

South Side Evansville Market Analysis



Prepared for **Community One** by **Teska Associates, Inc.**



DRAFT REPORT - January 24, 2022

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Community One is a non-profit Community Development Corporation based in Evansville.

Its mission is to transform the city of Evansville from the inside out by helping neighbors love neighbors. It does this by connecting and mobilizing people from every corner of the community to serve one another through tangible acts of love.

Through every program it has, Community One is committed to connect and mobilize people to serve and love, provide physical restoration in homes and neighborhoods, build relationships and community and demonstrate faith through tangible action.



Introduction

Community One, is a 501(c)(3) nonprofit organization specializing in helping communities with home repairs, neighborhood revitalization, housing rehab, and implementing local projects. The organization retained Teska Associates, Inc. to perform an update to the November 2017 Market Analysis for Center City, now referenced as South Side Evansville. Phase 1 will consist of updating and examining existing market trends, whereas Phase 2 will entail developing specific implementation recommendations. The intent is for Community One to use the updated market study to expand economic development opportunities and help identify demand for business and employment opportunities for local residents of the South Side.

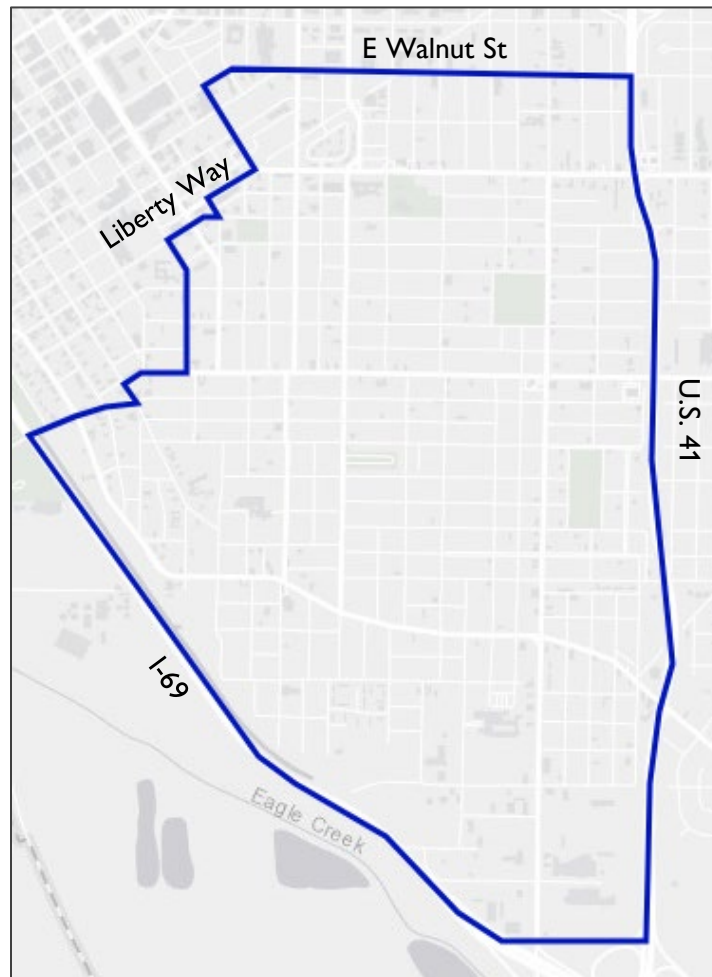
Summary of Key Findings

- The population of South Side Evansville began to stabilize between 2010 and 2020, declining by 3% compared with 11% in the prior decade.
- South Side residents have similar education attainment as citywide – one-third are high school graduates, 22% have some college, 8% have Associates degrees, and 16% have a Bachelor's degree or higher.
- One-half of South Side residents work in services such as automotive, education, and hospitality. About 16% of residents work in manufacturing.
- One-third of housing units are owner-occupied, 40% are renter-occupied and 28% are vacant, compared with 46% owner-occupied, 41% renter, and 13% vacant citywide. Increasing housing occupancy is critical to support economic development, particularly retail and restaurants.
- The median home value is \$78,927 compared with \$113,664 citywide.
- In 2021, South Side households generally spent their earnings on essentials. \$37.7 million was devoted to shelter and \$12.1 million on healthcare. Food at home was \$10.7 million and food away from home was \$7.3 million. These same categories were also generally the most spent by households for Evansville. An effective retail strategy will need to both serve local residents as well as attract visitors from other areas of the city that may be travelling through the South Side, or work or live close by.
- The South Side is home to a wide array of businesses, with 216 businesses employing 2,518.
- Key opportunities are in grocery, health and beauty with high spending and a demand for more goods and services. Other high spending categories with limited locations include restaurants, home improvement and health care.
- There is also an opportunity to attract entrepreneurs and small business owners, building on clusters of local businesses in the Arts District, E. Riverside Dr. and along Rte. 41 to serve both necessities as well as unique businesses that can capture a larger trade area.

Market Analysis

Figure 1 shows the 2.31 sq. mi. study area, known as South Side Evansville. The study area is bounded roughly by E Walnut St. to the north, U.S. 41 to the east and west to Interstate 69, near the downtown. The following data was compared with the City of Evansville as whole.

Figure 1: South Side Evansville



Population Growth

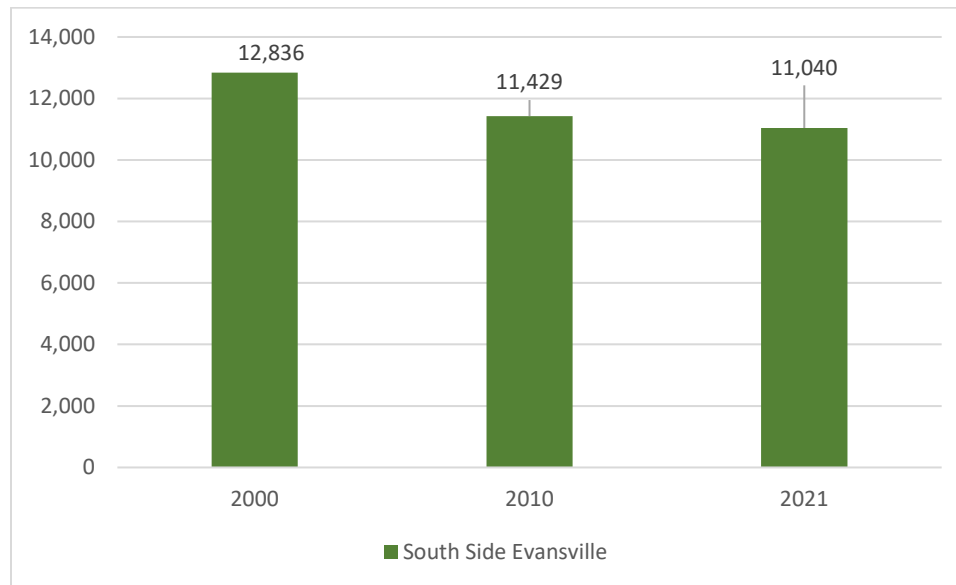
The population of South Side Evansville began to stabilize between 2010 and 2020, declining by 3% compared with 11% in the prior decade. The City of Evansville lost 3,803 residents between 2000 and 2010, but only 131 residents since 2010.

Table 1: Evansville & Trade Area Pop. Comparison (2000 – 2021)

Population Summary	Evansville	South Side Evansville
2000	121,232	12,836
2010	117,429	11,429
2020/2021	117,298	11,040
2021 Total Daytime Population	146,706	8,636
Workers	88,217	2,210
Residents	58,489	6,426

Source: Evansville population: US Census 2000, 2010, 2020; South Side Evansville Esri Business Analyst 2021

Figure 2: South Side Population Trends



Source: Esri forecasts for 2021

South Side Evansville's most prevalent age group falls between 25 – 34 with 15%, followed by 15 -24 with 14%. There has not been a significant change in the age distribution since 2010, indicating that businesses focused on ages 15-64 will reach the highest number of individuals, South Side also has a larger share of children ages 0-14 than the city as a whole.

Figure 3: Population by Age (2010)

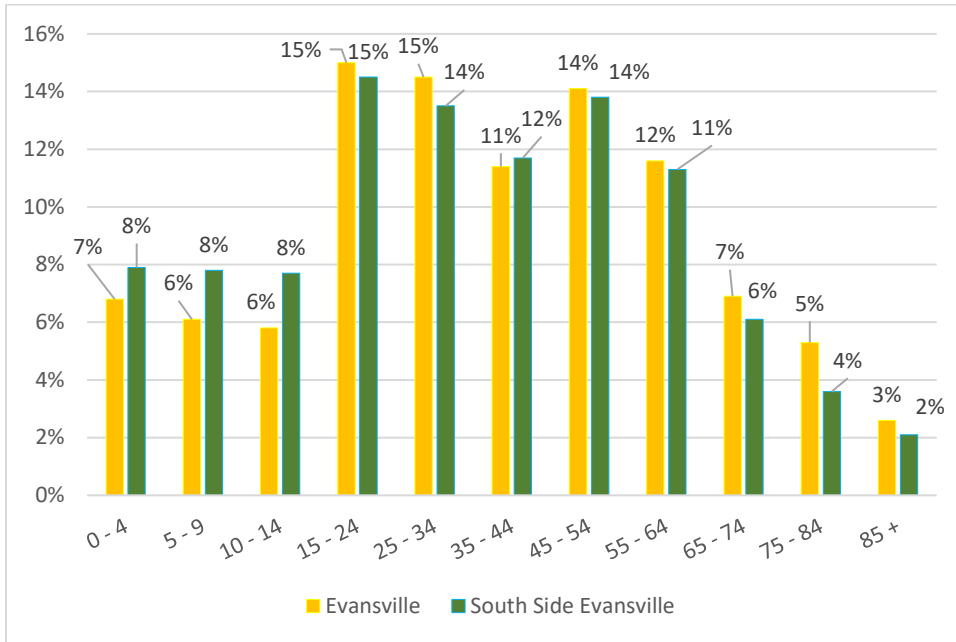
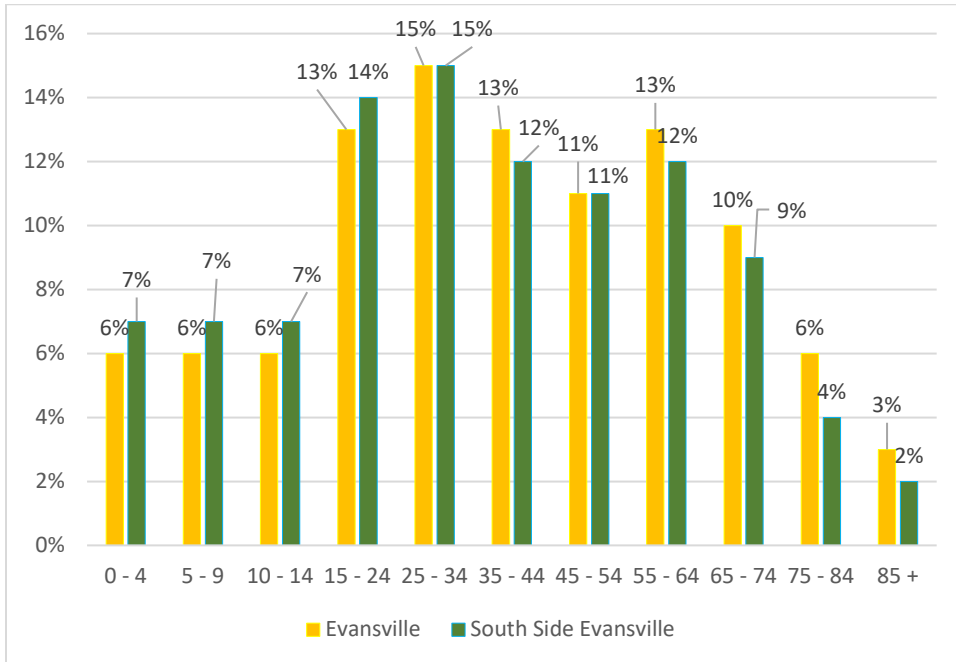


Figure 4: Population by Age (2021)

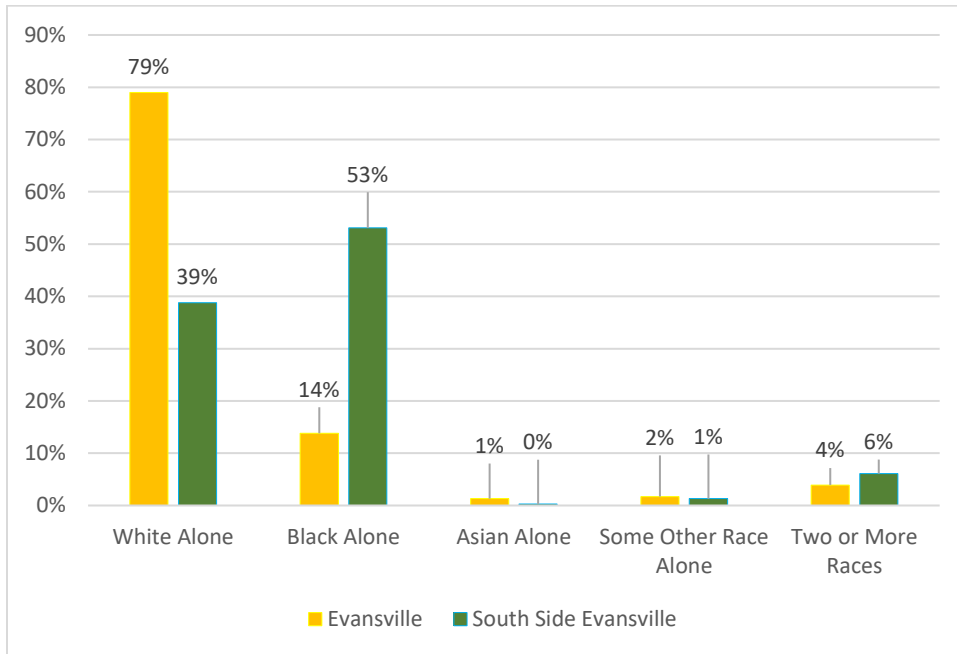


Source: U.S. Census, Esri, 2021

Race & Ethnicity

Approximately half of all South Side residents are Black alone at 53%, followed by White Alone at 39% and then 2% for those that identify with Two or More Races. Seventy-nine percent of Evansville residents are White Alone and 14% are Black Alone. Hispanic Origin of any Race is 3% for South Side and 4% for the entire city.

Figure 5: Racial Composition



2021 Population by Race/Ethnicity	Evansville	South Side Evansville
<i>Hispanic Origin of any Race</i>	4%	3%

Source: U.S. Census, Esri, 2021

Education Attainment

The education levels of the South Side are generally comparable to citywide, with the highest degree of adults over age 25 being high school for approximately one-third, roughly 20% have some college, no degree, 8% with an Associate degree and 16% with a college degree or higher.

Table 2: Educational Attainment (2021)

2021 Population 25+ by Educational Attainment	Evansville	South Side Evansville
<i>Total</i>	83,709	7,190
<i>Less than 9th Grade</i>	3%	4%
<i>9th - 12th Grade, No Diploma</i>	8%	11%
<i>High School Graduate</i>	30%	33%
<i>GED/Alternative Credential</i>	6%	6%
<i>Some College, No Degree</i>	21%	22%
<i>Associate Degree</i>	9%	8%
<i>Bachelor's Degree</i>	15%	12%
<i>Graduate/Professional Degree</i>	7%	4%

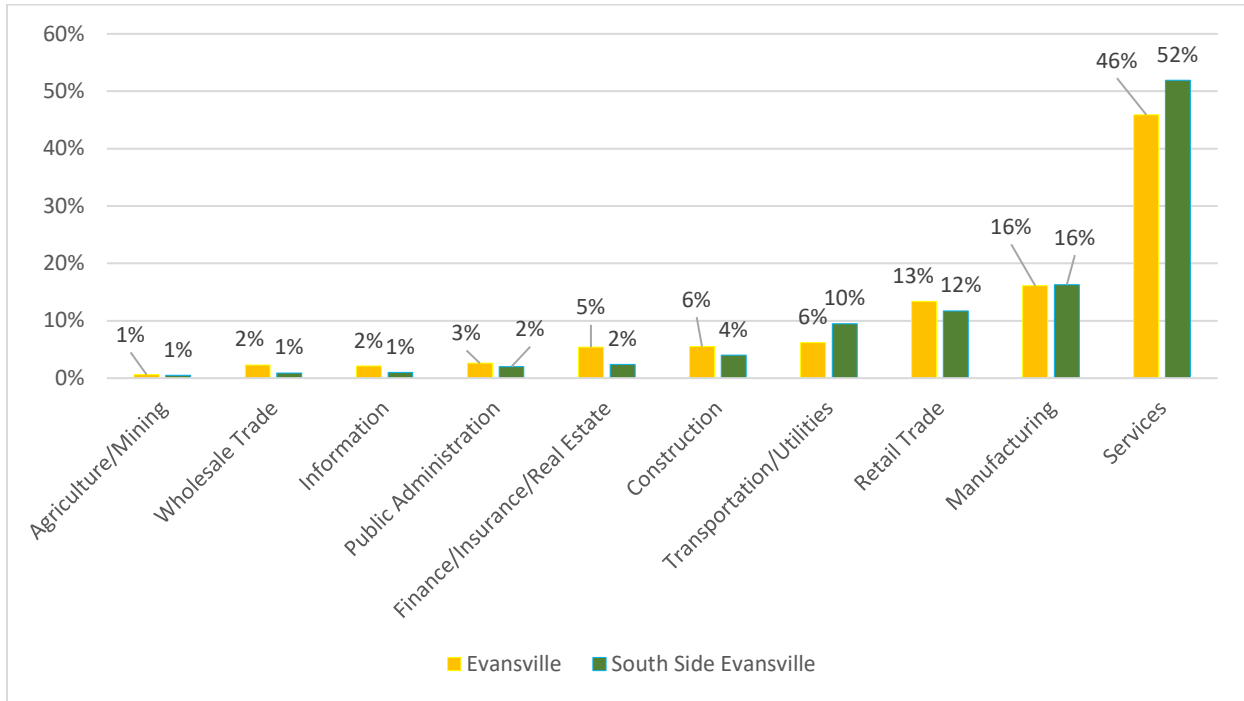
Source: U.S Census, Esri, 2021

Employment

Over half of South Side residents work in the services sector at 52%. Some examples include automotive, educational institutions/libraries, and hospitality services. About 16% of residents are within the manufacturing industries. Others are employed in retail/trade, 12%, and transportation/utilities, 10%. Residents employed by a specific industry are not exclusive to the target area. More than likely, they also commute to other parts of the city or beyond.

Compared with citywide employment, residents are more likely to work in services and manufacturing than retail or finance/insurance/real estate.

Figure 6: Employment by Industry 16+ (2021)



Source: U.S. Census, Esri, 2021

Table 3 shows employment by occupation for individuals that are 16 and over. South Side residents are more likely to work in services than citywide and less likely to work in management/business/financial.

Table 3: Employment by Occupation 16+ (2021)

2021 Employed Population 16+ by Occupation	Evansville	South Side Evansville
<i>Total</i>	61,977	4,650
<i>Farming/Forestry/Fishing</i>	0%	0%
<i>Installation/Maintenance/Repair</i>	3%	3%
<i>Construction/Extraction</i>	5%	4%
<i>Management/Business/Financial</i>	12%	6%
<i>Sales</i>	10%	9%
<i>Administrative Support</i>	12%	10%
<i>Production</i>	10%	11%
<i>Transportation/Material Moving</i>	11%	12%
<i>Professional</i>	20%	16%
<i>Services</i>	17%	29%

Source: U.S. Census, Esri, 2021

The unemployment rate for the City of Evansville is extremely low at 2%.

Table 4: Unemployment Rate

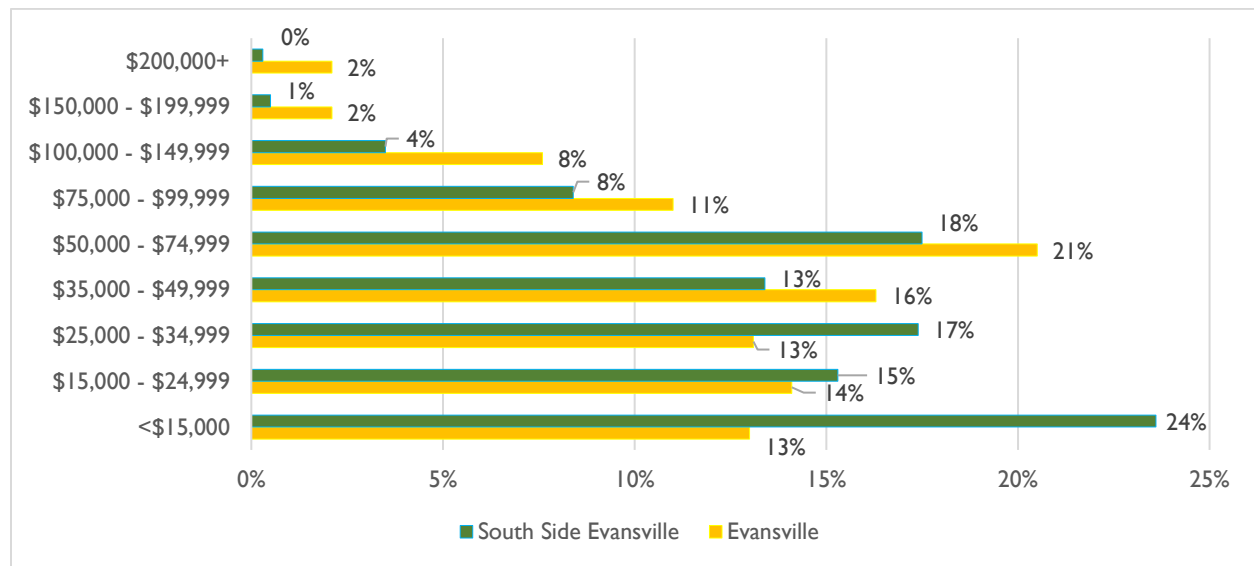
<i>November 2021 Labor Force</i>	<i>Evansville</i>
<i>Unemployment Rate</i>	2%

Source: [U.S. Bureau of Labor Statistics](#)

Housing

While many residents are low-income, there is a very diverse range in the South Side. The median household income is \$30,546 for South Side Evansville compared to \$42,716 for the city. The largest share of South Side residents, at 24%, earn less than \$15,000. Yet, 18% earn between \$50,000 and \$74,000 and an additional 13% earn \$75,000 or more. This indicates that higher-income residents choose to live in the South Side that could likely afford other areas with higher-priced housing.

Figure 7: Household Income Profile (2021)



Source: Esri, 2021

Table 5: Household Characteristics:

<i>Households by Income</i>	<i>Evansville</i>	<i>South Side Evansville</i>
<i>Median Household Income</i>	\$42,716	\$30,546
<i>Average Household Income</i>	\$56,797	\$40,013
<i>Per Capita Income</i>	\$24,768	\$15,773

Source: U.S. Census, Esri, 2021

Approximately half of South Side households are owner-occupied, and half are rental, compared with a greater share of homeowners citywide.

Table 6: Housing Tenure

2010 Households by Tenure and Mortgage Status	Evansville	South Side Evansville
<i>Total</i>	51,906	4,424
<i>Owner Occupied</i>	55%	48%
<i>Owned with a Mortgage/Loan</i>	38%	33%
<i>Owned Free and Clear</i>	17%	14%
<i>Renter Occupied</i>	45%	52%

Source: U.S. Census, Esri, 2021

When taking vacant housing into account, one-third of South Side units were owner-occupied, 40% rental and 28% are vacant in 2021. These levels have held relatively stable since 2010, with a slight decline in homeownership and an increase in rental and vacant housing units.

Table 7: Housing Unit Summary (2021)

Housing Unit Summary	Evansville	South Side Evansville
2010 Housing Units	59,272	5,898
<i>Owner Occupied Housing Units</i>	48%	36%
<i>Renter Occupied Housing Units</i>	39%	39%
<i>Vacant Housing Units</i>	12%	25%
2021 Housing Units	60,201	5,933
<i>Owner Occupied Housing Units</i>	46%	33%
<i>Renter Occupied Housing Units</i>	41%	40%
<i>Vacant Housing Units</i>	13%	28%

Source: U.S. Census, Esri, 2021

The average home value in South Side Evansville was \$109,351 compared to \$155,788 citywide. The 2021 median home value for South Side Evansville was \$78,927 and \$113,664 for Evansville. The largest share of properties has a range between \$50,000 - \$99,000 with 44% and the second highest is less than \$50,000 with 25%. Only 2% of owner-occupied homes are more than \$500,000. Both Evansville and South Side Evansville have similar properties that are valued within the range of \$300,000 - \$399,900, with 5% and 4%, respectively.

Table 8: Owner Occupied Housing Units by Value (2021)

2021 Owner Occupied Housing Units by Value	Evansville	South Side Evansville
Total	27,835	1,940
<\$50,000	8%	25%
\$50,000 - \$99,999	35%	44%
\$100,000 - \$149,999	27%	16%
\$150,000 - \$199,999	10%	5%
\$200,000 - \$249,999	7%	3%
\$250,000 - \$299,999	4%	1%
\$300,000 - \$399,999	5%	4%
\$400,000 - \$499,999	1%	1%
\$500,000+	4%	2%
Average Home Value	\$155,788	\$109,351

Source: U.S. Census, Esri, 2021

Consumer Spending

This next section presents information on consumer spending of goods and services. One important note is the pandemic significantly influenced spending behavior among shoppers, although it is too early to determine any permanent changes.

The table below shows the quantity households spend on different categories of goods and services. Spending potential index refers to the amount spent based on a national average of 100.

In 2021, South Side households generally spent their earnings on essentials. \$37.7 million was devoted to shelter and \$12.1 million on healthcare. Food at home was \$10.7 million and food away from home was \$7.3 million. These same categories were also generally the most spent by households for Evansville.

Table 9: Consumer Spending (2021)

2021 Consumer Spending	Evansville	South Side Evansville
Apparel & Services: Total	\$70,987,897	\$4,239,555
Spending Potential Index	64	47
Education: Total	\$51,264,727	\$3,036,278
Spending Potential Index	57	41
Entertainment/Recreation: Total	\$107,460,632	\$6,100,114
Spending Potential Index	64	44
Food at Home: Total	\$183,188,264	\$10,730,356

Spending Potential Index	64	46
Food Away from Home: Total	\$124,447,382	\$7,313,996
Spending Potential Index	63	45
Health Care: Total	\$213,502,555	\$12,166,134
Spending Potential Index	65	46
HH Furnishings & Equipment: Total	\$73,181,361	\$4,202,015
Spending Potential Index	62	43
Personal Care Products & Services: Total	\$29,928,139	\$1,750,840
Spending Potential Index	64	46
Shelter: Total	\$643,443,436	\$37,732,125
Spending Potential Index	61	44
Support Payments/Cash Contributions/Gifts in Kind: Total	\$74,893,526	\$4,035,761
Spending Potential Index	60	39
Travel: Total	\$77,649,130	\$4,348,273
Spending Potential Index	59	40
Vehicle Maintenance & Repairs: Total	\$38,241,555	\$2,216,209
Spending Potential Index	66	47

Source: U.S. Census, Esri, 2021

Retail Goods & Services, table located in *Appendix 1*, identifies household spending for consumer goods and services. Spending potential index indicates the amount spent per household in the South Side compared to a national average of 100.

Key findings for the South Side include:

- Food – \$10.7 million was spent on food at home and \$7.3 million away from home; total of \$18 million
- Entertainment and Recreation - \$6.1 million
- Apparel and Services - \$4.2 million
- Households Operations – \$1.5 million was spent on housekeeping supplies.
- Transportation – consumers invested heavily on personal vehicles, for a total of \$5.1 million on car payments (excluding leases).

Key findings for Evansville are:

- Food – \$183.1 million spent on food at home versus \$124.4 million away from home
- Entertainment and Recreation - \$102 million
- Apparel and Services - \$71 million
- Health – prescription drugs had a revenue total of \$12.2 million.

Business and Employment Summary

The table below specifies the number of businesses and employees within the target area. South Side Evansville has approximately 216 businesses with 2,518 total employees. As noted, service type businesses are most prevalent, representing approximately half of all businesses. Retail trade follows with 23% and typically consists of apparel/accessory stores, general merchandise, miscellaneous, and eating/drinking places.

Some interesting characteristics to note are no home improvement/hardware shops exist within South Side Evansville. In Table 14, see Appendix 1, about \$972,800 was spent on maintenance and remodeling materials, which means people are traveling outside the target to obtain these items. Eating and drinking establishments only has 10 business that serves a populace of 11,000 people. These are neighborhood places like Roca bar, Caribbean Cuisine, and Schymick’s Kitchen. Health services employs 284 people, which includes a CVS store and local, smaller pharmacies.

Community One can reference Haynie’s Corner Arts District, in terms of looking at the progress and popularity of different shops to apply in a particular area. Community One can look at potential blocks to implement development, targeting nonexistent or few businesses where a large group of people work at and where there’s significant spending for a good/service. Creating an experience or destination with an assortment of establishments like food co-ops, hardware stores, restaurants, and local shops can assist filling local gaps and attract others to visit.

Table 10: Business Summary

Business Summary

Data For All Businesses In Area	South Side Evansville
Total Businesses:	216
Total Employees:	2,518
Total Residential Population:	11,040
Employee/Residential Population Ratio:	23

Table 11: Business Summary by SIC Codes

By SIC Codes	South Side Evansville			
	Businesses		Employees	
	Number	Percent	Number	Percent
<i>Agriculture & Mining</i>	2	1%	13	1%
<i>Construction</i>	12	6%	130	5%
<i>Manufacturing</i>	4	2%	200	8%
<i>Transportation</i>	4	2%	41	2%
<i>Communication</i>	2	1%	5	0%
<i>Utility</i>	0	0%	0	0%

Wholesale Trade	4	2%	107	4%
Retail Trade Summary	50	23%	347	14%
Home Improvement	0	0%	10	0%
General Merchandise Stores	4	2%	20	1%
Food Stores	9	4%	38	2%
Auto Dealers, Gas Stations, Auto Aftermarket	11	5%	48	2%
Apparel & Accessory Stores	1	1%	1	0%
Furniture & Home Furnishings	4	2%	25	1%
Eating & Drinking Places	10	5%	139	6%
Miscellaneous Retail	10	5%	67	3%
Finance, Insurance, Real Estate Summary	13	6%	66	3%
Banks, Savings & Lending Institutions	2	1%	10	0%
Securities Brokers	1	1%	2	0%
Insurance Carriers & Agents	2	1%	14	1%
Real Estate, Holding, Other Investment Offices	8	4%	40	2%
Services Summary	104	48%	1,470	58%
Hotels & Lodging	1	1%	4	0%
Automotive Services	11	5%	32	1%
Motion Pictures & Amusements	2	1%	22	1%
Health Services	10	5%	284	11%
Legal Services	3	1%	10	0%
Education Institutions & Libraries	9	4%	335	13%
Other Services	69	32%	784	31%
Government	9	4%	113	5%
Unclassified Establishments	12	6%	26	1%
Totals	216	100	2,518	100

Source: Esri Total Residential Population forecasts for 2021

Grocery

The table below shows the frequency, amount, and usage of products or services within the South Side. Market Potential Index (MPI) refers to the probability of individuals showing interest to certain consumer behavior, compared to the U.S. average. Another way of looking at the data is observing purchasing patterns.

Consumers patronized family restaurants, showing 25% went within the last 30 days. Many also went to the same type of restaurant for dinner in the last 6 months, 36%, and 34% went on the weekend, also within the last 6 months.

Table 12: Restaurant Market Potential

Product/Consumer Behavior	Trade Area		
	Expected Number of Adults	Percent	MPI
Went to family restaurant/steak house in last 6 months	5,441	65%	90
Went to family restaurant/steak house 4+ times/month last 30 days	2,074	25%	101
Spent at family restaurant/steak house last 30 days: \$1-30	666	8%	108
Spent at family restaurant/steak house 30 days: \$31-50	649	8%	88
Spent at family restaurant/steak house last 30 days: \$51-100	1095	13%	91
Spent at family restaurant/steak house last 30 days: \$101-200	460	6%	61
Spent at family restaurant/steak house last 30 days: \$201+	249	3%	71
Spent at fine dining last 30 days: \$1-100	272	3%	84
Spent at fine dining last 30 days: \$101+	237	3%	67
Went to family restaurant last 6 months: for breakfast	835	10%	83
Went to family restaurant last 6 months: for lunch	1,224	15%	82
Went to family restaurant last 6 months: for dinner	3,005	36%	81
Went to family restaurant last 6 months: for snack	146	2%	96
Went to family restaurant last 6 months: on weekday	1,770	21%	73
Went to family restaurant last 6 months: on weekend	2,840	34%	87
Went to family restaurant last 6 months: Applebee`s	1,739	21%	115
Went to family restaurant last 6 months: Bob Evans	291	4%	115
Went to family restaurant last 6 months: Buffalo Wild Wings	778	9%	99
Went to family restaurant last 6 months: California Pizza Kitchen	129	2%	62
Went to family restaurant last 6 months: The Cheesecake Factory	440	5%	75
Went to family restaurant last 6 months: Chili`s Grill & Bar	779	9%	92
Went to family restaurant last 6 months: CiCi`s Pizza	309	4%	175
Went to family restaurant last 6 months: Cracker Barrel	682	8%	72
Went to family restaurant last 6 months: Denny`s	713	9%	100
Went to family restaurant last 6 months: Golden Corral	1,025	12%	187

Went to family restaurant last 6 months: IHOP	690	8%	89
Went to family restaurant last 6 months: Logan`s Roadhouse	334	4%	143
Went to family restaurant last 6 months: LongHorn Steakhouse	438	5%	92
Went to family restaurant last 6 months: Olive Garden	1,078	13%	83
Went to family restaurant last 6 months: Outback Steakhouse	515	6%	76
Went to family restaurant last 6 months: Red Lobster	805	10%	104
Went to family restaurant last 6 months: Red Robin	501	6%	83
Went to family restaurant last 6 months: Ruby Tuesday	359	4%	111
Went to family restaurant last 6 months: Texas Roadhouse	879	11%	94
Went to family restaurant last 6 months: T.G.I. Friday`s	406	5%	111
Went to family restaurant last 6 months: Waffle House	735	9%	140

Source: MRI-Simmons National Survey of U.S. households. Esri forecasts for 2021

Health and Beauty

Similar to the restaurant market potential in Table 12, Health & Beauty market potential shows the frequency, amount, and usage of products or services within South Side Evansville. Consumers used professional services in the last 6 months related to facials, manicures, and pedicures which all exhibited a high market potential. Many also invested in either regular, sun, or tinted prescriptions glasses, showing 37%.

Table: 13 Health & Beauty Market Potential

Product/Consumer Behavior	Health and Beauty Market Potential		
	South Side Evansville		
	Expected Number of Adults	Percent	MPI
Typically spend 1-3 hours exercising per week	1,681	20%	85
Typically spend 4-6 hours exercising per week	1,259	15%	75
Typically spend 7+ hours exercising per week	1,586	19%	92
Exercise at home 2+ times per week	1,779	21%	71
Exercise at club 2+ times per week	543	7%	45
Exercise at other facility 2+ times per week	504	6%	73
Used meal/dietary/weight loss supplement last 6 months	726	9%	96
Used vitamins/dietary supplements in last 6 months	3,621	44%	79
Visited doctor in last 12 months	5,667	68%	88
Visited doctor in last 12 months: 1-2 times	1,846	22%	97
Visited doctor in last 12 months: 3-5 times	1,576	19%	80
Visited doctor in last 12 months: 6+ times	2,244	27%	88

Visited doctor in last 12 months: dentist	2,275	27%	72
Visited doctor in last 12 months: eye	1,479	17.80%	78
Visited doctor in last 12 months: general/family	2,859	34.3	81
Wear regular/sun/tinted prescription eyeglasses	3,102	37%	95
Wear bi-focal/multi-focal/progressive glasses	1,162	14%	76
Bought prescription eyewear: private eye doctor	1,644	20%	83
Used prescription drug for high blood pressure	1,112	13%	98
Filled prescription last 12 months: at discount/dept store	196	2%	86
Filled prescription last 12 months: at drug store/pharmacy	2,890	35%	94
Filled prescription last 12 months: at supermarket	546	7%	85
Filled prescription last 12 months: by mail order	395	5%	62
Spent out of pocket prescription drugs/30 days: <\$1-9	526	6%	98
Spent out of pocket prescription drugs/30 days: \$10-19	459	6%	65
Spent out of pocket prescription drugs/30 days: \$20-29	437	5%	88
Spent out of pocket prescription drugs/30 days: \$30-49	449	5%	80
Spent out of pocket prescription drugs/30 days: \$50-99	385	5%	78
Spent out of pocket prescription drugs/30 days: \$100-149	216	3%	90
Spent out of pocket prescription drugs/30 days: \$150+	235	3%	91
Used last 6 months: sore throat remedy/cough drops	4062	49%	105
HH used last 6 months: children`s cold tablets/liquids	572	13%	133
HH used last 6 months: children`s cough syrup	560	13%	137
HH used kids pain reliever/fever reducer last 6 months	756	18%	100
HH used kids vitamins/nutritional suppl last 6 months	489	11%	96
Used professional service last 6 months: haircut	3666	44%	74
Used professional service last 6 months: hair color/highlights	774	9%	60
Used professional service last 6 months: facial	212	3%	92
Used professional service last 6 months: massage	343	4%	52
Used professional service last 6 months: manicure	874	11%	83
Used professional service last 6 months: pedicure	988	12%	78
Spent \$1-99 at barber shops in last 6 months	955	12%	78
Spent \$100+ at barber shops in last 6 months	500	6%	78
Spent \$1-99 at beauty salons in last 6 months	742	9%	74
Spent \$100+ at beauty salons in last 6 months	579	7%	42

Source: MRI-Simmons National Survey of U.S. households. Esri forecasts for 2021

Business Locations

The maps that follow show the business types within the South Side, which are a mix of retail types, restaurants, and healthcare. These maps can be used to identify clusters of business activities, as well as gaps in the market.

Figure 8: Retail Map

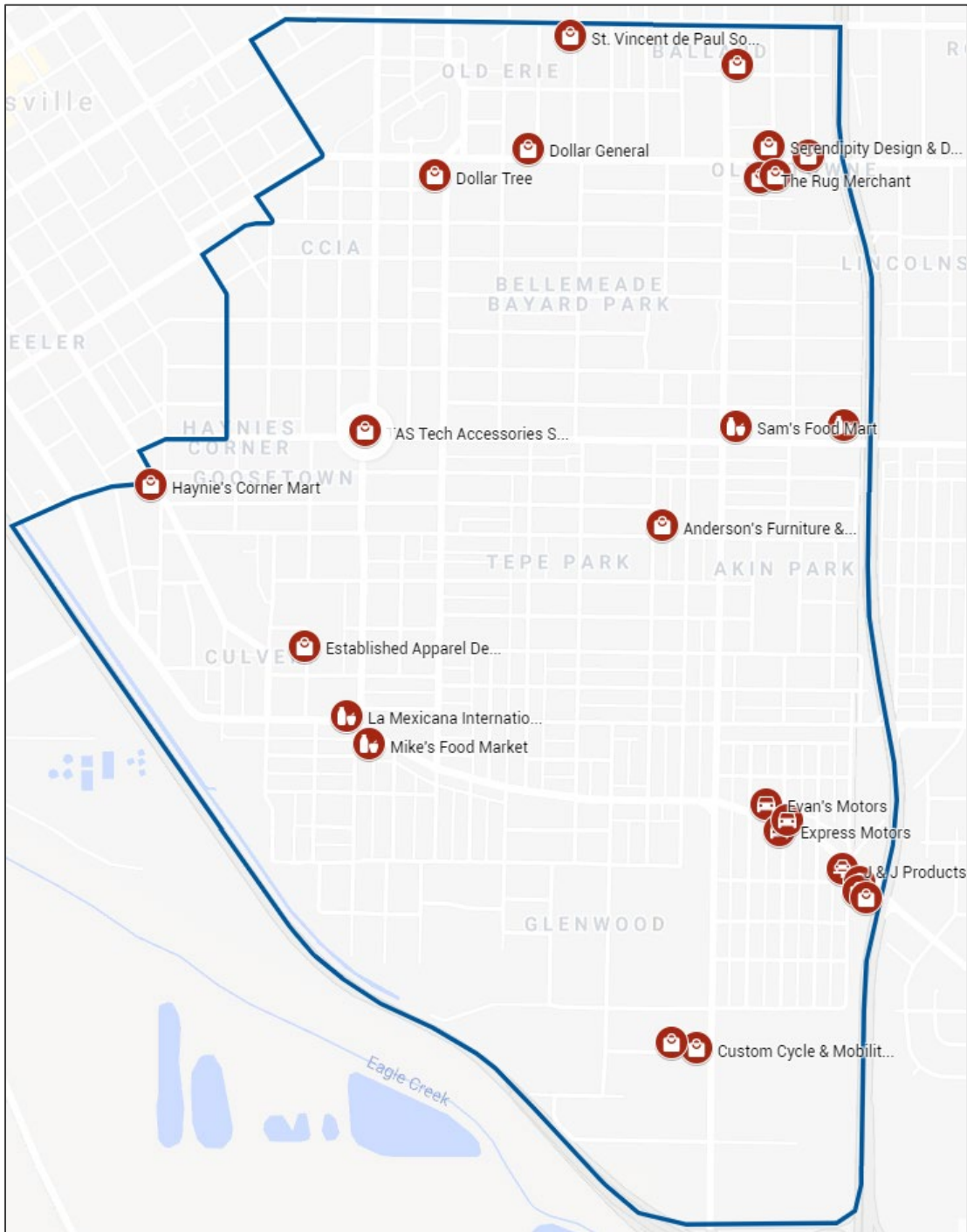


Figure 9: Restaurants

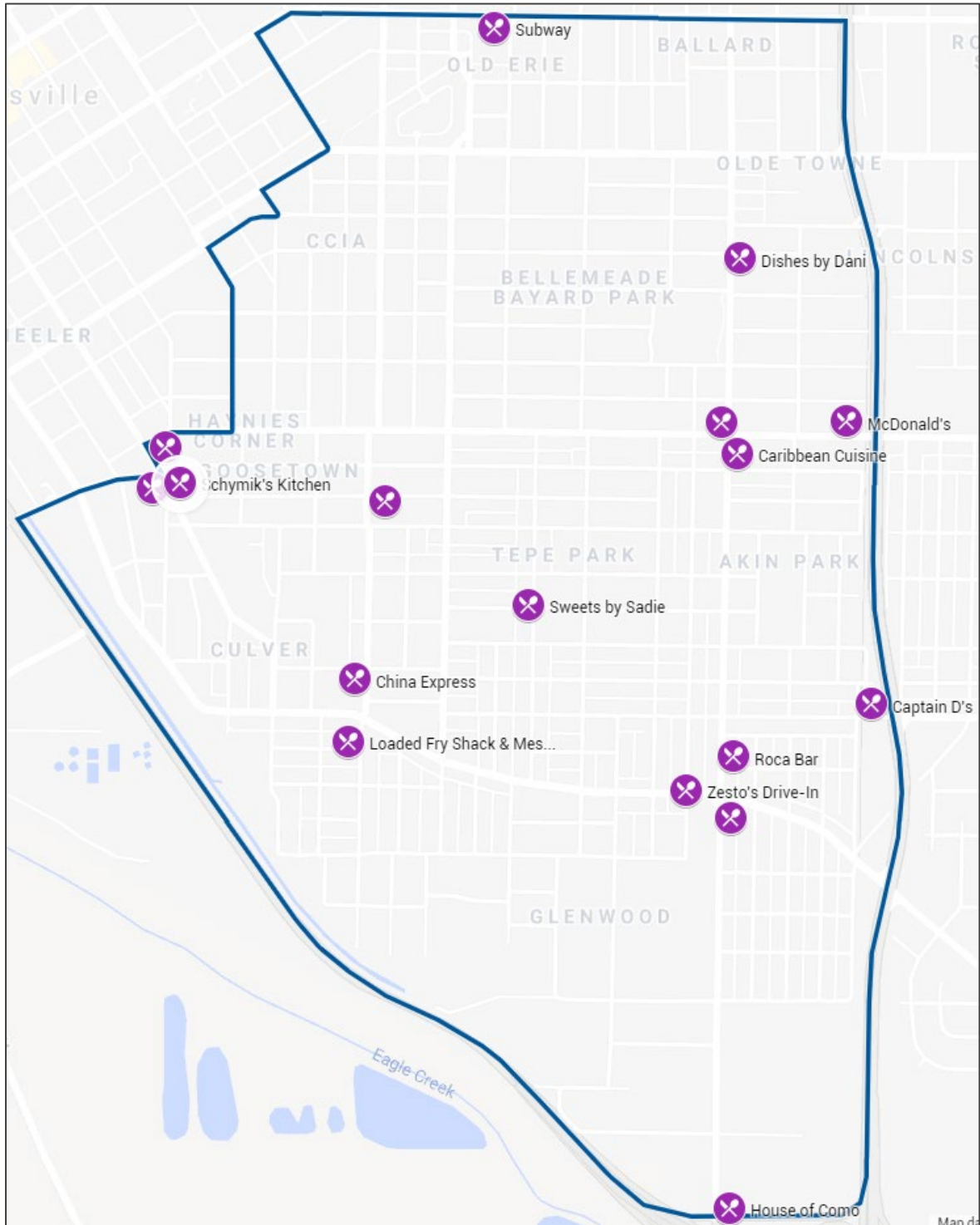
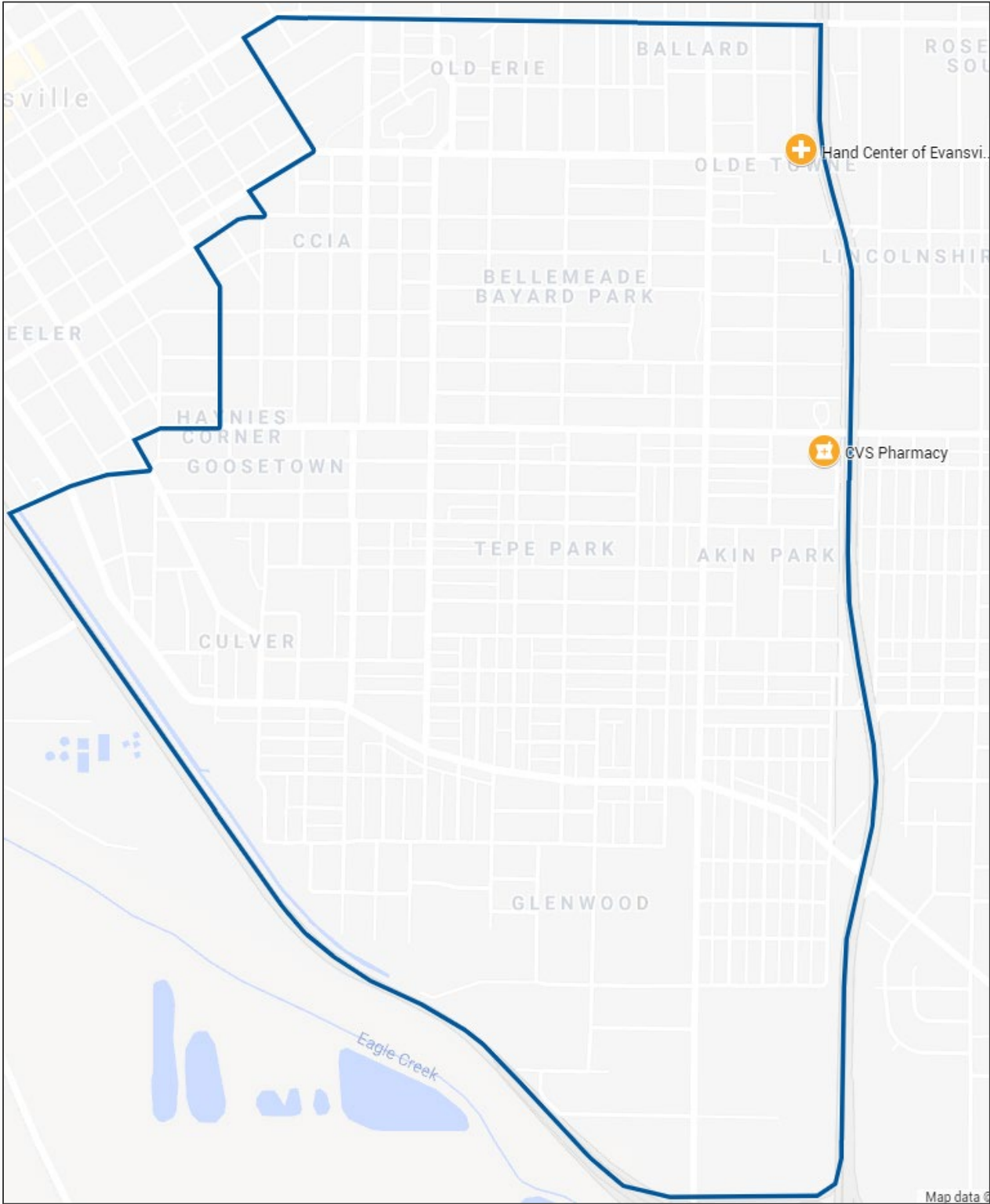
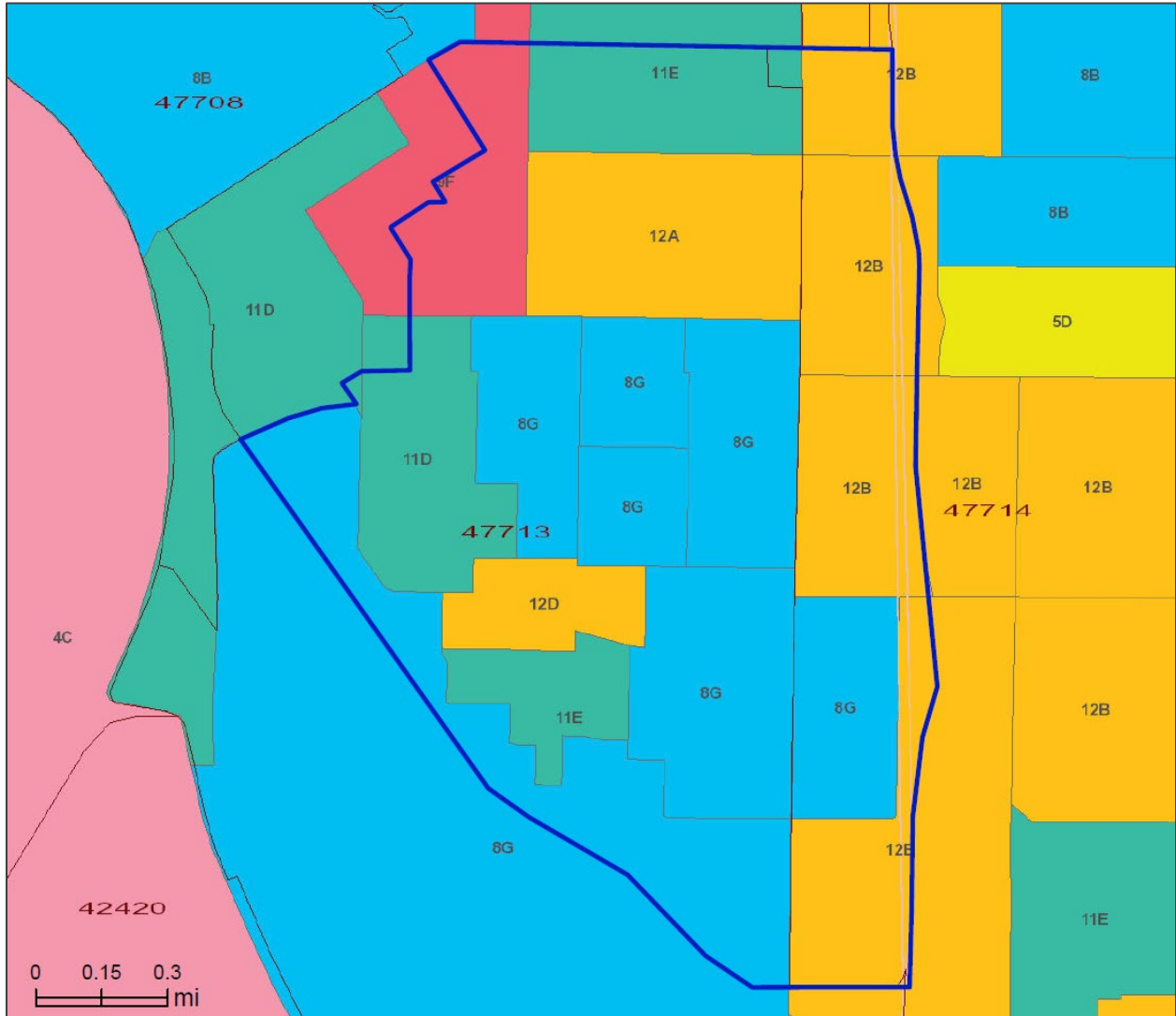


Figure 10: Healthcare



Tapestry Segmentation

Figure 11: Tapestry Segmentation



Tapestry LifeMode

■ L1: Affluent Estates	■ L8: Middle Ground
■ L2: Upscale Avenues	■ L9: Senior Styles
■ L3: Uptown Individuals	■ L10: Rustic Outposts
■ L4: Family Landscapes	■ L11: Midtown Singles
■ L5: GenXurban	■ L12: Hometown
■ L6: Cozy Country	■ L13: Next Wave
■ L7: Sprouting Explorers	■ L14: Scholars and Patriots



Tapestry segmentation is a tool to define target markets that can be served by local retailers, restaurants, and businesses. These segments describe household demographics and socioeconomic characteristics in South Side Evansville. The top two segments for this area are L8 Middle Ground and L12 Hometown. This information can be used to target customers and determine businesses that would do well serving these customers in the market area.

L8 Middle Ground: are pockets of various demographics that are single, in a relationship or married couples with and without kids, coming from different locations. They are racially and ethnically diverse. This group consists of individuals that have decades of residency within an urban neighborhood, seasoned families, and new & emerging professionals. There is an equal number of renters and homeowners, with existing and new single-family homes and multi-unit apartment buildings. These are old townhomes and duplexes as well as apartments. There is more of a blue-collar labor force participation. Individuals still have college degrees and are emerging professionals but are not yet fully established.

This group prioritizes infant and children essentials such as diapers, baby food, and clothing. They frequent local shops first for these items and often seek the best financial deals for a number of services. Many also enjoy entertainment options such as watching sports, listening to music, and keeping up with up-to-date information through a variety of reading materials.

L12 Hometown: are households with a mix of married-couple families and singles. These are generational families who have lived and worked in the community with a probability their children will follow in the same steps. This area can be described as in low-density, settled neighborhoods in the Midwest. Manufacturing, retail trade, and health care sectors are the primary sources of employment for these residents. Emerging young professionals, or individuals entering adulthood, are also starting their lives with careers and families while still seeking fun amenities.

People in this category patronize food stores that are economical, such as Wal-Mart supercenters. Convenience stores are used for incidentals and fuel (gas stations). This group enjoys fast-food restaurants, outdoor activities like fishing, and television networks that are family oriented.

Appendix 1

Table 14: Retail Goods & Services – Expenditures (South Side Evansville)

Category	Spending Potential Index	Average Amount Spent	Total Spending
Apparel and Services	47	\$989.39	\$4,239,555
Men's	45	\$182.47	\$781,891
Women's	46	\$339.95	\$1,456,694
Children's	47	\$146.34	\$627,086
Footwear	49	\$247.32	\$1,059,748
Watches & Jewelry	45	\$58.19	\$249,358
Apparel Products and Services (1)	45	\$23.71	\$101,576
Computer			
Computers and Hardware for Home Use	42	\$71.05	\$304,467
Portable Memory	45	\$1.95	\$8,362
Computer Software	45	\$4.31	\$18,457
Computer Accessories	47	\$8.50	\$36,433
Entertainment & Recreation	44	\$1,424	\$6,100,114
Fees and Admissions	39	\$292	\$1,252,609
Membership Fees for Clubs (2)	40	\$100	\$427,403
Fees for Participant Sports, excl. Trips	39	\$45	\$194,580
Tickets to Theatre/Operas/Concerts	41	\$33	\$143,353
Tickets to Movies	43	\$24	\$101,174
Tickets to Parks or Museums	40	\$13	\$57,539
Admission to Sporting Events, excl. Trips	41	\$26	\$112,128
Fees for Recreational Lessons	35	\$50	\$213,496
TV/Video/Audio	48	\$565	\$2,419,488
Cable and Satellite Television Services	48	\$386	\$1,652,850
Televisions	49	\$55	\$237,314
Satellite Dishes	48	\$1	\$3,250
Miscellaneous Video Equipment	43	\$7	\$28,715
Video Game Hardware/Accessories	56	\$16	\$69,680
Video Game Software	57	\$9	\$38,892
Rental/Streaming/Downloaded Video	50	\$35	\$150,448
Audio (3)	44	\$47	\$202,173
Rental & Repair - TV/Radio/Sound Equip.	62	\$2	\$7,851
Pets	43	\$314	\$1,343,898

Toys/Games/Crafts/Hobbies (4)	49	\$57	\$245,189
Recreational Vehicles and Fees (5)	39	\$44	\$187,792
Sports/Recreation/Exercise Equipment (6)	41	\$74	\$316,900
Photo Equipment and Supplies (7)	46	\$21	\$90,295
Reading (8)	44	\$45	\$192,759
Catered Affairs (9)	41	\$12	\$51,705
Food	46	\$4,211	\$18,044,352
Food at Home	46	\$2,504	\$10,730,356
Bakery and Cereal Products	46	\$320	\$1,371,942
Meats, Poultry, Fish, and Eggs	47	\$550	\$2,355,002
Dairy Products	44	\$243	\$1,042,507
Fruits and Vegetables	45	\$475	\$2,034,349
Snacks and Other Food at Home (10)	47	\$916	\$3,926,557
Food Away from Home	45	\$1,707	\$7,313,996
Alcoholic Beverages	43	\$271	\$1,163,177

Category	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	39	\$10,670.45	\$45,722,887
Value of Retirement Plans	39	\$39,136.81	\$167,701,224
Value of Other Financial Assets	48	\$4,169.49	\$17,866,244
Vehicle Loan Amount excluding Interest	49	\$1,397.98	\$5,990,327
Value of Credit Card Debt	46	\$1,266.35	\$5,426,325
Health			
Nonprescription Drugs	46	\$71.66	\$307,061
Prescription Drugs	49	\$161.99	\$694,124
Eyeglasses and Contact Lenses	45	\$43.79	\$187,648
Home			
Mortgage Payment and Basics (11)	37	\$3,979.54	\$17,052,322
Maintenance and Remodeling Services	34	\$990.22	\$4,243,073
Maintenance and Remodeling Materials (12)	37	\$227.03	\$972,813
Utilities, Fuel, and Public Services	48	\$2,387.94	\$10,232,315
Household Furnishings and Equip.			
Household Textiles (13)	45	\$46.00	\$197,122
Furniture	45	\$287.43	\$1,231,649
Rugs	42	\$13.11	\$56,196

<i>Major Appliances (14)</i>	42	\$158.76	\$680,301
<i>Housewares (15)</i>	43	\$37.56	\$160,936
<i>Small Appliances</i>	47	\$24.87	\$106,561
<i>Luggage</i>	43	\$7.25	\$31,071
<i>Telephones and Accessories</i>	46	\$45.99	\$197,064
Household Operations			
<i>Child Care</i>	41	\$218.21	\$935,009
<i>Lawn and Garden (16)</i>	40	\$199.02	\$852,795
<i>Moving/Storage/Freight Express</i>	44	\$31.43	\$134,687
<i>Housekeeping Supplies (17)</i>	46	\$357.80	\$1,533,172
Insurance			
<i>Owners and Renters Insurance</i>	44	\$272.00	\$1,165,515
<i>Vehicle Insurance</i>	47	\$874.73	\$3,748,213
<i>Life/Other Insurance</i>	43	\$257.87	\$1,104,966
<i>Health Insurance</i>	46	\$1,886.99	\$8,085,773
<i>Personal Care Products (18)</i>	46	\$230.65	\$988,323
<i>School Books and Supplies (19)</i>	46	\$59.58	\$255,287
<i>Smoking Products</i>	59	\$226.60	\$970,978
Transportation			
<i>Payments on Vehicles excluding Leases</i>	46	\$1,207.84	\$5,175,604
<i>Gasoline and Motor Oil</i>	46	\$1,119.40	\$4,796,646
<i>Vehicle Maintenance and Repairs</i>	47	\$517.20	\$2,216,209
Travel			
<i>Airline Fares</i>	39	\$244.65	\$1,048,327
<i>Lodging on Trips</i>	40	\$283.67	\$1,215,546
<i>Auto/Truck Rental on Trips</i>	39	\$21.69	\$92,925
<i>Food and Drink on Trips</i>	41	\$244.87	\$1,049,254

Source: 2021 Esri forecasts; Consumer Spending Data 2018 & 2019 Bureau of Labor Statistics.

Table 15: Retail Goods & Services – Expenditures (Evansville)

Category	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	64	\$1,358	\$70,987,897
Men's	63	\$254	\$13,281,082
Women's	64	\$473	\$24,720,326
Children's	64	\$199	\$10,414,450
Footwear	66	\$330	\$17,238,624
Watches & Jewelry	64	\$82	\$4,286,453
Apparel Products and Services (1)	61	\$32	\$1,671,847
Computer			
Computers and Hardware for Home Use	60	\$101	\$5,300,104
Portable Memory	65	\$3	\$147,430
Computer Software	63	\$6	\$317,635
Computer Accessories	67	\$12	\$631,436
Entertainment & Recreation	64	\$2,055	\$107,460,632
Fees and Admissions	57	\$425	\$22,203,857
Membership Fees for Clubs (2)	58	\$145	\$7,575,182
Fees for Participant Sports, excl. Trips	58	\$67	\$3,498,370
Tickets to Theatre/Operas/Concerts	60	\$48	\$2,514,703
Tickets to Movies	60	\$34	\$1,752,861
Tickets to Parks or Museums	58	\$20	\$1,033,104
Admission to Sporting Events, excl. Trips	59	\$38	\$1,979,749
Fees for Recreational Lessons	52	\$73	\$3,807,369
TV/Video/Audio	67	\$784	\$40,971,631
Cable and Satellite Television Services	67	\$537	\$28,069,373
Televisions	67	\$75	\$3,929,820
Satellite Dishes	70	\$1	\$57,117
Miscellaneous Video Equipment	63	\$10	\$513,298
Video Game Hardware/Accessories	74	\$22	\$1,125,738
Video Game Software	75	\$12	\$627,863
Rental/Streaming/Downloaded Video	69	\$49	\$2,548,757
Audio (3)	63	\$67	\$3,503,720
Rental and Repair of TV/Radio/Sound Equipment	76	\$2	\$118,200
Pets	65	\$475	\$24,853,487
Toys/Games/Crafts/Hobbies (4)	69	\$80	\$4,158,866

Recreational Vehicles and Fees (5)	60	\$68	\$3,533,922
Sports/Recreation/Exercise Equipment (6)	62	\$112	\$5,861,875
Photo Equipment and Supplies (7)	65	\$30	\$1,550,461
Reading (8)	64	\$66	\$3,442,022
Catered Affairs (9)	58	\$17	\$892,615
Food	64	\$5,884	\$307,635,646
Food at Home	64	\$3,504	\$183,188,264
Bakery and Cereal Products	64	\$448	\$23,425,175
Meats, Poultry, Fish, and Eggs	65	\$762	\$39,859,404
Dairy Products	63	\$347	\$18,127,768
Fruits and Vegetables	63	\$665	\$34,762,282
Snacks and Other Food at Home (10)	65	\$1,282	\$67,013,635
Food Away from Home	63	\$2,380	\$124,447,382
Alcoholic Beverages	62	\$386	\$20,172,494

Category	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	58	\$15,964	\$834,683,548
Value of Retirement Plans	59	\$58,954	\$3,082,410,227
Value of Other Financial Assets	66	\$5,688	\$297,422,663
Vehicle Loan Amount excluding Interest	68	\$1,932	\$101,021,882
Value of Credit Card Debt	64	\$1,772	\$92,624,651
Health			
Nonprescription Drugs	68	\$105	\$5,476,138
Prescription Drugs	70	\$233	\$12,199,231
Eyeglasses and Contact Lenses	65	\$63	\$3,310,686
Home			
Mortgage Payment and Basics (11)	56	\$6,000	\$313,685,071
Maintenance and Remodeling Services	54	\$1,556	\$81,340,815
Maintenance and Remodeling Materials (12)	58	\$360	\$18,820,305
Utilities, Fuel, and Public Services	66	\$3,300	\$172,536,899
Household Furnishings and Equipment			
Household Textiles (13)	63	\$64	\$3,327,039
Furniture	63	\$402	\$21,043,080
Rugs	60	\$19	\$985,226
Major Appliances (14)	61	\$230	\$12,003,479

Housewares (15)	63	\$55	\$2,891,394
Small Appliances	66	\$35	\$1,807,005
Luggage	61	\$10	\$536,203
Telephones and Accessories	66	\$66	\$3,440,752
Household Operations			
Child Care	59	\$311	\$16,274,888
Lawn and Garden (16)	61	\$304	\$15,882,887
Moving/Storage/Freight Express	62	\$44	\$2,298,765
Housekeeping Supplies (17)	65	\$504	\$26,377,233
Insurance			
Owners and Renters Insurance	64	\$400	\$20,906,683
Vehicle Insurance	65	\$1,215	\$63,543,006
Life/Other Insurance	62	\$372	\$19,437,554
Health Insurance	65	\$2,693	\$140,817,423
Personal Care Products (18)	65	\$323	\$16,874,653
School Books and Supplies (19)	63	\$83	\$4,323,996
Smoking Products	77	\$297	\$15,533,501
Transportation			
Payments on Vehicles excluding Leases	65	\$1,704	\$89,086,457
Gasoline and Motor Oil	65	\$1,563	\$81,730,771
Vehicle Maintenance and Repairs	66	\$731	\$38,241,555
Travel			
Airline Fares	57	\$356	\$18,635,130
Lodging on Trips	59	\$418	\$21,842,937
Auto/Truck Rental on Trips	57	\$31	\$1,643,387
Food and Drink on Trips	60	\$356	\$18,601,484

Source: 2021 Esri forecasts; Consumer Spending Data 2018 & 2019 Bureau of Labor Statistics.