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STATE PLANNING BOARD

RETAIL TRADING AREAS

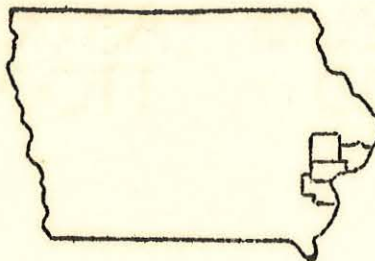
IN

CEDAR, LOUISA, MUSCATINE,
AND SCOTT COUNTIES

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RETAIL TRADING AREAS IN
CEDAR, LOUISA, MUSCATINE, AND SCOTT
COUNTIES



A Study by the
COMMITTEE ON BUSINESS AND INDUSTRY
IOWA STATE PLANNING BOARD

Series I, No.6
April, 1936

Additional
Retail Trading Area Reports
by the
Committee on Business and Industry
Iowa State Planning Board

Series I

- No. 1 Business Survey of Northwest Iowa: Lyon,
O'Brien, Osceola, and Sioux Counties, 1935.
- No. 2 Retail Trading Areas in Pottawattamie,
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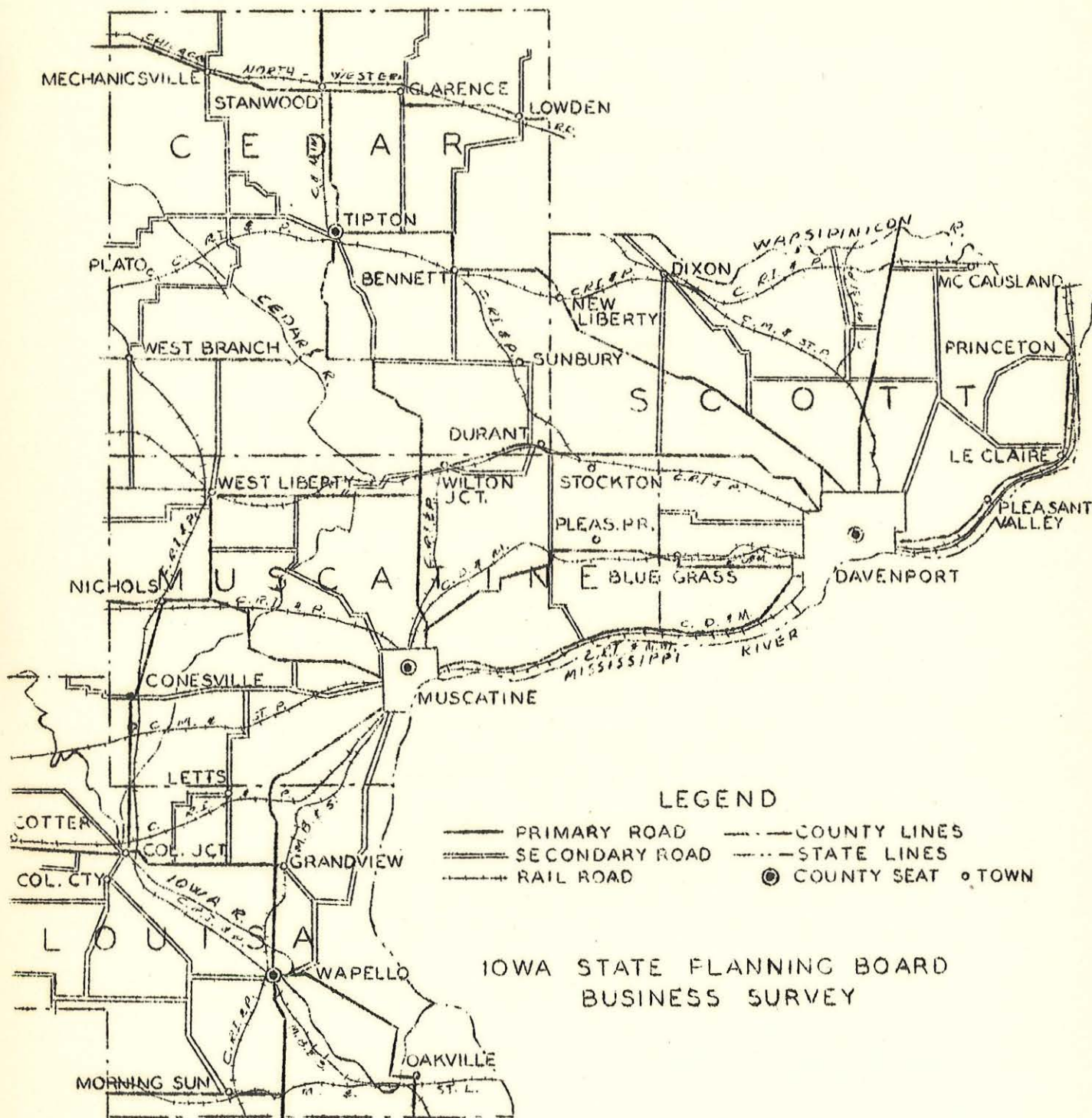
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RETAIL TRADING AREAS IN
CEDAR, LOUISA, MUSCATINE, AND SCOTT
COUNTIES

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TRANSPORTATION FACILITIES

CEDAR, SCOTT, MUSCATINE, AND LOUISA COUNTIES

RETAIL TRADING AREAS IN
CEDAR, LOUISA, MUSCATINE, AND SCOTT
COUNTIES

Area and Extent

These four counties form an irregular triangle located on the eastern side of the state, near the southern edge. Three of these counties border the Mississippi River, leaving only one - Cedar - in the interior. As a result of this location, this area has a romantic history, and contrasted with other sections of the state, its geography has played a significant part in its economic and commercial development.

Its location on and near the Mississippi gives this area a rolling to rough topography, although certain parts are quite level. The elevation varies from less than 600 to over 800 feet above sea level. In its original state, these counties had considerable forest coverage, especially along the many streams. Of course, much of this original forest was cleared in the march of agriculture across Iowa. Yet compared with central and northern Iowa, these counties still have a high percentage of forest and waste land. Over one-third of Louisa is land of this type. The other three counties range on down from this figure to about 10 per cent for Scott. One of the recommendations of the State Planning Board for these counties is the creation of a national forest unit in and around the Cedar River valley.

Many of the early soil drifts left their impress on this area. The major soil drift is the Mississippi loess, although the Iowa drift is found in the northern edge of Cedar, and the southern Iowa loess in the

southwest side of Louisa. A hundred years' farming of these soils coupled with careless stripping of the timber has resulted in a certain amount of erosion. In parts of Scott, Cedar, and Louisa, according to a report of the State Planning Board, 50 to 75 per cent of the original soil has been eroded with occasional to moderate gullies. Accordingly, a material reduction in corn growing has been urged for this area with a corresponding increase in small grain, pasture, and hay (especially this latter crop).

This area lies in the eastern meat area of Iowa. As a result of this location, the major source of farm income is derived from animal specialties. Of course, corn and other crops are extensively grown - half the farm acreage being in crops, two-thirds of which is corn. Certain agricultural specialties have been developed in and near Muscatine and Davenport, thereby giving rise to certain of the industries of those towns.

Sources of Income

The two chief sources of income in this area are agriculture and manufacturing (Table I). Cedar and Louisa are primarily agricultural, while in Muscatine and Scott manufacturing takes first place. From high to low, the order of these four counties in terms of agricultural income by counties is Cedar, Scott, Muscatine, and Louisa. In terms of per capita income, Scott is high (well above the state average) with Louisa low (well below the state average). Comparisons between these four counties as a unit and the state are as follows: 27% of the state income is from agriculture and 11% from manufacturing; for this area, 15% from agriculture and 16.2% from manufacturing. This area, therefore, is somewhat more important in manufacturing than other parts of the state, such manufacturing being located largely in the cities of Muscatine, Davenport, and Bettendorf.

TABLE I*
PRINCIPAL SOURCES OF INCOME
(1927-1929 average)

| | Agri- culture | Manu- facturing | Trans- portation | Trade | Other | Per Capita Income |
|-----------|------------------|--------------------|---------------------|-------|-------|----------------------|
| Counties: | | | | | | |
| Cedar | 44.5% | .8% | 11.5% | 9.0% | 34.2% | \$668 |
| Louisa | 45.2 | 1.8 | 14.7 | 10.1 | 28.2 | 515 |
| Muscatine | 16.0 | 20.3 | 8.6 | 13.9 | 41.2 | 652 |
| Scott | 6.7 | 19.1 | 2.8 | 15.4 | 56.0 | 812 |
| The State | 27.5% | 10.9% | 8.4% | 12.3% | 40.9% | \$662 |

* From "The Income of the Counties of Iowa," a report by the Committee on Population and Social Trends, Iowa State Planning Board, 1935.

Transportation Facilities

This area is well served by transportation facilities. Davenport is especially favored in this respect. Through the area run the main lines of the C.R.I. & P., and the C.M.St.P. & P., connecting with Chicago, Kansas City, Des Moines and Council Bluffs. It also has secondary lines of these railroads plus the Northwestern. In the matter of highways, Davenport is surpassed only by three other towns in the number of companies operating interstate and intrastate bus lines therefrom. It is likewise the eastern terminus of the second most important road (U.S.6) for through cross-state truck traffic. The other leading towns are interconnected by improved primary and secondary roads, thereby giving easy access to almost any point in the area. Two other transport media serve this area. An air field on the Illinois side serves Davenport, and with the revival of river traffic Muscatine and Davenport gain still another significant transportation outlet.

Trading Areas - The Farm Market

In the course of the survey of these four counties an effort was made to determine the size of the farm trading area for each town in the area. Certain routes were laid out along the country roads, and along these a farm per mile was interviewed to determine the trading place for a group of representative goods. This information gave 486 interviews, and on the basis of it were constructed Charts 2 through 9. These goods classify into two major classes - convenience goods (Charts 2, 3, 4) and shopping goods (Charts 5, 6, 7). As will be discussed further, the shopping areas for men's overalls and farm machinery (Charts 8, 9) fall in between these two groups.

Convenience Goods - Primary Service Areas

Groceries, drugs and medicines, and lumber and cement are representative convenience goods. It will be observed from an inspection of the Charts (2-4) that these goods are bought in some 40 towns and villages in the area, no place being utterly too small to figure in this type of business. In general, while every town has its convenience-goods or primary service area, two places - Davenport and Muscatine - have the largest areas, with several of the other larger towns - Tipton, Columbus Junction, and Wapello - coming in for slightly smaller areas. It would seem that the size of any given area bears a direct relation to its population with this limitation: above a certain population, the area served by a town for convenience-goods purchases does not increase as shown by the relative equality of Davenport (60,751) and Muscatine (16,778). The material appearing on Chart 2 (Groceries) is further analyzed in Table II to show the degree of control of each town of its grocery trading area. It will be noticed that in only a very few places (3) does the town have a minority of the grocery trade of its area. Of these cases, two are tiny hamlets and one is a mixed area lying adjacent to several equally desirable places.

Shopping Goods

In addition to those goods which the farmer generally buys in the nearest market there are other items for which he is inclined to go some distance in order to get a better selection or lower price. These items are termed shopping goods and are illustrated by Charts 5, 6, and 7. There is a marked contrast between the size and number of shopping centers. Here it will be observed that there are only two major shopping towns. It will also be noticed that there are several mixed areas shared by two or

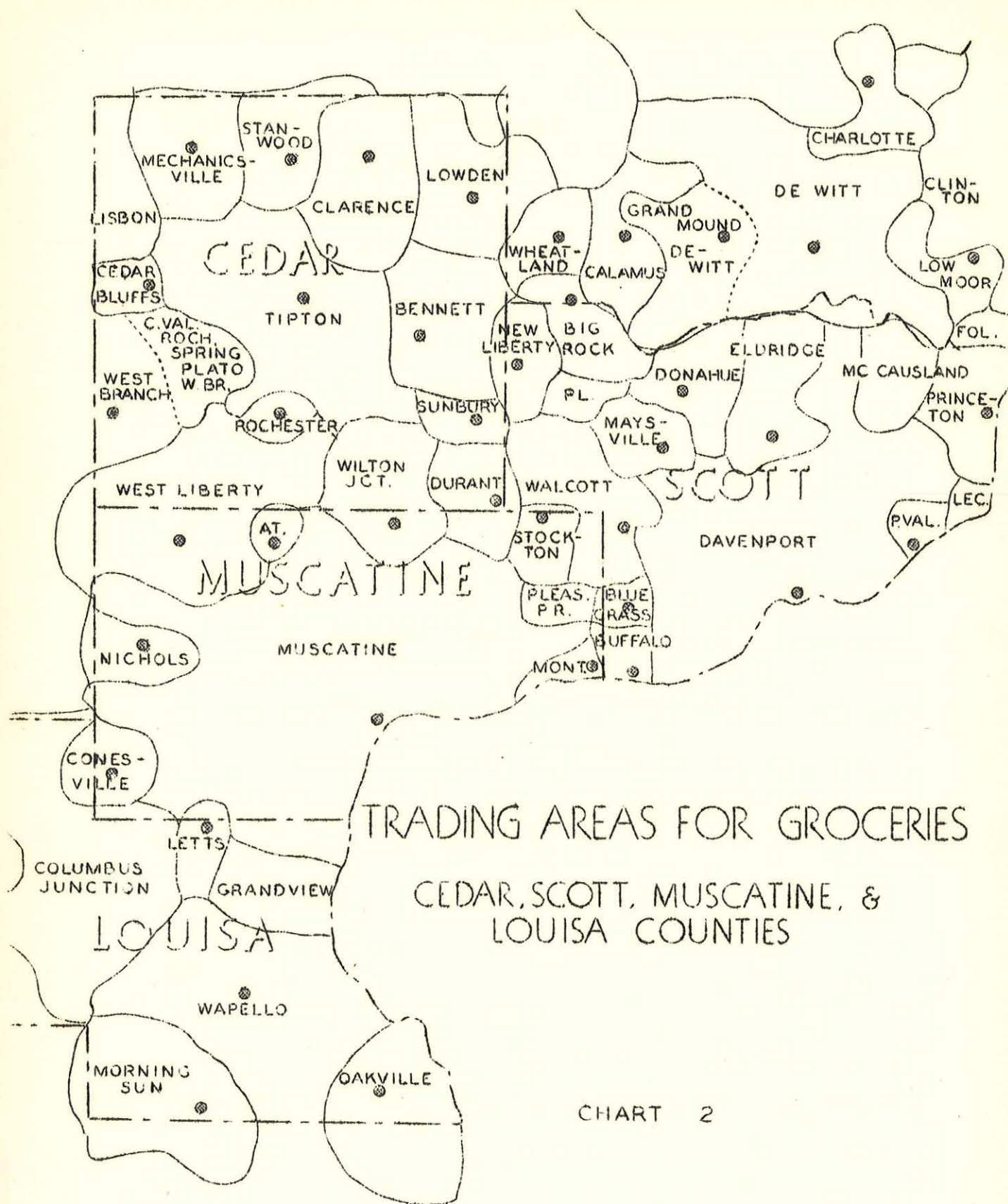


TABLE II

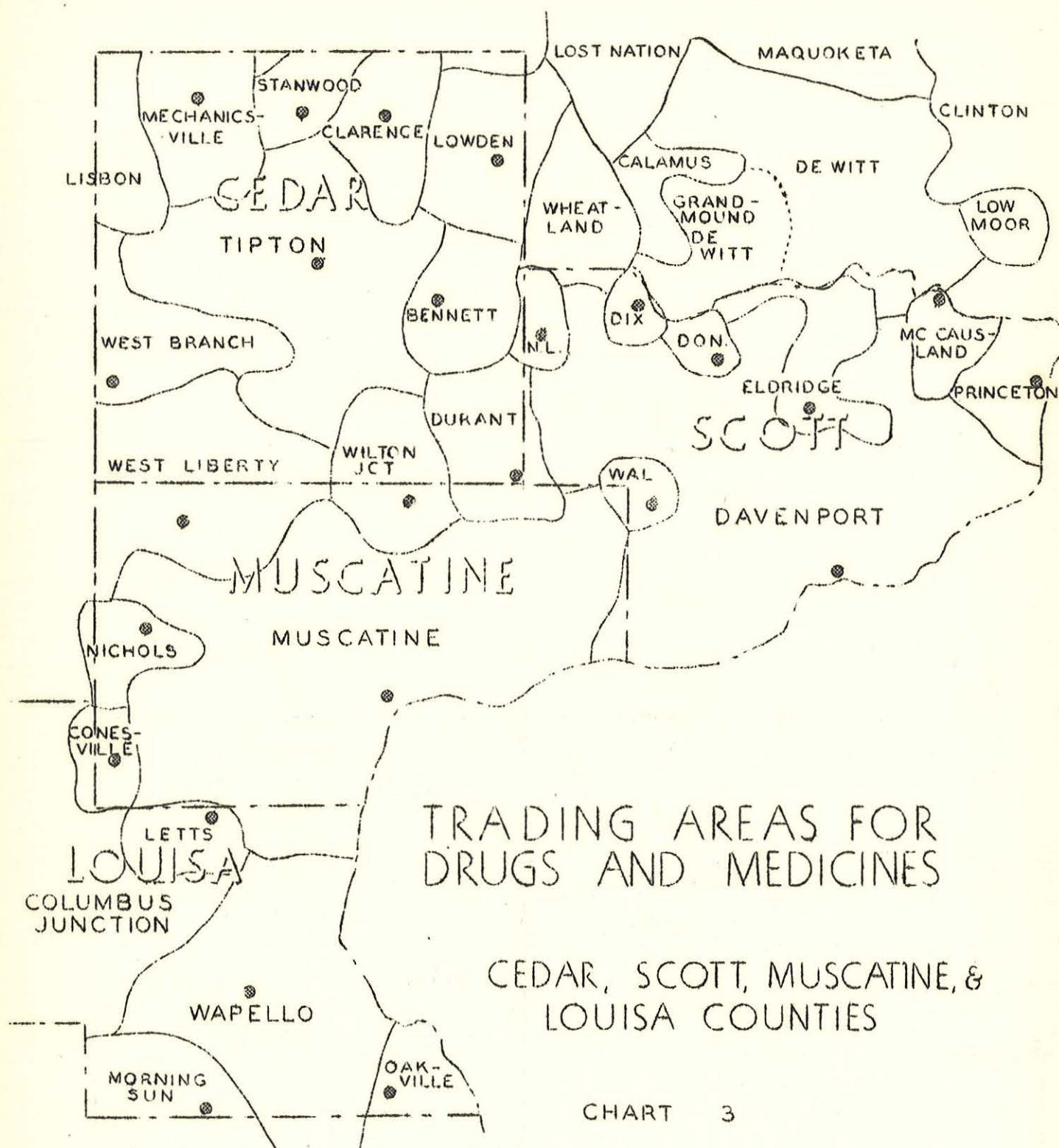
DIVISION OF OPEN COUNTRY GROCERY TRADE AMONG MAJOR CENTERS

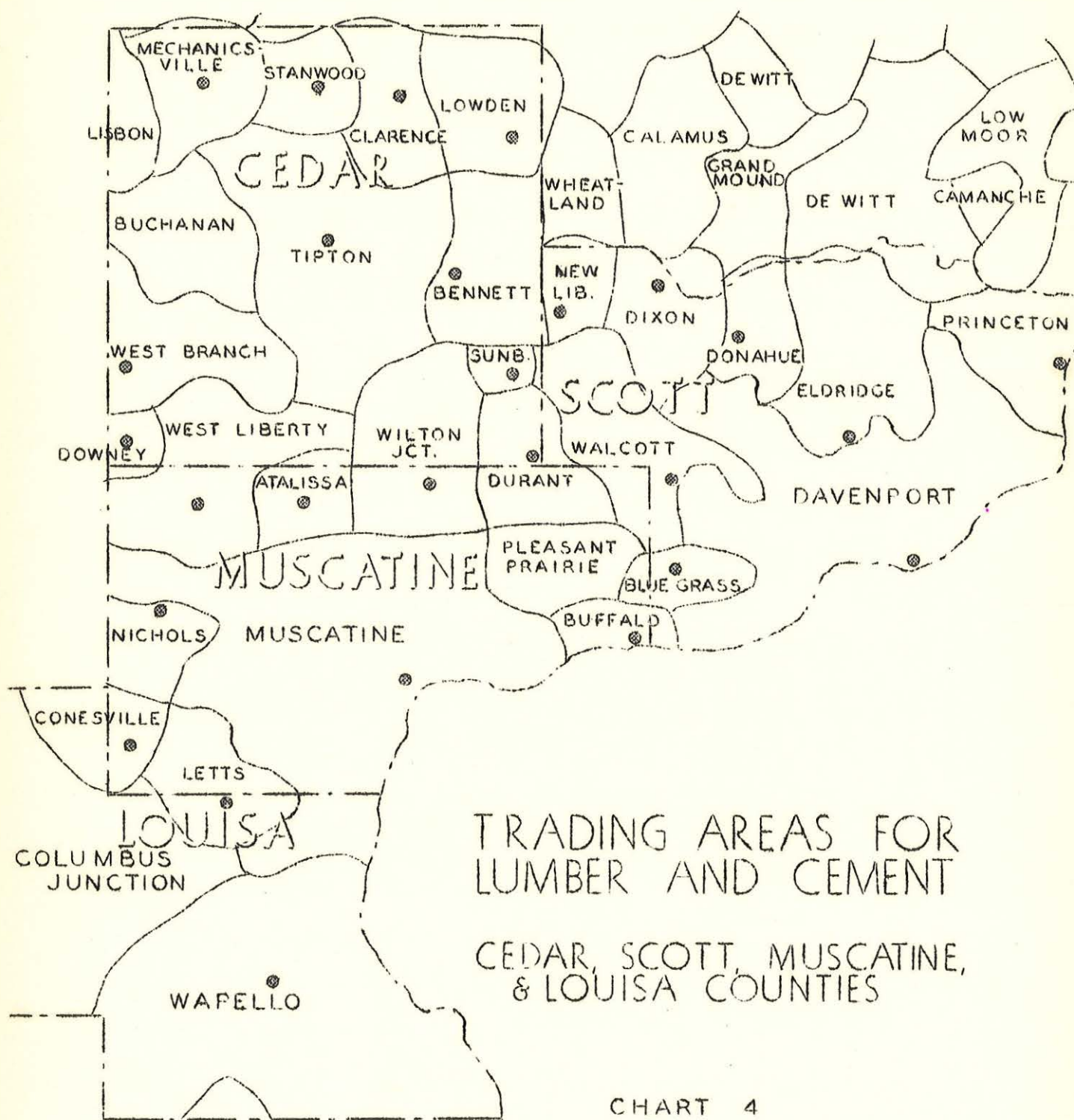
(Analysis of Chart 2)

| | | | |
|--------------------------------|------|-------------------------|------|
| <u>Cedar County</u> | | West Branch area | 100% |
| Tipton area: | | Cedar Bluffs area | 100% |
| Tipton | 96% | <u>Louisa County</u> | |
| Clarence | 2 | Wapello area | 100% |
| Lowden | 2 | Columbus Junction area | 100% |
| Bennett area | 100% | Letts area | 100% |
| Sunbury area: | | Grandview area: | |
| Sunbury | 80% | Grandview | 76% |
| Durant | 20 | Columbus Junction | 12 |
| Durant area: | | Wapello | 12 |
| Durant | 78% | Oakville area | 100% |
| Wilton Junction | 11 | Morning Sun area | 100% |
| Davenport | 11 | Cotter area | 100% |
| Rochester area: | | <u>Muscatine County</u> | |
| Rochester | 75% | Muscatine area: | |
| Iowa City | 25 | Muscatine | 95% |
| Rochester-Cedar Valley-Spring- | | Grandview | 2 |
| dale-Plato-West Branch area: | | Wilton Junction | 1 |
| Rochester | 25% | Letts | 1 |
| West Branch | 25 | Conesville | 1 |
| Cedar Valley | 25 | | |
| Plato | 12 | Stockton area: | |
| Springdale | 12 | Stockton | 50% |
| Clarence area | 100% | Durant | 25 |
| Stanwood area: | | Pleasant Prairie | 25 |
| Stanwood | 80% | Pleasant Prairie area: | |
| Mechanicsville | 10 | Pleasant Prairie | 75% |
| Oxford Junction | 10 | Durant | 25 |
| Mechanicsville area: | | Montpelier area | 100% |
| Mechanicsville | 95% | Atalissa area | 100% |
| Stanwood | 5 | Nichols area | 100% |
| Lowden area: | | | |
| Lowden | 88% | | |
| Massillon | 12 | | |
| Wilton Junction area: | | | |
| Wilton Junction | 91% | | |
| Durant | 9 | | |

TABLE II
(continued)

| | | | |
|-----------------------|-----|----------------------|------|
| Conesville area: | | Big Rock area: | |
| Conesville | 80% | Big Rock | 83% |
| Muscatine | 20 | Davenport | 17 |
| West Liberty area: | | Maysville area | 100% |
| West Liberty | 92% | | |
| Muscatine | 4 | Plainview area: | |
| Downey | 4 | Plainview | 67% |
| | | Davenport | 33 |
| Wilton Junction area: | | New Liberty area | 100% |
| Wilton Junction | 90% | | |
| Durant | 10 | | |
| | | Donahue area: | |
| | | Donahue | 78% |
| | | Maysville | 11 |
| | | Davenport | 11 |
| <u>Scott County</u> | | | |
| Davenport area: | | Eldridge area: | |
| Davenport | 92% | Eldridge | 86% |
| Eldridge | 3 | Davenport | 14 |
| Walcott | 3 | | |
| Long Grove | 1 | McCausland area: | |
| Bettendorf | 1 | McCausland | 80% |
| | | Davenport | 10 |
| Buffalo area: | | De Witt | 10 |
| Buffalo | 67% | | |
| Davenport | 33 | | |
| Blue Grass area: | | Princeton area | 100% |
| Blue Grass | 67% | | |
| Davenport | 33 | LeClaire area: | |
| | | LeClaire | 33% |
| | | Davenport | 33 |
| Walcott area: | | Pleasant Valley | 33 |
| Walcott | 86% | | |
| Davenport | 7 | Pleasant Valley area | 100% |
| Stockton | 7 | | |





TRADING AREAS FOR LUMBER AND CEMENT

CEDAR, SCOTT, MUSCATINE,
& LOUISA COUNTIES

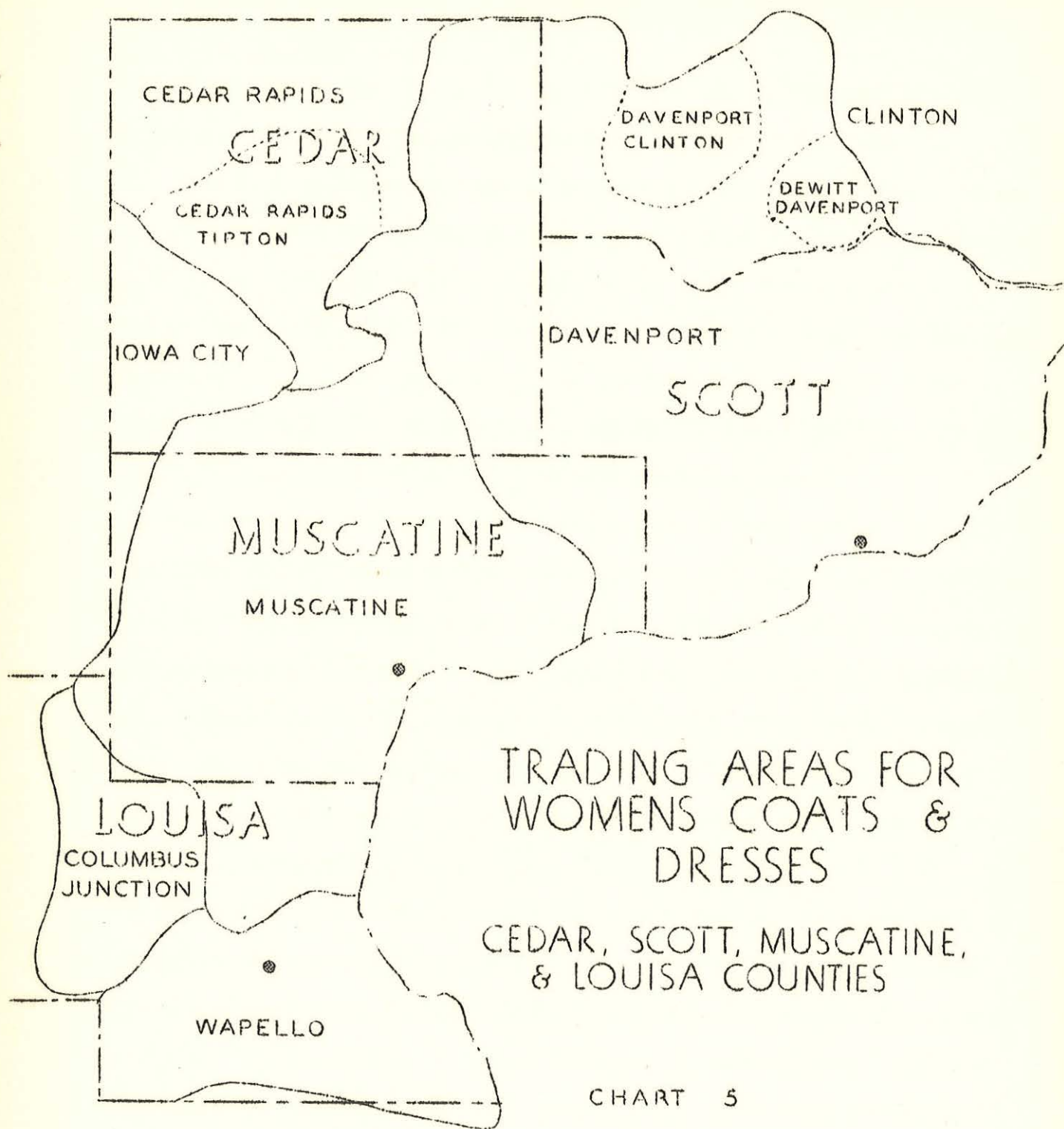
CHART 4

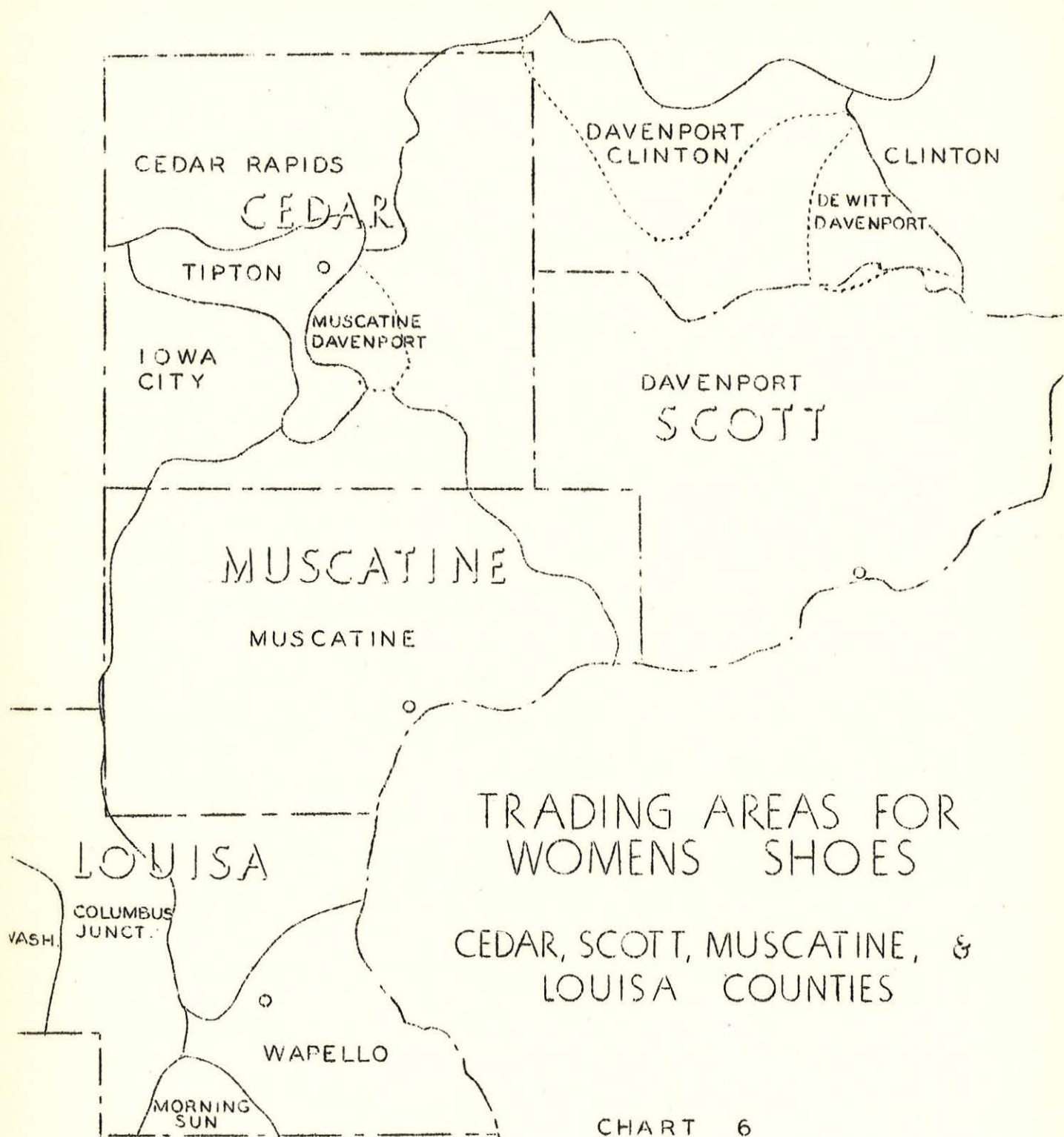
more towns. Obviously what has happened is that the smaller town has been eliminated as a center for shopping goods by a larger nearby town.

Muscatine and Davenport clearly dominate this four-county group. As in the case of convenience goods, there is no correlation between the population of these two towns and their respective areas. While the Davenport area is larger than the Muscatine area, it is not noticeably so. Notice further that the areas for Iowa City and Cedar Rapids cut into these counties. Cedar Rapids is about 80 miles from Davenport and 63 miles from Muscatine, and Iowa City is 58 miles from Davenport and 39 miles from Muscatine.

One evidence of the degree of control of the shopping centers of their respective areas is shown in Tables III and IV. Table III, Women's Clothing, shows that Davenport controls 97% of its area; Muscatine, 85% of its area; and surprisingly enough, in two areas joining Muscatine, Wapello controls 82% and Columbus Junction 80% of their respective areas. Table IV is for men's suits. Again the same situation as for women's clothing exists, except that there are a few more mixed areas. Davenport, Muscatine, Tipton, and Morning Sun clearly control their areas.

Two of the goods - overalls and farm machinery-- have characteristics of both types of goods (Charts 8 and 9). While Muscatine and Davenport stand out as centers for these goods, outside their areas are several others, such as Tipton, Lowden, Wapello, Columbus Junction, and West Liberty, which very definitely control their respective areas. These charts suggest that the place of the smaller town as a trading area for these semi-shopping goods depends on its location to a larger city. If a farmer is within easy driving distance of a larger town or city (15 to 20 miles) he will pass up a smaller but nearer place. If he lives further than 20 miles he seems to





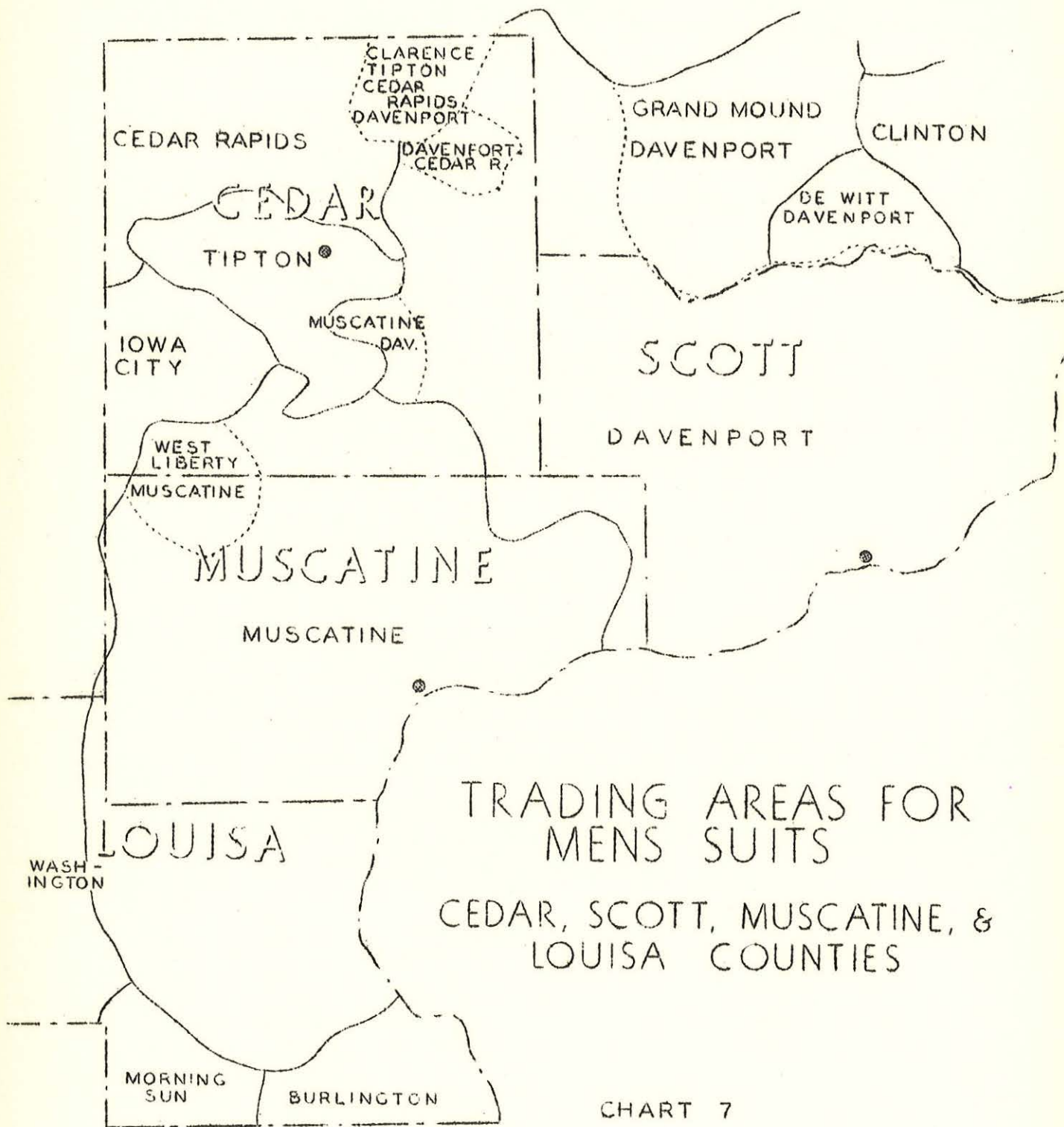


TABLE III
DIVISION OF OPEN COUNTRY WOMEN'S CLOTHING TRADE
AMONG MAJOR CENTERS
(Analysis of Chart 5)

Cedar County

Tipton-Cedar Rapids area:

| | |
|----------------|-----|
| Tipton | 53% |
| Cedar Rapids | 42 |
| Mechanicsville | 5 |

Louisa County

Wapello area:

| | |
|-------------|-----|
| Wapello | 82% |
| Burlington | 9 |
| Morning Sun | 9 |

Columbus Junction area:

| | |
|-------------------|-----|
| Columbus Junction | 80% |
| Washington | 10 |
| Muscatine | 10 |

Muscatine County

Muscatine area:

| | |
|-----------------|-----|
| Muscatine | 85% |
| Davenport | 5 |
| Iowa City | 2 |
| West Liberty | 1 |
| Wilton Junction | 2 |
| Cedar Rapids | 1 |
| Wapello | 1 |
| Mail Order | 3 |

Scott County

Davenport area:

| | |
|-----------|-----|
| Davenport | 97% |
| Clinton | 2 |
| Princeton | 1 |

TABLE IV

DIVISION OF OPEN COUNTRY TRADE IN MEN'S SUITS

AMONG MAJOR CENTERS

(Analysis of Chart 7)

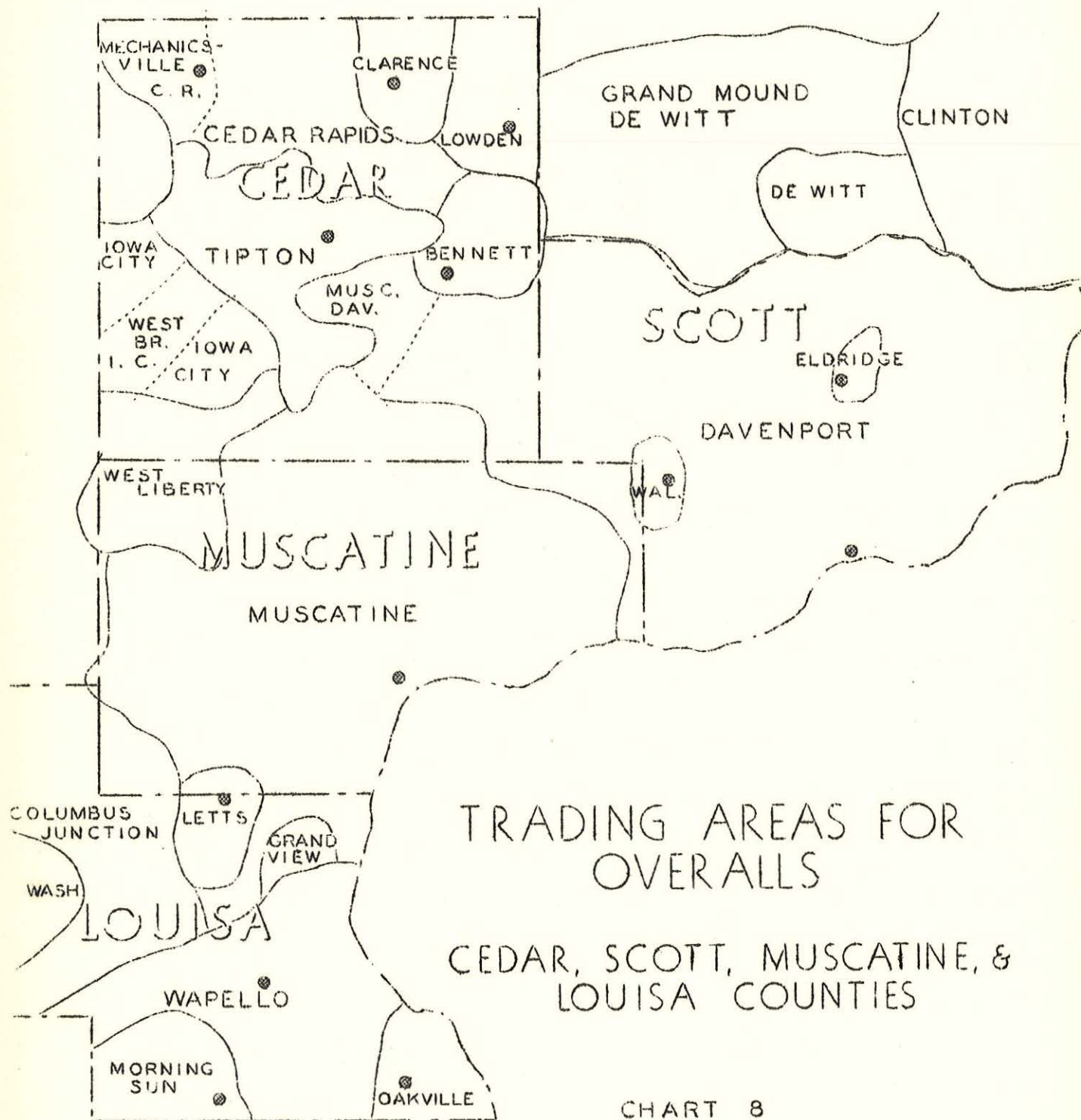
| <u>Cedar County</u> | | <u>Muscatine County</u> | |
|--|------|------------------------------|-----|
| Tipton area: | | Muscatine area: | |
| Tipton | 84% | Muscatine | 90% |
| Cedar Rapids | 12 | Iowa City | 2 |
| Davenport | 4 | Davenport | 2 |
| | | Mail Order | 2 |
| Muscatine-Davenport area: | | Cedar Rapids | 1 |
| Davenport | 67% | West Liberty | 1 |
| Muscatine | 33 | Wilton Junction | 1 |
| | | Tipton | 1 |
| Lowden-Davenport-Cedar Rapids area: | | West Liberty-Muscatine area: | |
| Lowden | 68% | West Liberty | 64% |
| Davenport | 16 | Muscatine | 34 |
| Cedar Rapids | 16 | | |
| Clarence-Cedar Rapids-Davenport-Tipton area: | | <u>Scott County</u> | |
| Cedar Rapids | 44% | Davenport area: | |
| Clarence | 22 | Davenport | 93% |
| Davenport | 17 | Muscatine | 2 |
| Tipton | 11 | Tipton | 2 |
| Anamosa | 6 | Wilton Junction | 1 |
| | | Princeton | 1 |
| | | Mail Order | 1 |
| <u>Louisa County</u> | | | |
| Morning Sun area | 100% | | |

prefer the nearer town, thereby accounting for the smaller but clear-cut areas surrounding Muscatine and Davenport on the north and west.

Changes in Trading Habits, 1920-1935

The Committee on Business and Industry was anxious not only to determine the present farm marketing areas, but also to discover such changes as had occurred in these areas in the past 15 years. The Committee realized that many changes had occurred in Iowa since that date - particularly highway improvement. Therefore, in all cases where the farmer enumerated had lived on his farm during these years, he was asked to indicate such changes as had occurred in his purchases. Of the 836 farms enumerated, there had been no change on 236 of them. Compared with the Cedar Rapids--Waterloo area, for instance, there has been considerably smaller turnover in this area of farm residents. The data for Louisa County must be discounted because of the inadequate sample there.

Table V shows changes in trading centers for groceries - a convenience good. Such changes, although slight, show a trend away from the very small towns to the larger places. Table VI shows changes in trading centers for women's clothing - a shopping good. Significantly enough, Scott County farmers enumerated show no change. This may be due either to the earlier road improvement program of that county, or to the superior shopping facilities of Davenport. The other counties register changes. In practically no case, however, was a 1920 preference shown for the small town or hamlet. Such changes as occurred in the fifteen-year period show a shift from one well-established area to another. For instance, in Muscatine County three persons changed to Davenport and two to Muscatine. Thereby, in the group contacted, Muscatine lost three persons and West Liberty two. In Cedar



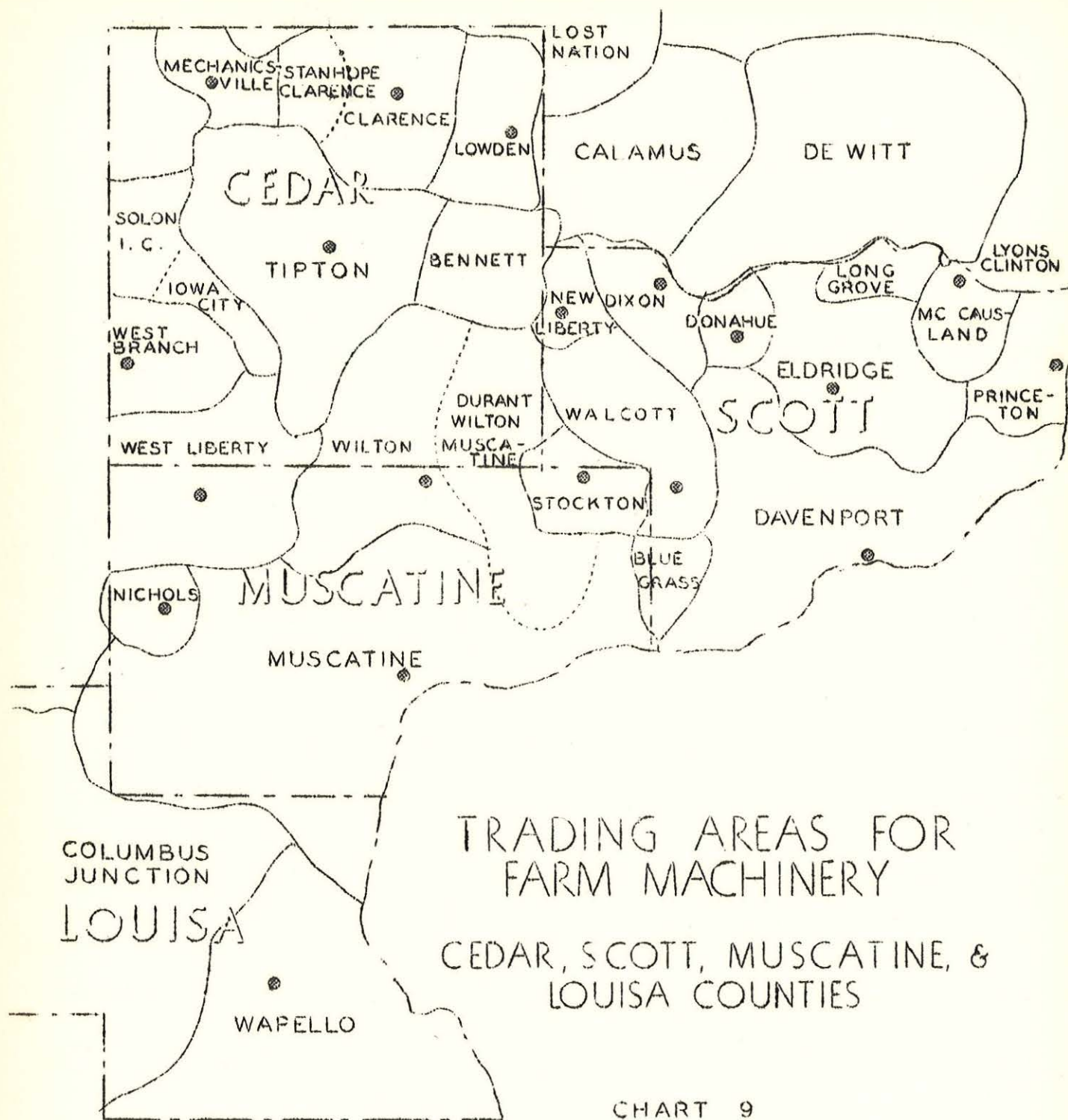


TABLE V

CHANGES IN TRADING CENTER FOR GROCERIES, 1920-1935

Cedar County - 85 enumerations, 1 change

| | <u>Gains</u> | <u>Losses</u> |
|--------------|--------------|---------------|
| West Branch | 1 | |
| Cedar Valley | | 1 |

Louisa County - 12 enumerations, 2 changes

| | <u>Gains</u> | <u>Losses</u> |
|------------|--------------|---------------|
| Wapello | 2 | |
| Toolesboro | | 1 |
| Newport | | 1 |

Muscatine County - 72 enumerations, 6 changes

| | <u>Gains</u> | <u>Losses</u> |
|-----------------|--------------|---------------|
| Muscatine | 3 | 1 |
| Davenport | 1 | |
| West Liberty | 1 | |
| Conesville | 1 | |
| New Era | | 1 |
| Wilton Junction | | 1 |
| Atalissa | | 1 |
| Nichols | | 2 |

Scott County - 67 enumerations, 4 changes

| | <u>Gains</u> | <u>Losses</u> |
|------------|--------------|---------------|
| Davenport | 2 | |
| Walcott | 1 | 1 |
| Eldridge | 1 | 1 |
| Plainview | | 1 |
| Long Grove | | 1 |

TABLE VI

CHANGES IN SHOPPING CENTER FOR WOMEN'S CLOTHING, 1920-1935

Cedar County - 85 enumerations, 4 changes

| | <u>Gains</u> | <u>Losses</u> |
|--------------|--------------|---------------|
| Cedar Rapids | 3 | |
| Davenport | 1 | |
| Tipton | | 2 |
| Iowa City | | 1 |
| Lowden | | 1 |

Louisa County - 12 enumerations, 7 changes

| | <u>Gains</u> | <u>Losses</u> |
|-------------------|--------------|---------------|
| Muscatine | 2 | |
| Wapello | 2 | 2 |
| Burlington | 1 | |
| Washington | 2 | |
| Oakville | | 1 |
| Morning Sun | | 2 |
| Columbus Junction | | 2 |

Muscatine County - 72 enumerations, 5 changes

| | <u>Gains</u> | <u>Losses</u> |
|--------------|--------------|---------------|
| Davenport | 3 | |
| Muscatine | 2 | 3 |
| West Liberty | | 2 |

Scott County - 67 enumerations, no changes

County, Cedar Rapids and Davenport gained at the expense of smaller towns. In Louisa, seven changes were recorded in twelve enumerations. In general, there the drift was to larger and farther removed centers. These figures do show, therefore, that except within the areas served by the best established places, there is a noticeable trend toward the larger shopping centers. No doubt the road building program which has come to these counties since 1920 accounts in no small measure for these changes.

The Determination of Trading Areas

Having established these various trading areas, it logically follows to ask the question as to the reasons for their choice. Why do the farmer and his wife buy here rather than somewhere else? To assist in answering this question, the enumeration included a direct question on this point, plus a section on farm produce markets.

Choice of Trading Center

Some half dozen or more reasons were listed as a basis of choice of trading center. In each of the four counties "nearness" was the most common answer, accounting for 53% of the answers in the area. The next most common answer in the area was "better stock of goods," though in Cedar County, "better roads" took second place. Except for "credit" in the all too few Louisa County answers, no other reason was given to warrant serious consideration. One may conclude that, although location is an essential factor in the determination of market area, it can, nevertheless, be offset by such other factors as good roads and better stocks of goods.

TABLE VII
REASONS FOR CHOICE OF TRADING CENTER
(in percentage of total)

| | Scott County | Cedar County | Muscatine County | Louisa County | Four Counties Combined |
|-----------------------|-----------------|-----------------|---------------------|------------------|------------------------------|
| Nearness | 46.3% | 55.1% | 56.8% | 57.4% | 53.3% |
| Credit | .7 | 1.7 | 2.4 | 12.7 | 2.7 |
| Better stock of goods | 38.2 | 7.3 | 12.8 | 21.3 | 18.7 |
| Better roads | - | 29.2 | 4.0 | 4.3 | 12.2 |
| Lower prices | 5.9 | 1.1 | 8.8 | 4.3 | 4.8 |
| Habit | - | 2.2 | .8 | - | 1.0 |
| Home town | 3.0 | 1.7 | 3.2 | - | 2.3 |
| Better town | 1.5 | 1.1 | .8 | - | 1.0 |
| School | - | .6 | .8 | - | .4 |
| Better acquainted | 4.4 | - | - | - | 1.2 |
| Better cream town | - | - | 2.4 | - | .6 |
| County seat | - | - | 5.6 | - | 1.4 |
| Relatives | - | - | 1.6 | - | .4 |

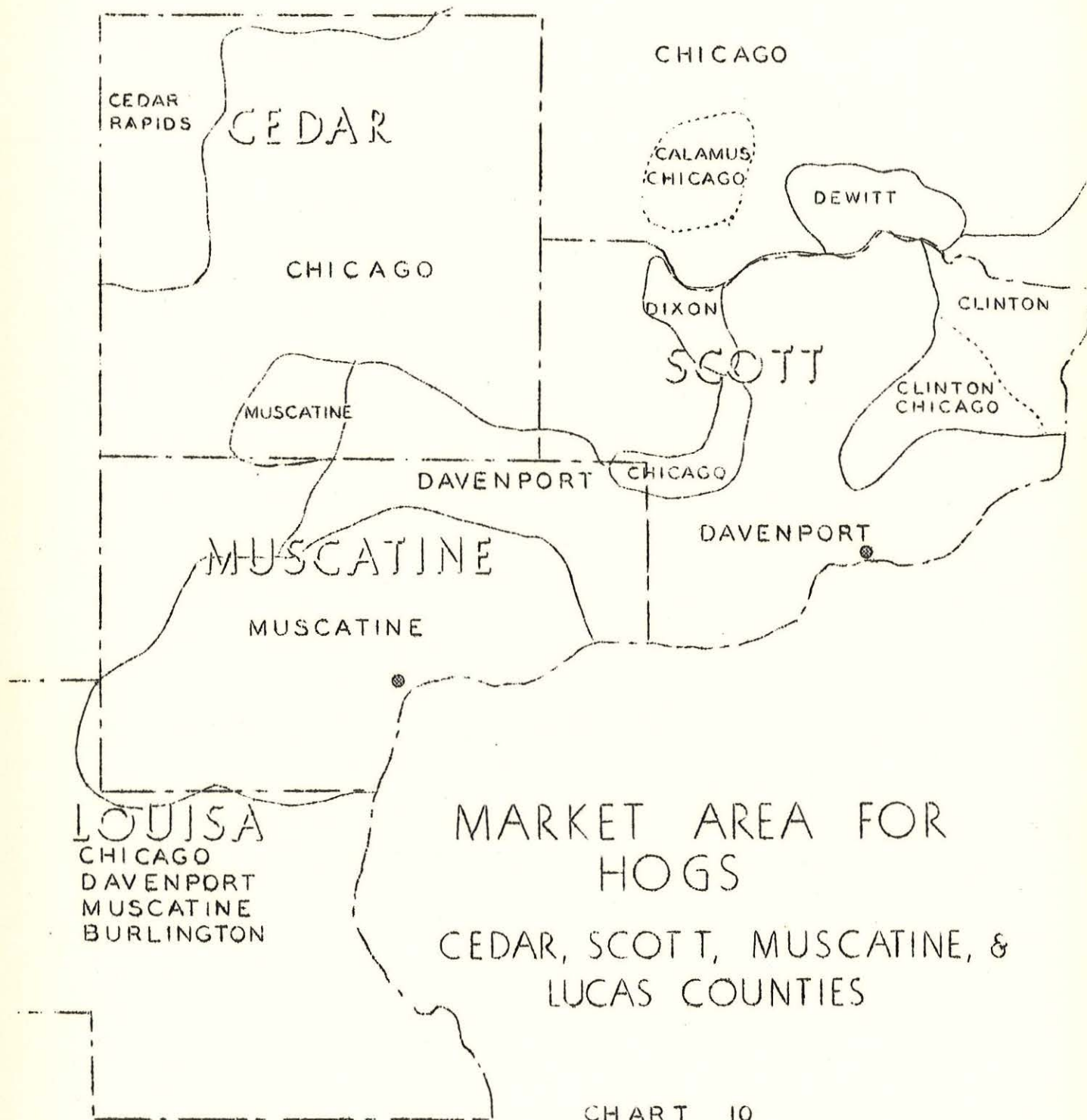
The Farm Produce Market

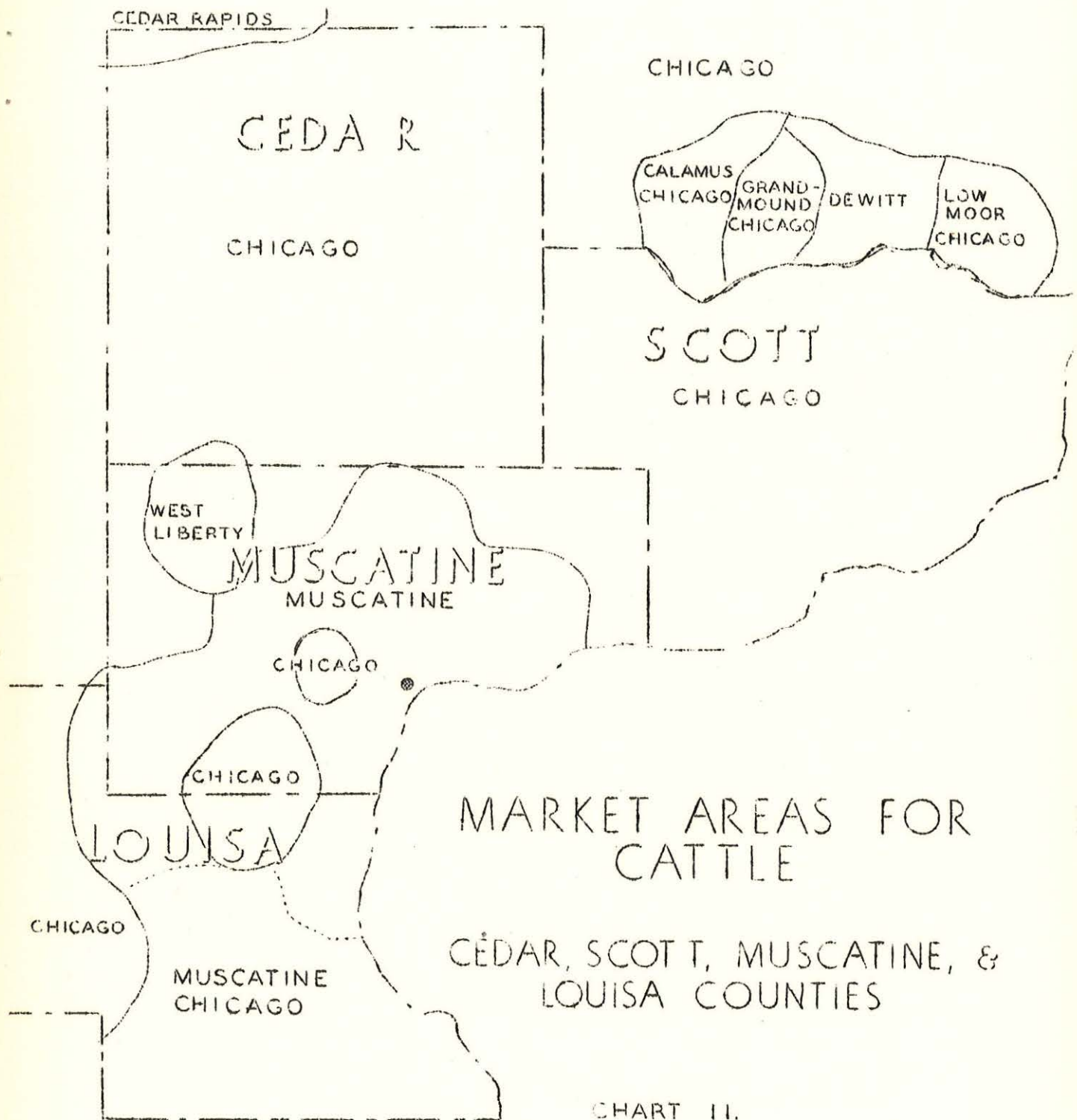
Insofar as farmers personally deliver their produce to the points of marketing, therein may lie one explanation of choice of trading centers. In the rural enumeration, each person enumerated was asked to indicate his farm produce markets. These data were mapped (see Charts 10 through 13) for which sufficient returns were made. For hogs and cattle, Chicago figures prominently as a market, and since deliveries to Chicago are rarely personally accompanied, such a market is quite insignificant in explaining trading center choice. Marketing areas for eggs and poultry, and cream, however, closely resemble the trading areas for convenience goods (Charts 2, 3, and 4). It probably follows, therefore, that the future of the primary service trading centers depends largely upon their possessing acceptable marketing facilities for poultry, eggs and cream.

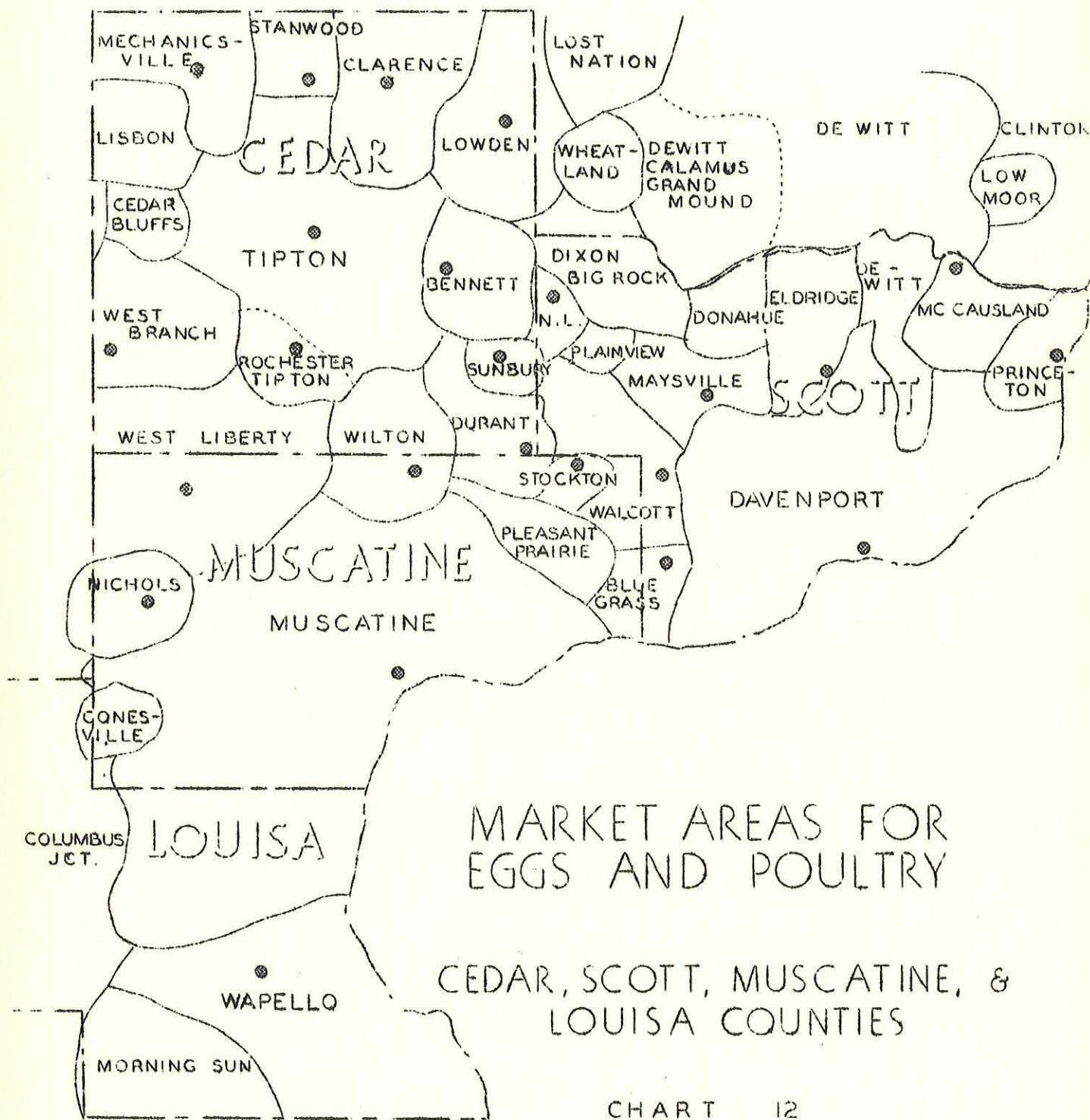
Banking Habits

Tables VIII and IX present the data gathered in both the rural and urban enumeration concerning the banking habits and such significant changes as have occurred in those habits during the course of the depression. It is a well-known fact that before 1930 it was a small place indeed which did not have one bank, and many small towns and villages, of course, had two or more banks. What has occurred in banking habits since 1929?

In 1929 the majority of persons enumerated, rural and urban, had bank accounts - in 1935 only two in five had them. That in itself is significant. Why this shrinkage? Sixty-five per cent said they "no longer need accounts," while 25% gave "closed banks" as the explanation. Note that very few were deterred by either service charges or a lack of facilities.







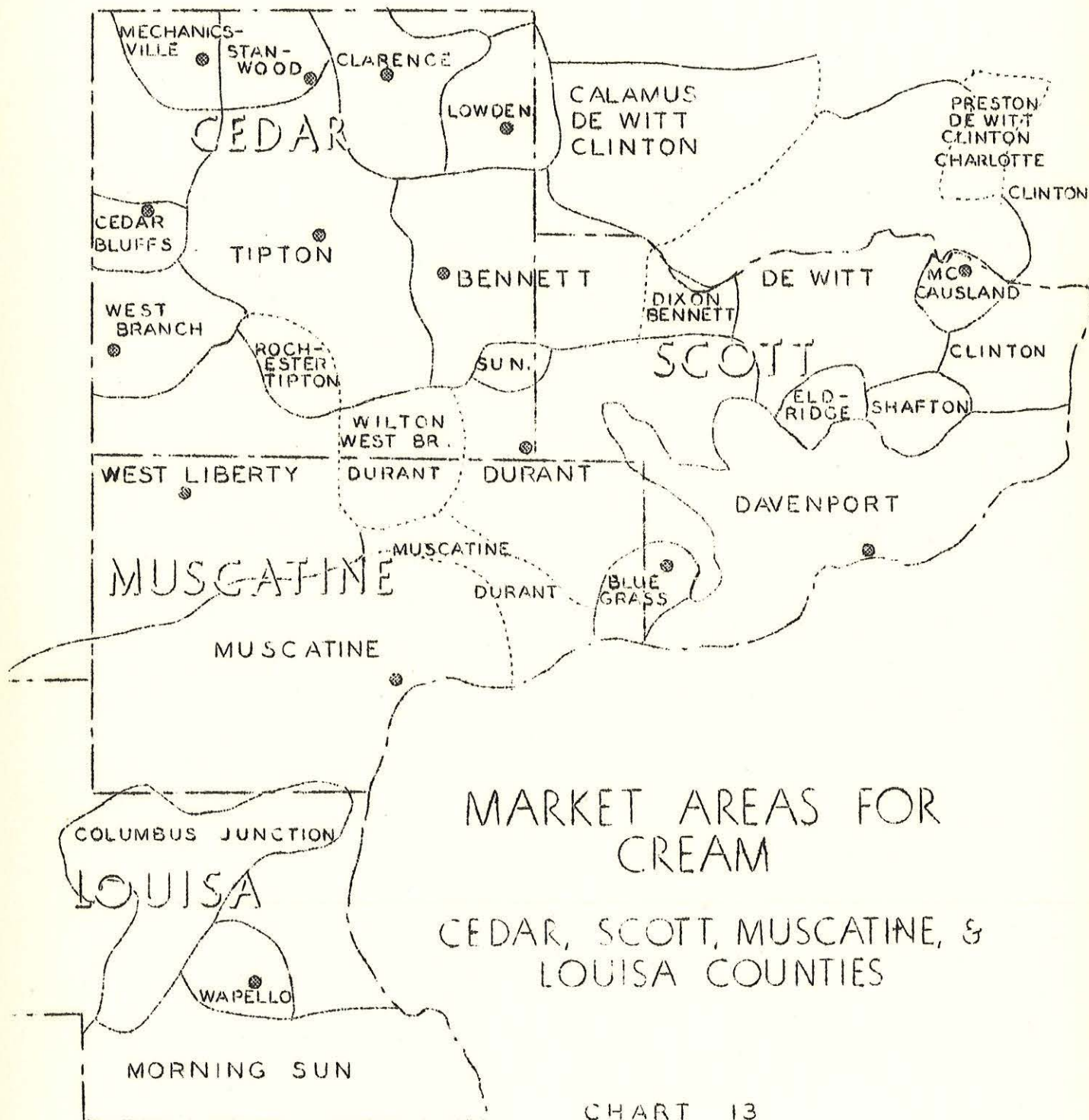


CHART 13

TABLE VIII

CHANGES IN BANKING, 1929-1935

Cedar, Louisa, Muscatine, and Scott Counties

| Percentage of persons enumerated carrying bank accounts | <u>1929</u> | <u>1935</u> |
|--|-------------------------|-------------------------------|
| Open country | 82.6% | 36.4% |
| Towns and villages | 78.7 | 38.8 |
| Reasons for discontinuance of bank account | <u>Open Country</u> | <u>Towns and Villages</u> |
| Don't need it | 65.4% | 65.0% |
| Closed banks | 25.2 | 25.1 |
| No local bank | 4.2 | 5.5 |
| Service and other charges | 5.2 | 4.4 |
| Reasons for change in banking town | <u>Open Country</u> | <u>Towns and Villages</u> |
| Bank closed | 70.8% | 50.0% |
| Bank absorbed | 20.9 | |
| Personal relations | 8.3 | 7.7 |
| Change of residence | | 42.3 |
| Size of sample | <u>Open Country</u> | <u>Towns and Villages</u> |
| Number banking, 1929 | 409 | 511 |
| Number banking, 1935 | 190 | 262 |
| Number discontinuing | 219 | 249 |
| Change in banking town | 24 | 26 |

TABLE IX*

PERSONS REPORTING CHANGES IN BANKING TOWN, 1929-1935

(Classified According to Population of Town)

Open-country residents - 178 enumerations, 24 changes

| Population Group | No. of Towns | No. of Gains | No. of Losses |
|------------------|--------------|--------------|---------------|
| 100- 499 | 13 | 10 | 12 |
| 500- 999 | 3 | 4 | 2 |
| 1000-4999 | 4 | 2 | 4 |
| 5000 and over | 4 | 8 | 6 |

Town and village residents - 201 enumerations, 21 changes

| Population Group | No. of Towns | No. of Gains | No. of Losses |
|------------------|--------------|--------------|---------------|
| 100- 499 | 4 | 6 | 3 |
| 500- 999 | 4 | 1 | 6 |
| 1000-4999 | 1 | 1 | 5 |
| 5000 and over | 4 | 7 | 1 |

*NOTE: Totals given in this table do not agree exactly with those in Table VIII. This table includes only those cases in which there was a change in banking town without a change in residence. Table VIII shows all changes in banking towns.

For those who changed their banking towns, disregarding a change of residence as the explanation, bank failures and bank mergers are the major causes.

The next question, logically is: Did those who changed towns go to a larger or a smaller town? Table IX gives the answer. So far as the rural persons changing banking towns are concerned, there seems to be no drift one way or the other. As might have been expected, the banking changes of village and town residents seem to favor the larger places. If any conclusions are warranted they seem to indicate no decline in the essential "localness" of banking. Such changes as have occurred serve only to have reduced the numbers of banks.

Mail Order Purchases

To complete the picture of the points from which Iowa people purchase goods, the rural and urban enumerations both included questions on mail order purchases. Every person interviewed was asked to indicate his mail order purchases, if any. The returns on this for the area are not above question as to their accuracy, especially so in Louisa and Scott counties in which not one rural enumeration showed mail order purchases.

In general, most mail purchases concern shopping goods - practically no one buying such things as groceries, drugs or medicines, and kitchen utensils from the mail order houses. In both town and country, of the several shopping goods enumerated, women's clothing is the most common so bought. Next come women's shoes and men's shoes. Less frequently are men's work clothing and furniture. The percent of total purchases by mail order was calculated. The returns from the rural areas were too scattered to be significant. In the towns enumerated (5000 population and less) in

only one instance was as much as 50% of that town's purchases (men's shoes) bought by mail order. The more usual percentage falls between 15 and 40. Our data for these counties seem to show some correlation (with certain exceptions) between the size of the village or town and its distance from Muscatine or Davenport and per cent of mail order purchases. The larger the town or the nearer it is to one of these two cities, the less likely will its inhabitants buy shopping goods by mail order.

Town and Village Market

A study of the charts for retail trading areas may give the impression that every trading center dominates its area. To show the relative control which the trading centers have over their respective areas, every town and village under 5000 in this four-county group was analyzed to determine the percentage of out-of-town trading by its local residents. This analysis was made for each commodity listed in the enumeration of these places. These data were then arranged according to the size of the towns (Table X); then according to distances from Davenport (Table XI) and Muscatine (Table XII).

For two of the shopping goods, men's suits and women's clothing, maps were prepared, showing the percentage of local and out-of-town trading. Pie charts were constructed for each town, the area of the pie being proportional to the size of the town, and each area divided according to percentage of home and out-of-town trading (Charts 14 and 15).

Convenience Goods

From these charts and tables, the following conclusions seem reasonably to follow. Groceries: the towns and villages seem generally to control their respective grocery markets. There are certain exceptions in the case of a few places of less than 300 population, where location near to a larger

TABLE X
PERCENTAGE OF OUT-OF-TOWN TRADING
(Cedar, Louisa, Muscatine and Scott)
Towns Arranged According to Population

| Population 1930 | Town | Groceries | Drugs and Medicines | Kitchen Utensils | Women's Apparel | Women's Shoes | Men's Suits | Men's Work Clothing | Furniture |
|--------------------|-------------------|-----------|------------------------|---------------------|--------------------|------------------|----------------|------------------------|-----------|
| 57 | Maysville | 0 | 14 | 43 | 87 | 86 | 100 | 87 | 100 |
| 98 | Donahue | 0 | 100 | 80 | 100 | 100 | 100 | 100 | 100 |
| 103 | New Liberty | 0 | 0 | 0 | 100 | 100 | 100 | 74 | 100 |
| 104 | McCausland | 0 | 80 | 83 | 100 | 100 | 100 | 100 | 100 |
| 110 | Stockton | 0 | 67 | 50 | 100 | 100 | 100 | 100 | 100 |
| 118 | Cotter | 50 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 134 | Long Grove | 33 | 83 | 67 | 100 | 100 | 100 | 100 | 100 |
| 165 | Fredonia | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 187 | Atalissa | 29 | 100 | 100 | 100 | 100 | 100 | 86 | 100 |
| 193 | Dixon | 8 | 8 | 8 | 100 | 100 | 100 | 94 | 100 |
| 245 | Eldridge | 12 | 12 | 22 | 100 | 100 | 100 | 89 | 100 |
| 246 | Blue Grass | 33 | 33 | 60 | 100 | 100 | 100 | 100 | 100 |
| 254 | Conesville | 0 | 40 | 40 | 100 | 100 | 100 | 100 | 100 |
| 263 | Columbus City | 35 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 305 | Bennett | 0 | 0 | 18 | 85 | 73 | 82 | 58 | 83 |
| 321 | Grandview | 36 | 100 | 20 | 100 | 54 | 100 | 33 | 100 |
| 329 | Letts | 14 | 14 | 100 | 100 | 100 | 100 | 100 | 100 |
| 369 | Nichols | 0 | 0 | 20 | 100 | 100 | 100 | 87 | 60 |
| 373 | Princeton | 22 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 389 | Oakville | 8 | 8 | 57 | 89 | 81 | 94 | 21 | 85 |
| 398 | Walcott | 0 | 8 | 15 | 100 | 100 | 94 | 100 | 100 |
| 531 | Stanwood | 0 | 10 | 45 | 74 | 73 | 72 | 67 | 72 |
| 547 | Buffalo | 41 | 45 | 88 | 100 | 100 | 100 | 94 | 100 |
| 634 | West Branch | 5 | 0 | 12 | 72 | 83 | 70 | 59 | 68 |
| 659 | Clarence | 0 | 0 | 17 | 100 | 100 | 79 | 35 | 100 |
| 691 | LeClaire | 41 | 71 | 77 | 100 | 100 | 100 | 100 | 100 |
| 697 | Lowden | 0 | 4 | 2 | 87 | 78 | 82 | 24 | 43 |
| 733 | Durant | 0 | 0 | 0 | 67 | 45 | 75 | 0 | 89 |
| 781 | Mechanicsville | 0 | 18 | 13 | 96 | 61 | 43 | 24 | 25 |
| 856 | Morning Sun | 7 | 7 | 36 | 100 | 56 | 92 | 0 | 60 |
| 867 | Columbus Junction | 6 | 6 | 6 | 62 | 62 | 100 | 31 | 57 |
| 1,104 | Wilton Junction | 0 | 4 | 0 | 75 | 68 | 57 | 24 | 48 |
| 1,502 | Wapello | 0 | 10 | 31 | 80 | 72 | 92 | 18 | 75 |
| 1,679 | West Liberty | 0 | 0 | 0 | 88 | 57 | 28 | 16 | 21 |
| 2,145 | Tipton | 0 | 0 | 3 | 48 | 33 | 110 | 6 | 16 |
| 2,768 | Bettendorf | 14 | 53 | 91 | 100 | 100 | 100 | 100 | 100 |

TABLE XI
PERCENTAGE OF OUT-OF-TOWN TRADING
(Cedar, Louisa, Muscatine and Scott)

Towns Ranked According to Distance from Davenport

| Miles Distant from Daven- port | Town | Population 1930 | Groceries | Drugs and Medicines | Kitchen Utensils | Women's Apparel | Women's Shoes | Men's Suits | Men's Work Clothing | Furniture |
|--|-------------------|--------------------|-----------|------------------------|---------------------|--------------------|------------------|----------------|------------------------|-----------|
| 2 | Bettendorf | 2,768 | 14 | 53 | 91 | 100 | 100 | 100 | 100 | 100 |
| 10 | Buffalo | 547 | 41 | 45 | 88 | 100 | 100 | 100 | 94 | 100 |
| 11 | Eldridge | 245 | 12 | 12 | 22 | 100 | 100 | 100 | 89 | 100 |
| 11 | Blue Grass | 246 | 33 | 33 | 60 | 100 | 100 | 100 | 100 | 100 |
| 13 | Maysville | 57 | 0 | 14 | 43 | 87 | 86 | 100 | 87 | 100 |
| 13 | Donahue | 98 | 0 | 100 | 80 | 100 | 100 | 100 | 100 | 100 |
| 13 | Walcott | 398 | 0 | 8 | 15 | 100 | 100 | 94 | 100 | 100 |
| 15 | LeClaire | 691 | 41 | 71 | 77 | 100 | 100 | 100 | 100 | 100 |
| 16 | Stockton | 110 | 0 | 67 | 50 | 100 | 100 | 100 | 100 | 100 |
| 16 | Long Grove | 134 | 33 | 83 | 67 | 100 | 100 | 100 | 100 | 100 |
| 18 | McCausland | 104 | 0 | 80 | 83 | 100 | 100 | 100 | 100 | 100 |
| 20 | Princeton | 373 | 22 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 20 | Durant | 733 | 0 | 0 | 0 | 67 | 45 | 75 | 0 | 89 |
| 22 | Dixon | 193 | 8 | 8 | 8 | 100 | 100 | 100 | 94 | 100 |
| 23 | New Liberty | 103 | 0 | 0 | 0 | 100 | 100 | 100 | 74 | 100 |
| 26 | Wilton Junction | 1,104 | 0 | 4 | 0 | 75 | 68 | 57 | 24 | 48 |
| 29 | Bennett | 305 | 0 | 0 | 18 | 85 | 73 | 82 | 58 | 83 |
| 36 | Atalissa | 187 | 29 | 100 | 100 | 100 | 100 | 100 | 86 | 100 |
| 39 | Tipton | 2,145 | 0 | 0 | 3 | 48 | 33 | 10 | 6 | 16 |
| 41 | Letts | 329 | 14 | 14 | 100 | 100 | 100 | 100 | 100 | 100 |
| 41 | West Liberty | 1,679 | 0 | 0 | 0 | 88 | 57 | 28 | 16 | 21 |
| 43 | Lowden | 697 | 0 | 4 | 2 | 87 | 78 | 82 | 24 | 43 |
| 44 | Grandview | 321 | 36 | 100 | 20 | 100 | 54 | 100 | 33 | 100 |
| 46 | Nichols | 369 | 0 | 0 | 20 | 100 | 100 | 100 | 87 | 60 |
| 49 | Conesville | 254 | 0 | 40 | 40 | 100 | 100 | 100 | 100 | 100 |
| 51 | Wepello | 1,502 | 0 | 10 | 31 | 80 | 72 | 92 | 18 | 75 |
| 51 | Clarence | 659 | 0 | 0 | 17 | 100 | 100 | 79 | 35 | 100 |
| 51 | Fredonia | 165 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 52 | West Branch | 652 | 5 | 0 | 12 | 72 | 83 | 70 | 59 | 68 |
| 52 | Columbus Junction | 867 | 6 | 6 | 6 | 62 | 62 | 100 | 31 | 57 |
| 53 | Columbus City | 263 | 85 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 55 | Stanwood | 531 | 0 | 10 | 45 | 74 | 73 | 72 | 67 | 72 |
| 62 | Mechanicsville | 781 | 0 | 18 | 13 | 96 | 61 | 43 | 24 | 25 |
| 62 | Morning Sun | 856 | 7 | 7 | 36 | 100 | 56 | 92 | 0 | 60 |
| 63 | Cotter | 118 | 50 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 63 | Oakville | 389 | 8 | 8 | 57 | 89 | 81 | 94 | 21 | 85 |

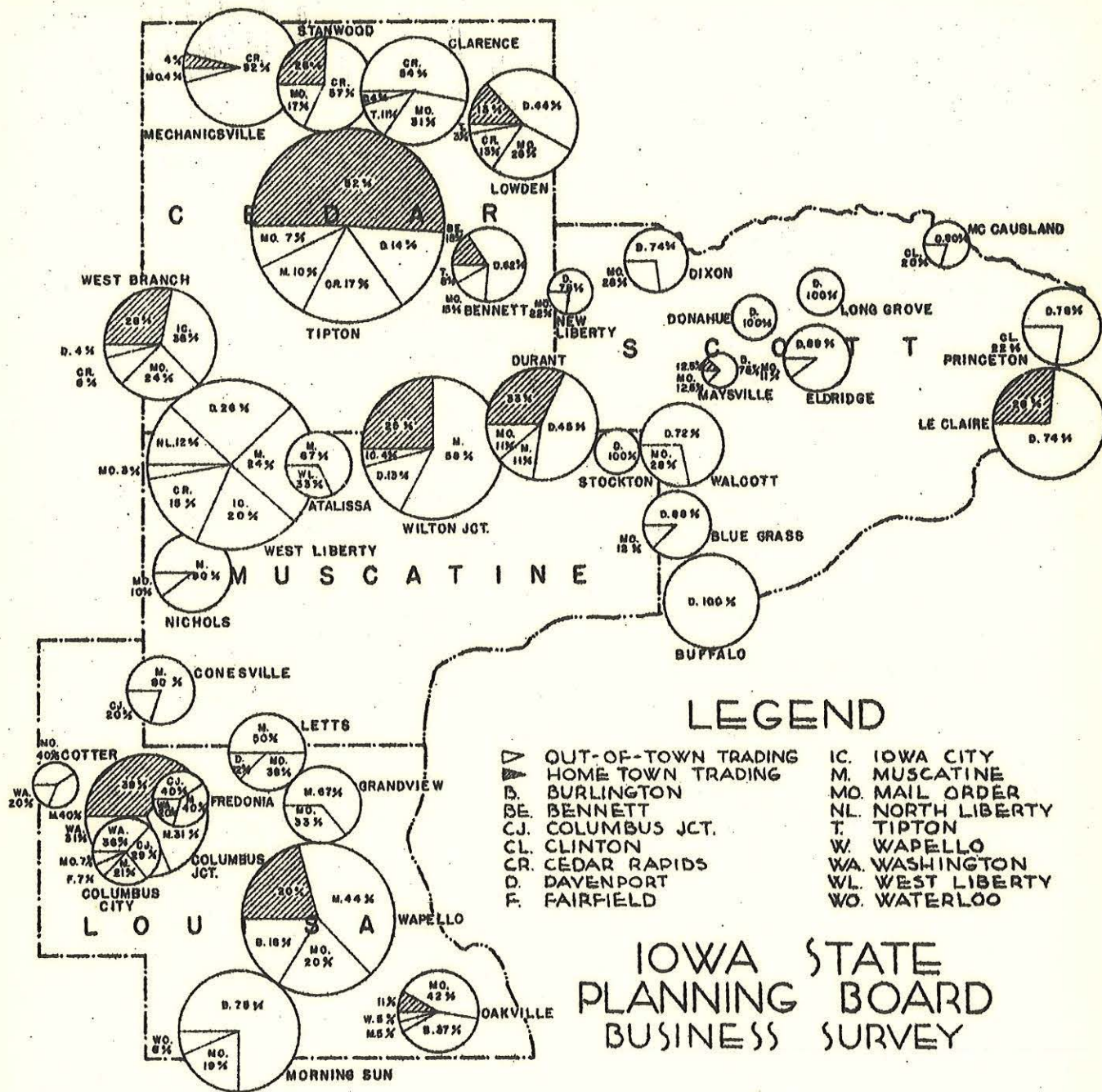
TABLE XII

PERCENTAGE OF OUT-OF-TOWN TRADING

(Cedar, Louisa, Muscatine, and Scott)

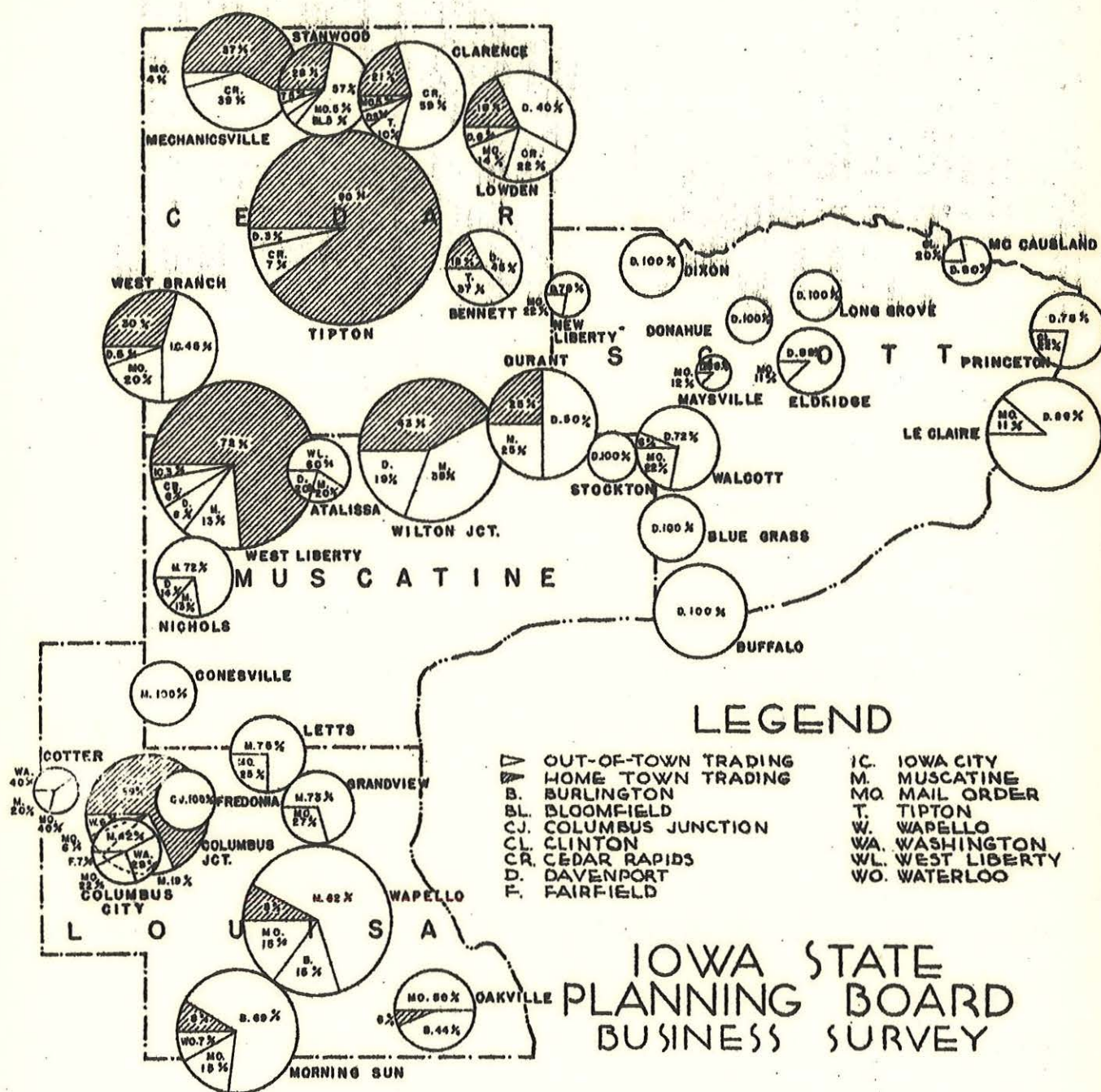
Towns Arranged According to Distance from Muscatine

| Miles Distant from Musca- tine | Town | Population 1930 | Groceries | Drugs and Medicines | Kitchen Utensils | Women's Apparel | Women's Shoes | Men's Suits | Men's Work Clothing | Furniture |
|--|-------------------|--------------------|-----------|------------------------|---------------------|--------------------|------------------|----------------|------------------------|-----------|
| 12 | Letts | 329 | 41 | 14 | 14 | 100 | 100 | 100 | 100 | 100 |
| 12 | Wilton Junction | 1,104 | 0 | 4 | 0 | 75 | 68 | 57 | 24 | 48 |
| 16 | Grandview | 321 | 36 | 100 | 20 | 100 | 54 | 100 | 33 | 100 |
| 17 | Nichols | 369 | 0 | 0 | 20 | 100 | 100 | 100 | 87 | 60 |
| 17 | Atalissa | 187 | 29 | 100 | 100 | 100 | 100 | 100 | 86 | 100 |
| 18 | Stockton | 110 | 0 | 67 | 50 | 100 | 100 | 100 | 100 | 100 |
| 18 | Durant | 733 | 0 | 0 | 0 | 67 | 45 | 75 | 0 | 89 |
| 19 | Buffalo | 547 | 41 | 45 | 88 | 100 | 100 | 100 | 94 | 100 |
| 20 | West Liberty | 1,679 | 0 | 0 | 0 | 88 | 57 | 28 | 16 | 21 |
| 20 | Conesville | 254 | 0 | 40 | 40 | 100 | 100 | 100 | 100 | 100 |
| 22 | Fredonia | 165 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 22 | Wapello | 1,502 | 0 | 10 | 31 | 80 | 72 | 92 | 18 | 75 |
| 23 | Columbus Junction | 867 | 6 | 6 | 6 | 62 | 62 | 100 | 31 | 57 |
| 24 | Columbus City | 263 | 85 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 29 | Tipton | 2,145 | 0 | 0 | 3 | 48 | 33 | 10 | 6 | 16 |
| 31 | West Branch | 652 | 5 | 0 | 12 | 72 | 83 | 70 | 59 | 68 |
| 32 | Bennett | 305 | 0 | 0 | 18 | 85 | 73 | 82 | 58 | 83 |
| 33 | Morning Sun | 856 | 7 | 7 | 36 | 100 | 56 | 92 | 0 | 60 |
| 33 | Bettendorf | 2,768 | 14 | 53 | 91 | 100 | 100 | 100 | 100 | 100 |
| 34 | Cotter | 118 | 50 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 34 | Oakville | 389 | 8 | 8 | 57 | 89 | 81 | 94 | 21 | 85 |
| 36 | Dixon | 193 | 8 | 8 | 8 | 100 | 100 | 100 | 94 | 100 |
| 37 | Stanwood | 531 | 0 | 10 | 45 | 74 | 73 | 72 | 67 | 72 |
| 38 | New Liberty | 103 | 0 | 0 | 0 | 100 | 100 | 100 | 74 | 100 |
| 39 | Blue Grass | 246 | 33 | 33 | 60 | 100 | 100 | 100 | 100 | 100 |
| 40 | Eldridge | 245 | 12 | 12 | 22 | 100 | 100 | 100 | 89 | 100 |
| 41 | Clarence | 659 | 0 | 0 | 17 | 100 | 100 | 79 | 35 | 100 |
| 42 | Maysville | 57 | 0 | 14 | 43 | 87 | 86 | 100 | 87 | 100 |
| 42 | Donahue | 98 | 0 | 100 | 80 | 100 | 100 | 100 | 100 | 100 |
| 42 | Walcott | 398 | 0 | 8 | 15 | 100 | 100 | 94 | 100 | 100 |
| 42 | Lowden | 697 | 0 | 4 | 2 | 87 | 78 | 82 | 24 | 43 |
| 44 | LeClaire | 691 | 41 | 71 | 77 | 100 | 100 | 100 | 100 | 100 |
| 44 | Mechanicsville | 781 | 0 | 18 | 13 | 96 | 61 | 43 | 24 | 25 |
| 45 | Long Grove | 134 | 33 | 83 | 67 | 100 | 100 | 100 | 100 | 100 |
| 47 | McCausland | 104 | 0 | 80 | 83 | 100 | 100 | 100 | 100 | 100 |
| 49 | Princeton | 373 | 22 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |



LOCAL & OUT-OF-TOWN PURCHASES OF WOMEN'S COATS & DRESSES CEDAR, SCOTT, MUSCATINE, AND LOUISA COUNTIES

CHART 14



LOCAL & OUT-OF-TOWN PURCHASES OF MENS SUITS CEDAR, SCOTT, MUSCATINE, AND LOUISA COUNTIES

CHART 15

or more aggressive town seems to be the explanation. Drugs and medicines, and kitchen utensils: for these convenience goods, the domination of the places under 400 seems less than for groceries. Of the places having this population, over half have less than a 50% domination. With one or two exceptions, places over 400 control over 50% of their respective areas. These exceptions lie close to a major shopping center.

Shopping Goods

In the matter of shopping goods, the places of 1000 and less population generally lose most of their residents to other towns. Such exceptions as exist are in towns having population over 500.

Distances from Muscatine or Davenport likewise are significant. Towns within 25 miles have but little shopping-goods sales. Some exceptions to this are West Liberty, Wapello, and Durant which have populations large enough to create a home market. In conclusion, it would seem that except for the tiny hamlet, the towns and villages of these counties will continue to hold their convenience goods markets. On the other hand, places less than 1000 population, unless located some distance from a major shopping center, have lost out in the sales of shopping goods. In the purchase of shopping goods, the transportation costs bear only a minor relation to the purchase price. The better stocks and lower prices of the major centers draw away the residents of these smaller places.

Table XIII shows out-of-town purchases by occupational groups. It should be remembered that neither Muscatine nor Davenport residents are included in this sample. Such conclusions as are warranted point to greater out-of-town purchases of shopping goods by the higher income groups, such as the professional persons. Again, closeness to a major

-11a-
TABLE XIII

PERCENTAGE OF OUT-OF-TOWN TRADING BY OCCUPATIONAL GROUPS

| <u>Cedar County</u> | | | | | | | | |
|-------------------------------|---|-----------------------|---------|--------------|--------------------------|--------------|-----------|------------|
| Item | Owners of business es- tablishments | Salaried Employees | Retired | Professional | Housewives and Widows | Day Laborers | Tradesman | Unemployed |
| (No. interviewed) | (28) | (30) | (45) | (10) | (6) | (32) | (19) | (9) |
| Women's Apparel | 86% | 73% | 84% | 100% | 50% | 58% | 63% | 67% |
| Shoes | 71 | 60 | 73 | 80 | 50 | 52 | 45 | 67 |
| Suit | 61 | 53 | 73 | 89 | 25 | 53 | 53 | 78 |
| Work Clothing | 18 | 23 | 41 | 45 | 0 | 37 | 32 | 22 |
| Furniture | 50 | 51 | 49 | 60 | 50 | 54 | 45 | 45 |
| <u>Louisa County</u> | | | | | | | | |
| (No. interviewed) | (19) | (17) | (19) | (5) | (2) | (27) | (14) | (0) |
| Women's Apparel | 89% | 100% | 88% | 100% | 50% | 67% | 92% | 0 |
| Shoes | 74 | 88 | 78 | 100 | 100 | 52 | 93 | 0 |
| Suit | 100 | 92 | 100 | 100 | 100 | 92 | 100 | 0 |
| Work Clothing | 33 | 47 | 45 | 100 | 100 | 37 | 36 | 0 |
| Furniture | 77 | 92 | 75 | 100 | 100 | 80 | 80 | 0 |
| <u>Muscatine County</u> | | | | | | | | |
| (No. interviewed) | (22) | (10) | (18) | (9) | (14) | (5) | (6) | (4) |
| Women's Apparel | 86% | 100% | 87% | 100% | 75% | 80% | 80% | 100% |
| Shoes | 68 | 70 | 75 | 89 | 69 | 80 | 100 | 33 |
| Suit | 52 | 30 | 60 | 88 | 33 | 80 | 60 | 0 |
| Work Clothing | 32 | 20 | 56 | 50 | 30 | 60 | 67 | 0 |
| Furniture | 24 | 29 | 50 | 100 | 36 | 67 | 75 | 0 |
| <u>Scott County</u> | | | | | | | | |
| (No. interviewed) | (24) | (25) | (34) | (2) | (0) | (24) | (13) | (0) |
| Women's Apparel | 57% | 100% | 100% | 100% | 0 | 100% | 100% | 0 |
| Shoes | 57 | 100 | 100 | 100 | 0 | 100 | 100 | 0 |
| Suit | 100 | 100 | 100 | 100 | 0 | 100 | 92 | 0 |
| Work Clothing | 100 | 100 | 97 | 100 | 0 | 96 | 85 | 0 |
| Furniture | 100 | 100 | 100 | 100 | 0 | 100 | 100 | 0 |
| <u>Four Counties Combined</u> | | | | | | | | |
| (No. interviewed) | (93) | (82) | (116) | (26) | (22) | (88) | (52) | (13) |
| Women's Apparel | 89% | 90% | 90% | 100% | 65% | 74% | 72% | 75% |
| Shoes | 77 | 79 | 82 | 87 | 57 | 67 | 78 | 58 |
| Suit | 76 | 71 | 83 | 92 | 29 | 78 | 76 | 58 |
| Work Clothing | 46 | 51 | 60 | 50 | 20 | 55 | 50 | 17 |
| Furniture | 63 | 73 | 69 | 82 | 37 | 76 | 71 | 33 |

shopping center seems to increase out-of-town trading as illustrated by the figures for Scott County. So far as the figure for the class headed "un-employed" is concerned, the sample is too small to be significant.

Davenport and Muscatine

A review of the trading area charts, plus Tables XIV through XVI, shows clearly the importance of the two cities of Davenport (60,751) and Muscatine (16,778). Necessarily, much of this report reflects their importance. These two towns clearly dominate the trade of the area. As between them, it is difficult to say which is more important. Table XVII gives a clue to this. Notice that while the grocery trading area for Muscatine is the larger, the women's clothing and men's suits areas for Davenport is larger. Table XIV shows for the item of women's clothing that Davenport draws the majority of the out-of-town trading of 17 towns, while Muscatine controls only 6. Charts 14 and 15 are here repeated with the percentages of trade controlled by these two shopping centers appropriately shaded.

Summary

The four-county area herein analyzed for its marketing areas is similar to other areas previously analyzed by the Committee on Business and Industry. Here two cities clearly dominate - Muscatine and Davenport. Of course, the other places have their proper place as shown by Table XVII. It is to be expected, however, that because of the industrial and commercial importance of these two Mississippi River communities their future importance in Cedar, Louisa, Muscatine, and Scott counties will no wise be diminished.

TABLE XIV

PERCENTAGE OF PURCHASES MADE IN DAVENPORT AND MUSCATINE

(Cedar, Louisa, Muscatine, Scott Counties)

Towns Arranged According to Population

| Population 1930 | Town | Gro- ceries | | Drugs and Medicines | | Kitchen Utensils | | Women's Apparel | | Women's Shoes | | Men's Suits | | Men's Work Clothing | | Furni- ture | |
|--------------------|---------------|----------------|-----|---------------------------|-----|---------------------|-----|--------------------|-----|------------------|-----|----------------|-----|---------------------------|-----|----------------|-----|
| | | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus |
| 57 | Maysville | 0 | 0 | 14 | 0 | 45 | 0 | 75 | 0 | 86 | 0 | 88 | 0 | 75 | 0 | 100 | 0 |
| 98 | Donahue | 0 | 0 | 80 | 0 | 60 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 80 | 0 |
| 103 | New Liberty | 0 | 0 | 0 | 0 | 0 | 0 | 78 | 0 | 78 | 0 | 88 | 0 | 63 | 0 | 100 | 0 |
| 104 | McCausland | 0 | 0 | 60 | 0 | 50 | 0 | 80 | 0 | 80 | 0 | 80 | 0 | 50 | 0 | 80 | 0 |
| 110 | Stockton | 0 | 0 | 33 | 0 | 50 | 0 | 100 | 0 | 75 | 25 | 100 | 0 | 50 | 25 | 50 | 0 |
| 118 | Cotter | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 0 | 25 | 0 | 20 | 0 | 0 | 0 | 0 |
| 134 | Long Grove | 33 | 0 | 50 | 0 | 67 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 83 | 0 | 100 | 0 |
| 165 | Fredonia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40 | 0 | 0 | 0 | 100 | 0 | 0 | 0 | 0 |
| 187 | Atalissa | 0 | 27 | 0 | 17 | 0 | 75 | 0 | 67 | 0 | 86 | 20 | 20 | 14 | 57 | 0 | 0 |
| 193 | Dixon | 8 | 0 | 8 | 0 | 8 | 0 | 74 | 0 | 94 | 0 | 100 | 0 | 69 | 0 | 94 | 0 |
| 245 | Eldridge | 12 | 0 | 12 | 0 | 11 | 0 | 89 | 0 | 100 | 0 | 89 | 0 | 78 | 0 | 100 | 0 |
| 246 | Blue Grass | 33 | 0 | 33 | 0 | 60 | 0 | 88 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 100 | 0 |
| 254 | Conesville | 0 | 0 | 0 | 20 | 0 | 20 | 0 | 80 | 0 | 80 | 0 | 100 | 0 | 80 | 0 | 100 |
| 263 | Columbus City | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 0 | 15 | 0 | 42 | 0 | 7 | 0 | 25 |
| 305 | Bennett | 0 | 0 | 0 | 0 | 9 | 0 | 62 | 0 | 46 | 0 | 45 | 0 | 33 | 0 | 58 | 0 |
| 321 | Grandview | 0 | 27 | 0 | 62 | 0 | 10 | 0 | 67 | 0 | 31 | 0 | 73 | 0 | 33 | 20 | 80 |
| 329 | Letts | 0 | 14 | 0 | 14 | 0 | 86 | 12 | 50 | 0 | 86 | 0 | 75 | 0 | 86 | 0 | 100 |
| 369 | Nichols | 0 | 0 | 0 | 0 | 0 | 20 | 0 | 90 | 10 | 80 | 14 | 71 | 12 | 62 | 0 | 20 |
| 373 | Princeton | 11 | 0 | 56 | 0 | 56 | 0 | 78 | 0 | 78 | 0 | 78 | 0 | 78 | 0 | 87 | 0 |
| 389 | Oakville | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |

TABLE XIV (continued)

PERCENTAGE OF PURCHASES MADE IN DAVENPORT AND MUSCATINE

| Population 1930 | Town | Gro- ceries | | Drugs and Medicines | | Kitchen Utensils | | Women's Apparel | | Women's Shoes | | Men's Suits | | Men's Work Clothing | | Furni- ture | |
|--------------------|-------------------|----------------|-----|---------------------------|-----|---------------------|-----|--------------------|-----|------------------|-----|----------------|-----|---------------------------|-----|----------------|-----|
| | | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus | Dav | Mus |
| 398 | Walcott | 0 | 0 | 8 | 0 | 15 | 0 | 72 | 0 | 100 | 0 | 72 | 0 | 77 | 0 | 100 | 0 |
| 531 | Stanwood | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 547 | Buffalo | 35 | 0 | 45 | 0 | 88 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 94 | 0 | 94 | 0 |
| 634 | West Branch | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 5 | 0 | 5 | 0 | 6 | 0 |
| 659 | Clarence | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 5 | 0 | 6 | 0 | 11 | 0 |
| 691 | Le Claire | 41 | 0 | 71 | 0 | 77 | 0 | 74 | 0 | 94 | 0 | 89 | 0 | 80 | 0 | 100 | 0 |
| 697 | Lowden | 0 | 0 | 2 | 0 | 0 | 0 | 44 | 0 | 30 | 0 | 40 | 0 | 6 | 0 | 19 | 0 |
| 733 | Durant | 0 | 0 | 0 | 0 | 0 | 0 | 45 | 0 | 23 | 0 | 50 | 0 | 0 | 0 | 55 | 0 |
| 781 | Mechanicsville | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 856 | Morning Sun | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 867 | Columbus Junction | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 31 | 0 | 24 | 0 | 46 | 0 | 19 | 0 | 29 |
| 1,104 | Wilton Junction | 0 | 0 | 0 | 4 | 0 | 0 | 12 | 58 | 14 | 52 | 68 | 38 | 14 | 16 | 13 | 35 |
| 1,502 | Wapello | 0 | 0 | 0 | 5 | 0 | 13 | 0 | 44 | 0 | 43 | 0 | 62 | 0 | 18 | 0 | 50 |
| 1,679 | West Liberty | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 24 | 17 | 11 | 6 | 12 | 6 | 3 | 4 | 0 |
| 2,145 | Tipton | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 10 | 12 | 3 | 3 | 0 | 0 | 3 | 10 | 0 |
| 2,763 | Bettendorf | 14 | 0 | 53 | 0 | 91 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 100 | 0 | 100 | 0 |

TABLE XV

PERCENTAGE OF PURCHASES MADE IN DAVENPORT

(Cedar, Louisa, Muscatine, Scott)

Towns Arranged According to Highway Distance

| Miles Distant from Daven- port | Town | Population 1930 | Groceries | Drugs and Medicines | Kitchen Utensils | Women's Apparel | Women's Shoes | Men's Suits | Men's Work Clothing | Furniture |
|--|-------------------|--------------------|-----------|------------------------|---------------------|--------------------|------------------|----------------|------------------------|-----------|
| 2 | Bettendorf | 2,768 | 14 | 53 | 91 | 100 | 100 | 100 | 100 | 100 |
| 10 | Buffalo | 547 | 35 | 45 | 88 | 100 | 100 | 100 | 94 | 94 |
| 11 | Eldridge | 245 | 12 | 12 | 11 | 89 | 100 | 89 | 78 | 100 |
| 11 | Blue Grass | 246 | 33 | 33 | 60 | 88 | 100 | 100 | 100 | 100 |
| 13 | Maysville | 57 | 0 | 14 | 43 | 75 | 86 | 88 | 75 | 100 |
| 13 | Donahue | 98 | 0 | 80 | 60 | 100 | 100 | 100 | 100 | 80 |
| 13 | Walcott | 398 | 0 | 8 | 15 | 72 | 100 | 72 | 77 | 100 |
| 15 | LeClaire | 691 | 41 | 71 | 77 | 74 | 94 | 89 | 80 | 100 |
| 16 | Stockton | 110 | 0 | 33 | 50 | 100 | 75 | 100 | 50 | 50 |
| 16 | Long Grove | 134 | 33 | 50 | 67 | 100 | 100 | 100 | 83 | 100 |
| 18 | McCausland | 104 | 0 | 60 | 50 | 80 | 80 | 80 | 50 | 80 |
| 20 | Princeton | 373 | 11 | 56 | 56 | 78 | 78 | 78 | 78 | 87 |
| 20 | Durant | 733 | 0 | 0 | 0 | 45 | 23 | 50 | 0 | 55 |
| 22 | Dixon | 193 | 8 | 8 | 8 | 74 | 94 | 100 | 69 | 94 |
| 23 | New Liberty | 103 | 0 | 0 | 0 | 78 | 78 | 88 | 63 | 100 |
| 26 | Wilton Junction | 1,104 | 0 | 0 | 0 | 12 | 14 | 68 | 14 | 13 |
| 29 | Bennett | 305 | 0 | 0 | 9 | 62 | 46 | 45 | 33 | 58 |
| 36 | Atalissa | 187 | 0 | 0 | 0 | 0 | 0 | 20 | 14 | 0 |
| 39 | Tipton | 2,145 | 0 | 0 | 0 | 14 | 12 | 3 | 0 | 10 |
| 41 | Letts | 329 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 |
| 41 | West Liberty | 1,679 | 0 | 0 | 0 | 26 | 17 | 6 | 6 | 4 |
| 43 | Lowden | 697 | 0 | 2 | 0 | 44 | 30 | 40 | 6 | 19 |
| 44 | Grandview | 321 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20 |
| 46 | Nichols | 369 | 0 | 0 | 0 | 0 | 10 | 14 | 12 | 0 |
| 49 | Conesville | 254 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | Wapello | 1,502 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | Clarence | 659 | 0 | 0 | 0 | 4 | 0 | 5 | 6 | 11 |
| 51 | Fredonia | 165 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 52 | West Branch | 652 | 0 | 0 | 0 | 4 | 0 | 5 | 5 | 6 |
| 52 | Columbus Junction | 867 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 53 | Columbus City | 263 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 | Stanwood | 531 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 62 | Mechanicsville | 781 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 62 | Morning Sun | 856 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 63 | Cotter | 118 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 63 | Oakville | 389 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

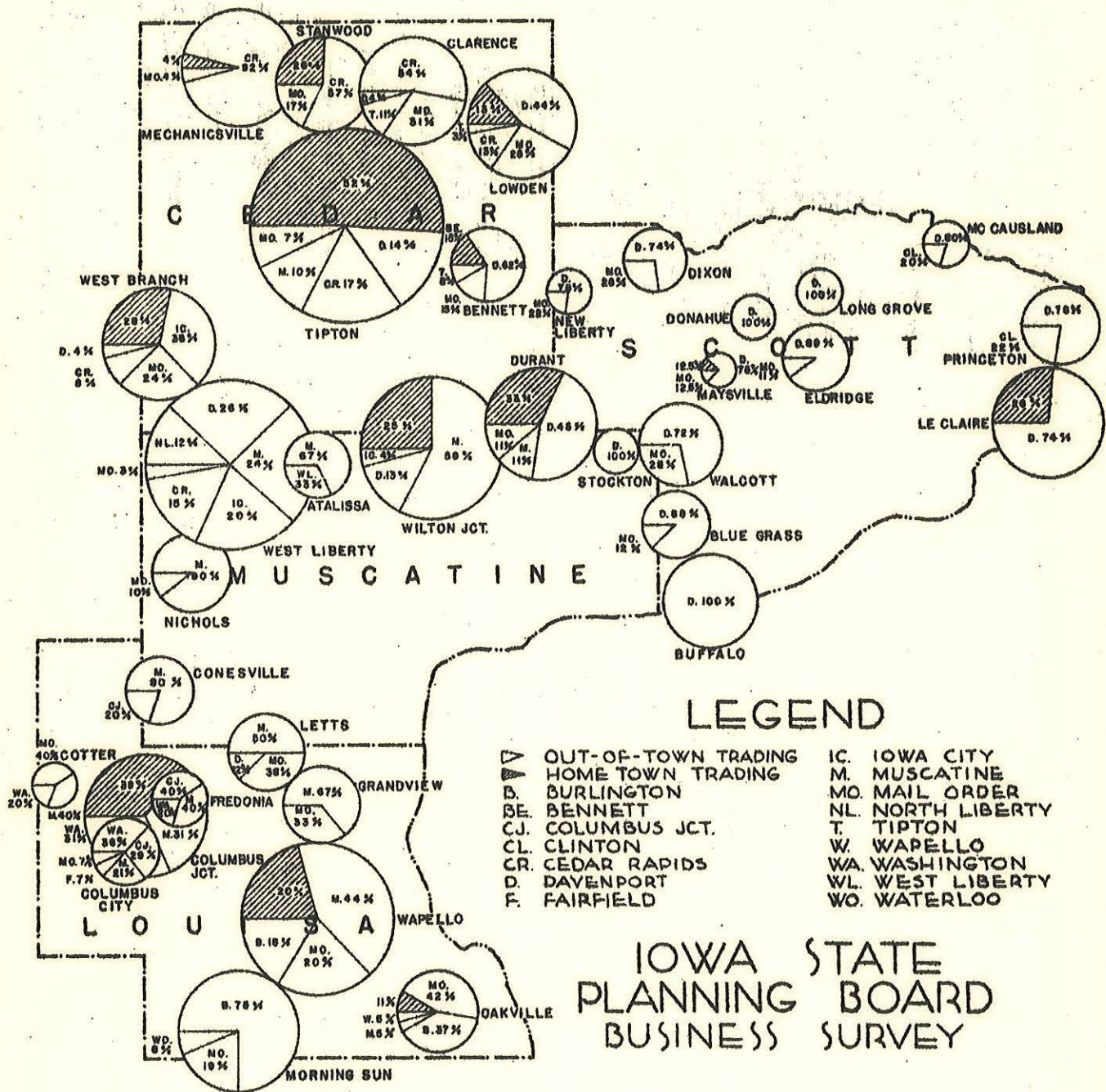
TABLE XVI
PERCENTAGE OF PURCHASES MADE IN MUSCATINE
(Cedar, Louisa, Muscatine, and Scott)
Towns Arranged According to Highway Distance

| Miles Distant from Musca- tine | Town | Population 1930 | Groceries | Drugs and Medicines | Kitchen Utensils | Women's Apparel | Women's Shoes | Men's Suits | Men's Work Clothing | Furniture |
|--|-------------------|--------------------|-----------|------------------------|---------------------|--------------------|------------------|----------------|------------------------|-----------|
| 12 | Letts | 329 | 14 | 14 | 86 | 50 | 86 | 75 | 86 | 100 |
| 12 | Wilton Junction | 1,104 | 0 | 4 | 0 | 58 | 52 | 38 | 16 | 35 |
| 16 | Grandview | 321 | 27 | 62 | 10 | 67 | 31 | 73 | 33 | 80 |
| 17 | Nichols | 369 | 0 | 0 | 20 | 90 | 80 | 71 | 62 | 20 |
| 17 | Atalissa | 187 | 27 | 17 | 75 | 67 | 86 | 20 | 57 | 0 |
| 18 | Stockton | 110 | 0 | 0 | 0 | 0 | 25 | 0 | 25 | 0 |
| 18 | Durant | 733 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Buffalo | 547 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | West Liberty | 1,679 | 0 | 0 | 0 | 24 | 11 | 12 | 3 | 0 |
| 20 | Conesville | 254 | 0 | 20 | 20 | 80 | 80 | 100 | 80 | 100 |
| 22 | Fredonia | 165 | 0 | 0 | 0 | 40 | 0 | 100 | 0 | 0 |
| 22 | Wapello | 1,502 | 0 | 5 | 13 | 44 | 43 | 62 | 18 | 50 |
| 23 | Columbus Junction | 867 | 0 | 0 | 6 | 31 | 24 | 46 | 19 | 29 |
| 24 | Columbus City | 263 | 0 | 0 | 0 | 21 | 15 | 42 | 7 | 25 |
| 29 | Tipton | 2,145 | 0 | 0 | 0 | 10 | 3 | 0 | 3 | 0 |
| 31 | West Branch | 652 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | Bennett | 305 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | Morning Sun | 856 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | Bettendorf | 2,768 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | Cotter | 118 | 0 | 0 | 0 | 20 | 25 | 20 | 0 | 0 |
| 34 | Oakville | 389 | 8 | 0 | 0 | 5 | 0 | 0 | 0 | 8 |
| 36 | Dixon | 193 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 37 | Stanwood | 531 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | New Liberty | 103 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | Blue Grass | 246 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | Eldridge | 245 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | Clarence | 659 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Maysville | 57 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Donahue | 98 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Walcott | 398 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Lowden | 697 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | LeClaire | 691 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | Mechanicsville | 781 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | Long Grove | 134 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | McCausland | 104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 49 | Princeton | 373 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

TABLE XVII

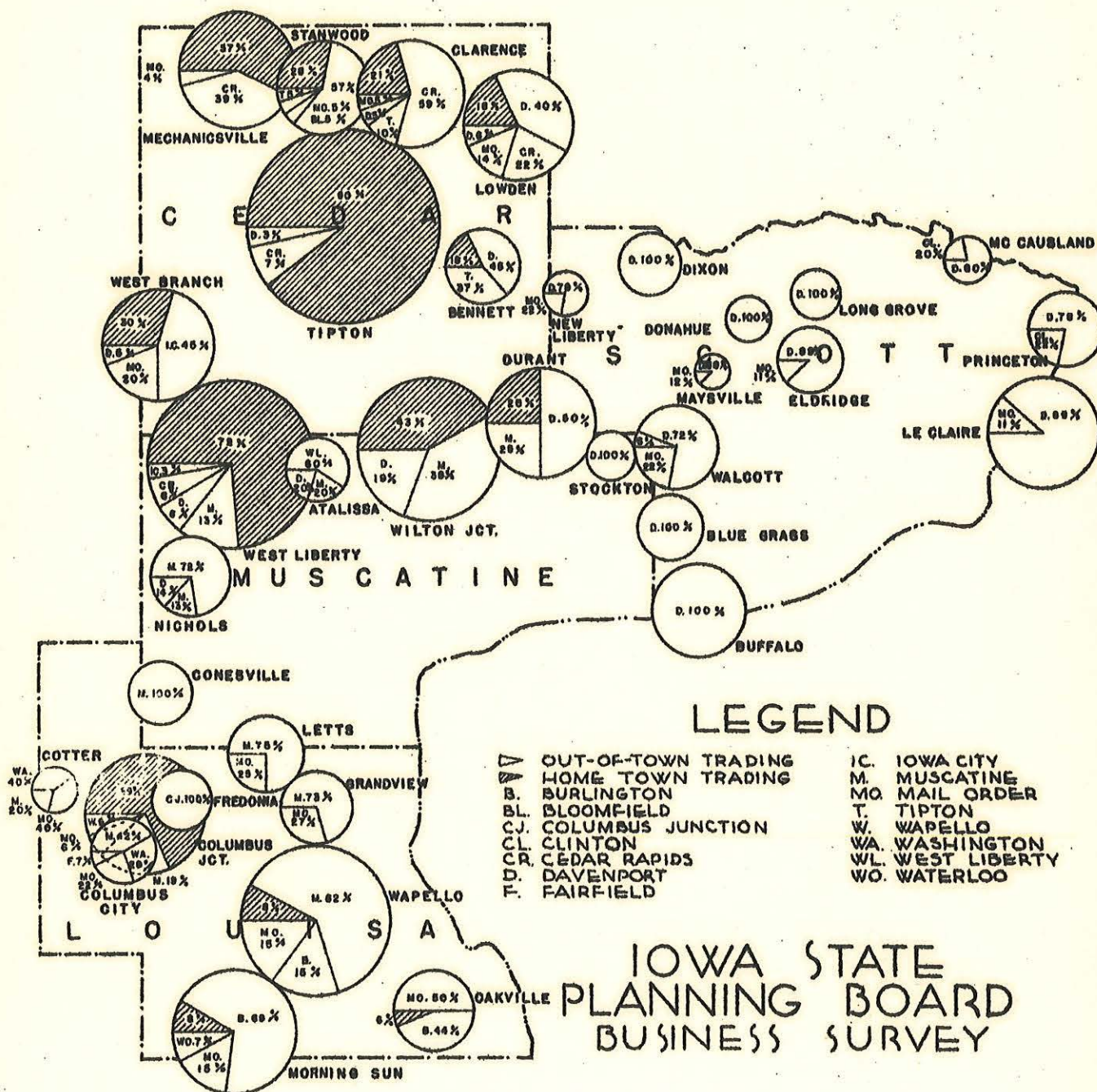
ESTIMATED AREAS OF TRADE TERRITORIES FOR
GROCERIES, WOMEN'S APPAREL, AND MEN'S SUITS

| Population 1930 | Town | Approx. Number of Square Miles in the Trade Territory | | |
|--------------------|-------------------|--|-------------------|----------------|
| | | Gro- ceries | Woen's Apparel | Men's Suits |
| | Atalissa | 10 | --- | --- |
| | Cedar Bluffs | 19 | --- | --- |
| | Sunbury | 13 | --- | --- |
| | Pleasant Prairie | 11 | --- | --- |
| | Montpelier | 9 | --- | --- |
| | Plainview | 6 | --- | --- |
| | Big Rock | 29 | --- | --- |
| | Pleasant Valley | 11 | --- | --- |
| | Rochester | 13 | --- | --- |
| 57 | Maysville | 20 | --- | --- |
| 98 | Donahue | 32 | --- | --- |
| 103 | New Liberty | 23 | --- | --- |
| 104 | McCausland | 24 | --- | --- |
| 110 | Stockton | 16 | --- | --- |
| 118 | Cotter | 13 | --- | --- |
| 245 | Eldridge | 39 | --- | --- |
| 246 | Blue Grass | 9 | --- | --- |
| 254 | Conesville | 13 | --- | --- |
| 305 | Bennett | 59 | --- | --- |
| 321 | Grandview | 32 | --- | --- |
| 329 | Letts | 12 | --- | --- |
| 369 | Nichols | 26 | --- | --- |
| 373 | Princeton | 32 | --- | --- |
| 389 | Oakville | 67 | --- | --- |
| 398 | Walcott | 58 | --- | --- |
| 531 | Stanwood | 40 | --- | --- |
| 539 | Wheatland | 26 | --- | --- |
| 547 | Buffalo | 13 | --- | --- |
| 652 | West Branch | 32 | --- | --- |
| 659 | Clarence | 61 | --- | --- |
| 691 | LeClaire | 6 | --- | --- |
| 697 | Lowden | 58 | --- | --- |
| 733 | Durant | 32 | --- | --- |
| 781 | Mechanicsville | 44 | --- | --- |
| 856 | Morning Sun | 78 | --- | --- |
| 867 | Columbus Junction | 138 | 103 | --- |
| 1,104 | Wilton Junction | 48 | --- | --- |
| 1,502 | Wapello | 128 | 189 | --- |
| 1,679 | West Liberty | 115 | --- | 22 |
| 2,145 | Tipton | 128 | 58 | 102 |
| 16,778 | Muscatine | 307 | 541 | 705 |
| 60,751 | Davenport | 186 | 876 | 743 |



LOCAL & OUT-OF-TOWN PURCHASES OF WOMEN'S COATS & DRESSES CEDAR, SCOTT, MUSCATINE, AND LOUISA COUNTIES

CHART 14



LOCAL & OUT-OF-TOWN PURCHASES OF MENS SUITS CEDAR, SCOTT, MUSCATINE, AND LOUISA COUNTIES

CHART 15

