



City of Hartford

Community Assessment

Section 2

Market Assessment

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Summary and Recommendations

PURPOSE AND OVERVIEW

Michigan's Red Arrow communities—Mattawan, Paw Paw, Lawrence, Hartford, Watervliet, and Coloma—retained Anderson Economic Group (AEG) to assist in developing strategies for enhancing the region's economy. As part of this process, the communities asked AEG to assess each community, along with the Red Arrow area as a whole. Each Community Assessment consists of 1) a Socio-Economic and Demographic Profile, and 2) a Market Assessment.

This document, the Market Assessment for the City of Hartford, includes detailed analyses for both the city and its local trade area. This document assesses consumer characteristics, and supply and demand within the community to draw conclusions regarding market development and economic growth.

METHODOLOGY

The key steps in the study include:

1. Trade area definition for the City of Hartford and the Red Arrow corridor. The trade areas represent the general Hartford and Red Arrow retail communities.
2. Community visits by members of our project team to meet with members of local communities, and review community characteristics and amenities.
3. Inventory of community amenities, including businesses, attractions, and natural resources. Many of these amenities are considered community strengths that attract residents, businesses, and visitors to the area. Others are

untapped resources that can be exploited to help meet the goals of the community.

4. Review of the business and industrial characteristics of the community, including related amenities, points of attraction, and areas of strength and concern. These items concentrate on the community's ability to attract and retain businesses.
5. Estimate of consumer support for different types of development and market growth based on annual household expenditure patterns and population demographics. The study reviews the potential support from consumers for various types of businesses and attractions in the area.
6. Summary of the major strengths, concerns, and opportunities that are present in the local market area. These items are based on the assessment of market supply and demand, area consumers, and existing and potential businesses.
7. Recommendations for economic and market growth. The recommendations are based on our professional opinions, and represent courses of action that we believe will help the community achieve its goals.

CONCLUSIONS

After reviewing the market in and around the City of Hartford, we recommend the following:¹

- Establish a recognized Red Arrow corridor brand with other communities.

Consistent marketing across the corridor will help develop a Red Arrow "brand" that can be used to attract tourists, businesses, and industry to the area.

As the Red Arrow brand develops, Hartford may have the opportunity to attract additional retail and tourism amenities. Economic and market growth along the corridor will likely spark the demand for additional specialty shops, restaurants, and antique stores in all of the communities.

- Concentrate on community strengths in efforts to attract industry.

Marketing efforts to attract additional industrial development should focus on the types of businesses that are already successful in the area. By clustering similar businesses near each other, business costs are often reduced, making the area more attractive for additional development. Furthermore, if the business climate and availability of resources is attractive to existing businesses, it is likely that similar businesses will also find these items attractive.

1. We do not directly consider the feasibility of these recommendations in terms of available community resources. Furthermore, future changes in the market and economy may alter the need for, or effects of, these recommendations.

In Hartford this means supporting the development of light-manufacturing firms, automotive parts, and agriculture production. These items complement the existing industries in Hartford, Coloma, and Watervliet.

The community also has a strong manufacturing workforce, a large portion of which works outside of the community in Benton Harbor and other commercial centers. Promoting the experienced workforce to potential industrial investors may help bring in the development of new manufacturing facilities.

- Utilize the Renaissance Zone for industrial growth.

Given the competition from nearby communities to attract industrial development, utilizing the local Renaissance Zones in recruitment efforts is one of the strongest opportunities Hartford has for growing its industrial sector. The attraction of development to the Renaissance Zones will create economic spin-off in the rest of the community.

Efforts to attract business to the community should emphasize the advantages to locating in a Ren Zone. The city needs to create and promote a clear vision for the development of the sites that supports the overall vision for the community. For example, options may include selling the site to a single manufacturing firm, or selling lots to separate, similar firms. After a consistent vision is created, the city can search for firms that fit the selected profile and may be looking to locate or expand in the Benton Harbor or Red Arrow area.

- Bring retail development downtown.

Hartford's "Main Street" does not include many shops, restaurants, or other personal-service firms that attract people to downtown. Efforts should be made to sponsor retail and commercial development along Main Street that bring people to the city center. The relocation of City Hall may provide the needed momentum to attract such development.

Types of development to consider recruiting include small businesses such as a beauty salon, barber shop, deli, cafe, bakery, auto-parts shop, party store, a small law firm, realtor, or doctor or dentist office. These types of businesses have the potential to generate enough support from within the community. A weekly farmers market in the city park may help pull residents downtown.

Other businesses such as antique stores and major restaurants have the opportunity to succeed only if they are able to draw people into the community. A movie theater will have a difficult time surviving in the downtown area due to regional competition.

Locally-supported stores can attract local customers if they offer (1) goods for which it's not feasible to drive an extra twenty minutes, (2) a selection and quality that is comparable to those found in the larger commercial centers, or (3) items that are not readily available elsewhere.

- Provide success strategies and skills to business owners and managers.

Even if successful retail and commercial businesses are attracted to downtown Hartford, the growth is ineffective if it is not maintained. The city can promote successful business investments and operations if it sponsors business management workshops, training sessions, and seminars on a local or regional level. Helping business owners recognize successful investment opportunities and providing them with business management training will help the community develop. This process will probably best be implemented on a corridor-wide level.

- Communicate downtown offerings to I-94 travelers.

Communicate the advantages of visiting downtown Hartford to travelers who would normally not venture beyond the establishments near the interstate exit. This may be accomplished through the consistent use of roadway signs, or marketing materials supplied to gas station and interstate-exit restaurants.

- Take advantage of central geographic location.

The community's location within a reasonable driving distance from larger communities, as well as a significant amount of undeveloped land within the community may help it attract future development that takes advantage of the central geographic location. This possibility depends on the unique nature and scale of such a development choice, and is supported by the recent consideration of the community for the location of a casino, and the success of the speedway.

The undeveloped 100-acre site, located just north of I-94, offers a setting for such a development. The ideal development would include an attraction that cannot be found elsewhere in Southwest Michigan. Although we did not examine the feasibility of specific project types, we believe that certain options warrant further consideration, including the development of a casino or an outlet mall.¹

- Revitalize the housing stock.

Rental units make up a significant portion of the overall housing stock in the community. Although this characteristic may attract some residents, it may also result in an overall negative effect on the economic well being of the community.

It is important that codes are created and enforced to maintain a community that is attractive to residents and visitors. This is a vital step in capturing traffic from the Red Arrow Highway, and increasing property values throughout the community. In addition, steps should be taken to prevent the conversion

1. We understand that the 100-acre site has been considered for the development of a casino. Because of restraints on demand, this option will be negated if a casino is developed elsewhere in the Southwest Michigan region.

of additional single family homes into apartments, and additional rental property development should be carefully monitored.

- Communicate existing attractions to nearby communities.

Hartford should work to communicate its attractions to other regional residents, and become included in promotional material for nearby towns. This can best be accomplished by promoting attractions that complement the offerings in the other communities. For example, seasonal visitors or wine tourists may be attracted to a summer-time concert in the city park. Clients of Lane Automotive in Watervliet may be interested in attending a speedway event.

Community Overview

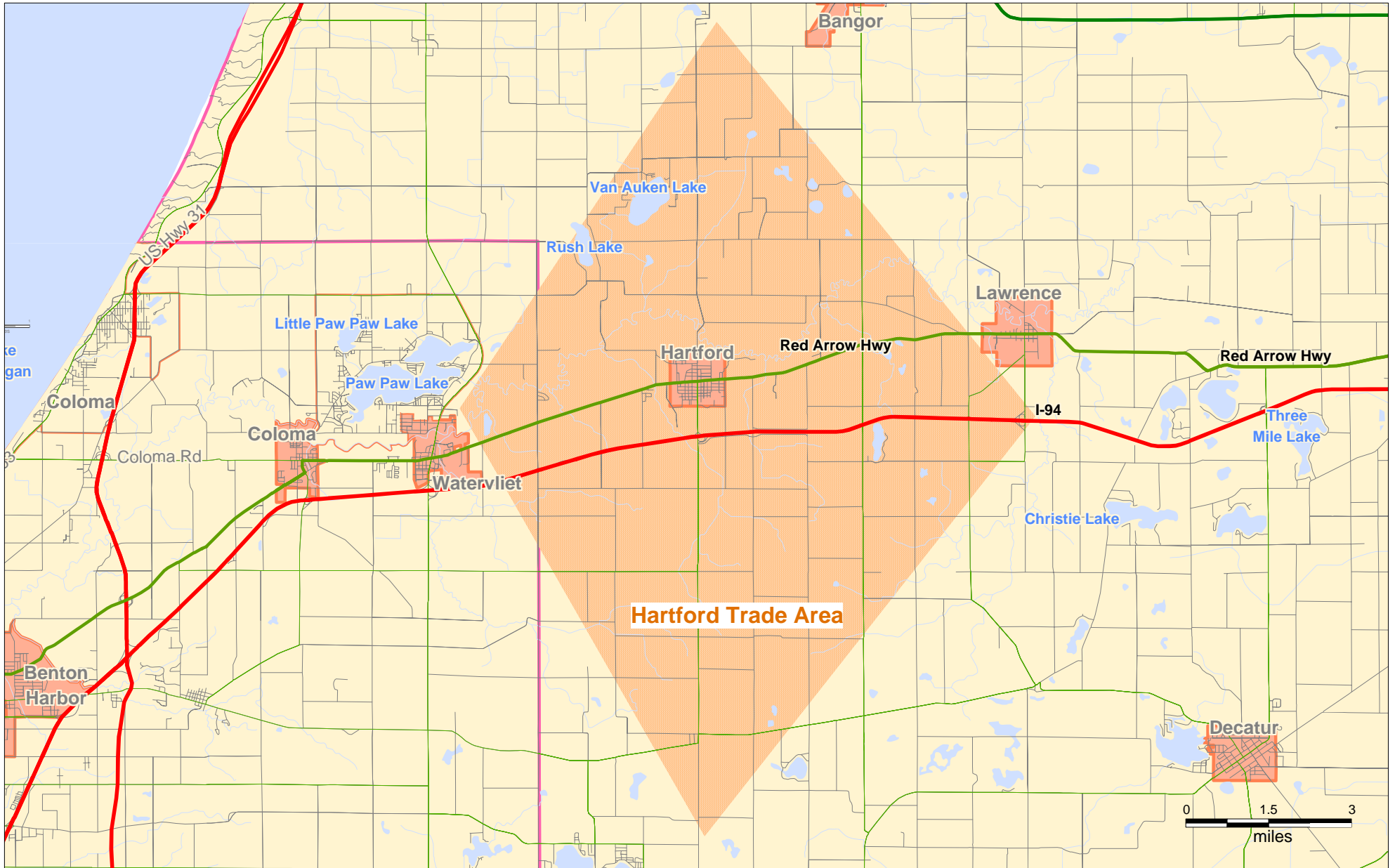
MARKET AREA DEFINITION

To define the trade area for each city or village in the corridor, we conducted various drive-time analyses from the post office in each community. We compared the drive-time boundaries with the location of similar cities, including other Red Arrow communities, and information collected from community leaders on retail and commuting trends. This area, illustrated in Map 1 on page 7, represents a general definition of the Hartford community. Map 2 on page 8 shows the entire Red Arrow corridor trade area.

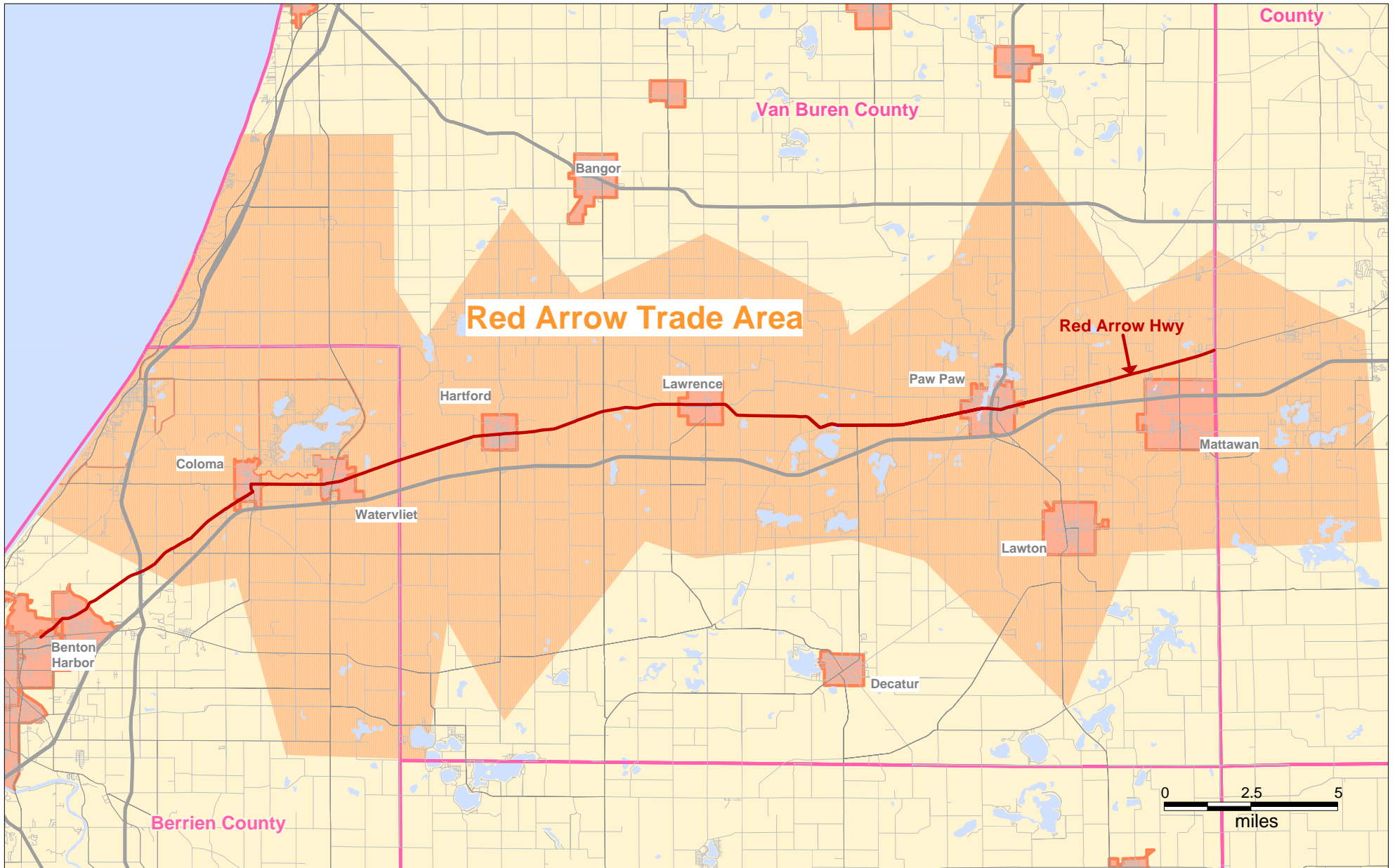
The trade area definition for Hartford corresponds to a drive-time region between 8 and 12 minutes in radius, given normal driving conditions. The trade area extends up to Lawrence in the east and Watervliet in the west, and approaches Bangor in the north. As it approaches Watervliet, it reaches into Berrien County.

The same trade area applies to residential, commercial-services, and commercial-retail markets. However, we acknowledge the ability of the community to draw from beyond this region, especially to specific events or attractions. Additionally, market area exceptions are common for such items as workforce, where employers draw workers from a broader geographic region, and speed way events.

Map 1: Hartford Trade Area



Map 2: Red Arrow Corridor Trade Area



**GEOGRAPHIC
OVERVIEW**

The city center includes the area around the intersection of Red Arrow Highway and Center Street (64th Street). It is located approximately one mile north of I-94. As the Red Arrow Highway travels through town, it functions as Hartford's traditional "Main Street," lined with small commercial properties.

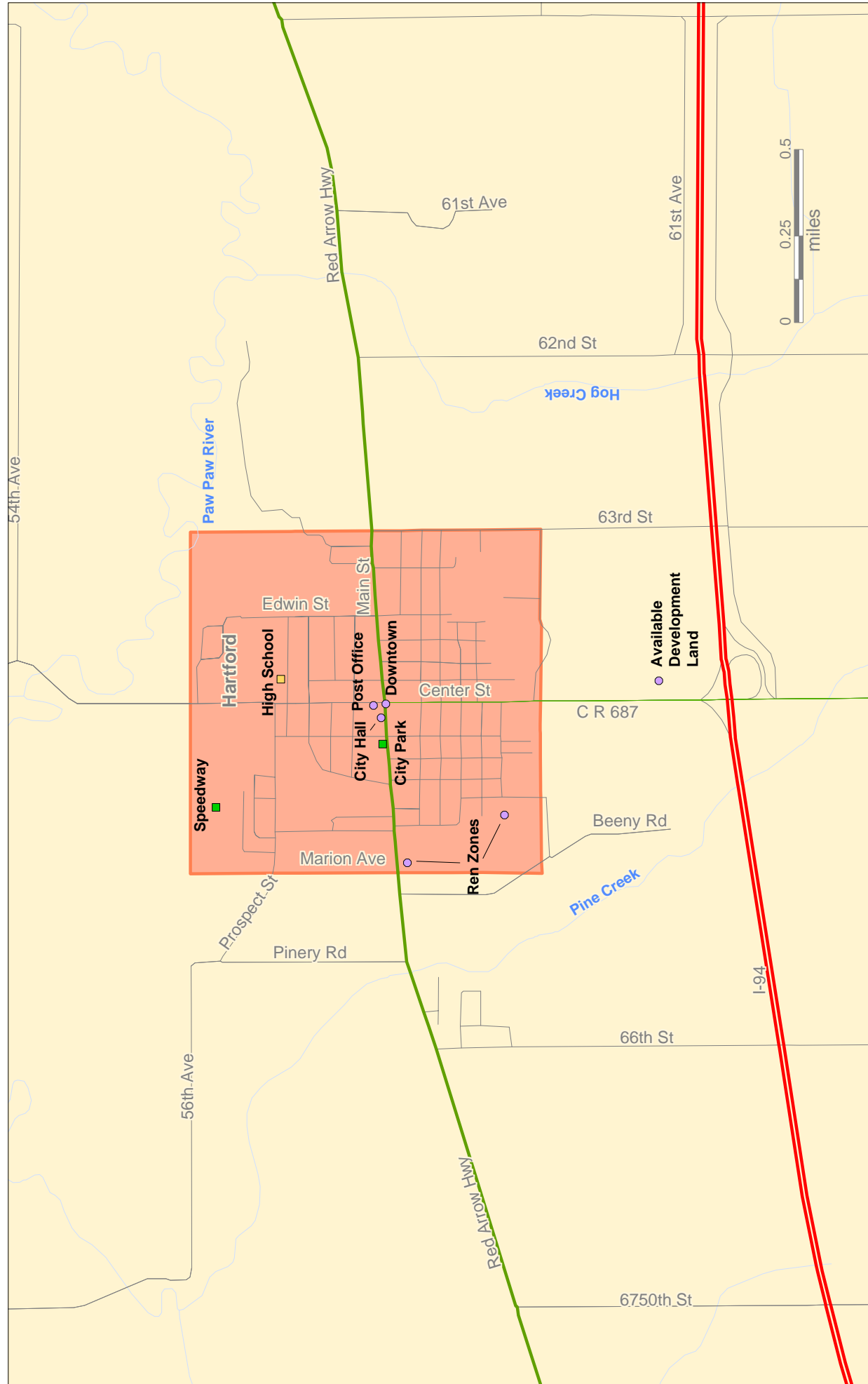
Main Street includes a doctor's office, hardware store, bank, furniture store, pawn shop, funeral home, the new city hall, some social service offices, and a small variety of restaurants and bars. Two gas stations, Family Dollar, Rite Aid pharmacy, Smith Lumber, and a variety of vacant buildings and land line Red Arrow Highway within a few blocks of the "Main Street" section of the highway.

Residential and commercial development, and undeveloped land line 64th Street between I-96 and the city center. Shell Gas Station and Food Mart, Panel Room Restaurant, a small medical center, and the Village Autowash sit just off I-94. Approximately 100 acres of undeveloped agriculture land occupies the opposite side of 64th Street, offering potential property for future development.

Hartford Speedway, one of the area's largest attractions, is located in the northwest corner of the city.

Map 3 on page 10 illustrates the layout of downtown Hartford, and shows the location of many of the city's primary amenities. These amenities are further discussed in "Community Features and Amenities" on page 13.

Map 3: Downtown Hartford



RELATIONSHIP WITH NEARBY COMMUNITIES

Red Arrow Communities. Hartford is located between Lawrence and Watervliet, the third Red Arrow community from the west. Although some retail and commercial establishments exist within the community, the city’s commercial establishments are relatively weak compared to many of the other Red Arrow communities. Because of this, Hartford attracts few consumers from Watervliet and Coloma, and consumers from only the western portion of the Lawrence trade area, as those in the eastern portion typically travel to Paw Paw for retail.

Some attractions in the community draw people in from other Red Arrow communities, and other towns throughout the region. For example, the Hartford Speedway attracts significant crowds through the racing season. The concerts in the park can draw in visitors from the nearby communities.

The central location along the corridor, as well as the availability of undeveloped land, may help attract commercial development that desires to cater to the entire Red Arrow corridor and the surrounding rural areas.

Table 1 shows drive times and miles from Hartford to the other Red Arrow Communities. The table figures represent the computer estimated quickest route from one town center to another. The town center of Hartford is nearest to Lawrence. However, travel from Hartford to Lawrence will take approximately the same time as travel to Watervliet.

TABLE 1. Proximity to Red Arrow Communities (Town Center to Town Center)

From Hartford to:	Drive Time	Miles
Mattawan	0:22	21.5
Paw Paw	0:17	15.9
Lawrence	0:08	4.8
Watervliet	0:08	6.2
Coloma	0:09	8.0

Commercial Centers. With Benton Harbor only a 12-mile drive from downtown Hartford, local residents often direct their spending to the non-Red Arrow communities along the Lake Michigan shore. Residents of Hartford frequently commute to work in nearby Benton Harbor, Saint Joseph, other lake shore communities, Kalamazoo, or Portage.

The community’s location within a reasonable driving distance from larger communities, as well as a significant amount of undeveloped land within the community may help it attract future development. This possibility depends on the unique nature and scale of such a development choice, and is supported by

Community Overview

the recent consideration of the community for the location of a casino, and the success of the speedway.

Table 2 shows drive times and distances from Hartford to regional commercial centers including Detroit and Chicago. Table 3 on page 12 lists quantities of different types of amenities in the closest commercial centers. As the table shows, Kalamazoo is the most developed of the nearby communities in terms of total available community amenities.

TABLE 2. Proximity to Commercial Centers (Town Center to City Center)

From Hartford to:	Drive Time	Miles
Kalamazoo	0:36	34.9
Benton Harbor	0:16	12.0
South Haven	0:41	35.4
Grand Rapids	1:19	78.4
South Bend	0:49	47.6
Detroit	2:51	173
Chicago	1:54	144

TABLE 3. Commercial Center Amenities

Amenity	Kalamazoo	Portage	Benton Harbor	Saint Joseph	South Haven
Malls	3	5	2	0	0
Dept. Stores	15	12	12	2	7
Flee Markets	3	1	1	0	0
Grocery Stores	22	6	12	7	5
Hotels	25	6	13	5	14
Bed & Breakfast	4	1	1	2	12
Cinemas	1	1	3	0	1
Video Rentals	16	7	4	2	1
Restaurants	100	89	52	49	41
Colleges ^a	12	3	5	2	0
Wineries	1	0	0	0	0

Source: Yahoo Yellow Pages

a. Colleges include technical schools

Community Features and Amenities

OVERVIEW

Community amenities include retail and commercial establishments, recreational opportunities, and other items that attract residents and visitors to the area. We reviewed the amenities located in and around the City of Hartford to help determine the attractiveness of the community, and its contribution to the attractiveness of the entire Red Arrow corridor.

Table 4 provides an overview of existing community amenities. A matrix comparing the availability of these items between cities is available in Section 2 of the Red Arrow Corridor Community Profile. Map 3 on page 10 illustrates the location of some of these amenities.

TABLE 4. Community Features^a

<u>Shopping</u>		<u>Entertainment/Dining</u>	
Antique Stores	0 ^b	Hotel/Motel	0
Building Materials	1	Bowling	0
Clothing Stores (new)	0	Golf Course	0
Drug Stores	1	Restaurant (w/ liquor)	1
General Merchandise	1	Restaurant (sit down)	3
Grocery	2	Restaurant (fast food)	1
Hardware	1	Theater	1
		Wine Tasting	0
		Annual Festivals	1
		Race Track	1
<u>Quality of Life</u>			
Churches	11		
Lakes	No		
River	Yes		
Library	Yes		
Local Newspaper	No		
Hospital	No		
Medical Center	Yes		

Source: AEG survey of communities

- a. Some organizations may not be accounted for because of recent openings, or discrepancies in information.
- b. At the time of this survey, the existing antique store in Hartford was closed for business.

RESIDENT AND VISITOR HIGHLIGHTS

Below, we discuss the amenities that are most influential in attracting residents and visitors to Hartford.

- **Retail and Dining**—Shoppers find a limited supply of retail in Hartford. The establishments that have been successful rely on consumers from the local trade area, and do not rely on attracting customers from other communities. The establishments near the interstate are the exception to this, as they rely in part on pulling travelers off I-94.
- **Entertainment**—The community offers weekly concerts in the downtown city park during the summer that bring people downtown. A small selection of bars are on the Red Arrow Highway as it travels through Hartford. Although not currently functioning, the Heart Theater offers potential for renovation or adaptation from a cinema to a different use such as a community play house.
- **Race Track**—The Hartford Speedway draws in thousands of people every weekend during the summer months. Attendants at the events come from throughout Southwest Michigan, and beyond.
- **Proximity to the Lakeshore**—The short drive from Hartford to Benton Harbor, Saint Joseph, and other lake shore commercial centers provide residents with easy access to major retail and employers.
- **Recreational Facilities**—Hartford’s school district provides recreational facilities for community youth for school sports programs and community usage.
- **Housing Stock**—Rental units make up a significant portion of the overall housing stock in the community. Although this characteristic may attract some residents, it may also result in an overall negative effect on the economic well being of the community. For example, as families look for ownership opportunities, the lack of acceptable homes in the community may force them to look elsewhere. Also, rental properties are generally more run down and aesthetically unpleasing than owner-occupied units. A high rate of rental properties often results in lower property values throughout the community.

**COMMERCIAL
HIGHLIGHTS**

Businesses are often attracted by many of the same community features that attract residents and visitors. However, industrial development also depends on a number of additional factors that affect the costs of doing business. Below, we identify the most prominent of these issues, as they relate to Hartford.

- **Land and Buildings**—A significant amount of undeveloped real estate exists just north of the I-94 exit. We understand that the owner of this land supports further development of the community.

Additionally, many of the buildings along the Red Arrow Highway as it passes through the community are vacant. Many of these are run down.

- **Main Street**—As the Red Arrow Highway extends through Hartford, it takes on a distinctly small town, “main street” feel. Not only is this characteristic attractive to residents and visitors, it also can help draw in business and specialty stores to the community. The construction of a new city hall along this stretch of road helps support this feeling.

However, many of the building exteriors, the lack of retail shops, and the number of vacant buildings in and around the city center detract from the appeal of the main street.

- **Central Location**—The relatively central location within the Red Arrow corridor provides opportunities for commercial development. The central location may allow for additional development in the community that will support and complement popular corridor attractions. For example, should the Red Arrow corridor develop as a destination, Hartford may promote the development of specialty stores to capture travelers that are visiting multiple towns along the corridor.

AMENITY PHOTOS

FIGURE 4. 100 Undeveloped Acres of Property, Hartford



FIGURE 5. Renaissance Zone, Hartford



FIGURE 6. Main Street, Downtown Hartford



FIGURE 7. Vacant Building, Downtown Hartford



Consumer Profile

DEMOGRAPHICS

Section 1 of the City of Hartford Community Assessment provides a detailed Socio-Economic and Demographic Profile of the population.

The data show the following highlights:

- Hartford population grows at a slow pace. Population includes a high proportion of young families and Hispanics.
- Educational attainment of Hartford residents is below the Red Arrow average.
- Median income in the area is lower than in Red Arrow corridor as a whole, but is growing at a higher rate.
- The above points are consistent with the important roles that agriculture and manufacturing play in the area economy.
- Regional poverty is even more pronounced in the city. The home ownership rate and average educational attainment are also lower than in the trade area.

POPULAR MARKET SEGMENTS

Analyzing the demographics of a community allows for each neighborhood to be classified into a primary market segment that makes general assumptions about a population based on the average characteristics of the population. This process allows for a market analyst to make general statements regarding the demographic and lifestyle characteristics of the resident population. However, not every household in a neighborhood falls under the assigned market segment, just as the characteristics of a household rarely match every characteristic assigned to a market segment.

For your review, we include the most popular lifestyle segments in Hartford, as defined by Claritas, Inc. MicroVision data. The segment definitions are independent of our analysis, and we urge caution in using the information as a factor for marketing decisions. The segment definitions provide an interesting supplement to other information, and should not be used on their own. Note the cautions provided by Claritas on their web site (www.claritas.com) regarding the use of the data. These segments are included in Table 5 on page 19.

TABLE 5. Most Popular Market Segments as Defined by Claritas, Inc.

Rustic Homesteaders	<p><i>Demographics:</i> Low income middle aged adults, over 50 years old, with older children, two to four people</p> <p><i>Lifestyle & Retail:</i> Shop at WalMart, own an outboard motor, go hunting, and own a rifle or shotgun</p> <p><i>Communications & Technology:</i> Has no custom telephone calling features, does not use a PC, made at least one collect call in the past 6 months</p> <p><i>Financial:</i> Use credit card less than once a month, have an auto loan from a bank, receive primary financial advice from a banker</p> <p><i>Media:</i> Watch Days of Our Lives, Nash Bridges (primetime), The Price Is Right, and the Country Music Association Awards</p> <p><i>Geography:</i> Rural areas, particularly in West Virginia and the Canadian Border</p>
Bedrock America	<p><i>Demographics:</i> Low income families, age 25-39, with children, three to four people</p> <p><i>Lifestyle & Retail:</i> Purchase used cars and flea & tick products</p> <p><i>Communications & Technology:</i> Run a business from home, very likely to purchase a low cost cordless phone, and have caller I.D. custom calling feature</p> <p><i>Financial:</i> Receive primary financial advice from a banker, have loans from consumer finance company, and go to a teller at any branch to pay bills</p> <p><i>Media:</i> Read automotive and fishing/hunting magazines, watch Fox Night at the Movies, and listen to country format radio</p> <p><i>Geography:</i> Rural areas, particularly in Arkansas and Maine</p>
Building a Family	<p><i>Demographics:</i> Low income, younger than average adults, age 18 -34, with children, 5 or more people</p> <p><i>Lifestyle & Retail:</i> Purchase electronic games or educational VCR videos, use meal replacement shakes, and shop at Circle K</p> <p><i>Communications & Technology:</i> Switched long distance company within the last year, household has a prepaid calling card, and previous long distance carrier was AT&T</p> <p><i>Financial:</i> Have loans from consumer finance company, don't know the amount of money needed to retire comfortably, have a loan for furniture, appliances, or electronics</p> <p><i>Media:</i> Watch Melrose Place and General Hospital, listen to urban contemporary format radio, and read Star magazine</p> <p><i>Geography:</i> Rural areas, primarily in the South and Northeast</p>

**SEASONAL
POPULATIONS**

Communities across West Michigan typically attract two types of seasonal populations. The first type consists of migrant laborers who come to work on the area's numerous fruit and vegetable farms, and the second type includes vacation-home owners who their visit second homes along the area's many lakes.

Migrant Laborers. To assess the impact that migrant laborers have on the area's population, we began by accounting for all farm provided housing as provided in the State of Michigan Department of Agriculture, 2001 Licensed Migrant Labor Housing Sites report. We then interviewed staff from the Michigan Family Independence Agency in Van Buren County and the Van Buren, Berrien, and Cass Counties Employment and Resources Center to arrive at estimates for seasonal farm housing occupancies and to account for migrant laborers not living in farm provided housing. While this approach does not provide for a precise count of the migrant labor population, it does allow a conservative means by which to assess impacts on communities relative to others.

As shown in Table 6 on page 21, the Hartford area sees the highest impact on population as a result of migrant labor of all Red Arrow Communities. During the peak months, Hartford may see a 6.5 percent increase in population, which corresponds to almost 400 more people living in the community. With the impact from migrant laborers being more significant in Hartford than elsewhere in the Red Arrow corridor, area business leaders and regulators should be careful to account for their presence when planning.

TABLE 6. Seasonal Migrant Population Estimates

	Hartford	Red Arrow Total	Van Buren County Total	Berrien County Total
May	276	706	3,461	2,856
June	354	909	4,450	3,672
July	394	1,008	4,945	4,080
August	382	978	4,797	3,958
September	276	706	3,461	2,856
October	236	599	2,967	2,448

Source: Anderson Economic Group analysis of data from the State of Michigan Family Independence Agency; Van Buren, Berrien and Cass Counties Employment and Resources Center; State of Michigan Department of Agriculture, 2001 Licensed Migrant Labor Housing Sites report

TABLE 7. Percent Change in Population Due to Migrant Labor

	Hartford	Red Arrow Total	Van Buren County Total	Berrien County Total
May	4.66%	1.51%	4.34%	1.73%
June	5.92%	1.94%	5.51%	2.21%
July	6.53%	2.15%	6.09%	2.45%
August	6.35%	2.09%	5.92%	2.38%
September	4.66%	1.51%	4.34%	1.73%
October	4.02%	1.29%	3.74%	1.48%

Source: Anderson Economic Group analysis of data from the State of Michigan Family Independence Agency; Van Buren, Berrien and Cass Counties Employment and Resources Center; State of Michigan Department of Agriculture, 2001 Licensed Migrant Labor Housing Sites report

Vacation Home Owners. With its high concentration of lakes, the Red Arrow communities serve as popular locations for summer vacation homes. Many visitors stay throughout the season, which typically runs from Memorial Day to Labor Day, and return during off-season holiday periods for extended stays.

As many of these seasonal visitors own second homes in the area, an analysis of residential property classification (homestead v. non-homestead) provides some understanding of the impact that seasonal visitors have.¹ However, the analysis does not provide detailed information regarding precise levels of impact, such as what effect summer visitors have on consumer expenditures, household income levels, or demographic characteristics. It also cannot be assumed that each non-homestead is used as a vacation home, but by looking at the general trends they do give some idea of where seasonal vacationers are concentrated.

As shown in Table 8 on page 22, just over a quarter of residential parcels in the Hartford school district are non-homesteads. This compares with an average non-homestead rate of 32% throughout in the Red Arrow communities, suggesting that Hartford experiences less of an impact from seasonal visitors than does the area on a whole.

TABLE 8. Homesteads v. Non-Homesteads by School District

	Real Residential Homesteads	Real Residential Non-Homesteads	Percent Non-Homestead
Mattawan	2,066	389	16%
Paw Paw	4,331	1,587	27%
Lawrence	1,211	730	38%
Hartford	1,656	588	26%
Watervliet	1,928	1,043	35%
Coloma	3,561	2,737	43%
Red Arrow Total:	14,753	7,074	32%

Source: Anderson Economic Group

Data: Berrien County Equalization Department; Van Buren County Equalization Department

Parcel classification data was provided by county equalization departments and analyzed by Anderson Economic Group. The data was reported at the school district level, and thus does not identify exactly with the defined community trade areas used elsewhere in this report.

1. Since the passage of Proposal A in 1994, Michigan residents have been able to claim one residence as their “homestead,” and be exempted from most school property taxes on that property. Other residences, often second or vacation homes, are classified as “non-homesteads.”

Consumer Expenditure

OVERVIEW

Our assessment estimates annual household expenditure levels in the City of Hartford and the Hartford trade area, and compares these figures with the average expenditure levels of the other Red Arrow communities and the entire State of Michigan. The analysis also calculates the total number of dollars spent by all households in the area. All expenditure figures are broken out by product category. More detailed expenditure figures are included in the appendix to this document.

Furthermore, it is important to consider that only a portion of the area's total expenditure is directed to stores and businesses in Hartford. Much of the overall spending is directed to the nearby commercial and retail centers, namely Benton Harbor and other lake shore communities, which offer big-box retailers, malls, major entertainment venues, and a larger selection of personal and professional service firms. Much of the total expenditure is also directed to other Red Arrow communities such as Coloma and Watervliet.

Following our review of consumer expenditures, we analyze the amount of unspent household earnings within the area. Unspent earnings show the amount of savings available for investment within an economy on an annual basis.

HOUSEHOLD EARNINGS

Residents within the Hartford trade area account for more than \$112 million in earnings annually. This is the second lowest of all Red Arrow trade areas, contributing to 9.9 percent of the total earnings within the corridor. Businesses within Hartford must operate within the constraints of the market place. Any development that offers goods or services that draw people from other parts of the Red Arrow corridor increases the potential expenditure in the community.

TABLE 9. Earnings Comparison, 2001

	Hartford Trade Area	Red Arrow Trade Area	Michigan
Total Household Earnings	\$112,485,720	\$1,137,212,518	\$207 Billion
% of Red Arrow Earnings	9.9%	100%	--
Average HH Earnings	\$37,124	\$49,699	\$56,265
% of Red Arrow HH Earnings	74.7%	100%	--

Source: AEG analysis of Applied Geographic Solutions data

Consumer Expenditure**HOUSEHOLD
EXPENDITURE**

Differences in household expenditure levels among geographic areas can be attributed to a variety of factors, including disparities in costs-of-living, average household sizes, distances to retail and commercial centers, and median household incomes.

The average household in the Hartford city or trade area spends less than an average household in the Red Arrow trade area, and the state. Households in the trade area spend approximately 17.8 percent more each year than households within the city.

Table 10 lists annual household expenditure by category. These figures illustrate the differences in income and expenditure levels between the city, the trade area, the entire Red Arrow corridor, and Michigan.

TABLE 10. Annual Household Expenditure Summary, 2001

Category	City of Hartford	Hartford Trade Area	Red Arrow Trade Area	Michigan
Average HH Income	\$31,502	\$37,124	\$49,699	\$56,265
Total Expenditure	\$32,199	\$35,490	\$42,670	\$45,931
Apparel	\$1,765	\$1,942	\$2,332	\$2,523
Contributions	\$947	\$1,046	\$1,277	\$1,378
Education	\$572	\$623	\$741	\$800
Entertainment	\$1,681	\$1,855	\$2,241	\$2,417
Food & Beverages	\$5,347	\$5,888	\$7,041	\$7,580
Gifts	\$984	\$1,081	\$1,301	\$1,400
Health Care	\$1,978	\$2,179	\$2,615	\$2,822
HH Furnishing & Equip.	\$1,289	\$1,423	\$1,721	\$1,855
Shelter	\$5,662	\$6,241	\$7,541	\$8,052
HH Operations	\$995	\$1,100	\$1,335	\$1,435
Miscellaneous	\$367	\$403	\$483	\$521
Personal Insurance	\$378	\$417	\$499	\$534
Reading	\$174	\$191	\$229	\$247
Tobacco	\$296	\$326	\$396	\$426
Transportation	\$6,729	\$7,430	\$8,898	\$9,576
Utilities	\$2,498	\$2,751	\$3,308	\$3,590

Source: AEG Analysis of Census and Applied Geographic Solutions data

Consumer Expenditure**AGGREGATE AREA EXPENDITURE**

Aggregate expenditure represents an area's ability to support local retail and service business. However, these figures do not indicate the amount of this expenditure that is directed to retail and commercial centers outside of the trade area, nor the expenditures of visitors within the community. These figures also do not account for the expenditures of businesses or organizations.

Aggregate expenditures in the Hartford trade area are the second lowest of all Red Arrow communities. However, due to the relatively large population within the city, the aggregate expenditures of households within the city limits are the third largest out of the six Red Arrow communities.

Table 11 on page 26 lists annual expenditure figures for the entire trade area and city limits. More detailed consumer expenditure tables provided in the appendix break these figures out further.

TABLE 11. Aggregate Annual Expenditure Summary, 2001

Category	City of Hartford	Hartford Trade Area
Total Disposable Income	\$26,461,680	\$112,485,720
Total Expenditure	\$27,047,160	\$107,534,700
Apparel	\$1,482,701	\$5,884,805
Contributions	\$795,136	\$3,168,926
Education	\$480,110	\$1,888,114
Entertainment	\$1,412,074	\$5,619,771
Food & Beverages	\$4,491,194	\$17,841,064
Gifts	\$826,594	\$3,276,369
Health Care	\$1,661,176	\$6,601,613
HH Furnishing & Equip.	\$1,082,466	\$4,312,872
Shelter	\$4,756,156	\$18,911,533
HH Operations	\$836,128	\$3,333,121
Miscellaneous	\$308,280	\$1,220,514
Personal Insurance	\$317,663	\$1,264,692
Reading	\$146,160	\$578,730
Tobacco	\$248,732	\$989,053
Transportation	\$5,652,276	\$22,511,476
Utilities	\$2,098,076	\$8,335,469

Source: AEG Analysis of Census and Applied Geographic Solutions data

UNSPENT EARNINGS

“Unspent earnings” is defined as the difference between household earnings and expenditures. The figures provide a general indication of the amount of available capital in the community each year for investments. Although a majority of unspent earnings may not be invested locally, the analysis provides a measure by which to compare the local pool of household savings within a community to that of the Red Arrow corridor as a whole.

The average household within the Hartford trade area saves 4.4 percent of its income annually, reflecting the lowest rate of savings compared to the other Red Arrow trade areas. Furthermore, the aggregate amount of unspent earnings within the Hartford trade area is approximately 40 percent less than the next lowest trade area along the corridor.

The city needs to recognize this relatively low level of community investment, and consider ways of addressing the situation, such as helping the community better invest its existing savings, and attracting investment from outside of the community. Outside investment probably has the largest potential for increasing the amount of new development within the city.

Table 12 shows the unspent earnings analysis for the community.

TABLE 12. Unspent Earnings Comparison, 2001

	Hartford Trade Area	Red Arrow Trade Area	Michigan
Unspent Earnings per HH	\$1,634	\$7,029	\$10,334
Aggregate Unspent Earnings	\$4,951,020	\$160,837,578	\$38,088,034,134
% of Total HH Earnings	4.4%	14.1%	18.4%
% of Red Arrow Unspent Earnings	3.1%	100%	--

Source: AEG analysis of Applied Geographic Solutions data

Additional Information

FIRM PROFILE

Anderson Economic Group is an economic and public policy consulting firm, providing rigorous economic, statistical, and legal analysis for the private and public sectors since 1996. Our areas of expertise include Regulatory and Policy Analysis, Economic Development, Economic and Fiscal Impacts, and Market Assessments. We base our consulting practice on integrity and technical excellence.

Our web site, <http://www.AndersonEconomicGroup.com>, provides additional information about this project and our company.

PROJECT TEAM

This project team was led by Patrick L. Anderson, Principal, Anderson Economic Group. Prior to founding AEG, Mr. Anderson served as a deputy director of two state departments, and as an economist with two of Michigan's largest financial institutions. He has extensive experience with economic development policy and administration.

Christopher S. Cotton, the lead market analyst for this project, is a consultant with Anderson Economic Group. His background includes the development of economic and market development strategy, and analysis of commercial and residential markets on the state and local levels.

Scott Watkins, Vladimir Hlasny, and Jim Townsend also contributed to this document.

PROJECT SPONSORS

In addition to the cities, villages, and townships within the Red Arrow region, a number of businesses helped in making this project possible. These sponsors include:

Gold Level Contributors:

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Bloomington Telephone Company, Inc.;

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MPI Research, Inc.

Bronze Level Contributors:

Engineered Plastics Components, Inc.;

Midwest Energy Cooperative;

Mol-Son, Inc.;

Quality Inn and Suites

Consumer Expenditure Summary Report
Hartford, MI

	City	Trade Area	Red Arrow	Michigan
POPULATION				
2001 Population	2,298	8,544	63,037	9,981,113
1990 Population	2,336	7,976	56,491	9,284,111
HOUSEHOLDS				
2001 Households	840	3,030	22,882	3,685,701
1990 Households	844	\$2,819	20,447	3,415,879
2001 Average Household Income	\$31,502	\$37,124	\$49,699	\$56,265
TOTAL EXPENDITURES				
	\$32,199	\$35,490.00	\$42,670	\$45,931
Apparel	\$1,765.12	\$1,942.18	\$2,331.60	\$2,523.08
Mens Apparel	\$330.26	\$362.60	\$434.95	\$470.41
Boys Apparel	\$92.84	\$102.05	\$122.14	\$132.22
Womens Apparel	\$589.89	\$648.91	\$780.31	\$843.52
Girls Apparel	\$113.36	\$124.80	\$150.15	\$161.94
Infants Apparel	\$81.55	\$89.62	\$107.12	\$115.73
Footwear	\$327.65	\$359.97	\$431.05	\$468.51
Apparel Services And Accessories	\$229.57	\$254.23	\$305.88	\$330.74
Repair And Alterations	\$8.56	\$9.44	\$11.30	\$12.18
Dry Cleaning	\$71.06	\$78.61	\$94.36	\$102.22
Coin-Operated Laundry	\$40.28	\$44.55	\$53.47	\$57.93
CONTRIBUTIONS	\$946.59	\$1,045.85	\$1,277.04	\$1,377.90
EDUCATION				
Total Education	\$571.56	\$623.14	\$740.82	\$799.77
Books And Supplies	\$87.95	\$96.43	\$115.40	\$124.48
Tuition	\$483.61	\$526.71	\$625.42	\$675.30
ENTERTAINMENT				
Total Entertainment	\$1,681.04	\$1,854.71	\$2,240.71	\$2,416.75
Fees And Admissions	\$431.85	\$476.01	\$574.27	\$618.32
Video And Audio Equipment	\$622.35	\$685.01	\$820.26	\$887.74
Recreational Equipment And Supplies	\$626.85	\$693.69	\$846.18	\$910.69
Pet Supplies And Services	\$176.45	\$194.60	\$235.17	\$253.33
FOOD AND BEVERAGES				
Total Food and Beverages	\$5,346.66	\$5,888.14	\$7,041.08	\$7,579.86
Food At Home	\$3,151.92	\$3,467.85	\$4,142.44	\$4,465.17
Food Away From Home	\$1,882.29	\$2,076.78	\$2,485.62	\$2,670.54
Alcoholic Beverages	\$312.45	\$343.51	\$413.03	\$444.15
Beer And Ale Not At Home	\$43.99	\$48.22	\$58.14	\$62.74
Wine Away From Home	\$20.50	\$22.55	\$27.25	\$29.23
Whiskey Away From Home	\$34.08	\$37.50	\$45.34	\$48.77
GIFTS	\$984.04	\$1,081.31	\$1,300.68	\$1,400.00
HEALTH CARE				
Total Health Care	\$1,977.59	\$2,178.75	\$2,615.18	\$2,821.51
Health Care Insurance	\$986.85	\$1,086.61	\$1,306.63	\$1,416.05
Health Care Services	\$623.95	\$684.37	\$814.16	\$874.59

Consumer Expenditure Summary Report
Hartford, MI

Health Care Supplies And Equipment	\$366.79	\$407.77	\$494.40	\$530.88
Prescription Drugs	\$162.05	\$185.05	\$228.78	\$243.40
Eyeglasses And Contact Lenses	\$78.39	\$84.26	\$100.33	\$108.74
Medical Equipment	\$126.35	\$138.46	\$165.29	\$178.74
HOUSEHOLD FURNISHINGS & EQUIPMENT				
Total Households Furnishings & Equip.	\$1,288.65	\$1,423.39	\$1,721.31	\$1,854.60
Household Textiles	\$77.13	\$84.95	\$103.44	\$111.48
Furniture	\$324.44	\$359.14	\$434.77	\$468.04
Floor Coverings	\$54.60	\$60.44	\$72.92	\$78.27
Major Appliances	\$149.46	\$165.75	\$200.69	\$215.68
Housewares And Small Appliances	\$683.01	\$753.10	\$909.49	\$981.14
SHELTER				
Total Shelter	\$5,662.09	\$6,241.43	\$7,541.27	\$8,052.21
Mortgage Interest	\$1,934.90	\$2,129.76	\$2,548.92	\$2,739.18
Property Taxes	\$276.78	\$312.02	\$399.47	\$423.47
Other Owned Dwelling Costs	\$546.65	\$603.69	\$732.51	\$784.90
Repairs And Maintenance	\$384.78	\$426.47	\$518.50	\$554.86
Rent	\$2,381.54	\$2,621.76	\$3,176.20	\$3,386.08
Other Lodging	\$522.21	\$574.19	\$684.16	\$718.58
HOUSEHOLD OPERATIONS				
Total Household Operations	\$995.39	\$1,100.04	\$1,335.19	\$1,435.29
Babysitting And Elderly Care	\$181.25	\$199.56	\$240.89	\$258.19
Household Services	\$234.69	\$258.72	\$317.08	\$339.79
MISCELLANEOUS EXPENSES				
Total Miscellaneous Expenses	\$367.00	\$402.81	\$483.44	\$521.27
Legal And Accounting	\$72.29	\$79.56	\$94.66	\$101.47
Funeral And Cemetary	\$77.53	\$84.56	\$102.96	\$111.32
Finance Charges Exc Mortgage & Vehicle	\$143.21	\$157.45	\$188.61	\$203.35
PERSONAL INSURANCE				
	\$378.17	\$417.39	\$498.62	\$533.90
READING				
Total Reading	174	\$191.00	229	247
Newspapers	\$77.14	\$84.76	\$101.53	\$109.41
Magazines	\$36.58	\$40.18	\$48.08	\$51.84
Books	\$60.33	\$66.32	\$79.53	\$85.84
TOBACCO				
Total Tobacco	\$296.11	\$326.42	\$395.53	\$425.82
Cigarettes	\$268.01	\$295.41	\$357.93	\$385.07
Other Tobacco Products	\$28.10	\$31.00	\$37.60	\$40.75
TRANSPORTATION				
Total Transportation	\$6,728.90	\$7,429.53	\$8,898.35	\$9,576.20
New Vehicle Purchase	\$1,416.03	\$1,558.06	\$1,856.66	\$1,995.92
Used Vehicle Purchase	\$1,493.13	\$1,652.64	\$1,981.96	\$2,133.34
Motorcycles (New And Used)	\$20.85	\$23.31	\$29.62	\$31.80
Vehicle Finance Charges	\$242.01	\$267.93	\$319.39	\$341.81

Consumer Expenditure Summary Report
Hartford, MI

Gasoline And Oil	\$1,144.82	\$1,271.14	\$1,531.87	\$1,648.94
Vehicle Repair And Maintenance	\$744.65	\$819.18	\$980.30	\$1,056.92
Vehicle Insurance	\$764.83	\$843.62	\$1,011.73	\$1,092.60
Public Transportation	\$366.78	\$404.31	\$482.94	\$518.66
Other Transportation Costs	\$535.80	\$589.34	\$703.88	\$756.21
UTILITIES				
Total Utilities	\$2,497.71	\$2,750.98	\$3,307.52	\$3,590.05
Natural Gas	\$314.65	\$345.94	\$420.66	\$456.57
Electricity	\$966.87	\$1,065.62	\$1,284.13	\$1,393.90
Fuel Oil And Other Fuels	\$69.45	\$76.90	\$94.60	\$101.09
Telephone Service	\$882.10	\$970.78	\$1,155.05	\$1,254.05
Other Utilities	\$264.64		\$353.08	\$384.44

Aggregate Consumer Expenditure by Municipality

	Coloma	Watervliet	Hartford	Lawrence	PawPaw	Mattawan
POPULATION						
2001 Population	1,585	1,851	2,298	999	3,200	2,586
1990 Population	1,677	1,732	2,336	897	3,163	2,504
HOUSEHOLDS						
2001 Households	616	697	840	394	1,285	908
1990 Households	643	650	844	347	1,263	886
2001 Household Income	\$24,797,080	\$26,014,828	\$26,461,680	\$13,141,082	\$51,457,825	\$45,154,840
TOTAL EXPENDITURES	\$23,027,312	\$24,873,142	\$27,047,160	\$13,128,868	\$47,791,720	\$38,919,604
APPAREL						
Mens Apparel	\$1,257,890	\$1,360,056	\$1,482,701	\$720,248	\$2,619,036	\$2,125,574
Boys Apparel	\$234,967	\$254,300	\$277,418	\$134,610	\$490,099	\$396,651
Womens Apparel	\$65,875	\$71,449	\$77,986	\$37,883	\$136,904	\$111,575
Girls Apparel	\$421,744	\$455,455	\$495,508	\$240,639	\$878,362	\$711,445
Infants Apparel	\$80,690	\$87,536	\$95,222	\$46,094	\$166,742	\$137,517
Footwear	\$57,781	\$62,758	\$68,502	\$33,261	\$120,469	\$97,801
Apparel Services And Accessories	\$232,725	\$251,735	\$275,226	\$133,858	\$485,409	\$392,438
Repair And Alterations	\$164,115	\$176,829	\$192,839	\$93,902	\$341,039	\$278,148
Dry Cleaning	\$6,092	\$6,573	\$7,190	\$3,491	\$12,683	\$10,288
Coin-Operated Laundry	\$50,771	\$54,701	\$59,690	\$29,144	\$105,923	\$85,924
	\$28,767	\$30,996	\$33,835	\$16,516	\$60,035	\$48,696
CONTRIBUTIONS	\$692,544	\$744,988	\$795,136	\$386,553	\$1,432,274	\$1,165,055
EDUCATION						
Total Education	\$401,780	\$436,134	\$480,110	\$232,775	\$843,525	\$674,054
Books And Supplies	\$62,518	\$67,686	\$73,878	\$35,854	\$130,312	\$105,228
Tuition	\$339,268	\$368,448	\$406,232	\$196,921	\$713,214	\$568,817
ENTERTAINMENT						
Total Entertainment	\$1,208,752	\$1,304,937	\$1,412,074	\$685,339	\$2,505,249	\$2,044,943
Fees And Admissions	\$309,737	\$334,741	\$362,754	\$176,264	\$642,706	\$523,344
Video And Audio Equipment	\$442,380	\$478,100	\$522,774	\$254,252	\$920,972	\$747,248
Recreational Equipment And Supplies	\$456,635	\$492,096	\$526,554	\$254,823	\$941,571	\$774,342
Pet Supplies And Services	\$126,976	\$137,044	\$148,218	\$71,791	\$262,847	\$214,969
FOOD AND BEVERAGES						
Total Food and Beverages	\$3,794,603	\$4,101,427	\$4,491,194	\$2,179,584	\$7,885,775	\$6,418,225
Food At Home	\$2,233,209	\$2,415,377	\$2,647,613	\$1,284,345	\$4,643,193	\$3,779,432
Food Away From Home	\$1,337,441	\$1,444,512	\$1,581,124	\$767,819	\$2,775,934	\$2,262,191
Alcoholic Beverages	\$223,953	\$241,538	\$262,458	\$127,420	\$466,648	\$376,602
Beer And Ale Not At Home	\$31,613	\$34,125	\$36,952	\$17,919	\$66,139	\$53,145
Wine Away From Home	\$14,790	\$15,933	\$17,220	\$8,353	\$30,776	\$24,888
Whiskey Away From Home	\$24,615	\$26,528	\$28,627	\$13,896	\$51,284	\$41,414
GIFTS	\$705,006	\$761,068	\$826,594	\$401,419	\$1,469,012	\$1,184,386
HEALTH CARE						
Total Health Care	\$1,415,962	\$1,527,148	\$1,661,176	\$808,665	\$2,947,186	\$2,384,544
Health Care Insurance	\$708,037	\$763,612	\$828,954	\$403,779	\$1,473,548	\$1,191,850
Health Care Services	\$441,074	\$476,957	\$524,118	\$254,823	\$920,831	\$741,500
Health Care Supplies And Equipment	\$266,851	\$286,579	\$308,104	\$150,063	\$552,820	\$451,194
Prescription Drugs	\$121,598	\$129,259	\$136,122	\$66,519	\$247,247	\$208,395
Eyeglasses And Contact Lenses	\$55,243	\$60,151	\$65,848	\$31,689	\$116,460	\$92,453
Medical Equipment	\$90,016	\$97,169	\$106,134	\$51,854	\$189,101	\$150,356
HOUSEHOLD FURNISHINGS & EQUIPMENT						
Total Households Furnishings & Equip.	\$928,404	\$1,001,540	\$1,082,466	\$525,714	\$1,923,928	\$1,568,988
Household Textiles	\$56,259	\$60,597	\$64,789	\$31,548	\$116,755	\$94,568
Furniture	\$233,636	\$251,847	\$272,530	\$132,313	\$483,186	\$395,979
Floor Coverings	\$39,208	\$42,203	\$45,864	\$22,182	\$81,392	\$66,311
Major Appliances	\$108,077	\$116,413	\$125,546	\$60,912	\$223,012	\$183,053
Housewares And Small Appliances	\$491,217	\$530,480	\$573,728	\$278,759	\$1,019,583	\$829,077

Aggregate Consumer Expenditure by Municipality

SHELTER						
Total Shelter	\$4,076,873	\$4,407,988	\$4,756,156	\$2,308,501	\$8,456,174	\$6,890,712
Mortgage Interest	\$1,366,775	\$1,481,480	\$1,625,316	\$785,348	\$2,839,979	\$2,326,432
Property Taxes	\$213,869	\$227,933	\$232,495	\$111,616	\$428,689	\$367,758
Other Owned Dwelling Costs	\$396,451	\$427,860	\$459,186	\$222,677	\$821,231	\$667,825
Repairs And Maintenance	\$279,978	\$301,745	\$323,215	\$156,517	\$577,183	\$472,950
Rent	\$1,733,344	\$1,872,560	\$2,000,494	\$978,598	\$3,607,239	\$2,903,339
Other Lodging	\$366,434	\$398,161	\$438,656	\$210,262	\$759,037	\$625,358
HOUSEHOLD OPERATIONS						
Total Household Operations	\$719,895	\$776,298	\$836,128	\$405,201	\$1,484,638	\$1,219,580
Babysitting And Elderly Care	\$129,551	\$141,031	\$152,250	\$73,587	\$268,282	\$219,836
Household Services	\$173,232	\$185,911	\$197,140	\$95,356	\$355,714	\$290,433
MISCELLANEOUS EXPENSES						
Total Miscellaneous Expenses	\$262,373	\$283,749	\$308,280	\$149,858	\$547,282	\$440,834
Legal And Accounting	\$51,054	\$55,272	\$60,724	\$29,582	\$106,347	\$86,006
Funeral And Cemetary	\$56,801	\$61,489	\$65,125	\$31,693	\$118,528	\$94,532
Finance Charges Exc Mortgage & Vehicle	\$101,985	\$110,182	\$120,296	\$58,403	\$212,668	\$171,821
PERSONAL INSURANCE						
	\$268,286	\$290,098	\$317,663	\$154,042	\$556,534	\$453,582
READING						
Total Reading	\$123,816	\$133,824	\$146,160	\$70,920	\$258,285	\$208,840
Newspapers	\$55,015	\$59,419	\$64,798	\$31,540	\$114,789	\$92,434
Magazines	\$26,032	\$28,117	\$30,727	\$14,929	\$54,304	\$43,802
Books	\$42,991	\$46,406	\$50,677	\$24,605	\$89,603	\$72,349
TOBACCO						
Total Tobacco	\$214,269	\$231,188	\$248,732	\$120,525	\$443,865	\$361,702
Cigarettes	\$193,966	\$209,267	\$225,128	\$109,067	\$401,755	\$327,361
Other Tobacco Products	\$20,303	\$21,921	\$23,604	\$11,458	\$42,109	\$34,341
TRANSPORTATION						
Total Transportation	\$4,786,720	\$5,169,642	\$5,652,276	\$2,740,345	\$9,904,574	\$8,112,081
New Vehicle Purchase	\$1,004,684	\$1,084,407	\$1,189,465	\$576,883	\$2,079,516	\$1,694,836
Used Vehicle Purchase	\$1,060,943	\$1,145,966	\$1,254,229	\$606,386	\$2,185,824	\$1,805,113
Motorcycles (New And Used)	\$16,102	\$17,153	\$17,514	\$8,463	\$32,768	\$27,294
Vehicle Finance Charges	\$170,675	\$184,580	\$203,288	\$98,859	\$355,739	\$291,486
Gasoline And Oil	\$820,949	\$885,072	\$961,649	\$466,287	\$1,691,304	\$1,396,740
Vehicle Repair And Maintenance	\$529,230	\$572,362	\$625,506	\$303,829	\$1,101,348	\$893,971
Vehicle Insurance	\$543,928	\$588,156	\$642,457	\$312,091	\$1,130,851	\$920,394
Public Transportation	\$259,989	\$280,849	\$308,095	\$149,440	\$539,764	\$439,545
Other Transportation Costs	\$380,220	\$411,105	\$450,072	\$218,107	\$787,448	\$642,710
UTILITIES						
Total Utilities	\$1,785,414	\$1,927,777	\$2,098,076	\$1,019,282	\$3,713,097	\$3,017,338
Natural Gas	\$228,684	\$246,626	\$264,306	\$128,381	\$474,949	\$384,583
Electricity	\$693,536	\$748,306	\$812,171	\$394,512	\$1,440,511	\$1,173,581
Fuel Oil And Other Fuels	\$51,461	\$55,412	\$58,338	\$28,199	\$105,884	\$86,741
Telephone Service	\$621,131	\$671,539	\$740,964	\$360,155	\$1,295,576	\$1,050,810
Other Utilities	\$190,609	\$205,894	\$222,298	\$108,031	\$396,178	\$321,623

Aggregate Consumer Expenditure by Trade Area

	ColomaTA	WatervlietTA	HartfordTA	LawrenceTA	PawPawTA	MattawanTA
POPULATION						
2001 Population	18,999	17,305	8,544	5,778	19,787	17,297
1990 Population	18,356	16,375	7,976	5,256	17,727	13,529
HOUSEHOLDS						
2001 Households	7,190	6,514	3,030	2,090	7,069	5,935
1990 Households	6,886	6,116	\$2,819	\$1,886	\$6,338	\$4,646
2001 Household Income	\$311,830,300	\$285,580,274	\$112,485,720	\$89,357,950	\$354,552,764	\$403,633,415
TOTAL EXPENDITURES	\$281,236,850	\$256,710,226	\$107,534,700	\$81,119,170	\$304,143,725	\$314,210,770
APPAREL						
Mens Apparel	\$15,402,921	\$14,037,670	\$5,884,805	\$4,432,744	\$16,603,455	\$17,131,496
Boys Apparel	\$2,875,281	\$2,620,322	\$1,098,678	\$826,470	\$3,097,848	\$3,192,080
Womens Apparel	\$808,012	\$735,821	\$309,212	\$232,429	\$870,194	\$895,354
Girls Apparel	\$5,155,518	\$4,700,502	\$1,966,197	\$1,482,374	\$5,558,284	\$5,733,447
Infants Apparel	\$988,553	\$900,691	\$378,144	\$284,574	\$1,071,166	\$1,109,489
Footwear	\$708,934	\$646,059	\$271,549	\$203,921	\$762,816	\$784,310
Apparel Services And Accessories	\$2,855,437	\$2,598,760	\$1,090,709	\$820,576	\$3,065,613	\$3,156,827
Repair And Alterations	\$2,011,259	\$1,835,385	\$770,317	\$582,379	\$2,177,535	\$2,260,048
Dry Cleaning	\$74,488	\$68,006	\$28,603	\$21,548	\$80,445	\$83,031
Coin-Operated Laundry	\$622,366	\$567,500	\$238,188	\$179,761	\$671,908	\$693,623
	\$352,670	\$321,596	\$134,987	\$101,867	\$380,736	\$393,075
CONTRIBUTIONS						
	\$8,413,163	\$7,684,826	\$3,168,926	\$2,410,104	\$9,114,344	\$9,454,158
EDUCATION						
Total Education	\$4,914,796	\$4,474,857	\$1,888,114	\$1,413,927	\$5,275,877	\$5,392,719
Books And Supplies	\$763,650	\$696,086	\$292,183	\$219,513	\$822,620	\$844,372
Tuition	\$4,151,147	\$3,778,771	\$1,595,931	\$1,194,414	\$4,453,258	\$4,548,287
ENTERTAINMENT						
Total Entertainment	\$14,757,547	\$13,468,346	\$5,619,771	\$4,246,232	\$15,970,780	\$16,553,130
Fees And Admissions	\$3,780,214	\$3,451,703	\$1,442,310	\$1,090,311	\$4,093,304	\$4,240,617
Video And Audio Equipment	\$5,420,038	\$4,939,436	\$2,075,580	\$1,562,777	\$5,838,782	\$6,018,684
Recreational Equipment And Supplies	\$5,557,295	\$5,077,207	\$2,101,881	\$1,593,144	\$6,038,764	\$6,293,830
Pet Supplies And Services	\$1,548,151	\$1,413,277	\$589,638	\$445,233	\$1,677,403	\$1,737,827
FOOD AND BEVERAGES						
Total Food and Beverages	\$46,423,889	\$42,363,408	\$17,841,064	\$13,428,292	\$50,148,829	\$51,737,413
Food At Home	\$27,342,060	\$24,933,898	\$10,507,586	\$7,900,743	\$29,503,956	\$30,397,527
Food Away From Home	\$16,355,093	\$14,939,859	\$6,292,643	\$4,743,025	\$17,699,645	\$18,307,398
Alcoholic Beverages	\$2,726,736	\$2,489,651	\$1,040,835	\$784,544	\$2,945,157	\$3,032,488
Beer And Ale Not At Home	\$384,306	\$350,649	\$146,107	\$110,039	\$415,092	\$426,727
Wine Away From Home	\$179,606	\$164,153	\$68,327	\$51,623	\$194,539	\$200,603
Whiskey Away From Home	\$299,032	\$273,132	\$113,625	\$85,836	\$323,831	\$333,844
GIFTS						
	\$8,595,286	\$7,845,071	\$3,276,369	\$2,471,091	\$9,268,731	\$9,545,142
HEALTH CARE						
Total Health Care	\$17,277,067	\$15,769,026	\$6,601,613	\$4,982,623	\$18,639,963	\$19,172,483
Health Care Insurance	\$8,641,805	\$7,883,178	\$3,292,428	\$2,485,512	\$9,308,389	\$9,580,218
Health Care Services	\$5,386,820	\$4,914,292	\$2,073,641	\$1,558,241	\$5,801,882	\$5,936,781
Health Care Supplies And Equipment	\$3,248,442	\$2,971,557	\$1,235,543	\$938,870	\$3,529,693	\$3,655,485
Prescription Drugs	\$1,474,238	\$1,358,560	\$560,702	\$433,257	\$1,637,392	\$1,735,097
Eyeglasses And Contact Lenses	\$675,644	\$611,795	\$255,308	\$189,605	\$714,605	\$720,746
Medical Equipment	\$1,098,560	\$1,001,137	\$419,534	\$316,008	\$1,177,625	\$1,199,701
HOUSEHOLD FURNISHINGS & EQUIPMENT						
Total Households Furnishings & Equip.	\$11,327,917	\$10,343,646	\$4,312,872	\$3,262,197	\$12,266,129	\$12,728,320
Household Textiles	\$682,906	\$623,716	\$257,399	\$195,311	\$738,357	\$762,766
Furniture	\$2,853,208	\$2,606,707	\$1,088,194	\$824,150	\$3,096,929	\$3,227,868
Floor Coverings	\$478,423	\$437,545	\$183,133	\$138,755	\$519,147	\$540,560
Major Appliances	\$1,318,502	\$1,205,285	\$502,223	\$380,380	\$1,429,917	\$1,487,548
Housewares And Small Appliances	\$5,994,950	\$5,470,457	\$2,281,893	\$1,723,623	\$6,481,778	\$6,709,518
SHELTER						
Total Shelter	\$49,570,664	\$45,325,780	\$18,911,533	\$14,304,650	\$53,911,799	\$55,678,016

Aggregate Consumer Expenditure by Trade Area

Mortgage Interest	\$16,748,242	\$15,283,407	\$6,453,173	\$4,849,448	\$18,155,878	\$18,833,357
Property Taxes	\$2,569,059	\$2,361,195	\$945,421	\$734,719	\$2,873,336	\$3,087,150
Other Owned Dwelling Costs	\$4,817,516	\$4,402,943	\$1,829,181	\$1,384,750	\$5,229,434	\$5,419,249
Repairs And Maintenance	\$3,403,243	\$3,111,933	\$1,292,204	\$978,789	\$3,701,540	\$3,849,382
Rent	\$20,980,492	\$19,205,422	\$7,943,933	\$6,037,007	\$22,743,942	\$23,260,511
Other Lodging	\$4,455,427	\$4,072,813	\$1,739,796	\$1,298,726	\$4,909,279	\$5,077,749
HOUSEHOLD OPERATIONS						
Total Household Operations	\$8,769,643	\$8,011,634	\$3,333,121	\$2,524,051	\$9,521,660	\$9,911,509
Babysitting And Elderly Care	\$1,582,663	\$1,444,219	\$604,667	\$455,118	\$1,719,676	\$1,784,773
Household Services	\$2,090,493	\$1,910,621	\$783,922	\$595,148	\$2,265,402	\$2,348,361
MISCELLANEOUS EXPENSES						
Total Miscellaneous Expenses	\$3,198,903	\$2,919,314	\$1,220,514	\$919,579	\$3,447,410	\$3,537,319
Legal And Accounting	\$624,236	\$570,496	\$241,067	\$181,161	\$673,888	\$693,089
Funeral And Cemetary	\$685,423	\$625,865	\$256,217	\$194,433	\$737,792	\$749,472
Finance Charges Exc Mortgage & Vehicle	\$1,246,530	\$1,136,888	\$477,074	\$358,853	\$1,343,463	\$1,382,736
PERSONAL INSURANCE	\$3,278,496	\$2,997,352	\$1,264,692	\$951,347	\$3,549,486	\$3,672,697
READING						
Total Reading	\$1,517,090	\$1,380,968	\$578,730	\$436,810	\$1,632,939	\$1,679,605
Newspapers	\$671,546	\$612,642	\$256,823	\$193,680	\$723,371	\$742,884
Magazines	\$317,798	\$289,938	\$121,745	\$91,584	\$342,493	\$352,064
Books	\$525,230	\$479,040	\$200,950	\$151,421	\$566,298	\$583,767
TOBACCO						
Total Tobacco	\$2,607,238	\$2,380,867	\$989,053	\$747,593	\$2,823,429	\$2,919,427
Cigarettes	\$2,359,614	\$2,154,831	\$895,092	\$676,533	\$2,555,231	\$2,641,253
Other Tobacco Products	\$247,624	\$226,036	\$93,930	\$71,081	\$268,198	\$278,173
TRANSPORTATION						
Total Transportation	\$58,593,108	\$53,491,079	\$22,511,476	\$16,950,987	\$63,350,116	\$65,566,438
New Vehicle Purchase	\$12,279,729	\$11,204,731	\$4,720,922	\$3,543,909	\$13,217,051	\$13,578,746
Used Vehicle Purchase	\$13,012,678	\$11,883,165	\$5,007,499	\$3,770,715	\$14,104,705	\$14,678,086
Motorcycles (New And Used)	\$193,052	\$176,725	\$70,629	\$54,465	\$212,494	\$225,055
Vehicle Finance Charges	\$2,093,944	\$1,914,465	\$811,828	\$611,367	\$2,277,632	\$2,355,839
Gasoline And Oil	\$10,048,241	\$9,181,483	\$3,851,554	\$2,909,343	\$10,905,064	\$11,367,009
Vehicle Repair And Maintenance	\$6,472,582	\$5,903,638	\$2,482,115	\$1,868,418	\$6,983,394	\$7,192,330
Vehicle Insurance	\$6,664,771	\$6,080,689	\$2,556,169	\$1,928,359	\$7,199,564	\$7,454,301
Public Transportation	\$3,179,849	\$2,904,918	\$1,225,059	\$922,798	\$3,436,736	\$3,552,869
Other Transportation Costs	\$4,648,119	\$4,241,265	\$1,785,700	\$1,341,613	\$5,013,476	\$5,162,144
UTILITIES						
Total Utilities	\$21,877,876	\$19,921,571	\$8,335,469	\$6,282,665	\$23,547,475	\$24,293,795
Natural Gas	\$2,788,210	\$2,538,115	\$1,048,198	\$793,719	\$3,000,154	\$3,093,263
Electricity	\$8,497,645	\$7,735,049	\$3,228,829	\$2,434,934	\$9,146,155	\$9,437,125
Fuel Oil And Other Fuels	\$621,791	\$568,868	\$233,007	\$177,295	\$677,493	\$703,119
Telephone Service	\$7,640,669	\$6,955,779	\$2,941,463	\$2,208,461	\$8,209,088	\$8,453,339
Other Utilities	\$2,329,560	\$2,123,694	\$0	\$668,278	\$2,514,585	\$2,606,889