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## STATE PLANNING BOARD

### RETAIL TRADING AREAS IN CERRO GORDO, HANCOCK, WINNEBAGO, AND WORTH COUNTIES

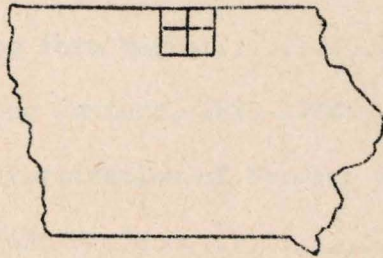
A STUDY BY THE  
COMMITTEE ON BUSINESS AND INDUSTRY  
IOWA STATE PLANNING BOARD

AUGUST, 1935

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RETAIL TRADING AREAS IN  
CERRO GORDO, HANCOCK, WINNEBAGO, AND WORTH  
COUNTIES



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Series I, No. 4  
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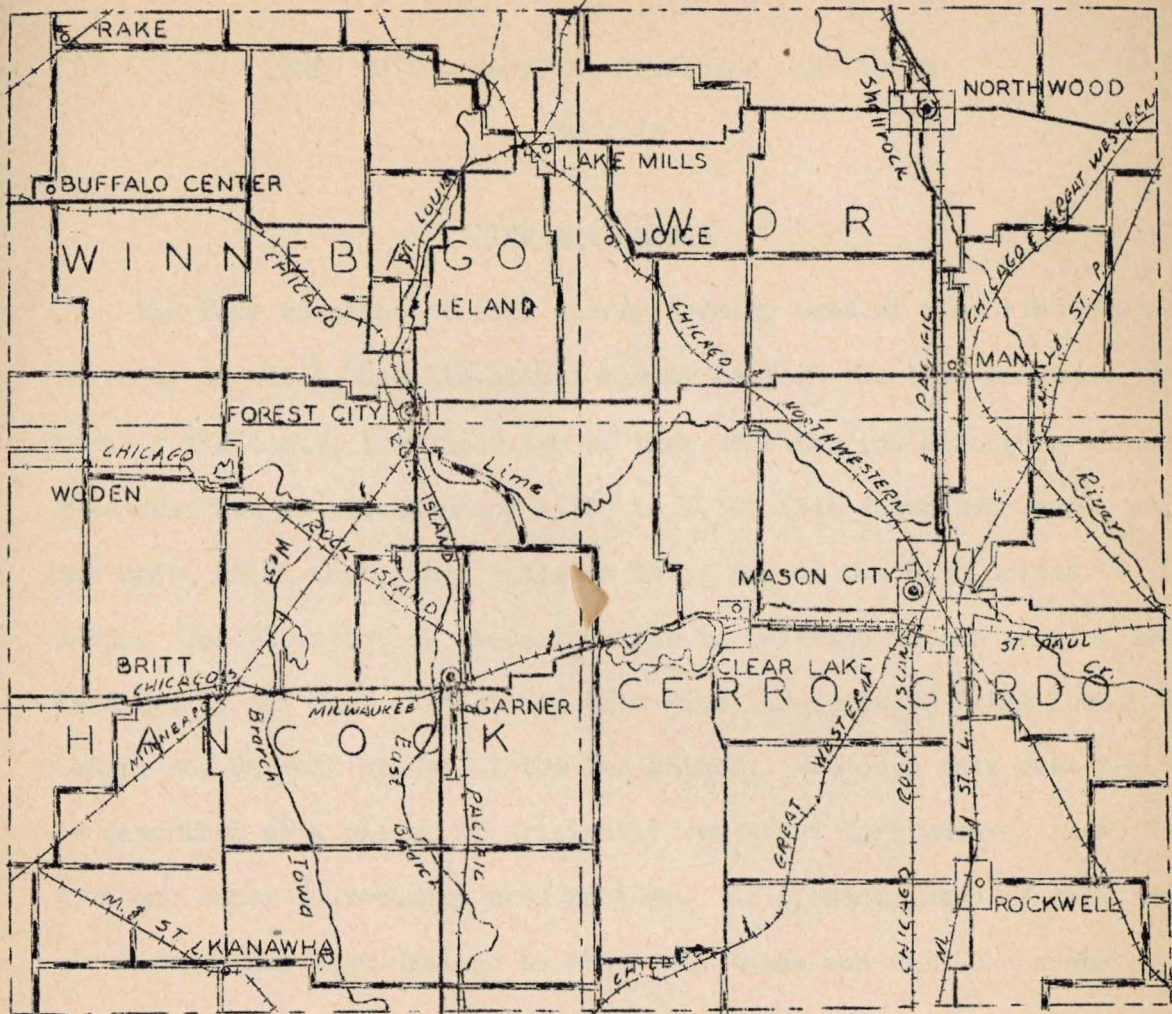
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RETAIL TRADING AREAS IN  
CERRO GORDO, HANCOCK, WINNEBAGO, AND WORTH  
COUNTIES

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# TRANSPORTATION FACILITIES

WINNEBAGO, WORTH, HANCOCK  
AND CERRO GORDO COUNTIES

## LEGEND

- |                   |                        |
|-------------------|------------------------|
| —— PRIMARY ROAD   | —— COUNTY LINES        |
| —— SECONDARY ROAD | —— STATE LINES         |
| —— RAILROAD       | ⊙ COUNTY SEAT   ○ TOWN |

IOWA STATE PLANNING BOARD  
BUSINESS SURVEY  
PROJECT  
1 0 4 1

CHART I.

RETAIL TRADE AREAS IN  
CERRO GORDO, HANCOCK, WINNEBAGO, AND WORTH  
COUNTIES

Area and Extent

The four counties of this survey form an area of approximately 46 miles by 50 miles, and lie almost midway between the east and west borders of the state, the upper two of them touching the Minnesota border. This area has an elevation of 1,100 to 1,300 feet above sea level, and one spot, Pilot Knob, lays claim to being one of the high points in the state. The elevation of these counties in relation to the rest of Iowa is shown by the fact that within them rise three rivers - the Iowa, the Cedar, and an east branch of the Des Moines. Although this area can be described as a plain, it originally contained more natural swamp land than any other four-county area in Iowa. At present, much of this original swamp has been drained so that only three non-tillable areas of any size remain - Clear Lake in Cerro Gordo, Pilot Knob in Hancock, and the peat beds in southwest Worth. Thus, at the present time, between 94 and 97% of the land in these counties is tillable. This area has one further physical advantage in that it has very little soil erosion.

The land of this area is admirably adapted to agriculture, as evidenced by the fact that over 90% of the crop land is used for the raising of corn and oats. In the usual agricultural classification, Hancock County is included in the livestock and cash grain area, while the other three counties fall in the northeast dairy region. In general, it can be said of the entire area that it is one of mixed farming; livestock and livestock products accounting for 70 to 90% of the farm cash income.

Dairying is important to the east, cash grain, becomes more important to the west, and livestock dominates the agriculture of the entire area. The one crop specialty is sugar beets, grown near Mason City.

The area is practically devoid of commercial mining, except for cement materials, sand, gravel and tile clay, the production of which is confined to Cerro Gordo County. These minerals account for only 7% of the income for Cerro Gordo County and 4% of the income of the area.

#### Sources of Income

An estimate for the years 1927-1929 shows in three of the four counties of the area that agriculture is the principal single source of income (Table I). In the fourth county, Cerro Gordo, agriculture gives way to manufacturing as the leading income source. This departure is to be explained by the importance of the many industries of Mason City. In the area as a whole, however, agriculture dominates, accounting for 30% of the income, while manufacturing accounts for only 10%. The area as a whole has a per capita income slightly in excess of the state average, the figures for Cerro Gordo being the highest, and for Worth the lowest.

#### Transportation Facilities

The area is served by railroad and highway transportation facilities. Mason City in particular is the junction of several roads, the more important being the Milwaukee, the Rock Island, the Northwestern, and the M. & St. L. In the matter of improved highways, the area is even better served. Paved and gravelled highways north and south and east and west give easy access to the leading towns. Mason City is one of the leading bus terminals of northern Iowa.

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

Counties --	Agri- culture	Manu- facturing	Trans- portation	Trade	Other	Per Capita Income
Cerro Gordo	14.7%	17.0%	6.4%	13.1%	48.8%	\$785
Hancock	50.6	1.2	12.3	9.5	26.4	634
Winnebago	44.4	1.7	8.4	9.0	36.5	647
Worth	48.4	2.5	12.2	8.8	28.1	573
The State	27.5%	10.9%	8.4%	12.3%	40.9%	\$632

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

Trading Areas - The Farm Market

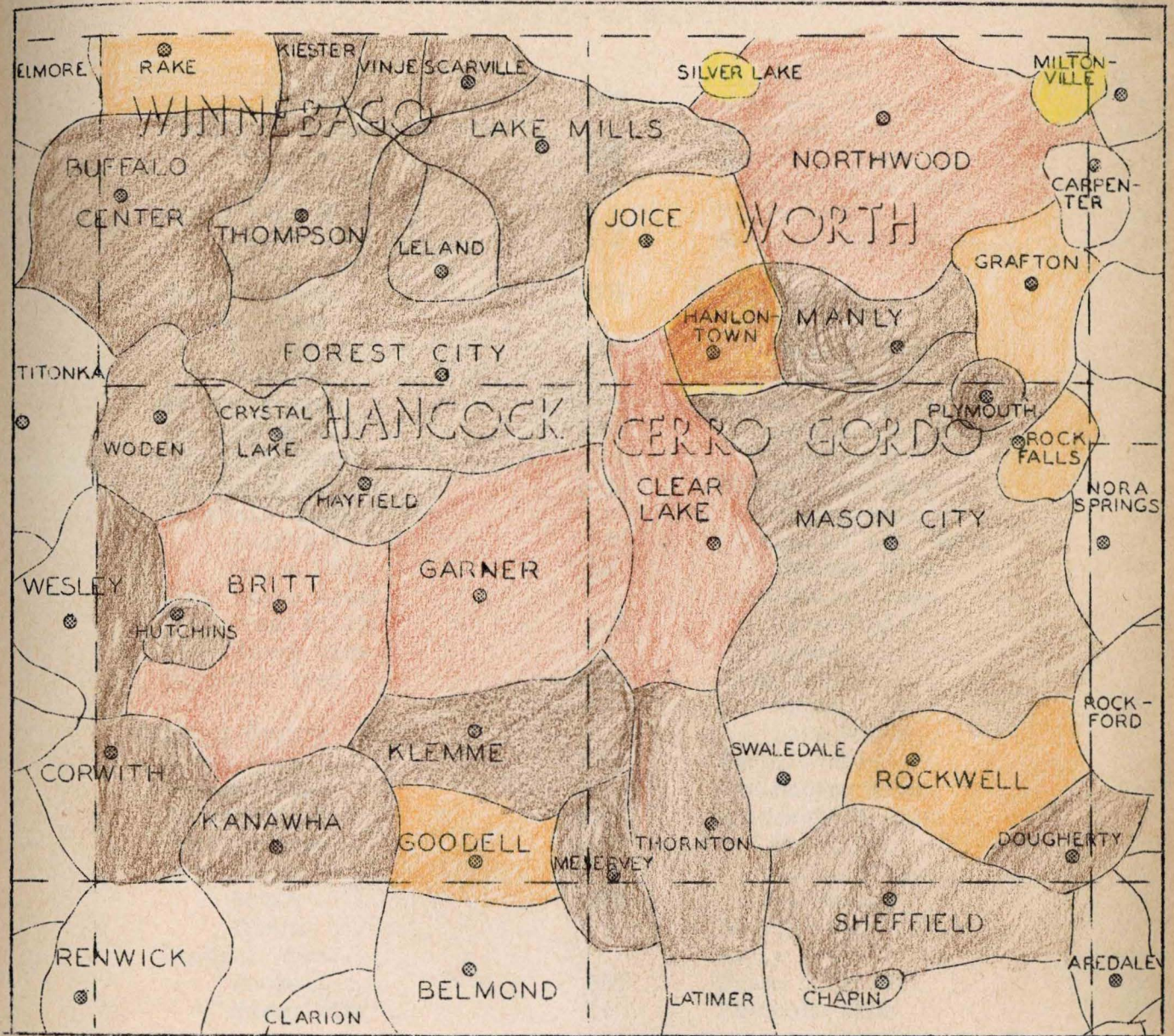
The accompanying maps, (Charts 2 to 9 inclusive) show the trading areas for eight types of goods for all communities within the district. These trading areas were derived from information obtained by the enumeration of 520 farm families in all parts of these four counties. Routes were laid out in each county and enumerators made approximately one interview per mile along each route.

These eight types of commodities separate into two distinct groups, convenience goods and shopping goods. For the convenience goods--groceries, lumber and cement, drugs and medicines, and overalls--there is no dominant trading area (Charts 2-5), each town and village serving the countryside lying adjacent to it. As might be expected, Mason City has a larger trading area for convenience goods, although it in no sense dominates the area.

One item--farm machinery--falls more or less between these goods classification. Mason City has the largest sales area, although there are other important trading areas. The amount of money involved in the purchase of farm machinery influences the buyer to seek the larger markets, but the need for nearby servicing must not be overlooked as an offsetting factor in favor of the smaller nearby town. The tendency of farm machinery companies to establish well-stocked agencies in the larger towns gives an advantage that cannot be overlooked.

When we turn to the shopping goods--women's clothing, women's shoes, and men's suits--we find that Mason City clearly dominates this four-county area (Charts 7-9). Mason City has an area which reaches westward half way across the southern part of the adjoining county of Hancock. The only restricted sides to the Mason City area are on the south where it joins the Hampton area and on the east where it gives way to the Osage and Charles





# TRADING AREAS FOR GROCERIES

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES

- 100 to 109
- 90 to 99
- 80 to 89
- Under 80

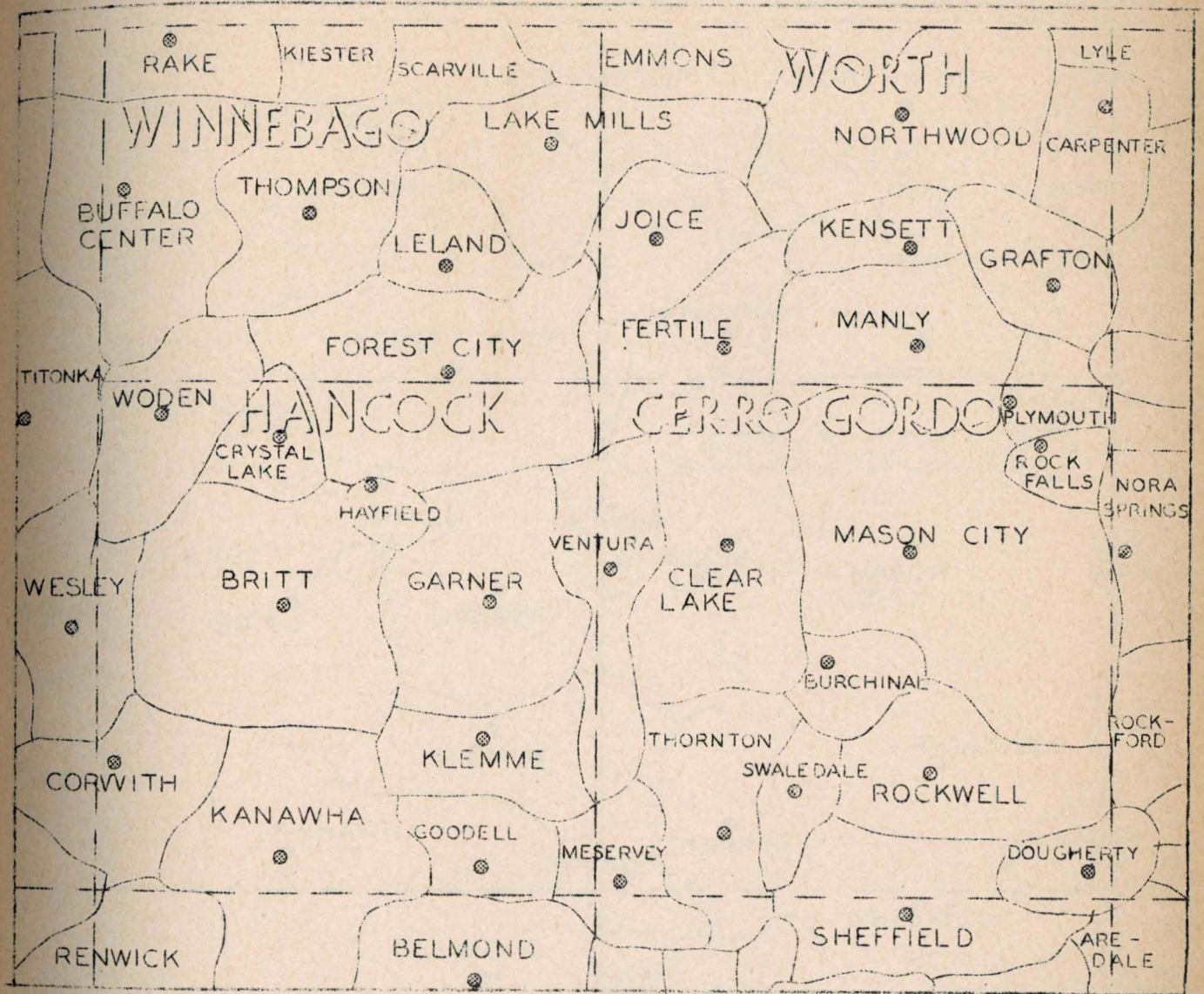
TABLE II

DIVISION OF OPEN COUNTRY GROCERY TRADE

AMONG MAJOR CENTERS \*

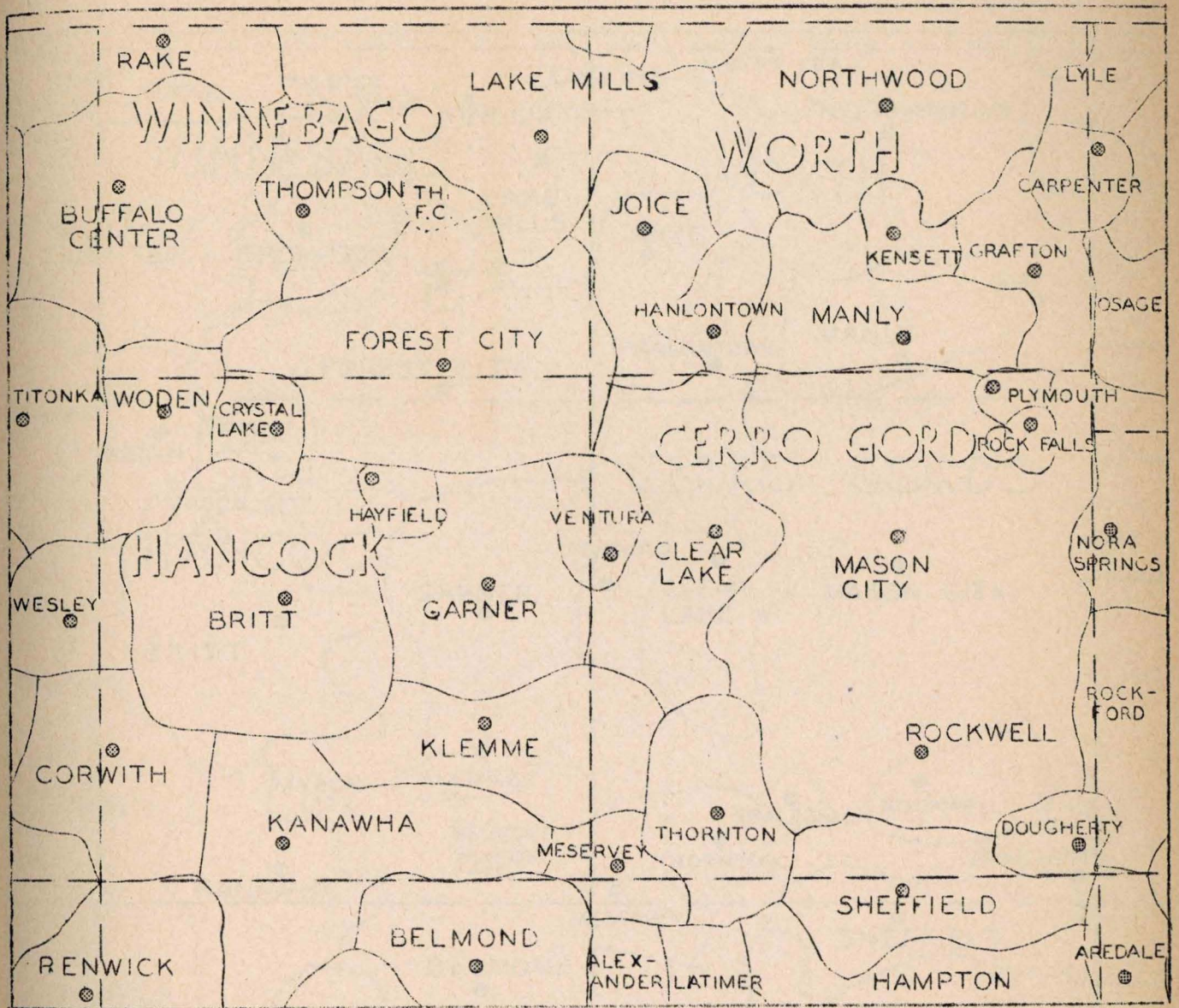
(Analysis of Chart 2)

<u>Cerro Gordo County</u>		Leland Area	100%
Mason City Area	100%	Lake Mills Area	100%
Fertile - Hanlontown Area:		Thompson Area	100%
Fertile	50%	Scarville Area	100%
Hanlontown	50	Emmons, Minn. Area	100%
Clear Lake Area:		Vinje Area	100%
Clear Lake	91%	Kiester, Minn. Area	100%
Mason City	9		
Ventura Area	100%	<u>Worth County</u>	
Klemme Area:		Emmons Area:	
Klemme	80%	Emmons, Minn.	86%
Ventura	20	Lake Mills	14
Meservey Area	100%	Albert Lea, Minn. Area:	
Thorton Area	100%	Albert Lea, Minn.	67%
Sheffield Area	100%	Northwood	33
Dougherty Area	100%	Silver Lake Area:	
Rockwell Area:		Silver Lake	34%
Rockwell	85%	Albert Lea, Minn.	33
Mason City	15	Emmons, Minn.	33
Rock Falls Area:		Lake Mills Area:	
Rock Falls	80%	Lake Mills	80%
Mason City	20	Joice	20
Plymouth Area	100%	Joice Area:	
		Joice	89%
		Lake Mills	11
<u>Hancock County</u>		Fertile Area	100%
Woden Area	100%	Hanlontown Area	100%
Wesley Area	100%	Miltonville Area:	
Corwith Area	100%	Carpenter	25%
Hutchin Area	100%	Miltonville	50
Britt Area:		Northwood	25
Britt	97%	Tenold Area	100%
Duncan	3	Manly Area	100%
Goodell Area:		Mason City Area	100%
Goodell	85%	Plymouth Area	100%
Mason City	15	Kensett Area:	
Klemme Area	100%	Kensett	78%
Garner Area:		Northwood	11
Garner	95%	Mason City	11
Mason City	5	Grafton Area:	
Ventura Area	100%	Grafton	88%
Forest City Area	100%	Mason City	12
Hayfield Area	100%	Northwood Area:	
Crystal Lake Area	100%	Northwood	98%
Kanawha Area	100%	Mason City	2
		Deer Creek Area	100%
<u>Winnebago County</u>		St. Ansgar - Carpenter Area:	
Rake Area:		Carpenter	50%
Rake	86%	St. Ansgar	50
Buffalo Center	14		
Buffalo Center Area	100%		
Woden Area	100%		
Forest City Area	100%		

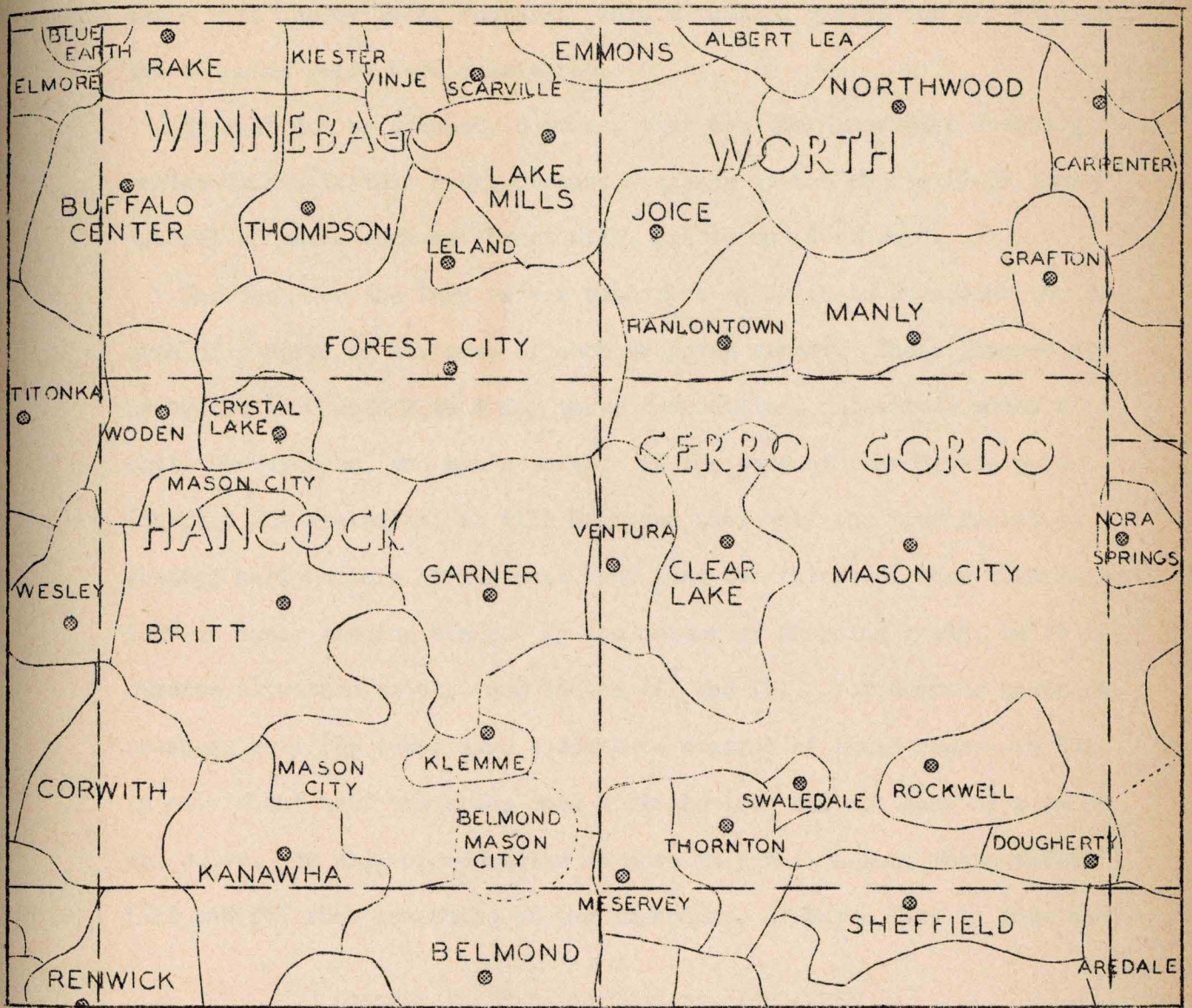


## TRADING AREAS FOR LUMBER & CEMENT

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES



TRADING AREAS FOR DRUGS  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



TRADING AREAS FOR OVERALLS  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES

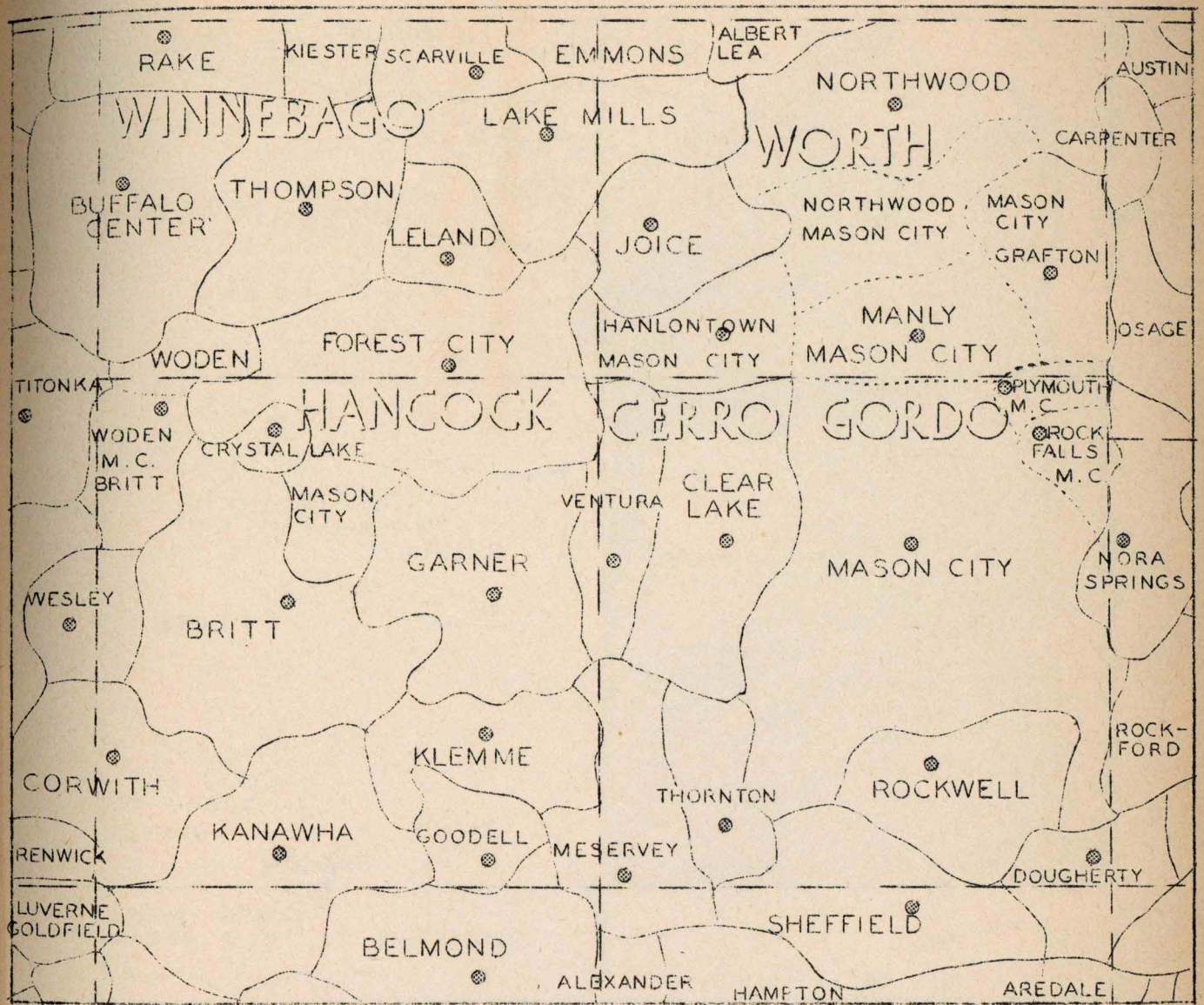
City areas. One other factor of significance is the many mixed areas to the west and north in each of which Mason City shares the shopping-goods trade with nearby local centers. This situation exists for all three of the shopping goods here considered.

It must not be assumed, however, that no other important shopping center exists in this area, because a glance at the charts (7-9) shows several of them, such as Forest City, Britt, and Northwood.

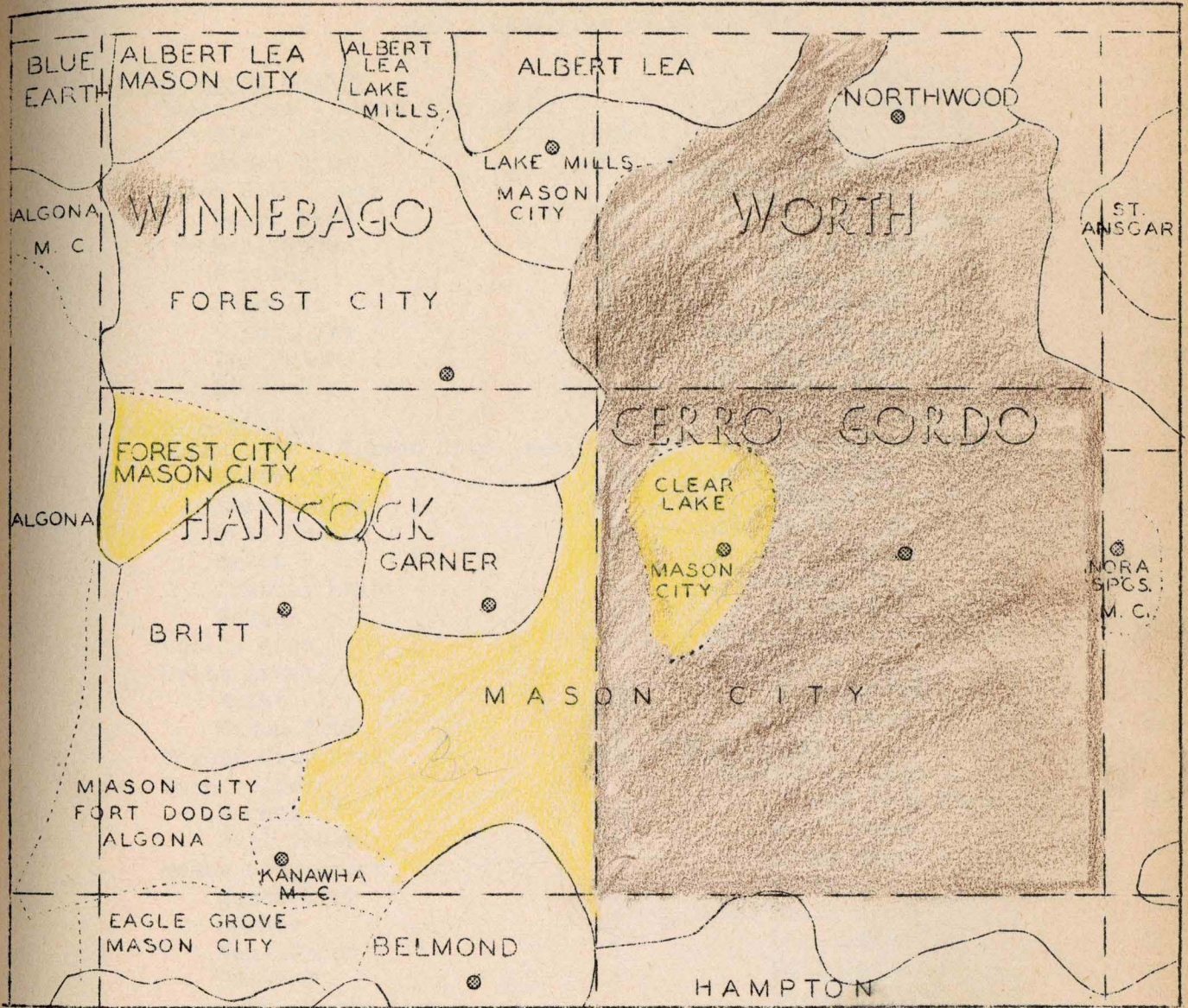
The data for the farm market were also analyzed to determine the degree of control of the area of each shopping center. These figures are presented in Charts 2 to 4 for three commodities, groceries, women's coats and dresses, and men's suits. In the case of convenience goods (Chart 2 for groceries) it will be noted that only one town failed to control half or more of its area, and that two-thirds of them controlled 100% of their trading areas. In the matter of shopping goods, quite the reverse situation exists (See Tables III and IV). For women's coats and dresses, very few towns have a complete control of their areas--in fact, in only about half the areas does a single town control half or more of the sales. As will be commented on more in detail below, these tables (III and IV) show something of the importance of Mason City in this area.

#### Changes in Shopping Centers, 1920-1935

In the questionnaire used in the enumeration of the 520 farm families, those who had been living on the same farm since 1920 were asked to indicate for the year 1920 the place of purchase of the eight types of goods surveyed. It was hoped that these data would show whatever significant changes had occurred in the choice of convenience- and shopping-goods centers. Table V shows these changes for groceries as representative



TRADING AREAS FOR FARM MACHINERY  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



TRADING AREAS FOR WOMENS CLOTHING

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES

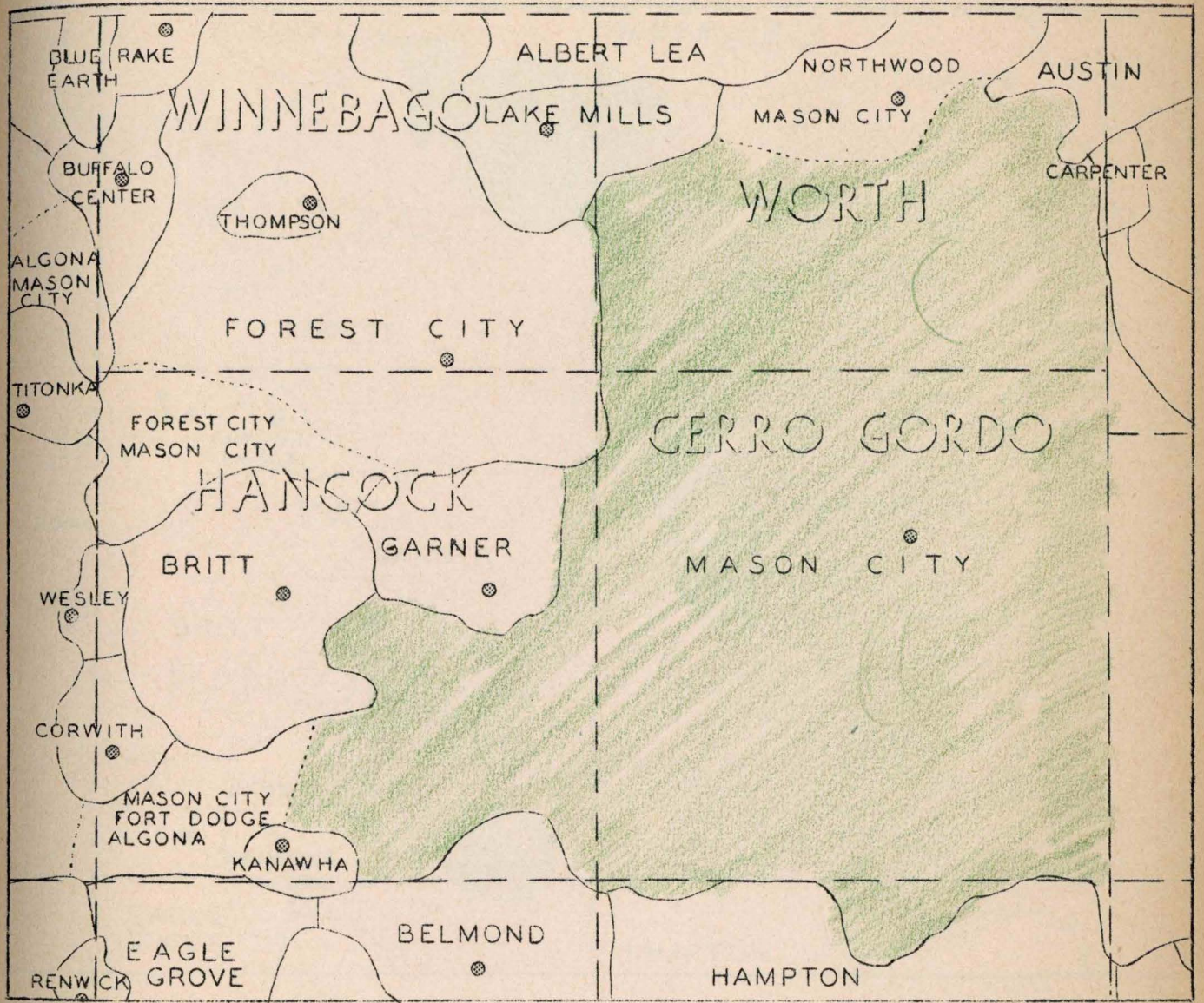
- - 80 to 100
- - 60 to 79
- - 50 to 59
- - UNDER 50



TABLE III  
DIVISION OF OPEN COUNTRY WOMEN'S CLOTHING TRADE  
AMONG MAJOR CENTERS

(Analysis of Chart 7)

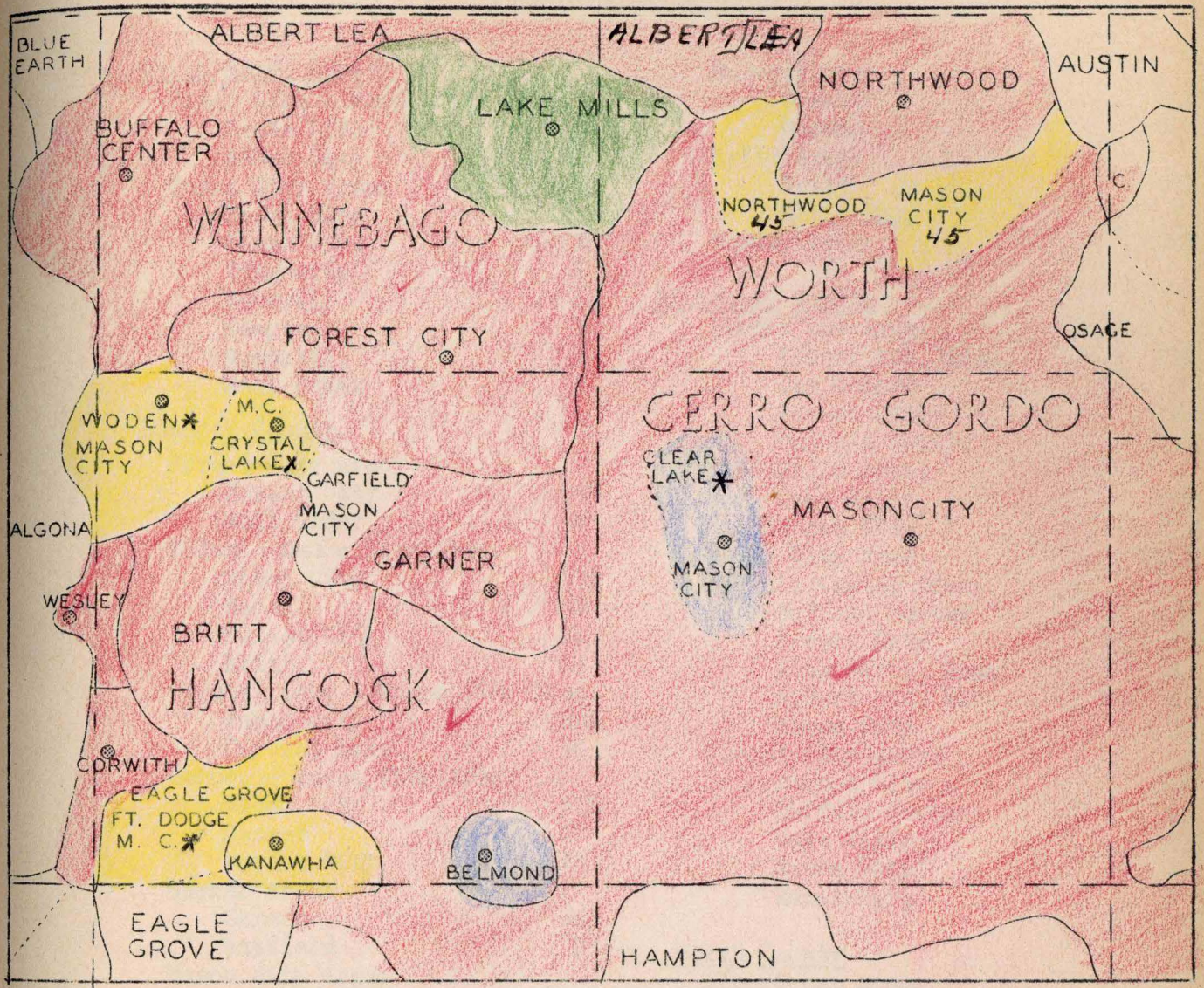
<u>Cerro Gordo County</u>		Mail Order	25
Clear Lake - Mason City Area:		Eagle Grove	8
Clear Lake	44%	Corwith	8
Mason City	56	<u>Winnebago County</u>	
Mason City Area:		Albert Lea, Minn. - Mason City Area:	
Mason City	88%	Albert Lea, Minn.	22%
Mail Order	5	Mason City	31
Hampton	1	Mail Order	20
Humboldt	1	Blue Earth, Minn.	22
Clear Lake	3	Forest City Area:	
Des Moines	1	Forest City	85%
Rockwell	1	Mason City	8
		Mail Order	4
<u>Hancock County</u>		Albert Lea, Minn.	1
Mason City - Forest City Area:		Storm Lake	1
Mason City	40%	Blue Earth, Minn.	1
Forest City	20	Lake Mills - Mason City Area:	
Mail Order	20	Lake Mills	25%
Britt	10	Mason City	58
Crystal Lake	5	Albert Lea, Minn.	17
Wesley	5	Albert Lea, Minn. Area	100%
Wesley Area	100%	Lake Mills Area:	
Britt Area:		Forest City	29%
Britt	91%	Lake Mills	71
Mason City	9	<u>Worth County</u>	
Forest City Area	100%	Albert Lea, Minn. Area:	
Garner Area:		Albert Lea, Minn.	62%
Garner	86%	Mail Order	28
Mail Order	14	Mason City	5
Mason City Area:		Northwood	5
Mason City	80%	Lake Mills Area:	
Garner	10	Lake Mills	50%
Mail Order	5	Mail Order	25
Belmont	5	Mason City	25
Belmont - Mason City Area:		Mason City Area:	
Belmont	57%	Mason City	87%
Mason City	29	Mail Order	6
Goodell	14	Austin	1
Kanawha - Mason City Area:		Northwood	3
Kanawha	22%	Albert Lea, Minn.	5
Mason City	56	Osage Area	100%
Mail Order	22	Austin Area:	
Mason City - Fort. Dodge -		Austin	50%
Algona Area:		Mail Order	40
Mason City	17%	Albert Lea, Minn.	10
Ft. Dodge	17	Northwood Area	100%
Algona	8		
Kanawha	17		



# TRADING AREAS FOR WOMEN'S SHOES

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES

- - 90 to 10
- - 80 to 89
- - to to 79
- - Under 70



## TRADING AREAS FOR MEN'S SUITS

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES

- - 80 to 100
- - 70 to 79
- - 60 to 69
- - 50 to 59

TABLE IV

DIVISION OF OPEN COUNTRY TRADE IN MEN'S SUITS

AMONG MAJOR CENTERS \*

(Analysis of Chart 9)

<u>Cerro Gordo County</u>		<u>Corwith Area:</u>	
Clear Lake - Mason City Area:		Corwith	80%
Clear Lake	60%	Garner	20
Mason City	40	Britt Area:	
Mason City Area:		Britt	93%
Mason City	91%	Mason City	7
Clear Lake	2	Wesley Area	100%
Dougherty	1		
Rockwell	1	<u>Winnebago County</u>	
Hampton	1	Albert Lea Area:	
Humboldt	1	Albert Lea, Minn.	73%
Mail Order	3	Des Moines	9
		Forest City	9
<u>Hancock County</u>		Buffalo Center	9
Forest City Area:		Lake Mills Area:	
Forest City	94%	Lake Mills	73%
Mail Order	6	Mason City	27
Woden - Mason City Area:		Mason City Area	100%
Mason City	29%	Buffalo Center Area:	
Woden	36	Buffalo Center	81%
Forest City	21	Forest City	4
Britt	14	Blue Earth, Minn.	4
Crystal Lake - Mason City Area:		Albert Lea, Minn.	4
Mason City	60%	Mason City	7
Crystal Lake	40	Forest City Area:	
Garner - Mason City Area:		Forest City	81%
Mason City	67%	Buffalo Center	9
Garner	17	Lake Mills	6
Forest City	16	Mason City	2
Garner Area:		Emmetsburg	2
Garner	94%		
Hayfield	6	<u>Worth County</u>	
Mason City Area:		Albert Lea Area:	
Mason City	85%	Albert Lea, Minn.	92%
Mail Order	7	Northwood	8
Garner	8	Northwood Area:	
Belmont Area:		Northwood	92%
Belmont	66%	Mail Order	8
Garner	17	Austin Area	100%
Mason City	17	Northwood - Mason City Area:	
Kanawha Area:		Mason City	45%
Kanawha	50%	Northwood	45
Mason City	38	Mail Order	10
Mail Order	12	Osage Area	100%
Eagle Grove - Ft. Dodge -		Mason City Area:	
Mason City Area:		Mason City	88%
Ft. Dodge	25%	Austin	3
Mason City	25	Mail Order	3
Kanawha	25	Northwood	6
Eagle Grove	13		
Algona	12		

TABLE V

CHANGES IN TRADING CENTER FOR GROCERIES, 1920-1935

Cerro Gordo County - 46 families living on same farm in 1935 as in 1920  
262 enumerations, 6 changes

<u>Gains</u>		<u>Losses</u>	
Klemme	1	Rockwell	1
Swaledale	1	Meservey	1
Mason City	3	Sheffield	1
Clear Lake	1	Manly	1
		Fertile	1
		Burchinal	1

Hancock County - 67 families living on same farm in 1935 as in 1920  
302 enumerations, 1 change

<u>Gains</u>		<u>Losses</u>	
Forest City	1	Crystal Lake	1

Winnebago County - 55 families living on same farm in 1935 as in 1920  
246 enumerations, 1 change

<u>Gains</u>		<u>Losses</u>	
Emmons, Minn.	1	Scarville	1

Worth County - 58 families living on same farm in 1935 as in 1920  
234 enumerations, 6 changes

<u>Gains</u>		<u>Losses</u>	
Mason City	3	Kensett	2
Joice	1	Hanlontown	1
Tenold	1	Manly	1
St. Ansgar	1	Plymouth	1
		Grafton	1

convenience goods and Table VI shows them for women's coats and dresses as representative shopping goods.

No pronounced shift occurred between 1920 and 1935 in centers for grocery purchases. Such changes as occurred show a slight decline in the villages in favor of the larger places, especially Mason City. In the matter of shopping goods, however, there is a sharp trend to the larger towns in and near these four counties. Mason City especially profited by changes recorded in adjoining counties. In Cerro Gordo, Mason City had no gain, largely because of its early dominance of that county in the sale of shopping goods. These changes toward the larger shopping-goods areas are probably to be accounted for by the ever-increasing improved road building in the state.

#### Factors in the Determination of Trading Areas

Not content with merely determining the places in which each of the eight types of goods was bought, the enumerator attempted to discover the reasons for the choice (Table VII). In this respect, the buyers of this area are similar to those in other parts of Iowa, in that they indicated in a majority of cases "nearness to market" as the major explanation for trading town choices. In Worth County, 62% of those enumerated made that choice, while in Winnebago, 48% chose the same reason. The next most frequent explanations were "better stocks of goods" and "better roads." Significantly enough, only about 10% were influenced by the factor of "lower prices."

#### Market Area for Farm Produce

Obviously, the farmer not only buys goods but he likewise sells them. Immediately, the question is raised as to the bearing of the place in

TABLE VI

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

Cerro Gordo County - 46 families living on same farm in 1935 as in 1920  
202 enumerations, 1 change

<u>Gains</u>		<u>Losses</u>	
Mason City	1	Clear Lake	1

Hancock County - 67 families living on same farm in 1935 as in 1920  
302 enumerations, 6 changes

<u>Gains</u>		<u>Losses</u>	
Mason City	3	Goodell	1
Forest City	1	Crystal Lake	1
Fort Dodge	1	Fort Dodge	1
Kanawha	1	Mason City	1
		Corwith	1
		Kanawha	1

Winnebago County - 55 families living on same farm in 1935 as in 1920  
246 enumerations, 13 changes

<u>Gains</u>		<u>Losses</u>	
Mason City	6	Lake Mills	5
Albert Lea, Minn.	3	Thompson	3
Forest City	2	Albert Lea, Minn.	3
Blue Earth, Minn.	2	Buffalo Center	2

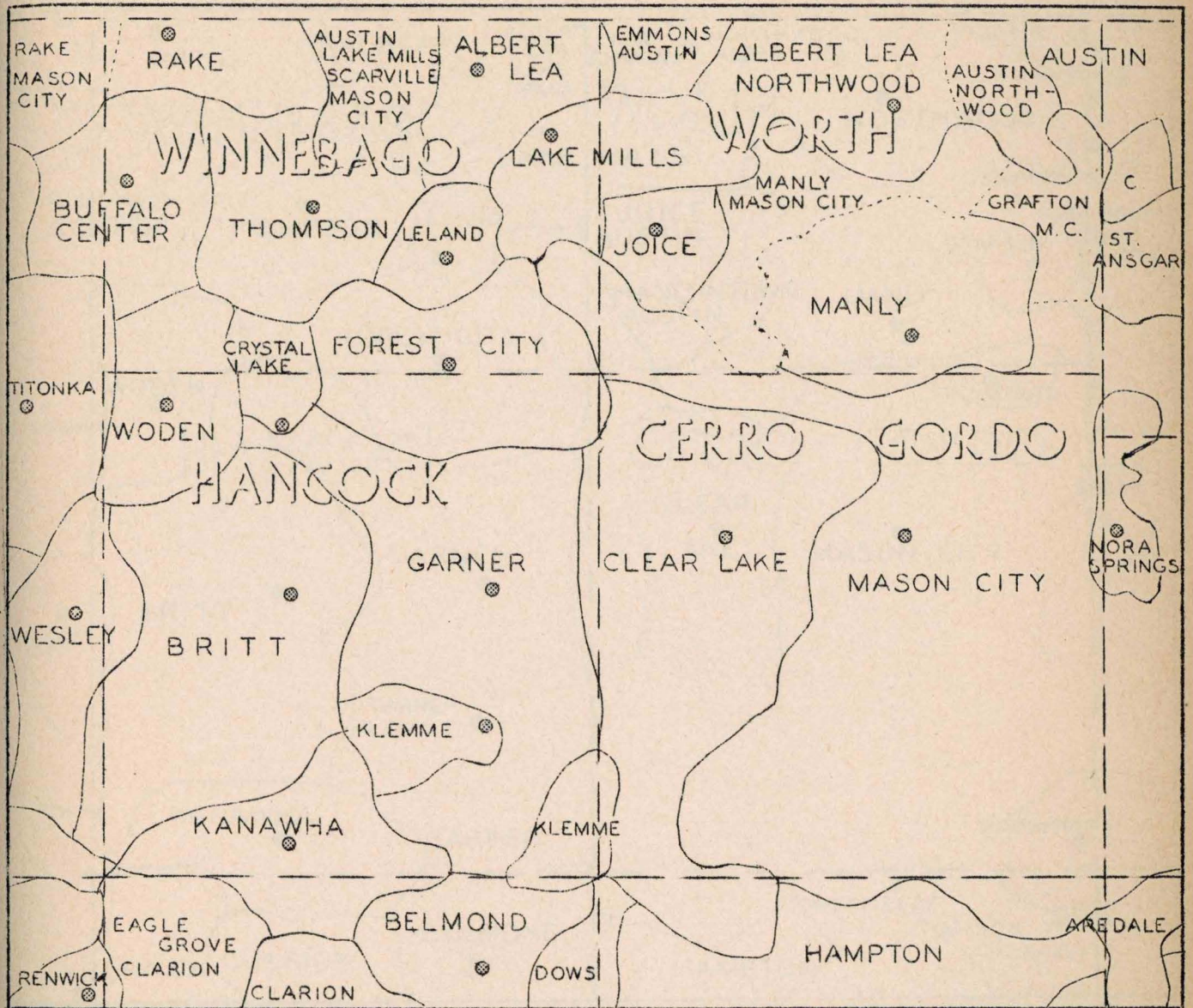
Worth County - 58 families living on same farm in 1935 as in 1920  
234 enumerations, 21 changes

<u>Gains</u>		<u>Losses</u>	
Mason City	18	Northwood	6
Austin	1	Hanlontown	2
Northwood	1	Manly	4
Albert Lea, Minn.	1	Mason City	2
		Albert Lea, Minn.	2
		Joice	4
		Lake Mills	1

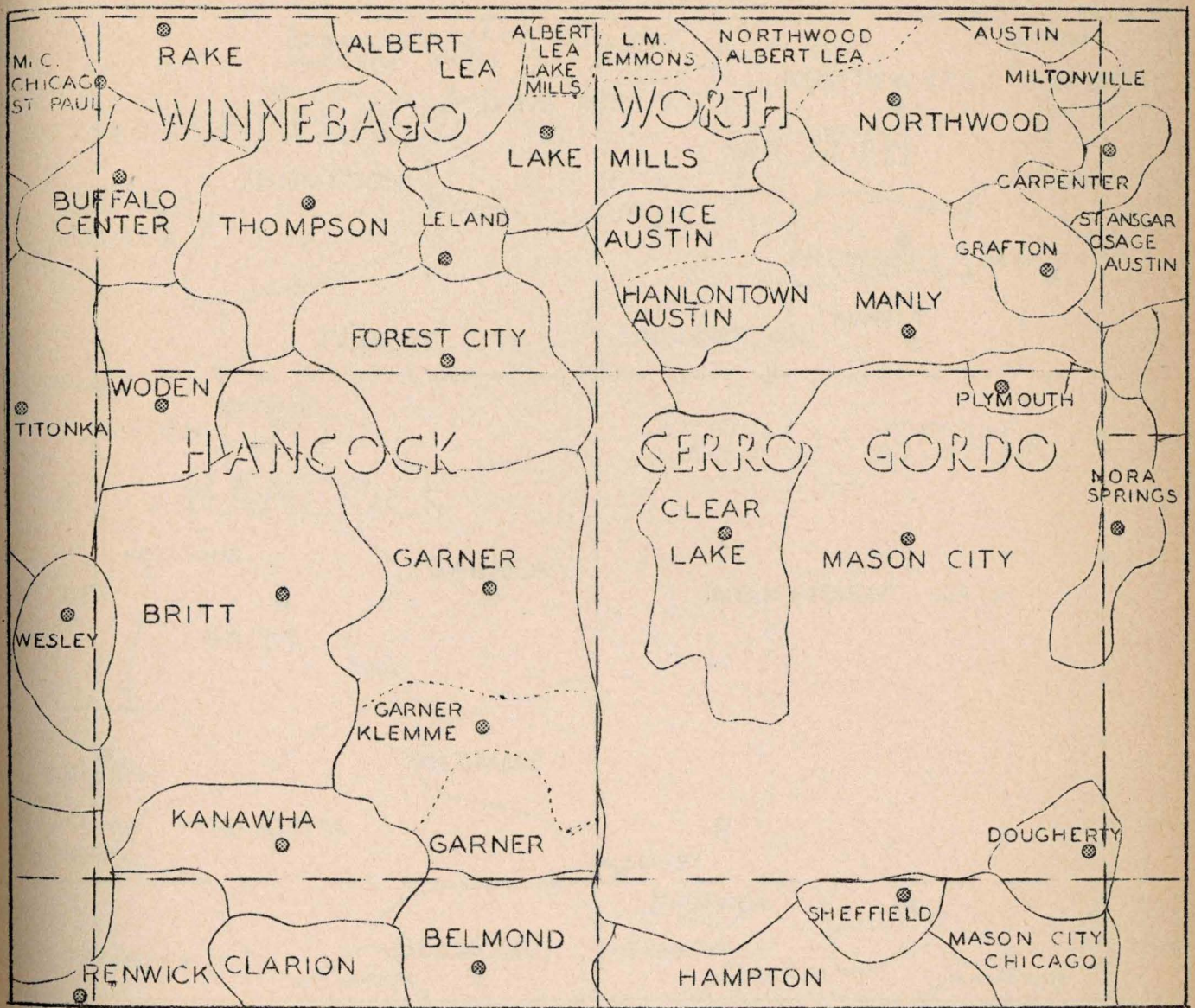
TABLE VII  
 REASONS FOR CHOICE OF TRADING CENTER  
 (in percentage of total)

	Hancock County	Winnebago County	Cerro Gordo County	Worth County
Nearness	58%	48%	53%	62%
Credit	9	6	0	2
Better stocks of goods	12	17	25	17
Better roads	15	15	11	7
Lower prices	5	11	8	12
Other	1	3	3	0

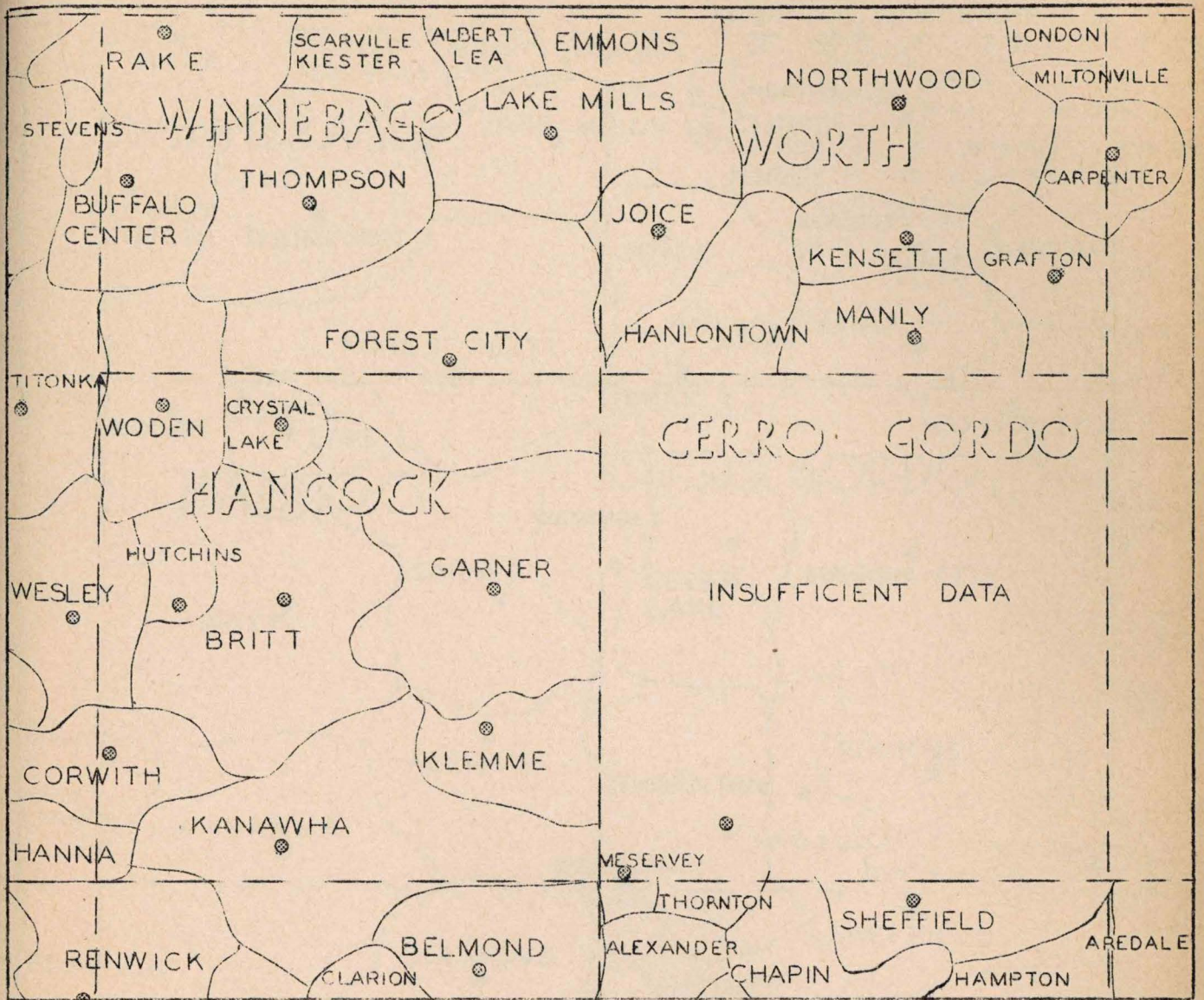




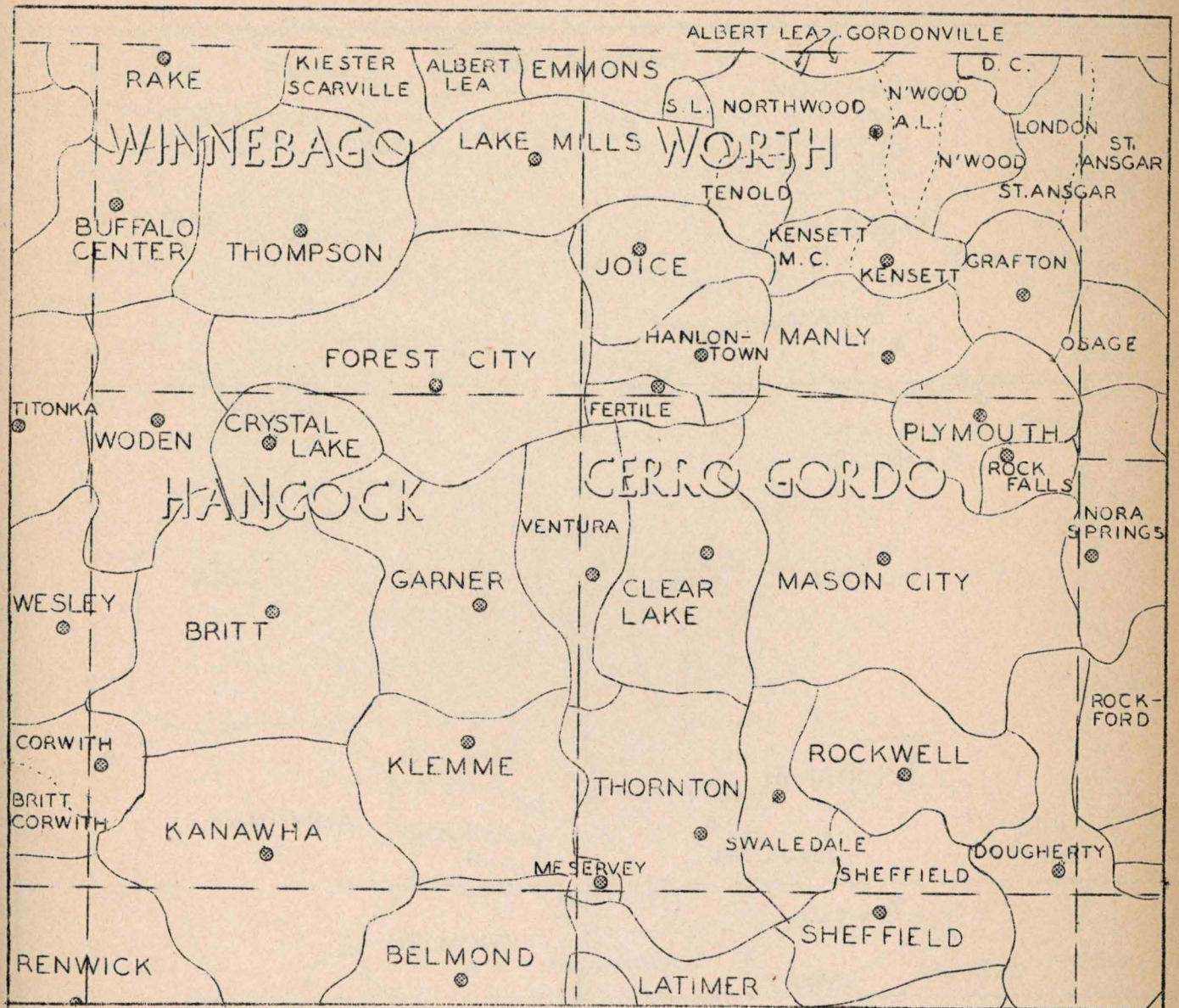
MARKET AREAS FOR HOGS  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



MARKET AREAS FOR CATTLE  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



MARKET AREAS FOR GRAIN  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



MARKET AREAS FOR CREAM  
 WINNEBAGO, WORTH, HANCOCK &  
 CERRO GORDO COUNTIES



which farm produce is sold upon the choice of the farm shopping center. In other words, does he choose his shopping center because it is the place in which he sells his produce? The results of the enumeration of the open-country families of this area are found in Charts 10 through 14, which show the market areas for grain, hogs, cattle, eggs and poultry, and cream. The areas for poultry and eggs, and cream seem to conform rather closely to those for convenience goods. The market areas for hogs and cattle bear less relationship to either the convenience goods or shopping goods areas, being a sort of a cross between them. These areas likewise show a tendency for the farmer to select an important packing center, such as Mason City as the point of livestock marketing. In making such a choice he often turns the animals over to a common or contract carrier, thereby eliminating the destination points as potential bidders for his trade. The data on grain markets is too incomplete to warrant any deductions. It seems safe to conclude, therefore, that for such commodities as cream, and poultry and eggs, products which are frequently marketed and almost always in person, tend to be sold in the areas in which the producer buys his convenience goods. The importance of the one kind of market cannot be minimized without damaging that place as a market for the other.

#### Banking Habits

In order to measure something of the effects of the recent depression upon this area, the enumeration undertook to determine the changes that had occurred in banking habits between the years 1929 and 1935 (Tables VIII and IX). For purposes of summary, the open-country tabulations have been separated from those for the towns and cities. It will be noted that in 1929 the bulk (81%) of the farmers enumerated carried bank accounts

TABLE VIII

CHANGES IN BANKING, 1929-1935

Cerro Gordo, Hancock, Winnebago, Worth

Percentage of persons enumerated carrying bank accounts	<u>1929</u>	<u>1935</u>
Open country	81%	47%
Towns and villages	77	42

Reasons for discontinuance of bank account	<u>Open Country</u>	<u>Towns and Villages</u>
Don't need it	65%	69%
Closed banks	15	13
No local bank	9	8
Service and other charges	11	10

Reasons for change in banking town	<u>Open Country</u>	<u>Towns and Villages</u>
Bank closed	66%	41%
Bank absorbed	2	3
Service charges	-	-
Personal relations	2	5
Difficult to borrow	-	-
Change of residence	30	51

Size of sample	<u>Open Country</u>	<u>Towns and Villages</u>
Number interviewed	574	490
Number banking, 1929	465	379
Number banking, 1935	269	208
Number discontinuing	196	171
Changes in banking town	38	37

TABLE IX\*

PERSONS REPORTING CHANGES IN BANKING TOWN, 1929-1935

(Classified According to Population of Town)

Open country residents - 224 enumerations, 30 changes

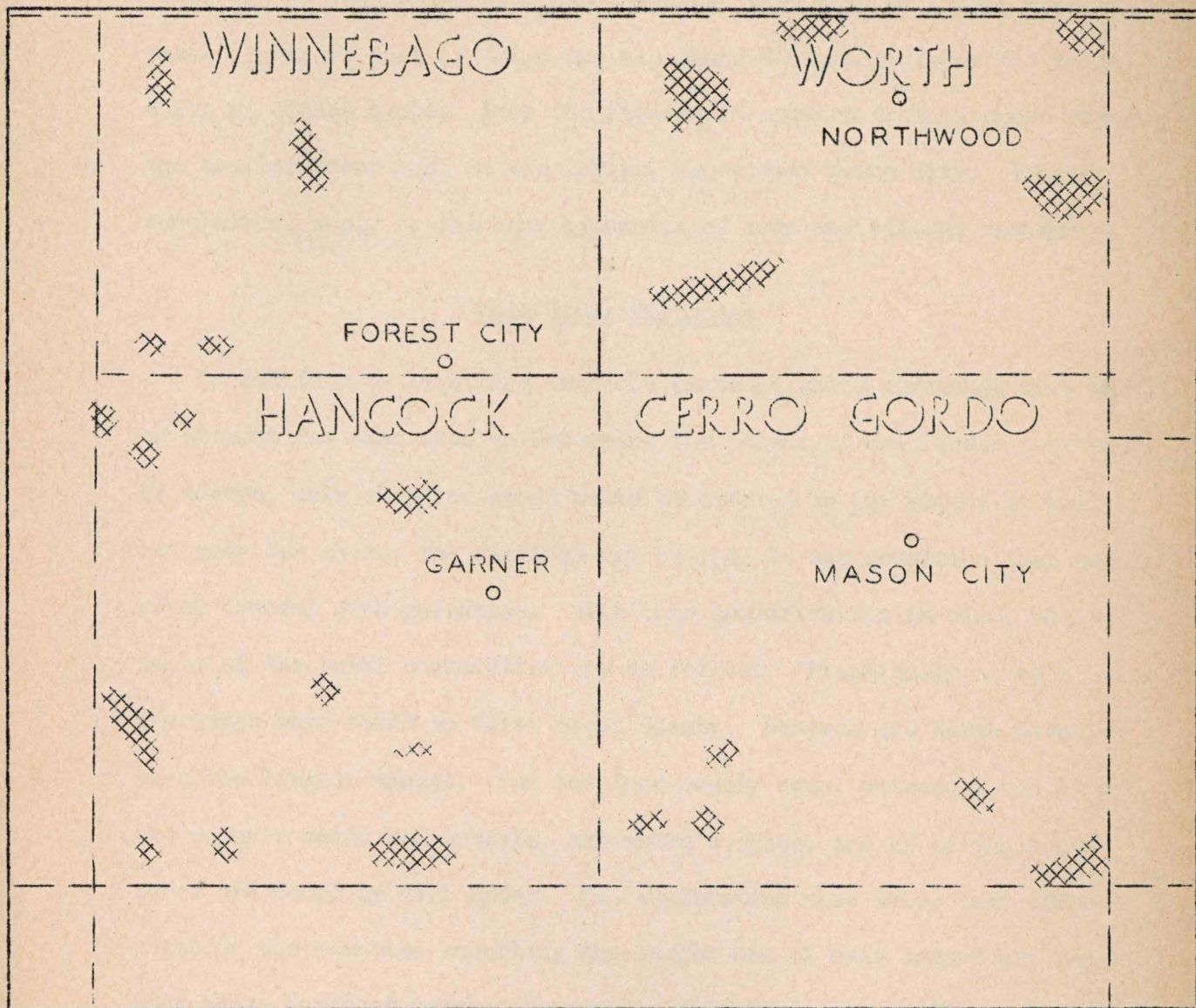
Population Group	No. of Towns	No. of Gains	No. of Losses
50- 499	25	13	17
500- 999	4	3	6
1000-4999	10	8	6
5000 and over	1	6	1

Town and village residents - 175 enumerations, 17 changes

Population Group	No. of Towns	No. of Gains	No. of Losses
50- 499	20	8	12
500- 999	4	0	4
1000-4999	7	2	1
5000 and over	1	7	0

\*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.





AREAS REPORTING MAIL ORDER PURCHASES

WINNEBAGO, WORTH, HANCOCK &  
CERRO GORDO COUNTIES

but by 1935 less than half of them (47%) had bank accounts. The bulk of those who no longer had accounts indicated that they no longer needed them. Further, most of those who had changed banking places did so because of closed banks. From the figures it appears that in these changes the smaller towns lost to the larger, especially Mason City. Similar conclusions apply to the banking habits of town and village residents.

#### Mail Order Purchases

In addition to inquiring into the place at which purchases were made, an attempt was also made to determine the extent of mail order purchases. Of course, only shopping goods would be ordered to any extent by mail, and even for these, the findings may be open to the suspicion that people often conceal such purchases. With this qualification in mind, the results of the rural enumeration are as follows. Practically no mail order purchases were found in Cerro Gordo County. Hancock and Worth Counties have the largest amount. For the four-county area, between 6 and 7% of the women's coats and dresses, and women's shoes, and 2% of the men's shoes are bought by mail order. The enumeration also shows that those parts of the counties reporting the larger use of mail orders are generally those farthest removed from major shopping centers (Chart 15).

#### The Town and Village Market

In addition to the open country, the enumeration included all towns and villages of less than 5,000 population. Thus, the survey reached all incorporated places except Mason City. In these four counties, some 537 persons were interviewed with a questionnaire similar to that used in the open country. "Furniture" was substituted for "farm machinery," "work

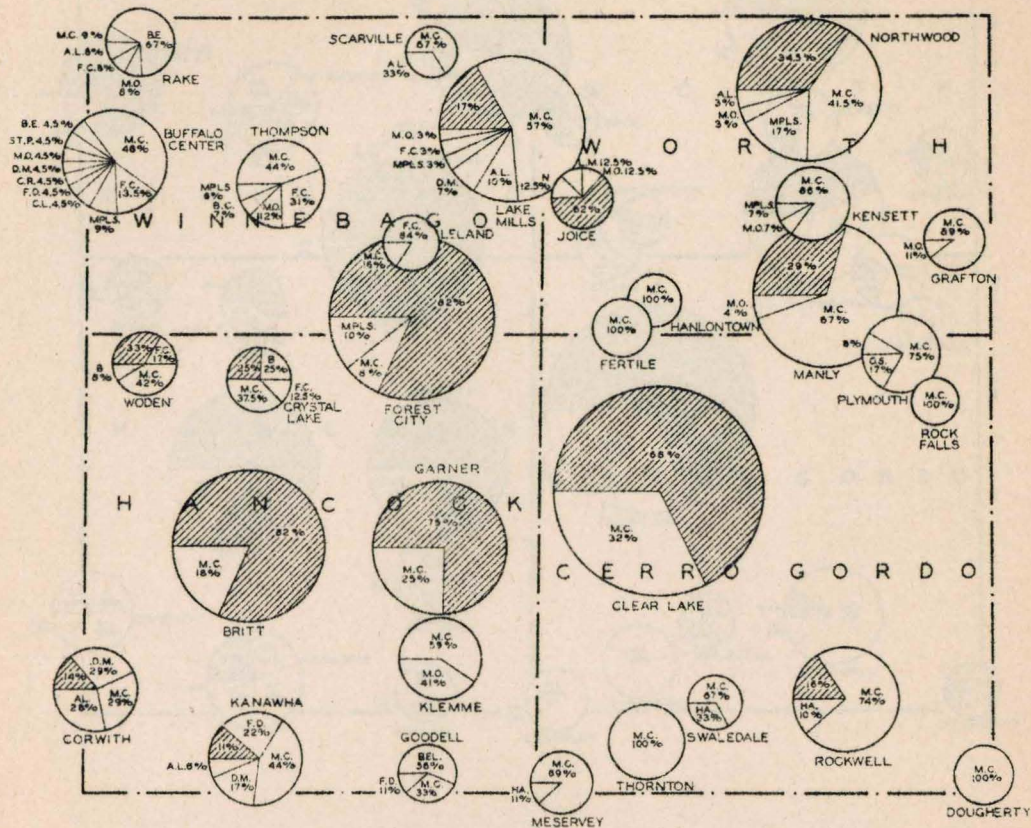
clothing" for "overalls," and "kitchen utensils" for "lumber and cement." Except for these changes, plus the omission of data on places of sales of farm produce, the questionnaires for urban and rural areas were identical.

The data were then arranged in tabular and chart form to show the per cent of out-of-town trading for the eight types of goods surveyed (Tables X and XI). The pie charts (Nos. 16 and 17) show the areas proportionate to the population of the town, and show the relative distribution of out-of-town and home trading. From these data the following conclusions are to be drawn.

For groceries there is practically no out-of-town trading. For drugs and medicines and kitchen utensils, the smaller the town, the greater the out-of-town trading. Towns over 500 population generally retain this trade.

In the matter of the shopping goods--the rest of the types of goods surveyed--practically all buyers living in towns of less than a thousand shop out of town. In the larger towns, the ability to hold shoppers at home rises, although only in the largest places does the percentage of out-of-town trade fall to zero.

The data on out-of-town shopping was then tabulated by occupational groups (See Table XII). Taking the summary for the area it will be noted that in general the professional group tend to buy more goods out of town than other groups, while housewives and widows buy the least. The other groups range between these extremes. Of course, there are certain county variations from this summary. Notice, for instance, that in Winnebago County professional people were reported as doing all their shopping out of town for work clothing and furniture, while in Cerro Gordo they do no out-of-town shopping for these same goods.



LOCAL & OUT-OF-TOWN PURCHASES OF  
 WOMEN'S COATS & DRESSES  
 WINNEBAGO, WORTH, HANCOCK AND  
 CERRO GORDO COUNTIES

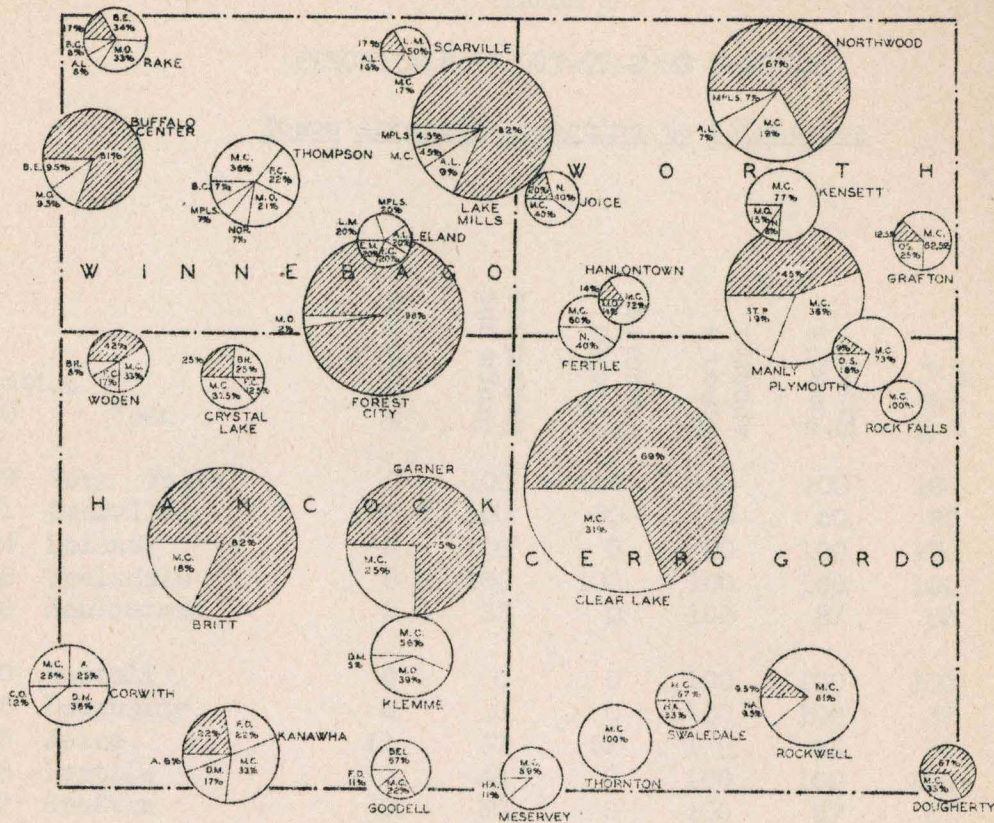
LEGEND

- |                       |                  |                   |
|-----------------------|------------------|-------------------|
| ▷ OUT-OF-TOWN TRADING | CO CORWITH       | L.M. LAKE MILLS   |
| ▽ HOME TRADING        | CL CLARION       | M.C. MASON CITY   |
| A. ALGONA             | CR. CEDAR RAPIDS | M.O. MAIL ORDER   |
| A.L. ALBERT LEA       | DM. DES MOINES   | MPLS. MINNEAPOLIS |
| B. BRITT              | FC. FOREST CITY  | N. NORTHWOOD      |
| B.C. BUFFALO CENTER   | FD. FORT DODGE   | O. OTHER          |
| B.E. BLUE EARTH       | HA. HAMPTON      | OS. OSAGE         |
| BEL. BELMOND          |                  | ST.P. SAINT PAUL  |

IOWA STATE PLANNING BOARD

BUSINESS SURVEY  
 PROJECT 1041

CHART 16



# LOCAL & OUT-OF-TOWN PURCHASES OF MEN'S SUITS

WINNEBAGO, WORTH, HANCOCK AND CERRO GORDO COUNTIES

## LEGEND

- |                       |                 |                   |
|-----------------------|-----------------|-------------------|
| ▷ OUT-OF-TOWN TRADING | CO CORWITH      | LM LAKE MILLS     |
| ◻ HOME TRADING        | CL CLARION      | M.C. MASON CITY   |
| A ALGONA              | CR CEDAR RAPIDS | M.O. MAIL ORDER   |
| A.L. ALBERT LEA       | DM DES MOINES   | MPLS. MINNEAPOLIS |
| B BRITT               | FC FOREST CITY  | N NORTHWOOD       |
| B.C. BUFFALO CENTER   | FD FORT DODGE   | O OTHER           |
| BE BLUE EARTH         | HA HAMPTON      | OS. OSAGE         |
| BEL BELMOND           |                 | ST.P. SAINT PAUL  |

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BUSINESS SURVEY  
PROJECT 1041

CHART 17

TABLE X  
PERCENTAGE OF OUT-OF-TOWN TRADING

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
109	Rock Falls	0	100	100	100	100	100	100	100
161	Scarville	0	100	50	100	50	83	17	100
164	Leland	0	100	0	100	100	100	20	100
178	Swaledale	0	100	100	100	100	100	33	100
190	Hanlontown	0	33	0	100	87	86	28	100
210	Goodell	0	0	0	100	100	100	100	88
215	Dougherty	0	0	0	100	100	33	33	100
225	Joice	11	37	57	100	88	80	25	67
238	Fertile	0	40	0	100	100	100	25	100
249	Grafton	0	50	0	100	87	87	0	100
255	Meservey	0	0	22	100	100	100	75	88
258	Woden	0	17	9	67	67	58	58	75
271	Crystal Lake	0	0	12	75	75	75	75	100
310	Rake	0	8	8	0	83	83	18	91
383	Thornton	0	7	14	100	100	100	50	92
388	Plymouth	0	75	50	92	92	9	45	50
394	Kensett	13	53	0	100	87	83	28	100
463	Klemme	0	0	0	100	100	100	77	56
481	Corwith	0	0	0	86	86	87	87	57
538	Thompson	0	0	0	100	87	100	7	30
609	Kanawha	0	0	0	89	89	78	71	17
750	Rockwell	5	5	5	84	79	90	33	84
768	Buffalo Center	0	0	0	100	62	19	0	0
1,241	Garner	0	0	0	25	25	25	25	22
1,447	Manly	10	10	17	64	67	54	33	44
1,474	Lake Mills	0	0	0	83	72	18	0	31
1,554	Northwood	0	0	0	66	83	33	14	26
1,593	Britt	0	0	0	18	18	18	7	12
2,016	Forest City	0	0	0	17	10	0	0	3
3,066	Clear Lake	0	0	0	32	31	30	4	23

TABLE XI

PERCENTAGE OF OUT-OF-TOWN TRADING

Towns Arranged According to Distance from Mason City

Miles Distant from Mason City	Town	Population 1930	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
10	Rock Falls	109	0	100	100	100	100	100	100	100
10	Plymouth	388	0	75	50	92	92	9	45	50
10	Manly	1,447	10	10	17	64	67	54	33	44
10	Clear Lake	3,066	0	0	0	32	31	30	4	23
12	Rockwell	750	5	5	5	84	79	90	38	84
15	Kensett	394	15	53	0	100	87	83	28	100
19	Hanlontown	190	0	33	0	100	87	86	28	100
19	Swaledale	178	0	100	100	100	100	100	33	100
21	Grafton	249	0	50	0	100	87	87	0	100
21	Northwood	1,554	0	0	0	66	83	33	14	26
22	Fertile	238	0	40	0	100	100	100	25	100
23	Garner	1,241	0	0	0	25	25	25	25	22
24	Thornton	383	0	7	14	100	100	100	50	92
27	Joice	225	11	37	57	100	88	90	25	67
27	Dougherty	215	0	0	0	100	100	33	33	100
30	Meservey	255	0	0	22	100	100	100	75	88
30	Klonme	463	0	0	0	100	100	100	77	56
33	Britt	1,593	0	0	0	18	18	18	7	12
34	Forest City	2,016	0	0	0	17	10	0	0	3
34	Crystal Lake	271	0	0	12	75	75	75	75	100
36	Goodell	210	0	0	0	100	100	100	100	88
38	Leland	164	0	100	0	100	100	100	20	100
45	Kanawha	609	0	0	0	89	89	78	71	17
48	Thompson	536	0	0	0	100	87	100	7	30
48	Woden	258	0	17	9	67	67	58	58	75
49	Lake Mills	1,474	0	0	0	83	72	18	0	31
51	Corwith	481	0	0	0	86	86	87	87	57
56	Scarville	161	0	100	50	100	50	83	17	100
58	Buffalo Center	768	0	0	0	100	62	19	0	0
67	Rake	310	0	8	8	0	83	83	18	91

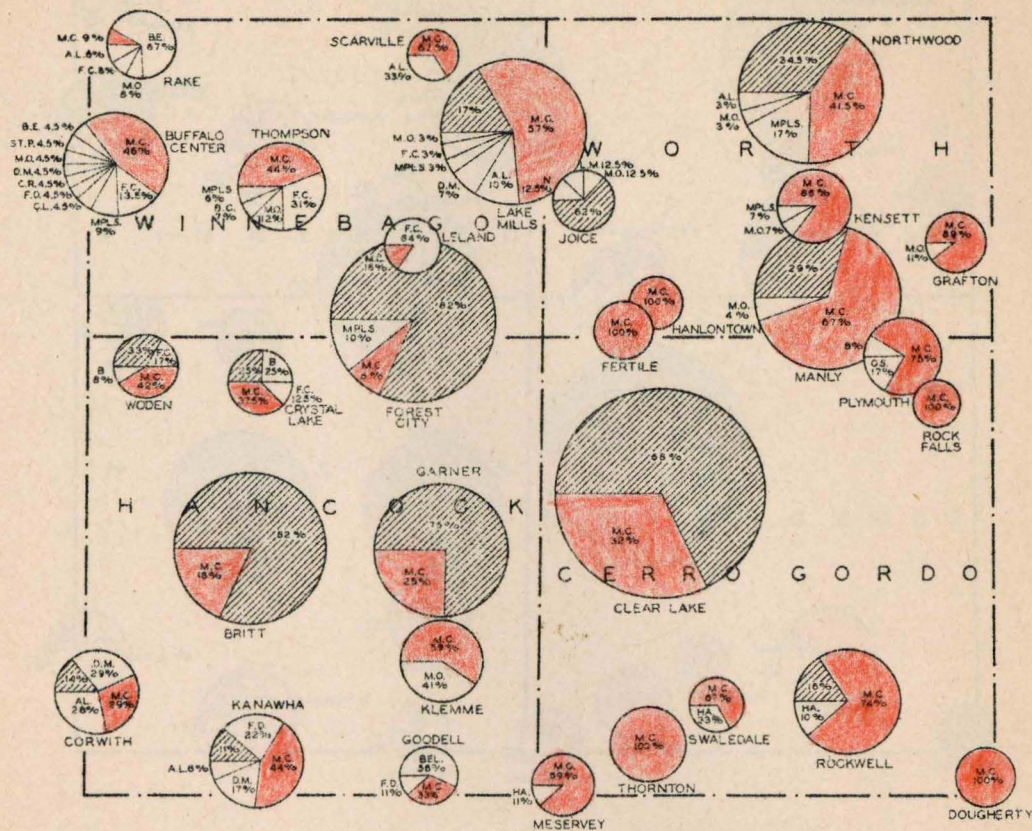




### Shopping Centers

An examination of the charts (7-9) for shopping goods discloses several major shopping centers, such as Forest City, Britt, Garner, Northwood, and Mason City. Of these places, Mason City is clearly the largest and most important. It is admirably situated with respect to railway and highway transportation, and its many industries give it an advantage as a shopping center not equalled for miles around. The leading industries--meat packing, brick and tile, cement, sand, and beet sugar--themselves alone create a large enough population to make the town a first-rate shopping center. Thus, the surrounding cities, towns, and open country naturally turn to Mason City for shopping goods.

Something of the importance of Mason City can be seen in Tables XI, XIII, and XIV. Table XIV shows the percentage of trade from other towns in the area trading in Mason City, the towns arranged by miles from Mason City. It will be noted that, except for two nearby towns of medium size, Clear Lake and Forest City, the drawing power of Mason City extends out at least 50 miles. Table XIII shows the per cent of trade in Mason City from other towns in the area, these towns arranged in order of population. This table shows very clearly that, with certain exceptions, the pull of Mason City varies inversely with the size of the place. A comparison between this table and Table XI will show the extent to which Mason City dominates the out-of-town trade of the other towns and villages of this area. These three tables taken together show that the importance of Mason City as a shopping center for persons living in other and smaller towns varies inversely as to size and distance from Mason City.



# LOCAL & OUT-OF-TOWN PURCHASES OF WOMEN'S COATS & DRESSES

WINNEBAGO, WORTH, HANCOCK AND  
CERRO GORDO COUNTIES

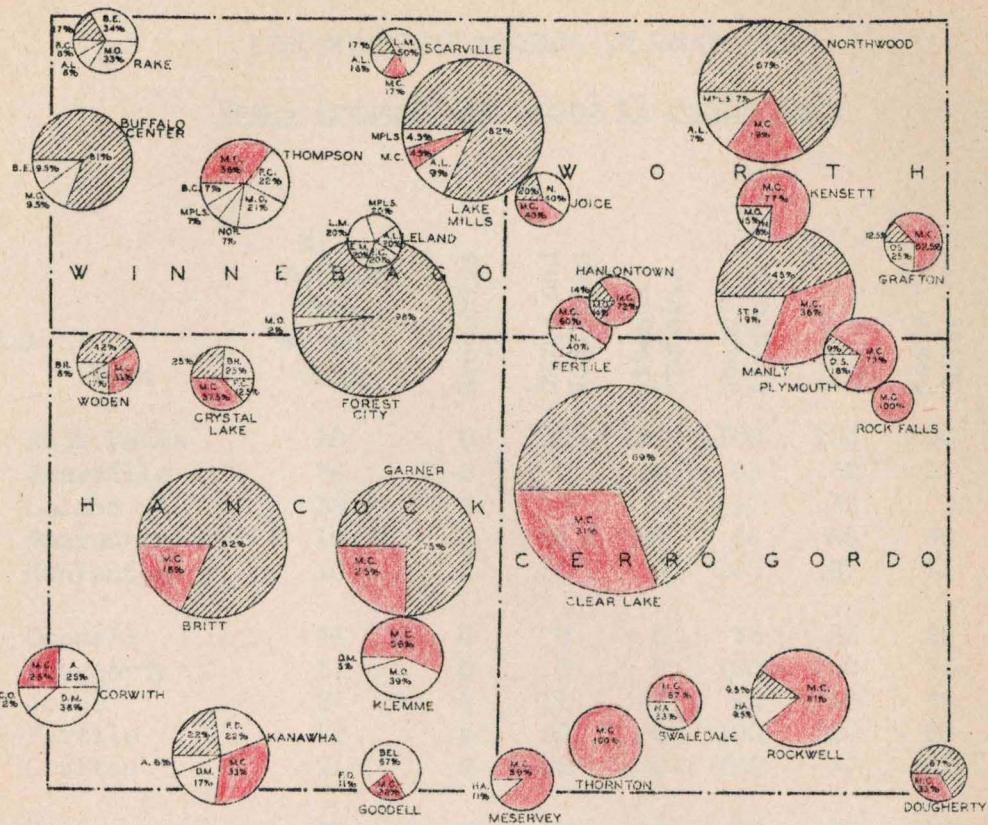
## LEGEND

- |                       |                  |                   |
|-----------------------|------------------|-------------------|
| ▷ OUT-OF-TOWN TRADING | CO CORWITH       | L.M. LAKE MILLS   |
| ◁ HOME TRADING        | CL CLARION       | M.C. MASON CITY   |
| A. ALGONA             | CR CEDAR RAPIDS  | M.O. MAIL ORDER   |
| A.L. ALBERT LEA       | DM. DES MOINES   | MPLS. MINNEAPOLIS |
| B. BRITT              | F.C. FOREST CITY | N. NORTHWOOD      |
| B.C. BUFFALO CENTER   | FD. FORT DODGE   | O. OTHER          |
| BE BLUE EARTH         | HA. HAMPTON      | OS. OSAGE         |
| BEL BELMOND           |                  | ST.P. SAINT PAUL  |

IOWA STATE PLANNING BOARD

BUSINESS SURVEY  
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CHART 16



# LOCAL & OUT-OF-TOWN PURCHASES OF MEN'S SUITS

WINNEBAGO, WORTH, HANCOCK AND CERRO GORDO COUNTIES

## LEGEND

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>▷ OUT-OF-TOWN TRADING</li> <li>◻ HOME TRADING</li> <li>A ALGONA</li> <li>AL ALBERT LEA</li> <li>B BRITT</li> <li>BC BUFFALO CENTER</li> <li>BE BLUE EARTH</li> <li>BEL BELMOND</li> </ul> | <ul style="list-style-type: none"> <li>CO CORWITH</li> <li>CL CLARION</li> <li>CR CEDAR RAPIDS</li> <li>DM DES MOINES</li> <li>FC FOREST CITY</li> <li>FD FORT DODGE</li> <li>HA HAMPTON</li> </ul> | <ul style="list-style-type: none"> <li>LM LAKE MILLS</li> <li><b>MC</b> MASON CITY</li> <li>MO MAIL ORDER</li> <li>MPLS MINNEAPOLIS</li> <li>N NORTHWOOD</li> <li>O OTHER</li> <li>OS OSAGE</li> <li>STP SAINT PAUL</li> </ul> |
|--|---|--|

IOWA STATE PLANNING BOARD

BUSINESS SURVEY  
PROJECT 1041

TABLE XIII

## PERCENTAGE OF TRADING IN MASON CITY

Towns Arranged According to Populations

Population 1930	Town	Miles Distant from Mason City	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
109	Rock Falls	10	0	100	100	100	100	100	100	100
161	Scarville	56	0	0	0	66	32	17	0	100
164	Leland	38	0	0	0	17	33	0	0	33
178	Swaledale	19	0	66	66	66	66	66	33	66
190	Hanlontown	19	0	33	0	100	87	71	7	75
210	Goodell	36	0	0	0	33	33	22	22	11
215	Dougherty	27	0	0	0	100	100	33	33	100
225	Joice	27	0	11	43	62	56	40	12	66
238	Fertile	22	0	20	0	100	100	60	12	33
249	Grafton	21	0	12	0	100	77	62	0	100
255	Meservey	30	0	0	22	79	79	79	75	79
258	Woden	48	0	0	0	42	42	33	33	56
271	Crystal Lake	34	0	0	0	38	38	38	38	43
310	Rake	67	0	0	0	12	25	0	0	8
383	Thornton	24	0	7	14	100	100	100	50	92
388	Plymouth	10	0	75	50	75	75	73	46	42
394	Kensett	15	13	27	50	86	86	77	38	33
463	Klemme	30	0	0	0	61	61	55	55	56
481	Corwith	51	0	0	0	29	29	25	25	14
538	Thompson	48	0	0	0	44	33	46	0	0
609	Kanawha	45	0	0	0	44	44	33	29	11
750	Rockwell	12	5	5	5	74	68	81	28	84
768	Buffalo Center	58	0	0	0	45	24	0	0	0
1,241	Garner	23	0	0	0	25	25	25	25	26
1,447	Manly	10	0	7	17	66	67	36	33	39
1,474	Lake Mills	49	0	0	0	56	50	4	0	31
1,554	Northwood	21	0	0	0	42	60	18	7	9
1,593	Britt	33	0	0	0	19	19	19	7	13
2,016	Forest City	34	0	0	0	8	10	0	0	0
3,066	Clear Lake	10	0	0	0	32	31	31	4	27

TABLE XIV

PERCENTAGE OF PURCHASES MADE IN MASON CITY

Towns Arranged According to Distance from Mason City

Miles Distant from Mason City	Town	Population 1930	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
10	Rock Falls	109	0	100	100	100	100	100	100	100
10	Plymouth	388	0	75	50	75	75	73	46	42
10	Manly	1,447	10	7	17	66	67	36-	33	39
10	Clear Lake	3,066	0	0	0	32	31	31	4	27
12	Rockwell	750	5	5	5	74	68	81	28	84
15	Kensett	394	13	27	50	86	86	77	38	33
19	Hanlontown	190	0	33	0	100	87	71	7	75
19	Swaledale	178	0	66	66	66	66	66	33	66
21	Grafton	249	0	12	0	100	77	62	0	100
21	Northwood	1,554	0	0	0	42	60	18	7	9
22	Fertile	238	0	20	0	100	100	60	12	33
23	Garner	1,241	0	0	0	25	25	25	25	26
24	Thornton	383	0	7	14	100	100	100	50	92
27	Joice	225	0	11	43	62	56	40	12	66
27	Dougherty	215	0	0	0	100	100	33	33	100
30	Meservey	255	0	0	22	79	79	79	75	79
30	Klemme	463	0	0	0	61	61	55	55	56
33	Britt	1,593	0	0	0	19	19	19	7	13
34	Forest City	2,016	0	0	0	8	10	0	0	0
34	Crystal Lake	271	0	0	0	38	38	38	38	43
36	Goodell	210	0	0	0	33	33	22	22	11
38	Leland	164	0	0	0	17	33	0	0	33
45	Kanawha	609	0	0	0	44	44	33	29	11
48	Thompson	538	0	0	0	44	33	46	0	0
48	Woden	258	0	0	0	42	42	33	33	56
49	Lake Mills	1,474	0	0	0	56	50	5	0	31
51	Corwith	481	0	0	0	29	29	25	25	14
56	Scarville	161	0	0	0	66	33	17	0	100
58	Buffalo Center	768	0	0	0	45	24	0	0	0
67	Rake	310	0	0	0	12	25	0	0	8

Analysis of Trading Areas

A reasonably accurate estimate of the number of customers included in the trade territories of any given city may be obtained by adding to the number of its farm customers the aggregate of its town and village customers. To estimate the number of farm customers, the size of the rural trading areas must be known. Areas for three commodities--groceries, women's clothing, and men's suits--have been measured, the number of square miles in each being shown in Table XV. The number of farm residents whose trade flows to any given town may be estimated by assuming an average open-country population density of approximately 18 per square mile, and applying the percentage of "coverage" in Tables II, III, and IV to the figures shown in Table XV. The town and village trade may be estimated by applying the percentages shown in Tables X--XIV to the population of the towns served. In this manner a rough approximation of the total number of persons served by a community may be obtained.

The trends shown in the study of these counties are similar in most respects to those shown in other sections of the state in which one city is the dominant trading center. The small town in such a district is gradually losing its significance as a trading center, as is evidenced by the general shift in both trading and banking requirements. Although the data presented in the various tables and charts indicate the desirability of relying upon smaller centers for certain commodities and services, the significance of Mason City as the most important trading center of this area is well established.

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

Population 1930	Town	Approx. no. of sq. mi. in Trade Territory		
		Groceries	Women's Apparel	Men's Suits
	Hutchins	13	--	--
	Hayfield	18	--	--
	Meltonville	10	--	--
	Deer Creek	6	--	--
	Silver Lake	5	--	--
	Vinje	13	--	--
109	Rock Falls	20	--	--
163	Scarville	19	--	--
164	Leland	26	--	--
178	Swaledale	32	--	--
190	Hanlontown	29	--	--
210	Goodell	45	--	--
215	Dougherty	26	--	--
225	Joice	54	--	--
249	Grafton	44	--	--
255	Meservey	31	--	--
258	Woden	58	--	26
271	Crystal Lake	33	--	10
310	Rake	30	--	--
383	Thornton	65	--	--
388	Plymouth	13	--	--
463	Klemme	71	--	--
481	Corwith	64	--	26
538	Thompson	54	--	--
609	Kanawha	84	13	26
750	Rockwell	61	--	--
768	Buffalo Center	72	--	199
1,241	Garner	118	64	82
1,447	Manly	45	--	--
1,474	Lake Mills	84	33	93
1,554	Northwood	163	42	122
1,593	Britt	115	134	123
2,016	Forest City	155	351	306
3,066	Clear Lake	95	23	22
23,304	Mason City	245	1,320	1,275

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