



Community Prosperity Chart Book

**Clay, Sullivan, & Vigo Counties
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.

Development Insights

We want to spark your community's exploration of its development future. The following are e2's top ten development insights. Our observations and suggestions are based on our review of your development indicators. Our e2 Team has reviewed your community prosperity indicators and we offer the following considerations as the Wabash Valley region pursues its future:

Small Metro Opportunity and Location. The Terre Haute Metropolitan Statistical Area represents a small metro in the United States. Small and medium sized metros are experiencing strong development and growth. Size, affordability and lower congestion are priming these metros for development. We encourage you to explore this opportunity and your location along Interstate 70 connecting Indianapolis with St. Louis.

Demographics. The Wabash region has mixed demographic performance. Overall demographic health is weakening as the region ages. We suggest that incorporating demographic renewal among your strategic development goals be considered. Two demographic groups are particularly important including younger adults (ages 25 to 45 – workforce, entrepreneurs, consumers, children, etc.) and younger retiring boomers (e.g., wealth, investment, entrepreneurs, economic stabilizers, etc.).

Distress. Like most American regions there is evidence of material household distress. We urge you consider how your development not only creates a stronger economy but creates pathways to increase economic opportunity and security for those residents in your region experiencing distress.

Higher Education Opportunity. Your region is home to multiple higher education institutions. This is an important development asset. Not only are these institutions important to your economy, they create opportunity to attract and retain human talent foundational to a 21st Century economy and society. Consider a more intentional development strategy capitalizing on this asset.

Importance of Manufacturing. In 2017 manufacturing is supporting over 10,000 jobs and generating nearly \$700 million in household income. While manufacturing is transitioning it continues to be foundational to the American and your regional economy. A robust strategy to ensure manufacturing repositions into the new economic realities is recommended.

Economic Diversification and Entrepreneurship. In our highly competitive world economy economic diversification is foundational to economic prosperity. The primary pathway to diversify your economy is a smart entrepreneurship-led strategy. Supporting



entrepreneurial talent can strengthen your economy, increase economic mobility, grow rooted wealth, strengthen economic competitiveness and diversify your economy over time.

Transfer of Wealth Opportunity. ESRI estimates 2018 household current net worth for your region at nearly \$31 billion. This represents an amazing resource and opportunity for your region. Advancing community philanthropy through donor development, endowment growth, strategic grant making, and impact investing can be a powerful force supportive of your development. Our 2010 Transfer of Wealth projections (TOW) estimates your 10-year TOW opportunity at \$1.7 billion. If just 5% of this opportunity was captured into community endowments \$88 million in new endowments could be created with the capacity to generate over \$4 million a year in strategic grant making and nearly \$1 million in impact investing.



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	156,213	157,713	158,217	0.06%
Households	59,631	60,458	60,633	0.06%

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	Salt of the Earth (6B)	20.8%	20.8%	2.9%	2.9%	725
2	Traditional Living (12B)	13.9%	34.7%	1.9%	4.8%	719
3	Heartland Communities (6F)	8.7%	43.4%	2.3%	7.1%	381
4	Old and Newcomers (8F)	7.9%	51.3%	2.3%	9.4%	341
5	Hardscrabble Road (8G)	7.0%	58.3%	1.2%	10.6%	582
	Subtotal	58.3%		10.6%		

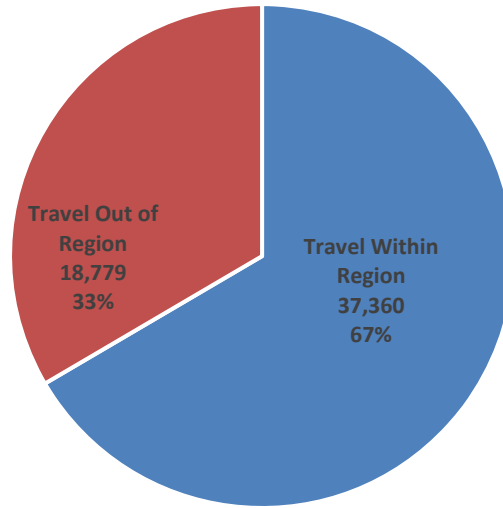
Source: Esri Tapestry Segmentation Area Profile



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

	Clay County	Sullivan County	Vigo County	Indiana
Life Expectancy	75.3	75.5	75.6	77.1
% Poor or Fair Health	18.1	18.2	20.2	17.7
% Low Birthweight	7.6	7.3	8.3	8.1
% Children in Poverty	18.1	19.0	25.0	17.8
% Own Home	76.7	72.7	60.5	68.9

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

Table 4: 2018 Households by Disposable Income

	Number	Percent
Total	60,456	100.0%
<\$15,000	10415	17.2%
\$15,000-\$24,999	9116	15.1%
\$25,000-\$34,999	7563	12.5%
\$35,000-\$49,999	10506	17.4%
\$50,000-\$74,999	12532	20.7%
\$75,000-\$99,999	4849	8.0%
\$100,000-\$149,999	4106	6.8%
\$150,000-\$199,999	828	1.4%
\$200,000+	541	0.9%
Median Disposable Income	\$38,412	
Average Disposable Income	\$48,860	

Source: Esri Disposable Income Profile

Table 5: Potentially Vulnerable Households

	Households	% of Total
Total Occupied Households, 2017	59,445	
People > 65 years & living alone	2,573	4.3%
Single female households	7,354	12.4%
with children < 18 years	4,891	8.2%
Households with no car	4,647	7.8%

Source: Headwaters Economics

Table 6: Potentially Vulnerable Populations











	Population	% of Total
Total civilian noninstitutionalized population, 2017	148,354	
People w/ disabilities	27,809	18.7%
People w/o health insurance	14,570	9.8%

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

	2017 Earnings	Change 2001-2017	2017 Per Capita Values Benchmarked to the US
Retirees	\$1,902,010,000	17.9%	0.79 
Commuters	\$864,795,000	13.9%	0.58 
Government	\$702,126,000	2.3%	0.75 
Manufacturing	\$691,580,000	-4.4%	 1.30
Health care and social assistance	\$589,392,000	14.7%	0.91 
Hardship Related Transfer Payments	\$520,365,000	72.6%	 1.21
Retail trade	\$268,148,000	-30.7%	0.81 
Construction	\$235,311,000	-1.8%	0.66 
Other Transfer Payments	\$163,637,000	52.4%	0.96 
Other services, except public admin	\$156,855,000	-5.5%	0.75 

Source: Bureau of Economic Analysis

0.00 0.50 1.00 1.50

Figure 3: Employment Drivers

	2017 Employment	Change 2001-2017	2017 Per Capita Values Benchmarked to the US
Government	12,367	-3.7%	1.07
Health care and social assistance	10,531	17.7%	1.00
Manufacturing	10,230	-4.9%	1.62
Retail trade	9,502	-25.7%	1.04
Accommodation and food services	6,403	6.6%	0.92
Other services, except public admin	4,692	-5.7%	0.89
Administrative and waste services	4,327	25.0%	0.75
Construction	3,630	-19.4%	0.72
Finance and insurance	2,618	1.0%	0.53
Real estate and rental and leasing	2,330	49.4%	0.54

Source: Bureau of Economic Analysis

0.00 0.50 1.00 1.50 2.00



Table 7: Businesses & Employment by Industry (NAICS)

	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	76	1.5%	230	0.3%
Mining	13	0.3%	90	0.1%
Utilities	21	0.4%	491	0.7%
Construction	272	5.4%	2,158	3.1%
Manufacturing	215	4.3%	9,470	13.6%
Wholesale Trade	166	3.3%	2,126	3.0%
Retail Trade	755	15.1%	9,579	13.7%
Motor Vehicle & Parts Dealers	105	2.1%	982	1.4%
Furniture & Home Furnishings Stores	41	0.8%	222	0.3%
Electronics & Appliance Stores	35	0.7%	283	0.4%
Bldg Material, Garden Equipment, Supplies Dealers	51	1.0%	788	1.1%
Food & Beverage Stores	106	2.1%	1,941	2.8%
Health & Personal Care Stores	80	1.6%	677	1.0%
Gasoline Stations	48	1.0%	581	0.8%
Clothing & Clothing Accessories Stores	63	1.3%	583	0.8%
Sport Goods, Hobby, Book, & Music Stores	55	1.1%	418	0.6%
General Merchandise Stores	53	1.1%	1,920	2.7%
Miscellaneous Store Retailers	110	2.2%	1,070	1.5%
Nonstore Retailers	8	0.2%	114	0.2%
Transportation & Warehousing	121	2.4%	1,343	1.9%
Information	91	1.8%	1,386	2.0%
Finance & Insurance	236	4.7%	1,452	2.1%
Central Bank/Credit Intermediation	78	1.6%	839	1.2%
Securities, Commodity Contracts & Other Financial	47	0.9%	148	0.2%
Insurance Carriers; Funds, Trusts	111	2.2%	465	0.7%
Real Estate, Rental & Leasing	237	4.7%	1,103	1.6%
Professional, Scientific & Tech Services	307	6.1%	1,875	2.7%
Legal Services	75	1.5%	417	0.6%
Management of Companies & Enterprises	3	0.1%	102	0.1%
Admin. & Support & Waste Mgmt. & Remediation	153	3.1%	1,415	2.0%
Educational Services	149	3.0%	5,226	7.5%
Health Care & Social Assistance	499	10.0%	15,523	22.2%
Arts, Entertainment & Recreation	111	2.2%	1,250	1.8%
Accommodation & Food Services	370	7.4%	6,650	9.5%
Accommodation	36	0.7%	575	0.8%
Food Services & Drinking Places	334	6.7%	6,075	8.7%
Other Services (except Public Administration)	772	15.4%	3,795	5.4%
Automotive Repair & Maintenance	104	2.1%	439	0.6%
Public Administration	280	5.6%	4,542	6.5%
Unclassified Establishments	160	3.2%	28	0.0%
Total	5,007	100.0%	69,834	100.0%

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

3 Counties
 Clay County, IN (18021) et al.
 Geography: County

Prepared by Esri

Demographic Summary	2018	2023
Population	157,713	158,217
Population 18+	126,322	126,715
Households	60,458	60,633
Median Household Income	\$46,944	\$54,372

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Apparel (Adults)			
Bought any men's clothing in last 12 months	59,551	47.1%	100
Bought any women's clothing in last 12 months	53,318	42.2%	98
Bought clothing for child <13 years in last 6 months	32,365	25.6%	95
Bought any shoes in last 12 months	64,503	51.1%	96
Bought costume jewelry in last 12 months	20,066	15.9%	87
Bought any fine jewelry in last 12 months	21,118	16.7%	94
Bought a watch in last 12 months	18,900	15.0%	95
Automobiles (Households)			
HH owns/leases any vehicle	52,255	86.4%	101
HH bought/leased new vehicle last 12 mo	4,996	8.3%	85
Automotive Aftermarket (Adults)			
Bought gasoline in last 6 months	109,398	86.6%	101
Bought/changed motor oil in last 12 months	64,898	51.4%	108
Had tune-up in last 12 months	29,793	23.6%	92
Beverages (Adults)			
Drank bottled water/seltzer in last 6 months	82,140	65.0%	93
Drank regular cola in last 6 months	60,468	47.9%	108
Drank beer/ale in last 6 months	50,740	40.2%	95
Cameras (Adults)			
Own digital point & shoot camera/camcorder	13,556	10.7%	92
Own digital SLR camera/camcorder	7,961	6.3%	81
Printed digital photos in last 12 months	27,075	21.4%	92
Cell Phones (Adults/Households)			
Bought cell phone in last 12 months	44,271	35.0%	97
Have a smartphone	93,143	73.7%	92
Have a smartphone: Android phone (any brand)	50,764	40.2%	104
Have a smartphone: Apple iPhone	38,355	30.4%	79
Number of cell phones in household: 1	20,718	34.3%	111
Number of cell phones in household: 2	24,088	39.8%	104
Number of cell phones in household: 3+	13,043	21.6%	78
HH has cell phone only (no landline telephone)	33,100	54.7%	104
Computers (Households)			
HH owns a computer	41,364	68.4%	92
HH owns desktop computer	21,598	35.7%	93
HH owns laptop/notebook	30,813	51.0%	90
HH owns any Apple/Mac brand computer	6,792	11.2%	63
HH owns any PC/non-Apple brand computer	36,928	61.1%	97
HH purchased most recent computer in a store	21,766	36.0%	97
HH purchased most recent computer online	6,638	11.0%	82
Spent <\$500 on most recent home computer	10,530	17.4%	115
Spent \$500-\$999 on most recent home computer	10,213	16.9%	96
Spent \$1,000-\$1,499 on most recent home computer	4,516	7.5%	79
Spent \$1,500-\$1,999 on most recent home computer	2,117	3.5%	76
Spent \$2,000+ on most recent home computer	1,640	2.7%	67

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 12, 2019



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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Convenience Stores (Adults)			
Shopped at convenience store in last 6 mos	81,922	64.9%	104
Bought brewed coffee at convenience store in last 30 days	17,823	14.1%	104
Bought cigarettes at convenience store in last 30 days	17,822	14.1%	129
Bought gas at convenience store in last 30 days	52,838	41.8%	114
Spent at convenience store in last 30 days: <\$20	7,922	6.3%	87
Spent at convenience store in last 30 days: \$20-\$39	12,600	10.0%	104
Spent at convenience store in last 30 days: \$40-\$50	10,559	8.4%	101
Spent at convenience store in last 30 days: \$51-\$99	7,773	6.2%	110
Spent at convenience store in last 30 days: \$100+	31,654	25.1%	113
Entertainment (Adults)			
Attended a movie in last 6 months	67,134	53.1%	89
Went to live theater in last 12 months	11,170	8.8%	76
Went to a bar/night club in last 12 months	21,274	16.8%	96
Dined out in last 12 months	61,580	48.7%	96
Gambled at a casino in last 12 months	14,934	11.8%	91
Visited a theme park in last 12 months	17,701	14.0%	74
Viewed movie (video-on-demand) in last 30 days	17,046	13.5%	74
Viewed TV show (video-on-demand) in last 30 days	12,962	10.3%	73
Watched any pay-per-view TV in last 12 months	10,249	8.1%	74
Downloaded a movie over the Internet in last 30 days	9,280	7.3%	81
Downloaded any individual song in last 6 months	21,710	17.2%	85
Watched a movie online in the last 30 days	24,981	19.8%	83
Watched a TV program online in last 30 days	18,419	14.6%	81
Played a video/electronic game (console) in last 12 months	13,110	10.4%	114
Played a video/electronic game (portable) in last 12 months	6,721	5.3%	103
Financial (Adults)			
Have home mortgage (1st)	35,988	28.5%	90
Used ATM/cash machine in last 12 months	59,950	47.5%	89
Own any stock	7,101	5.6%	78
Own U.S. savings bond	5,812	4.6%	95
Own shares in mutual fund (stock)	6,963	5.5%	80
Own shares in mutual fund (bonds)	4,745	3.8%	79
Have interest checking account	36,094	28.6%	97
Have non-interest checking account	38,632	30.6%	104
Have savings account	70,670	55.9%	96
Have 401K retirement savings plan	17,604	13.9%	90
Own/used any credit/debit card in last 12 months	96,232	76.2%	96
Avg monthly credit card expenditures: <\$111	16,755	13.3%	110
Avg monthly credit card expenditures: \$111-\$225	9,722	7.7%	107
Avg monthly credit card expenditures: \$226-\$450	7,616	6.0%	89
Avg monthly credit card expenditures: \$451-\$700	6,695	5.3%	85
Avg monthly credit card expenditures: \$701-\$1,000	5,497	4.4%	75
Avg monthly credit card expenditures: \$1,001+	9,627	7.6%	70
Did banking online in last 12 months	43,458	34.4%	87
Did banking on mobile device in last 12 months	25,419	20.1%	86
Paid bills online in last 12 months	55,196	43.7%	89

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
Grocery (Adults)			
Used beef (fresh/frozen) in last 6 months	42,752	70.7%	103
Used bread in last 6 months	56,856	94.0%	101
Used chicken (fresh or frozen) in last 6 months	40,745	67.4%	98
Used turkey (fresh or frozen) in last 6 months	9,776	16.2%	106
Used fish/seafood (fresh or frozen) in last 6 months	31,031	51.3%	94
Used fresh fruit/vegetables in last 6 months	51,840	85.7%	98
Used fresh milk in last 6 months	52,690	87.2%	101
Used organic food in last 6 months	10,129	16.8%	71
Health (Adults)			
Exercise at home 2+ times per week	30,755	24.3%	87
Exercise at club 2+ times per week	13,682	10.8%	75
Visited a doctor in last 12 months	96,983	76.8%	100
Used vitamin/dietary supplement in last 6 months	65,042	51.5%	95
Home (Households)			
Any home improvement in last 12 months	16,930	28.0%	100
Used housekeeper/maid/professional HH cleaning service in last 12	5,997	9.9%	71
Purchased low ticket HH furnishings in last 12 months	9,603	15.9%	95
Purchased big ticket HH furnishings in last 12 months	12,468	20.6%	94
Bought any small kitchen appliance in last 12 months	13,303	22.0%	98
Bought any large kitchen appliance in last 12 months	8,486	14.0%	99
Insurance (Adults/Households)			
Currently carry life insurance	57,831	45.8%	103
Carry medical/hospital/accident insurance	94,532	74.8%	100
Carry homeowner insurance	61,421	48.6%	103
Carry renter's insurance	10,115	8.0%	93
Have auto insurance: 1 vehicle in household covered	19,134	31.6%	103
Have auto insurance: 2 vehicles in household covered	16,533	27.3%	95
Have auto insurance: 3+ vehicles in household covered	14,200	23.5%	103
Pets (Households)			
Household owns any pet	36,661	60.6%	111
Household owns any cat	17,302	28.6%	125
Household owns any dog	28,052	46.4%	111
Psychographics (Adults)			
Buying American is important to me	59,245	46.9%	116
Usually buy items on credit rather than wait	15,418	12.2%	93
Usually buy based on quality - not price	24,147	19.1%	99
Price is usually more important than brand name	37,959	30.0%	108
Usually use coupons for brands I buy often	25,058	19.8%	111
Am interested in how to help the environment	19,535	15.5%	85
Usually pay more for environ safe product	15,961	12.6%	89
Usually value green products over convenience	12,906	10.2%	90
Likely to buy a brand that supports a charity	42,178	33.4%	96
Reading (Adults)			
Bought digital book in last 12 months	12,875	10.2%	77
Bought hardcover book in last 12 months	22,770	18.0%	91
Bought paperback book in last 12 month	33,845	26.8%	92
Read any daily newspaper (paper version)	29,457	23.3%	113
Read any digital newspaper in last 30 days	42,185	33.4%	89
Read any magazine (paper/electronic version) in last 6 months	113,129	89.6%	99

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.

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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Restaurants (Adults)			
Went to family restaurant/steak house in last 6 months	94,488	74.8%	99
Went to family restaurant/steak house: 4+ times a month	32,545	25.8%	96
Went to fast food/drive-in restaurant in last 6 months	115,108	91.1%	101
Went to fast food/drive-in restaurant 9+ times/mo	50,107	39.7%	100
Fast food/drive-in last 6 months: eat in	48,314	38.2%	104
Fast food/drive-in last 6 months: home delivery	9,595	7.6%	91
Fast food/drive-in last 6 months: take-out/drive-thru	63,645	50.4%	107
Fast food/drive-in last 6 months: take-out/walk-in	24,845	19.7%	93
Television & Electronics (Adults/Households)			
Own any tablet	51,376	40.7%	89
Own any e-reader	7,137	5.6%	76
Own e-reader/tablet: iPad	26,014	20.6%	77
HH has Internet connectable TV	13,729	22.7%	88
Own any portable MP3 player	23,064	18.3%	85
HH owns 1 TV	12,437	20.6%	98
HH owns 2 TVs	16,832	27.8%	103
HH owns 3 TVs	13,093	21.7%	103
HH owns 4+ TVs	10,305	17.0%	96
HH subscribes to cable TV	24,226	40.1%	90
HH subscribes to fiber optic	2,683	4.4%	56
HH owns portable GPS navigation device	15,049	24.9%	100
HH purchased video game system in last 12 mos	3,870	6.4%	75
HH owns any Internet video device for TV	9,513	15.7%	77
Travel (Adults)			
Domestic travel in last 12 months	58,071	46.0%	88
Took 3+ domestic non-business trips in last 12 months	12,456	9.9%	83
Spent on domestic vacations in last 12 months: <\$1,000	13,905	11.0%	102
Spent on domestic vacations in last 12 months: \$1,000-\$1,499	7,108	5.6%	94
Spent on domestic vacations in last 12 months: \$1,500-\$1,999	3,960	3.1%	80
Spent on domestic vacations in last 12 months: \$2,000-\$2,999	3,487	2.8%	72
Spent on domestic vacations in last 12 months: \$3,000+	5,539	4.4%	70
Domestic travel in the 12 months: used general travel website	5,949	4.7%	68
Foreign travel in last 3 years	21,926	17.4%	66
Took 3+ foreign trips by plane in last 3 years	3,357	2.7%	55
Spent on foreign vacations in last 12 months: <\$1,000	4,244	3.4%	72
Spent on foreign vacations in last 12 months: \$1,000-\$2,999	2,847	2.3%	60
Spent on foreign vacations in last 12 months: \$3,000+	4,684	3.7%	63
Foreign travel in last 3 years: used general travel website	4,399	3.5%	58
Nights spent in hotel/motel in last 12 months: any	48,399	38.3%	88
Took cruise of more than one day in last 3 years	7,628	6.0%	71
Member of any frequent flyer program	12,580	10.0%	57
Member of any hotel rewards program	15,937	12.6%	75

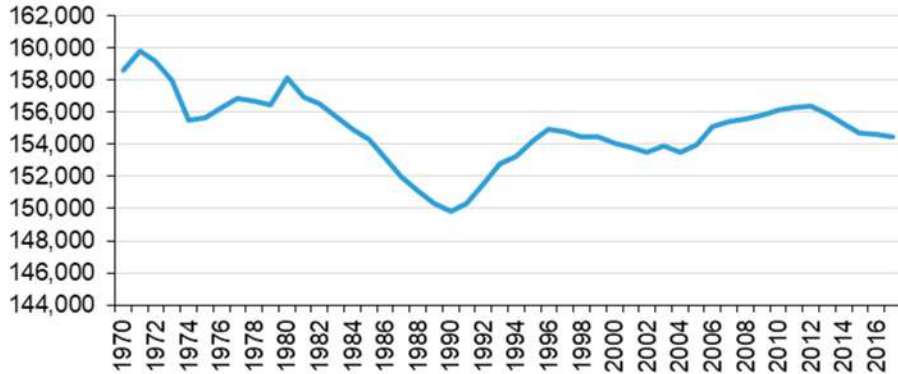
Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

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.

How Is Your Community Doing?

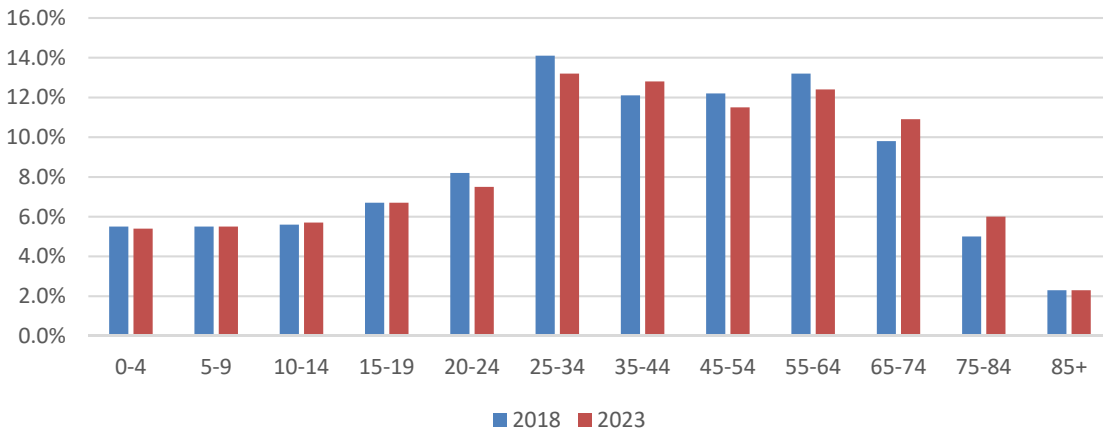
e2 is located in Lincoln, Nebraska. Lincoln’s economy is booming. Yet about 40% of Lincoln’s school children are food insecure, indicating that prosperity is not shared equally. This prosperity question and our Chart Book indicators provide insight on how your community is doing. Ultimately, you want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

Figure 4: Historical Population Trends



Source: Headwaters Economics, Socioeconomic Measures

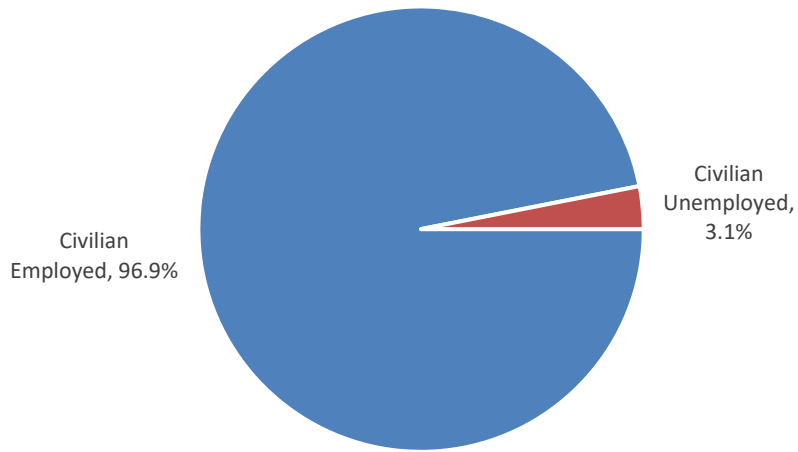
Figure 5: Population by Age



Source: Esri Demographic & Income Profile

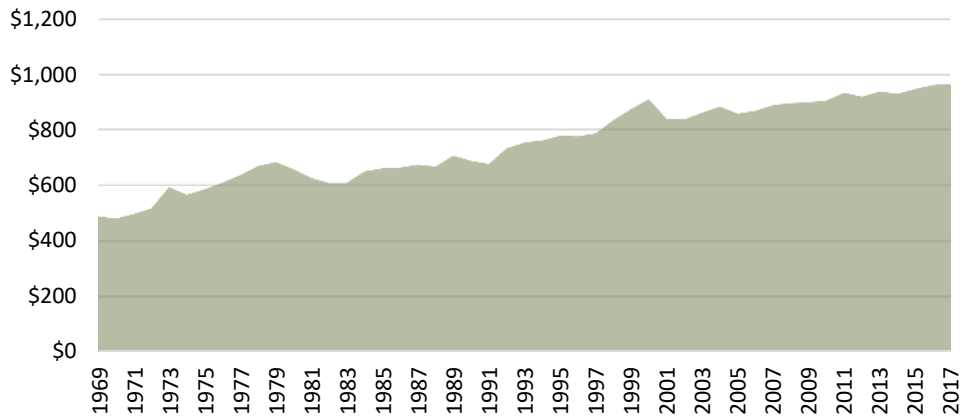


Figure 6: Labor Force



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	3,272	9,470	9,049	9,946	11,734	9,438	7,547
<\$15,000	2,528	4,869	3,199	2,868	2,359	1,505	1,084
\$15,000-\$34,999	365	1,225	949	882	664	551	300
\$35,000-\$49,999	120	407	492	402	504	314	139
\$50,000-\$99,999	180	1,478	1,279	958	948	825	805
\$100,000-\$149,999	33	726	843	788	1,030	756	553
\$150,000-\$249,999	29	403	1,084	1,385	1,526	1,478	1,036
\$250,000+	17	362	1,203	2,663	4,703	4,009	3,630
Median Net Worth	\$9,707	\$14,587	\$45,825	\$89,840	\$167,247	\$191,725	\$231,037
Average Net Worth	\$21,671	\$66,530	\$181,299	\$461,393	\$862,386	\$775,859	\$829,783

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)
Clay	\$1.02	\$329.44	\$16.47	\$0.82	\$1,119.78	\$55.99	\$2.80
Sullivan	\$0.73	\$190.53	\$9.53	\$0.48	\$612.91	\$30.65	\$1.53
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:



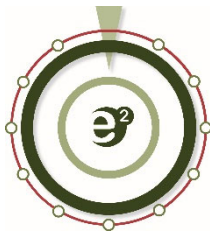
***Built Capital – Financial Capital – Political Capital – Social Capital
Natural Capital – Cultural Capital – Human Capital***

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.



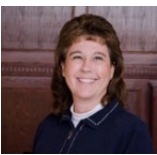
Cathy Kottwitz assists with research, analysis and information preparation. Cathy is a long-time member of the e2 analytics team who has been involved in research projects since 2000. She has a BS in sociology, a master's degree in business administration, and has completed graduate level coursework 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. (402) 323-7336

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