



Dahle Gallery

313 N Webster Red Cloud, NE

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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.

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Scan the QR code to visit
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[https://nebraskamainstreet.org/
news-events/2025-hpep/](https://nebraskamainstreet.org/news-events/2025-hpep/)

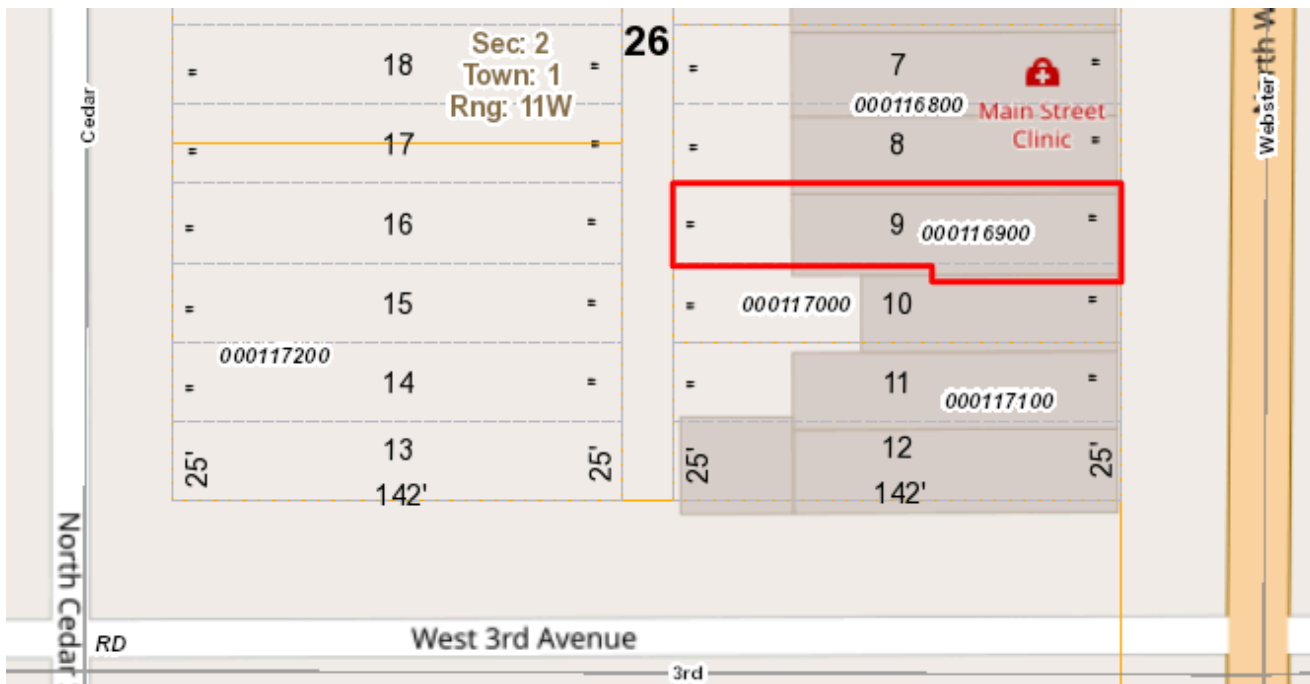


Community Information

RED CLOUD, NE (GOOGLE MAPS)



BUILDING SITE (WEBSTER COUNTY GIS)



Building Information

Community: Red Cloud, Nebraska
Building Name: Dahle Gallery
Parcel ID: 000116900
Site Address: 313 N Webster St. Red Cloud, NE
Owner Name: Michael Dahle
Owner Address: 3217 80th Ave SE Olympia, WA
Tax District Code: 65
Zoning: Commercial
Overlays: N/A
Future Land Use: N/A
Flood Zones: N/A
Construction Date: 1900
Latest Remodel: Unknown
National Register: Y ☒ N ☐
Date Listed: District, 1982 (8004932)
Architectural Style: Commercial Style
Construction Material: Brick
Value Year: 2025
Building Value: \$88,235, Outbuilding- \$2,970
Land Value: \$575
Total Value: \$84,690
Lot Size: 3,737.44 Sq.Ft.
Vacant Square Footage: _____
Occupied Square Footage: _____
Usable Square Footage: _____
Total Square Footage: _____
Total Floors: 2
Current Use(s): Gallery
Previous Use(s): Medical Clinic
Previous Use Date: 2025

Building History



The building on the site of 313 N Webster St, is most widely known as the old medical clinic. Only recently (March of 2025) was the building sold to Michael Dahle who now uses the space as a photography gallery. The second story has an apartment that was last used 40-60 years ago.

Survey.

Goals and Ideas for Improvements

Goals for the space include expanding the art/photography gallery. They would like to see new windows and upper-floor living. Additionally, the gallery could be a stop for those on bus tours through Red Cloud.

Previous Remodels & Funding

The owner has just purchased the building, so they have not yet had any significant remodels.

Major Issues and Costs Concerns With Previous or Future Development Efforts

Major concerns include finding tradespeople to repair hail damage to the soft brick on the West side of the building. Additionally, this includes plumbers and electricians to update utilities.

Specific Concerns with Redevelopment

The primary concern is repairing the hail damage to the soft brick on the building.

Vacancy Description

The upper floor was an apartment and has been vacant for 40-60 years.

Notable Damage

Hail and brick damage.

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			The ground floors have individual rooms that could be used for artists. The upper floor will likely need repairs to both.
Flooring				X			Flooring on the main floor may need to be updated. Second floor will need replaced and the joists inspected.
Lighting			X				There are some lighting fixtures that may need updated on the ground floor. The second floor will need new fixtures.
Stairwells/ Hallways/ Elevators			X				The staircase will likely need some repairs. The hallway upstairs is very narrow, and will need to be widened to be usable.
Plumbing					X		There are plumbing fixtures on both floors. The upper floor will need to be updated.
Electrical				X			Electrical on the ground floor is okay. Upper floor will need updated as necessary.
HVAC				X			Ground floor is okay, upper floor will need new HVAC systems.
Fire Safety Systems						X	N/A
Internet Infrastructure		X					Has or has ability to get internet to the whole building.

Survey

Expanding on Condition Evaluation

The condition evaluation looks at both the ground and upper floor. Utilities will need to be replaced on the second floor. Due to the amount of time the upper floor has been vacant, it will likely need to be gutted.

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 sits within the boundaries of the Historic District.



Design Education Service

NEBRASKA MAIN STREET NETWORK

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DESIGN ASSISTANCE REQUEST FORM

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

SERVICES AVAILABLE

Preservation Consultation

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

Building/Property Design Recommendations

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

Public Space Design Recommendations

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

Programming + Design Planning

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

Signage

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

Other

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

Education Consultation

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

Office Use Only

Date Received _____

Date Approved _____

Payment Received _____

Design Team _____

NEBRASKA MAIN STREET SIGNATURES

Executive Director (Printed): _____

Executive Director (Signed): _____ Date: _____

Email: _____ Phone: _____

APPLICANT INFORMATION

DATE OF REQUEST

Applicant's Name: _____

Main Street City: _____

Main Street Manager: _____

Phone: _____ Email: _____

SCOPE OF WORK



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

Awning/Storefront

Window

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 | 313 N WEBSTER | RED CLOUD



BUILDING INFORMATION

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

Evaluation Date: July 18, 2025

Building Name: Dahle Gallery

Building Address/ Location: 313 N Webster Red Cloud, NE

Building Use (current): Gallery

Building Use (Historically): Medical Clinic

Building Style/ Period: 1900 Commercial Style

Building Materials/ Elements: Brick

CASE STUDY

BUILDING EVALUATION | 313 N WEBSTER | RED CLOUD

AWNING/STOREFRONT

A red awning extends across the storefront with white infill area at former transom

RECOMMENDATIONS

The awning is a good size and width for the scale of the two-story building. Signage could be added to help break up the mass of the awning and identify/brand the storefront. The white infill former transom area could be painted a color more sensitive to the brick façade of the building. Conversely, it could be evaluated whether the transom windows remain and the infill could be removed and transom returned. The storefront retains a recessed central entrance with brick bulkhead and storefront windows. The storefront appears to be in good condition. A more sensitive front door to fill the opening could be incorporated into the entry.

WINDOWS

Two second-story windows are infilled with white panels. The windows likely have a configuration similar to the neighboring windows at the Village Pharmacy.

RECOMMENDATIONS

Panels could be removed to document whether original windows remain in place. Infill could be removed and existing windows returned.

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

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CASE STUDY

BEFORE | 313 N WEBSTER | RED CLOUD



GENERAL STATEMENT

The storefront currently does not have windows on the upper floor. The transom is painted white, potentially covering the original transom. The business does not have much signage on the storefront.

CASE STUDY

AFTER | 313 N WEBSTER | RED CLOUD



GENERAL STATEMENT

The image generated above demonstrates what the building might look like given the suggested changes. The transom is painted to match the brick. The windows have been uncovered and replaced. Signage has been added to the awning. Alternative options include hanging signage from the awning, or adding storefront signage such as vinyl.

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.

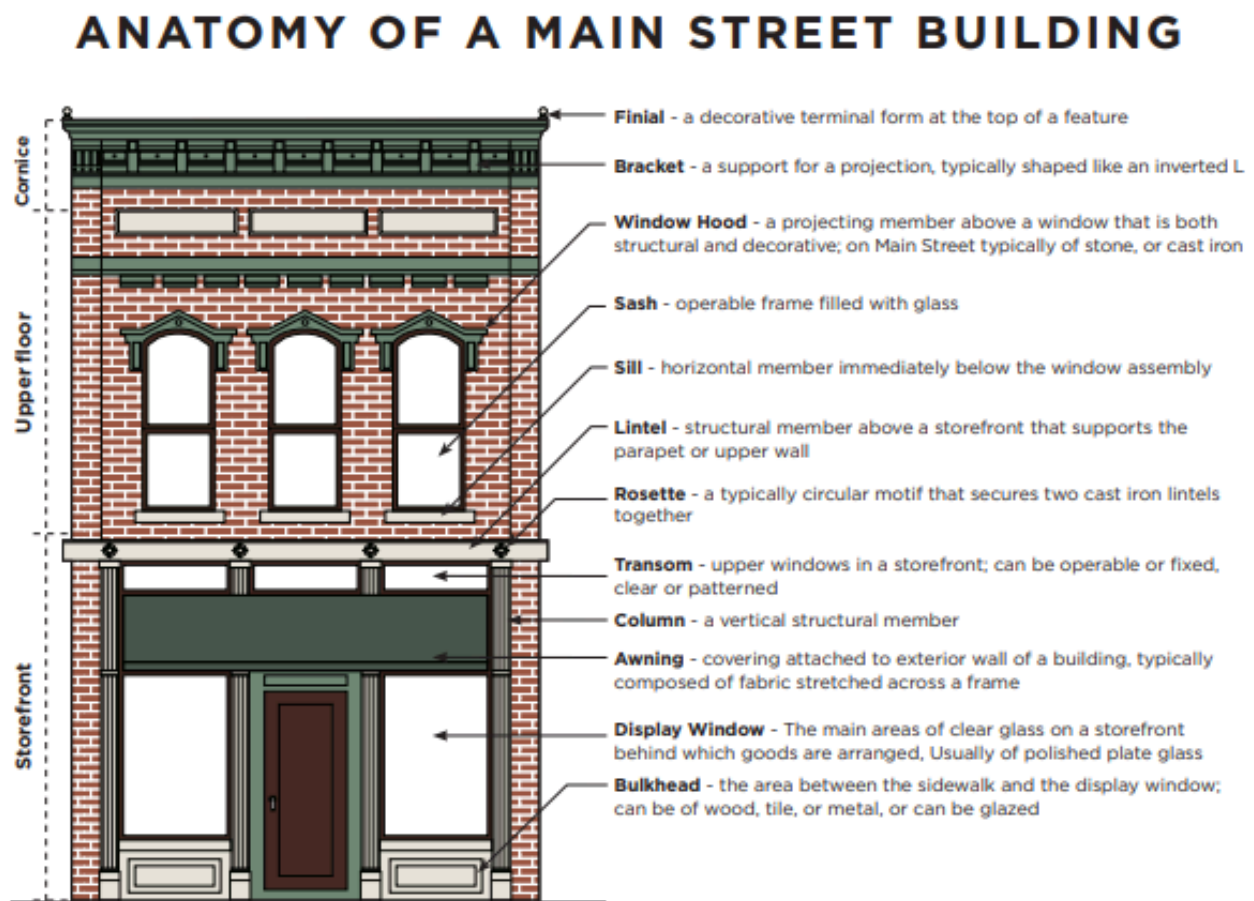
GLOSSARY OF TERMS

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.



Census Data

Census Profile: [https://data.census.gov/profile/Red Cloud city, Nebraska?
g=160XX00US3140920](https://data.census.gov/profile/Red%20Cloud%20city,%20Nebraska?g=160XX00US3140920)



Population

962



Median Age

45.8



Avg. Family Size

2.67



65+

23%



Median Income

\$50,536



Bachelor's Degree or
Higher

15.4%



Employment Rate

66.8%



Households

439



Median Rent

\$549



Homeownership
Rate

71.8%



Housing Units

587



Vacant Housing
Units

143

ESRI Data: 68970

Tapestry Segmentation: See in Appendix

63.67% Heartland Communities

36.33% Prairie Living

Annual Spending Habits



Credit Debt

\$1,968



Medical Insurance

\$4,227



Apparel

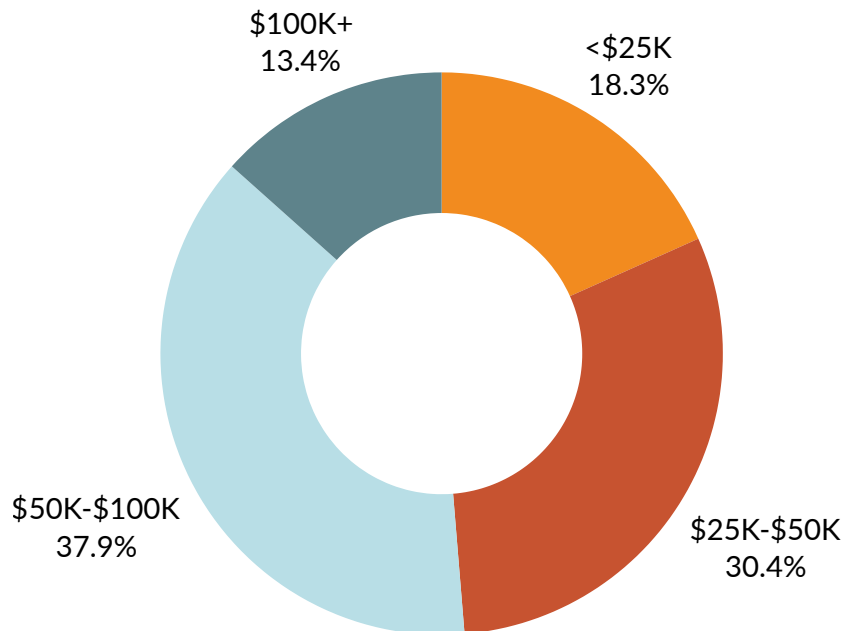
\$1,532



Entertainment

\$3,084

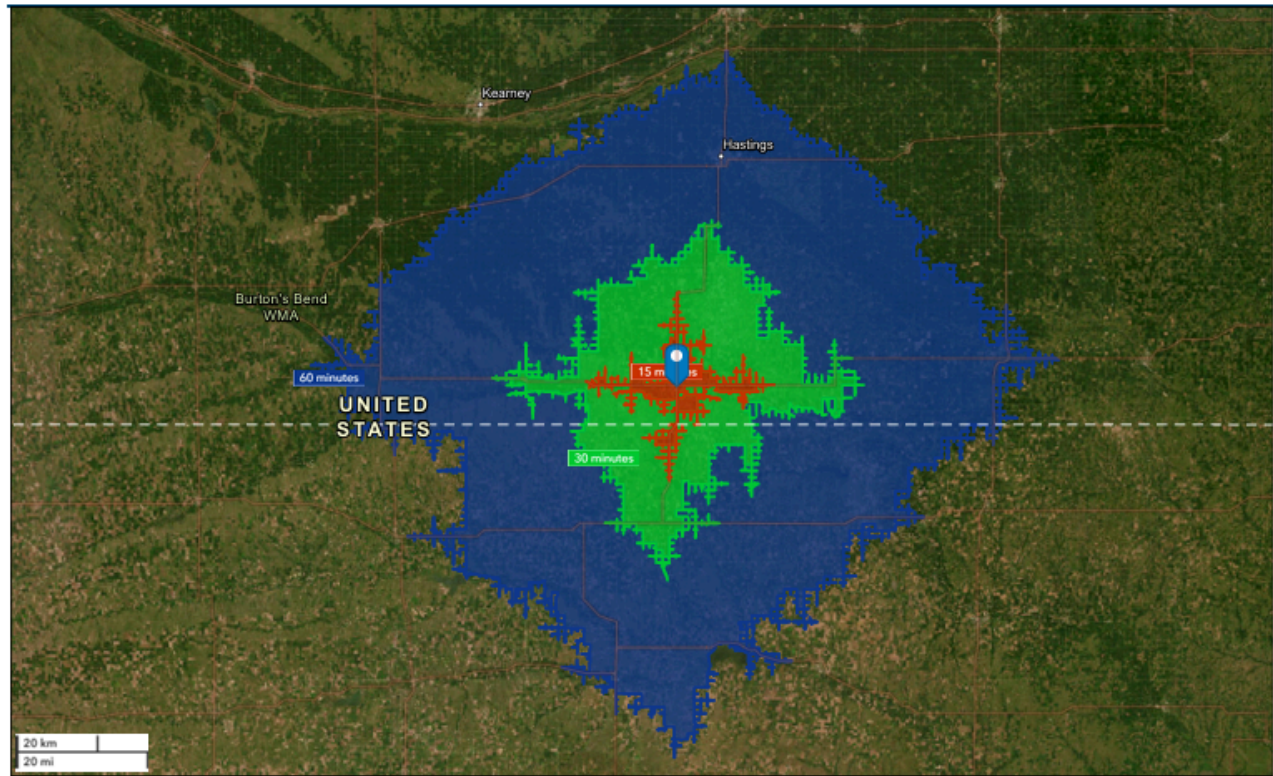
Disposable Income



ESRI Market Reports



Red Cloud 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)

141

Owens 1+ Cats

Highest SPI (0-15 min)

173

Other Motor Vehicle Dealers

3rd Highest MPI (0-15 min)

136

Spent \$100+ at C-Store in Last
30 days

3rd Highest SPI (15-30 min)

115

Florists

Summary

Market data shows that residents spend an average of \$3,084 annually on entertainment, yet the community faces challenges with 143 vacant housing units and a projected population decline. Retaining young adults as they leave the household will be critical for sustaining growth.

Spending habits reveal a strong demand for convenience goods, with residents averaging over \$100 per month at convenience stores. Additionally, there is market potential for a tactical business such as a florist or a direct-selling establishment, which could help diversify the local economy and meet unmet community needs.

Summary/Action Steps

Summary

The building presents strong redevelopment potential with goals that include establishing an art gallery with space for working artists and revitalizing the upper floor as either one large apartment or two to three smaller units. These units might be used by visiting artists. Reviewing the market data is recommended to help determine the most viable mix of uses. The gallery could also expand its impact by hosting social events such as paint-and-sip nights or painting classes, which would draw community participation and generate additional income.

The property has sustained hail damage on the west side, and it is recommended to repair the brick using specialists listed in the directory of craftspeople provided in the resources. This directory also includes architects and contractors experienced in historic preservation, making them the best fit for the project. Additionally, the resource section highlights funding opportunities the building may qualify for, and its location within the historic district could provide further incentives for redevelopment, pending verification.

Action Steps

1. Review market data to determine the most viable mix of uses, including residential units and cultural programming.
2. Develop an art gallery plan that incorporates space for working artists and opportunities for social events such as paint-and-sip nights or painting classes.
3. Pursue funding and incentives, verifying eligibility for programs highlighted in the resource section and exploring additional benefits tied to the building's location in the historic district.
4. Engage an architect and contractor with historic preservation expertise to guide design, repair, and redevelopment.
5. Repair hail damage on the west side by hiring qualified craftspeople listed in the resource packet's directory.
6. Redevelop the upper floor into either one large apartment or two to three smaller apartments based on market demand.



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%20Efficiency%20&%20Historic%20Preservation)

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

National Register Listing Misconceptions

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

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

Resources- Design

Secretary of Interior's Standards

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

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

Resources- Design

Secretary of Interior's Standards- A Breakdown

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

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

Secretary of Interior's Standards- Definitions

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

Preservation

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

Rehabilitation

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

Restoration

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

Reconstruction

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

Training on Historic Preservation Application

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

Advanced training on historic preservation certification applications

Resources- Economic Vitality

Economic Value of Historic Buildings

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

"Value of a Building to a Main Street District"

Vacant Lot

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

Vacant or Underutilized Building

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

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

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

Fully Utilized Building

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

Resources- Economic Vitality

Census Bureau

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

Get census data about your community.

Economic Impact of Historic Preservation

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

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

ESRI

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

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

Misconceptions About Adaptive Reuse

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

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

Resources- Promo. & Org.

Using Storytelling to Grow Engagement

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

Examples of how to effectively communicate your efforts.

Marketing Your Space

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

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

Community Partnership

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

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

Community Engagement

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

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

Funding- Orgs. & Businesses

Allo

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

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

Community Development Block Grants (CDBG)

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

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

Community Development Resources (CDR)

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

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

Department of Economic Development (DED)

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

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

SBA- Small Business Development Centers

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

Manufacturing, Research and Development, Grants for community organization

USDA

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

Housing assistance, Rural Development Loan & Grant Assistance

Funding- Grants & Programs

AMEX Backing Small Business Grants

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

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

Bricks & Mortar

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

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

Brownfields

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

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

Community Heart and Soul Grants

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

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

MicroTIF

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

Refer to your local government for more information

National Parks Service Tax Incentives for Preserving Historic Properties

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

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

Funding- Grants & Programs

Nebraska Historic Tax Incentive Programs

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

There are three tax incentive programs :

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

RCDI

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

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

Rural Business Development Grants (RDBG)

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

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

Rural Workforce Housing Fund (RWHF)

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

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

T-Mobile Hometown Grants

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

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

Appendix

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

A. Building Images- Exterior



Appendix

A. Building Images- Exterior



A. Building Images- Interior



Appendix

A. Building Images- Interior



A. Building Images- Interior



Appendix

A. Building Images- Interior



A. Building Images- Interior



Appendix

A. Building Images- Interior



A. Building Images- Interior



Appendix

B. County Assessor Data

C. ESRI Reports

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

Parcel Information	
Parcel ID:	000116900
Map Number	116900
State Geo Code	4491-00-0-10005-026-0000
Cadastral #	69-104
Images	Photo #1 Photo #2 Photo #3 Photo #4 Photo #5
Current Owner:	DAHLE, MICHAEL 3217 80TH AVE SE OLYMPIA, WA 98501
Situs Address:	313 NORTH WEBSTER STREET RED CLOUD
Tax District:	65
School District:	RED CLOUD 2, 91-0002
Account Type:	Commercial
Legal Description:	0 1 11 LOT 9 & NORTH 6" OF EAST 60' & NORTH 1'1" OF WEST 82' LOT 10 BLOCK 26 ORIGINAL TOWN RED CLOUD
Lot Width:	3737.44
Lot Depth:	1.00
Total Lot Size:	3737.44 sq ft

Assessed Values				
<u>Year</u>	<u>Total</u>	<u>Land</u>	<u>Outbuilding</u>	<u>Dwelling</u>
2025	\$88,235	\$575	\$2,970	\$84,690
2024	\$88,235	\$575	\$2,970	\$84,690

Yearly Tax Information		
<u>Year</u>	<u>Amount</u>	<u>Levy</u>
2024	\$1,143.64	1.415974

2024 Tax Levy	
<u>Description</u>	<u>Rate</u>
WEBSTER	0.29288200
RED CLOUD 2	0.75866100
ESU 9	0.01402900
CENTRAL COMMUNITY COLLEGE	0.02000000
LOWER REPUBLICAN NRD	0.03457500
RED CLOUD CITY	0.29025300
AG SOCIETY	0.00557400

Sales Information				
<u>Sale Date</u>	<u>Sale Price</u>	<u>Book & Page</u>	<u>Grantor</u>	<u>Parcel Ids</u>
03/31/2025	\$45,000.00	2025 / 815	FRANKLIN COUNTY MEMORIAL HOSPITAL	

Property Classification

Status:	Improved	Location:	Urban
Property Class:	Commercial	City Size:	800-2,500
Zoning:	Other	Lot Size:	<10,000 sq. ft.

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>
3737.44	1.00	LEVEL BRICK ALL	3737.44 sq ft

Commerical Datasheet - Building

<u>Occupancy</u>	<u>Size</u>	<u>Year Built</u>	<u>Perimeter</u>
100% Medical Office	2,600	1900	252

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>
CARPORT/GABLE	240	2007	\$4,040

Photo/Sketch





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.



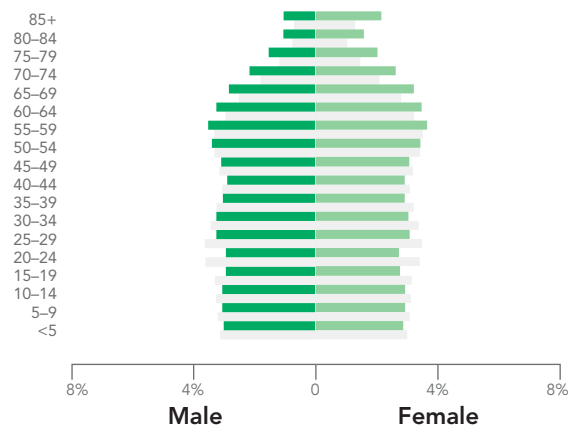
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **42.3** US: 38.2

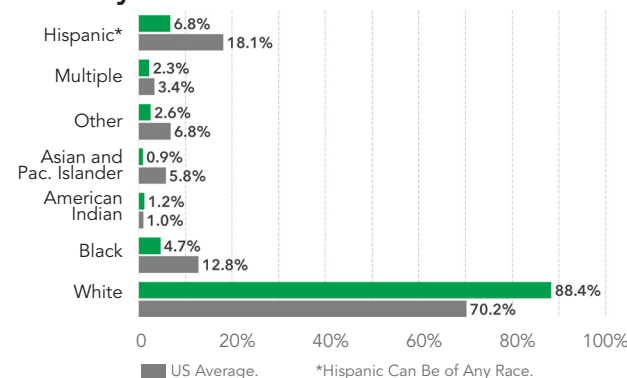
■ Indicates US



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



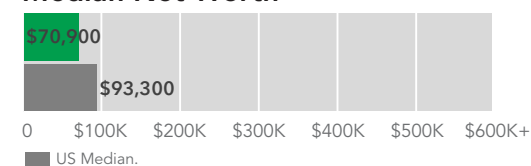
INCOME AND NET WORTH

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

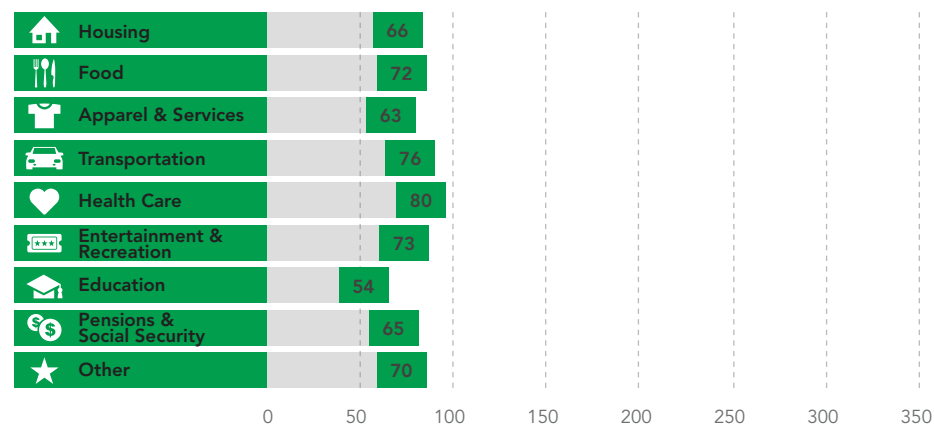


Median Net Worth



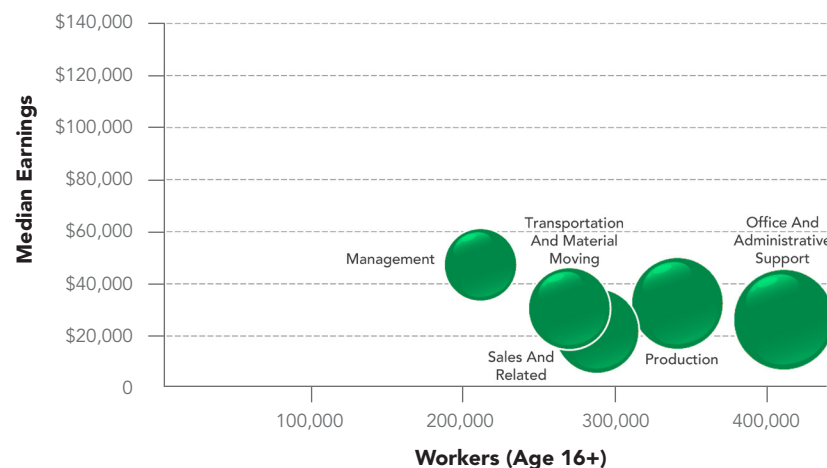
AVERAGE HOUSEHOLD BUDGET INDEX

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

Heartland Communities



TAPESTRY
SEGMENTATION
esri.com/tapestry

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

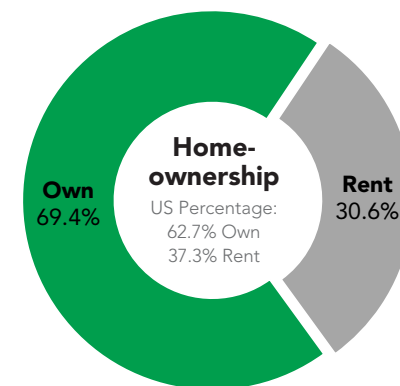
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

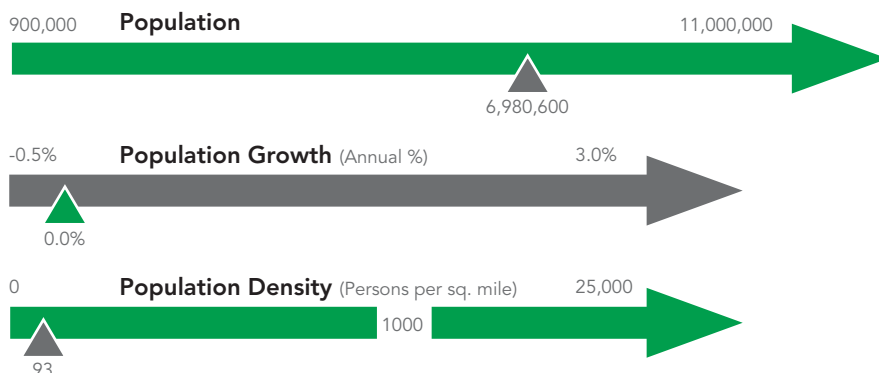
Median Value:
\$95,700

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

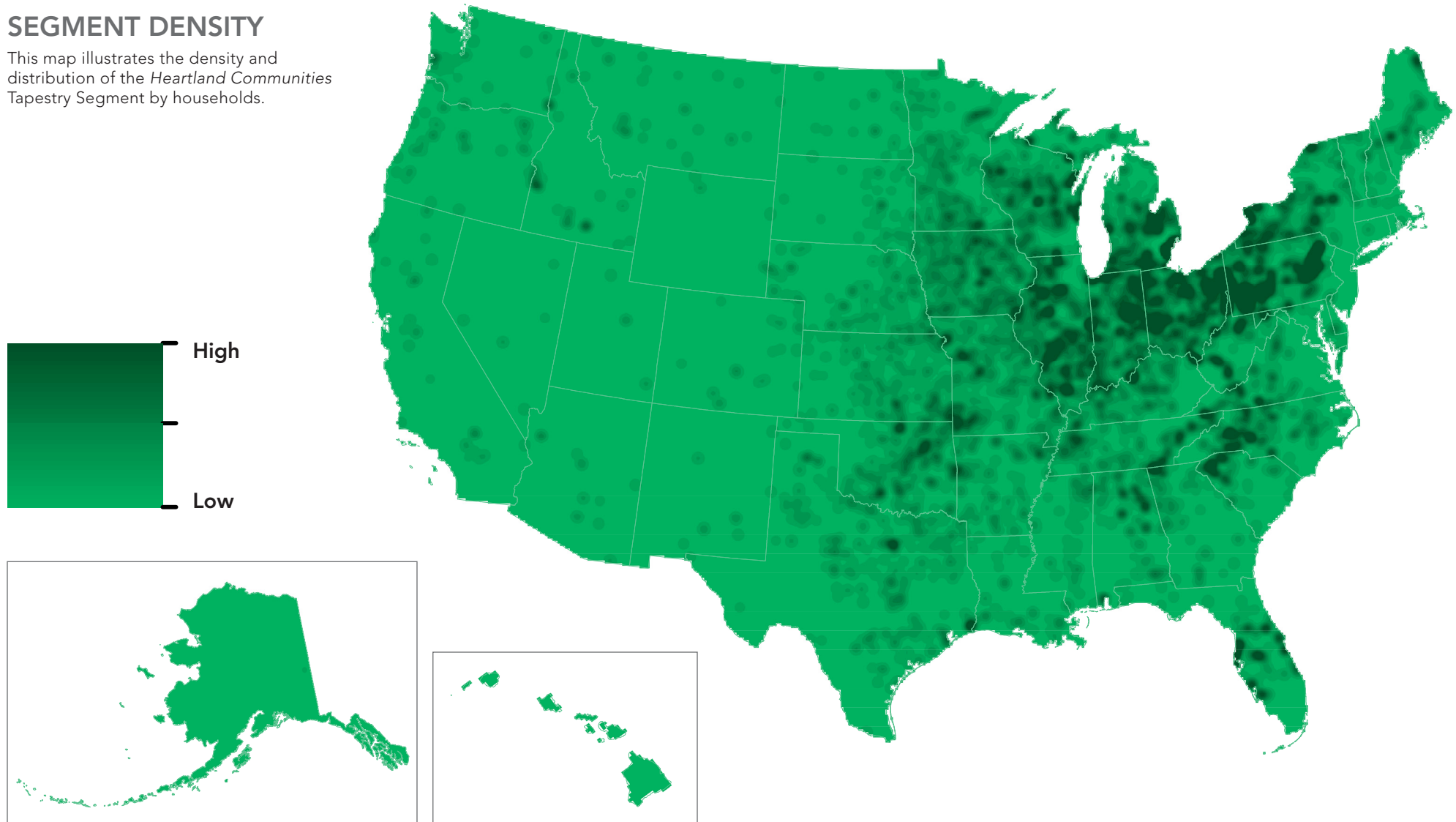
Heartland Communities



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

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



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For more information
1-800-447-9778
info@esri.com
esri.com



esri

THE
SCIENCE
OF
WHERE®



LifeMode Group: Cozy Country Living

Prairie Living

6D

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.



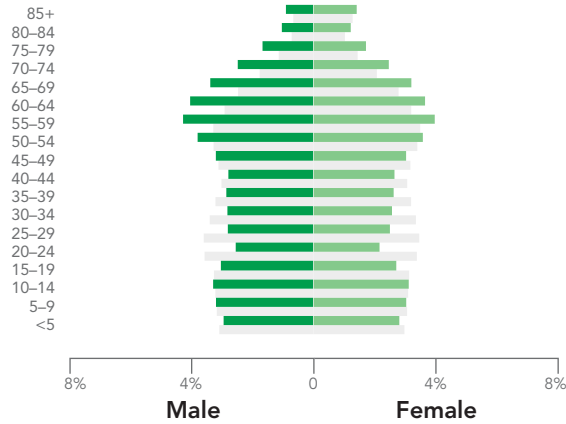
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **44.4** US: 38.2

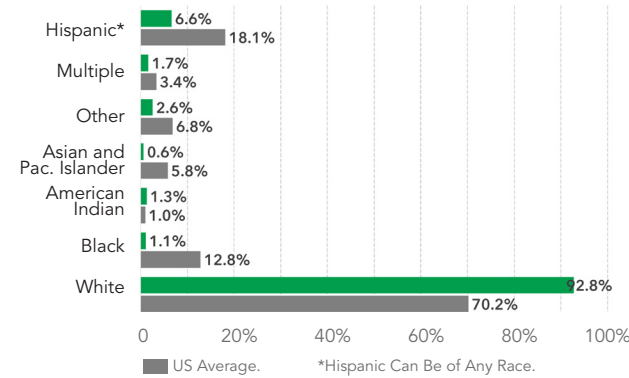
■ Indicates US



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



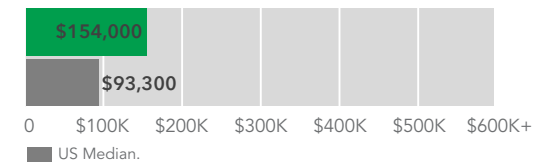
INCOME AND NET WORTH

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

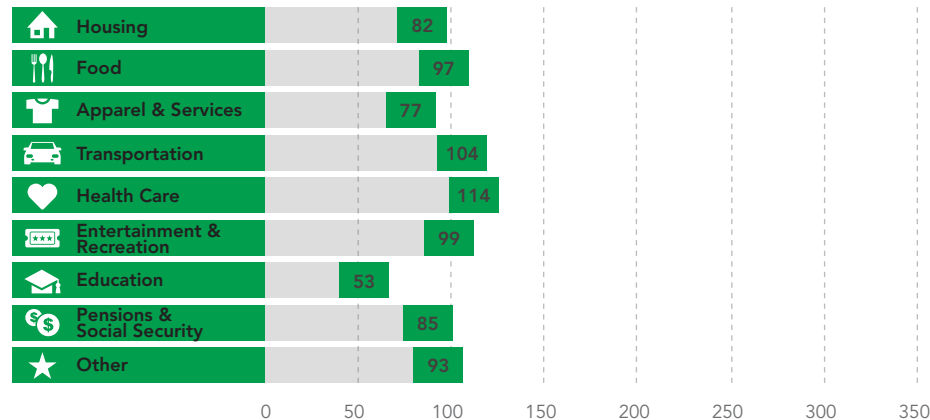


Median Net Worth



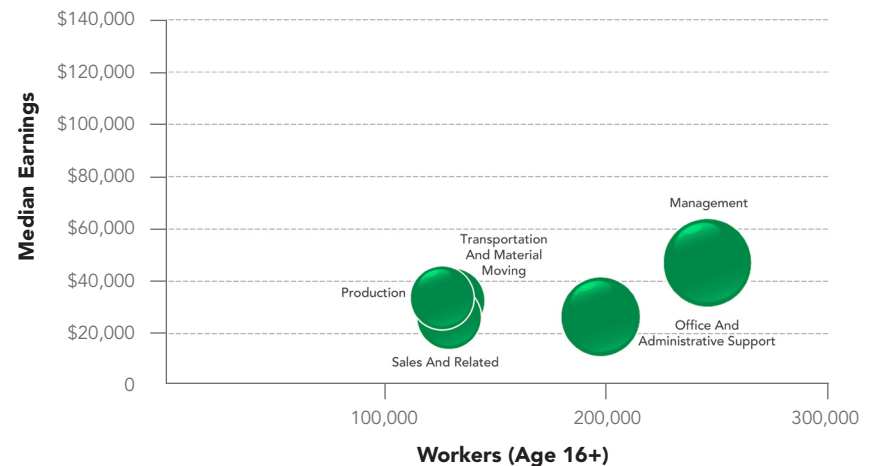
AVERAGE HOUSEHOLD BUDGET INDEX

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



TAPESTRY
SEGMENTATION
esri.com/tapestry

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

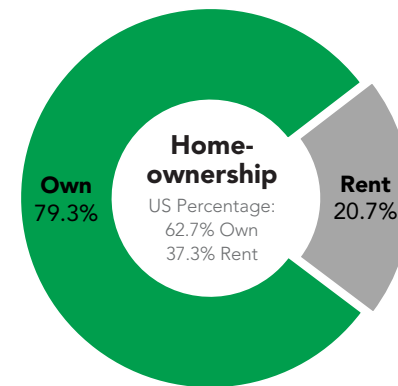
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Typical Housing:
Single Family

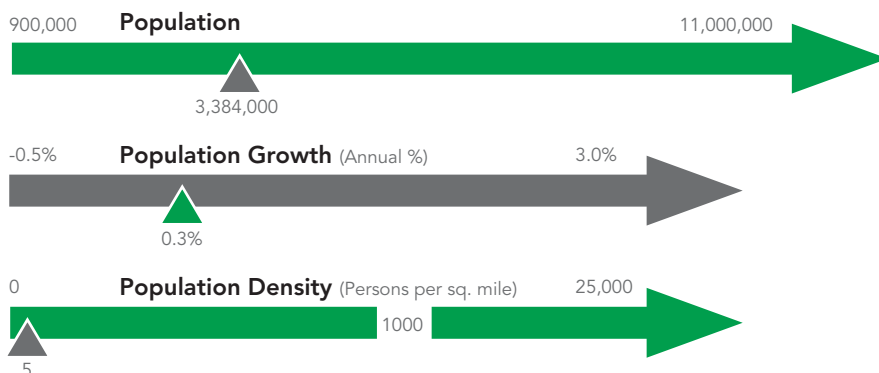
Median Value:
\$139,800

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

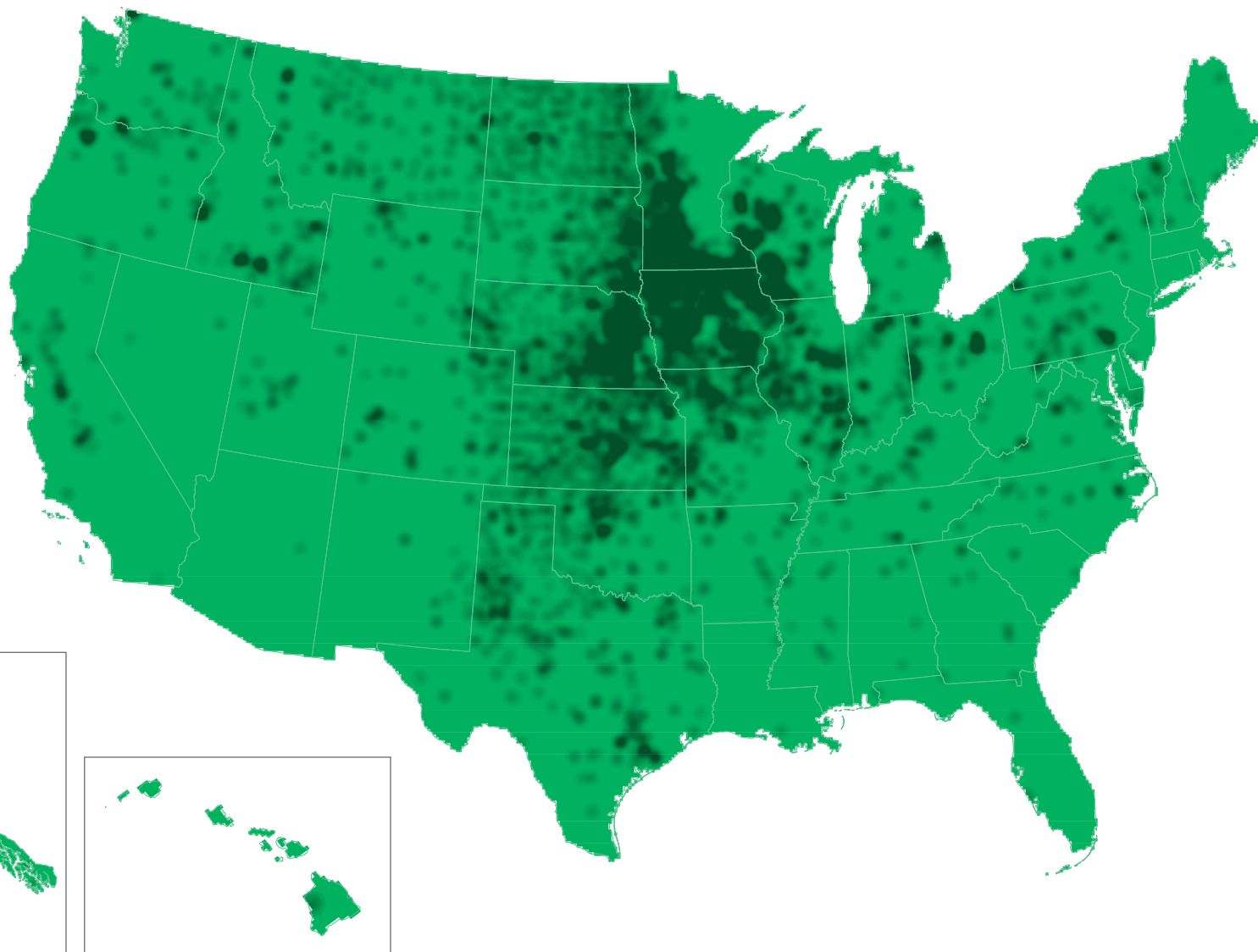
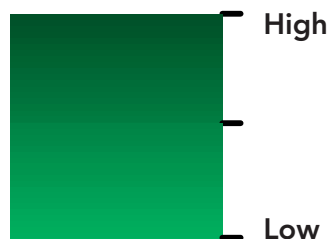
Prairie Living



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

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



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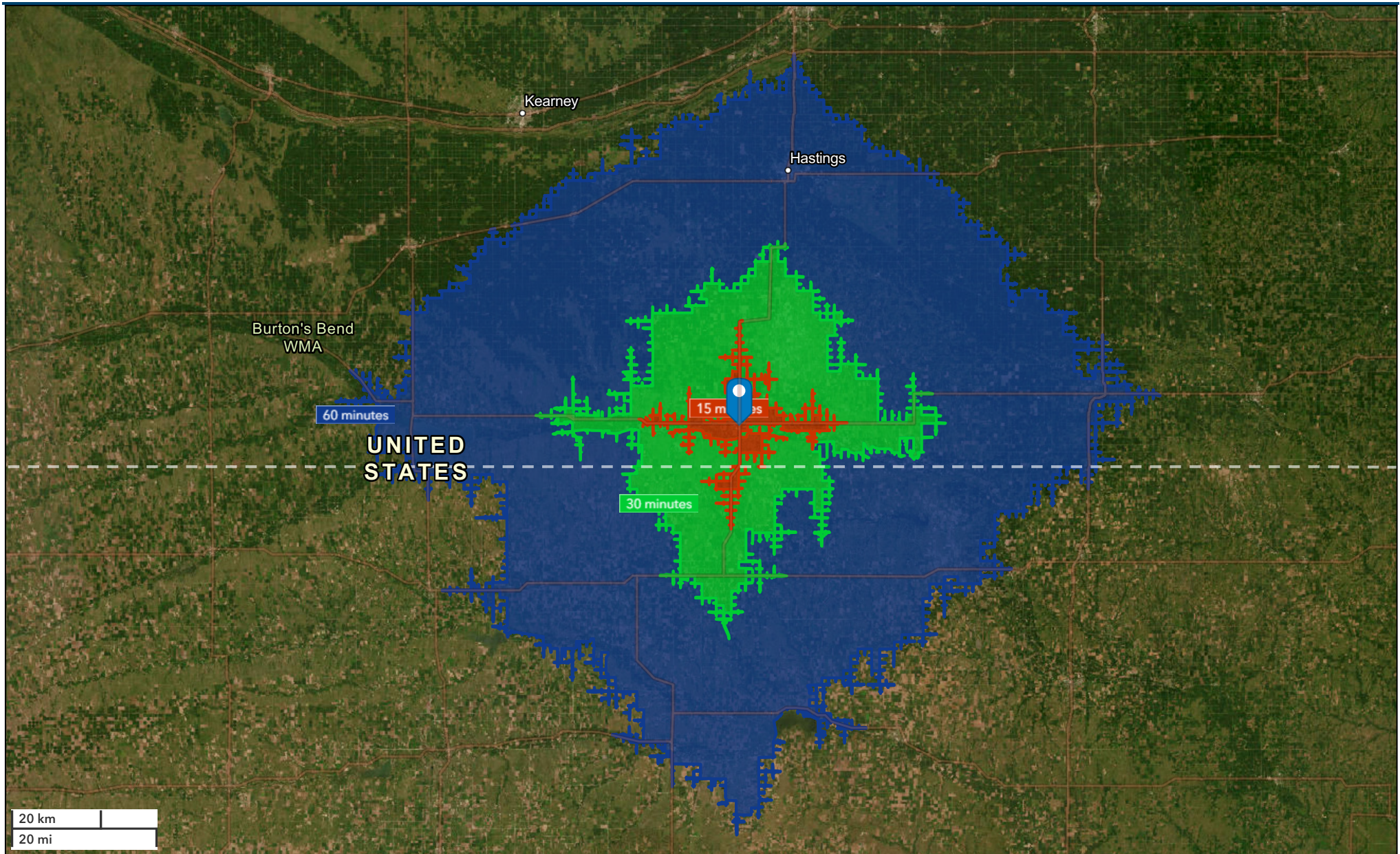
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Retail Demand Outlook

Red Cloud, Nebraska



Drive time band: 0 - 15 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Heartland Communities (I3)	97.5%	Population	1,500	1,477
Country Charm (I7)	2.5%	Households	691	681
Small Town Sincerity (I1)	0.0%	Families	403	394
Scenic Byways (I2)	0.0%	Median Age	50.0	51.4
Rooted Rural (I4)	0.0%	Median Household Income	\$62,090	\$68,722

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$1,131,523	\$1,223,389	\$91,866
Men's	\$230,660	\$249,384	\$18,724
Women's	\$365,688	\$395,376	\$29,688
Children's	\$158,451	\$171,316	\$12,865
Footwear	\$276,703	\$299,173	\$22,470
Watches & Jewelry	\$78,053	\$84,389	\$6,336
Apparel Products and Services (1)	\$21,968	\$23,751	\$1,783
Computer			
Computers and Hardware for Home Use	\$93,681	\$101,286	\$7,605
Portable Memory	\$2,052	\$2,219	\$167
Computer Software	\$10,008	\$10,821	\$813
Computer Accessories	\$11,134	\$12,038	\$904
Education			
Educational Books/Supplies/Other Expenditures	\$42,917	\$46,402	\$3,485
Other School Supplies	\$45,855	\$49,578	\$3,723

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	\$2,339,574	\$2,529,554	\$189,980
Fees and Admissions	\$393,206	\$425,135	\$31,929
Membership Fees for Clubs (2)	\$135,293	\$146,278	\$10,985
Fees for Participant Sports, excl. Trips	\$66,329	\$71,717	\$5,388
Tickets to Theatre/Operas/Concerts	\$49,221	\$53,217	\$3,996
Tickets to Movies	\$14,270	\$15,428	\$1,158
Tickets to Parks or Museums	\$23,055	\$24,928	\$1,873
Admission to Sporting Events, excl. Trips	\$50,348	\$54,437	\$4,089
Fees for Recreational Lessons	\$54,292	\$58,701	\$4,409
Dating Services	\$396	\$429	\$33
TV/Video/Audio	\$696,606	\$753,159	\$56,553
Cable and Satellite Television Services	\$423,237	\$457,595	\$34,358
Televisions	\$52,524	\$56,788	\$4,264
Satellite Dishes	\$625	\$676	\$51
VCRs, Video Cameras, and DVD Players	\$2,440	\$2,638	\$198
Miscellaneous Video Equipment	\$7,617	\$8,235	\$618
Video Cassettes and DVDs	\$2,784	\$3,010	\$226
Video Game Hardware/Accessories	\$27,691	\$29,938	\$2,247
Video Game Software	\$11,019	\$11,913	\$894
Rental/Streaming/Downloaded Video	\$97,606	\$105,533	\$7,927
Installation of Televisions	\$452	\$489	\$37
Audio (3)	\$69,647	\$75,301	\$5,654
Rental of TV/VCR/Radio/Sound Equipment	\$171	\$184	\$13
Repair of TV/Radio/Sound Equipment	\$794	\$859	\$65
Pets	\$720,489	\$778,997	\$58,508
Toys/Games/Crafts/Hobbies (4)	\$107,606	\$116,343	\$8,737
Recreational Vehicles and Fees (5)	\$115,334	\$124,705	\$9,371
Sports/Recreation/Exercise Equipment (6)	\$174,082	\$188,222	\$14,140
Photo Equipment and Supplies (7)	\$33,271	\$35,973	\$2,702
Reading (8)	\$71,174	\$76,954	\$5,780
Live Entertainment-for Catered Affairs	\$15,250	\$16,490	\$1,240
Rental of Party Supplies for Catered Affairs	\$12,555	\$13,575	\$1,020

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	\$5,982,389	\$6,468,073	\$485,684
Food at Home	\$4,144,208	\$4,480,651	\$336,443
Bakery and Cereal Products	\$549,897	\$594,539	\$44,642
Meats, Poultry, Fish, and Eggs	\$842,657	\$911,062	\$68,405
Dairy Products	\$438,342	\$473,933	\$35,591
Fruits and Vegetables	\$675,146	\$729,958	\$54,812
Snacks and Other Food at Home (9)	\$1,638,166	\$1,771,158	\$132,992
Food Away from Home	\$1,838,181	\$1,987,422	\$149,241
Alcoholic Beverages	\$280,614	\$303,399	\$22,785
Financial			
Value of Stocks/Bonds/Mutual Funds	\$20,933,422	\$22,633,738	\$1,700,316
Value of Retirement Plans	\$81,252,069	\$87,851,887	\$6,599,818
Value of Other Financial Assets	\$6,580,084	\$7,114,228	\$534,144
Vehicle Loan Amount excluding Interest	\$1,906,429	\$2,061,233	\$154,804
Value of Credit Card Debt	\$1,418,334	\$1,533,486	\$115,152
Health			
Nonprescription Drugs	\$114,114	\$123,378	\$9,264
Prescription Drugs	\$325,322	\$351,732	\$26,410
Eyeglasses and Contact Lenses	\$85,997	\$92,982	\$6,985
Personal Care Products (10)	\$276,906	\$299,384	\$22,478
Smoking Products	\$336,047	\$363,320	\$27,273
Home			
Mortgage Payment and Basics (11)	\$6,318,567	\$6,831,698	\$513,131
Maintenance and Remodeling Services	\$2,669,683	\$2,886,551	\$216,868
Maintenance and Remodeling Materials (12)	\$602,578	\$651,536	\$48,958
Utilities, Fuel, and Public Services	\$3,480,728	\$3,763,308	\$282,580

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)	\$58,125	\$62,844	\$4,719
Furniture	\$426,979	\$461,645	\$34,666
Rugs	\$17,004	\$18,384	\$1,380
Major Appliances (14)	\$267,352	\$289,059	\$21,707
Housewares (15)	\$50,310	\$54,394	\$4,084
Small Appliances	\$677,228	\$732,223	\$3,165
Luggage	\$9,316	\$10,073	\$757
Telephones and Accessories	\$44,646	\$48,272	\$3,626
Household Operations			
Child Care	\$233,828	\$252,814	\$18,986
Lawn/Garden (16)	\$441,491	\$477,347	\$35,856
Moving/Storage/Freight Express	\$51,117	\$55,266	\$4,149
Housekeeping Supplies (17)	\$475,365	\$513,955	\$38,590
Insurance			
Owners and Renters Insurance	\$515,386	\$557,239	\$41,853
Vehicle Insurance	\$1,143,845	\$1,236,701	\$92,856
Life/Other Insurance	\$359,795	\$389,010	\$29,215
Health Insurance	\$2,978,533	\$3,220,364	\$241,831
Transportation			
Payments on Vehicles excluding Leases	\$1,706,153	\$1,844,685	\$138,532
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$2,003,328	\$2,165,971	\$162,643
Vehicle Maintenance and Repairs	\$751,827	\$812,876	\$61,049
Travel			
Airline Fares	\$317,781	\$343,585	\$25,804
Lodging on Trips	\$547,503	\$591,965	\$44,462
Auto/Truck Rental on Trips	\$54,534	\$58,962	\$4,428
Food and Drink on Trips	\$416,515	\$450,339	\$33,824

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

Red Cloud, Nebraska



Drive time band: 15 - 30 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Heartland Communities (I3)	47.9%	Population	5,707	5,500
Country Charm (I7)	32.4%	Households	2,530	2,438
Middle Ground (K2)	15.2%	Families	1,579	1,512
Rooted Rural (I4)	4.5%	Median Age	48.5	49.6
Small Town Sincerity (I1)	0.0%	Median Household Income	\$66,824	\$73,593

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$4,615,478	\$4,833,406	\$217,928
Men's	\$933,900	\$978,079	\$44,179
Women's	\$1,498,933	\$1,570,051	\$71,118
Children's	\$645,107	\$675,446	\$30,339
Footwear	\$1,121,781	\$1,173,860	\$52,079
Watches & Jewelry	\$326,322	\$342,261	\$15,939
Apparel Products and Services (1)	\$89,436	\$93,708	\$4,272
Computer			
Computers and Hardware for Home Use	\$390,617	\$409,429	\$18,812
Portable Memory	\$8,438	\$8,828	\$390
Computer Software	\$39,511	\$41,318	\$1,807
Computer Accessories	\$43,924	\$45,946	\$2,022
Education			
Educational Books/Supplies/Other Expenditures	\$177,266	\$185,717	\$8,451
Other School Supplies	\$186,589	\$195,389	\$8,800

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	\$9,404,918	\$9,839,699	\$434,781
Fees and Admissions	\$1,637,946	\$1,716,366	\$78,420
Membership Fees for Clubs (2)	\$560,171	\$587,044	\$26,873
Fees for Participant Sports, excl. Trips	\$285,411	\$299,271	\$13,860
Tickets to Theatre/Operas/Concerts	\$201,778	\$211,358	\$9,580
Tickets to Movies	\$60,093	\$63,011	\$2,918
Tickets to Parks or Museums	\$91,639	\$95,777	\$4,138
Admission to Sporting Events, excl. Trips	\$207,258	\$217,060	\$9,802
Fees for Recreational Lessons	\$229,973	\$241,143	\$11,170
Dating Services	\$1,624	\$1,703	\$79
TV/Video/Audio	\$2,779,270	\$2,908,006	\$128,736
Cable and Satellite Television Services	\$1,660,504	\$1,736,288	\$75,784
Televisions	\$215,896	\$226,196	\$10,300
Satellite Dishes	\$2,599	\$2,722	\$123
VCRs, Video Cameras, and DVD Players	\$9,636	\$10,077	\$441
Miscellaneous Video Equipment	\$34,268	\$36,001	\$1,733
Video Cassettes and DVDs	\$11,054	\$11,560	\$506
Video Game Hardware/Accessories	\$108,439	\$113,462	\$5,023
Video Game Software	\$44,951	\$47,095	\$2,144
Rental/Streaming/Downloaded Video	\$403,114	\$422,217	\$19,103
Installation of Televisions	\$1,755	\$1,839	\$84
Audio (3)	\$283,032	\$296,334	\$13,302
Rental of TV/VCR/Radio/Sound Equipment	\$725	\$759	\$34
Repair of TV/Radio/Sound Equipment	\$3,298	\$3,457	\$159
Pets	\$2,845,416	\$2,974,524	\$129,108
Toys/Games/Crafts/Hobbies (4)	\$430,116	\$449,989	\$19,873
Recreational Vehicles and Fees (5)	\$475,897	\$497,784	\$21,887
Sports/Recreation/Exercise Equipment (6)	\$696,164	\$727,780	\$31,616
Photo Equipment and Supplies (7)	\$139,091	\$145,770	\$6,679
Reading (8)	\$285,629	\$298,754	\$13,125
Live Entertainment-for Catered Affairs	\$61,762	\$64,540	\$2,778
Rental of Party Supplies for Catered Affairs	\$53,627	\$56,185	\$2,558

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	\$24,022,138	\$25,140,131	\$1,117,993
Food at Home	\$16,481,063	\$17,242,292	\$761,229
Bakery and Cereal Products	\$2,192,091	\$2,293,528	\$101,437
Meats, Poultry, Fish, and Eggs	\$3,333,228	\$3,487,059	\$153,831
Dairy Products	\$1,747,312	\$1,827,701	\$80,389
Fruits and Vegetables	\$2,692,229	\$2,816,857	\$124,628
Snacks and Other Food at Home (9)	\$6,516,204	\$6,817,148	\$300,944
Food Away from Home	\$7,541,075	\$7,897,839	\$356,764
Alcoholic Beverages	\$1,174,032	\$1,230,393	\$56,361
Financial			
Value of Stocks/Bonds/Mutual Funds	\$87,652,260	\$91,789,921	\$4,137,661
Value of Retirement Plans	\$339,267,202	\$355,284,498	\$16,017,296
Value of Other Financial Assets	\$26,799,275	\$28,069,351	\$1,270,076
Vehicle Loan Amount excluding Interest	\$7,692,476	\$8,050,060	\$357,584
Value of Credit Card Debt	\$5,813,546	\$6,089,347	\$275,801
Health			
Nonprescription Drugs	\$456,382	\$477,466	\$21,084
Prescription Drugs	\$1,295,182	\$1,355,453	\$60,271
Eyeglasses and Contact Lenses	\$349,279	\$365,361	\$16,082
Personal Care Products (10)	\$1,124,822	\$1,178,054	\$53,232
Smoking Products	\$1,301,522	\$1,360,835	\$59,313
Home			
Mortgage Payment and Basics (11)	\$26,135,989	\$27,369,883	\$1,233,894
Maintenance and Remodeling Services	\$10,919,099	\$11,421,158	\$502,059
Maintenance and Remodeling Materials (12)	\$2,452,160	\$2,563,500	\$111,340
Utilities, Fuel, and Public Services	\$13,825,839	\$14,463,010	\$637,171

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)	\$235,811	\$246,887	\$11,076
Furniture	\$1,738,360	\$1,820,224	\$81,864
Rugs	\$71,458	\$74,893	\$3,435
Major Appliances (14)	\$1,078,458	\$1,128,682	\$50,224
Housewares (15)	\$200,962	\$210,278	\$9,316
Small Appliances	\$2,782,105	\$2,912,707	\$7,331
Luggage	\$39,180	\$41,081	\$1,901
Telephones and Accessories	\$189,455	\$198,662	\$9,207
Household Operations			
Child Care	\$980,815	\$1,028,264	\$47,449
Lawn/Garden (16)	\$1,769,609	\$1,850,206	\$80,597
Moving/Storage/Freight Express	\$204,492	\$214,121	\$9,629
Housekeeping Supplies (17)	\$1,903,273	\$1,991,725	\$88,452
Insurance			
Owners and Renters Insurance	\$2,093,951	\$2,190,998	\$97,047
Vehicle Insurance	\$4,574,036	\$4,786,527	\$212,491
Life/Other Insurance	\$1,467,071	\$1,535,620	\$68,549
Health Insurance	\$11,888,100	\$12,436,221	\$548,121
Transportation			
Payments on Vehicles excluding Leases	\$6,878,567	\$7,197,938	\$319,371
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$7,973,144	\$8,340,116	\$366,972
Vehicle Maintenance and Repairs	\$3,034,575	\$3,175,257	\$140,682
Travel			
Airline Fares	\$1,325,667	\$1,389,141	\$63,474
Lodging on Trips	\$2,239,624	\$2,344,356	\$104,732
Auto/Truck Rental on Trips	\$224,771	\$235,398	\$10,627
Food and Drink on Trips	\$1,698,362	\$1,777,730	\$79,368

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

Red Cloud, Nebraska



Drive time band: 30 - 60 minute radius

Top Tapestry Segments	Percent	Demographic Summary	2025	2030
Country Charm (I7)	22.3%	Population	59,616	58,729
Heartland Communities (I3)	21.6%	Households	25,317	25,028
Middle Ground (K2)	18.8%	Families	15,507	15,222
Loyal Locals (K3)	7.4%	Median Age	42.7	43.6
Savvy Suburbanites (L1)	4.5%	Median Household Income	\$68,270	\$76,673

	2025 Consumer Spending	2030 Forecasted Demand	Projected Spending Growth
Apparel and Services	\$46,882,382	\$50,991,524	\$4,109,142
Men's	\$9,488,683	\$10,320,807	\$832,124
Women's	\$15,633,041	\$17,009,497	\$1,376,456
Children's	\$6,381,413	\$6,938,583	\$557,170
Footwear	\$10,896,771	\$11,840,611	\$943,840
Watches & Jewelry	\$3,563,433	\$3,882,089	\$318,656
Apparel Products and Services (1)	\$919,040	\$999,938	\$80,898
Computer			
Computers and Hardware for Home Use	\$4,150,223	\$4,518,035	\$367,812
Portable Memory	\$79,980	\$86,854	\$6,874
Computer Software	\$367,345	\$398,783	\$31,438
Computer Accessories	\$418,270	\$454,311	\$36,041
Education			
Educational Books/Supplies/Other Expenditures	\$1,807,682	\$1,966,701	\$159,019
Other School Supplies	\$1,845,436	\$2,006,388	\$160,952

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	\$89,509,128	\$97,224,984	\$7,715,856
Fees and Admissions	\$17,170,605	\$18,692,514	\$1,521,909
Membership Fees for Clubs (2)	\$5,897,497	\$6,420,451	\$522,954
Fees for Participant Sports, excl. Trips	\$3,051,848	\$3,323,956	\$272,108
Tickets to Theatre/Operas/Concerts	\$2,099,948	\$2,285,457	\$185,509
Tickets to Movies	\$648,686	\$706,576	\$57,890
Tickets to Parks or Museums	\$844,321	\$916,414	\$72,093
Admission to Sporting Events, excl. Trips	\$2,025,380	\$2,202,253	\$176,873
Fees for Recreational Lessons	\$2,583,468	\$2,816,205	\$232,737
Dating Services	\$19,457	\$21,201	\$1,744
TV/Video/Audio	\$26,791,902	\$29,104,500	\$2,312,598
Cable and Satellite Television Services	\$15,494,088	\$16,817,294	\$1,323,206
Televisions	\$2,251,014	\$2,449,457	\$198,443
Satellite Dishes	\$26,048	\$28,314	\$2,266
VCRs, Video Cameras, and DVD Players	\$90,417	\$98,131	\$7,714
Miscellaneous Video Equipment	\$456,843	\$499,416	\$42,573
Video Cassettes and DVDs	\$104,748	\$113,675	\$8,927
Video Game Hardware/Accessories	\$1,024,329	\$1,112,605	\$88,276
Video Game Software	\$458,272	\$498,471	\$40,199
Rental/Streaming/Downloaded Video	\$3,992,787	\$4,341,486	\$348,699
Installation of Televisions	\$21,237	\$23,162	\$1,925
Audio (3)	\$2,829,210	\$3,075,798	\$246,588
Rental of TV/VCR/Radio/Sound Equipment	\$6,960	\$7,557	\$597
Repair of TV/Radio/Sound Equipment	\$35,950	\$39,137	\$3,187
Pets	\$25,680,118	\$27,859,758	\$2,179,640
Toys/Games/Crafts/Hobbies (4)	\$4,040,102	\$4,387,356	\$347,254
Recreational Vehicles and Fees (5)	\$4,387,245	\$4,762,834	\$375,589
Sports/Recreation/Exercise Equipment (6)	\$6,234,320	\$6,762,571	\$528,251
Photo Equipment and Supplies (7)	\$1,409,065	\$1,532,970	\$123,905
Reading (8)	\$2,739,604	\$2,975,590	\$235,986
Live Entertainment-for Catered Affairs	\$534,490	\$579,558	\$45,068
Rental of Party Supplies for Catered Affairs	\$521,677	\$567,331	\$45,654

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	\$235,480,241	\$255,905,592	\$20,425,351
Food at Home	\$158,358,488	\$172,014,056	\$13,655,568
Bakery and Cereal Products	\$21,147,124	\$22,972,622	\$1,825,498
Meats, Poultry, Fish, and Eggs	\$32,126,086	\$34,898,288	\$2,772,202
Dairy Products	\$16,566,836	\$17,989,935	\$1,423,099
Fruits and Vegetables	\$26,193,641	\$28,459,883	\$2,266,242
Snacks and Other Food at Home (9)	\$62,324,800	\$67,693,329	\$5,368,529
Food Away from Home	\$77,121,753	\$83,891,536	\$6,769,783
Alcoholic Beverages	\$12,440,104	\$13,542,508	\$1,102,404
Financial			
Value of Stocks/Bonds/Mutual Funds	\$918,525,803	\$999,483,123	\$80,957,320
Value of Retirement Plans	\$3,357,294,734	\$3,650,440,440	\$293,145,706
Value of Other Financial Assets	\$271,345,342	\$295,180,141	\$23,834,799
Vehicle Loan Amount excluding Interest	\$73,999,343	\$80,405,700	\$6,406,357
Value of Credit Card Debt	\$59,428,926	\$64,647,030	\$5,218,104
Health			
Nonprescription Drugs	\$4,390,168	\$4,768,453	\$378,285
Prescription Drugs	\$11,893,284	\$12,910,630	\$1,017,346
Eyeglasses and Contact Lenses	\$3,210,046	\$3,484,373	\$274,327
Personal Care Products (10)	\$11,475,526	\$12,481,749	\$1,006,223
Smoking Products	\$11,815,982	\$12,815,897	\$999,915
Home			
Mortgage Payment and Basics (11)	\$262,450,684	\$285,474,110	\$23,023,426
Maintenance and Remodeling Services	\$102,626,606	\$111,454,964	\$8,828,358
Maintenance and Remodeling Materials (12)	\$21,421,713	\$23,227,036	\$1,805,323
Utilities, Fuel, and Public Services	\$130,964,322	\$142,221,790	\$11,257,468

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)	\$2,352,790	\$2,558,012	\$205,222
Furniture	\$17,478,752	\$19,007,601	\$1,528,849
Rugs	\$747,405	\$813,548	\$66,143
Major Appliances (14)	\$10,507,686	\$11,419,747	\$912,061
Housewares (15)	\$1,977,783	\$2,149,128	\$171,345
Small Appliances	\$27,718,663	\$30,133,360	\$133,738
Luggage	\$429,650	\$467,999	\$38,349
Telephones and Accessories	\$1,914,673	\$2,083,096	\$168,423
Household Operations			
Child Care	\$10,329,616	\$11,248,903	\$919,287
Lawn/Garden (16)	\$16,253,627	\$17,638,388	\$1,384,761
Moving/Storage/Freight Express	\$2,167,854	\$2,359,026	\$191,172
Housekeeping Supplies (17)	\$18,475,315	\$20,072,283	\$1,596,968
Insurance			
Owners and Renters Insurance	\$19,663,043	\$21,353,533	\$1,690,490
Vehicle Insurance	\$44,629,160	\$48,494,687	\$3,865,527
Life/Other Insurance	\$14,386,894	\$15,636,682	\$1,249,788
Health Insurance	\$112,597,087	\$122,275,650	\$9,678,563
Transportation			
Payments on Vehicles excluding Leases	\$65,439,954	\$71,084,186	\$5,644,232
Gasoline, Diesel Fuel, & Electric Vehicle Charging	\$75,286,766	\$81,750,543	\$6,463,777
Vehicle Maintenance and Repairs	\$29,147,672	\$31,663,159	\$2,515,487
Travel			
Airline Fares	\$14,307,832	\$15,581,360	\$1,273,528
Lodging on Trips	\$22,182,935	\$24,116,436	\$1,933,501
Auto/Truck Rental on Trips	\$2,300,057	\$2,502,131	\$202,074
Food and Drink on Trips	\$16,805,468	\$18,269,498	\$1,464,030

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.



Retail Demand by Industry

Red Cloud, 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	81	\$24,587.56	\$16,990,003
44-45	Retail Trade	83	\$21,517.88	\$14,868,856
722	Food Services & Drinking Places	65	\$3,069.68	\$2,121,148

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	87	\$2,818.13	\$1,947,329
4411	Automobile Dealers	80	\$2,226.23	\$1,538,324
4412	Other Motor Vehicle Dealers	173	\$381.04	\$263,298
4413	Auto Parts, Accessories & Tire Stores	89	\$210.87	\$145,708
442	Furniture and Home Furnishings Stores	73	\$719.66	\$497,282
4421	Furniture Stores	70	\$450.81	\$311,507
4422	Home Furnishings Stores	77	\$268.85	\$185,775
443, 4431	Electronics and Appliance Stores	65	\$186.77	\$129,060
444	Bldg Material & Garden Equipment & Supplies Dealers	100	\$1,388.98	\$959,787
4441	Building Material and Supplies Dealers	99	\$1,246.58	\$861,387
4442	Lawn and Garden Equipment and Supplies Stores	105	\$142.40	\$98,400
445	Food and Beverage Stores	81	\$4,608.02	\$3,184,142
4451	Grocery Stores	82	\$4,347.62	\$3,004,206
4452	Specialty Food Stores	78	\$139.46	\$96,364
4453	Beer, Wine, and Liquor Stores	67	\$120.94	\$83,572
446, 4461	Health and Personal Care Stores	91	\$753.65	\$520,774
447, 4471	Gasoline Stations	85	\$3,260.30	\$2,252,867
448	Clothing and Clothing Accessories Stores	69	\$870.72	\$601,669
4481	Clothing Stores	68	\$675.70	\$466,908
4482	Shoe Stores	74	\$182.28	\$125,954
4483	Jewelry, Luggage, and Leather Goods Stores	62	\$12.75	\$8,807
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	84	\$388.58	\$268,507
4511	Sporting Goods, Hobby, and Musical Inst Stores	87	\$320.57	\$221,517
4512	Book Stores and News Dealers	71	\$68.00	\$46,989
452	General Merchandise Stores	81	\$3,572.74	\$2,468,766
4522	Department Stores	67	\$267.69	\$184,977
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	82	\$3,305.05	\$2,283,789

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	95	\$594.47	\$410,779
4531	Florists	104	\$30.12	\$20,814
4532	Office Supplies, Stationery, and Gift Stores	75	\$74.81	\$51,693
4533	Used Merchandise Stores	83	\$73.21	\$50,590
4539	Other Miscellaneous Store Retailers	101	\$416.33	\$287,682
454	Nonstore Retailers	85	\$2,355.85	\$1,627,895
4541	Electronic Shopping and Mail-Order Houses	81	\$1,917.56	\$1,325,035
4542	Vending Machine Operators	82	\$38.07	\$26,303
4543	Direct Selling Establishments	112	\$400.23	\$276,557
722	Food Services & Drinking Places	65	\$3,069.68	\$2,121,148
7223	Special Food Services	66	\$11.22	\$7,756
7224	Drinking Places (Alcoholic Beverages)	62	\$75.38	\$52,086
7225	Restaurants and Other Eating Places	66	\$2,983.08	\$2,061,306

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

Red Cloud, 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	88	\$26,982.57	\$68,265,902
44-45	Retail Trade	91	\$23,549.19	\$59,579,452
722	Food Services & Drinking Places	73	\$3,433.38	\$8,686,450

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	95	\$3,079.75	\$7,791,758
4411	Automobile Dealers	88	\$2,433.77	\$6,157,443
4412	Other Motor Vehicle Dealers	188	\$414.49	\$1,048,649
4413	Auto Parts, Accessories & Tire Stores	98	\$231.49	\$585,666
442	Furniture and Home Furnishings Stores	81	\$801.18	\$2,026,982
4421	Furniture Stores	78	\$499.68	\$1,264,178
4422	Home Furnishings Stores	86	\$301.50	\$762,804
443, 4431	Electronics and Appliance Stores	74	\$210.41	\$532,335
444	Bldg Material & Garden Equipment & Supplies Dealers	111	\$1,540.72	\$3,898,028
4441	Building Material and Supplies Dealers	110	\$1,384.73	\$3,503,374
4442	Lawn and Garden Equipment and Supplies Stores	115	\$155.99	\$394,654
445	Food and Beverage Stores	88	\$5,017.42	\$12,694,060
4451	Grocery Stores	89	\$4,730.75	\$11,968,791
4452	Specialty Food Stores	85	\$151.71	\$383,826
4453	Beer, Wine, and Liquor Stores	75	\$134.96	\$341,443
446, 4461	Health and Personal Care Stores	99	\$820.94	\$2,076,979
447, 4471	Gasoline Stations	93	\$3,543.65	\$8,965,423
448	Clothing and Clothing Accessories Stores	76	\$967.72	\$2,448,334
4481	Clothing Stores	75	\$751.24	\$1,900,640
4482	Shoe Stores	82	\$202.02	\$511,113
4483	Jewelry, Luggage, and Leather Goods Stores	71	\$14.46	\$36,580
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	92	\$428.22	\$1,083,407
4511	Sporting Goods, Hobby, and Musical Inst Stores	96	\$352.39	\$891,541
4512	Book Stores and News Dealers	80	\$75.84	\$191,866
452	General Merchandise Stores	88	\$3,908.78	\$9,889,223
4522	Department Stores	75	\$297.58	\$752,883
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	90	\$3,611.20	\$9,136,340

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	103	\$647.88	\$1,639,143
4531	Florists	115	\$33.19	\$83,969
4532	Office Supplies, Stationery, and Gift Stores	83	\$82.95	\$209,854
4533	Used Merchandise Stores	93	\$81.83	\$207,035
4539	Other Miscellaneous Store Retailers	110	\$449.92	\$1,138,285
454	Nonstore Retailers	93	\$2,582.52	\$6,533,779
4541	Electronic Shopping and Mail-Order Houses	89	\$2,110.00	\$5,338,311
4542	Vending Machine Operators	89	\$41.29	\$104,456
4543	Direct Selling Establishments	120	\$431.23	\$1,091,012
722	Food Services & Drinking Places	73	\$3,433.38	\$8,686,450
7223	Special Food Services	74	\$12.54	\$31,725
7224	Drinking Places (Alcoholic Beverages)	70	\$85.47	\$216,239
7225	Restaurants and Other Eating Places	73	\$3,335.37	\$8,438,486

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

Red Cloud, 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	84	\$25,687.05	\$650,318,927
44-45	Retail Trade	86	\$22,196.26	\$561,942,612
722	Food Services & Drinking Places	74	\$3,490.79	\$88,376,315

NAICS Code	Industry Subsector & Group	Index	Average Spending	Total
441	Motor Vehicle & Parts Dealers	89	\$2,867.21	\$72,589,101
4411	Automobile Dealers	84	\$2,333.72	\$59,082,823
4412	Other Motor Vehicle Dealers	145	\$320.26	\$8,108,067
4413	Auto Parts, Accessories & Tire Stores	90	\$213.22	\$5,398,211
442	Furniture and Home Furnishings Stores	80	\$795.25	\$20,133,427
4421	Furniture Stores	78	\$501.75	\$12,702,783
4422	Home Furnishings Stores	84	\$293.50	\$7,430,644
443, 4431	Electronics and Appliance Stores	76	\$216.23	\$5,474,244
444	Bldg Material & Garden Equipment & Supplies Dealers	99	\$1,381.89	\$34,985,299
4441	Building Material and Supplies Dealers	99	\$1,244.20	\$31,499,314
4442	Lawn and Garden Equipment and Supplies Stores	102	\$137.69	\$3,485,985
445	Food and Beverage Stores	84	\$4,768.81	\$120,732,064
4451	Grocery Stores	84	\$4,484.57	\$113,535,844
4452	Specialty Food Stores	82	\$145.92	\$3,694,149
4453	Beer, Wine, and Liquor Stores	76	\$138.33	\$3,502,071
446, 4461	Health and Personal Care Stores	92	\$765.16	\$19,371,656
447, 4471	Gasoline Stations	86	\$3,292.22	\$83,349,018
448	Clothing and Clothing Accessories Stores	76	\$968.33	\$24,515,308
4481	Clothing Stores	76	\$758.71	\$19,208,387
4482	Shoe Stores	79	\$194.49	\$4,923,789
4483	Jewelry, Luggage, and Leather Goods Stores	74	\$15.13	\$383,132
451	Sporting Goods, Hobby, Musical Inst., and Book Stores	86	\$398.81	\$10,096,670
4511	Sporting Goods, Hobby, and Musical Inst Stores	88	\$323.96	\$8,201,574
4512	Book Stores and News Dealers	79	\$74.85	\$1,895,096
452	General Merchandise Stores	84	\$3,721.31	\$94,212,523
4522	Department Stores	76	\$300.45	\$7,606,527
4523	Merch. Stores, incl. Warehouse Clubs, Supercenters	85	\$3,420.86	\$86,605,996

NAICS Code	Industry Summary	Spending Potential Index	Average Spent	Total
453	Miscellaneous Store Retailers	94	\$588.68	\$14,903,603
4531	Florists	102	\$29.45	\$745,563
4532	Office Supplies, Stationery, and Gift Stores	81	\$81.13	\$2,053,925
4533	Used Merchandise Stores	89	\$78.29	\$1,981,993
4539	Other Miscellaneous Store Retailers	97	\$399.82	\$10,122,121
454	Nonstore Retailers	87	\$2,432.35	\$61,579,699
4541	Electronic Shopping and Mail-Order Houses	85	\$2,018.49	\$51,102,224
4542	Vending Machine Operators	84	\$39.02	\$987,961
4543	Direct Selling Establishments	105	\$374.83	\$9,489,515
722	Food Services & Drinking Places	74	\$3,490.79	\$88,376,315
7223	Special Food Services	75	\$12.73	\$322,282
7224	Drinking Places (Alcoholic Beverages)	74	\$89.50	\$2,265,998
7225	Restaurants and Other Eating Places	74	\$3,388.55	\$85,788,034

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

Red Cloud, Nebraska



Drive time band: 0 - 15 minute radius

Demographic Summary	2025	2030
Population	1,500	1,477
Population 18+	1,201	1,202
Households	691	681
Median Household Income	\$62,090	\$68,722

Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	761	63.4%	100
Bought Women`s Clothing Last 12 Mo	620	51.6%	99
Bought Shoes Last 12 Mo	881	73.4%	97
Bought Fine Jewelry Last 12 Mo	211	17.6%	80
Bought Watch Last 12 Mo	140	11.7%	91
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	643	93.0%	104
HH Bought or Leased New Vehicle Last 12 Mo	43	6.2%	73
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	1,130	94.1%	105
Bought or Changed Motor Oil Last 12 Mo	777	64.7%	120
Had Vehicle Tune-Up Last 12 Mo	270	22.5%	98
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	496	41.3%	108
Drank Beer or Ale Last 6 Mo	383	31.9%	86

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	101	8.4%	99
Own Digital SLR Camera or Camcorder	86	7.2%	74
Printed Digital Photos Last 12 Mo	289	24.1%	96
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	421	35.0%	101
Have a Smartphone	1,115	92.8%	99
Have Android Phone (Any Brand) Smartphone	581	48.4%	129
Have Apple iPhone Smartphone	553	46.0%	78
HH Owns 1 Cell Phone	222	32.1%	107
HH Owns 2 Cell Phones	281	40.7%	105
HH Owns 3+ Cell Phones	169	24.5%	85
HH Has Cell Phone Only (No Landline Telephone)	527	76.3%	101
Computers (Households)			
HH Owns Computer	545	78.9%	95
HH Owns Desktop Computer	252	36.5%	98
HH Owns Laptop or Notebook	425	61.5%	89
HH Owns Apple or Mac Brand Computer	107	15.5%	62
HH Owns PC or Non-Apple Brand Computer	487	70.5%	102
HH Purchased Most Recent Home Computer at Store	259	37.5%	107
HH Purchased Most Recent Home Computer Online	162	23.4%	87
HH Spent \$1-499 on Most Recent Home Computer	116	16.8%	130
HH Spent \$500-999 on Most Recent Home Computer	123	17.8%	100
HH Spent \$1K-1499 on Most Recent Home Computer	60	8.7%	78
HH Spent \$1500-1999 on Most Recent Home Computer	14	2.0%	50
HH Spent \$2000+ on Most Recent Home Computer	31	4.5%	71

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

 **Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Convenience Stores (Adults)			
Shopped at Convenience Store Last 6 Mo	882	73.4%	111
Bought Brewed Coffee at Convenience Store Last 30 Days	163	13.6%	108
Bought Cigarettes at Convenience Store Last 30 Days	127	10.6%	185
Bought Gas at Convenience Store Last 30 Days	608	50.6%	124
Spent \$1-19 at Convenience Store Last 30 Days	69	5.8%	91
Spent \$20-39 at Convenience Store Last 30 Days	72	6.0%	74
Spent \$40-50 at Convenience Store Last 30 Days	94	7.8%	124
Spent \$51-99 at Convenience Store Last 30 Days	76	6.3%	119
Spent \$100+ at Convenience Store Last 30 Days	404	33.6%	136
Entertainment (Adults)			
Attended Movie Last 6 Mo	551	45.9%	86
Went to Live Theater Last 12 Mo	78	6.5%	56
Went to Bar or Night Club Last 12 Mo	195	16.2%	84
Dined Out Last 12 Mo	658	54.8%	98
Gambled at Casino Last 12 Mo	144	12.0%	93
Visited Theme Park Last 12 Mo	177	14.7%	78
Viewed Movie (Video-on-Demand) Last 30 Days	75	6.2%	76
Viewed TV Show (Video-on-Demand) Last 30 Days	35	2.9%	53
Used Internet to Download Movie Last 30 Days	47	3.9%	58
Downloaded Individual Song Last 6 Mo	210	17.5%	96
Used Internet to Watch Movie Last 30 Days	351	29.2%	83
Used Internet to Watch TV Program Last 30 Days	259	21.6%	95
Played (Console) Video or Electronic Game Last 12 Mo	150	12.5%	98
Played (Portable) Video or Electronic Game Last 12 Mo	78	6.5%	89

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	407	33.9%	96
Used ATM or Cash Machine Last 12 Mo	734	61.1%	101
Own Any Stock	110	9.2%	67
Own U.S. Savings Bonds	82	6.8%	91
Own Shares in Mutual Fund (Stocks)	98	8.2%	68
Own Shares in Mutual Fund (Bonds)	67	5.6%	73
Have Interest Checking Account	442	36.8%	98
Have Non-Interest Checking Account	491	40.9%	113
Have Savings Account	837	69.7%	97
Have 401(k) Retirement Savings Plan	263	21.9%	91
Own or Used Any Credit or Debit Card Last 12 Mo	1,097	91.3%	99
Avg \$1-110 Monthly Credit Card Expenditures	260	21.6%	111
Avg \$111-225 Monthly Credit Card Expenditures	123	10.2%	83
Avg \$226-450 Monthly Credit Card Expenditures	107	8.9%	106
Avg \$451-700 Monthly Credit Card Expenditures	87	7.2%	83
Avg \$701-1000 Monthly Credit Card Expenditures	72	6.0%	77
Avg \$1001-2000 Monthly Credit Card Expenditures	100	8.3%	72
Avg \$2001+ Monthly Credit Card Expenditures	91	7.6%	56
Did Online Banking Last 12 Mo	634	52.8%	95
Did Mobile Device Banking Last 12 Mo	510	42.5%	87
Grocery (Adults)			
HH Used Bread Last 6 Mo	661	95.7%	101
HH Used Chicken (Fresh or Frozen) Last 6 Mo	530	76.7%	100
HH Used Turkey (Fresh or Frozen) Last 6 Mo	146	21.1%	105
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	343	49.6%	87
HH Used Fresh Fruit or Vegetables Last 6 Mo	620	89.7%	99
HH Used Fresh Milk Last 6 Mo	608	88.0%	107
HH Used Organic Food Last 6 Mo	121	17.5%	71

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	479	39.9%	87
Exercise at Club 2+ Times Per Week	97	8.1%	61
Visited Doctor Last 12 Mo	957	79.7%	100
Used Vitamins or Dietary Supplements Last 6 Mo	773	64.4%	99
Home (Households)			
HH Did Home Improvement Last 12 Mo	260	37.6%	111
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	192	27.8%	82
HH Purchased Low Ticket HH Furnishing Last 12 Mo	145	21.0%	100
HH Purchased Big Ticket HH Furnishing Last 12 Mo	167	24.2%	101
HH Bought Small Kitchen Appliance Last 12 Mo	154	22.3%	97
HH Purchased Large Appliance/12 Mo	126	18.2%	102
Insurance (Adults/Households)			
Currently Carry Life Insurance	658	54.8%	108
Personally Carry Any Medical or Hospital or Accident Insurance	1,034	86.1%	102
Homeowner Carries Insurance on Home/Personal Property	795	66.2%	113
Renter Carries Insurance on Home/Personal Property	124	10.3%	77
HH Has 1 Vehicle Covered with Auto Insurance	225	32.6%	101
HH Has 2 Vehicles Covered with Auto Insurance	199	28.8%	94
HH Has 3+ Vehicles Covered with Auto Insurance	204	29.5%	116

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
Pets (Households)			
HH Owns Any Pet	429	62.1%	121
HH Owns 1+ Cats	234	33.9%	141
HH Owns 1+ Dogs	323	46.7%	122
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	129	10.7%	67
Buying American Is Important: 4-Agr Cmpl	420	35.0%	128
Buy Based on Quality Not Price: 4-Agr Cmpl	126	10.5%	74
Buy on Credit Rather Than Wait: 4-Agr Cmpl	145	12.1%	98
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	122	10.2%	102
Will Pay More for Environ Safe Products: 4-Agr Cmpl	90	7.5%	69
Buy Based on Price Not Brands: 4-Agr Cmpl	385	32.1%	117
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	34	2.8%	72
Reading (Adults)			
Bought Digital Book Last 12 Mo	159	13.2%	75
Bought Hardcover Book Last 12 Mo	284	23.6%	91
Bought Paperback Book Last 12 Mo	359	29.9%	89
Read Daily Newspaper (Paper Version)	117	9.7%	139
Read Digital Newspaper Last 30 Days	526	43.8%	80
Read Magazine (Paper or Electronic Version) Last 6 Mo	991	82.5%	95

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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	845	70.4%	97
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	274	22.8%	94
Went to Fast Food or Drive-In Restaurant Last 6 Mo	1,090	90.8%	99
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	464	38.6%	97
Ordered Eat-In Fast Food Last 6 Mo	410	34.1%	103
Ordered Home Delivery Fast Food Last 6 Mo	111	9.2%	75
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	667	55.5%	114
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	223	18.6%	81
Television & Electronics (Adults/Households)			
Own Tablet	630	52.5%	93
Own E-Reader	140	11.7%	71
Own E-Reader or Tablet: Apple iPad	328	27.3%	75
HH Owns Internet Connectable TV	293	42.4%	102
Own Portable MP3 Player	91	7.6%	99
HH Owns 1 TV	134	19.4%	98
HH Owns 2 TVs	192	27.8%	100
HH Owns 3 TVs	157	22.7%	103
HH Owns 4+ TVs	156	22.6%	103
HH Subscribes to Cable TV	172	24.9%	88
HH Subscribes to Fiber Optic TV	7	1.0%	31
HH Owns Portable GPS Device	130	18.8%	113
HH Purchased Video Game System Last 12 Mo	30	4.3%	61
HH Owns Internet Video Device for TV	337	48.8%	93

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	659	54.9%	89
Took 3+ Domestic Non-Business Trips Last 12 Mo	182	15.2%	83
Spent \$1-999 on Domestic Vacations Last 12 Mo	141	11.7%	107
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	80	6.7%	96
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	46	3.8%	80
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	60	5.0%	89
Spent \$3K+ on Domestic Vacations Last 12 Mo	103	8.6%	72
Used Internet Travel Site for Domestic Trip Last 12 Mo	61	5.1%	79
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	209	17.4%	57
Took 3+ Foreign Trips by Plane Last 3 Yrs	27	2.3%	40
Spent \$1-999 on Foreign Vacations Last 12 Mo	20	1.7%	39
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	32	2.7%	62
Spent \$3K+ on Foreign Vacations Last 12 Mo	57	4.8%	49
Used General Travel Site: Foreign Trip Last 3 Yrs	49	4.1%	76
Spent Night at Hotel or Motel Last 12 Mo	561	46.7%	86
Took Cruise of More Than One Day Last 3 Yrs	58	4.8%	55
Member of Frequent Flyer Program	155	12.9%	47
Member of Hotel Rewards Program	275	22.9%	78

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Retail Market Potential

Red Cloud, Nebraska



Drive time band: 15 - 30 minute radius

Demographic Summary		2025	2030
Population		5,707	5,500
Population 18+		4,580	4,498
Households		2,530	2,438
Median Household Income		\$66,824	\$73,593
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	2,950	64.4%	102
Bought Women`s Clothing Last 12 Mo	2,389	52.2%	100
Bought Shoes Last 12 Mo	3,463	75.6%	100
Bought Fine Jewelry Last 12 Mo	831	18.1%	83
Bought Watch Last 12 Mo	525	11.5%	89
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	2,378	94.0%	105
HH Bought or Leased New Vehicle Last 12 Mo	175	6.9%	81
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	4,311	94.1%	106
Bought or Changed Motor Oil Last 12 Mo	2,898	63.3%	117
Had Vehicle Tune-Up Last 12 Mo	1,009	22.0%	96
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	1,842	40.2%	105
Drank Beer or Ale Last 6 Mo	1,586	34.6%	93

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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	411	9.0%	106
Own Digital SLR Camera or Camcorder	375	8.2%	85
Printed Digital Photos Last 12 Mo	1,161	25.4%	102
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	1,572	34.3%	99
Have a Smartphone	4,268	93.2%	99
Have Android Phone (Any Brand) Smartphone	2,098	45.8%	122
Have Apple iPhone Smartphone	2,228	48.6%	83
HH Owns 1 Cell Phone	788	31.1%	104
HH Owns 2 Cell Phones	1,063	42.0%	108
HH Owns 3+ Cell Phones	623	24.6%	85
HH Has Cell Phone Only (No Landline Telephone)	1,928	76.2%	101
Computers (Households)			
HH Owns Computer	2,028	80.2%	97
HH Owns Desktop Computer	934	36.9%	99
HH Owns Laptop or Notebook	1,606	63.5%	92
HH Owns Apple or Mac Brand Computer	419	16.6%	66
HH Owns PC or Non-Apple Brand Computer	1,793	70.9%	102
HH Purchased Most Recent Home Computer at Store	958	37.9%	108
HH Purchased Most Recent Home Computer Online	616	24.4%	90
HH Spent \$1-499 on Most Recent Home Computer	411	16.3%	125
HH Spent \$500-999 on Most Recent Home Computer	475	18.8%	106
HH Spent \$1K-1499 on Most Recent Home Computer	233	9.2%	83
HH Spent \$1500-1999 on Most Recent Home Computer	61	2.4%	59
HH Spent \$2000+ on Most Recent Home Computer	115	4.5%	72

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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	3,368	73.5%	112
Bought Brewed Coffee at Convenience Store Last 30 Days	646	14.1%	112
Bought Cigarettes at Convenience Store Last 30 Days	417	9.1%	159
Bought Gas at Convenience Store Last 30 Days	2,359	51.5%	126
Spent \$1-19 at Convenience Store Last 30 Days	249	5.4%	86
Spent \$20-39 at Convenience Store Last 30 Days	314	6.9%	85
Spent \$40-50 at Convenience Store Last 30 Days	328	7.2%	113
Spent \$51-99 at Convenience Store Last 30 Days	266	5.8%	109
Spent \$100+ at Convenience Store Last 30 Days	1,549	33.8%	137
Entertainment (Adults)			
Attended Movie Last 6 Mo	2,175	47.5%	89
Went to Live Theater Last 12 Mo	370	8.1%	69
Went to Bar or Night Club Last 12 Mo	819	17.9%	92
Dined Out Last 12 Mo	2,611	57.0%	101
Gambled at Casino Last 12 Mo	542	11.8%	92
Visited Theme Park Last 12 Mo	606	13.2%	70
Viewed Movie (Video-on-Demand) Last 30 Days	259	5.7%	69
Viewed TV Show (Video-on-Demand) Last 30 Days	139	3.0%	55
Used Internet to Download Movie Last 30 Days	189	4.1%	61
Downloaded Individual Song Last 6 Mo	786	17.2%	94
Used Internet to Watch Movie Last 30 Days	1,318	28.8%	82
Used Internet to Watch TV Program Last 30 Days	928	20.3%	89
Played (Console) Video or Electronic Game Last 12 Mo	577	12.6%	98
Played (Portable) Video or Electronic Game Last 12 Mo	290	6.3%	87

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	1,602	35.0%	99
Used ATM or Cash Machine Last 12 Mo	2,736	59.7%	98
Own Any Stock	484	10.6%	77
Own U.S. Savings Bonds	331	7.2%	96
Own Shares in Mutual Fund (Stocks)	478	10.4%	87
Own Shares in Mutual Fund (Bonds)	306	6.7%	87
Have Interest Checking Account	1,782	38.9%	104
Have Non-Interest Checking Account	1,875	40.9%	113
Have Savings Account	3,306	72.2%	101
Have 401(k) Retirement Savings Plan	1,084	23.7%	98
Own or Used Any Credit or Debit Card Last 12 Mo	4,214	92.0%	100
Avg \$1-110 Monthly Credit Card Expenditures	993	21.7%	111
Avg \$111-225 Monthly Credit Card Expenditures	471	10.3%	84
Avg \$226-450 Monthly Credit Card Expenditures	417	9.1%	108
Avg \$451-700 Monthly Credit Card Expenditures	364	8.0%	91
Avg \$701-1000 Monthly Credit Card Expenditures	301	6.6%	84
Avg \$1001-2000 Monthly Credit Card Expenditures	467	10.2%	88
Avg \$2001+ Monthly Credit Card Expenditures	406	8.9%	66
Did Online Banking Last 12 Mo	2,473	54.0%	97
Did Mobile Device Banking Last 12 Mo	2,059	45.0%	92
Grocery (Adults)			
HH Used Bread Last 6 Mo	2,413	95.4%	101
HH Used Chicken (Fresh or Frozen) Last 6 Mo	1,956	77.3%	101
HH Used Turkey (Fresh or Frozen) Last 6 Mo	544	21.5%	107
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	1,317	52.1%	91
HH Used Fresh Fruit or Vegetables Last 6 Mo	2,287	90.4%	100
HH Used Fresh Milk Last 6 Mo	2,199	86.9%	106
HH Used Organic Food Last 6 Mo	444	17.6%	71

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	1,916	41.8%	91
Exercise at Club 2+ Times Per Week	399	8.7%	66
Visited Doctor Last 12 Mo	3,675	80.2%	101
Used Vitamins or Dietary Supplements Last 6 Mo	2,979	65.0%	100
Home (Households)			
HH Did Home Improvement Last 12 Mo	990	39.1%	115
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	772	30.5%	90
HH Purchased Low Ticket HH Furnishing Last 12 Mo	548	21.7%	103
HH Purchased Big Ticket HH Furnishing Last 12 Mo	593	23.4%	98
HH Bought Small Kitchen Appliance Last 12 Mo	555	21.9%	96
HH Purchased Large Appliance/12 Mo	462	18.3%	102
Insurance (Adults/Households)			
Currently Carry Life Insurance	2,573	56.2%	111
Personally Carry Any Medical or Hospital or Accident Insurance	4,015	87.7%	104
Homeowner Carries Insurance on Home/Personal Property	3,125	68.2%	116
Renter Carries Insurance on Home/Personal Property	487	10.6%	80
HH Has 1 Vehicle Covered with Auto Insurance	764	30.2%	94
HH Has 2 Vehicles Covered with Auto Insurance	749	29.6%	96
HH Has 3+ Vehicles Covered with Auto Insurance	814	32.2%	127

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	1,591	62.9%	122
HH Owns 1+ Cats	883	34.9%	145
HH Owns 1+ Dogs	1,211	47.9%	125
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	504	11.0%	69
Buying American Is Important: 4-Agr Cmpl	1,675	36.6%	134
Buy Based on Quality Not Price: 4-Agr Cmpl	501	10.9%	77
Buy on Credit Rather Than Wait: 4-Agr Cmpl	505	11.0%	90
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	476	10.4%	104
Will Pay More for Environ Safe Products: 4-Agr Cmpl	360	7.9%	72
Buy Based on Price Not Brands: 4-Agr Cmpl	1,404	30.7%	112
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	119	2.6%	66
Reading (Adults)			
Bought Digital Book Last 12 Mo	655	14.3%	81
Bought Hardcover Book Last 12 Mo	1,127	24.6%	95
Bought Paperback Book Last 12 Mo	1,418	31.0%	92
Read Daily Newspaper (Paper Version)	417	9.1%	130
Read Digital Newspaper Last 30 Days	1,956	42.7%	78
Read Magazine (Paper or Electronic Version) Last 6 Mo	3,775	82.4%	95

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	3,272	71.4%	98
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	1,061	23.2%	95
Went to Fast Food or Drive-In Restaurant Last 6 Mo	4,198	91.7%	100
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	1,724	37.6%	95
Ordered Eat-In Fast Food Last 6 Mo	1,615	35.3%	106
Ordered Home Delivery Fast Food Last 6 Mo	414	9.0%	74
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	2,504	54.7%	112
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	870	19.0%	83
Television & Electronics (Adults/Households)			
Own Tablet	2,348	51.3%	91
Own E-Reader	577	12.6%	77
Own E-Reader or Tablet: Apple iPad	1,267	27.7%	76
HH Owns Internet Connectable TV	1,073	42.4%	102
Own Portable MP3 Player	378	8.3%	108
HH Owns 1 TV	463	18.3%	93
HH Owns 2 TVs	704	27.8%	100
HH Owns 3 TVs	580	22.9%	104
HH Owns 4+ TVs	608	24.0%	110
HH Subscribes to Cable TV	561	22.2%	78
HH Subscribes to Fiber Optic TV	24	0.9%	29
HH Owns Portable GPS Device	508	20.1%	121
HH Purchased Video Game System Last 12 Mo	104	4.1%	58
HH Owns Internet Video Device for TV	1,298	51.3%	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.

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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	2,647	57.8%	93
Took 3+ Domestic Non-Business Trips Last 12 Mo	732	16.0%	87
Spent \$1-999 on Domestic Vacations Last 12 Mo	547	11.9%	109
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	307	6.7%	97
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	202	4.4%	92
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	264	5.8%	103
Spent \$3K+ on Domestic Vacations Last 12 Mo	424	9.3%	78
Used Internet Travel Site for Domestic Trip Last 12 Mo	239	5.2%	81
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	865	18.9%	62
Took 3+ Foreign Trips by Plane Last 3 Yrs	111	2.4%	44
Spent \$1-999 on Foreign Vacations Last 12 Mo	120	2.6%	62
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	120	2.6%	61
Spent \$3K+ on Foreign Vacations Last 12 Mo	249	5.4%	56
Used General Travel Site: Foreign Trip Last 3 Yrs	158	3.5%	64
Spent Night at Hotel or Motel Last 12 Mo	2,295	50.1%	92
Took Cruise of More Than One Day Last 3 Yrs	251	5.5%	62
Member of Frequent Flyer Program	709	15.5%	56
Member of Hotel Rewards Program	1,143	25.0%	85

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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Retail Market Potential

Red Cloud, Nebraska



Drive time band: 30 - 60 minute radius

Demographic Summary		2025	2030
Population		59,616	58,729
Population 18+		46,635	46,490
Households		25,317	25,028
Median Household Income		\$68,270	\$76,673
Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Apparel (Adults)			
Bought Men`s Clothing Last 12 Mo	30,096	64.5%	102
Bought Women`s Clothing Last 12 Mo	24,378	52.3%	100
Bought Shoes Last 12 Mo	35,387	75.9%	100
Bought Fine Jewelry Last 12 Mo	8,913	19.1%	87
Bought Watch Last 12 Mo	5,532	11.9%	92
Automobiles (Households)			
HH Owns or Leases 1+ Vehicles	23,540	93.0%	104
HH Bought or Leased New Vehicle Last 12 Mo	1,939	7.7%	90
Automotive Aftermarket (Adults)			
Bought Gasoline Last 6 Mo	43,433	93.1%	104
Bought or Changed Motor Oil Last 12 Mo	28,133	60.3%	112
Had Vehicle Tune-Up Last 12 Mo	10,360	22.2%	97
Beverages (Adults)			
Drank Non-Diet (Regular) Cola Last 6 Mo	18,141	38.9%	102
Drank Beer or Ale Last 6 Mo	16,939	36.3%	98

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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	4,305	9.2%	109
Own Digital SLR Camera or Camcorder	4,187	9.0%	93
Printed Digital Photos Last 12 Mo	12,059	25.9%	104
Cell Phones (Adults/Households)			
Bought Cell Phone Last 12 Mo	15,826	33.9%	98
Have a Smartphone	43,716	93.7%	100
Have Android Phone (Any Brand) Smartphone	20,167	43.2%	115
Have Apple iPhone Smartphone	24,211	51.9%	88
HH Owns 1 Cell Phone	7,945	31.4%	105
HH Owns 2 Cell Phones	10,471	41.4%	107
HH Owns 3+ Cell Phones	6,357	25.1%	87
HH Has Cell Phone Only (No Landline Telephone)	19,274	76.1%	101
Computers (Households)			
HH Owns Computer	20,559	81.2%	98
HH Owns Desktop Computer	9,413	37.2%	100
HH Owns Laptop or Notebook	16,607	65.6%	95
HH Owns Apple or Mac Brand Computer	4,758	18.8%	75
HH Owns PC or Non-Apple Brand Computer	17,914	70.8%	102
HH Purchased Most Recent Home Computer at Store	9,376	37.0%	106
HH Purchased Most Recent Home Computer Online	6,371	25.2%	93
HH Spent \$1-499 on Most Recent Home Computer	3,904	15.4%	119
HH Spent \$500-999 on Most Recent Home Computer	4,797	18.9%	107
HH Spent \$1K-1499 on Most Recent Home Computer	2,506	9.9%	89
HH Spent \$1500-1999 on Most Recent Home Computer	752	3.0%	73
HH Spent \$2000+ on Most Recent Home Computer	1,275	5.0%	80

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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	33,311	71.4%	108
Bought Brewed Coffee at Convenience Store Last 30 Days	6,430	13.8%	110
Bought Cigarettes at Convenience Store Last 30 Days	3,697	7.9%	139
Bought Gas at Convenience Store Last 30 Days	22,831	49.0%	120
Spent \$1-19 at Convenience Store Last 30 Days	2,708	5.8%	92
Spent \$20-39 at Convenience Store Last 30 Days	3,481	7.5%	92
Spent \$40-50 at Convenience Store Last 30 Days	3,172	6.8%	108
Spent \$51-99 at Convenience Store Last 30 Days	2,595	5.6%	104
Spent \$100+ at Convenience Store Last 30 Days	14,577	31.3%	127
Entertainment (Adults)			
Attended Movie Last 6 Mo	23,099	49.5%	93
Went to Live Theater Last 12 Mo	4,656	10.0%	86
Went to Bar or Night Club Last 12 Mo	8,862	19.0%	98
Dined Out Last 12 Mo	26,962	57.8%	103
Gambled at Casino Last 12 Mo	5,681	12.2%	95
Visited Theme Park Last 12 Mo	6,602	14.2%	75
Viewed Movie (Video-on-Demand) Last 30 Days	2,964	6.4%	77
Viewed TV Show (Video-on-Demand) Last 30 Days	1,884	4.0%	74
Used Internet to Download Movie Last 30 Days	2,345	5.0%	74
Downloaded Individual Song Last 6 Mo	7,975	17.1%	94
Used Internet to Watch Movie Last 30 Days	14,046	30.1%	86
Used Internet to Watch TV Program Last 30 Days	9,658	20.7%	91
Played (Console) Video or Electronic Game Last 12 Mo	5,882	12.6%	99
Played (Portable) Video or Electronic Game Last 12 Mo	3,042	6.5%	90

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Financial (Adults)			
Have 1st Home Mortgage	16,649	35.7%	101
Used ATM or Cash Machine Last 12 Mo	27,976	60.0%	99
Own Any Stock	5,585	12.0%	87
Own U.S. Savings Bonds	3,527	7.6%	101
Own Shares in Mutual Fund (Stocks)	5,423	11.6%	97
Own Shares in Mutual Fund (Bonds)	3,477	7.5%	97
Have Interest Checking Account	18,506	39.7%	106
Have Non-Interest Checking Account	18,560	39.8%	110
Have Savings Account	33,938	72.8%	101
Have 401(k) Retirement Savings Plan	11,484	24.6%	102
Own or Used Any Credit or Debit Card Last 12 Mo	43,113	92.5%	100
Avg \$1-110 Monthly Credit Card Expenditures	9,888	21.2%	108
Avg \$111-225 Monthly Credit Card Expenditures	5,151	11.1%	90
Avg \$226-450 Monthly Credit Card Expenditures	4,183	9.0%	107
Avg \$451-700 Monthly Credit Card Expenditures	3,873	8.3%	95
Avg \$701-1000 Monthly Credit Card Expenditures	3,310	7.1%	91
Avg \$1001-2000 Monthly Credit Card Expenditures	5,138	11.0%	96
Avg \$2001+ Monthly Credit Card Expenditures	4,932	10.6%	79
Did Online Banking Last 12 Mo	25,722	55.2%	99
Did Mobile Device Banking Last 12 Mo	21,735	46.6%	95
Grocery (Adults)			
HH Used Bread Last 6 Mo	24,072	95.1%	101
HH Used Chicken (Fresh or Frozen) Last 6 Mo	19,457	76.8%	101
HH Used Turkey (Fresh or Frozen) Last 6 Mo	5,404	21.4%	107
HH Used Fish or Seafood (Fresh or Frozen) Last 6 Mo	13,693	54.1%	95
HH Used Fresh Fruit or Vegetables Last 6 Mo	22,829	90.2%	100
HH Used Fresh Milk Last 6 Mo	21,540	85.1%	104
HH Used Organic Food Last 6 Mo	4,963	19.6%	79

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Health (Adults)			
Exercise at Home 2+ Times Per Week	20,401	43.8%	95
Exercise at Club 2+ Times Per Week	4,810	10.3%	78
Visited Doctor Last 12 Mo	37,872	81.2%	102
Used Vitamins or Dietary Supplements Last 6 Mo	30,592	65.6%	101
Home (Households)			
HH Did Home Improvement Last 12 Mo	9,608	38.0%	112
HH Used Maid/Prof Cleaning Srvc (Incl Furn/Carpet) Last 12 Mo	8,363	33.0%	97
HH Purchased Low Ticket HH Furnishing Last 12 Mo	5,580	22.0%	105
HH Purchased Big Ticket HH Furnishing Last 12 Mo	6,013	23.8%	99
HH Bought Small Kitchen Appliance Last 12 Mo	5,672	22.4%	98
HH Purchased Large Appliance/12 Mo	4,695	18.5%	103
Insurance (Adults/Households)			
Currently Carry Life Insurance	25,808	55.3%	110
Personally Carry Any Medical or Hospital or Accident Insurance	40,877	87.7%	104
Homeowner Carries Insurance on Home/Personal Property	31,132	66.8%	114
Renter Carries Insurance on Home/Personal Property	5,328	11.4%	86
HH Has 1 Vehicle Covered with Auto Insurance	7,825	30.9%	96
HH Has 2 Vehicles Covered with Auto Insurance	7,760	30.6%	100
HH Has 3+ Vehicles Covered with Auto Insurance	7,504	29.6%	117

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Product/Consumer Behavior	Expected Number of Adults or HHs	Percent	MPI
Pets (Households)			
HH Owns Any Pet	15,098	59.6%	116
HH Owns 1+ Cats	8,060	31.8%	133
HH Owns 1+ Dogs	11,349	44.8%	117
Psychographics (Adults)			
Represents adults who "completely agree" with the statement:			
Am Interested in How to Help Environment: 4-Agr Cmpl	5,816	12.5%	78
Buying American Is Important: 4-Agr Cmpl	15,995	34.3%	125
Buy Based on Quality Not Price: 4-Agr Cmpl	5,565	11.9%	84
Buy on Credit Rather Than Wait: 4-Agr Cmpl	5,204	11.2%	91
Only Use Coupons for Brands Usually Buy: 4-Agr Cmpl	4,893	10.5%	105
Will Pay More for Environ Safe Products: 4-Agr Cmpl	4,162	8.9%	82
Buy Based on Price Not Brands: 4-Agr Cmpl	13,736	29.4%	108
Promptly Buy Latest Cell Phone Model: 4-Agr Cmpl	1,316	2.8%	72
Reading (Adults)			
Bought Digital Book Last 12 Mo	7,348	15.8%	89
Bought Hardcover Book Last 12 Mo	11,950	25.6%	99
Bought Paperback Book Last 12 Mo	15,044	32.3%	96
Read Daily Newspaper (Paper Version)	3,997	8.6%	123
Read Digital Newspaper Last 30 Days	21,446	46.0%	84
Read Magazine (Paper or Electronic Version) Last 6 Mo	39,072	83.8%	96

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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	33,840	72.6%	100
Went to Family Restrnt/SteakHse 4+ Times Last 30 Days	11,141	23.9%	98
Went to Fast Food or Drive-In Restaurant Last 6 Mo	42,874	91.9%	101
Went to Fast Food or Drive-In Rest 9+ Times Last 30 Days	17,687	37.9%	96
Ordered Eat-In Fast Food Last 6 Mo	16,094	34.5%	104
Ordered Home Delivery Fast Food Last 6 Mo	4,539	9.7%	79
Ordered Take-Out/Drive-Thru/Curbside Fast Food Last 6 Mo	24,907	53.4%	110
Ordered Take-Out/Walk-In Fast Food Last 6 Mo	9,442	20.3%	88
Television & Electronics (Adults/Households)			
Own Tablet	24,611	52.8%	94
Own E-Reader	6,711	14.4%	88
Own E-Reader or Tablet: Apple iPad	14,088	30.2%	83
HH Owns Internet Connectable TV	10,759	42.5%	103
Own Portable MP3 Player	3,959	8.5%	111
HH Owns 1 TV	4,672	18.4%	94
HH Owns 2 TVs	7,050	27.9%	100
HH Owns 3 TVs	5,776	22.8%	104
HH Owns 4+ TVs	6,022	23.8%	108
HH Subscribes to Cable TV	6,337	25.0%	89
HH Subscribes to Fiber Optic TV	412	1.6%	50
HH Owns Portable GPS Device	5,022	19.8%	119
HH Purchased Video Game System Last 12 Mo	1,140	4.5%	64
HH Owns Internet Video Device for TV	13,360	52.8%	100

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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	27,972	60.0%	97
Took 3+ Domestic Non-Business Trips Last 12 Mo	7,997	17.1%	94
Spent \$1-999 on Domestic Vacations Last 12 Mo	5,483	11.8%	107
Spent \$1K-1499 on Domestic Vacations Last 12 Mo	3,170	6.8%	98
Spent \$1500-1999 on Domestic Vacations Last 12 Mo	2,170	4.7%	97
Spent \$2K-2999 on Domestic Vacations Last 12 Mo	2,725	5.8%	104
Spent \$3K+ on Domestic Vacations Last 12 Mo	4,890	10.5%	88
Used Internet Travel Site for Domestic Trip Last 12 Mo	2,558	5.5%	85
Took Foreign Trip (Incl Alaska & Hawaii) Last 3 Yrs	10,169	21.8%	72
Took 3+ Foreign Trips by Plane Last 3 Yrs	1,462	3.1%	56
Spent \$1-999 on Foreign Vacations Last 12 Mo	1,460	3.1%	74
Spent \$1K-2999 on Foreign Vacations Last 12 Mo	1,359	2.9%	68
Spent \$3K+ on Foreign Vacations Last 12 Mo	3,121	6.7%	69
Used General Travel Site: Foreign Trip Last 3 Yrs	1,697	3.6%	68
Spent Night at Hotel or Motel Last 12 Mo	24,498	52.5%	96
Took Cruise of More Than One Day Last 3 Yrs	3,097	6.6%	75
Member of Frequent Flyer Program	9,154	19.6%	71
Member of Hotel Rewards Program	12,625	27.1%	92

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