Riverside Market Research Analysis

Prepared for the

City of Cincinnati
Department of Economic Development

Prepared by the

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Study Area

The Riverside neighborhood is located on the banks of the Ohio River in the City of Cincinnati, just downriver from the central business district. In this analysis the Riverside market area is defined as the neighborhoods of Riverside, Sedamsville, and Sayler Park within the City of Cincinnati. Also included in this analysis is Delhi Township, in Hamilton County, adjacent to Riverside to the north.

The study area is shown by figures 1 and 2. In the demographic analysis the Riverside neighborhood is referred to by its U.S. Census statistical neighborhood designation of "Riverside-Sayler Park" and is comprised of 1990 Hamilton County, Ohio census tract 104. The Sayler Park neighborhood includes tracts 105 and 106. Sedamsville is referred to in the demographic analysis by its statistical neighborhood designation "Sedamsville-Riverside", and includes census tract 103.

Demographic Data

The data discussed in these sections are presented in the tables at the end of this report.

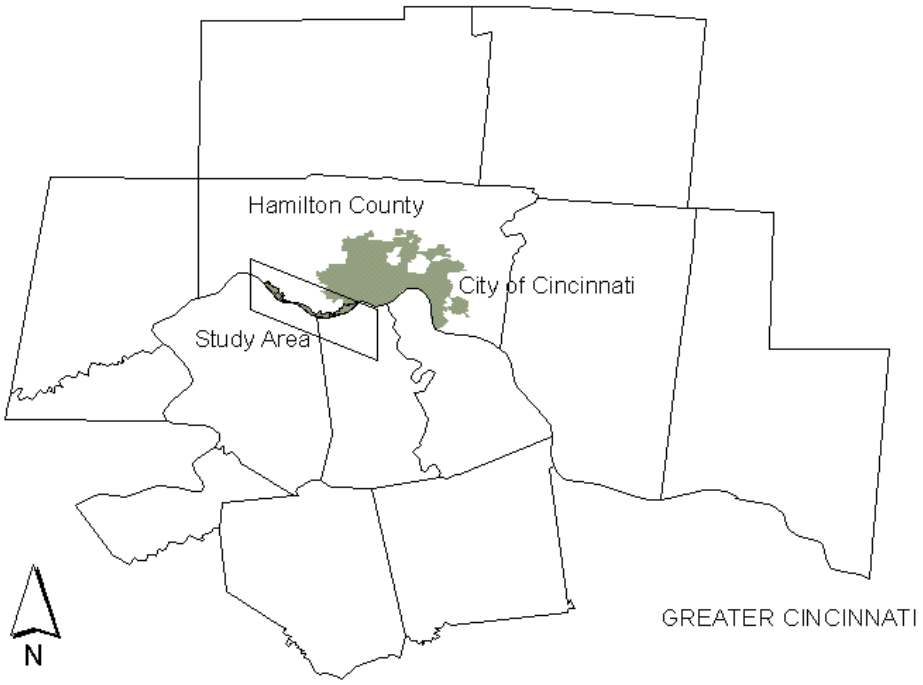
Population Trends and Projections

The population of the three neighborhoods represents about one half of one percent of the Cincinnati MSA population and about two percent of the city population. Of the three neighborhoods, Sayler Park is the most populated, while Riverside has the fewest residents. Sayler Park is also the most densely populated, followed by Sedamsaville and Riverside.

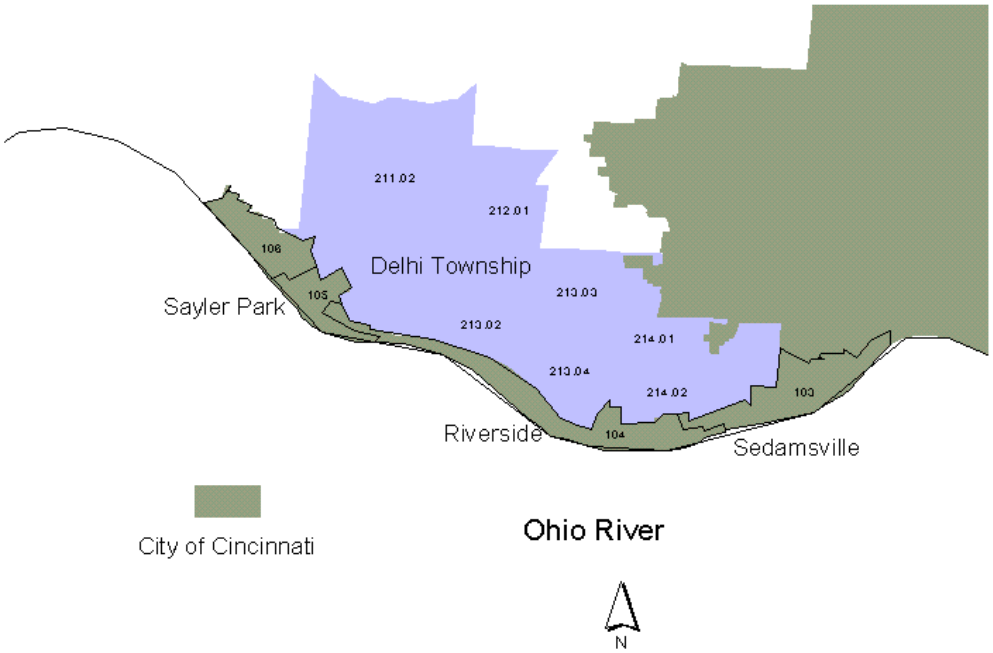
Delhi Township is outside of the Cincinnati city limits. It is much larger in area (containing seven complete census tracts) and population (making up almost 2 percent of metro area population). Demographic data for Delhi Township are 2000 estimates. Dollar figures in the Delhi Township data have been deflated to 1998 equivalents for ease of comparison to the other neighborhoods. Because the Data shows Delhi Township to be so different from any of the city neighborhoods in many respects, discussion of the Delhi Township data will be limited. However, complete figures for this jurisdiction are available in the accompanying tables for comparisons.

An analysis of data from these neighborhoods reveals a shrinking population. In the Sedamsville-Riverside area the number of residents declined by 1.68 percent annually from 1990 to 1998 and this trend is expected to continue through 2003. The Sayler Park neighborhood has also shown a slight decline in population, shrinking by only about one half of one percent annually between 1990 and 1998, with similar declines expected through 2003. The Riverside-Sayler Park neighborhood saw very slight growth from 1990 to 1998, at only 0.05 percent annually, but population is expected to decline at a rate of about two-tenths of one percent annually through 2003.

Location of Study Area Within Greater Cincinnati



Study Area Neighbohoods and Census Tracts



Household Trends and Projections

The pattern of household growth mirrored the population trends. The number of households in Riverside-Sayler Park increased slightly from 1990 to 1998. In the other neighborhoods households decreased in number during these years and this trend is expected to continue. Only Delhi Township has experienced growth in number of households since 1990, however, this trend is expected to reverse in the coming years.

Gender, Race, and Age Data

The market area was comprised of mostly female residents in 1998. Riverside-Sayler Park was split evenly along gender lines, while Sedamsville-Riverside showed the largest difference in gender composition, with females making up 53 percent of the population.

A large majority of market area residents are white. Riverside-Sayler Park has the largest percentage of minority residents, with 19 percent of residents African American and 1 percent other minority. In the other neighborhoods more than 90 percent of residents are white. Neighborhoods in this area have a much larger relative white population than does the rest of the City or Hamilton County. The neighborhoods showed very few people of races other than black or white.

The median age of the Riverside-Sayler Park and Sayler Park neighborhoods is very close to that of the City of Cincinnati, at about 33 years. This age is slightly younger than median ages for Hamilton County and for the MSA of about 35 years. The main difference seems to be that there is a smaller percentage of residents age 65 and over in these two neighborhoods than for the Cincinnati region. The Sedamsville-Riverside neighborhood has an even younger population, with a median age of about 30 years. The main reasons behind this difference seem to be a much larger portion of the population in this neighborhood below age 14 and a much smaller portion between ages 35 and 64. The age distribution of Delhi Township is much closer to those of Hamilton County and the metropolitan area, with a median age of about 34 years.

1998 Income Data

Per Capita Income

The 1998 data on income shows a wide range of income in the area. Per capita income in all neighborhoods except for Delhi Township is lower than for the metropolitan area. In the Sayler Park and Riverside-Sayler Park neighborhoods per capita income is much closer to the city average at about $18,000 to $19,000. The Sedamsville-Riverside neighborhood shows a much lower per capita income in 1998, at only $9,500. Growth in per capita income in Riverside-Sayler Park and Sedamsville-Riverside since 1989 was similar to the City, County, and metropolitan area growth rates at about 50 percent, while Sayler Park per capita income has grown more slowly at only 31 percent over the nine year period.

Median Household Income

Household income includes all income earned by persons living in households, therefore excluding those living in group-quarters. The 1998 median household income was lower than the average household income for all neighborhoods. This pattern indicates that most households in the market area earned less than average and a smaller number of households earned higher incomes. This type of disparity in median and average household income is typical and matches the pattern for the city, county, and MSA. In fact, the gap between average and median household incomes is much smaller for the study area neighborhoods than for the city, county, and metro areas, indicating a narrower distribution of incomes in these neighborhoods, with more households concentrated in the middle income ranges.

Again, Sedamsville shows the lowest median income at $23,872. This amount is close to the median income for the rest of the city. Riverside median income is above the median for the city, but below the values for Hamilton County and the MSA. The data indicates that Delhi Township is a relatively well off community, with a median Household income of $61,625, a full 50 percent higher than the level for the entire metropolitan area.

Median Family Household Income

Family household income includes all income of all persons living in a family household. A family household is one in which the householder is related to one or more other persons living in the household, although non-related persons living in the family household unit are also counted as a part of the family household. Median family household income for these neighborhoods shows a similar pattern as household income, with Sedamsville-Riverside the lowest at $29,706 and Riverside-Sayler Park, at $36,538, similar to the rest of the city.

Household Wealth

Household wealth is a measure of net worth defined by assets (e.g. present value of home, motor vehicles, retirement savings, market value of all securities) minus liabilities (e.g. mortgages, auto loans, credit card balances, personal loans). The 1998 average household wealth for the Riverside-Sayler Park area, at $74,512, is below that of the rest of the city, and well below average for the county and MSA. Sayler Park average household wealth, at $133,925, is above the level for the city and closer to, but still below, those of Hamilton County and the MSA.

Median household wealth follows a similar pattern, though for the Sedamsville-Riverside and Riverside-Sayler Park neighborhoods, the values are about the same as for the rest of Cincinnati, from $20,000 to $25,000. Median household wealth in Sayler Park is slightly higher than the median values for the county and MSA.

Households by Household Income

The percent of Riverside-Sayler Park households earning less than $10,000 was 15 percent, while 11 percent earned between $10,000 and $19,999. These figures are slightly lower than the percent of lower income households in the City of Cincinnati. Households in this neighborhood seem to be skewed somewhat more towards the middle-income ranges ($25,000 to $49,999) than the rest of the city, county, and MSA. The distribution of households by income in the Sayler Park neighborhood is similar to the MSA, with more households in the upper income ranges than the City of Cincinnati. Sedamsaville-Riverside has very few households in the top income ranges.

Households by Household Wealth

The majority of the Riverside-Sayler Park and Sedamsville-Riverside neighborhoods in 1998 had household wealth under $25,000 (51-55 percent), similar to the rest of the City of Cincinnati. The distribution of households by wealth in the Sayler Park neighborhood closely matches that of the rest of the MSA.

Household Income by Age

When considering the age of the householder, the study area neighborhoods show a fairly even distribution of household income across ages. An exception is that more of the older residents (age 65+) have lower household incomes. More than half of the older residents in Sedamsville-Riverside have household incomes below $15,000. In the Riverside-Sayler Park neighborhood, the distribution of household income for the oldest residents closely follows the pattern for the city, with somewhat fewer in the lowest income range.

Employment Data

1990 Data-Occupation Employment Age 16+

Neighborhoods in the study area tend to have a greater percentage of people employed in the precision/craft/repair and operator/fabricator/laborer occupations than does the region as a whole. This case is especially true for Sedamsville-Riverside, which shows 28 percent of employees in the operator/fabricator/laborer occupation. Of the three neighborhoods, Riverside-Sayler Park has the most in managerial/professional occupations, at 25 percent. In Sayler Park, 39 percent of employment is in Technical/sales/administrative support occupations.

1990 Data-Industry Employment Age 16+

The data collected in 1990 shows that these neighborhoods specialize in similar industries. All of the neighborhoods had about 20 percent of employment in manufacturing, which is comparable to the MSA. Delhi Township had the lowest concentration of employment in manufacturing, at 17 percent, while the highest was in Sedamsville-Riverside (22 percent). Sedamsville-Riverside had its highest concentration of employment in retail trade, at 24 percent. The other neighborhoods had 17 or 18 percent of employment in retail, which matches the city, county, and MSA. In Riverside-Sayler Park, the highest concentration of employment is in professional and related services (27 percent). The distribution of employment by industry for the Riverside-Sayler Park neighborhood is very similar to that of Hamilton County.

1990 Data-Travel to Work

Riverside-Sayler Park residents had close to average commute times compared to the average for the rest of the City of Cincinnati, though fewer (19 percent) traveled more than 30 minutes to get to work. More of the population in Sayler Park (41 percent) had a commute of 30 minutes or more, which is well above the portion of commuters in the city, county, or MSA. With the exception of Riverside-Sayler Park, residents in the study area had somewhat longer commute times than the rest of the MSA.

Compared to the county and MSA, about the same portion of study area residents drove alone (70-75 percent). This figure is higher than the average for the rest of the City of Cincinnati (68 percent). Only Sedamsville-Riverside had fewer residents driving alone (65 percent). This neighborhood also had the largest fraction of commuters traveling by car-pool (25 percent). Fewer residents in the study area traveled by public transportation than did the rest of the City of Cincinnati (3-5 percent vs. 11 percent).

Expenditure Data

1998 Expenditure by Selected Product

The 1998 data collected on expenditure by selected product listed 24 different types of products. The five top products in terms of per person expenditures in the market area are: transportation ($2,378), food at home ($1,422), food away from home ($926), women's apparel ($294), and Other Entertainment Equipment/ Services ($269). Because spending per person in Delhi Township is so much greater than for the rest of the study area, Delhi Township amounts are not included in these figures or in the table. Table 1 ranks total study area expenditures (minus Delhi Township) for each of the products listed in our data source.

Table 1: 1998 Aggregate Expenditures by Selected Product

1998 Expenditure by Selected Product	Study Area Dollars Spent ($000's)
Transportation	$ 16,820
Food at Home	$ 10,056
Food Away From Home	$ 6,550
Women's Apparel	$ 2,081
Other Entertainment Equip./ Services	$ 1,901
TV, Radio & Sound Equipment	$ 1,839
Furniture	$ 1,423
Housekeeping Supplies	$ 1,292
Men's Apparel	$ 1,164
Domestic Services	$ 1,138
Personal Care Products	$ 955
Footwear (Excluding Infants)	$ 881
Personal Care Services	$ 726
Alcoholic Beverages at Home	$ 594
Major Appliances	$ 530
Alcoholic Beverages Away From Home	$ 500
Floor Coverings	$ 373
Household Textiles	$ 352
Nonprescription Drugs	$ 343
Small Appliances & House-wares	$ 328
Boys' Apparel	$ 306
Girls' Apparel	$ 238
Infants' Apparel	$ 225
Lawn/Garden Supplies	$ 198

In most categories, the Riverside-Sayler Park and Sayler Park neighborhoods' expenditures were only slightly above or slightly below the national average (US Index of 100) or were within 90-100 percent of per capita expenditures in the MSA. Only the Sedamsville-Riverside neighborhood shows expenditures consistently below the national average, the city, county, and MSA. This result is most likely due to the lower income levels in this neighborhood.

1998 Expenditure by Selected Store

The data collected on expenditure by selected store in 1998 shows that most money is spent on food and clothing. The top five per person expenditures by selected store in the market area are the following: grocery store ($1,527); eating place ($921); department stores ($653); gasoline stations ($611); and apparel stores ($277). Table 2 ranks the total market area expenditures for each of the stores listed in our data set. Again, these figures exclude Delhi Township because of marked differences in income and expenditure per capita in this neighborhood compared to the rest of the study area.

Table 2: 1998 Aggregate Expenditures by Selected Store

1998 Expenditure by Selected Store Type	Study Area Dollars Spent ($000's)
Grocery Stores	$ 10,800
Eating Places	$ 6,517
Department Stores (Excl. Leased)	$ 4,620
Gasoline/ Service Stations	$ 4,325
Apparel Stores	$ 1,961
Drug and Proprietary Stores	$ 1,732
Furniture	$ 1,271
Radio/ TV/ Computer/ Music Stores	$ 1,018
Building Materials and Supply Stores	$ 974
Auto Supply Stores	$ 882
Home Furnishing Stores	$ 630
Shoe Stores	$ 527
Drinking Places	$ 332
Household Appliance Stores	$ 281
Retail Nursery/ Lawn/ Garden Supply	$ 197
Hardware Stores	$ 142

Patterns of consumption by store compared to the rest of the country and the MSA were similar to consumption by product, though per capita consumption was more consistently below average for the Riverside-Sayler Park neighborhood.

Market Demand Analysis

The following market demand analysis is based on the data reported in *City of Cincinnati – Neighborhood Base Market Analysis*, a study conducted by Project Market Decisions (PMD) in 1995. We have summarized the information for neighborhoods defined by PMD that best describes the Riverside Neighborhood market. This market, as defined by PMD, is comprised of the communities of Fernbank, Riverside, and Sayler Park, which are located along the Ohio River on the western edge of Cincinnati. The largest percentage of the residents is concentrated in Sayler Park. The neighborhood business district approximates a classic town square formed by Gracely, Monitor, Revere and Twain streets. The Sayler Park market area is composed of three census tracts. Thus, any development potential in the area should not have much competition.

Population Characteristics:

The Riverside neighborhood has a diverse mixture of residents (total number of households in 1995 was 1,967). There are a total of six clusters in the area. The top three clusters found in the market area are:

?? *Gray Collars (645 households*): This cluster is the market's largest cluster type. This group is typified by aging couples who fall within the age ranges of 55-64, and age 65+. Educational level achieved is usually high school. Workers are employed in a white/blue-collar job mix.

?? *New Beginnings (441 households):* This cluster is typified by young mobile city singles. It is populated by well-educated youths, many from minority backgrounds, some being divorced and others being solo parents. Most people work in a variety of low-level white-collar jobs.

?? *Mobility Blues (413 households):* This group is generally young, ethnically mixed and highly mobile. Typified by blue-collar and service families, employment is this cluster is often in the military, manufacturing, transportation and public service industries.

Market Supply Data

In order to make recommendations about business that may succeed in the given market area, an analysis of the existing establishments is needed. Market supply data indicates the types of business that currently exist in the market area. The top few retail establishment types for Riverside Neighborhood market area by total square footage are:

- Eating places (40,320 Sq. ft.)
- Grocery and Miscellaneous foods (7,059 Sq. ft.)
- Hardware stores (6,930 Sq. ft.)
- Miscellaneous repair services (2,700 Sq. ft.)
- Recreation facilities (2,500 Sq. ft.)
- Drinking places (2,500 Sq. ft.)
- Dairy products stores (2,500 Sq. ft.)

Market Demand Data

The market supply data can be compared with the market demand data to pinpoint any consumer needs that are not being satisfied. Existing business can expand and new business can be added to accommodate the community. According to PMD, the top five most popular product categories in the Riverside neighborhood market area are:

- Transportation
- Groceries and miscellaneous foods
- Eating places
- Women's apparel
- TV, Radio and sound equipment

Product Service Preference Index

The Product Service Preference Index (PSPI) indicates the products that are of interests to the consumers. A ranking of 125 or higher indicates above average interest in the item.

- Owing a Mazda truck (175)
- Buying Captain Crunch cereal in the last six months (143)
- Using in-home pregnancy tests in the last year (142)
- Visiting Sea World last year (140)
- Eating in fast food Mexican restaurants (136)
- Going to ice hockey games (136)
- Drinking Diet Rite Cola (136)

Retail Potential

An examination of the Riverside Neighborhood Market area indicates that there is development potential to support an additional 18,200 square feet of retail service space. It is estimated that this new potential would support the development of seven new establishments in seven different SIC types.

Table 3. Development Potential for Establishment Types (total square feet)

SIC	Description	Count	Total
5912	Drug stores	1	4,500
5623	Women's Clothing	1	3,100
7459	Other Auto Services	1	2,800
5999	Miscellaneous Retail	1	2,100
5932	Used Merchandise	1	2,000
5947	Gift, Novelty, Souvenir	1	1,900
5699	Misc. Apparel and Access	1	1,800

Recommendations

In the Riverside neighborhood market area, there is minimal unmet demand for resident oriented goods and services. Retail expansion could cater to commuters who pass through the area at rush hour. Possible establishment types that could work in the district include drug store, women's apparel, and other miscellaneous retail.

Economic Impact Analysis

This section estimates the amount of economic activity in Greater Cincinnati created by businesses currently located in the Riverside neighborhood. The analysis includes the direct employment, business sales, and household earnings generated by these businesses, plus the "multiplier" effects of local purchases by these firms and their employees.

Table 4 lists the number of firms and employees by industry group for census tracts in and near the Riverside neighborhood. The Riverside neighborhood consists of Census tract 104, while just up-river Sedamsville contains tract 103. Tracts 105 and 106 comprise the Sayler Park neighborhood, adjacent to Riverside down-river. Most employment in the study area is in services (39 percent), followed by manufacturing (29 percent). Wholesale and retail trade make up 14 percent of employment in these neighborhoods. More employment in these neighborhoods is in services and manufacturing than is the case for the rest of Greater Cincinnati, while in this study area there is less employment overall in wholesale and retail trade than is found in the rest of the region.

Table 5. lists employment by detailed industry for the Riverside neighborhood (census tract 104). The largest concentration of employment in the Riverside neighborhood is in printing, publishing, and allied industries, responsible for 16 percent of total employment in Riverside. The second largest industry by employment is membership organizations, also making up nearly 16 percent of neighborhood employment[1]. The industrial and commercial machinery classification makes up nearly 15 percent of total employment, while wholesale trade in non-durable goods employs 11 percent of those working in Riverside. "Special trade contractors in construction" completes the top five industries by employment, accounting for nearly nine percent of total employment in the neighborhood.

Employment in Riverside is spread among diverse industries, with no dominant single category. Neighborhood employment distribution compares to the diverse employment base of Greater Cincinnati, which in 1999 included as its largest sectors 30 percent of total employment in services, 25 percent in wholesale and retail, 16 percent in manufacturing, and 12 percent in the public sector.

[1] This industry includes organizations operating on a membership basis for the promotion of the interests of their members. Included are organizations such as trade associations; professional membership organizations; labor unions and similar labor organizations; and political and religious organizations.

Table 4. Study Area Firms and Employment by Industry

Industry	Tract	Number of Firms	Employment	Percent of Firms	Percent of Employment
Agriculture,	103	7	NA	11%	NA
Forestry,	104	0	0	0%	0%
and Fisheries	105	0	0	0%	0%
	106	0	0	0%	0%
	Total	**7**	**0**	**3%**	**0%**
Construction	103	48	12	62%	3%
	104	8	137	13%	9%
	105	3	20	8%	10%
	106	5	25	19%	10%
	Total	**64**	**194**	**30%**	**8%**
Manufacturing	103	2	9	3%	2%
	104	10	623	16%	43%
	105	4	13	10%	7%
	106	0	0	0%	0%
	Total	**16**	**645**	**7%**	**28%**
Services	103	15	229	19%	57%
	104	26	358	41%	25%
	105	18	97	46%	51%
	106	13	186	48%	72%
	Total	**72**	**870**	**34%**	**38%**
FIRE	103	0	0	0%	0%
	104	2	6	3%	0%
	105	0	0	0%	0%
	106	1	3	4%	1%
	Total	**3**	**9**	**1%**	**0.39%**
Transportation,	103	5	112	6%	28%
Communication,	104	2	49	3%	3%
and Utilities	105	3	7	8%	4%
	106	5	25	19%	10%
	Total	**15**	**193**	**7%**	**8%**
Wholesale and	103	6	39	8%	10%
Retail Trade	104	14	232	22%	16%
	105	10	54	26%	28%
	106	2	8	7%	3%
	Total	**32**	**333**	**15%**	**14%**
Public Service	103	1	1	1%	0%
	104	2	41	3%	3%
	105	1	1	3%	1%
	106	1	13	4%	5%
	Total	**5**	**56**	**2%**	**2%**

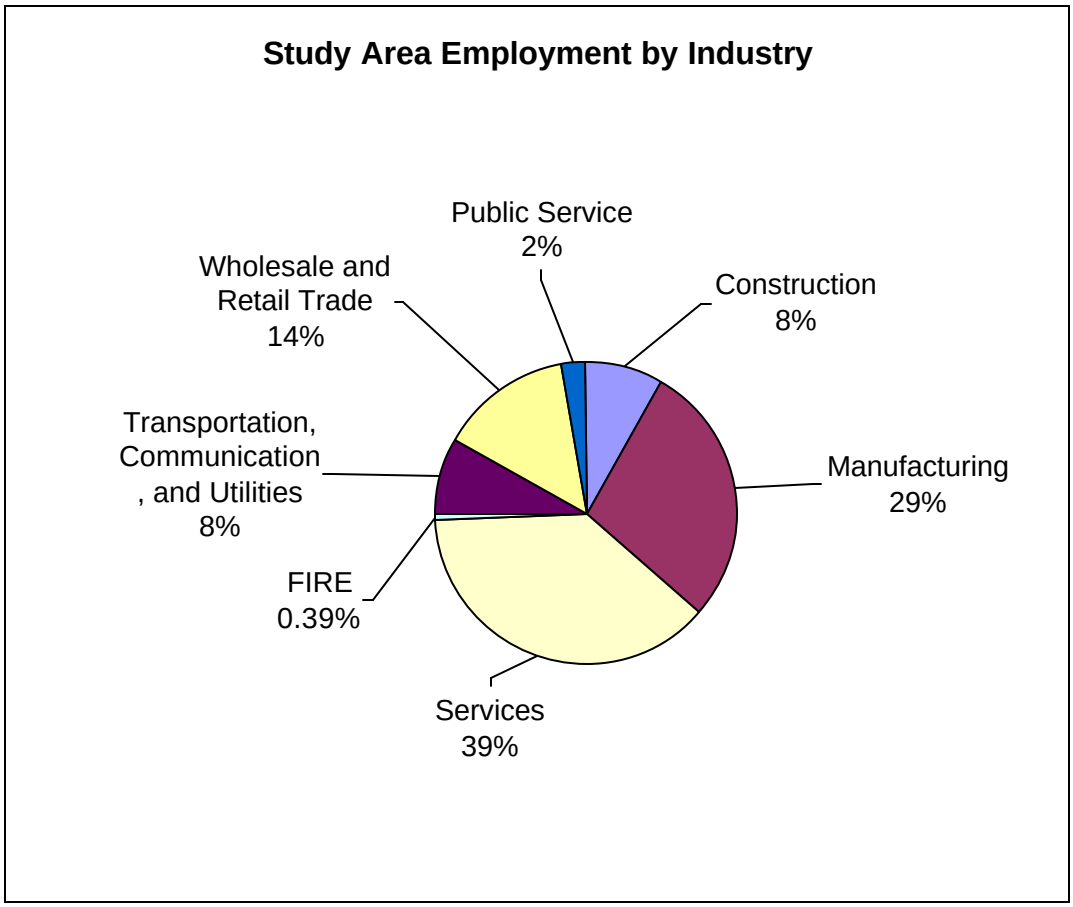

Study Area Employment by Industry
Public Service
2%
Construction
8%
Manufacturing
29%
Services
39%
FIRE
0.39%
Transportation,
Communication
, and Utilities
8%
Wholesale and
Retail Trade
14%

Table 5. Riverside Neighborhood Employment by Detailed Industry

INDUSTRY	Total Employment	Percent Employment
PRINTING PUBLISHING & ALLIED IND.	233	16.11%
MEMBERSHIP ORGANIZATIONS	226	15.63%
IND. & COMM. MACHINERY & COMPUTERS	213	14.73%
WHOLESALE TRADE-NONDURABLE GOODS	160	11.07%
CONSTRUCTION-SPECIAL TRADE CONTRACT	117	8.09%
PAPER AND ALLIED PRODUCTS	98	6.78%
PRIMARY METAL INDUSTRIES	77	5.33%
MOTOR FREIGHT TRANSPORT. & WAREHOUS	49	3.39%
WHOLESALE TRADE-DURABLE GOODS	46	3.18%
PUBLIC ADMINISTRATION (SIC90-97)	41	2.84%
ENGIN./ACCT./RES./MANAG./RELAT.SERV	34	2.35%
BUSINESS SERVICES	26	1.80%
EDUCATIONAL SERVICES	26	1.80%
FOOD STORES	25	1.73%
AUTO. DEALERS & GAS. SERV. STATIONS	18	1.24%
AMUSE. & RECR. SERV. (EX. MOVIES)	16	1.11%
BUILDING CONSTRUC.-GEN. CONTRACTORS	15	1.04%
REAL ESTATE	6	0.41%
EATING AND DRINKING PLACES	6	0.41%
AUTO. REPAIR SERVICES AND PARKING	6	0.41%
HEAVY CONSTRUCTION EXCEPT SIC15	5	0.35%
HOME FURNITURE/FURNISHINGS/EQUIP.	2	0.14%
MISCELLANEOUS RETAIL	1	0.07%

Economic Impact of Riverside Firms

The economic impacts of these firms on Greater Cincinnati are estimated using the RIMS-II[2] model developed by the U.S. Department of Commerce Bureau of Economic Analysis. This model uses the purchaser-supplier relationships of businesses in different categories within the Greater Cincinnati region to determine how money received and spent by a business re-circulates through the regional economy, generating "multiplier" effects in total business sales, earnings, and employment. Output effects include direct output by the firms, indirect, or "multiplier", effects of the re-circulation of spending in the economy, and induced effects of workers spending their earnings on local consumer goods and services. Employment effects measure the average number of workers required to produce this output, and earnings impacts are the total wages required to pay these workers. Impacts are maintained each year as long as the businesses remain in operation.

Typically, the RIMS II model is used to estimate the effects of an inflow of new money into the regional economy. Only the sales of businesses in the Riverside neighborhood to customers outside the region represent an inflow of new money into the Greater Cincinnati economy[3]. However, in this estimation all business activity of all firms is used. Therefore, the estimated impacts represent a maximum or "gross" impact of Riverside firms on the Cincinnati economy, rather than an incremental benefit. If these businesses were to disappear, local purchasers might be able to buy goods and services from other local firms and the net effect on the regional economy would be zero. For example, if a restaurant located in the Riverside neighborhood were to close, customers could dine at another restaurant in Greater Cincinnati, and this circumstance would offset the loss in restaurant sales within the region. However, the Riverside restaurant does generate positive economic activity for those businesses that supply it. This analysis is an estimate of this total economic activity generated by Riverside businesses. It is not meant to suggest that if these businesses were to cease operations that total business output in Greater Cincinnati would fall by this amount, but is merely a statement about the contribution of these businesses to the regional economy.

[2] RIMS is an acronym for Regional Input-output Modeling System.
[3] If the existence of these businesses in Riverside prevents customers from buying goods from businesses outside the Greater Cincinnati area, this situation also represents new money for the region in that it has been kept from leaking out of the local economy right away. The true source of economic impacts are: new money flowing into the region from sales to customers outside the region, and sales that prevent local dollars from leaking out of the region.

The economic impact on the Greater Cincinnati region of firms located in the Riverside, Sedamsville, and Sayler Park neighborhoods are listed in Table 6. These impacts include direct employment, estimated total business sales, employment, and household earnings generated by the activity associated with these firms. The total output impact represents the value of goods and services produced by the neighborhood businesses plus the indirect and induced output.

Table 6. Study Area Economic Impact

Neighborhood	Tract	Direct Employment		Impact on Output		Impact on Earnings	Impact on Employment
Sedamsville	103	402	$	62,228,648	$	17,781,773	841
Riverside	104	1,446	$	337,755,139	$	93,350,081	3,498
Sayler Park	105	192	$	29,690,098	$	8,550,153	377
	106	260	$	39,919,769	$	10,938,431	506
Total		**2,300**	**$**	**469,593,655**	**$**	**130,620,438**	**5,223**

The total amount of economic activity generated by businesses in the Riverside neighborhood is $337.8 million in output. This amount represents about 6 tenths of one percent of an estimated $58.8 billion in total output for the 13 county Greater Cincinnati Region in 2000. The total employment effect of Riverside businesses is 3,498 annual full-time job equivalents, representing 0.3 percent of just over 1 million in non-agricultural employment in Greater Cincinnati. Total earnings generated by Riverside businesses in 2000 are an estimated $93,350,081. In 1998, total earnings for Greater Cincinnati were an estimated $27.5 billion.

Businesses in Riverside directly create $142 million in business output, representing 0.25 percent of total output in Greater Cincinnati. These businesses directly provide 1,446 jobs, equal to 0.15 percent of total employment in the region.

The results can be interpreted as the direct contribution of these firms to the regional economy, plus the total economic activity within the region that supports the operation of these businesses. The estimation of total output, earnings, and employment is based on the total number employees and category (SIC code) of each business. Based on regional purchaser-supplier relationships and consumption patterns in Greater Cincinnati as modeled by RIMS II, the estimate represents the average amount of direct output and the average amount of regional economic activity required to support businesses of the size and type located in the Riverside neighborhood.

These estimated results are also not incremental in that they do not necessarily imply that the existing businesses represent the "highest and best use" of existing resources in the Riverside neighborhood. It is possible that alternative activities in the Riverside neighborhood can generate even larger economic benefits for the region. This analysis merely reports estimates based on existing conditions.

Outlook for Riverside Industries

This section summarizes the expected outlook for the largest industries in terms of employment and business sales in Riverside. The outlook is based on information found in the U.S. Industry and Trade Outlook 2000 published by the U.S. Department of Commerce. Information in this publication applies to these industries at a national level. It is assumed that conditions for these industries in Greater Cincinnati will follow national trends.

The largest industry in the Riverside neighborhood (census tract 104) by employment is printing, publishing, and allied industries, which is included in the manufacturing sector. This industry includes newspapers, periodicals, book publishing, and commercial printing. Factors most influencing U.S. markets for printed products are population growth, economic expansion, competition from electronic media and industry cost structure. The printing industry has benefited from population growth and growth in educational enrollment. The U.S. economic expansion in the 1990's has also increased demand for printed products, and this trend is expected to continue. Even though the industry faces strong competition from electronic media such as CD-ROM based texts and the internet, the outlook for the printing and publishing industry is strongly positive, with revenue growth adjusted for inflation expected to average about 3 percent annually over the next five years.

The second largest industry by employment is "membership organizations". This service sector group includes organizations operating on a membership basis for the promotion of the interests of their members. Included are organizations such as trade associations; professional membership organizations; labor unions and similar labor organizations; and political and religious organizations. The U.S. Industry and Trade Outlook does not offer analysis or forecasts for this industry group.

The industrial and commercial machinery category, also in the manufacturing sector, is the third largest by employment. This is a very broad category, including such specific businesses as engines, farm machinery, materials handling machinery, metalworking machinery, food, textiles, paper, and printing machinery, plus several others. Without more specific information about what kinds of machinery are produced, it is difficult to offer a precise forecast. For example, sales in construction machinery are very cyclical. With slowing of the

rapid expansion during the 1990's, growth in this particular sector has slowed and is expected to continue to decline through 2000. With continued growth in population, especially those in the typical homeowner age range, growth in construction machinery sales is expected to pick up again and grow at an annual rate of two percent through 2004. The farm machinery sector has also slowed, largely because of crop surpluses, global competition, and low commodity prices. However, as the world's population continues to increase, the long-term outlook for this sector is also positive.

Some machinery manufacturing sectors show stronger growth potential. Packaging machinery sales are expected to grow in the next few years because of improvements in packaging technology and growth in the overall economy. Printing trades machinery, which may well be represented in Riverside because the printing industry itself has a large presence there, should also see expansion as end users continue to make investments in new equipment and take advantage of new technology. Real growth in this sector is expected to be about 4 percent per year through 2004.

Finally, employment in the Riverside neighborhood is well represented in wholesale trade businesses, especially those that deal in non-durable goods. Growth in the wholesale industry is expected to match or exceed the growth rate of the overall U.S. economy. A slight slowdown in 2000, thought to be due to inventory buildups resulting from concerns about the year 2000 computer problem, should reverse. Computer technology should actually help the wholesale industry. Increased on-line purchasing by consumers and intermediate buyers relies heavily on growing wholesale and distribution networks.

Overall the businesses located in the Riverside neighborhood represent a diverse mix that mirrors the broad economic base of Greater Cincinnati. The outlook for the largest industries by employment suggests the potential for continued growth over the next few years.

Riverside Market Research Analysis

Demographic Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Population 1998	1400	3,389	2,285	30,576	338,402	848,650	1,608,500
Percent of MSA Population 1998	0.09%	0.21%	0.14%	1.90%	21%	53%	100%
Annual % Change 90-98	0.05%	-0.45%	-1.68%	1.08%	-0.88%	-0.25%	0.67%
Population 2003	1389	3,287	2,092	29,886	322,648	830,134	1,642,612
Percent of MSA Population 2003	0.08%	0.20%	0.13%	1.82%	20%	51%	100%
Annual % Change 98-03	-0.16%	-0.60%	-1.69%	-0.45%	-0.93%	-0.44%	0.42%
HOUSEHOLD TRENDS AND PROJECTIONS							
Households 1998	594	1228	737	9,988	146,718	336,916	613,099
Percent of MSA Households 1998	0.10%	0.20%	0.12%	1.63%	24%	55%	100%
Annual % Change 90-98	0.28%	-0.27%	-1.57%	3.33%	-0.59%	-0.07%	0.84%
Average Household Size 1998	2.36	2.76	2.92	3.06	221.00%	2.46	2.57
Households 2003	596	1205	679	9,839	141,841	332,737	631,715
Percent of MSA Households 2003	0.09%	0.19%	0.11%	1.56%	22%	53%	100%
Annual % Change 98-03	0.07%	-0.37%	-1.57%	-0.30%	-0.66%	-0.25%	0.61%
Average Household Size 2003	2.33	2.73	2.88	NA	2.17	2.44	2.55

Riverside Market Research Analysis

Demographic Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1998 DATA - GENDER, RACE, AGE							
Percent Female	50%	51%	53%	52%	53%	53%	52%
Percent Male	50%	49%	47%	48%	47%	47%	48%
Percent White	80%	96%	92%	98%	57%	75%	86%
Percent Black	19%	3%	7%	1%	41%	23%	13%
Percent Other Minority	1%	0.32%	0.44%	1%	2%	2%	1%
Percent Age 0-4	7.9%	8.8%	11.6%	7.5%	8.0%	7.5%	7.5%
Percent Age 5-14	14.8%	15.9%	17.9%	14.9%	14.3%	14.3%	14.9%
Percent Age 15-19	7.0%	7.6%	7.7%	8.2%	6.9%	7.0%	7.0%
Percent Age 20-24	6.9%	6.0%	6.7%	7.4%	7.1%	6.5%	6.2%
Percent Age 25-34	17.7%	14.6%	12.4%	13.0%	15.9%	14.1%	14.2%
Percent Age 35-44	17.8%	16.2%	8.5%	13.7%	16.3%	15.9%	16.1%
Percent Age 45-54	9.9%	12.4%	7.6%	13.5%	10.4%	12.1%	12.6%
Percent Age 55-64	7.5%	7.5%	6.5%	8.9%	6.9%	8.4%	8.4%
Percent Age 65 and Over	10.6%	10.9%	14.6%	12.9%	14.1%	14.0%	13.0%
Median Age	32.7	33	29.9	34.2	33.6	35.2	35.1

Riverside Market Research Analysis
Demographic Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1990 DATA - HOUSEHOLD TYPE							
Percent Male no Wife no Child	2%	1%	4%	1%	2%	2%	2%
Percent Female no Husband no Child	4%	4%	6%	4%	7%	6%	5%
Percent Married Couple Family	40%	64%	48%	72%	33%	49%	55%
Percent Other Family Hhold Own Child	10%	6%	13%	5%	13%	10%	9%
Percent Non-Family	45%	25%	29%	17%	30%	34%	46%
1990 DATA - EDUCATIONAL ATTAINMENT AGE 25+							
Percent Less than 9th Grade	11%	7%	23%	6%	10%	8%	9%
Percent 9th to 12th Grade, No Diploma	27%	21%	34%	12%	20%	16%	16%
Percent High School Graduate	29%	38%	27%	36%	25%	28%	31%
Percent Some College, No Degree	10%	15%	8%	19%	17%	18%	18%
Percent Associate Degree	7%	7%	4%	7%	5%	6%	6%
Percent Bachelor's Degree	9%	10%	3%	14%	13%	15%	13%
Percent Graduate or Professional Degree	7%	4%	2%	7%	9%	9%	7%
1990 Households by Vehicles							
Percent 0 Vehicles	15%	8%	25%	5%	26%	16%	12%
Percent 1 Vehicle Available	43%	28%	41%	24%	41%	35%	32%
Percent 2 Vehicles Available	29%	43%	23%	47%	26%	35%	38%
Percent 3 Vehicles Available	12%	17%	11%	16%	6%	11%	13%
Percent 4+ Vehicles Available	2%	5%	1%	7%	2%	4%	5%

Riverside Market Research Analysis

Income Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1998 INCOME DATA							
Per Capita Income	$ 17,166	$ 18,926	$ 9,478	$ 23,340	$ 18,608	$ 23,169	$ 21,306
Percent of MSA Amount	81%	89%	44%	110%	87%	109%	100%
Inflation Adjusted % Change 89-98	31%	51%	51%	66%	47%	51%	48%
Average Household Income	$ 40,459	$ 52,232	$ 28,017	$ 70,881	$ 41,978	$ 57,751	$ 55,391
Percent of MSA Amount	73%	94%	51%	128%	76%	104%	100%
Inflation Adjusted % Change 89-98	29%	49%	28%	63%	43%	48%	46%
Median Household Income	$ 34,207	$ 45,755	$ 23,872	$ 61,625	$ 27,190	$ 40,335	$ 41,025
Percent of MSA Amount	83%	112%	58%	150%	66%	98%	100%
Inflation Adjusted % Change 89-98	27%	43%	23%	55%	29%	36%	35%
Median Family Household Income	$ 36,538	$ 54,476	$ 29,706	$ 69,284	$ 35,695	$ 52,446	$ 50,792
Percent of MSA Amount	72%	107%	58%	136%	70%	103%	100%
Inflation Adjusted % Change 89-98	22%	44%	24%	60%	28%	39%	37%
Average Household Wealth	$ 74,512	$ 133,925	$ 76,815	$ 239,713	$ 91,475	$ 145,647	$ 145,540
Percent of MSA Amount	51%	92%	53%	165%	63%	100%	100%
Median Household Wealth	$ 20,413	$ 70,750	$ 24,265	$ 133,632	$ 21,167	$ 57,377	$ 66,131
Percent of MSA Amount	31%	107%	37%	202%	32%	87%	100%

Riverside Market Research Analysis
Income Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1998 DATA - HOUSEHOLDS BY HOUSEHOLD INCOME							
Percent Under $10,000	15%	7%	21%	3%	20%	12%	11%
Percent $10,000 to $19,999	11%	15%	22%	7%	19%	14%	14%
Percent $20,000 to $24,999	7%	8%	10%	4%	8%	6%	6%
Percent $25,000 to $29,999	8%	6%	6%	4%	7%	6%	6%
Percent $30,000 to $34,999	12%	4%	11%	4%	7%	6%	6%
Percent $35,000 to $49,999	22%	17%	16%	13%	14%	15%	16%
Percent $50,000 to $74,999	17%	23%	13%	25%	14%	19%	21%
Percent $75,000 to $99,999	7%	12%	2%	20%	6%	9%	10%
Percent $100,000 and Over	2%	9%	0%	20%	6%	12%	10%
1998 DATA - HOUSEHOLDS BY HOUSEHOLD WEALTH							
Percent Less than $25,000	55%	34%	51%	20%	54%	40%	36%
Percent $25,000 to $49,999	10%	9%	10%	8%	9%	8%	9%
Percent $50,000 to $99,999	13%	16%	14%	15%	12%	14%	15%
Percent $100,000 to $249,999	15%	25%	18%	28%	15%	21%	23%
Percent $250,000 and Over	8%	15%	8%	29%	10%	17%	17%

Riverside Market Research Analysis
Income Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1998 Households by Household Income: Age of Hholder 25 - 44							
Percent Under $15,000	16%	8%	29%	4%	22%	13%	11%
Percent $15,000 to $24,999	8%	8%	18%	3%	16%	11%	11%
Percent $25,000 to $34,999	16%	6%	20%	7%	15%	12%	13%
Percent $35,000 to $49,999	28%	22%	19%	13%	18%	18%	20%
Percent $50,000 to $74,999	21%	31%	11%	32%	17%	24%	25%
Percent $75,000 to $99,999	11%	16%	3%	23%	7%	11%	11%
Percent $100,000 and Over	0%	9%	0%	18%	6%	11%	10%
1998 Households by Household Income: Age of Hholder 45 - 64							
Percent Under $15,000	14%	6%	15%	3%	24%	13%	11%
Percent $15,000 to $24,999	17%	13%	17%	5%	14%	10%	7%
Percent $25,000 to $34,999	20%	9%	20%	5%	12%	10%	10%
Percent $35,000 to $49,999	17%	17%	21%	11%	15%	14%	16%
Percent $50,000 to $74,999	21%	23%	26%	23%	17%	22%	24%
Percent $75,000 to $99,999	5%	15%	2%	24%	8%	13%	13%
Percent $100,000 and Over	7%	17%	0%	28%	11%	19%	16%

Riverside Market Research Analysis
Income Data

Data Variable	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
1998 Households by Household Income: Age of Hholder 65+							
Percent Under $15,000	39%	38%	56%	17%	47%	33%	35%
Percent $15,000 to $24,999	19%	36%	23%	16%	19%	19%	20%
Percent $25,000 to $34,999	20%	8%	10%	16%	11%	13%	13%
Percent $35,000 to $49,999	13%	4%	6%	14%	9%	12%	11%
Percent $50,000 to $74,999	8%	10%	4%	16%	8%	11%	11%
Percent $75,000 to $99,999	1%	3%	1%	11%	3%	5%	5%
Percent $100,000 and Over	1%	1%	0%	11%	4%	7%	6%
1990 Specified Owner Occupied Housing Units by Value							
Percent Under $20,000	10%	2%	19%	1%	3%	1%	2%
Percent $20,000 to $39,999	48%	9%	59%	3%	14%	7%	9%
Percent $40,000 to $49,999	23%	15%	14%	4%	15%	10%	11%
Percent $50,000 to $74,999	17%	44%	6%	40%	35%	35%	35%
Percent $75,000 to $99,999	2%	20%	1%	29%	15%	19%	20%
Percent $100,000 to $149,999	0%	8%	1%	17%	9%	15%	14%
Percent $150,000 to $199,999	0%	1%	0%	3%	4%	6%	5%
Percent $200,000 and Over	0%	0%	0%	3%	5%	6%	5%
1990 Median Housing Value	$ 37,321	$ 63,165	$ 29,998	$ 77,100	$ 62,117	$ 72,243	$ 70,394
Percent of MSA Amount	53%	90%	43%	110%	88%	103%	100%

Riverside Market Research Analysis

Employment Data

Data Variable							
1990 DATA - OCCUPATION EMPLOYMENT AGE 16+	**Riverside-Sayler Park**	**Sayler Park**	**Sedamsville-Riverside**	**Delhi Township**	**City of Cincinnati**	**Hamilton County**	**Cincinnati MSA**
Percent Managerial/ Professional	25%	18%	10%	28%	29%	30%	27%
Percent Technical/ Sales/ Administrative Support	32%	39%	28%	40%	33%	34%	33%
Percent Service Occupation	10%	12%	19%	9%	17%	13%	13%
Percent Farming/ Forestry/ Fishing	0%	3%	1%	1%	1%	1%	1%
Percent Precision/ Craft/ Repair	16%	12%	14%	11%	8%	9%	11%
Percent Operator/ Fabricators/ Laborer	18%	16%	28%	10%	13%	13%	15%
1990 DATA - INDUSTRY EMPLOYMENT AGE 16+							
Percent Construction	5%	7%	7%	6%	5%	5%	6%
Percent Manufacturing	19%	20%	22%	17%	16%	18%	20%
Percent Transportation	3%	6%	7%	5%	4%	4%	5%
Percent Communications and Public Utilities	3%	4%	2%	4%	3%	3%	3%
Percent Wholesale Trade	5%	5%	5%	6%	5%	6%	6%
Percent Retail Trade	18%	17%	24%	18%	17%	18%	18%
Percent Finance/ Insurance / Real Estate	8%	6%	2%	9%	7%	7%	7%
Percent Business and Repair Services	4%	4%	7%	4%	6%	5%	5%
Percent Personal Services	3%	2%	2%	2%	3%	3%	3%
Percent Entertainment / Recreation Services	2%	2%	1%	1%	2%	2%	1%
Percent Professional and Related Services	27%	19%	22%	23%	30%	26%	23%
Percent Public Administration	4%	6%	1%	4%	4%	4%	4%

Riverside Market Research Analysis
Employment Data

Data Variable							
1990 DATA - TRAVEL TO WORK	**Riverside-Sayler Park**	**Sayler Park**	**Sedamsville-Riverside**	**Delhi Township**	**City of Cincinnati**	**Hamilton County**	**Cincinnati MSA**
Percent Travel in Under 10 Minutes	14%	9%	7%	12%	14%	14%	14%
Percent Travel in 10 to 14 Minutes	15%	8%	12%	11%	15%	14%	13%
Percent Travel in 15 to 19 Minutes	24%	13%	24%	15%	20%	18%	17%
Percent Travel in 20 to 29 Minutes	27%	28%	29%	31%	27%	28%	25%
Percent Travel in 30 Minutes and Over	19%	41%	28%	31%	24%	27%	31%
Percent Travel by Driving Alone	76%	74%	65%	79%	68%	77%	78%
Percent Travel by Car Pool	13%	18%	25%	14%	13%	11%	12%
Percent Travel by Public Transport	5%	4%	5%	3%	11%	6%	4%
Percent Travel by Walking Only	3%	1%	3%	2%	6%	3%	3%
Percent Travel by Other Means	1%	1%	2%	0%	1%	1%	1%
Percent Working at Home	3%	2%	0%	2%	2%	2%	2%

Riverside Market Research Analysis
Expenditure by Product Data

Data Variable: 1998 Expenditure by Selected Product	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Food at Home ($000's)	$ 2,071	$ 5,148	$ 2,837	$ 51,514	$ 482,811	$ 1,289,902	$ 2,426,835
Per Person	$ 1,479.29	$ 1,519.03	$ 1,241.58	$ 1,684.79	$ 1,426.74	$ 1,519.95	$ 1,508.76
U.S. Index	86	104	95	115	81	95	98
Percent of MSA Per Capita	98%	101%	82%	112%	95%	101%	100%
Food Away From Home ($000's)	$ 1,425	$ 3,625	$ 1,500	$ 49,334	$ 312,811	$ 905,998	$ 1,698,959
Per Person	$ 1,017.86	$ 1,069.64	$ 656.46	$ 1,613.50	$ 924.38	$ 1,067.58	$ 1,056.24
U.S. Index	90	111	77	125	80	101	104
Percent of MSA Per Capita	96%	101%	62%	153%	88%	101%	100%
Alcoholic Beverages at Home ($000's)	$ 139	$ 309	$ 146	$ 7,375	$ 31,263	$ 82,574	$ 153,369
Per Person	$ 99.29	$ 91.18	$ 63.89	$ 241.19	$ 92.38	$ 97.30	$ 95.35
U.S. Index	93	100	79	115	85	98	100
Percent of MSA Per Capita	104%	96%	67%	253%	97%	102%	100%
Alcoholic Beverages Away From Home ($000's)	$ 124	$ 269	$ 107	$ 9,037	$ 26,324	$ 70,072	$ 122,454
Per Person	$ 88.57	$ 79.37	$ 46.83	$ 295.56	$ 77.79	$ 82.57	$ 76.13
U.S. Index	120	126	84	130	103	120	115
Percent of MSA Per Capita	116%	104%	62%	388%	102%	108%	100%
Personal Care Products ($000's)	$ 203	$ 515	$ 237	$ 5,463	$ 46,799	$ 129,170	$ 243,025
Per Person	$ 145.00	$ 151.96	$ 103.72	$ 178.66	$ 138.29	$ 152.21	$ 151.09
U.S. Index	89	109	84	113	83	100	103
Percent of MSA Per Capita	96%	101%	69%	118%	92%	101%	100%

Riverside Market Research Analysis
Expenditure by Product Data

Data Variable: 1998 Expenditure by Selected Product	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Personal Care Services ($000's)	$ 157	$ 395	$ 174	$ 3,369	$ 38,857	$ 106,105	$ 194,142
Per Person	$ 112.14	$ 116.55	$ 76.15	$ 110.19	$ 114.82	$ 125.03	$ 120.70
U.S. Index	86	104	77	122	86	102	103
Percent of MSA Per Capita	93%	97%	63%	91%	95%	104%	100%
Nonprescription Drugs ($000's)	$ 70	$ 181	$ 92	$ 1,761	$ 16,226	$ 44,863	$ 87,380
Per Person	$ 50.00	$ 53.41	$ 40.26	$ 57.60	$ 47.95	$ 52.86	$ 54.32
U.S. Index	79	99	84	111	74	90	96
Percent of MSA Per Capita	92%	98%	74%	106%	88%	97%	100%
Women's Apparel ($000's)	$ 445	$ 1,185	$ 451	$ 14,910	$ 102,077	$ 303,520	$ 552,292
Per Person	$ 317.86	$ 349.66	$ 197.37	$ 487.63	$ 301.64	$ 357.65	$ 343.36
U.S. Index	90	116	73	130	83	108	108
Percent of MSA Per Capita	93%	102%	57%	142%	88%	104%	100%
Men's Apparel ($000's)	$ 258	$ 683	$ 223	$ 9,381	$ 56,972	$ 171,182	$ 311,675
Per Person	$ 184.29	$ 201.53	$ 97.59	$ 306.80	$ 168.36	$ 201.71	$ 193.77
U.S. Index	91	117	63	135	81	107	107
Percent of MSA Per Capita	95%	104%	50%	158%	87%	104%	100%
Girls' Apparel ($000's)	$ 45	$ 127	$ 66	$ 3,334	$ 9,372	$ 28,575	$ 55,203
Per Person	$ 32.14	$ 37.47	$ 28.88	$ 109.04	$ 27.69	$ 33.67	$ 34.32
U.S. Index	85	116	102	133	72	96	102
Percent of MSA Per Capita	94%	109%	84%	318%	81%	98%	100%

Riverside Market Research Analysis

Expenditure by Product Data

Data Variable: 1998 Expenditure by Selected Product	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Boys' Apparel ($000's)	$ 58	$ 161	$ 87	$ 2,601	$ 12,863	$ 37,443	$ 71,734
Per Person	$ 41.43	$ 47.51	$ 38.07	$ 85.07	$ 38.01	$ 44.12	$ 44.60
U.S. Index	86	116	104	130	77	98	103
Percent of MSA Per Capita	93%	107%	85%	191%	85%	99%	100%
Infants' Apparel ($000's)	$ 48	$ 117	$ 60	$ 1,507	$ 10,830	$ 28,734	$ 53,488
Per Person	$ 34.29	$ 34.52	$ 26.26	$ 49.28	$ 32.00	$ 33.86	$ 33.25
U.S. Index	90	106	91	127	83	96	98
Percent of MSA Per Capita	103%	104%	79%	148%	96%	102%	100%
Footwear (Excluding Infants) ($000's)	$ 191	$ 479	$ 211	$ 5,185	$ 43,912	$ 122,012	$ 225,683
Per Person	$ 136.43	$ 141.34	$ 92.34	$ 169.59	$ 129.76	$ 143.77	$ 140.31
U.S. Index	88	107	79	128	82	100	101
Percent of MSA Per Capita	97%	101%	66%	121%	92%	102%	100%
Housekeeping Supplies ($000's)	$ 261	$ 708	$ 323	$ 3,416	$ 58,509	$ 172,326	$ 326,728
Per Person	$ 186.43	$ 208.91	$ 141.36	$ 111.71	$ 172.90	$ 203.06	$ 203.13
U.S. Index	86	113	86	120	78	101	105
Percent of MSA Per Capita	92%	103%	70%	55%	85%	100%	100%
Lawn/Garden Supplies ($000's)	$ 36	$ 116	$ 46	$ 1,723	$ 8,542	$ 27,772	$ 54,513
Per Person	$ 25.71	$ 34.23	$ 20.13	$ 56.35	$ 25.24	$ 32.72	$ 33.89
U.S. Index	72	112	74	124	69	98	105
Percent of MSA Per Capita	76%	101%	59%	166%	74%	97%	100%

Riverside Market Research Analysis

Expenditure by Product Data

Data Variable: 1998 Expenditure by Selected Product	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Domestic Services ($000's)	$ 207	$ 701	$ 230	$ 1,937	$ 47,439	$ 167,195	$ 326,421
Per Person	$ 147.86	$ 206.85	$ 100.66	$ 63.34	$ 140.19	$ 197.01	$ 202.94
U.S. Index	67	110	60	126	62	95	102
Percent of MSA Per Capita	73%	102%	50%	31%	69%	97%	100%
Household Textiles ($000's)	$ 71	$ 204	$ 77	$ 6,832	$ 16,483	$ 51,360	$ 96,569
Per Person	$ 50.71	$ 60.19	$ 33.70	$ 223.43	$ 48.71	$ 60.52	$ 60.04
U.S. Index	79	109	69	133	74	100	104
Percent of MSA Per Capita	84%	100%	56%	372%	81%	101%	100%
Furniture ($000's)	$ 304	$ 803	$ 316	$ 8,275	$ 68,978	$ 198,204	$ 363,956
Per Person	$ 217.14	$ 236.94	$ 138.29	$ 270.62	$ 203.83	$ 233.55	$ 226.27
U.S. Index	94	120	79	130	87	108	109
Percent of MSA Per Capita	96%	105%	61%	120%	90%	103%	100%
Floor Coverings ($000's)	$ 61	$ 237	$ 75	NA	$ 15,163	$ 56,501	$ 104,737
Per Person	$ 43.57	$ 69.93	$ 32.82	NA	$ 44.81	$ 66.58	$ 65.11
U.S. Index	69	130	68	NA	69	113	115
Percent of MSA Per Capita	67%	107%	50%	NA	69%	102%	100%
Major Appliances ($000's)	$ 110	$ 291	$ 129	$ 3,841	$ 24,500	$ 71,852	$ 136,093
Per Person	$ 78.57	$ 85.87	$ 56.46	$ 125.62	$ 72.40	$ 84.67	$ 84.61
U.S. Index	85	108	80	118	76	97	101
Percent of MSA Per Capita	93%	101%	67%	148%	86%	100%	100%

Riverside Market Research Analysis
Expenditure by Product Data

Data Variable: 1998 Expenditure by Selected Product	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Small Appliances & Houseware ($000's)	$ 69	$ 188	$ 71	NA	$ 15,137	$ 46,902	$ 88,212
Per Person	$ 49.29	$ 55.47	$ 31.07	NA	$ 44.73	$ 55.27	$ 54.84
U.S. Index	84	110	69	NA	75	101	104
Percent of MSA Per Capita	90%	101%	57%	NA	82%	101%	100%
TV, Radio & Sound Equipment ($000's)	$ 405	$ 1,018	$ 416	$ 18,303	$ 86,518	$ 248,993	$ 466,991
Per Person	$ 289.29	$ 300.38	$ 182.06	$ 598.60	$ 255.67	$ 293.40	$ 290.33
U.S. Index	93	113	77	127	80	101	104
Percent of MSA Per Capita	100%	103%	63%	206%	88%	101%	100%
Other Entertainment Equip./ Services ($000's)	$ 370	$ 1,169	$ 362	NA	$ 67,469	$ 253,368	$ 508,908
Per Person	$ 264.29	$ 344.94	$ 158.42	NA	$ 199.38	$ 298.55	$ 316.39
U.S. Index	78	118	61	NA	57	94	103
Percent of MSA Per Capita	84%	109%	50%	NA	63%	94%	100%
Transportation ($000's)	$ 3,546	$ 9,929	$ 3,345	$ 63,791	$ 740,561	$ 2,380,965	$ 4,625,574
Per Person	$ 2,532.86	$ 2,929.77	$ 1,463.89	$ 2,086.32	$ 2,188.41	$ 2,805.59	$ 2,875.71
U.S. Index	82	111	62	122	69	97	103
Percent of MSA Per Capita	88%	102%	51%	73%	76%	98%	100%

Riverside Market Research Analysis
Expenditures by Selected Store

Data Variable: 1998 Expenditure by Selected Store Type	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Building Materials and Supply Stores ($000's)	$ 179	$ 573	$ 222	$ 3,742	$ 40,955	$ 134,786	$ 261,867
Per Person	$ 127.86	$ 169.08	$ 97.16	$ 122.40	$ 121.02	$ 158.82	$ 162.80
U.S. Index	**72**	**112**	**72**	**125**	**67**	**96**	**103**
Percent of MSA Per Capita	79%	104%	60%	75%	74%	98%	100%
Hardware Stores ($000's)	$ 28	$ 83	$ 31	$ 1,479	$ 6,051	$ 19,556	$ 37,696
Per Person	$ 20.00	$ 24.49	$ 13.57	$ 48.37	$ 17.88	$ 23.04	$ 23.44
U.S. Index	**80**	**114**	**72**	**126**	**70**	**98**	**104**
Percent of MSA Per Capita	85%	105%	58%	206%	76%	98%	100%
Retail Nursery/ Lawn/ Garden Supply ($000's)	$ 39	$ 116	$ 42	$ 1,529	$ 8,603	$ 28,045	$ 53,953
Per Person	$ 27.86	$ 34.23	$ 18.38	$ 50.02	$ 25.42	$ 33.05	$ 33.54
U.S. Index	**77**	**112**	**68**	**125**	**69**	**99**	**104**
Percent of MSA Per Capita	83%	102%	55%	149%	76%	99%	100%
Auto Supply Stores ($000's)	$ 184	$ 519	$ 179	$ 7,289	$ 38,645	$ 125,035	$ 244,857
Per Person	$ 131.43	$ 153.14	$ 78.34	$ 238.40	$ 114.20	$ 147.33	$ 152.23
U.S. Index	77	105	60	125	66	92	99
Percent of MSA Per Capita	86%	101%	51%	157%	75%	97%	100%

Riverside Market Research Analysis
Expenditures by Selected Store

Data Variable: 1998 Expenditure by Selected Store Type	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Gasoline/ Service Stations ($000's)	$ 907	$ 2,436	$ 982	$ 9,928	$ 185,373	$ 572,926	$ 1,132,347
Per Person	$ 647.86	$ 718.80	$ 429.76	$ 324.71	$ 547.79	$ 675.10	$ 703.98
U.S. Index	83	108	73	119	69	93	101
Percent of MSA Per Capita	92%	102%	61%	46%	78%	96%	100%
Grocery Stores ($000's)	$ 2,237	$ 5,591	$ 2,972	$ 60,280	$ 513,956	$ 1,393,889	$ 2,634,274
Per Person	$ 1,597.86	$ 1,649.75	$ 1,300.66	$ 1,971.47	$ 1,518.77	$ 1,642.48	$ 1,637.72
U.S. Index	**87**	**105**	**93**	**115**	**81**	**95**	**99**
Percent of MSA Per Capita	98%	101%	79%	120%	93%	100%	100%
Drug and Proprietary Stores ($000's)	$ 365	$ 948	$ 419	$ 13,588	$ 85,199	$ 242,224	$ 452,950
Per Person	$ 260.71	$ 279.73	$ 183.37	$ 444.41	$ 251.77	$ 285.42	$ 281.60
U.S. Index	**83**	**104**	**77**	**117**	**78**	**97**	**99**
Percent of MSA Per Capita	93%	99%	65%	158%	89%	101%	100%
Eating Places ($000's)	$ 1,423	$ 3,611	$ 1,483	$ 51,326	$ 312,104	$ 904,173	$ 1,691,470
Per Person	$ 1,016.43	$ 1,065.51	$ 649.02	$ 1,678.64	$ 922.29	$ 1,065.43	$ 1,051.58
U.S. Index	**91**	**112**	**76**	**125**	**81**	**102**	**105**
Percent of MSA Per Capita	97%	101%	62%	160%	88%	101%	100%

Riverside Market Research Analysis

Expenditures by Selected Store

Data Variable: 1998 Expenditure by Selected Store Type	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Drinking Places ($000's)	$ 77	$ 183	$ 72	$ 4,282	$ 16,671	$ 46,903	$ 84,838
Per Person	$ 55.00	$ 54.00	$ 31.51	$ 140.03	$ 49.26	$ 55.27	$ 52.74
U.S. Index	103	118	77	129	90	110	109
Percent of MSA Per Capita	104%	102%	60%	265%	93%	105%	100%
Department Stores (Excl. Leased) ($000's)	$ 961	$ 2,633	$ 1,026	$ 37,443	$ 211,591	$ 644,957	$ 1,212,203
Per Person	$ 686.43	$ 776.93	$ 449.02	$ 1,224.58	$ 625.27	$ 759.98	$ 753.62
U.S. Index	**85**	**113**	**73**	**128**	**76**	**101**	**104**
Percent of MSA Per Capita	91%	103%	60%	162%	83%	101%	100%
Apparel Stores ($000's)	$ 419	$ 1,117	$ 425	$ 15,143	$ 94,685	$ 281,417	$ 515,887
Per Person	$ 299.29	$ 329.60	$ 186.00	$ 495.27	$ 279.80	$ 331.61	$ 320.73
U.S. Index	89	115	73	131	81	105	106
Percent of MSA Per Capita	93%	103%	58%	154%	87%	103%	100%
Shoe Stores ($000's)	$ 114	$ 288	$ 125	$ 3,149	$ 26,217	$ 73,256	$ 135,538
Per Person	$ 81.43	$ 84.98	$ 54.70	$ 102.99	$ 77.47	$ 86.32	$ 84.26
U.S. Index	88	108	78	128	82	100	101
Percent of MSA Per Capita	97%	101%	65%	122%	92%	102%	100%

Riverside Market Research Analysis
Expenditures by Selected Store

Data Variable: 1998 Expenditure by Selected Store Type	Riverside-Sayler Park	Sayler Park	Sedamsville-Riverside	Delhi Township	City of Cincinnati	Hamilton County	Cincinnati MSA
Furniture ($000's)	$ 270	$ 720	$ 281	$ 7,351	$ 61,072	$ 177,825	$ 327,754
Per Person	$ 192.86	$ 212.45	$ 122.98	$ 240.41	$ 180.47	$ 209.54	$ 203.76
U.S. Index	92	119	78	130	85	107	109
Percent of MSA Per Capita	95%	104%	60%	118%	89%	103%	100%
Home Furnishing Stores ($000's)	$ 118	$ 383	$ 129	$ 3,370	$ 27,580	$ 93,783	$ 175,248
Per Person	$ 84.29	$ 113.01	$ 56.46	$ 110.22	$ 81.50	$ 110.51	$ 108.95
U.S. Index	**76**	**119**	**67**	**131**	**72**	**106**	**109**
Percent of MSA Per Capita	77%	104%	52%	101%	75%	101%	100%
Household Appliance Stores ($000's)	$ 58	$ 159	$ 64	$ 1,921	$ 12,976	$ 39,302	$ 74,407
Per Person	$ 41.43	$ 46.92	$ 28.01	$ 62.81	$ 38.34	$ 46.31	$ 46.26
U.S. Index	**83**	**109**	**73**	**121**	**74**	**98**	**102**
Percent of MSA Per Capita	90%	101%	61%	136%	83%	100%	100%
Radio/ TV/ Computer/ Music Stores ($000's)	$ 220	$ 589	$ 209	$ 9,008	$ 47,082	$ 143,948	$ 270,004
Per Person	$ 157.14	$ 173.80	$ 91.47	$ 294.59	$ 139.13	$ 169.62	$ 167.86
U.S. Index	87	113	67	134	76	101	104
Percent of MSA Per Capita	94%	104%	54%	175%	83%	101%	100%

For additional information contact the Economics Center for Education & Research, email Econeduc@uc.edu.
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