



Old Bank Building

NE Corner of 5th & Minden St. Minden, Nebraska

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StCLAIR & McPHEELY,
ATTORNEYS AT LAW,
MINDEN, NEBRASKA.
Offices in second story of Kearney County Bank
building.

The_Minden_Register_1890_12_05_1

ROBERT PATE'S
SHAVING PARLORS,
Under Kearney County Bank.
Shaving, hair cutting and shampooing in the
highest style of the art.

The_Minden_Register_1890_12_05_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:

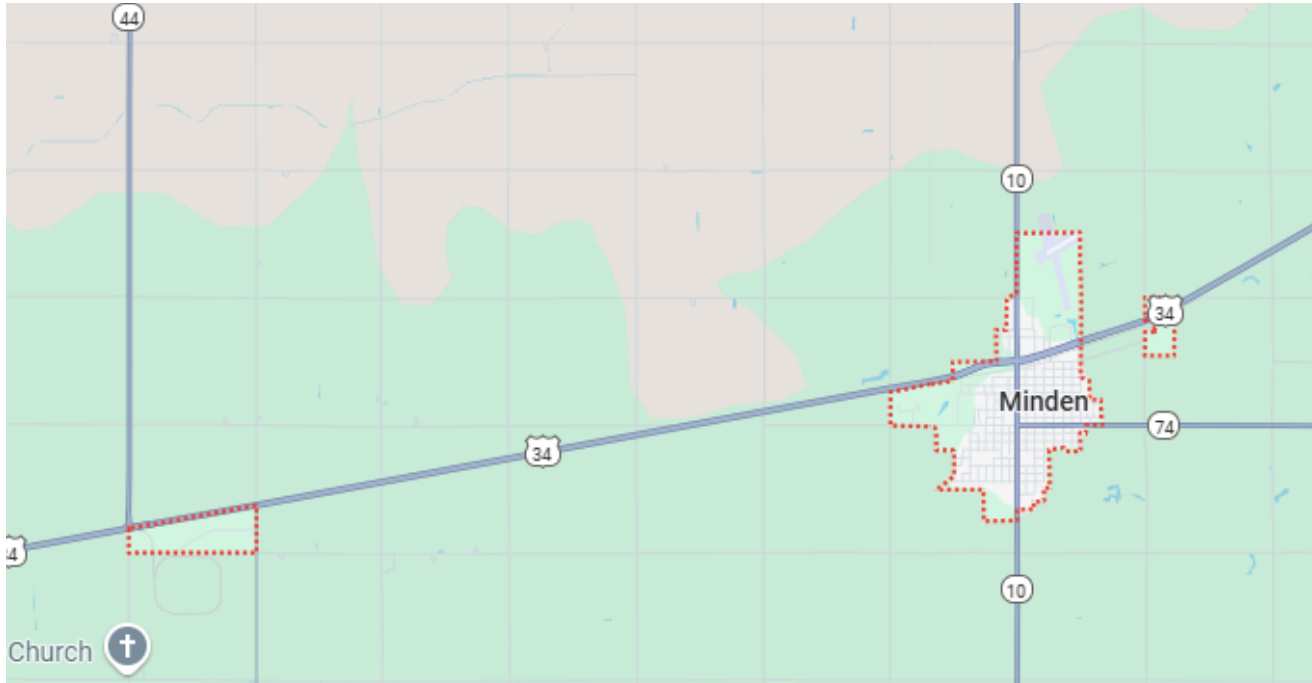


<https://nebraskamainstreet.org/news-events/2025-hpep/>

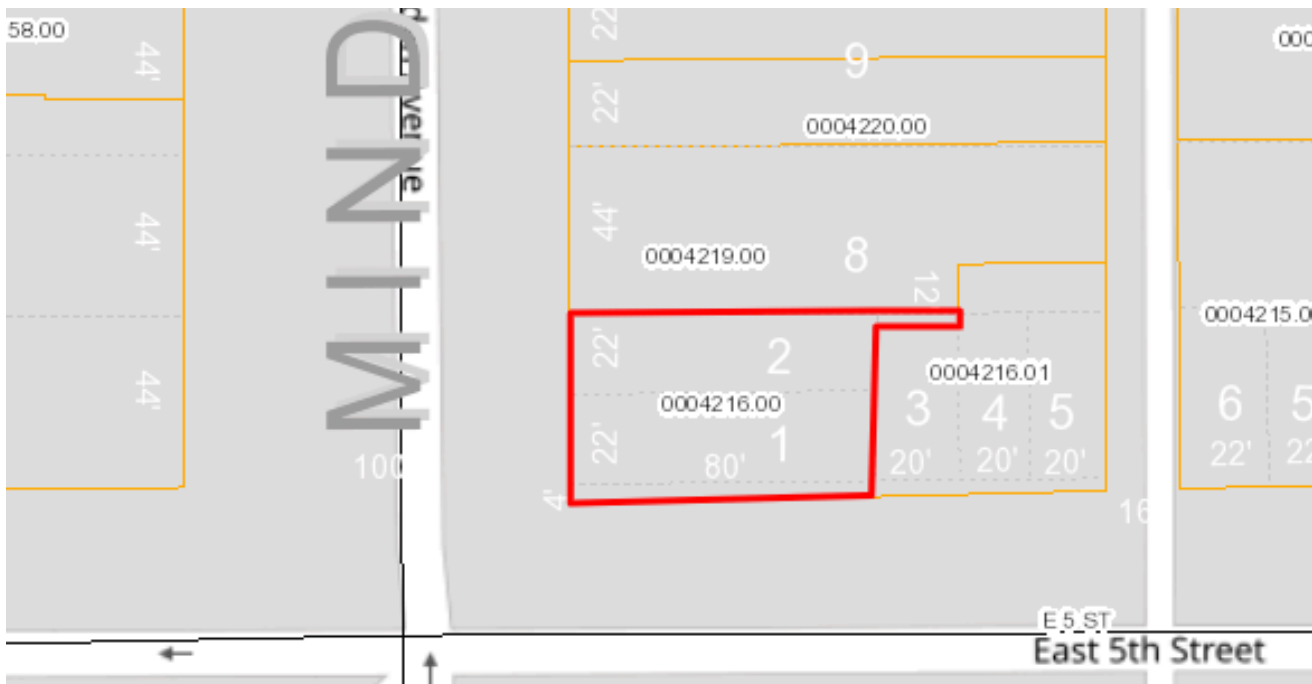


Community Information

MINDEN, NE (GOOGLE MAPS)



BUILDING SITE (KEARNEY COUNTY GIS)



N. C. Rogers, Prest. J. W. Ferguson Vice Prest
W. E. Chapin, Cashier.

Kearney County Bank

MINDEN, NEBRASKA.

AUTHORIZED CAPITAL - - \$100,000.00

Transact a general Banking business. Collections solicited. Remittances promptly made. Correspondents: First National Bank, Lincoln, Neb., Western National Bank, New York

ROBERT PATE'S SHAVING PARLORS, Under Kearney County Bank.

Shaving, hair cutting and shampooing in the highest style of the art.

The_Minden_Gazette_1892_06_30_8

Minden Street Scenes and Buildings. Business and Professional Men, 1894. Pictures taken by J. A. Pattison.

The Kearney County Bank was opened by Rogers and Chapin in November, 1883 on Lot 2, Block 13. (Fitzsimmons Furniture Store.) The bank was moved to a new location on Lot 7, Block 28, in 1886. In 1898 the Kearney County Bank bought the First National holdings, consolidating the two banks under the charter of the First National which had been issued September 4, 1883. Business was transacted in the building located on Lot 10, Block 29 until 1916 when the move to the present location was made (Lot 7, Block 28). The present officers are: C. S. Rogers, President; E. C. Tidvall, Vice-President; D. R. Nichol, Cashier; John C. Rogers, Assistant Cashier.

The Minden State Bank was opened in 1914 by Andrew

Jensen. Upon his retirement from active banking in 1936 his holdings were bought and consolidated with the Minden Exchange National Bank.

The first hotel in Minden was built by Joel Hull. It was thirty-six by thirty-six feet and was located on Lot 1, Block 19. (Bow and Arrow Cafe.) It was opened in December 1878 under the management of George Gillette, and was known as the Metropolitan, and later, the Commercial. In 1886 the name was changed to the Commercial House.



The_Minden_Courier_1952_06_26_16

Building Information

Community: Minden, Nebraska
Building Name: Old Bank Building
Parcel ID: 4216.00
Site Address: NE Corner of 5th & Minden St.
Owner Name: The City of Minden
Owner Address: 325 N Colorado St. Minden, NE 68959
Tax District Code: 30
Zoning: Commercial
Overlays: N/A
Future Land Use: N/A
Flood Zones: N/A
Construction Date: 1886
Latest Remodel: Unknown
National Register: Y ☐ N ☒
Date Listed: N/A
Architectural Style: Victorian
Construction Material: Masonry
Value Year: 2025
Building Value: \$0
Land Value: \$0
Total Value: \$0
Lot Size: N/A
Vacant Square Footage: 3,361 Sq. Ft.
Occupied Square Footage: 0 Sq. Ft.
Usable Square Footage: Unknown
Total Square Footage: 3,361 Sq.Ft.
Total Floors: 2 + unfinished basement
Current Use(s): Vacant
Previous Use(s): 1,562 Sq Ft- Handball-Racquetball Club, 1,742 Sq. Ft- Retail
Previous Use Date: Likely Early 2000s

Building History



Historic Photo _ 1996 Bank (1886), angle 1, Minden Avenue & E_ 5th, Minden, Nebraska _ Margolies _ Roadside America Collection _ Vintage Wall Art _ - 12in x 08in

What is known today as the “Old Bank Building” was originally the Kearney County Bank. The bank was founded in 1881, eventually moving to the building in 1886. In 1898, the bank purchased First National holdings, consolidating to become The First National Bank. The bank moved locations in 1959. (The Minden Courier_1959_10_15_3)

The basement was known to house Robert Pate’s Shaving Parlors, where you could get “shaving, hair cutting, and shampooing in the highest style of art”. (The Minden Register 1890_12_05_01) The building also housed doctors’ offices on the upper floors.

Today, the building stands vacant. Given time, effort, and funding, the structure has the potential to become a great asset to the community once again.

Survey

Goals and Ideas for Improvements

The main goal for the building is to get it to a safe, operable condition. Eventually, the building would be a mixed-use space with retail on the ground floor and apartments on the top.

Previous Remodels & Funding

The City of Minden recently bought the building to save it from being torn down. There is not much known about any sort of remodels.

Major Issues and Costs Concerns With Previous or Future Development Efforts

There will be major costs to save the building, as the floor has collapsed in one section.

Specific Concerns with Redevelopment

Funding is the primary concern.

Vacancy Description

The north section of the building has been vacant since the early 2000's. It is unknown when the south section was last used.

Notable Damage

The brick is in need of repair as it is crumbling on the west wall. Water had entered the building at one point and caused significant damage. The original racquetball court in the north section of the structure has collapsed.

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		Ceilings in some portions are fallen due to water damage.
Flooring					X		Floor is collapsed in one area, other sections seem to be okay, but will need inspection.
Lighting				X			Some fixtures in place, but will need updated.
Stairwells/ Hallways/ Elevators				X			The current layout will support the addition of apartments on the upper level.
Plumbing					X		There are some fixtures in place, but they will need to be updated.
Electrical					X		Any electric that exists will likely need to be updated.
HVAC						X	Any HVAC that exists will need to be updated to modern standards.
Fire Safety Systems						X	NA
Internet Infrastructure					X		Have the ability to get internet when necessary.

Survey

Expanding on Condition Evaluation

The condition evaluation is based on both sections of the building- north and south. The layout of the building will support the desired use of retail/apartment units; however, lighting, plumbing, HVAC, and electrical systems will likely need to be updated.

The old racquetball court in the north section of the building has completely collapsed and will need repairs. Exterior brickwork will need to be done to patch gaps in the wall. Fire stairs will need to be added for future apartments. Windows will need to be uncovered and repaired as necessary.

The report's primary focus will be on the corner structure; however, the resources and information are applicable to the development of the north building as well.

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 architecturally significant due to its age and Victorian style. The building is associated with the first bank in Minden, founded in the 1890s. Applying for the National Register of Historic Places will open up funding opportunities.

Report of the Condition of the Kearney County Bank,

Charter No 270, at Minden, in the state of Nebraska, at the close of business, Nov. 30, 1897

RESOURCES.

Loans and discounts.....	\$56076 82
Overdrafts, secured and unsecured....	10 49
Banking house, furniture and fixtures.	11000 00
Other real estate.....	5000 00
Current expenses and taxes paid.....	746 62
Checks and other cash items.....	469 06
Due from National, State and Private Banks and Bankers.....	22682 93
Cash.....	3813 45
Total.....	99799 37

LIABILITIES.

Capital stock paid in.....	70000 00
Undivided profits.....	5443 57
Individual deposits subject to check....	32224 29
Demand certificates of deposit.....	12131 51
Total.....	99799 37

State of Nebraska,
County of Kearney ss

I N C Rogers, President of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
N C ROGERS.

Attest: N C Rogers, Director
W E Chapin, Director

Subscribed and sworn to before me this 6th day of Dec., 1897

—10

J L McPheely
Notary Public

My commission expires March 6, 1900



Design Education Service

NEBRASKA MAIN STREET NETWORK

DISCLAIMER:

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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



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

Masonry

Cornice

Windows

Entry

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 | 5TH & MINDEN | MINDEN



BUILDING INFORMATION

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

Evaluation Date: July 17, 2025

Building Name: Old Bank Building

Building Address/ Location: NE Corner of 5th & Minden St.

Building Use (current): Vacant

Building Use (Historically): Racquetball, Retail, Bank

Building Style/ Period: 1886, Victorian

Building Materials/ Elements: Masonry

CASE STUDY

BUILDING EVALUATION | 5TH & MINDEN | MINDEN

MASONRY

This 1880s era Victorian style two-story brick building has been painted.

RECOMMENDATIONS

Often this era of buildings can be constructed with a softer surface brick. The building is painted and the paint appears to be in fair condition. Paint should be monitored for areas of peeling that might indicate water infiltration. Paint should be maintained and not removed as it could cause further damage to the brick

CORNICE

The building has elaborate pressed metal cornice across two facades.

RECOMMENDATIONS

It appears that the cornice has some issues with adhesion and should be evaluated to ensure it is soundly secured to the building, especially at the projecting canted entrance bay. Pieces that are missing could be replaced with new elements that match as many of these details are still made today (i.e. W.F. Norman Company in Missouri)

WINDOWS

Windows are infilled across the building with what appears to be metal decking. The windows on the first floor have stone sills and decorative segmental arched lintels. The second story windows have stone sills and what appears to be pressed metal decorative caps. Three bay windows project from the body of the building with two at the side and one above the canted entrance.

RECOMMENDATIONS

Window infill is green which contrasts with the building façade. If original windows are present, research as to whether they could be restored would be warranted. If not present, decking panels protect the openings. If new windows are considered they should match the opening size of the each window unit. Stone sills appear to be deteriorated in some areas and should be evaluated.

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

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CASE STUDY

BUILDING EVALUATION | 5TH & MINDEN | MINDEN

ENTRY

The entry is canted to the corner and retains elaborate applied Victorian detailing. The door and transom remain in place with decorative columns on either side of the entry. A bay window with elaborate ornamentation is above the entry at the second floor

RECOMMENDATIONS

Entry should be maintained and door painted. Accessibility issues should be considered at a secondary entrance to the building to retain the historic corner opening if possible.

GENERAL FACADE SURVEY

Façade has a variety of detailed applied ornamentation

RECOMMENDATIONS

A façade inventory or survey to identify those features which are deteriorated or missing could contribute to future plans for the retention/restoration/replacement of features.

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

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CASE STUDY

BEFORE | 5TH & MINDEN | MINDEN



GENERAL STATEMENT

This Victorian Style building is two-stories with a canted corner entrance. The elaborate façade is increasingly rare across Nebraska. A detailed pressed metal cornice surrounds the façade with elaborately ornamented bay windows. The canted corner entrance has two detailed partially fluted columns with Corinthian type capitals. Windows have decorative lintels on both the first and second floors. There are some missing elements and deterioration across the façade that should be evaluated. Overall, this is an architecturally important building that reflects the profuse applied ornament preferred by the Victorians.

CASE STUDY

AFTER | 5TH & MINDEN | MINDEN



GENERAL STATEMENT

The generated image above highlights what the building might look like given the suggested changes. This includes repairing the windows and cornice, repainting, and adding an ADA accessible entrance. Additional replacements and repairs will need to happen with the brick and many of the exterior elements as listed above.

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.

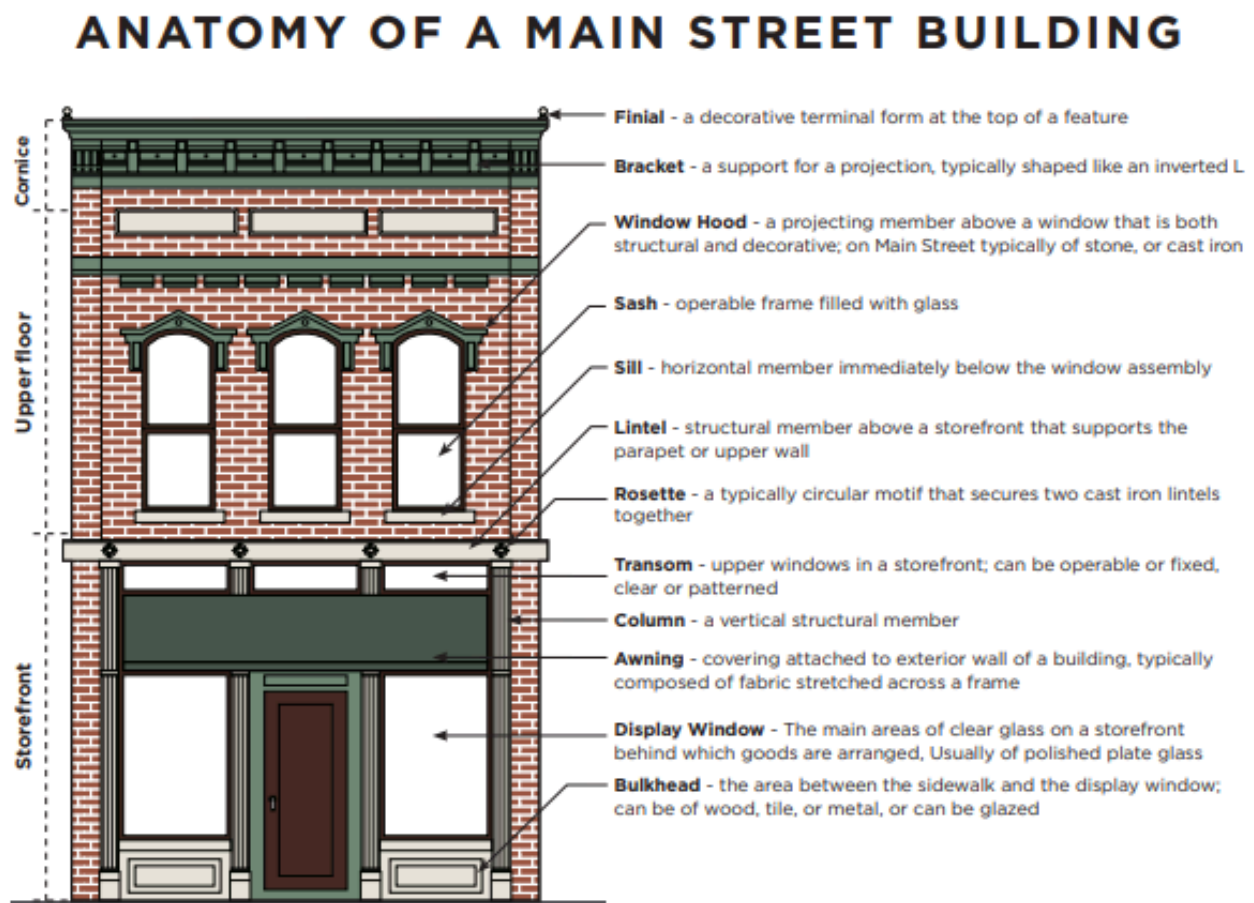
GLOSSARY OF TERMS

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.



NEW : LAUNDRY.

WING LEE, Prop.

Ferguson's old building, first door east Kearney
County Bank.

All Work Guaranteed.

Also Do Family Work.

White Shirts 8c. Collars 2c, Cuffs 4.

N, C. Rogers, Pres. J. W. Ferguson V.P
W. E. Chapin, Cashier.

Kearney County Bank

MINDEN, NEB..

AUTHORIZED CAPITAL - - \$100,000.00

Transact a general Banking business. Collec
tions solicited. Remittances promptly made.
Correspondents, First National Bank, Lincoln
Neb., Western National Bank, New York.

The_Minden_Courier_1897_11_25_8

A. J. Ames, M. D.

Marie A. Ames, M. D.

Doctors

Ames & Ames.

Office over Kearney County Bank.

Residence:

Jensen Hotel, Head of Outside Stairway.

Telephone 103.

The_Minden_Courier_1901_06_13_5

Census Data

Census Profile: https://data.census.gov/profile/Minden_city,_Nebraska?g=160XX00US3132340



Population

3,188



Median Age

38.8



Avg. Family Size

3.03



65+

23.1%



Median Income

\$64,846



Bachelor's Degree or
Higher

24.6%



Employment Rate

66.5%



Households

1,257



Median Rent

\$769



Homeownership
Rate

78.1%



Housing Units

1,366



Vacant Housing
Units

94

ESRI Data: 68959

Tapestry Segmentation: See in Appendix

40.34% Heartland Communities

39.18% Midlife Constants

20.48% Prairie Living

Annual Spending Habits



Credit Debt

\$2,357



Medical Insurance

\$4,655



Apparel

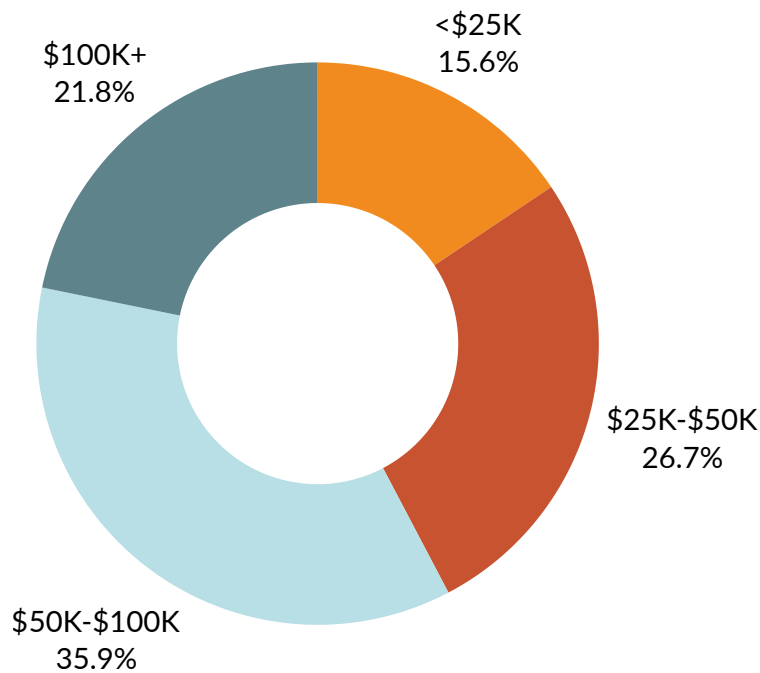
\$1,837



Entertainment

\$3,485

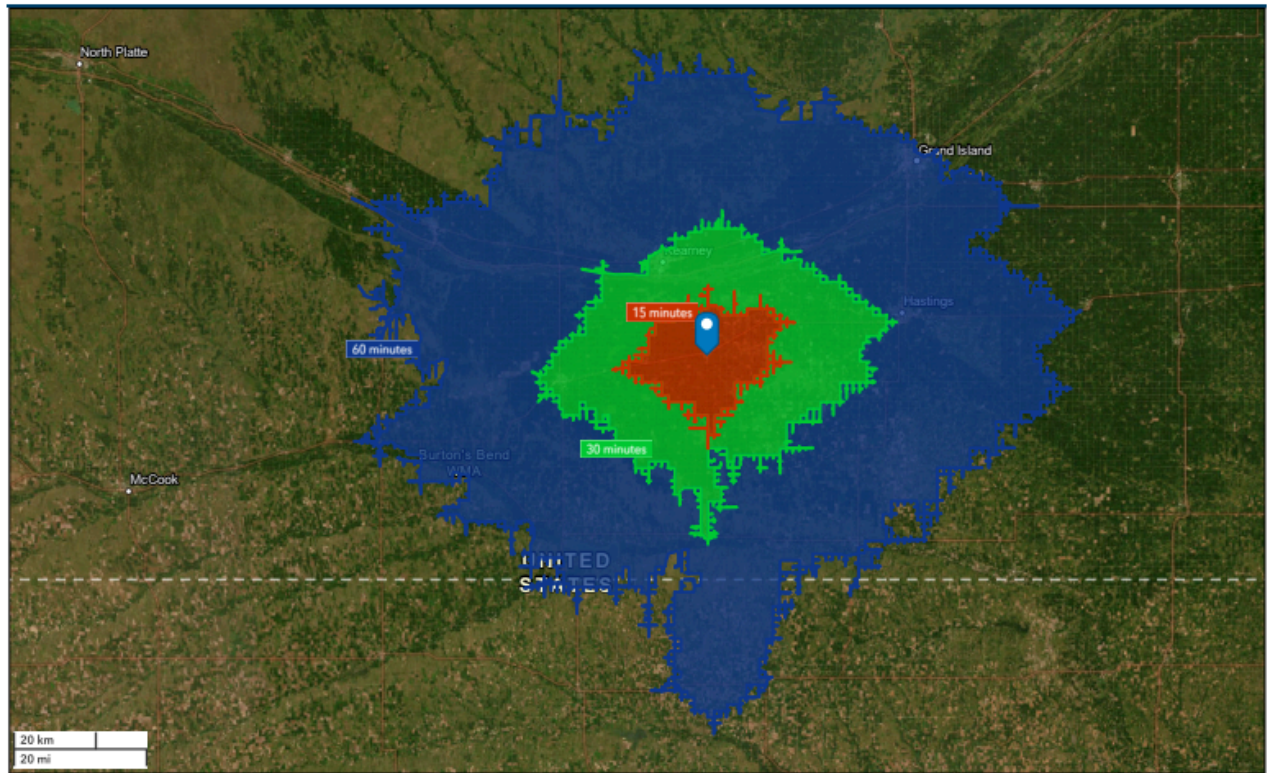
Disposable Income



ESRI Market Reports



Minden 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)

137

Read Daily Newspaper (Paper Version)

Highest SPI (0-15 min)

172

Motor Vehicles and Parts-
Other Motor Vehicle Dealers

2nd Highest MPI (0-15 min)

136

Bought Cigarettes at C-Store
in Last 30 Days

2nd Highest SPI (15-30 min)

119

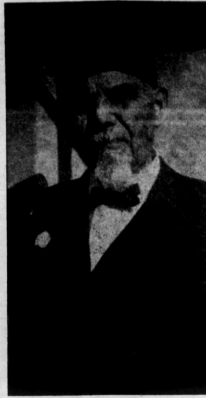
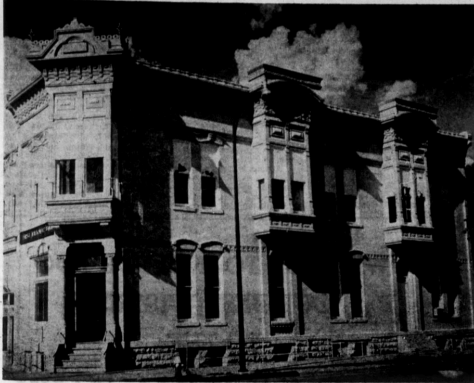
Direct Selling Establishments

Summary

Minden exhibits strong traditional values, reflected by a high MPI of 137 for daily newspaper readership and its alignment with the "Heartland Communities" and "Midlife Constants" tapestry segments—both indicative of older, more settled populations. The highest Spending Potential Index (SPI) in the area is 172 for other motor vehicle dealers, followed by direct selling establishments. It is recommended to capitalize on these areas as the growth indicators are particularly high.

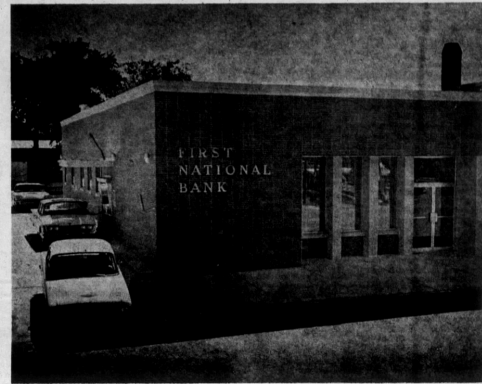
While the population is expected to grow slightly by 2030, the current demographic trends suggest a primarily older, possibly retired community. Notably, entertainment is a major spending category, with residents spending nearly \$3,500 annually. This presents a strategic opportunity to enhance local entertainment offerings to both serve existing residents and attract younger adults and families to the area.

OLD BANK BUILDING CONSTRUCTED IN 1886



N. C. ROGERS

NEW BANK BUILDING COMPLETED THIS MONTH



CALVIN S. ROGERS

MEMBERS OF THE BOARD OF DIRECTORS



Front row L to R: David Larsen, sr., D. R. Nichol, C. S. Rogers, John C. Rogers. Standing L to R: Paul A. Warp, Wm. C. Wolfe, Ray Van Norman.



JOHN C. ROGERS

BRIEF HISTORY OF MINDEN'S "FIRST NATIONAL BANK"

The First National Bank of Minden, which will celebrate the grand opening of its new banking facilities on October 17 at a public open house from 2:00 to 5:00 p. m., can trace its history back almost as far as the beginning of Minden itself.

And as the history and progress of Minden have been recorded, it is found that a similar measure of progress can be found in the more than three-quarters of a century of tradition registered by the bank.

Records show that the bank which fostered what was to become The First National Bank of Minden was opened in 1881 by L. A. Kent and Rush Palmer, two of the pioneer residents of the Minden community. This original establishment was situated on Lot 10, Block 29 (where the Wm. H. Meter building is now located), then later was moved to Lot 1, Block 29 (where the Jensen Memorial Library now stands). This bank's name, which originally was the First Minden Bank, officially became The First National Bank of Minden in September of 1883, and business was transacted under this new name and charter a month later.

Members of the board of directors of the bank were Lewis A. Kent, president; A. E. Finch, vice-president; Rush H. Palmer, cashier; Otto Abrahamson, E. C. Godfrey and Byron W. Marsh.

Blending almost simultaneously into the history of Minden banking was the Rogers name which remains today, as N. C. Rogers (father of Calvin S. Rogers, current president of The First National Bank), and W. E. Chapin opened the Kearney County Bank in November 1883. The Rogers-Chapin

enterprise was located in a building where the Fitzsimmons Furniture Store now stands, and moved to Lot 7, Block 28 (the recently-vacated First National Bank building) in 1886.

The banking enterprises which eventually were to form the entire context of today's bank began to take shape in 1896, when N. C. Rogers, co-founder of the Kearney County Bank, purchased stock in The First National. Two years later, in October of 1898, the Kearney County Bank purchased the First National holdings, consolidating the two banks under the charter of The First National Bank which had been issued in 1883. Mr. Rogers was elected president of the newly-consolidated bank and Mr. Chapin was named cashier. Other members of the board of directors were Andrew Jensen, H. P. Andersen, George N. Youngson and Otto Abrahamson.

After some moving about in the early years of its history, The First National Bank had been located in the recently-vacated building (which was constructed in 1886) continuously since 1916.

Scanning through the history of this pioneer Minden enterprise, it is found that Calvin S. Rogers has served the bank for more than half a century. He was elected assistant cashier in January 1905, and was chosen as a member of the board of directors in December of the same year. In January of 1907, he was advanced to the position of cashier. When his father passed away in 1929, he was appointed president of the bank and has served in that capacity ever since.

E. C. Tidvall, who passed away in July 1955, after being associated with the bank for some 30 years, became a member of the bank staff on February 22, 1904. He was named assistant cashier in 1907 and was elected to the board of directors in 1913. He became cashier of the bank in 1929.

D. R. Nichol, who has served as cashier since 1951, started his banking career in 1923. He was appointed assistant cashier in 1929 and has served on the board of directors since 1941.

John C. Rogers entered the employ of the bank in 1940. He rejoined the bank staff after several years of military service, and was appointed assistant cashier in 1950. He was elected to the board of directors in 1950 and became vice president of the bank in 1955.

Many citizens of Minden have served for long periods of time as members of the bank's board of directors. Among the men in this category were George N. Youngson, Dr. Harry Hapeman, J. L. McPheeley and Oscar Warp, all of whom have passed away.

Current members of the board of directors are Calvin S. Rogers, John C. Rogers, D. R. Nichol, Paul A. Warp, David Larsen, sr., William C. Wolfe and Ray Van Norman.

On the bank staff are C. S. Rogers, John C. Rogers, Mr. Nichol, Mr. Van Norman, J. L. Craig, Belle Cavanaugh, Mrs. Ruth Arnold, Mrs. Margaret Olson and Joan Schwenke. M. A. (Joe) Wheeler, who has served as bank janitor for nearly 30 years, is retiring from this position as the bank changes locations. Janitor at the new building will be Victor Silvrants.

CONGRATULATIONS TO THE FIRST NATIONAL BANK ARE ISSUED BY THE FOLLOWING:

The_Minden_Courier_1959_10_15_3

Summary/Action Steps

Summary

One of the oldest remaining structures in downtown, the corner building holds deep historical significance within the community. As downtown currently lacks entertainment and leisure options—especially after traditional work hours—this site presents a unique opportunity to spark new energy in the area.

By introducing businesses like bars, cafés, or restaurants that stay open into the evening, the space could become a local destination. A recurring “Live After 5” event could further drive foot traffic and community engagement, bringing downtown to life after hours.

To begin, a full inspection should be conducted. Listing the property on the National Register of Historic Places will open the door to valuable tax credits and funding opportunities. While the north building has limited documented history, its close proximity and potential architectural value make it a strong candidate to be included in a joint National Register nomination with the corner building. With the right resources and a strong vision, these structures can become the cornerstone of a vibrant, reimagined downtown.

Action Steps

1. Inspect both buildings to assess the structural integrity and gather historical context.
2. Collaborate with an architect to create a plan to remodel the interior of the building to meet code requirements and prepare for future tenants.
3. Pursue National Register listing to qualify for historic tax credits and incentives.
4. Secure funding and engage the community through grants, tax credits, and outreach.
5. Remodel and recruit tenants that support growth and activate the area with a “Live After 5” concept.



1886

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



Appendix

A. Building Images-Interior, South



Appendix

A. Building Images-Interior, South



Appendix

A. Building Images-Interior, South



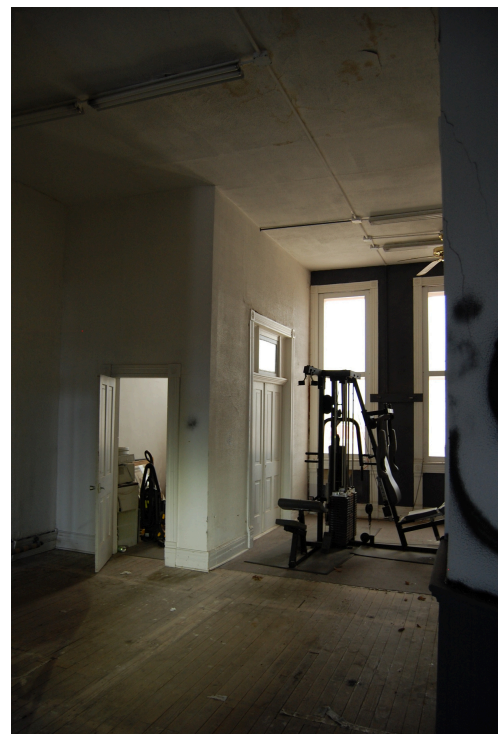
Appendix

A. Building Images-Interior



Appendix

A. Building Images-Interior, North



Appendix

A. Building Images-Interior, North



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 Information	
Parcel ID:	0004216.00
Map Number	4216.00
State Geo Code	3889-17-0-50001-000-0000
Cadastral #	2-72
Images	Photo #1 Site Plan #1
Current Owner:	THE CITY OF MINDEN, NEBRASKA 325 N. COLORADO MINDEN, NE 68959
Situs Address:	
Tax District:	30
School District:	MINDEN SCHOOL, 50-0503
Account Type:	Exempt
Legal Description:	LOTS 1,2 AND N. 6' LOT 3 SUB-DIV LOT 7 AND N 4' VACATED 5TH STREET BLOCK 28 ORIGINAL TOWN-MINDEN
Lot Width:	N/A
Lot Depth:	N/A
Total Lot Size:	N/A

Assessed Values				
<u>Year</u>	<u>Total</u>	<u>Land</u>	<u>Outbuilding</u>	<u>Dwelling</u>
2025	\$0	\$0	\$0	\$0
2024	\$0	\$0	\$0	\$0

Yearly Tax Information		
<u>Year</u>	<u>Amount</u>	<u>Levy</u>
2024	\$0.00	1.670597

2024 Tax Levy	
<u>Description</u>	<u>Rate</u>
COUNTY GENERAL	0.19980400
MINDEN SCHOOL	0.73282600
MINDEN SCHOOL BOND (2015)	0.11101800
ESU 11	0.01325300
CENTRAL	0.02000000
TRI-BASIN	0.02871000
MINDEN	0.53905800
AIRPORT AUTH. MINDEN	0.02190400
AG SOCIETY	0.00402400

Sales Information				
<u>Sale Date</u>	<u>Sale Price</u>	<u>Book & Page</u>	<u>Grantor</u>	<u>Parcel Ids</u>
03/19/2024	\$45,000.00	281 / 522	PAULSEN, MICHAEL R.	

Property Notes

<u>Date</u>	<u>Note</u>
-------------	-------------

Land Information

<u>Lot Width (ft)</u>	<u>Lot Depth (ft)</u>	<u>Description</u>	<u>Lot Size</u>
-----------------------	-----------------------	--------------------	-----------------

Commerical Datasheet - Building

<u>Occupancy</u>	<u>Size</u>	<u>Year Built</u>	<u>Perimeter</u>
100% Handball-Racquetball Club	1,562	1890	186
100% Retail Store	1,742	1890	188

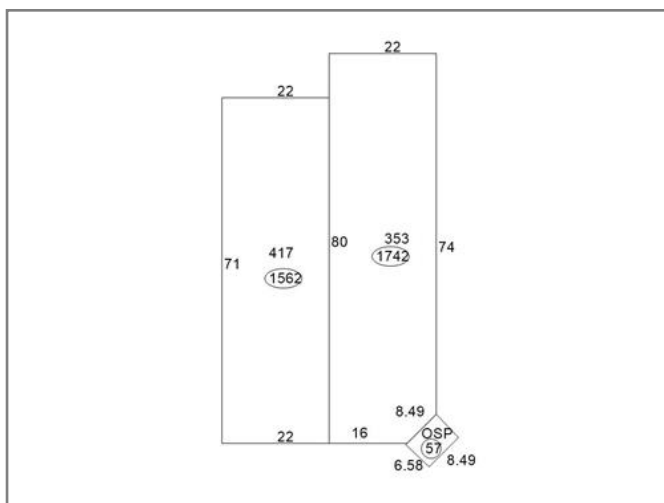
Dwelling Data

<u>Description</u>	<u>Units</u>	<u>Value</u>
--------------------	--------------	--------------

Outbuilding Data

<u>Description</u>	<u>Units</u>	<u>Year Built</u>	<u>Cost</u>
--------------------	--------------	-------------------	-------------

Photo/Sketch





LifeMode Group: Cozy Country Living

Prairie Living



Households: 1,323,200

Average Household Size: 2.51

Median Age: 44.4

Median Household Income: \$54,300

WHO ARE WE?

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1.2% of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are dominated by married-couple families that own single family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this market. When they find time to relax, they favor outdoor activities.

OUR NEIGHBORHOOD

- About four-fifths of households are owner occupied.
- Dominant household type is married couples with no children.
- Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 218).
- Higher percentage of vacant housing units is at 16.5% (Index 146).
- Most households own two or three vehicles; this is the highest ranked market for owning four or more vehicles.

SOCIOECONOMIC TRAITS

- More than half have completed some college education or hold a degree.
- Labor force participation rate slightly higher at 65%.
- Wage and salary income for 72% of households plus self-employment income for 23% (Index 217).
- Faith and religion are important to these residents.
- Tend to buy things when they need them rather than when they want them or to be trendy.
- Somewhat resistant to new technology.
- Creatures of habit when purchasing food items.



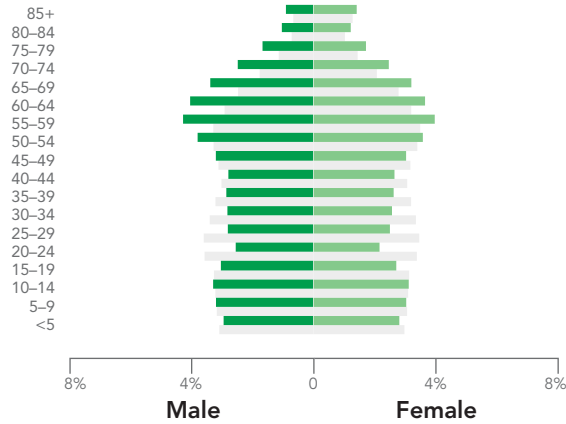
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **44.4** US: 38.2

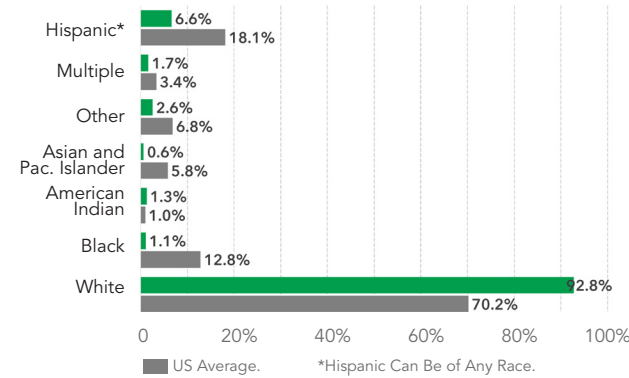
■ Indicates US



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: **24.6** US: 64.0



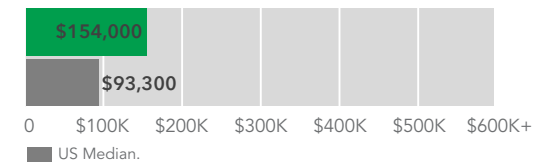
INCOME AND NET WORTH

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

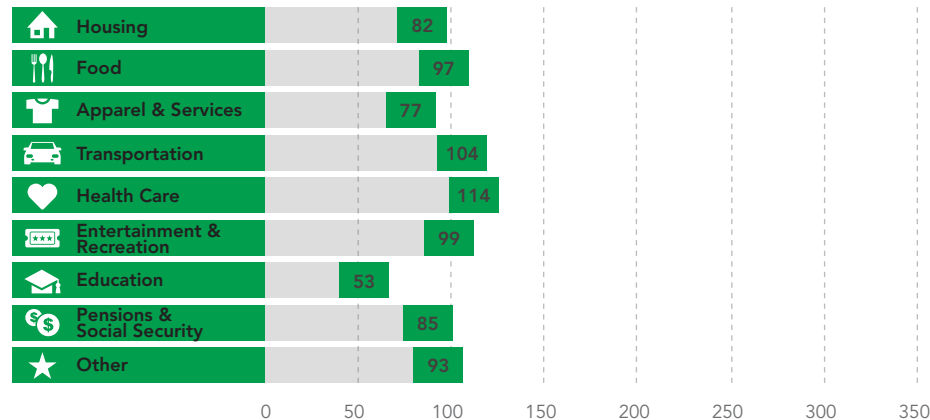


Median Net Worth



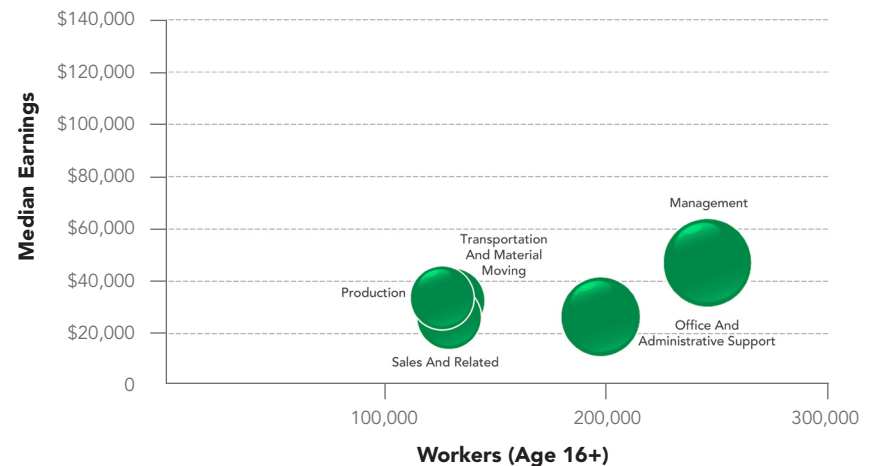
AVERAGE HOUSEHOLD BUDGET INDEX

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.





LifeMode Group: Cozy Country Living

Prairie Living



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MARKET PROFILE

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

- Many own a truck, riding lawn mower, and ATV/UTV and have a satellite dish.
- They purchased plants and seeds in the past year for their vegetable garden, where their tiller comes in handy.
- They favor banking in person, have noninterest checking accounts, invest in CDs (more than 6 months), and have term/whole life insurance.
- They are pet owners.
- Leisure activities include fishing, hunting, boating, camping, and attending country music concerts.
- Residents prefer to listen to faith and inspirational, as well as country music on the radio.
- They read the local newspaper as well as home service and fishing/hunting magazines.
- They contribute to religious organizations and belong to religious clubs.
- Walmart is a favorite shopping stop; Subway is a favorite eating spot.

HOUSING

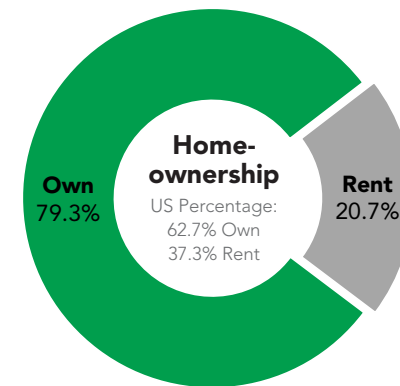
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

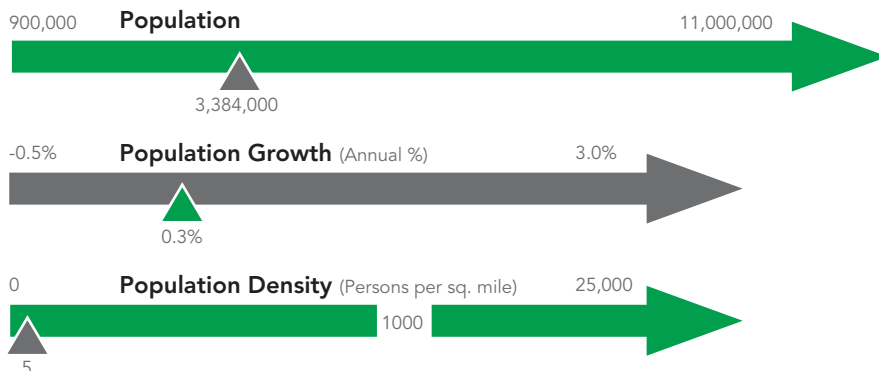
Median Value:
\$139,800

US Median: \$207,300



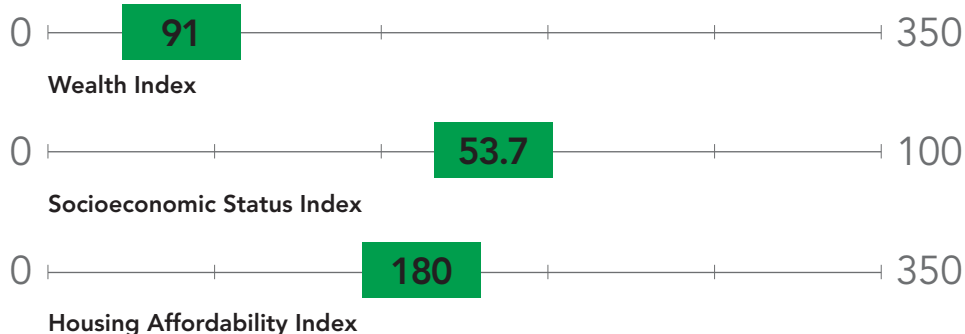
POPULATION CHARACTERISTICS

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: Cozy Country Living

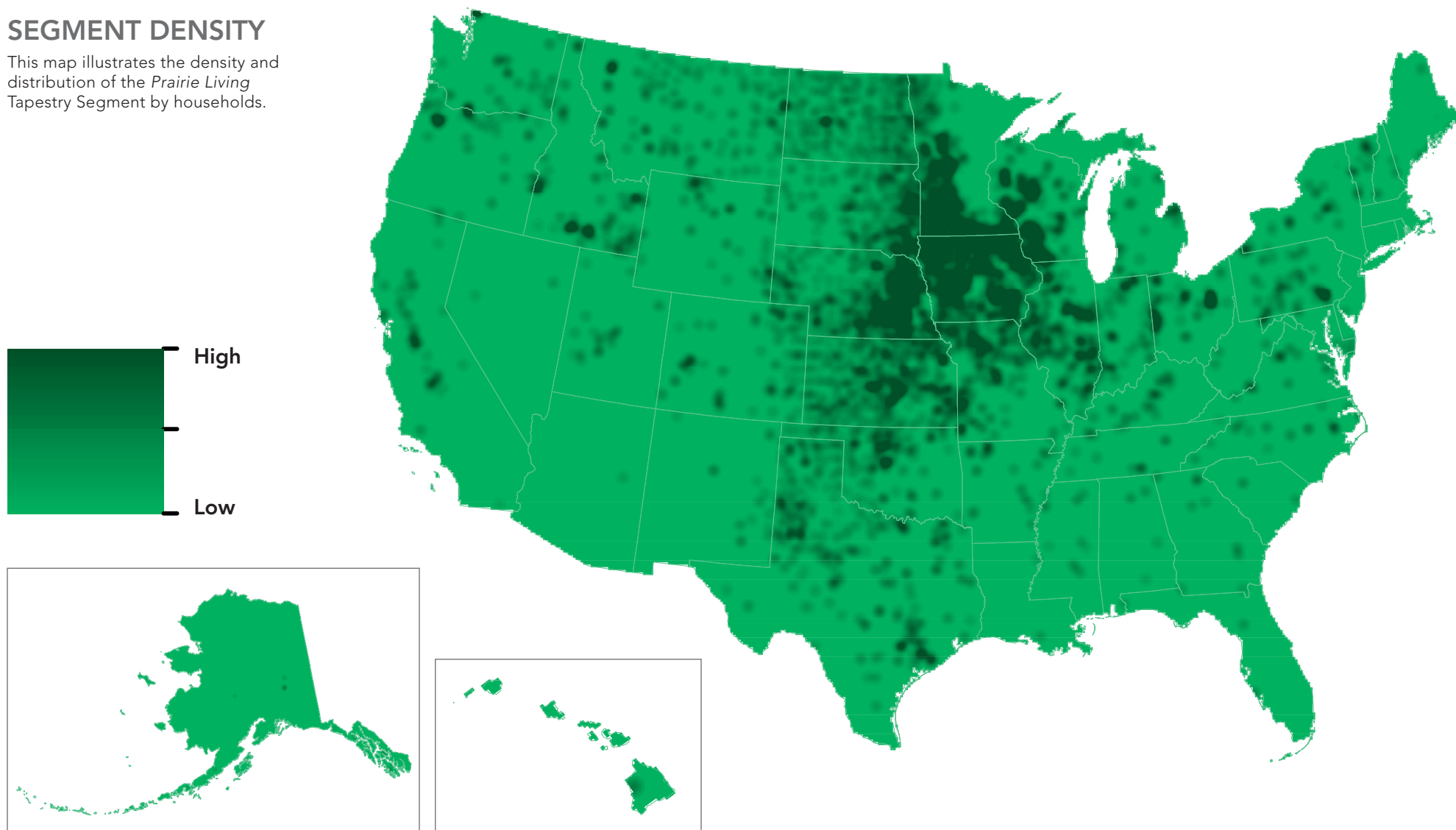
Prairie Living



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SEGMENTATION
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SEGMENT DENSITY

This map illustrates the density and distribution of the *Prairie Living* Tapestry Segment by households.



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LifeMode Group: Cozy Country Living

Heartland Communities

6F

Households: 2,850,600

Average Household Size: 2.39

Median Age: 42.3

Median Household Income: \$42,400

WHO ARE WE?

Well settled and close-knit, *Heartland Communities* residents are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

OUR NEIGHBORHOOD

- Rural communities or small towns are concentrated in the Midwest, from older Rustbelt cities to the Great Plains.
- Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles (Index 112) that reflects the aging of the population.
- Residents own modest, single-family homes built before 1970.
- They own one or two vehicles; commutes are short (Index 82).

SOCIOECONOMIC TRAITS

- Retirees in this market depress the average labor force participation rate to less than 60% (Index 94). More workers are white collar than blue collar; more skilled than unskilled.
- The rural economy of this market provides employment in the manufacturing, construction, utilities, health-care, and agriculture industries.
- These are budget-savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important.
- Daily life is busy but routine. Working on the weekends is not uncommon.
- Residents trust TV and newspapers more than any other media.
- Skeptical about their financial future, they stick to community banks and low-risk investments.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



LifeMode Group: Cozy Country Living

Heartland Communities

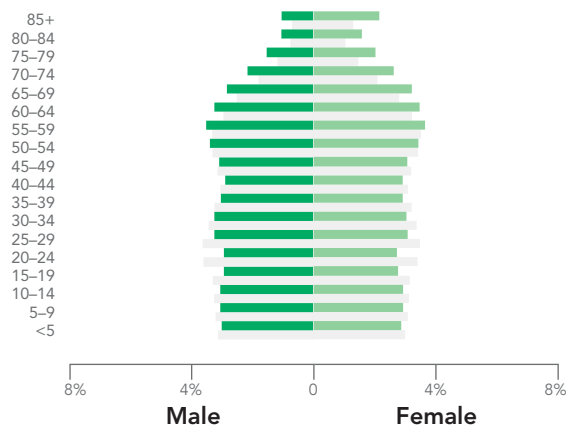


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AGE BY SEX (Esri data)

Median Age: **42.3** US: 38.2

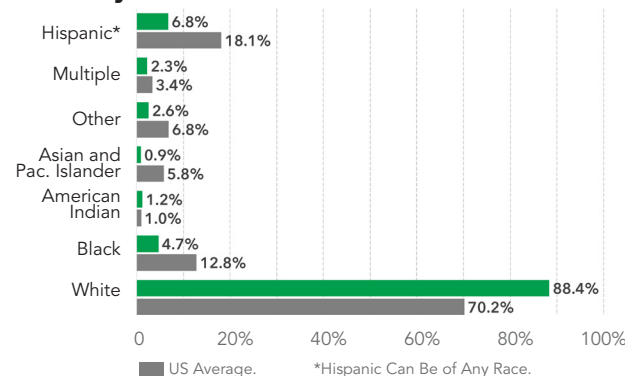
■ Indicates US



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: **31.5** US: 64.0



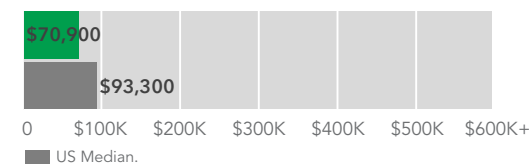
INCOME AND NET WORTH

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Median Household Income

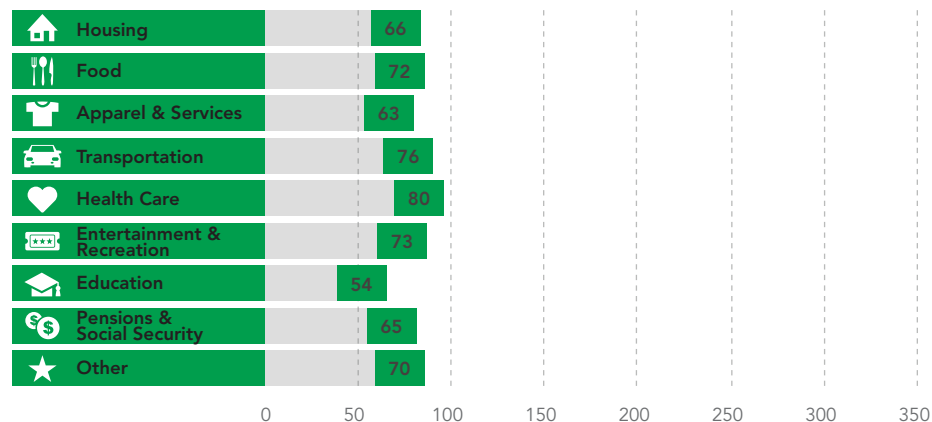


Median Net Worth



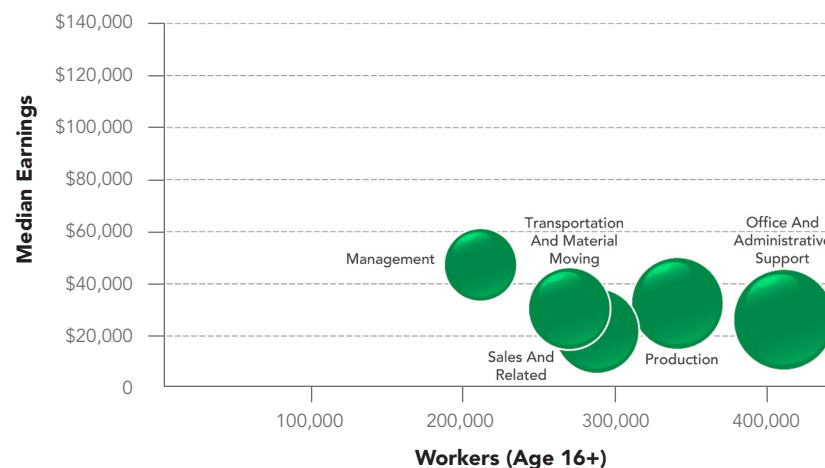
AVERAGE HOUSEHOLD BUDGET INDEX

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: Cozy Country Living

Heartland Communities



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MARKET PROFILE

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

- Traditional in their ways, residents of *Heartland Communities* choose to bank and pay their bills in person and purchase insurance from an agent.
- Most have high-speed internet access at home or on their cell phone but aren't ready to go paperless.
- Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common.
- To support their local community, residents participate in public activities.
- Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards.
- They enjoy country music and watch CMT.
- Motorcycling, hunting, and fishing are popular; walking is the main form of exercise.
- To get around these semirural communities, residents prefer domestic trucks or SUVs.

HOUSING

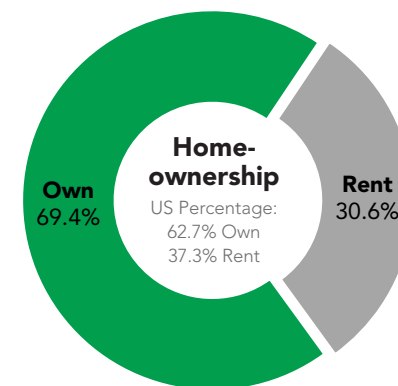
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Typical Housing:
Single Family

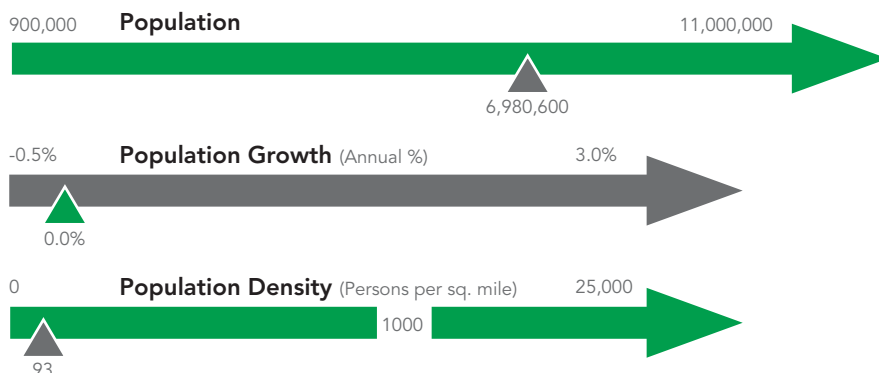
Median Value:
\$95,700

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: Cozy Country Living

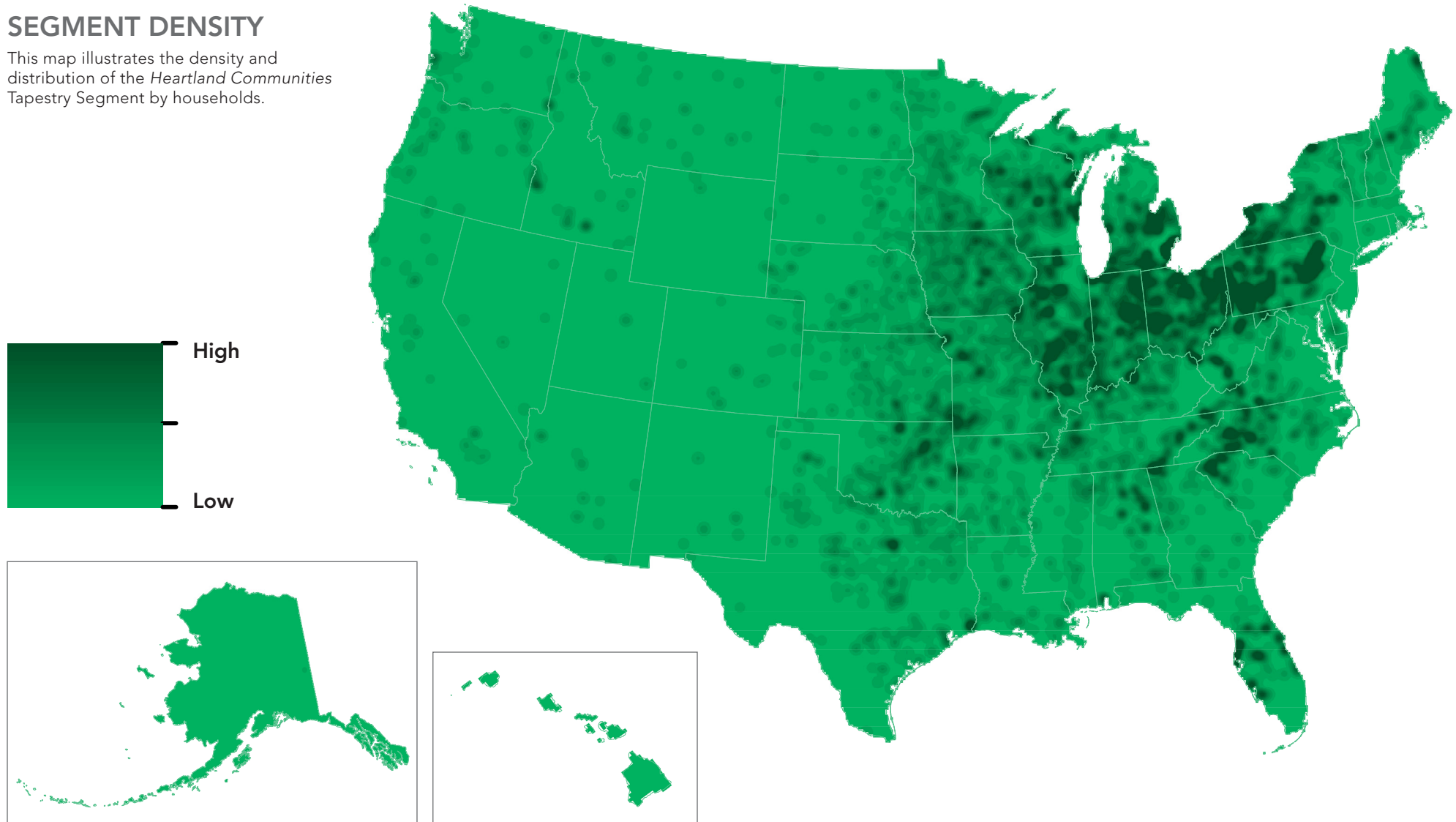
Heartland Communities



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SEGMENTATION
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SEGMENT DENSITY

This map illustrates the density and distribution of the *Heartland Communities* Tapestry Segment by households.



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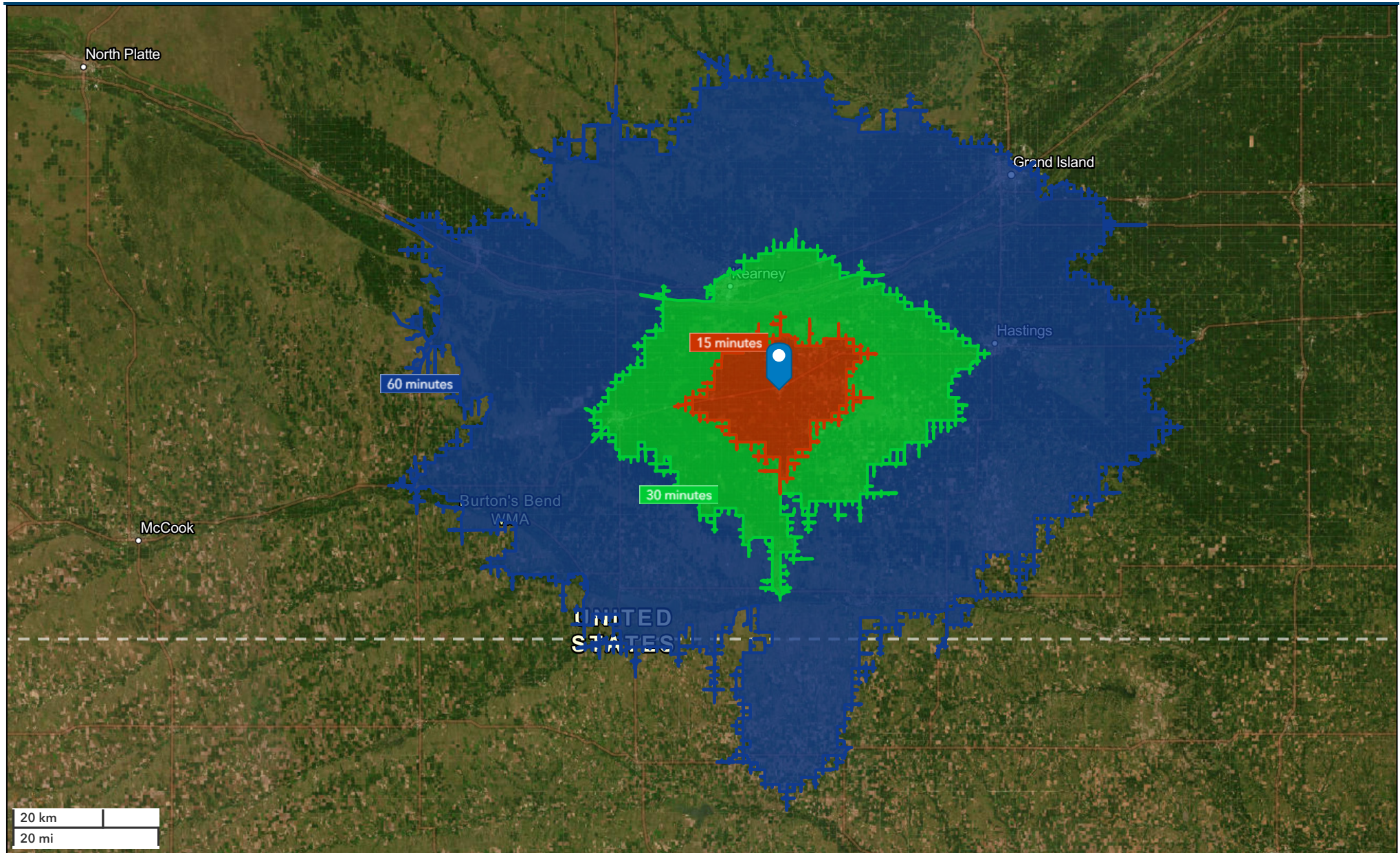
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Retail Demand Outlook

Minden, Nebraska



Drive time band: 0 - 15 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Heartland Communities (I3)	32.3%	Population	5,049	5,063
Loyal Locals (K3)	31.9%	Households	2,029	2,041
Country Charm (I7)	21.7%	Families	1,273	1,272
Room to Roam (K7)	14.0%	Median Age	40.5	41.3
Small Town Sincerity (I1)	0.0%	Median Household Income	\$75,860	\$84,701

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$4,036,906	\$4,442,142	\$405,236
Men's	\$816,523	\$898,232	\$81,709
Women's	\$1,347,225	\$1,482,202	\$134,977
Children's	\$546,783	\$601,808	\$55,025
Footwear	\$941,528	\$1,036,614	\$95,086
Watches & Jewelry	\$305,678	\$336,196	\$30,518
Apparel Products and Services (1)	\$79,171	\$87,090	\$7,919
Computer			
Computers and Hardware for Home Use	\$349,421	\$384,455	\$35,034
Portable Memory	\$6,951	\$7,660	\$709
Computer Software	\$31,792	\$35,007	\$3,215
Computer Accessories	\$36,362	\$40,016	\$3,654
Education			
Educational Books/Supplies/Other Expenditures	\$153,668	\$169,126	\$15,458
Other School Supplies	\$159,222	\$175,216	\$15,994

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	\$7,908,422	\$8,706,094	\$797,672
Fees and Admissions	\$1,500,285	\$1,650,973	\$150,688
Membership Fees for Clubs (2)	\$517,729	\$569,595	\$51,866
Fees for Participant Sports, excl. Trips	\$265,123	\$291,833	\$26,710
Tickets to Theatre/Operas/Concerts	\$182,821	\$201,169	\$18,348
Tickets to Movies	\$53,749	\$59,151	\$5,402
Tickets to Parks or Museums	\$75,164	\$82,786	\$7,622
Admission to Sporting Events, excl. Trips	\$180,628	\$198,827	\$18,199
Fees for Recreational Lessons	\$223,545	\$245,934	\$22,389
Dating Services	\$1,526	\$1,678	\$152
TV/Video/Audio	\$2,351,757	\$2,587,963	\$236,206
Cable and Satellite Television Services	\$1,391,344	\$1,531,025	\$139,681
Televisions	\$191,143	\$210,286	\$19,143
Satellite Dishes	\$2,071	\$2,281	\$210
VCRs, Video Cameras, and DVD Players	\$7,815	\$8,598	\$783
Miscellaneous Video Equipment	\$35,613	\$39,178	\$3,565
Video Cassettes and DVDs	\$8,808	\$9,696	\$888
Video Game Hardware/Accessories	\$86,817	\$95,509	\$8,692
Video Game Software	\$37,200	\$40,938	\$3,738
Rental/Streaming/Downloaded Video	\$339,485	\$373,742	\$34,257
Installation of Televisions	\$1,927	\$2,115	\$188
Audio (3)	\$245,927	\$270,626	\$24,699
Rental of TV/VCR/Radio/Sound Equipment	\$606	\$667	\$61
Repair of TV/Radio/Sound Equipment	\$3,004	\$3,305	\$301
Pets	\$2,298,744	\$2,531,152	\$232,408
Toys/Games/Crafts/Hobbies (4)	\$355,026	\$390,813	\$35,787
Recreational Vehicles and Fees (5)	\$399,465	\$440,231	\$40,766
Sports/Recreation/Exercise Equipment (6)	\$550,492	\$606,466	\$55,974
Photo Equipment and Supplies (7)	\$120,227	\$132,335	\$12,108
Reading (8)	\$240,909	\$265,269	\$24,360
Live Entertainment-for Catered Affairs	\$47,958	\$52,891	\$4,933
Rental of Party Supplies for Catered Affairs	\$43,558	\$48,002	\$4,444

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	\$20,504,220	\$22,563,275	\$2,059,055
Food at Home	\$13,870,545	\$15,263,664	\$1,393,119
Bakery and Cereal Products	\$1,856,076	\$2,042,446	\$186,370
Meats, Poultry, Fish, and Eggs	\$2,811,558	\$3,093,537	\$281,979
Dairy Products	\$1,457,607	\$1,604,443	\$146,836
Fruits and Vegetables	\$2,289,036	\$2,518,933	\$229,897
Snacks and Other Food at Home (9)	\$5,456,268	\$6,004,306	\$548,038
Food Away from Home	\$6,633,675	\$7,299,611	\$665,936
Alcoholic Beverages	\$1,072,464	\$1,180,129	\$107,665
Financial			
Value of Stocks/Bonds/Mutual Funds	\$83,943,842	\$92,412,935	\$8,469,093
Value of Retirement Plans	\$305,732,578	\$336,623,196	\$30,890,618
Value of Other Financial Assets	\$24,231,747	\$26,651,162	\$2,419,415
Vehicle Loan Amount excluding Interest	\$6,495,100	\$7,150,054	\$654,954
Value of Credit Card Debt	\$5,161,013	\$5,678,900	\$517,887
Health			
Nonprescription Drugs	\$387,151	\$426,041	\$38,890
Prescription Drugs	\$1,062,939	\$1,169,641	\$106,702
Eyeglasses and Contact Lenses	\$286,666	\$315,779	\$29,113
Personal Care Products (10)	\$983,146	\$1,081,560	\$98,414
Smoking Products	\$1,027,975	\$1,130,824	\$102,849
Home			
Mortgage Payment and Basics (11)	\$23,600,577	\$25,976,507	\$2,375,930
Maintenance and Remodeling Services	\$9,427,192	\$10,383,979	\$956,787
Maintenance and Remodeling Materials (12)	\$1,967,974	\$2,169,057	\$201,083
Utilities, Fuel, and Public Services	\$11,544,033	\$12,703,984	\$1,159,951

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)	\$203,042	\$223,446	\$20,404
Furniture	\$1,531,834	\$1,685,496	\$153,662
Rugs	\$64,769	\$71,281	\$6,512
Major Appliances (14)	\$930,220	\$1,023,675	\$93,455
Housewares (15)	\$172,417	\$189,707	\$17,290
Small Appliances	\$2,435,564	\$2,681,077	\$13,215
Luggage	\$36,756	\$40,436	\$3,680
Telephones and Accessories	\$168,235	\$185,165	\$16,930
Household Operations			
Child Care	\$887,736	\$976,726	\$88,990
Lawn/Garden (16)	\$1,492,575	\$1,643,608	\$151,033
Moving/Storage/Freight Express	\$178,639	\$196,476	\$17,837
Housekeeping Supplies (17)	\$1,614,889	\$1,776,876	\$161,987
Insurance			
Owners and Renters Insurance	\$1,768,391	\$1,946,862	\$178,471
Vehicle Insurance	\$3,874,168	\$4,262,823	\$388,655
Life/Other Insurance	\$1,287,965	\$1,417,510	\$129,545
Health Insurance	\$10,028,811	\$11,037,931	\$1,009,120
Transportation			
Payments on Vehicles excluding Leases	\$5,743,693	\$6,322,119	\$578,426
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$6,589,797	\$7,252,522	\$662,725
Vehicle Maintenance and Repairs	\$2,548,939	\$2,806,066	\$257,127
Travel			
Airline Fares	\$1,240,001	\$1,364,457	\$124,456
Lodging on Trips	\$1,985,067	\$2,185,035	\$199,968
Auto/Truck Rental on Trips	\$201,235	\$221,483	\$20,248
Food and Drink on Trips	\$1,492,322	\$1,642,705	\$150,383

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

Minden, Nebraska



Drive time band: 15 - 30 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Country Charm (I7)	15.7%	Population	47,343	47,816
City Greens (K6)	13.9%	Households	19,344	19,708
Loyal Locals (K3)	11.7%	Families	11,489	11,615
Middle Ground (K2)	10.8%	Median Age	36.1	37.3
Classic Comfort (K4)	8.4%	Median Household Income	\$76,774	\$84,118

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$39,832,085	\$44,464,544	\$4,632,459
Men's	\$8,018,808	\$8,949,803	\$930,995
Women's	\$13,510,501	\$15,086,862	\$1,576,361
Children's	\$5,398,923	\$6,026,716	\$627,793
Footwear	\$8,990,560	\$10,032,804	\$1,042,244
Watches & Jewelry	\$3,146,111	\$3,512,524	\$366,413
Apparel Products and Services (1)	\$767,182	\$855,836	\$88,654
Computer			
Computers and Hardware for Home Use	\$3,664,383	\$4,093,329	\$428,946
Portable Memory	\$66,314	\$73,995	\$7,681
Computer Software	\$296,027	\$330,177	\$34,150
Computer Accessories	\$333,192	\$371,593	\$38,401
Education			
Educational Books/Supplies/Other Expenditures	\$1,596,504	\$1,782,959	\$186,455
Other School Supplies	\$1,514,318	\$1,688,971	\$174,653

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	\$70,702,998	\$78,803,986	\$8,100,988
Fees and Admissions	\$14,721,663	\$16,429,139	\$1,707,476
Membership Fees for Clubs (2)	\$5,008,197	\$5,587,520	\$579,323
Fees for Participant Sports, excl. Trips	\$2,675,313	\$2,986,412	\$311,099
Tickets to Theatre/Operas/Concerts	\$1,791,420	\$1,999,345	\$207,925
Tickets to Movies	\$587,393	\$656,497	\$69,104
Tickets to Parks or Museums	\$659,452	\$735,270	\$75,818
Admission to Sporting Events, excl. Trips	\$1,653,850	\$1,843,136	\$189,286
Fees for Recreational Lessons	\$2,326,488	\$2,599,063	\$272,575
Dating Services	\$19,550	\$21,897	\$2,347
TV/Video/Audio	\$21,432,631	\$23,898,922	\$2,466,291
Cable and Satellite Television Services	\$11,748,186	\$13,086,257	\$1,338,071
Televisions	\$1,959,260	\$2,188,089	\$228,829
Satellite Dishes	\$21,429	\$23,937	\$2,508
VCRs, Video Cameras, and DVD Players	\$70,790	\$78,945	\$8,155
Miscellaneous Video Equipment	\$528,005	\$592,896	\$64,891
Video Cassettes and DVDs	\$81,214	\$90,580	\$9,366
Video Game Hardware/Accessories	\$843,912	\$941,693	\$97,781
Video Game Software	\$412,228	\$460,685	\$48,457
Rental/Streaming/Downloaded Video	\$3,369,863	\$3,760,619	\$390,756
Installation of Televisions	\$19,928	\$22,279	\$2,351
Audio (3)	\$2,339,471	\$2,610,087	\$270,616
Rental of TV/VCR/Radio/Sound Equipment	\$6,274	\$7,003	\$729
Repair of TV/Radio/Sound Equipment	\$32,072	\$35,850	\$3,778
Pets	\$19,224,177	\$21,404,880	\$2,180,703
Toys/Games/Crafts/Hobbies (4)	\$3,201,625	\$3,568,553	\$366,928
Recreational Vehicles and Fees (5)	\$3,335,951	\$3,713,576	\$377,625
Sports/Recreation/Exercise Equipment (6)	\$4,658,490	\$5,187,149	\$528,659
Photo Equipment and Supplies (7)	\$1,173,017	\$1,308,153	\$135,136
Reading (8)	\$2,148,304	\$2,394,796	\$246,492
Live Entertainment-for Catered Affairs	\$382,877	\$425,783	\$42,906
Rental of Party Supplies for Catered Affairs	\$424,262	\$473,037	\$48,775

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	\$192,288,669	\$214,511,852	\$22,223,183
Food at Home	\$126,553,542	\$141,125,222	\$14,571,680
Bakery and Cereal Products	\$16,899,809	\$18,844,305	\$1,944,496
Meats, Poultry, Fish, and Eggs	\$25,781,561	\$28,754,337	\$2,972,776
Dairy Products	\$13,056,439	\$14,555,855	\$1,499,416
Fruits and Vegetables	\$21,107,413	\$23,542,608	\$2,435,195
Snacks and Other Food at Home (9)	\$49,708,320	\$55,428,116	\$5,719,796
Food Away from Home	\$65,735,126	\$73,386,630	\$7,651,504
Alcoholic Beverages	\$10,698,613	\$11,942,013	\$1,243,400
Financial			
Value of Stocks/Bonds/Mutual Funds	\$754,567,800	\$841,196,079	\$86,628,279
Value of Retirement Plans	\$2,641,026,537	\$2,940,845,474	\$299,818,937
Value of Other Financial Assets	\$218,563,470	\$243,596,461	\$25,032,991
Vehicle Loan Amount excluding Interest	\$60,999,949	\$68,046,212	\$7,046,263
Value of Credit Card Debt	\$49,961,085	\$55,751,022	\$5,789,937
Health			
Nonprescription Drugs	\$3,479,976	\$3,879,985	\$400,009
Prescription Drugs	\$8,717,438	\$9,697,038	\$979,600
Eyeglasses and Contact Lenses	\$2,427,159	\$2,702,250	\$275,091
Personal Care Products (10)	\$9,799,645	\$10,941,502	\$1,141,857
Smoking Products	\$8,990,312	\$10,017,987	\$1,027,675
Home			
Mortgage Payment and Basics (11)	\$212,968,415	\$237,394,102	\$24,425,687
Maintenance and Remodeling Services	\$78,483,846	\$87,386,888	\$8,903,042
Maintenance and Remodeling Materials (12)	\$15,250,392	\$16,954,467	\$1,704,075
Utilities, Fuel, and Public Services	\$103,508,571	\$115,392,029	\$11,883,458

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)	\$1,960,605	\$2,187,796	\$227,191
Furniture	\$14,642,750	\$16,337,767	\$1,695,017
Rugs	\$635,173	\$708,734	\$73,561
Major Appliances (14)	\$8,473,306	\$9,448,082	\$974,776
Housewares (15)	\$1,616,612	\$1,803,687	\$187,075
Small Appliances	\$22,779,137	\$25,408,187	\$149,185
Luggage	\$383,778	\$428,680	\$44,902
Telephones and Accessories	\$1,562,452	\$1,741,001	\$178,549
Household Operations			
Child Care	\$9,063,700	\$10,116,926	\$1,053,226
Lawn/Garden (16)	\$12,103,251	\$13,470,572	\$1,367,321
Moving/Storage/Freight Express	\$1,903,466	\$2,127,612	\$224,146
Housekeeping Supplies (17)	\$14,811,572	\$16,517,641	\$1,706,069
Insurance			
Owners and Renters Insurance	\$15,161,318	\$16,884,489	\$1,723,171
Vehicle Insurance	\$36,911,812	\$41,191,751	\$4,279,939
Life/Other Insurance	\$11,481,704	\$12,797,127	\$1,315,423
Health Insurance	\$87,559,447	\$97,564,250	\$10,004,803
Transportation			
Payments on Vehicles excluding Leases	\$52,668,721	\$58,726,247	\$6,057,526
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$60,126,653	\$67,057,021	\$6,930,368
Vehicle Maintenance and Repairs	\$23,479,662	\$26,186,077	\$2,706,415
Travel			
Airline Fares	\$12,500,616	\$13,959,100	\$1,458,484
Lodging on Trips	\$17,881,601	\$19,932,044	\$2,050,443
Auto/Truck Rental on Trips	\$1,947,899	\$2,173,767	\$225,868
Food and Drink on Trips	\$13,710,078	\$15,288,770	\$1,578,692

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

Minden, Nebraska



Drive time band: 30 - 60 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Country Charm (I7)	20.3%	Population	135,923	136,399
Middle Ground (K2)	16.3%	Households	53,366	53,812
Hometown Charm (E3)	7.0%	Families	34,182	34,248
City Greens (K6)	6.8%	Median Age	38.5	39.4
Loyal Locals (K3)	6.6%	Median Household Income	\$71,508	\$79,041

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$103,350,838	\$114,643,506	\$11,292,668
Men's	\$20,804,460	\$23,073,867	\$2,269,407
Women's	\$34,498,934	\$38,266,948	\$3,768,014
Children's	\$14,389,146	\$15,962,719	\$1,573,573
Footwear	\$23,601,634	\$26,187,744	\$2,586,110
Watches & Jewelry	\$8,043,851	\$8,920,136	\$876,285
Apparel Products and Services (1)	\$2,012,813	\$2,232,091	\$219,278
Computer			
Computers and Hardware for Home Use	\$9,366,076	\$10,386,828	\$1,020,752
Portable Memory	\$167,377	\$185,755	\$18,378
Computer Software	\$764,325	\$847,973	\$83,648
Computer Accessories	\$877,432	\$973,439	\$96,007
Education			
Educational Books/Supplies/Other Expenditures	\$4,037,536	\$4,477,851	\$440,315
Other School Supplies	\$3,996,837	\$4,433,428	\$436,591

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	\$187,470,523	\$208,053,691	\$20,583,168
Fees and Admissions	\$38,176,751	\$42,364,063	\$4,187,312
Membership Fees for Clubs (2)	\$13,005,448	\$14,429,659	\$1,424,211
Fees for Participant Sports, excl. Trips	\$6,903,476	\$7,661,567	\$758,091
Tickets to Theatre/Operas/Concerts	\$4,596,514	\$5,099,935	\$503,421
Tickets to Movies	\$1,501,253	\$1,664,849	\$163,596
Tickets to Parks or Museums	\$1,758,519	\$1,952,951	\$194,432
Admission to Sporting Events, excl. Trips	\$4,368,248	\$4,848,047	\$479,799
Fees for Recreational Lessons	\$5,998,710	\$6,657,682	\$658,972
Dating Services	\$44,584	\$49,372	\$4,788
TV/Video/Audio	\$56,596,156	\$62,790,692	\$6,194,536
Cable and Satellite Television Services	\$31,405,178	\$34,850,246	\$3,445,068
Televisions	\$5,058,174	\$5,609,793	\$551,619
Satellite Dishes	\$58,330	\$64,655	\$6,325
VCRs, Video Cameras, and DVD Players	\$186,790	\$207,220	\$20,430
Miscellaneous Video Equipment	\$1,404,442	\$1,557,626	\$153,184
Video Cassettes and DVDs	\$211,066	\$234,089	\$23,023
Video Game Hardware/Accessories	\$2,200,852	\$2,440,276	\$239,424
Video Game Software	\$1,010,258	\$1,119,657	\$109,399
Rental/Streaming/Downloaded Video	\$8,815,679	\$9,778,525	\$962,846
Installation of Televisions	\$48,475	\$53,794	\$5,319
Audio (3)	\$6,098,330	\$6,765,520	\$667,190
Rental of TV/VCR/Radio/Sound Equipment	\$14,533	\$16,113	\$1,580
Repair of TV/Radio/Sound Equipment	\$84,050	\$93,176	\$9,126
Pets	\$51,702,057	\$57,390,612	\$5,688,555
Toys/Games/Crafts/Hobbies (4)	\$8,415,990	\$9,338,456	\$922,466
Recreational Vehicles and Fees (5)	\$9,058,442	\$10,061,834	\$1,003,392
Sports/Recreation/Exercise Equipment (6)	\$12,638,857	\$14,031,201	\$1,392,344
Photo Equipment and Supplies (7)	\$3,047,655	\$3,380,377	\$332,722
Reading (8)	\$5,628,138	\$6,246,575	\$618,437
Live Entertainment-for Catered Affairs	\$1,047,109	\$1,163,343	\$116,234
Rental of Party Supplies for Catered Affairs	\$1,159,369	\$1,286,538	\$127,169

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	\$505,192,020	\$560,455,546	\$55,263,526
Food at Home	\$333,773,207	\$370,299,149	\$36,525,942
Bakery and Cereal Products	\$44,400,217	\$49,260,384	\$4,860,167
Meats, Poultry, Fish, and Eggs	\$68,270,739	\$75,735,100	\$7,464,361
Dairy Products	\$34,526,621	\$38,310,769	\$3,784,148
Fruits and Vegetables	\$55,573,641	\$61,656,376	\$6,082,735
Snacks and Other Food at Home (9)	\$131,001,989	\$145,336,520	\$14,334,531
Food Away from Home	\$171,418,813	\$190,156,397	\$18,737,584
Alcoholic Beverages	\$27,631,216	\$30,653,603	\$3,022,387
Financial			
Value of Stocks/Bonds/Mutual Funds	\$1,945,612,795	\$2,160,348,686	\$214,735,891
Value of Retirement Plans	\$7,028,493,870	\$7,803,367,812	\$774,873,942
Value of Other Financial Assets	\$582,618,808	\$646,547,094	\$63,928,286
Vehicle Loan Amount excluding Interest	\$161,855,264	\$179,593,775	\$17,738,511
Value of Credit Card Debt	\$130,650,305	\$144,935,977	\$14,285,672
Health			
Nonprescription Drugs	\$9,182,309	\$10,188,907	\$1,006,598
Prescription Drugs	\$23,768,912	\$26,367,407	\$2,598,495
Eyeglasses and Contact Lenses	\$6,520,674	\$7,238,583	\$717,909
Personal Care Products (10)	\$25,431,815	\$28,205,363	\$2,773,548
Smoking Products	\$23,773,623	\$26,360,919	\$2,587,296
Home			
Mortgage Payment and Basics (11)	\$571,441,227	\$634,423,416	\$62,982,189
Maintenance and Remodeling Services	\$212,063,485	\$235,560,880	\$23,497,395
Maintenance and Remodeling Materials (12)	\$42,691,737	\$47,430,513	\$4,738,776
Utilities, Fuel, and Public Services	\$275,675,751	\$305,862,284	\$30,186,533

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)	\$5,147,719	\$5,710,127	\$562,408
Furniture	\$38,274,866	\$42,465,671	\$4,190,805
Rugs	\$1,642,562	\$1,822,389	\$179,827
Major Appliances (14)	\$22,616,394	\$25,098,749	\$2,482,355
Housewares (15)	\$4,217,644	\$4,679,069	\$461,425
Small Appliances	\$59,509,830	\$66,037,476	\$367,031
Luggage	\$973,587	\$1,079,875	\$106,288
Telephones and Accessories	\$4,085,916	\$4,532,010	\$446,094
Household Operations			
Child Care	\$23,505,170	\$26,078,696	\$2,573,526
Lawn/Garden (16)	\$32,687,424	\$36,299,498	\$3,612,074
Moving/Storage/Freight Express	\$4,859,209	\$5,387,234	\$528,025
Housekeeping Supplies (17)	\$39,071,178	\$43,343,835	\$4,272,657
Insurance			
Owners and Renters Insurance	\$41,165,271	\$45,696,957	\$4,531,686
Vehicle Insurance	\$97,097,055	\$107,708,768	\$10,611,713
Life/Other Insurance	\$30,418,862	\$33,763,130	\$3,344,268
Health Insurance	\$233,874,107	\$259,539,043	\$25,664,936
Transportation			
Payments on Vehicles excluding Leases	\$140,413,986	\$155,800,876	\$15,386,890
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$160,219,541	\$177,761,550	\$17,542,009
Vehicle Maintenance and Repairs	\$61,904,356	\$68,688,422	\$6,784,066
Travel			
Airline Fares	\$32,184,999	\$35,713,435	\$3,528,436
Lodging on Trips	\$47,077,064	\$52,257,207	\$5,180,143
Auto/Truck Rental on Trips	\$5,037,221	\$5,589,653	\$552,432
Food and Drink on Trips	\$35,947,023	\$39,898,133	\$3,951,110

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

Minden, 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	93	\$28,317.05	\$57,455,290
44-45	Retail Trade	95	\$24,539.93	\$49,791,524
722	Food Services & Drinking Places	81	\$3,777.11	\$7,663,765

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	99	\$3,199.29	\$6,491,353
4411	Automobile Dealers	93	\$2,584.67	\$5,244,293
4412	Other Motor Vehicle Dealers	172	\$377.62	\$766,200
4413	Auto Parts, Accessories & Tire Stores	100	\$236.99	\$480,860
442	Furniture and Home Furnishings Stores	88	\$874.75	\$1,774,863
4421	Furniture Stores	85	\$548.89	\$1,113,691
4422	Home Furnishings Stores	93	\$325.86	\$661,172
443, 4431	Electronics and Appliance Stores	81	\$231.52	\$469,748
444	Bldg Material & Garden Equipment & Supplies Dealers	112	\$1,562.92	\$3,171,171
4441	Building Material and Supplies Dealers	112	\$1,406.15	\$2,853,082
4442	Lawn and Garden Equipment and Supplies Stores	116	\$156.77	\$318,088
445	Food and Beverage Stores	92	\$5,255.56	\$10,663,531
4451	Grocery Stores	93	\$4,944.79	\$10,032,974
4452	Specialty Food Stores	90	\$160.48	\$325,604
4453	Beer, Wine, and Liquor Stores	83	\$150.30	\$304,953
446, 4461	Health and Personal Care Stores	103	\$850.80	\$1,726,268
447, 4471	Gasoline Stations	95	\$3,633.24	\$7,371,847
448	Clothing and Clothing Accessories Stores	83	\$1,049.00	\$2,128,430
4481	Clothing Stores	82	\$821.06	\$1,665,929
4482	Shoe Stores	86	\$211.61	\$429,350
4483	Jewelry, Luggage, and Leather Goods Stores	80	\$16.34	\$33,151
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	94	\$437.59	\$887,876
4511	Sporting Goods, Hobby, and Musical Inst Stores	97	\$356.93	\$724,221
4512	Book Stores and News Dealers	85	\$80.66	\$163,655
452	General Merchandise Stores	92	\$4,092.33	\$8,303,345
4522	Department Stores	82	\$324.63	\$658,679
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	94	\$3,767.70	\$7,644,666

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	105	\$660.67	\$1,340,508
4531	Florists	116	\$33.62	\$68,217
4532	Office Supplies, Stationery, and Gift Stores	88	\$88.52	\$179,616
4533	Used Merchandise Stores	100	\$88.26	\$179,084
4539	Other Miscellaneous Store Retailers	110	\$450.27	\$913,591
454	Nonstore Retailers	97	\$2,692.25	\$5,462,585
4541	Electronic Shopping and Mail-Order Houses	93	\$2,221.24	\$4,506,905
4542	Vending Machine Operators	93	\$42.93	\$87,095
4543	Direct Selling Establishments	119	\$428.09	\$868,585
722	Food Services & Drinking Places	81	\$3,777.11	\$7,663,765
7223	Special Food Services	81	\$13.76	\$27,926
7224	Drinking Places (Alcoholic Beverages)	79	\$96.27	\$195,337
7225	Restaurants and Other Eating Places	81	\$3,667.08	\$7,440,502

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

Minden, 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	89	\$27,015.62	\$522,590,174
44-45	Retail Trade	90	\$23,150.35	\$447,820,464
722	Food Services & Drinking Places	82	\$3,865.27	\$74,769,709

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	91	\$2,928.22	\$56,643,516
4411	Automobile Dealers	88	\$2,441.44	\$47,227,209
4412	Other Motor Vehicle Dealers	122	\$267.92	\$5,182,725
4413	Auto Parts, Accessories & Tire Stores	92	\$218.86	\$4,233,582
442	Furniture and Home Furnishings Stores	86	\$857.49	\$16,587,268
4421	Furniture Stores	86	\$551.64	\$10,670,874
4422	Home Furnishings Stores	88	\$305.85	\$5,916,394
443, 4431	Electronics and Appliance Stores	86	\$244.96	\$4,738,447
444	Bldg Material & Garden Equipment & Supplies Dealers	96	\$1,340.84	\$25,937,274
4441	Building Material and Supplies Dealers	96	\$1,209.09	\$23,388,722
4442	Lawn and Garden Equipment and Supplies Stores	97	\$131.75	\$2,548,552
445	Food and Beverage Stores	88	\$5,023.98	\$97,183,909
4451	Grocery Stores	88	\$4,717.40	\$91,253,475
4452	Specialty Food Stores	87	\$155.13	\$3,000,852
4453	Beer, Wine, and Liquor Stores	84	\$151.45	\$2,929,582
446, 4461	Health and Personal Care Stores	94	\$784.01	\$15,165,961
447, 4471	Gasoline Stations	90	\$3,447.25	\$66,683,675
448	Clothing and Clothing Accessories Stores	85	\$1,072.31	\$20,742,698
4481	Clothing Stores	84	\$844.77	\$16,341,297
4482	Shoe Stores	85	\$210.60	\$4,073,875
4483	Jewelry, Luggage, and Leather Goods Stores	83	\$16.93	\$327,526
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	89	\$413.83	\$8,005,150
4511	Sporting Goods, Hobby, and Musical Inst Stores	90	\$331.42	\$6,410,983
4512	Book Stores and News Dealers	87	\$82.41	\$1,594,166
452	General Merchandise Stores	89	\$3,932.89	\$76,077,874
4522	Department Stores	84	\$334.59	\$6,472,252
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	89	\$3,598.31	\$69,605,623

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	94	\$588.16	\$11,377,325
4531	Florists	98	\$28.18	\$545,077
4532	Office Supplies, Stationery, and Gift Stores	87	\$87.31	\$1,688,883
4533	Used Merchandise Stores	90	\$79.42	\$1,536,309
4539	Other Miscellaneous Store Retailers	96	\$393.25	\$7,607,056
454	Nonstore Retailers	90	\$2,516.41	\$48,677,368
4541	Electronic Shopping and Mail-Order Houses	89	\$2,128.78	\$41,179,042
4542	Vending Machine Operators	90	\$41.35	\$799,929
4543	Direct Selling Establishments	97	\$346.28	\$6,698,397
722	Food Services & Drinking Places	82	\$3,865.27	\$74,769,709
7223	Special Food Services	83	\$14.07	\$272,187
7224	Drinking Places (Alcoholic Beverages)	82	\$100.16	\$1,937,538
7225	Restaurants and Other Eating Places	82	\$3,751.03	\$72,559,985

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

Minden, 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	85	\$25,807.37	\$1,377,235,989
44-45	Retail Trade	86	\$22,153.65	\$1,182,251,801
722	Food Services & Drinking Places	78	\$3,653.72	\$194,984,188

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	87	\$2,819.29	\$150,454,099
4411	Automobile Dealers	84	\$2,330.68	\$124,379,246
4412	Other Motor Vehicle Dealers	126	\$277.84	\$14,827,003
4413	Auto Parts, Accessories & Tire Stores	89	\$210.77	\$11,247,850
442	Furniture and Home Furnishings Stores	82	\$816.81	\$43,589,954
4421	Furniture Stores	81	\$521.80	\$27,846,376
4422	Home Furnishings Stores	84	\$295.01	\$15,743,578
443, 4431	Electronics and Appliance Stores	80	\$229.57	\$12,251,430
444	Bldg Material & Garden Equipment & Supplies Dealers	95	\$1,329.40	\$70,945,008
4441	Building Material and Supplies Dealers	95	\$1,200.08	\$64,043,277
4442	Lawn and Garden Equipment and Supplies Stores	95	\$129.33	\$6,901,731
445	Food and Beverage Stores	84	\$4,778.93	\$255,032,555
4451	Grocery Stores	84	\$4,488.69	\$239,543,282
4452	Specialty Food Stores	82	\$147.35	\$7,863,290
4453	Beer, Wine, and Liquor Stores	79	\$142.90	\$7,625,984
446, 4461	Health and Personal Care Stores	91	\$751.14	\$40,085,268
447, 4471	Gasoline Stations	86	\$3,306.65	\$176,462,526
448	Clothing and Clothing Accessories Stores	80	\$1,008.41	\$53,814,609
4481	Clothing Stores	79	\$792.62	\$42,299,143
4482	Shoe Stores	81	\$199.93	\$10,669,550
4483	Jewelry, Luggage, and Leather Goods Stores	78	\$15.85	\$845,916
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	86	\$397.14	\$21,193,760
4511	Sporting Goods, Hobby, and Musical Inst Stores	87	\$320.00	\$17,077,112
4512	Book Stores and News Dealers	81	\$77.14	\$4,116,648
452	General Merchandise Stores	85	\$3,743.21	\$199,760,279
4522	Department Stores	79	\$314.36	\$16,775,949
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	85	\$3,428.86	\$182,984,330

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	90	\$568.03	\$30,313,724
4531	Florists	96	\$27.68	\$1,477,399
4532	Office Supplies, Stationery, and Gift Stores	83	\$82.79	\$4,417,986
4533	Used Merchandise Stores	87	\$76.67	\$4,091,443
4539	Other Miscellaneous Store Retailers	93	\$380.90	\$20,326,896
454	Nonstore Retailers	86	\$2,405.06	\$128,348,588
4541	Electronic Shopping and Mail-Order Houses	85	\$2,026.12	\$108,126,072
4542	Vending Machine Operators	85	\$39.23	\$2,093,766
4543	Direct Selling Establishments	95	\$339.71	\$18,128,749
722	Food Services & Drinking Places	78	\$3,653.72	\$194,984,188
7223	Special Food Services	78	\$13.29	\$709,450
7224	Drinking Places (Alcoholic Beverages)	77	\$93.93	\$5,012,859
7225	Restaurants and Other Eating Places	78	\$3,546.49	\$189,261,879

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

Minden, Nebraska



Drive time band: 0 - 15 minute radius

Demographic Summary		2025	2030
Population		5,049	5,063
Population 18+		3,770	3,808
Households		2,029	2,041
Median Household Income		\$75,860	\$84,701
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	2,462	65.3%	103
Bought Women`s Clothing Last 12 Mo	1,968	52.2%	100
Bought Shoes Last 12 Mo	2,859	75.8%	100
Bought Fine Jewelry Last 12 Mo	717	19.0%	87
Bought Watch Last 12 Mo	460	12.2%	95
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	1,919	94.6%	106
HH Bought or Leased New Vehicle Last 12 Mo	163	8.0%	95
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	3,576	94.8%	106
Bought or Changed Motor Oil Last 12 Mo	2,327	61.7%	114
Had Vehicle Tune-Up Last 12 Mo	832	22.1%	96
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	1,450	38.5%	101
Drank Beer or Ale Last 6 Mo	1,372	36.4%	98

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	362	9.6%	113
Own Digital SLR Camera or Camcorder	329	8.7%	90
Printed Digital Photos Last 12 Mo	1,004	26.6%	107
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	1,231	32.6%	94
Have a Smartphone	3,529	93.6%	99
Have Android Phone (Any Brand) Smartphone	1,614	42.8%	114
Have Apple iPhone Smartphone	1,970	52.3%	89
HH Owns 1 Cell Phone	612	30.2%	101
HH Owns 2 Cell Phones	866	42.7%	110
HH Owns 3+ Cell Phones	509	25.1%	87
HH Has Cell Phone Only (No Landline Telephone)	1,514	74.6%	99
Computers (Households)			
HH Owns Computer	1,679	82.8%	100
HH Owns Desktop Computer	777	38.3%	103
HH Owns Laptop or Notebook	1,346	66.3%	96
HH Owns Apple or Mac Brand Computer	382	18.8%	75
HH Owns PC or Non-Apple Brand Computer	1,472	72.5%	105
HH Purchased Most Recent Home Computer at Store	772	38.0%	108
HH Purchased Most Recent Home Computer Online	515	25.4%	94
HH Spent \$1-499 on Most Recent Home Computer	323	15.9%	123
HH Spent \$500-999 on Most Recent Home Computer	401	19.8%	112
HH Spent \$1K-1499 on Most Recent Home Computer	210	10.3%	93
HH Spent \$1500-1999 on Most Recent Home Computer	66	3.3%	80
HH Spent \$2000+ on Most Recent Home Computer	99	4.9%	77

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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	2,700	71.6%	109
Bought Brewed Coffee at Convenience Store Last 30 Days	527	14.0%	111
Bought Cigarettes at Convenience Store Last 30 Days	292	7.8%	136
Bought Gas at Convenience Store Last 30 Days	1,861	49.4%	121
Spent \$1-19 at Convenience Store Last 30 Days	215	5.7%	90
Spent \$20-39 at Convenience Store Last 30 Days	289	7.7%	95
Spent \$40-50 at Convenience Store Last 30 Days	253	6.7%	106
Spent \$51-99 at Convenience Store Last 30 Days	208	5.5%	103
Spent \$100+ at Convenience Store Last 30 Days	1,200	31.8%	129
Entertainment (Adults)			
Attended Movie Last 6 Mo	1,833	48.6%	91
Went to Live Theater Last 12 Mo	359	9.5%	82
Went to Bar or Night Club Last 12 Mo	713	18.9%	98
Dined Out Last 12 Mo	2,244	59.5%	106
Gambled at Casino Last 12 Mo	469	12.4%	97
Visited Theme Park Last 12 Mo	537	14.2%	76
Viewed Movie (Video-on-Demand) Last 30 Days	239	6.3%	77
Viewed TV Show (Video-on-Demand) Last 30 Days	142	3.8%	69
Used Internet to Download Movie Last 30 Days	174	4.6%	68
Downloaded Individual Song Last 6 Mo	626	16.6%	91
Used Internet to Watch Movie Last 30 Days	1,094	29.0%	82
Used Internet to Watch TV Program Last 30 Days	753	20.0%	88
Played (Console) Video or Electronic Game Last 12 Mo	457	12.1%	95
Played (Portable) Video or Electronic Game Last 12 Mo	227	6.0%	83

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
Financial (Adults)			
Have 1st Home Mortgage	1,381	36.6%	104
Used ATM or Cash Machine Last 12 Mo	2,300	61.0%	101
Own Any Stock	473	12.6%	91
Own U.S. Savings Bonds	309	8.2%	109
Own Shares in Mutual Fund (Stocks)	463	12.3%	102
Own Shares in Mutual Fund (Bonds)	299	7.9%	104
Have Interest Checking Account	1,571	41.7%	111
Have Non-Interest Checking Account	1,502	39.8%	110
Have Savings Account	2,810	74.5%	104
Have 401(k) Retirement Savings Plan	934	24.8%	102
Own or Used Any Credit or Debit Card Last 12 Mo	3,511	93.1%	101
Avg \$1-110 Monthly Credit Card Expenditures	786	20.9%	107
Avg \$111-225 Monthly Credit Card Expenditures	421	11.2%	91
Avg \$226-450 Monthly Credit Card Expenditures	333	8.8%	105
Avg \$451-700 Monthly Credit Card Expenditures	325	8.6%	99
Avg \$701-1000 Monthly Credit Card Expenditures	273	7.2%	93
Avg \$1001-2000 Monthly Credit Card Expenditures	428	11.3%	99
Avg \$2001+ Monthly Credit Card Expenditures	426	11.3%	84
Did Online Banking Last 12 Mo	2,063	54.7%	98
Did Mobile Device Banking Last 12 Mo	1,722	45.7%	93
Grocery (Adults)			
HH Used Bread Last 6 Mo	1,942	95.7%	101
HH Used Chicken (Fresh or Frozen) Last 6 Mo	1,580	77.9%	102
HH Used Turkey (Fresh or Frozen) Last 6 Mo	445	21.9%	109
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	1,099	54.2%	95
HH Used Fresh Fruit or Vegetables Last 6 Mo	1,840	90.7%	100
HH Used Fresh Milk Last 6 Mo	1,747	86.1%	105
HH Used Organic Food Last 6 Mo	379	18.7%	75

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

 **Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by 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
Health (Adults)			
Exercise at Home 2+ Times Per Week	1,663	44.1%	96
Exercise at Club 2+ Times Per Week	373	9.9%	74
Visited Doctor Last 12 Mo	3,114	82.6%	104
Used Vitamins or Dietary Supplements Last 6 Mo	2,515	66.7%	102
Home (Households)			
HH Did Home Improvement Last 12 Mo	818	40.3%	119
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	702	34.6%	102
HH Purchased Low Ticket HH Furnishing Last 12 Mo	455	22.4%	107
HH Purchased Big Ticket HH Furnishing Last 12 Mo	489	24.1%	101
HH Bought Small Kitchen Appliance Last 12 Mo	452	22.3%	97
HH Purchased Large Appliance/12 Mo	403	19.9%	111
Insurance (Adults/Households)			
Currently Carry Life Insurance	2,152	57.1%	113
Personally Carry Any Medical or Hospital or Accident Insurance	3,348	88.8%	105
Homeowner Carries Insurance on Home/Personal Property	2,698	71.6%	122
Renter Carries Insurance on Home/Personal Property	362	9.6%	72
HH Has 1 Vehicle Covered with Auto Insurance	593	29.2%	91
HH Has 2 Vehicles Covered with Auto Insurance	636	31.4%	102
HH Has 3+ Vehicles Covered with Auto Insurance	662	32.6%	128

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
Pets (Households)			
HH Owns Any Pet	1,232	60.7%	118
HH Owns 1+ Cats	649	32.0%	133
HH Owns 1+ Dogs	940	46.3%	121
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	434	11.5%	72
Buying American Is Important: 4-Agr Cmpl	1,350	35.8%	131
Buy Based on Quality Not Price: 4-Agr Cmpl	453	12.0%	85
Buy on Credit Rather Than Wait: 4-Agr Cmpl	454	12.0%	98
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	404	10.7%	108
Will Pay More for Environ Safe Products: 4-Agr Cmpl	308	8.2%	75
Buy Based on Price Not Brands: 4-Agr Cmpl	1,115	29.6%	108
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	85	2.3%	57
Reading (Adults)			
Bought Digital Book Last 12 Mo	602	16.0%	90
Bought Hardcover Book Last 12 Mo	978	25.9%	100
Bought Paperback Book Last 12 Mo	1,196	31.7%	94
Read Daily Newspaper (Paper Version)	360	9.6%	137
Read Digital Newspaper Last 30 Days	1,706	45.3%	83
Read Magazine (Paper or Electronic Version) Last 6 Mo	3,153	83.6%	96

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	2,791	74.0%	102
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	930	24.7%	101
Went to Fast Food or Drive-In Restaurant Last 6 Mo	3,471	92.1%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	1,436	38.1%	96
Ordered Eat-In Fast Food Last 6 Mo	1,326	35.2%	106
Ordered Home Delivery Fast Food Last 6 Mo	334	8.9%	72
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	2,060	54.6%	112
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	762	20.2%	88
Television & Electronics (Adults/Households)			
Own Tablet	2,037	54.0%	96
Own E-Reader	554	14.7%	90
Own E-Reader or Tablet: Apple iPad	1,202	31.9%	88
HH Owns Internet Connectable TV	907	44.7%	108
Own Portable MP3 Player	315	8.4%	109
HH Owns 1 TV	349	17.2%	87
HH Owns 2 TVs	566	27.9%	100
HH Owns 3 TVs	473	23.3%	106
HH Owns 4+ TVs	508	25.0%	114
HH Subscribes to Cable TV	551	27.2%	96
HH Subscribes to Fiber Optic TV	26	1.3%	40
HH Owns Portable GPS Device	433	21.3%	128
HH Purchased Video Game System Last 12 Mo	81	4.0%	56
HH Owns Internet Video Device for TV	1,081	53.3%	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
Travel (Adults)			
Took Domestic Trip in Continental U.S. Last 12 Mo	2,329	61.8%	100
Took 3+ Domestic Non-Business Trips Last 12 Mo	670	17.8%	97
Spent \$1-999 on Domestic Vacations Last 12 Mo	436	11.6%	105
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	276	7.3%	106
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	181	4.8%	100
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	242	6.4%	114
Spent \$3K+ on Domestic Vacations Last 12 Mo	420	11.1%	94
Used Internet Travel Site for Domestic Trip Last 12 Mo	220	5.8%	91
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	816	21.6%	71
Took 3+ Foreign Trips by Plane Last 3 Yrs	107	2.8%	51
Spent \$1-999 on Foreign Vacations Last 12 Mo	119	3.2%	74
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	109	2.9%	67
Spent \$3K+ on Foreign Vacations Last 12 Mo	250	6.6%	69
Used General Travel Site: Foreign Trip Last 3 Yrs	135	3.6%	67
Spent Night at Hotel or Motel Last 12 Mo	2,033	53.9%	99
Took Cruise of More Than One Day Last 3 Yrs	264	7.0%	79
Member of Frequent Flyer Program	721	19.1%	69
Member of Hotel Rewards Program	1,066	28.3%	96

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.

Retail Market Potential

Minden, Nebraska



Drive time band: 15 - 30 minute radius

Demographic Summary		2025	2030
Population		47,343	47,816
Population 18+		36,777	37,622
Households		19,344	19,708
Median Household Income		\$76,774	\$84,118
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	23,535	64.0%	101
Bought Women`s Clothing Last 12 Mo	19,095	51.9%	99
Bought Shoes Last 12 Mo	28,033	76.2%	101
Bought Fine Jewelry Last 12 Mo	7,455	20.3%	92
Bought Watch Last 12 Mo	4,468	12.2%	95
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	17,853	92.3%	103
HH Bought or Leased New Vehicle Last 12 Mo	1,561	8.1%	95
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	33,853	92.0%	103
Bought or Changed Motor Oil Last 12 Mo	21,361	58.1%	107
Had Vehicle Tune-Up Last 12 Mo	8,080	22.0%	96
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	14,580	39.6%	104
Drank Beer or Ale Last 6 Mo	13,671	37.2%	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
Cameras (Adults)			
Own Digital Point and Shoot Camera Last Camcorder	3,222	8.8%	103
Own Digital SLR Camera or Camcorder	3,383	9.2%	95
Printed Digital Photos Last 12 Mo	9,581	26.1%	104
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	12,654	34.4%	100
Have a Smartphone	34,655	94.2%	100
Have Android Phone (Any Brand) Smartphone	14,982	40.7%	109
Have Apple iPhone Smartphone	20,279	55.1%	94
HH Owns 1 Cell Phone	6,268	32.4%	108
HH Owns 2 Cell Phones	7,659	39.6%	102
HH Owns 3+ Cell Phones	5,009	25.9%	90
HH Has Cell Phone Only (No Landline Telephone)	15,026	77.7%	103
Computers (Households)			
HH Owns Computer	15,971	82.6%	100
HH Owns Desktop Computer	7,095	36.7%	98
HH Owns Laptop or Notebook	13,078	67.6%	98
HH Owns Apple or Mac Brand Computer	4,143	21.4%	86
HH Owns PC or Non-Apple Brand Computer	13,675	70.7%	102
HH Purchased Most Recent Home Computer at Store	6,990	36.1%	103
HH Purchased Most Recent Home Computer Online	5,086	26.3%	97
HH Spent \$1-499 on Most Recent Home Computer	2,842	14.7%	113
HH Spent \$500-999 on Most Recent Home Computer	3,608	18.6%	105
HH Spent \$1K-1499 on Most Recent Home Computer	2,065	10.7%	96
HH Spent \$1500-1999 on Most Recent Home Computer	670	3.5%	85
HH Spent \$2000+ on Most Recent Home Computer	1,077	5.6%	88

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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	25,779	70.1%	106
Bought Brewed Coffee at Convenience Store Last 30 Days	4,962	13.5%	108
Bought Cigarettes at Convenience Store Last 30 Days	2,511	6.8%	120
Bought Gas at Convenience Store Last 30 Days	17,335	47.1%	115
Spent \$1-19 at Convenience Store Last 30 Days	2,216	6.0%	95
Spent \$20-39 at Convenience Store Last 30 Days	3,111	8.5%	105
Spent \$40-50 at Convenience Store Last 30 Days	2,640	7.2%	113
Spent \$51-99 at Convenience Store Last 30 Days	2,047	5.6%	104
Spent \$100+ at Convenience Store Last 30 Days	10,444	28.4%	115
Entertainment (Adults)			
Attended Movie Last 6 Mo	18,904	51.4%	97
Went to Live Theater Last 12 Mo	3,965	10.8%	93
Went to Bar or Night Club Last 12 Mo	7,385	20.1%	104
Dined Out Last 12 Mo	21,177	57.6%	103
Gambled at Casino Last 12 Mo	4,628	12.6%	98
Visited Theme Park Last 12 Mo	5,830	15.8%	84
Viewed Movie (Video-on-Demand) Last 30 Days	2,307	6.3%	76
Viewed TV Show (Video-on-Demand) Last 30 Days	1,543	4.2%	76
Used Internet to Download Movie Last 30 Days	2,267	6.2%	91
Downloaded Individual Song Last 6 Mo	6,458	17.6%	97
Used Internet to Watch Movie Last 30 Days	12,535	34.1%	97
Used Internet to Watch TV Program Last 30 Days	8,182	22.3%	98
Played (Console) Video or Electronic Game Last 12 Mo	5,174	14.1%	110
Played (Portable) Video or Electronic Game Last 12 Mo	2,582	7.0%	96

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	12,829	34.9%	99
Used ATM or Cash Machine Last 12 Mo	22,198	60.4%	100
Own Any Stock	4,411	12.0%	87
Own U.S. Savings Bonds	2,782	7.6%	101
Own Shares in Mutual Fund (Stocks)	4,278	11.6%	97
Own Shares in Mutual Fund (Bonds)	2,833	7.7%	101
Have Interest Checking Account	14,037	38.2%	102
Have Non-Interest Checking Account	14,024	38.1%	105
Have Savings Account	26,751	72.7%	101
Have 401(k) Retirement Savings Plan	8,972	24.4%	101
Own or Used Any Credit or Debit Card Last 12 Mo	34,062	92.6%	101
Avg \$1-110 Monthly Credit Card Expenditures	7,537	20.5%	105
Avg \$111-225 Monthly Credit Card Expenditures	4,258	11.6%	94
Avg \$226-450 Monthly Credit Card Expenditures	3,284	8.9%	106
Avg \$451-700 Monthly Credit Card Expenditures	3,215	8.7%	100
Avg \$701-1000 Monthly Credit Card Expenditures	2,767	7.5%	96
Avg \$1001-2000 Monthly Credit Card Expenditures	4,024	10.9%	95
Avg \$2001+ Monthly Credit Card Expenditures	3,907	10.6%	79
Did Online Banking Last 12 Mo	20,222	55.0%	99
Did Mobile Device Banking Last 12 Mo	17,859	48.6%	99
Grocery (Adults)			
HH Used Bread Last 6 Mo	18,301	94.6%	100
HH Used Chicken (Fresh or Frozen) Last 6 Mo	14,810	76.6%	100
HH Used Turkey (Fresh or Frozen) Last 6 Mo	3,960	20.5%	102
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	10,714	55.4%	97
HH Used Fresh Fruit or Vegetables Last 6 Mo	17,402	90.0%	99
HH Used Fresh Milk Last 6 Mo	16,086	83.2%	102
HH Used Organic Food Last 6 Mo	4,160	21.5%	87

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	16,260	44.2%	96
Exercise at Club 2+ Times Per Week	4,395	11.9%	90
Visited Doctor Last 12 Mo	29,644	80.6%	101
Used Vitamins or Dietary Supplements Last 6 Mo	23,666	64.3%	99
Home (Households)			
HH Did Home Improvement Last 12 Mo	6,914	35.7%	105
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	6,446	33.3%	98
HH Purchased Low Ticket HH Furnishing Last 12 Mo	4,256	22.0%	105
HH Purchased Big Ticket HH Furnishing Last 12 Mo	4,611	23.8%	100
HH Bought Small Kitchen Appliance Last 12 Mo	4,513	23.3%	102
HH Purchased Large Appliance/12 Mo	3,592	18.6%	104
Insurance (Adults/Households)			
Currently Carry Life Insurance	19,294	52.5%	104
Personally Carry Any Medical or Hospital or Accident Insurance	31,906	86.8%	102
Homeowner Carries Insurance on Home/Personal Property	23,012	62.6%	106
Renter Carries Insurance on Home/Personal Property	4,678	12.7%	95
HH Has 1 Vehicle Covered with Auto Insurance	6,221	32.2%	100
HH Has 2 Vehicles Covered with Auto Insurance	6,059	31.3%	102
HH Has 3+ Vehicles Covered with Auto Insurance	5,280	27.3%	107

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	10,940	56.6%	110
HH Owns 1+ Cats	5,607	29.0%	121
HH Owns 1+ Dogs	8,000	41.4%	108
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	5,109	13.9%	87
Buying American Is Important: 4-Agr Cmpl	11,337	30.8%	113
Buy Based on Quality Not Price: 4-Agr Cmpl	4,820	13.1%	92
Buy on Credit Rather Than Wait: 4-Agr Cmpl	4,157	11.3%	92
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	3,499	9.5%	95
Will Pay More for Environ Safe Products: 4-Agr Cmpl	3,803	10.3%	95
Buy Based on Price Not Brands: 4-Agr Cmpl	10,615	28.9%	106
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	1,258	3.4%	87
Reading (Adults)			
Bought Digital Book Last 12 Mo	6,242	17.0%	96
Bought Hardcover Book Last 12 Mo	9,598	26.1%	101
Bought Paperback Book Last 12 Mo	12,353	33.6%	100
Read Daily Newspaper (Paper Version)	2,780	7.6%	108
Read Digital Newspaper Last 30 Days	18,796	51.1%	94
Read Magazine (Paper or Electronic Version) Last 6 Mo	31,510	85.7%	98

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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	27,003	73.4%	101
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	8,728	23.7%	97
Went to Fast Food or Drive-In Restaurant Last 6 Mo	33,740	91.7%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	14,541	39.5%	100
Ordered Eat-In Fast Food Last 6 Mo	12,434	33.8%	102
Ordered Home Delivery Fast Food Last 6 Mo	4,191	11.4%	93
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	19,503	53.0%	109
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	8,050	21.9%	96
Television & Electronics (Adults/Households)			
Own Tablet	19,529	53.1%	94
Own E-Reader	5,599	15.2%	93
Own E-Reader or Tablet: Apple iPad	11,809	32.1%	88
HH Owns Internet Connectable TV	8,195	42.4%	102
Own Portable MP3 Player	3,052	8.3%	108
HH Owns 1 TV	3,695	19.1%	97
HH Owns 2 TVs	5,533	28.6%	103
HH Owns 3 TVs	4,316	22.3%	101
HH Owns 4+ TVs	4,292	22.2%	101
HH Subscribes to Cable TV	5,062	26.2%	93
HH Subscribes to Fiber Optic TV	412	2.1%	66
HH Owns Portable GPS Device	3,587	18.5%	112
HH Purchased Video Game System Last 12 Mo	957	5.0%	70
HH Owns Internet Video Device for TV	10,353	53.5%	102

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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	22,597	61.4%	99
Took 3+ Domestic Non-Business Trips Last 12 Mo	6,494	17.7%	97
Spent \$1-999 on Domestic Vacations Last 12 Mo	4,505	12.3%	111
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	2,542	6.9%	100
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	1,701	4.6%	97
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	2,127	5.8%	103
Spent \$3K+ on Domestic Vacations Last 12 Mo	3,902	10.6%	89
Used Internet Travel Site for Domestic Trip Last 12 Mo	2,074	5.6%	88
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	9,040	24.6%	81
Took 3+ Foreign Trips by Plane Last 3 Yrs	1,331	3.6%	65
Spent \$1-999 on Foreign Vacations Last 12 Mo	1,414	3.8%	91
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	1,207	3.3%	76
Spent \$3K+ on Foreign Vacations Last 12 Mo	2,747	7.5%	77
Used General Travel Site: Foreign Trip Last 3 Yrs	1,328	3.6%	67
Spent Night at Hotel or Motel Last 12 Mo	19,792	53.8%	99
Took Cruise of More Than One Day Last 3 Yrs	2,709	7.4%	83
Member of Frequent Flyer Program	7,898	21.5%	78
Member of Hotel Rewards Program	9,917	27.0%	92

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Retail Market Potential

Minden, Nebraska



Drive time band: 30 - 60 minute radius

Demographic Summary		2025	2030
Population		135,923	136,399
Population 18+		102,667	104,404
Households		53,366	53,812
Median Household Income		\$71,508	\$79,041
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	66,245	64.5%	102
Bought Women`s Clothing Last 12 Mo	53,696	52.3%	100
Bought Shoes Last 12 Mo	78,534	76.5%	101
Bought Fine Jewelry Last 12 Mo	20,955	20.4%	93
Bought Watch Last 12 Mo	12,421	12.1%	94
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	49,339	92.5%	103
HH Bought or Leased New Vehicle Last 12 Mo	4,287	8.0%	95
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	94,783	92.3%	103
Bought or Changed Motor Oil Last 12 Mo	60,424	58.9%	109
Had Vehicle Tune-Up Last 12 Mo	22,899	22.3%	97
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	41,037	40.0%	105
Drank Beer or Ale Last 6 Mo	38,353	37.4%	100

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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	8,984	8.8%	103
Own Digital SLR Camera or Camcorder	9,244	9.0%	93
Printed Digital Photos Last 12 Mo	26,202	25.5%	102
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	35,543	34.6%	100
Have a Smartphone	96,631	94.1%	100
Have Android Phone (Any Brand) Smartphone	42,989	41.9%	112
Have Apple iPhone Smartphone	55,523	54.1%	92
HH Owns 1 Cell Phone	16,251	30.4%	101
HH Owns 2 Cell Phones	21,412	40.1%	104
HH Owns 3+ Cell Phones	14,603	27.4%	95
HH Has Cell Phone Only (No Landline Telephone)	41,121	77.0%	102
Computers (Households)			
HH Owns Computer	43,365	81.3%	98
HH Owns Desktop Computer	19,626	36.8%	99
HH Owns Laptop or Notebook	35,405	66.3%	96
HH Owns Apple or Mac Brand Computer	10,830	20.3%	81
HH Owns PC or Non-Apple Brand Computer	37,457	70.2%	101
HH Purchased Most Recent Home Computer at Store	19,380	36.3%	104
HH Purchased Most Recent Home Computer Online	13,482	25.3%	94
HH Spent \$1-499 on Most Recent Home Computer	7,773	14.6%	112
HH Spent \$500-999 on Most Recent Home Computer	9,945	18.6%	105
HH Spent \$1K-1499 on Most Recent Home Computer	5,452	10.2%	92
HH Spent \$1500-1999 on Most Recent Home Computer	1,724	3.2%	79
HH Spent \$2000+ on Most Recent Home Computer	2,813	5.3%	84

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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	72,413	70.5%	107
Bought Brewed Coffee at Convenience Store Last 30 Days	13,957	13.6%	108
Bought Cigarettes at Convenience Store Last 30 Days	7,436	7.2%	127
Bought Gas at Convenience Store Last 30 Days	49,039	47.8%	117
Spent \$1-19 at Convenience Store Last 30 Days	6,025	5.9%	93
Spent \$20-39 at Convenience Store Last 30 Days	8,269	8.1%	100
Spent \$40-50 at Convenience Store Last 30 Days	6,724	6.5%	104
Spent \$51-99 at Convenience Store Last 30 Days	5,768	5.6%	105
Spent \$100+ at Convenience Store Last 30 Days	30,738	29.9%	121
Entertainment (Adults)			
Attended Movie Last 6 Mo	52,693	51.3%	96
Went to Live Theater Last 12 Mo	10,920	10.6%	91
Went to Bar or Night Club Last 12 Mo	20,157	19.6%	101
Dined Out Last 12 Mo	58,225	56.7%	101
Gambled at Casino Last 12 Mo	12,483	12.2%	95
Visited Theme Park Last 12 Mo	16,112	15.7%	83
Viewed Movie (Video-on-Demand) Last 30 Days	6,672	6.5%	79
Viewed TV Show (Video-on-Demand) Last 30 Days	4,485	4.4%	80
Used Internet to Download Movie Last 30 Days	5,857	5.7%	84
Downloaded Individual Song Last 6 Mo	17,700	17.2%	95
Used Internet to Watch Movie Last 30 Days	32,969	32.1%	91
Used Internet to Watch TV Program Last 30 Days	21,524	21.0%	92
Played (Console) Video or Electronic Game Last 12 Mo	13,530	13.2%	103
Played (Portable) Video or Electronic Game Last 12 Mo	7,157	7.0%	96

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

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	36,613	35.7%	101
Used ATM or Cash Machine Last 12 Mo	61,112	59.5%	98
Own Any Stock	12,249	11.9%	87
Own U.S. Savings Bonds	7,565	7.4%	98
Own Shares in Mutual Fund (Stocks)	11,825	11.5%	96
Own Shares in Mutual Fund (Bonds)	7,608	7.4%	97
Have Interest Checking Account	38,974	38.0%	101
Have Non-Interest Checking Account	39,479	38.5%	106
Have Savings Account	73,747	71.8%	100
Have 401(k) Retirement Savings Plan	25,105	24.4%	101
Own or Used Any Credit or Debit Card Last 12 Mo	94,471	92.0%	100
Avg \$1-110 Monthly Credit Card Expenditures	21,004	20.5%	105
Avg \$111-225 Monthly Credit Card Expenditures	11,387	11.1%	90
Avg \$226-450 Monthly Credit Card Expenditures	8,776	8.6%	102
Avg \$451-700 Monthly Credit Card Expenditures	8,743	8.5%	98
Avg \$701-1000 Monthly Credit Card Expenditures	7,371	7.2%	92
Avg \$1001-2000 Monthly Credit Card Expenditures	11,216	10.9%	95
Avg \$2001+ Monthly Credit Card Expenditures	10,908	10.6%	79
Did Online Banking Last 12 Mo	56,000	54.5%	98
Did Mobile Device Banking Last 12 Mo	48,971	47.7%	98
Grocery (Adults)			
HH Used Bread Last 6 Mo	50,650	94.9%	101
HH Used Chicken (Fresh or Frozen) Last 6 Mo	41,108	77.0%	101
HH Used Turkey (Fresh or Frozen) Last 6 Mo	11,032	20.7%	103
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	29,558	55.4%	97
HH Used Fresh Fruit or Vegetables Last 6 Mo	48,175	90.3%	100
HH Used Fresh Milk Last 6 Mo	45,007	84.3%	103
HH Used Organic Food Last 6 Mo	11,276	21.1%	85

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	45,413	44.2%	96
Exercise at Club 2+ Times Per Week	11,493	11.2%	84
Visited Doctor Last 12 Mo	82,128	80.0%	100
Used Vitamins or Dietary Supplements Last 6 Mo	66,517	64.8%	99
Home (Households)			
HH Did Home Improvement Last 12 Mo	19,730	37.0%	109
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	17,788	33.3%	98
HH Purchased Low Ticket HH Furnishing Last 12 Mo	11,664	21.9%	104
HH Purchased Big Ticket HH Furnishing Last 12 Mo	12,807	24.0%	100
HH Bought Small Kitchen Appliance Last 12 Mo	12,250	22.9%	100
HH Purchased Large Appliance/12 Mo	9,941	18.6%	104
Insurance (Adults/Households)			
Currently Carry Life Insurance	54,566	53.1%	105
Personally Carry Any Medical or Hospital or Accident Insurance	87,829	85.5%	101
Homeowner Carries Insurance on Home/Personal Property	65,193	63.5%	108
Renter Carries Insurance on Home/Personal Property	12,195	11.9%	89
HH Has 1 Vehicle Covered with Auto Insurance	16,699	31.3%	97
HH Has 2 Vehicles Covered with Auto Insurance	16,562	31.0%	101
HH Has 3+ Vehicles Covered with Auto Insurance	15,224	28.5%	112

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
Pets (Households)			
HH Owns Any Pet	30,875	57.9%	112
HH Owns 1+ Cats	15,662	29.4%	122
HH Owns 1+ Dogs	23,320	43.7%	114
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	14,114	13.8%	86
Buying American Is Important: 4-Agr Cmpl	32,708	31.9%	116
Buy Based on Quality Not Price: 4-Agr Cmpl	13,211	12.9%	91
Buy on Credit Rather Than Wait: 4-Agr Cmpl	11,558	11.3%	92
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	10,731	10.4%	105
Will Pay More for Environ Safe Products: 4-Agr Cmpl	9,998	9.7%	89
Buy Based on Price Not Brands: 4-Agr Cmpl	29,666	28.9%	106
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	3,637	3.5%	90
Reading (Adults)			
Bought Digital Book Last 12 Mo	16,710	16.3%	92
Bought Hardcover Book Last 12 Mo	26,195	25.5%	99
Bought Paperback Book Last 12 Mo	33,289	32.4%	96
Read Daily Newspaper (Paper Version)	7,842	7.6%	109
Read Digital Newspaper Last 30 Days	50,124	48.8%	90
Read Magazine (Paper or Electronic Version) Last 6 Mo	87,007	84.8%	97

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.

Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Restaurants (Adults)			
Went to Family Restaurant/Steak House Last 6 Mo	75,183	73.2%	101
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	24,806	24.2%	99
Went to Fast Food or Drive-In Restaurant Last 6 Mo	94,698	92.2%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	40,467	39.4%	99
Ordered Eat-In Fast Food Last 6 Mo	35,134	34.2%	103
Ordered Home Delivery Fast Food Last 6 Mo	11,101	10.8%	88
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	53,992	52.6%	108
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	21,330	20.8%	91
Television & Electronics (Adults/Households)			
Own Tablet	54,900	53.5%	95
Own E-Reader	14,962	14.6%	89
Own E-Reader or Tablet: Apple iPad	32,221	31.4%	86
HH Owns Internet Connectable TV	22,546	42.3%	102
Own Portable MP3 Player	8,472	8.3%	108
HH Owns 1 TV	9,694	18.2%	92
HH Owns 2 TVs	15,016	28.1%	101
HH Owns 3 TVs	12,176	22.8%	104
HH Owns 4+ TVs	12,557	23.5%	107
HH Subscribes to Cable TV	13,556	25.4%	90
HH Subscribes to Fiber Optic TV	1,112	2.1%	64
HH Owns Portable GPS Device	9,969	18.7%	112
HH Purchased Video Game System Last 12 Mo	2,754	5.2%	73
HH Owns Internet Video Device for TV	28,701	53.8%	102

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

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Travel (Adults)			
Took Domestic Trip in Continental U.S. Last 12 Mo	61,356	59.8%	97
Took 3+ Domestic Non-Business Trips Last 12 Mo	17,434	17.0%	93
Spent \$1-999 on Domestic Vacations Last 12 Mo	11,776	11.5%	104
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	6,811	6.6%	96
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	4,762	4.6%	97
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	5,955	5.8%	103
Spent \$3K+ on Domestic Vacations Last 12 Mo	10,927	10.6%	89
Used Internet Travel Site for Domestic Trip Last 12 Mo	5,713	5.6%	87
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	24,539	23.9%	78
Took 3+ Foreign Trips by Plane Last 3 Yrs	3,748	3.6%	66
Spent \$1-999 on Foreign Vacations Last 12 Mo	3,599	3.5%	83
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	3,463	3.4%	78
Spent \$3K+ on Foreign Vacations Last 12 Mo	7,421	7.2%	75
Used General Travel Site: Foreign Trip Last 3 Yrs	3,825	3.7%	70
Spent Night at Hotel or Motel Last 12 Mo	53,848	52.5%	96
Took Cruise of More Than One Day Last 3 Yrs	7,325	7.1%	81
Member of Frequent Flyer Program	21,506	20.9%	76
Member of Hotel Rewards Program	27,634	26.9%	92

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ca 1904

Minden's three Wall Street Banks

Kearney County Bank



E 5th & N Minden



By Jack Hultquist

The fun loving people of Minden about 1900 and earlier called this small area of N. Minden Avenue WALL STREET. Buildings left to right: (Rogers) Kearney County Bank building, (Kingsley) Minden Exchange Bank, tailor shop, (Kent) First National Bank.

The tailor shop between the buildings marked Exchange Bank and First National Bank in 1902 was occupied by Ed Mitchell, The Wall Street Tailor. The full photo may be seen at the Kearney County Museum.

We don't hear much about the Lewis Kent family, but they were even active on the state level. Lewis Kent is listed 22 times in Heroes Without Medals. Lewis Kent, wife, and infant daughter are buried in the Minden Cemetery.

[COURIER 1902 July 31]

Minden, — — Nebraska.

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**YES, I HAVE MOVED.**

You will find me now right  
“on the ground floor” in the  
building on Wall Street be-  
tween the two banks. I carry  
samples of the latest styles of  
high grade woolens and can  
make you a suit that will suit.  
If you don't need a new suit,  
I can clean and press your old  
old one and make it almost as  
good as new. Shop on east  
side of square, Minden, Neb.

**EDWARD E. MITCHELL.**  
~~~~~  

ARE YOU GOING TO GET MARRIED?

If you are, that is your business, but you will want your wedding suit made the latest style and THAT IS MY BUSINESS.

If you are not going to get married you are liable to want a new suit anyway—and if you want one to fit right go to

ED. E. MITCHELL,

THE WALL STREET TAILOR.

[KEARNEY COUNTY NEWS
1902 July 4]