



**The Book Nook**  
**114 N Washington St. Papillion, NE 68046**

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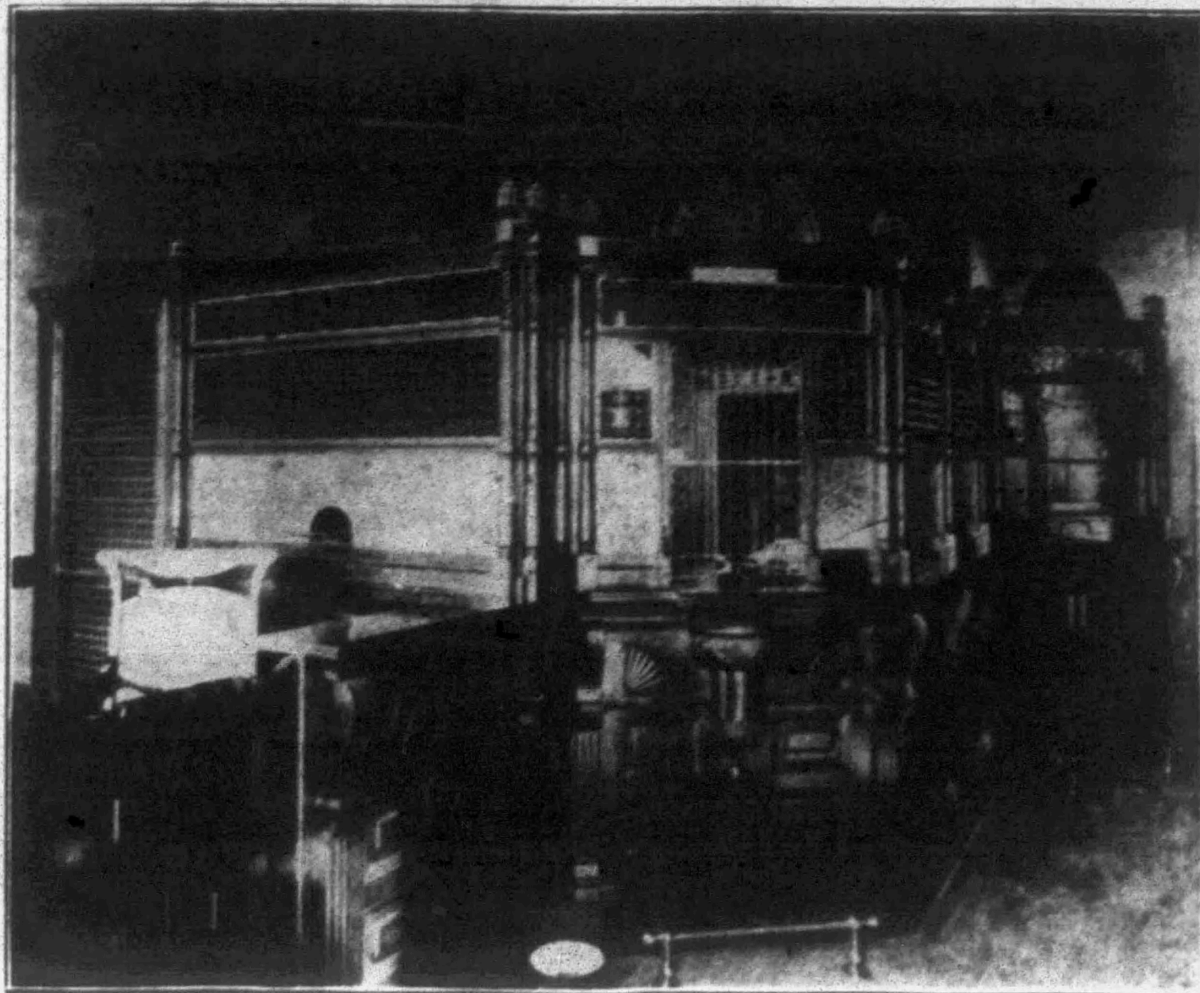
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INTERIOR A. W. CLARKE BANK.

*Papillion\_Times\_1898\_03\_10\_2*

## The Dollar Mark

The dollar mark is not the only means of measuring your success in life, but it does go a long ways toward proving to yourself how successful you have been. Acquiring a substantial balancee is not a difficult or impossible task. Let us show you how easy it is to save.

Banking House of **A. W. CLARKE**

*Papillion\_Times\_1928\_09\_06\_1*

# Purpose

## THE PROJECT

This document is intended to serve as a comprehensive resource for the redevelopment of a building situated in the downtown core of your community. It brings together essential information to support informed decision-making, including building-specific data, a design education packet\*, relevant census and ESRI data, and a list of potential funding opportunities.

This work has been carried out by the Nebraska Main Street Network (NMSN) as part of our ongoing commitment to supporting community revitalization and historic preservation efforts across the state. We are sincerely grateful to the Nebraska State Historical Society and the National Park Service\*\*. for awarding the Historic Preservation Educational Programming–Statewide Grant (HPEP), which made this project possible. The grant has enabled us to engage directly with communities, providing this resource at no cost. In addition to facilitating the evaluation of buildings in each participating Nebraska Main Street Community, the program also supports three educational workshops focused on historic preservation.

### \*DISCLAIMER:

The Nebraska Main Street Network provides these design case studies as an educational tool for member communities. The illustrations are conceptual in nature only and take no specific consideration of local codes, standards, permit process or design review.

\*\* This material was produced with assistance from the Historic Preservation Fund, administered by the National Park Service, Department of the Interior under Grant Number P23AF01076 and P24AF01925. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the Department of the Interior.

Scan the QR code to visit  
the HPEP virtual database:



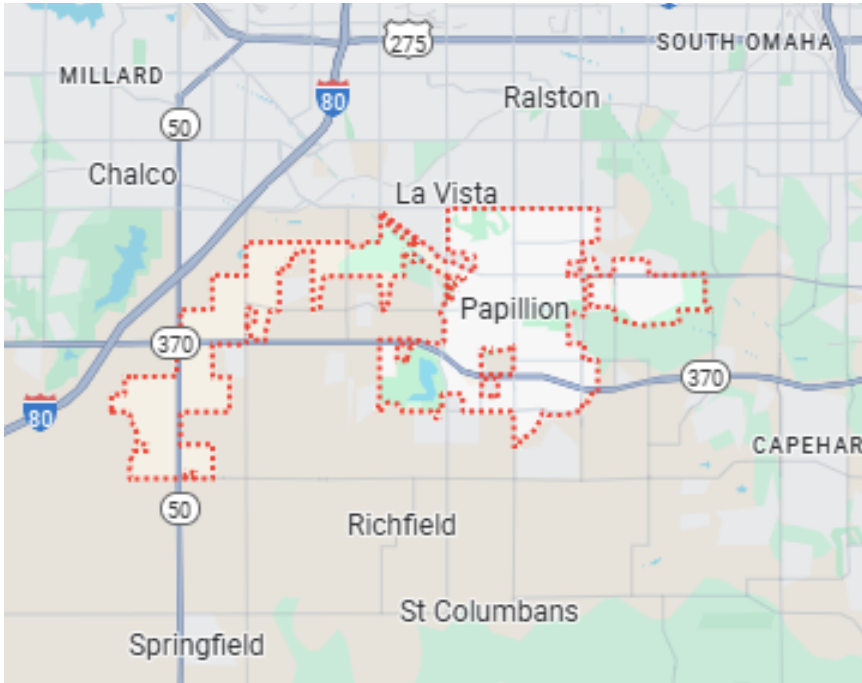
[https://nebraskamainstreet.org/  
news-events/2025-hpep/](https://nebraskamainstreet.org/news-events/2025-hpep/)



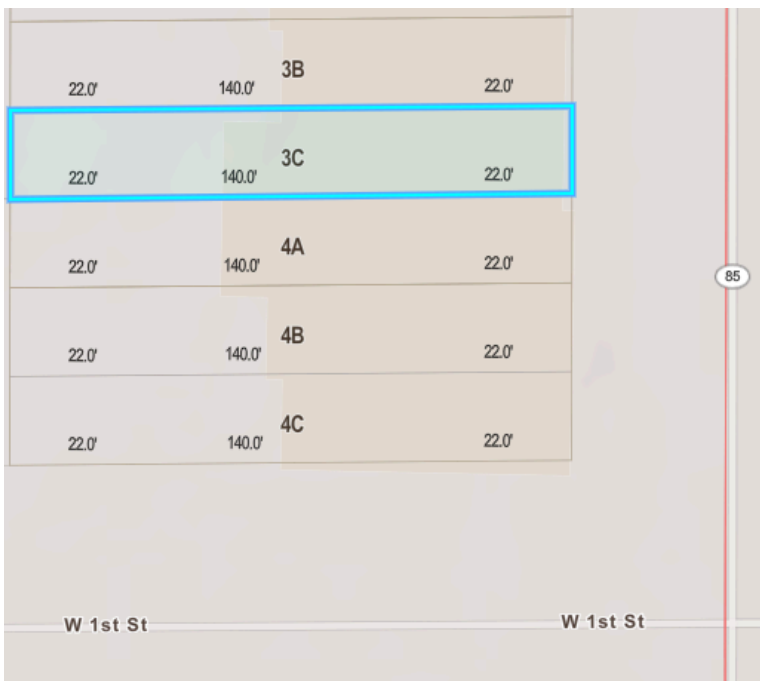


# Community Information

PAPILLION, NE (GOOGLE MAPS)



BUILDING SITE (SARPY COUNTY)





Sarpy\_County\_Herald\_1900\_06\_21\_10

**Papillion  
Barber Shop**

● Courteous  
● Friendly

**Art Johnson &  
Ernie Brummond**

**114 N. Washington  
Phone Papillion 3221**

Springfield\_Monitor\_1960\_04\_07\_4

## A. W. CLARKE BANK IS OBSERVING 60TH ANNIVERSARY

### Pioneer County Bank Built on Firm Foundations Meets All Demands

Sixty years is a long time in the lives of most of us, few remembering events happening that long ago. But sixty years ago the foundations of the Banking House of A. W. Clarke were laid broad and deep and upon these rugged footings has been built the present pioneer financial institution, the only bank in Sarpy county. Year by year, the activities of this bank have been broadened affording greater and greater service to its patrons and taking a big part in the development of the best county in the state.

Sixty years ago A. W. Clarke, grandfather of Bob Clarke, present president of the bank, operated a general merchandise store, as well as a grain elevator in Papillion. He had everything the early settlers needed, bought their corn, wheat and other grains, in worthy cases extended a bit of credit and occasionally some of the more prosperous had a few extra dollars which they used to ask him to keep for them. There was no bank, but all trusted A. W. Clarke and this confidence soon developed the need of a bank and the need of a man whom all trusted to operate it. A. W. Clarke was the man and he with keen foresight saw the necessity of a bank and took prompt steps to fill that need.

And so on down through three generations has the Banking House of A. W. Clarke grown and prospered. Following the retirement of A. W. Clarke, his oldest son, I. D. Clarke, father of Bob, managed the bank with keen foresight and added to its field. Every one always trusted the Clarke Bank, and when eight other banks succumbed during the banking panic of 1932 and 1933, closed their doors with heart-breaking losses to many depositors, it remained firm although it did go through the holiday forced on many sound banks in the nation. The deep foundations withstood the shock, the panic and the pressure, and it emerged stronger and more useful than ever and today stands as a monument to the honesty, foresight and judgment of three generations of the Clarke family management.

Bob Clarke, young president, ably assisted by Karl C. Brown, also an astute financier, are building the bank on still firmer lines and a careful examination of the bank statement in this issue of The Monitor confirms the statements made in this story. Every department is in 100 per cent perfect condition; no overdrafts, no borrowings, no questionable credits, just a strong bank, not so conservative as to cramp local development, not so progressive as to imperil its credit fabric,—just a safe financial institution where every dollar on deposit is safe, where your legitimate demand for credit is cheerfully met and where you may discuss with confidence your financial problems.

The people of Springfield and of the entire community have unlimited faith and confidence in the Banking House of A. W. Clarke and its patronage is only circumscribed by the limits of the county.

Springfield\_Monitor\_1940\_01\_11\_1



# Building Information

Community: Papillion, NE  
Building Name: The Book Nook, A.W. Clarke Building  
Parcel ID: 10558217  
Site Address: 114 N Washington St. Papillion, NE 68046  
Owner Name: Daniel and Kathryn Rannels  
Owner Address: 7626 Legacy St. Papillion, NE 68046  
Tax District Code: 27001  
Zoning: Commercial  
Overlays: Downtown  
Future Land Use: Downtown  
Flood Zones: Area of Minimal Flood Hazard  
Construction Date: 1892  
Latest Remodel: 2020- Roof Replacement  
National Register: Y ☐ N ☒  
Date Listed: N/A  
Architectural Style: Commercial Style  
Construction Material: Masonry  
Value Year: 2025  
Building Value: \$120,492  
Land Value: \$13,860  
Total Value: \$134,352  
Lot Size: .0707 Acres  
Vacant Square Footage: 1,008 Sq. Ft  
Occupied Square Footage: 2,034 Sq. Ft.  
Usable Square Footage: 3,042 Sq Ft.  
Total Square Footage: 3,042 Sq Ft  
Total Floors: 3  
Current Use(s): Commercial  
Previous Use(s): Commercial/Bank  
Previous Use Date: Exact date unknown, refer to Building History

# Building History



According to this source, the building was constructed in 1892 and was used by A.W. Clarke to house the first bank in Sarpy County. Following the Banking House of A.W. Clarke, the building was used for various other banks and some small businesses. Vickie Petz opened Your Country Connections in 2005. With help from Angela Larsen of Larsen Designs, the building was restored during the first months of COVID-19 (2020).

Following the remodel, Vickie Petz reopened the space as Mariposa, a home gifts and design store.

<https://www.omahamagazine.com/today/mariposa-remodel-brings-historic-charm-to-papillion/>

## Timeline of Known Dates

1892- Banking House of A.W.Clarke

1940- A.W. Clarke 60th Anniversary

1958- Buettner's live in the second floor apartment

1960- Barber Shop

1965- Billiards Room

1999- John Kearns sold to William Kuhn and Lynn Carol

2004- Sold to Petz Real Estate

2023- Dan & Kathryn Rannells purchased the building and now rent the lower floor to the Book Nook.



# Survey

## **Goals and Ideas for Improvements**

Ideas for the upper floor include either an apartment or an office. The second story does not extend the entire length of the building, so the owners would like to add a patio to create more space. Additionally, the current ceiling may be able to be removed to make the second floor taller. The resource packet will provide funding resources for a remodel and ideas for the space.

## **Previous Remodels & Funding**

The most recent improvement was a roof replacement in 2020, funded by the property owners. Between 2015 and 2016, the main floor was remodeled by the tenants, The Book Nook. Around the same period, the City of Papillion received a grant to paint murals on the sides of the buildings, highlighting their historic uses.

## **Major Issues and Costs Concerns With Previous or Future Development Efforts**

The primary concern regarding future development is overall cost. In addition, the owners remain uncertain about the direction they wish to take with the remodel of the upper floor. The two main ideas include an apartment or an office-type space.

## **Specific Concerns with Redevelopment**

Cost is the primary concern with redevelopment. Additionally, addressing fire safety and accessibility might be a concern.

## **Vacancy Description**

The upper floor is currently vacant and has been for many years. Once an apartment, it was used as storage for some time before the current owners purchased the building and cleaned it out.

## **Notable Damage**

There is no significant damage that is visible. There are a few very small leaks that have been repaired.

# Survey

Rate the Condition of the Following Elements (5 is Best, 1 is worst)

Condition	5	4	3	2	1	N A	Concerns with Remodeling/Other Notes
Interior Walls & Ceilings				X			Interior walls and ceilings may need to be removed.
Flooring			X				The original wood flooring appears to be in good condition, but will need refinishing and repairs as necessary.
Lighting			X				Fantastic natural lighting. Fixtures will need to be addressed.
Stairwells/ Hallways/ Elevators		X					The entrance is independent of the business, and the stairs are in good condition.
Plumbing						X	No plumbing
Electrical				X			Exists, but will need inspected and likely re-wired.
HVAC						X	No heating or air.
Fire Safety Systems						X	No fire safety systems
Internet Infrastructure		X					There is the ability to easily get internet to the upper floor.



# Survey.

## **Expanding on Condition Evaluation**

The structure seems to be in good condition overall. There is no significant visible damage to the upstairs. The space will likely need to be gutted to improve the overall efficiency of the upper level.

### **Disclaimer:**

This evaluation is based solely on visual observations and information provided by the building owner. It should not be considered comprehensive or definitive. For an accurate and thorough assessment, a qualified construction professional should conduct a detailed inspection.

## **Building Significance & Significant Changes to Design**

The building is significant due to its history as the Banking House of A.W. Clarke and its importance and long-standing presence in Papillion.



# Design Education Service

## NEBRASKA MAIN STREET NETWORK

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# DESIGN ASSISTANCE REQUEST FORM

The Nebraska Main Street Network provides design assistance to official Main Street communities. Rooted in historic preservation, a range of services are offered to individual property / business owners and Main Street Managers within the designated Main Street District as part of a community's program.

## SERVICES AVAILABLE

### Preservation Consultation

Discuss project assessing historical character and current physical condition of the building prior to any design decisions.

### Building/Property Design Recommendations

Provide conceptual design recommendations, which may include sketches, renderings, material information, precedent projects, etc.

### Public Space Design Recommendations

Address accessibility and provide conceptual design recommendations for public space such as pocket parks, streetscapes, and parking areas.

### Programming + Design Planning

Assess interior and exterior spaces for best use and future potential including individual buildings and limited downtown areas.

### Signage

Provide recommendations on signage type, placement, and size in relationship to building façade utilizing business branding provided.

### Other

Describe the design problem in the scope of work section and Staff will determine how best to assist.

### Education Consultation

Design Staff can provide (virtual and in-person) education sessions for specific community needs

Office Use Only	
Date Received	_____
Date Approved	_____
Payment Received	_____
Design Team	_____
_____	

## NEBRASKA MAIN STREET SIGNATURES

Executive Director (Printed): \_\_\_\_\_

Executive Director (Signed): \_\_\_\_\_ Date: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

## APPLICANT INFORMATION

## DATE OF REQUEST

Applicant's Name: \_\_\_\_\_

Main Street City: \_\_\_\_\_

Main Street Manager: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## SCOPE OF WORK

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# MAIN STREET FOUR-POINT APPROACH

**DESIGN** | **ECONOMIC RESTRUCTURING** | **PROMOTION** | **ORGANIZATION**

## DESIGN

Enhancing the downtown's physical environment by capitalizing on its best assets including historic buildings, and creating an inviting atmosphere through attractive window displays, parking areas, building improvements, streetscapes and landscaping. The Main Street program also focuses on instilling good maintenance practices in the commercial district, enhancing the physical appearance of the district by rehabilitating historic buildings, encouraging appropriate new construction, developing sensitive design management systems and integrating long-term planning.

## DESIGN IS...

### COMPREHENSIVE

For successful, sustainable, long-term revitalization, a comprehensive approach, including activity in each of Main Street's Four Points, is essential.

### INCREMENTAL

Incremental: Baby steps come before walking. Incremental change leads to much longer-lasting and dramatic positive change in the Main Street area.

### SELF-HELP

No one else will save your Main Street. Local leaders must have the will and desire to mobilize local resources and talent. Only local leadership can produce long-term success by fostering and demonstrating community involvement and commitment to the revitalization effort.

### CHANGE

Changes in attitude and practice are slow but definite — public support for change will build as the Main Street program grows and consistently meets its goals. Change also means engaging in better business practices, altering ways of thinking, and improving the physical appearance of the commercial district. A carefully planned Main Street program will help shift public perceptions and practices to support and sustain the revitalization process.

### ASSETS

Identifying and capitalizing on existing assets: Business districts must capitalize on the assets that make them unique.

### PARTNERSHIPS

Both the public and private sectors have a vital interest in the district and must work together to achieve common goals of Main Street's revitalization. Each sector has a role to play and each must understand the others strengths and limitations in order to forge an effective partnership.

### QUALITY

Emphasize quality in every aspect of the revitalization program. Concentrate on quality projects over quantity.



# NEBRASKA MAIN STREET DESIGN CASE STUDY PROGRAM

## WHAT WE DO

### THE PROGRAM

Design is an essential component of a successful Main Street revitalization program's activities. The physical appearance and condition of buildings and public spaces are vital to economic development efforts in today's competitive business climate. Historic preservation and adaptive reuse are key in ensuring important community assets are retained and continue to serve a useful purpose. The Nebraska Main Street program provides design assistance to designated local Main Street programs through the Nebraska Main Street District Design Case Study Program. All Nebraska Main Street Network member communities are eligible to request this program. For designated Main Street communities this service is cost-share contract. For all other members, the actual cost of the program will be paid for by the requesting community.

### DESIGN TEAM

1 Main Street design professional (consultant) & 1 Nebraska Main Street Network staff member.

### THE PROJECT

Building, façade or storefront rehab, sign design/graphics, paint, awnings or canopies, building maintenance issues, landscaping/streetscape & public spaces\*, interior store merchandising/window display\*.

### PROCESS

Pre-visit briefing and planning session, initial community presentation/training with Q&A, site visits, team work time & presentation prep, wrap up community presentation with Q&A, final project report.

### NEBRASKA MAIN STREET RESPONSIBILITIES

On and off site management of the program, select Main Street design professional (consultant), host pre-visit briefing and planning session, on-site materials, supplies and equipment, assemble, print and distribute final project report, assist community with implementation.

### COMMUNITY RESPONSIBILITIES

Selecting projects for the case studies, commitment of participation from building and business owners, meeting room for initial and wrap up presentations, workspace for design team w/internet access, completed forms and photos provided pre-visit, post-visit written evaluation, implementation of recommendations.

### DESIGN PROFESSIONAL RESPONSIBILITIES

Willingness to share time and expertise, laptop and other necessary on-site tools, provide content for final project report.

\*services not currently offered; to be added to design program at a later time



# NEBRASKA MAIN STREET DESIGN CASE STUDY PROGRAM

## WHAT WE DO CONTINUED

### **COSTS**

Designated Nebraska Main Street communities fee-for-service cost share contract & member communities fee-for-service contract for actual cost. Non-member community requests for these services will be taken on a case by case basis.

### **OUTCOME**

Final project report with illustrations and written recommendations (will not include cost estimates).

# DESIGN ASSISTANCE FORM

## SERVICES AND REQUIREMENTS

### SERVICES AVAILABLE

#### **PRESERVATION CONSULTANT**

Discuss project assessing historical character and current physical condition of the building prior to any design decisions.

#### **BUILDING/PROPERTY DESIGN RECOMMENDATIONS**

Provide conceptual design recommendations, which may include sketches, renderings, material information, precedent projects, etc.

#### **PUBLIC SPACE DESIGN RECOMMENDATIONS**

Address accessibility and provide conceptual design recommendations for public space such as pocket parks, streetscapes, and parking areas.

#### **PROGRAMMING + DESIGN PLANNING**

Assess interior and exterior spaces for best use and future potential including individual buildings and limited downtown areas.

#### **SIGNAGE**

Provide recommendations on signage type, placement, and size in relationship to building facade utilizing business branding provided.

#### **OTHER**

Describe the design problem in the scope of work section and Staff will determine how best to assist.

#### **EDUCATION CONSULTATION**

Design Staff can provide (virtual and in-person) education sessions for specific community needs.

### REQUIREMENTS

#### **INFORMATION**

You will need information on the property/building, budget, and schedule.

#### **PHOTOGRAPHS**

Make sure photos are well lit and show the building features clearly. The entire building should be shown in the photo. If the building is on the corner, make sure the front and side are visible. If the building is infill (in between buildings) make sure the whole front of the building is visible.

# CASE STUDY

## BUILDING CONDITION



### BUILDING CONDITION

GOOD FAIR POOR

### AESTHETIC CONDITION

GOOD FAIR POOR

### MAIN CONCERNS

Storefront

## CONDITION DEFINITION

### GOOD

It is intact, structurally sound, and performing its intended purpose. There are few or no cosmetic imperfections. It needs no repair and only minor or routine maintenance.

### FAIR

There are early signs of wear, failure, or deterioration, although the feature or element is generally structurally sound and performing its intended purpose. There is failure of a sub-component of the feature or element. Replacement of up to 25 percent of the feature or element is required.

Replacement of a defective sub-component of the feature or element is required.

### POOR

It is no longer performing its intended purpose. It is missing. It shows signs of imminent failure or breakdown. Deterioration or damage affects more than 25 percent of the feature or element and cannot be adjusted or repaired. It requires major repair or replacement.



# CASE STUDY

## ***BUILDING EVALUATION | 114 N WASHINGTON | PAPILLION***



### ***BUILDING INFORMATION***

Evaluation Team: Aly Ramage (NMS Executive Director), Melissa Dirr-Gengler (HRG, Inc., NMSN Board Secretary)

Evaluation Date: July 26, 2025

Building Name: Banking House of A.W. Clarke

Building Address/ Location: 114 N Washington St. Papillion, NE 68046

Building Use (current): Retail

Building Use (Historically): Bank

Building Style/ Period: Commercial Style

Building Materials/ Elements: Brick

# CASE STUDY

## **BUILDING EVALUATION | 114 N WASHINGTON | PAPILLION**

### **STOREFRONT**

The building and storefront appear to be in good condition. A non-historic storefront does retain transparency and paint specific to the building function on the entry stairs. A bright red arched awning with business name extends across the main façade.

### **RECOMMENDATIONS**

The gray color of the building storefront itself could be painted a more sensitive color to help it match the façade of the building brick. The decorative paint on the stair is unique, fun, and adds to the identify and branding of the business. The red awning appears to be relatively new and in good condition. In future an awning shape and color that is more sensitive to the style of the building could be considered.

SOURCE: Secretary of the Interior's Standards for the Treatment of Historic Properties.

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# CASE STUDY

BEFORE | 114 N WASHINGTON | PAPILLION



## GENERAL STATEMENT

Overall, the building and storefront appear to be in good condition. A non-historic storefront does retain transparency and paint specific to the building's function on the entry stairs. A bright red arched awning with the business name extends across the main façade.



# CASE STUDY

AFTER | 114 N WASHINGTON | PAPILLION



## GENERAL STATEMENT

The generated image demonstrates the implementation of the recommendations in the Design Education Packet. This includes painting the storefront to match the brick, and replacing the awning with a more sensitive color.



# GLOSSARY OF TERMS

## 1. APPURTENANCE

An additional object added to a building; typical includes vents, exhaust hoods, air conditioning, etc.

## 2. AWNING

An architectural projection, which provides weather protection, identity or decoration, and is supported by the building in which it is attached. It is composed of a lightweight rigid retractable skeleton structure over which another cover is attached that may be a fabric or other materials. Awnings are typically sloped.

## 3. BUILDING PERMIT

A building permit is a document of authorization issued by the city when an individual or company wants to build a new structure or begin construction on an existing structure for expansion or repair. Applicant must have already completed the process to obtain a Certificate of Appropriateness (COA.)

## 4. CERTIFICATE OF APPROPRIATENESS

A document that grants approval for an exterior modification to a building. COA may be required before the city will issue any permits.

## 5. COLUMN

A slender upright structure, generally consisting of a cylindrical shaft. A base and a capital; pillar. It is usually a supporting or ornamental member in a building.

## 6. CONTRIBUTING BUILDING

A building, structure, object or site within the boundaries of the district that adds to the historic architectural qualities, or archaeological values for which the historic district is significant.

## 7. CORNICE

The continuous projection of at the top of a wall. The top course of molding of a wall when it serves as a crowning member.

## 8. DEMOLITION

The complete destruction of a building or structure; or removal of more than 30 percent of the perimeter walls; or removal of any portion of a street facing facade. Certificate of Appropriateness and city permits will be required.

## 9. DEMOLITION BY DECONSTRUCTION

The selective dismantlement of building components, specifically for re-use, recycling, and waste management.

## 10. DEMOLITION BY NEGLECT

Allowing a property to fall into a serious state of disrepair so as to result in deterioration, which would produce a detrimental effect upon the life and character of the property itself.

# GLOSSARY OF TERMS

## 11. DESIGN REVIEW COMMITTEE

A committee consisting of Main Street Advisory Board members that review applications for a Certificate of Appropriateness. After review, the DRC provides their recommendation for approval to the rest of the Main Street Advisory Board.

## 12. DETERIORATE

To diminish or impair in quality, character, function, or value, also to fall into decay or ruin.

## 13. ENTABLATURE

Refers to the superstructure of moldings and bands that lie horizontally above columns, resting on their capitals. It is the upper section of a classical building, resting on the columns and constituting the architrave, frieze, and cornice.

## 14. FACADE

Front or principal face of a building, any side of a building that faces a street or other open space.

## 15. FASCIA

A flat board with a vertical face that forms the trim along the edge of a flat roof, or along the horizontal, or "eaves," sides of a pitched roof. The rain gutter is often mounted on it. .

## 16. FENESTRATION

The arrangement of windows and other exterior openings on a building.

## 17. FRIEZE

A horizontal band that runs above doorways and windows or below the cornice. It may be decorated with designs or carvings. In classic architecture, architectural ornament consisting of a horizontal sculptured band between the architrave and the cornice.

## 18. GLAZING

Fitting/securing glass into windows and doors.

## 19. INCENTIVE GRANT/FACADE GRANT

A grant program developed by the Main Street Advisory Board that is designed to encourage building owners/tenants to restore/renovate their property

## 20. KICK PLATE

A protective plate at the bottom of a door to prevent scuffing/damage to the door.

# GLOSSARY OF TERMS

## 21. MAINTENANCE

The work of keeping something in proper condition, upkeep. Activities required or undertaken to conserve as nearly, and as long, as possible the original condition of an asset or resource while compensating for normal wear and tear. The needed replacement of materials is done in-kind.

## 22. MASONRY

Construction materials, typically bound together by mortar, such as stone, brick, concrete block, or tile.

## 23. MOLDING

A decorative band or strip of material with a constant profile or section designed to cast interesting shadows. It is generally used in cornices and as trim around window and door openings.

## 24. MUNTIN

A bar member supporting and separating panes of glass in a window or door.

## 25. NON-CONTRIBUTING BUILDINGS

A building, structure, object, or site within the boundaries of the district that does not add to the historic associations, historic architectural qualities, or archaeological values for which the historic district is significant.

## 26. ORDINARY MAINTENANCE AND REPAIR

Any work, the sole purpose of which is to prevent or correct deterioration, decay, or damage, including repair of damage caused by fire or other disaster and which does not result in a change in the existing appearance and materials of a property.

## 27. PARAPET

A low protective wall or railing or wall-like barrier along the edge of a raised structure such as a roof, bridge, terrace, or balcony. Where extending above a roof, it may simply be the portion of an exterior wall that continues above the line of the roof surface or may be a continuation of a vertical feature beneath the roof such as a fire wall or party wall.

## 28. PEDIMENT

A triangular section framed by a horizontal molding on its base and two sloping moldings on each of its sides. Usually used as a crowning member for doors, windows, and mantles.

# GLOSSARY OF TERMS

## 29. **PRESERVATION**

The act or process of applying measures necessary to sustain the existing form, integrity, and materials of an historic property. Work, including preliminary measures to protect and stabilize the property, generally focuses upon the ongoing maintenance and repair of historic materials, and features rather than extensive replacement and new construction. New exterior additions are not within the scope of this treatment; however, the limited and sensitive upgrading of mechanical, electrical, and plumbing systems and other code required work to make properties functional is appropriate within a preservation project.

## 30. **PROPORTION**

The relationship between actual dimensions of elements to each other and to the overall facade. Often proportions are expressed as mathematical ratios drawn from architectural theories of ancient Greece and Renaissance Italy. A design element such as a window may have the same shape as adjacent windows but may appear out of proportion.

## 31. **REHABILITATION**

The act or process of making possible a compatible use for a property through repair, alterations, and additions while preserving those portions or features which convey its historical, cultural, or architectural values.

## 32. **RESTORATION**

The act or process of accurately depicting the form, features, and character of a property as it appeared at a particular period of time by means of the removal of features from other periods in its history and reconstruction of missing features from the restoration period. The limited and sensitive upgrading of mechanical, electrical, and plumbing systems and other code required work to make properties functional is appropriate within a restoration project.

## 33. **SIGN**

Any device that uses letters, numerals, emblems, pictures, outlines, characters, spectacle delineation, announcement, trademark, logo, illustrations, designs, figures, or symbols for advertising purposes. The term "sign" shall also include any use of color such as bands, stripes, patterns, outlines, or delineations displayed for the purpose of commercial identification (corporate colors) that comprises more than twenty percent (20%) of any facade or visible roof face. This term shall also include all flags other than Governmental Flags.

## 34. **SIGN PERMIT**

A city document that is needed to gain approval for a sign or other specific renovations. An approved Certificate of Appropriateness (COA) will be required before obtaining the permit.

## 35. **TRANSOM WINDOW**

A small window or series of panes above a door, or above a casement or double hung window.



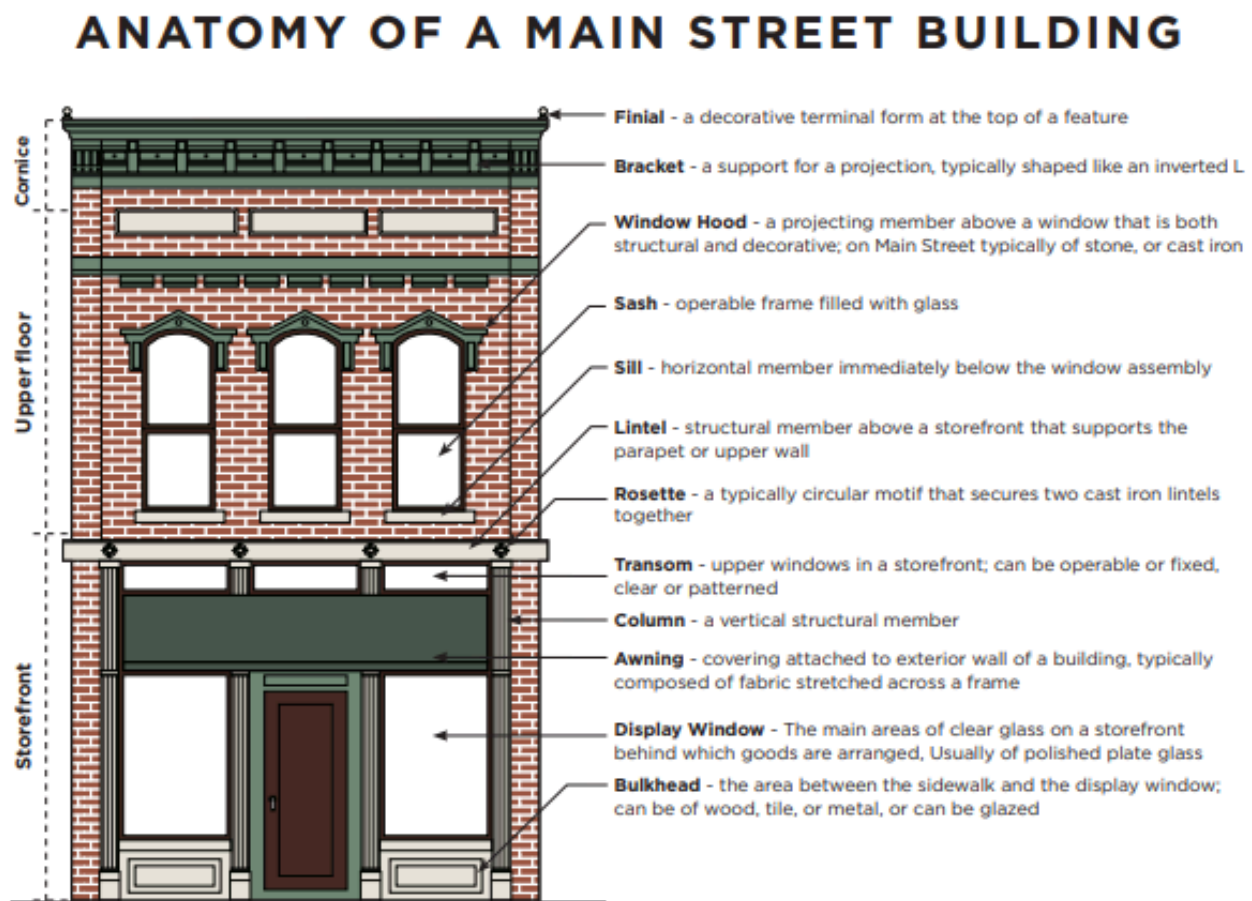
# GLOSSARY OF TERMS

## 36. TUCK-POINTING/REPOINTING

Tuck-pointing or repointing describes the restoration of historic brick buildings by removing mortar between masonry joints and replacing it with lime-based mortar. This term applies to restoration work on both building facades and chimneys. rior additions are not within the scope of this treatment; however, the limited and sensitive upgrading of mechanical, electrical, and plumbing systems and other code required work to make properties functional is appropriate within a preservation project.

## 37. WINDOW PARTS

The moving units of a window are known as sashes and move within the fixed frame. The sash may consist of one large pane of glass or may be subdivided into smaller panes by thin members called muntins or glazing bars. Sometimes in nineteenth-century houses windows are arranged side by side and divided by heavy vertical wood members called mullions.



Latest style haircuts. Flat tops, business mens. You name it—we cut it. Appointments if desired. \$1.25. Call Ernie, Papillion 3221. Papillion Barbershop, 114 N. Washington. 27-4.

Springfield\_Monitor\_1960\_07\_21\_10



**ADULTS INVITED**

The Lazy Cue offers 3 new billiard tables. We urge Dad and Mom as well as their teen-agers to come in and play.

**Grand Opening Coming**

**—NOW OPEN—**

**Lazy Cue**

**Billiard Parlor**

11 a.m. to 11 p.m.

114 N. Washington, Papillion  
(Under Old Bank Building)

Springfield\_Monitor\_1965\_04\_01\_11

Coming from Glenwood, Iowa, and residing in a home on 404 Circle are Mr. and Mrs. Werner Hofmann and son. Mr. Hofmann is employed with Western Electric.

Mr. and Mrs. Robert Buettner are at home in the apartment on 114 N. Washington, moving from Grand Island.

Springfield\_Monitor\_1958\_05\_08\_5

## THE A. W. CLARKE BANK.

The leading banking institution of Sarpy county is the A. W. Clarke Bank of Papillion. It has a capital of \$25,000 and the latest published statement gave its total assets as \$72,028.97; deposits, \$45,403.27, and surplus and undivided profits \$1,625.70. It opened for business in 1880 and is the only banking house in Papillion. It occupies a handsome two-story brick building and is equipped with fine banking furniture and vault. While it is a private institution it is recognized as one of the soundest in the state, and its resources are far in excess of every possible requirement. Mr. A. W. Clarke, the founder, gives its affairs his close supervision and his son, L. D., is cashier.

Augustus W. Clarke is one of the distinguished pioneers of Sarpy county, having been a resident thirty-four years and a citizen of Papillion since 1877. Two years before removing to Papillion he was identified with its business, being the grain merchant of the town. He first located at Bellevue in April, 1864. He began business life at once as a clerk in his brother's general store. Three years later he purchased the stock and continued business for himself. In 1877 the stock was removed to Papillion and general merchandising progressed until he sold out in 1895. He built the first grain elevator in Papillion, which was burned in 1889. Old residents of the county speak of a wildcat bank that thrived in the county for a brief time in the 50's, but to Mr. Clarke is given the distinction of opening the first substantial monetary house in the county.

He was born in Washington county, N. Y. on April 28, 1841. Eight years later he accompanied his father to Erie county, Pa., where the parent engaged in the manufacture of sash, doors, blinds, etc. It was at the age of 17 that A. W. came to Sarpy county. His career has been one of activity and importance to himself and the county. In the development of this

Papillion\_Times\_1898\_03\_10\_2

# Census Data

Census Profile: [https://data.census.gov/profile/Papillion\\_city,\\_Nebraska?g=160XX00US3138295](https://data.census.gov/profile/Papillion_city,_Nebraska?g=160XX00US3138295)



Population

**24,159**



Median Age

**40.6**



Avg. Family Size

**3.06**



65+

**16.7%**



Median Income

**\$109,602**



Bachelor's Degree or Higher

**48.1%**



Employment Rate

**65.7%**



Households

**9,247**



Median Rent

**\$1,210**



Homeownership Rate

**71.2%**



Housing Units

**9,325**



Vacant Housing Units

**322**

# ESRI Data: 68046

Tapestry Segmentation: See in Appendix

23.89% Workday Drive

16.9% Bright Young Professionals

13.86% Savvy Suburbanites

## Annual Spending Habits



*Credit Debt*

**\$3,888**



*Medical Insurance*

**\$6,585**



*Apparel*

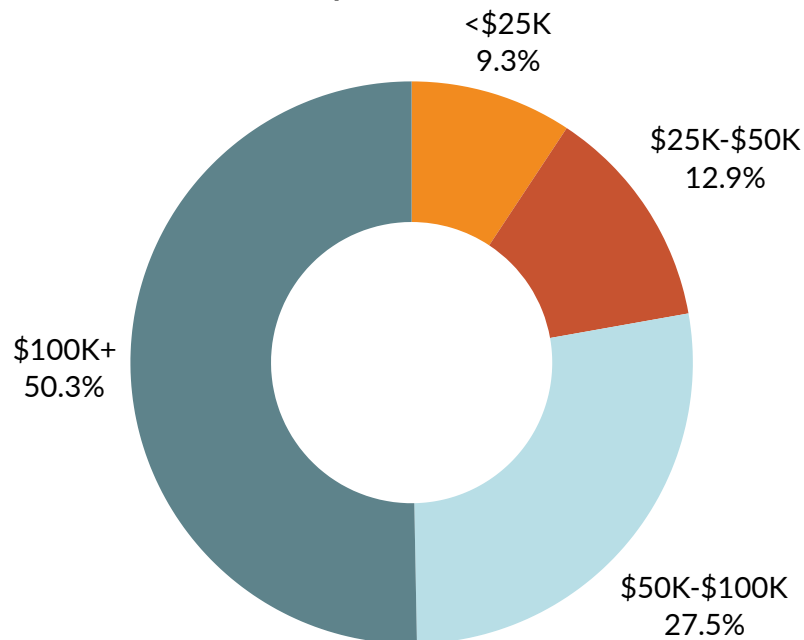
**\$3,218**



*Entertainment*

**\$5,577**

## Disposable Income

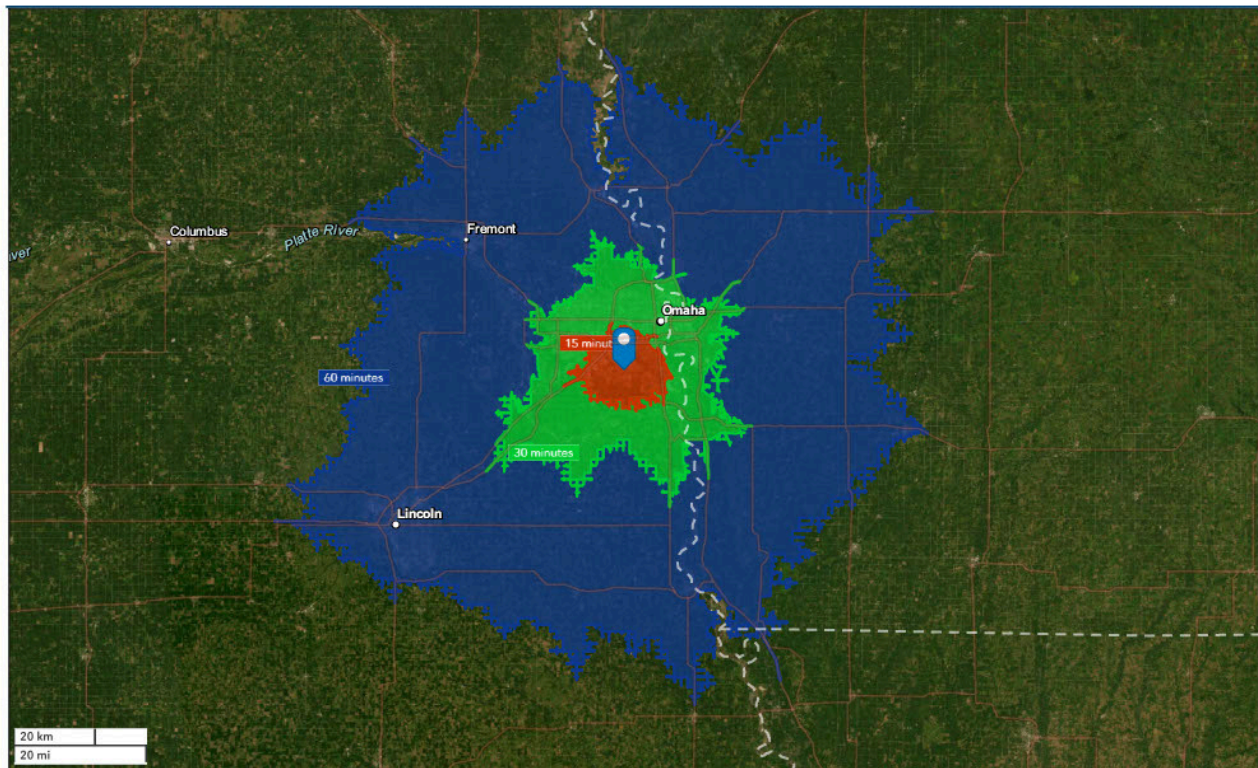




# ESRI Market Reports



## Papillion Trade Area



July 31, 2025

©2025 Esri

Page 1 of 1

*Retail Trade Area (15,30,60 minutes)*

### ***Retail Demand Outlook***

The retail demand outlook report predicts the projected spending growth through 2030.

### ***Retail Demand by Industry***

This report further breaks down retail demand, providing a spending potential index (SPI). The SPI is household-based, and represents the amount spent for a product or service relative to a national average of 100.

### ***Retail Market Potential***

The retail market potential report calculates a Market Potential Index (MPI) that measures the likelihood of adults or households in the specific trade area to exhibit consumer patterns. An MPI of 100 represents the U.S. average.

# ESRI Market Reports

## *Market Report Highlights*

### *Highest MPI (0-15 min)*

**113**

Spent \$51-99 at a C-Store in the Last 30 days

### *Highest SPI (0-15 min)*

**173**

Other Motor Vehicle Dealers

### *2nd Highest MPI (0-15 min)*

**111**

Played Portable or Console Video or Electronic Game in last 12 Mo.

### *3rd Highest SPI (15-30 min)*

**115**

Lawn and Garden Equipment and Supplies Stores/Florists

## **Summary**

Papillion's MPI and SPI projections are generally average to slightly above average, though several key statistics highlight specific opportunities. The data suggests a focus on tactical goods—products that consumers can purchase and take home the same day—will be most effective.

Entertainment spending stands out as a priority for the community, with residents spending more on entertainment than on apparel. This indicates strong potential for businesses that cater to entertainment-driven experiences. Demographics show an average family size of 3.06 and a median age of 40.6, pointing to a slightly older population. Additionally, 71.2% of residents own their homes, well above the national average, suggesting a consumer base primarily made up of small families, retirees, and empty nesters.

Moving forward, it will be important to evaluate the population's needs and preferences to form a strategy that effectively aligns with these consumer patterns.



A. W. CLARKE

*Papillion\_Times\_1898\_03\_10\_2*



RESIDENCE OF A. W. CLARKE, PAPILLION.

# Summary/Action Steps

## *Summary*

Overall, the building is in good condition. The primary goal is to renovate the upper floor for new use—either restoring it as an apartment, as it once was, or converting it into a small office space. Potential challenges include ADA accessibility if used as a commercial space and fire safety requirements for either option.

Beyond securing funding, the owners will need clear direction on the most viable use. If redeveloped for business or small event space, the second floor could generate both rental income and event fees. Alternatively, converting the space into an apartment could produce approximately \$14,520 annually, based on the community's average rent of \$1,210. While Papillion's market data shows that most residents are homeowners, a smaller rental unit would likely appeal to younger adults.

Although not essential to the building's success, the storefront could benefit from updates following recommendations in the Design Education Packet to enhance its appearance and marketability.

## *Action Steps*

1. Secure funding to support renovation and code compliance for the upper floor.
2. Determine the best use of the space—apartment or small office/event space—by reviewing market data and evaluating income potential (e.g., ~\$14,520 annually from an apartment, or rental/event fees from office or event use).
3. Engage an architect and contractor to design plans that address ADA accessibility, fire safety, and overall functionality.
4. Renovate the upper floor according to the chosen use, ensuring safety standards are met and the space is efficiently designed.
5. Consider storefront updates guided by the Design Education Packet to enhance curb appeal and attract tenants or customers.



BANKING  
HOUSE  
&  
A.W.  
CLARK  
ESTABLISHED





# Resources- Organizations

## ***Certified Local Governments (CLG)***

<https://history.nebraska.gov/historic-preservation/certified-local-governments-clg/>

Program partnership between local governments, NSHS, and NPS to help tell your community's story.

## ***Creative Districts (CD)***

<https://www.artscouncil.nebraska.gov/explore/creative-districts/>

The Nebraska Creative District Program utilizes the arts as an economic driver to support communities in Nebraska by telling their stories and elevating the value of the arts.

## ***Main Street America (MSA)***

<https://mainstreet.org/>

Main Street America leads an inclusive, impact-driven movement dedicated to reenergizing and strengthening older and historic downtowns and neighborhood commercial districts nationwide

## ***National Register of Historic Places***

<https://history.nebraska.gov/historic-preservation/national-register-historic-places/>

The National Register of Historic Places is a list of historic places that tell the stories of the people and events that form America's collective identity.

## ***Nebraska State Historical Society (NSHS)***

<https://history.nebraska.gov/historic-preservation/>

we provide a variety of programs for all people who are interested in preserving the places that help tell the many stories of Nebraska's history.

## ***Technical Preservation Services (TPS)***

<https://www.nps.gov/orgs/1739/index.htm>

Technical Preservation Services develops historic preservation standards and guidance on preserving and rehabilitating historic buildings, administers the Federal Historic Preservation Tax Incentives program for rehabilitating historic buildings, and sets the Secretary of the Interior's Standards for the Treatment of Historic Properties.

# **Resources- Design**

## ***Design Education Service***

<https://nebraskamainstreet.org/news-events/resources/design-project-archive.html>

The design education service provides case studies as an educational tool for partner communities. Illustrations are conceptual in nature only and take no specific consideration of local codes, standards, permit process, or design review.

## ***Directory of Craftspeople***

[https://history.nebraska.gov/digital-resources/historic-preservation-digital-resources/Search "Directory of Craftspeople"](https://history.nebraska.gov/digital-resources/historic-preservation-digital-resources/Search%20Directory%20of%20Craftspeople)

The Directory of Craftspeople lists individuals or businesses that have experience in historic restoration work. It is recommended that you do your own research on the company or individual prior to hiring.

## ***Energy Efficiency & Historic Preservation***

[https://nebraskamainstreet.org/news-events/resources/ "Energy Efficiency & Historic Preservation"](https://nebraskamainstreet.org/news-events/resources/Energy-Efficiency-Historic-Preservation)

This guide by Rebuild Nebraska gives a broad view of the steps one must take when implementing energy efficiency projects in historic buildings. Not only does it break down the steps in detail, but serves as an organizing tool to renovating historic buildings.

## ***National Register Listing Misconceptions***

<https://www.youtube.com/watch?v=-XQqsdJ1Tes>

In this video, representatives from Heritage Ohio break down each of the Standards in a more digestible format evidence from real projects.

# Resources- Design

## *Secretary of Interior's Standards*

<https://www.nps.gov/subjects/taxincentives/secretarys-standards-rehabilitation.htm>

1. A property shall be used for its historic purpose or be placed in a new use that requires minimal change to the defining characteristics of the building and its site and environment.
2. The historic character of a property shall be retained and preserved. The removal of historic materials or alteration of features and spaces that characterize a property shall be avoided.
3. Each property shall be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding conjectural features or architectural elements from other buildings, shall not be undertaken.
4. Most properties change over time; those changes that have acquired historic significance in their own right shall be retained and preserved.
5. Distinctive features, finishes, and construction techniques or examples of craftsmanship that characterize a historic property shall be preserved.
6. Deteriorated historic features shall be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature shall match the old in design, color, texture, and other visual qualities and, where possible, materials. Replacement of missing features shall be substantiated by documentary, physical, or pictorial evidence.
7. Chemical or physical treatments, such as sandblasting, that cause damage to historic materials shall not be used. The surface cleaning of structures, if appropriate, shall be undertaken using the gentlest means possible.
8. Significant archeological resources affected by a project shall be protected and preserved. If such resources must be disturbed, mitigation measures shall be undertaken.
9. New additions, exterior alterations, or related new construction shall not destroy historic materials that characterize the property. The new work shall be differentiated from the old and shall be compatible with the massing, size, scale, and architectural features to protect the historic integrity of the property and its environment.
10. New additions and adjacent or related new construction shall be undertaken in such a manner that if removed in the future, the essential form and integrity of the historic property and its environment would be unimpaired.

# Resources- Design

## ***Secretary of Interior's Standards- A Breakdown***

<https://www.youtube.com/watch?v=-XQqsdJ1Tes>

In this video, representatives from Heritage Ohio break down each of the Standards in a more digestible format evidence from real projects.

## ***Secretary of Interior's Standards- Definitions***

<https://www.nps.gov/orgs/1739/secretary-standards-treatment-historic-properties.htm>

### Preservation

Sustaining the existing form, integrity, and materials of a historic property.

### Rehabilitation

Making possible a compatible use for the property through repair, alterations, and additions while preserving features that convey the historic, cultural, and architectural values.

### Restoration

Accurately depicting the form, features, and character of a property as it appeared at a particular period of time.

### Reconstruction

New construction depicting the form, features, and detailing of a former structure to replicate its appearance at a specific period of time.

## ***Training on Historic Preservation Application***

<https://www.nps.gov/orgs/1739/training-hpca.htm>

Advanced training on historic preservation certification applications



# Resources- Economic Vitality

## ***Economic Value of Historic Buildings***

<https://nebraskamainstreet.org/news-events/resources/>

"Value of a Building to a Main Street District"

### **Vacant Lot**

A vacant lot in a downtown generates next to zero revenue to the public or private sectors and often costs the taxpayer to pay for maintenance and care. Empty lots are an ongoing expense liability to a community and to a downtown. Even parking lots are not a wise investment, especially in small rural communities because the cost to build and maintain those parking lots outweighs the financial return. "Free parking" is a myth.

### **Vacant or Underutilized Building**

A vacant or underutilized building in a downtown generates little to no revenue to the public or private sectors and owners write them off as losses on their taxes. The burden of taxation is then placed on those who take care of their properties and utilize them to full capacity. Safety is also a major issue.

Cost of a Main Street Building Vacancy (from Place Economics Washington, DC)

- Loss of rent (commercial & residential)
- Loss of property value
- Loss of property and sales taxes
- Loss of utility, telephone, & internet revenue
- Loss of loan demand, bank fees, deposits & interest
- Loss of revenue from maintenance and repairs
- Loss of revenue from printing, copying & supplies
- Loss of insurance premiums
- Loss of legal and accounting fees
- Loss of property management fees
- Loss of advertising, marketing and PR expenditures
- Loss of payroll and payroll taxes
- Loss of profit & compensation to the business owner
- Loss of potential income for workers elsewhere in the community.

### **Fully Utilized Building**

A fully utilized building in a downtown generates income, tax revenue, housing opportunities, jobs and businesses as well as spin-off businesses and activities that create vitality in the district. Not only does a rehabilitated building generate revenue but it helps give individual identity and a special character to the community increasing a sense of pride among residents. It's also a strong selling point for potential businesses and employees to locate or remain in the community.

# **Resources- Economic Vitality**

## ***Census Bureau***

<https://data.census.gov/>

Get census data about your community.

## ***Economic Impact of Historic Preservation***

<https://www.placeeconomics.com/resources/the-cumulative-impact-of-the-historic-preservation-fund/>

This publication by Place Economics demonstrates the economic impact of the historic preservation fund.

## ***ESRI***

<https://www.esri.com/en-us/home>

ESRI provides tools to further understand your community, including personalities, markets, and spending potentials of residents. Free features include the tapestry segmentation tool, while others include costs.

## ***Misconceptions About Adaptive Reuse***

<https://rdgusa.com/news/common-myths-about-historic-preservation-and-adaptive-reuse>

Demo or Reno? RDG's publication highlights the common misconceptions about adaptive reuse of historic properties. The cost of demolition and new construction is almost always more expensive than renovating.

# Resources- Promo. & Org.

## ***Using Storytelling to Grow Engagement***

<https://mainstreet.org/the-latest/news/using-storytelling-to-grow-engagement-and-reinforce-the-value-of-your-main-street-program>

Examples of how to effectively communicate your efforts.

## ***Marketing Your Space***

<https://rpa.org/work/reports/vacant-storefront-toolkit>

This vacant storefront toolkit talks about how to activate, market, and create a business plan.

## ***Community Partnership***

<https://mainstreet.org/resources/knowledge-hub/publication/community-building-and-partnerships>

This toolkit helps to promote community engagement through partnerships. Must be an MSA member to access.

## ***Community Engagement***

<https://mainstreet.org/resources/knowledge-hub/publication/inclusive-community-engagement-workbook>

This toolkit helps to include community individuals, promoting volunteerism. Must be an MSA member to access.

# **Funding- Orgs. & Businesses**

## **Allo**

<https://www.allocommunications.com/community-connect/>

Allo provides their Community Connect service, providing affordable internet to residents and non-profits.

## **Community Development Block Grants (CDBG)**

<https://opportunity.nebraska.gov/programs/community/cdbg/>

The federal Community Development Block Grant (CDBG) program provides funding for community and economic development projects in order to encourage additional federal, state and private resource investment.

## **Community Development Resources (CDR)**

<https://cdr-nebraska.org/>

CDR works to provide capital, technical assistance, and training opportunities for small businesses in the state of Nebraska.

## **Department of Economic Development (DED)**

<https://opportunity.nebraska.gov/programs/>

Community, business, economic recovery, housing, incentives, talent, and resource grants.

## **SBA- Small Business Development Centers**

<https://www.sba.gov/funding-programs/grantsx>

Manufacturing, Research and Development, Grants for community organization

## **USDA**

<https://www.usda.gov/farming-and-ranching/financial-resources-farmers-and-ranchers/grants-and-loans>

Housing assistance, Rural Development Loan & Grant Assistance



# **Funding- Grants & Programs**

## ***AMEX Backing Small Business Grants***

<https://mainstreet.org/about/partner-collaborations/backing-small-businesses>

AMEX Backing Small Business Grants support small businesses up to \$10,000.

## ***Bricks & Mortar***

<https://history.nebraska.gov/historic-preservation/bricks-and-mortar-roof-grant/>

The program funds tuck-pointing and roof related preservation projects.

## ***Brownfields***

<https://www.epa.gov/brownfields>

The program provides grants and technical assistance to assess and safely clean up and sustainable reuse contaminated properties.

## ***Community Heart and Soul Grants***

<https://www.communityheartandsoul.org/seed-grants/>

\$10,000 seed grant for resident-driven groups in small communities.

## ***MicroTIF***

<https://opportunity.nebraska.gov/micro-tif/>

Refer to your local government for more information

## ***National Parks Service Tax Incentives for Preserving Historic Properties***

<https://www.nps.gov/subjects/taxincentives/index.htm>

“The Federal Historic Preservation Tax Incentives program encourages private sector investment in the rehabilitation and re-use of historic buildings.”

# Funding- Grants & Programs

## ***Nebraska Historic Tax Incentive Programs***

<https://history.nebraska.gov/historic-preservation/historic-tax-incentive-programs/>

There are three tax incentive programs :

1. Nebraska Historic Tax Credit
  - a. <https://history.nebraska.gov/historic-preservation/nebraska-historic-tax-credit-nhtc/>
2. Federal Historic Tax Credit
  - a. <https://history.nebraska.gov/historic-preservation/federal-historic-tax-credit/>
3. Valuation Incentive Program
  - a. <https://history.nebraska.gov/historic-preservation/valuation-incentive-program/>

## ***RCDI***

<https://www.rd.usda.gov/programs-services/community-facilities/rural-community-development-initiative-grants>

“RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas”

## ***Rural Business Development Grants (RDBG)***

<https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants/ne>

“The purpose of the program is to promote economic development and job creation projects through the awarding of grant funds to eligible entities.”

## ***Rural Workforce Housing Fund (RWHF)***

<https://nebraskamainstreet.org/news-events/resources/design-project-archive.html>

Funds are invested in eligible projects to increase the supply and reduce costs of workforce housing.

## ***T-Mobile Hometown Grants***

<https://mainstreet.org/the-latest/events/apply-now-t-mobile-hometown-grants>

Towns with a population of 50,000 or less will receive project funds of up to \$50,000.

# Appendix

- A. Building Images
- B. County Assessor Report
- C. ESRI Reports

## **A. Building Images- Exterior**



# Appendix

## **A. Building Images- Exterior**



## **A. Building Images- Interior**





# Appendix

## A. Building Images- Interior



# Appendix

B. County Assessor Data

C. ESRI Reports

1. Tapestry Segmentation
2. Trade Area
3. Retail Demand Outlook
4. Retail Demand by Industry
5. Retail Market Potential

**PARCEL NO:** 010558217

**OWNER:** RANNELLS/DANIEL L & KATHRYN A

**ADDRESS:** 7626 LEGACY ST PAPILLION NE 68046-

**LOCATION:** 114 N WASHINGTON ST PAPILLION NE 68046

**LEGAL:** S 1/3 LOT 3 BLOCK 17 PAPILLON

**MAP:** 2959-27-0-40023-017-0006

**2025 Valuation Reports for NBHD: RS**

[Address Report](#)   [Mkt Sales Report](#)   [Deeds](#)

**NBH: RS**

Mun. Code: **04**

Land: **\$13,860**

Prev. Total: **\$134,352**

Assd. Val: **\$134,352**

Subdivision: **PAPILLION**

Sales Info: **5/19/2023 \$470,000**

Current Due:

Balance Due:

**Prop Class: 2000**

Tax District: **27001**

Imp: **\$120,492**

Total: **\$134,352**

Exempt Val: **\$0**

Taxble Val:

Sch. Dist 1

Acres: **0.07**

[Back To Search](#)   [<< Prev](#)   [Next >>](#)   [ 1 / 1 Records ]

[VALUATION](#)   [LAND](#)   [BUILDINGS](#)   [SALES](#)   [PHOTOGRAPHS](#)   [MAPS](#)   [PROPER](#)

[Tax Year](#)

[Make a Paym](#)

Valuation Summary

Current Valuation		Assessment Data	Property Classification
Land Value : 13,860		District/TIF Fund : 27001	Status : 01 - IMPROVED
Impr. Value : 120,492		School Base : 127: 77-0027 PAPILLION-LAVISTA SCH	Use : 03 - COMMERCIAL
OutBuildings :		Affiliated Code :	Zoning : 03 - COMMERCIAL
Total value : 134,352		Neighborhood : RS	Location : 01 - URBAN
Exemptions : 0		Greenbelt Area :	City Size : 03 - 12,001 - 100,000
Taxable Value : 134,352		Greenbelt Date :	Lot Size : 01 - <=10,000 SQ FT
PV: NO   Form 191: NO			

Sales

Date	Book/Page	Grantor	Grantee	Price
<a href="#">05/19/2023</a>	<a href="#">2023-08636</a>	PETZ REAL ESTATE LLC	RANNELLS/DANIEL L & KATHRYN A	470,000
<a href="#">10/25/2004</a>	<a href="#">2004-40910</a>	KUHN WILLIAM L & CAROL LYNN	PETZ REAL ESTATE LLC	87,000
<a href="#">06/29/1999</a>	<a href="#">1999-20654</a>	KEEARNS JR JOHN E	KUHN WILLIAM L & CAROL LYNN	80,000

BOE Appeal History

Appeal #	Year	Appealed By	Status

Building Permits

Permit #	Date	Description
960P	04/23/2020	ROOF

Assessment Milestones

Year	Description	Class	Ex Code	Land	Impr.	Outbldg.	Total
2025	BOE	2000		13,860	120,492	0	134,35
2025	ABSTRACT	2000		13,860	120,492	0	134,35
2024	CTL	2000		13,860	120,492	0	134,35
2024	BOE	2000		13,860	120,492	0	134,35
2024	ABSTRACT	2000		13,860	120,492	0	134,35

Historical Valuation Information

Year	Land	Impr.	Outbldg.	Total	Exempt	Taxable	Taxes	PV
2024	13,860	120,492		134,352		134,352	1,973.48	NC
2023	13,860	120,492		134,352		134,352	2,529.76	NC
2022	9,240	125,760		135,000		135,000	2,754.94	NC
2021	9,240	125,760		135,000		135,000	2,810.38	NC
2020	9,240	125,760		135,000		135,000	2,838.72	NC

Tax History Information

Year	Statement	Tax District	Source	Taxes Due	Total Due	Balance	Installmen
2024	<a href="#">2024-010558217RP</a>	27001	REAL	\$1,973.48	\$1,973.48	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2025 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2025 : \$
2023	<a href="#">2023-010558217RP</a>	27001	REAL	\$2,529.76	\$2,529.76	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2024 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2024 : \$
2022	<a href="#">2022-010558217RP</a>	27001	REAL	\$2,754.94	\$2,754.94	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2023 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2023 : \$
2021	<a href="#">2021-010558217RP</a>	27001	REAL	\$2,810.38	\$2,810.38	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2022 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2022 : \$
2020	<a href="#">2020-010558217RP</a>	27001	REAL	\$2,838.72	\$2,838.72	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2021 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2021 : \$
2019	<a href="#">2019-010558217RP</a>	27001	REAL	\$2,837.02	\$2,837.02	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2020 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2020 : \$
2018	<a href="#">2018-010558217RP</a>	27001	REAL	\$2,880.78	\$2,885.20	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2019 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2019 : \$
2017	<a href="#">2017-010558217RP</a>	27001	REAL	\$2,026.64	\$2,034.41	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2018 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2018 : \$
2016	<a href="#">2016-010558217RP</a>	27001	REAL	\$1,874.36	\$1,874.36	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2017 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2017 : \$
2015	<a href="#">2015-010558217RP</a>	27001	REAL	\$1,869.08	\$1,869.08	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2016 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2016 : \$

2014	<a href="#">2014-010558217RP</a>	27001	REAL	\$1,881.78	\$1,881.78	\$0.00	2: <input checked="" type="checkbox"/> DUE 8/1/2015 : \$
2013	<a href="#">2013-010558217RP</a>	27001	REAL	\$1,845.50	\$1,845.50	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2014 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2014 : \$
2012	<a href="#">2012-010558217RP</a>	27001	REAL	\$1,831.60	\$1,831.60	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2013 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2013 : \$
2011	<a href="#">2011-0043846RP</a>	27001	REAL	\$1,829.50	\$1,829.50	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2012 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2012 : \$
2010	<a href="#">2010-0046195RP</a>	27001	REAL	\$1,780.28	\$1,780.28	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2011 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2011 : \$
2009	<a href="#">2009-0051858RP</a>	27001	REAL	\$1,765.06	\$1,765.06	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2010 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2010 : \$
2008	<a href="#">2008-0056905RP</a>	27001	REAL	\$1,729.54	\$1,729.54	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2009 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2009 : \$
2007	<a href="#">2007-0000907RP</a>	27001	REAL	\$1,629.44	\$1,629.44	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2008 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2008 : \$
2006	<a href="#">2006-0001163RP</a>	27001	REAL	\$1,709.86	\$1,709.86	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2007 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2007 : \$
2005	<a href="#">2005-0001386RP</a>	27001	REAL	\$1,728.06	\$1,728.06	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2006 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2006 : \$
2004	<a href="#">2004-0001481RP</a>	27001	REAL	\$1,827.32	\$1,827.32	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2005 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2005 : \$
2003	<a href="#">2003-0558217RP</a>	27001	REAL	\$1,892.52	\$1,892.52	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2004 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2004 : \$
2002	<a href="#">2002-0558217RP</a>	27001	REAL	\$1,776.42	\$1,776.42	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2003 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2003 : \$
2001	<a href="#">2001-0558217RP</a>	27001	REAL	\$1,558.72	\$1,558.72	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2002 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2002 : \$
2000	<a href="#">2000-0558217RP</a>	27001	REAL	\$1,496.26	\$1,496.26	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2001 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2001 : \$
1999	<a href="#">1999-0558217RP</a>	27001	REAL	\$1,563.96	\$1,563.96	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/2000 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/2000 : \$
1998	<a href="#">1998-0558217</a>	27001	REAL	\$1,515.10	\$1,515.10	\$0.00	1: <input checked="" type="checkbox"/> DUE 4/1/1999 : \$ 2: <input checked="" type="checkbox"/> DUE 8/1/1999 : \$

Levy Information

Code	Descr	Rt
1	SARPY COUNTY	
125	PAPILLION-LA VISTA SPECIAL BLDG	
127	PAPILLION-LAVISTA SCH	
186	SCHL DIST 27 BOND 4	
187	SCH DIST 27 BOND 5	
188	SCHL DIST 27 BOND 6	
189	SCHL DIST 27 BOND 7	
202	LEARNING COMM ELEM LEARNING	
427	PAPILLION CITY	
428	PAPIL CITY BOND	
501	PAPIO NATURAL RESRCE	
502	PAPIO NRD BOND	
801	METRO COMMUNITY COLL	
901	AGRICULTURAL SOCIETY	
1003	ED SERVICE UNIT 3	
TOTAL		



SARPY COUNTY ASSESSOR'S OFFICE  
Commercial Data Sheet

Date of Print: 9/10/2025 at 06:46  
Inspected By: SARAH RUSHING Inspection Date: 7/25/2023

Parcel ID #: 010558217	Map #: 2959-27-0-4
RANNELLS/DANIEL L & KATHRYN A	Building Name : COUNTRY AT HEART ANTIQUES
	Situs : 114 N WASHINGTON ST
7626 LEGACY ST PAPILLION NE 68046-	Legal : S 1/3 LOT 3 BLOCK 17 PAPILLON

COST APPROACH DATA - Values by Marshall & Swift

Appraisal Zone : 2017Manual Date : 06/16Cost Factor : 1

Total Number of Buildings : 1Total Number of Sections : 2

Total Area .....

Total Building Replacement Cost New .....

Total Refinement Replacement Cost New .....

Total Replacement Cost New .....

Total Accrued Depreciation ..... 65%

Total Replacement Cost New Less Physical and Functional Depreciation .....

Economic Depreciation for Neighborhood RS..... 0%

Total Replacement Cost New Less Depreciation.....

Total Lump Sums .....

Total Land Value .....

FINAL ESTIMATE OF VALUE USING THE COST APPROACH .....

Value Per Unit .....

Value per Square Foot .....

Valuation Summary

Estimate of Value (USING THE COST APPROACH) .....

Outbuiding Value .....

Final Estimate

Cost Approach Value On Parcel .....

Income Approach Value On Parcel .....

Override Approach Value On Parcel .....

Type of Approach on Parcel ..... INC

Improvement Value .....

Land Value .....

FINAL ESTIMATE OF VALUE .....

Outbuiding Value .....

Comm Total Buildings Unit count .....

Comm Total Buildings Sqft .....

Current Total Assessed Value for Parcel # 010558217 .....

DATA USED FOR CALCULATIONS SUPPLIED BY MARSHALL & SWIFT which hereby reserve all rights herein.

SARPY COUNTY ASSESSOR'S OFFICE  
Commercial Data Sheet - Building Cost Approach Data  
Date of Print: 9/10/2025 at 06:46

Parcel ID #: 010558217Map #: 2959-27-0-4

RANNELLS/DANIEL L & KATHRYN ABuilding Name : COUNTRY AT HEART ANTIQUES

7626 LEGACY STSitus : 114 N WASHINGTON ST

PAPILLION NE 68046-Legal : S 1/3 LOT 3 BLOCK 17 PAPILLON

Appraisal Zone : 2017				Manual Date : 06/16				Cost Factor : 1						
Bldg	Sect	Occ Code	Year	Cls	Area	Perim	St/HT	Base Cost	Perm Adj	HVAC Adj	HT Adj	Sec RCN	Phys	Func
1	1	353	1900	C	2,034	232	1 / 10	98.28	22.31	0.00	-4.23	236,676	65%	
RETAIL STORE					Ext wall : BRICK, COMMON					Heat/Cool : PACKAGE HEAT/COOL				
Qual : AVERAGE					Cond : 30 - AVERAGE									
1	2	406	1900	C	1,008	132	1 / 10	37.67	9.19	-1.18	-2.98	43,042	65%	
WAREHOUSE, STORAGE					Ext wall : BRICK, COMMON					Heat/Cool :				
Qual : FAIR					Cond : 20 - FAIR									

SARPY COUNTY ASSESSOR'S OFFICE  
Commercial Data Sheet - Refinements Cost Data  
Date of Print: 9/10/2025 at 06:46

Parcel ID #: 010558217Map #: 2959-27-0-4

RANNELLS/DANIEL L & KATHRYN ABuilding Name : COUNTRY AT HEART ANTIQUES

7626 LEGACY STSitus : 114 N WASHINGTON ST

PAPILLION NE 68046-Legal : S 1/3 LOT 3 BLOCK 17 PAPILLON

Appraisal Zone : 2017			Manual Date : 06/16				Cost Factor : 1	
Bldg #	Code	Description	Year	Size	# Units	\$/Unit	RCN	Depr %
1	BSMC	BASEMENT COMMERCIAL		1,008	1	53.92	54,351	65%
1	WOD	DECK,WOOD		90	1	29.13	2,622	65%
1	OSP	PATIO		72	1	6.98	503	65%

SARPY COUNTY ASSESSOR'S OFFICE  
Commercial Land Items Report  
Date of Print: 9/10/2025 at 06:46

Parcel ID #: 010558217Map #: 2959-27-0-40023-017-0006

Current Owner : RANNELLS/DANIEL L & KATHRYN ATax District : 27001

7626 LEGACY STNeighborhood : RS

PAPILLION NE 68046-Greenbelt Area/Date :



Legal Description : S 1/3 LOT 3 BLOCK 17 PAPILLON

Lot Width	Lot Depth	Topography	Street Access	Utilities	Amenity1	Amenity2	Value Method	# of Units	Unit Value	Adjustments
3080	1	LEVEL	CONCRETE	ALL	FACTOR :	FACTOR :	SF	3080	4.5	

Use Totals : 3,080.00

Parcel Totals : 3,080.00

SARPY COUNTY ASSESSOR'S OFFICE

Commercial Data Sheet - Income Analysis Data

Date of Print: 9/10/2025 at 06:46

Parcel ID #: 010558217

Map #: 2959-27-0-4

RANNELLS/DANIEL L & KATHRYN A

Building Name :

Situs : 114 N WASHINGTON ST

Legal : S 1/3 LOT 3 BLOCK 17 PAPILLON

7626 LEGACY ST  
PAPILLION NE 68046-

Income Source Table

Source	Source Description	Units	Mrkt/Unit	Market
353	RETAIL	2,034	8.00	16,272
353	RETAIL/BSMT	1,008	2.50	2,520
4061	WAREHOUSE	1,008	1.00	1,008

Potential Gross Income	Contract	Market
Vacancy & Collection Loss :	5.00%	990
Effective Income :		18,810

Powered By: E-Ring, Inc.

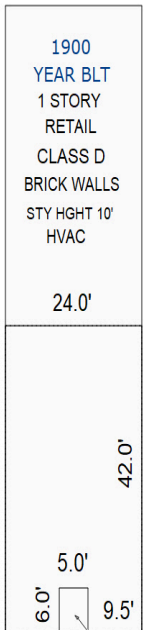
Website C

Operating Expenses	Contract	Market
Management :		
Utilities :		
Maintenance :		
Insurance :		
Reserves for Replacement :		
Total Expenses :	25.00%	4,703
Net Operating Income :		14,107

Tax Rate :	
Capitalization Rate :	10.50%
Cap Value :	134,352
Total Misc Adj :	0
TPP Amount :	0
Excess Land Value :	0
Income Approach Value :	134,352

DECK 10X9  
PATIO 8X9

24.0'



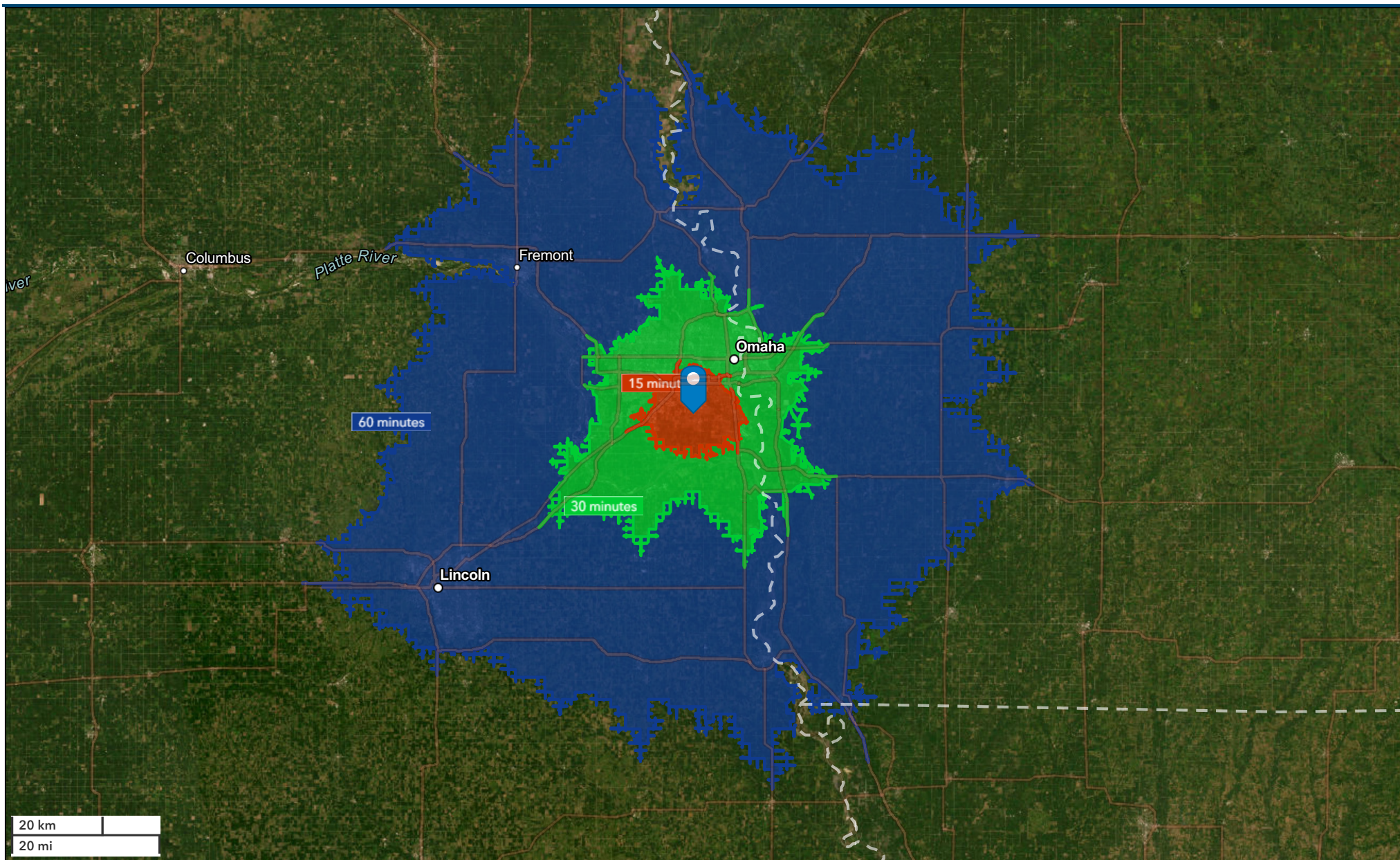
86.0'

2 STORY

1ST FLR RETAIL \ HVAC  
2ND FLR STORAGE \ NO HEAT  
BASEMENT  
CLASS D  
BRICK WALLS  
STY HGT 10'

9.5'

2ND FLR







## LifeMode Group: Family Landscapes

# Workday Drive

4A

**Households:** 3,541,300

**Average Household Size:** 2.97

**Median Age:** 37.0

**Median Household Income:** \$90,500

### WHO ARE WE?

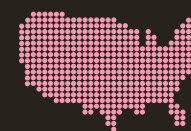
*Workday Drive* is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online or housekeeping services, and family-oriented pursuits.

### OUR NEIGHBORHOOD

- *Workday Drive* residents prefer the suburban periphery of metropolitan areas.
- Predominantly single family, homes are in newer neighborhoods, 34% built in the 1990s (Index 236), 31% built since 2000.
- Owner-occupied homes have high rate of mortgages at 68% (Index 164) and low rate vacancy at 4%.
- Median home value is \$257,400.
- Most households are married couples with children; average household size is 2.97.
- Most households have two or three vehicles; long travel time to work including a disproportionate number commuting from a different county (Index 132).

### SOCIOECONOMIC TRAITS

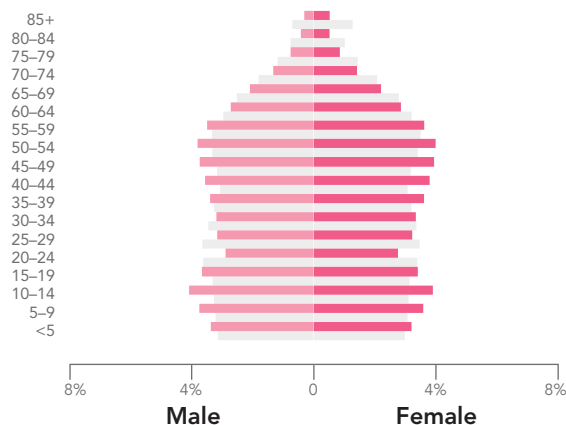
- Education: 40.5% college graduates; more than 72% with some college education.
- High labor force participation rate at 71%; two out of three households include two plus workers (Index 124).
- Connected, with a host of wireless devices—anything that enables convenience, like banking, paying bills, or even shopping online.
- Well insured and invested in a range of funds, from savings accounts or bonds to stocks.
- Carry a higher level of debt, including first (Index 149) and second mortgages (Index 154) and auto loans (Index 149).



## AGE BY SEX (Esri data)

Median Age: **37.0** US: 38.2

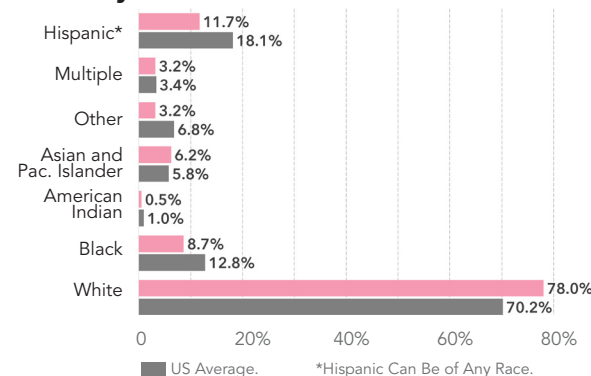
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **50.8** US: 64.0



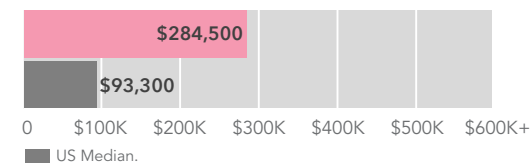
## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

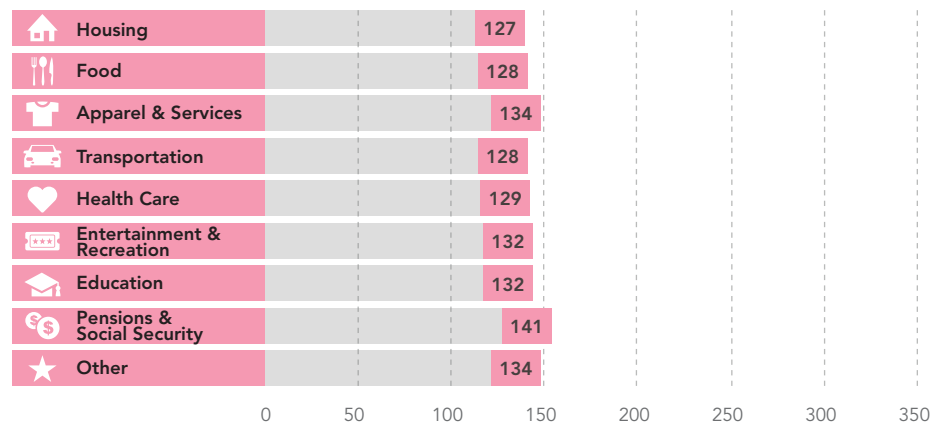


### Median Net Worth



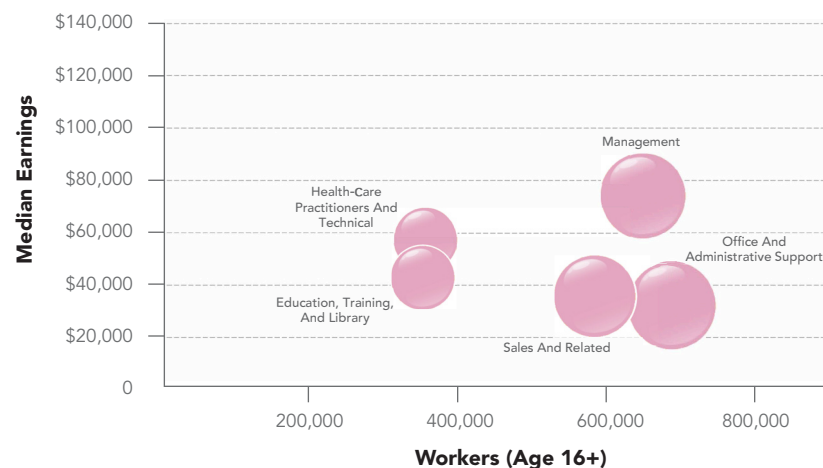
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.

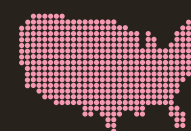


## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.







## MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Most households own at least two vehicles; the most popular types are minivans and SUVs.
- Family-oriented purchases and activities dominate, like four plus televisions (Index 154), movie purchases or rentals, children's apparel and toys, and visits to theme parks or zoos.
- Outdoor activities and sports are characteristic of life in the suburban periphery. They attend sporting events, as well as participate in them like bicycling, jogging, golfing, and boating.
- Home maintenance services are frequently contracted, but these families also like their gardens and own the tools for minor upkeep, like lawn mowers, trimmers, and blowers.

## HOUSING

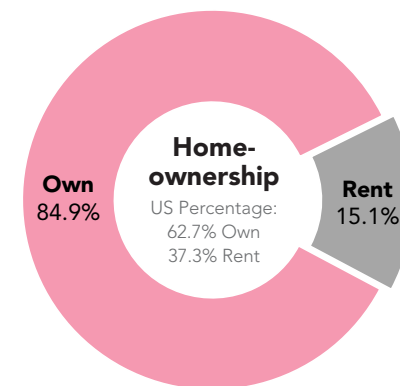
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

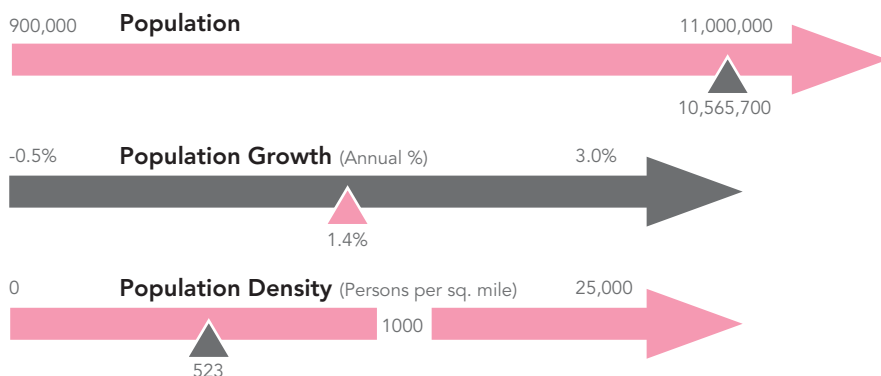
**Median Value:**  
\$257,400

US Median: \$207,300



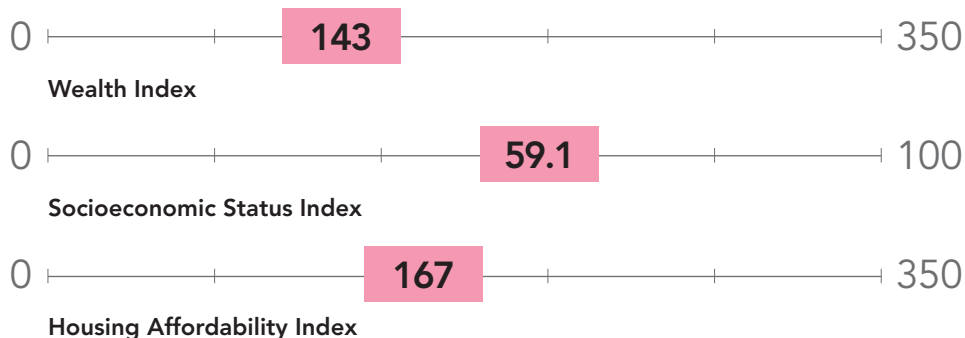
## POPULATION CHARACTERISTICS

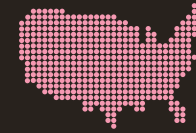
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

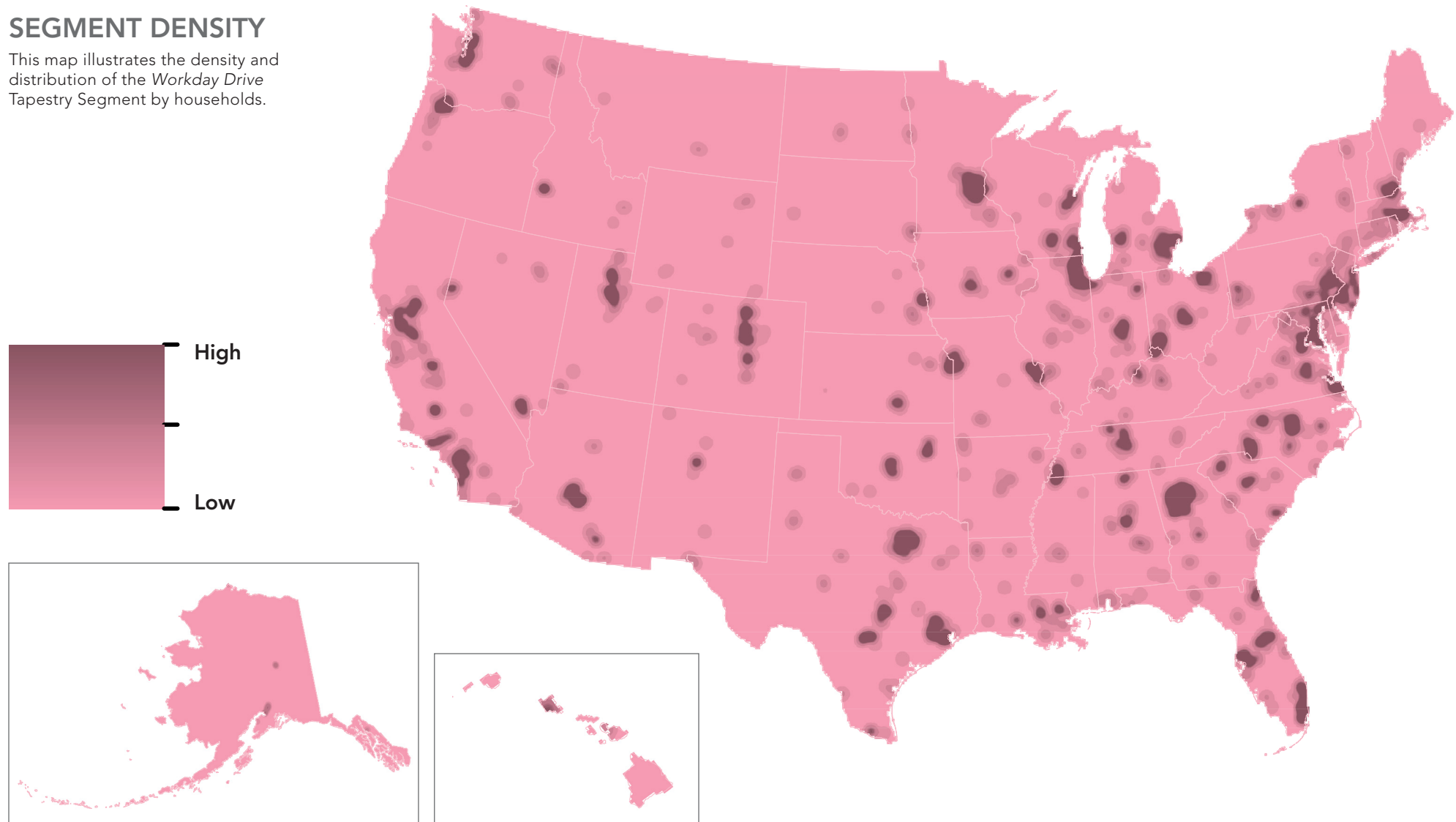
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





## SEGMENT DENSITY

This map illustrates the density and distribution of the *Workday Drive* Tapestry Segment by households.





LifeMode Group: Affluent Estates

# Savvy Suburbanites

1D

**Households:** 3,664,200

**Average Household Size:** 2.85

**Median Age:** 45.1

**Median Household Income:** \$108,700

## WHO ARE WE?

Savvy Suburbanites residents are well educated, well read, and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine, plus the amenities of the city's cultural events.

## OUR NEIGHBORHOOD

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- Married couples with no children or older children; average household size is 2.85.
- 91% owner occupied; 66% mortgaged (Index 160).
- Primarily single-family homes, with a median value of \$362,900 (Index 161).
- Low vacancy rate at 3.8%.

## SOCIOECONOMIC TRAITS

- Education: 50.6% college graduates; 77.6% with some college education.
- Higher labor force participation rate at 67.9% (Index 109) with proportionately more 2-worker households at 62.2% (Index 120).
- Well-connected consumers that appreciate technology and make liberal use of it for everything from shopping and banking to staying current and communicating.
- Informed shoppers that do their research prior to purchasing and focus on quality.



LifeMode Group: Affluent Estates

# Savvy Suburbanites

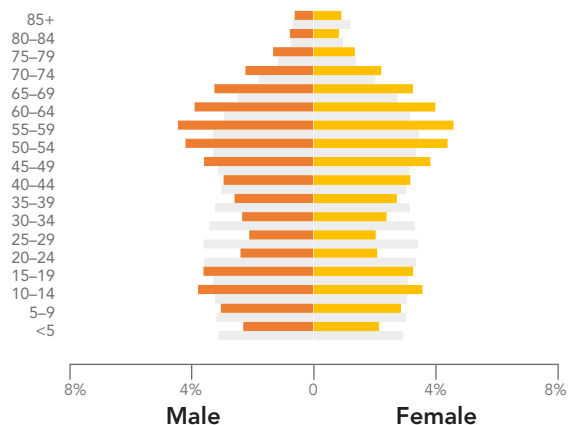


TAPESTRY  
SEGMENTATION  
esri.com/tapestry

## AGE BY SEX (Esri data)

Median Age: **45.1** US: 38.2

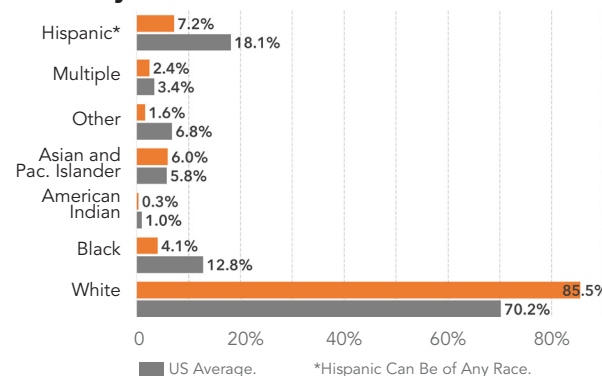
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **36.2** US: 64.0



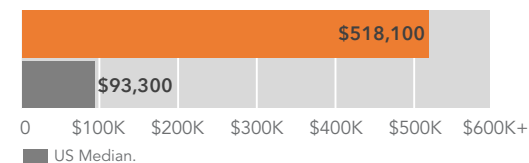
## INCOME AND NET WORTH

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### Median Household Income

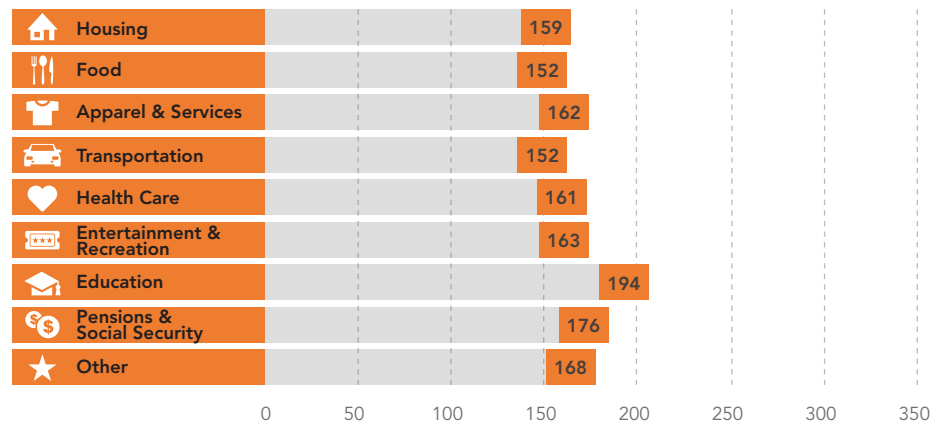


### Median Net Worth



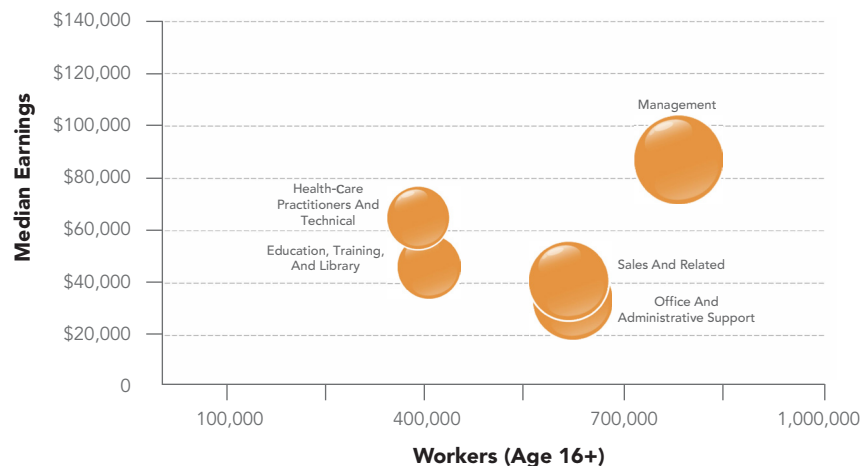
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.







LifeMode Group: Affluent Estates

# Savvy Suburbanites



TAPESTRY  
SEGMENTATION  
[esri.com/tapestry](http://esri.com/tapestry)

## MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons.
- Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting.
- There is extensive use of housekeeping and personal care services.
- Foodies: They like to cook and prefer natural or organic products.
- These investors are financially active, using a number of resources for informed investing. They are not afraid of debt; many households carry first and second mortgages, plus home equity credit lines.
- Physically fit, residents actively pursue a number of sports, from skiing to golf, and invest heavily in sports gear and exercise equipment.

## HOUSING

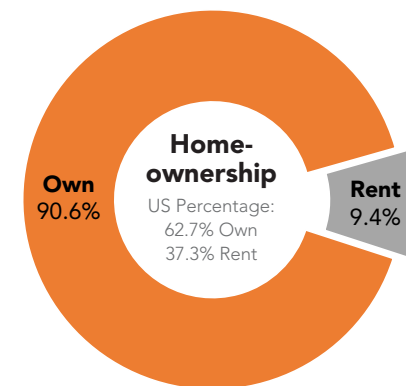
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

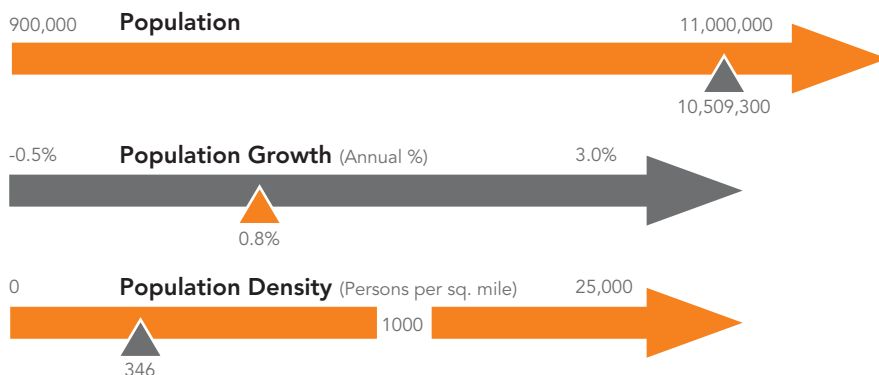
**Median Value:**  
\$362,900

US Median: \$207,300



## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Affluent Estates

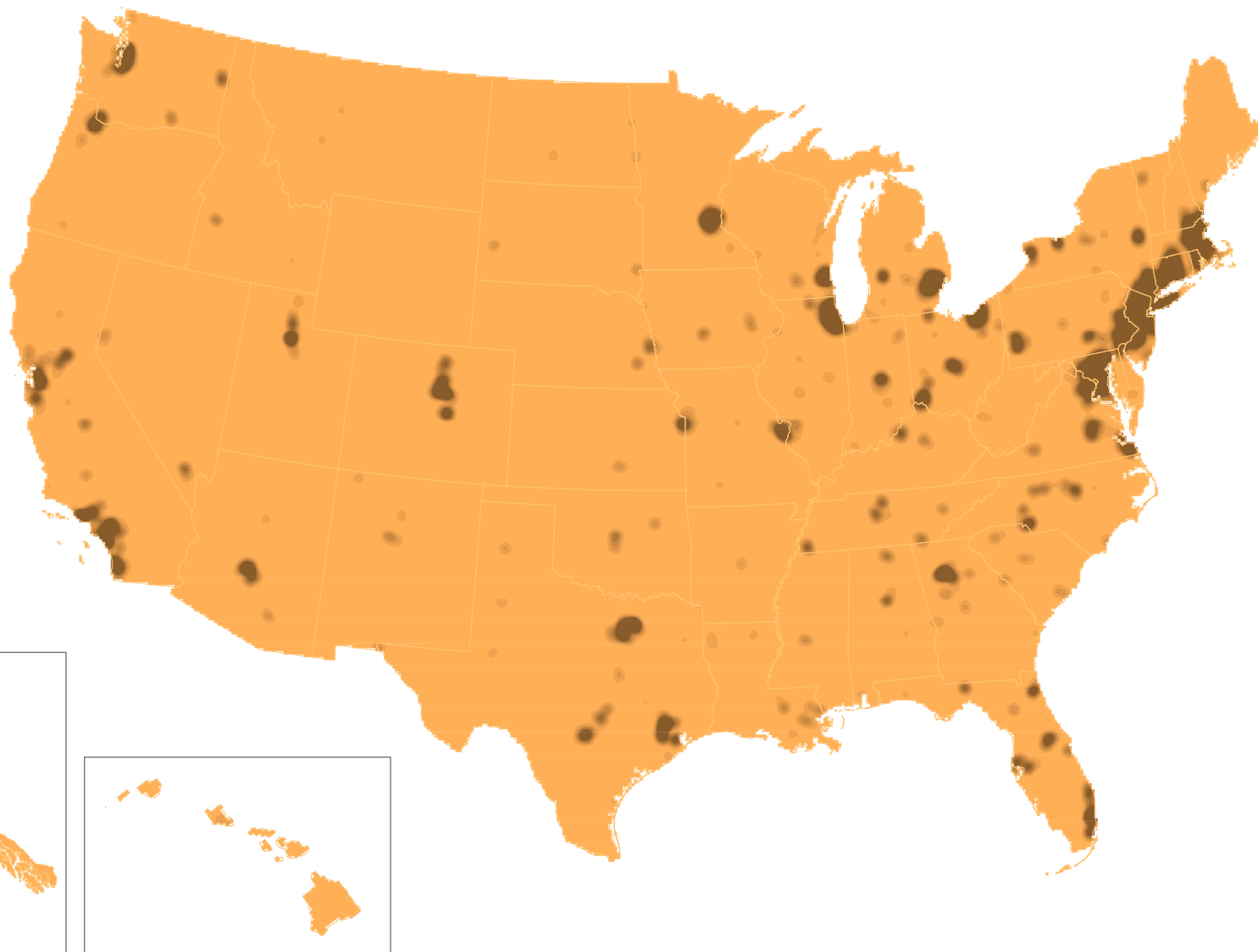
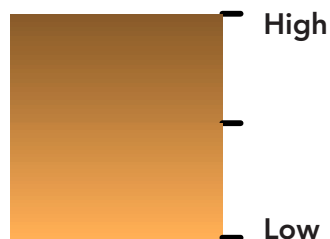
# Savvy Suburbanites



**TAPESTRY**  
SEGMENTATION  
[esri.com/tapestry](https://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Savvy Suburbanites* Tapestry Segment by households.



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G2831429

For more information  
1-800-447-9778  
[info@esri.com](mailto:info@esri.com)  
[esri.com](https://esri.com)



**esri**

THE  
SCIENCE  
OF  
WHERE®



LifeMode Group: Middle Ground

# Bright Young Professionals

8C

**Households:** 2,750,200

**Average Household Size:** 2.41

**Median Age:** 33.0

**Median Household Income:** \$54,000

## WHO ARE WE?

*Bright Young Professionals* is a large market, primarily located in urban outskirts of large metropolitan areas. These communities are home to young, educated, working professionals. More than one out of three householders are under the age of 35. Slightly more diverse couples dominate this market, with more renters than homeowners. More than two-fifths of the households live in single-family homes; over a third live in 5+ unit buildings. Labor force participation is high, generally white-collar work, with a mix of food service and part-time jobs (among the college students). Median household income, median home value, and average rent are close to the US values. Residents of this segment are physically active and up on the latest technology.

## OUR NEIGHBORHOOD

- Approximately 57% of the households rent; 43% own their homes.
- Household type is primarily couples, married (or unmarried), with above-average concentrations of both single-parent (Index 125) and single-person (Index 115) households.
- Multiunit buildings or row housing make up 56% of the housing stock (row housing [Index 178], buildings with 5–19 units [Index 275]); 43% built 1980–99.
- Average rent mirrors the US (Index 100).
- Lower vacancy rate is at 8.2%.

## SOCIOECONOMIC TRAITS

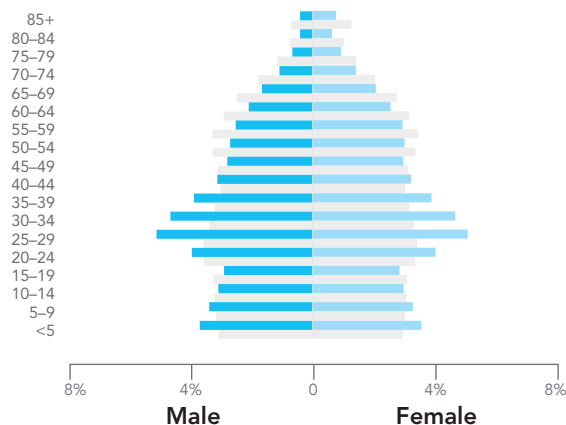
- Education completed: 35% with some college or an associate's degree, 33% with a bachelor's degree or higher.
- Labor force participation rate of 72% is higher than the US rate.
- These consumers are up on the latest technology.
- They get most of their information from the internet.
- Concern about the environment impacts their purchasing decisions.



## AGE BY SEX (Esri data)

Median Age: **33.0** US: 38.2

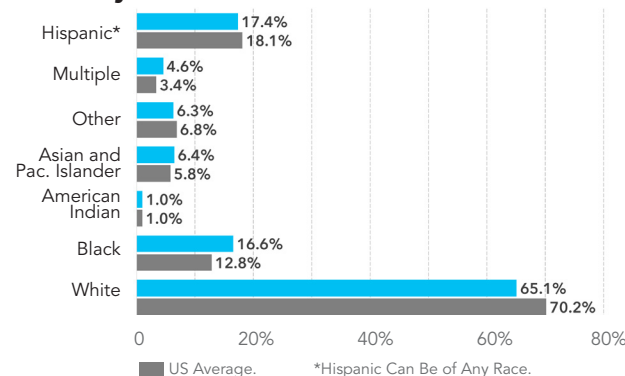
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **67.5** US: 64.0



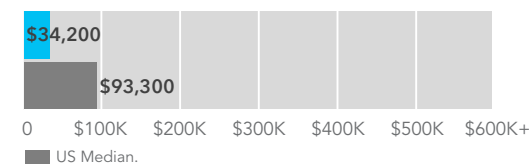
## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

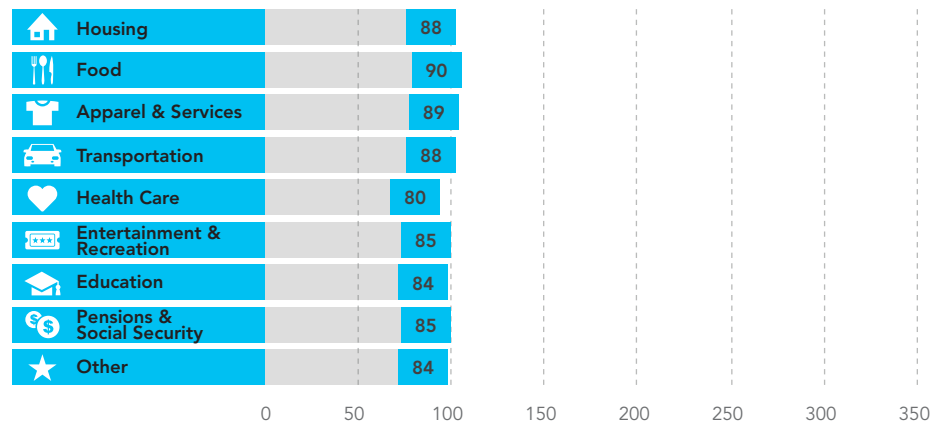


### Median Net Worth



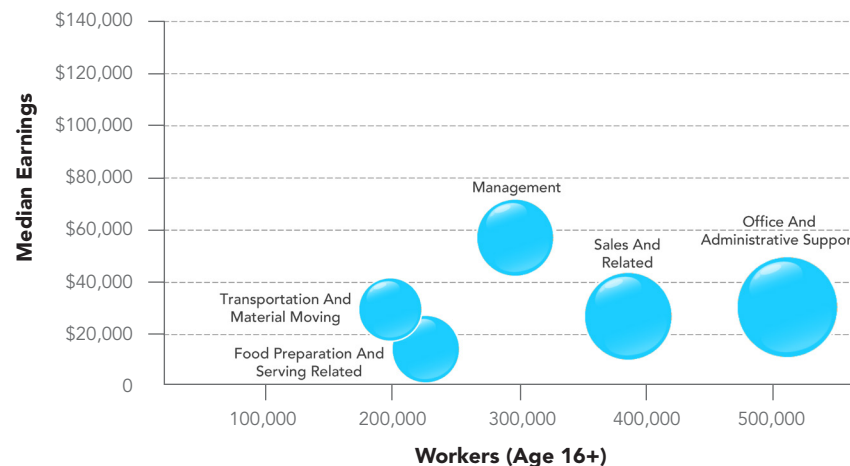
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.







## MARKET PROFILE

(Consumer preferences are estimated from data by MRI-Simmons.)

- Own retirement savings and student loans.
- Own newer computers (desktop, laptop, or both), iPods, and 2+ TVs.
- Go online and use mobile devices for banking, access YouTube or Facebook, visit blogs, download movies, and play games.
- Use cell phones to text, redeem mobile coupons, listen to music, and check for news and financial information.
- Find leisure going to bars/clubs, attending concerts, going to the beach.
- Enjoy a variety of sports, including backpacking, rock climbing, football, Pilates, running, and yoga.
- Eat out often at fast-food and family restaurants.

## HOUSING

Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



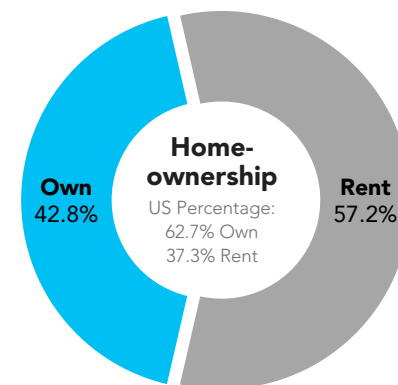
### Typical Housing:

Single Family;  
Multi-Units

### Average Rent:

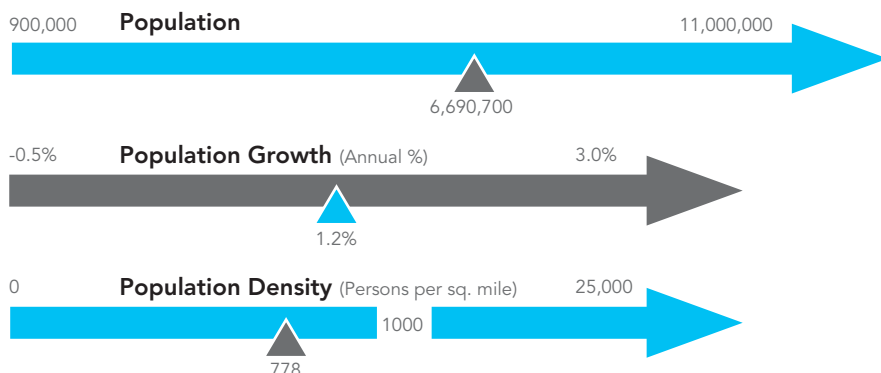
\$1,042

US Average: \$1,038



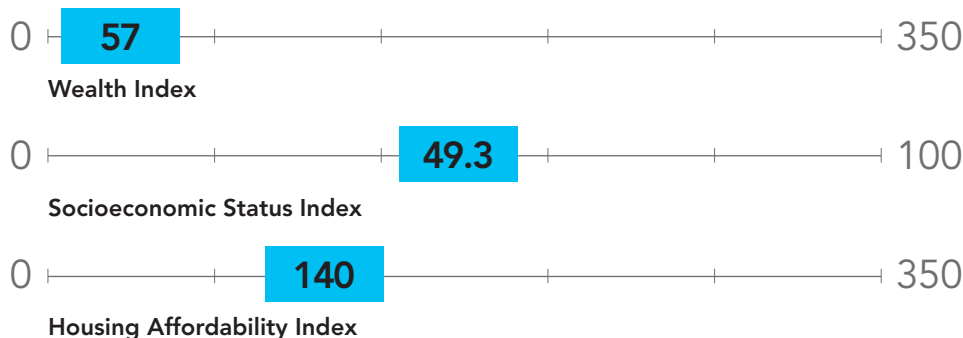
## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Middle Ground

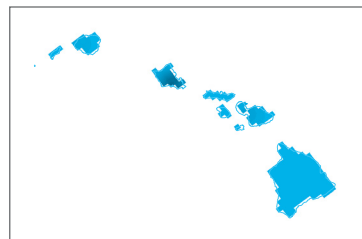
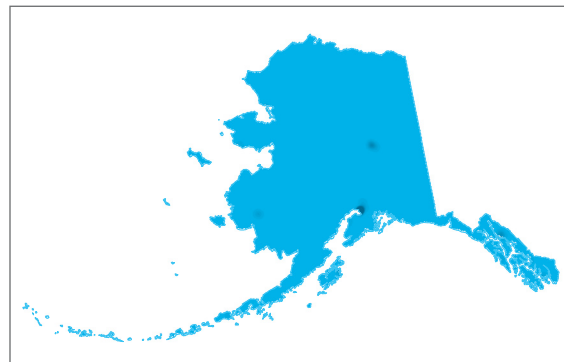
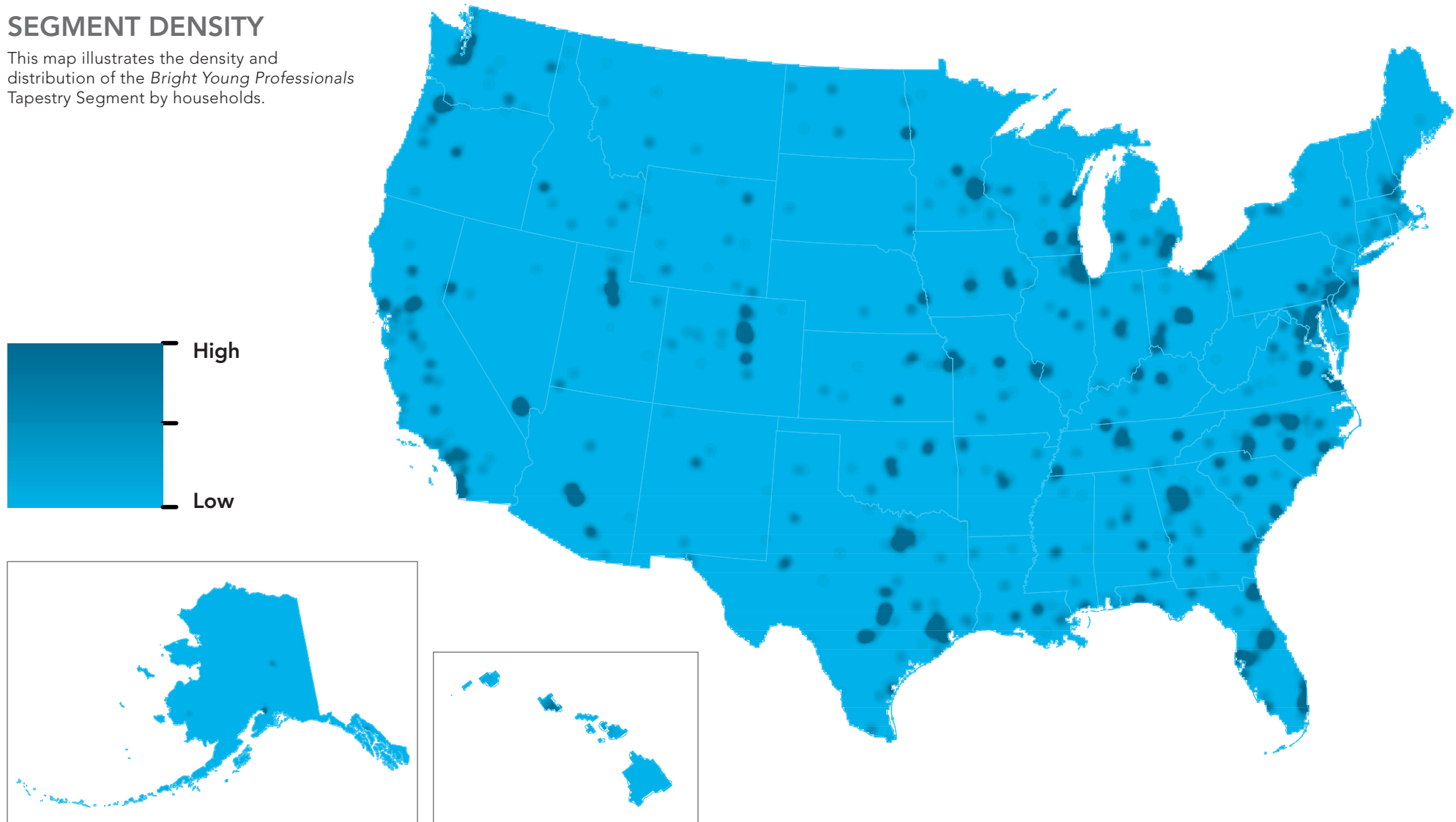
# Bright Young Professionals



**TAPESTRY**  
SEGMENTATION  
[esri.com/tapestry](https://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Bright Young Professionals* Tapestry Segment by households.



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SCIENCE  
OF  
WHERE®**

# Retail Demand Outlook

Papillion, Nebraska



Drive time band: 0 - 15 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Classic Comfort (K4)	13.4%	Population	207,709	214,870
Boomburbs (H2)	8.7%	Households	82,239	85,925
Flourishing Families (H1)	8.6%	Families	52,607	54,637
Middle Ground (K2)	8.6%	Median Age	36.2	37.2
Moderate Metros (C6)	7.4%	Median Household Income	\$87,977	\$99,939

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
<b>Apparel and Services</b>	\$199,459,836	\$231,316,883	\$31,857,047
Men's	\$39,463,179	\$45,737,384	\$6,274,205
Women's	\$67,070,488	\$77,745,837	\$10,675,349
Children's	\$28,640,842	\$33,270,178	\$4,629,336
Footwear	\$44,460,137	\$51,584,246	\$7,124,109
Watches & Jewelry	\$16,092,117	\$18,654,097	\$2,561,980
Apparel Products and Services (1)	\$3,733,073	\$4,325,142	\$592,069
<b>Computer</b>			
Computers and Hardware for Home Use	\$18,681,549	\$21,661,455	\$2,979,906
Portable Memory	\$306,574	\$355,421	\$48,847
Computer Software	\$1,398,600	\$1,621,860	\$223,260
Computer Accessories	\$1,576,331	\$1,827,070	\$250,739
<b>Education</b>			
Educational Books/Supplies/Other Expenditures	\$7,943,057	\$9,209,259	\$1,266,202
Other School Supplies	\$7,324,798	\$8,490,843	\$1,166,045

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Entertainment & Recreation	\$327,490,628	\$379,535,406	\$52,044,778
Fees and Admissions	\$74,926,904	\$86,948,074	\$12,021,170
Membership Fees for Clubs (2)	\$24,968,091	\$28,940,982	\$3,972,891
Fees for Participant Sports, excl. Trips	\$13,791,890	\$16,011,949	\$2,220,059
Tickets to Theatre/Operas/Concerts	\$8,834,909	\$10,244,109	\$1,409,200
Tickets to Movies	\$3,122,777	\$3,625,526	\$502,749
Tickets to Parks or Museums	\$3,252,711	\$3,781,340	\$528,629
Admission to Sporting Events, excl. Trips	\$7,943,831	\$9,213,262	\$1,269,431
Fees for Recreational Lessons	\$12,918,453	\$15,021,818	\$2,103,365
Dating Services	\$94,242	\$109,089	\$14,847
TV/Video/Audio	\$99,724,851	\$115,508,319	\$15,783,468
Cable and Satellite Television Services	\$50,798,724	\$58,766,450	\$7,967,726
Televisions	\$10,002,086	\$11,602,248	\$1,600,162
Satellite Dishes	\$103,718	\$120,303	\$16,585
VCRs, Video Cameras, and DVD Players	\$336,570	\$390,548	\$53,978
Miscellaneous Video Equipment	\$3,613,199	\$4,200,336	\$587,137
Video Cassettes and DVDs	\$350,463	\$405,910	\$55,447
Video Game Hardware/Accessories	\$4,144,469	\$4,804,822	\$660,353
Video Game Software	\$2,005,203	\$2,323,269	\$318,066
Rental/Streaming/Downloaded Video	\$16,795,048	\$19,475,783	\$2,680,735
Installation of Televisions	\$106,022	\$122,896	\$16,874
Audio (3)	\$11,278,368	\$13,074,552	\$1,796,184
Rental of TV/VCR/Radio/Sound Equipment	\$23,694	\$27,296	\$3,602
Repair of TV/Radio/Sound Equipment	\$167,287	\$193,908	\$26,621
Pets	\$83,245,695	\$96,386,163	\$13,140,468
Toys/Games/Crafts/Hobbies (4)	\$14,656,844	\$16,986,313	\$2,329,469
Recreational Vehicles and Fees (5)	\$15,228,406	\$17,680,248	\$2,451,842
Sports/Recreation/Exercise Equipment (6)	\$20,885,441	\$24,228,329	\$3,342,888
Photo Equipment and Supplies (7)	\$5,526,574	\$6,401,240	\$874,666
Reading (8)	\$9,609,205	\$11,125,798	\$1,516,593
Live Entertainment-for Catered Affairs	\$1,539,506	\$1,780,464	\$240,958
Rental of Party Supplies for Catered Affairs	\$2,147,203	\$2,490,457	\$343,254

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.



	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Food	\$928,721,043	\$1,076,331,607	\$147,610,564
Food at Home	\$595,101,342	\$689,442,119	\$94,340,777
Bakery and Cereal Products	\$78,873,870	\$91,371,500	\$12,497,630
Meats, Poultry, Fish, and Eggs	\$122,837,139	\$142,304,637	\$19,467,498
Dairy Products	\$60,217,987	\$69,762,259	\$9,544,272
Fruits and Vegetables	\$100,507,086	\$116,458,034	\$15,950,948
Snacks and Other Food at Home (9)	\$232,665,259	\$269,545,690	\$36,880,431
Food Away from Home	\$333,619,701	\$386,889,487	\$53,269,786
Alcoholic Beverages	\$53,470,561	\$61,968,146	\$8,497,585
Financial			
Value of Stocks/Bonds/Mutual Funds	\$3,418,852,310	\$3,956,037,204	\$537,184,894
Value of Retirement Plans	\$11,728,434,080	\$13,571,762,227	\$1,843,328,147
Value of Other Financial Assets	\$1,054,438,350	\$1,221,577,794	\$167,139,444
Vehicle Loan Amount excluding Interest	\$303,089,743	\$351,636,218	\$48,546,475
Value of Credit Card Debt	\$246,387,183	\$285,610,826	\$39,223,643
Health			
Nonprescription Drugs	\$16,145,116	\$18,703,833	\$2,558,717
Prescription Drugs	\$35,133,189	\$40,573,393	\$5,440,204
Eyeglasses and Contact Lenses	\$10,440,703	\$12,086,079	\$1,645,376
Personal Care Products (10)	\$49,442,578	\$57,319,294	\$7,876,716
Smoking Products	\$38,189,799	\$44,155,406	\$5,965,607
Home			
Mortgage Payment and Basics (11)	\$1,036,525,521	\$1,202,250,808	\$165,725,287
Maintenance and Remodeling Services	\$350,651,743	\$406,382,964	\$55,731,221
Maintenance and Remodeling Materials (12)	\$63,515,830	\$73,628,326	\$10,112,496
Utilities, Fuel, and Public Services	\$480,727,403	\$556,745,705	\$76,018,302

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Household Furnishings and Equipment			
Household Textiles (13)	\$9,622,505	\$11,150,551	\$1,528,046
Furniture	\$72,712,706	\$84,311,680	\$11,598,974
Rugs	\$3,107,164	\$3,600,810	\$493,646
Major Appliances (14)	\$40,529,037	\$46,980,196	\$6,451,159
Housewares (15)	\$7,705,708	\$8,928,833	\$1,223,125
Small Appliances	\$108,378,564	\$125,608,669	\$998,061
Luggage	\$1,967,293	\$2,281,197	\$313,904
Telephones and Accessories	\$6,729,914	\$7,776,393	\$1,046,479
Household Operations			
Child Care	\$48,508,071	\$56,327,432	\$7,819,361
Lawn/Garden (16)	\$51,852,698	\$60,023,537	\$8,170,839
Moving/Storage/Freight Express	\$10,005,887	\$11,597,651	\$1,591,764
Housekeeping Supplies (17)	\$69,658,047	\$80,685,251	\$11,027,204
Insurance			
Owners and Renters Insurance	\$68,764,876	\$79,666,988	\$10,902,112
Vehicle Insurance	\$182,026,835	\$210,998,146	\$28,971,311
Life/Other Insurance	\$54,007,655	\$62,604,037	\$8,596,382
Health Insurance	\$397,075,618	\$459,828,716	\$62,753,098
Transportation			
Payments on Vehicles excluding Leases	\$254,808,193	\$295,459,370	\$40,651,177
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$287,444,509	\$333,137,775	\$45,693,266
Vehicle Maintenance and Repairs	\$110,365,937	\$127,895,955	\$17,530,018
Travel			
Airline Fares	\$64,678,114	\$75,042,702	\$10,364,588
Lodging on Trips	\$84,889,381	\$98,394,545	\$13,505,164
Auto/Truck Rental on Trips	\$9,733,155	\$11,293,819	\$1,560,664
Food and Drink on Trips	\$66,083,521	\$76,633,439	\$10,549,918

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

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



**Source:** Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2022 and 2023 Consumer Expenditure Surveys, Bureau of Labor Statistics.

# Retail Demand Outlook

Papillion, Nebraska



Drive time band: 15 - 30 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Classic Comfort (K4)	8.4%	Population	671,469	689,465
Middle Ground (K2)	8.3%	Households	264,801	274,515
Boomburbs (H2)	8.3%	Families	161,803	166,581
Emerging Hub (D1)	6.5%	Median Age	36.3	37.3
City Greens (K6)	5.7%	Median Household Income	\$83,226	\$95,480

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
<b>Apparel and Services</b>	\$682,841,590	\$803,338,521	\$120,496,931
Men's	\$135,425,071	\$159,240,199	\$23,815,128
Women's	\$231,586,042	\$272,355,100	\$40,769,058
Children's	\$96,276,628	\$113,398,601	\$17,121,973
Footwear	\$151,150,308	\$177,893,716	\$26,743,408
Watches & Jewelry	\$55,464,352	\$65,241,297	\$9,776,945
Apparel Products and Services (1)	\$12,939,188	\$15,209,608	\$2,270,420
<b>Computer</b>			
Computers and Hardware for Home Use	\$63,735,900	\$74,980,783	\$11,244,883
Portable Memory	\$1,049,983	\$1,235,709	\$185,726
Computer Software	\$4,787,253	\$5,635,872	\$848,619
Computer Accessories	\$5,409,281	\$6,361,963	\$952,682
<b>Education</b>			
Educational Books/Supplies/Other Expenditures	\$27,134,303	\$31,925,127	\$4,790,824
Other School Supplies	\$25,161,310	\$29,579,160	\$4,417,850

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.



	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Entertainment & Recreation	\$1,125,916,049	\$1,323,281,750	\$197,365,701
Fees and Admissions	\$255,100,007	\$300,138,453	\$45,038,446
Membership Fees for Clubs (2)	\$85,674,961	\$100,722,576	\$15,047,615
Fees for Participant Sports, excl. Trips	\$46,597,167	\$54,822,950	\$8,225,783
Tickets to Theatre/Operas/Concerts	\$30,341,241	\$35,688,888	\$5,347,647
Tickets to Movies	\$10,539,394	\$12,413,342	\$1,873,948
Tickets to Parks or Museums	\$10,990,707	\$12,951,643	\$1,960,936
Admission to Sporting Events, excl. Trips	\$27,008,954	\$31,749,109	\$4,740,155
Fees for Recreational Lessons	\$43,609,663	\$51,392,190	\$7,782,527
Dating Services	\$337,919	\$397,756	\$59,837
TV/Video/Audio	\$342,875,366	\$402,798,746	\$59,923,380
Cable and Satellite Television Services	\$177,545,097	\$208,271,916	\$30,726,819
Televisions	\$34,031,576	\$40,036,141	\$6,004,565
Satellite Dishes	\$362,586	\$426,679	\$64,093
VCRs, Video Cameras, and DVD Players	\$1,160,614	\$1,365,238	\$204,624
Miscellaneous Video Equipment	\$11,135,778	\$13,139,370	\$2,003,592
Video Cassettes and DVDs	\$1,244,227	\$1,462,918	\$218,691
Video Game Hardware/Accessories	\$14,077,314	\$16,564,778	\$2,487,464
Video Game Software	\$6,906,755	\$8,131,771	\$1,225,016
Rental/Streaming/Downloaded Video	\$56,697,802	\$66,702,498	\$10,004,696
Installation of Televisions	\$365,768	\$430,111	\$64,343
Audio (3)	\$38,691,937	\$45,496,584	\$6,804,647
Rental of TV/VCR/Radio/Sound Equipment	\$86,378	\$101,038	\$14,660
Repair of TV/Radio/Sound Equipment	\$569,534	\$669,703	\$100,169
Pets	\$288,116,758	\$338,359,449	\$50,242,691
Toys/Games/Crafts/Hobbies (4)	\$50,521,413	\$59,386,383	\$8,864,970
Recreational Vehicles and Fees (5)	\$52,287,884	\$61,496,401	\$9,208,517
Sports/Recreation/Exercise Equipment (6)	\$71,845,560	\$84,517,443	\$12,671,883
Photo Equipment and Supplies (7)	\$19,261,472	\$22,640,683	\$3,379,211
Reading (8)	\$33,355,981	\$39,186,483	\$5,830,502
Live Entertainment-for Catered Affairs	\$5,340,689	\$6,270,425	\$929,736
Rental of Party Supplies for Catered Affairs	\$7,210,919	\$8,487,284	\$1,276,365

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Food	\$3,182,165,233	\$3,741,100,263	\$558,935,030
Food at Home	\$2,047,491,938	\$2,406,183,844	\$358,691,906
Bakery and Cereal Products	\$272,350,760	\$320,029,135	\$47,678,375
Meats, Poultry, Fish, and Eggs	\$421,229,627	\$495,006,099	\$73,776,472
Dairy Products	\$207,416,880	\$243,736,163	\$36,319,283
Fruits and Vegetables	\$345,840,655	\$406,507,222	\$60,666,567
Snacks and Other Food at Home (9)	\$800,654,016	\$940,905,224	\$140,251,208
Food Away from Home	\$1,134,673,295	\$1,334,916,419	\$200,243,124
Alcoholic Beverages	\$183,156,372	\$215,354,353	\$32,197,981
Financial			
Value of Stocks/Bonds/Mutual Funds	\$11,934,634,797	\$14,004,138,640	\$2,069,503,843
Value of Retirement Plans	\$40,688,010,067	\$47,722,583,420	\$7,034,573,353
Value of Other Financial Assets	\$3,627,393,556	\$4,258,157,102	\$630,763,546
Vehicle Loan Amount excluding Interest	\$1,023,014,965	\$1,203,615,287	\$180,600,322
Value of Credit Card Debt	\$840,820,748	\$988,426,825	\$147,606,077
Health			
Nonprescription Drugs	\$55,435,198	\$65,121,285	\$9,686,087
Prescription Drugs	\$124,196,625	\$145,415,619	\$21,218,994
Eyeglasses and Contact Lenses	\$36,105,135	\$42,382,484	\$6,277,349
Personal Care Products (10)	\$167,988,742	\$197,583,163	\$29,594,421
Smoking Products	\$134,528,781	\$157,833,612	\$23,304,831
Home			
Mortgage Payment and Basics (11)	\$3,532,347,157	\$4,151,101,032	\$618,753,875
Maintenance and Remodeling Services	\$1,203,954,269	\$1,413,733,085	\$209,778,816
Maintenance and Remodeling Materials (12)	\$217,550,210	\$255,406,862	\$37,856,652
Utilities, Fuel, and Public Services	\$1,650,283,648	\$1,938,347,949	\$288,064,301

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Household Furnishings and Equipment			
Household Textiles (13)	\$32,863,909	\$38,634,038	\$5,770,129
Furniture	\$248,004,167	\$291,629,468	\$43,625,301
Rugs	\$10,671,043	\$12,541,229	\$1,870,186
Major Appliances (14)	\$138,501,740	\$162,742,644	\$24,240,904
Housewares (15)	\$26,512,209	\$31,166,640	\$4,654,431
Small Appliances	\$371,248,729	\$436,402,863	\$3,777,248
Luggage	\$6,724,184	\$7,909,204	\$1,185,020
Telephones and Accessories	\$23,709,958	\$27,799,521	\$4,089,563
Household Operations			
Child Care	\$163,414,394	\$192,418,781	\$29,004,387
Lawn/Garden (16)	\$179,430,813	\$210,520,020	\$31,089,207
Moving/Storage/Freight Express	\$33,971,471	\$39,983,818	\$6,012,347
Housekeeping Supplies (17)	\$239,697,574	\$281,613,458	\$41,915,884
Insurance			
Owners and Renters Insurance	\$235,527,602	\$276,483,938	\$40,956,336
Vehicle Insurance	\$617,357,483	\$725,867,959	\$108,510,476
Life/Other Insurance	\$185,591,662	\$218,038,206	\$32,446,544
Health Insurance	\$1,367,413,227	\$1,605,523,621	\$238,110,394
Transportation			
Payments on Vehicles excluding Leases	\$864,357,109	\$1,016,265,095	\$151,907,986
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$977,473,424	\$1,148,960,923	\$171,487,499
Vehicle Maintenance and Repairs	\$376,776,923	\$442,845,440	\$66,068,517
Travel			
Airline Fares	\$220,651,643	\$259,679,404	\$39,027,761
Lodging on Trips	\$291,753,884	\$342,876,822	\$51,122,938
Auto/Truck Rental on Trips	\$33,250,901	\$39,127,983	\$5,877,082
Food and Drink on Trips	\$226,236,534	\$266,041,079	\$39,804,545

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

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



**Source:** Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2022 and 2023 Consumer Expenditure Surveys, Bureau of Labor Statistics.

# Retail Demand Outlook

Papillion, Nebraska



Drive time band: 30 - 60 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Middle Ground (K2)	10.7%	Population	501,315	515,083
Savvy Suburbanites (L1)	7.7%	Households	200,811	207,715
Classic Comfort (K4)	7.3%	Families	122,430	125,770
Room to Roam (K7)	6.9%	Median Age	37.6	38.5
Country Charm (I7)	6.4%	Median Household Income	\$78,128	\$87,291

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
<b>Apparel and Services</b>	\$459,597,829	\$537,282,111	\$77,684,282
Men's	\$91,962,832	\$107,452,813	\$15,489,981
Women's	\$156,187,414	\$182,576,077	\$26,388,663
Children's	\$63,129,101	\$73,879,489	\$10,750,388
Footwear	\$102,385,791	\$119,679,240	\$17,293,449
Watches & Jewelry	\$37,154,024	\$43,441,011	\$6,286,987
Apparel Products and Services (1)	\$8,778,668	\$10,253,481	\$1,474,813
<b>Computer</b>			
Computers and Hardware for Home Use	\$42,831,353	\$50,078,573	\$7,247,220
Portable Memory	\$739,834	\$863,843	\$124,009
Computer Software	\$3,318,949	\$3,874,842	\$555,893
Computer Accessories	\$3,737,466	\$4,363,866	\$626,400
<b>Education</b>			
Educational Books/Supplies/Other Expenditures	\$18,476,904	\$21,596,460	\$3,119,556
Other School Supplies	\$17,230,388	\$20,130,977	\$2,900,589

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.



	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Entertainment & Recreation	\$788,163,395	\$920,575,949	\$132,412,554
Fees and Admissions	\$173,274,425	\$202,779,182	\$29,504,757
Membership Fees for Clubs (2)	\$58,561,722	\$68,479,886	\$9,918,164
Fees for Participant Sports, excl. Trips	\$31,613,442	\$37,014,258	\$5,400,816
Tickets to Theatre/Operas/Concerts	\$20,844,687	\$24,375,977	\$3,531,290
Tickets to Movies	\$6,993,525	\$8,184,240	\$1,190,715
Tickets to Parks or Museums	\$7,530,074	\$8,813,762	\$1,283,688
Admission to Sporting Events, excl. Trips	\$18,831,454	\$22,011,659	\$3,180,205
Fees for Recreational Lessons	\$28,675,344	\$33,637,890	\$4,962,546
Dating Services	\$224,176	\$261,512	\$37,336
TV/Video/Audio	\$238,333,598	\$278,249,191	\$39,915,593
Cable and Satellite Television Services	\$126,638,975	\$147,683,049	\$21,044,074
Televisions	\$22,825,042	\$26,690,221	\$3,865,179
Satellite Dishes	\$238,801	\$278,970	\$40,169
VCRs, Video Cameras, and DVD Players	\$790,825	\$923,863	\$133,038
Miscellaneous Video Equipment	\$6,733,626	\$7,907,827	\$1,174,201
Video Cassettes and DVDs	\$874,773	\$1,020,059	\$145,286
Video Game Hardware/Accessories	\$9,584,470	\$11,191,431	\$1,606,961
Video Game Software	\$4,727,103	\$5,519,049	\$791,946
Rental/Streaming/Downloaded Video	\$38,616,926	\$45,128,671	\$6,511,745
Installation of Televisions	\$245,940	\$288,168	\$42,228
Audio (3)	\$26,622,523	\$31,110,265	\$4,487,742
Rental of TV/VCR/Radio/Sound Equipment	\$63,364	\$73,740	\$10,376
Repair of TV/Radio/Sound Equipment	\$371,230	\$433,879	\$62,649
Pets	\$207,205,521	\$241,739,032	\$34,533,511
Toys/Games/Crafts/Hobbies (4)	\$35,427,211	\$41,364,870	\$5,937,659
Recreational Vehicles and Fees (5)	\$36,970,637	\$43,225,930	\$6,255,293
Sports/Recreation/Exercise Equipment (6)	\$50,902,988	\$59,449,936	\$8,546,948
Photo Equipment and Supplies (7)	\$13,328,711	\$15,567,496	\$2,238,785
Reading (8)	\$23,805,323	\$27,789,549	\$3,984,226
Live Entertainment-for Catered Affairs	\$4,035,540	\$4,705,756	\$670,216
Rental of Party Supplies for Catered Affairs	\$4,879,441	\$5,705,007	\$825,566

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Food	\$2,176,293,350	\$2,542,288,351	\$365,995,001
Food at Home	\$1,414,246,536	\$1,651,292,048	\$237,045,512
Bakery and Cereal Products	\$188,795,157	\$220,436,854	\$31,641,697
Meats, Poultry, Fish, and Eggs	\$289,031,360	\$337,484,082	\$48,452,722
Dairy Products	\$144,577,503	\$168,780,792	\$24,203,289
Fruits and Vegetables	\$237,716,023	\$277,633,557	\$39,917,534
Snacks and Other Food at Home (9)	\$554,126,493	\$646,956,761	\$92,830,268
Food Away from Home	\$762,046,814	\$890,996,303	\$128,949,489
Alcoholic Beverages	\$124,608,109	\$145,687,258	\$21,079,149
Financial			
Value of Stocks/Bonds/Mutual Funds	\$8,568,658,037	\$10,015,132,110	\$1,446,474,073
Value of Retirement Plans	\$29,366,113,469	\$34,296,769,030	\$4,930,655,561
Value of Other Financial Assets	\$2,513,196,514	\$2,937,517,132	\$424,320,618
Vehicle Loan Amount excluding Interest	\$694,265,799	\$811,564,267	\$117,298,468
Value of Credit Card Debt	\$572,968,517	\$669,685,905	\$96,717,388
Health			
Nonprescription Drugs	\$38,695,201	\$45,182,199	\$6,486,998
Prescription Drugs	\$91,320,180	\$106,307,088	\$14,986,908
Eyeglasses and Contact Lenses	\$26,174,760	\$30,535,412	\$4,360,652
Personal Care Products (10)	\$113,107,735	\$132,185,680	\$19,077,945
Smoking Products	\$95,114,861	\$110,773,133	\$15,658,272
Home			
Mortgage Payment and Basics (11)	\$2,439,069,358	\$2,853,633,980	\$414,564,622
Maintenance and Remodeling Services	\$864,950,809	\$1,010,884,166	\$145,933,357
Maintenance and Remodeling Materials (12)	\$160,085,486	\$186,879,117	\$26,793,631
Utilities, Fuel, and Public Services	\$1,145,685,277	\$1,337,425,402	\$191,740,125

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Household Furnishings and Equipment			
Household Textiles (13)	\$22,332,836	\$26,091,391	\$3,758,555
Furniture	\$168,716,759	\$197,239,538	\$28,522,779
Rugs	\$7,337,643	\$8,578,195	\$1,240,552
Major Appliances (14)	\$95,336,735	\$111,420,956	\$16,084,221
Housewares (15)	\$18,231,148	\$21,294,667	\$3,063,519
Small Appliances	\$257,369,163	\$300,726,568	\$2,434,540
Luggage	\$4,526,993	\$5,295,597	\$768,604
Telephones and Accessories	\$16,948,660	\$19,756,202	\$2,807,542
Household Operations			
Child Care	\$108,744,193	\$127,349,878	\$18,605,685
Lawn/Garden (16)	\$130,595,188	\$152,425,886	\$21,830,698
Moving/Storage/Freight Express	\$22,586,840	\$26,404,928	\$3,818,088
Housekeeping Supplies (17)	\$165,499,641	\$193,232,367	\$27,732,726
Insurance			
Owners and Renters Insurance	\$166,272,992	\$194,179,888	\$27,906,896
Vehicle Insurance	\$418,711,605	\$489,190,195	\$70,478,590
Life/Other Insurance	\$129,445,775	\$151,282,680	\$21,836,905
Health Insurance	\$963,449,416	\$1,124,609,026	\$161,159,610
Transportation			
Payments on Vehicles excluding Leases	\$592,406,563	\$692,148,401	\$99,741,838
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$670,150,061	\$782,625,139	\$112,475,078
Vehicle Maintenance and Repairs	\$261,790,649	\$305,745,060	\$43,954,411
Travel			
Airline Fares	\$148,536,470	\$173,866,051	\$25,329,581
Lodging on Trips	\$203,671,490	\$238,093,682	\$34,422,192
Auto/Truck Rental on Trips	\$22,653,405	\$26,498,565	\$3,845,160
Food and Drink on Trips	\$156,459,738	\$182,909,987	\$26,450,249

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

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



**Source:** Esri forecasts for 2025 and 2030; Consumer Spending data are derived from the 2022 and 2023 Consumer Expenditure Surveys, Bureau of Labor Statistics.

# Retail Demand by Industry

Papillion, Nebraska



Drive time band: 0 - 15 minute radius

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
44-45, 722	Retail Trade, Food Services & Drinking Places	98	\$29,751.64	\$2,446,745,035
44-45	Retail Trade	98	\$25,193.46	\$2,071,884,887
722	Food Services & Drinking Places	97	\$4,558.18	\$374,860,148

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	98	\$3,149.55	\$259,015,815
4411	Automobile Dealers	97	\$2,691.20	\$221,321,663
4412	Other Motor Vehicle Dealers	102	\$224.72	\$18,480,527
4413	Auto Parts, Accessories & Tire Stores	99	\$233.63	\$19,213,625
442	Furniture and Home Furnishings Stores	99	\$984.36	\$80,952,581
4421	Furniture Stores	100	\$644.91	\$53,036,601
4422	Home Furnishings Stores	97	\$339.45	\$27,915,980
443, 4431	Electronics and Appliance Stores	101	\$288.08	\$23,691,277
444	Bldg Material & Garden Equipment & Supplies Dealers	98	\$1,369.49	\$112,625,534
4441	Building Material and Supplies Dealers	99	\$1,240.74	\$102,037,439
4442	Lawn and Garden Equipment and Supplies Stores	95	\$128.75	\$10,588,095
445	Food and Beverage Stores	96	\$5,488.34	\$451,355,237
4451	Grocery Stores	96	\$5,143.01	\$422,955,979
4452	Specialty Food Stores	96	\$171.74	\$14,123,461
4453	Beer, Wine, and Liquor Stores	96	\$173.59	\$14,275,796
446, 4461	Health and Personal Care Stores	98	\$814.91	\$67,017,304
447, 4471	Gasoline Stations	99	\$3,785.83	\$311,342,511
448	Clothing and Clothing Accessories Stores	99	\$1,249.99	\$102,797,571
4481	Clothing Stores	99	\$987.41	\$81,203,651
4482	Shoe Stores	98	\$242.78	\$19,966,121
4483	Jewelry, Luggage, and Leather Goods Stores	97	\$19.79	\$1,627,799
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	98	\$454.98	\$37,417,224
4511	Sporting Goods, Hobby, and Musical Inst Stores	98	\$361.20	\$29,704,778
4512	Book Stores and News Dealers	99	\$93.78	\$7,712,446
452	General Merchandise Stores	98	\$4,323.35	\$355,548,116
4522	Department Stores	99	\$391.87	\$32,226,744
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	98	\$3,931.48	\$323,321,372



NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	96	\$600.60	\$49,393,068
4531	Florists	95	\$27.56	\$2,266,264
4532	Office Supplies, Stationery, and Gift Stores	98	\$98.64	\$8,112,294
4533	Used Merchandise Stores	94	\$82.80	\$6,809,344
4539	Other Miscellaneous Store Retailers	95	\$391.60	\$32,205,166
454	Nonstore Retailers	96	\$2,683.99	\$220,728,651
4541	Electronic Shopping and Mail-Order Houses	98	\$2,325.96	\$191,284,447
4542	Vending Machine Operators	98	\$45.20	\$3,717,392
4543	Direct Selling Establishments	87	\$312.83	\$25,726,812
722	Food Services & Drinking Places	97	\$4,558.18	\$374,860,148
7223	Special Food Services	97	\$16.49	\$1,356,322
7224	Drinking Places (Alcoholic Beverages)	96	\$117.17	\$9,635,790
7225	Restaurants and Other Eating Places	97	\$4,424.52	\$363,868,036

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

# Retail Demand by Industry

Papillion, Nebraska



Drive time band: 15 - 30 minute radius

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
44-45, 722	Retail Trade, Food Services & Drinking Places	103	\$31,447.64	\$8,327,367,243
44-45	Retail Trade	103	\$26,623.86	\$7,050,023,954
722	Food Services & Drinking Places	103	\$4,823.79	\$1,277,343,290

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	104	\$3,343.62	\$885,393,912
4411	Automobile Dealers	103	\$2,858.49	\$756,929,988
4412	Other Motor Vehicle Dealers	109	\$239.62	\$63,451,984
4413	Auto Parts, Accessories & Tire Stores	104	\$245.51	\$65,011,940
442	Furniture and Home Furnishings Stores	105	\$1,041.90	\$275,895,765
4421	Furniture Stores	106	\$680.79	\$180,274,311
4422	Home Furnishings Stores	103	\$361.11	\$95,621,454
443, 4431	Electronics and Appliance Stores	106	\$302.32	\$80,055,271
444	Bldg Material & Garden Equipment & Supplies Dealers	105	\$1,456.44	\$385,665,828
4441	Building Material and Supplies Dealers	105	\$1,319.22	\$349,330,518
4442	Lawn and Garden Equipment and Supplies Stores	101	\$137.22	\$36,335,309
445	Food and Beverage Stores	102	\$5,802.48	\$1,536,502,051
4451	Grocery Stores	102	\$5,436.79	\$1,439,667,677
4452	Specialty Food Stores	101	\$181.60	\$48,088,868
4453	Beer, Wine, and Liquor Stores	102	\$184.08	\$48,745,506
446, 4461	Health and Personal Care Stores	104	\$861.71	\$228,181,454
447, 4471	Gasoline Stations	103	\$3,959.66	\$1,048,522,372
448	Clothing and Clothing Accessories Stores	104	\$1,321.11	\$349,829,977
4481	Clothing Stores	104	\$1,044.50	\$276,584,736
4482	Shoe Stores	103	\$255.55	\$67,669,738
4483	Jewelry, Luggage, and Leather Goods Stores	103	\$21.06	\$5,575,504
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	104	\$481.67	\$127,546,893
4511	Sporting Goods, Hobby, and Musical Inst Stores	104	\$382.51	\$101,289,229
4512	Book Stores and News Dealers	104	\$99.16	\$26,257,664
452	General Merchandise Stores	103	\$4,565.56	\$1,208,966,132
4522	Department Stores	104	\$413.79	\$109,570,891
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	103	\$4,151.78	\$1,099,395,241

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	102	\$638.24	\$169,007,269
4531	Florists	102	\$29.37	\$7,776,746
4532	Office Supplies, Stationery, and Gift Stores	104	\$104.40	\$27,644,419
4533	Used Merchandise Stores	100	\$88.35	\$23,395,736
4539	Other Miscellaneous Store Retailers	101	\$416.13	\$110,190,367
454	Nonstore Retailers	102	\$2,849.15	\$754,457,032
4541	Electronic Shopping and Mail-Order Houses	103	\$2,462.49	\$652,069,806
4542	Vending Machine Operators	103	\$47.58	\$12,599,383
4543	Direct Selling Establishments	95	\$339.08	\$89,787,842
722	Food Services & Drinking Places	103	\$4,823.79	\$1,277,343,290
7223	Special Food Services	103	\$17.48	\$4,628,374
7224	Drinking Places (Alcoholic Beverages)	103	\$125.05	\$33,114,408
7225	Restaurants and Other Eating Places	103	\$4,681.25	\$1,239,600,508

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

# Retail Demand by Industry

Papillion, Nebraska



Drive time band: 30 - 60 minute radius

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
44-45, 722	Retail Trade, Food Services & Drinking Places	95	\$28,875.83	\$5,798,585,179
44-45	Retail Trade	95	\$24,577.30	\$4,935,392,316
722	Food Services & Drinking Places	92	\$4,298.53	\$863,192,864

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	97	\$3,116.79	\$625,885,209
4411	Automobile Dealers	95	\$2,637.82	\$529,703,231
4412	Other Motor Vehicle Dealers	114	\$250.79	\$50,360,903
4413	Auto Parts, Accessories & Tire Stores	96	\$228.18	\$45,821,075
442	Furniture and Home Furnishings Stores	95	\$944.66	\$189,697,250
4421	Furniture Stores	95	\$611.59	\$122,813,474
4422	Home Furnishings Stores	95	\$333.07	\$66,883,775
443, 4431	Electronics and Appliance Stores	95	\$270.46	\$54,310,455
444	Bldg Material & Garden Equipment & Supplies Dealers	100	\$1,388.42	\$278,810,715
4441	Building Material and Supplies Dealers	100	\$1,254.80	\$251,977,659
4442	Lawn and Garden Equipment and Supplies Stores	99	\$133.62	\$26,833,056
445	Food and Beverage Stores	94	\$5,337.36	\$1,071,800,644
4451	Grocery Stores	94	\$5,004.47	\$1,004,951,868
4452	Specialty Food Stores	93	\$166.04	\$33,342,437
4453	Beer, Wine, and Liquor Stores	92	\$166.86	\$33,506,339
446, 4461	Health and Personal Care Stores	98	\$813.23	\$163,306,425
447, 4471	Gasoline Stations	95	\$3,632.67	\$729,480,432
448	Clothing and Clothing Accessories Stores	93	\$1,180.56	\$237,069,089
4481	Clothing Stores	93	\$932.53	\$187,262,466
4482	Shoe Stores	93	\$229.14	\$46,014,377
4483	Jewelry, Luggage, and Leather Goods Stores	93	\$18.88	\$3,792,245
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	95	\$442.08	\$88,774,823
4511	Sporting Goods, Hobby, and Musical Inst Stores	96	\$352.27	\$70,740,212
4512	Book Stores and News Dealers	94	\$89.81	\$18,034,611
452	General Merchandise Stores	95	\$4,190.37	\$841,472,907
4522	Department Stores	93	\$369.31	\$74,162,179
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	95	\$3,821.06	\$767,310,728

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	97	\$606.01	\$121,693,806
4531	Florists	99	\$28.64	\$5,752,153
4532	Office Supplies, Stationery, and Gift Stores	95	\$94.90	\$19,056,993
4533	Used Merchandise Stores	95	\$83.45	\$16,757,118
4539	Other Miscellaneous Store Retailers	97	\$399.02	\$80,127,542
454	Nonstore Retailers	95	\$2,654.69	\$533,090,559
4541	Electronic Shopping and Mail-Order Houses	95	\$2,269.55	\$455,750,096
4542	Vending Machine Operators	95	\$43.70	\$8,776,077
4543	Direct Selling Establishments	95	\$341.44	\$68,564,386
722	Food Services & Drinking Places	92	\$4,298.53	\$863,192,864
7223	Special Food Services	92	\$15.62	\$3,136,696
7224	Drinking Places (Alcoholic Beverages)	92	\$111.99	\$22,489,671
7225	Restaurants and Other Eating Places	92	\$4,170.92	\$837,566,497

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.



# Retail Market Potential


Papillion, Nebraska



Drive time band: 0 - 15 minute radius

Demographic Summary		2025	2030
Population		207,709	214,870
Population 18+		157,633	165,672
Households		82,239	85,925
Median Household Income		\$87,977	\$99,939
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	101,807	64.6%	102
Bought Women`s Clothing Last 12 Mo	83,245	52.8%	101
Bought Shoes Last 12 Mo	121,182	76.9%	101
Bought Fine Jewelry Last 12 Mo	34,660	22.0%	100
Bought Watch Last 12 Mo	20,037	12.7%	99
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	75,649	92.0%	103
HH Bought or Leased New Vehicle Last 12 Mo	7,245	8.8%	104
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	144,683	91.8%	103
Bought or Changed Motor Oil Last 12 Mo	87,967	55.8%	103
Had Vehicle Tune-Up Last 12 Mo	36,143	22.9%	100
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	61,196	38.8%	102
Drank Beer or Ale Last 6 Mo	59,484	37.7%	101

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Cameras (Adults)			
Own Digital Point and Shoot Camera Last Camcorder	13,409	8.5%	100
Own Digital SLR Camera or Camcorder	15,390	9.8%	101
Printed Digital Photos Last 12 Mo	40,684	25.8%	103
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	54,702	34.7%	100
Have a Smartphone	149,688	95.0%	101
Have Android Phone (Any Brand) Smartphone	59,257	37.6%	100
Have Apple iPhone Smartphone	93,991	59.6%	102
HH Owns 1 Cell Phone	23,670	28.8%	96
HH Owns 2 Cell Phones	32,066	39.0%	101
HH Owns 3+ Cell Phones	24,664	30.0%	104
HH Has Cell Phone Only (No Landline Telephone)	64,846	78.8%	105
Computers (Households)			
HH Owns Computer	69,219	84.2%	102
HH Owns Desktop Computer	30,898	37.6%	101
HH Owns Laptop or Notebook	57,778	70.3%	102
HH Owns Apple or Mac Brand Computer	20,053	24.4%	98
HH Owns PC or Non-Apple Brand Computer	58,599	71.3%	103
HH Purchased Most Recent Home Computer at Store	29,472	35.8%	102
HH Purchased Most Recent Home Computer Online	22,733	27.6%	102
HH Spent \$1-499 on Most Recent Home Computer	10,896	13.3%	102
HH Spent \$500-999 on Most Recent Home Computer	15,317	18.6%	105
HH Spent \$1K-1499 on Most Recent Home Computer	9,289	11.3%	102
HH Spent \$1500-1999 on Most Recent Home Computer	3,224	3.9%	96
HH Spent \$2000+ on Most Recent Home Computer	5,322	6.5%	103

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Convenience Stores (Adults)			
Shopped at Convenience Store Last 6 Mo	107,880	68.4%	104
Bought Brewed Coffee at Convenience Store Last 30 Days	20,337	12.9%	103
Bought Cigarettes at Convenience Store Last 30 Days	8,844	5.6%	98
Bought Gas at Convenience Store Last 30 Days	69,375	44.0%	108
Spent \$1-19 at Convenience Store Last 30 Days	10,432	6.6%	105
Spent \$20-39 at Convenience Store Last 30 Days	13,014	8.3%	102
Spent \$40-50 at Convenience Store Last 30 Days	9,774	6.2%	98
Spent \$51-99 at Convenience Store Last 30 Days	9,491	6.0%	113
Spent \$100+ at Convenience Store Last 30 Days	40,596	25.8%	104
Entertainment (Adults)			
Attended Movie Last 6 Mo	86,931	55.1%	104
Went to Live Theater Last 12 Mo	18,672	11.8%	102
Went to Bar or Night Club Last 12 Mo	31,546	20.0%	103
Dined Out Last 12 Mo	89,565	56.8%	101
Gambled at Casino Last 12 Mo	20,163	12.8%	100
Visited Theme Park Last 12 Mo	30,718	19.5%	103
Viewed Movie (Video-on-Demand) Last 30 Days	12,634	8.0%	98
Viewed TV Show (Video-on-Demand) Last 30 Days	8,449	5.4%	98
Used Internet to Download Movie Last 30 Days	11,008	7.0%	103
Downloaded Individual Song Last 6 Mo	28,610	18.1%	100
Used Internet to Watch Movie Last 30 Days	57,276	36.3%	103
Used Internet to Watch TV Program Last 30 Days	36,922	23.4%	103
Played (Console) Video or Electronic Game Last 12 Mo	22,393	14.2%	111
Played (Portable) Video or Electronic Game Last 12 Mo	12,678	8.0%	111

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	59,892	38.0%	108
Used ATM or Cash Machine Last 12 Mo	95,985	60.9%	100
Own Any Stock	21,221	13.5%	98
Own U.S. Savings Bonds	11,820	7.5%	100
Own Shares in Mutual Fund (Stocks)	18,246	11.6%	96
Own Shares in Mutual Fund (Bonds)	11,783	7.5%	98
Have Interest Checking Account	60,205	38.2%	102
Have Non-Interest Checking Account	58,044	36.8%	101
Have Savings Account	116,103	73.7%	103
Have 401(k) Retirement Savings Plan	41,023	26.0%	108
Own or Used Any Credit or Debit Card Last 12 Mo	146,165	92.7%	101
Avg \$1-110 Monthly Credit Card Expenditures	31,306	19.9%	102
Avg \$111-225 Monthly Credit Card Expenditures	19,254	12.2%	100
Avg \$226-450 Monthly Credit Card Expenditures	13,344	8.5%	101
Avg \$451-700 Monthly Credit Card Expenditures	14,443	9.2%	105
Avg \$701-1000 Monthly Credit Card Expenditures	12,361	7.8%	100
Avg \$1001-2000 Monthly Credit Card Expenditures	18,214	11.6%	100
Avg \$2001+ Monthly Credit Card Expenditures	20,456	13.0%	97
Did Online Banking Last 12 Mo	90,662	57.5%	103
Did Mobile Device Banking Last 12 Mo	80,964	51.4%	105
Grocery (Adults)			
HH Used Bread Last 6 Mo	77,549	94.3%	100
HH Used Chicken (Fresh or Frozen) Last 6 Mo	63,550	77.3%	101
HH Used Turkey (Fresh or Frozen) Last 6 Mo	16,761	20.4%	102
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	46,604	56.7%	99
HH Used Fresh Fruit or Vegetables Last 6 Mo	74,345	90.4%	100
HH Used Fresh Milk Last 6 Mo	67,994	82.7%	101
HH Used Organic Food Last 6 Mo	19,523	23.7%	96

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	73,712	46.8%	102
Exercise at Club 2+ Times Per Week	21,368	13.6%	102
Visited Doctor Last 12 Mo	125,325	79.5%	100
Used Vitamins or Dietary Supplements Last 6 Mo	102,434	65.0%	100
Home (Households)			
HH Did Home Improvement Last 12 Mo	28,513	34.7%	102
HH Used Maid/Prof Cleaning Srvs (Incl Furn/Carpet) Last 12 Mo	28,270	34.4%	101
HH Purchased Low Ticket HH Furnishing Last 12 Mo	18,340	22.3%	106
HH Purchased Big Ticket HH Furnishing Last 12 Mo	21,385	26.0%	109
HH Bought Small Kitchen Appliance Last 12 Mo	19,488	23.7%	104
HH Purchased Large Appliance/12 Mo	15,292	18.6%	104
Insurance (Adults/Households)			
Currently Carry Life Insurance	82,667	52.4%	104
Personally Carry Any Medical or Hospital or Accident Insurance	133,695	84.8%	100
Homeowner Carries Insurance on Home/Personal Property	94,619	60.0%	102
Renter Carries Insurance on Home/Personal Property	22,681	14.4%	108
HH Has 1 Vehicle Covered with Auto Insurance	27,159	33.0%	102
HH Has 2 Vehicles Covered with Auto Insurance	26,863	32.7%	106
HH Has 3+ Vehicles Covered with Auto Insurance	20,319	24.7%	97

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	43,354	52.7%	102
HH Owns 1+ Cats	19,626	23.9%	99
HH Owns 1+ Dogs	32,118	39.0%	102
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	24,537	15.6%	97
Buying American Is Important: 4-Agr Cmpl	42,081	26.7%	98
Buy Based on Quality Not Price: 4-Agr Cmpl	22,095	14.0%	99
Buy on Credit Rather Than Wait: 4-Agr Cmpl	18,947	12.0%	98
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	15,004	9.5%	96
Will Pay More for Environ Safe Products: 4-Agr Cmpl	16,876	10.7%	98
Buy Based on Price Not Brands: 4-Agr Cmpl	43,409	27.5%	101
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	6,456	4.1%	104
Reading (Adults)			
Bought Digital Book Last 12 Mo	28,668	18.2%	103
Bought Hardcover Book Last 12 Mo	41,831	26.5%	103
Bought Paperback Book Last 12 Mo	54,270	34.4%	102
Read Daily Newspaper (Paper Version)	9,076	5.8%	82
Read Digital Newspaper Last 30 Days	85,676	54.4%	100
Read Magazine (Paper or Electronic Version) Last 6 Mo	137,074	87.0%	100

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Restaurants (Adults)			
Went to Family Restaurant/Steak House Last 6 Mo	118,941	75.5%	104
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	40,597	25.8%	106
Went to Fast Food or Drive-In Restaurant Last 6 Mo	146,280	92.8%	102
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	65,830	41.8%	105
Ordered Eat-In Fast Food Last 6 Mo	53,749	34.1%	103
Ordered Home Delivery Fast Food Last 6 Mo	20,584	13.1%	106
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	81,939	52.0%	107
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	35,752	22.7%	99
Television & Electronics (Adults/Households)			
Own Tablet	89,200	56.6%	101
Own E-Reader	26,469	16.8%	103
Own E-Reader or Tablet: Apple iPad	57,889	36.7%	101
HH Owns Internet Connectable TV	35,126	42.7%	103
Own Portable MP3 Player	12,344	7.8%	102
HH Owns 1 TV	15,282	18.6%	94
HH Owns 2 TVs	22,731	27.6%	100
HH Owns 3 TVs	18,347	22.3%	101
HH Owns 4+ TVs	19,313	23.5%	107
HH Subscribes to Cable TV	22,221	27.0%	96
HH Subscribes to Fiber Optic TV	2,552	3.1%	96
HH Owns Portable GPS Device	13,428	16.3%	98
HH Purchased Video Game System Last 12 Mo	5,619	6.8%	97
HH Owns Internet Video Device for TV	45,099	54.8%	104

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Travel (Adults)			
Took Domestic Trip in Continental U.S. Last 12 Mo	100,232	63.6%	103
Took 3+ Domestic Non-Business Trips Last 12 Mo	29,184	18.5%	101
Spent \$1-999 on Domestic Vacations Last 12 Mo	18,081	11.5%	104
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	10,838	6.9%	99
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	7,687	4.9%	102
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	9,377	6.0%	106
Spent \$3K+ on Domestic Vacations Last 12 Mo	19,518	12.4%	104
Used Internet Travel Site for Domestic Trip Last 12 Mo	9,941	6.3%	98
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	46,518	29.5%	97
Took 3+ Foreign Trips by Plane Last 3 Yrs	8,133	5.2%	93
Spent \$1-999 on Foreign Vacations Last 12 Mo	6,413	4.1%	96
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	6,771	4.3%	100
Spent \$3K+ on Foreign Vacations Last 12 Mo	14,315	9.1%	94
Used General Travel Site: Foreign Trip Last 3 Yrs	7,795	5.0%	92
Spent Night at Hotel or Motel Last 12 Mo	88,561	56.2%	103
Took Cruise of More Than One Day Last 3 Yrs	14,103	8.9%	101
Member of Frequent Flyer Program	43,521	27.6%	100
Member of Hotel Rewards Program	47,771	30.3%	103

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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# Retail Market Potential


Papillion, Nebraska



Drive time band: 15 - 30 minute radius


Demographic Summary		2025	2030
Population		671,469	689,465
Population 18+		507,522	528,589
Households		264,801	274,515
Median Household Income		\$83,226	\$95,480
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	324,846	64.0%	101
Bought Women`s Clothing Last 12 Mo	266,271	52.5%	100
Bought Shoes Last 12 Mo	387,471	76.3%	101
Bought Fine Jewelry Last 12 Mo	112,149	22.1%	101
Bought Watch Last 12 Mo	64,995	12.8%	100
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	239,750	90.5%	101
HH Bought or Leased New Vehicle Last 12 Mo	23,036	8.7%	102
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	459,495	90.5%	101
Bought or Changed Motor Oil Last 12 Mo	278,697	54.9%	102
Had Vehicle Tune-Up Last 12 Mo	116,686	23.0%	100
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	197,607	38.9%	102
Drank Beer or Ale Last 6 Mo	190,072	37.5%	101

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Cameras (Adults)			
Own Digital Point and Shoot Camera Last Camcorder	42,536	8.4%	99
Own Digital SLR Camera or Camcorder	49,147	9.7%	100
Printed Digital Photos Last 12 Mo	129,871	25.6%	103
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	178,045	35.1%	102
Have a Smartphone	481,017	94.8%	101
Have Android Phone (Any Brand) Smartphone	191,431	37.7%	101
Have Apple iPhone Smartphone	300,682	59.3%	101
HH Owns 1 Cell Phone	80,254	30.3%	101
HH Owns 2 Cell Phones	100,881	38.1%	98
HH Owns 3+ Cell Phones	77,563	29.3%	102
HH Has Cell Phone Only (No Landline Telephone)	206,897	78.1%	104
Computers (Households)			
HH Owns Computer	221,102	83.5%	101
HH Owns Desktop Computer	99,029	37.4%	100
HH Owns Laptop or Notebook	184,267	69.6%	101
HH Owns Apple or Mac Brand Computer	64,744	24.4%	98
HH Owns PC or Non-Apple Brand Computer	186,762	70.5%	102
HH Purchased Most Recent Home Computer at Store	93,441	35.3%	101
HH Purchased Most Recent Home Computer Online	72,802	27.5%	102
HH Spent \$1-499 on Most Recent Home Computer	34,599	13.1%	101
HH Spent \$500-999 on Most Recent Home Computer	48,365	18.3%	103
HH Spent \$1K-1499 on Most Recent Home Computer	29,848	11.3%	101
HH Spent \$1500-1999 on Most Recent Home Computer	10,461	4.0%	97
HH Spent \$2000+ on Most Recent Home Computer	17,148	6.5%	103

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Convenience Stores (Adults)			
Shopped at Convenience Store Last 6 Mo	344,713	67.9%	103
Bought Brewed Coffee at Convenience Store Last 30 Days	63,864	12.6%	100
Bought Cigarettes at Convenience Store Last 30 Days	30,921	6.1%	107
Bought Gas at Convenience Store Last 30 Days	221,004	43.5%	106
Spent \$1-19 at Convenience Store Last 30 Days	32,903	6.5%	103
Spent \$20-39 at Convenience Store Last 30 Days	41,848	8.3%	102
Spent \$40-50 at Convenience Store Last 30 Days	32,393	6.4%	101
Spent \$51-99 at Convenience Store Last 30 Days	28,827	5.7%	107
Spent \$100+ at Convenience Store Last 30 Days	131,012	25.8%	105
Entertainment (Adults)			
Attended Movie Last 6 Mo	275,762	54.3%	102
Went to Live Theater Last 12 Mo	60,891	12.0%	103
Went to Bar or Night Club Last 12 Mo	102,712	20.2%	104
Dined Out Last 12 Mo	285,304	56.2%	100
Gambled at Casino Last 12 Mo	64,769	12.8%	99
Visited Theme Park Last 12 Mo	95,529	18.8%	100
Viewed Movie (Video-on-Demand) Last 30 Days	40,661	8.0%	98
Viewed TV Show (Video-on-Demand) Last 30 Days	27,363	5.4%	98
Used Internet to Download Movie Last 30 Days	35,874	7.1%	105
Downloaded Individual Song Last 6 Mo	92,460	18.2%	100
Used Internet to Watch Movie Last 30 Days	184,753	36.4%	103
Used Internet to Watch TV Program Last 30 Days	119,822	23.6%	104
Played (Console) Video or Electronic Game Last 12 Mo	71,584	14.1%	110
Played (Portable) Video or Electronic Game Last 12 Mo	39,571	7.8%	107

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	189,293	37.3%	106
Used ATM or Cash Machine Last 12 Mo	306,831	60.5%	100
Own Any Stock	68,305	13.5%	98
Own U.S. Savings Bonds	38,455	7.6%	101
Own Shares in Mutual Fund (Stocks)	59,178	11.7%	97
Own Shares in Mutual Fund (Bonds)	38,196	7.5%	98
Have Interest Checking Account	191,098	37.6%	100
Have Non-Interest Checking Account	184,966	36.4%	100
Have Savings Account	367,994	72.5%	101
Have 401(k) Retirement Savings Plan	129,486	25.5%	106
Own or Used Any Credit or Debit Card Last 12 Mo	468,273	92.3%	100
Avg \$1-110 Monthly Credit Card Expenditures	100,179	19.7%	101
Avg \$111-225 Monthly Credit Card Expenditures	60,879	12.0%	98
Avg \$226-450 Monthly Credit Card Expenditures	41,753	8.2%	98
Avg \$451-700 Monthly Credit Card Expenditures	44,369	8.7%	100
Avg \$701-1000 Monthly Credit Card Expenditures	39,402	7.8%	99
Avg \$1001-2000 Monthly Credit Card Expenditures	57,169	11.3%	98
Avg \$2001+ Monthly Credit Card Expenditures	65,607	12.9%	96
Did Online Banking Last 12 Mo	286,393	56.4%	101
Did Mobile Device Banking Last 12 Mo	256,185	50.5%	103
Grocery (Adults)			
HH Used Bread Last 6 Mo	249,156	94.1%	100
HH Used Chicken (Fresh or Frozen) Last 6 Mo	202,460	76.5%	100
HH Used Turkey (Fresh or Frozen) Last 6 Mo	53,318	20.1%	101
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	149,731	56.5%	99
HH Used Fresh Fruit or Vegetables Last 6 Mo	238,834	90.2%	100
HH Used Fresh Milk Last 6 Mo	216,536	81.8%	100
HH Used Organic Food Last 6 Mo	64,497	24.4%	98

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	233,822	46.1%	100
Exercise at Club 2+ Times Per Week	68,707	13.5%	102
Visited Doctor Last 12 Mo	403,731	79.5%	100
Used Vitamins or Dietary Supplements Last 6 Mo	327,048	64.4%	99
Home (Households)			
HH Did Home Improvement Last 12 Mo	90,133	34.0%	100
HH Used Maid/Prof Cleaning Srvs (Incl Furn/Carpet) Last 12 Mo	91,298	34.5%	101
HH Purchased Low Ticket HH Furnishing Last 12 Mo	58,300	22.0%	105
HH Purchased Big Ticket HH Furnishing Last 12 Mo	67,131	25.4%	106
HH Bought Small Kitchen Appliance Last 12 Mo	61,927	23.4%	102
HH Purchased Large Appliance/12 Mo	48,815	18.4%	103
Insurance (Adults/Households)			
Currently Carry Life Insurance	265,624	52.3%	104
Personally Carry Any Medical or Hospital or Accident Insurance	430,064	84.7%	100
Homeowner Carries Insurance on Home/Personal Property	301,193	59.4%	101
Renter Carries Insurance on Home/Personal Property	72,750	14.3%	108
HH Has 1 Vehicle Covered with Auto Insurance	87,751	33.1%	103
HH Has 2 Vehicles Covered with Auto Insurance	84,067	31.8%	103
HH Has 3+ Vehicles Covered with Auto Insurance	64,486	24.4%	96


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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	136,047	51.4%	100
HH Owns 1+ Cats	62,050	23.4%	98
HH Owns 1+ Dogs	99,878	37.7%	99
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	79,858	15.7%	98
Buying American Is Important: 4-Agr Cmpl	135,609	26.7%	98
Buy Based on Quality Not Price: 4-Agr Cmpl	71,952	14.2%	100
Buy on Credit Rather Than Wait: 4-Agr Cmpl	61,610	12.1%	99
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	49,323	9.7%	98
Will Pay More for Environ Safe Products: 4-Agr Cmpl	54,523	10.7%	98
Buy Based on Price Not Brands: 4-Agr Cmpl	139,425	27.5%	101
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	21,088	4.2%	106
Reading (Adults)			
Bought Digital Book Last 12 Mo	91,296	18.0%	102
Bought Hardcover Book Last 12 Mo	132,729	26.1%	101
Bought Paperback Book Last 12 Mo	173,599	34.2%	101
Read Daily Newspaper (Paper Version)	31,368	6.2%	88
Read Digital Newspaper Last 30 Days	280,862	55.3%	102
Read Magazine (Paper or Electronic Version) Last 6 Mo	442,984	87.3%	100

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Restaurants (Adults)			
Went to Family Restaurant/Steak House Last 6 Mo	377,060	74.3%	102
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	127,847	25.2%	103
Went to Fast Food or Drive-In Restaurant Last 6 Mo	468,462	92.3%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	209,162	41.2%	104
Ordered Eat-In Fast Food Last 6 Mo	168,611	33.2%	100
Ordered Home Delivery Fast Food Last 6 Mo	65,277	12.9%	105
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	259,322	51.1%	105
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	115,996	22.9%	100
Television & Electronics (Adults/Households)			
Own Tablet	285,968	56.4%	100
Own E-Reader	84,212	16.6%	101
Own E-Reader or Tablet: Apple iPad	183,688	36.2%	100
HH Owns Internet Connectable TV	112,271	42.4%	102
Own Portable MP3 Player	39,970	7.9%	103
HH Owns 1 TV	50,491	19.1%	97
HH Owns 2 TVs	73,517	27.8%	100
HH Owns 3 TVs	57,893	21.9%	99
HH Owns 4+ TVs	61,005	23.0%	105
HH Subscribes to Cable TV	72,221	27.3%	96
HH Subscribes to Fiber Optic TV	8,313	3.1%	97
HH Owns Portable GPS Device	43,423	16.4%	99
HH Purchased Video Game System Last 12 Mo	17,071	6.5%	91
HH Owns Internet Video Device for TV	144,335	54.5%	104

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Travel (Adults)			
Took Domestic Trip in Continental U.S. Last 12 Mo	316,483	62.4%	101
Took 3+ Domestic Non-Business Trips Last 12 Mo	92,282	18.2%	100
Spent \$1-999 on Domestic Vacations Last 12 Mo	57,155	11.3%	102
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	35,033	6.9%	100
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	24,195	4.8%	100
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	28,379	5.6%	100
Spent \$3K+ on Domestic Vacations Last 12 Mo	61,222	12.1%	101
Used Internet Travel Site for Domestic Trip Last 12 Mo	31,914	6.3%	98
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	148,442	29.3%	96
Took 3+ Foreign Trips by Plane Last 3 Yrs	26,154	5.2%	93
Spent \$1-999 on Foreign Vacations Last 12 Mo	20,446	4.0%	95
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	20,939	4.1%	96
Spent \$3K+ on Foreign Vacations Last 12 Mo	46,694	9.2%	95
Used General Travel Site: Foreign Trip Last 3 Yrs	24,721	4.9%	91
Spent Night at Hotel or Motel Last 12 Mo	280,081	55.2%	101
Took Cruise of More Than One Day Last 3 Yrs	45,671	9.0%	102
Member of Frequent Flyer Program	139,830	27.6%	100
Member of Hotel Rewards Program	151,898	29.9%	102

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# Retail Market Potential


Papillion, Nebraska



Drive time band: 30 - 60 minute radius

Demographic Summary		2025	2030
Population		501,315	515,083
Population 18+		388,585	404,537
Households		200,811	207,715
Median Household Income		\$78,128	\$87,291
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	249,636	64.2%	101
Bought Women`s Clothing Last 12 Mo	202,875	52.2%	100
Bought Shoes Last 12 Mo	296,376	76.3%	101
Bought Fine Jewelry Last 12 Mo	81,270	20.9%	95
Bought Watch Last 12 Mo	47,281	12.2%	95
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	185,145	92.2%	103
HH Bought or Leased New Vehicle Last 12 Mo	17,110	8.5%	100
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	355,937	91.6%	103
Bought or Changed Motor Oil Last 12 Mo	218,538	56.2%	104
Had Vehicle Tune-Up Last 12 Mo	87,958	22.6%	98
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	147,562	38.0%	100
Drank Beer or Ale Last 6 Mo	146,662	37.7%	101

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Cameras (Adults)			
Own Digital Point and Shoot Camera Last Camcorder	34,658	8.9%	105
Own Digital SLR Camera or Camcorder	38,680	9.9%	103
Printed Digital Photos Last 12 Mo	101,727	26.2%	105
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	133,466	34.4%	99
Have a Smartphone	367,156	94.5%	100
Have Android Phone (Any Brand) Smartphone	149,334	38.4%	102
Have Apple iPhone Smartphone	225,153	57.9%	99
HH Owns 1 Cell Phone	61,644	30.7%	102
HH Owns 2 Cell Phones	79,902	39.8%	103
HH Owns 3+ Cell Phones	55,103	27.4%	95
HH Has Cell Phone Only (No Landline Telephone)	156,159	77.8%	103
Computers (Households)			
HH Owns Computer	169,507	84.4%	102
HH Owns Desktop Computer	75,990	37.8%	102
HH Owns Laptop or Notebook	140,275	69.8%	102
HH Owns Apple or Mac Brand Computer	47,026	23.4%	94
HH Owns PC or Non-Apple Brand Computer	143,911	71.7%	103
HH Purchased Most Recent Home Computer at Store	73,011	36.4%	104
HH Purchased Most Recent Home Computer Online	55,688	27.7%	103
HH Spent \$1-499 on Most Recent Home Computer	28,135	14.0%	108
HH Spent \$500-999 on Most Recent Home Computer	38,055	18.9%	107
HH Spent \$1K-1499 on Most Recent Home Computer	22,589	11.3%	101
HH Spent \$1500-1999 on Most Recent Home Computer	7,808	3.9%	95
HH Spent \$2000+ on Most Recent Home Computer	12,545	6.3%	99

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Convenience Stores (Adults)			
Shopped at Convenience Store Last 6 Mo	268,153	69.0%	105
Bought Brewed Coffee at Convenience Store Last 30 Days	50,544	13.0%	104
Bought Cigarettes at Convenience Store Last 30 Days	23,117	6.0%	104
Bought Gas at Convenience Store Last 30 Days	175,424	45.1%	110
Spent \$1-19 at Convenience Store Last 30 Days	25,002	6.4%	102
Spent \$20-39 at Convenience Store Last 30 Days	32,248	8.3%	103
Spent \$40-50 at Convenience Store Last 30 Days	25,585	6.6%	104
Spent \$51-99 at Convenience Store Last 30 Days	21,868	5.6%	106
Spent \$100+ at Convenience Store Last 30 Days	104,051	26.8%	109
Entertainment (Adults)			
Attended Movie Last 6 Mo	206,685	53.2%	100
Went to Live Theater Last 12 Mo	45,901	11.8%	102
Went to Bar or Night Club Last 12 Mo	79,195	20.4%	105
Dined Out Last 12 Mo	224,764	57.8%	103
Gambled at Casino Last 12 Mo	49,025	12.6%	98
Visited Theme Park Last 12 Mo	67,256	17.3%	92
Viewed Movie (Video-on-Demand) Last 30 Days	29,099	7.5%	91
Viewed TV Show (Video-on-Demand) Last 30 Days	19,166	4.9%	90
Used Internet to Download Movie Last 30 Days	25,467	6.5%	97
Downloaded Individual Song Last 6 Mo	69,760	17.9%	99
Used Internet to Watch Movie Last 30 Days	136,566	35.1%	100
Used Internet to Watch TV Program Last 30 Days	90,324	23.2%	103
Played (Console) Video or Electronic Game Last 12 Mo	53,598	13.8%	108
Played (Portable) Video or Electronic Game Last 12 Mo	28,647	7.4%	101

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	144,778	37.3%	106
Used ATM or Cash Machine Last 12 Mo	235,433	60.6%	100
Own Any Stock	52,223	13.4%	98
Own U.S. Savings Bonds	30,916	8.0%	106
Own Shares in Mutual Fund (Stocks)	46,738	12.0%	100
Own Shares in Mutual Fund (Bonds)	30,749	7.9%	103
Have Interest Checking Account	152,214	39.2%	104
Have Non-Interest Checking Account	145,540	37.5%	103
Have Savings Account	287,308	73.9%	103
Have 401(k) Retirement Savings Plan	100,027	25.7%	106
Own or Used Any Credit or Debit Card Last 12 Mo	360,229	92.7%	101
Avg \$1-110 Monthly Credit Card Expenditures	77,997	20.1%	103
Avg \$111-225 Monthly Credit Card Expenditures	46,866	12.1%	98
Avg \$226-450 Monthly Credit Card Expenditures	33,637	8.7%	103
Avg \$451-700 Monthly Credit Card Expenditures	34,056	8.8%	100
Avg \$701-1000 Monthly Credit Card Expenditures	30,311	7.8%	100
Avg \$1001-2000 Monthly Credit Card Expenditures	44,807	11.5%	100
Avg \$2001+ Monthly Credit Card Expenditures	49,467	12.7%	95
Did Online Banking Last 12 Mo	221,469	57.0%	102
Did Mobile Device Banking Last 12 Mo	194,081	50.0%	102
Grocery (Adults)			
HH Used Bread Last 6 Mo	189,674	94.5%	100
HH Used Chicken (Fresh or Frozen) Last 6 Mo	154,003	76.7%	100
HH Used Turkey (Fresh or Frozen) Last 6 Mo	41,357	20.6%	103
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	112,310	55.9%	98
HH Used Fresh Fruit or Vegetables Last 6 Mo	181,339	90.3%	100
HH Used Fresh Milk Last 6 Mo	165,899	82.6%	101
HH Used Organic Food Last 6 Mo	45,763	22.8%	92


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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	178,662	46.0%	100
Exercise at Club 2+ Times Per Week	50,353	13.0%	97
Visited Doctor Last 12 Mo	312,358	80.4%	101
Used Vitamins or Dietary Supplements Last 6 Mo	251,042	64.6%	99
Home (Households)			
HH Did Home Improvement Last 12 Mo	71,440	35.6%	105
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	70,375	35.0%	103
HH Purchased Low Ticket HH Furnishing Last 12 Mo	44,560	22.2%	106
HH Purchased Big Ticket HH Furnishing Last 12 Mo	49,646	24.7%	103
HH Bought Small Kitchen Appliance Last 12 Mo	46,676	23.2%	102
HH Purchased Large Appliance/12 Mo	37,252	18.6%	104
Insurance (Adults/Households)			
Currently Carry Life Insurance	207,574	53.4%	106
Personally Carry Any Medical or Hospital or Accident Insurance	335,152	86.3%	102
Homeowner Carries Insurance on Home/Personal Property	242,012	62.3%	106
Renter Carries Insurance on Home/Personal Property	52,791	13.6%	102
HH Has 1 Vehicle Covered with Auto Insurance	64,913	32.3%	100
HH Has 2 Vehicles Covered with Auto Insurance	64,502	32.1%	104
HH Has 3+ Vehicles Covered with Auto Insurance	52,890	26.3%	104

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	109,171	54.4%	106
HH Owns 1+ Cats	52,893	26.3%	110
HH Owns 1+ Dogs	79,897	39.8%	104
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	57,964	14.9%	93
Buying American Is Important: 4-Agr Cmpl	112,038	28.8%	105
Buy Based on Quality Not Price: 4-Agr Cmpl	52,541	13.5%	95
Buy on Credit Rather Than Wait: 4-Agr Cmpl	45,523	11.7%	95
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	37,890	9.8%	98
Will Pay More for Environ Safe Products: 4-Agr Cmpl	39,980	10.3%	94
Buy Based on Price Not Brands: 4-Agr Cmpl	108,674	28.0%	102
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	13,590	3.5%	89
Reading (Adults)			
Bought Digital Book Last 12 Mo	69,250	17.8%	101
Bought Hardcover Book Last 12 Mo	104,109	26.8%	104
Bought Paperback Book Last 12 Mo	134,267	34.5%	102
Read Daily Newspaper (Paper Version)	26,807	6.9%	99
Read Digital Newspaper Last 30 Days	205,468	52.9%	97
Read Magazine (Paper or Electronic Version) Last 6 Mo	335,656	86.4%	99

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Restaurants (Adults)			
Went to Family Restaurant/Steak House Last 6 Mo	287,507	74.0%	102
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	96,136	24.7%	101
Went to Fast Food or Drive-In Restaurant Last 6 Mo	357,007	91.9%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	155,535	40.0%	101
Ordered Eat-In Fast Food Last 6 Mo	131,301	33.8%	102
Ordered Home Delivery Fast Food Last 6 Mo	45,853	11.8%	96
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	202,509	52.1%	107
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	87,572	22.5%	98
Television & Electronics (Adults/Households)			
Own Tablet	214,403	55.2%	98
Own E-Reader	64,218	16.5%	101
Own E-Reader or Tablet: Apple iPad	136,565	35.1%	97
HH Owns Internet Connectable TV	85,957	42.8%	103
Own Portable MP3 Player	31,842	8.2%	107
HH Owns 1 TV	37,963	18.9%	96
HH Owns 2 TVs	55,677	27.7%	100
HH Owns 3 TVs	44,629	22.2%	101
HH Owns 4+ TVs	46,702	23.3%	106
HH Subscribes to Cable TV	54,788	27.3%	96
HH Subscribes to Fiber Optic TV	5,501	2.7%	85
HH Owns Portable GPS Device	35,556	17.7%	107
HH Purchased Video Game System Last 12 Mo	11,418	5.7%	80
HH Owns Internet Video Device for TV	109,265	54.4%	104

**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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Travel (Adults)			
Took Domestic Trip in Continental U.S. Last 12 Mo	246,261	63.4%	102
Took 3+ Domestic Non-Business Trips Last 12 Mo	72,805	18.7%	103
Spent \$1-999 on Domestic Vacations Last 12 Mo	46,006	11.8%	108
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	27,664	7.1%	103
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	18,568	4.8%	100
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	23,044	5.9%	106
Spent \$3K+ on Domestic Vacations Last 12 Mo	46,698	12.0%	101
Used Internet Travel Site for Domestic Trip Last 12 Mo	23,449	6.0%	94
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	107,175	27.6%	91
Took 3+ Foreign Trips by Plane Last 3 Yrs	17,605	4.5%	82
Spent \$1-999 on Foreign Vacations Last 12 Mo	15,534	4.0%	94
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	14,599	3.8%	87
Spent \$3K+ on Foreign Vacations Last 12 Mo	34,030	8.8%	91
Used General Travel Site: Foreign Trip Last 3 Yrs	17,575	4.5%	84
Spent Night at Hotel or Motel Last 12 Mo	217,030	55.9%	102
Took Cruise of More Than One Day Last 3 Yrs	32,941	8.5%	96
Member of Frequent Flyer Program	100,668	25.9%	94
Member of Hotel Rewards Program	115,149	29.6%	101

**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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