Waverly, IA Waverly, IA
Drive Time: 5 minute radius

| Top Tapestry Segments Percent | Demographic Summary | 2023 | 2028 |
| :---: | :---: | :---: | :---: |
| In Style (5B) 23.4\% | Population | 8,645 | 8,808 |
| Midlife Constants (5E) 20.6\% | Households | 3,190 | 3,280 |
| Middleburg (4C) 20.2\% | Families | 1,959 | 2,002 |
| Retirement Communities (9E) 10.7\% | Median Age | 36.4 | 37.6 |
| Rustbelt Traditions (5D) 8.8\% | Median Household Income | \$69,359 | \$75,294 |
|  | Spending Potential Index | Average Amount Spent | Total |
| Apparel and Services | 80 | \$1,756.30 | \$5,602,602 |
| Men's | 80 | \$328.08 | \$1,046,566 |
| Women's | 81 | \$602.21 | \$1,921,039 |
| Children's | 80 | \$263.76 | \$841,393 |
| Footwear | 79 | \$393.33 | \$1,254,710 |
| Watches \& Jewelry | 79 | \$133.14 | \$424,731 |
| Apparel Products and Services (1) | 80 | \$35.79 | \$114,164 |
| Computer |  |  |  |
| Computers and Hardware for Home Use | 79 | \$202.05 | \$644,530 |
| Portable Memory | 81 | \$3.74 | \$11,939 |
| Computer Software | 79 | \$11.48 | \$36,616 |
| Computer Accessories | 81 | \$20.20 | \$64,433 |
| Entertainment \& Recreation | 82 | \$3,085.16 | \$9,841,670 |
| Fees and Admissions | 80 | \$571.65 | \$1,823,577 |
| Membership Fees for Clubs (2) | 82 | \$229.00 | \$730,498 |
| Fees for Participant Sports, excl. Trips | 81 | \$97.44 | \$310,847 |
| Tickets to Theatre/Operas/Concerts | 82 | \$44.80 | \$142,904 |
| Tickets to Movies | 78 | \$21.51 | \$68,619 |
| Tickets to Parks or Museums | 83 | \$23.17 | \$73,911 |
| Admission to Sporting Events, excl. Trips | 86 | \$50.00 | \$159,515 |
| Fees for Recreational Lessons | 72 | \$104.93 | \$334,739 |
| Dating Services | 75 | \$0.80 | \$2,543 |
| TV/Video/Audio | 83 | \$1,120.96 | \$3,575,876 |
| Cable and Satellite Television Services | 83 | \$714.05 | \$2,277,834 |
| Televisions | 82 | \$118.80 | \$378,961 |
| Satellite Dishes | 82 | \$1.40 | \$4,472 |
| VCRs, Video Cameras, and DVD Players | 82 | \$3.93 | \$12,526 |
| Miscellaneous Video Equipment | 81 | \$10.26 | \$32,732 |
| Video Cassettes and DVDs | 83 | \$5.42 | \$17,274 |
| Video Game Hardware/Accessories | 83 | \$33.35 | \$106,394 |
| Video Game Software | 82 | \$15.98 | \$50,969 |
| Rental/Streaming/Downloaded Video | 84 | \$103.04 | \$328,703 |
| Installation of Televisions | 76 | \$1.23 | \$3,919 |
| Audio (3) | 82 | \$111.12 | \$354,486 |
| Rental and Repair of TV/Radio/Sound Equipment | 86 | \$2.38 | \$7,606 |
| Pets | 81 | \$745.98 | \$2,379,683 |
| Toys/Games/Crafts/Hobbies (4) | 83 | \$130.81 | \$417,286 |
| Recreational Vehicles and Fees (5) | 81 | \$122.37 | \$390,371 |
| Sports/Recreation/Exercise Equipment (6) | 81 | \$228.40 | \$728,591 |
| Photo Equipment and Supplies (7) | 81 | \$37.93 | \$120,994 |
| Reading (8) | 82 | \$103.71 | \$330,831 |
| Catered Affairs (9) | 77 | \$23.34 | \$74,460 |
| Food | 80 | \$8,408.66 | \$26,823,613 |
| Food at Home | 80 | \$5,438.08 | \$17,347,474 |
| Bakery and Cereal Products | 80 | \$706.56 | \$2,253,934 |
| Meats, Poultry, Fish, and Eggs | 79 | \$1,168.74 | \$3,728,288 |
| Dairy Products | 80 | \$524.43 | \$1,672,935 |
| Fruits and Vegetables | 79 | \$1,062.25 | \$3,388,582 |
| Snacks and Other Food at Home (10) | 81 | \$1,976.09 | \$6,303,734 |
| Food Away from Home | 80 | \$2,970.58 | \$9,476,139 |
| Alcoholic Beverages | 81 | \$544.19 | \$1,735,962 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

|  | Spending Potential Index | Average Amount Spent | Total |
| :---: | :---: | :---: | :---: |
| Financial |  |  |  |
| Value of Stocks/Bonds/Mutual Funds | 83 | \$32,598.63 | \$103,989,614 |
| Value of Retirement Plans | 84 | \$119,235.09 | \$380,359,944 |
| Value of Other Financial Assets | 78 | \$6,692.41 | \$21,348,796 |
| Vehicle Loan Amount excluding Interest | 83 | \$3,036.71 | \$9,687,112 |
| Value of Credit Card Debt | 82 | \$2,577.90 | \$8,223,487 |
| Health |  |  |  |
| Nonprescription Drugs | 85 | \$145.96 | \$465,626 |
| Prescription Drugs | 88 | \$323.30 | \$1,031,316 |
| Eyeglasses and Contact Lenses | 83 | \$92.89 | \$296,329 |
| Home |  |  |  |
| Mortgage Payment and Basics (11) | 81 | \$10,454.82 | \$33,350,891 |
| Maintenance and Remodeling Services | 82 | \$3,118.57 | \$9,948,228 |
| Maintenance and Remodeling Materials (12) | 84 | \$661.83 | \$2,111,245 |
| Utilities, Fuel, and Public Services | 82 | \$4,753.44 | \$15,163,487 |
| Household Furnishings and Equipment |  |  |  |
| Household Textiles (13) | 80 | \$98.13 | \$313,027 |
| Furniture | 82 | \$675.78 | \$2,155,724 |
| Rugs | 80 | \$33.49 | \$106,840 |
| Major Appliances (14) | 82 | \$434.01 | \$1,384,488 |
| Housewares (15) | 81 | \$87.21 | \$278,204 |
| Small Appliances | 79 | \$57.51 | \$183,442 |
| Luggage | 79 | \$11.35 | \$36,218 |
| Telephones and Accessories | 80 | \$85.74 | \$273,504 |
| Household Operations |  |  |  |
| Child Care | 80 | \$412.11 | \$1,314,620 |
| Lawn and Garden (16) | 82 | \$552.32 | \$1,761,901 |
| Moving/Storage/Freight Express | 79 | \$71.26 | \$227,307 |
| Housekeeping Supplies (17) | 82 | \$760.67 | \$2,426,523 |
| Insurance |  |  |  |
| Owners and Renters Insurance | 86 | \$670.89 | \$2,140,150 |
| Vehicle Insurance | 81 | \$1,755.94 | \$5,601,452 |
| Life/Other Insurance | 83 | \$577.60 | \$1,842,536 |
| Health Insurance | 84 | \$4,164.99 | \$13,286,333 |
| Personal Care Products (18) | 80 | \$444.01 | \$1,416,395 |
| School Books and Supplies (19) | 81 | \$108.25 | \$345,304 |
| Smoking Products | 84 | \$364.58 | \$1,162,997 |
| Transportation |  |  |  |
| Payments on Vehicles excluding Leases | 83 | \$2,522.50 | \$8,046,765 |
| Gasoline and Motor Oil | 80 | \$2,034.21 | \$6,489,128 |
| Vehicle Maintenance and Repairs | 82 | \$1,078.48 | \$3,440,350 |
| Travel |  |  |  |
| Airline Fares | 78 | \$365.92 | \$1,167,289 |
| Lodging on Trips | 81 | \$585.85 | \$1,868,855 |
| Auto/Truck Rental on Trips | 82 | \$65.27 | \$208,196 |
| Food and Drink on Trips | 81 | \$451.76 | \$1,441,121 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.
(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.

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

Waverly, IA Waverly, IA
Drive Time: 10 minute radius

| Top Tapestry Segments Percent | Demographic Summary | 2023 | 2028 |
| :---: | :---: | :---: | :---: |
| Salt of the Earth (6B) 27.9\% | Population | 13,245 | 13,450 |
| In Style (5B) 16.0\% | Households | 4,994 | 5,110 |
| Middleburg (4C) 15.9\% | Families | 3,205 | 3,260 |
| Midlife Constants (5E) 15.9\% | Median Age | 39.4 | 40.2 |
| Retirement Communities (9E) 7.1\% | Median Household Income | \$75,441 | \$80,800 |
|  | Spending Potential Index | Average Amount Spent | Total |
| Apparel and Services | 86 | \$1,882.91 | \$9,403,250 |
| Men's | 85 | \$348.51 | \$1,740,434 |
| Women's | 87 | \$646.25 | \$3,227,351 |
| Children's | 86 | \$285.46 | \$1,425,585 |
| Footwear | 84 | \$421.12 | \$2,103,092 |
| Watches \& Jewelry | 85 | \$143.00 | \$714,163 |
| Apparel Products and Services (1) | 87 | \$38.57 | \$192,626 |
| Computer |  |  |  |
| Computers and Hardware for Home Use | 83 | \$212.75 | \$1,062,496 |
| Portable Memory | 88 | \$4.06 | \$20,291 |
| Computer Software | 84 | \$12.10 | \$60,412 |
| Computer Accessories | 87 | \$21.69 | \$108,336 |
| Entertainment \& Recreation | 90 | \$3,403.05 | \$16,994,829 |
| Fees and Admissions | 86 | \$613.58 | \$3,064,229 |
| Membership Fees for Clubs (2) | 89 | \$246.53 | \$1,231,146 |
| Fees for Participant Sports, excl. Trips | 87 | \$104.18 | \$520,251 |
| Tickets to Theatre/Operas/Concerts | 88 | \$48.17 | \$240,568 |
| Tickets to Movies | 80 | \$22.17 | \$110,696 |
| Tickets to Parks or Museums | 90 | \$25.08 | \$125,271 |
| Admission to Sporting Events, excl. Trips | 95 | \$55.46 | \$276,976 |
| Fees for Recreational Lessons | 77 | \$111.20 | \$555,333 |
| Dating Services | 75 | \$0.80 | \$3,990 |
| TV/Video/Audio | 90 | \$1,223.19 | \$6,108,618 |
| Cable and Satellite Television Services | 92 | \$789.78 | \$3,944,157 |
| Televisions | 88 | \$128.15 | \$639,964 |
| Satellite Dishes | 87 | \$1.48 | \$7,368 |
| VCRs, Video Cameras, and DVD Players | 85 | \$4.10 | \$20,463 |
| Miscellaneous Video Equipment | 85 | \$10.72 | \$53,529 |
| Video Cassettes and DVDs | 86 | \$5.63 | \$28,139 |
| Video Game Hardware/Accessories | 88 | \$35.30 | \$176,264 |
| Video Game Software | 86 | \$16.61 | \$82,942 |
| Rental/Streaming/Downloaded Video | 88 | \$108.73 | \$542,976 |
| Installation of Televisions | 81 | \$1.31 | \$6,540 |
| Audio (3) | 88 | \$118.88 | \$593,690 |
| Rental and Repair of TV/Radio/Sound Equipment | 91 | \$2.52 | \$12,586 |
| Pets | 93 | \$860.93 | \$4,299,497 |
| Toys/Games/Crafts/Hobbies (4) | 90 | \$142.69 | \$712,596 |
| Recreational Vehicles and Fees (5) | 96 | \$144.17 | \$720,007 |
| Sports/Recreation/Exercise Equipment (6) | 86 | \$242.27 | \$1,209,914 |
| Photo Equipment and Supplies (7) | 87 | \$40.57 | \$202,617 |
| Reading (8) | 88 | \$111.30 | \$555,830 |
| Catered Affairs (9) | 80 | \$24.33 | \$121,522 |
| Food | 86 | \$9,083.84 | \$45,364,718 |
| Food at Home | 87 | \$5,903.45 | \$29,481,839 |
| Bakery and Cereal Products | 88 | \$770.26 | \$3,846,699 |
| Meats, Poultry, Fish, and Eggs | 86 | \$1,269.60 | \$6,340,360 |
| Dairy Products | 87 | \$571.62 | \$2,854,661 |
| Fruits and Vegetables | 85 | \$1,147.15 | \$5,728,844 |
| Snacks and Other Food at Home (10) | 88 | \$2,144.83 | \$10,711,275 |
| Food Away from Home | 85 | \$3,180.39 | \$15,882,879 |
| Alcoholic Beverages | 87 | \$587.08 | \$2,931,863 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

|  | Spending Potential Index | Average Amount Spent | Total |
| :---: | :---: | :---: | :---: |
| Financial |  |  |  |
| Value of Stocks/Bonds/Mutual Funds | 90 | \$35,326.31 | \$176,419,597 |
| Value of Retirement Plans | 93 | \$132,063.92 | \$659,527,239 |
| Value of Other Financial Assets | 86 | \$7,351.29 | \$36,712,358 |
| Vehicle Loan Amount excluding Interest | 91 | \$3,300.67 | \$16,483,555 |
| Value of Credit Card Debt | 89 | \$2,820.61 | \$14,086,123 |
| Health |  |  |  |
| Nonprescription Drugs | 95 | \$162.08 | \$809,436 |
| Prescription Drugs | 99 | \$362.98 | \$1,812,745 |
| Eyeglasses and Contact Lenses | 93 | \$103.00 | \$514,377 |
| Home |  |  |  |
| Mortgage Payment and Basics (11) | 90 | \$11,569.92 | \$57,780,188 |
| Maintenance and Remodeling Services | 91 | \$3,460.13 | \$17,279,871 |
| Maintenance and Remodeling Materials (12) | 96 | \$756.11 | \$3,776,012 |
| Utilities, Fuel, and Public Services | 90 | \$5,198.47 | \$25,961,136 |
| Household Furnishings and Equipment |  |  |  |
| Household Textiles (13) | 86 | \$104.72 | \$522,993 |
| Furniture | 89 | \$730.36 | \$3,647,401 |
| Rugs | 88 | \$36.80 | \$183,782 |
| Major Appliances (14) | 90 | \$477.13 | \$2,382,773 |
| Housewares (15) | 87 | \$93.85 | \$468,704 |
| Small Appliances | 84 | \$60.89 | \$304,102 |
| Luggage | 84 | \$11.98 | \$59,824 |
| Telephones and Accessories | 84 | \$90.72 | \$453,047 |
| Household Operations |  |  |  |
| Child Care | 86 | \$442.67 | \$2,210,702 |
| Lawn and Garden (16) | 94 | \$631.34 | \$3,152,907 |
| Moving/Storage/Freight Express | 82 | \$73.39 | \$366,507 |
| Housekeeping Supplies (17) | 89 | \$831.46 | \$4,152,334 |
| Insurance |  |  |  |
| Owners and Renters Insurance | 96 | \$752.40 | \$3,757,489 |
| Vehicle Insurance | 87 | \$1,890.80 | \$9,442,651 |
| Life/Other Insurance | 93 | \$643.12 | \$3,211,724 |
| Health Insurance | 93 | \$4,603.79 | \$22,991,327 |
| Personal Care Products (18) | 86 | \$475.52 | \$2,374,767 |
| School Books and Supplies (19) | 86 | \$115.06 | \$574,611 |
| Smoking Products | 92 | \$400.63 | \$2,000,749 |
| Transportation |  |  |  |
| Payments on Vehicles excluding Leases | 92 | \$2,764.62 | \$13,806,501 |
| Gasoline and Motor Oil | 88 | \$2,222.96 | \$11,101,479 |
| Vehicle Maintenance and Repairs | 89 | \$1,170.83 | \$5,847,108 |
| Travel |  |  |  |
| Airline Fares | 83 | \$388.38 | \$1,939,546 |
| Lodging on Trips | 89 | \$640.96 | \$3,200,945 |
| Auto/Truck Rental on Trips | 88 | \$69.50 | \$347,092 |
| Food and Drink on Trips | 88 | \$490.73 | \$2,450,688 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.
(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.

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

Waverly, IA Waverly, IA
Drive Time: 20 minute radius

| Top Tapestry Segments Percent | Demographic Summary | 2023 | 2028 |
| :---: | :---: | :---: | :---: |
| Salt of the Earth (6B) 23.9\% | Population | 46,174 | 46,215 |
| Old and Newcomers (8F) 12.2\% | Households | 18,617 | 18,765 |
| Midlife Constants (5E) 9.9\% | Families | 11,291 | 11,342 |
| In Style (5B) 6.8\% | Median Age | 39.1 | 40.4 |
| Comfortable Empty Nesters (5A) 6.2\% | Median Household Income | \$70,831 | \$77,635 |
|  | Spending Potential Index | Average Amount Spent | Total |
| Apparel and Services | 84 | \$1,847.82 | \$34,400,958 |
| Men's | 84 | \$342.80 | \$6,381,903 |
| Women's | 85 | \$632.68 | \$11,778,667 |
| Children's | 84 | \$279.61 | \$5,205,453 |
| Footwear | 84 | \$416.55 | \$7,754,880 |
| Watches \& Jewelry | 82 | \$138.50 | \$2,578,459 |
| Apparel Products and Services (1) | 85 | \$37.69 | \$701,597 |
| Computer |  |  |  |
| Computers and Hardware for Home Use | 83 | \$211.96 | \$3,946,122 |
| Portable Memory | 87 | \$4.02 | \$74,929 |
| Computer Software | 86 | \$12.45 | \$231,767 |
| Computer Accessories | 87 | \$21.69 | \$403,829 |
| Entertainment \& Recreation | 89 | \$3,383.28 | \$62,986,520 |
| Fees and Admissions | 81 | \$580.11 | \$10,799,868 |
| Membership Fees for Clubs (2) | 84 | \$233.11 | \$4,339,900 |
| Fees for Participant Sports, excl. Trips | 81 | \$97.33 | \$1,811,973 |
| Tickets to Theatre/Operas/Concerts | 84 | \$45.88 | \$854,059 |
| Tickets to Movies | 79 | \$21.73 | \$404,536 |
| Tickets to Parks or Museums | 86 | \$23.90 | \$444,897 |
| Admission to Sporting Events, excl. Trips | 91 | \$53.18 | \$990,136 |
| Fees for Recreational Lessons | 72 | \$104.18 | \$1,939,544 |
| Dating Services | 75 | \$0.80 | \$14,824 |
| TV/Video/Audio | 89 | \$1,211.94 | \$22,562,717 |
| Cable and Satellite Television Services | 90 | \$778.59 | \$14,495,085 |
| Televisions | 88 | \$128.60 | \$2,394,207 |
| Satellite Dishes | 84 | \$1.44 | \$26,888 |
| VCRs, Video Cameras, and DVD Players | 85 | \$4.10 | \$76,305 |
| Miscellaneous Video Equipment | 81 | \$10.25 | \$190,871 |
| Video Cassettes and DVDs | 87 | \$5.67 | \$105,595 |
| Video Game Hardware/Accessories | 90 | \$36.33 | \$676,282 |
| Video Game Software | 89 | \$17.21 | \$320,421 |
| Rental/Streaming/Downloaded Video | 88 | \$108.64 | \$2,022,600 |
| Installation of Televisions | 81 | \$1.31 | \$24,400 |
| Audio (3) | 87 | \$117.18 | \$2,181,622 |
| Rental and Repair of TV/Radio/Sound Equipment | 94 | \$2.60 | \$48,441 |
| Pets | 97 | \$894.62 | \$16,655,079 |
| Toys/Games/Crafts/Hobbies (4) | 90 | \$142.60 | \$2,654,789 |
| Recreational Vehicles and Fees (5) | 96 | \$144.40 | \$2,688,254 |
| Sports/Recreation/Exercise Equipment (6) | 84 | \$236.59 | \$4,404,526 |
| Photo Equipment and Supplies (7) | 85 | \$39.76 | \$740,274 |
| Reading (8) | 86 | \$109.51 | \$2,038,683 |
| Catered Affairs (9) | 78 | \$23.76 | \$442,331 |
| Food | 85 | \$8,935.31 | \$166,348,731 |
| Food at Home | 86 | \$5,817.69 | \$108,307,887 |
| Bakery and Cereal Products | 86 | \$758.78 | \$14,126,203 |
| Meats, Poultry, Fish, and Eggs | 85 | \$1,249.98 | \$23,270,911 |
| Dairy Products | 86 | \$566.39 | \$10,544,459 |
| Fruits and Vegetables | 84 | \$1,124.69 | \$20,938,327 |
| Snacks and Other Food at Home (10) | 86 | \$2,117.85 | \$39,427,987 |
| Food Away from Home | 84 | \$3,117.63 | \$58,040,845 |
| Alcoholic Beverages | 84 | \$569.44 | \$10,601,241 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

|  | Spending Potential Index | Average Amount Spent | Total |
| :---: | :---: | :---: | :---: |
| Financial |  |  |  |
| Value of Stocks/Bonds/Mutual Funds | 83 | \$32,789.56 | \$610,443,273 |
| Value of Retirement Plans | 87 | \$123,413.24 | \$2,297,584,231 |
| Value of Other Financial Assets | 83 | \$7,142.12 | \$132,964,834 |
| Vehicle Loan Amount excluding Interest | 89 | \$3,235.62 | \$60,237,535 |
| Value of Credit Card Debt | 87 | \$2,738.00 | \$50,973,273 |
| Health |  |  |  |
| Nonprescription Drugs | 94 | \$159.93 | \$2,977,456 |
| Prescription Drugs | 98 | \$360.13 | \$6,704,553 |
| Eyeglasses and Contact Lenses | 92 | \$102.54 | \$1,908,987 |
| Home |  |  |  |
| Mortgage Payment and Basics (11) | 84 | \$10,803.83 | \$201,134,815 |
| Maintenance and Remodeling Services | 86 | \$3,259.90 | \$60,689,563 |
| Maintenance and Remodeling Materials (12) | 93 | \$731.29 | \$13,614,491 |
| Utilities, Fuel, and Public Services | 88 | \$5,127.66 | \$95,461,715 |
| Household Furnishings and Equipment |  |  |  |
| Household Textiles (13) | 84 | \$102.61 | \$1,910,363 |
| Furniture | 87 | \$717.73 | \$13,361,983 |
| Rugs | 86 | \$35.76 | \$665,816 |
| Major Appliances (14) | 88 | \$462.44 | \$8,609,303 |
| Housewares (15) | 85 | \$91.62 | \$1,705,781 |
| Small Appliances | 84 | \$61.24 | \$1,140,198 |
| Luggage | 81 | \$11.64 | \$216,772 |
| Telephones and Accessories | 83 | \$89.27 | \$1,661,918 |
| Household Operations |  |  |  |
| Child Care | 81 | \$419.31 | \$7,806,242 |
| Lawn and Garden (16) | 93 | \$621.87 | \$11,577,298 |
| Moving/Storage/Freight Express | 81 | \$72.84 | \$1,356,094 |
| Housekeeping Supplies (17) | 88 | \$816.84 | \$15,207,194 |
| Insurance |  |  |  |
| Owners and Renters Insurance | 93 | \$723.14 | \$13,462,780 |
| Vehicle Insurance | 86 | \$1,870.54 | \$34,823,921 |
| Life/Other Insurance | 89 | \$614.63 | \$11,442,657 |
| Health Insurance | 91 | \$4,503.95 | \$83,850,076 |
| Personal Care Products (18) | 84 | \$466.45 | \$8,683,929 |
| School Books and Supplies (19) | 85 | \$114.47 | \$2,131,075 |
| Smoking Products | 96 | \$414.05 | \$7,708,301 |
| Transportation |  |  |  |
| Payments on Vehicles excluding Leases | 90 | \$2,723.07 | \$50,695,409 |
| Gasoline and Motor Oil | 88 | \$2,227.23 | \$41,464,313 |
| Vehicle Maintenance and Repairs | 89 | \$1,166.16 | \$21,710,473 |
| Travel |  |  |  |
| Airline Fares | 81 | \$375.67 | \$6,993,800 |
| Lodging on Trips | 85 | \$615.63 | \$11,461,094 |
| Auto/Truck Rental on Trips | 84 | \$66.61 | \$1,240,051 |
| Food and Drink on Trips | 86 | \$479.14 | \$8,920,065 |

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.
(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.

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 2023 and 2028; Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics.

