

OWWA  
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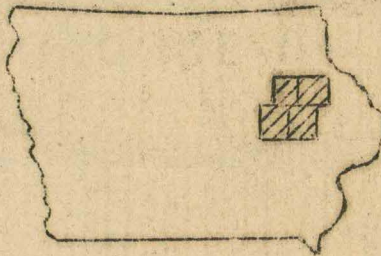
RETAIL TRADING AREAS IN  
WANAMAN, DELAWARE, BENTON, AND LINN  
COUNTIES

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

JULY, 1935



RETAIL TRADING AREAS IN  
BUCHANAN, DELAWARE, BENTON, AND LINN  
COUNTIES



A Study by the  
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Series I, No. 3  
July, 1935



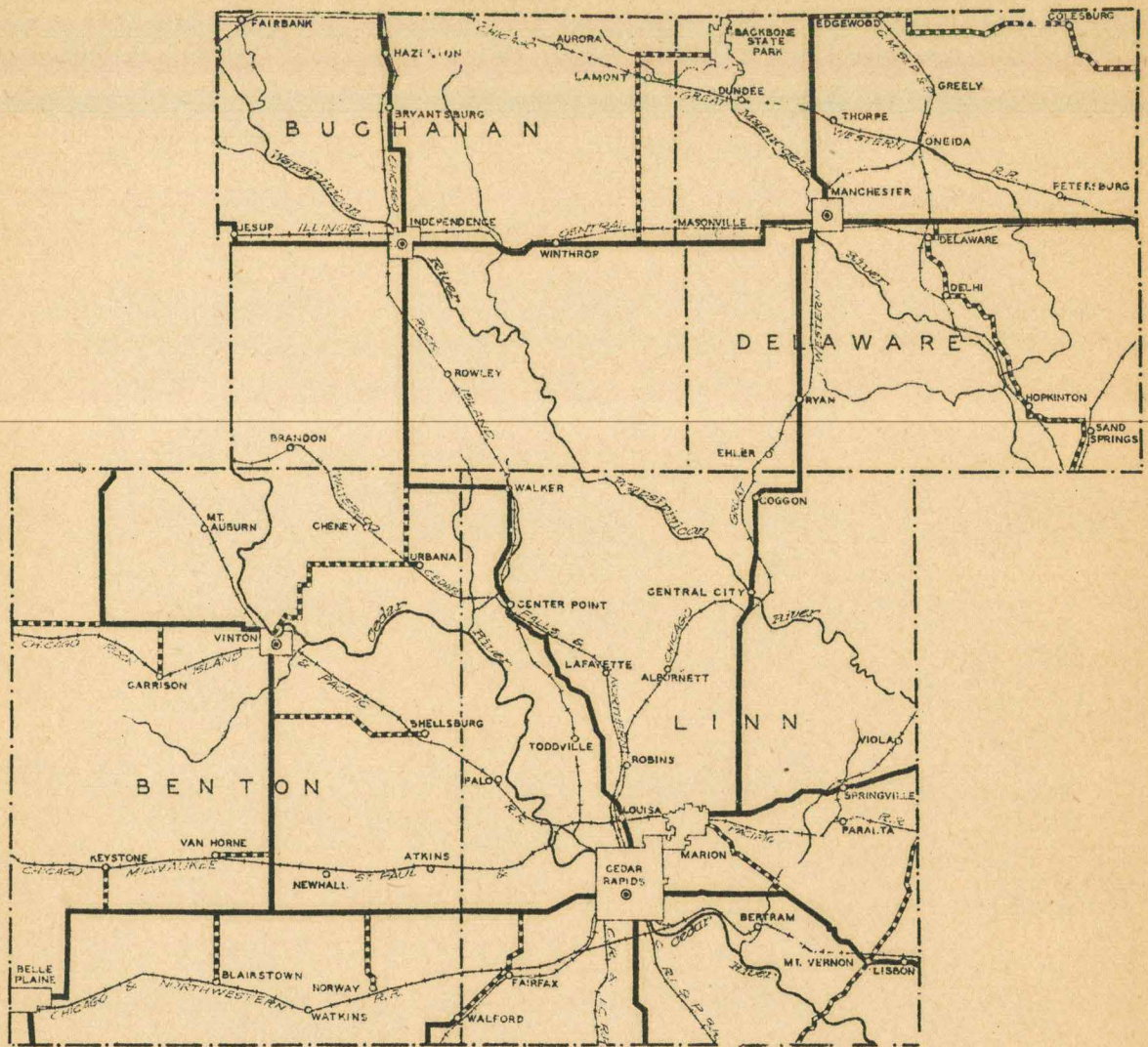
RETAIL TRADING AREAS IN  
BUCHANAN, DELAWARE, BENTON, AND LINN  
COUNTIES

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# TRANSPORTATION FACILITIES BUCHANAN, DELAWARE, BENTON AND LINN COUNTIES

1935

IOWA STATE PLANNING BOARD  
BUSINESS SURVEY  
PROJECT 1041

## LEGEND

- PRIMARY ROAD
- - - SECONDARY ROAD
- + + + RAILROAD
- ⊙ COUNTY SEAT • TOWN

CHART I



RETAIL TRADING AREAS IN  
BUCHANAN, DELAWARE, BENTON, AND LINN  
COUNTIES

Area and Extent

The counties included in this survey are located in northeast Iowa. Together they form an irregular rectangle approximately fifty-five miles square. The topography of the area may be generally described as an undulating prairie. Three rivers, the Cedar, Wapsipinicon, and Maquoketa drain most of the section, and near these rivers there are occasional sections of rolling or hilly land. Nearly all the land is tillable, however, and practically none of it can be classified as waste land. The soil is generally rich and highly productive. Corn is the leading crop in all four counties and most of this crop is fed to meat animals, which produce the major portion of the farm income of the area. In Buchanan and Delaware counties dairy farming is also of considerable importance and in some communities the income from the sale of cream equals or exceeds that derived from the sale of meat animals. Additional sources of farm income include poultry products and a small amount of vegetables and truck products. These latter items, however, occupy only a minor position as sources of income. The agricultural organization of all four counties is dominated by the sale of animal products.

Transportation Facilities

As in most other sections of Iowa, transportation routes of this area have taken a generally east-west direction. Two important railways and a



paved highway traverse the southern portions of Benton and Linn counties and a similar group of transportation routes crosses the central portions of Buchanan and Delaware counties. Lines running north and south carry considerably less traffic. The area is well served by both types of transportation, however, and access to trading centers is relatively easy for residents of practically all sections of the area.

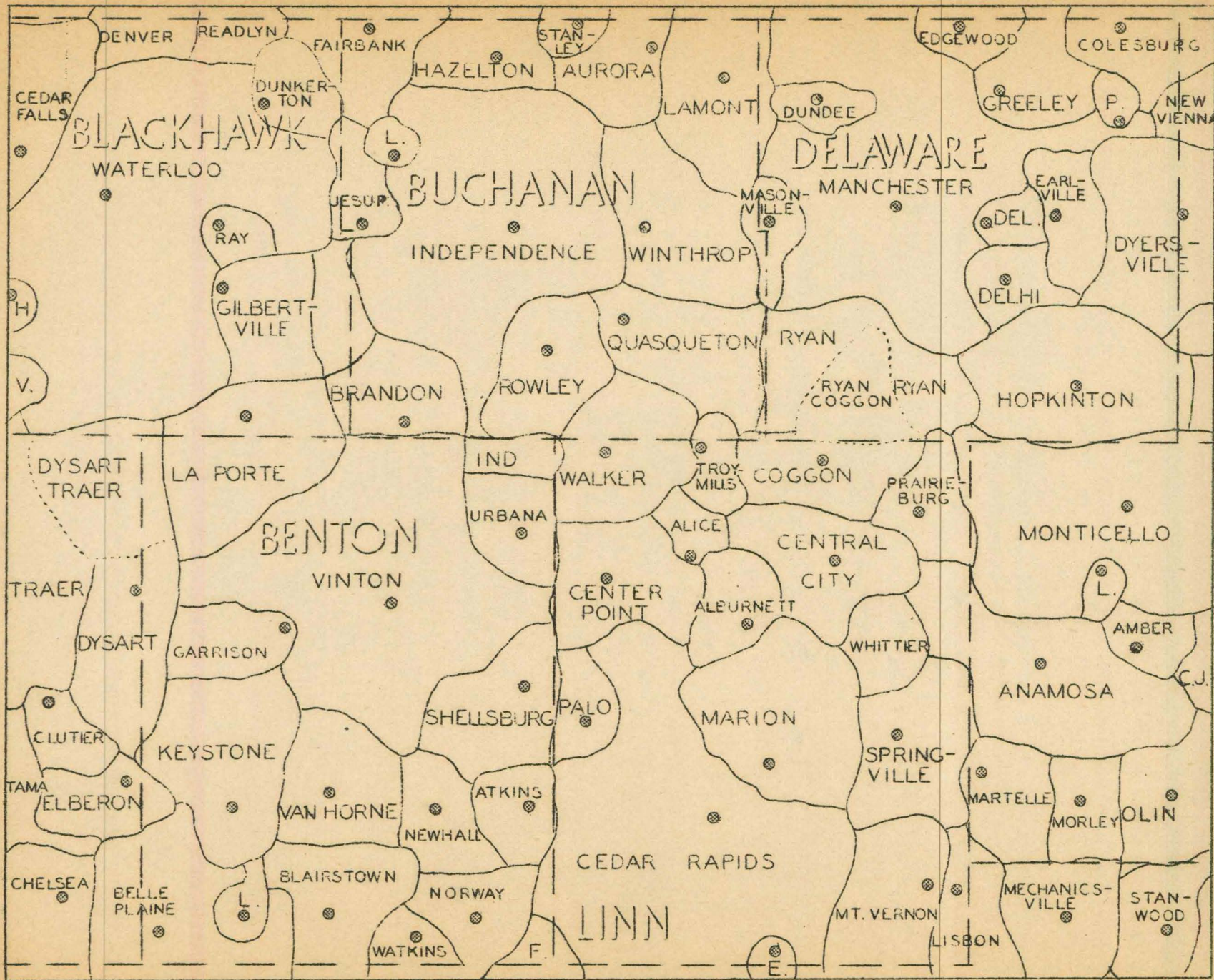
#### Sources of Income

An estimate of incomes in these four counties for the years 1927-1929 shows that in all counties except Linn agriculture is the principal economic interest (Table I). In Linn County, both manufacturing and trade are of greater relative importance than agriculture, because of extensive development along both these lines in the city of Cedar Rapids. Cedar Rapids is one of the major cities of the state and has an extensive development of both manufacturing and the wholesale trade. These interests clearly dominate the economic structure of Linn County, but it should not be assumed that the county is unimportant agriculturally. Linn County farms compare favorably in productivity with those of the other counties of the area. Its per capita income is well above the state average and above the average for this area.

#### 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 area. These territories were determined from information obtained in the enumeration of 692



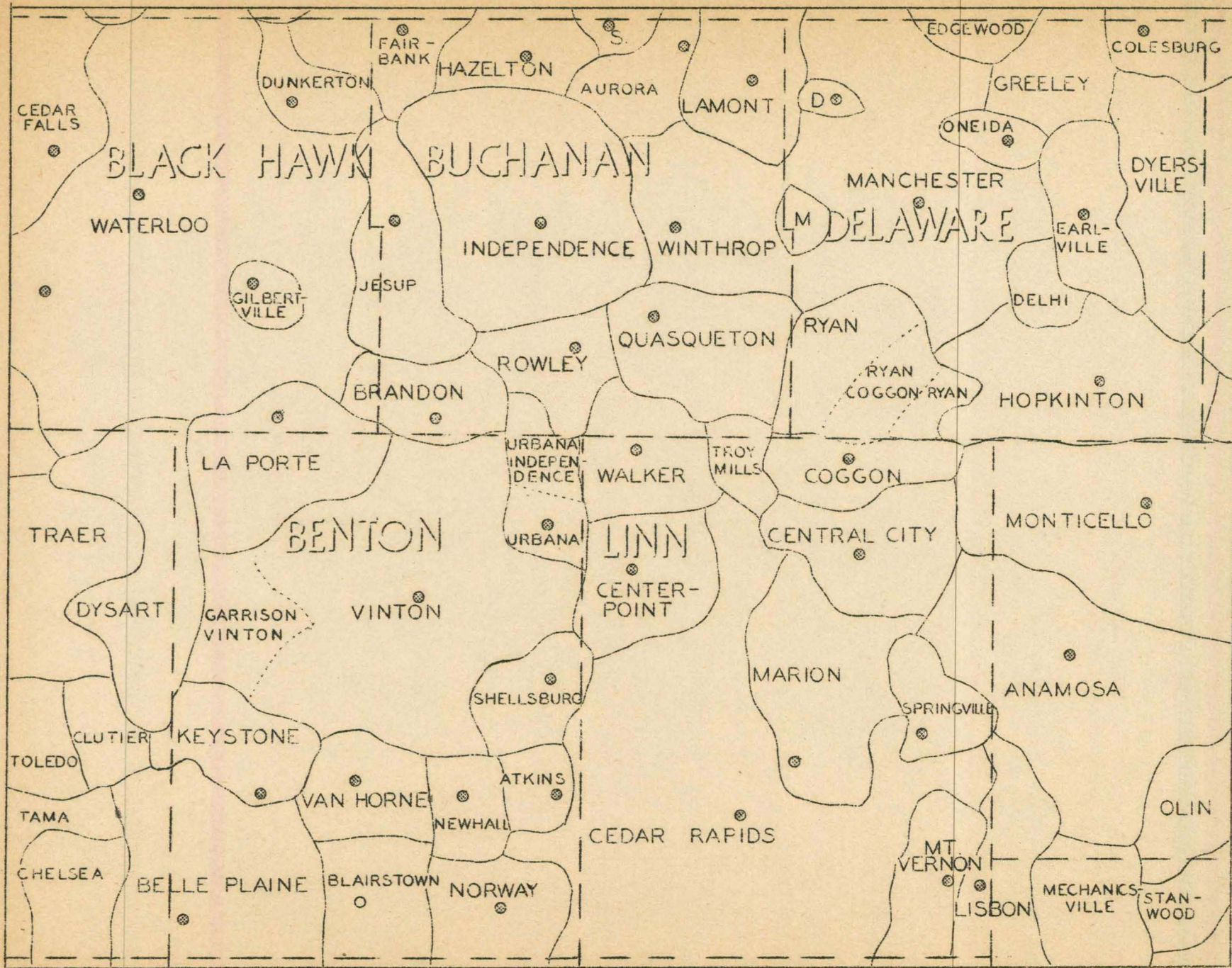


TRADING  
AREAS FOR  
GROCERIES

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 2





TRADING  
AREAS FOR  
DRUGS &  
MEDICINES

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

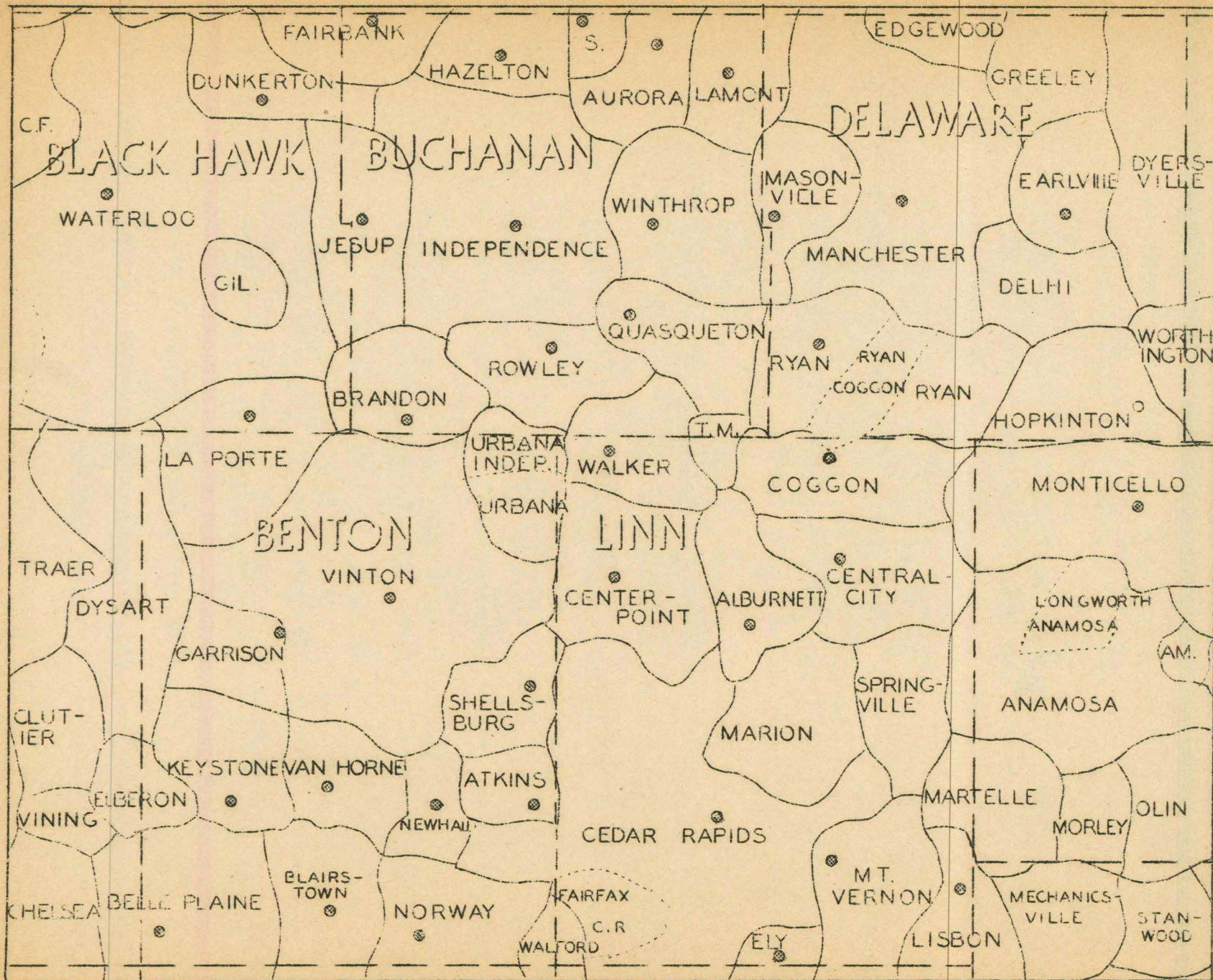


TABLE I\*  
 PRINCIPAL SOURCES OF INCOME  
 (1927-1929 average)

Counties -	Agri- culture	Manu- facturing	Trans- portation	Trade	Other	Per Capita Income
Buchanan	41.1%	2.6%	9.2%	10.5%	37.6%	\$487
Delaware	39.2	1.6	13.6	9.9	35.7	550
Benton	45.5	3.6	9.4	9.3	32.2	635
Linn	7.9	26.9	3.9	13.2	48.1	813
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.





TRADING  
AREAS FOR  
LUMBER &  
CEMENT

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES



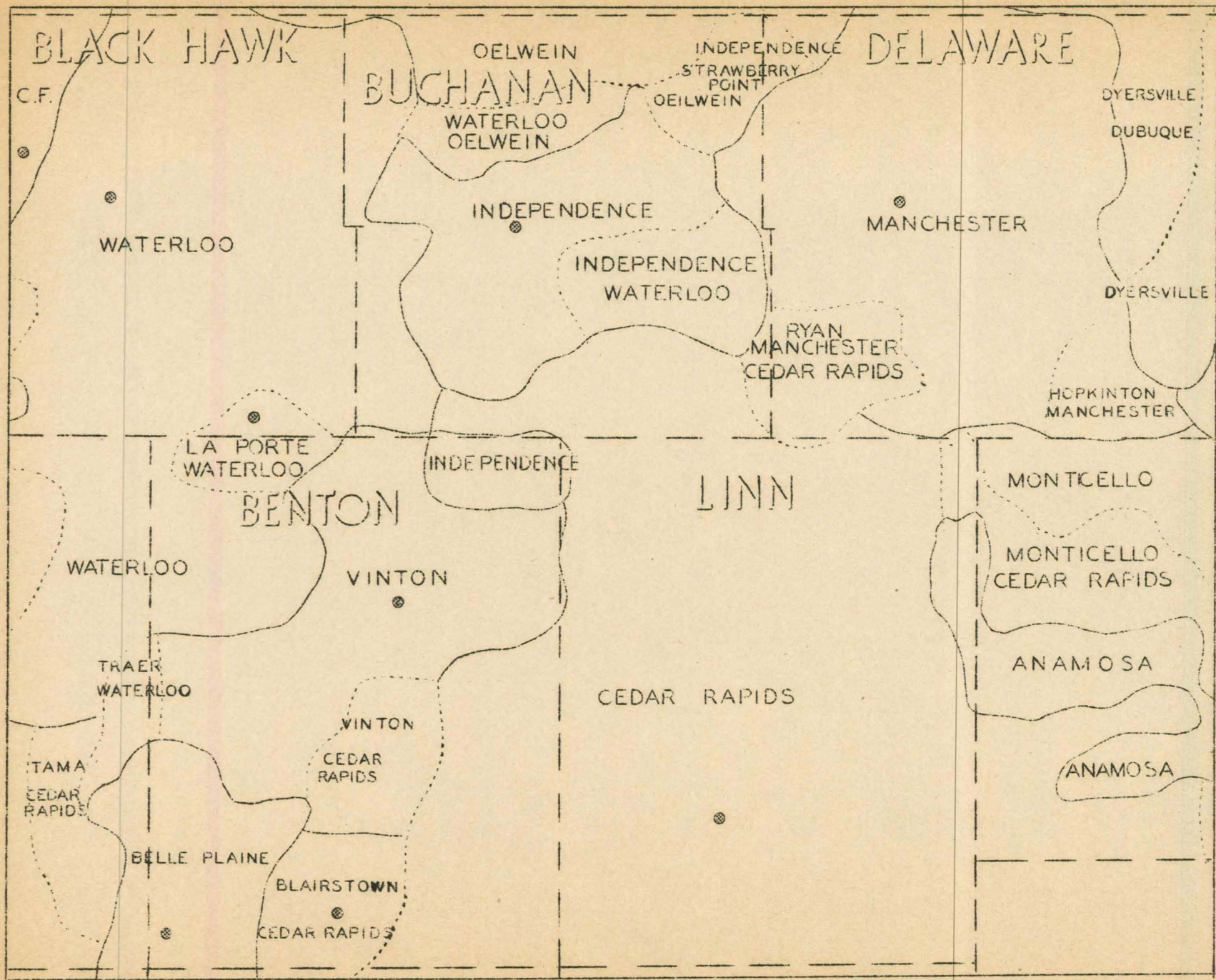
farm families in all sections of the area. Routes followed by enumerators were laid out to cover all portions of the counties and interviews were obtained once each mile along these routes.

#### Primary Service Areas

The convenience-goods trade of these counties is distributed among more than fifty towns of varying sizes, ranging from mere hamlets to some of the largest cities in the state. The counties with which we are dealing have an unusually large number of small trading centers. As a result, the larger cities and towns, such as Cedar Rapids, Vinton, Independence, and Manchester, have primary service areas for items such as groceries, drugs, and lumber which are considerably smaller than the same areas for cities of comparable sizes in certain other sections of the state. It is also interesting to note that the service area of Cedar Rapids is only slightly larger than that of the other towns mentioned, although its population is more than ten times as great as any of them. The Cedar Rapids primary service area probably represents about the maximum size which may be attained in a district **having** such a large number of small trading centers. Persons ordinarily purchase convenience goods at nearby trading centers and are not easily induced to travel longer distances if local stocks of such goods are available.

The trading area maps have also been drawn to include most of the convenience-goods area for the city of Waterloo. This city is of a size comparable to that of Cedar Rapids and the same statements concerning the restriction of service areas are found to apply to it. A detailed analysis of the grocery trade in each area shown on Chart 2 is presented in



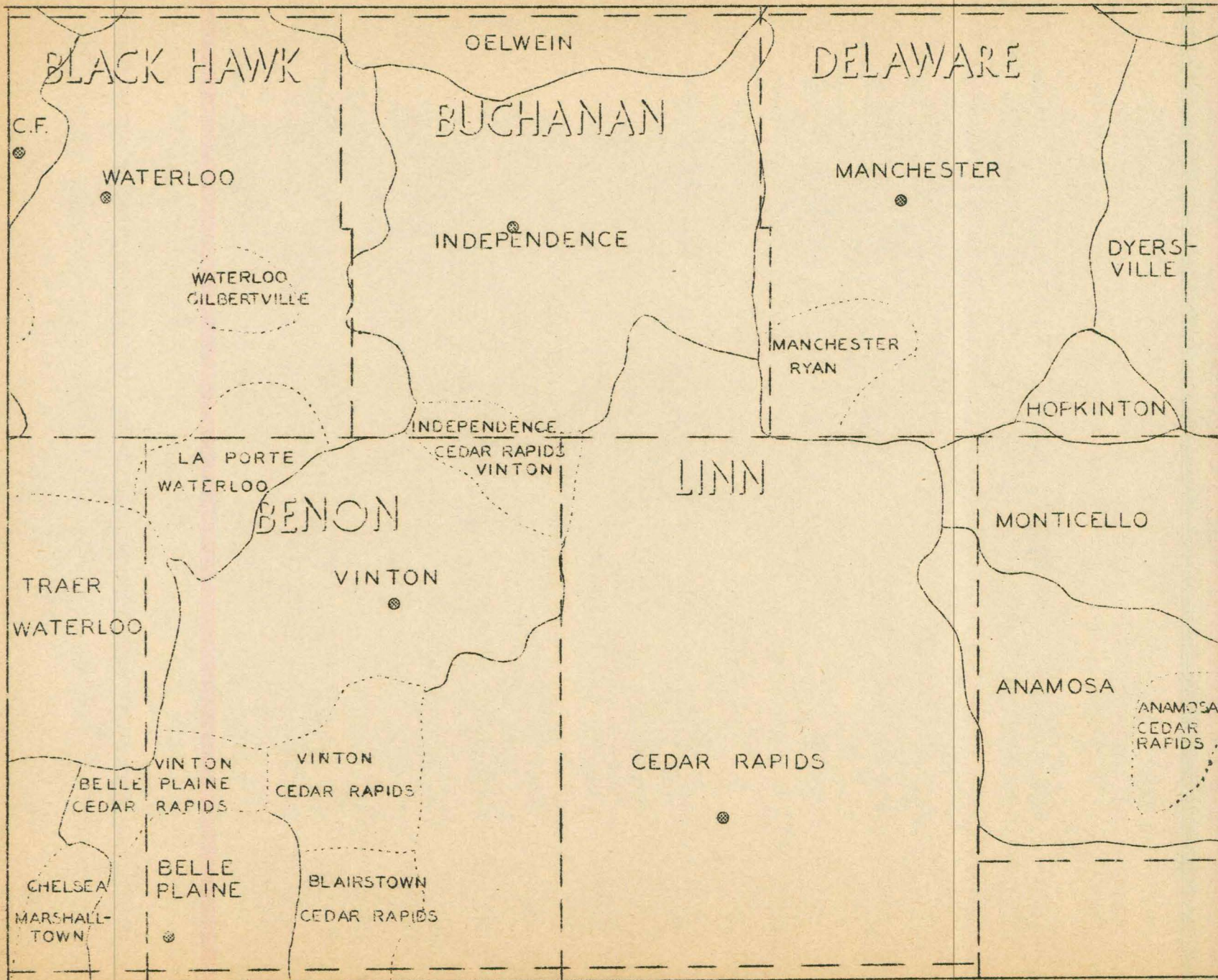


TRADING  
AREAS FOR  
WOMEN'S  
CLOTHING

BLACK HAWK,  
BUCHANAN,  
DELAWARE,  
BENTON  
& LINN  
COUNTIES

CHART 5



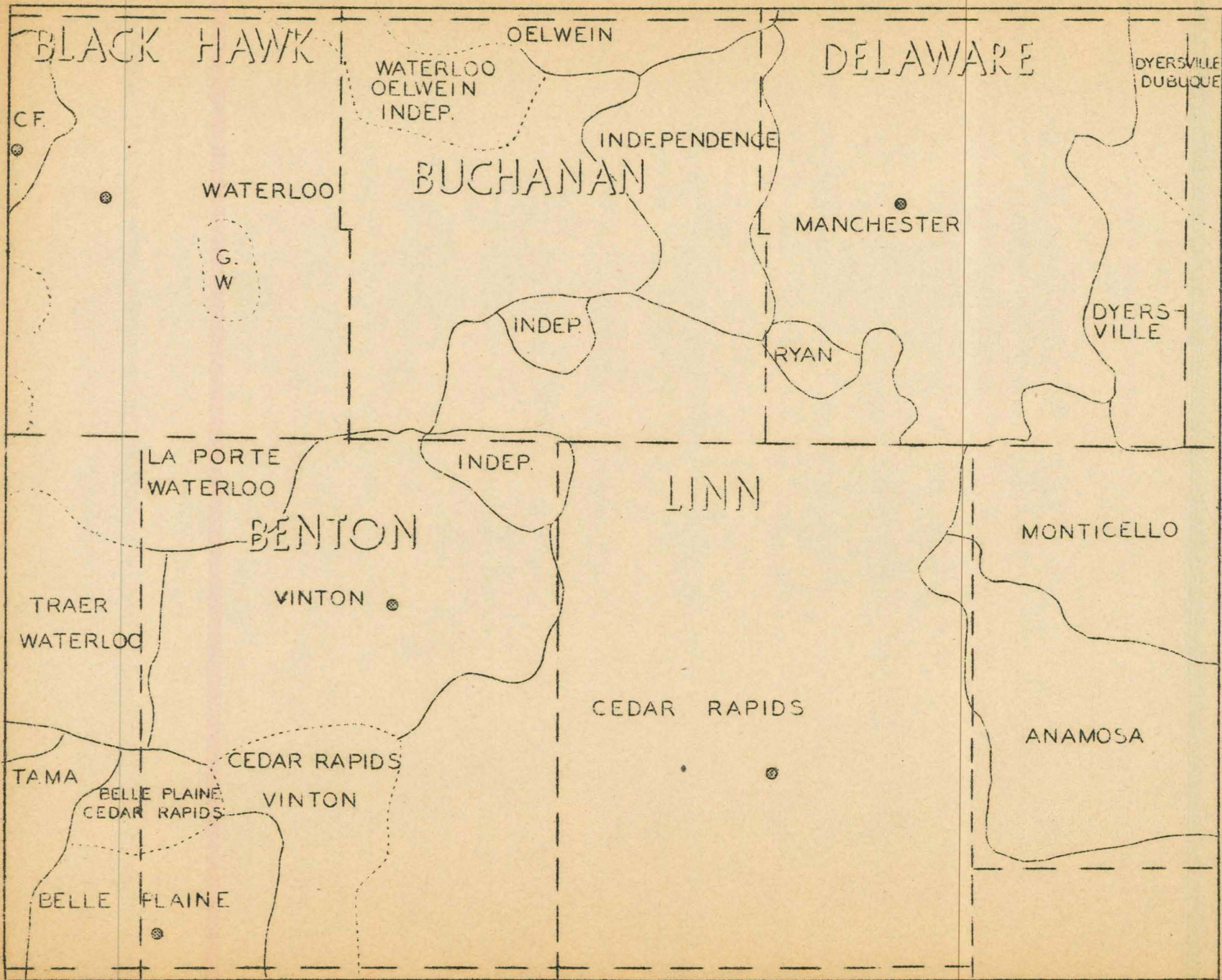


TRADING  
AREAS FOR  
WOMEN'S  
SHOES

BLACK HAWK,  
BUCHANAN,  
DELAWARE,  
BENTON  
& LINN  
COUNTIES

CHART 6





TRADING  
AREAS FOR  
MEN'S  
SUITS

BLACK HAWK,  
BUCHANAN,  
DELAWARE,  
BENTON  
& LINN  
COUNTIES

CHART 7



Table II. It will be observed that most towns have almost complete control of their retail grocery trade, and that very few families report grocery purchases in more distant centers. Analysis of the trade in drugs, medicines, lumber and cement shows similar tendencies.

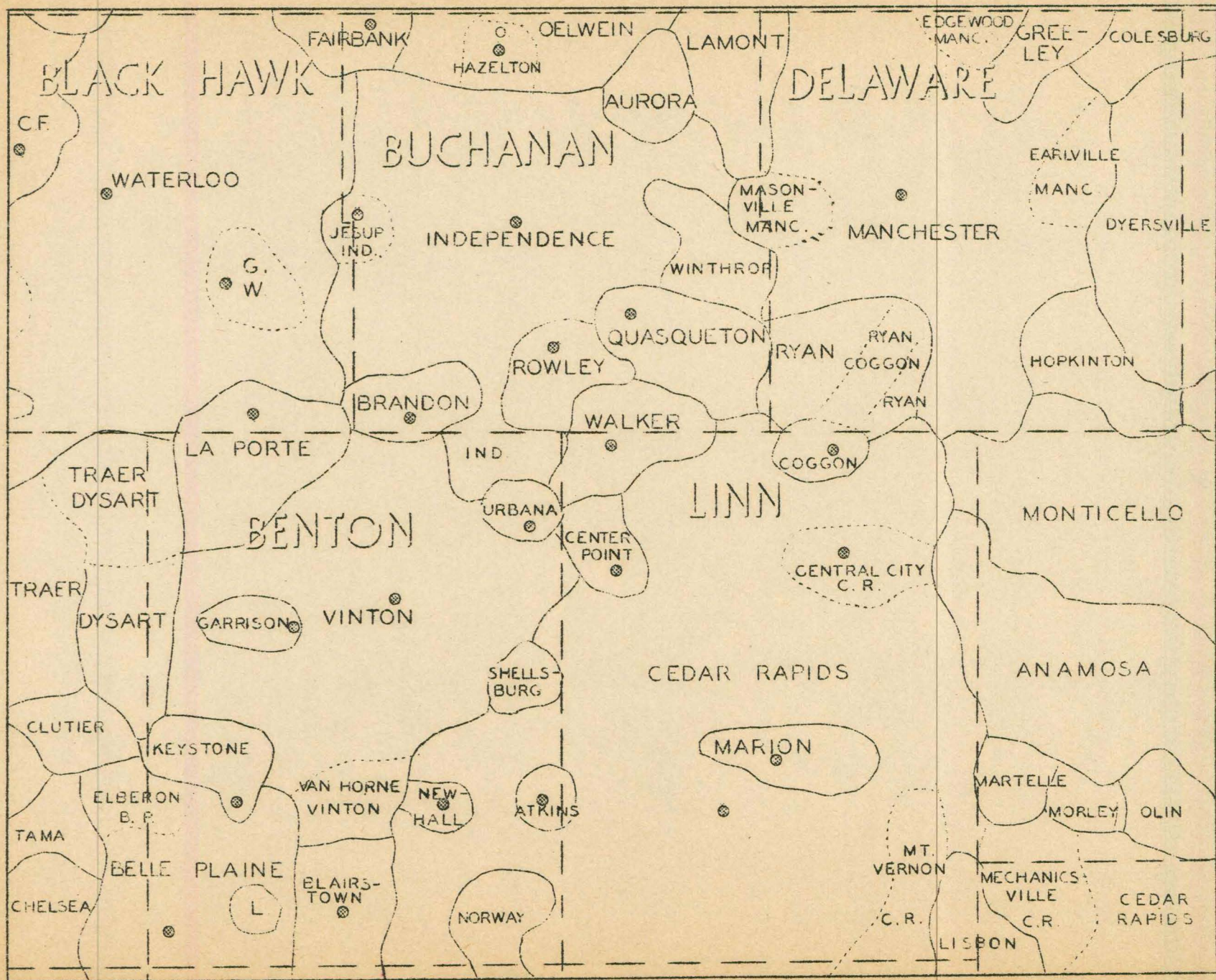
### Shopping Areas

The shopping trade of this area is very largely in the hands of the merchants of the six largest towns: Cedar Rapids, Waterloo, Manchester, Independence, Vinton, and Belle Plaine. The extent of these areas is shown in Charts 5, 6, and 7, which indicate a considerable number of interstitial or combined areas near the margins of the territories assigned to each of these centers. In these interstitial areas, the trade is rather evenly divided among the towns indicated. An analysis of the percentage of trade for women's clothing and men's suits is presented in Tables III and IV. Not all of the shopping areas of Cedar Rapids and Waterloo are included within the area mapped. Studies now in preparation for adjacent sections will show the remainder of the shopping areas for these cities.

Charts 8 and 9 show the trading areas for overalls and farm machinery. Areas for both these commodities are somewhat larger than those for convenience goods, but smaller than the shopping territories previously described. A great deal of variation apparently exists from one community to another in the purchase of men's overalls. In some communities it is customary to purchase these items of work clothing at the neighborhood store, but in other districts purchases are made at greater distances.

Trade areas for farm machinery are generally small, apparently because of a recognized need for local repairs and parts. It is interesting



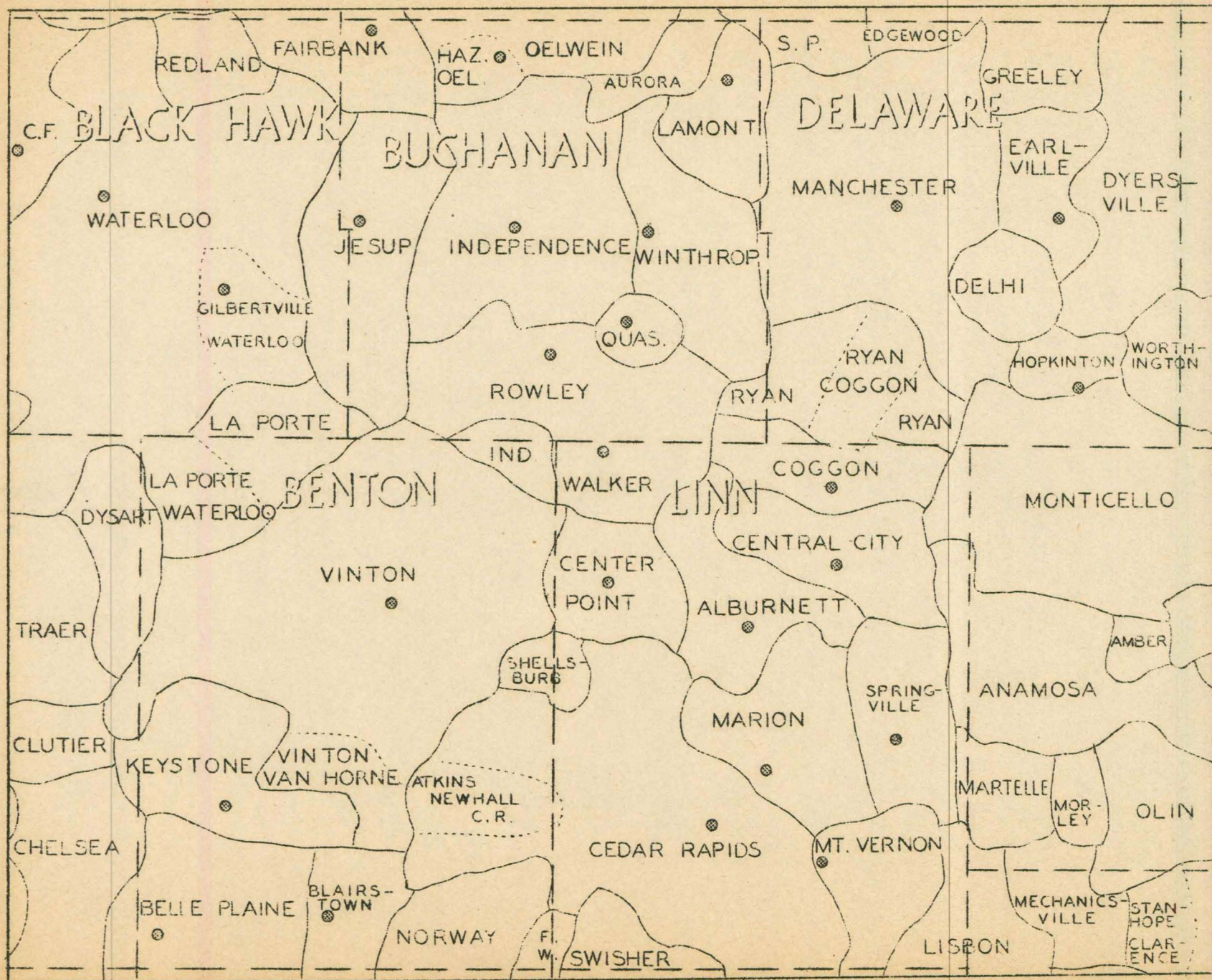


TRADING  
AREAS FOR  
OVRALLS

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 8





TRADING  
AREAS FOR  
FARM  
MACHINERY

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 9



TABLE II

DIVISION OF OPEN COUNTRY GROCERY TRADE

AMONG MAJOR CENTERS

(Analysis of Chart 2)

<u>Linn County</u>		Lisbon area	100%
Walker area:		Mt. Vernon area:	
Walker	100%	Mt. Vernon	90%
Troy Mills area:		Cedar Rapids	10
Troy Mills	80%	Cedar Rapids area:	
Alice	20	Cedar Rapids	90%
Alice area:		Toddville	4
Alice	50%	Covington	2
Cedar Rapids	25	Walford	2
Alburnett	25	Ely	2
Coggon area:		<u>Benton County</u>	
Coggon	88%	Cedar Rapids area	100%
Prairieburg	12	La Porte City area	100%
Prairieburg area:		Vinton area	100%
Prairieburg	75%	Independence area	100%
Coggon	25	Urbana area	100%
Monticello area:		Shellsburg area	100%
Monticello	80%	Atkins area	
Anamosa	20	Atkins	83%
Central City area:		Cedar Rapids	17
Central City	100%	Newhall area:	
Anamosa area:		Newhall	70%
Anamosa	75%	Vinton	15
Marion	25	Cedar Rapids	15
Whittier area:		Norway area	100%
Whittier	80%	Watkins area	100%
Waubeek	20	Blairstown area	100%
Alburnett area:		Van Horne area	100%
Alburnett	80%	Belle Plaine area	100%
Marion	10	Elberon area:	
La Fayette	10	Elberon	75%
Center Point area	100%	Belle Plaine	25
Palo area	100%	Keystone area	100%
Marion area:		Garrison area:	
Marion	95%	Garrison	85%
Cedar Rapids	5	Vinton	15
Springville area:		<u>Buchanan County</u>	
Springville	67%	Fairbank area:	
Viola	11	Fairbank	85%
Cedar Rapids	22	Oelwein	15



TABLE II (continued)

DIVISION OF OPEN COUNTRY GROCERY TRADE  
AMONG MAJOR CENTERS

Buchanan County (continued)

Hazleton area:	
Hazleton	83%
Oelwein	17
Stanley area:	
Stanley	75%
Oelwein	25
Aurora area:	
Aurora	93%
Independence	7
Lamont area:	
Lamont	94%
Winthrop	6
Winthrop area:	
Winthrop	88%
Lamont	6
Quasqueton	6
Quasqueton area:	
Quasqueton	86%
Winthrop	7
Kiene	7
Walker area:	
Walker	88%
Rowley	12
Rowley area:	
Rowley	84%
Independence	8
Urbana	8
Brandon area:	
Brandon	87%
Rowley	13
Jesup area:	
Jesup	73%
Independence	27
Littleton area:	
Littleton	67%
Jesup	33
Independence area:	
Independence	97%
Aurora	3

Delaware County

Dundee area:	
Dundee	60%
Manchester	40
Edgewood area	100%
Greeley area:	
Greeley	90%
Manchester	10
Colesburg area	100%
Petersburg area:	
Petersburg	50%
Dyersville	50
New Vienna area	100%
Dyersville area	100%
Hopkinton area:	
Hopkinton	84%
Ryan	4
Worthington	4
Manchester	4
Buck Creek	4
Delhi area:	
Delhi	80%
Manchester	20
Delaware area:	
Delaware	50%
Manchester	50
Ryan area:	
Ryan	86%
Hopkinton	9
Prairieburg	5
Ryan-Coggon area:	
Ryan	33%
Coggon	56
Manchester	11
Masonville area:	
Masonville	85%
Manchester	15
Manchester area:	
Manchester	96%
Earlville	2
Strawberry Point	2



TABLE III

DIVISION OF OPEN COUNTRY WOMEN'S CLOTHING TRADE

AMONG MAJOR CENTERS

(Analysis of Chart 5)

<u>Linn County</u>		Oelwein area:	
Cedar Rapids area:		Oelwein	100%
Cedar Rapids	98%	Waterloo-Oelwein area:	
Marion	1	Waterloo	57%
Mail Order	1	Oelwein	36
Monticello-Cedar Rapids area:		Independence	7
Monticello	33%	Independence area:	
Cedar Rapids	50	Independence	87%
Anamosa	17	Cedar Rapids	10
Anamosa area:		Waterloo	3
Anamosa	100%	Independence-Strawberry Point-	
		Oelwein area:	
<u>Benton County</u>		Independence	36%
Vinton area:		Strawberry Point	28
Vinton	87%	Oelwein	36
Waterloo	5	Independence-Waterloo area:	
Independence	5	Independence	60%
Cedar Rapids	3	Waterloo	40
Cedar Rapids area:		Cedar Rapids area:	
Cedar Rapids	77%	Cedar Rapids	85%
Mail Order	17	Independence	15
Newhall	3	Manchester area:	
Atkins	3	Manchester	75%
Vinton-Cedar Rapids area:		Waterloo	25
Cedar Rapids	50%		
Vinton	37	<u>Delaware County</u>	
Mail Order	13	Manchester area:	
Blairstown-Cedar Rapids area:		Manchester	74%
Cedar Rapids	38%	Dubuque	7
Blairstown	38	Cedar Rapids	5
Mail Order	24	Earlville	2
Belle Plaine area:		Waterloo	2
Belle Plaine	81%	Oelwein	2
Cedar Rapids	13	Mail Order	8
Keystone	6	Ryan-Manchester-Cedar Rapids area:	
Waterloo area:		Ryan	23%
Waterloo	78%	Manchester	39
Vinton	11	Cedar Rapids	23
Mail Order	11	Mail Order	15
La Porte-Waterloo area:		Hopkinton-Manchester area:	
La Porte City	63%	Hopkinton	50%
Waterloo	37	Manchester	30
Independence area:		Cedar Rapids	10
Independence	87%	Mail Order	10
Vinton	13		
<u>Buchanan County</u>		Dyersville area:	
Waterloo area:		Dyersville	100%
Waterloo	85%	Dyersville-Dubuque area:	
Independence	15	Dyersville	50%
		Dubuque	50



TABLE IV  
 DIVISION OF OPEN COUNTRY TRADE IN MENS' SUITS  
 AMONG MAJOR CENTERS

(Analysis of Chart 7)

Linn County

Cedar Rapids area:

Cedar Rapids	98%
Marion	1
Mail Order	1

Anamosa area:

Anamosa	100%
---------	------

Monticello area:

Monticello	40%
Cedar Rapids	40
Anamosa	20

Benton County

Vinton area:

Vinton	96%
Independence	2
Cedar Rapids	2

Vinton-Cedar Rapids area:

Vinton	42%
Cedar Rapids	42
Mail Order	8
Blairstown	4
Belle Plaine	4

Cedar Rapids area:

Cedar Rapids	100%
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Belle Plaine area:

Belle Plaine	87%
Cedar Rapids	13

Belle Plaine-Cedar Rapids area:

Belle Plaine	62%
Cedar Rapids	38

La Porte-Waterloo area:

La Porte City	45%
Waterloo	55

Independence area:

Independence	100%
--------------	------

Buchanan County

Waterloo area:

Waterloo	89%
Independence	11

Oelwein area:

Oelwein	100%
---------	------

Waterloo-Oelwein-Independence area:

Waterloo	20%
Oelwein	37
Independence	43

Independence areas:

Independence	87%
Manchester	4
Oelwein	9

Cedar Rapids area:

Cedar Rapids	85%
Independence	15

Delaware County

Manchester area:

Manchester	90%
Dyersville	2
Masonville	1
Monticello	1
Cedar Rapids	1
Ryan	1
Mail Order	2
Dubuque	2

Dyersville area:

Dyersville	84%
Dubuque	16

Dyersville-Dubuque area:

Dyersville	42%
Dubuque	50
Colesburg	8

Monticello area:

Monticello	100%
------------	------

Ryan area:

Ryan	83%
Manchester	17

Cedar Rapids area:

Cedar Rapids	71%
Manchester	29



to note that a number of small centers have established relatively large areas for this type of goods. The size of such areas often reflects unusual ability on the part of local dealers.

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

To discover what changes have occurred in the choice of shopping centers since the advent of the automobile and improved roads, farm residents were asked to indicate at what points these same goods were purchased in 1920. Information thus obtained is not entirely adequate because of the large number of persons enumerated who were not living on the same farm fifteen years ago. Of 692 families enumerated only 272 were living on the same farms as in 1920, and in one county, Benton, only 17½ per cent of the enumerations were from families residing in the same place in 1920. Such returns were well scattered, however, and although the sample is not large, the indicated trends are felt to be significant.

#### Service Areas

Changes in primary service areas as reflected in retail grocery territories surveyed would seem to indicate a considerable shift from the smaller to the larger towns. Trading points showing the greatest gains in number of grocery customers since 1920 are Independence, Manchester, and Cedar Rapids. The losses are rather widely distributed among a large number of smaller places. A detailed statement of these changes is presented in Table V.

#### Shopping Areas

Data concerning changes in the choice of a shopping center for women's



TABLE V

CHANGES IN TRADING CENTER FOR GROCERIES, 1920 - 1935

Benton County - 26 enumerations, 1 change

	<u>Gains</u>	<u>Losses</u>
Belle Plaine	1	
Elberon		1

Buchanan County - 85 enumerations, 12 changes

	<u>Gains</u>	<u>Losses</u>
Independence	10	
Oelwein	1	
Jesup	1	
Quasqueton		3
Winthrop		2
Littlton		2
Shady Grove		1
Brandon		1
Otterville		1
Hazelton		1
Aurora		1

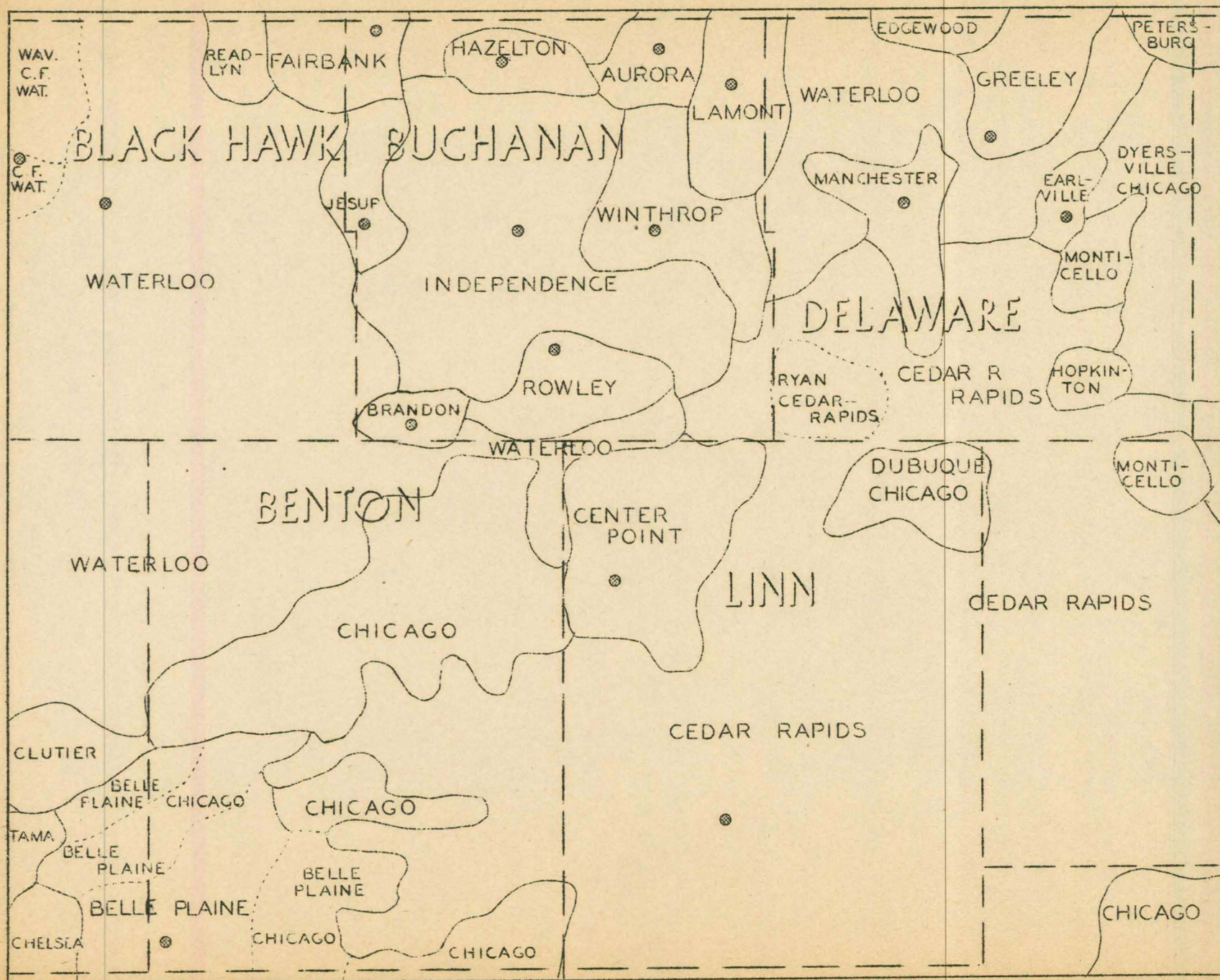
Delaware County - 93 enumerations, 18 changes

	<u>Gains</u>	<u>Losses</u>
Manchester	17	
Dyersville	1	
Earlville		6
Masonville		3
Ryan		2
Dundee		2
Petersburg		1
Greeley		1
Oneida		1
Hopkinton		1
Edgewood		1

Linn County - 68 enumerations, 5 changes

	<u>Gains</u>	<u>Losses</u>
Cedar Rapids	4	
Marion	1	
Springville		1
Swisher		1
Fairfax		1
Martelle		1
Central City		1



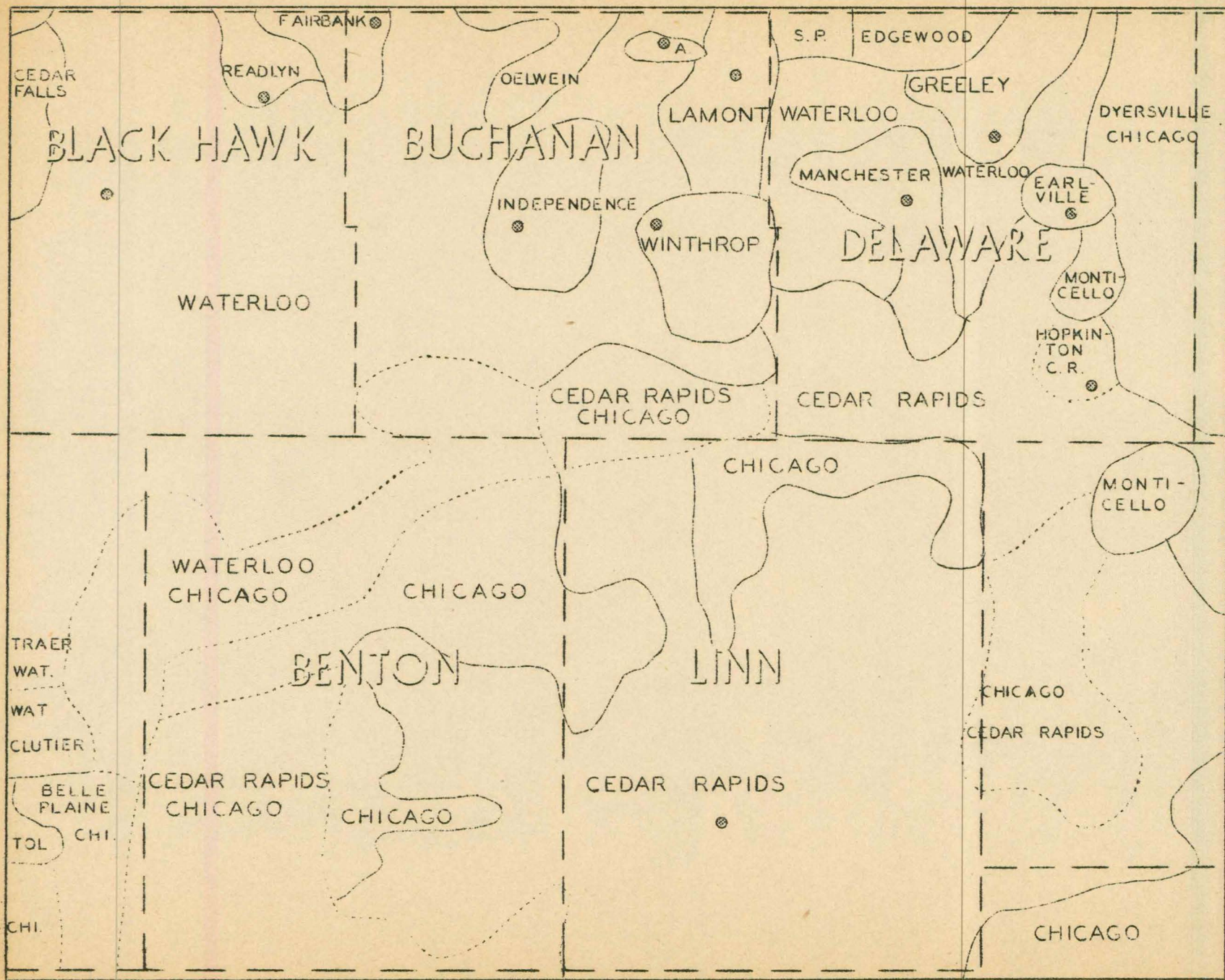


MARKET  
AREAS FOR  
HOGS

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 10



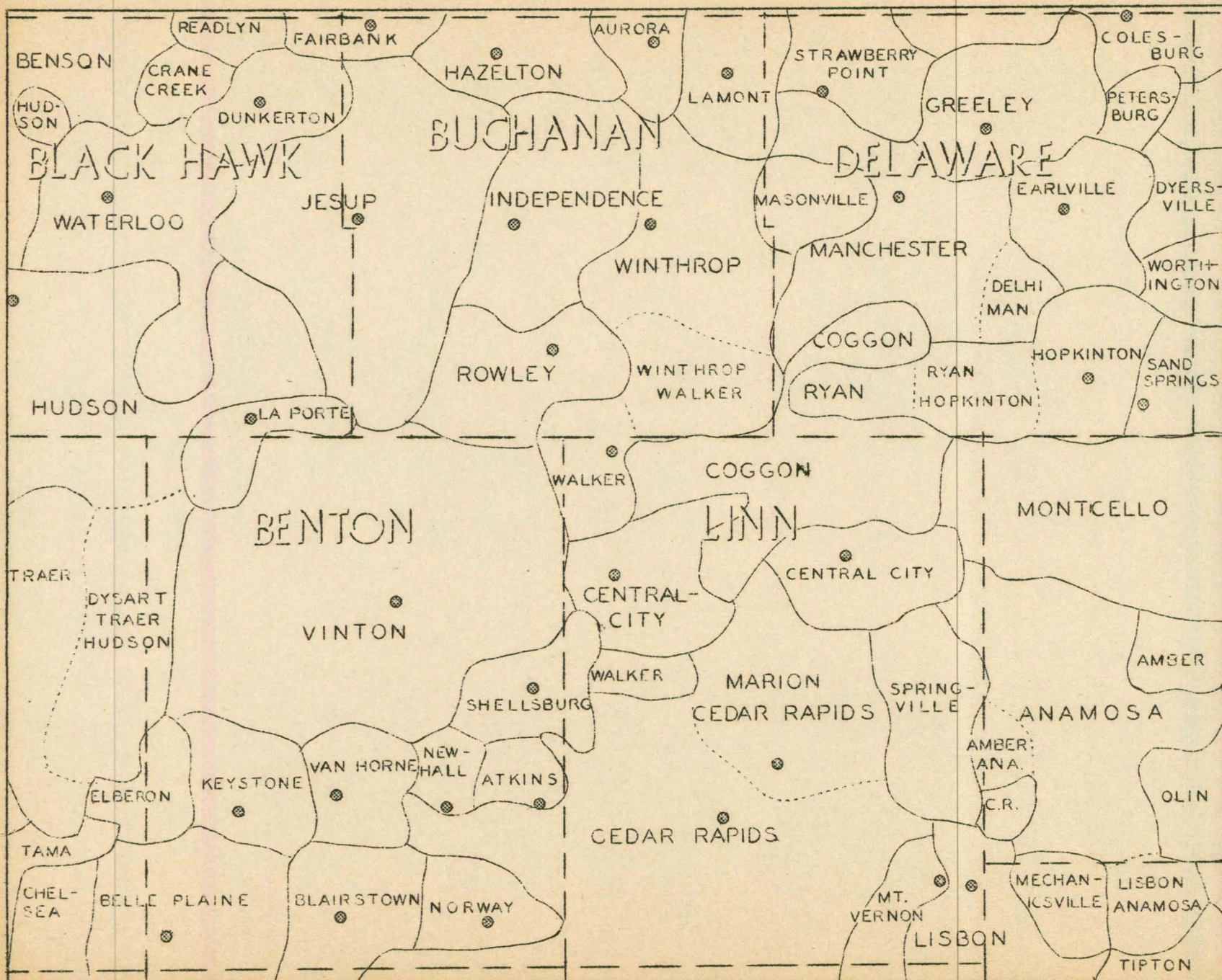


MARKET  
AREAS FOR  
CATTLE

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART II



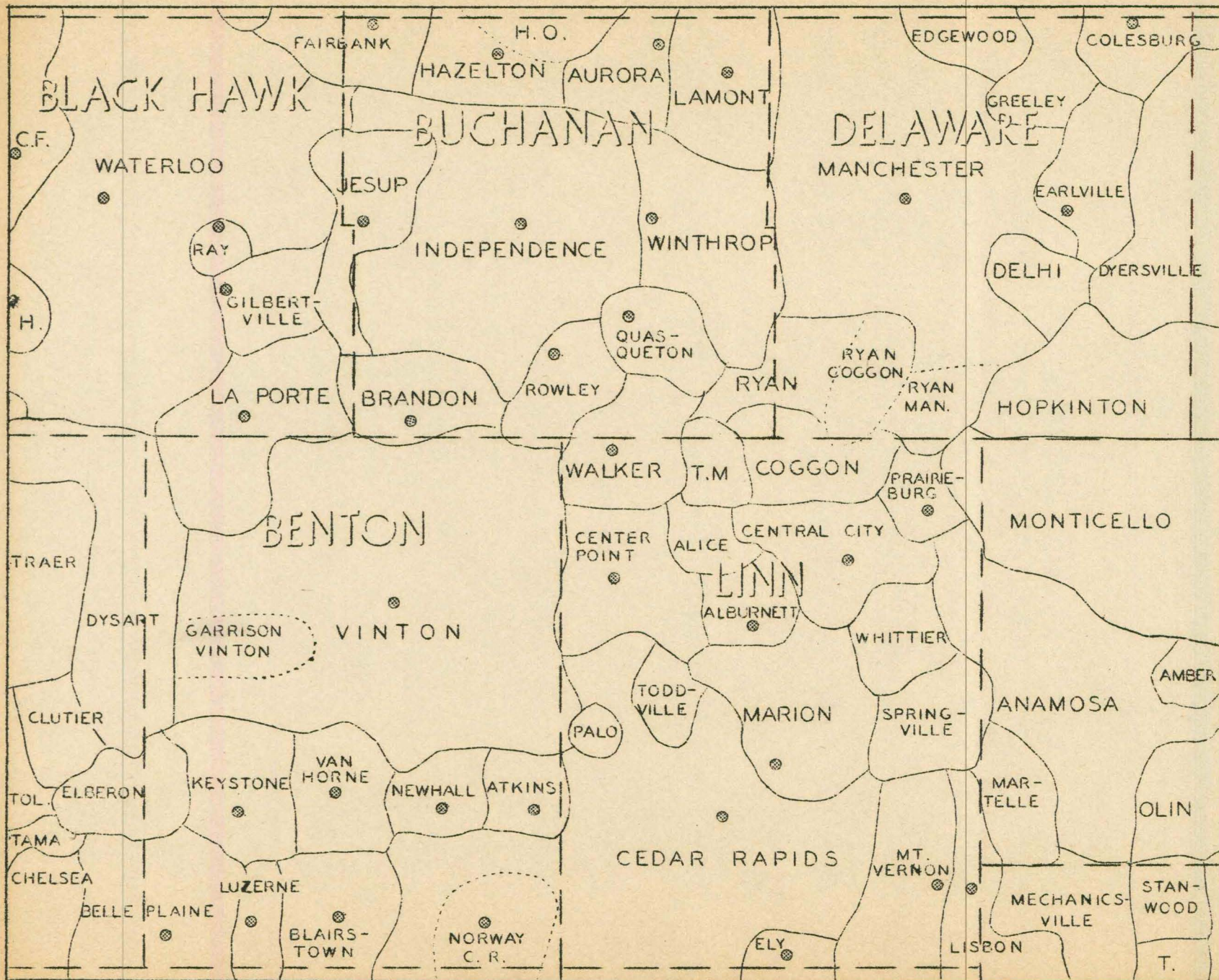


MARKET  
AREAS FOR  
CREAM

BLACKKAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 12





MARKET  
AREAS FOR  
EGGS &  
POULTRY

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON &  
LINN  
COUNTIES

CHART 13



clothing since 1920 are presented in Table VI. These figures are subject to the same qualifications as those offered concerning retail grocery territories. Subject to these qualifications, it clearly appears that the large centers have increased their shopping areas since 1920 at the expense of both the lesser cities and the smaller towns. The greatest number of gains in customers for women's clothing were recorded by Cedar Rapids and Waterloo. A significant decline in mail order purchases was recorded and there was also a considerable shrinkage in the shopping-goods territories of practically all other towns in the area. The towns of Vinton and Oelwein, however, recorded substantial increases in shopping-goods areas.

#### Factors in the Determination of Trading Areas

##### Choice of a Trading Center

When asked the name of his principal trading town, the farm resident almost invariably indicates the one most frequently visited - the local community center. Reasons given for favoring a particular center are tabulated in Table VII. In these counties nearness is the dominant factor, but considerable weight is also given to better stocks of goods, lower prices, and better roads.

##### Market Areas for Farm Produce

The effect of farm marketings upon the choice of trading centers apparently is not great. Market areas for the four principal items of farm produce are shown in Charts 10-13. Answers were obtained from the same persons as in the trading area surveys described in previous sections. Practically all returns were complete. It is apparent that frequently



TABLE VI

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

Benton County - 26 enumerations, 14 changes

	<u>Gains</u>	<u>Losses</u>
Vinton	6	
Cedar Rapids	4	
Waterloo	1	
Keystone	1	
Belle Plaine	1	
Blairstown	1	
Mail Order		12
La Porte City		1
Van Horne		1

Buchanan County - 85 enumerations, 24 changes

	<u>Gains</u>	<u>Losses</u>
Waterloo	12	
Oelwein	7	
Cedar Rapids	3	
Manchester	2	
Independence		21
Vinton		1
Jesup		1
Lamont		1

Delaware County - 93 enumerations, 15 changes

	<u>Gains</u>	<u>Losses</u>
Dubuque	6	
Cedar Rapids	5	
Waterloo	2	
Centralia, Illinois	1	
Mail Order	1	
Manchester		7
Dyersville		4
Earlville		3
Ryan		1

Linn County - 68 enumerations, 6 changes

	<u>Gains</u>	<u>Losses</u>
Cedar Rapids	6	
Marion		2
Mt. Vernon		1
Central City		1
Mail Order		1
Monticello		1



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

	Benton County	Buchanan County	Delaware County	Linn County	Four Counties Combined
Nearness	62%	66%	61%	67%	65%
Credit	0	3	2	2	1
Better stocks of goods	32	17	13	21	20
Better roads	3	3	2	2	3
Lower prices	3	9	15	6	8
Other	0	0	7	2	3



marketed produce, such as poultry products and cream, are commonly taken to a near-by center and that the market areas for these items are similar to the trading areas for groceries and other convenience goods. The same statement applies to grain, whose bulk discourages long hauls to market. Livestock is usually marketed over much greater distances and there is little correlation between these areas and the trade territories for any types of consumer goods. A major portion of the livestock from these counties is marketed in the two local meat-packing centers, Cedar Rapids and Waterloo.

#### Banking Habits

A widespread general interest in recent banking trends and a recognition of the importance of banking in the trend of community development led the Committee to include in its questionnaires a number of questions designed to reveal recent changes in banking habits. The answers to these questions are summarized and tabulated in Table VIII.

The period, 1929-1935, brought a considerable decline in the number of persons carrying bank accounts in these counties. This decline was greater in the towns and villages than in the open country. In 1929 approximately three of every four persons in both town and country carried bank accounts. By 1935 this figure had declined to one person in two in the open country and one of three in the towns and villages. When asked why his bank account was discontinued, the typical person replied, "Don't need one." Closed banks also accounted for many of the changes.

Changes of banking town have been relatively common in this area since 1929. In most cases such action was necessitated by the closing of

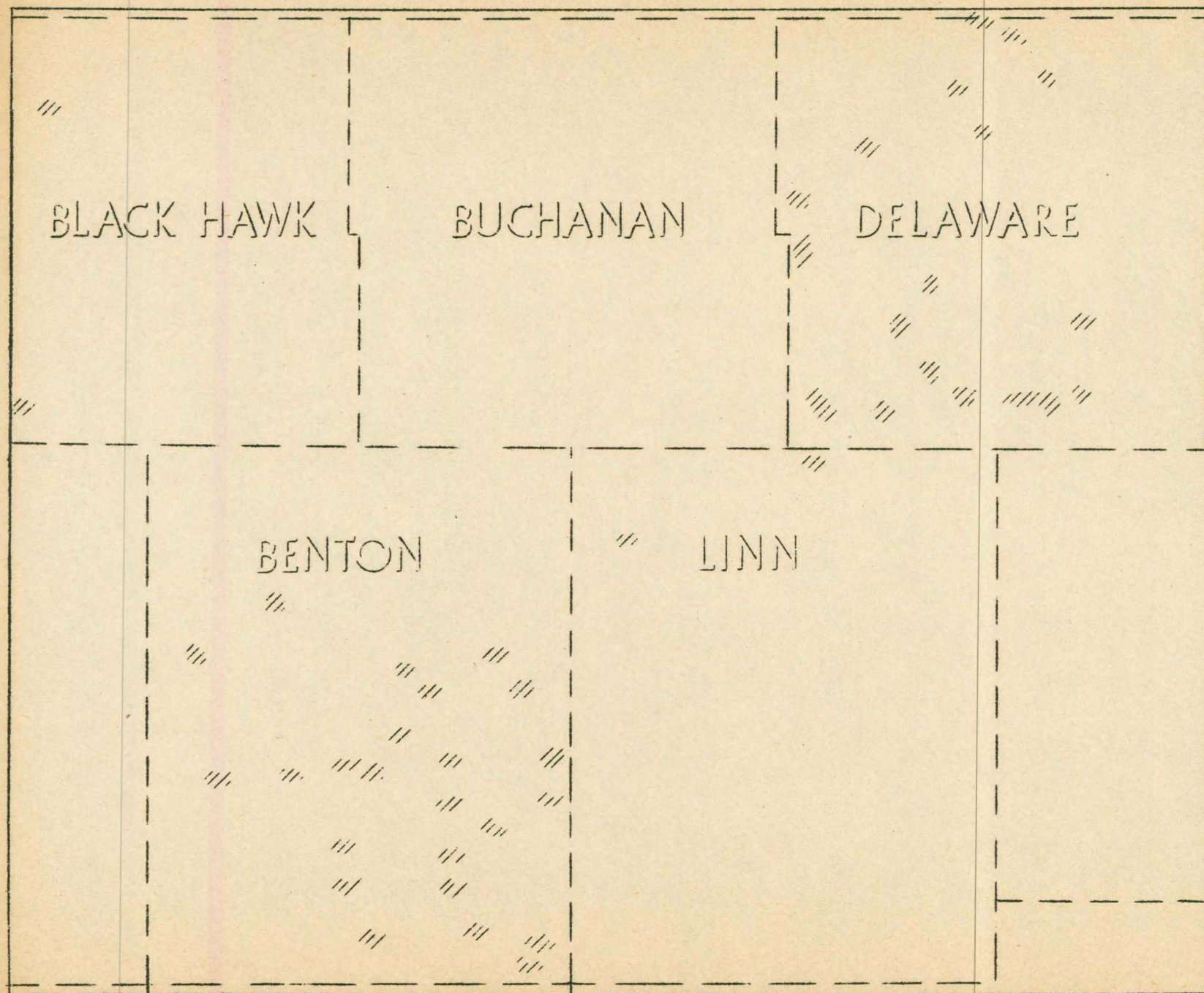


TABLE VIII  
CHANGES IN BANKING, 1929 - 1935

Benton, Buchanan, Delaware, and Linn Counties

Percentage of persons enumerated carrying bank accounts	<u>1929</u>	<u>1935</u>
Open country	78.0%	51.0%
Towns and villages	74.5	36.0
Reasons for discontinuance of bank account	<u>Open Country</u>	<u>Towns and Villages</u>
Don't need it	47.0%	68.0%
Closed banks	26.5	13.2
No local bank	17.8	8.4
Service and other charges	8.7	10.4
Reasons for change in banking town	<u>Open Country</u>	<u>Towns and Villages</u>
Bank closed	67.0%	54.7%
Bank absorbed		1.3
Service charges		
Personal relations	2.2	3.5
Difficult to borrow	1.1	
Change of residence	29.7	40.5
Size of sample	<u>Open Country</u>	<u>Towns and Villages</u>
Number banking, 1929	538	573
Number banking, 1934	353	276
Number discontinuing	185	297
Change in banking town	90	84





GEOGRAPHIC  
DISTRIBUTION  
OF MAIL ORDER  
PURCHASES  
WOMEN'S  
CLOTHING  
& SHOES

BLACK HAWK  
BUCHANAN  
DELAWARE  
BENTON  
& LINN  
COUNTIES

CHART 14



local banks. It is interesting to observe the sizes of towns which received these accounts. Data for changes in banking town, classified according to the size of towns in which the banks are located, are summarized in Table IX. Although the number of enumerations reporting a complete record of these changes is relatively small, the trend exhibited is striking. It is apparent that the importance as banking centers of towns with populations of less than 500 has declined sharply since 1929 and that the general tendency has been to transfer bank accounts from these towns to those having populations of 1,000 or larger. Towns in the intermediate group (500-999 population) have retained approximately their former importance as banking centers. There were also significant gains by the banks of the two cities with populations over 5,000. These shifts agree with recent changes in trading habits which were described in a previous section.

#### Mail Order Purchases

Although it appears that purchases from mail order houses may not have been reported fully, returns from farm areas indicate a considerable mail order business in certain sections of this area and for certain types of goods. Of the items included in the survey, those most commonly purchased by mail order are women's clothing, shoes and men's suits. Mail order purchases accounted for approximately 4 per cent of the total in these lines. As indicated in Chart 14, geographic concentration of these purchases was rather marked. Areas reporting the greatest frequency of mail order purchases of women's apparel are shaded on this map, and these areas account for practically the entire volume of mail order purchases



TABLE IX  
PERSONS REPORTING CHANGES IN BANKING TOWN, 1929-1935  
(Classified According to Population of Town)

Open country residents - 219 enumerations, 67 changes

Population Group	No. of Towns	No. of Gains	No. of Losses
100- 499	33	10	41
500- 999	13	11	12
1000-4999	8	36	4
5000 and over	2	10	0

Town and village residents - 196 enumerations, 45 changes

Population Group	No. of Towns	No. of Gains	No. of Losses
100- 499	33	5	37
500- 999	13	2	5
1000-4999	8	26	2
5000 and over	2	12	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 town.



TABLE X  
 PERCENTAGE OF OUT-OF-TOWN TRADING  
 (Benton, Buchanan, Delaware, Linn)

Towns Ranked According to Populations

Population 1930	Town	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
101	Oneida	60	0	100	100	100	100	100	100
102	Bertram	50	100	100	100	100	100	100	100
138	Stanley	20	80	40	100	100	100	100	100
149	Luzerne	0	100	100	100	100	100	83	100
163	Prairieburg	0	42	72	100	100	100	14	100
165	Delaware	17	17	17	87	80	67	75	60
172	Ely	0	43	57	100	100	100	57	100
190	Dundee	0	0	0	100	72	50	40	100
190	Robins	40	75	100	100	100	100	100	80
196	Mt. Auburn	--	--	--	--	--	--	--	--
199	Alburnett	0	55	89	100	100	100	67	100
205	Palo	0	12	57	83	80	88	57	86
205	Rowley	0	13	50	100	100	100	75	100
207	Masonville	12	100	67	100	86	100	43	100
281	Aurora	0	0	22	80	80	89	67	89
308	Brandon	30	0	30	70	100	100	75	100
314	Atkins	0	0	78	100	94	89	64	94
336	Newhall	0	0	17	100	94	100	75	100
340	Colesburg	7	20	9	92	67	90	31	67
342	Quasqueton	8	8	25	92	83	100	73	100
343	Greeley	0	8	0	100	85	100	8	86
354	Urbana	0	15	46	100	100	100	75	100
369	Ryan	0	0	0	64	59	70	15	62
399	Delhi	0	0	0	85	83	92	68	45
432	Garrison	0	6	39	89	89	100	50	94
448	Norway	0	17	32	95	89	95	40	94
456	Walker	0	0	18	73	63	83	12	100
488	Blairstown	0	0	80	92	88	100	50	80
496	Winthrop	6	11	17	100	94	100	47	100
499	Hazleton	28	17	33	100	94	100	35	100



TABLE X (continued)  
 PERCENTAGE OF OUT-OF-TOWN TRADING

Population 1930	Town	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
499	Keystone	0	0	15	92	89	100	56	100
503	Coggon	0	9	64	100	82	82	55	100
521	Lamont	7	7	7	100	93	100	77	86
527	Van Horne	0	10	25	30	80	95	31	80
546	Shellsburg	--	--	--	--	--	--	--	--
598	Springville	6	44	44	94	83	89	56	65
615	Earlville	10	6	6	65	41	47	31	20
629	Fairbank	0	0	6	100	89	100	60	94
736	Jesup	5	24	14	100	95	95	68	95
758	Hopkinton	0	0	0	42	30	42	32	5
780	Central City	0	0	0	92	67	83	8	100
795	Lisbon	4	0	5	85	76	70	29	25
812	Center Point	0	5	32	88	54	38	62	73
1,441	Mt. Vernon	0	0	14	83	83	28	24	66
3,239	Belle Plaine	0	0	0	22	22	4	0	24
3,372	Vinton	0	0	0	33	20	12	0	18
3,413	Manchester	8	4	4	45	29	27	25	24
3,691	Independence	0	0	0	43	26	20	9	11
4,348	Marion	0	3	3	63	63	45	42	35



reported from the area. Purchases by mail are most common in those sections farthest removed from major shopping centers.

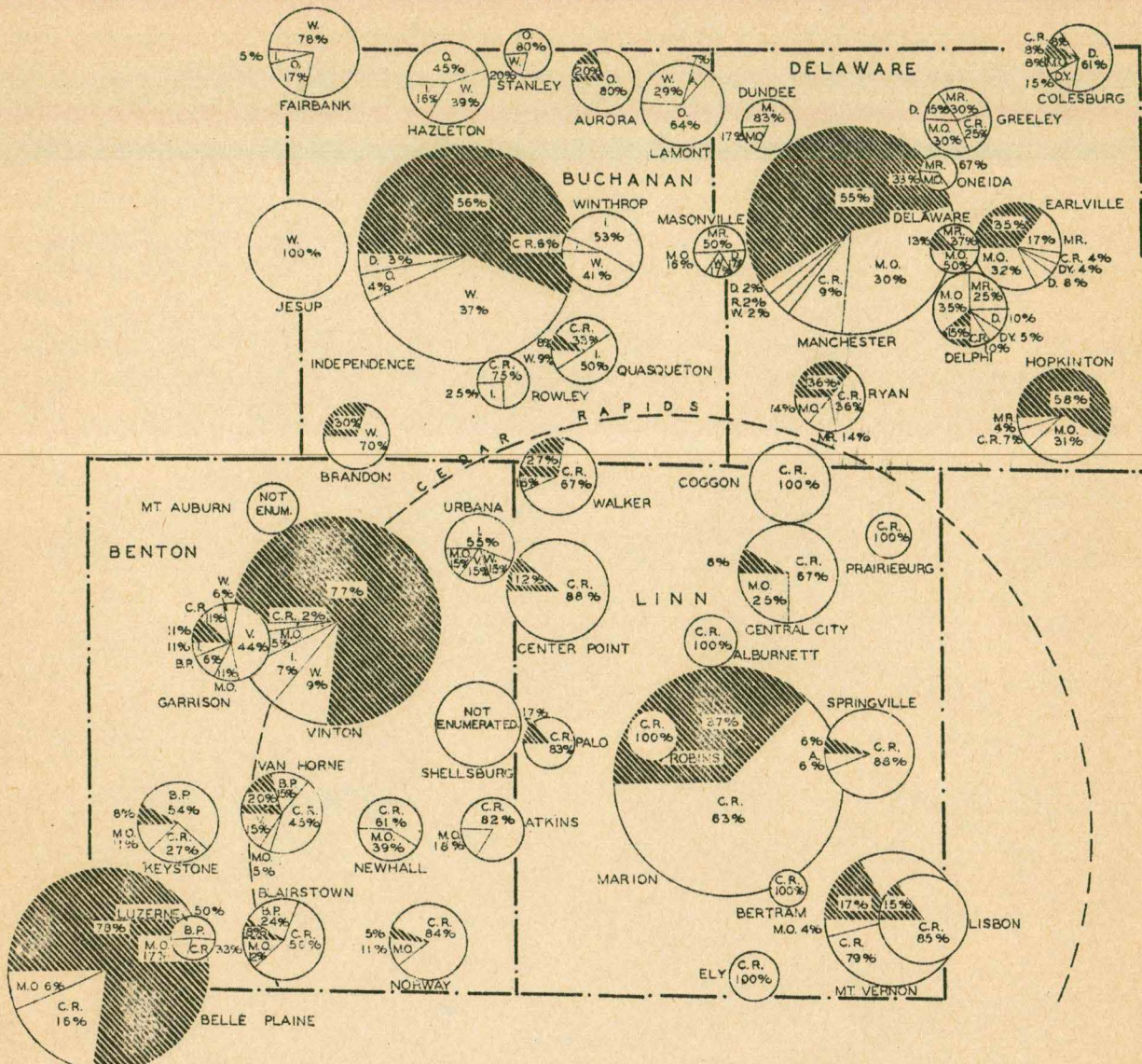
### The Town and Village Market

Enumeration of trading habits included residents of towns and villages with populations of 5,000 or less. The city of Cedar Rapids was thus the only urban center not surveyed in this area. The sample was distributed on a population basis and includes returns from 913 families. Eight types of goods were included, the list being identical with that used in the open country, except that "furniture" was substituted for "farm machinery" and "work clothing" for "overalls."

Returns were first classified according to the percentages of out-of-town trading for each type of goods. The data were then mapped, using pie diagrams with areas proportionate to the population of each town, to show the distribution of out-of-town and home trading. Maps for two representative commodities, women's clothing and men's suits, are reproduced in Charts 15 and 16.

Analysis of these returns indicates that (1) The town and village market for groceries and drugs is essentially a home market. Only occasional reports of out-of-town purchases of these commodities were received and most of these came from the smallest villages in the area. (2) Kitchen utensils are more apt to be purchased in out-of-town stores, especially by residents of the smaller towns. (3) Among the shopping goods, women's shoes follow a pattern similar to that for women's coats and dresses (see Chart 15), except that there is a slightly larger percentage of home trading in the medium-sized towns with populations of one thousand to five





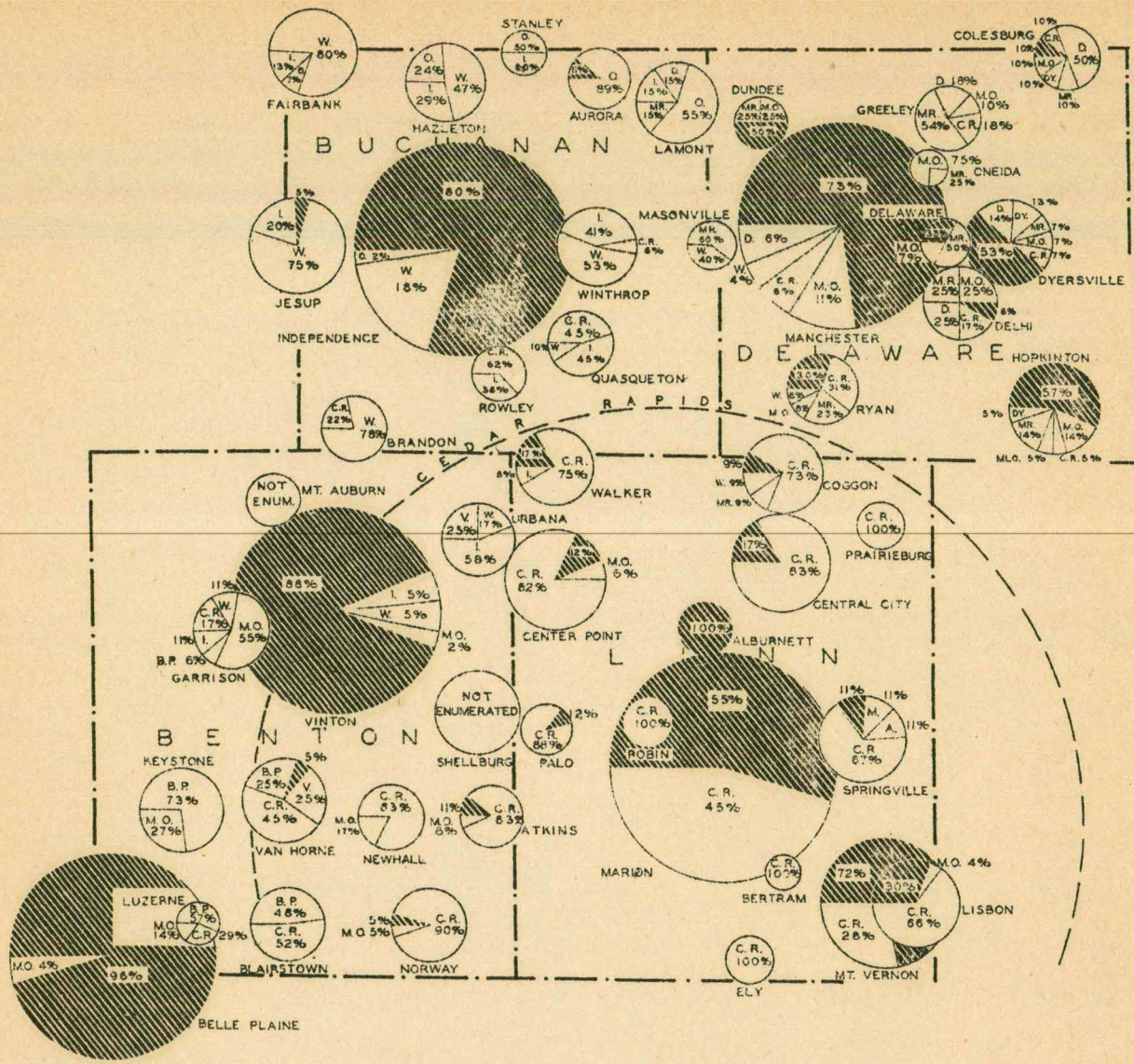
LOCAL & OUT-OF-TOWN PURCHASES OF  
 WOMENS COATS & DRESSES  
 BUCHANAN, DELAWARE, BENTON, & LINN COUNTIES  
 IOWA STATE PLANNING BOARD  
 BUSINESS SURVEY  
 PROJECT 1041

LEGEND

- ▨ HOME TRADING
- ▽ OUT OF TOWN TRADING
- A. ANAMOSA
- B.P. BELLE PLAINE
- C.R. CEDAR RAPIDS
- D. DUBUQUE
- V. VINTON
- DY DYERSVILLE
- I. INDEPENDENCE
- M.O. MAIL ORDER
- MR. MANCHESTER
- O. OLEWAIN
- W. WATERLOO

CHART 15





LOCAL & OUT-OF-TOWN PURCHASES OF  
 MEN'S SUITS  
 BUCHANAN, DELAWARE, BENTON & LINN COUNTIES  
 IOWA STATE PLANNING BOARD  
 BUSINESS SURVEY  
 PROJECT 1041

LEGEND

- |                     |                   |
|---------------------|-------------------|
| W. WATERLOO         | W. WATERLOO       |
| O. OLEWEIN          | O. OLEWEIN        |
| A. ANAMOSA          | A. ANAMOSA        |
| V. VINTON           | V. VINTON         |
| B.P. BELLE PLAINE   | B.P. BELLE PLAINE |
| MR. MANCHESTER      | MR. MANCHESTER    |
| M.O. MONTICELLO     | M.O. MONTICELLO   |
| OUT OF TOWN TRADING |                   |
| > HOME TRADING      |                   |
| D DUBUQUE           |                   |
| DY DYERSVILLE       |                   |
| C.R. CEDAR RAPIDS   |                   |
| I INDEPENDENCE      |                   |
| M.O. MAIL ORDER     |                   |

CHART 16



thousand. (4) Furniture purchases follow a pattern similar to that for women's apparel. In towns of less than one thousand population, practically all furniture is purchased from out-of-town stores. (5) Men's work clothing is more frequently purchased at home than men's suits (see Chart 16). In medium-sized towns, practically all work clothing is bought in local stores.

For all types of goods the percentage of a town's trading which goes to outside centers tends to vary inversely with the size of town and distance from a larger center. Comparative data, showing the percentage of out-of-town purchases for the towns and villages of this area, are given in Tables X, XI and XII. In Table X, the towns are ranked according to their populations. In Tables XI and XII, the ranking is according to highway distances from Cedar Rapids and Waterloo respectively.

These data were also classified according to the occupations of persons answering the questionnaires. These occupations were then arranged into eight groups, and the percentage of out-of-town trading was calculated for each group. Results of these computations are given in Table XIII.

From these tables it is evident that the most common out-of-town purchases are men's and women's clothing and shoes, and that purchases of furniture and work clothing in other towns are less common. The higher income groups generally report a larger percentage of outside purchases than do the lower income groups, but the differences in trading habits among various income classes are perhaps smaller than might be anticipated. The number of interviews obtained from some of these groups in certain counties is obviously too small to make returns for particular groups significant for that county. Variations arising among the four counties are surprisingly







TABLE XI (continued)  
 PERCENTAGE OF OUT-OF-TOWN TRADING

Miles	Town	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
42	Manchester	8	4	4	45	29	27	25	24
43	Garrison	0	6	39	89	89	100	50	94
43	Independence	0	0	0	43	26	20	9	11
44	Brandon	30	0	30	70	100	100	75	100
45	Hopkinton	0	0	0	42	30	42	32	5
46	Masonville	12	100	67	100	86	100	43	100
48	Delaware	17	17	17	87	80	67	75	60
52	Dundee	0	0	0	100	72	50	40	100
52	Earlville	10	6	6	65	41	47	31	20
52	Oneida	60	0	100	100	100	100	100	100
52	Jesup	5	24	14	100	95	95	68	95
54	Hazleton	28	17	33	100	94	100	35	100
55	Delhi	0	0	0	85	83	92	68	45
55	Greeley	0	8	0	100	85	100	8	86
60	Aurora	0	0	22	80	80	89	67	89
60	Stanley	20	80	40	100	100	100	100	100
63	Fairbank	0	0	6	100	89	100	60	94
64	Lamont	7	7	7	100	93	100	77	86
72	Colesburg	7	20	9	92	67	90	31	67



TABLE XII

PERCENTAGE OF OUT-OF-TOWN TRADING  
(Benton, Buchanan, Delaware, Linn)

Towns Ranked According to Distance from Waterloo

Miles	Town	Groceries	Drugs and Medicines	Kitchen Utensils	Women's Apparel	Women's Shoes	Men's Suits	Men's Work Clothing	Furniture
15	Jesup	5	24	14	100	95	95	68	95
21	Fairbank	0	0	6	100	89	100	60	94
24	Independence	0	0	0	43	26	20	9	11
25	Mt. Auburn	--	--	--	--	--	--	--	--
28	Brandon	30	0	30	70	100	100	75	100
30	Garrison	0	6	39	89	89	100	50	94
32	Rowley	0	13	50	100	100	100	75	100
32	Winthrop	6	11	17	100	94	100	47	100
34	Vinton	0	0	0	33	20	12	0	18
35	Hazleton	28	17	33	100	94	100	35	100
35	Quasqueton	8	8	25	92	83	100	73	100
39	Masonville	12	100	67	100	86	100	43	100
41	Stanley	20	80	40	100	100	100	100	100
42	Walker	0	0	18	73	63	83	12	50
42	Urbana	0	15	46	100	100	100	75	100
44	Aurora	0	0	22	80	80	89	67	89
45	Lamont	7	7	7	100	93	100	77	86
45	Belle Plaine	0	0	0	22	22	4	0	24
47	Shellsburg	--	--	--	--	--	--	--	--
47	Manchester	8	4	4	45	29	27	25	24
48	Newhall	0	0	17	100	94	100	75	100
48	Van Horne	0	10	25	80	80	95	31	80
51	Dundee	0	0	0	100	72	50	40	100
52	Ryan	0	0	0	64	59	70	15	62
53	Atkins	0	0	78	100	94	89	64	94
53	Delaware	17	17	17	87	80	67	75	60
54	Luzerne	0	100	100	100	100	100	83	100
55	Blairstown	0	0	80	92	88	100	50	80
55	Coggon	0	9	64	100	82	82	55	100
57	Norway	0	17	32	95	89	95	40	94







TABLE XIII

PERCENTAGE OF OUT-OF-TOWN TRADING BY OCCUPATIONAL GROUPS

Benton County

Item	Owners of business es- tablishments	Salaried Employees	Retired	Professional	Housewives and Widows	Day Laborers	Tradesmen	Unemployed
(No. interviewed)	(57)	(76)	(40)	(11)	(2)	(19)	(19)	(32)
Women's Apparel	63%	66%	88%	54%	100%	76%	84%	56%
Shoes	58	63	85	54	100	76	79	53
Suit	68	58	90	54	100	68	79	50
Work Clothing	46	47	77	54	100	47	53	37
Furniture	63	53	82	54	100	56	74	56

Buchanan County

(No. interviewed)	(21)	(42)	(36)	(7)	(19)	(33)	(21)	(6)
Women's Apparel	82%	76%	85%	100%	91%	93%	71%	50%
Shoes	73	62	81	83	95	85	62	50
Suit	67	64	85	86	90	88	67	50
Work Clothing	45	48	50	57	70	52	36	33
Furniture	67	62	85	86	85	85	52	50

Linn County

(No. interviewed)	(15)	(55)	(39)	(14)	(28)	(37)	(30)	(1)
Women's Apparel	87%	71%	84%	100%	89%	84%	90%	0
Shoes	74	69	74	86	64	73	80	0
Suit	67	58	74	57	86	82	77	0
Work Clothing	7	27	51	57	64	30	37	0
Furniture	87	55	79	78	79	87	90	0

Delaware County

(No. interviewed)	(25)	(49)	(15)	(7)	(16)	(20)	(24)	(7)
Women's Apparel	58%	61%	62%	86%	44%	33%	32%	57%
Shoes	46	55	69	57	56	28	30	43
Suit	39	63	54	57	57	44	48	33
Work Clothing	12	30	29	40	43	35	25	17
Furniture	19	42	42	20	19	19	24	33

Four Counties Combined

(No. interviewed)	(118)	(222)	(120)	(39)	(65)	(109)	(94)	(46)
Women's Apparel	67%	68%	83%	85%	78%	89%	72%	57%
Shoes	59	63	78	78	34	54	65	53
Suit	72	60	56	56	27	74	61	49
Work Clothing	33	41	53	53	62	41	34	36
Furniture	59	51	65	65	48	71	64	53



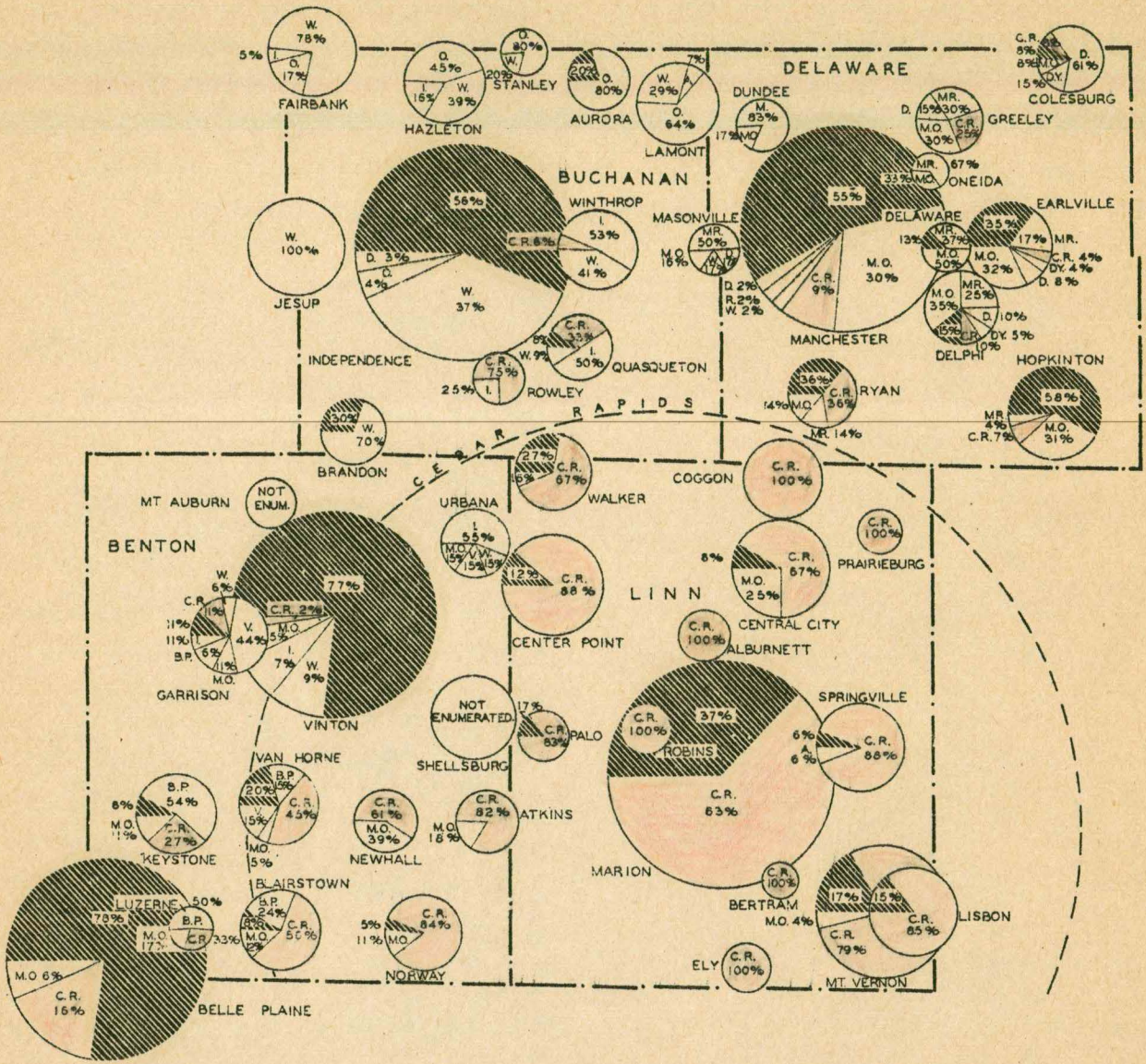
small. More out-of-town trading is done by town and village residents of Linn and Buchanan counties than of Delaware and Benton counties. These differences are not large, however, and probably are explained by the easier access to the cities of Cedar Rapids and Waterloo from the first two counties.

The Trade of Cedar Rapids and Waterloo  
in Towns and Villages of the Area

The reader will have anticipated that a major portion of the town and village trade of this area which goes to outside centers is assignable to the cities of Cedar Rapids and Waterloo. These cities, in fact, dominate the out-of-town trade of most of the town and village residents of the area. An analysis of this trade for the eight types of goods included in this survey is contained in Tables XIV, XV, and XVI. In Table XIV the towns and villages are ranked according to their populations and the percentage of trade going to each of these major shopping centers is indicated. In general, these cities receive a larger percentage of the trade of the small towns than of the large ones.

To determine the effect of distance upon the percentage of trade going to each of these cities, these same data were rearranged in Tables XV and XVI with towns ranked according to highway distances from each of these two centers. From Table XV it may be observed that Cedar Rapids attracts customers for apparel from practically all towns within a radius of 45 miles and that it obtains a considerable fraction of the trade in these types of goods from certain towns as far distant as 55 miles. Areas served for convenience goods such as groceries are, of course, much smaller.





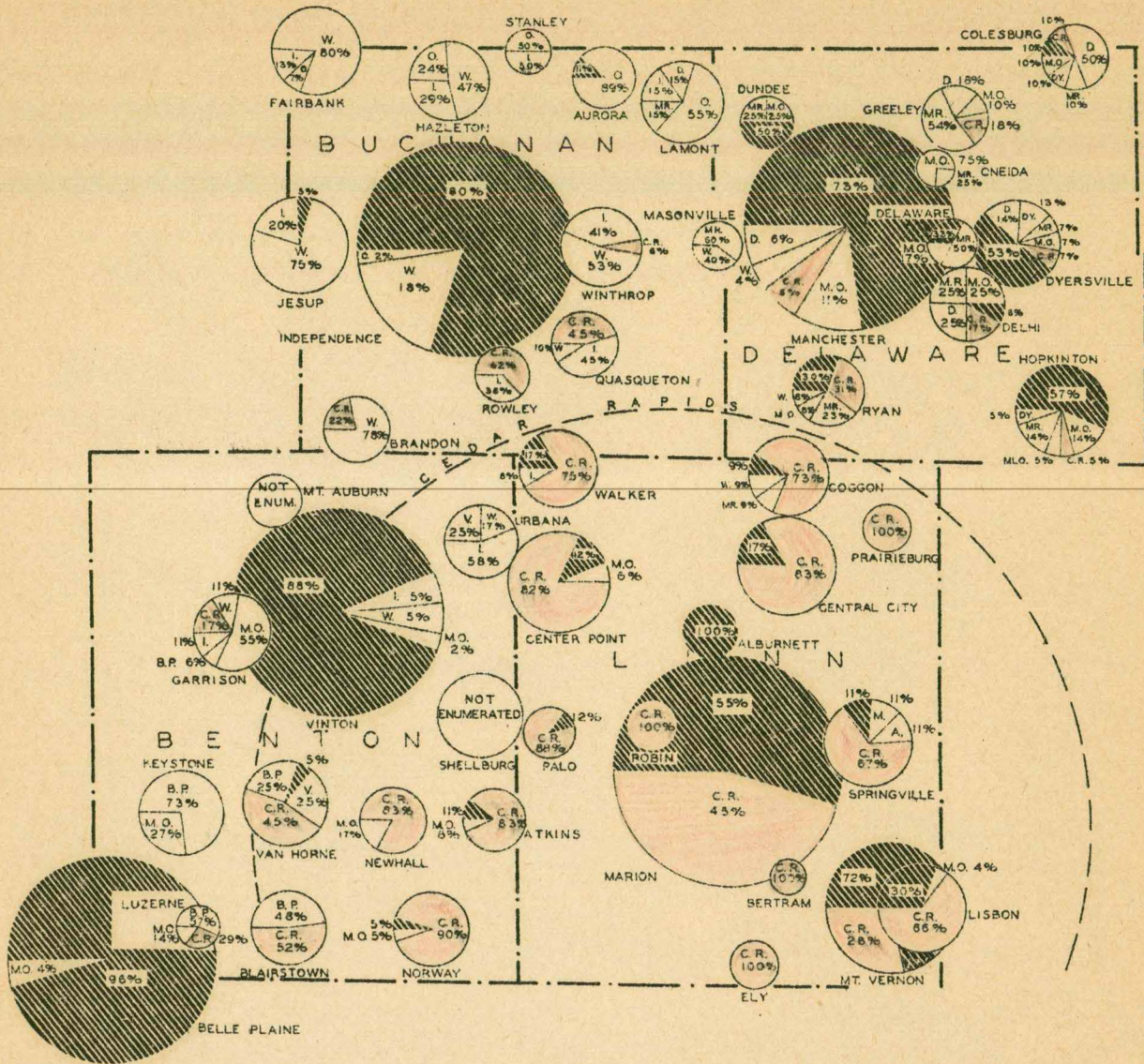
LOCAL & OUT-OF-TOWN PURCHASES OF  
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LEGEND

- ▨ HOME TRADING
- △ OUT OF TOWN TRADING
- A. ANAMOSA
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- C.R. CEDAR RAPIDS
- D. DUBUQUE
- I. INDEPENDENCE
- M.O. MAIL ORDER
- M.R. MANCHESTER
- O. OLEYWEIN
- W. WATERLOO
- V. VINTON

CHART 15





LOCAL & OUT-OF-TOWN PURCHASES OF  
 MEN'S SUITS  
 BUCHANAN, DELAWARE, BENTON & LINN COUNTIES  
 IOWA STATE PLANNING BOARD  
 BUSINESS SURVEY  
 PROJECT 1041

LEGEND

- |                       |                 |
|-----------------------|-----------------|
| ▲ OUT OF TOWN TRADING | W. WATERLOO     |
| ( ) HOME TRADING      | O OLEWEIN       |
| D DUBUQUE             | A ANAMOSA       |
| DY DYERSVILLE         | V VINTON        |
| CR CEDAR RAPIDS       | BP BELLE PLAINE |
| I INDEPENDENCE        | MR MANCHESTER   |
| MO MAIL ORDER         | MLO MONTICELLO  |

CHART 16



TABLE XIV

## PERCENTAGE OF PURCHASES MADE IN CEDAR RAPIDS AND WATERLOO

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		Furn- ture	
		CR	W	CR	W	CR	W	CR	W	CR	W	CR	W	CR	W	CR	W
101	Oneida	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Bertram	50	0	100	0	100	0	100	0	100	0	100	0	100	0	100	0
138	Stanley	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	40
149	Luzerne	0	0	0	0	0	0	33	0	33	0	29	0	17	0	43	0
163	Prairieburg	0	0	43	0	71	0	100	0	100	0	100	0	14	0	100	0
165	Delaware	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Ely	0	0	29	0	57	0	100	0	100	0	100	0	57	0	100	0
190	Dundee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Robins	40	0	75	0	100	0	100	0	80	0	100	0	100	0	80	0
196	Mt. Auburn	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
199	Alburnett	0	0	56	0	89	0	100	0	100	0	100	0	67	0	78	0
205	Palo	0	0	12	0	57	0	83	0	80	0	87	0	57	0	76	0
205	Rowley	0	0	0	0	37	0	75	0	50	0	62	0	12	0	37	25
207	Masonville	0	0	0	0	0	34	0	17	0	14	0	40	0	0	0	0
281	Aurora	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
308	Brandon	0	0	0	0	0	0	0	70	10	60	22	78	0	0	0	55
314	Atkins	0	0	0	0	17	0	33	0	71	0	56	0	55	0	89	0
336	Newhall	0	0	0	0	11	0	62	0	63	0	89	0	56	0	89	0
340	Colesburg	0	0	0	0	0	0	8	0	0	0	10	0	0	0	0	0
342	Quasqueton	0	0	0	0	0	0	33	8	42	8	46	9	36	9	18	18
343	Greeley	0	0	0	0	0	0	25	0	15	0	18	0	0	0	14	0
354	Urbana	0	0	0	0	0	8	0	15	0	15	0	17	0	25	0	15
369	Ryan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
399	Delhi	0	0	0	0	0	0	10	0	0	0	17	0	0	0	0	0
432	Garrison	0	0	0	0	5	0	11	5	17	5	17	11	17	0	33	0



TABLE XIV (continued)

## PERCENTAGE OF PURCHASES MADE IN CEDAR RAPIDS AND WATERLOO

Population 1930	Town	Gro- ceries		Drugs and Medicines		Kitchen Utensils		Women's Apparel		Women's Shoes		Men's Suits		Men's Work Clothing		Furn- ture	
		CR	W	CR	W	CR	W	CR	W	CR	W	CR	W	CR	W	CR	W
448	Norway	0	0	17	0	37	0	89	0	78	0	89	0	20	0	88	0
456	Walker	0	0	6	0	11	0	53	0	46	0	53	0	11	0	18	0
488	Blairstown	0	0	0	0	4	0	56	0	52	0	52	0	17	0	48	0
496	Winthrop	0	0	0	0	0	0	6	41	6	16	5	53	5	0	0	0
499	Hazleton	0	0	0	0	0	0	0	38	0	17	0	47	0	0	0	17
499	Keystone	0	0	0	0	0	0	27	0	26	0	26	0	11	0	55	0
503	Coggon	0	0	9	0	64	0	82	0	73	9	55	0	100	0	0	0
521	Lamont	0	0	0	0	0	0	0	27	0	14	0	0	0	0	0	14
527	Van Horne	0	0	0	0	10	0	45	0	45	0	45	0	78	0	50	0
546	Shellsburg	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
598	Springville	0	0	33	0	56	0	83	0	78	0	67	0	33	0	44	0
615	Earlville	0	0	0	0	0	0	4	0	0	0	7	0	0	0	0	0
629	Fairbank	0	0	0	0	0	0	0	78	0	50	0	80	0	33	0	56
736	Jesup	0	5	0	24	0	14	0	100	0	75	0	75	0	17	0	37
758	Hopkinton	0	0	0	0	0	0	7	0	0	0	5	0	0	0	0	0
780	Central City	0	0	0	0	4	0	67	0	62	0	82	0	4	0	79	0
795	Lisbon	0	0	0	0	6	0	85	0	75	0	68	0	75	0	3	0
812	Center Point	0	0	5	0	28	0	74	0	50	4	86	0	59	0	73	0
1,441	Mt. Vernon	0	0	0	0	14	0	79	0	83	0	28	0	24	0	55	0
3,239	Belle Plaine	0	0	0	0	0	0	15	0	15	0	4	0	0	0	15	0
3,372	Vinton	0	0	0	0	0	0	2	9	2	9	0	9	0	0	0	7
3,413	Manchester	0	0	0	0	0	0	9	2	7	0	6	4	2	2	0	4
3,691	Independence	0	0	0	2	0	0	0	37	2	28	0	18	0	67	2	2
4,348	Marion	0	0	3	0	3	0	63	0	63	0	43	0	40	0	34	0







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