS:**

- a. Survey local businesses about their degree of succession preparation and planning.
- b. Identify those that do not have a succession plan, as well as those that may be contemplating retirement or closing.
- c. Develop and present a succession planning workshop and ancillary materials for local business owners. Workshops should be offered several times per years or as often as conditions warrant.

- d. Develop a program to match local entrepreneurs with business owners/operators that are planning to retire or sell their businesses. This could possibly be coordinated through the regional entrepreneurs and inventors club.
- ### **2. Help improve operational efficiency, competitiveness and profitability of existing local businesses.**

*Timeframe:* Near-term (within 24 months)

*Strategy (How):* Provide technical assistance to local businesses, both collectively and on an individual basis, on a range of financial, operational and marketing issues.

#### **ACTION STEPS:**

- a. Survey local businesses to determine topics that are of concern to owners/managers.
- b. Identify topics areas of interest or need.
- c. Develop and present a workshop series and ancillary materials for local business owners and employees on relevant topics (e.g., financial management, store security/shrinkage control, customer service, computer skills). Workshops should be offered several times per years or as often as conditions warrant.\*
- d. Develop a follow-up program to work with individual businesses owners/managers to provide advice and training to improve operations, marketing, employee performance, etc. This could possibly be provided through a contract arrangement with a business consultant.

*\*Note: Seminars and workshops have been held or are being planned, including the following:*

- » Marketing 101 and 201 Workshops (February, 24, 2011).
- » Starting Your Own Business: the Good, the Bad, and the Ugly (March 31, 2011).
- » Cooperative Advertising and Cross-Marketing for Small Businesses (April 28, 2011).

- » Other workshops being planned include business expansion, collaboration between businesses and business financing opportunities.

- b. Inventory current tourism assets including local events, recreational facilities and activities and attractions.

**PROGRAM AREA: MARKET EXPANSION**

*Goals/Objectives:*

1. **Increase marketing outreach of existing businesses to increase sales/revenue.**

*Timeframe:* Near-term (within 24 months)

*Strategy (How):* Provide technical assistance to local businesses, both collectively and on an individual basis to market their products and services.

**ACTION STEPS:**

- a. Provide assistance to local businesses to develop or improve their corporate websites. This should also include assistance and training in e-commerce websites to generate new sales.
- b. Provide technical assistance to local businesses, coop-marketing partnerships between business, cross-promotion between businesses and coordination of tourist events with businesses. This could be coordinated through local chambers of commerce or provided through a contract arrangement with a business consultant.

2. **Promote the West Whiteside area as a tourist destination**

*Timeframe:* Near-term (24 to 48 months)

*Strategy (How):*Expand the West Whiteside area as a tourist destination – new or enhanced events, creation of weekend or vacation packages, promotion of tourist attractions and events.

**ACTION STEPS:**

- a. Work with the regional tourism organizations, such as the Blackhawk Waterways, who have the responsibility to plan, market, and coordinate tourism related issues.

**PROGRAM AREA: BUSINESS DEVELOPMENT**

*Goals/Objectives:*

1. **“Buy Local” products.**

*Timeframe:* Near-term (12 to 24 months)

*Strategy (How):* Stimulate new business ventures that process and market locally-sourced products. New businesses will process the materials and marketing networks will be created to access large markets in nearby metro areas. The intended results will raise incomes in the communities, increase employment, and create more prosperous businesses. Residents will also be encouraged to buy local products and reduce imports into the region thereby increasing the circular flow of income.

**ACTION STEPS:**

- a. Develop and implement a “buy local” branding and marketing campaign to raise consumer awareness and encourage the purchase of locally produced goods.
- b. Work with the City of Morrison to expand the Farmers’ Market; Community Gardens; and business incubator efforts and document their results.
- c. Work with the City of Fulton to determine the feasibility of local foods processing.
- d. Identify opportunities to start or expand local businesses building on crafts or food production.
- e. Create a regional initiative to supply retail markets through an operation such as a “community kitchen” where residents can collaborate to produce and market specialties.

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2. **Encourage the development of new entrepreneurs and entrepreneurial ventures.**

*Timeframe:* Near-term (12 to 24 months)

*Strategy (How):* Expand the Blackhawk Hills Entrepreneurs and Inventors Club activities and create small business mentorship program. The mentoring program groups local business owners together with a mentor (a successful current or retired business person). The groups meet regularly to discuss various business-related topics such as customer service, employee relations, marketing and budgeting. This also would provide an opportunity to discuss individual business concerns at each meeting. The program is designed to be a “support group” for new business owners.

**ACTION STEPS:**

- a. Develop program parameters and secure funding, if needed, to manage and promote the mentorship program.
- b. Identify potential business mentors, potential entrepreneurs or aspiring entrepreneurs in cooperation with local Chambers of Commerce, economic development organizations, local government agencies and community colleges.
- c. Group entrepreneurs and mentors with a common interests, such as:
  - » Entrepreneurs in a particular geographic location (community).
  - » Entrepreneurs who have a full-time job in addition to running a business.
  - » Entrepreneurs with home-based businesses.
  - » Entrepreneurs in the process of starting a business.
  - » Entrepreneurs with web-based or mail order businesses.
  - » Entrepreneurs with tourism-related businesses.

*Strategy (How):* Create a community investment fund for new business ventures. Assistance could be in the form of forgivable loans, equity investments, technical education scholarships or cash awards to promising new ventures.

**ACTION STEPS:**

- a. Conduct feasibility study to determine the costs, funding, governance model and investment policies.
- b. Establish a committee of local businesses to identify sources of funds or donors, develop a fundraising campaign, and set policies for accountability and the use funds.
- c. Develop and implement a fundraising plan.
- d. Develop and implement a marketing program to attract potential entrepreneurs.
- e. These steps (b, c and d) could be done with the assistance of professional fundraising and investment fund management consultant.

*Strategy (How):* Establish an “Entrepreneurship Academy” to encourage local residents, particularly younger residents to pursue entrepreneurship as a career path.

**ACTION STEPS:**

- a. Conduct feasibility study to determine the costs, funding, location, governance model and scale of the academy.
- b. Establish policy and technical committees to develop programs, curriculum, and operating policies.
- c. Develop and implement a marketing plan to attract potential entrepreneurs.
- d. Secure funding sources, facility or classroom space and recruit staff and/or volunteers.

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## Appendices

APPENDIX 1: Business Climate Analysis for Morrison, Illinois

APPENDIX 2: Business Climate Analysis for Fulton, Illinois

APPENDIX 3: Business Climate Analysis for Prophetstown, Illinois

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# Appendix 1: Business Climate Analysis for Morrison, Illinois

## Local Business Survey Results for Morrison, Illinois

1. Type of Business		
Retail Merchandise	8	24%
Home or Business Services	7	21%
Personal Services	5	15%
Financial Services	6	18%
Primarily Wholesale	1	3%
Manufacturing	3	9%
Agriculture	1	3%
Construction and Trades	3	9%
<b>Total</b>	<b>34</b>	<b>100%</b>

2. Annual Business Volume		
less than \$200,000	13	38%
\$201,000 to \$300,000	2	6%
\$301,000 to \$400,000	3	9%
\$401,000 to \$500,000	0	0%
\$501,000 to \$1 million	10	29%
\$1 million to \$5 million	4	12%
\$5 million to \$10 million	0	0%
Over \$10 million	2	6%
<b>Total</b>	<b>34</b>	<b>100%</b>

3. No. of FTE Employees		
2 or fewer	12	36%
3 to 5	11	33%
6 to 10	5	15%
11 to 15	0	0%
16 to 30	4	12%
31 to 60	0	0%
More than 60	1	3%
<b>Total</b>	<b>33</b>	<b>100%</b>

5. Do you belong to the Morrison Chamber of Commerce?		
yes	25	74%
no	7	21%
not sure	2	6%
<b>Total</b>	<b>34</b>	<b>100%</b>

## Local Business Survey Results for Morrison, Illinois

6. Approximately how long have you been in business in Morrison?		
2 Years or less	6	18%
3 To 5 years	4	12%
6 To 10 years	2	6%
More than 10 years	21	64%
Total	33	100%

13. Describe the past three years of activity in your business: (check only one)		
Have been in business for less than a year so do not know yet	4	12%
Excellent and stronger than expected	8	24%
About what we expected	11	32%
Average but less than had planned	5	15%
Disappointing but still profitable	2	6%
Business is experiencing financial difficulty	3	9%
Business has not been profitable enough to stay open in future	1	3%
Total	34	100%

14. What are the realistic expectations for your business in the next three years given expectations of an economic recovery? (check only one)		
Higher volume and more profitable than past three years	12	35%
Stable volume and about the same profit	10	29%
Higher volume but less profit because of rising costs	1	3%
Stable volume but less profit because of rising costs	3	9%
Lower volume and shrinking profits	3	9%
Lower volume that could threaten our viability in Morrison	0	0%
Don't know	5	15%
Total	34	100%

15. What do you see as the overall future of Morrison in the next five years? (check only one)		
Very positive with growth in population and business activity	6	19%
Positive but with stable population	8	25%
Positive but with less population	1	3%
Relative overall decline compared with other communities in the area	6	19%
Deteriorating downtown business environment unless actions are taken	10	31%
Don't know or have not really thought about it	1	3%
Total	32	100%

## Local Business Survey Results for Morrison, Illinois

16. Rate the significance of the following on your business: (where 1 is not important and 5 is very important) (check only one for each item)		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	2	3
Competition from discount stores	3	5
	9%	15%
Competition from regional shopping centers	3	3
	9%	9%
Slow or declining population in area	2	9
	6%	26%
Aging population less interested in products	4	10
	12%	29%
More people working/shopping out of town	5	5
	15%	15%
People buying on-line through Internet	1	6
	3%	18%
Increase in unemployment means less income	5	7
	15%	21%
Low paying jobs in area	3	8
	9%	24%
Loss of youth after graduation	3	9
	9%	27%
Merchandise becoming obsolete	2	4
	6%	12%
Growth in non-retail downtown erodes customer base	2	9
	6%	27%
Poor or inadequate parking facilities	1	4
	3%	12%
Decaying infrastructure downtown	1	7
	3%	21%
Insufficient daytime traffic downtown	3	7
	9%	21%

## Local Business Survey Results for Morrison, Illinois

20. Rate the quality of available local work force (1 is poor; 5 is excellent) (check only one item for each)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Poor	2	3	4	Excellent
Appropriate technical skills	1 3%	3 10%	12 39%	9 29%	6 19%
Ability to solve problems on the job	2 6%	4 13%	10 32%	8 26%	7 23%
Communication skills and dealing with customers	1 3%	3 10%	11 35%	10 32%	6 19%
Customer Service skills	1 3%	3 10%	14 45%	6 19%	7 23%
Reliability in coming to work daily, taking responsibility etc.	3 10%	3 10%	6 20%	10 33%	8 27%
Ability to get along with coworkers and supervisors	1 3%	2 7%	11 37%	10 33%	6 20%
Personal appearance and work attitudes	1 3%	3 9%	9 28%	14 44%	5 16%
Adequate educational attainment levels	1 3%	3 9%	10 31%	11 34%	7 22%
Understanding of the city or region to give directions	4 12%	2 6%	11 34%	8 25%	7 22%
Lack of leadership skills	5 17%	6 20%	13 43%	5 17%	1 3%
Knowledge and skills in working with computers	1 3%	4 12%	9 28%	12 38%	6 19%

23. If training sessions were provided, would you send your employees?		
Yes	18	56%
No	14	44%
Total	32	100%

## Local Business Survey Results for Morrison, Illinois

24. If your current employees need training, what topics or skills are needed? (check all that apply)		
Basic math	4	17%
Reading and writing	2	8%
Interpersonal communications	8	33%
Basic accounting	5	21%
Financial management	4	17%
Record keeping	8	33%
Inventory control	6	25%
Business planning	6	25%
Employee management	6	25%
Sales	10	42%
Marketing	9	38%
Customer service	14	58%
Word-processing	4	17%
Spreadsheets	4	17%
Computer-aided design	4	17%
Graphic design and layout	3	12%
Database management	3	12%
Computer system installation and maintenance	1	4%
Other skills	3	12%

26. Rate the following reasons for why you chose to locate your business in Morrison?: (where 1 is not important and 5 is very important) (check only one for each item) Social Infrastructure					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	<i>Not important</i>	2	3	4	<i>Very important</i>
Availability of quality healthcare	14 45%	2 6%	5 16%	6 19%	4 13%
Safety of Investment (police, fire, emergency services)	13 42%	3 10%	4 13%	7 23%	4 13%
Quality of school systems	10 32%	2 6%	3 10%	7 23%	9 29%
Parks, recreation, and cultural activities	11 37%	2 7%	6 20%	8 27%	3 10%
Availability, affordability, and quality of housing	9 29%	1 3%	5 16%	11 35%	5 16%
Quality of college/university nearby	14 47%	8 27%	2 7%	5 17%	1 3%
Family ties	8 26%	3 10%	4 13%	7 23%	9 29%

## Local Business Survey Results for Morrison, Illinois

28. Economic Development Infrastructure					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Not important	2	3	4	Very important
Low cost of living	7	2	9	10	5
	21%	6%	27%	30%	15%
Quality of public utilities (electricity and gas)	7	1	10	10	5
	21%	3%	30%	30%	15%
Availability of water and waste management	9	3	8	8	5
	27%	9%	24%	24%	15%
Telecommunications	5	1	8	10	9
	15%	3%	24%	30%	27%
Availability of commercial buildings	11	4	7	9	2
	33%	12%	21%	27%	6%
Rental cost of buildings/facilities	7	2	7	10	6
	22%	6%	22%	31%	19%
Lack of governmental "red tape"	9	4	3	7	8
	29%	13%	10%	23%	26%
Active support by city government	6	4	7	7	9
	18%	12%	21%	21%	27%
Active support by county government	8	5	8	5	7
	24%	15%	24%	15%	21%
Tax rates on businesses	9	2	6	5	11
	27%	6%	18%	15%	33%
First rate scientific community in area	14	5	11	2	1
	42%	15%	33%	6%	3%
Availability of fully developed publically owned sites	9	7	8	4	5
	27%	21%	24%	12%	15%
Congeniality with other businesses	10	3	6	6	8
	30%	9%	18%	18%	24%

## Local Business Survey Results for Morrison, Illinois

30. Rate the importance of the following assistance to your business (where 1 is not important and 5 is very important) (check only one for each)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Not important	2	3	4	Very important
Low cost loan to expand business	11 32%	4 12%	3 9%	7 21%	9 26%
Technical assistance with remodeling or redesigning space	15 44%	6 18%	6 18%	3 9%	4 12%
Information to help with marketing and reaching new customers	9 26%	5 15%	6 18%	6 18%	8 24%
Technical assistance in using Internet to market business	9 26%	5 15%	5 15%	5 15%	10 29%
Support to upgrade employee skills	13 39%	5 15%	5 15%	5 15%	5 15%
Information to help expand customer base	9 26%	1 3%	7 21%	7 21%	10 29%
Overall marketing study for city	8 24%	3 9%	7 21%	5 15%	11 32%
Revitalization plan for the downtown	13 38%	3 9%	8 24%	4 12%	6 18%
Better public transportation system for elderly	15 44%	6 18%	4 12%	5 15%	4 12%
Assistance with employee recruitment	17 50%	8 24%	4 12%	2 6%	3 9%

34. Are you considering an expansion of your business in the next 3-5 years?		
Yes	17	50%
No	17	50%
Total	34	100%

35. If so, will it be:		
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Yes	No
In Morrison	11 73%	4 27%
Elsewhere in Whiteside County	6 46%	7 54%
Outside of Whiteside County	5 45%	6 55%

## Local Business Survey Results for Morrison, Illinois

44. If yes,		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Yes	No
Do You Have A Succession Plan For The Business?	6 46%	7 54%
Have You Identified A Potential Buyer?	2 15%	11 85%
Do You Have An Estimate Of The Business's Value?	7 58%	5 42%
Do You Intend To Just Close The Business?	2 17%	10 83%
Would You Like Additional Information On Succession?	3 23%	10 77%
Could The Morrison Chamber Of Commerce Help?	2 17%	10 83%

36. Would you consider starting another business in the Fulton Area?		
Yes	7	21%
No	26	79%
Total	33	100%

37. If yes, what help would you need? (check all that apply)		
Access to a short-term loan	4	40%
An investor as a business partner	3	30%
Information or research on trends in the industry	1	10%
A data base of potential customers in area	5	50%
Help in preparing a business plan	2	20%
Guidance from other business owners about their experiences	2	20%
A feasibility study for the proposed business	3	30%
Access to industry trade literature	1	10%
Training on computerized business management skills	0	0%
Information about potential labor pool	1	10%
Help with business hiring procedures and personnel management	0	0%
Other, specify	2	20%

## Local Business Survey Results for Morrison, Illinois

43. Do you plan to retire or leave Morrison in the next five years that will involve discontinuing or leaving your business?		
Yes	7	22%
No	25	78%
Total	32	100%

47. What can be done to improve the marketing efforts in the region (Morrison, Fulton, Prophetstown)? (check all that apply)		
Create a regional marketing plan and regional brand	12	44%
Design a Regional Web site identifying available sites, regional profiles, county profiles, etc.	13	48%
Identify possible business opportunities or areas of development unique to the region	16	59%
Link your business to others in the region with complementary products, services, or marketing needs	14	52%
Implement cost sharing for printing services, billboards, Internet marketing, "sell the region" trips, etc.	17	63%
Do not think regional marketing is important	6	22%
Other, please specify	2	7%



Morrison IL Drivetime  
Morrison, Illinois

## Retail MarketPlace Profile

Prepared by: NIU Center for Governmental Studies

Latitude: 41.80913  
Longitude: -89.96443  
Drive Time: 15 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	8,085
2009 Households	3,171
2009 Median Disposable Income	\$44,525
2009 Per Capita Income	\$27,070

### 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)	\$82,604,552	\$26,726,343	\$55,878,209	51.1	58
Total Retail Trade (NAICS 44-45)	\$71,882,231	\$23,275,438	\$48,606,793	51.1	41
Total Food & Drink (NAICS 722)	\$10,722,321	\$3,450,905	\$7,271,416	51.3	17

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$17,176,700	\$5,233,065	\$11,943,635	53.3	6
Automobile Dealers (NAICS 4411)	\$14,323,996	\$4,871,119	\$9,452,877	49.2	3
Other Motor Vehicle Dealers (NAICS 4412)	\$1,550,236	\$70,031	\$1,480,205	91.4	1
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$1,302,468	\$291,915	\$1,010,553	63.4	2
Furniture & Home Furnishings Stores (NAICS 442)	\$1,887,330	\$727,944	\$1,159,386	44.3	2
Furniture Stores (NAICS 4421)	\$1,173,341	\$358,817	\$814,524	53.2	1
Home Furnishings Stores (NAICS 4422)	\$713,989	\$369,127	\$344,862	31.8	1
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$1,287,228	\$139,862	\$1,147,366	80.4	2
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$2,922,844	\$807,965	\$2,114,879	56.7	6
Building Material and Supplies Dealers (NAICS 4441)	\$2,343,388	\$714,913	\$1,628,475	53.2	4
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$579,456	\$93,052	\$486,404	72.3	2
Food & Beverage Stores (NAICS 445)	\$13,736,995	\$623,772	\$13,113,223	91.3	2
Grocery Stores (NAICS 4451)	\$12,686,747	\$470,919	\$12,215,828	92.8	1
Specialty Food Stores (NAICS 4452)	\$374,863	\$152,853	\$222,010	42.1	1
Beer, Wine, and Liquor Stores (NAICS 4453)	\$675,385	\$0	\$675,385	100.0	0
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$1,376,511	\$632,541	\$743,970	37.0	1
Gasoline Stations (NAICS 447/4471)	\$11,891,431	\$5,555,283	\$6,336,148	36.3	2
Clothing and Clothing Accessories Stores (NAICS 448)	\$1,682,568	\$292,593	\$1,389,975	70.4	3
Clothing Stores (NAICS 4481)	\$1,243,162	\$47,080	\$1,196,082	92.7	1
Shoe Stores (NAICS 4482)	\$209,012	\$0	\$209,012	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$230,394	\$245,513	\$-15,119	-3.2	2
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$582,301	\$298,062	\$284,239	32.3	4
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$240,521	\$129,111	\$111,410	30.1	3
Book, Periodical, and Music Stores (NAICS 4512)	\$341,780	\$168,951	\$172,829	33.8	1

**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®



Morrison IL Drivetime  
Morrison, Illinois

## Retail MarketPlace Profile

Prepared by: NIU Center for Governmental Studies

Latitude: 41.80913

Longitude: -89.96443

Drive Time: 15 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$15,679,176	\$3,836,803	\$11,842,373	60.7	2
Department Stores Excluding Leased Depts.(NAICS 4521)	\$7,569,829	\$0	\$7,569,829	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$8,109,347	\$3,836,803	\$4,272,544	35.8	2
Miscellaneous Store Retailers (NAICS 453)	\$785,397	\$360,717	\$424,680	37.1	8
Florists (NAICS 4531)	\$143,657	\$113,997	\$29,660	11.5	2
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$160,365	\$141,078	\$19,287	6.4	4
Used Merchandise Stores (NAICS 4533)	\$185,637	\$0	\$185,637	100.0	0
Other Miscellaneous Store Retailers (NAICS 4539)	\$295,738	\$105,642	\$190,096	47.4	2
Nonstore Retailers (NAICS 454)	\$2,873,750	\$4,766,831	\$-1,893,081	-24.8	3
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$1,515,243	\$0	\$1,515,243	100.0	0
Vending Machine Operators (NAICS 4542)	\$1,020,475	\$4,669,799	\$-3,649,324	-64.1	2
Direct Selling Establishments (NAICS 4543)	\$338,032	\$97,032	\$241,000	55.4	1
Food Services & Drinking Places (NAICS 722)	\$10,722,321	\$3,450,905	\$7,271,416	51.3	17
Full-Service Restaurants (NAICS 7221)	\$3,897,109	\$1,421,770	\$2,475,339	46.5	7
Limited-Service Eating Places (NAICS 7222)	\$5,513,073	\$1,551,832	\$3,961,241	56.1	5
Special Food Services (NAICS 7223)	\$525,003	\$0	\$525,003	100.0	0
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$787,136	\$477,303	\$309,833	24.5	5



Morrison IL Drivetime  
Morrison, Illinois

## Retail MarketPlace Profile

Prepared by: NIU Center for Governmental Studies

Latitude: 41.80913  
Longitude: -89.96443  
Drive Time: 30 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	87,676
2009 Households	35,759
2009 Median Disposable Income	\$38,889
2009 Per Capita Income	\$24,150

### 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)	\$808,366,778	\$651,659,174	\$156,707,604	10.7	728
Total Retail Trade (NAICS 44-45)	\$699,400,844	\$599,863,852	\$99,536,992	7.7	511
Total Food & Drink (NAICS 722)	\$108,965,934	\$51,795,322	\$57,170,612	35.6	217

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$165,343,532	\$69,909,161	\$95,434,371	40.6	75
Automobile Dealers (NAICS 4411)	\$139,609,537	\$56,128,198	\$83,481,339	42.6	34
Other Motor Vehicle Dealers (NAICS 4412)	\$13,489,565	\$4,484,919	\$9,004,646	50.1	14
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$12,244,430	\$9,296,044	\$2,948,386	13.7	27
Furniture & Home Furnishings Stores (NAICS 442)	\$21,058,607	\$12,025,708	\$9,032,899	27.3	28
Furniture Stores (NAICS 4421)	\$14,263,693	\$7,850,578	\$6,413,115	29.0	13
Home Furnishings Stores (NAICS 4422)	\$6,794,914	\$4,175,130	\$2,619,784	23.9	15
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$11,348,616	\$5,098,014	\$6,250,602	38.0	27
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$29,227,811	\$15,790,605	\$13,437,206	29.8	51
Building Material and Supplies Dealers (NAICS 4441)	\$22,682,240	\$14,011,781	\$8,670,459	23.6	40
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$6,545,571	\$1,778,824	\$4,766,747	57.3	11
Food & Beverage Stores (NAICS 445)	\$131,161,180	\$56,095,772	\$75,065,408	40.1	36
Grocery Stores (NAICS 4451)	\$124,147,798	\$50,412,271	\$73,735,527	42.2	24
Specialty Food Stores (NAICS 4452)	\$2,599,195	\$1,014,389	\$1,584,806	43.9	5
Beer, Wine, and Liquor Stores (NAICS 4453)	\$4,414,187	\$4,669,112	-\$254,925	-2.8	7
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$14,633,400	\$9,104,504	\$5,528,896	23.3	35
Gasoline Stations (NAICS 447/4471)	\$124,615,665	\$77,141,472	\$47,474,193	23.5	35
Clothing and Clothing Accessories Stores (NAICS 448)	\$17,051,691	\$34,655,921	-\$17,604,230	-34.0	34
Clothing Stores (NAICS 4481)	\$13,299,960	\$32,826,024	-\$19,526,064	-42.3	21
Shoe Stores (NAICS 4482)	\$2,161,880	\$1,029,998	\$1,131,882	35.5	6
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$1,589,851	\$799,899	\$789,952	33.1	7
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$4,253,020	\$3,505,066	\$747,954	9.6	51
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$2,004,700	\$2,351,603	-\$346,903	-8.0	43
Book, Periodical, and Music Stores (NAICS 4512)	\$2,248,320	\$1,153,463	\$1,094,857	32.2	8

**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: NIU Center for Governmental Studies

Morrison IL Drivetime  
Morrison, Illinois

Latitude: 41.80913  
Longitude: -89.96443  
Drive Time: 30 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$122,634,069	\$70,857,513	\$51,776,556	26.8	29
Department Stores Excluding Leased Depts. (NAICS 4521)	\$63,263,986	\$41,035,880	\$22,228,106	21.3	13
Other General Merchandise Stores (NAICS 4529)	\$59,370,083	\$29,821,633	\$29,548,450	33.1	16
Miscellaneous Store Retailers (NAICS 453)	\$6,422,944	\$6,147,832	\$275,112	2.2	99
Florists (NAICS 4531)	\$1,169,151	\$1,423,285	\$-254,134	-9.8	17
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$1,314,072	\$1,719,348	\$-405,276	-13.4	32
Used Merchandise Stores (NAICS 4533)	\$1,274,102	\$1,610,889	\$-336,787	-11.7	25
Other Miscellaneous Store Retailers (NAICS 4539)	\$2,665,619	\$1,394,310	\$1,271,309	31.3	25
Nonstore Retailers (NAICS 454)	\$51,650,309	\$239,532,284	\$-187,881,975	-64.5	11
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$39,645,058	\$233,214,326	\$-193,569,268	-70.9	3
Vending Machine Operators (NAICS 4542)	\$7,295,383	\$5,097,959	\$2,197,424	17.7	5
Direct Selling Establishments (NAICS 4543)	\$4,709,868	\$1,219,999	\$3,489,869	58.9	3
Food Services & Drinking Places (NAICS 722)	\$108,965,934	\$51,795,322	\$57,170,612	35.6	217
Full-Service Restaurants (NAICS 7221)	\$40,869,338	\$18,884,918	\$21,984,420	36.8	103
Limited-Service Eating Places (NAICS 7222)	\$55,060,514	\$25,939,912	\$29,120,602	36.0	51
Special Food Services (NAICS 7223)	\$3,682,252	\$1,305,111	\$2,377,141	47.7	10
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$9,353,830	\$5,665,381	\$3,688,449	24.6	53



Morrison IL Drivetime  
Morrison, Illinois

## Retail MarketPlace Profile

Prepared by: NIU Center for Governmental Studies

Latitude: 41.80913  
Longitude: -89.96443  
Drive Time: 45 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	168,016
2009 Households	66,534
2009 Median Disposable Income	\$39,314
2009 Per Capita Income	\$24,085

### 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)	\$1,537,150,926	\$1,054,228,998	\$482,921,928	18.6	1,274
Total Retail Trade (NAICS 44-45)	\$1,323,354,731	\$950,656,178	\$372,698,553	16.4	874
Total Food & Drink (NAICS 722)	\$213,796,195	\$103,572,820	\$110,223,375	34.7	400

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$315,950,757	\$176,459,825	\$139,490,932	28.3	136
Automobile Dealers (NAICS 4411)	\$271,188,518	\$154,177,915	\$117,010,603	27.5	70
Other Motor Vehicle Dealers (NAICS 4412)	\$25,790,696	\$10,510,560	\$15,280,136	42.1	26
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$18,971,543	\$11,771,350	\$7,200,193	23.4	40
Furniture & Home Furnishings Stores (NAICS 442)	\$38,496,659	\$14,609,975	\$23,886,684	45.0	41
Furniture Stores (NAICS 4421)	\$24,963,870	\$9,410,927	\$15,552,943	45.2	19
Home Furnishings Stores (NAICS 4422)	\$13,532,789	\$5,199,048	\$8,333,741	44.5	22
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$25,289,559	\$6,691,504	\$18,598,055	58.2	42
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$58,130,244	\$28,354,374	\$29,775,870	34.4	110
Building Material and Supplies Dealers (NAICS 4441)	\$46,241,510	\$23,708,137	\$22,533,373	32.2	82
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$11,888,734	\$4,646,237	\$7,242,497	43.8	28
Food & Beverage Stores (NAICS 445)	\$254,979,770	\$123,936,603	\$131,043,167	34.6	68
Grocery Stores (NAICS 4451)	\$243,211,816	\$115,388,117	\$127,823,699	35.6	47
Specialty Food Stores (NAICS 4452)	\$4,682,174	\$1,112,750	\$3,569,424	61.6	7
Beer, Wine, and Liquor Stores (NAICS 4453)	\$7,085,780	\$7,435,736	\$-349,956	-2.4	14
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$41,555,954	\$22,278,325	\$19,277,629	30.2	58
Gasoline Stations (NAICS 447/4471)	\$242,476,828	\$168,597,830	\$73,878,998	18.0	73
Clothing and Clothing Accessories Stores (NAICS 448)	\$35,921,075	\$36,332,446	\$-411,371	-0.6	46
Clothing Stores (NAICS 4481)	\$26,639,399	\$33,588,126	\$-6,948,727	-11.5	26
Shoe Stores (NAICS 4482)	\$4,773,689	\$1,544,089	\$3,229,600	51.1	9
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$4,507,987	\$1,200,231	\$3,307,756	57.9	11
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$11,814,006	\$6,148,388	\$5,665,618	31.5	73
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$5,896,107	\$4,748,311	\$1,147,796	10.8	63
Book, Periodical, and Music Stores (NAICS 4512)	\$5,917,899	\$1,400,077	\$4,517,822	61.7	10

**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®



Morrison IL Drivetime  
Morrison, Illinois

## Retail MarketPlace Profile

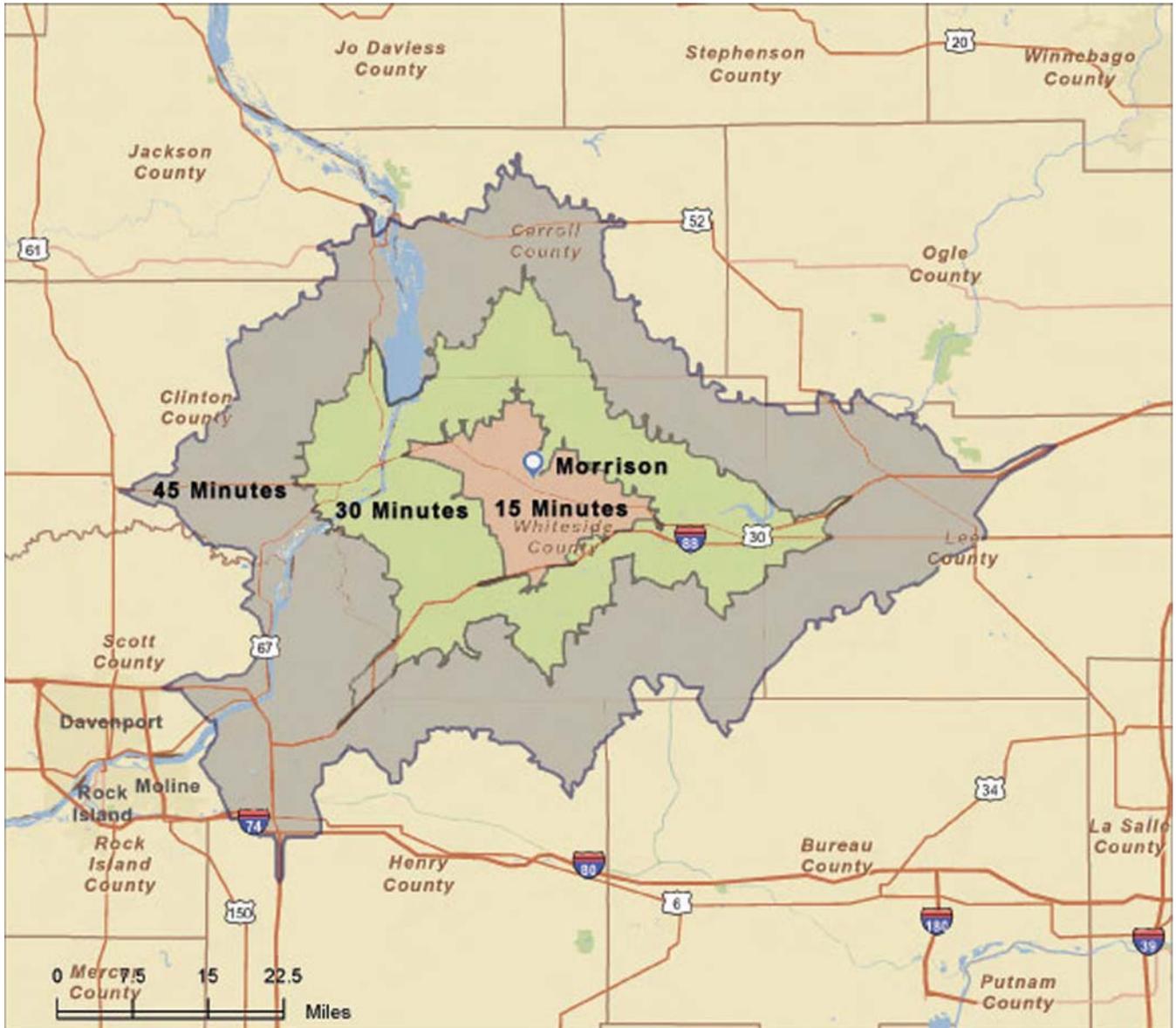
Prepared by: NIU Center for Governmental Studies

Latitude: 41.80913  
Longitude: -89.96443  
Drive Time: 45 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$193,119,219	\$112,664,611	\$80,454,608	26.3	46
Department Stores Excluding Leased Depts.(NAICS 4521)	\$116,331,751	\$66,887,730	\$49,444,021	27.0	20
Other General Merchandise Stores (NAICS 4529)	\$76,787,468	\$45,776,881	\$31,010,587	25.3	26
Miscellaneous Store Retailers (NAICS 453)	\$16,289,205	\$9,302,337	\$6,986,868	27.3	160
Florists (NAICS 4531)	\$2,629,578	\$2,005,155	\$624,423	13.5	27
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$4,154,595	\$2,758,270	\$1,396,325	20.2	49
Used Merchandise Stores (NAICS 4533)	\$2,228,055	\$2,128,279	\$99,776	2.3	42
Other Miscellaneous Store Retailers (NAICS 4539)	\$7,276,977	\$2,410,633	\$4,866,344	50.2	42
Nonstore Retailers (NAICS 454)	\$89,331,455	\$245,279,960	\$-155,948,505	-46.6	21
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$63,179,777	\$233,214,326	\$-170,034,549	-57.4	3
Vending Machine Operators (NAICS 4542)	\$16,291,781	\$7,463,221	\$8,828,560	37.2	9
Direct Selling Establishments (NAICS 4543)	\$9,859,897	\$4,602,413	\$5,257,484	36.4	9
Food Services & Drinking Places (NAICS 722)	\$213,796,195	\$103,572,820	\$110,223,375	34.7	400
Full-Service Restaurants (NAICS 7221)	\$91,181,740	\$34,585,268	\$56,596,472	45.0	183
Limited-Service Eating Places (NAICS 7222)	\$93,189,787	\$45,083,263	\$48,106,524	34.8	86
Special Food Services (NAICS 7223)	\$11,673,088	\$6,119,151	\$5,553,937	31.2	23
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$17,751,580	\$17,785,138	\$-33,558	-0.1	108

**Site Map:** Morrison, Illinois Drive Time Analysis – 15, 30, and 45-Minute Zones





## Tapestry Segmentation Area Profile

Ranked by Households

Morrison IL Drivetime  
 Morrison, IL  
 Drive Time: 15 minutes

Latitude: 41.80913  
 Longitude: -89.96443

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	25. Salt of the Earth	45.3%	45.3%	2.7%	2.7%	1655
2	29. Rustbelt Retirees	27.8%	73.1%	2.1%	4.8%	1343
3	32. Rustbelt Traditions	22.9%	96.0%	2.8%	7.6%	812
4	46. Rooted Rural	2.5%	98.5%	2.4%	10.0%	102
5	18. Cozy and Comfortable	1.6%	100.1%	2.8%	12.8%	57
	<b>Subtotal</b>	<b>100.1%</b>		<b>12.8%</b>		
	<b>Total</b>	<b>100.1%</b>		<b>12.8%</b>		<b>779</b>



## Tapestry Segmentation Area Profile

Ranked by Households

Morrison IL Drivetime  
Morrison, IL  
Drive Time: 30 minutes

Latitude: 41.80913  
Longitude: -89.96443

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	32. Rustbelt Traditions	19.0%	19.0%	2.8%	2.8%	677
2	29. Rustbelt Retirees	16.6%	35.6%	2.1%	4.9%	803
3	53. Home Town	16.3%	51.9%	1.4%	6.3%	1125
4	25. Salt of the Earth	15.2%	67.1%	2.7%	9.0%	555
5	17. Green Acres	4.7%	71.8%	3.2%	12.2%	146
	<b>Subtotal</b>	<b>71.8%</b>		<b>12.2%</b>		
6	48. Great Expectations	4.4%	76.2%	1.7%	13.9%	254
7	50. Heartland Communities	3.9%	80.1%	2.1%	16.0%	186
8	18. Cozy and Comfortable	2.8%	82.9%	2.8%	18.8%	100
9	14. Prosperous Empty Nesters	2.6%	85.5%	1.8%	20.6%	143
10	46. Rooted Rural	2.3%	87.8%	2.4%	23.0%	94
	<b>Subtotal</b>	<b>16.0%</b>		<b>10.8%</b>		
11	30. Retirement Communities	1.8%	89.6%	1.5%	24.5%	126
12	60. City Dimensions	1.6%	91.2%	0.9%	25.4%	179
13	36. Old and Newcomers	1.5%	92.7%	1.9%	27.3%	76
14	65. Social Security Set	1.5%	94.2%	0.6%	27.9%	223
15	33. Midlife Junction	1.3%	95.5%	2.5%	30.4%	54
	<b>Subtotal</b>	<b>7.7%</b>		<b>7.4%</b>		
16	57. Simple Living	1.3%	96.8%	1.4%	31.8%	91
17	37. Prairie Living	1.3%	98.1%	1.0%	32.8%	128
18	42. Southern Satellites	1.1%	99.2%	2.7%	35.5%	40
19	07. Exurbanites	0.8%	100.0%	2.5%	38.0%	34
	<b>Total</b>	<b>100.0%</b>		<b>38.0%</b>		<b>262</b>



## Tapestry Segmentation Area Profile Ranked by Households

Morrison IL Drivetime  
Morrison, IL  
Drive Time: 45 minutes

Latitude: 41.80913  
Longitude: -89.96443

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	32. Rustbelt Traditions	20.4%	20.4%	2.8%	2.8%	726
2	25. Salt of the Earth	16.3%	36.7%	2.7%	5.5%	595
3	53. Home Town	11.8%	48.5%	1.4%	6.9%	812
4	29. Rustbelt Retirees	11.7%	60.2%	2.1%	9.0%	568
5	17. Green Acres	9.0%	69.2%	3.2%	12.2%	278
	<b>Subtotal</b>	<b>69.2%</b>		<b>12.2%</b>		
6	50. Heartland Communities	5.5%	74.7%	2.1%	14.3%	260
7	48. Great Expectations	5.3%	80.0%	1.7%	16.0%	307
8	37. Prairie Living	2.8%	82.8%	1.0%	17.0%	285
9	46. Rooted Rural	2.2%	85.0%	2.4%	19.4%	92
10	57. Simple Living	2.1%	87.1%	1.4%	20.8%	150
	<b>Subtotal</b>	<b>17.9%</b>		<b>8.6%</b>		
11	18. Cozy and Comfortable	1.9%	89.0%	2.8%	23.6%	68
12	26. Midland Crowd	1.8%	90.8%	3.8%	27.4%	48
13	33. Midlife Junction	1.5%	92.3%	2.5%	29.9%	61
14	14. Prosperous Empty Nesters	1.4%	93.7%	1.8%	31.7%	76
15	07. Exurbanites	1.2%	94.9%	2.5%	34.2%	47
	<b>Subtotal</b>	<b>7.8%</b>		<b>13.4%</b>		
16	42. Southern Satellites	1.0%	95.9%	2.7%	36.9%	37
17	30. Retirement Communities	1.0%	96.9%	1.5%	38.4%	67
18	60. City Dimensions	0.8%	97.7%	0.9%	39.3%	96
19	36. Old and Newcomers	0.8%	98.5%	1.9%	41.2%	40
20	65. Social Security Set	0.8%	99.3%	0.6%	41.8%	120
	<b>Subtotal</b>	<b>4.4%</b>		<b>7.6%</b>		
	<b>Total</b>	<b>99.3%</b>		<b>41.8%</b>		<b>236</b>

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## Appendix 2: Business Climate Analysis for Fulton, Illinois

## Local Business Survey Results for Fulton, Illinois

1. Type of Business		
Retail Merchandise	8	44%
Home or Business Services	2	11%
Personal Services	1	6%
Financial Services	4	22%
Primarily Wholesale	1	6%
Manufacturing	1	6%
Agriculture	1	6%
Construction and Trades	0	0%
<b>Total</b>	<b>18</b>	<b>100%</b>
2. Annual Business Volume		
less than \$200,000	8	44%
\$201,000 to \$300,000	0	0%
\$301,000 to \$400,000	1	6%
\$401,000 to \$500,000	3	17%
\$501,000 to \$1 million	0	0%
\$1 million to \$5 million	3	17%
\$5 million to \$10 million	1	6%
Over \$10 million	2	11%
<b>Total</b>	<b>18</b>	<b>100%</b>
3. No. of FTE Employees		
2 or fewer	10	56%
3 to 5	3	17%
6 to 10	0	0%
11 to 15	3	17%
16 to 30	1	6%
31 to 60	0	0%
More than 60	1	6%
<b>Total</b>	<b>18</b>	<b>100%</b>
5. Do you belong to the Fulton Chamber of Commerce?		
yes	16	89%
no	2	11%
not sure	0	0%

## Local Business Survey Results for Fulton, Illinois

6. Approximately how long have you been in business in Fulton?		
2 Years Or Less	3	17%
3 To 5 Years	1	6%
6 To 10 Years	5	28%
More Than 10 Years	9	50%
Total	18	100%
13. Describe the past three years of activity in your business: (check only one)		
Have been in business for less than a year so do not know yet	3	17%
Excellent and stronger than expected	1	6%
About what we expected	7	39%
Average but less than had planned	3	17%
Disappointing but still profitable	1	6%
Business is experiencing financial difficulty	3	17%
Business has not been profitable enough to stay open in future	0	0%
Total	18	100%
14. What are the realistic expectations for your business in the next three years given expectations of an economic recovery? (check only one)		
Higher volume and more profitable than past three years	5	28%
Stable volume and about the same profit	5	28%
Higher volume but less profit because of rising costs	1	6%
Stable volume but less profit because of rising costs	3	17%
Lower volume and shrinking profits	2	11%
Lower volume that could threaten our viability in Fulton	0	0%
Don't know	2	11%
Total	18	100%
15. What do you see as the overall future of Fulton in the next five years? (check only one)		
Very positive with growth in population and business activity	3	17%
Positive but with stable population	8	44%
Positive but with less population	2	11%
Relative overall decline compared with other communities in the area	2	11%
Deteriorating downtown business environment unless actions are taken	2	11%
Don't know or have not really thought about it	1	6%
Total	100%	

## Local Business Survey Results for Fulton, Illinois

16. Rate the significance of the following on your business: (where 1 is not important and 5 is very important) (check only one for each item)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	<i>Not important</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Very important</i>
Competition from discount stores	9	2	4	1	2
	50%	11%	22%	6%	11%
Competition from regional shopping centers	12	0	4	1	1
	67%	0%	22%	6%	6%
Slow or declining population in area	2	3	5	4	4
	11%	17%	28%	22%	22%
Aging population less interested in products	3	2	3	7	3
	17%	11%	17%	39%	17%
More people working/shopping out of town	5	1	3	7	2
	28%	6%	17%	39%	11%
People buying on-line through Internet	5	0	5	5	3
	28%	0%	28%	28%	17%
Increase in unemployment means less income	2	2	4	5	4
	12%	12%	24%	29%	24%
Low paying jobs in area	1	2	6	6	2
	6%	12%	35%	35%	12%
Loss of youth after graduation	1	1	5	6	4
	6%	6%	29%	35%	24%
Merchandise becoming obsolete	9	3	2	2	1
	53%	18%	12%	12%	6%
Growth in non-retail downtown erodes customer base	4	5	5	3	1
	22%	28%	28%	17%	6%
Poor or inadequate parking facilities	11	2	3	2	0
	61%	11%	17%	11%	0%
Decaying infrastructure downtown	6	5	5	2	0
	33%	28%	28%	11%	0%
Insufficient daytime traffic downtown	5	4	6	3	0
	28%	22%	33%	17%	0%

## Local Business Survey Results for Fulton, Illinois

20. Rate the quality of available local work force (1 is poor; 5 is excellent) (check only one for each item)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Poor	2	3	4	Excellent
Appropriate technical skills	1 6%	2 12%	10 59%	2 12%	2 12%
Ability to solve problems on the job	1 6%	1 6%	11 65%	2 12%	2 12%
Communication skills and dealing with customers	1 6%	2 12%	9 53%	2 12%	3 18%
Customer Service skills	1 6%	3 18%	6 35%	4 24%	3 18%
Reliability in coming to work daily, taking responsibility etc.	0 0%	3 18%	6 35%	5 29%	3 18%
Ability to get along with coworkers and supervisors	0 0%	1 6%	10 59%	4 24%	2 12%
Personal appearance and work attitudes	0 0%	0 0%	7 44%	7 44%	2 12%
Adequate educational attainment levels	0 0%	3 20%	5 33%	5 33%	2 13%
Understanding of the city or region to give directions	1 6%	2 12%	5 31%	7 44%	1 6%
Lack of leadership skills	1 6%	2 12%	10 62%	2 12%	1 6%
Knowledge and skills in working with computers	0 0%	3 18%	11 65%	1 6%	2 12%

23. If training sessions were provided, would you send your employees?		
Yes	10	56%
No	8	44%
Total	18	100%

## Local Business Survey Results for Fulton, Illinois

24. If your current employees need training, what topics or skills are needed? (check all that apply)		
Basic math	2	12%
Reading and writing	0	0%
Interpersonal communications	8	50%
Basic accounting	1	6%
Financial management	0	0%
Record keeping	3	19%
Inventory control	3	19%
Business planning	1	6%
Employee management	2	12%
Sales	6	38%
Marketing	7	44%
Customer service	12	75%
Word-processing	4	25%
Spreadsheets	1	6%
Computer-aided design	2	12%
Graphic design and layout	2	12%
Database management	3	19%
Computer system installation and maintenance	3	19%
Other skills	1	6%

26. Rate the following reasons for why you chose to locate your business in Fulton?: (where 1 is not important and 5 is very important) (check only one for each item) Social Infrastructure					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	<i>Not important</i>	2	3	4	<i>Very important</i>
Availability of quality healthcare	9 50%	4 22%	3 17%	0 0%	2 11%
Safety of Investment (police, fire, emergency services)	6 33%	3 17%	7 39%	1 6%	1 6%
Quality of school systems	6 35%	2 12%	4 24%	3 18%	2 12%
Parks, recreation, and cultural activities	5 28%	4 22%	5 28%	2 11%	2 11%
Availability, affordability, and quality of housing	5 28%	1 6%	5 28%	7 39%	0 0%
Quality of college/university nearby	9 50%	3 17%	6 33%	0 0%	0 0%
Family ties	4 22%	1 6%	3 17%	3 17%	7 39%

## Local Business Survey Results for Fulton, Illinois

28. Economic Development Infrastructure					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Not important	2	3	4	Very important
Low cost of living	2 11%	3 17%	8 44%	5 28%	0 0%
Quality of public utilities (electricity and gas)	1 6%	4 22%	9 50%	3 17%	1 6%
Availability of water and waste management	1 6%	4 22%	9 50%	3 17%	1 6%
Telecommunications	1 6%	4 24%	9 53%	2 12%	1 6%
Availability of commercial buildings	1 6%	3 19%	4 25%	7 44%	1 6%
Rental cost of buildings/facilities	3 18%	1 6%	7 41%	3 18%	3 18%
Lack of governmental "red tape"	1 6%	2 11%	5 28%	6 33%	4 22%
Active support by city government	2 11%	1 6%	5 28%	7 39%	3 17%
Active support by county government	4 22%	2 11%	8 44%	2 11%	2 11%
Tax rates on businesses	2 12%	4 24%	5 29%	4 24%	2 12%
First rate scientific community in area	8 44%	2 11%	7 39%	1 6%	0 0%
Availability of fully developed publically owned sites	5 28%	0 0%	11 61%	2 11%	0 0%
Congeniality with other businesses	2 11%	0 0%	6 33%	5 28%	5 28%

## Local Business Survey Results for Fulton, Illinois

30. Rate the importance of the following assistance to your business (where 1 is not important and 5 is very important) (check only one for each)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Not important	2	3	4	Very important
Low cost loan to expand business	7 39%	2 11%	3 17%	2 11%	4 22%
Technical assistance with remodeling or redesigning space	7 39%	3 17%	6 33%	1 6%	1 6%
Information to help with marketing and reaching new customers	1 6%	1 6%	5 28%	8 44%	3 17%
Technical assistance in using Internet to market business	1 6%	5 28%	5 28%	2 11%	5 28%
Support to upgrade employee skills	7 39%	2 11%	4 22%	3 17%	2 11%
Information to help expand customer base	3 17%	2 11%	4 22%	3 17%	6 33%
Overall marketing study for city	4 22%	4 22%	5 28%	2 11%	3 17%
Revitalization plan for the downtown	2 11%	3 17%	8 44%	1 6%	4 22%
Better public transportation system for elderly	7 41%	4 24%	4 24%	0 0%	2 12%
Assistance with employee recruitment	6 33%	3 17%	7 39%	1 6%	1 6%

34. Are you considering an expansion of your business in the next 3-5 years?		
Yes	5	28%
No	13	72%
Total	18	100%

35. If so, will it be:		
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Yes	No
In Fulton	3 43%	4 57%
Elsewhere in Whiteside County	2 40%	3 60%
Outside of Whiteside County	1 20%	4 80%

## Local Business Survey Results for Fulton, Illinois

36. Would you consider starting another business in the Fulton Area?		
Yes	5	28%
No	13	72%
Total	18	100%

37. If yes, what help would you need? (check all that apply)		
Access to a short-term loan	4	67%
An investor as a business partner	1	17%
Information or research on trends in the industry	2	33%
A data base of potential customers in area	3	50%
Help in preparing a business plan	1	17%
Guidance from other business owners about their experiences	0	0%
A feasibility study for the proposed business	3	50%
Access to industry trade literature	1	17%
Training on computerized business management skills	3	50%
Information about potential labor pool	0	0%
Help with business hiring procedures and personnel management	0	0%
Other, specify	0	0%

43. Do you plan to retire or leave Fulton in the next five years that will involve discontinuing or leaving your business?		
Yes	4	22%
No	14	78%
Total	18	100%

44. If yes,		
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Yes	No
Do you have a succession plan for the business?	5 62%	3 38%
Have you identified a potential buyer?	3 38%	5 62%
Do you have an estimate of the business's value?	4 50%	4 50%
Do you intend to just close the business?	2 25%	6 75%
Would you like additional information on succession?	2 25%	6 75%
Could the Fulton chamber of commerce help?	0 0%	8 100%

## Local Business Survey Results for Fulton, Illinois

47. What can be done to improve the marketing efforts in the region (Fulton, Prophetstown, Morrison)? (check all that apply)		
Create a regional marketing plan and regional brand	8	53%
Design a Regional Web site identifying available sites, regional profiles, county profiles, etc.	6	40%
Identify possible business opportunities or areas of development unique to the region	8	53%
Link your business to others in the region with complementary products, services, or marketing needs	7	47%
Implement cost sharing for printing services, billboards, Internet marketing, "sell the region" trips, etc.	9	60%
Do not think regional marketing is important	1	7%
Other, please specify	2	13%



Fulton Drivetime  
Fulton, Illinois

## Retail MarketPlace Profile

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 15 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	35,318
2009 Households	14,757
2009 Median Disposable Income	\$36,567
2009 Per Capita Income	\$23,125

### 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)	\$313,577,292	\$254,127,141	\$59,450,151	10.5	307
Total Retail Trade (NAICS 44-45)	\$270,136,048	\$237,740,496	\$32,395,552	6.4	212
Total Food & Drink (NAICS 722)	\$43,441,244	\$16,386,645	\$27,054,599	45.2	95

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$63,227,499	\$13,708,072	\$49,519,427	64.4	33
Automobile Dealers (NAICS 4411)	\$53,861,208	\$11,142,108	\$42,719,100	65.7	15
Other Motor Vehicle Dealers (NAICS 4412)	\$4,918,541	\$1,273,630	\$3,644,911	58.9	5
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$4,447,750	\$1,292,334	\$3,155,416	55.0	13
Furniture & Home Furnishings Stores (NAICS 442)	\$9,326,199	\$7,526,178	\$1,800,021	10.7	12
Furniture Stores (NAICS 4421)	\$6,815,123	\$5,578,071	\$1,237,052	10.0	6
Home Furnishings Stores (NAICS 4422)	\$2,511,076	\$1,948,107	\$562,969	12.6	6
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$3,721,002	\$616,021	\$3,104,981	71.6	8
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$12,011,838	\$4,870,488	\$7,141,350	42.3	19
Building Material and Supplies Dealers (NAICS 4441)	\$8,811,393	\$4,770,015	\$4,041,378	29.8	17
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$3,200,445	\$100,473	\$3,099,972	93.9	2
Food & Beverage Stores (NAICS 445)	\$48,412,494	\$16,392,093	\$32,020,401	49.4	11
Grocery Stores (NAICS 4451)	\$47,412,621	\$14,467,309	\$32,945,312	53.2	8
Specialty Food Stores (NAICS 4452)	\$462,213	\$573,199	-\$110,986	-10.7	2
Beer, Wine, and Liquor Stores (NAICS 4453)	\$537,660	\$1,351,585	-\$813,925	-43.1	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$6,362,689	\$2,765,222	\$3,597,467	39.4	15
Gasoline Stations (NAICS 447/4471)	\$53,296,119	\$25,736,746	\$27,559,373	34.9	15
Clothing and Clothing Accessories Stores (NAICS 448)	\$6,746,178	\$1,292,243	\$5,453,935	67.8	14
Clothing Stores (NAICS 4481)	\$5,595,994	\$776,142	\$4,819,852	75.6	8
Shoe Stores (NAICS 4482)	\$889,962	\$226,998	\$662,964	59.4	3
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$260,222	\$289,103	-\$28,881	-5.3	3
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$856,523	\$1,095,861	-\$239,338	-12.3	22
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$574,217	\$834,458	-\$260,241	-18.5	18
Book, Periodical, and Music Stores (NAICS 4512)	\$282,306	\$261,403	\$20,903	3.8	4

**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

Fulton Drivetime  
Fulton, Illinois

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 15 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$32,069,002	\$16,838,576	\$15,230,426	31.1	11
Department Stores Excluding Leased Depts. (NAICS 4521)	\$19,010,051	\$7,080,584	\$11,929,467	45.7	5
Other General Merchandise Stores (NAICS 4529)	\$13,058,951	\$9,757,992	\$3,300,959	14.5	6
Miscellaneous Store Retailers (NAICS 453)	\$1,872,842	\$1,925,121	\$-52,279	-1.4	48
Florists (NAICS 4531)	\$372,317	\$169,317	\$203,000	37.5	7
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$358,249	\$683,159	\$-324,910	-31.2	15
Used Merchandise Stores (NAICS 4533)	\$193,351	\$486,607	\$-293,256	-43.1	15
Other Miscellaneous Store Retailers (NAICS 4539)	\$948,925	\$586,038	\$362,887	23.6	11
Nonstore Retailers (NAICS 454)	\$32,233,663	\$144,973,875	\$-112,740,212	-63.6	4
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$28,046,119	\$143,858,378	\$-115,812,259	-67.4	2
Vending Machine Operators (NAICS 4542)	\$1,467,035	\$126,882	\$1,340,153	84.1	1
Direct Selling Establishments (NAICS 4543)	\$2,720,509	\$988,615	\$1,731,894	46.7	1
Food Services & Drinking Places (NAICS 722)	\$43,441,244	\$16,386,645	\$27,054,599	45.2	95
Full-Service Restaurants (NAICS 7221)	\$16,729,564	\$4,940,340	\$11,789,224	54.4	45
Limited-Service Eating Places (NAICS 7222)	\$21,742,277	\$9,230,003	\$12,512,274	40.4	24
Special Food Services (NAICS 7223)	\$643,947	\$75,980	\$567,967	78.9	2
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$4,325,456	\$2,140,322	\$2,185,134	33.8	24



Fulton Drivetime  
Fulton, Illinois

## Retail MarketPlace Profile

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 30 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	53,567
2009 Households	22,197
2009 Median Disposable Income	\$38,079
2009 Per Capita Income	\$23,900

### 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)	\$493,378,992	\$303,298,304	\$190,080,688	23.9	418
Total Retail Trade (NAICS 44-45)	\$425,819,254	\$280,808,231	\$145,011,023	20.5	283
Total Food & Drink (NAICS 722)	\$67,559,738	\$22,490,073	\$45,069,665	50.0	135

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$100,479,571	\$24,913,163	\$75,566,408	60.3	48
Automobile Dealers (NAICS 4411)	\$85,215,180	\$18,105,524	\$67,109,656	65.0	24
Other Motor Vehicle Dealers (NAICS 4412)	\$8,309,131	\$4,938,654	\$3,370,477	25.4	8
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$6,955,260	\$1,868,985	\$5,086,275	57.6	16
Furniture & Home Furnishings Stores (NAICS 442)	\$14,057,590	\$8,254,122	\$5,803,468	26.0	14
Furniture Stores (NAICS 4421)	\$10,114,206	\$5,936,888	\$4,177,318	26.0	7
Home Furnishings Stores (NAICS 4422)	\$3,943,384	\$2,317,234	\$1,626,150	26.0	7
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$6,317,564	\$755,883	\$5,561,681	78.6	10
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$18,725,925	\$8,117,692	\$10,608,233	39.5	33
Building Material and Supplies Dealers (NAICS 4441)	\$13,998,190	\$5,573,295	\$8,424,895	43.0	23
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$4,727,735	\$2,544,397	\$2,183,338	30.0	10
Food & Beverage Stores (NAICS 445)	\$77,769,030	\$18,364,078	\$59,404,952	61.8	15
Grocery Stores (NAICS 4451)	\$75,441,574	\$16,256,802	\$59,184,772	64.5	10
Specialty Food Stores (NAICS 4452)	\$989,298	\$755,691	\$233,607	13.4	4
Beer, Wine, and Liquor Stores (NAICS 4453)	\$1,338,158	\$1,351,585	\$-13,427	-0.5	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$10,099,362	\$3,488,395	\$6,610,967	48.7	17
Gasoline Stations (NAICS 447/4471)	\$82,230,213	\$39,820,693	\$42,409,520	34.7	19
Clothing and Clothing Accessories Stores (NAICS 448)	\$10,594,842	\$1,481,731	\$9,113,111	75.5	15
Clothing Stores (NAICS 4481)	\$8,631,371	\$776,142	\$7,855,229	83.5	8
Shoe Stores (NAICS 4482)	\$1,341,918	\$226,998	\$1,114,920	71.1	3
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$621,553	\$478,591	\$142,962	13.0	4
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$1,798,863	\$1,609,109	\$189,754	5.6	31
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$1,078,396	\$1,178,755	\$-100,359	-4.4	26
Book, Periodical, and Music Stores (NAICS 4512)	\$720,467	\$430,354	\$290,113	25.2	5

**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

Fulton Drivetime  
Fulton, Illinois

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 30 Minutes

Industry Group	Site Type: Drive Time				
	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$56,586,946	\$21,877,533	\$34,709,413	44.2	15
Department Stores Excluding Leased Depts.(NAICS 4521)	\$32,303,496	\$7,129,404	\$25,174,092	63.8	6
Other General Merchandise Stores (NAICS 4529)	\$24,283,450	\$14,748,129	\$9,535,321	24.4	9
Miscellaneous Store Retailers (NAICS 453)	\$3,433,078	\$2,431,472	\$1,001,606	17.1	59
Florists (NAICS 4531)	\$674,900	\$283,314	\$391,586	40.9	9
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$730,754	\$824,237	\$-93,483	-6.0	19
Used Merchandise Stores (NAICS 4533)	\$438,460	\$579,420	\$-140,960	-13.8	17
Other Miscellaneous Store Retailers (NAICS 4539)	\$1,588,964	\$744,501	\$844,463	36.2	14
Nonstore Retailers (NAICS 454)	\$43,726,270	\$149,694,360	\$-105,968,090	-54.8	7
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$36,979,609	\$143,858,378	\$-106,878,769	-59.1	2
Vending Machine Operators (NAICS 4542)	\$2,775,018	\$4,847,367	\$-2,072,349	-27.2	4
Direct Selling Establishments (NAICS 4543)	\$3,971,643	\$988,615	\$2,983,028	60.1	1
Food Services & Drinking Places (NAICS 722)	\$67,559,738	\$22,490,073	\$45,069,665	50.0	135
Full-Service Restaurants (NAICS 7221)	\$26,228,318	\$7,021,528	\$19,206,790	57.8	62
Limited-Service Eating Places (NAICS 7222)	\$33,484,074	\$10,932,305	\$22,551,769	50.8	30
Special Food Services (NAICS 7223)	\$1,467,858	\$953,533	\$514,325	21.2	5
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$6,379,488	\$3,582,707	\$2,796,781	28.1	38



Fulton Drivetime  
Fulton, Illinois

## Retail MarketPlace Profile

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 45 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	130,941
2009 Households	52,960
2009 Median Disposable Income	\$39,767
2009 Per Capita Income	\$24,353

### 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)	\$1,229,055,669	\$882,187,548	\$346,868,121	16.4	1,064
Total Retail Trade (NAICS 44-45)	\$1,059,682,785	\$806,303,971	\$253,378,814	13.6	716
Total Food & Drink (NAICS 722)	\$169,372,884	\$75,883,577	\$93,489,307	38.1	348

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$252,851,590	\$104,691,704	\$148,159,886	41.4	109
Automobile Dealers (NAICS 4411)	\$214,618,191	\$83,977,831	\$130,640,360	43.8	53
Other Motor Vehicle Dealers (NAICS 4412)	\$21,669,618	\$14,430,260	\$7,239,358	20.1	22
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$16,563,781	\$6,283,613	\$10,280,168	45.0	34
Furniture & Home Furnishings Stores (NAICS 442)	\$32,687,148	\$13,655,445	\$19,031,703	41.1	38
Furniture Stores (NAICS 4421)	\$22,729,549	\$9,037,863	\$13,691,686	43.1	17
Home Furnishings Stores (NAICS 4422)	\$9,957,599	\$4,617,582	\$5,340,017	36.6	21
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$19,051,501	\$5,007,796	\$14,043,705	58.4	34
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$45,360,111	\$19,156,261	\$26,203,850	40.6	87
Building Material and Supplies Dealers (NAICS 4441)	\$35,658,085	\$12,082,819	\$23,575,266	49.4	59
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$9,702,026	\$7,073,442	\$2,628,584	15.7	28
Food & Beverage Stores (NAICS 445)	\$200,378,208	\$86,107,239	\$114,270,969	39.9	55
Grocery Stores (NAICS 4451)	\$191,324,138	\$75,309,723	\$116,014,415	43.5	35
Specialty Food Stores (NAICS 4452)	\$3,751,825	\$1,200,264	\$2,551,561	51.5	8
Beer, Wine, and Liquor Stores (NAICS 4453)	\$5,302,245	\$9,597,252	\$-4,295,007	-28.8	12
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$31,197,383	\$11,089,492	\$20,107,891	47.6	45
Gasoline Stations (NAICS 447/4471)	\$197,005,260	\$150,746,554	\$46,258,706	13.3	63
Clothing and Clothing Accessories Stores (NAICS 448)	\$29,246,360	\$5,045,577	\$24,200,783	70.6	35
Clothing Stores (NAICS 4481)	\$22,968,479	\$2,929,956	\$20,038,523	77.4	20
Shoe Stores (NAICS 4482)	\$3,307,675	\$877,046	\$2,430,629	58.1	5
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$2,970,206	\$1,238,575	\$1,731,631	41.1	10
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$7,945,933	\$3,674,221	\$4,271,712	36.8	55
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$4,204,768	\$2,520,758	\$1,684,010	25.0	47
Book, Periodical, and Music Stores (NAICS 4512)	\$3,741,165	\$1,153,463	\$2,587,702	52.9	8

**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®



Fulton Drivetime  
Fulton, Illinois

## Retail MarketPlace Profile

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 45 Minutes

### Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$160,484,785	\$60,795,658	\$99,689,127	45.1	34
Department Stores Excluding Leased Depts.(NAICS 4521)	\$92,661,461	\$26,384,229	\$66,277,232	55.7	13
Other General Merchandise Stores (NAICS 4529)	\$67,823,324	\$34,411,429	\$33,411,895	32.7	21
Miscellaneous Store Retailers (NAICS 453)	\$11,969,591	\$7,806,617	\$4,162,974	21.1	142
Florists (NAICS 4531)	\$1,946,296	\$1,412,326	\$533,970	15.9	22
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$3,253,195	\$2,394,033	\$859,162	15.2	47
Used Merchandise Stores (NAICS 4533)	\$1,564,703	\$2,091,104	\$-526,401	-14.4	38
Other Miscellaneous Store Retailers (NAICS 4539)	\$5,205,397	\$1,909,154	\$3,296,243	46.3	35
Nonstore Retailers (NAICS 454)	\$71,504,915	\$338,527,407	\$-267,022,492	-65.1	19
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$55,016,410	\$329,611,444	\$-274,595,034	-71.4	5
Vending Machine Operators (NAICS 4542)	\$8,906,008	\$5,220,469	\$3,685,539	26.1	7
Direct Selling Establishments (NAICS 4543)	\$7,582,497	\$3,695,494	\$3,887,003	34.5	7
Food Services & Drinking Places (NAICS 722)	\$169,372,884	\$75,883,577	\$93,489,307	38.1	348
Full-Service Restaurants (NAICS 7221)	\$67,308,745	\$28,424,104	\$38,884,641	40.6	161
Limited-Service Eating Places (NAICS 7222)	\$78,786,506	\$30,719,179	\$48,067,327	43.9	72
Special Food Services (NAICS 7223)	\$8,749,272	\$5,236,197	\$3,513,075	25.1	20
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$14,528,361	\$11,504,097	\$3,024,264	11.6	95

**Site Map:** Fulton, Illinois Drive Time Analysis – 15, 30, and 45-Minute Zones





## Tapestry Segmentation Area Profile

Ranked by Households

Fulton Drivetime  
Fulton, Illinois

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 15 Minutes

Site Type: Drive Time

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	53. Home Town	29.3%	29.3%	1.5%	1.5%	2008
2	32. Rustbelt Traditions	13.9%	43.2%	2.8%	4.3%	492
3	29. Rustbelt Retirees	13.7%	56.9%	2.1%	6.4%	657
4	25. Salt of the Earth	11.0%	67.9%	2.8%	9.2%	398
5	14. Prosperous Empty Nesters	6.3%	74.2%	1.8%	11.0%	345
	<b>Subtotal</b>	<b>74.2%</b>		<b>11.0%</b>		
6	50. Heartland Communities	5.6%	79.8%	2.1%	13.1%	264
7	17. Green Acres	4.2%	84.0%	3.2%	16.3%	131
8	33. Midlife Junction	3.6%	87.6%	2.5%	18.8%	145
9	65. Social Security Set	3.4%	91.0%	0.6%	19.4%	522
10	42. Southern Satellites	2.7%	93.7%	2.7%	22.1%	100
	<b>Subtotal</b>	<b>19.5%</b>		<b>11.1%</b>		
11	18. Cozy and Comfortable	2.5%	96.2%	2.8%	24.9%	88
12	30. Retirement Communities	2.1%	98.3%	1.5%	26.4%	146
13	37. Prairie Living	1.7%	100.0%	1.0%	27.4%	169
	<b>Total</b>	<b>100.0%</b>		<b>27.4%</b>		<b>364</b>



## Tapestry Segmentation Area Profile

### Ranked by Households

Fulton Drivetime  
Fulton, Illinois

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 30 Minutes

Site Type: Drive Time

#### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	53. Home Town	20.8%	20.8%	1.5%	1.5%	1428
2	25. Salt of the Earth	19.5%	40.3%	2.8%	4.3%	706
3	29. Rustbelt Retirees	15.3%	55.6%	2.1%	6.4%	737
4	32. Rustbelt Traditions	14.8%	70.4%	2.8%	9.2%	523
5	17. Green Acres	4.3%	74.7%	3.2%	12.4%	134
	<b>Subtotal</b>	<b>74.7%</b>		<b>12.4%</b>		
6	14. Prosperous Empty Nesters	4.2%	78.9%	1.8%	14.2%	229
7	37. Prairie Living	4.1%	83.0%	1.0%	15.2%	411
8	50. Heartland Communities	3.8%	86.8%	2.1%	17.3%	175
9	33. Midlife Junction	2.4%	89.2%	2.5%	19.8%	96
10	65. Social Security Set	2.2%	91.4%	0.6%	20.4%	347
	<b>Subtotal</b>	<b>16.7%</b>		<b>8.0%</b>		
11	46. Rooted Rural	1.9%	93.3%	2.4%	22.8%	79
12	42. Southern Satellites	1.8%	95.1%	2.7%	25.5%	66
13	26. Midland Crowd	1.8%	96.9%	3.8%	29.3%	47
14	18. Cozy and Comfortable	1.7%	98.6%	2.8%	32.1%	59
15	30. Retirement Communities	1.4%	100.0%	1.5%	33.6%	97
	<b>Subtotal</b>	<b>8.6%</b>		<b>13.2%</b>		
	<b>Total</b>	<b>100.0%</b>		<b>33.6%</b>		<b>297</b>



## Tapestry Segmentation Area Profile

### Ranked by Households

Fulton Drivetime  
Fulton, Illinois

Latitude: 41.86371  
Longitude: -90.16291  
Drive Time: 45 Minutes

Site Type: Drive Time

#### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	25. Salt of the Earth	19.8%	19.8%	2.8%	2.8%	717
2	32. Rustbelt Traditions	14.7%	34.5%	2.8%	5.6%	519
3	29. Rustbelt Retirees	11.7%	46.2%	2.1%	7.7%	563
4	53. Home Town	11.5%	57.7%	1.5%	9.2%	792
5	17. Green Acres	8.5%	66.2%	3.2%	12.4%	267
	<b>Subtotal</b>	<b>66.2%</b>		<b>12.4%</b>		
6	50. Heartland Communities	4.7%	70.9%	2.1%	14.5%	217
7	37. Prairie Living	4.6%	75.5%	1.0%	15.5%	453
8	48. Great Expectations	3.8%	79.3%	1.7%	17.2%	217
9	33. Midlife Junction	3.0%	82.3%	2.5%	19.7%	120
10	19. Milk and Cookies	2.3%	84.6%	2.0%	21.7%	119
	<b>Subtotal</b>	<b>18.4%</b>		<b>9.3%</b>		
11	46. Rooted Rural	2.3%	86.9%	2.4%	24.1%	95
12	18. Cozy and Comfortable	1.9%	88.8%	2.8%	26.9%	68
13	14. Prosperous Empty Nesters	1.8%	90.6%	1.8%	28.7%	96
14	24. Main Street, USA	1.5%	92.1%	2.6%	31.3%	58
15	57. Simple Living	1.4%	93.5%	1.4%	32.7%	99
	<b>Subtotal</b>	<b>8.9%</b>		<b>11.0%</b>		
16	30. Retirement Communities	1.2%	94.7%	1.5%	34.2%	85
17	60. City Dimensions	1.0%	95.7%	0.9%	35.1%	121
18	36. Old and Newcomers	1.0%	96.7%	1.9%	37.0%	51
19	65. Social Security Set	0.9%	97.6%	0.6%	37.6%	146
20	07. Exurbanites	0.9%	98.5%	2.5%	40.1%	34
	<b>Subtotal</b>	<b>5.0%</b>		<b>7.4%</b>		
	<b>Total</b>	<b>98.5%</b>		<b>40.1%</b>		<b>245</b>

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## Appendix 3: Business Climate Analysis for Prophetstown, Illinois

## Local Business Survey Results for Prophetstown, Illinois

1. Type of Business		
Retail Merchandise	7	37%
Home or Business Services	2	11%
Personal Services	3	16%
Financial Services	3	16%
Primarily Wholesale	0	0%
Manufacturing	2	11%
Agriculture	1	5%
Construction and Trades	1	5%
<b>Total</b>	<b>19</b>	<b>100%</b>

2. Annual Business Volume		
less than \$200,000	10	53%
\$201,000 to \$300,000	0	0%
\$301,000 to \$400,000	0	0%
\$401,000 to \$500,000	0	0%
\$501,000 to \$1 million	1	5%
\$1 million to \$5 million	5	26%
\$5 million to \$10 million	2	11%
Over \$10 million	1	5%
<b>Total</b>	<b>19</b>	<b>100%</b>

3. No. of FTE Employees		
2 or fewer	7	35%
3 to 5	4	20%
6 to 10	5	25%
11 to 15	0	0%
16 to 30	1	5%
31 to 60	2	10%
More than 60	1	5%
<b>Total</b>	<b>20</b>	<b>100%</b>

5. Do you belong to the Prophetstown-Lyndon Chamber of Commerce?		
yes	9	45%
no	9	45%
not sure	2	10%
<b>Total</b>	<b>20</b>	<b>100%</b>

## Local Business Survey Results for Prophetstown, Illinois

6. Are you a member of the Prophetstown Main Street Program?		
Yes	14	70%
No	6	30%
Not Sure	0	0%
Total	20	100%

13. Do you operate any other businesses in Whiteside County?		
Yes	5	25%
No	15	75%
Total	20	100%

14. Describe the past three years of activity in your business: (check only one)		
Have been in business for less than a year so do not know yet	0	0%
Excellent and stronger than expected	3	15%
About what we expected	5	25%
Average but less than had planned	3	15%
Disappointing but still profitable	5	25%
Business is experiencing financial difficulty	4	20%
Business has not been profitable enough to stay open in future	0	0%
Total	20	100%

15. What are the realistic expectations for your business in the next three years given expectations of an economic recovery? (check only one)		
Higher volume and more profitable than past three years	6	30%
Stable volume and about the same profit	6	30%
Higher volume but less profit because of rising costs	2	10%
Stable volume but less profit because of rising costs	0	0%
Lower volume and shrinking profits	4	20%
Lower volume that could threaten our viability in Prophetstown	0	0%
Don't know	2	10%
Total	20	100%

16. What do you see as the overall future of Prophetstown in the next five years? (check only one)		
Very positive with growth in population and business activity	0	0%
Positive but with stable population	10	50%
Positive but with less population	2	10%
Relative overall decline compared with other communities in the area	3	15%
Deteriorating downtown business environment unless actions are taken	3	15%
Don't know or have not really thought about it	2	10%
Total	20	100%

## Local Business Survey Results for Prophetstown, Illinois

21. Rate the quality of available local work force (1 is poor; 5 is excellent) (check only one for each item)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Poor	2	3	4	Excellent
Appropriate technical skills	2 11%	1 6%	9 50%	3 17%	3 17%
Ability to solve problems on the job	2 11%	0 0%	10 56%	2 11%	4 22%
Communication skills and dealing with customers	1 6%	1 6%	10 56%	2 11%	4 22%
Customer Service skills	1 6%	0 0%	10 59%	3 18%	3 18%
Reliability in coming to work daily, taking responsibility etc.	3 17%	2 11%	4 22%	4 22%	5 28%
Ability to get along with coworkers and supervisors	2 12%	0 0%	5 29%	6 35%	4 24%
Personal appearance and work attitudes	1 6%	1 6%	6 35%	5 29%	4 24%
Adequate educational attainment levels	1 6%	1 6%	7 41%	5 29%	3 18%
Understanding of the city or region to give directions	2 11%	1 6%	6 33%	5 28%	4 22%

24. If training sessions were provided, would you send your employees?		
Yes	10	56%
No	8	44%
Total	18	100%

## Local Business Survey Results for Prophetstown, Illinois

25. If your current employees need training, what topics or skills are needed? (Check all that apply)		
Basic math	3	23%
Reading and writing	2	15%
Interpersonal communications	5	38%
Basic accounting	3	23%
Financial management	1	8%
Record keeping	4	31%
Inventory control	2	15%
Business planning	1	8%
Employee management	4	31%
Sales	5	38%
Marketing	4	31%
Customer service	6	46%
Word-processing	1	8%
Spreadsheets	0	0%
Computer-aided design	1	8%
Graphic design and layout	1	8%
Database management	1	8%
Computer system installation and maintenance	3	23%
Other skills	4	31%

27. Rate the following reasons for why you chose to locate your business in Prophetstown?: (where 1 is not important and 5 is very important) (check only one for each item) Social Infrastructure					
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Not important	2	3	4	Very important
Availability of quality healthcare	5 36%	2 14%	6 43%	0 0%	1 7%
Safety of Investment (police, fire, emergency services)	4 29%	2 14%	4 29%	1 7%	3 21%
Quality of school systems	4 29%	2 14%	3 21%	2 14%	3 21%
Parks, recreation, and cultural activities	4 29%	2 14%	6 43%	0 0%	2 14%
Availability, affordability, and quality of housing	2 14%	0 0%	7 50%	0 0%	5 36%
Quality of college/university nearby	6 43%	3 21%	4 29%	0 0%	1 7%
Family ties	3 23%	1 8%	3 23%	1 8%	5 38%

## Local Business Survey Results for Prophetstown, Illinois

29. Economic Development Infrastructure					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	<i>Not important</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Very important</i>
Low cost of living	1	1	6	5	3
	6%	6%	38%	31%	19%
Quality of public utilities (electricity and gas)	1	0	6	3	6
	6%	0%	38%	19%	38%
Availability of water and waste management	2	0	7	2	5
	12%	0%	44%	12%	31%
Telecommunications	2	0	7	3	4
	12%	0%	44%	19%	25%
Availability of commercial buildings	2	1	5	5	2
	13%	7%	33%	33%	13%
Rental cost of buildings/facilities	3	1	6	2	3
	20%	7%	40%	13%	20%
Lack of governmental "red tape"	1	0	7	3	4
	7%	0%	47%	20%	27%
Active support by city government	1	0	5	3	6
	7%	0%	33%	20%	40%
Active support by county government	1	0	6	4	4
	7%	0%	40%	27%	27%
Tax rates on businesses	0	0	6	4	6
	0%	0%	38%	25%	38%
First rate scientific community in area	4	3	5	1	1
	29%	21%	36%	7%	7%
Availability of fully developed publically owned sites	4	3	5	1	1
	29%	21%	36%	7%	7%
Congeniality with other businesses	1	1	4	6	3
	7%	7%	27%	40%	20%

## Local Business Survey Results for Prophetstown, Illinois

31. Rate the importance of the following assistance to your business (where 1 is not important and 5 is very important) (check only one for each)					
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Not important	2	3	4	Very important
Low cost loan to expand business	7 41%	1 6%	1 6%	3 18%	5 29%
Technical assistance with remodeling or redesigning space	5 31%	4 25%	3 19%	2 12%	2 12%
Information to help with marketing and reaching new customers	2 12%	3 19%	6 38%	2 12%	3 19%
Technical assistance in using Internet to market business	4 27%	3 20%	2 13%	4 27%	2 13%
Support to upgrade employee skills	3 20%	4 27%	3 20%	3 20%	2 13%
Information to help expand customer base	4 24%	2 12%	4 24%	3 18%	4 24%
Overall marketing study for city	6 38%	5 31%	3 19%	0 0%	2 12%
Revitalization plan for the downtown	7 41%	5 29%	1 6%	1 6%	3 18%
Better public transportation system for elderly	8 53%	3 20%	0 0%	3 20%	1 7%
Assistance with employee recruitment	6 43%	2 14%	1 7%	4 29%	1 7%

35. Are you considering an expansion of your business in the next 3-5 years?		
Yes	3	16%
No	16	84%
Total	19	100%

36. If so, will it be:		
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Yes	No
In Prophetstown	3 43%	4 57%
Elsewhere in Whiteside County	1 17%	5 83%
Outside of Whiteside County	0 0%	6 100%

## Local Business Survey Results for Prophetstown, Illinois

44. Do you plan to retire or leave Prophetstown in the next five years that will involve discontinuing or leaving your business?		
Yes	3	17%
No	15	83%
Total	18	100%

45. If yes,		
<i>Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.</i>	Yes	No
Do you have a succession plan for the business?	1 33%	2 67%
Have you identified a potential buyer?	1 33%	2 67%
Do you have an estimate of the business's value?	1 33%	2 67%
Do you intend to just close the business?	0 0%	1 100%
Would you like additional information on succession?	2 100%	0 0%
Could the prophetstown/lyndon chamber of commerce or prophetstown main street help?	1 50%	1 50%

48. What can be done to improve the marketing efforts in the region (Prophetstown, Morrison, Fulton)? (check all that apply)		
Create a regional marketing plan and regional brand	2	13%
Design a Regional Web site identifying available sites, regional profiles, county profiles, etc.	2	13%
Identify possible business opportunities or areas of development unique to the region	10	67%
Link your business to others in the region with complementary products, services, or marketing needs	7	47%
Implement cost sharing for printing services, billboards, Internet marketing, "sell the region" trips, etc.	3	20%
Do not think regional marketing is important	2	13%
Other, please specify	2	13%



## Retail MarketPlace Profile

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 15 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	3,640
2009 Households	1,440
2009 Median Disposable Income	\$38,458
2009 Per Capita Income	\$23,818

### 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)	\$33,476,485	\$21,973,273	\$11,503,212	20.7	28
Total Retail Trade (NAICS 44-45)	\$29,235,529	\$20,662,001	\$8,573,528	17.2	19
Total Food & Drink (NAICS 722)	\$4,240,956	\$1,311,272	\$2,929,684	52.8	9

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$7,085,646	\$594,775	\$6,490,871	84.5	1
Automobile Dealers (NAICS 4411)	\$5,875,322	\$590,811	\$5,284,511	81.7	1
Other Motor Vehicle Dealers (NAICS 4412)	\$688,833	\$3,964	\$684,869	98.9	1
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$521,491	\$0	\$521,491	100.0	0
Furniture & Home Furnishings Stores (NAICS 442)	\$740,830	\$221,476	\$519,354	54.0	1
Furniture Stores (NAICS 4421)	\$458,835	\$0	\$458,835	100.0	0
Home Furnishings Stores (NAICS 4422)	\$281,995	\$221,476	\$60,519	12.0	1
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$512,872	\$0	\$512,872	100.0	0
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$1,205,446	\$573,441	\$632,005	35.5	3
Building Material and Supplies Dealers (NAICS 4441)	\$960,089	\$502,539	\$457,550	31.3	2
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$245,357	\$70,902	\$174,455	55.2	1
Food & Beverage Stores (NAICS 445)	\$5,541,765	\$5,218,266	\$323,499	3.0	2
Grocery Stores (NAICS 4451)	\$5,128,455	\$5,218,266	\$-89,811	-0.9	2
Specialty Food Stores (NAICS 4452)	\$150,934	\$0	\$150,934	100.0	0
Beer, Wine, and Liquor Stores (NAICS 4453)	\$262,376	\$0	\$262,376	100.0	0
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$569,514	\$225,908	\$343,606	43.2	1
Gasoline Stations (NAICS 447/4471)	\$4,907,064	\$7,431,483	\$-2,524,419	-20.5	2
Clothing and Clothing Accessories Stores (NAICS 448)	\$663,419	\$4,290	\$659,129	98.7	1
Clothing Stores (NAICS 4481)	\$488,515	\$0	\$488,515	100.0	0
Shoe Stores (NAICS 4482)	\$83,987	\$0	\$83,987	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$90,917	\$4,290	\$86,627	91.0	1
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$225,272	\$141,253	\$84,019	22.9	2
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$95,574	\$141,253	\$-45,679	-19.3	2
Book, Periodical, and Music Stores (NAICS 4512)	\$129,698	\$0	\$129,698	100.0	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

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 15 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$6,304,276	\$5,947,133	\$357,143	2.9	4
Department Stores Excluding Leased Depts. (NAICS 4521)	\$3,035,306	\$0	\$3,035,306	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$3,268,970	\$5,947,133	\$-2,678,163	-29.1	4
Miscellaneous Store Retailers (NAICS 453)	\$318,958	\$179,958	\$139,000	27.9	2
Florists (NAICS 4531)	\$60,717	\$179,958	\$-119,241	-49.5	2
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$63,748	\$0	\$63,748	100.0	0
Used Merchandise Stores (NAICS 4533)	\$71,959	\$0	\$71,959	100.0	0
Other Miscellaneous Store Retailers (NAICS 4539)	\$122,534	\$0	\$122,534	100.0	0
Nonstore Retailers (NAICS 454)	\$1,160,467	\$124,018	\$1,036,449	80.7	1
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$601,836	\$0	\$601,836	100.0	0
Vending Machine Operators (NAICS 4542)	\$408,825	\$0	\$408,825	100.0	0
Direct Selling Establishments (NAICS 4543)	\$149,806	\$124,018	\$25,788	9.4	1
Food Services & Drinking Places (NAICS 722)	\$4,240,956	\$1,311,272	\$2,929,684	52.8	9
Full-Service Restaurants (NAICS 7221)	\$1,542,897	\$753,439	\$789,458	34.4	5
Limited-Service Eating Places (NAICS 7222)	\$2,189,764	\$277,113	\$1,912,651	77.5	1
Special Food Services (NAICS 7223)	\$208,950	\$1,879	\$207,071	98.2	1
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$299,345	\$278,841	\$20,504	3.5	3



## Retail MarketPlace Profile

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 30 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	35,826
2009 Households	14,118
2009 Median Disposable Income	\$39,955
2009 Per Capita Income	\$23,727

### 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)	\$327,391,146	\$143,671,558	\$183,719,588	39.0	282
Total Retail Trade (NAICS 44-45)	\$284,771,489	\$122,783,790	\$161,987,699	39.7	192
Total Food & Drink (NAICS 722)	\$42,619,657	\$20,887,768	\$21,731,889	34.2	90

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$68,251,379	\$13,876,952	\$54,374,427	66.2	29
Automobile Dealers (NAICS 4411)	\$57,015,817	\$7,295,108	\$49,720,709	77.3	10
Other Motor Vehicle Dealers (NAICS 4412)	\$6,104,789	\$2,861,135	\$3,243,654	36.2	8
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$5,130,773	\$3,720,709	\$1,410,064	15.9	11
Furniture & Home Furnishings Stores (NAICS 442)	\$7,487,136	\$3,349,898	\$4,137,238	38.2	12
Furniture Stores (NAICS 4421)	\$4,679,040	\$1,973,493	\$2,705,547	40.7	6
Home Furnishings Stores (NAICS 4422)	\$2,808,096	\$1,376,405	\$1,431,691	34.2	6
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$5,150,888	\$2,780,851	\$2,370,037	29.9	10
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$11,269,926	\$3,654,839	\$7,615,087	51.0	23
Building Material and Supplies Dealers (NAICS 4441)	\$9,070,317	\$3,001,425	\$6,068,892	50.3	17
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$2,199,609	\$653,414	\$1,546,195	54.2	6
Food & Beverage Stores (NAICS 445)	\$54,593,030	\$30,085,790	\$24,507,240	28.9	19
Grocery Stores (NAICS 4451)	\$50,465,761	\$28,675,148	\$21,790,613	27.5	14
Specialty Food Stores (NAICS 4452)	\$1,472,272	\$59,057	\$1,413,215	92.3	1
Beer, Wine, and Liquor Stores (NAICS 4453)	\$2,654,997	\$1,351,585	\$1,303,412	32.5	4
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$5,492,695	\$2,856,310	\$2,636,385	31.6	7
Gasoline Stations (NAICS 447/4471)	\$47,538,758	\$31,739,096	\$15,799,662	19.9	13
Clothing and Clothing Accessories Stores (NAICS 448)	\$6,645,184	\$1,135,018	\$5,510,166	70.8	11
Clothing Stores (NAICS 4481)	\$4,889,626	\$624,222	\$4,265,404	77.4	7
Shoe Stores (NAICS 4482)	\$841,105	\$0	\$841,105	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$914,453	\$510,796	\$403,657	28.3	4
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$2,338,445	\$998,333	\$1,340,112	40.2	17
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$963,490	\$716,748	\$246,742	14.7	15
Book, Periodical, and Music Stores (NAICS 4512)	\$1,374,955	\$281,585	\$1,093,370	66.0	2

**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

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 30 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$61,452,567	\$24,651,732	\$36,800,835	42.7	11
Department Stores Excluding Leased Depts. (NAICS 4521)	\$29,954,945	\$7,834,616	\$22,120,329	58.5	2
Other General Merchandise Stores (NAICS 4529)	\$31,497,622	\$16,817,116	\$14,680,506	30.4	9
Miscellaneous Store Retailers (NAICS 453)	\$3,141,369	\$2,603,149	\$538,220	9.4	35
Florists (NAICS 4531)	\$561,055	\$706,782	\$-145,727	-11.5	7
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$647,408	\$347,859	\$299,549	30.1	10
Used Merchandise Stores (NAICS 4533)	\$729,777	\$1,155,220	\$-425,443	-22.6	11
Other Miscellaneous Store Retailers (NAICS 4539)	\$1,203,129	\$393,288	\$809,841	50.7	7
Nonstore Retailers (NAICS 454)	\$11,410,112	\$5,051,822	\$6,358,290	38.6	5
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$6,076,215	\$0	\$6,076,215	100.0	0
Vending Machine Operators (NAICS 4542)	\$4,014,945	\$4,820,438	\$-805,493	-9.1	3
Direct Selling Establishments (NAICS 4543)	\$1,318,952	\$231,384	\$1,087,568	70.2	2
Food Services & Drinking Places (NAICS 722)	\$42,619,657	\$20,887,768	\$21,731,889	34.2	90
Full-Service Restaurants (NAICS 7221)	\$15,700,100	\$8,771,025	\$6,929,075	28.3	42
Limited-Service Eating Places (NAICS 7222)	\$21,684,537	\$8,396,521	\$13,288,016	44.2	16
Special Food Services (NAICS 7223)	\$2,103,541	\$515,246	\$1,588,295	60.7	6
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$3,131,479	\$3,204,976	\$-73,497	-1.2	26



## Retail MarketPlace Profile

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 45 Minutes

Site Type: Drive Time

### Summary Demographics

2009 Population	157,989
2009 Households	61,959
2009 Median Disposable Income	\$39,817
2009 Per Capita Income	\$24,469

### 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)	\$1,460,509,299	\$856,526,424	\$603,982,875	26.1	1,172
Total Retail Trade (NAICS 44-45)	\$1,256,159,477	\$759,576,044	\$496,583,433	24.6	816
Total Food & Drink (NAICS 722)	\$204,349,822	\$96,950,380	\$107,399,442	35.6	356

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$300,198,223	\$143,834,697	\$156,363,526	35.2	119
Automobile Dealers (NAICS 4411)	\$257,616,516	\$123,873,453	\$133,743,063	35.1	56
Other Motor Vehicle Dealers (NAICS 4412)	\$24,489,926	\$8,046,393	\$16,443,533	50.5	25
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$18,091,781	\$11,914,851	\$6,176,930	20.6	38
Furniture & Home Furnishings Stores (NAICS 442)	\$37,433,741	\$14,770,235	\$22,663,506	43.4	41
Furniture Stores (NAICS 4421)	\$24,214,108	\$9,417,799	\$14,796,309	44.0	20
Home Furnishings Stores (NAICS 4422)	\$13,219,633	\$5,352,436	\$7,867,197	42.4	21
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$24,770,057	\$6,574,563	\$18,195,494	58.0	40
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$55,121,345	\$27,825,459	\$27,295,886	32.9	103
Building Material and Supplies Dealers (NAICS 4441)	\$44,187,289	\$22,750,900	\$21,436,389	32.0	76
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$10,934,056	\$5,074,559	\$5,859,497	36.6	27
Food & Beverage Stores (NAICS 445)	\$236,574,042	\$131,755,208	\$104,818,834	28.5	69
Grocery Stores (NAICS 4451)	\$224,898,636	\$123,433,627	\$101,465,009	29.1	50
Specialty Food Stores (NAICS 4452)	\$4,685,388	\$1,083,111	\$3,602,277	62.4	6
Beer, Wine, and Liquor Stores (NAICS 4453)	\$6,990,018	\$7,238,470	\$-248,452	-1.7	13
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$41,204,618	\$21,571,205	\$19,633,413	31.3	52
Gasoline Stations (NAICS 447/4471)	\$230,925,208	\$156,869,525	\$74,055,683	19.1	71
Clothing and Clothing Accessories Stores (NAICS 448)	\$33,655,154	\$35,874,710	\$-2,219,556	-3.2	44
Clothing Stores (NAICS 4481)	\$24,464,009	\$33,206,056	\$-8,742,047	-15.2	25
Shoe Stores (NAICS 4482)	\$4,635,924	\$1,468,423	\$3,167,501	51.9	8
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$4,555,221	\$1,200,231	\$3,354,990	58.3	11
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$12,007,461	\$6,547,913	\$5,459,548	29.4	72
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$5,637,426	\$4,555,038	\$1,082,388	10.6	59
Book, Periodical, and Music Stores (NAICS 4512)	\$6,370,035	\$1,992,875	\$4,377,160	52.3	13

**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

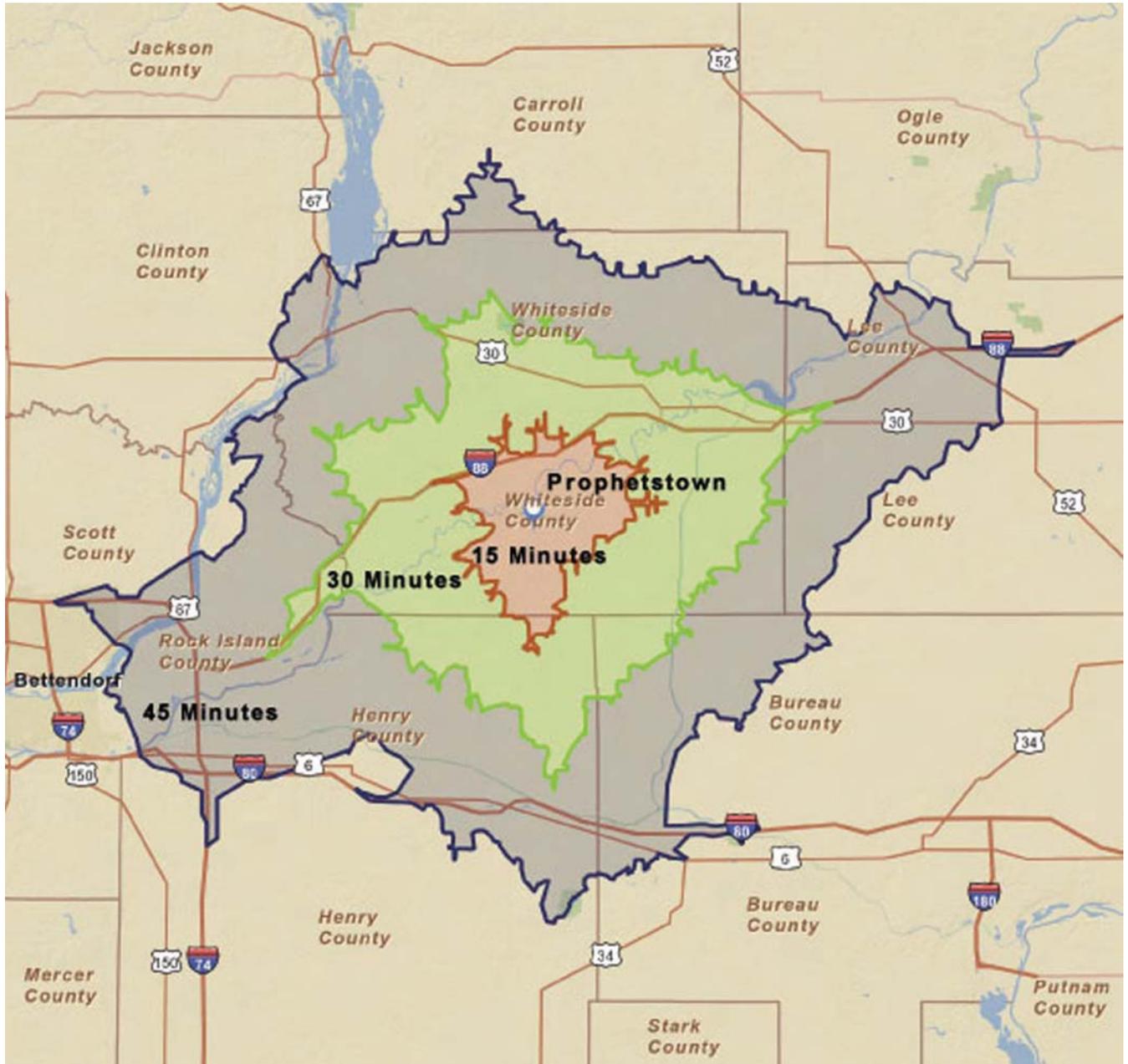
Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 45 Minutes

Site Type: Drive Time

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$187,911,919	\$103,127,059	\$84,784,860	29.1	37
Department Stores Excluding Leased Depts.(NAICS 4521)	\$117,131,767	\$61,128,801	\$56,002,966	31.4	14
Other General Merchandise Stores (NAICS 4529)	\$70,780,152	\$41,998,258	\$28,781,894	25.5	23
Miscellaneous Store Retailers (NAICS 453)	\$16,409,944	\$10,838,635	\$5,571,309	20.4	152
Florists (NAICS 4531)	\$2,481,402	\$1,875,591	\$605,811	13.9	25
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$4,225,073	\$2,505,321	\$1,719,752	25.6	46
Used Merchandise Stores (NAICS 4533)	\$2,104,908	\$2,129,442	-\$24,534	-0.6	42
Other Miscellaneous Store Retailers (NAICS 4539)	\$7,598,561	\$4,328,281	\$3,270,280	27.4	39
Nonstore Retailers (NAICS 454)	\$79,947,765	\$99,986,835	-\$20,039,070	-11.1	16
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$54,824,281	\$89,355,948	-\$34,531,667	-24.0	1
Vending Machine Operators (NAICS 4542)	\$15,762,401	\$7,412,535	\$8,349,866	36.0	8
Direct Selling Establishments (NAICS 4543)	\$9,361,083	\$3,218,352	\$6,142,731	48.8	7
Food Services & Drinking Places (NAICS 722)	\$204,349,822	\$96,950,380	\$107,399,442	35.6	356
Full-Service Restaurants (NAICS 7221)	\$87,619,695	\$32,863,751	\$54,755,944	45.4	165
Limited-Service Eating Places (NAICS 7222)	\$87,859,078	\$42,422,032	\$45,437,046	34.9	75
Special Food Services (NAICS 7223)	\$11,927,696	\$4,526,093	\$7,401,603	45.0	19
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$16,943,353	\$17,138,504	-\$195,151	-0.6	97

**Site Map:** Prophetstown, Illinois Drive Time Analysis – 15, 30, and 45-Minute Zones





## Tapestry Segmentation Area Profile

Ranked by Households

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 15 Minutes

Site Type: Drive Time

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	29. Rustbelt Retirees	40.3%	40.3%	2.1%	2.1%	1935
2	25. Salt of the Earth	27.7%	68.0%	2.8%	4.9%	1005
3	46. Rooted Rural	24.9%	92.9%	2.4%	7.3%	1021
4	37. Prairie Living	7.1%	100.0%	1.0%	8.3%	705
<b>Total</b>		<b>100.0%</b>		<b>8.3%</b>		<b>1,207</b>



## Tapestry Segmentation Area Profile

Ranked by Households

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 30 Minutes

Site Type: Drive Time

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	25. Salt of the Earth	22.2%	22.2%	2.8%	2.8%	806
2	32. Rustbelt Traditions	19.9%	42.1%	2.8%	5.6%	705
3	29. Rustbelt Retirees	14.3%	56.4%	2.1%	7.7%	685
4	53. Home Town	10.6%	67.0%	1.5%	9.2%	727
5	46. Rooted Rural	5.6%	72.6%	2.4%	11.6%	231
	<b>Subtotal</b>	<b>72.6%</b>		<b>11.6%</b>		
6	37. Prairie Living	5.6%	78.2%	1.0%	12.6%	557
7	17. Green Acres	5.3%	83.5%	3.2%	15.8%	166
8	48. Great Expectations	5.0%	88.5%	1.7%	17.5%	286
9	60. City Dimensions	3.9%	92.4%	0.9%	18.4%	453
10	57. Simple Living	3.3%	95.7%	1.4%	19.8%	231
	<b>Subtotal</b>	<b>23.1%</b>		<b>8.2%</b>		
11	18. Cozy and Comfortable	2.2%	97.9%	2.8%	22.6%	79
12	50. Heartland Communities	2.1%	100.0%	2.1%	24.7%	96
	<b>Total</b>	<b>100.0%</b>		<b>24.7%</b>		<b>404</b>



## Tapestry Segmentation Area Profile

Ranked by Households

Prophetstown Drivetime  
Prophetstown, Illinois

Latitude: 41.67194  
Longitude: -89.93561  
Drive Time: 45 Minutes

Site Type: Drive Time

### Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	32. Rustbelt Traditions	20.8%	20.8%	2.8%	2.8%	737
2	25. Salt of the Earth	13.4%	34.2%	2.8%	5.6%	486
3	29. Rustbelt Retirees	12.2%	46.4%	2.1%	7.7%	584
4	53. Home Town	12.1%	58.5%	1.5%	9.2%	833
5	17. Green Acres	7.4%	65.9%	3.2%	12.4%	231
	<b>Subtotal</b>	<b>65.9%</b>		<b>12.4%</b>		
6	48. Great Expectations	5.8%	71.7%	1.7%	14.1%	332
7	50. Heartland Communities	5.4%	77.1%	2.1%	16.2%	252
8	57. Simple Living	2.8%	79.9%	1.4%	17.6%	197
9	37. Prairie Living	2.8%	82.7%	1.0%	18.6%	277
10	18. Cozy and Comfortable	2.1%	84.8%	2.8%	21.4%	75
	<b>Subtotal</b>	<b>18.9%</b>		<b>9.0%</b>		
11	07. Exurbanites	1.8%	86.6%	2.5%	23.9%	73
12	46. Rooted Rural	1.7%	88.3%	2.4%	26.3%	72
13	33. Midlife Junction	1.6%	89.9%	2.5%	28.8%	65
14	06. Sophisticated Squires	1.5%	91.4%	2.7%	31.5%	56
15	14. Prosperous Empty Nesters	1.5%	92.9%	1.8%	33.3%	82
	<b>Subtotal</b>	<b>8.1%</b>		<b>11.9%</b>		
16	26. Midland Crowd	1.4%	94.3%	3.8%	37.1%	37
17	30. Retirement Communities	1.1%	95.4%	1.5%	38.6%	73
18	02. Suburban Splendor	1.0%	96.4%	1.7%	40.3%	56
19	60. City Dimensions	0.9%	97.3%	0.9%	41.2%	103
20	36. Old and Newcomers	0.8%	98.1%	1.9%	43.1%	44
	<b>Subtotal</b>	<b>5.2%</b>		<b>9.8%</b>		
	<b>Total</b>	<b>98.1%</b>		<b>43.1%</b>		<b>227</b>





