

Cottage Grove Market Analysis



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Executive Summary

This market analysis examines demographic and economic data to determine leakage from the study area bounded by the Village of Cottage Grove and the Town of Cottage Grove (**Figure 1.1**). This retail sales leakage represents lost dollars and economic opportunity to the Village and Town. As a result, strategies to lessen the leakage to other areas serve as the core of this analysis, informed by 2018 and 2019 Consumer Expenditure Surveys from the Bureau of Labor Statistics. Business owner interviews highlight industry opportunities in the study area as well.

The study area evaluates the Town and Village of Cottage Grove, two municipalities in Dane County, WI between the City of Madison—the state capital—and the City of Milwaukee, Wisconsin's most populous market. This geographic location gives the study area good road access to other markets, and vice-versa.

Population growth positively influences spending and economic activity, which bodes well as the study area, broadly, grew between the 2010 and 2020 US Census. Additionally, strong median income in the Village and Town means a robust market desiring goods and services. Single-family detached housing units are the most prevalent housing stock, while multifamily developments usually contain ten or more housing units per building. As a result, the study area lacks housing diversity since few buildings have two to nine dwelling units—the “Missing Middle”—which limits prospective residents' housing choices.

The ESRI “Retail Market Profile” outlining forty (40) 2017 North American Industry Classification System (NAICS) Code (sub)industry groups shows a \$34,048,470 Retail Gap between retail potential (\$109,583,446) representing demand and retail sales (\$75,534,976) representing supply.

An estimated 68.9% of the study area's economic activity is captured within study area extents. Eleven (11) industries generate \$14,058,977 in surplus value, while twenty-nine (29) (sub)industries experience leakage to outside markets such as Madison. Twelve (12) of these (sub)industries exhibit complete leakage outside the study area due to no businesses within the study area (**Appendix 3**). As a result, introducing these twelve (12) (sub)industries into the study area may immediately reduce leakage. For other industries or businesses, efficiency determinations may lead to resource allocation. Support strategies from government, business, and citizenry afford the opportunity to bolster local spending and reduce leakage to outside markets.

FIGURE 1.1 Study Area: Village of Cottage Grove and Town of Cottage Grove, WI



Source: “Zoning Map App.” Village of Cottage Grove, Accessed October 17, 2022.
<https://cottagegrove.maps.arcgis.com/apps/webappviewer/index.html?id=a030e7a0596144b5895695e963e4ffa6>

Study Methodology

This **market analysis** gathers demographic data and economic data related to spending patterns on retail goods and services to find the leakage, or monetary outflows, from the Village of Cottage Grove and Town of Cottage Grove study area in Dane County, Wisconsin. With this information, strategies from government, private industry, and residents may bolster local spending within the Town and the Village.

What is a Market Analysis? "The process of determining factors, conditions, and characteristics of a market."

Dictionary.com. s.v. "market analysis (n.)." accessed October 18, 2022.
<https://www.dictionary.com/browse/market-analysis>

To accomplish this, a two-pronged approach leveraging quantitative and qualitative data occurred. Quantitative data from the United States Census or American Community Survey (ACS) provided demographic information. Spending patterns collected through estimated sales data came from the mapping and spatial analytics firm ESRI. The ESRI "Retail Market Profile" details the commercial **leakage** occurring from the study area utilizing 2017 North American Industry Classification System (NAICS) Code industries (**Appendix 3**).¹ This ESRI data represents the most recent data available, despite being collected pre-COVID-19 pandemic.

For that reason, ESRI's "Retail Goods and Services Expenditures" reporting 2018 and 2019 Consumer Expenditure Surveys from the U.S. Bureau of Labor Statistics (**Appendix 2**) and qualitative data gathered through

What is Leakage? "In economics, leakage refers to the capital or income that diverges from some iterative system." Here, "leakage" is money that flows OUT of the study area, which represents a lost opportunity to benefit the Village of Cottage Grove and Town of Cottage Grove.

Kenton, Will. "Leakage." Investopedia, Updated November 27, 2020. Accessed October 18, 2022.
<https://www.investopedia.com/terms/l/leakage.asp>

business owner interviews guides this analysis and the recommendations.² The ESRI analyses are in the appendices.

Location, Access, Geographic Boundaries

The study area for this market analysis contains the Village of Cottage Grove and the Town of Cottage Grove. These two (2) municipalities exist in the eastern half of Dane County, Wisconsin. As measured from the Cottage Grove Village Hall, the Wisconsin State Capitol in the City of Madison is twelve miles away, and the City of Milwaukee City Hall is a 69-mile drive east along I-94.

The study area's location and transportation infrastructure represent a desirable asset for businesses or residents wanting access to the Milwaukee and Madison population centers, and vice-versa. Country Trunk Highway (CTH) BB, US-12/US-18, and I-94 traverse east-west through the study area. County Trunk Highway (CTH) N runs North-South, becoming Main St. within Village extents. Additionally, the Wisconsin and Southern Railroad has track carrying freight from a dead-end within the Village west to

¹ "Retail Market Profile." ESRI. Accessed October 17, 2022.

² "Retail Goods and Services Expenditure." ESRI. Accessed October 17, 2022.

Prairie du Chien, WI along the Mississippi River.

Regarding geographic boundaries, there are no bodies of water nor topographic features that restrict spatial municipal growth. The Village possesses annexation powers, which means it may incorporate Town lands into Village territory and gain tax base through property taxes and sales taxes.³ While this represents an opportunity for the Village to grow, annexation results in a smaller Town. **Given the potential fiscal effects, strong intergovernmental cooperation is necessary.**

Demographics

ESRI Socioeconomic Market Segmentation

The Tapestry Segmentation system by ESRI divides geographic areas into “67 different consumer-segments with commonly shared traits.”⁴ This tool outlines specific demographic and behavioral characteristics, which highlight approaches that may offer greater economic self-sufficiency within the Town and the Village. Three (3) tapestries are outlined here: Workday Drive, Savvy Suburbanites, and Green Acres.⁵

Workday Drive (81.63%)

Workday Drive is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. Most

households own at least two vehicles; the most popular types are minivans and SUVs.

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

Savvy Suburbanites (11.84%)

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

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons.
- Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting.

³ Wisconsin Legislative Council, Information Memorandum IM-2022-01. Accessed October 19, 2022. https://docs.legis.wisconsin.gov/misc/lc/information_memos/2022/im_2022_01#:~:text=Annexation%20of%20Territory%20Owned%20by%20a%20City%20or%20Village&text=The%20municipality%20may%20enact%20an,same%20county%20as%20the%20municipality.

⁴ “ESRI Data 101: Tapestry Segmentation.” ESRI. Accessed October 19, 2022. <https://www.esri.com/arcgis-blog/products/esri-demographics/announcements/esri-data-101-tapestry-segmentation/#:~:text=What%20is%20Esri%20Tapestry%20Segmentation,segments%20with%20commonly%20shared%20traits.>

⁵ Ibid.

- There is extensive use of housekeeping and personal care services.

Green Acres (6.53%)

The Green Acres lifestyle features country living and self-reliance. Avid do-it-yourselfers, they maintain and remodel their homes with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf.

- Purchasing choices reflect Green Acres residents' country life, including a variety of vehicles, from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Residents are active in their communities and a variety of social organizations, from charitable to veterans' clubs.

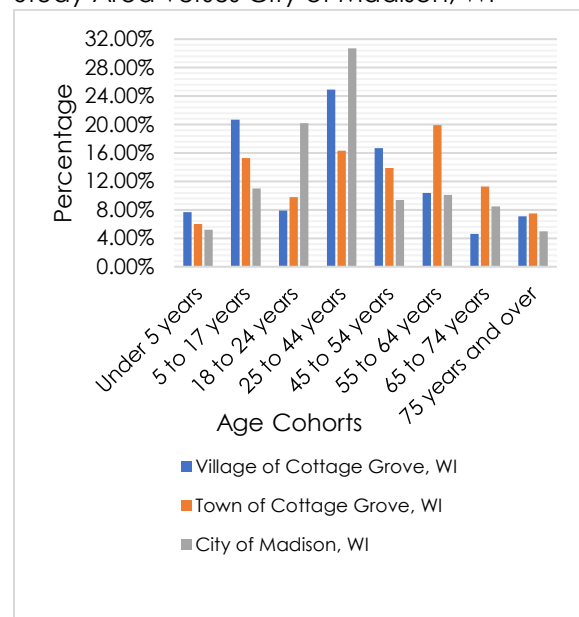
Population

Population acts as a key contributor to driving demand for goods and services. Increasing population necessitates more housing, transportation, and job options that create ripple effects in local economies. Here, we compare the Village of Cottage Grove and Town of Cottage Grove study area against the nearby City of Madison. Based on the U.S. Census, between 2010 and 2020 the Village grew 17.94 percent (to 7,303 residents), the Town declined -2.17 percent (to 3,791 residents), and the City of Madison grew 15.71 percent (to 269,840 residents). For the Town, a decline in population is undesirable, as existing service costs are covered by fewer residents.

⁶ U.S. Census Bureau; American Community Survey, 2020 & 2021 American Community Survey 5-Year Estimates, Table S0601; generated by Vierbicher October 17, 2022; using data.census.gov; <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20village,%20Wisconsin&tid=ACST5Y2020.S0601>

While the study area population represents a fraction of the nearby City of Madison's population, age cohort distributions as percentages (**Figure 1.2**) offer three (3) interesting insights. Looking at 2020 and 2021 American Commuter Survey (ACS) data, the 17-and-under population for the Village of Cottage Grove is 28.40 percent, greater than the Town (21.30 percent) and Madison (16.20 percent).⁶ This represents a point of differentiation for the Village: focusing on youth activities serves this population cohort and attracts visitors or relocating families from other communities too.

Figure 1.2 Age Distribution in Cottage Grove Study Area versus City of Madison, WI



Source: 2020 & 2021 American Commuter Survey (ACS) 5-Year Estimates Table S0601. Accessed October 17, 2022. <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20village,%20Wisconsin&tid=ACST5Y2020.S0601>

In a similar vein, the Town possesses a 55–64-year-old cohort percentage of 19.90 percent, compared to the Village (10.40 percent) and Madison (10.10 percent). This cohort represents an opportunity for the Town to differentiate itself with housing, transportation, healthcare, and leisure

<https://data.census.gov/cedsci/table?q=Cottage%20Grove%20town,%20Wisconsin&tid=ACST5Y2020.S0601>; <https://data.census.gov/cedsci/table?q=Madison%20city,%20Wisconsin&tid=ACST1Y2021.S0601>

supporting this cohort as it nears retirement age, and beyond.

As previously stated, the study area represents a crossroads between the City of Madison and the City of Milwaukee. As such, the Town and Village being inviting and open for business will bolster spending within their jurisdictions. A key to this potential rests with Madison's 25–44-year-old cohort, which represents 30.70 percent of the City population, compared to the Village (24.90 percent) and Town (16.30 percent). Madison's greater population than the study area means this 25–44-year-old cohort—as a percentage and number of individuals (82,633 of 269,162)—are a tantalizing market the Village and Town cannot ignore.⁷

Figure 1.3 Household Median Income

Municipality	Village of Cottage Grove	Town of Cottage Grove	City of Madison
Total Households	2,609	1,396	123,938
Less than \$10,000	0.70%	1.40%	8.40%
\$10,000 to \$14,999	1.70%	0.00%	4.90%
\$15,000 to \$24,999	4.20%	1.60%	5.90%
\$25,000 to \$34,999	3.00%	2.90%	8.10%
\$35,000 to \$49,999	7.50%	12.70%	10.30%
\$50,000 to \$74,999	23.60%	27.10%	16.50%
\$75,000 to \$99,999	9.40%	16.40%	12.30%
\$100,000 to \$149,999	29.30%	16.50%	16.60%
\$150,000 to \$199,999	14.00%	12.40%	8.30%
\$200,000 or more	6.60%	9.00%	8.70%
Median income (USD)	99,858	81,842	67,270
Mean income (USD)	105,011	104,188	91,365

Source: U.S. Census Bureau; Table S1901 American Community Survey, 2020 & 2021 American Community Survey 5-Year Estimates; generated by Vierbicher October 17, 2022 using data.census.gov; <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20village,%20Dane%20County,%20Wisconsin%20Income%20and%20Poverty>

Furthermore, this cohort represents people finishing higher education, entering the workforce, and starting families. These

cohort population characteristics create spending opportunity, which raises the question: are the communities and nearby Madison capable of supporting demand for such varied age groups?

Income

The answer to the former question is a resounding yes, because the Village and Town of Cottage Grove can leverage community and neighboring populations that drive goods and services demand. It is not just a growing population that influences spending, however, so a discussion on household income appears important here.

Figure 1.3 details Village and Town household income estimates from the 2020 American Commuter Survey (ACS), with City of Madison data (2021 ACS) to serve as a point of comparison. The median income (in

dollars) for the Village (\$99,858) and the Town (\$81,842) exceeds Madison's household median income (\$67,270).⁸ Part

⁷ U.S. Census Bureau; American Community Survey, 2021 American Community Survey 5-Year Estimates, Table S0601; generated by Vierbicher October 17, 2022; using data.census.gov; <https://data.census.gov/cedsci/table?q=Madison%20city,%20Wisconsin&tid=ACST1Y2021.S0601>

⁸ U.S. Census Bureau; American Community Survey, 2020 & 2021 American Community Survey 5-Year Estimates, Table S1901;

generated by Vierbicher October 17, 2022; using data.census.gov; <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20village,%20Dane%20County,%20Wisconsin%20Income%20and%20Poverty> <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20town,%20Dane%20County,%20Wisconsin%20Income%20and%20Poverty&tid=ACST5Y2020.S1901>

of this difference results from Madison having a larger sample size: an estimated 123,938 households while the Village and Town have 2,609 and 1,396 households, respectively.

Why use Median Income? Median refers to "the value in the center of the distribution for an array of data." Arranging all households from smallest to largest and calculating the center (median) shows income lower or higher than the center. Reporting median income is preferable to average (mean) income, because small or very large amounts may skew the data analysis and affect conclusions reached.

Dictionary.com. s.v. "Median (adj.)." accessed October 20, 2022.
<https://www.dictionary.com/browse/median>

The high median household incomes for the study area communities should be viewed in context when reading the results later. Namely: why are two communities with higher median incomes spending money (leakage) elsewhere, and what might be done to correct that, so spending occurs in the community?

Housing Stock

Housing is more than just a place to call home: it represents wealth, provides a sense-of-place, and orders life activities for work, school, and leisure. As a result, housing options and affordability invite people into, or turn folks away from, a community. This affects local tax base, as potential employment and taxes end up elsewhere. To understand housing provisioning in the study area, occupied housing estimates

(2020 and 2021 ACS) for the Village and Town of Cottage Grove study area were compared with the City of Madison.

Several insights arise from the data in **Figure 1.4** on the following page, which details occupied housing units based upon the units-in-structure, as well as the timeframes in which the occupied housing units were built.⁹ The Village, the Town, and Madison possess 2,609, 1,396, and 123,938 occupied housing units, respectively. While Madison contains significantly more occupied housing units, all three (3) municipalities have a preponderance of 1 unit detached (single-family) units: the Village has 1,809 (69.34 percent of the Village total), while the Town and Madison have 1,380 (98.85 percent) and 52,592 (42.72 percent). The comparatively low percentage for Madison 1 unit detached units reflects Madison's larger sample size.

Another intriguing similarity for all three (3) municipalities: the '10 or more apartments' category is the second or third largest category. This similarity, however, suggests that several categories ranging from '1 unit attached' to '5 to 9 apartments' are underrepresented. These housing units are referred to as 'the missing middle,' in that they represent housing units and price points between single-family and multi-unit dwellings (**Figure 1.5**).¹⁰ The Village's 531 units (20.35 percent) or the Town's 11 units (0.79 percent) in these 'missing middle' categories may result in a potential resident or family relocating to Madison, which offers a more robust 30,736 units (24.80 percent) for housing and pricing flexibility. The **Figure 1.4** numbers represent 2020 U.S. Census estimates. As of February 2023, the Village

<https://data.census.gov/cedsci/table?q=Madison%20city,%20Wisconsin%20Income%20and%20Poverty&tid=ACST1Y2021.S1901>

⁹ U.S. Census Bureau; American Community Survey, 2020 & 2021 American Community Survey 5-Year Estimates, Table S2504; generated by Vierbicher October 17, 2022; using data.census.gov;
<https://data.census.gov/cedsci/table?q=Cottage%20Grove%20Village,%20Dane%20County,%20Wisconsin%20Housing&tid=ACST5Y2020.S2504>

<https://data.census.gov/cedsci/table?q=Cottage%20Grove%20Town,%20Dane%20County,%20Wisconsin%20Housing&tid=ACST5Y2020.S2504>

<https://data.census.gov/cedsci/table?q=madison%20city,%20Dane%20County,%20Wisconsin%20Housing&tid=ACST1Y2021.S2504>

¹⁰ "Missing Middle Housing," Daniel Parolek. Accessed October 20, 2022. <https://missingmiddlehousing.com/>

estimates it has 1,126 multi-family units in numerous developments, while the Town estimates it has zero housing units in buildings with “10 or more apartments.”

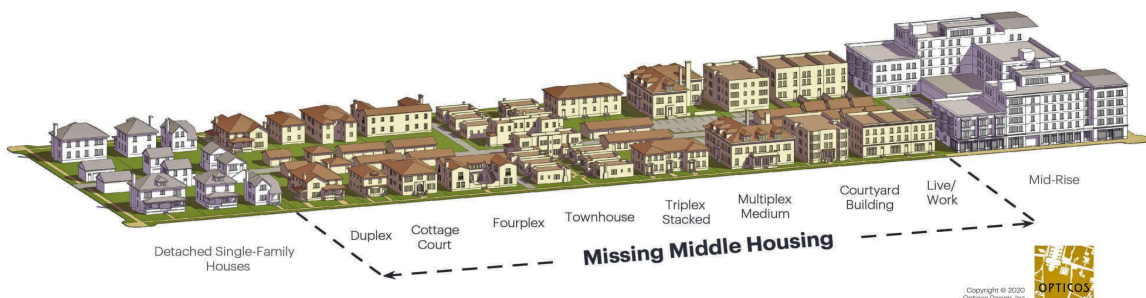
geographic and income strengths. For example, a newly built duplex with the owner living in one unit while renting the other unit generates wealth for the owner

Figure 1.4 Occupied Housing Units by Type & Age

Municipality	Village of Cottage Grove	Town of Cottage Grove	City of Madison
Occupied housing units	2,609	1,396	123,938
UNITS IN STRUCTURE			
1, detached	1,809	1,380	52,952
1, attached	255	0	7,440
2 apartments	170	11	5,653
3 or 4 apartments	106	0	8,338
5 to 9 apartments	0	0	9,305
10 or more apartments	269	5	39,970
Mobile home or other type of housing	0	0	280
YEAR STRUCTURE BUILT			
2014 or later	75	36	801
2010 to 2013	25	118	16,257
2000 to 2009	1,155	63	16,040
1980 to 1999	1,081	361	25,657
1960 to 1979	137	508	31,191
1940 to 1959	53	155	16,131
1939 or earlier	83	155	17,861

Source: U.S. Census Bureau; Table S2504 American Community Survey, 2020 & 2021 American Community Survey 5-Year Estimates; generated by Vierbicher October 17, 2022 using data.census.gov; <https://data.census.gov/cedsci/table?q=Cottage%20Grove%20Village,%20Dane%20County,%20Wisconsin%20Housing&tid=ACST5Y2020.S2504>

Figure 1.5 Missing Middle Housing



Source: “Missing Middle Housing,” Opticos Design Inc. Accessed October 20, 2022. <https://missingmiddlehousing.com/>

More ‘missing middle’ housing reflecting the Village and Town’s style builds on

and Town through increased property taxes while increasing population, which locates

more spenders in the Town. For this reason, efforts to invite new residents with varied housing options appear a strong move.

Occupied housing units' age affects the study area. For the Village, the two (2) timeframes with the greatest occupied housing unit construction were 1980 to 1999 and 2000 to 2009, with 2,236 units built (85.70 percent of Village total). In contrast, the Town and Madison had the most housing units constructed 1960 to 1979 and 1980 to 1999, with 869 units (62.25 percent) and 56,848 units built (45.87 percent). While the Village possesses newer housing stock, the Town and Madison's greater percentage of older units means older fixer-uppers at potentially lower price points. Of course, an older housing unit may invite greater repair or reconstruction costs, especially to meet modern code. Regardless of community or housing unit age, provisioning housing and inviting people into the community means inviting resident spending.

Cottage Grove Commercial Leakage

Workforce Commutes

For this analysis, the flow of workers represents a flow of economic activity based on jobs as well as goods and services procured on journeys to or from work.

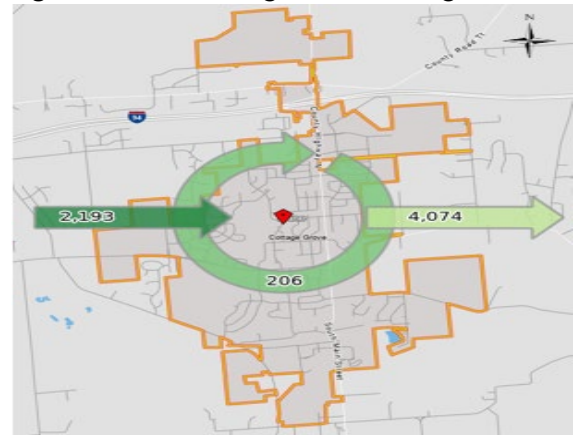
The U.S Census Bureau's OnTheMap tool shows job inflows, outflows, and jobs remaining within a community. For 2019 analyses detailing all jobs, the Village has 2,193 inflowing commuters, 4,074 outflowing commuters, and 206 job commutes within the Village (**Figure 1.6**). The Town has 930 inflowing commuters, 1,961 outflowing

commuters, and 39 job commutes within the Town (**Figure 1.7**).¹¹

These results suggest that the Village and Town have a net daily loss of 1,881 and 1,031 commuters to jobs based outside the study area. Not only do these jobs occur elsewhere, but economic activity along the drive to and from work is lost too.

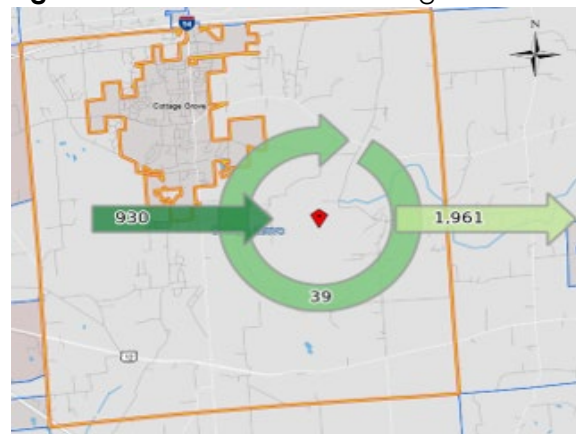
To counteract this, enticing more workers into the study area for work or encouraging commuters who once commuted elsewhere to work-from-home (WFH) a portion of the workweek keeps more economic activity within the study area.

Figure 1.6 2019 Village Commuting Flows



Source: US Census Bureau. "OnTheMap." Accessed October 25, 2022. <https://onthemap.ces.census.gov/>

Figure 1.7 2019 Town Commuting Flows



Source: US Census Bureau. "OnTheMap." Accessed October 25, 2022. <https://onthemap.ces.census.gov/>

¹¹ US Census Bureau. "OnTheMap." Accessed October 25, 2022. <https://onthemap.ces.census.gov/>

Local Results

For this effort, the ESRI "Retail Market Profile" outlines 2017 North American Industry Classification System (NAICS) Code industry groups' demand (retail potential) and supply (retail sales). The analysis shows a \$34,048,470 Retail Gap exists between retail potential (\$109,583,446) and retail sales (\$75,534,976).¹²

The 2015 Cottage Grove Leakage Study discovered Specialty Food Stores, Health and Personal Care Stores, and Vending Machine Operators were the three (3) out of thirty-one (31) NAICS Code industry groups which had supply (retail sales) exceed demand (retail potential), resulting in money staying within the study area.

This study finds Eleven (11) NAICS industry (sub)groups out of forty (40) possess retail sales exceeding retail potential, keeping \$14,058,977 in the study area and attracting consumers with retail dollars from elsewhere. On the other hand, twenty-nine (29) of forty (40) NAICS Code industry (sub)groups possess retail sales (supply) less than retail potential (demand), creating leakage to adjacent communities such as Madison. Further "Retail Market Profile" information is in **Appendix 3**.

Note that this is the most-recent data, originating pre-COVID-19. For this reason, ESRI's "Retail Goods and Services Expenditures" reporting 2018 and 2019 Consumer Expenditure Surveys from the US Bureau of Labor Statistics and business owner interviews guides this analysis towards the recommendations.

Using the Retail Market Profile as a guide for industries experiencing complete leakage and the "Retail Goods and Services Expenditures" shows nonexistent industries within the study area. One important metric with the "Retail Goods and Services

Expenditures" is the household-based Spending Potential Index (SPI) representing the amount spent for a product or service relative to a national average of 100 (**Appendix 2**).¹³ This allows a comparison between the demand for a product or service within the study area versus nationally.

Several business owner interviews noted the lack of a clothing store or boutiques to invite study area shoppers or people from elsewhere. The Retail Market Profile shows that clothing stores and clothing accessories stores (NAICS Code 448) exhibit complete leakage totaling an estimated \$4,405,017. This occurs despite a Spending Potential Index (SPI) for "Apparel and Services" of 126. This SPI exceeds the national average, while the \$2,664.57 average amount spent and estimated \$7,071,761 total for the category demonstrates the Village and Town have an opportunity to capture this spending currently escaping elsewhere. It may be as simple as existing business diversifying their offerings; more likely, it involves a new business entity moving into the study area.

Furniture Stores (NAICS Code 4421) leak completely out of the study area. This is a function of no study area businesses, and several options on Madison's east side. This \$1,963,017 leakage occurs despite a 130 household SPI—above the national average—and an average amount spent totaling \$832.32, \$2,208,981 for the category. This information suggests a furniture store or business supporting the industry within the study area would lessen leakage to other municipalities due to the stronger-than national-average demand for furniture goods and services.

One business owner stated it is hard to emulate Eat-Work-Play when you cannot do those things in the Village. Regarding food,

¹² "Retail Market Profile." ESRI. Accessed October 17, 2022.

¹³ "Retail Goods and Services Expenditure." ESRI. Accessed October 17, 2022.

Special Food Services (NAICS Code 7223) has a \$276,017 leakage. Specialty Food Stores (NAICS Code 4552) have a \$1,082,623 leakage. The 125 household SPI and \$4,736.35 average amount spent on 'food away from home' totaling to \$12,896,513 for the category suggests there is room for improvement. One tactic would be inviting hungry trail-goers on the Glacial Drumlin State Trail to restaurants along Main St. **(Figure 1.8).** Increasing Specialty Food Stores' presence may be trickier, as these are warehouse clubs, supercenters, and other general merchandise retailers with large footprints. Plus, these stores serving a larger regional population area may limit business location or relocation, depending on what already exists in the larger region.

Figure 1.8 Village Main Street



Source: Vierbicher staff October 22, 2022.

A business owner referenced the need for a printing shop/business center that would function as a coworking space. Coworking is defined as "an arrangement by which freelancers or remote employees working for various companies share an office or other workspace."¹⁴ This could locate in an available commercial storefront, and it would help start-ups or small ventures. One example would be Direct Selling Establishments (NAICS Code 4543) such as Mary Kay Inc. These business owners may utilize a coworking space and its tools versus individually provisioning items for their own business. This industry's complete leakage totals \$268,623; residents selling Mary Kay

and similar entities as full-time positions or side-hustles will reduce this leakage.

A brief discussion about the study area's amenities appears appropriate. A place's amenities draw people to locate there and invite people from elsewhere to spend time and money in the community. Business owner responses note a lacking downtown feel, no library or community center, and a need for youth sports facilities. These amenities could bolster activity within the study area. And perhaps some of these functions, such as a library and community center, may be incorporated together. That said, a diligent approach to determine which facilities afford the most public benefit would need to be undertaken.

One business owner believes the lack of tourist attractions hurts the Village and the Town. While compared to larger markets this may be true, the Village and Town do have the Glacial Drumlin State Trail, which travels through ten small towns from Cottage Grove to Waukesha (near Milwaukee).¹⁵ The Glacial Drumlin State Trail represents an opportunity for recreation, relaxation, and adventure **(Figure 1.9).** Furthermore, its visitors influence industries ranging from recreation to clothing to food.

Figure 1.9 The Glacial Drumlin State Trail



Source: Vierbicher staff October 22, 2022.

Vierbicher staff biked the Glacial Drumlin State Trail seven miles to Deerfield on October 22, 2022, a beautiful seventy-

¹⁴ Dictionary.com. s.v. "Coworking (n.)," accessed January 6, 2023. <https://www.dictionary.com/browse/coworking>

¹⁵ "Glacial Drumlin State Trail," Wisconsin Department of Natural Resources. Accessed November 01, 2022. <https://dnr.wisconsin.gov/topic/parks/glacialdrumlin>

degree autumn day (**Figure 1.10**). The Cottage Grove trail lot was at capacity, but it did not appear many were frequenting the Village's nearby food offerings (**Figure 1.11**). Signage to draw trail users into the Village can strengthen the study area while simultaneously better-connecting residents with the Trail and its benefits.

Figure 1.10 Scenery from Glacial Drumlin State Trail



Source: Vierbicher staff October 22, 2022.

Figure 1.11 Full Trail Lot in Village of Cottage Grove



Source: Vierbicher staff October 22, 2022.

E-Commerce

The COVID-19 pandemic started in 2020. For some, work-from-home (WFH) became the norm, though in-office work has rebounded. Commercial activity changed considerably, with online ordering and picking up at the store, also known as click-and-collect, becoming widespread. In fact, an International Council of Shopping Centers (ICSC) 2019 survey regarding 'click-and-collect' discovered "nearly half (47 percent) of U.S. users say they use the method, with over half of adults (54 percent) saying they plan to use the method more frequently [that] year."¹⁶ This trend was occurring before COVID-19, and in some industries, it is stronger now. A study area business that adopts flexible customer approaches will be stronger than competitors lacking such flexibility.

Similarly, national e-commerce retail sales have increased. The U.S. Census Bureau's Quarterly Retail E-Commerce Sales reports that Q1 and Q2 2022 e-commerce retail sales were 14.3 percent and 14.5 percent of total retail sales, as hosted by Federal Reserve Economic Data (FRED).¹⁷ Between Q1 2020 and Q2 2020 reporting (when COVID-19 stay-at-home orders started in the US), e-commerce retail sales as a percentage of total sales went from 11.9 percent to 16.4 percent. It is thought e-commerce sales growth as a percentage of total retail sales will continue, and the study area will mirror these changes. For that reason, businesses must adapt or be left behind.

As seen, research and business owner inputs show the desire for local goods and services exists, though work commutes and offerings elsewhere tempt people to buy elsewhere. To reduce the estimated \$34,048,470 Retail Gap between retail potential (\$109,583,446)

¹⁶ ICSC, "Maximizing Omni-Channel Opportunities with Click-and-Collect," Industry Insights: Consumer Series, March 15, 2019.

¹⁷ U.S. Census Bureau, "Quarterly Retail E-Commerce Sales," Accessed November 01, 2022. <https://fred.stlouisfed.org/series/ECOMPCTSA>

and retail sales (\$75,534,976), a three-pronged approach from government, business, and residents follows in the Recommendations section.¹⁸

Recommendations

The following three (3) categories represent synergies, approaches, and strategies for government, business, and residents to bolster local spending while reducing leakage to outside communities.

Government-Led Strategies for Local Spending Capture

Government-led Strategies guide businesses and residents with structural and behavioral changes to positively impact local retail sales (**Figure 1.12**).

Figure 1.12 Village Hall & Town Hall



Source: Vierbicher staff October 22, 2022.

To understand how government can assist businesses and guide residents, it seems important to think about the study area's points of differentiation. Demographically,

the Village has a large 17-and-under age cohort, which means youth activities such as sports events would invite people into Cottage Grove. The Town has a large 55-64-year-old cohort who would benefit from entertainment, dining, and trail recreation choices. Given the Town and Village possess high median incomes, there is an opportunity for specialized services or boutiques to locate within the study area. Geographically, the study area is accessible to the markets of Madison and Milwaukee, which means offerings that set the Town and Village apart from other communities can draw people in for different experiences. One example for tourism & recreation activity is the Glacial Drumlin State Trail, which has a large trailhead with parking within the Village. Based on these demographic, geographic, and tourism/recreation strengths, government may take actions to increase local spending in the following ways.

The most extensive government change involves spatial change, specifically: code amendments relating to zoning. Zoning code guides new developments in coordination with the vision in Comprehensive Plans. The Village Comprehensive Plan was updated in 2020, and the Town Comprehensive Plan was adopted July 2022. The Village of Cottage Grove zoning chapter was adopted in 2002, with amendments since that time.¹⁹ Additionally, the Town of Cottage Grove Code of Ordinances Chapter 15 details land division and planning matters.²⁰ These two (2) adjacent municipalities, one with annexation power over the other, having different codes creates the potential for confusion and delay. For this reason, the municipalities should clarify jurisdiction to

¹⁸ "Retail Market Profile." ESRI. Accessed October 17, 2022.

¹⁹ "Chapter 325 Zoning." Village of Cottage Grove, WI, Accessed October 21, 2022. <https://ecode360.com/9763324>

²⁰ "Chapter 15 Land Division and Zoning Code." Town of Cottage Grove, WI, Accessed October 21, 2022.

<https://www.tn.cottagegrove.wi.gov/wp-content/uploads/2022/05/Chapter-15-Land-Division-and-Planning-Code.pdf>

potential business owners or developers regarding their sites.

Business owner interviews reference three (3) Village retail corridors: near the interstate, along Cottage Grove Road, and Main Street close to the Glacial Drumlin Bike Trail crossing. Some business owners lament that Main Street is the only comfortable, walkable commercial segment, and think the Village may never have a true downtown. This does not need to be the case. Village zoning shows parcels near S. Main Street and E. Reynolds Street zoned for Planned Unit Development (PUD). Zoning that invites varied commercial spaces along with missing-middle residential housing in this area may serve as a new Village core, a nucleus for shopping and community **(Figure 1.13)**. For residential housing, zero lot line zoning may be implemented, allowing single-family attached dwellings. Broadening housing options would help court new residents.

Figure 1.13 Village Areas Zoned PUD Near Main Street



Source: Vierbicher staff October 22, 2022.

An anchor business from an industry with no study area footprint locating near Main Street and inviting similar services would serve existing and new residents while lessening leakage to other communities. To facilitate this, the Village and Town should verify compatibility between their codes to make courting businesses easier. Similarly,

flexibility makes a place more amenable to business relocations. Examples include: calculating parking for a development as a whole versus constituent parking uses or allowing two or three start-ups to occupy the same formerly-vacant storefront. A list of vacant properties or available parcels for certain uses should be maintained by the Village, the Town, or a local partner.

To invite new businesses into the Village and the Town, accessibility to funding becomes critical. Tax-Increment Financing (TIF) or revolving loan funds (RLF) may make previously improbable projects palatable to developers and business owners.²¹ The Village has six TIF or TIDs (Tax Increment Districts). Once businesses locate in the Village and Town, the active Chamber of Commerce may coordinate commercial activity.

A 'Downtown Beautification Community' could create placemaking through tactical urbanism improvements. Low-cost improvements such as murals, painting storefronts, and signage visually draw more people into the downtown area. This affords the opportunity for synergistic effects with neighboring businesses, regardless of industry. Concerted, coordinated efforts inviting shoppers into an area benefit businesses by increasing visibility.

Of course, the smart shopper will not peruse businesses if stimulation or safety is lacking. Cohesive, safe, and attractive corridors keep shoppers around longer, with potentially more local dollars spent. Changes to a street or business district may be costly and not easy to administer. Because of this, many communities lean on their membership in The Main Street Program or the Connect Communities Program to access expertise, funding, and management for improvements.²² The Connect Communities Program through the

²¹ "Tax Increment Financing." The World Bank, Accessed October 21, 2022. <https://urban-regeneration.worldbank.org/node/17>

²² "Main Streets." Wisconsin Economic Development Corporation (WEDC), Accessed October 21, 2022. <https://wedc.org/programs-and-resources/main-street/>

Wisconsin Economic Development Corporation (WEDC) not only provides an environment to see best practices happening around the state, but it also provides a network of like-minded individuals looking to better their communities. A partnership between the municipalities and Chamber could benefit from joining this group and taking advantage of the programming WEDC provides. Government and its partners should be at the forefront of these efforts; these activities can strengthen the business community and specifically focus on the retail, central business, and downtown areas. Creating the environment for new businesses and new service options for residents results in increased local spending.

To bolster business visibility and desirability, government can install signage at appropriate locations to specify travel distances and times to businesses of interest. This would be exceptionally useful adjacent to the Glacial Drumlin Bike Trail's parking lot off of Main Street, as it would invite Trail users to spend within the community.

Business-Led Strategies for Local Spending Capture

Business-led strategies focus on synergies businesses have with consumers, information access, and other businesses. Everyone's desire should be for local business to thrive; getting there requires collaboration and outreach. For that reason, businesses must ask for help from government, residents, or fellow business owners. Perhaps a structural limitation imposed by government hinders what could be a unique business, residents do not know what services the business offers, or finances and tools of the trade are unknown to a start-up adjacent to community stalwarts. Fantastic resources

are available, including the Service Corps of Retired Executives (SCORE)²³ and UW Extension.²⁴ Another good resource would be the Madison Region Economic Partnership (MadREP), which helps communities pursue targeted job and business growth.²⁵

With the partners listed above, the Chamber and other local resources shall continue hosting informational or educational sessions for businesses. For example, a local business growing their online presence and capturing revenue from online sales outside of the area still has an impact locally. Holding a session for business owners to ensure they have an online presence, therefore, is a beneficial move. Retail businesses now have many options on how to sell online, which can enhance the options present in their local brick and mortar locations.

Businesses frequently ask how to increase their profile. After all, residents will use a local business that offers the services they need if they know about the business and its product offerings. For this reason, participation and outreach should be components to any business's strategy for success. For some businesses, it may include participation at a public farmer's market or community festival. For others, it may mean the sports equipment store assists the high school football team in exchange for signage or a shout-out. Both examples highlight the importance of marketing. This report recommends that businesses in the Town and Village of Cottage Grove become part of the Dane Buy Local program.²⁶ Additionally, businesses can participate in the Chamber of Commerce's Cottage Grove First program. This increases the odds a shopper will come across a

²³ "SCORE." SCORE, Accessed October 21, 2022. https://madison.score.org/?_ga=2.122052107.1298091647.1668097031-1807854023.1666379881

²⁴ "UW-Extension." University of Wisconsin-Madison, Accessed October 21, 2022. <https://extension.wisc.edu/>

²⁵ "About MadREP." Madison Region Economic Partnership, Accessed October 21, 2022. <https://madisonregion.org/about-2/>

²⁶ "Dane Buy Local." Dane Buy Local, Accessed October 21, 2022. <https://danebuylocal.com/>

business's profile while seeking the goods and services desired.

How does a company capture more business if it already participates in the community and Chamber of Commerce? Web & social media presence increase business exposure and increase the number of shoppers. For example, the ESRI Retail Market Potential estimates 5,058 adults/households (94.4 percent) have a smartphone (**Appendix 1**).²⁷ If a business neither possesses nor maintains an up-to-date business website optimized for mobile use, it is at a competitive disadvantage. A website should detail business location, directions, services, and hours of operation. Hopefully, the business highlights its role in the community it serves! Similar information may be posted with business search sites such as Google or Yelp to attract additional consumers. An active presence on social media sites such as Instagram, Facebook, Twitter, TikTok, and Snapchat expands the potential interactions—and therefore customers—that may frequent the business.

Getting on the radar of a potential customer does little good if the business services are inaccessible to the customer. Though some commuting patterns changed due with the COVID-19 pandemic, many maintain 'usual' 9-to-5 working hours. Businesses can make operational adjustments to better serve clientele; one example would be modifying traditional store hours. This allows folks who are out and about, on lunch, or commuting after work but before or after dinner access to local services. For restaurants, it would depend on genre and clientele—a breakfast place could be open until 1pm, a casual place offering lunch and dinner 11:30a.m-9pm, and a high-end restaurant 4pm-10pm. By focusing business hours, the business is more efficient while simultaneously serving residents at times of convenience, such as at the end of their evening commute.

Working with businesses in a geographic area to stay open the same hours and promoting those hours increases sales. This approach has even stronger benefits during heavier shopping times like the holidays.

Citizen-Led Strategies for Local Spending Capture

Citizen-led strategies leverage technology accessibility and community camaraderie to help local business directly, or indirectly through support for government efforts. When Village or Town residents need a good or service, they likely look online. This fact, as mentioned previously, necessitates businesses maintain an active web presence. It also puts the decision into residents' hands. Will they buy online from a retail giant, or buy from the mom-and-pop shop within the community? This conundrum shows the need for residents to be intelligent consumers. With a world of knowledge at their fingertips, residents who learn via government or business outreach that certain services are available within their community increase the likelihood dollars stay in the local economy. This can be the Chamber of Commerce Cottage Grove First program or Dane Buy Local, both referenced earlier, or the information may be learned through a different avenue. Knowledge of local community businesses benefits the consumer and businesses alike. A good example includes restaurants supporting school fundraisers with a portion of nightly event proceeds. Businesses make money, good causes receive support, and the fundraisers are opportunities for social engagement.

Engagement exists at the heart of what residents can do for local businesses. If residents love a local establishment, they should make it known through word-of-mouth, search engine and review sites, or the establishment's website. The opposite situation is equally critical. A poor

²⁷ "Retail Market Potential." ESRI. Accessed October 17, 2022.

experience at an establishment should be addressed, but directly, with the owner or staff. This correction improves the business's customer experience while also highlighting processes or structural changes beneficial to future customers. Praise or support need not stop with the businesses residents frequent. If there is a concern about an onerous ordinance or requirement affecting many or all businesses, residents should bring it to the attention of government bodies to amend. Greater flexibility gives businesses the flexibility of adaptation, which becomes a net benefit to the consumer.

Conclusion

This analysis leveraged quantitative data from the US Census Bureau, economic data from the analytics firm ESRI, and qualitative data from business owner interviews to determine the leakage of money from the Village of Cottage Grove and Town of Cottage Grove study area, and what may be done to correct such deficiencies.

The study area possesses great attributes, such as its geographic location and increasing population requiring more goods and services. Median income is higher than the nearby City of Madison. This would suggest that the study area is in a competitive economic position, though this is not entirely the case. Lacking housing diversity affects the potential attraction of new residents, and therefore consumers, to the Village or the Town. Inviting 'missing middle' housing may be one solution. ESRI analysis shows a \$34,048,470 Retail Gap exists between retail potential (\$109,583,446) demand and retail sales (\$75,534,976) supply. Eleven (11) of forty (40) NAICS Code industries have a surplus, keeping \$14,058,977 within the study area. The eleven (11) industry groups are: Motor Vehicle & Parts Dealers; Automobile Dealers; Auto Parts, Accessories, & Tire Stores; Lawn & Garden Equip. & Supply Stores; Grocery Stores; Health & Personal Care Stores;

Sporting Goods, Hobby, Book & Music Stores; Sporting Goods/Hobby/Musical Instr. Stores; Book, Periodical, & Music Stores; Vending Machine Operators; and Drinking Places-Alcoholic Beverages.

Twenty-nine (29) NAICS Code industries have demand exceed supply, leading to leakage where the goods and services needs are met elsewhere. It does not have to be this way, however. Twelve (12) of the twenty-nine (29) leaking (sub)industries have no presence at all in the study area, which suggests one business kick-starting an industry may invite a web of similar goods and services to locate to the study area, decreasing the leakage of retail sales to Madison and other municipalities. The twelve (12) industry groups are: Other Motor Vehicle Dealers; Furniture Stores; Specialty Food Stores; Clothing & Clothing Accessories Stores; Clothing Stores; Shoe Stores; Jewelry, Luggage and Leather Goods Stores; Department Stores Excluding Leased Departments; Florists; Used Merchandise Stores; Electronic Shopping and Mail-Order Houses; Direct Selling Establishments; and Special Food Services.

ESRI data in the Appendices informs us whether the demand for certain goods and services or industries are underperforming compared to national standards. With this knowledge, government, business, and citizen-led efforts may occur, bolstering local spending in the Village and Town while reducing the leakage of dollars, and opportunity, elsewhere.

The challenges outlined here can be overcome and existing strengths built upon. To accomplish this, the Village, the Town, and the Chamber should continue their partnerships, focusing on the study area's points of differentiation to market, attract, and grow the community. A plan detailing agreed-upon goals and objectives should be produced, with accountability mechanisms to ensure implementation of goals and objectives. If this occurs, Cottage

Grove area government—the Village, the Town, and the Chamber—the business community, and residents can improve the local economy through reinvigorated efforts and cross-collaboration.

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Appendices

Appendix 1

Retail Market Potential for Cottage Grove, WI Study Area

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 2021 and 2026. ESRI Accessed by Vierbicher staff October 17, 2022.

Product/Consumer Behavior	Expected Number of Adults or HHs	Percent of Adults/ HHS	MPI
Apparel (Adults)			
Bought any men's clothing in last 12 months	2,790	52.1%	106
Bought any women's clothing in last 12 months	2,635	49.2%	109
Bought any shoes in last 12 months	2,984	55.7%	104
Bought costume jewelry in last 12 months	1,027	19.2%	119
Bought any fine jewelry in last 12 months	1,003	18.7%	102
Bought a watch in last 12 months	799	14.9%	103
Automobiles (Households)			
HH owns/leases any vehicle	2,506	94.4%	109
HH bought/leased new vehicle last 12 months	343	12.9%	142
Automotive Aftermarket (Adults)			
Bought gasoline in last 6 months	4,946	92.3%	108
Bought/changed motor oil in last 12 months	2,434	45.4%	100
Had tune-up in last 12 months	1,389	25.9%	108
Beverages (Adults)			
Drank bottled water/seltzer in last 6 months	3,952	73.8%	104
Drank non-diet (regular) in last 6 months	2,052	38.3%	91
Drank beer/ale in last 6 months	2,463	46%	111
Cameras (Adults)			
Own digital point & shoot camera/camcorder	538	10%	125
Own digital SLR camera/camcorder	563	10.5%	132
Printed digital photos in last 12 months	1,466	27.4%	124

Cell Phones (Adults/Households)			
Bought cell phone in last 12 months	1,811	33.8%	105
Have a smartphone	5,058	94.4%	106
Have a smartphone: Android phone (any brand)	1,904	35.5%	87
Have a smartphone: Apple iPhone	3,182	59.4%	123
Number of cell phones in household: 1	489	18.4%	61
Number of cell phones in household: 2	1,042	39.3%	103
Number of cell phones in household: 3+	1,105	41.6%	140
HH has cell phone only (no landline telephone)	1,623	61.2%	95
Computers (Households)			
HH owns a computer	2,318	87.3%	117
HH owns desktop computer	1,166	43.9%	126
HH owns laptop/notebook	1,891	71.3%	121
HH owns any Apple/Mac brand computer	780	29.4%	146
HH owns any PC/non-Apple brand computer	1,855	69.9%	115
HH purchased most recent computer in a store	1,156	43.6%	124
HH purchased most recent computer online	576	21.7%	138
HH spent \$1-\$499 on most recent home computer	402	15.1%	106
HH spent \$500-\$999 on most recent home computer	552	20.8%	126
HH spent \$1,000-\$1,499 on most recent home computer	393	14.8%	144
HH spent \$1,500-\$1,999 on most recent home computer	169	6.4%	128
HH spent \$2,000+ on most recent home computer	164	6.2%	140
Convenience Stores (Adults)			
Shopped at convenience store in last 6 months	3,479	64.9%	106
Bought brewed coffee at convenience store in last 30 days	660	12.3%	98
Bought cigarettes at convenience store in last 30 days	354	6.6%	72
Bought gas at convenience store in last 30 days	2,106	39.3%	107
Spent at convenience store in last 30 days: \$1-19	359	6.7%	96
Spent at convenience store in last 30 days: \$20-\$39	629	11.7%	126
Spent at convenience store in last 30 days: \$40-\$50	415	7.7%	96
Spent at convenience store in last 30 days: \$51-\$99	312	5.8%	105
Spent at convenience store in last 30 days: \$100+	1,174	21.9%	100
Entertainment (Adults)			
Attended a movie in last 6 months	3,743	69.9%	118
Went to live theater in last 12 months	988	18.4%	149

Went to a bar/night club in last 12 months	1,123	21.0%	118
Dined out in last 12 months	3,251	60.7%	119
Gambled at a casino in last 12 months	811	15.1%	114
Visited a theme park in last 12 months	1,143	21.3%	115
Viewed movie (video-on-demand) in last 30 days	1,196	22.3%	149
Viewed TV show (video-on-demand) in last 30 days	720	13.4%	132
Watched any pay-per-view TV in last 12 months	566	10.6%	142
Downloaded a movie over the Internet in last 30 days	635	11.9%	126
Downloaded any individual song in last 6 months	1,185	22.1%	119
Used internet to watch a movie online in the last 30 days	1,810	33.8%	104
Used internet to watch a TV program online in last 30 days	1,347	25.1%	119
Played a video/electronic game (console) in last 12 months	555	10.4%	109
Played a video/electronic game (portable) in last 12 months	264	4.9%	102
Financial (Adults)			
Have home mortgage (1st)	2,694	50.3%	154
Used ATM/cash machine in last 12 months	3,262	60.9%	113
Own any stock	560	10.5%	126
Own U.S. savings bond	232	4.3%	89
Own shares in mutual fund (stock)	516	9.6%	119
Own shares in mutual fund (bonds)	352	6.6%	126
Have interest checking account	2,034	38.0%	127
Have non-interest checking account	1,753	32.7%	107
Have savings account	3,734	69.7%	117
Have 401K retirement savings plan	1,282	23.9%	137
Own/used any credit/debit card in last 12 months	4,812	89.8%	109
Avg monthly credit card expenditures: \$1-\$10	604	11.3%	99
Avg monthly credit card expenditures: \$11-\$225	423	7.9%	108
Avg monthly credit card expenditures: \$226-\$450	413	7.7%	105
Avg monthly credit card expenditures: \$451-\$700	430	8.0%	117
Avg monthly credit card expenditures: \$701-\$1,000	414	7.7%	122
Avg monthly credit card expenditures: \$1001-2000	522	9.7%	122
Avg monthly credit card expenditures: \$2001+	521	9.7%	143
Did banking online in last 12 months	2,969	55.4%	128
Did banking on mobile device in last 12 months	2,207	41.2%	128
Paid bills online in last 12 months	3,383	63.1%	115
Grocery (Adults)			

HH used beef (fresh/frozen) in last 6 months	1942	73.2%	108
HH used bread in last 6 months	2525	95.1%	101
HH used chicken (fresh or frozen) in last 6 months	1894	71.4%	107
HH used turkey (fresh or frozen) in last 6 months	397	15.0%	107
HH used fish/seafood (fresh or frozen) in last 6 months	1500	56.5%	103
HH used fresh fruit/vegetables in last 6 months	2357	88.8%	105
HH used fresh milk in last 6 months	2325	87.6%	105
HH used organic food in last 6 months	683	25.7%	107
Health (Adults)			
Exercise at home 2+ times per week	1,814	33.9%	113
Exercise at club 2+ times per week	1,059	19.8%	137
Visited a doctor in last 12 months	4,335	80.9%	105
Used vitamin/dietary supplement in last 6 months	2,983	55.7%	102
Home (Households)			
HH did any home improvement in last 12 months	972	36.6%	128
HH used any maid/professional cleaning service in last 12 months	549	20.7%	135
HH purchased low ticket HH furnishings in last 12 months	493	18.6%	103
HH purchased big ticket HH furnishings in last 12 months	678	25.5%	111
HH bought any small kitchen appliance in last 12 months	687	25.9%	110
HH bought any large kitchen appliance in last 12 months	427	16.1%	120
Insurance (Adults/Households)	2,855	53.3%	120
Currently carry life insurance	4,309	80.4%	107
Carry medical/hospital/accident insurance	3,400	63.5%	130
Carry homeowner/personal property insurance	371	6.9%	75
Carry renter's insurance	578	21.8%	75
HH has auto insurance: 1 vehicle in household covered	925	34.9%	126
HH has auto insurance: 2 vehicles in household covered	831	31.3%	137
HH has auto insurance: 3+ vehicles in household covered			
Pets (Households)			
Household owns any pet	1714	64.6%	122
Household owns any cat	667	25.1%	109
Household owns any dog	1371	51.7%	128
Psychographics (Adults)			

Buying American is important to me	1,962	36.6%	101
Usually buy items on credit rather than wait	723	13.5%	99
Usually buy based on quality - not price	982	18.3%	97
Price is usually more important than brand name	1,504	28.1%	96
Usually use coupons for brands I buy often	857	16.0%	102
Am interested in how to help the environment	964	18.0%	86
Usually pay more for environ safe product	728	13.6%	91
Usually value green products over convenience	504	9.4%	81
Likely to buy a brand that supports a charity	1,885	35.2%	99
Reading (Adults)			
Bought digital book in last 12 months	981	18.3%	129
Bought hardcover book in last 12 months	1,234	23.0%	111
Bought paperback book in last 12 month	1,727	32.2%	114
Read any daily newspaper (paper version)	596	11.1%	76
Read any digital newspaper in last 30 days	2,749	51.3%	115
Read any magazine (paper/electronic version) in last 6 months	5,071	94.6%	105
Restaurants (Adults)			
Went to family restaurant/steak house in last 6 months	4,218	78.7%	109
Went to family restaurant/steak house: 4+ times a month	1,509	28.2%	114
Went to fast food/drive-in restaurant in last 6 months	4,917	91.8%	102
Went to fast food/drive-in restaurant 9+ times/month	2,208	41.2%	108
Fast food restaurant last 6 months: eat in	1,938	36.2%	111
Fast food restaurant last 6 months: home delivery	454	8.5%	95
Fast food restaurant last 6 months: take-out/drive-thru	2,905	54.2%	113
Fast food restaurant last 6 months: take-out/walk-in	1,120	20.9%	102
Television & Electronics (Adults/Households)			
Own any tablet	3,426	63.9%	125
Own any e-reader	723	13.5%	131
Own e-reader/tablet: iPad	2,270	42.4%	138
HH has Internet connectable TV	1,205	45.4%	124
Own any portable MP3 player	924	17.2%	119
HH owns 1 TV	360	13.6%	64
HH owns 2 TVs	663	25.0%	94
HH owns 3 TVs	683	25.7%	122
HH owns 4+ TVs	710	26.8%	152

HH subscribes to cable TV	1,159	43.7%	110
HH subscribes to fiber optic	183	6.9%	118
HH owns portable GPS navigation device	591	22.3%	116
HH purchased video game system in last 12 months	243	9.2%	111
HH owns any Internet video device for TV	1,106	41.7%	125
Travel (Adults)			
Took domestic trip in continental US last 12 months	3,495	65.2%	122
Took 3+ domestic non-business trips in last 12 months	826	15.4%	121
Spent on domestic vacations in last 12 months: \$1-999	542	10.1%	96
Spent on domestic vacations in last 12 months: \$1,000-\$1,499	501	9.4%	145
Spent on domestic vacations in last 12 months: \$1,500-\$1,999	268	5.0%	124
Spent on domestic vacations in last 12 months: \$2,000-\$2,999	335	6.3%	144
Spent on domestic vacations in last 12 months: \$3,000+	530	9.9%	139
Domestic travel in last 12 months: used general travel website	525	9.8%	146
Took foreign trip (including Alaska and Hawaii) in last 3 years	2,024	37.8%	123
Took 3+ foreign trips by plane in last 3 years	460	8.6%	129
Spent on foreign vacations in last 12 months: \$1-999	357	6.7%	123
Spent on foreign vacations in last 12 months: \$1,000-\$2,999	296	5.5%	123
Spent on foreign vacations in last 12 months: \$3,000+	516	9.6%	135
Foreign travel in last 3 years: used general travel website	455	8.5%	135
Nights spent in hotel/motel in last 12 months: any	3,087	57.6%	124
Took cruise of more than one day in last 3 years	862	16.1%	165
Member of any frequent flyer program	1,630	30.4%	148
Member of any hotel rewards program	1,752	32.7%	153

Appendix 2

Retail Goods and Services Expenditures for Cottage Grove, WI Study Area

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. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2021 and 2026; Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI Accessed by Vierbicher October 17, 2022.

(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 and Supplies 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) Catered Affairs includes expenses associated with live entertainment and rental of party supplies.

(10) 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.

(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.

(18) 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.

(19) School Books and Supplies includes school books and supplies for college, elementary school, high school, vocational/technical school, preschool and other schools.

Retail Goods and Services Expenditures	Spending Potential Index (SPI)	Average Amount Spent (USD)	Total (USD)
Apparel and Services	126	\$ 2,664.57	\$ 7,071,761
Men's	125	\$ 508.02	\$ 1,348,274
Woman's	126	\$ 933.25	\$ 2,476,835
Children's	134	\$ 415.97	\$ 1,103,980
Footwear	121	\$ 606.80	\$ 1,610,458
Watches & Jewelry	124	\$ 160.26	\$ 425,327
Apparel Products and Services (1)	121	\$ 63.73	\$ 169,131
Computer			
Computers and Hardware for Home Use	127	\$ 213.68	\$ 567,099
Portable Memory	126	\$ 5.45	\$ 14,460
Computer Software	118	\$ 11.37	\$ 30,179
Computer Accessories	133	\$ 24.04	\$ 63,814
Entertainment & Recreation	127	\$ 4,101.00	\$ 10,884,048
Fees and Admissions	139	\$ 1,030.04	\$ 2,733,715
Membership Fees for Clubs (2)	137	\$ 339.36	\$ 900,656
Fees for Participant Sports, excl. Trips	148	\$ 170.80	\$ 453,301
Tickets to Theatre/Operas/Concerts	129	\$ 103.89	\$ 275,711
Tickets to Movies	135	\$ 74.74	\$ 198,353
Tickets to Parks or Museums	137	\$ 46.43	\$ 123,224
Admission to Sporting Events, excl. Trips	145	\$ 93.46	\$ 248,036
Fees for Recreational Lessons	142	\$ 200.18	\$ 531,290
Dating Services	99	\$ 1.18	\$ 3,144
TV/ Video/Audio	121	\$ 1,418.87	\$ 3,765,680
Cable and Satellite Television Services	117	\$ 941.78	\$ 2,499,492
Televisions	131	\$ 146.99	\$ 390,105
Satellite Dishes	143	\$ 2.25	\$ 5,972
VCRs, Video Cameras, and DVD Players	131	\$ 6.40	\$ 16,975
Miscellaneous Video Equipment	124	\$ 19.19	\$ 50,929
Video Cassettes and DVDs	127	\$ 9.71	\$ 25,776
Video Game Hardware/Accessories	120	\$ 34.58	\$ 91,787
Video Game Software	120	\$ 19.19	\$ 50,923
Rental/Streaming/Downloaded Video	133	\$ 93.09	\$ 247,070
Installation of Televisions	128	\$ 0.10	\$ 2,515

Audio (3)	133	\$ 142.25	\$ 377,535
Rental and Repair of TV/Radio/Sound Equipment	84	\$ 2.49	\$ 6,602
Pets	122	\$ 886.69	\$ 2,353,288
Toys/Games/Crafts/Hobbies (4)	131	\$ 151.37	\$ 401,734
Recreational Vehicles and Fees (5)	135	\$ 152.69	\$ 405,228
Sports/Recreation/Exercise Equipment (6)	133	\$ 239.49	\$ 635,602
Photo Equipment and Supplies (7)	136	\$ 62.30	\$ 165,347
Reading (8)	122	\$ 125.79	\$ 333,857
Catered Affairs (9)	116	\$ 34.00	\$ 90,226
Food	123	\$ 11,345.61	\$ 30,111,244
Food at Home	121	\$ 6,599.26	\$ 17,514,431
Bakery and Cereal Products	121	\$ 844.06	\$ 2,240,126
Meats, Poultry, Fish, and Eggs	120	\$ 1,410.23	\$ 3,742,754
Dairy Products	121	\$ 660.94	\$ 1,754,126
Fruits and Vegetables	121	\$ 1,279.59	\$ 3,396,029
Snacks and Other Food at Home (10)	122	\$ 2,404.44	\$ 6,381,396
Food Away from Home	125	\$ 4,746.35	\$ 12,596,813
Alcoholic Beverages	127	\$ 793.97	\$ 2,107,185
Financial			
Value of Stocks/Bonds/Mutual Funds	143	\$ 39,168.84	\$ 1,033,954,102
Value of Retirement Plans	144	\$ 144,877.49	\$ 384,504,854
Value of Other Financial Assets	124	\$ 10,694.41	\$ 28,382,973
Vehicle Loan Amount excluding Interest	132	\$ 3,781.58	\$ 10,036,310
Value of Credit Card Debt	129	\$ 3,576.63	\$ 9,492,378
Health			
Nonprescription Drugs	118	\$ 182.88	\$ 485,361
Prescription Drugs	118	\$ 393.13	\$ 1,043,355
Eyeglasses and Contact Lenses	127	\$ 123.19	\$ 326,935
Home			
Mortgage Payment and Basics (11)	144	\$ 15,340.93	\$ 40,714,831
Maintenance and Remodeling Services	140	\$ 4,025.78	\$ 10,684,424
Maintenance and Remodeling Materials (12)	138	\$ 849.61	\$ 2,254,867
Utilities, Fuel, and Public Services	121	\$ 6,016.49	\$ 15,967,756
Household Furnishings and Equipment			
Household Textiles (13)	125	\$ 127.09	\$ 337,306
Furniture	130	\$ 832.32	\$ 2,208,981
Rugs	135	\$ 42.29	\$ 112,228
Major Appliances (14)	138	\$ 519.51	\$ 1,378,771
Housewares (15)	127	\$ 111.58	\$ 296,125

Small Appliances	122	\$ 64.08	\$ 170,064
Luggage	131	\$ 21.91	\$ 58,155
Telephones and Accessories	127	\$ 126.98	\$ 337,007
Household Operations			
Child Care	148	\$ 785.99	\$ 2,086,015
Lawn and Garden (16)	131	\$ 655.03	\$ 1,738,450
Moving/ Storage/freight Express	119	\$ 84.92	\$ 225,382
Housekeeping Supplies (17)	123	\$ 961.79	\$ 2,552,579
Insurance			
Owners and Renters Insurance	133	\$ 833.63	\$ 2,212,446
Vehicle Insurance	122	\$ 2,274.25	\$ 6,035,862
Life/Other Insurance	135	\$ 812.92	\$ 2,157,486
Health Insurance	125	\$ 5,154.95	\$ 13,681,233
Personal Care Products (18)	123	\$ 613.43	\$ 1,628,045
School Books and Supplies (19)	125	\$ 163.69	\$ 434,433
Smoking Products	102	\$ 392.76	\$ 1,042,384
Transportation			
Payments on Vehicles excluding Leases	132	\$ 3,430.22	\$ 9,103,796
Gasoline and Motor Oil	122	\$ 2,936.11	\$ 7,792,441
Vehicle Maintenance and Repairs	126	\$ 1,395.05	\$ 3,702,454
Travel			
Airline Fares	133	\$ 837.44	\$ 2,222,554
Lodging on Trips	136	\$ 965.01	\$ 2,561,140
Auto/Truck Rental on Trips	135	\$ 74.27	\$ 197,103
Food and Drink on Trips	132	\$ 790.29	\$ 2,097,423

Appendix 3

Retail Market Profile for Cottage Grove, WI Study Area

As mentioned under "Local Results," The 2015 Cottage Grove Leakage Study discovered Specialty Food Stores, Health and Personal Care Stores, and Vending Machine Operators were the three (3) out of thirty-one (31) NAICS Code industry groups which had supply (retail sales) exceed demand (retail potential), resulting in money staying within the study area.

For this effort, the ESRI "Retail Market Profile" outlines 2017 North American Industry Classification System (NAICS) Code industry groups' demand (retail potential) and supply (retail sales). The difference between demand and supply equals the Retail Gap. Where demand exceeds supply, the Retail Gap's **positive value shows leakage** to communities outside the study area. Conversely, when supply exceeds demand, the Retail Gap's **negative value keeps spent dollars within the study area** or sucks in dollars from elsewhere. The Retail Gap value informs the Leakage/Surplus Factor, where **+100** represents total leakage (due to no businesses within study area) while **-100** represents total surplus.

Eleven (11) NAICS industry (sub)groups out of forty (40) possess retail sales exceeding retail potential, keeping \$14,058,977 in the study area and potentially attracting consumers with retail dollars from elsewhere. The eleven (11) industry groups were: Motor Vehicle & Parts Dealers; Automobile Dealers; Auto Parts, Accessories, & Tire Stores; Lawn & Garden Equip. & Supply Stores; Grocery Stores; Health & Personal Care Stores; Sporting Goods, Hobby, Book & Music Stores; Sporting Goods/Hobby/Musical Instr. Stores; Book, Periodical, & Music Stores; Vending Machine Operators; and Drinking Places-Alcoholic Beverages. The Town and Village should invigorate local support for these eleven (11) industries and their businesses that act as points of differentiation (and therefore strength) compared to surrounding communities. Note one (1) industry group in the 2015 Cottage Grove Study, Specialty Food Stores, no longer enjoys a surplus due to no businesses existing, leading to complete leakage to other communities. These businesses hold Surplus Factors ranging from -84.1 for Vending Machine Operators to -1.4 for Motor Vehicle & Parts Dealers.

Given that an estimated \$34,048,470 difference between retail potential (demand) and retail sales (supply) exists, an approach to identify leakage to other communities follows, which then allows for a gameplan to recapture these currently unmet retail demands. To identify leakage, evaluate the Retail Gap column of the Retail Market Profile. Since Retail Gap shows leakage when retail sales (supply) are less than retail potential (demand), leakage to outside communities becomes apparent. From this, a targeted effort by government, business, and residents may support those industries in need of local support.

With the ability to spot leakage, it becomes necessary to counteract it by recruiting retail opportunities to lessen the retail sales (supply) gaps for certain industries. One facet of this approach is simple: out of twenty-nine (29) NAICS Code (sub)groups leaking money outside the study area, twelve (12) have complete leakage with Leakage Factors of +100. The twelve (12) (sub)groups do not have any current businesses AT ALL in the study area. As a result, just one business may create synergy for a category and invite similar services to locate nearby. An excellent example, and one referenced in business owner interviews, considers "Clothing Stores" and the accessory stores such as "Shoe Stores" that may locate within the community. In simple terms: industries which perform well must be sustained, while industries with no footprint need a 'front in the door' for leakage values to decrease.

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A **positive value represents 'leakage'** of retail opportunity outside the trade area. A **negative value represents a surplus** of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the Methodology Statement.
<http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>

Source: Esri and Data Axle. Esri 2021 Updated Demographics. Esri 2017 Retail MarketPlace. ©2021 Esri. ©2017 Data Axle, Inc. All rights reserved. Accessed by Vierbicher Staff October 17, 2022.

2017 Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$109,583,446	\$75,534,976	\$34,048,470	18.4	41
Total Retail Trade	44-45	\$98,667,502	\$65,425,670	\$33,241,832	20.3	27
Total Food & Drink	722	\$10,915,944	\$10,109,306	\$806,638	3.8	14

2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$21,085,204	\$21,662,957	-\$577,753	-1.4	4
Automobile Dealers	4411	\$16,645,321	\$19,437,242	-\$2,791,921	-7.7	1
Other Motor Vehicle Dealers	4412	\$2,744,929	\$0	\$2,744,929	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$1,694,954	\$2,225,715	-\$530,761	-13.5	3
Furniture & Home Furnishings Stores	442	\$3,385,028	\$224,381	\$3,160,647	87.6	1
Furniture Stores	4421	\$1,963,017	\$0	\$1,963,017	100.0	0
Home Furnishings Stores	4422	\$1,422,011	\$224,381	\$1,197,630	72.7	1
Electronics & Appliance Stores	443	\$3,337,499	\$2,204,739	\$1,132,760	20.4	1
Bldg Materials, Garden Equip. & Supply Stores	444	\$7,099,356	\$3,909,970	\$3,189,386	29.0	3
Bldg Material & Supplies Dealers	4441	\$6,431,435	\$2,476,185	\$3,955,250	44.4	2
Lawn & Garden Equip & Supply Stores	4442	\$667,921	\$1,433,785	-\$765,864	-36.4	1
Food & Beverage Stores	445	\$15,023,154	\$14,495,083	\$528,071	1.8	5
Grocery Stores	4451	\$13,063,456	\$13,742,443	-\$678,987	-2.5	4
Specialty Food Stores	4452	\$1,082,623	\$0	\$1,082,623	100.0	0
Beer, Wine & Liquor Stores	4453	\$877,075	\$752,640	\$124,435	7.6	1
Health & Personal Care Stores	4464461	\$6,043,248	\$6,950,638	-\$907,390	-7.0	3
Gasoline Stations	4474471	\$11,294,687	\$5,867,483	\$5,427,204	31.6	1
Clothing & Clothing Accessories Stores	448	\$4,405,017	\$0	\$4,405,017	100.0	0
Clothing Stores	4481	\$2,834,070	\$0	\$2,834,070	100.0	0
Shoe Stores	4482	\$649,349	\$0	\$649,349	100.0	0

Jewelry, Luggage & Leather Goods Stores	4483	\$921,598	\$0	\$921,598	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$2,629,718	\$5,161,292	-\$2,531,574	-32.5	2
Sporting Goods/Hobby/Musical Instr Stores	4511	\$2,228,074	\$4,242,365	-\$2,014,291	-31.1	1
Book, Periodical & Music Stores	4512	\$401,644	\$918,927	-\$517,283	-39.2	1
General Merchandise Stores	452	\$17,679,848	\$1,129,902	\$16,549,946	88.0	2
Department Stores Excluding Leased Depts.	4521	\$13,523,256	\$0	\$13,523,256	100.0	0
Other General Merchandise Stores	4529	\$4,156,592	\$1,129,902	\$3,026,690	57.3	2
Miscellaneous Store Retailers	453	\$3,820,744	\$1,404,849	\$2,415,895	46.2	4
Florists	4531	\$194,072	\$0	\$194,072	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$927,672	\$503,784	\$423,888	29.6	2
Used Merchandise Stores	4533	\$887,813	\$0	\$887,813	100.0	0
Other Miscellaneous Store Retailers	4539	\$1,811,187	\$901,065	\$910,122	33.6	2
Nonstore Retailers	454	\$2,863,999	\$2,414,376	\$449,623	8.5	1
Electronic Shopping & Mail-Order Houses	4541	\$2,387,247	\$0	\$2,387,247	100.0	0
Vending Machine Operators	4542	\$208,129	\$2,414,376	-\$2,206,247	-84.1	1
Direct Selling Establishments	4543	\$268,623	\$0	\$268,623	100.0	0
Food Services & Drinking Places	722	\$10,915,944	\$10,109,306	\$806,638	3.8	14
Special Food Services	7223	\$276,017	\$0	\$276,017	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$799,393	\$1,336,299	-\$536,906	-25.1	2
Restaurants/Other Eating Places	7225	\$9,840,534	\$8,773,007	\$1,067,527	5.7	12