



# **Community Prosperity Chart Book**

Vigo County  
Wabash Valley Community Foundation

July 2019

## About Your Community's Chart Book

**Taking Stock – The Power of Information.** Whether a community or a region is successful over time – or not – depends upon the commitment and choices of its leaders and people, and the investments they make in their development. As Deepak Chopra says, “When you make a choice, you change the future.” Making the right development choices is a prerequisite for achieving community and regional prosperity. The best way to make the right development decisions is to commit to a thoughtful and robust assessment of your region’s opportunities. By taking the time to discover and better understand your region’s genuine development opportunities, you will make smarter investments and enhance your region’s potential for greater prosperity.

**Your Community Prosperity Chart Book** is a start on a pathway to prosperity. But it is only a start. It reflects one view of your community, based on secondary data. We challenge you to build on this work, draw on your own knowledge of the region and its assets, and create a deeper understanding of your unique development opportunities. Then use this understanding to craft and implement a smart development game plan. We hope this Community Prosperity Chart Book is helpful and contributes to your future development success.

**Asking the Right Questions.** To be successful and achieve sustainable prosperity, every community needs to achieve two things, at a minimum – economic renewal and demographic renewal. These two things are intimately connected. New residents are attracted to and put down roots in places that offer diverse economic opportunities. And, a healthy population supports a more robust quality of life and the amenities that go with it – schools, health care, shopping, arts and recreation, for example. Your **Community Prosperity Chart Book** helps you begin to answer strategically important questions about your community:

1. Who lives in your community?
2. How are your community’s residents doing?
3. How is your economy doing?
4. How is your community doing?
5. What are your community’s assets that can support development?

Your Chart Book is organized around these five questions. The first question begs another question – “How are you defining your community?” The last question regarding development assets is one that you need to address. e2’s **Community**

### Online Library

Research collected and analysis completed in support of this Chart Book is available online:

<http://bit.ly/2XzYIXT>

**Prosperity Framework** can help you smartly explore your community, engage community residents in conversations and evolve your community's strategic vision.



## Who Lives in Your Community?

At first you may wonder a bit about this question. Of course, you have a pretty good idea of who lives in your community. However, we find in our work across America that taking some time to dig a bit deeper helps us better understand our community. This question also raises a second question about how we define our community. Is our community the municipality, the zip code area including our community, our county, our school district or some other geographic configuration? Defining your community can help you better explore all the community indicators associated with the other questions.

**Table 1: Total Population & Households**

Summary	Census 2010	2018	2023	Annual Change 2018-2023
Population	107,848	109,928	111,160	0.22%
Households	41,361	42,322	42,769	0.21%

Source: Esri Executive Summary

### Tapestry Segmentation

The top tapestry segments for the community are shown below. Tapestry segments incorporate psychographics into other traditional measures to give a detailed portrait of consumer behavior. Additional details on each segment's profile can be found by clicking on the segment name.

**Table 2: Top 5 Tapestry Segments**

Rank	Tapestry Segment	2018 Households		2018 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	<a href="#">Traditional Living (12B)</a>	16.2%	16.2%	1.9%	1.9%	837
2	<a href="#">Salt of the Earth (6B)</a>	13.5%	29.7%	2.9%	4.8%	470
3	<a href="#">Old and Newcomers (8F)</a>	11.3%	41.0%	2.3%	7.1%	487
4	<a href="#">Hardscrabble Road (8G)</a>	9.2%	50.2%	1.2%	8.3%	763
5	<a href="#">Green Acres (6A)</a>	6.8%	57.0%	3.2%	11.5%	212
	<b>Subtotal</b>	<b>57.0%</b>		<b>11.5%</b>		

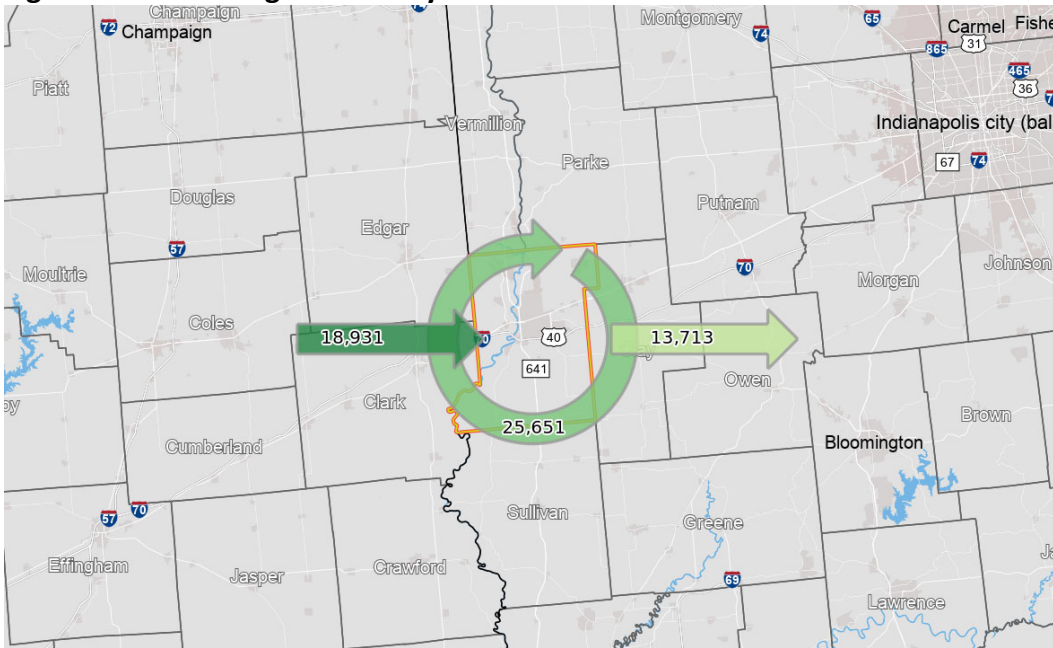
Source: Esri Tapestry Segmentation Area Profile



## Commuting Patterns

Within any community, there are residents who stay in the community for work and some who travel to other communities. Similarly, there are residents who travel in from other communities for work. These commuting patterns give a very broad view who resides in the community versus who works in the community. Workplace commuting also affects when and how residents will interact with goods and service providers.

**Figure 1: Commuting Patterns by Place of Residence**



Source: OnTheMap, Center for Economic Studies, U.S. Census Bureau

## How Are Your Community's Residents Doing?

The whole point of development is to create a community and economy that opens opportunities to our community's residents. For most, we seek a development strategy that creates opportunities for all. This question can help your community explore how "all" of your residents are doing.

**Table 3: Quality of Life Measures**

Life Expectancy	75.6
% Poor or Fair Health	20.2
% Low Birthweight	8.3
% Children in Poverty	25.0
% Own Home	60.5

Source: 2019 County Health Rankings (Robert Wood Johnson Foundation & University of Wisconsin Population Health Institute)

**Table 4: 2018 Households by Disposable Income**

	<b>Number</b>	<b>Percent</b>
Total	42,320	100.00%
<\$15,000	7827	18.50%
\$15,000-\$24,999	6310	14.90%
\$25,000-\$34,999	5320	12.60%
\$35,000-\$49,999	7215	17.00%
\$50,000-\$74,999	8494	20.10%
\$75,000-\$99,999	3249	7.70%
\$100,000-\$149,999	2897	6.80%
\$150,000-\$199,999	611	1.40%
\$200,000+	397	0.90%
Median Disposable Income	\$37,644	
Average Disposable Income	\$48,393	

Source: Esri Disposable Income Profile

**Table 5: Potentially Vulnerable Households**

	<b>Households</b>	<b>% of Total</b>
Total Occupied Households, 2017	41,164	
People > 65 years & living alone	2,091	5.10%
Single female households	5,416	13.20%
with children < 18 years	3,634	8.80%
Households with no car	3,732	9.10%

Source: Headwaters Economics

**Table 6: Potentially Vulnerable Populations**











	<b>Population</b>	<b>% of Total</b>
Total civilian noninstitutionalized population, 2017	103,558	
People w/ disabilities	19,233	18.6%
People w/o health insurance	10,318	10.0%

Source: Headwaters Economics

## How Is Your Economy Doing?

A strong and diverse economy is foundational to community prosperity. The following indicators are a start in understanding your community's economic performance. In our free-market global economy every community is responsible for its own economic development.

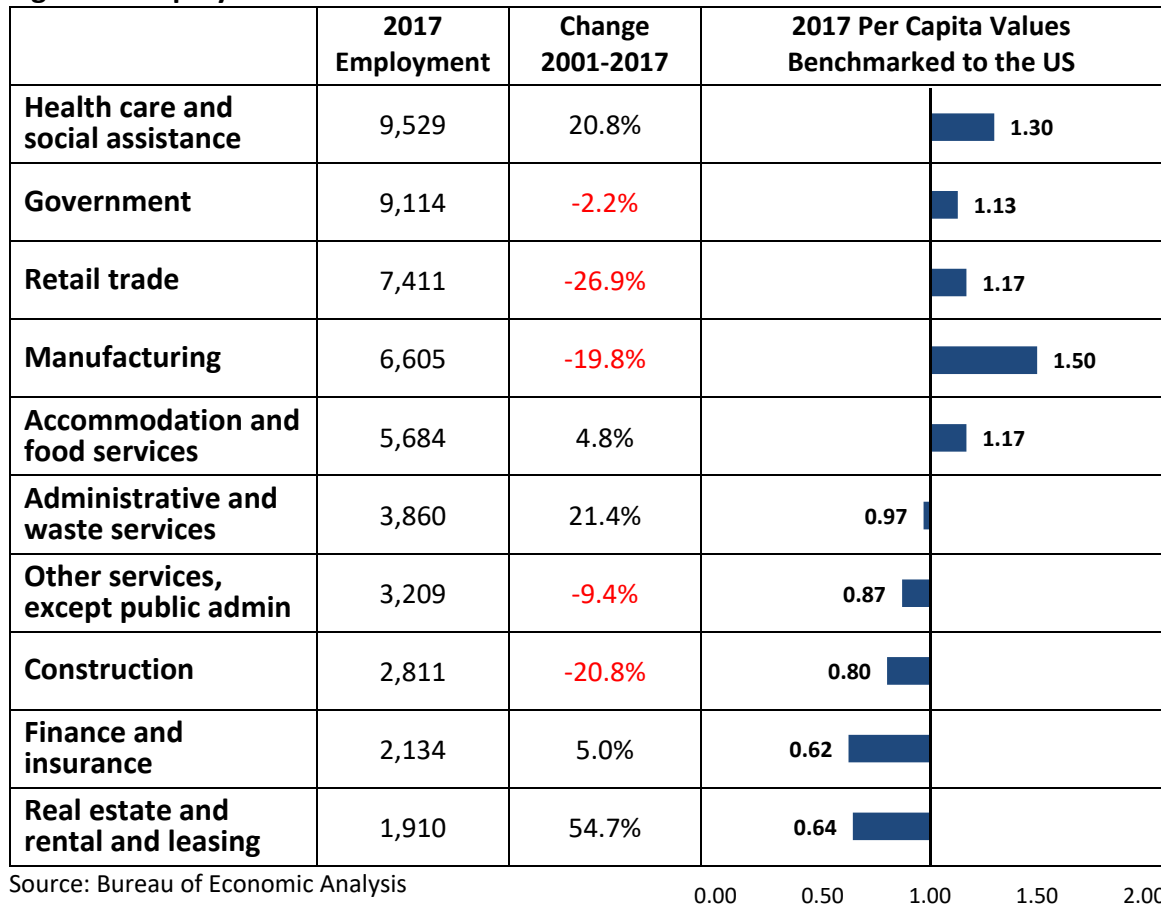
**Figure 2: Income Drivers**

	<b>2017 Earnings</b>	<b>Change 2001-2017</b>	<b>2017 Per Capita Values Benchmarked to the US</b>
<b>Retirees</b>	\$1,360,141,000	18.0%	0.81 
<b>Health care and social assistance</b>	\$545,829,000	12.1%	 1.22
<b>Government</b>	\$544,271,000	5.8%	0.84 
<b>Manufacturing</b>	\$467,754,000	-18.5%	 1.27
<b>Hardship Related Transfer Payments</b>	\$377,353,000	73.2%	 1.26
<b>Commuters</b>	\$323,990,000	30.0%	0.31 
<b>Retail trade</b>	\$218,520,000	-32.9%	0.94 
<b>Construction</b>	\$205,168,000	0.4%	0.83 
<b>Administrative and waste services</b>	\$132,060,000	47.0%	0.77 
<b>Hospitality</b>	\$131,016,000	27.4%	0.69 

Source: Bureau of Economic Analysis

0.00 0.50 1.00 1.50

**Figure 3: Employment Drivers**





**Table 7: Businesses & Employment by Industry (NAICS)**

	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	30	0.8%	115	0.2%
Mining	6	0.2%	33	0.1%
Utilities	5	0.1%	79	0.1%
Construction	201	5.5%	1,834	3.3%
Manufacturing	156	4.2%	6,351	11.3%
Wholesale Trade	132	3.6%	1,918	3.4%
Retail Trade	567	15.4%	7,754	13.8%
Motor Vehicle & Parts Dealers	75	2.0%	794	1.4%
Furniture & Home Furnishings Stores	36	1.0%	204	0.4%
Electronics & Appliance Stores	25	0.7%	241	0.4%
Bldg Material, Garden Equipment, Supplies Dealers	36	1.0%	680	1.2%
Food & Beverage Stores	73	2.0%	1,457	2.6%
Health & Personal Care Stores	65	1.8%	505	0.9%
Gasoline Stations	25	0.7%	214	0.4%
Clothing & Clothing Accessories Stores	58	1.6%	563	1.0%
Sport Goods, Hobby, Book, & Music Stores	46	1.3%	395	0.7%
General Merchandise Stores	40	1.1%	1,620	2.9%
Miscellaneous Store Retailers	81	2.2%	970	1.7%
Nonstore Retailers	7	0.2%	111	0.2%
Transportation & Warehousing	66	1.8%	975	1.7%
Information	59	1.6%	941	1.7%
Finance & Insurance	184	5.0%	1,191	2.1%
Central Bank/Credit Intermediation	55	1.5%	678	1.2%
Securities, Commodity Contracts & Other Financial	40	1.1%	135	0.2%
Insurance Carriers; Funds, Trusts	89	2.4%	378	0.7%
Real Estate, Rental & Leasing	182	5.0%	893	1.6%
Professional, Scientific & Tech Services	244	6.6%	1,656	2.9%
Legal Services	64	1.7%	381	0.7%
Management of Companies & Enterprises	2	0.1%	102	0.2%
Admin. & Support & Waste Mgmt. & Remediation	127	3.5%	1,295	2.3%
Educational Services	99	2.7%	3,987	7.1%
Health Care & Social Assistance	417	11.4%	14,005	24.9%
Arts, Entertainment & Recreation	91	2.5%	1,042	1.9%
Accommodation & Food Services	279	7.6%	5,529	9.8%
Accommodation	27	0.7%	538	1.0%
Food Services & Drinking Places	252	6.9%	4,991	8.9%
Other Services (except Public Administration)	538	14.6%	2,945	5.2%
Automotive Repair & Maintenance	76	2.1%	338	0.6%
Public Administration	165	4.5%	3,480	6.2%
Unclassified Establishments	124	3.4%	21	0.0%
<b>Total</b>	<b>3,674</b>	<b>100.0%</b>	<b>56,146</b>	<b>100.0%</b>

Source: Esri Business Summary



### **Retail Market Potential**

The Retail Market Potential report describes many aspects of consumer and household purchasing behavior. The market potential for the community is indexed to the market potential nationally. These detailed behaviors and corresponding indices can be used to identify additional potential entrepreneurship opportunities to serve the community. The full report is included in the following pages.





# Retail Market Potential

Vigo County, IN  
 Vigo County, IN (18167)  
 Geography: County

Prepared by Esri

Demographic Summary	2018	2023
Population	109,928	111,160
Population 18+	88,242	89,149
Households	42,322	42,769
Median Household Income	\$45,542	\$52,962

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Apparel (Adults)</b>			
Bought any men's clothing in last 12 months	41,225	46.7%	99
Bought any women's clothing in last 12 months	36,876	41.8%	97
Bought clothing for child <13 years in last 6 months	22,782	25.8%	96
Bought any shoes in last 12 months	44,828	50.8%	95
Bought costume jewelry in last 12 months	14,374	16.3%	90
Bought any fine jewelry in last 12 months	14,828	16.8%	94
Bought a watch in last 12 months	13,400	15.2%	96
<b>Automobiles (Households)</b>			
HH owns/leases any vehicle	36,085	85.3%	100
HH bought/leased new vehicle last 12 mo	3,401	8.0%	83
<b>Automotive Aftermarket (Adults)</b>			
Bought gasoline in last 6 months	75,440	85.5%	100
Bought/changed motor oil in last 12 months	43,707	49.5%	104
Had tune-up in last 12 months	21,007	23.8%	93
<b>Beverages (Adults)</b>			
Drank bottled water/seltzer in last 6 months	57,387	65.0%	93
Drank regular cola in last 6 months	41,556	47.1%	106
Drank beer/ale in last 6 months	35,804	40.6%	96
<b>Cameras (Adults)</b>			
Own digital point & shoot camera/camcorder	9,290	10.5%	90
Own digital SLR camera/camcorder	5,570	6.3%	81
Printed digital photos in last 12 months	18,787	21.3%	92
<b>Cell Phones (Adults/Households)</b>			
Bought cell phone in last 12 months	31,106	35.3%	98
Have a smartphone	66,768	75.7%	95
Have a smartphone: Android phone (any brand)	36,136	41.0%	106
Have a smartphone: Apple iPhone	27,995	31.7%	83
Number of cell phones in household: 1	14,771	34.9%	113
Number of cell phones in household: 2	16,640	39.3%	102
Number of cell phones in household: 3+	9,164	21.7%	79
HH has cell phone only (no landline telephone)	23,973	56.6%	108
<b>Computers (Households)</b>			
HH owns a computer	29,184	69.0%	93
HH owns desktop computer	14,852	35.1%	92
HH owns laptop/notebook	21,906	51.8%	92
HH owns any Apple/Mac brand computer	5,119	12.1%	68
HH owns any PC/non-Apple brand computer	25,752	60.8%	97
HH purchased most recent computer in a store	15,168	35.8%	97
HH purchased most recent computer online	4,711	11.1%	83
Spent <\$500 on most recent home computer	7,076	16.7%	110
Spent \$500-\$999 on most recent home computer	7,230	17.1%	97
Spent \$1,000-\$1,499 on most recent home computer	3,159	7.5%	79
Spent \$1,500-\$1,999 on most recent home computer	1,540	3.6%	79
Spent \$2,000+ on most recent home computer	1,282	3.0%	75

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.

June 19, 2019



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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Convenience Stores (Adults)</b>			
Shopped at convenience store in last 6 mos	56,921	64.5%	103
Bought brewed coffee at convenience store in last 30 days	12,258	13.9%	103
Bought cigarettes at convenience store in last 30 days	12,750	14.4%	132
Bought gas at convenience store in last 30 days	35,729	40.5%	110
Spent at convenience store in last 30 days: <\$20	5,694	6.5%	90
Spent at convenience store in last 30 days: \$20-\$39	8,659	9.8%	103
Spent at convenience store in last 30 days: \$40-\$50	7,381	8.4%	101
Spent at convenience store in last 30 days: \$51-\$99	5,432	6.2%	110
Spent at convenience store in last 30 days: \$100+	21,430	24.3%	109
<b>Entertainment (Adults)</b>			
Attended a movie in last 6 months	48,669	55.2%	93
Went to live theater in last 12 months	8,448	9.6%	83
Went to a bar/night club in last 12 months	15,105	17.1%	98
Dined out in last 12 months	42,984	48.7%	95
Gambled at a casino in last 12 months	10,550	12.0%	92
Visited a theme park in last 12 months	13,163	14.9%	79
Viewed movie (video-on-demand) in last 30 days	12,793	14.5%	80
Viewed TV show (video-on-demand) in last 30 days	9,815	11.1%	80
Watched any pay-per-view TV in last 12 months	7,470	8.5%	77
Downloaded a movie over the Internet in last 30 days	7,263	8.2%	91
Downloaded any individual song in last 6 months	16,076	18.2%	90
Watched a movie online in the last 30 days	19,447	22.0%	92
Watched a TV program online in last 30 days	14,202	16.1%	90
Played a video/electronic game (console) in last 12 months	9,754	11.1%	121
Played a video/electronic game (portable) in last 12 months	5,118	5.8%	112
<b>Financial (Adults)</b>			
Have home mortgage (1st)	24,720	28.0%	89
Used ATM/cash machine in last 12 months	42,897	48.6%	91
Own any stock	5,090	5.8%	80
Own U.S. savings bond	4,133	4.7%	97
Own shares in mutual fund (stock)	5,018	5.7%	83
Own shares in mutual fund (bonds)	3,488	4.0%	83
Have interest checking account	24,991	28.3%	96
Have non-interest checking account	26,395	29.9%	101
Have savings account	49,392	56.0%	96
Have 401K retirement savings plan	12,457	14.1%	91
Own/used any credit/debit card in last 12 months	67,636	76.6%	96
Avg monthly credit card expenditures: <\$111	11,632	13.2%	110
Avg monthly credit card expenditures: \$111-\$225	6,805	7.7%	107
Avg monthly credit card expenditures: \$226-\$450	5,401	6.1%	91
Avg monthly credit card expenditures: \$451-\$700	4,772	5.4%	87
Avg monthly credit card expenditures: \$701-\$1,000	3,846	4.4%	75
Avg monthly credit card expenditures: \$1,001+	7,014	7.9%	73
Did banking online in last 12 months	31,285	35.5%	90
Did banking on mobile device in last 12 months	18,357	20.8%	88
Paid bills online in last 12 months	39,669	45.0%	91

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.



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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Grocery (Adults)</b>			
Used beef (fresh/frozen) in last 6 months	29,479	69.7%	102
Used bread in last 6 months	39,715	93.8%	100
Used chicken (fresh or frozen) in last 6 months	28,413	67.1%	98
Used turkey (fresh or frozen) in last 6 months	6,670	15.8%	103
Used fish/seafood (fresh or frozen) in last 6 months	21,792	51.5%	94
Used fresh fruit/vegetables in last 6 months	36,152	85.4%	98
Used fresh milk in last 6 months	36,651	86.6%	101
Used organic food in last 6 months	7,638	18.0%	76
<b>Health (Adults)</b>			
Exercise at home 2+ times per week	21,924	24.8%	89
Exercise at club 2+ times per week	10,219	11.6%	80
Visited a doctor in last 12 months	66,855	75.8%	99
Used vitamin/dietary supplement in last 6 months	45,214	51.2%	95
<b>Home (Households)</b>			
Any home improvement in last 12 months	11,430	27.0%	97
Used housekeeper/maid/professional HH cleaning service in last 12	4,371	10.3%	74
Purchased low ticket HH furnishings in last 12 months	6,897	16.3%	97
Purchased big ticket HH furnishings in last 12 months	8,889	21.0%	96
Bought any small kitchen appliance in last 12 months	9,171	21.7%	97
Bought any large kitchen appliance in last 12 months	5,808	13.7%	97
<b>Insurance (Adults/Households)</b>			
Currently carry life insurance	39,272	44.5%	100
Carry medical/hospital/accident insurance	65,580	74.3%	99
Carry homeowner insurance	40,642	46.1%	97
Carry renter's insurance	7,637	8.7%	101
Have auto insurance: 1 vehicle in household covered	13,958	33.0%	108
Have auto insurance: 2 vehicles in household covered	11,222	26.5%	92
Have auto insurance: 3+ vehicles in household covered	9,196	21.7%	95
<b>Pets (Households)</b>			
Household owns any pet	24,971	59.0%	108
Household owns any cat	11,496	27.2%	118
Household owns any dog	18,802	44.4%	107
<b>Psychographics (Adults)</b>			
Buying American is important to me	39,447	44.7%	110
Usually buy items on credit rather than wait	11,206	12.7%	97
Usually buy based on quality - not price	16,927	19.2%	99
Price is usually more important than brand name	26,197	29.7%	106
Usually use coupons for brands I buy often	17,174	19.5%	109
Am interested in how to help the environment	14,267	16.2%	89
Usually pay more for environ safe product	11,457	13.0%	91
Usually value green products over convenience	9,249	10.5%	92
Likely to buy a brand that supports a charity	29,262	33.2%	96
<b>Reading (Adults)</b>			
Bought digital book in last 12 months	9,375	10.6%	80
Bought hardcover book in last 12 months	16,265	18.4%	93
Bought paperback book in last 12 month	24,044	27.2%	94
Read any daily newspaper (paper version)	20,516	23.2%	113
Read any digital newspaper in last 30 days	31,350	35.5%	94
Read any magazine (paper/electronic version) in last 6 months	79,404	90.0%	99

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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Restaurants (Adults)</b>			
Went to family restaurant/steak house in last 6 months	65,799	74.6%	99
Went to family restaurant/steak house: 4+ times a month	23,110	26.2%	97
Went to fast food/drive-in restaurant in last 6 months	80,308	91.0%	101
Went to fast food/drive-in restaurant 9+ times/mo	35,611	40.4%	102
Fast food/drive-in last 6 months: eat in	33,219	37.6%	102
Fast food/drive-in last 6 months: home delivery	7,200	8.2%	97
Fast food/drive-in last 6 months: take-out/drive-thru	44,192	50.1%	106
Fast food/drive-in last 6 months: take-out/walk-in	18,148	20.6%	98
<b>Television &amp; Electronics (Adults/Households)</b>			
Own any tablet	36,349	41.2%	90
Own any e-reader	5,143	5.8%	79
Own e-reader/tablet: iPad	18,716	21.2%	80
HH has Internet connectable TV	9,696	22.9%	89
Own any portable MP3 player	16,474	18.7%	87
HH owns 1 TV	8,967	21.2%	101
HH owns 2 TVs	11,852	28.0%	104
HH owns 3 TVs	8,883	21.0%	100
HH owns 4+ TVs	7,021	16.6%	93
HH subscribes to cable TV	18,223	43.1%	97
HH subscribes to fiber optic	2,220	5.2%	66
HH owns portable GPS navigation device	10,009	23.6%	95
HH purchased video game system in last 12 mos	2,794	6.6%	78
HH owns any Internet video device for TV	7,062	16.7%	82
<b>Travel (Adults)</b>			
Domestic travel in last 12 months	40,949	46.4%	89
Took 3+ domestic non-business trips in last 12 months	9,010	10.2%	86
Spent on domestic vacations in last 12 months: <\$1,000	9,544	10.8%	100
Spent on domestic vacations in last 12 months: \$1,000-\$1,499	4,981	5.6%	94
Spent on domestic vacations in last 12 months: \$1,500-\$1,999	2,872	3.3%	83
Spent on domestic vacations in last 12 months: \$2,000-\$2,999	2,492	2.8%	74
Spent on domestic vacations in last 12 months: \$3,000+	4,158	4.7%	75
Domestic travel in the 12 months: used general travel website	4,423	5.0%	72
Foreign travel in last 3 years	16,732	19.0%	72
Took 3+ foreign trips by plane in last 3 years	2,762	3.1%	65
Spent on foreign vacations in last 12 months: <\$1,000	3,235	3.7%	78
Spent on foreign vacations in last 12 months: \$1,000-\$2,999	2,246	2.5%	68
Spent on foreign vacations in last 12 months: \$3,000+	3,685	4.2%	71
Foreign travel in last 3 years: used general travel website	3,490	4.0%	66
Nights spent in hotel/motel in last 12 months: any	34,224	38.8%	89
Took cruise of more than one day in last 3 years	5,644	6.4%	75
Member of any frequent flyer program	9,608	10.9%	63
Member of any hotel rewards program	11,244	12.7%	76

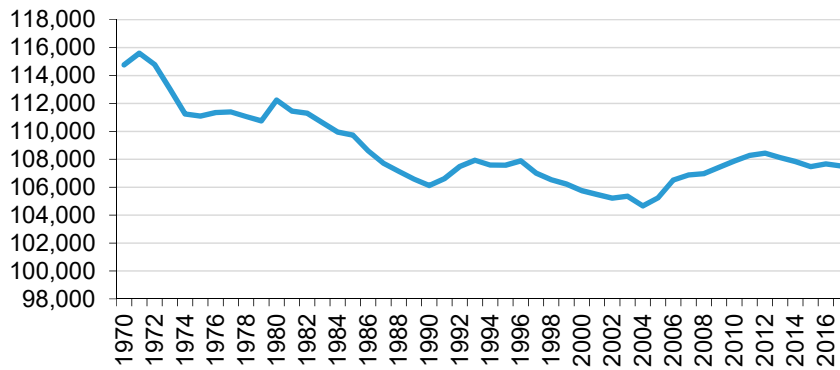
**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.

## How Is Your Community Doing?

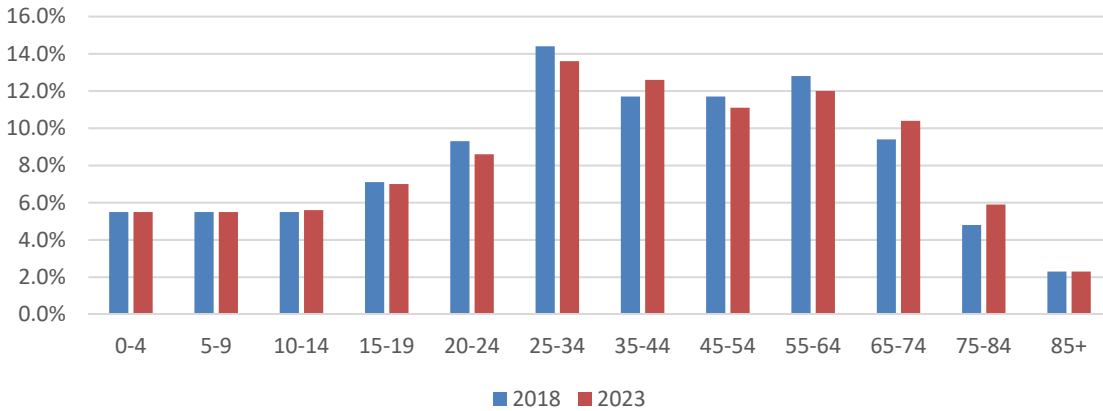
e2 is located in Lincoln, Nebraska. Lincoln’s economy is booming. Yet about 40% of Lincoln’s school children are food insecure, indicating that prosperity is not shared equally. This prosperity question and our Chart Book indicators provide insight on how your community is doing. Ultimately, you want a community that provides all residents economic opportunity and increased economic well-being.

**Figure 4: Historical Population Trends**



Source: Headwaters Economics, Socioeconomic Measures

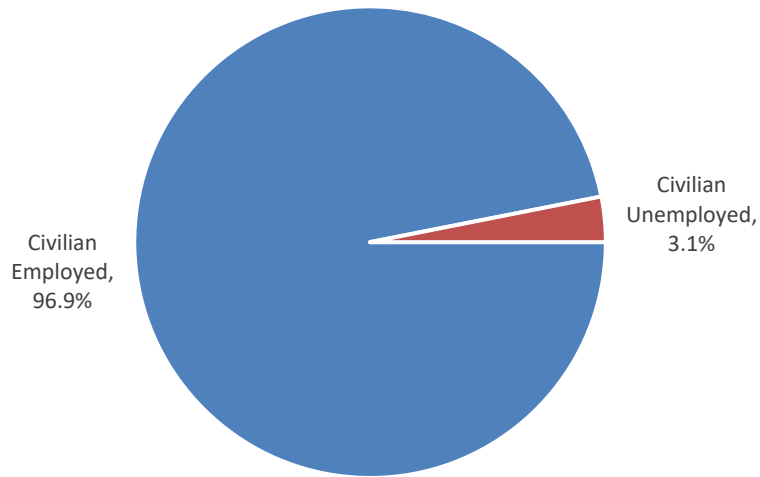
**Figure 5: Population by Age**



Source: Esri Demographic & Income Profile

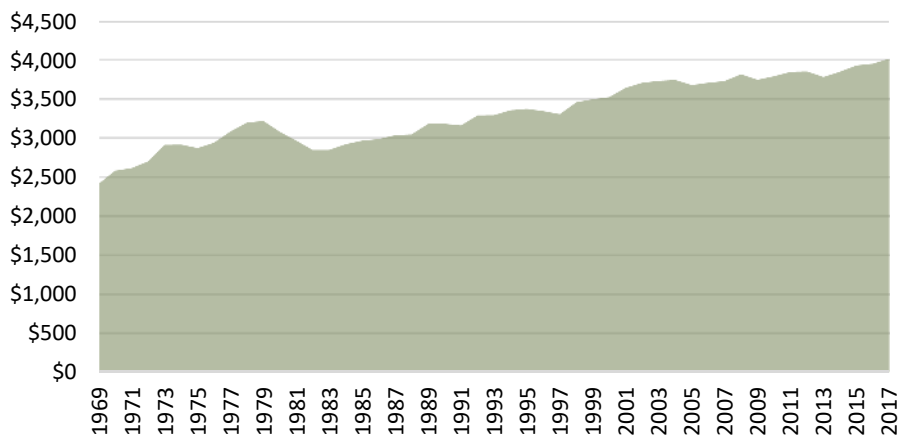


**Figure 6: Labor Force**



Source: Esri Market Profile

**Figure 7: Personal Income (Millions of 2017\$)**



Source: Bureau of Economic Analysis



## What Are Your Community's Assets That Can Support Development?

The following data on net worth and philanthropic capacity identified in a previous Transfer of Wealth study begin to answer this question.

**Table 8: 2018 Household Net Worth**

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	2,767	6,981	6,275	6,791	8,000	6,333	5,173
<\$15,000	2,222	3,799	2,397	2,091	1,704	1,012	784
\$15,000-\$34,999	284	877	659	616	456	355	206
\$35,000-\$49,999	81	282	339	268	354	204	92
\$50,000-\$99,999	124	1,005	840	625	616	540	564
\$100,000-\$149,999	23	491	544	512	667	491	373
\$150,000-\$249,999	21	270	691	898	1,014	974	680
\$250,000+	12	257	805	1,781	3,189	2,757	2,474
Median Net Worth	\$9,340	\$13,782	\$37,998	\$78,607	\$164,388	\$197,874	\$227,674
Average Net Worth	\$19,422	\$62,311	\$181,122	\$469,654	\$886,790	\$812,334	\$839,361

Source: Esri Net Worth Profile

**Table 9: 2010 Transfer of Wealth (TOW)**

	2010 Net Worth (B)	10-Year TOW			50-Year TOW		
		Value (M)	5% Capture (M)	5% Payout (M)	Value (M)	5% Capture (M)	5% Payout (M)
Vigo	\$4.10	\$1,232.47	\$61.62	\$3.08	\$4,218.47	\$210.92	\$10.55
Wabash Valley	\$5.85	\$1,752.44	\$87.62	\$4.38	\$5,951.16	\$297.56	\$14.88
Indiana	\$298.28	\$104,278.14	\$5,213.91	\$260.70	\$368,087.54	\$18,404.38	\$920.22

Source: Center for Rural Entrepreneurship

While this data provides a starting point, this Chart Book does not fully answer this question. You need to find answers that will help you mobilize the resources necessary to support desired and robust development. We suggest you consider two frameworks as you map your development assets:

**Community Capitals Framework.** Some of America's leading community developers created the **Community Capitals Framework**. This [article](#) provides a good oversight of this framework. The framework organizes a community's assets into seven categories that can guide community asset exploration and mapping:

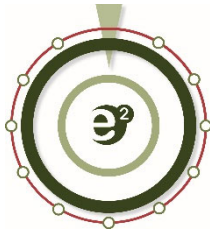
***Built Capital – Financial Capital – Political Capital – Social Capital  
Natural Capital – Cultural Capital – Human Capital***

Brian Dabson, formerly with the Corporation of Enterprise Development and a leading community economic development thought leader builds on the community capitals framework by suggesting communities begin with development investments into first people, then community and finally economy. Brian argues that entrepreneur-led development is foundational to all economic development enabling business retention and expansion and finally business attraction.



**Asset Based Community Development (ABCD).** ABCD or Asset Based Community Development was developed by John McKnight in Chicago. We have used asset-based development for years in our practice. Too often communities focus initially on challenges, issues and problems. This starting point can deflate community energy. Conversely, ABCD embraces that idea that every community, even the most challenged, have development assets. Focusing on your community’s assets and opportunities as your starting point creates hope, vision and energy. Eventually you will deal with your challenges and problems, but we encourage you to explore the ABCD framework as you investigate your development assets. Check out the ABCD Institute website for additional background at <https://resources.depaul.edu/abdc-institute>.





## How e2 Can Help

**e2 Entrepreneurial Ecosystems** can help communities increase prosperity through entrepreneur-focused economic development and ecosystem building through:

- **Mentoring.** We mentor and coach new practitioners seeking to pursue entrepreneur-led development. We provide advice and support for building entrepreneurial ecosystem strategies that work.
- **Analytics Support.** E2 helps communities and regions understand their entrepreneurial potential through research. Please view a sampling of our research tools at: <https://www.energizingentrepreneurs.org/solutions/start.html>
- **Fostering the eMovement.** We support the national entrepreneurship movement along with our partners including the **Federal Reserve Bank of Kansas City, SourceLink, Edward Lowe Foundation, Kauffman Foundation, and NetWork Kansas.** Together, we continue to advance the foundational ideas of building entrepreneurial ecosystems and entrepreneurship-led economic development.

**Our emerging vision includes the following solutions:**

- **e2 Institutes.** Explore our new generation of e2 Institutes where teams come together, learn from each other and explore the expanded world of strategies, tactics and resources needed in entrepreneurial ecosystem development work.
- **National e2 Resource Network.** e2 offers a resource network capable of connecting those seeking help with those who can help across North America.

**e2 Entrepreneurial Ecosystems** (formerly the Center for Rural Entrepreneurship) is led by Don Macke, who has more than 40 years of community economic development and policy experience. We have a national team of practitioners, both inside and outside e2, who bring research, coaching, incubation, market intelligence and other expertise to this work.

## e2 Team



**Don Macke** serves as the project lead and primary analyst for this work. He directs **e2 Entrepreneurial Ecosystems**, an initiative with **NetWork Kansas** to build sustainable entrepreneurial ecosystems across North America. Don has over 40 years of community economic development and policy experience. He was most recently the Co-Founder and Co-Director of the national Center for Rural Entrepreneurship. Through this work, Don helped communities and regions throughout North America grow entrepreneur-focused economic development strategies and ecosystems. Don calls Nebraska home and he is a proud resident of America's Great Plains Region.



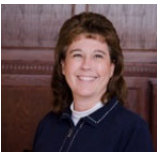
**Cathy Kottwitz** assists with research, analysis and information preparation. Cathy is a long-time member of the e2 analytics team who has been involved in research projects since 2000. She has a BS in sociology, a master's degree in business administration, and has completed graduate level coursework in community planning. Cathy brings additional perspectives to e2's research team through her experience in commercial real estate and labor market analysis.



**Frank and Kimberlee Spillers** specialize in community engagement strategies and techniques. Along with Don, they provide community engagement design and mentoring for this work. Frank and Kim are co-owners of [Global Horizons LLC](#), an Atlantic-Iowa company with more than 30 years of experience growing rural areas using collaborative and inclusive training processes.



**Ann Chaffin** specializes in communications and supports the e2 team with report preparation and communications advice. Ann has more than 25 years of communications experience in advertising, marketing, public and media relations, social media and strategic planning. She holds a BA in business administration and advertising from the University of Nebraska-Lincoln.



**Kristi Pedersen** provides financial support related to invoicing and fiscal management questions. Kristi is the manager of budget and administration for NetWork Kansas, e2 Entrepreneurial Ecosystems' host organization. She has a BA in business administration with an accounting emphasis from Bethany College.

The mission of **e2 Entrepreneurial Ecosystems** is to help communities and regions connect, learn, and share best practices for building sustainable entrepreneurial ecosystems across North America.

With more than 25 years of field experience, particularly in rural America, e2 is the preferred resource for communities of all sizes wanting to pursue prosperity. To learn more about e2:

[www.energizingentrepreneurs.org](http://www.energizingentrepreneurs.org). (402) 323-7336

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