



UNIVERSITY OF MINNESOTA EXTENSION

DEPARTMENT OF COMMUNITY DEVELOPMENT

# 2023 Retail Trade Analysis: North Branch and Chisago County

A Tool Used to Measure the Economic Health of the Local Retail Economy

Authored by Kathryn Leys, University of Minnesota Extension Educator



# Retail Trade Analysis: North Branch and Chisago County

**A Tool Used to Measure the Economic Health of the Local Retail Economy**  
Analysis Period Covering 2023 Data

Published on February 18, 2026

Authored by Kathryn Leys, University of Minnesota Extension Educator, Community Economics

## Report Reviewers:

*Michael Darger, University of Minnesota Extension Specialist, Community Economics*

## Partners/Sponsors:



## Table of Contents

<b>About this Report:</b> .....	<b>1</b>
<b>Executive Summary</b> .....	<b>2</b>
The Bottom Line .....	2
Overall Trends .....	2
North Branch .....	2
Chisago County .....	3
Chisago County Excluding North Branch.....	5
Comparisons with Nearby Areas .....	6
Overall Retail and Service Sector Per Capita Spending .....	6
Overall Retail and Service Sector Pull Factors.....	7
North Branch.....	7
Chisago County .....	7
Chisago County Excluding North Branch.....	8
Comparing Actual to Expected or Potential Sales .....	8
North Branch .....	9
Chisago County .....	9
Chisago County excluding North Branch.....	10
<b>Retail Trade Overview</b> .....	<b>11</b>
Total Taxable and Gross Retail Sales .....	11
Overview of Retail/Services Sales Over Time .....	11
North Branch .....	11
Chisago County .....	14
Chisago County Excluding North Branch.....	17
<b>Retail and Service Sector Performance by Merchandise Category</b> .....	<b>21</b>
Taxable Sales Changes by Merchandise Category .....	21
North Branch .....	21
Chisago County .....	22
Chisago County Excluding North Branch.....	23
Recent Trends By Merchandise Category .....	24
Vehicles & Parts.....	25
Building Materials .....	26
Food & Beverages.....	27
Furniture, Electronics, & Appliances.....	28
General Merchandise.....	29
Health & Personal .....	30
Gas & Convenience .....	31
Clothing & Accessories .....	32
Leisure Goods & Miscellaneous.....	33

Amusement.....	34
Lodging .....	35
Eating & Drinking.....	36
Repair Services .....	37
Personal Services .....	38
Comparing Pull Factors Recent Trends by Merchandise Category .....	39
<b>Understanding the Trade Area’s Customer Base .....</b>	<b>40</b>
North Branch .....	41
Chisago County .....	42
Chisago County Excluding North Branch.....	43
<b>Comparing the City to the County.....</b>	<b>44</b>
City’s Share of County’s Retail and Service Taxable Sales in 2023 .....	44
<b>Comparison with Competing Centers.....</b>	<b>46</b>
Overall Retail and Service Sector Comparison with Competing Trade Centers .....	46
North Branch .....	46
Chisago County .....	46
Chisago County Excluding North Branch.....	46
Comparison of Per Capita Spending in Competing Centers .....	47
North Branch .....	47
Chisago County .....	50
Chisago County Excluding North Branch.....	52
Overlapping Trade Areas & Overlapping Customer Base .....	54
North Branch .....	54
Chisago County .....	56
Chisago County Excluding North Branch.....	60
<b>Community Trade Area Analysis.....</b>	<b>63</b>
Overall Retail Trade Surplus or Leakage .....	63
North Branch .....	63
Chisago County .....	65
Chisago County Excluding North Branch.....	67
Retail and Service Surpluses and Leakages by Merchandise Category.....	69
North Branch .....	70
Chisago County .....	70
Chisago County Excluding North Branch.....	71
<b>Minnesota Per Capita Retail Sales and Threshold Levels .....</b>	<b>74</b>
<b>Compare the Community to the Region.....</b>	<b>75</b>
<b>Appendix A: Data Sources and Definitions .....</b>	<b>77</b>
Data Sources.....	77
Definition of Terms .....	77

Cautions ..... 80

**Appendix B: Key Mobile Data (Placer.ai) Definitions ..... 81**

**Appendix C: Experian Mosaics Profiles: Full Segment Details..... 82**

**Appendix D: Peer Cities Used to Calculate Expected Sales: Pull Factors ..... 83**

**Appendix E: Definitions of Merchandise Categories..... 85**



## About this Report:

This report consists of a Retail Trade Analysis for North Branch, Chisago County, and Chisago County excluding North Branch (CCexNB). The purpose of this report is to provide a snapshot of the current and historical economic health and well-being of each region's retail and service sector.

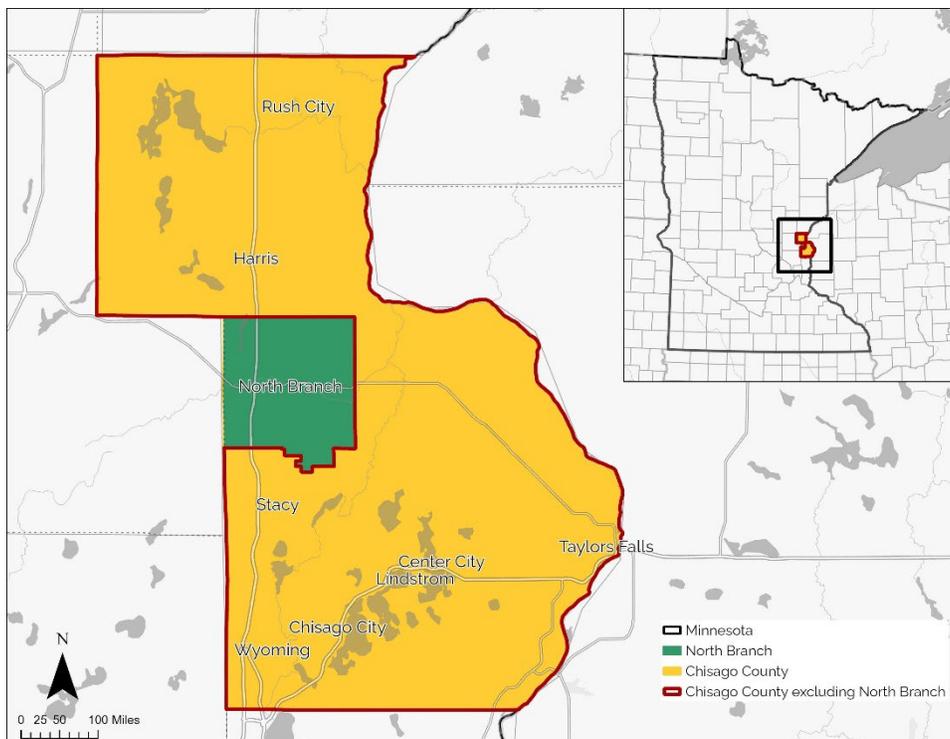
The analysis relies on a combination of public and private data sources. The majority of the data is from the annual sales tax information released each spring by the Minnesota Department of Revenue and typically covers the fiscal year ending approximately 15 months prior. This sales data is supported by income data released annually by the Bureau of Economic Analysis (BEA) and population data from the Minnesota State Demographer.

The only non-public data source incorporated is mobile data from Placer.ai. This addition provides a spatial aspect to the analysis, allowing for a better understanding of customer flows, trade area boundaries, and visitation patterns to North Branch and Chisago County businesses.

The analysis explores sales details across 14 merchandise and service categories as well as the Total Retail and Service Sector sales. The total retail and service sector sales extend well beyond traditional retail categories. Therefore, the sum of the 14 merchandise categories detailed in this report will not equal the total retail and service sector sales because the total sales includes sales data for virtually all major retail or service sector business sectors contributing to the local economy. The full definitions for all categories and the "Other Taxable Retail and Services" are provided in Appendix E.

It should be noted that the Leisure Goods & Miscellaneous category includes aggregated data from sectors with fewer than four stores in a community. Therefore, what stores are included in Leisure Goods & Miscellaneous may vary year over year, which may influence the category's calculated market performance. The categories with fewer than four stores are referred to as suppressed categories.

In North Branch in 2023 this includes the categories of Amusement and Lodging. The category of Eating & Drinking was suppressed and therefore included with the Leisure Goods & Miscellaneous category for the county. When data for a specific category is suppressed in North Branch, the sales figures needed to calculate the performance of that category for CCexNB are unavailable. Therefore, the same suppressed categories for the city must also be included within the Leisure Goods & Miscellaneous category for the CCexNB area.



# Executive Summary

## The Bottom Line

The 2023 Retail Trade Analysis reveals a resilient and strong retail and service sector in North Branch trade area and while highlighting significant potential across the wider county. North Branch is clearly established as a vital regional service hub, with its stability primarily driven by higher than expected performance in commuter and consumer categories. For instance, the Gas & Convenience category had the largest surplus, with actual sales 112.1% above expected, and along with Vehicles & Parts, these categories generated substantial sales surpluses, effectively drawing an estimated 32,951 customers into the city's trade area. This localized success provides a solid, expandable economic foundation for the municipality.

This strong performance in North Branch provides a robust anchor for understanding the full retail potential of the surrounding region. The data suggests that Chisago County as a whole has the potential to attract or retain an additional 4,782 customers, despite the county's overall estimated customer loss of -4,782. This indicates that while North Branch successfully captures essential spending, the remaining consumer demand across CCexNB presents a prime opportunity for customer retention and strategic, targeted development. Consumer purchasing patterns reflect a significant underlying demand for non-essential goods that could be better served through expanded and geographically appropriate local offerings.

It is important to note that this Retail Trade Analysis relies solely on quantifiable taxable sales data and aggregated data derived from mobile device locations and can only suggest general patterns in consumer behavior and market health. To maximize the impact of this report's use in strategic policy and planning, this information must be grounded by direct, on-the-ground experiences, qualitative feedback from local business owners, and resident input.

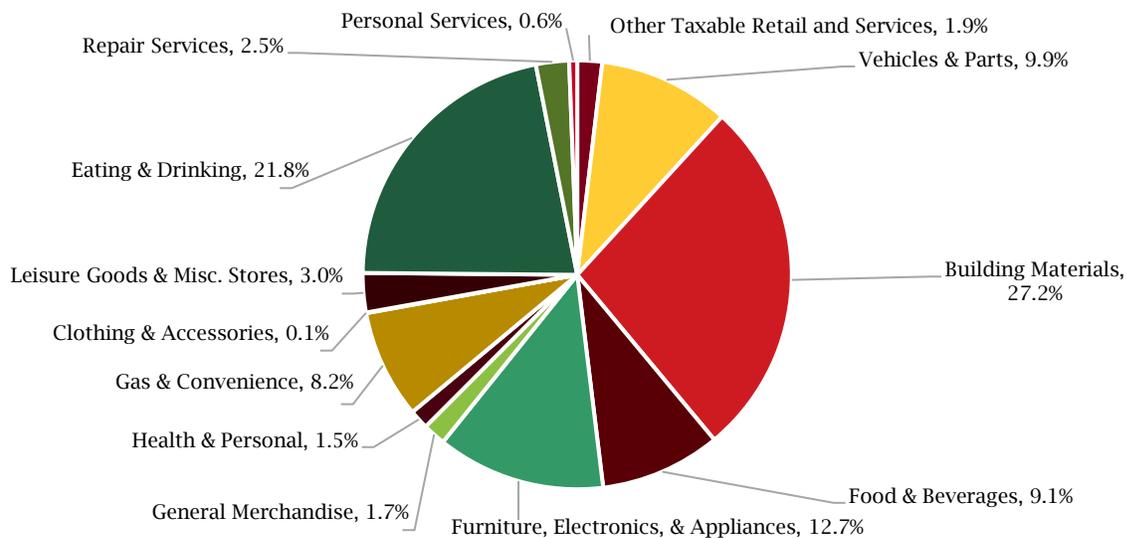
## Overall Trends

### North Branch

The latest information indicates that taxable retail and service sales in North Branch totaled \$120.2 million, reflecting a -3.1% decrease from 2022's total sales of \$124.09 million.

The largest contributor of taxable sales in North Branch's retail and service sector were Building Materials stores. These stores accounted for 27.2% of all taxable sales. The smallest contributor of taxable sales in North Branch's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 1 displays the proportion of North Branch's total retail and service sector sales generated by each merchandise category.

Figure 1: Portion of Retail/Service Sector Generated by Merchandise Category, North Branch in 2023

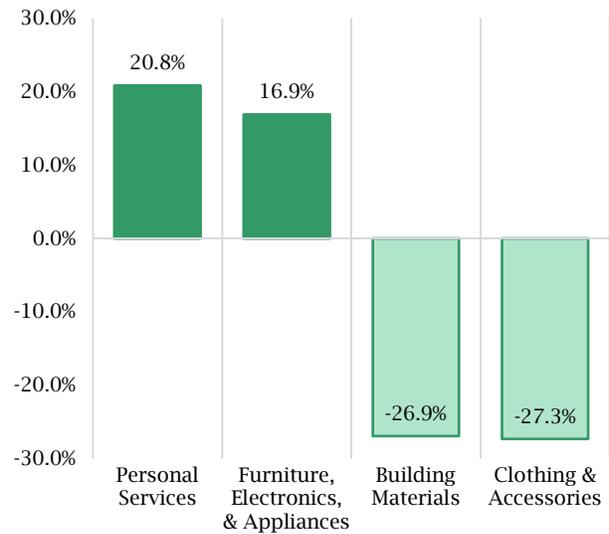


The largest dollar increase in taxable retail and service sales was in the merchandise category of Furniture, Electronics, & Appliances stores. These establishments brought in \$15.3 million in taxable sales in 2023, a \$2.2 million dollar increase, or 16.9% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$32.7 million in taxable sales in 2023, a -\$12.0 million dollar decrease, or -26.9% decrease, in sales from 2022 to 2023. Figure 2 illustrates these significant dollar changes in sales.

**Figure 2** Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in North Branch



**Figure 3:** Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in North Branch



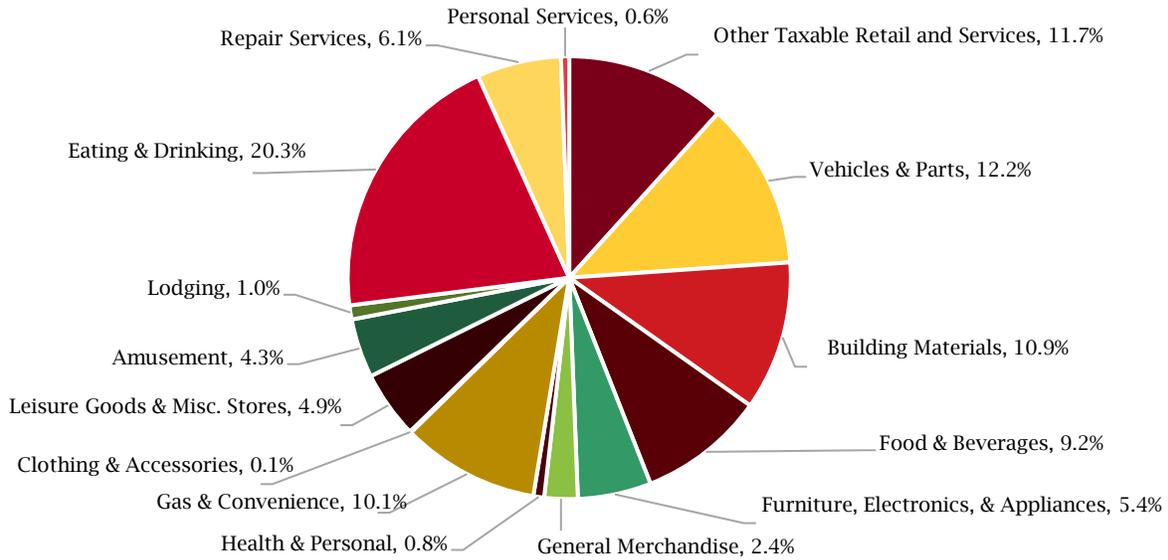
The largest percentage increase in taxable retail and service sales was in the merchandise category of Personal Services stores. These establishments brought in \$0.7 million in taxable sales in 2023, a 20.8% increase, or \$0.12 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Clothing & Accessories merchandise category. These establishments brought in \$0.06 million in taxable sales in 2023, a -\$0.02 million dollar decrease, or -27.3% decrease, in sales from 2022 to 2023. Figure 3 illustrates these significant percentage changes in sales.

### Chisago County

The latest information indicates that taxable retail and service sales in Chisago County totaled \$356.4 million, reflecting a 0.7% increase from 2022's total sales of \$353.93 million.

The largest contributor of taxable sales in Chisago County's retail and service sector were Vehicles & Parts stores. These stores accounted for 12.2% of all taxable sales. The smallest contributor of taxable sales in Chisago County's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 4 displays the proportion of Chisago County's total retail and service sector sales generated by each merchandise category.

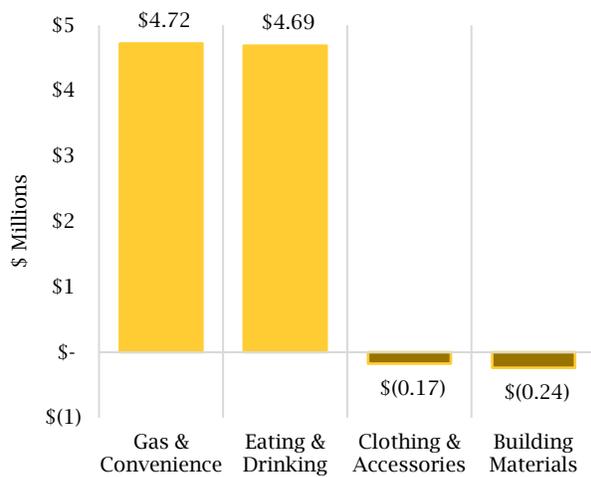
**Figure 4: Portion of Retail/Service Sector Generated by Merchandise Category, Chisago County in 2023**



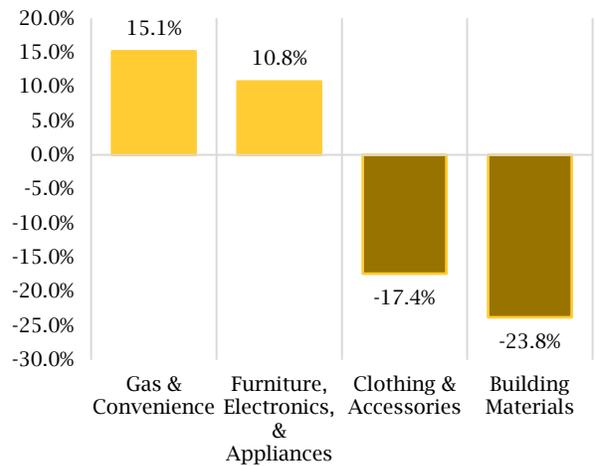
The largest dollar increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$35.9 million in taxable sales in 2023, a \$4.7 million dollar increase, or 15.1% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$38.9 million in taxable sales in 2023, a -\$12.1 million dollar decrease, or -23.8% decrease, in sales from 2022 to 2023. Figure 5 illustrates these significant dollar changes in sales.

The largest percentage increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$35.9 million in taxable sales in 2023, a 15.1% increase, or \$4.72 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$38.87 million in taxable sales in 2023, a -\$12.13 million dollar decrease, or -23.8% decrease, in sales from 2022 to 2023. Figure 6 illustrates these significant percentage changes in sales.

**Figure 5: Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in Chisago County**



**Figure 6: Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in Chisago County**

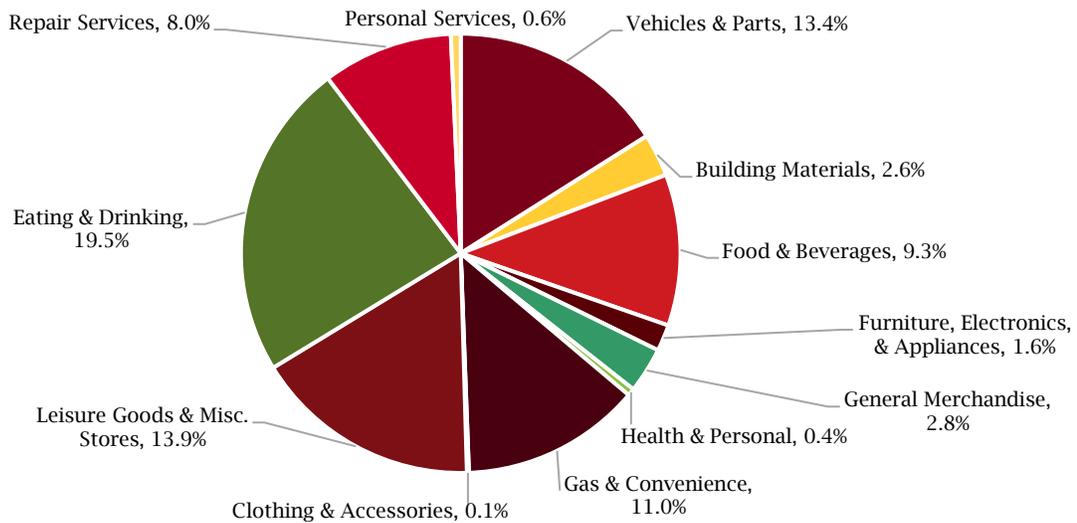


## Chisago County Excluding North Branch

The latest information indicates that taxable retail and service sales in CCexNB totaled \$236.2 million, reflecting a 2.8% increase from 2022's total sales of \$229.84 million.

The largest contributor of taxable sales in CCexNB's retail and service sector were Vehicles & Parts stores. These stores accounted for 13.4% of all taxable sales. The smallest contributor of taxable sales in CCexNB's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 7 displays the proportion of CCexNB's total retail and service sector sales generated by each merchandise category.

Figure 7: Portion of Retail/Service Sector Generated by Merchandise Category, CCexNB in 2023



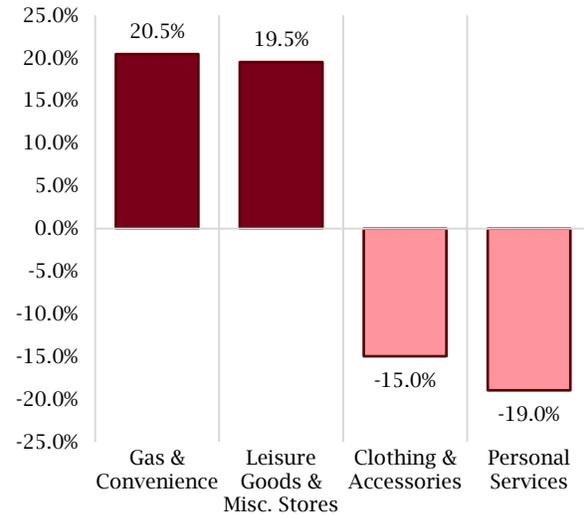
The largest dollar increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$26.1 million in taxable sales in 2023, a \$4.4 million dollar increase, or 20.5% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Vehicles & Parts merchandise category. These establishments brought in \$31.6 million in taxable sales in 2023, a -\$4.0 million dollar decrease, or -11.3% decrease, in sales from 2022 to 2023. Figure 8 illustrates these significant dollar changes in sales.

The largest percentage increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$26.1 million in taxable sales in 2023, a 20.5% increase, or \$4.43 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Personal Services merchandise category. These establishments brought in \$1.42 million in taxable sales in 2023, a -\$0.33 million dollar decrease, or -19% decrease, in sales from 2022 to 2023. Figure 9 illustrates these significant percentage changes in sales.

**Figure 8: Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in CCexNB**



**Figure 9: Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in CCexNB**



**Comparisons with Nearby Areas**

There are several ways to measure performance other than dollars of sales, including comparing with nearby regions. Economists expect communities with larger populations to have more sales since their potential customer base is larger. One way to accommodate for those population differences is to compare per capita spending, or the average spending per person. It is calculated by dividing total spending at retail and service establishments by the area's total population. Another way to compensate for the difference in population in a retail trade analysis is to measure the pull factor, which measures local sales activity by comparing the region's per capita spending to the state per capita spending, effectively calculating the ability of each market to retain its residents' spending and attract customers from outside its borders.

**Overall Retail and Service Sector Per Capita Spending**

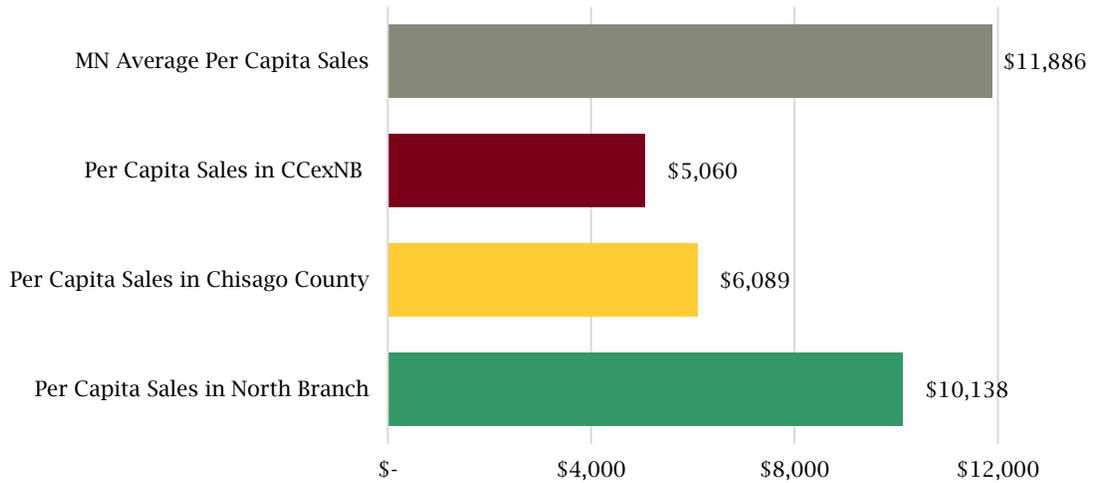
North Branch's per capita taxable sales in 2023 were estimated to be \$10,600.

When compared to the surrounding areas, the city's per capita spending was about \$4,600 higher than Chisago County's per capita taxable sales and about -\$900 lower than the state average of \$11,500. Excluding North Branch's retail and service sales from the county total, the city's per capita spending was about \$5,100 higher than the per capita spending in the remainder of the county.

Chisago County's per capita taxable sales in 2023 were estimated to be \$10,600. When compared to the state, the county's per capita spending about -\$5,500 lower than Minnesota's per capita sales.

Excluding North Branch's retail and service sales from the county total, the county's per capita taxable sales dropped by an estimated \$1,000 to \$5,060. Figure 10 compares per capita spending in all four regions in 2023.

Figure 10: Estimated Retail and Service Sector Per Capita Spending in 2023 by region

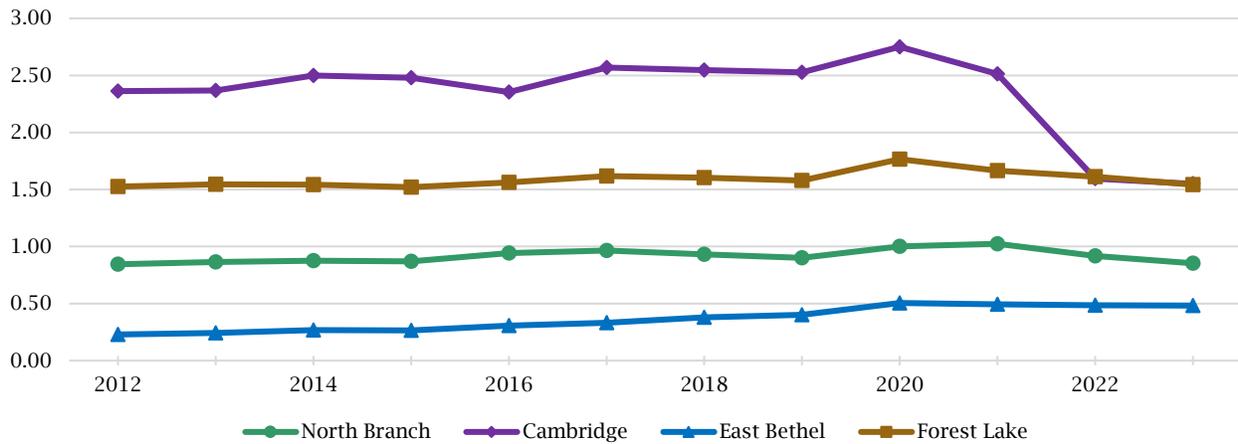


### Overall Retail and Service Sector Pull Factors

#### North Branch

North Branch's pull factor was 0.85 in 2023. This is down from 2022 when the pull factor was 0.92. Compared to the three identified nearby cities (Cambridge, East Bethel, and Forest Lake), North Branch has the 3rd highest pull factor in 2023. Figure 11 shows the pull factor of North Branch compared to the pull factor of these three nearby cities over time.

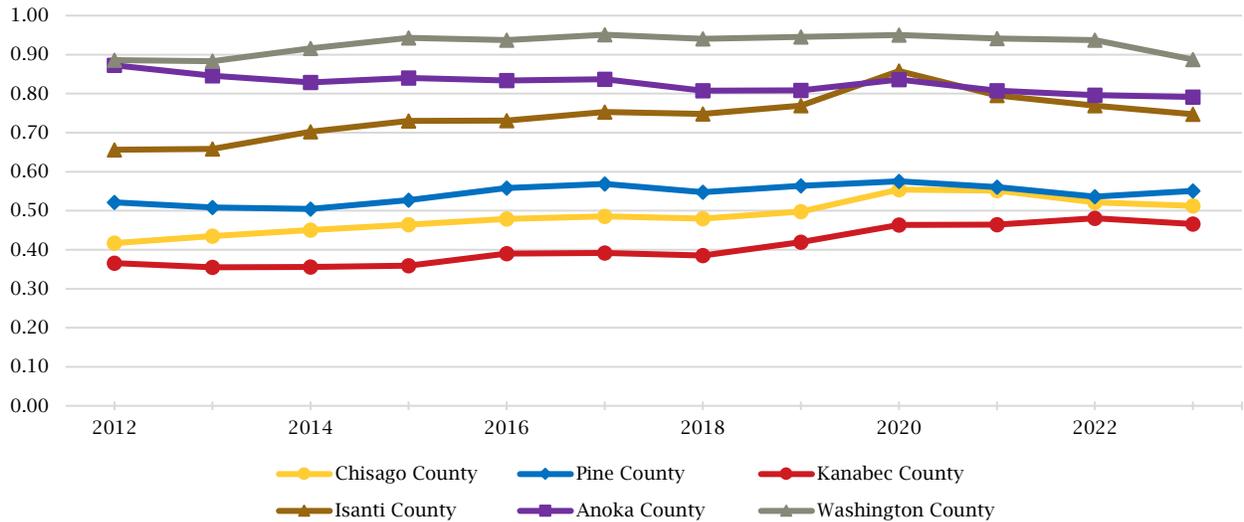
Figure 11: Overall Pull Factors for Nearby Cities Over Time



#### Chisago County

Chisago County's pull factor was 0.51 in 2023. This is down from 2022 when the pull factor was 0.52. Compared to the five identified nearby counties of Pine County, Kanabec County, Isanti County, Anoka County, and Washington County, Chisago County has the second lowest pull factor. Figure 12 shows the pull factor of Chisago County compared to the pull factor of the five identified nearby counties over time.

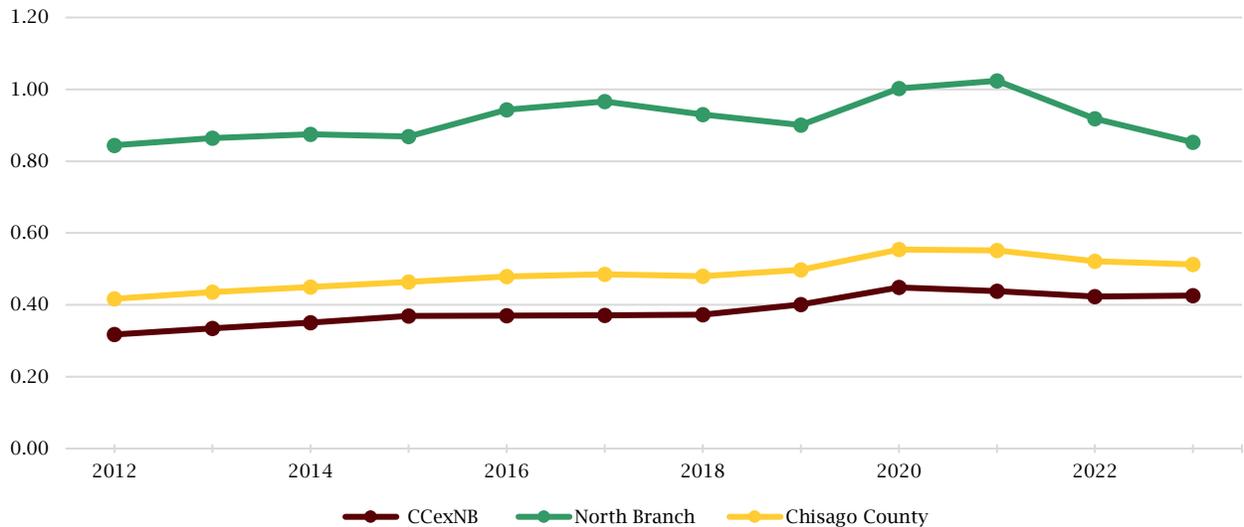
Figure 12: Overall Pull Factors for Nearby Counties Over Time



### Chisago County Excluding North Branch

CCexNB's pull factor was 0.43 in 2023. This is up from 2022 when the pull factor was 0.42. Compared to North Branch and Chisago County, CCexNB has the 3rd highest pull factor. Figure 13 shows the pull factor of CCexNB compared to the pull factor of the city and the county as a whole.

Figure 13: Overall Pull Factors for North Branch, Chisago County, and CCexNB Over Time



### Comparing Actual to Expected or Potential Sales

In addition to looking at overall trends and regional comparisons, this Retail Trade Analysis also compares actual retail and service sales to expected or potential sales. Expected and potential sales are standards to which actual performance is compared, serving as a guideline or "par value" when analyzing retail strength. This performance metric allows for greater insight into potential retail and service sector surplus and leakage, and can allow for some insight into the potential spending behavior of local consumers.

Expected Sales is a standard to which actual performance is compared, serving as a guideline or "par value" when analyzing retail strength in a small region, like a city or neighborhood. When calculating this benchmark, key factors include local population and income, along with the typical pulling power (or retail

strength) of similar rural communities. This approach is used at the city level to accurately measure local sales leakage against nearby competitors.

Potential Sales is the standard to which actual performance is compared when analyzing retail strength across the wider county or region. In calculating this benchmark, only population and income are taken into account, providing a simplified estimate of the area's total consumer spending capacity. This broader metric is used for county analysis to determine the maximum capacity for retail development across the entire region.

**North Branch**

Overall, actual retail and service sales in North Branch were -\$34.38 million dollars lower, or -22.2% lower, than expected sales in 2023. This resulted in an estimated -2,637 customer loss in North Branch's trade area.

Of the 12 unsuppressed merchandise categories, 3 had sales higher than expected. These were Furniture, Electronics, & Appliances and Gas & Convenience and Personal Services. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 19,051 customers.

The merchandise category of Furniture, Electronics, & Appliances experienced the largest sales surplus in 2023. Actual sales were \$7.76 million higher than expected sales, 103.4% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$1.24 million lower than expected sales, -95.3% below expected.

Figure 14 summarizes the merchandise categories that experienced the most significant surpluses and leakages in North Branch's retail and service sector in 2023.

*Figure 14: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in North Branch in 2023*

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
<b>Furniture, Electronics, &amp; Appliances</b>	\$7.51	\$15.26	103.4%	12,259
<b>Gas &amp; Convenience</b>	\$6.43	\$9.84	53.0%	6,280
<b>General Merchandise</b>	\$41.91	\$2.07	-95.1%	-11,272
<b>Clothing &amp; Accessories</b>	\$1.30	\$0.06	-95.3%	-11,300

**Chisago County**

Overall, actual retail and service sales in Chisago County were -\$240.86 million dollars lower, or -40.3% lower, than potential in 2023. This resulted in an estimated -4,782 customer loss in Chisago County's trade area.

Of the 14 unsuppressed merchandise categories, 3 had sales higher than expected. These were Gas & Convenience and Vehicles & Parts and Repair Services. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 32,951 customers.

The merchandise category of Gas & Convenience experienced the largest sales surplus in 2023. Actual sales were \$18.98 million higher than expected sales, 112.1% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$8.02 million lower than expected sales, -95.8% below expected.

Figure 15 summarizes the merchandise categories that experienced the most significant surpluses and leakages in Chisago County's retail and service sector in 2023.

*Figure 15: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in Chisago County in 2023*

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
<b>Gas &amp; Convenience</b>	\$16.92	\$35.90	112.1%	13,299
<b>Vehicles &amp; Parts</b>	\$33.28	\$43.47	30.6%	17,919
<b>General Merchandise</b>	\$68.38	\$8.67	-87.3%	-10,354
<b>Clothing &amp; Accessories</b>	\$8.37	\$0.35	-95.8%	-11,356

**Chisago County excluding North Branch**

Overall, actual retail and service sales in CCexNB were -\$240.08 million dollars lower, or -50.4% lower, than potential in 2023. This resulted in an estimated -5,977 customer loss in CCexNB's trade area.

Of the 10 unsuppressed merchandise categories, 3 had sales higher than expected. These were Gas & Convenience and Repair Services and Vehicles & Parts. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 16,131 customers.

The merchandise category of Gas & Convenience experienced the largest sales surplus in 2023. Actual sales were \$12.56 million higher than expected sales, 93.1% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$6.38 million lower than expected sales, -95.6% below expected.

Figure 16 summarizes the merchandise categories that experienced the most significant surpluses and leakages in CCexNB's retail and service sector in 2023.

*Figure 16: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in CCexNB in 2023*

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
<b>Gas &amp; Convenience</b>	\$16.92	\$35.90	112.1%	13,299
<b>Vehicles &amp; Parts</b>	\$33.28	\$43.47	30.6%	17,919
<b>General Merchandise</b>	\$68.38	\$8.67	-87.3%	-10,354
<b>Clothing &amp; Accessories</b>	\$8.37	\$0.35	-95.8%	-11,356

## Retail Trade Overview

### Total Taxable and Gross Retail Sales

The tables below shows the current dollar gross and taxable retail and services sales for North Branch, Chisago County, and CCexNB from 2012-2023. The per capita sales and pull factor data in this table are based on taxable sales, the more verified sales measure. The tables also show sales data in constant 2023 dollars, meaning these figures have been adjusted for inflation to reflect their value in 2023.

As a general reference point, over the past decade, without inflation adjustments, taxable sales statewide increased 48.5 percent from 2013 to 2023, while the number of firms fell 2.2 percent. This data, since 2012, can be seen in greater detail in Figure 17.

*Figure 17: Taxable Sales and Number of Firms in Minnesota, 2012 to 2023*

Year	Taxable Sales (\$millions)	Number of Firms
2012	\$44,306.21	137,406
2013	\$46,413.65	140,722
2014	\$47,608.03	141,739
2015	\$49,314.36	142,019
2016	\$50,252.18	144,238
2017	\$51,667.69	144,203
2018	\$53,678.83	146,202
2019	\$54,644.86	144,384
2020	\$53,170.35	137,508
2021	\$62,239.74	138,715
2022	\$66,658.77	138,923
2023	\$68,945.45	137,696
<b>10 yr Change '13 to '23</b>	48.5%	-2.2%
<b>3 yr Change '20 to '23</b>	29.7%	0.1%

### Overview of Retail/Services Sales Over Time

#### North Branch

Without inflation adjustments, taxable sales in North Branch increased 59.4 percent from 2013 to 2023, while the number of firms fell 8.9 percent.

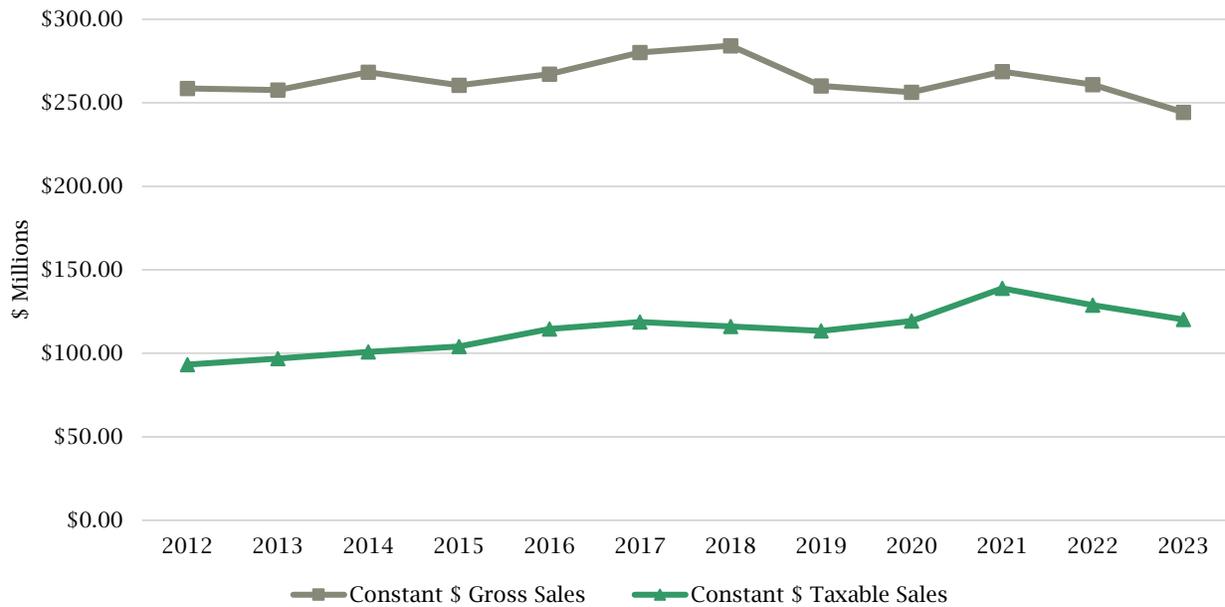
In constant dollars, gross sales fell -5.1 percent between 2013 and 2023. Constant dollar taxable sales increased 24.0 percent over the same time period.

Figure 18 shows how North Branch retail and service industry has changed since 2012 both in current and in constant dollars. Figure 19 presents a visualization of both constant dollar gross and taxable sales for North Branch over the same period.

*Figure 18: Summary of Changes in Taxable Sales by Merchandise Category in North Branch, 2012 to 2023*

Year	Estimated Population	Current Dollars Gross Sales* (\$millions)	Current Dollar Taxable Sales (\$millions)	Constant Dollar Gross Sales* (\$millions)	Constant Dollar Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	10,104	\$195.27	\$70.41	\$258.58	\$93.23	200	\$6,968	0.84
2013	10,184	\$200.49	\$75.44	\$257.63	\$96.94	202	\$7,408	0.86
2014	10,286	\$208.96	\$78.59	\$268.41	\$100.94	190	\$7,640	0.88
2015	10,330	\$201.95	\$80.70	\$260.47	\$104.08	183	\$7,812	0.87
2016	10,469	\$209.24	\$89.72	\$267.26	\$114.60	185	\$8,570	0.94
2017	10,608	\$223.94	\$94.93	\$280.09	\$118.73	192	\$8,949	0.97
2018	10,726	\$233.05	\$95.12	\$284.24	\$116.02	188	\$8,868	0.93
2019	10,918	\$216.80	\$94.62	\$260.09	\$113.52	180	\$8,667	0.90
2020	10,787	\$216.25	\$100.72	\$256.32	\$119.39	173	\$9,337	1.00
2021	11,115	\$238.63	\$123.35	\$268.72	\$138.91	170	\$11,098	1.02
2022	11,756	\$251.29	\$124.09	\$260.90	\$128.83	174	\$10,555	0.92
2023	11,858	\$244.40	\$120.22	\$244.40	\$120.22	184	\$10,138	0.85
<b>10 yr Change '13 to '23</b>	16.4%	21.9%	59.4%	-5.1%	24.0%	-8.9%	36.9%	-1.4%
<b>3 yr Change '20 to '23</b>	6.7%	2.4%	-2.5%	-9.0%	-13.5%	8.2%	-8.6%	-16.7%

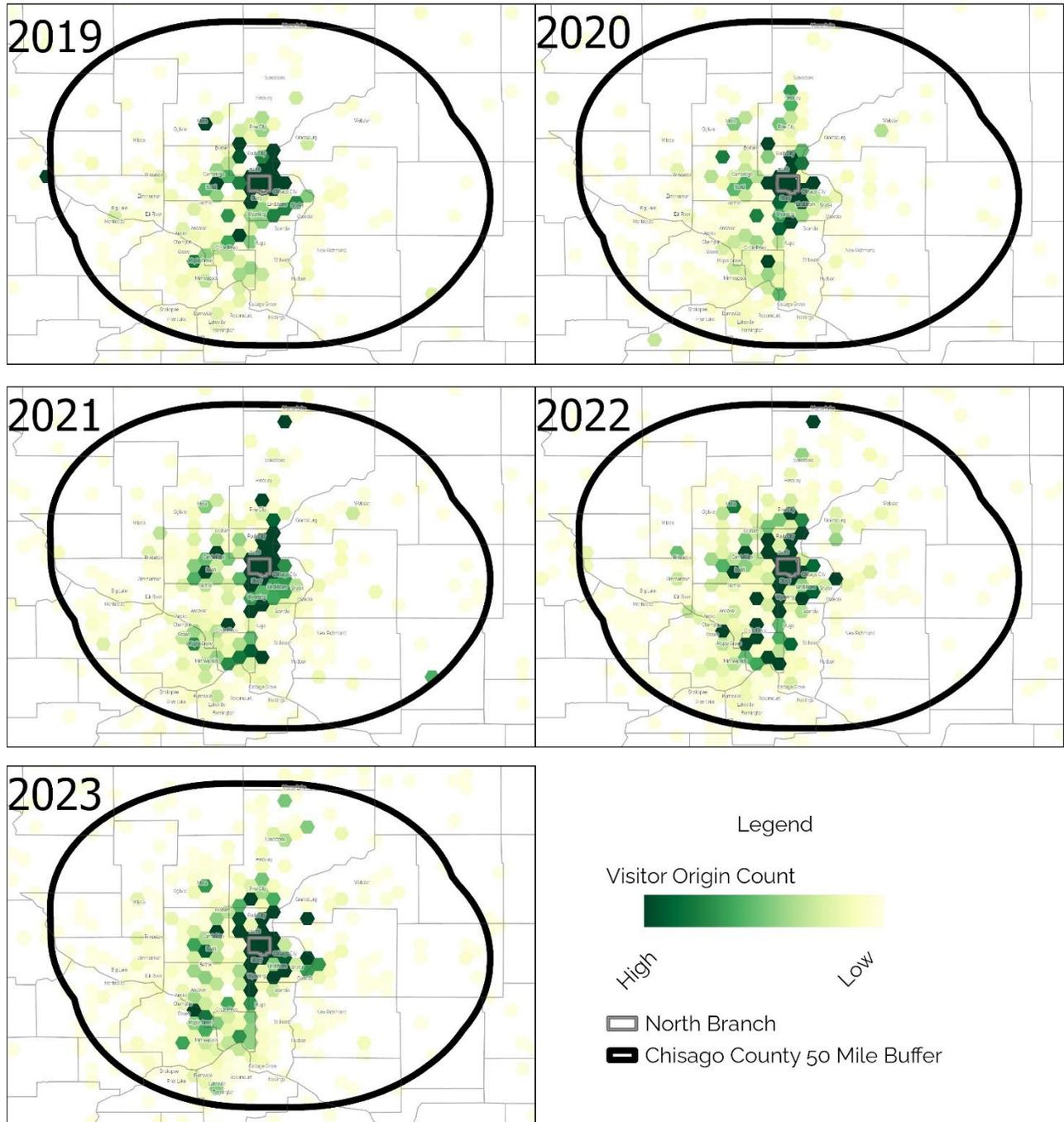
**Figure 19:** Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in North Branch, 2012 to 2023



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region’s retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in North Branch in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community’s retail sector.

Using mobile data, Figure 20 depicts North Branch’s estimated origins for all residents, employees, or non-resident who visited the city at least once each year from 2019 to 2023, illustrating how the city’s customer base has geographically evolved over the past five years. On the map, the darker green areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is standard distance used to distinguish between a non-resident who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 20: Change in the Geographic Origin of North Branch Non-Resident, Resident, and Employees, 2019-2023



While Figure 20, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting North Branch looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55056, which includes the city of North Branch, produced the highest volume of trips to North Branch, generating 48.1% of all visits. The zip code 55032, which includes Harris, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 15% from 2022 to 2023.

Figure 21 below explores the top 10 zip codes that produce the most visits to North Branch, providing a deeper examination of who is driving the highest volume of trips.

*Figure 21: Top 10 Zip Codes by Number of Visits, North Branch, 2023*

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55056	North Branch	MN	48.1%	4,060,863	66,553	1.7%
55079	Stacy	MN	4.1%	342,458	-8,416	-2.4%
55032	Harris	MN	3.9%	333,458	43,001	14.8%
55069	Rush City	MN	3.1%	260,001	-17,257	-6.2%
55008	Cambridge	MN	2.7%	229,166	9,795	4.5%

### Chisago County

Without inflation adjustments, taxable sales in Chisago County increased 77.9 percent from 2013 to 2023, while the number of firms fell 2.4 percent.

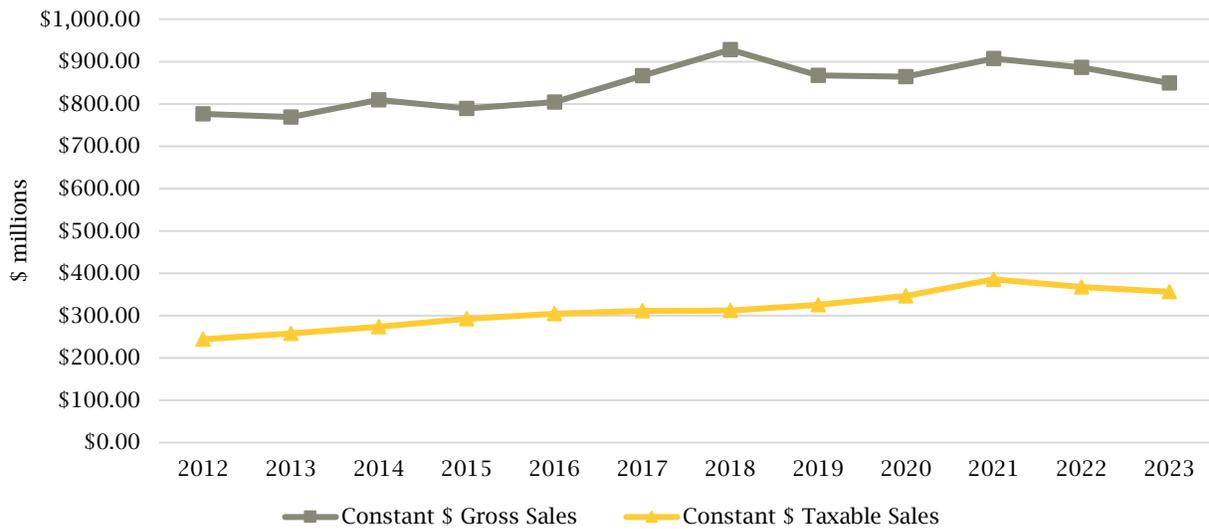
In constant dollars, gross sales grew 10.5 percent between 2013 and 2023. Constant dollar taxable sales increased 38.4 percent over the same time period.

Figure 22 shows how Chisago County's retail and service industry has changed since 2012 both in current and in constant dollars. Figure 23 presents a visualization of both constant dollar gross and taxable sales for North Branch over the same period.

*Figure 22: Summary of Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023*

Year	Estimated Population	Current Dollars Gross Sales* (\$millions)	Taxable Sales (\$millions)	Gross Sales* (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	53,576	\$586.04	\$184.31	\$776.04	\$244.07	1008	\$3,440	0.42
2013	53,743	\$598.38	\$200.41	\$768.90	\$257.52	1037	\$3,729	0.44
2014	54,134	\$629.96	\$212.76	\$809.17	\$273.29	1027	\$3,930	0.45
2015	54,332	\$611.77	\$226.82	\$789.07	\$292.56	1019	\$4,175	0.46
2016	54,766	\$629.39	\$238.57	\$803.94	\$304.73	1035	\$4,356	0.48
2017	55,321	\$692.65	\$248.67	\$866.32	\$311.02	1055	\$4,495	0.49
2018	55,955	\$760.94	\$256.01	\$928.07	\$312.24	1054	\$4,575	0.48
2019	56,613	\$723.25	\$271.00	\$867.69	\$325.12	1025	\$4,787	0.50
2020	56,621	\$729.30	\$292.28	\$864.44	\$346.44	932	\$5,162	0.55
2021	57,291	\$805.73	\$342.50	\$907.33	\$385.69	993	\$5,978	0.55
2022	59,055	\$853.73	\$353.93	\$886.36	\$367.45	998	\$5,993	0.52
2023	58,536	\$849.63	\$356.43	\$849.63	\$356.43	1012	\$6,089	0.51
<b>10 yr Change '13 to '23</b>	8.9%	42.0%	77.9%	10.5%	38.4%	-2.4%	63.3%	17.7%
<b>3 yr Change '20 to '23</b>	2.2%	5.4%	4.1%	-6.4%	-7.6%	1.9%	1.9%	-7.1%

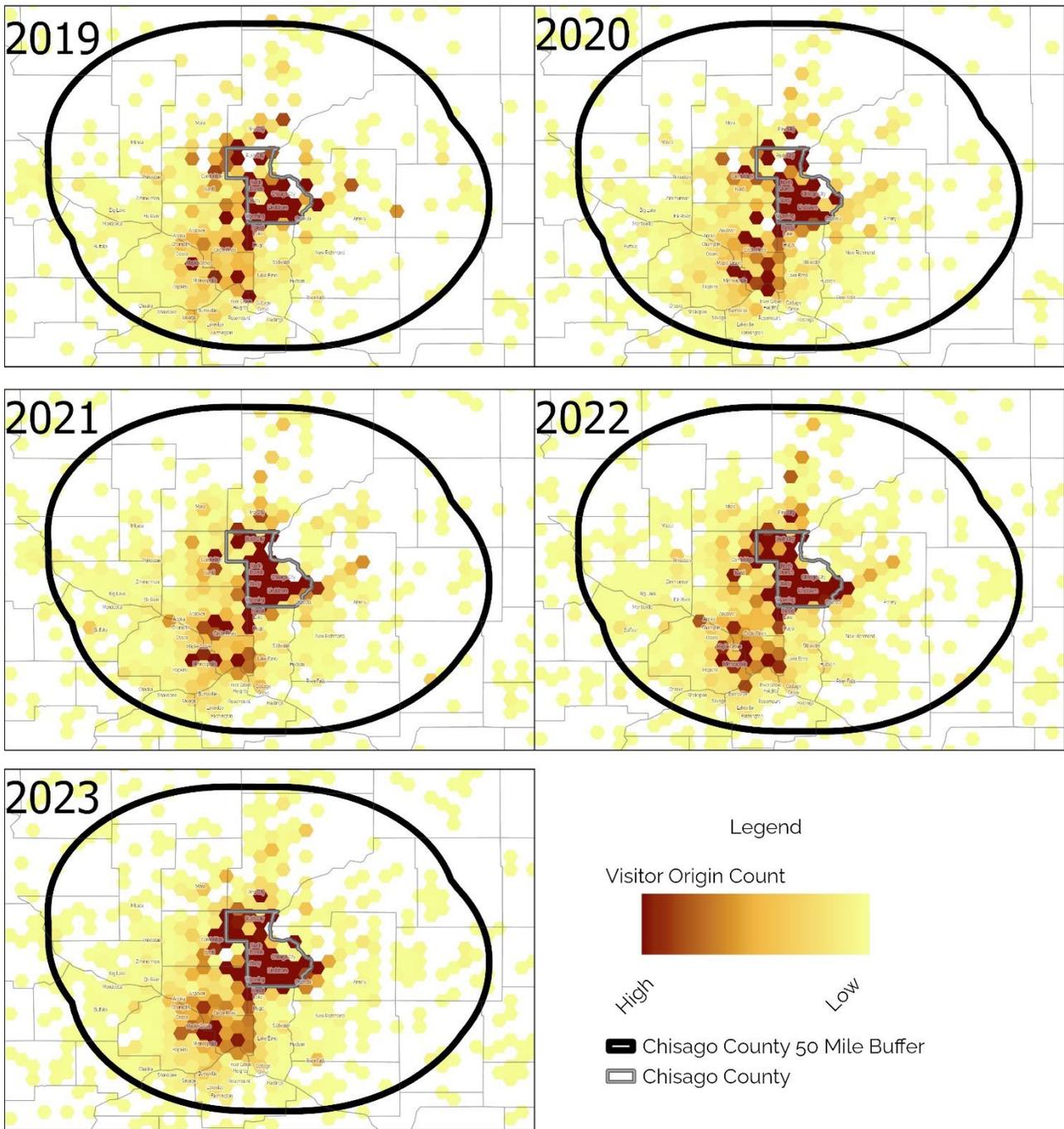
**Figure 23: Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in Chisago County, 2012 to 2023**



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region’s retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in Chisago County in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community’s retail sector.

Using mobile data, Figure 24 depicts Chisago County’s estimated origins for all residents, employees, or non-residents who visited the county at least once each year from 2019 to 2023, illustrating how the county’s customer base has geographically changed over the past five years. On the map, the darker red areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is a standard distance used to distinguish between a non-residents who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 24: Change in the Geographic Origin of Chisago County Non-Resident, Resident, and Employees, 2019-2023



While Figure 24, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting Chisago County looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55056, which includes the city of North Branch, produced the highest volume of trips to North Branch, generating 14.3% of all visits. The zip code 55074, which includes Shafer, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 6% from 2022 to 2023.

Figure 25 below explores the top 10 zip codes that produce the most visits to Chisago County, providing a deeper look into who is driving the highest volume of trips.

*Figure 25: Top 10 Zip Codes by Number of Visits, Chisago County, 2023*

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55056	North Branch	MN	14.3%	5,107,764	-29,171	-0.6%
55092	Wyoming	MN	8.2%	2,939,759	56,883	2.0%
55045	Lindstrom	MN	8.2%	2,924,430	-327,882	-10.1%
55013	Chisago City	MN	7.8%	2,805,276	44,300	1.6%
55069	Rush City	MN	6.1%	2,196,223	-15,149	-0.7%
55079	Stacy	MN	6.1%	2,189,899	-165,515	-7.0%
55025	Forest Lake	MN	4.0%	1,414,764	-54,924	-3.7%
55032	Harris	MN	3.0%	1,066,854	25,999	2.5%
55074	Shafer	MN	2.5%	884,466	51,121	6.1%
55012	Center City	MN	1.8%	635,084	34,384	5.7%

### Chisago County Excluding North Branch

Without inflation adjustments, taxable sales in CCexNB increased 89. percent from 2013 to 2023, while the number of firms fell .8 percent.

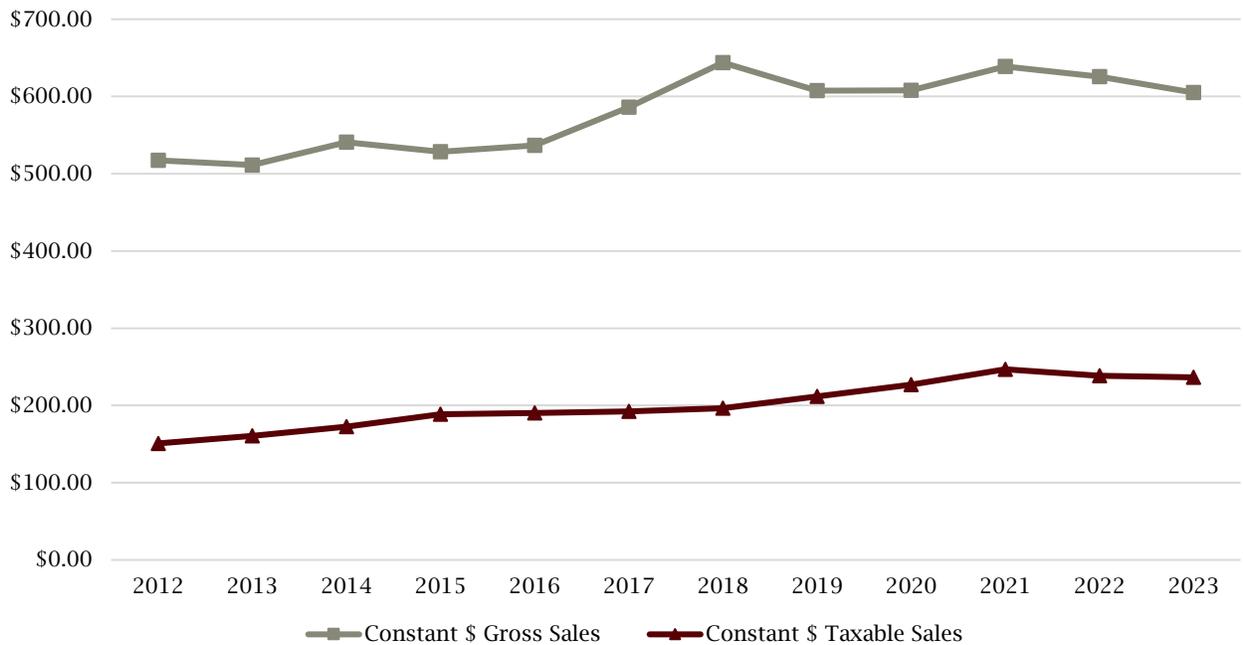
In constant dollars, gross sales grew 18.4 percent between 2013 and 2023. Constant dollar taxable sales increased 47.1 percent over the same time period.

Figure 26 presents a visualization of both constant dollar gross and taxable sales for CCexNB over the entire period since 2012.

*Figure 26: Summary of Changes in Taxable Sales by Merchandise Category in CCexNB, 2012 to 2023*

Year	Estimated Population	Current Dollar Gross Sales* (\$millions)	Current Dollar Taxable Sales (\$millions)	Constant 2023 Dollar Gross Sales* (\$millions)	Constant 2023 Dollar Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	43,472	\$390.77	\$113.91	\$517.45	\$150.84	808	\$2,620.23	0.32
2013	43,559	\$397.88	\$124.97	\$511.27	\$160.58	835	\$2,868.90	0.33
2014	43,848	\$421.00	\$134.17	\$540.77	\$172.34	837	\$3,059.97	0.35
2015	44,002	\$409.83	\$146.13	\$528.60	\$188.48	836	\$3,320.95	0.37
2016	44,297	\$420.16	\$148.85	\$536.68	\$190.13	850	\$3,360.27	0.37
2017	44,713	\$468.71	\$153.74	\$586.23	\$192.29	863	\$3,438.35	0.37
2018	45,229	\$527.89	\$160.89	\$643.83	\$196.23	866	\$3,557.22	0.37
2019	45,695	\$506.46	\$176.38	\$607.60	\$211.60	845	\$3,859.90	0.40
2020	45,834	\$513.05	\$191.55	\$608.12	\$227.05	759	\$4,179.29	0.45
2021	46,176	\$567.10	\$219.15	\$638.61	\$246.78	823	\$4,745.95	0.44
2022	47,299	\$602.44	\$229.84	\$625.46	\$238.62	824	\$4,859.24	0.42
2023	46,678	\$605.22	\$236.21	\$605.22	\$236.21	828	\$5,060.48	0.43
<b>10 yr Change '13 to '23</b>	7.2%	52.1%	89.0%	18.4%	47.1%	-0.8%	76.4%	27.1%
<b>3 yr Change '20 to '23</b>	1.1%	6.7%	7.8%	-5.2%	-4.3%	0.6%	6.6%	-2.8%

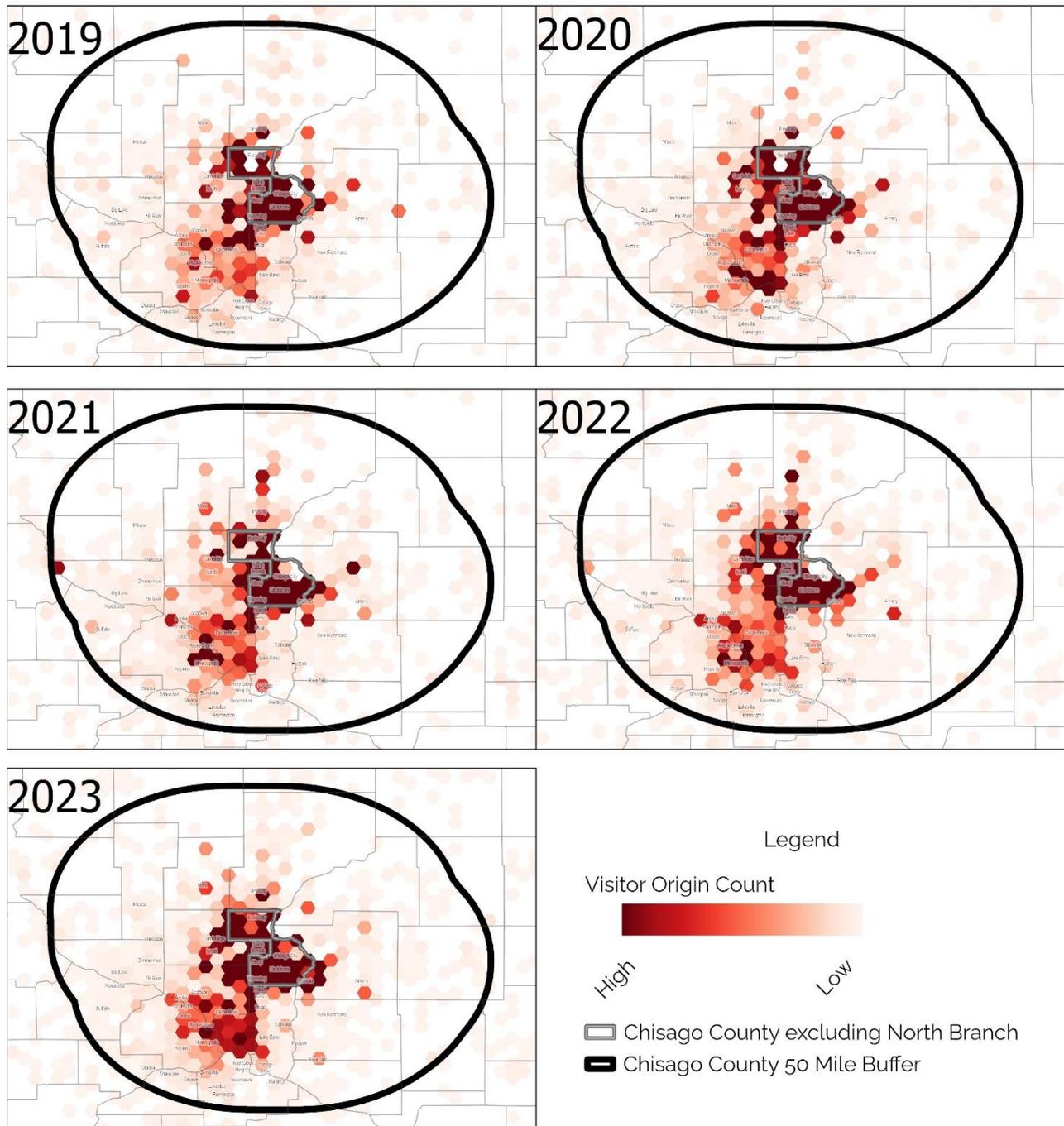
*Figure 27: Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in Chisago County, 2012 to 2023*



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region’s retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in CCexNB in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community’s retail sector.

Using mobile data, Figure 28 depicts CCexNB’s estimated origins for all residents, employees, or non-residents who visited the city at least once each year from 2019 to 2023, illustrating how the county’s customer base has geographically changed over the past five years. On the map, the darker red areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is a standard distance used to distinguish between a non-residents who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 28: Change in the Geographic Origin of CCexNB Non-Residents, Resident, and Employees, 2019-2023



While Figure 28, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting CCexNB looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55045, which includes the city of Lindstrom, produced the highest volume of trips to CCexNB, generating 11% of all visits. The zip code 55084, which includes Taylors Falls, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 17% from 2022 to 2023.

Figure 29 below explores the top 10 zip codes that produce the most visits to CCexNB, providing a deeper look into who is driving the highest volume of trips.

*Figure 29: Top 10 Zip Codes by Number of Visits, CCexNB, 2023*

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55045	Lindstrom	MN	11.0%	2,984,496	-58,193	-1.9%
55013	Chisago City	MN	9.5%	2,580,809	55,824	2.2%
55092	Wyoming	MN	9.4%	2,560,549	132,387	5.5%
55069	Rush City	MN	7.5%	2,047,034	16,902	0.8%
55079	Stacy	MN	7.0%	1,888,892	-139,100	-6.9%

## Retail and Service Sector Performance by Merchandise Category

### Taxable Sales Changes by Merchandise Category

#### North Branch

Of the 12 non-suppressed merchandise categories, North Branch experienced growth in 9 categories, or 75.0%, including Vehicles & Parts, Food & Beverages, Furniture, Electronics, & Appliances, Health & Personal, Gas & Convenience, Leisure Goods & Misc. Stores, Eating & Drinking, Repair Services and Personal Services.

From 2022 to 2023 North Branch experienced growth in 9 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

Local retail and service performance diverged from state year-over-year trends in several merchandise categories: Clothing & Accessories establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in North Branch, while Furniture, Electronics, & Appliances, Leisure Goods & Misc. Stores and Personal Services stores recorded a year-over-year increase in sales in North Branch despite experiencing stagnant or declining sales across Minnesota as a whole.

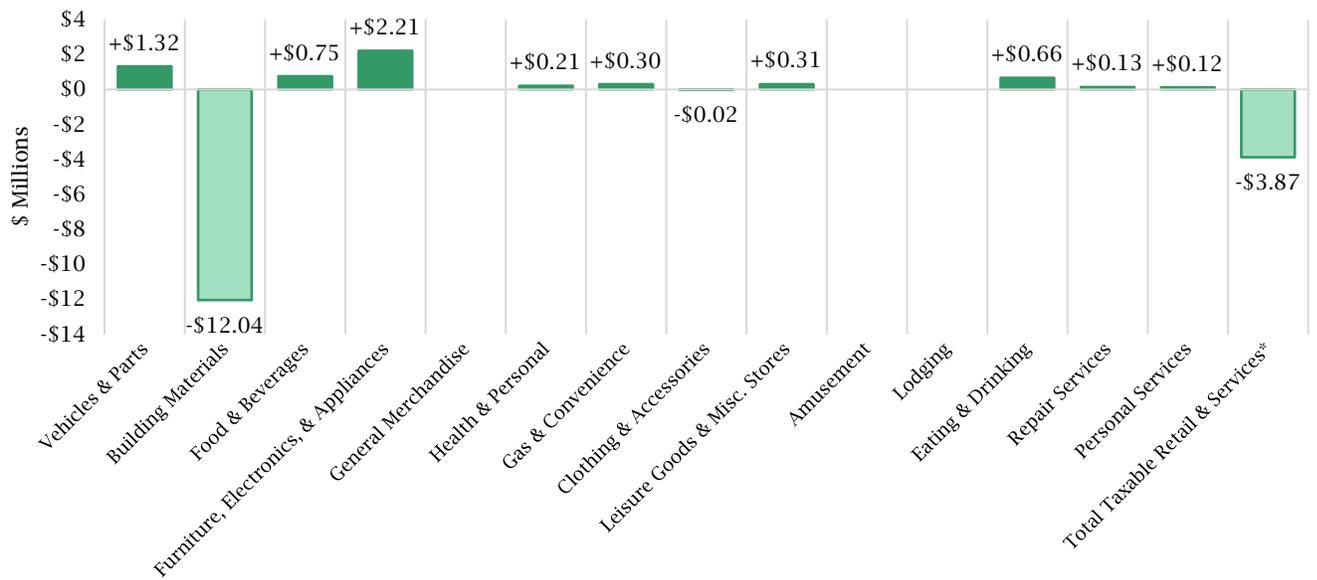
Figures 30 and 31 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

*Figure 30: Table of Changes in Taxable Sales by Merchandise Category in North Branch, 2022 and 2023*

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change
Vehicles & Parts	\$10,602,366	\$11,919,014	+\$1,316,648	+12.42%
Building Materials	\$44,713,897	\$32,673,599	-\$12,040,298	-26.93%
Food & Beverages	\$10,194,285	\$10,941,928	+\$747,643	+7.33%
Furniture, Electronics, & Appliances	\$13,057,527	\$15,263,916	+\$2,206,389	+16.90%
General Merchandise	#N/A	\$2,071,706	#N/A	#N/A
Health & Personal	\$1,544,319	\$1,754,487	+\$210,168	+13.61%
Gas & Convenience	\$9,544,765	\$9,842,050	+\$297,285	+3.11%
Clothing & Accessories	\$84,350	\$61,310	-\$23,040	-27.31%
Leisure Goods & Misc. Stores	\$3,247,753	\$3,554,053	+\$306,300	+9.43%
Amusement	\$373,912	#N/A	#N/A	#N/A
Lodging	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$25,502,361	\$26,158,216	+\$655,855	+2.57%
Repair Services	\$2,865,684	\$3,000,378	+\$134,694	+4.70%
Personal Services	\$599,038	\$723,816	+\$124,778	+20.83%
<b>Total Taxable Retail &amp; Services*</b>	<b>\$124,089,944</b>	<b>\$120,215,993</b>	<b>-\$3,873,951</b>	<b>-3.12%</b>

\* Gross sales figures are self-reported by firms and not audited by the Dept. of Revenue for accuracy.

Figure 31: Chart of Dollar Changes in Taxable Sales by Merchandise Category in North Branch, 2012 to 2023



### Chisago County

Of the 14 non-suppressed merchandise categories, Chisago County experienced growth in 7 categories, or 50.0%, including Food & Beverages and Furniture, Electronics, & Appliances and Health & Personal and Gas & Convenience and Amusement and Eating & Drinking and Repair Services.

From 2022 to 2023 Chisago County experienced growth in 7 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

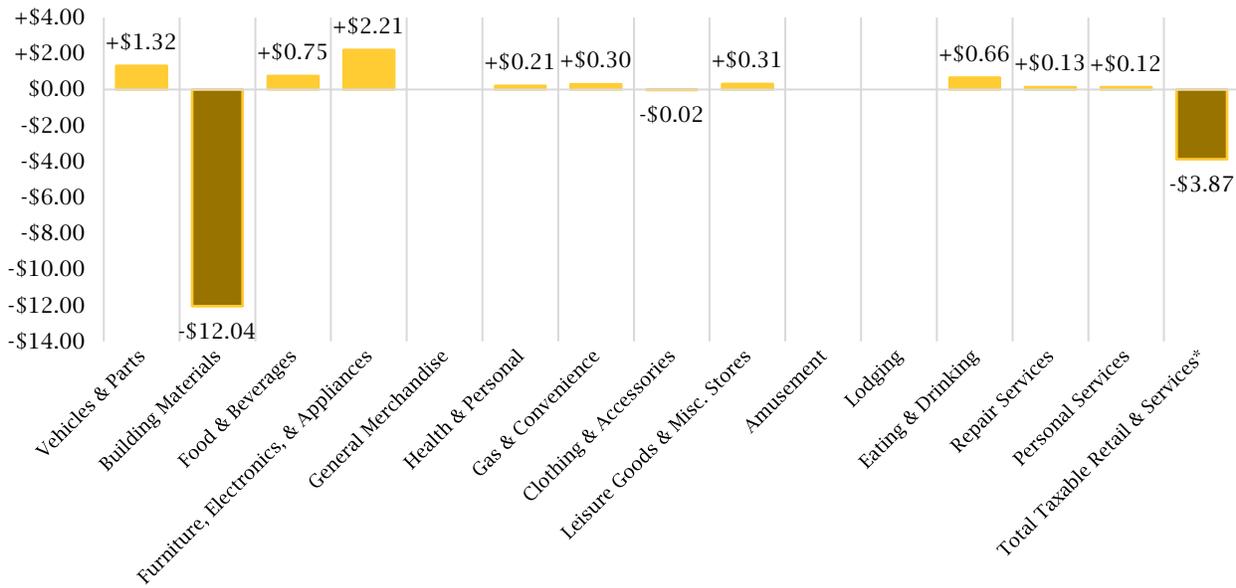
County retail and service performance diverged from state year-over-year trends in several merchandise categories: Vehicles & Parts, General Merchandise, Clothing & Accessories, Amusement and Lodging establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in Chisago County, while Furniture, Electronics and & Appliances stores recorded a year-over-year increase in sales in Chisago County despite experiencing stagnant or declining sales across Minnesota as a whole.

Figures 32 and 33 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

Figure 32: Summary of Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change	Dollar Change (millions)
Vehicles & Parts	\$46,192,573	\$43,474,051	-\$2,718,522	-5.89%	-\$2.72
Building Materials	\$50,994,371	\$38,867,638	-\$12,126,733	-23.78%	-\$12.13
Food & Beverages	\$32,153,812	\$32,868,339	+\$714,527	+2.22%	+\$0.71
Furniture, Electronics, & Appliances	\$17,238,552	\$19,091,699	+\$1,853,147	+10.75%	+\$1.85
General Merchandise	\$8,680,135	\$8,672,440	-\$7,695	-0.09%	-\$0.01
Health & Personal	\$2,580,972	\$2,808,638	+\$227,666	+8.82%	+\$0.23
Gas & Convenience	\$31,173,383	\$35,896,144	+\$4,722,761	+15.15%	+\$4.72
Clothing & Accessories	\$428,922	\$354,334	-\$74,588	-17.39%	-\$0.07
Leisure Goods & Misc. Stores	\$18,299,557	\$17,452,401	-\$847,156	-4.63%	-\$0.85
Amusement	\$15,236,865	\$15,351,507	+\$114,642	+0.75%	+\$0.11
Lodging	\$3,800,114	\$3,655,435	-\$144,679	-3.81%	-\$0.14
Eating & Drinking	\$67,502,562	\$72,188,779	+\$4,686,217	+6.94%	+\$4.69
Repair Services	\$20,120,484	\$21,907,040	+\$1,786,556	+8.88%	+\$1.79
Personal Services	\$2,348,874	\$2,142,057	-\$206,817	-8.80%	-\$0.21
Total Taxable Retail & Services	\$353,927,122	\$356,428,988	+\$2,501,866	+0.71%	+\$2.50

Figure 33: Chart of Dollar Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023



### Chisago County Excluding North Branch

Of the 12 non-suppressed merchandise categories, CCexNB excluding North Branch experienced growth in 5 categories, or 45.5%, including Health & Personal and Gas & Convenience and Leisure Goods & Misc. Stores and Eating & Drinking and Repair Services

From 2022 to 2023 CCexNB experienced growth in 5 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

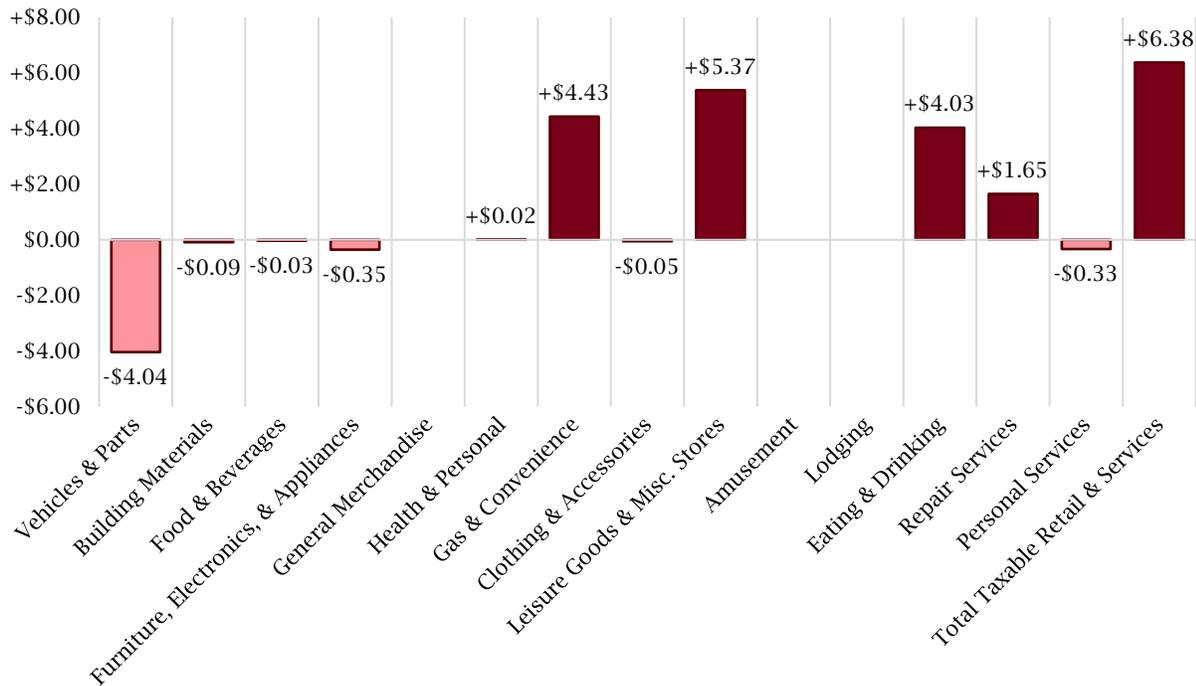
Local retail and service performance diverged from state year-over-year trends in several merchandise categories: Vehicles & Parts, Food & Beverages and Clothing & Accessories establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in CCexNB, while Leisure Goods & Misc. Stores recorded a year-over-year increase in sales in CCexNB despite experiencing stagnant or declining sales across Minnesota as a whole.

Figures 34 and 35 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

Figure 34: Summary of Changes in Taxable Sales by Merchandise Category in CCexNB, 2012 to 2023

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change
Vehicles & Parts	\$35,590,207	\$31,555,037	-\$4,035,170	-11.34%
Building Materials	\$6,280,474	\$6,194,039	-\$86,435	-1.38%
Food & Beverages	\$21,959,527	\$21,926,411	-\$33,116	-0.15%
Furniture, Electronics, & Appliances	\$4,181,025	\$3,827,783	-\$353,242	-8.45%
General Merchandise	#N/A	\$6,600,734	#N/A	#N/A
Health & Personal	\$1,036,653	\$1,054,151	+\$17,498	+1.69%
Gas & Convenience	\$21,628,618	\$26,054,094	+\$4,425,476	+20.46%
Clothing & Accessories	\$344,572	\$293,024	-\$51,548	-14.96%
Leisure Goods & Misc. Stores	\$27,532,053	\$32,905,290	+\$5,373,237	+19.52%
Amusement	\$14,862,953	#N/A	#N/A	#N/A
Lodging	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$42,000,201	\$46,030,563	+\$4,030,362	+9.60%
Repair Services	\$17,254,800	\$18,906,662	+\$1,651,862	+9.57%
Personal Services	\$1,749,836	\$1,418,241	-\$331,595	-18.95%
Total Taxable Retail & Services	\$229,837,178	\$236,212,995	+\$6,375,817	+2.77%

**Figure 35: Chart of Dollar Changes in Taxable Sales by Merchandise Category in Chisago County excluding North Branch, 2012 to 2023**



### Recent Trends By Merchandise Category

The following section provides a deeper look into each of the fourteen merchandise categories, charting multi-year trends in both taxable sales and the pull factors for North Branch, Chisago County, and CCexNB.

Sales are measured on the left axis and shown using the bars. Pull factors are measured on the right axis and represented by the line. When comparing data across regions or merchandise categories, it is important to note the scale, as it may be unique for each chart.

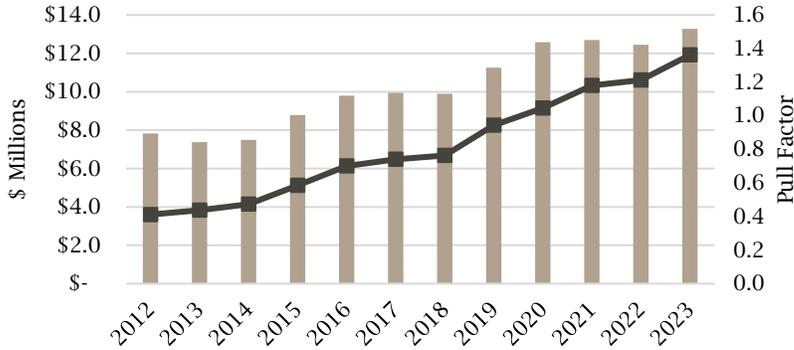
Some merchandise categories may be missing data for certain years. This indicates that the data for that merchandise category was suppressed by the Department of Revenue for that year, most commonly due to having fewer than four firms located in the community. Any suppressed categories will be included in the Leisure Goods and Miscellaneous Sales category.

## Vehicles & Parts

Stores in the Motor Vehicle and Parts Dealers subsector retail motor vehicles and parts from fixed point-of-sale locations. This can include automobiles, campers, RV's, boats, out-board motors, sailboats, snowmobiles, motorcycles, and all-terrain vehicles. On-road vehicle sellers do not collect sales tax but rather Motor Vehicle Tax. Sales tax is collected on boats, snowmobiles, dirt bikes, ATVs, and parts.

■ Pull Factor    ■ \$ Millions

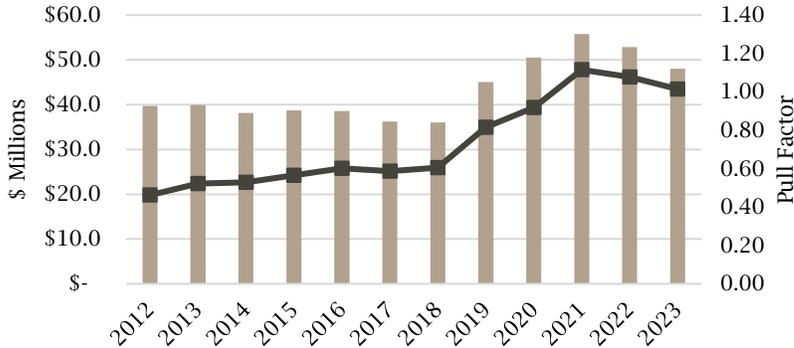
**Figure 36: Vehicles & Parts Pull Factor and Taxable Sales Over Time, North Branch**



**9.9% of North Branch's taxable sales in 2023**

**Sales per capita are \$1,005**

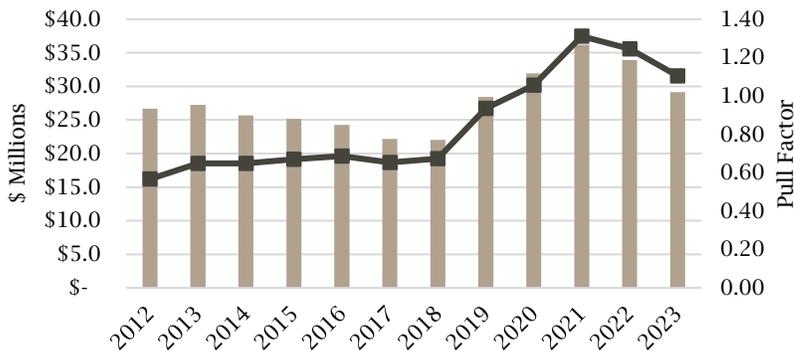
**Figure 37: Vehicles & Parts Pull Factor and Taxable Sales Over Time, Chisago County**



**12.2% of Chisago County's taxable sales in 2023**

**Sales per capita are \$743**

**Figure 38: Vehicles & Parts Pull Factor and Taxable Sales Over Time, CCexNB**



**13.4% of CCexNB's taxable sales in 2023**

**Sales per capita are \$676**

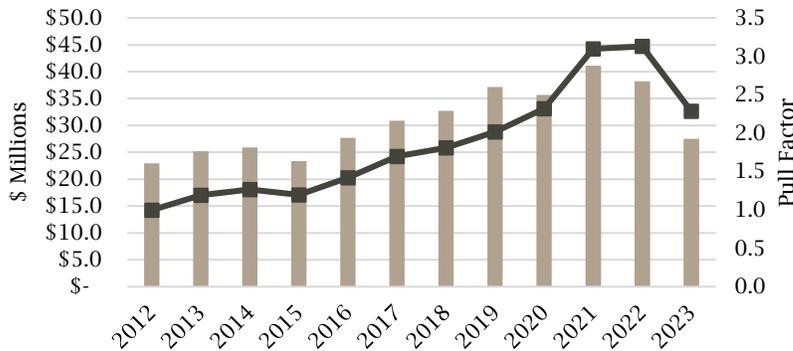


## Building Materials

Stores in the Building Material and Garden Equipment and Supplies Dealers subsector retail new building material and garden equipment and supplies. This includes home improvement centers and stores that sell paint, wallpaper, ceramic tile, fencing, windows, roofing, siding, hardware, and plumbing.

■ Pull Factor   ■ \$ Millions

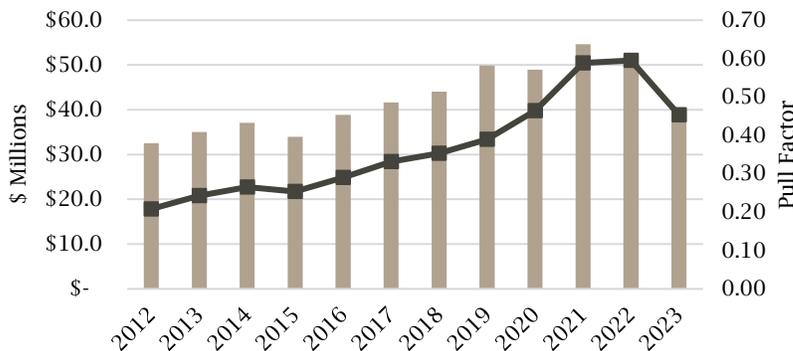
**Figure 39: Building Materials Pull Factor and Taxable Sales Over Time, North Branch**



27.2% of North Branch's taxable sales in 2023

Sales per capita are \$2,755

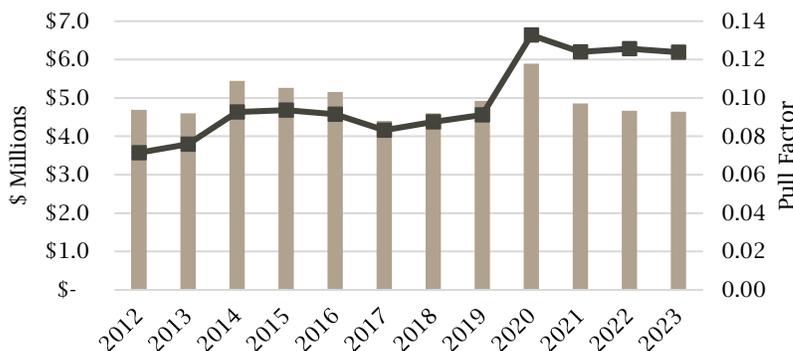
**Figure 40: Building Materials Pull Factor and Taxable Sales Over Time, Chisago County**



10.9% of Chisago County's taxable sales in 2023

Sales per capita are \$664

**Figure 41: Building Materials Pull Factor and Taxable Sales Over Time, CCexNB**



2.6% of CCexNB's taxable sales in 2023

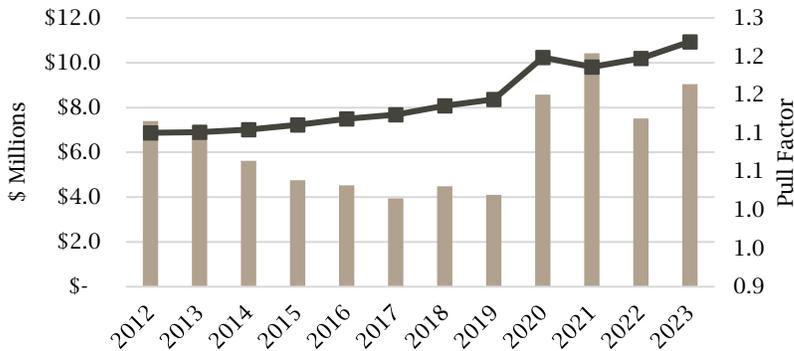
Sales per capita are \$133

## Food & Beverages

Stores in the Food and Beverage Stores subsector usually retail food and beverages merchandise from fixed point-of-sale locations. This can include grocery stores, liquor stores, bakeries, candy shops, butcher stores, meat markets, and produce markets.

■ Pull Factor    ■ \$ Millions

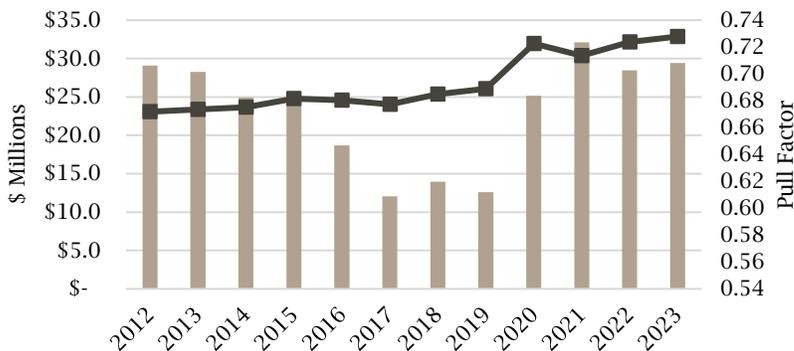
**Figure 42: Food & Beverages Pull Factor and Taxable Sales Over Time, North Branch**



9.1% of North Branch's taxable sales in 2023

Sales per capita are \$923

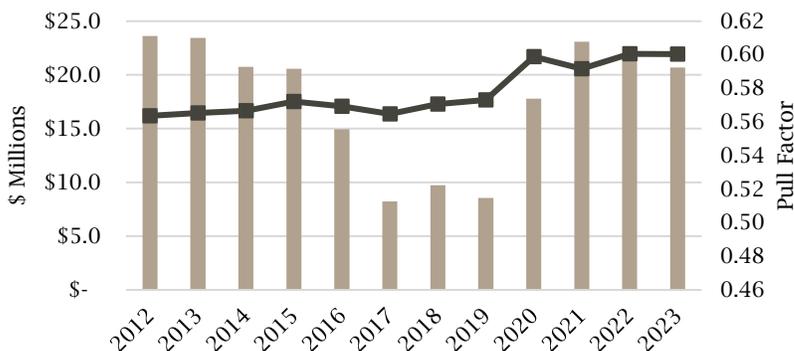
**Figure 43: Food & Beverages Pull Factor and Taxable Sales Over Time, Chisago County**



9.2% of Chisago County's taxable sales in 2023

Sales per capita are \$562

**Figure 44: Food & Beverages Pull Factor and Taxable Sales Over Time, CCexNB**



9.3% of CCexNB's taxable sales in 2023

Sales per capita are \$470

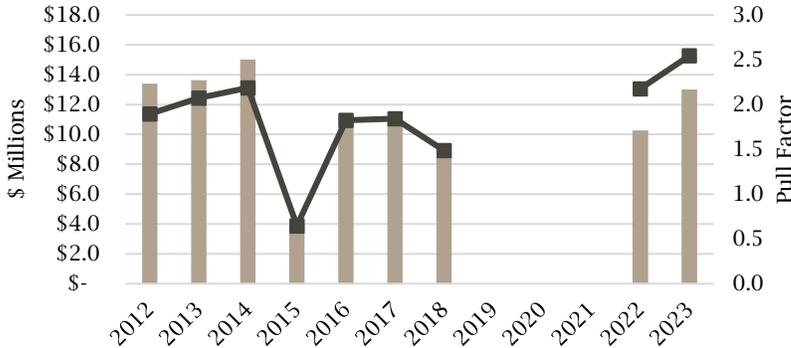


## Furniture, Electronics, & Appliances

Stores in the Furniture, Electronics, & Appliances subsector usually retail new furniture, home furnishings, household appliances, home audio and video equipment, audio and video recordings, cameras, computers and related goods.

■ Pull Factor    ■ \$ Millions

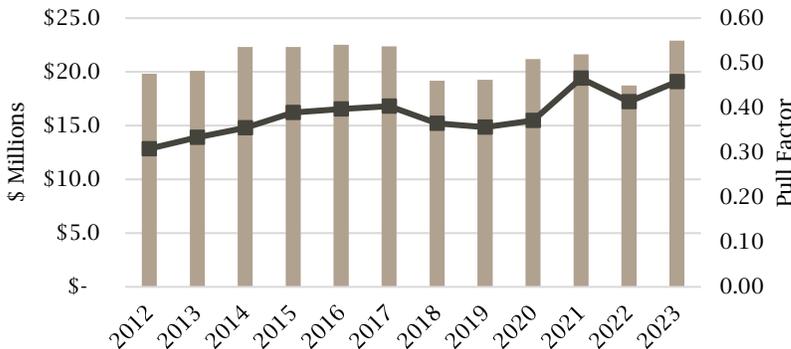
**Figure 45: Furniture, Electronics, & Appliances Pull Factor and Taxable Sales Over Time, North Branch**



**12.7% of North Branch's taxable sales in 2023**

**Sales per capita are \$1,287**

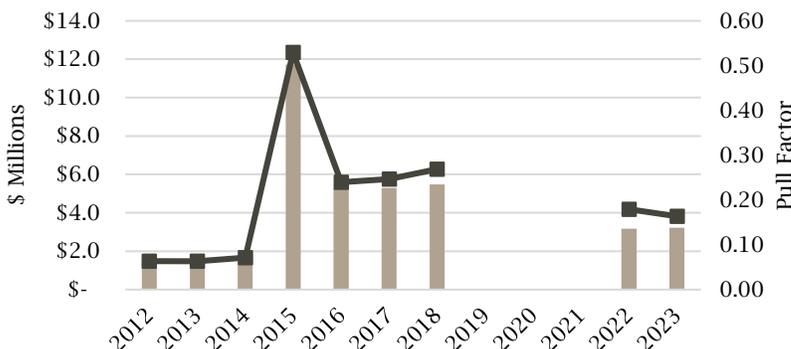
**Figure 46: Furniture, Electronics, and Appliances Pull Factor and Taxable Sales Over Time, Chisago County**



**5.4% of Chisago County's taxable sales in 2023**

**Sales per capita are \$326**

**Figure 47: Furniture, Electronics, & Appliances Pull Factor and Taxable Sales Over Time, CCexNB**



**1.6% of CCexNB's taxable sales in 2023**

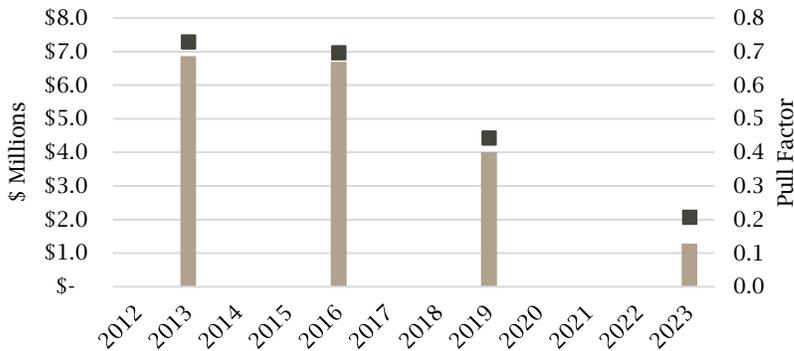
**Sales per capita are \$82**

## General Merchandise

Stores in the General Merchandise subsector retail new general merchandise and are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes department stores, superstores, dollar stores, and variety stores.

■ Pull Factor    ■ \$ Millions

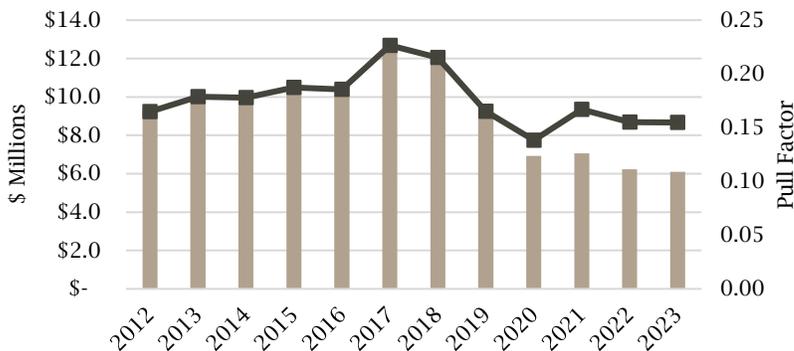
**Figure 48: General Merchandise Pull Factor and Taxable Sales Over Time, North Branch**



1.7% of North Branch's taxable sales in 2023

Sales per capita are \$175

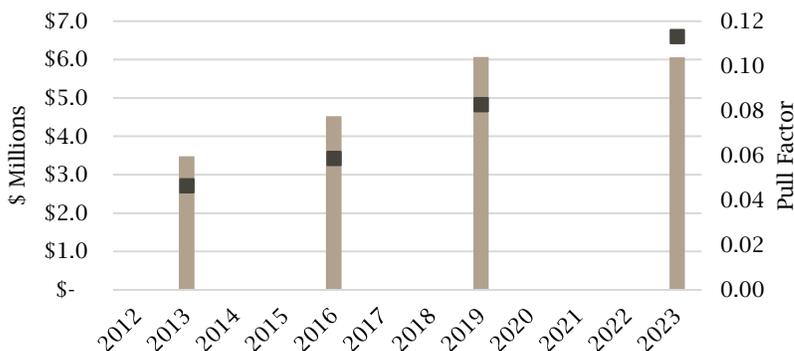
**Figure 49: General Merchandise Pull Factor and Taxable Sales Over Time, Chisago County**



2.4% of Chisago County's taxable sales in 2023

Sales per capita are \$148

**Figure 50: General Merchandise Pull Factor and Taxable Sales Over Time, CCexNB**



2.8% of CCexNB's taxable sales in 2023

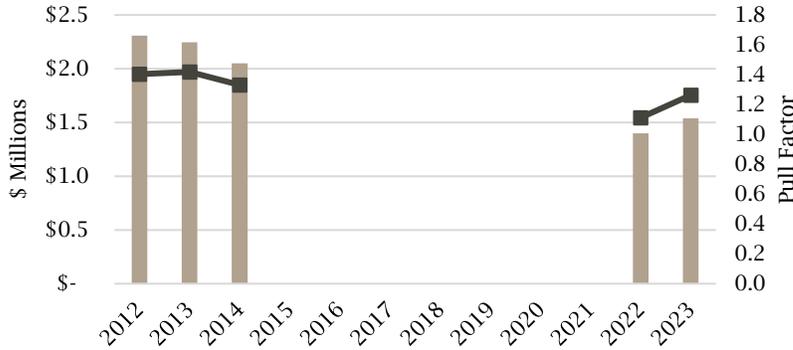
Sales per capita are \$141

## Health & Personal

Stores in the Health and Personal Care Stores subsector retail health and personal care merchandise from fixed point-of-sale locations. This includes drug stores, health supplement stores, hearing aid stores, optical goods stores, cosmetic stores, medical supply stores, etc.

■ Pull Factor    ■ \$ Millions

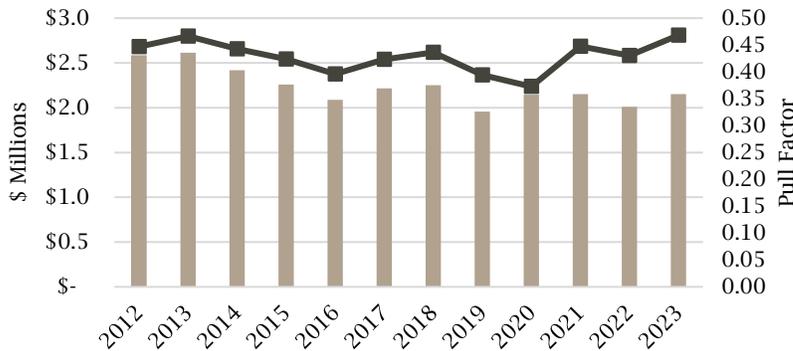
**Figure 51: Health & Personal Pull Factor and Taxable Sales Over Time, North Branch**



1.5% of North Branch's taxable sales in 2023

Sales per capita are \$148

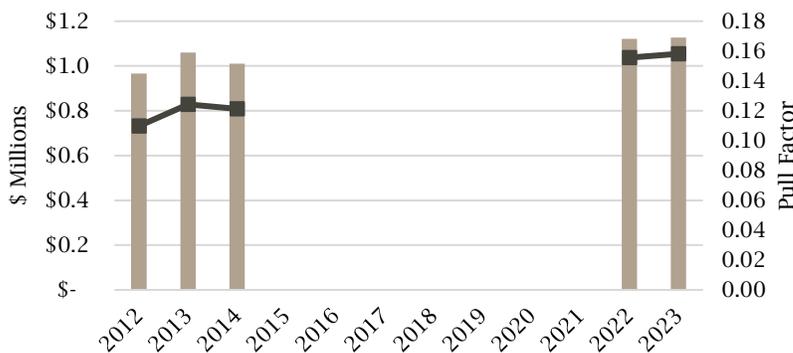
**Figure 52: Health & Personal Pull Factor and Taxable Sales Over Time, Chisago County**



0.8% of Chisago County's taxable sales in 2023

Sales per capita are \$48

**Figure 53: Health & Personal Pull Factor and Taxable Sales Over Time, CCexNB**



0.4% of CCexNB's taxable sales in 2023

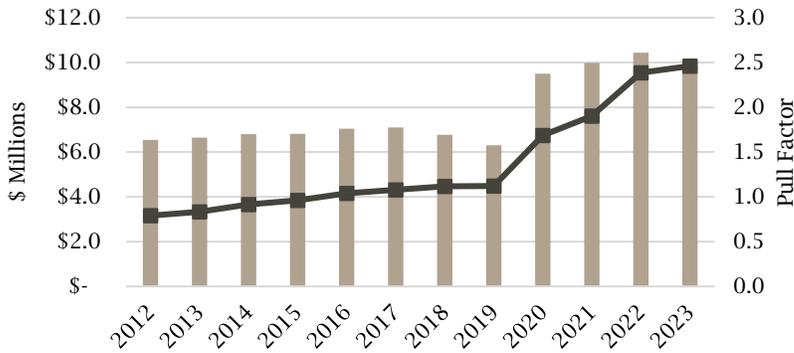
Sales per capita are \$23

## Gas & Convenience

Stores in the Gasoline Stations subsector group establishments retailing automotive fuels (e.g., gasoline, diesel fuel, gasohol) and automotive oils and retailing these products in combination with convenience store items. This includes truck stops, C-stores, marine service stations, and ordinary gas stations that sell automotive supplies.

■ Pull Factor    ■ \$ Millions

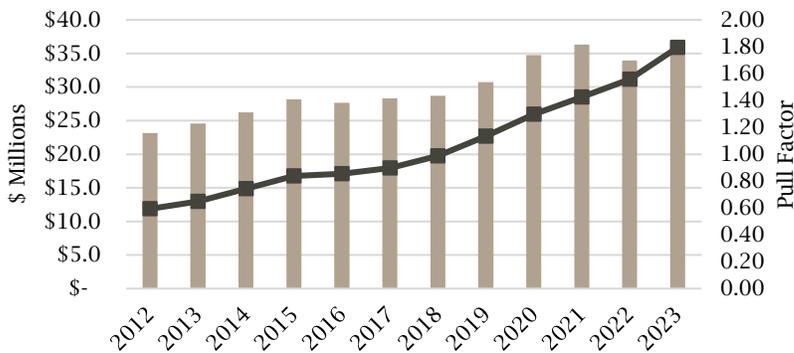
**Figure 54: Gas & Convenience Pull Factor and Taxable Sales Over Time, North Branch**



8.2% of North Branch's taxable sales in 2023

Sales per capita are \$830

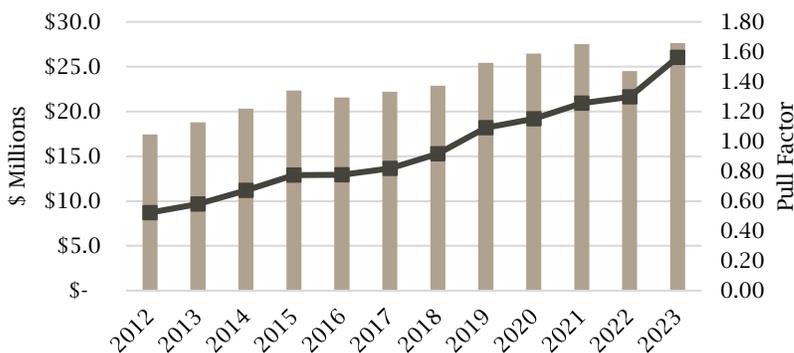
**Figure 55: Gas & Convenience Pull Factor and Taxable Sales Over Time, Chisago County**



10.1% of Chisago County's taxable sales in 2023

Sales per capita are \$613

**Figure 56: Gas & Convenience Pull Factor and Taxable Sales Over Time, CCexNB**



11.0% of CCexNB's taxable sales in 2023

Sales per capita are \$558

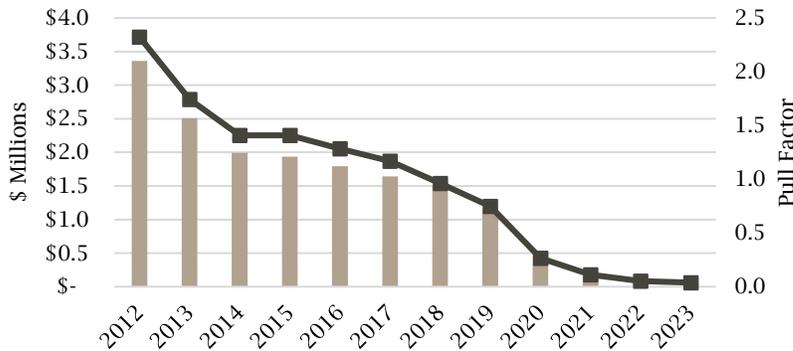


## Clothing & Accessories

Stores in the Clothing and Clothing Accessories Stores subsector retailing new clothing and clothing accessories. Besides clothing stores, it includes shops that sell jewelry, shoes, luggage, handbags, wigs, ties, bridal gowns, furs, uniforms, T-shirts, baby clothing, swimsuits, and lingerie.

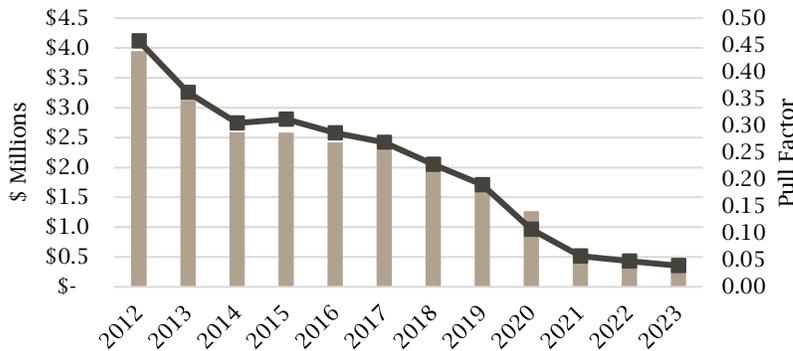
■ Pull Factor    ■ \$ Millions

**Figure 57: Clothing & Accessories Pull Factor and Taxable Sales Over Time, North Branch**



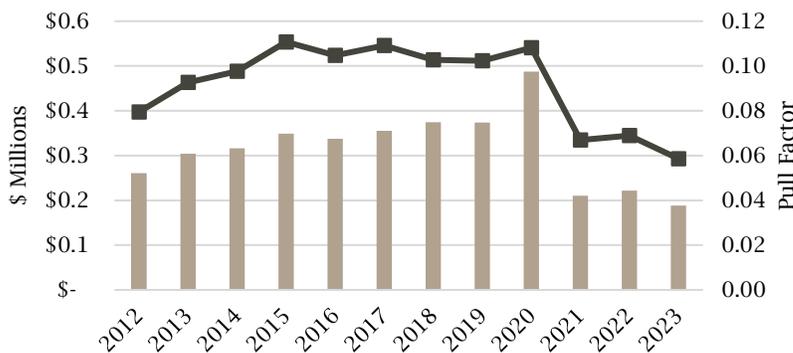
0.1% of North Branch's taxable sales in 2023  
Sales per capita are \$5

**Figure 58: Clothing & Accessories Pull Factor and Taxable Sales Over Time, Chisago County**



0.1% of Chisago County's taxable sales in 2023  
Sales per capita are \$6

**Figure 59: Clothing & Accessories Pull Factor and Taxable Sales Over Time, CCexNB**



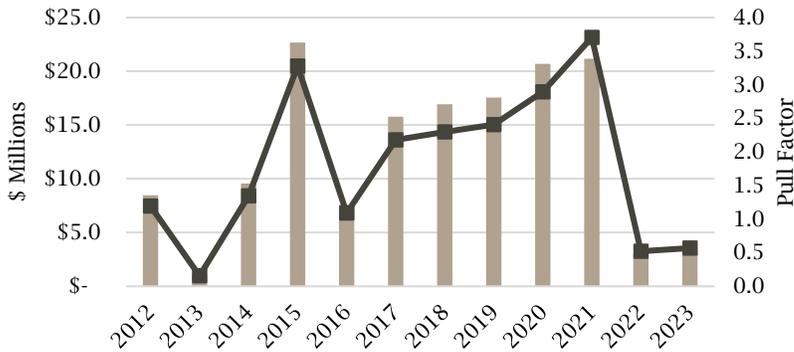
0.1% of CCexNB's taxable sales in 2023  
Sales per capita are \$6

## Leisure Goods & Miscellaneous

Establishments such as florists, used merchandise stores, and pet and pet supply stores as well as other store retailers. Leisure Goods stores, which are retailing and providing expertise on use of sporting equipment or other specific leisure activities, such as needlework and musical instruments, are included in this category as of 2022. **Also, if a community had fewer than 4 stores in a previous sector, it was included in this category. This may cause unrealistically high Pull Factors.**

■ Pull Factor    ■ \$ Millions

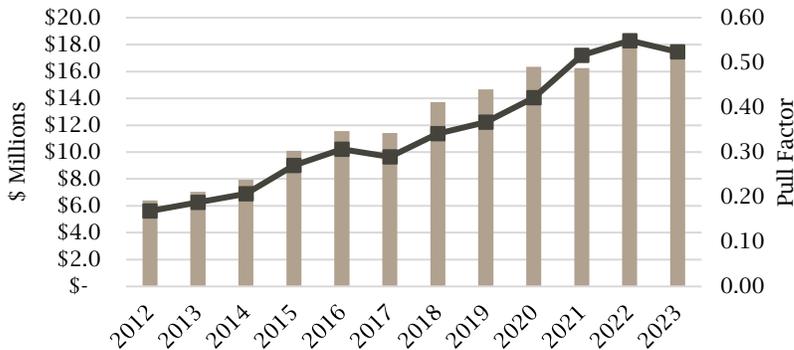
**Figure 60: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, North Branch**



3.0% of North Branch's taxable sales in 2023

Sales per capita are \$300

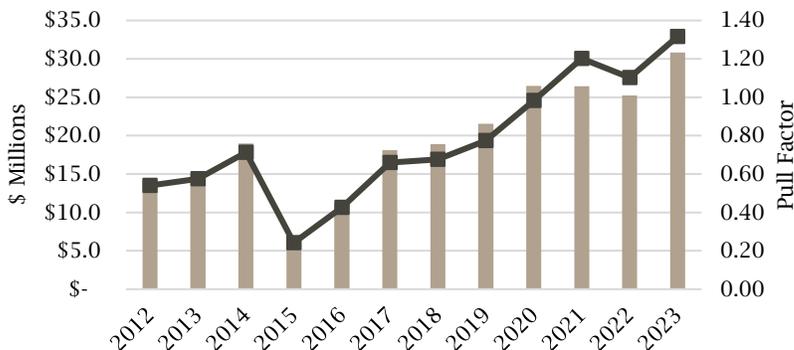
**Figure 61: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, Chisago County**



4.9% of Chisago County's taxable sales in 2023

Sales per capita are \$298

**Figure 62: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, CCexNB**



13.9% of CCexNB's taxable sales in 2023

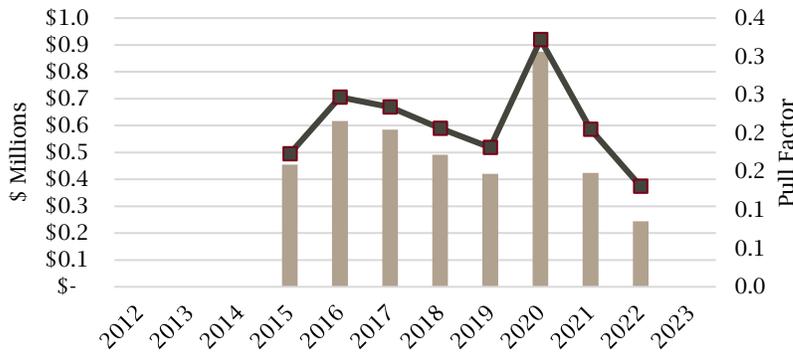
Sales per capita are \$298

## Amusement

Establishments include casinos, bowling alleys, water parks, amusement parks, arcades, bingo halls, golf courses, ski slopes, marinas, dance or fitness centers, recreational clubs, ice rinks, swimming pools, roller rinks, and the like.

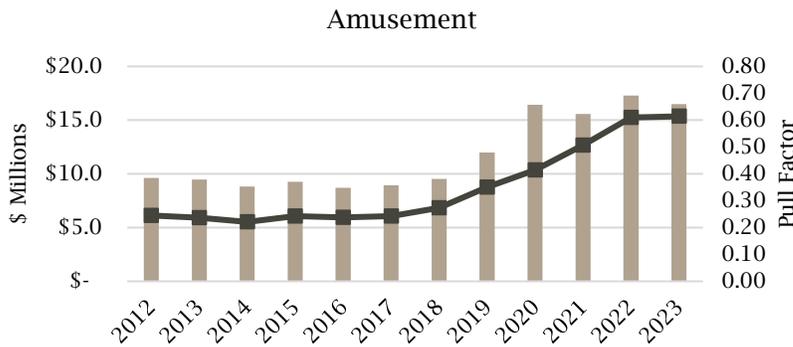
■ Pull Factor    ■ \$ Millions

**Figure 63: Amusement Pull Factor and Taxable Sales Over Time, North Branch**



**Sales for Amusement are suppressed**

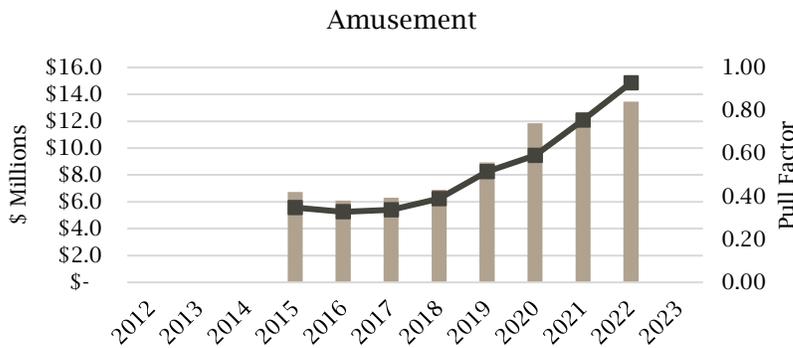
**Figure 64: Amusement Pull Factor and Taxable Sales Over Time, Chisago County**



**4.3% of Chisago County's taxable sales in 2023**

**Sales per capita are \$262**

**Figure 65: Amusement Pull Factor and Taxable Sales Over Time, CCexNB**



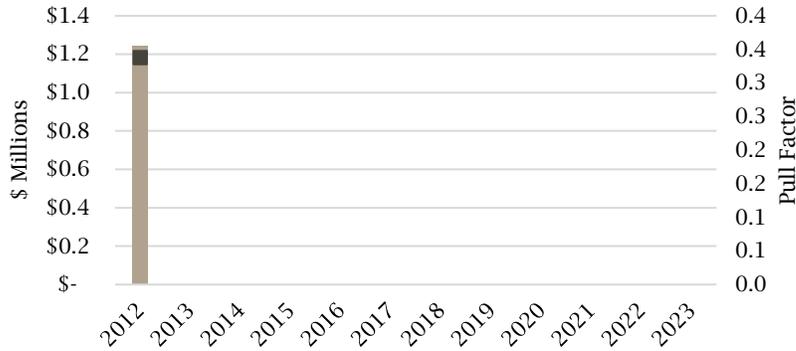
**Sales for Amusement are suppressed**

## Lodging

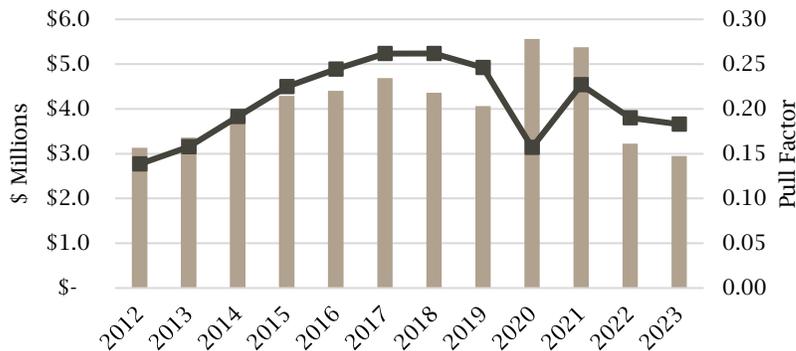
These businesses provide lodging or short-term accommodations for travelers, vacationers, and others. Included are hotels, motels, lodges, bed & breakfasts, campgrounds, fraternities, boarding houses, and dormitories. This category also includes short-term rentals, like AirBnbs and VRBOs as long as they are registered or licensed as a business with the state.

■ Pull Factor    ■ \$ Millions

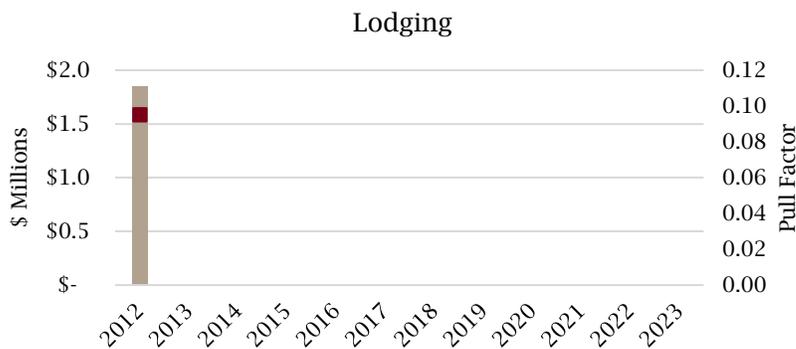
**Figure 66: Lodging Pull Factor and Taxable Sales Over Time, North Branch**



**Figure 67: Lodging Pull Factor and Taxable Sales Over Time, Chisago County**



**Figure 68: Lodging Pull Factor and Taxable Sales Over Time, CCexNB**



Sales for Lodging are suppressed

1.0% of Chisago County's taxable sales in 2023

Sales per capita are \$62

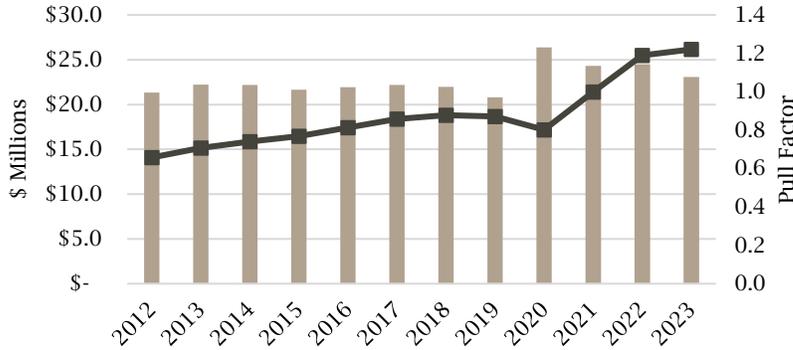
Sales for Lodging are suppressed

## Eating & Drinking

These businesses sell food at full-service or limited-service establishments. It includes cafeterias, bagel shops, ice cream parlors, snack bars, food service contractors, caterers, lunch wagons, and street vendors. It also includes bars, taverns, and nightclubs.

■ Pull Factor   ■ \$ Millions

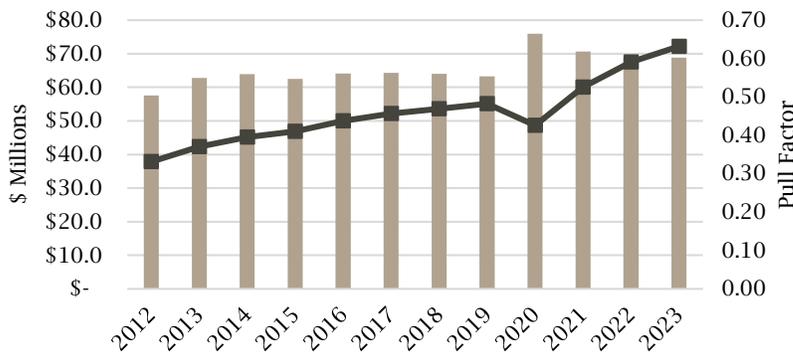
**Figure 69: Eating & Drinking Pull Factor and Taxable Sales Over Time, North Branch**



**21.8% of North Branch's taxable sales in 2023**

**Sales per capita are \$2,206**

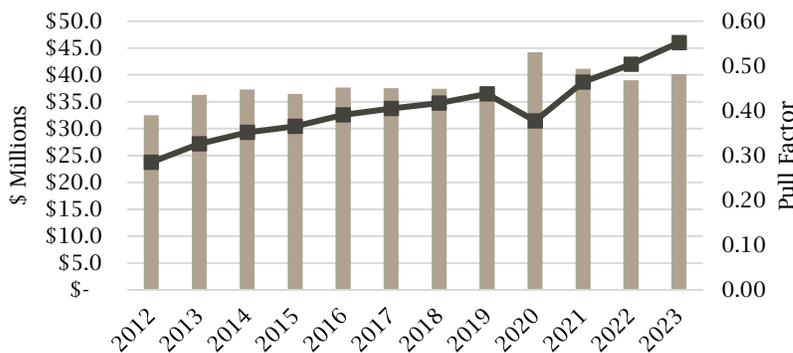
**Figure 70: Eating & Drinking Pull Factor and Taxable Sales Over Time, Chisago County**



**20.3% of Chisago County's taxable sales in 2023**

**Sales per capita are \$1233**

**Figure 71: Eating & Drinking Pull Factor and Taxable Sales Over Time, CCexNB**



**19.5% of CCexNB's taxable sales in 2023**

**Sales per capita are \$986**

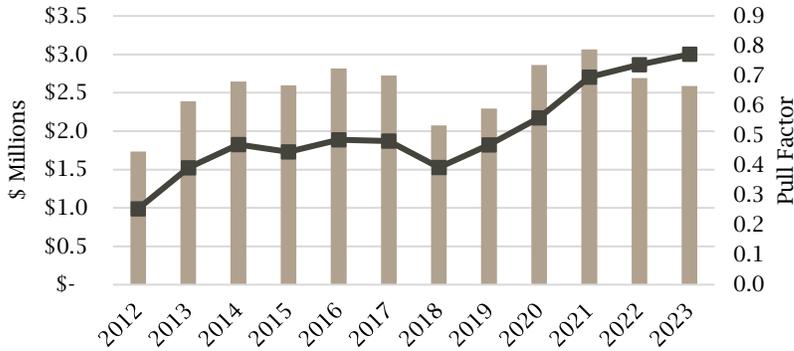


## Repair Services

The Repair and Maintenance subsector establishments restore machinery, equipment, and other products to working order. It does **not** include plumbers & electricians. It does include repairs to autos, cameras, radios, televisions, computers, copiers, appliances, lawn mowers, specialized equipment, small engines, furniture, shoes, guns, etc.

■ Pull Factor   ■ \$ Millions

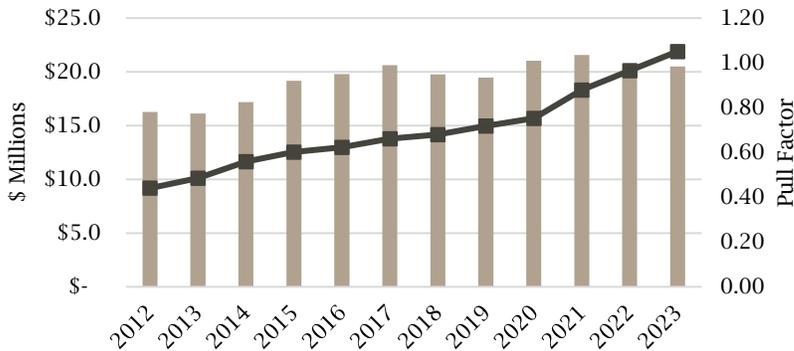
**Figure 72: Repair Services Pull Factor and Taxable Sales Over Time, North Branch**



**2.5% of North Branch's taxable sales in 2023**

**Sales per capita are \$253**

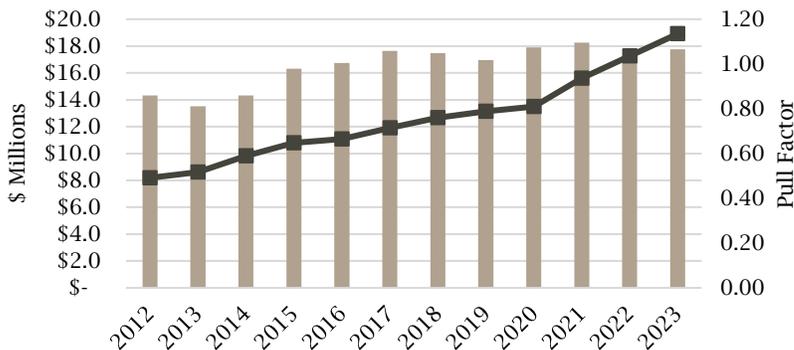
**Figure 73: Repair Services Pull Factor and Taxable Sales Over Time, Chisago County**



**6.1% of Chisago County's taxable sales in 2023**

**Sales per capita are \$374**

**Figure 74: Repair Services Pull Factor and Taxable Sales Over Time, CCexNB**



**8.0% of CCexNB's taxable sales in 2023**

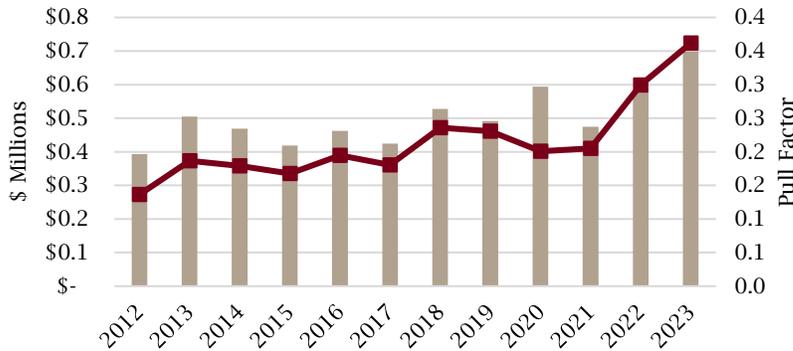
**Sales per capita are \$405**

## Personal Services

Services performed include: personal care services; barber shops & beauty parlors; death care services; laundry and drycleaning services; and a wide range of other personal services, such as pet care (except veterinary) services, photofinishing services, temporary parking services, and dating services.

■ Pull Factor   ■ \$ Millions

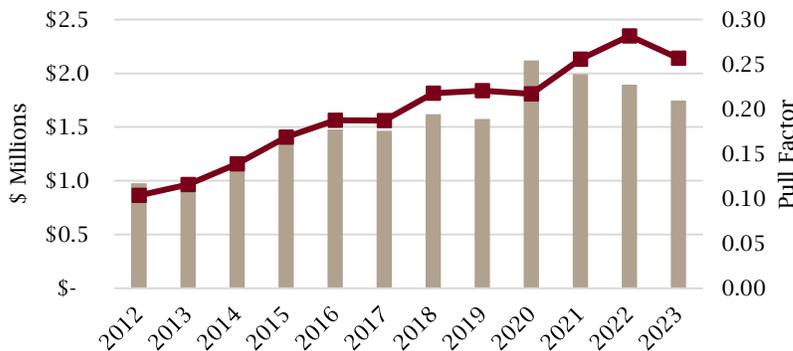
**Figure 75: Personal Services Pull Factor and Taxable Sales Over Time, North Branch**



0.6% of North Branch's taxable sales in 2023

Sales per capita are \$61

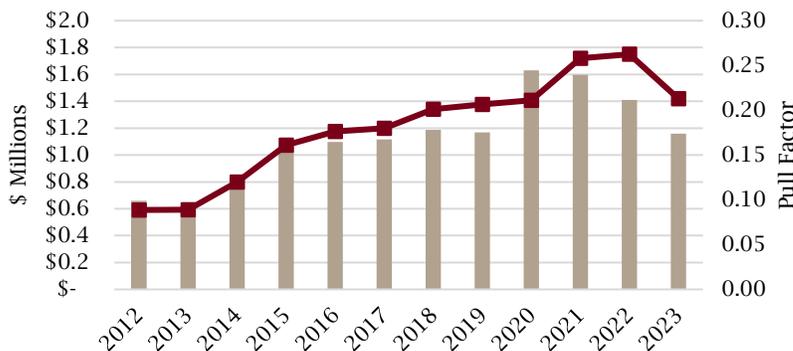
**Figure 76: Personal Services Pull Factor and Taxable Sales Over Time, Chisago County**



0.6% of Chisago County's taxable sales in 2023

Sales per capita are \$37

**Figure 77: Personal Services Pull Factor and Taxable Sales Over Time, CCexNB**



0.6% of CCexNB's taxable sales in 2023

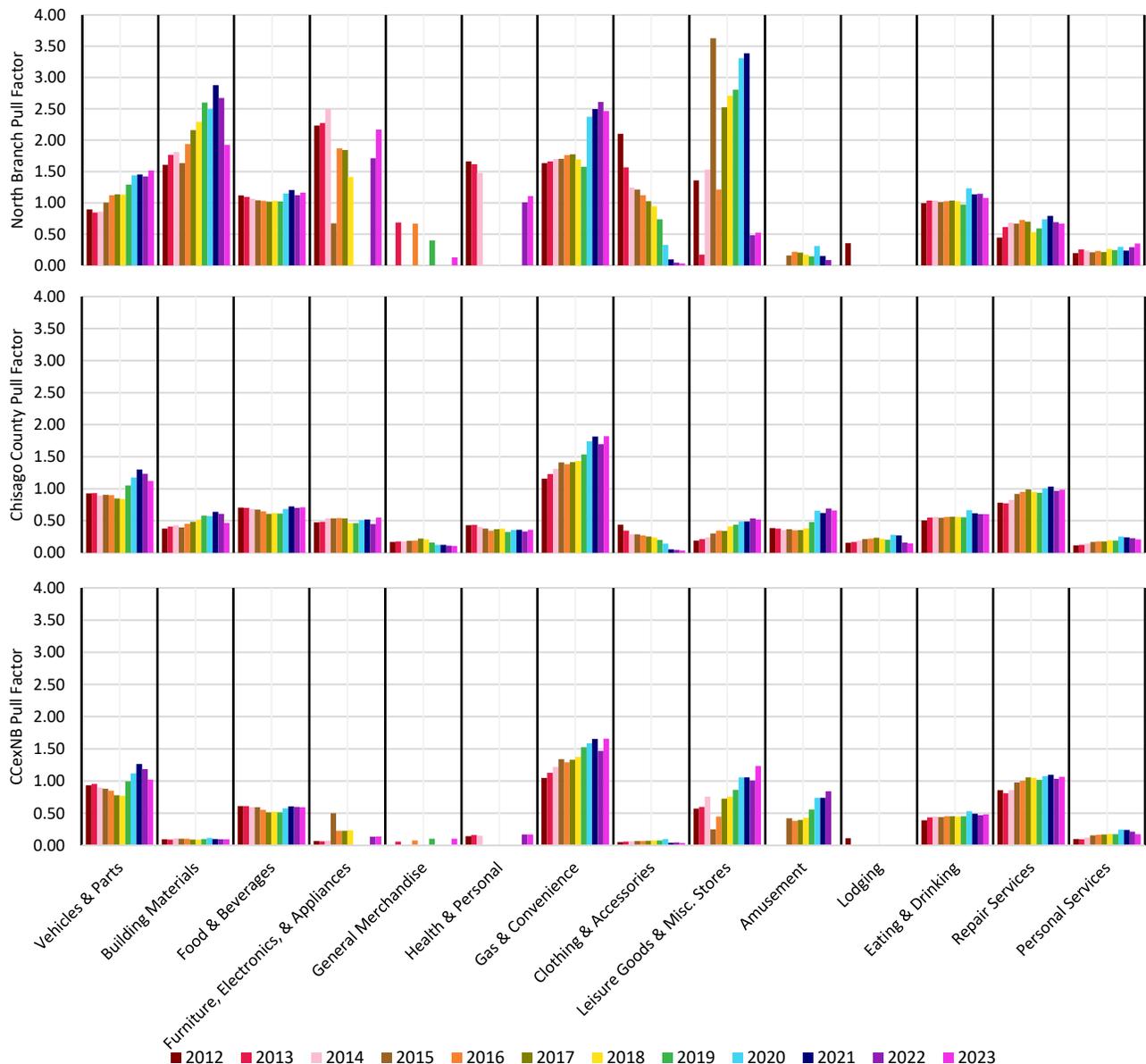
Sales per capita are \$30

## Comparing Pull Factors Recent Trends by Merchandise Category

Tracking yearly Pull Factors by merchandise category across the 2012-2023 time period provides another diagnostic tool for understanding the retail and service sector. This time-series approach moves beyond a simple snapshot of retail health, using side-by-side comparisons to identify long-term trends in the community's specialization and attraction for specific retail and service sectors. Tracking these trends allows for pinpointing how the local market has evolved and correlate performance shifts (surplus or leakage) with significant real-world events, such as new competitive openings, infrastructure changes, or broader economic shifts impacting consumer behavior.

Figure 78 depicts pull factors by merchandise category from 2012 to 2023 in North Branch, Chisago County, and CCexNB. The three-panel structure of the figure is designed to isolate the impact of North Branch on the county's retail economy. Notice that the performance difference between the Chisago County and the CCexNB panels, which represents the city's contribution, highlighting its role as a major regional retail hub for some merchandise categories, while having less impact on others.

Figure 78: Pull FACTORS by Merchandise Category, North Branch, Chisago County, and CCexNB, 2012 to 2023



## Understanding the Trade Area's Customer Base

When evaluating retail performance across various merchandise categories, it is important to note that a healthy retail and service sector is one that experiences sustained, measured growth and diversity across the sector, rather than achieving peak performance in every single category.

Therefore, analysis of the community's retail and service sectors must keep in mind the characteristics and preferences of both current and potential customers. This consumer-centric approach provides additional insight into why certain merchandise categories may be underperforming compared to others. Ultimately, integrating this knowledge can reveal retail and service strategies or opportunities that either meet the needs of existing customers, leading to repeat visits and increased customer loyalty, or aid in attracting new shoppers.

To apply this consumer-centric view effectively, one must first identify the geographic region from which the community actually draws its shoppers. This report utilizes location intelligence from Placer.ai to define the True Trade Area. Rather than using a simple radius, this method observes actual visit patterns to identify the region where 70% of all visits to the area originate. This provides a more realistic footprint of the market.

The following maps illustrate the unique, overall trade areas for North Branch, Chisago County, and the CCexNB region. Comparing these footprints reveals the geographic reach of each area's total retail and service sector, revealing how the draw of a core city compares to that of the county as a whole. This spatial comparison identifies the broad regional footprint of the market and clarifies the extent to which the balance of the county serves a distinct geographic customer base relative to a more urban center.

Once the trade area is established, the next step in understanding customer characteristics is to build a detailed profile of those residents. Experian's Mosaic provides a comprehensive view of the U.S. population by segmenting residents based on demographics, socioeconomic factors, behavior, and culture. Analyzing these traits offers deeper insights into the community's retail performance by aligning local service offerings with the actual lifestyle and preferences of the identified trade area population.

It is important to note that the Mosaic framework provides a generalized portrait of a segment, offering a guide for planning or decision making. These profiles represent aggregate trends and do not account for the specific behavior of every individual or current customer.

The figures below give a quick overview of the main customer segment in North Branch's, Chisago County's, and CCexNB's trade area. It highlights the top five segments that make up the trade area's population. Each group is identified by its Mosaic Segment. This is followed by Market Share (%), which shows what percentage of the local population belongs to that group and the Index, which measures how if a customer group is more likely (above 100) or less likely (below 100) to be found in the trade area compared to the state average population.

The summarized tables detailing Experian's MosaiCs Profiles with descriptions were generated by Gemini AI. For a comprehensive look into each of the top Mosaic segments, please see Appendix B.



## North Branch

In North Branch one of the most significant customer segments is Segment F. This customer segment has an index of 409, which means this group is 409% more likely (or 4.09 times more likely) to be found in the area compared to the Minnesota state average, and accounts for the largest market share (15.4%) of the trade area's population.

Figure 79 shows the top five Mosaic segments for North Branch's True Trade Area. This consumer profile is based on the home locations of the 70% of visitors, including residents, non-residents, and employees, who visited North Branch in 2023.

Figure 79: Top Five Customer Segments in North Branch

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
F	15.40%	409	<ul style="list-style-type: none"> <li>Young, active families (starter homes/rentals).</li> <li>High current income, high credit usage.</li> <li>Working professionals.</li> </ul>	<ul style="list-style-type: none"> <li>Highest spending volume on necessities and value-driven goods.</li> <li>Heavy usage of digital channels for research.</li> <li>High sensitivity to price and promotional activity.</li> </ul>
E	14.71%	251	<ul style="list-style-type: none"> <li>High income; high net worth.</li> <li>Established homeowners; mature residents.</li> <li>High educational attainment.</li> </ul>	<ul style="list-style-type: none"> <li>High spending on discretionary categories (travel, dining, leisure).</li> <li>Preference for high quality and full service.</li> <li>Major expenditure on home improvement and maintenance.</li> </ul>
D	13.90%	171	<ul style="list-style-type: none"> <li>High professional income, dual-earner families.</li> <li>Younger families in newer suburban housing.</li> <li>- High expenditure on image-related goods.</li> </ul>	<ul style="list-style-type: none"> <li>High expenditure on premium and status-driven products.</li> <li>Focus on technology, children's activities, and fashionable apparel.</li> <li>Purchasing decisions weighted by brand and perceived status.</li> </ul>
C	11.98%	128	<ul style="list-style-type: none"> <li>Upper-middle income, suburban households.</li> <li>Financially secure and settled.</li> <li>Consistent working residents.</li> </ul>	<ul style="list-style-type: none"> <li>Consistent, regular patronage (high visit frequency).</li> <li>Prioritization of convenience and reliable branded goods.</li> <li>Focus on home improvement and garden supply categories.</li> </ul>
I	10.15%	119	<ul style="list-style-type: none"> <li>Stable, middle-income households.</li> <li>Multi-generational or extended families are common.</li> <li>Focus on local community resources.</li> </ul>	<ul style="list-style-type: none"> <li>Spending concentrated on practical value and necessities.</li> <li>Consistent engagement with established, local businesses.</li> <li>Purchasing decisions driven by family need and stability.</li> </ul>

## Chisago County

In Chisago County, one of the most significant customer segments is Segment E. This customer segment holds the largest market share (14.47%) and is significantly over-represented, demonstrating an Index of 159, which means this group is 59% more likely (or 1.59 times more likely) to be found in the area compared to the MN state average. Figure 80 shows the top five Mosaic segments for Chisago County’s trade area, which is defined by the home locations of 70% of all non-residents, residents, and employees who visited Chisago County in 2023.

Figure 80: Top Five Customer Segments in Chisago County

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
C	16.55%	142	<ul style="list-style-type: none"> <li>Upper-middle income, suburban households.</li> <li>Financially secure and settled.</li> <li>Consistent working residents.</li> </ul>	<ul style="list-style-type: none"> <li>Consistent, regular patronage (high visit frequency).</li> <li>Prioritization of convenience and reliable branded goods.</li> <li>Focus on home improvement and garden supply categories.</li> </ul>
E	13.90%	161	<ul style="list-style-type: none"> <li>High income; high net worth.</li> <li>Established homeowners; mature residents.</li> <li>High educational attainment.</li> </ul>	<ul style="list-style-type: none"> <li>High spending on discretionary categories (travel, dining, leisure).</li> <li>Preference for high quality and full service.</li> <li>Major expenditure on home improvement and maintenance.</li> </ul>
D	13.74%	185	<ul style="list-style-type: none"> <li>High professional income, dual-earner families.</li> <li>Younger families in newer suburban housing.</li> <li>High expenditure on image-related goods.</li> </ul>	<ul style="list-style-type: none"> <li>High expenditure on premium and status-driven products.</li> <li>Focus on technology, children’s activities, and fashionable apparel.</li> <li>Purchasing decisions weighted by brand and perceived status.</li> </ul>
F	9.92%	187	<ul style="list-style-type: none"> <li>Young, active families (starter homes/rentals).</li> <li>High current income, high credit usage.</li> <li>Working professionals.</li> </ul>	<ul style="list-style-type: none"> <li>High spending volume on necessities and value-driven goods.</li> <li>Heavy usage of digital channels for research.</li> <li>High sensitivity to price and promotional activity.</li> </ul>
J	7.52%	77	<ul style="list-style-type: none"> <li>Older households; nearing or in retirement.</li> <li>Income derived primarily from pensions or investments.</li> <li>Highly established and settled in homes.</li> </ul>	<ul style="list-style-type: none"> <li>Low engagement with non-essential retail; budget-conscious.</li> <li>Spending focused on health, essential services, and home maintenance.</li> <li>Loyal to established, familiar retail formats.</li> </ul>



## Chisago County Excluding North Branch

In CCexNB one of the most significant customer segments is Segment C. This customer segment has an index of 152, which means this group is 152% more likely (or 1.52 times more likely) to be found in the area compared to the Minnesota state average, and accounts for the largest market share (17.75%) of the trade area's population.

Figure 81 shows the top five Mosaic segments for CCexNB's True Trade Area. This consumer profile is based on the home locations of the 70% of visitors, including residents, non-residents, and employees, who visited CCexNB in 2023.

Figure 81: Top Five Customer Segments in CCexNB

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
C	17.75%	152	<ul style="list-style-type: none"> <li>Upper-middle income, suburban households.</li> <li>Financially secure and settled.</li> <li>Consistent working residents.</li> </ul>	<ul style="list-style-type: none"> <li>Consistent, regular patronage (high visit frequency).</li> <li>Prioritization of convenience and reliable branded goods.</li> <li>Focus on home improvement and garden supply categories.</li> </ul>
E	14.33%	166	<ul style="list-style-type: none"> <li>High income; high net worth.</li> <li>Established homeowners; mature residents.</li> <li>High educational attainment.</li> </ul>	<ul style="list-style-type: none"> <li>High spending on discretionary categories (travel, dining, leisure).</li> <li>Preference for high quality and full service.</li> <li>Major expenditure on home improvement and maintenance.</li> </ul>
D	13.92%	187	<ul style="list-style-type: none"> <li>High professional income, dual-earner families.</li> <li>Younger families in newer suburban housing.</li> <li>High expenditure on image-related goods.</li> </ul>	<ul style="list-style-type: none"> <li>High expenditure on premium and status-driven products.</li> <li>Focus on technology, children's activities, and fashionable apparel.</li> <li>Purchasing decisions weighted by brand and perceived status.</li> </ul>
F	8.20%	154	<ul style="list-style-type: none"> <li>Young, active families (starter homes/rentals).</li> <li>High current income, high credit usage.</li> <li>Working professionals.</li> </ul>	<ul style="list-style-type: none"> <li>High spending volume on necessities and value-driven goods.</li> <li>Heavy usage of digital channels for research.</li> <li>High sensitivity to price and promotional activity.</li> </ul>
J	8.05%	83	<ul style="list-style-type: none"> <li>Older households; nearing or in retirement.</li> <li>Income derived primarily from pensions or investments.</li> <li>Highly established and settled in homes.</li> </ul>	<ul style="list-style-type: none"> <li>Low engagement with non-essential retail; budget-conscious.</li> <li>Spending focused on health, essential services, and home maintenance.</li> <li>Loyal to established, familiar retail formats.</li> </ul>

## Comparing the City to the County

It can also be important to review retail performance in North Branch to Chisago County and the county excluding North Branch rather than focus on each region in isolation. It is common for larger cities in the county to have above-average retail performance while the county overall has a leakage of sales. This occurs because, while the city may serve as a retail and service hub, it lacks the critical mass of retail necessary to purchases by all residents of the county, especially those near county borders, who rationally choose to shop at closer retail hubs or better provisioned regional centers for the sake of convenience and selection.

### City's Share of County's Retail and Service Taxable Sales in 2023

Figures 82 and 83 compare the percent of county sales that occurred in North Branch versus the percent of county firms located in North Branch. Of the \$356.43 million in sales that Chisago County made on retail and services in 2023, \$120.22 or 33.7%, occurred in North Branch. During the same year only 18.2% of the county's firms were located in North Branch.

Figure 82: Share of County's Sales

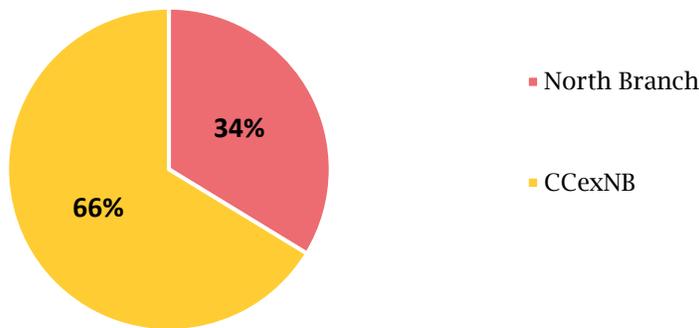
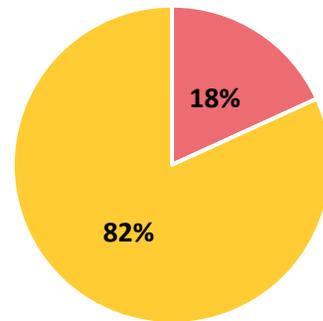


Figure 83: Share of County's Firms

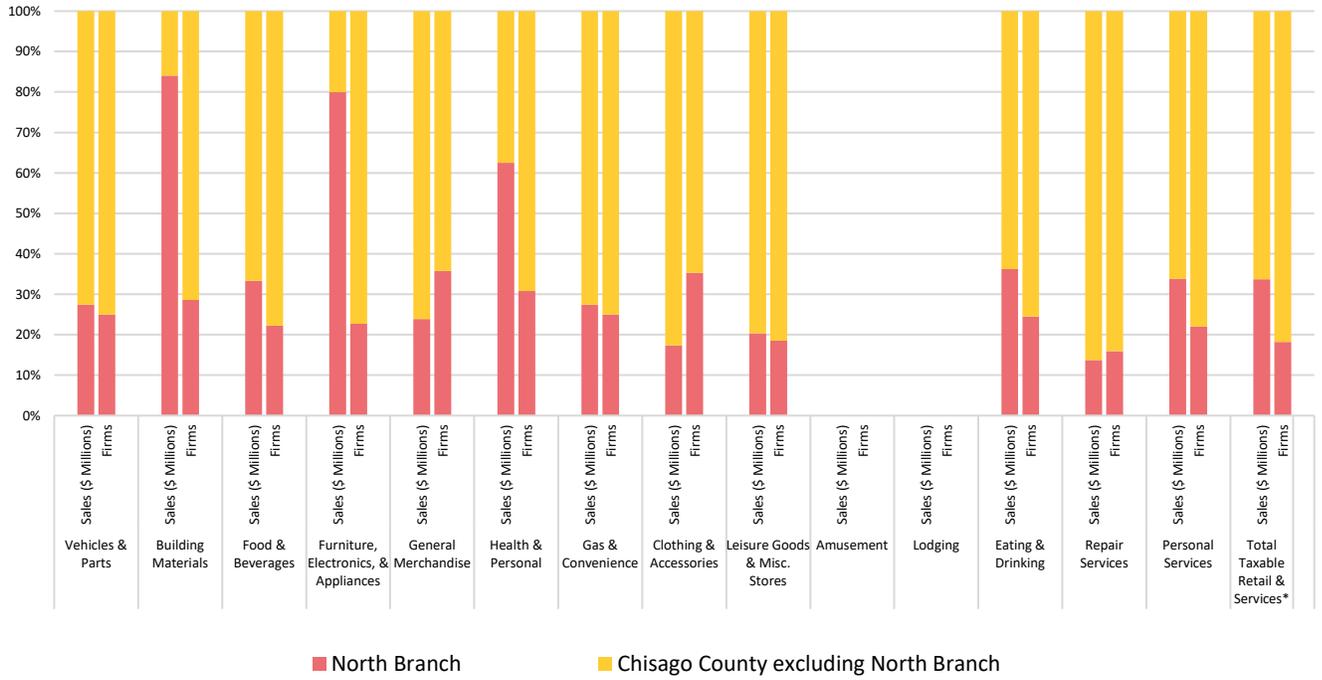


Breaking the comparison down by merchandise category offers insight into businesses whose share of county sales differs from their share of firms, suggesting a relative strength or weakness in performance within North Branch. Figure 84 explores the differences revealed when breaking the comparison down by merchandise category while Figure 85 visually compares the share of both sales and firm in North Branch with the share of sales and firm in CCexNB.

Figure 84: Comparison of North Branch's retail and service sector sales and firms to Chisago County's sales and firms in 2023

Merchandise Category	North Branch's Taxable Sales (\$millions)	North Branch's # of Firms	Chisago County's Taxable Sales (\$millions)	Chisago County's # of Firms	CCexNB's Taxable Sales (\$millions)	CCexNB's # of Firms	North Branch's Share of Chisago County Sales (%)	North Branch's Share of Chisago County Firms (%)
Vehicles & Parts	\$11.92	8	\$43.47	32	\$31.56	24	27.4%	25.0%
Building Materials	\$32.67	4	\$38.87	14	\$6.19	10	84.1%	28.6%
Food & Beverages	\$10.94	8	\$32.87	36	\$21.93	28	33.3%	22.2%
Furniture, Electronics, & Appliances	\$15.26	5	\$19.09	22	\$3.83	17	80.0%	22.7%
General Merchandise	\$2.07	5	\$8.67	14	\$6.60	9	23.9%	35.7%
Health & Personal	\$1.75	4	\$2.81	13	\$1.05	9	62.5%	30.8%
Gas & Convenience	\$9.84	7	\$35.90	28	\$26.05	21	27.4%	25.0%
Clothing & Accessories	\$0.06	6	\$0.35	17	\$0.29	11	17.3%	35.3%
Leisure Goods & Misc. Stores	\$3.55	25	\$17.45	135	\$13.90	110	20.4%	18.5%
Amusement	\$0.00	0	\$15.35	19	\$15.35	19	0.0%	0.0%
Lodging	\$0.00	0	\$3.66	17	\$3.66	17	0.0%	0.0%
Eating & Drinking	\$26.16	25	\$72.19	102	\$46.03	77	36.2%	24.5%
Repair Services	\$3.00	17	\$21.91	107	\$18.91	90	13.7%	15.9%
Personal Services	\$0.72	15	\$2.14	68	\$1.42	53	33.8%	22.1%
<b>Total Taxable Retail &amp; Services*</b>	<b>\$120.22</b>	<b>184</b>	<b>\$356.43</b>	<b>1012</b>	<b>\$236.21</b>	<b>828</b>	<b>33.7%</b>	<b>18.2%</b>

Figure 85: Comparison of North Branch's share of Chisago County's retail and service sector sales and firms in 2023



## Comparison with Competing Centers

Information about competing trade centers can provide a useful means of comparison when assessing a community's retail trade sector as it can help benchmark performance and understand market share, identify local strengths and weaknesses, and reveal opportunities for sales capture or cross community collaboration.

Competing trade centers were selected based on geographic proximity, relative size, and availability of data. **Some caution is warranted in the interpretation of these comparisons, however, as retail sales data is provided for only a limited number of towns and cities and the unique economic and demographic characteristics of each community will inevitably affect its respective retail and service sector performance.**

### Overall Retail and Service Sector Comparison with Competing Trade Centers

#### North Branch

This report identified three competing trade centers for North Branch. These identified centers are the cities of Cambridge, East Bethel, and Forest Lake. Figure 86 provides a comparative overview of the retail and service sectors for these locations, evaluating key performance metrics including population, total sales, firm concentration, per capita spending, and pull factors.

Figure 86: Comparison of Competing Trade Centers, North Branch, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
North Branch	11,858	\$358.59	\$142.70	256	10,138	0.85
Cambridge	10,572	\$965.30	\$303.18	261	18,415	1.55
East Bethel	11,992	\$217.56	\$86.14	272	5,731	0.48
Forest Lake	21,502	\$1,280.89	\$421.49	553	18,333	1.54

#### Chisago County

This report identified five competing trade centers for Chisago County. These identified counties are Pine County, Kanabec County, Isanti County, Anoka County, and Washington County. Figure 87 provides a comparative overview of the retail and service sectors for these locations, evaluating key performance metrics including population, total sales, firm concentration, per capita spending, and pull factors.

Figure 87: Comparison of Competing Trade Centers, Chisago County, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
Chisago County	58,536	\$ 1,881.5	\$ 394.4	1,350	6,089	0.51
Pine County	30,204	\$ 649.2	\$ 213.4	736	6,544	0.55
Kanabec County	16,604	\$ 321.5	\$ 104.6	384	5,535	0.47
Isanti County	43,182	\$ 1,630.6	\$ 551.9	1,010	8,883	0.75
Anoka County	371,269	\$ 18,113.6	\$ 4,367.6	7,382	9,408	0.75
Washington County	280,411	\$ 16,858.1	\$ 3,347.5	5,507	10,553	0.89

#### Chisago County Excluding North Branch

Rather than comparing CCexNB's retail and service sector to competing trade centers, it can be equally insightful to compare the performance of CCexNB to North Branch and Chisago County. Figure 88 compares the population, sales, number of firms, per capita spending, and pull factor for these three regions.

Figure 88: Comparison of North Branch's, Chisago County's, CCexNB's retail and service sector, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
North Branch	11,858	\$358.59	\$142.70	256	10,138	0.85
Chisago County	58,536	\$1,881.45	\$394.36	1,350	6,089	0.51
CCexNB	46,678	\$1,522.86	\$251.66	1,094	5,060	0.43

### Comparison of Per Capita Spending in Competing Centers

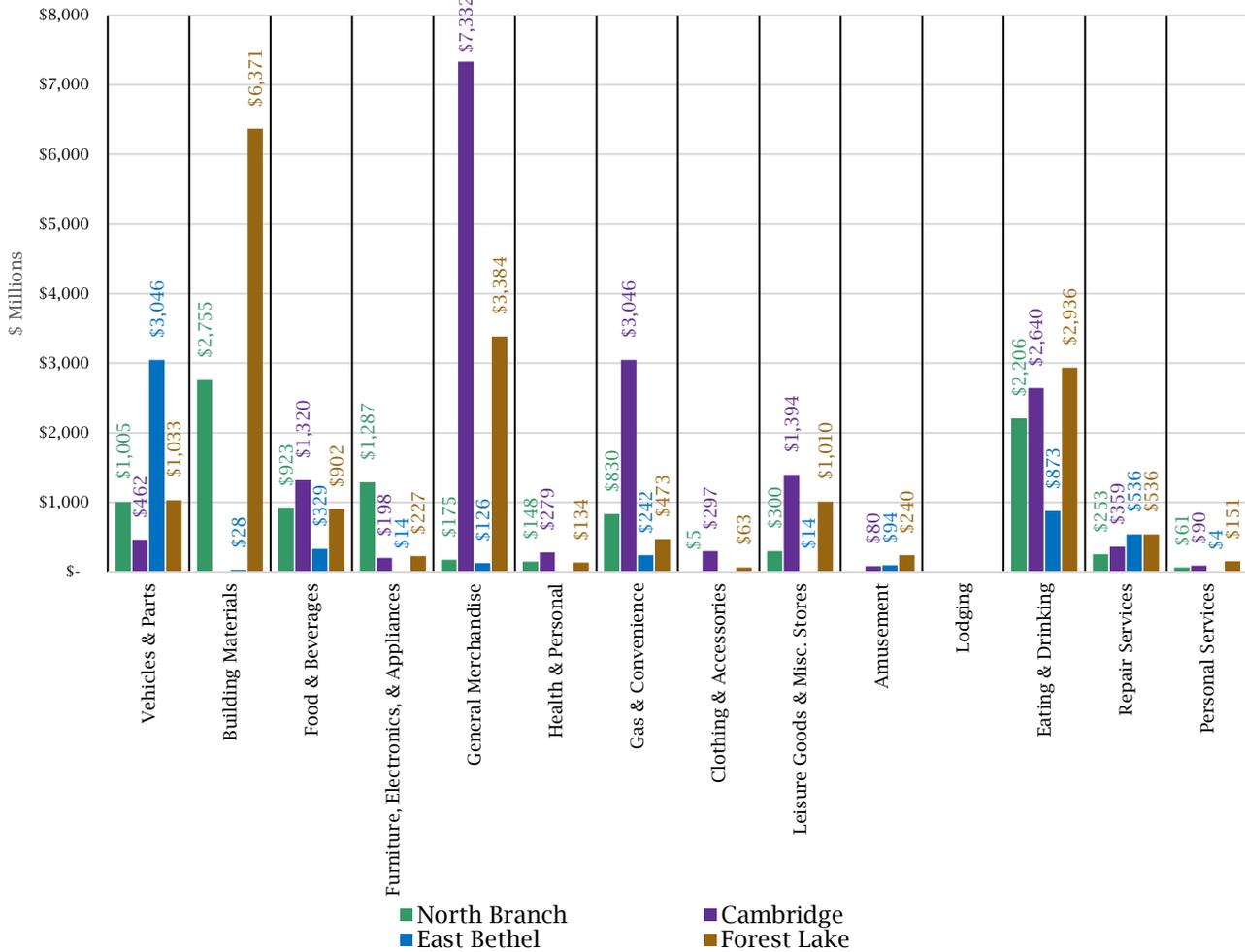
Comparison of per capita spending in competing centers by merchandise category is a useful element of this Retail Trade Analysis because, as noted above, this metric serves as a normalized standard for comparing consumer activity between regions regardless of population size. By breaking down the comparison by merchandise category, we can move beyond overall sales figures to gain granular insight into specific local performance, revealing crucial performance distinctions like identifying local strengths (high per capita spending in specific merchandise categories compared to competitors) and highlighting gaps (store types with lower spending that signal leakage to competing regions).

This insight can be useful for developing targeted strategies to either fill identified market gaps or to create opportunities for cross-community collaboration, resulting in a retail and service sector that strategically support, rather than competes with, nearby communities.

#### North Branch

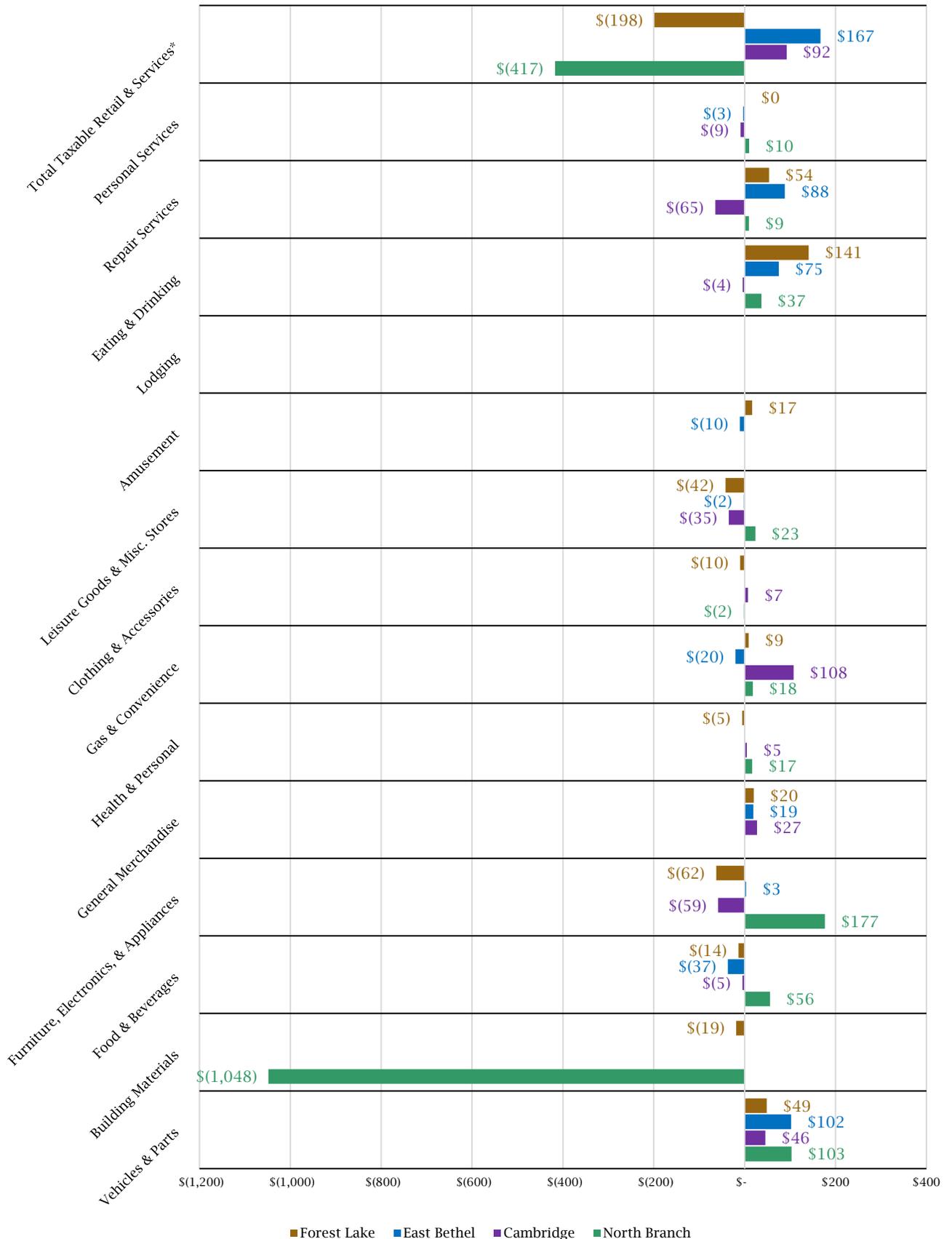
Figure 89 examines per capita spending in North Branch and its three competing trade centers across different merchandise categories. This offers a quick and simple way to compare how per capita spending in North Branch differs from that in Cambridge, East Bethel, and Forest Lake.

Figure 89: Comparison North Branch and Competing Trade Center's Per Capita Retail and Service Spending, 2023



Another way to compare North Branch with its competing centers is to look at how per capita spending has changed since 2022. This nuanced view can show shifts in how consumers are spending on retail goods and services. Figure 90 shows how retail and service sales have changed in North Branch and its peer cities from 2022 to 2023.

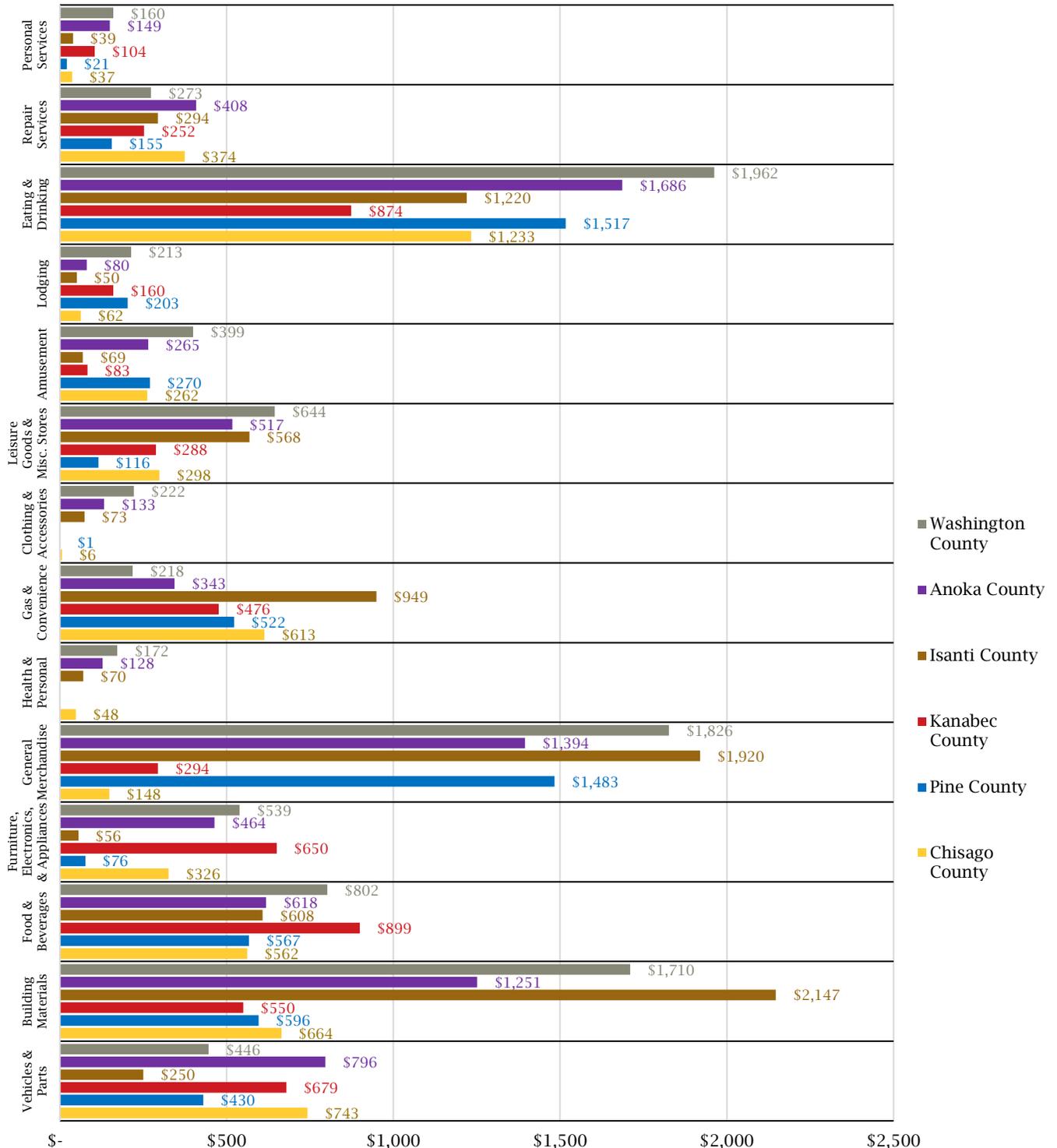
Figure 90: Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023



## Chisago County

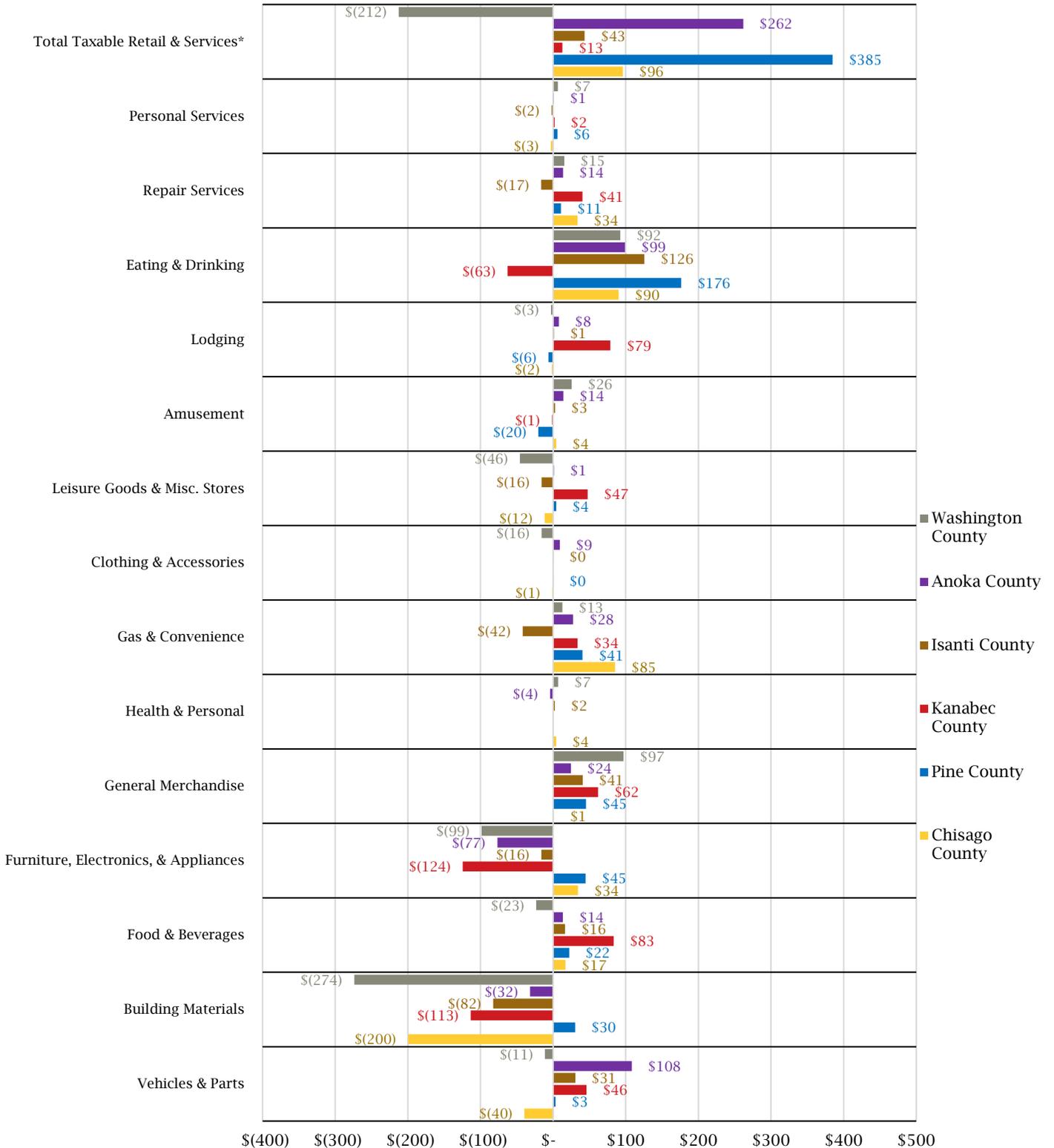
Figure 91 examines per capita spending in Chisago County and its five nearby counties across different merchandise categories. This offers a quick and simple way to compare how per capita spending in Chisago County differs from that in Pine County, Kanabec County, Isanti County, Anoka County, and Washington County.

Figure 91: Comparison of Chisago County and Competing Trade Center's Per Capita Retail and Service Spending, 2023



Another way to compare Chisago County with its nearby counties is to look at how per capita spending has changed since 2022. This nuanced view can show shifts in how consumers are spending on retail goods and services. Figure 92 shows how retail and service sales have changed in North Branch and its peer cities from 2022 to 2023.

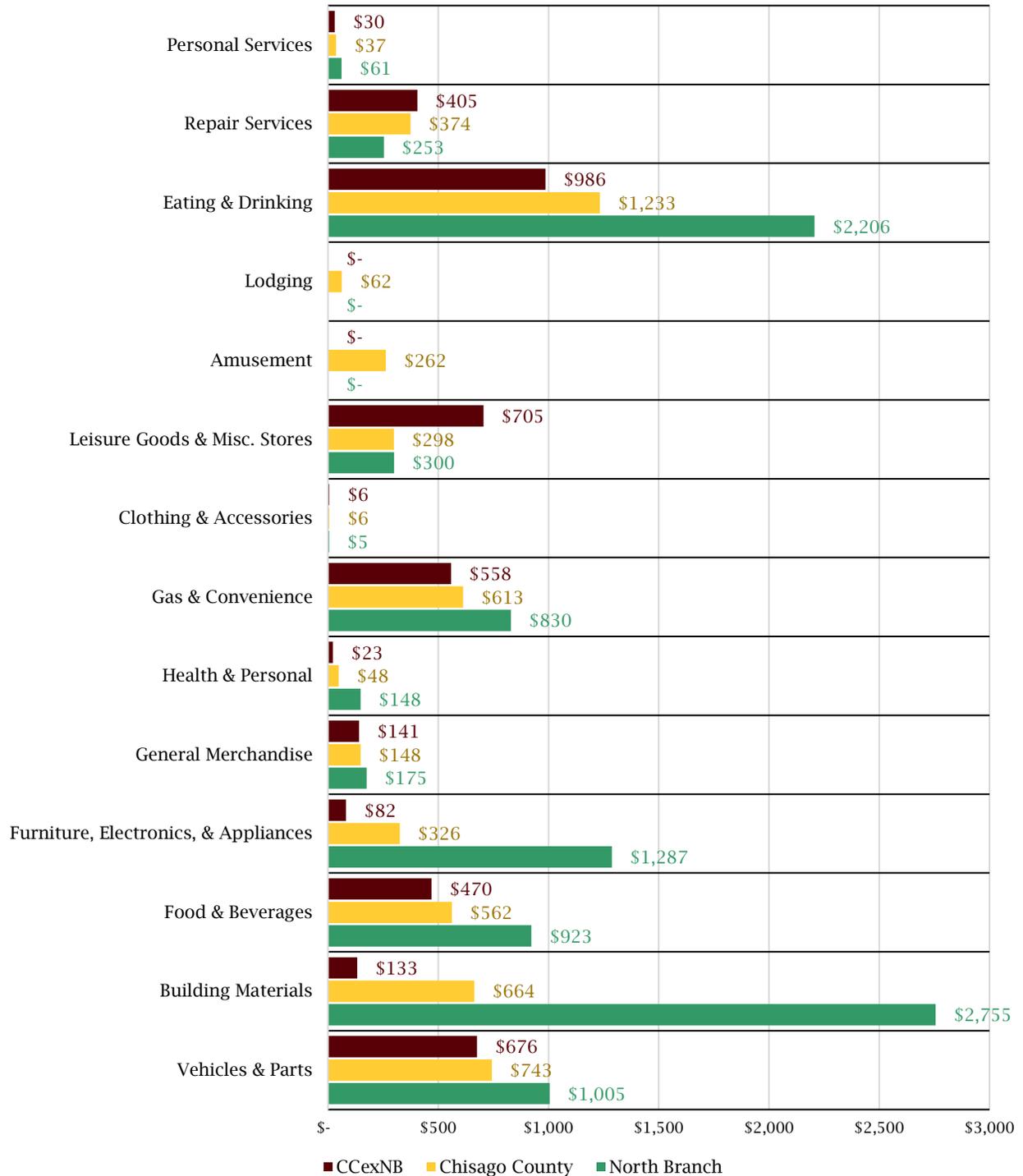
Figure 92: Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023



## Chisago County Excluding North Branch

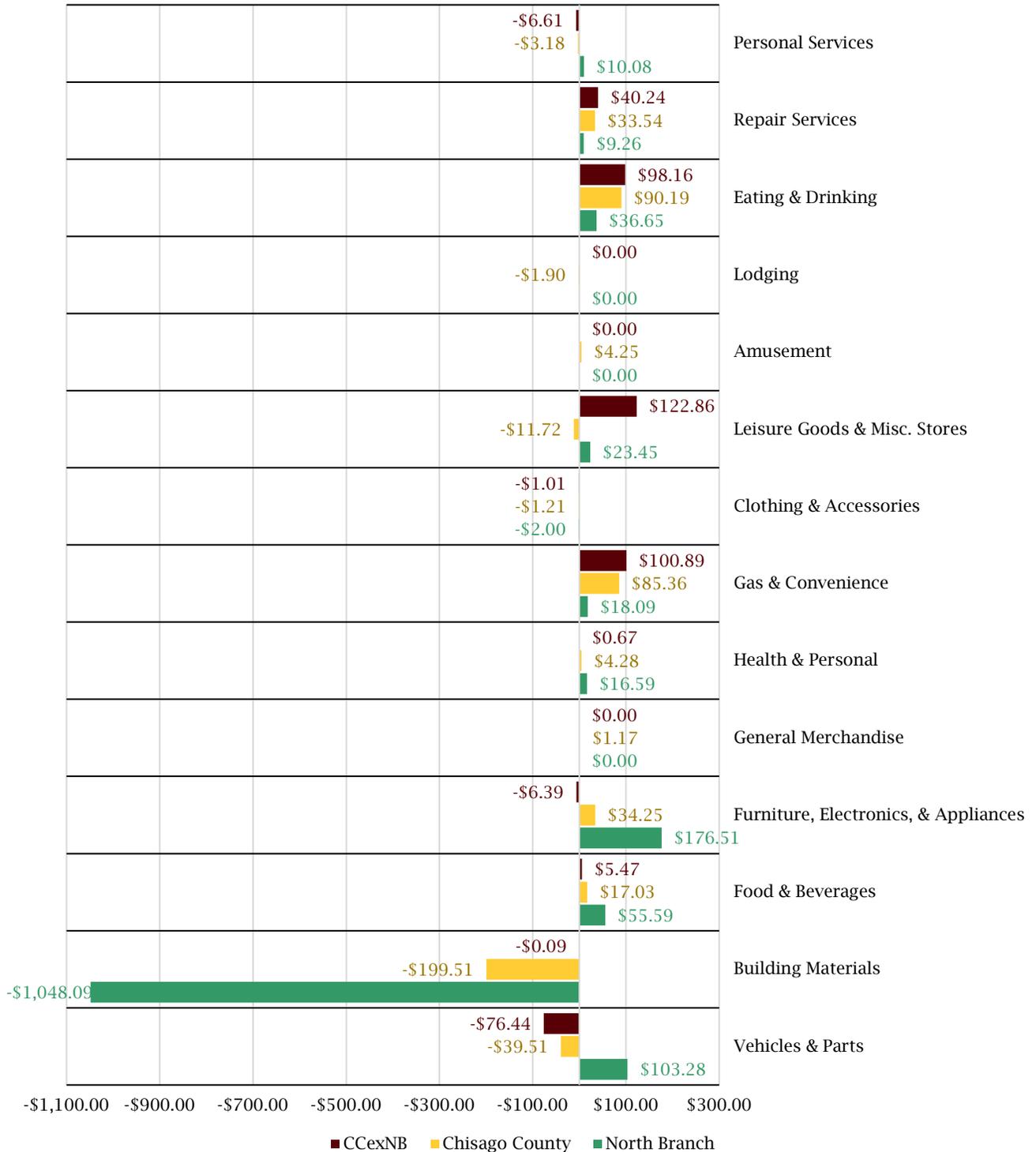
Figure 93 examines per capita spending in CCexNB with Chisago County and North Branch. This offers a quick and simple way to compare how per capita spending differs in these three regions, potentially revealing strategies for sustaining the retail and service economy in area of Chisago County outside of a major retail hub.

Figure 93: Comparison of North Branch's, Chisago County's, CCexNB's retail and service sector, 2023



Another way to compare CCexNB with the city and the county as a whole is to look at how per capita spending has changed since 2022. This nuanced view shows shifts in how consumers are spending on retail goods and services. Figure 94 shows how retail and service sales have changed in North Branch, Chisago County, and CCexNB from 2022 to 2023.

Figure 94: Change in CCexNB's, Chisago County's, and North Branch's Per Capita Retail and Service Spending, from 2022 to 2023



## Overlapping Trade Areas & Overlapping Customer Base

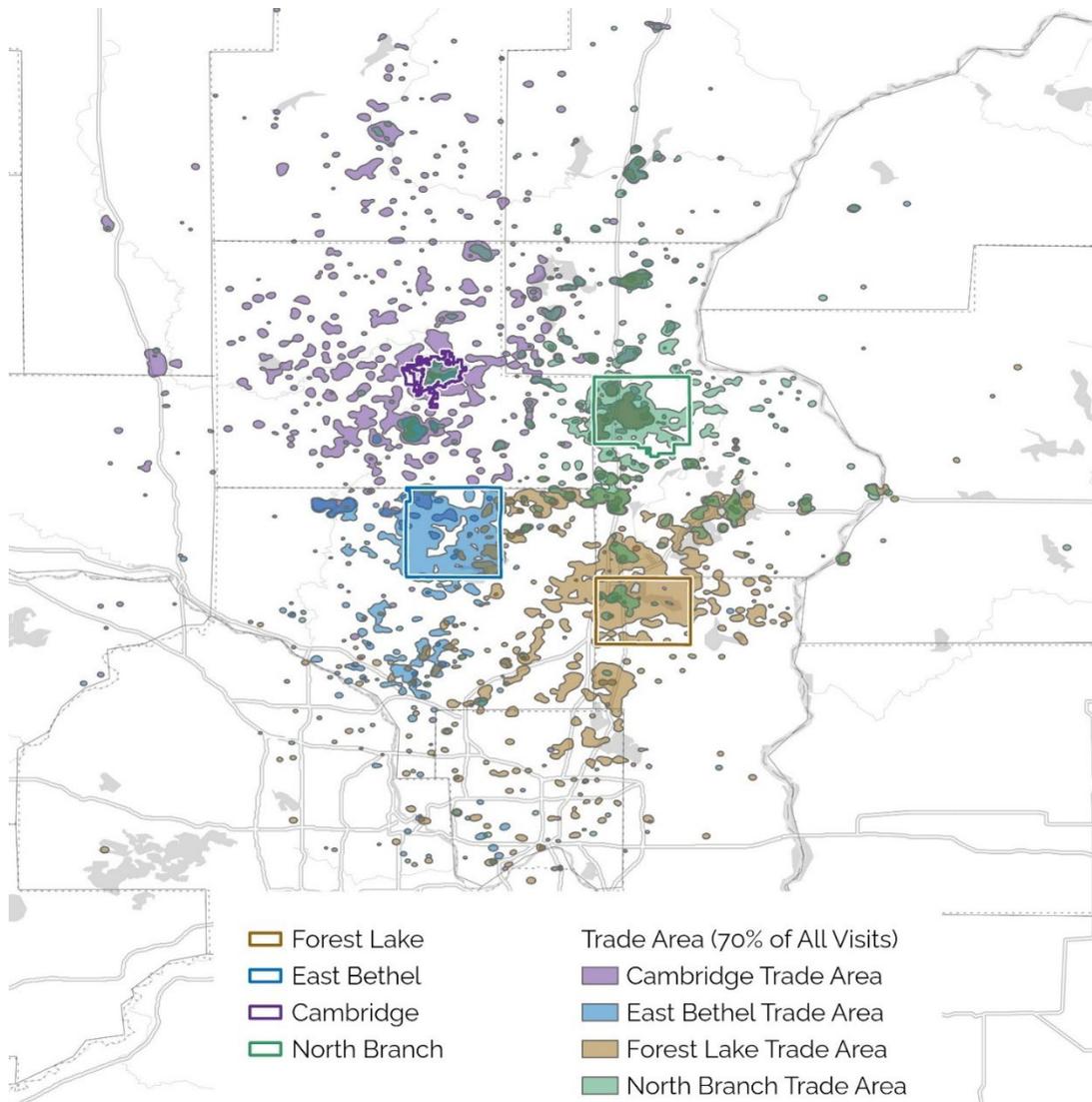
One other measure to help understand how competing trade centers interact and impact each other is by understanding how a community's trade areas may overlap or intersect with another community's trade area. This trade area overlap between peer communities provides a measure of how regional retail activity is geographically distributed, illustrating the shared customer pool from which both communities draw. By analyzing this spatial relationship, the data reveals the community's potential for engaging in regional trade capture as well as considerations for regional collaboration or to help define a competitive niche for the community's commercial sector.

As previously noted, the displayed trade areas map the estimated home locations for 70% of all community visits by non-residents, employees, and residents. This 70% figure is the standard capture rate used in mobile analytics for core trade area definition.

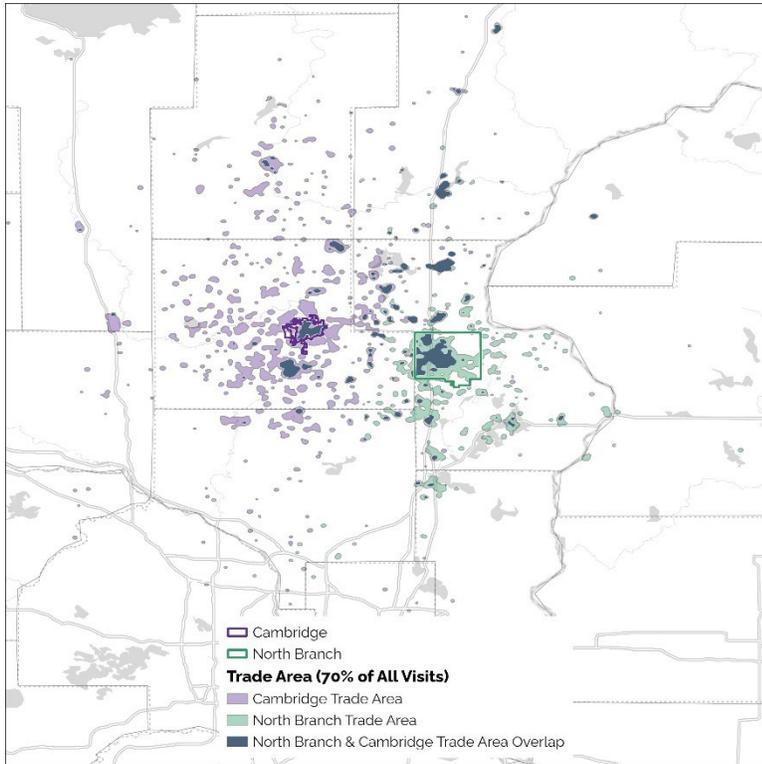
### North Branch

Figure 95 overlays the trade areas for North Branch and its three peers (Cambridge, East Bethel, and Forest Lake). This map highlights how all four cities trade areas overlap and how a North Branch's customer base may be shared with the identified competing centers'. This information aids decision-makers in evaluating how regional market competition can influence the performance of the retail and service sectors.

*Figure 95: 2023 Trade Area Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023*



The following three maps, Figure 96 through Figure 98, provide a detailed look at how each competing center's trade area overlaps with North Branch. Examining the similarities and differences in the trade areas offers potential insight into how each county's consumer base behaves, what factors maybe influencing retail performance, and strategies for collaboration through regional partnerships.

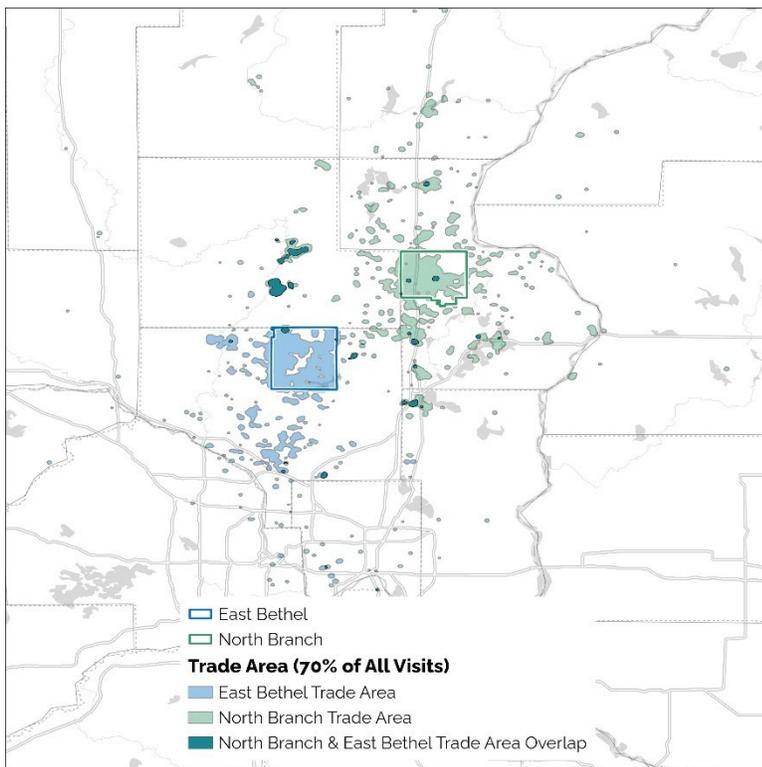


Cambridge's trade area is 149.7% as large as North Branch's Trade Area.

The overlap between North Branch's trade area and Cambridge's trade area is 17.9% of the total combined trade area.

25.4% of Cambridge's trade area is within the trade area of North Branch.

38.0% of North Branch's trade area is within Cambridge's trade area.



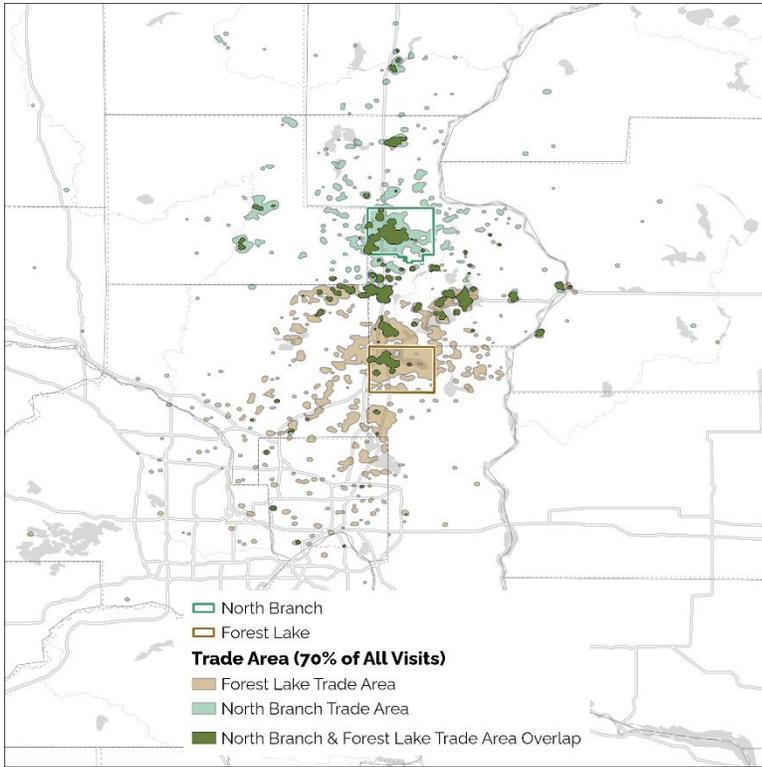
North Branch's trade area is 125.2% as large as East Bethel's trade area.

The overlap between North Branch's trade area and East Bethel's trade area is 4.2% of the total combined trade area.

9.0% of East Bethel's trade area is within the trade area of North Branch.

7.2% of North Branch's trade area is within East Bethel's trade area.





North Branch's trade area is 66.8% as large as Forest Lake's trade area.

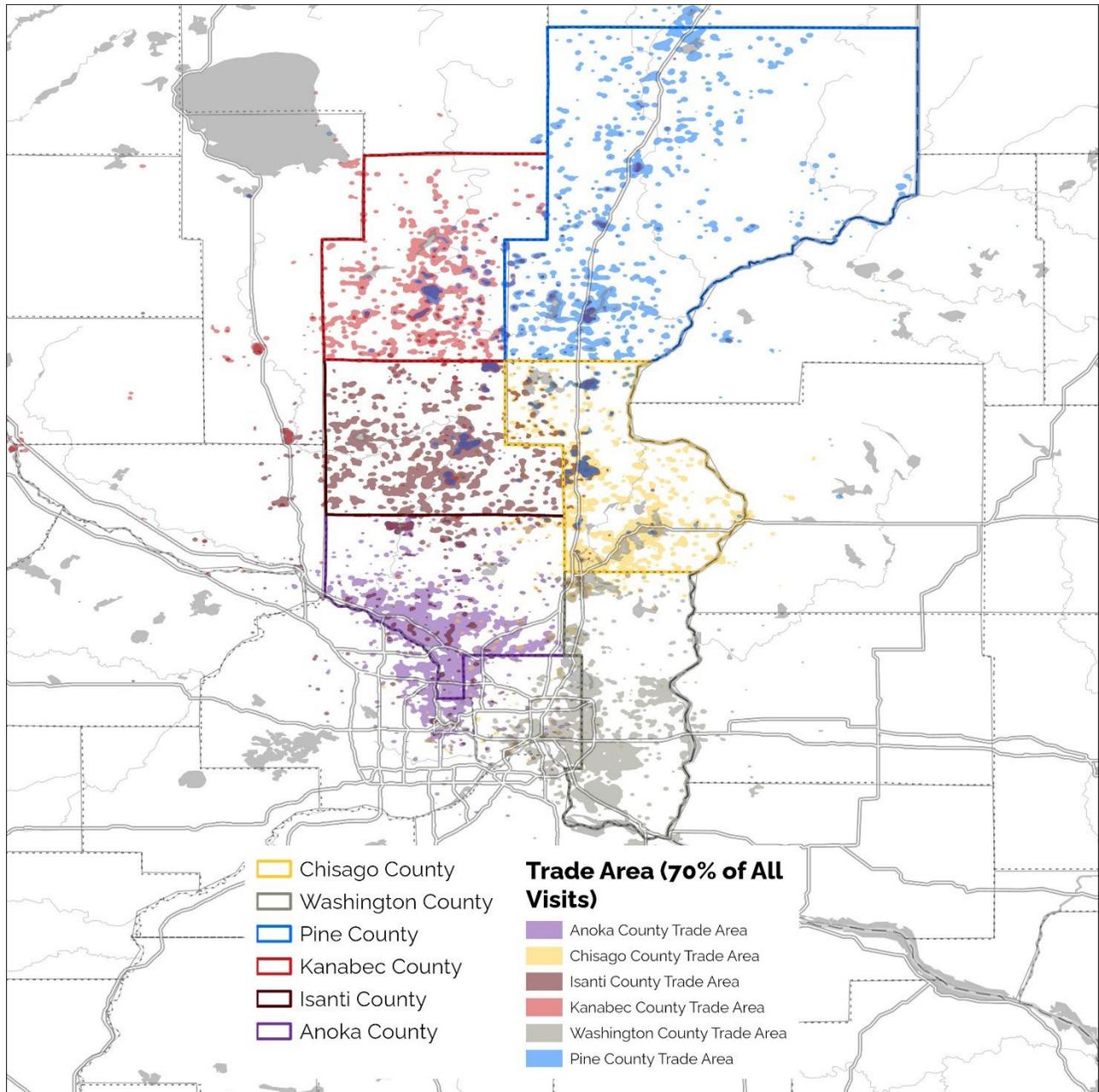
The overlap between North Branch's trade area and Forest Lake's trade area is 15.5% of the total combined trade area.

22.4% of Forest Lake's trade area is within the trade area of North Branch.

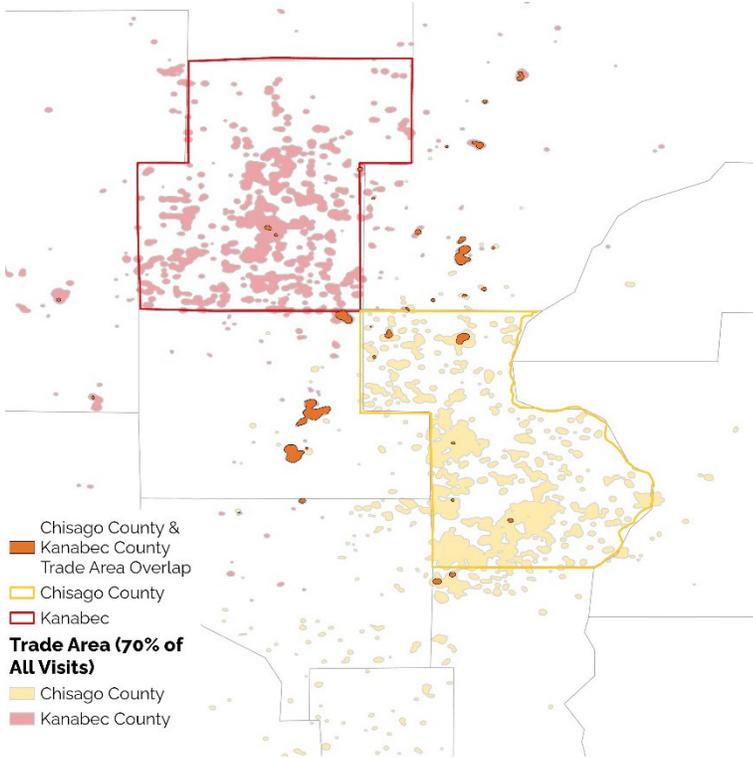
33.6% of North Branch's trade area is within Forest Lake's trade area.

### Chisago County

Figure 99 overlays the trade areas for Chisago County and its five nearby counties (Pine County, Kanabec County, Isanti County, Anoka County, and Washington County). Figure 100 highlights how all five counties trade areas overlap and how Chisago County's customer base may be shared with nearby counties'. This information aids decision-makers in evaluating how regional market competition can influence the performance of the retail and service sectors.



The following five maps, Figure 100 through Figure 104, provide a detailed look at how each nearby county's trade area overlaps with Chisago County. Examining the similarities and differences in the trade areas offers potential insight into how each county's consumer base behaves, what factors maybe influencing retail performance, and strategies for collaboration through regional partnerships.

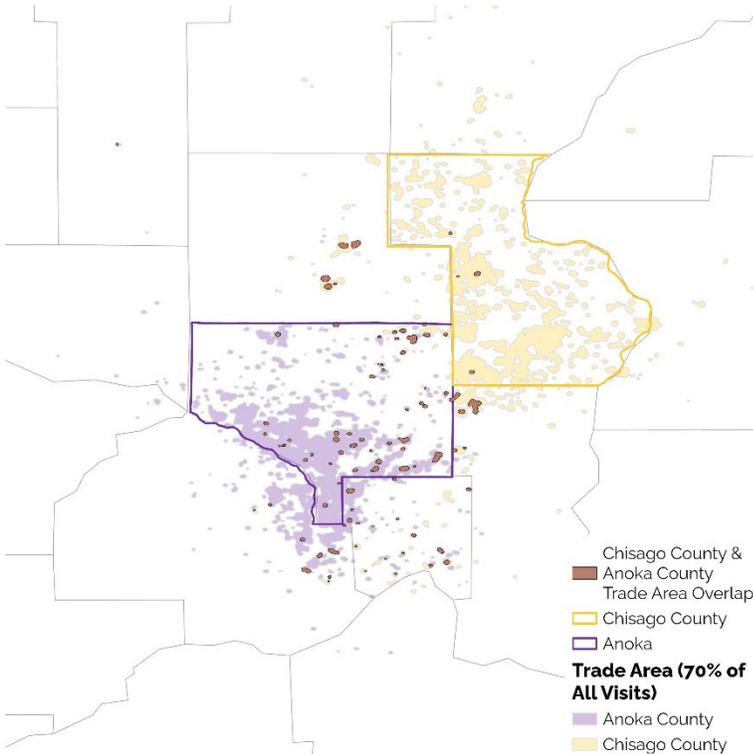


Kanabec County's trade area is 88.8% as large as Chisago County's trade area.

The overlap between Chisago County's trade area and Kanabec County's trade area is 3.4% of the total combined trade area.

7.0% of Kanabec County's trade area is within the trade area of Chisago County.

6.2% of Chisago County's trade area is within Kanabec County's trade area.

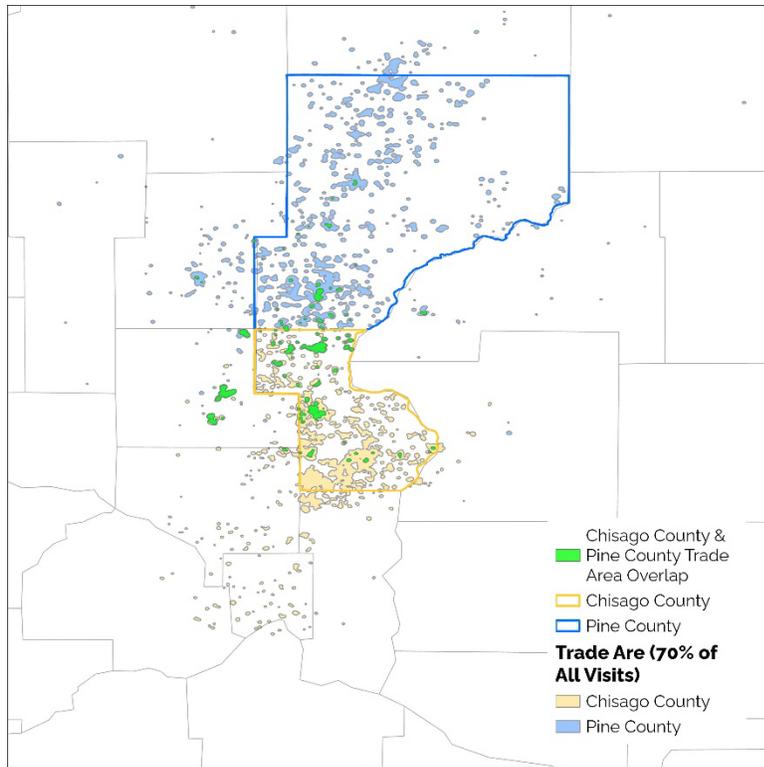


Anoka County's trade area is 97.6% as large as Chisago County's Trade Area.

The overlap between Chisago County's trade area and Anoka County's trade area is 3.4% of the total combined trade area.

6.7% of Anoka County's trade area is within the trade area of Chisago County.

6.5% of Chisago County's trade area is within Anoka County's trade area.

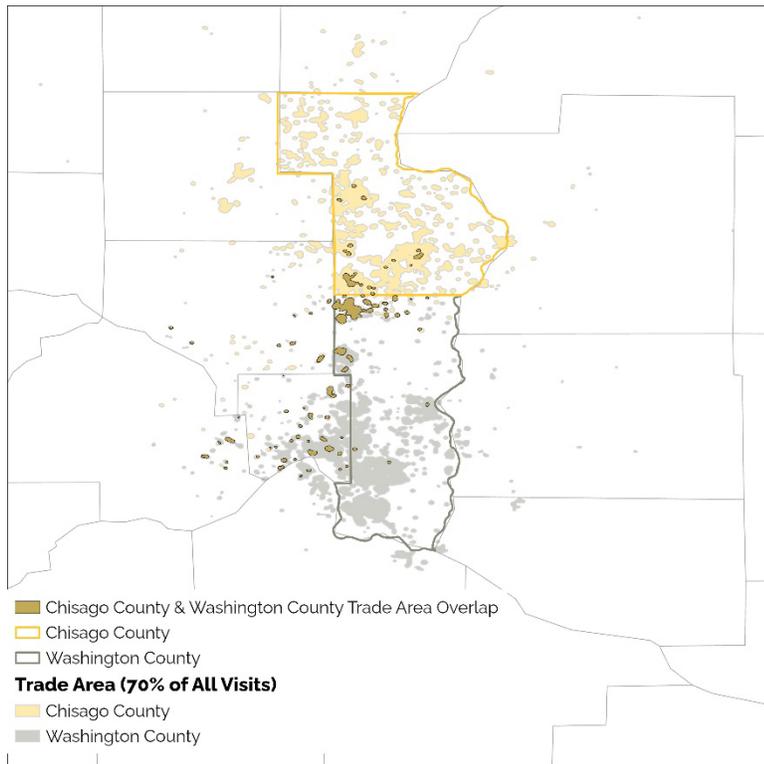


Pine County's trade area is 122.0% as large as Chisago County's trade area.

The overlap between Chisago County's trade area and Pine County's trade area is 7.0% of the total combined trade area.

11.9% of Pine County's trade area is within the trade area of Chisago County.

14.6% of Chisago County's trade area is within Pine County's trade area.

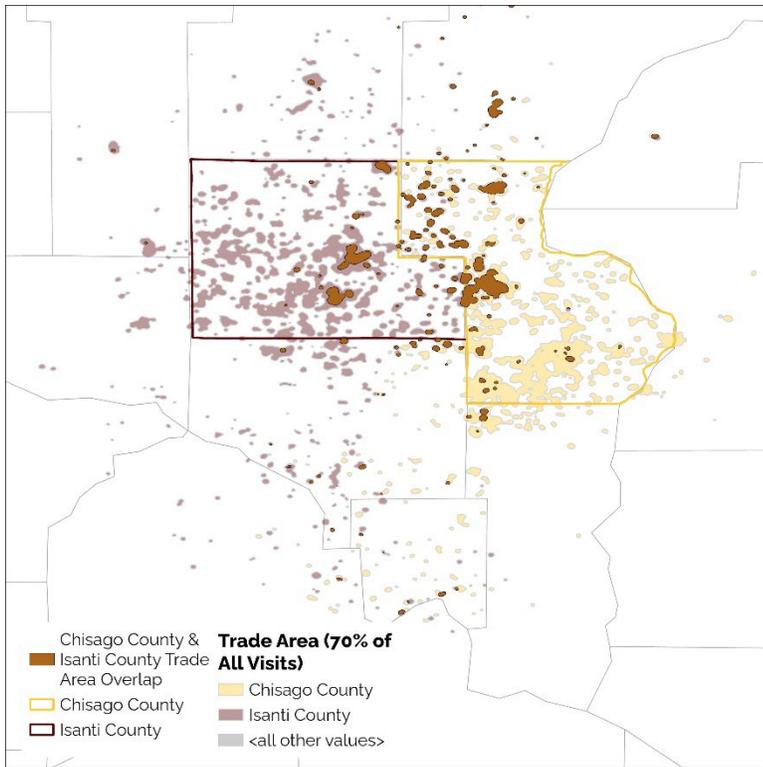


Chisago County's trade area is 105.6% as large as Washington County's trade area.

The overlap between Chisago County's trade area and Washington County's trade area is 5.3% of the total combined trade area.

10.3% of Washington County's trade area is within the trade area of Chisago County.

9.7% of Chisago County's trade area is within Washington County's trade area.



Isanti County's trade area is 117.1% as large as Chisago County's trade area.

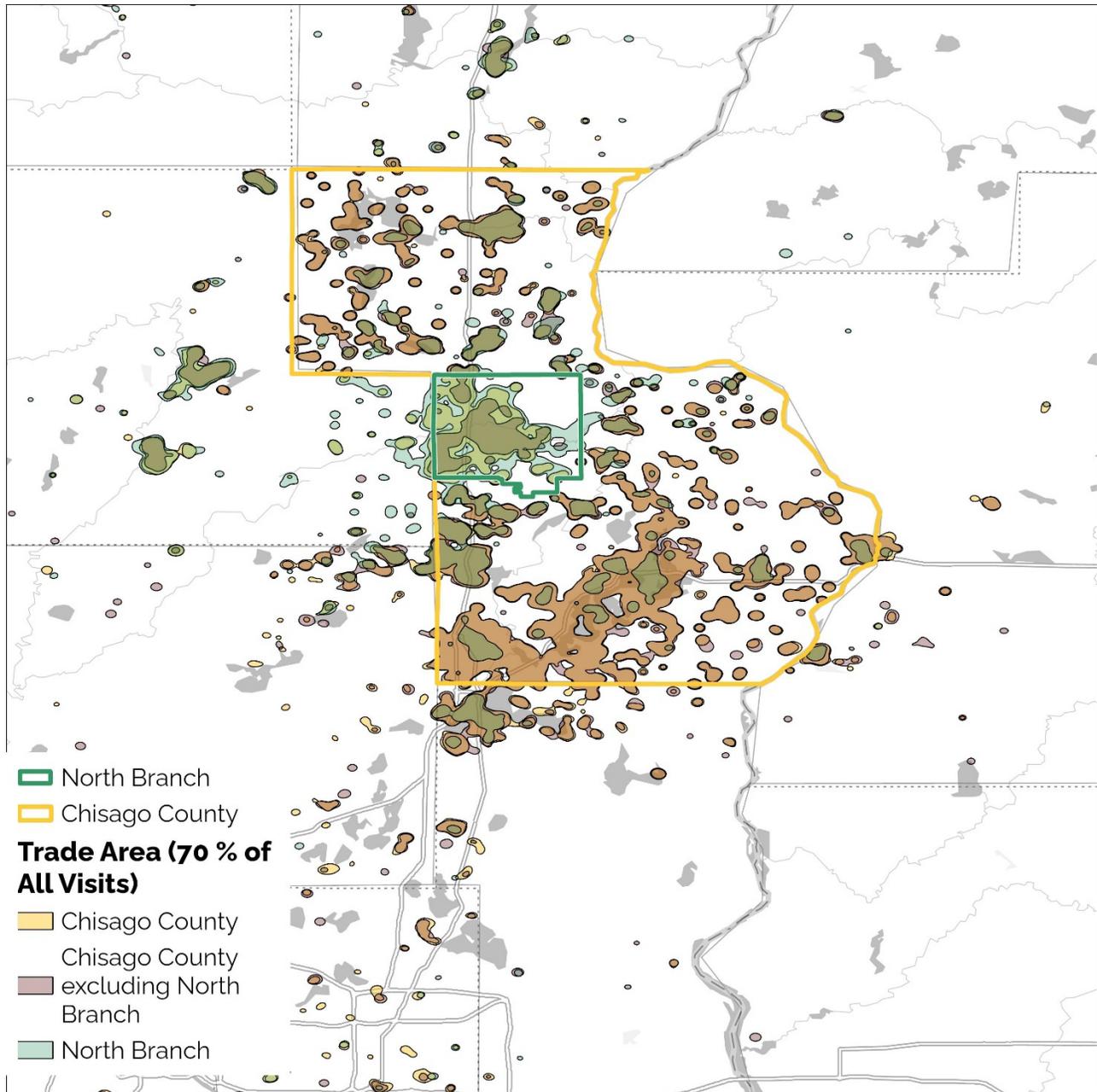
The overlap between Chisago County's trade area and Isanti County's trade area is 10.5% of the total combined trade area.

17.6% of Isanti County's trade area is within the trade area of Chisago County.

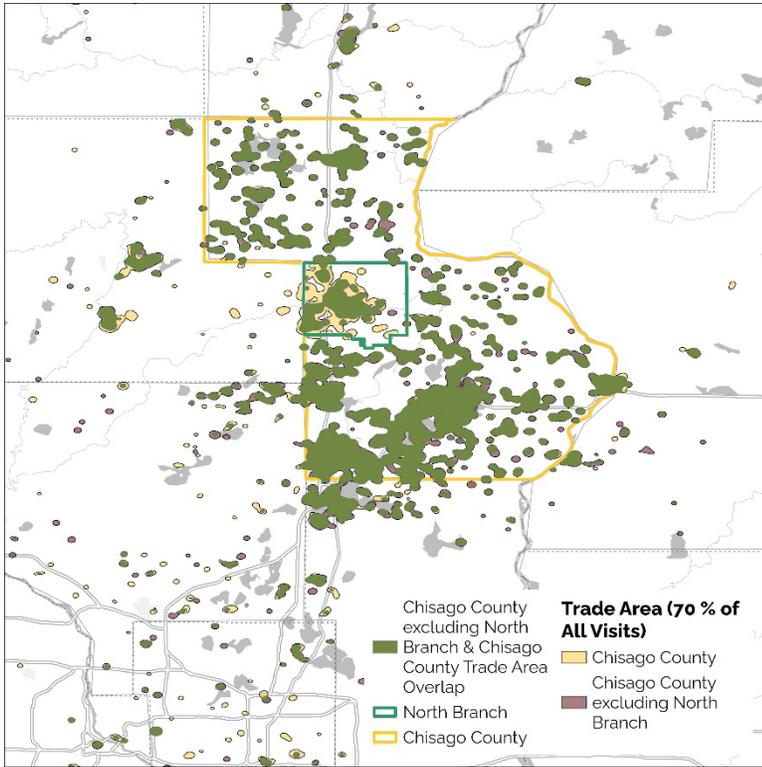
20.7% of Chisago County's trade area is within Isanti County's trade area.

### Chisago County Excluding North Branch

Figure 105 overlays the trade areas for North Branch, Chisago County, and CCexNB. This map highlights the overlap, as well as difference, between each of these three regions' trade areas, revealing insights into the relationship between a hub city's pull and the broader county's trade area.



Looking at how each competing county's trade area overlaps with CCexNB's can offer insight into how the consumer base for each community interacts. This, in turn, can help in formulating strategies for collaboration, whether that means filling a gap another community might have in its retail or service industry or identifying other opportunities for regional partnership.

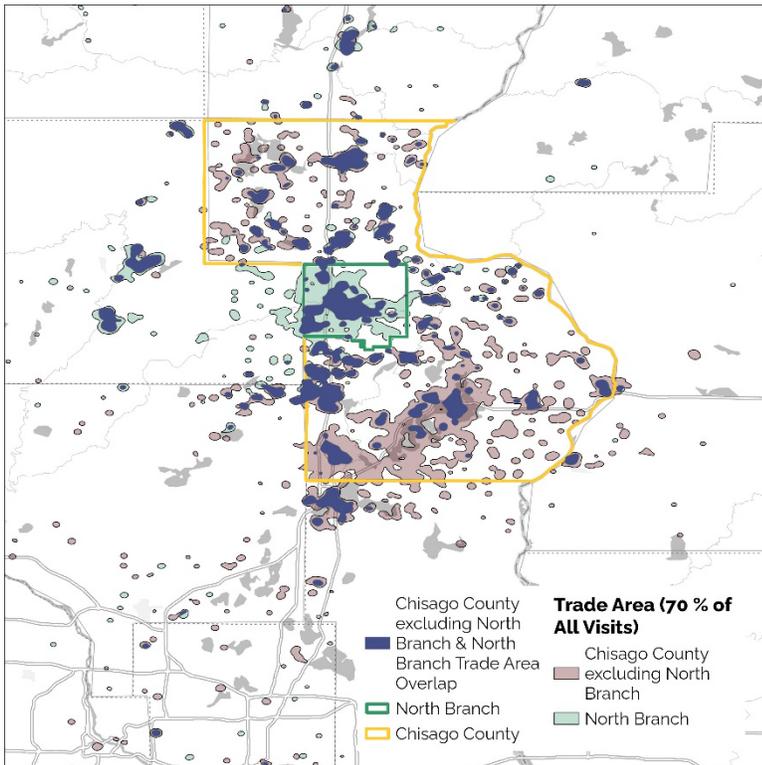


Chisago County's trade area is 110.2% as large as CCexNB's trade area.

The overlap between Chisago County's trade area and CCexNB's trade area is 70.9% of the total combined trade area.

79.1% of Chisago County's trade area is within the trade area of CCexNB.

87.2% of CCexNB's trade area is within Chisago County's trade area.



North Branch's trade area is 58.0% as large as CCexNB's trade area.

The overlap between CCexNB's trade area and North Branch's trade area is 27.7% of the total combined trade area.

59.2% of North Branch's trade area is within the trade area of CCexNB.

34.3% of CCexNB's trade area is within North Branch's trade area.

## Community Trade Area Analysis

The following pages provide information on expected and potential retail sales by merchandise category and compares those to actual sales in North Branch, Chisago County, and CCexNB in 2023. This measurement gives insight into retail and sales surpluses and leakages. Surpluses occur when merchandise categories may be performing higher than what would be expected and leakages occur when merchandise categories that may be underperforming.

**Expected Sales serve as a performance guideline (par value) for analyzing retail strength at the city level.** This benchmark factors in local population and income along with the typical pulling power (retail strength) of similar communities. It measures local sales leakage against nearby competitors, offering insight into the potential spending behavior of local consumers.

**Potential Sales is a broader standard for analyzing retail strength across the wider county or region.** This simplified estimate only considers local population and income. It determines the maximum capacity for retail development and consumer spending across the entire region.

The Trade Area's Estimated Customer Gain (or Loss) shows the difference between the number of people that would be expected to be customers in North Branch, Chisago County, or CCexNB and the estimated number of customers, based on per capita spending.

Deviations from these norms can be analyzed to first judge whether they should be considered relevant. If the differences appear to be significant (in dollar amounts or percentages), additional consideration is merited. Categories with undesirable performance may be further examined for potential corrective action, though it is important to determine whether the situation is relatively uncontrollable due to external or extenuating circumstances.

It is common for larger cities (like North Branch) to have above-average retail performance while the county overall has a leakage of sales. This occurs because, while the city may serve as a retail and service hub, it may lack the critical mass necessary to capture purchases from all residents, especially those near county borders who choose closer or better-provisioned regional centers for convenience and selection. Factors such as proximity to larger population centers, transportation patterns, management, and marketing can cause sales to deviate substantially from the benchmarks. Conversely, in cases of favorable differences from expectations, positive aspects can be identified and built upon.

It is important to note that variations in a city's relative retail performance may occur for a variety of reasons, some of which are beyond the control of local policy. Proximity to larger population centers, management, marketing, and transportation patterns are just a few factors that can cause the retail sales of a particular city to deviate substantially from expected sales. It is important that decision makers consider these influences when constructing policies, plans, or projects.

### Overall Retail Trade Surplus or Leakage

The overall retail trade surplus or leakage summarizes the performance of the entire retail and service sector within the community or region.

A surplus, or a higher sales than expected, indicates that the community or region has successfully attracted more consumer spending than would be expected based on the income and population of its immediate trade area. This is a measure of the community's "pulling power," demonstrating that it acts as a regional retail hub, drawing customers and dollars from surrounding areas. A surplus suggests the local retail base is diverse, competitive, and well-positioned to serve a broad market.

Conversely, an overall leakage suggests that local residents are spending a significant portion of their disposable income outside the community. While some leakage is normal (especially to larger regional centers), a high overall leakage signals that the local retail and service sector may be under-provisioned, lacking certain store types, or struggling with competition on price, selection, or quality.

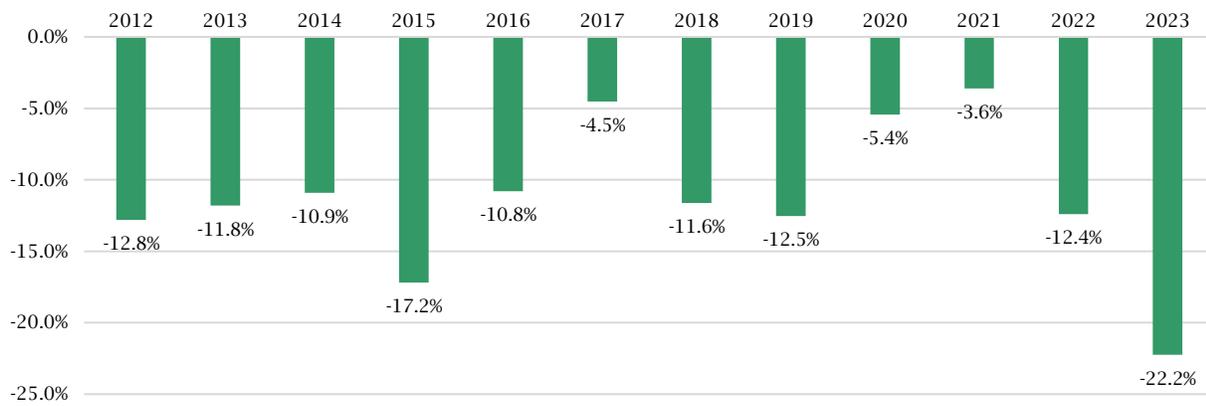
### North Branch

In 2023, North Branch experienced retail and service sales 22.2% lower than expected. The gap between actual and expected sales is grew compared to 2022. Since 2012, the community has experienced consistent

leakages. This trend suggests that external factors are influencing the retail and service sector, which could benefit from further investigation into consumer behavior or the impact of nearby communities' retail and service sectors.

Figure 108 provides a visual of those retail and service surpluses since 2012.

**Figure 108: Overall Retail and Service Sector Surplus or Leakage as a Percentage of Expected Since 2012, North Branch**



To get a deeper understanding of how actual sales compared to expected sales for North Branch, Figure 109 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. Due to the leakage in retail and service sales, North Branch's trade area is estimated to have lost -2,637 customers in 2023.

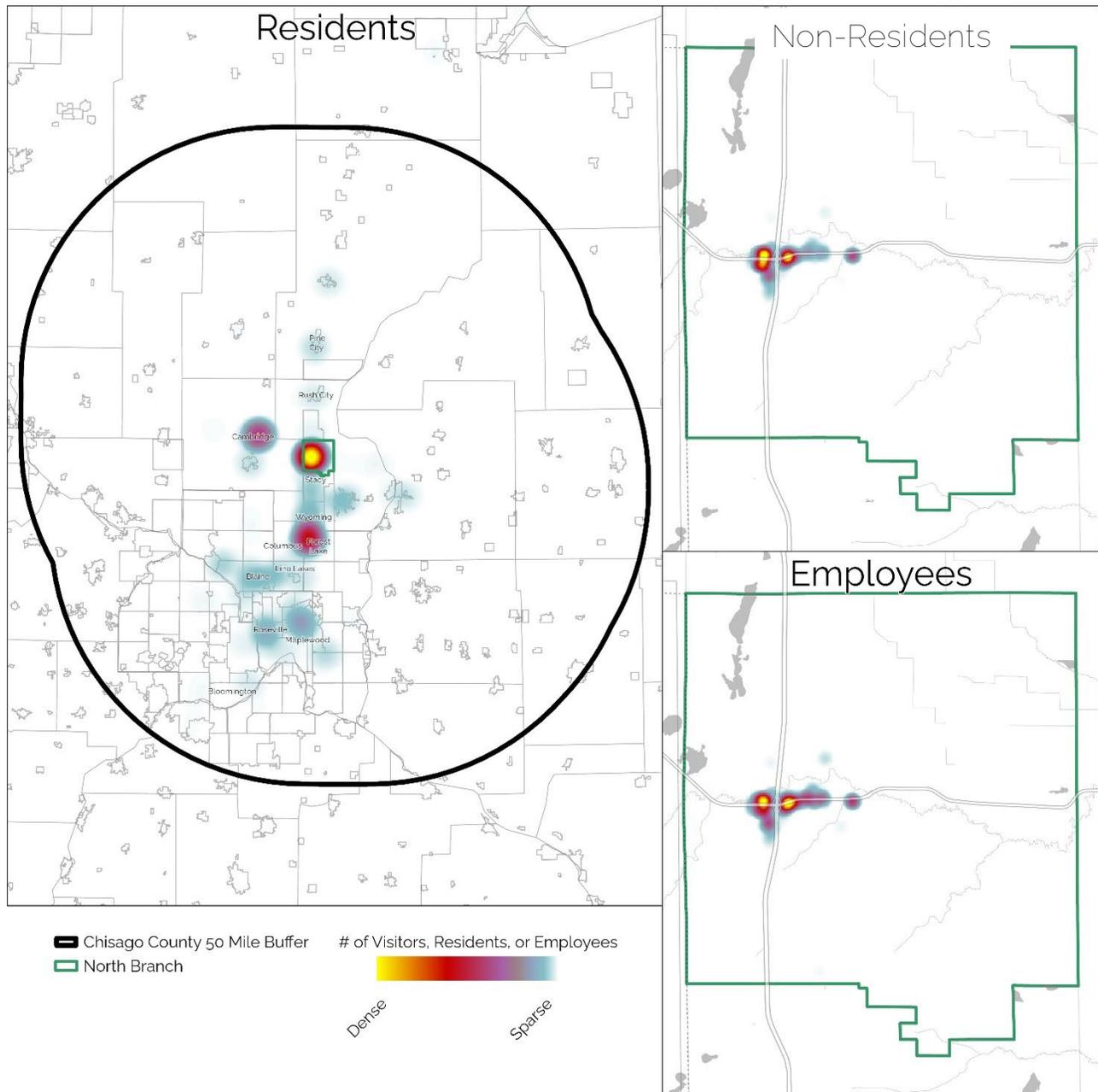
**Figure 109: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, North Branch**

Fiscal Year	Population Estimate	Index of Income	Expected Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Expected	Trade Area Population Gain or Loss
2012	10,104	0.79	\$80.7	\$70.4	-\$10.3	-12.8%	-1,293
2013	10,184	0.80	\$85.5	\$75.4	-\$10.1	-11.8%	-1,202
2014	10,286	0.81	\$88.2	\$78.6	-\$9.6	-10.9%	-1,122
2015	10,330	0.83	\$97.5	\$80.7	-\$16.8	-17.2%	-1,776
2016	10,469	0.85	\$100.6	\$89.7	-\$10.9	-10.8%	-1,131
2017	10,608	0.85	\$99.4	\$94.9	-\$4.5	-4.5%	-478
2018	10,726	0.85	\$107.6	\$95.1	-\$12.5	-11.6%	-1,247
2019	10,918	0.86	\$108.2	\$94.6	-\$13.6	-12.5%	-1,370
2020	10,787	0.87	\$106.5	\$100.7	-\$5.8	-5.4%	-585
2021	11,115	0.88	\$128.0	\$123.4	-\$4.6	-3.6%	-400
2022	11,756	0.85	\$141.7	\$124.1	-\$17.6	-12.4%	-1,458
2023	11,858	0.86	\$154.6	\$120.2	-\$34.4	-22.2%	-2,637

To get a spatial sense of where North Branch may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees do visits North Branch for retail and service shopping, where they go, or map retail surpluses.

Figure 110 maps retail leakage by highlighting where North Branch residents go for retail goods and services as well as where non-residents and employees frequent for retail goods and services while they are within North Branch. Figure 4 shows the density of these retail visits across the region.

Figure 110: Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, North Branch, 2023



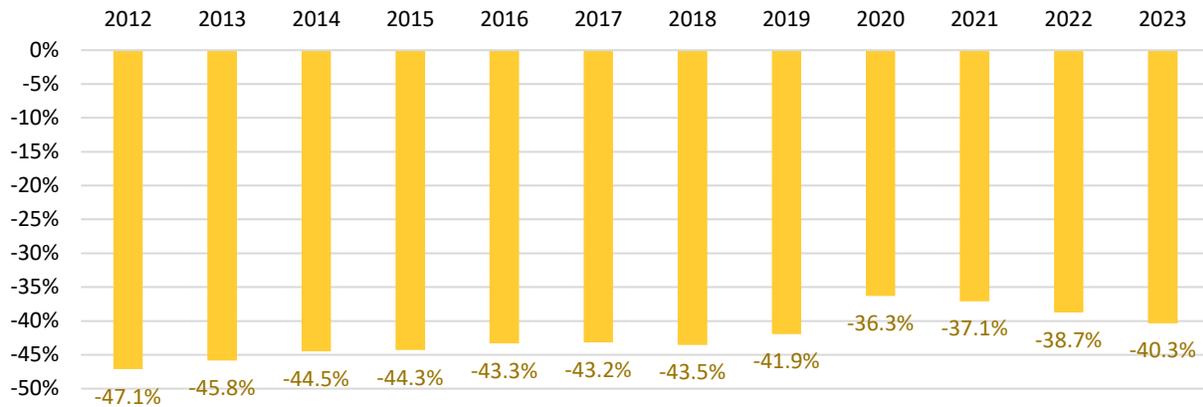
### Chisago County

Chisago County has consistently experienced a significant leakage in total retail and service sales, a persistent trend that has been observed since 2012. In 2023, the community's Actual Sales were 40.3% lower than predicted sales. While this figure represents a slight increase (less severe leakage) from the 2022 level, the sustained performance below what was predicted signifies the county's strong dependence on external regional retail centers for consumer goods and services. This high degree of leakage may occur because even though North Branch maintains a strong surplus and acts as a regional hub, it may not possess the critical mass of diverse retail and services necessary to capture purchases from all residents. Furthermore, if a county resident lives near county boundaries, they may rationally choose closer or better-provisioned retail

centers in adjacent counties for convenience and selection, a factor that contributes significantly to the overall county-level leakage figure.

Figure 111 provides a visual of those retail and service surpluses since 2012.

Figure 111: Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, Chisago County



To get a deeper understanding of how actual sales compared to expected sales for Chisago County, Figure 112 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. Due to the leakage in retail and service sales, Chisago County's trade area is estimated to have lost an estimated 23,605 customers in 2023. This net loss means that the county's retail and service sector is unable to retain local shoppers. Even with the strong performance of North Branch, the county may still lack the critical mass of selection and variety to stop shoppers from driving to larger, adjacent regional hubs.

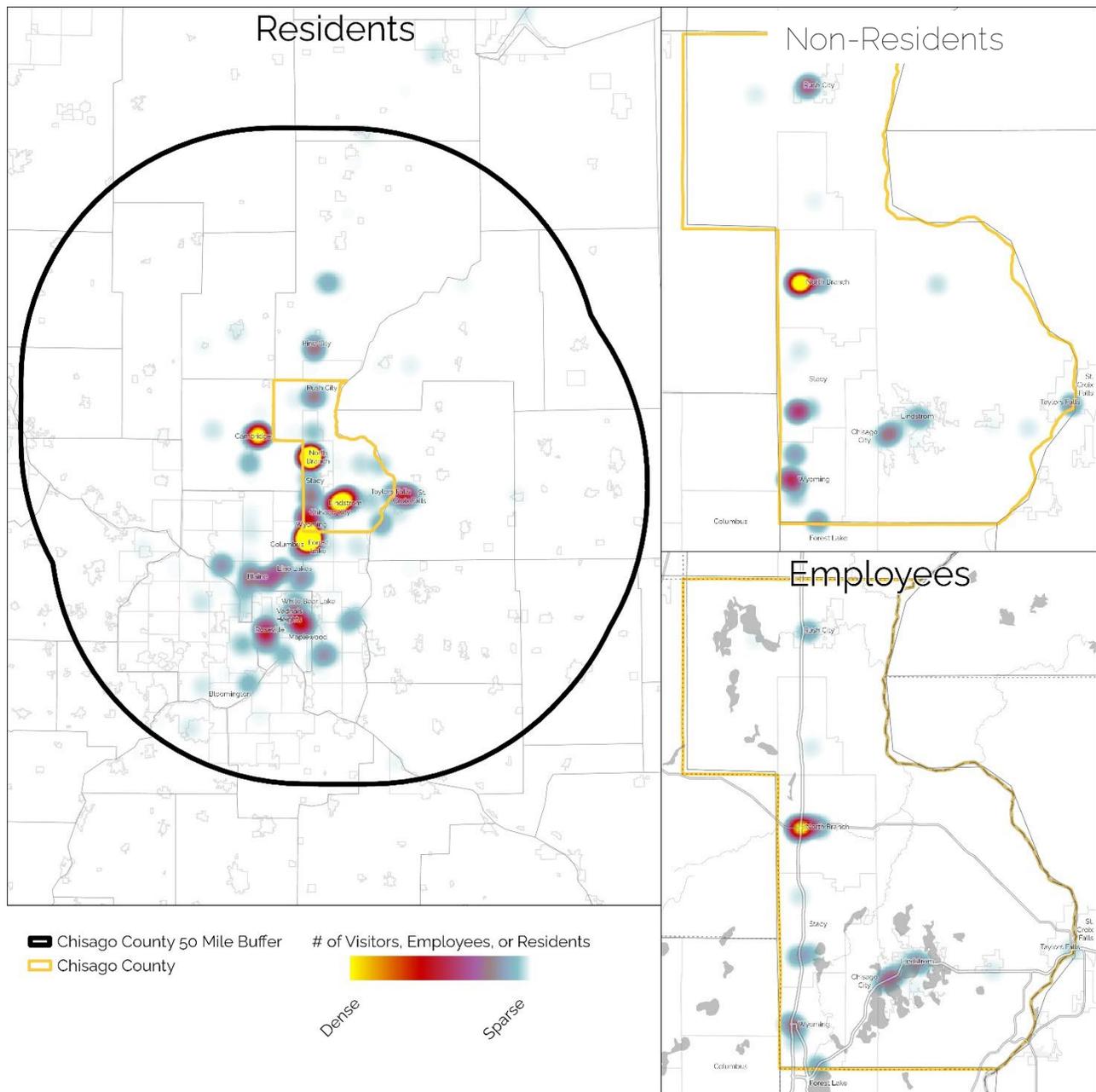
Figure 112: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, Chisago County

Fiscal Year	Population Estimate	Index of Income	Potential Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Potential	Trade Area Population Gain or Loss
2012	53,576	0.79	\$348.4	\$184.3	-\$164.1	-47.1%	-25,234
2013	53,743	0.80	\$370.0	\$200.4	-\$169.6	-45.8%	-24,634
2014	54,134	0.81	\$383.3	\$212.8	-\$170.5	-44.5%	-24,082
2015	54,332	0.83	\$407.2	\$226.8	-\$180.4	-44.3%	-24,069
2016	54,766	0.85	\$420.8	\$238.6	-\$182.2	-43.3%	-23,716
2017	55,321	0.85	\$437.6	\$248.7	-\$188.9	-43.2%	-23,885
2018	55,955	0.85	\$453.4	\$256.0	-\$197.4	-43.5%	-24,363
2019	56,613	0.86	\$466.8	\$271.0	-\$195.8	-41.9%	-23,745
2020	56,621	0.87	\$459.0	\$292.3	-\$166.8	-36.3%	-20,569
2021	57,291	0.88	\$544.4	\$342.5	-\$201.9	-37.1%	-21,247
2022	59,055	0.85	\$577.6	\$353.9	-\$223.7	-38.7%	-22,870
2023	58,536	0.86	\$597.3	\$356.4	-\$240.9	-40.3%	-23,605

To get a spatial sense of where Chisago County may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees do visits North Branch for retail and service shopping, where they go, or map retail surpluses.

Figure 113 maps retail leakage by highlighting where Chisago County residents go for retail goods and services as well as identify where non-residents and employees frequent for retail goods and services while they are within Chisago County.

**Figure 113: Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, Chisago County, 2023**



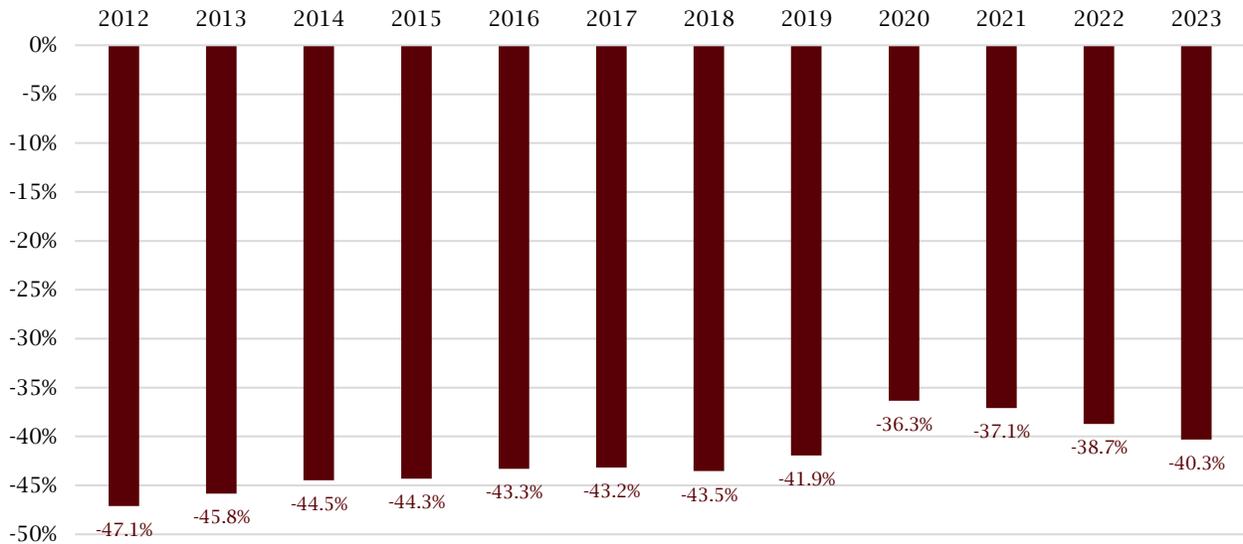
### Chisago County Excluding North Branch

The area of CCexNB, which accounts for the vast majority of the county's total leakage, has consistently experienced a significant leakage in total retail and service sales, a persistent trend that has been observed since 2012. In 2023, the area's effective Actual Sales were 40% lower than potential sales. This high degree of leakage occurs because even though North Branch maintains a strong surplus and acts as a regional hub, the county as a whole, including the area outside North Branch, lacks the critical mass of diverse retail and services necessary to capture purchases from all residents. Furthermore, as discussed above, if a resident

lives near the county border they may be compelled to shop outside the county, a factor that contributes significantly to the overall county-level leakage figure.

Figure 114 provides a visual of those retail and service surpluses since 2012.

**Figure 114: Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, CCexNB**



To get a deeper understanding of how actual sales compared to expected sales for CCexNB, Figure 115 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. The area of CCexNB is estimated to have suffered a net loss of approximately 23,528 customers in 2023.

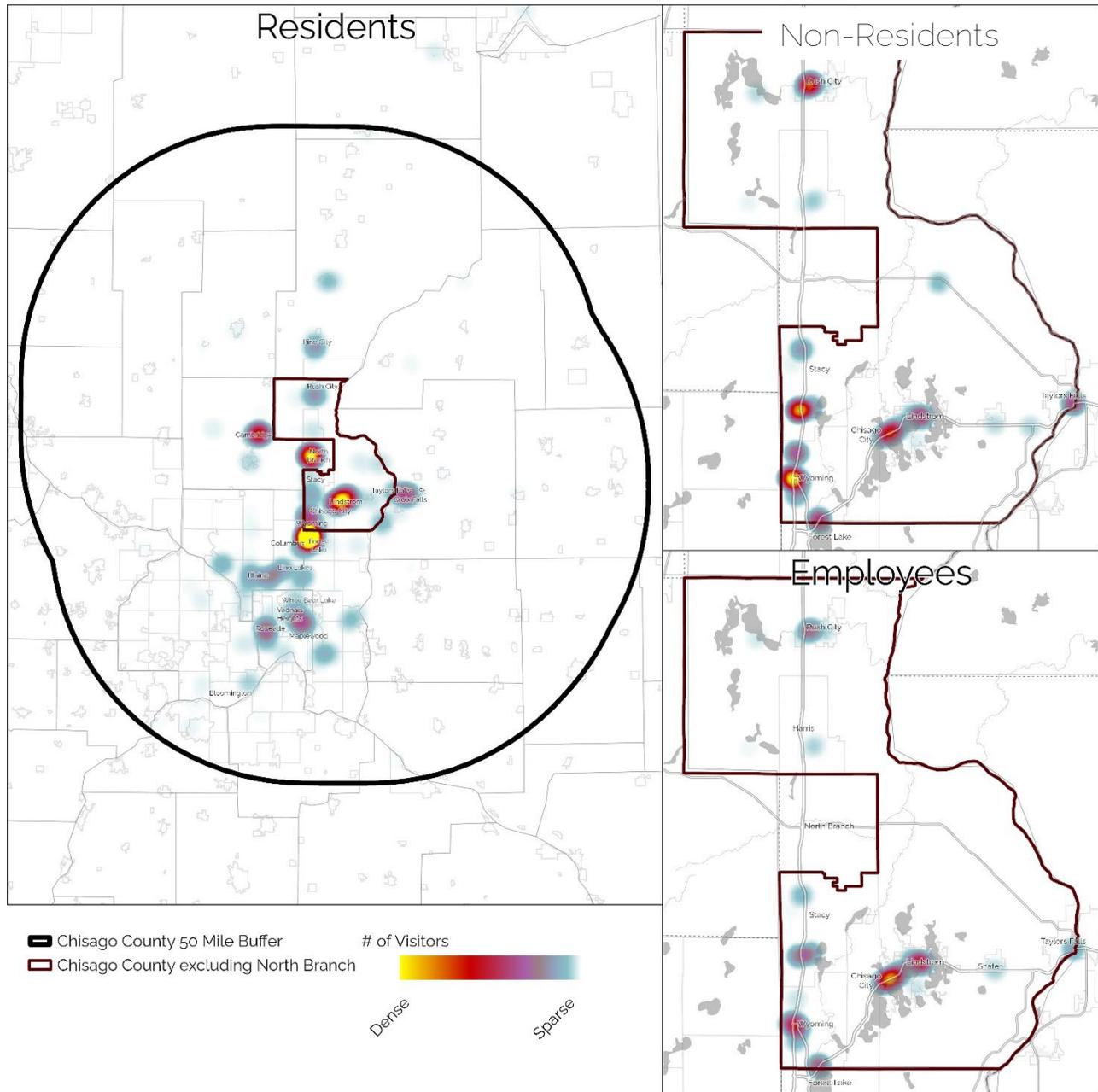
**Figure 115: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, CCexNB**

Fiscal Year	Population Estimate	Index of Income	Potential Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Potential	Trade Area Population Gain or Loss
2012	43,472	0.79	\$282.7	\$113.9	-\$168.8	-59.7%	-25,956
2013	43,559	0.80	\$299.9	\$125.0	-\$174.9	-58.3%	-25,408
2014	43,848	0.81	\$310.4	\$134.2	-\$176.3	-56.8%	-24,896
2015	44,002	0.83	\$329.8	\$146.1	-\$183.7	-55.7%	-24,506
2016	44,297	0.85	\$340.4	\$148.8	-\$191.5	-56.3%	-24,924
2017	44,713	0.85	\$353.7	\$153.7	-\$200.0	-56.5%	-25,278
2018	45,229	0.85	\$366.5	\$160.9	-\$205.6	-56.1%	-25,375
2019	45,695	0.86	\$376.8	\$176.4	-\$200.4	-53.2%	-24,303
2020	45,834	0.87	\$371.6	\$191.6	-\$180.0	-48.4%	-22,206
2021	46,176	0.88	\$438.8	\$219.1	-\$219.6	-50.1%	-23,113
2022	47,299	0.85	\$462.6	\$229.8	-\$232.8	-50.3%	-23,801
2023	46,678	0.86	\$476.3	\$236.2	-\$240.1	-50.4%	-23,528

To get a spatial sense of where CCexNB may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees who visits retail and service establishments in CCexNB, where they go, or map retail surpluses.

Figure 116 maps retail leakage by highlighting where CCexNB residents go for retail goods and services as well as identify where non-residents and employees frequent for retail goods and services while they are within CCexNB. Figure 4 shows the density of these retail visits across the region.

**Figure 116:** Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, CCexNB, 2023



### Retail and Service Surpluses and Leakages by Merchandise Category

In addition to looking at the overall retail and service sector leakage and surplus, analyzing the performance of each merchandise category by comparing actual to expected or potential sales provides granular insight into the community's retail strengths and reveals the specific areas where the community is losing resident shoppers to outside regions.

## North Branch

Figure 117: Overview of Trade Area Analysis by Merchandise Category in North Branch in 2023

Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
Vehicles & Parts	\$14.10	\$11.92	-\$2.18	-15.5%	-1,836	8	9.9%
Building Materials	\$49.31	\$32.67	-\$16.63	-33.7%	-4,000	4	27.2%
Food & Beverages	\$12.81	\$10.94	-\$1.87	-14.6%	-1,730	8	9.1%
Furniture, Electronics, & Appliances	\$7.51	\$15.26	+\$7.76	+103.4%	12,259	5	12.7%
General Merchandise	\$41.91	\$2.07	-\$39.84	-95.1%	-11,272	5	1.7%
Health & Personal	\$1.98	\$1.75	-\$0.22	-11.3%	-1,343	4	1.5%
Gas & Convenience	\$6.43	\$9.84	+\$3.41	+53.0%	6,280	7	8.2%
Clothing & Accessories	\$1.30	\$0.06	-\$1.24	-95.3%	-11,300	6	0.1%
Leisure Goods & Misc. Stores	\$5.78	\$3.55	-\$2.23	-38.5%	-4,568	25	3.0%
Amusement	\$1.82	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Lodging	\$5.91	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$26.89	\$26.16	-\$0.73	-2.7%	-321	25	21.8%
Repair Services	\$4.65	\$3.00	-\$1.65	-35.4%	-4,202	17	2.5%
Personal Services	\$0.69	\$0.72	+\$0.03	+4.3%	512	15	0.6%
<b>Total Taxable Retail &amp; Services*</b>	<b>\$154.59</b>	<b>\$120.22</b>	<b>-\$34.38</b>	<b>-22.2%</b>	<b>-2637</b>	<b>184</b>	<b>100.0%</b>

## Chisago County

Figure 118: Overview of Trade Area Analysis by Merchandise Category in Chisago County in 2023

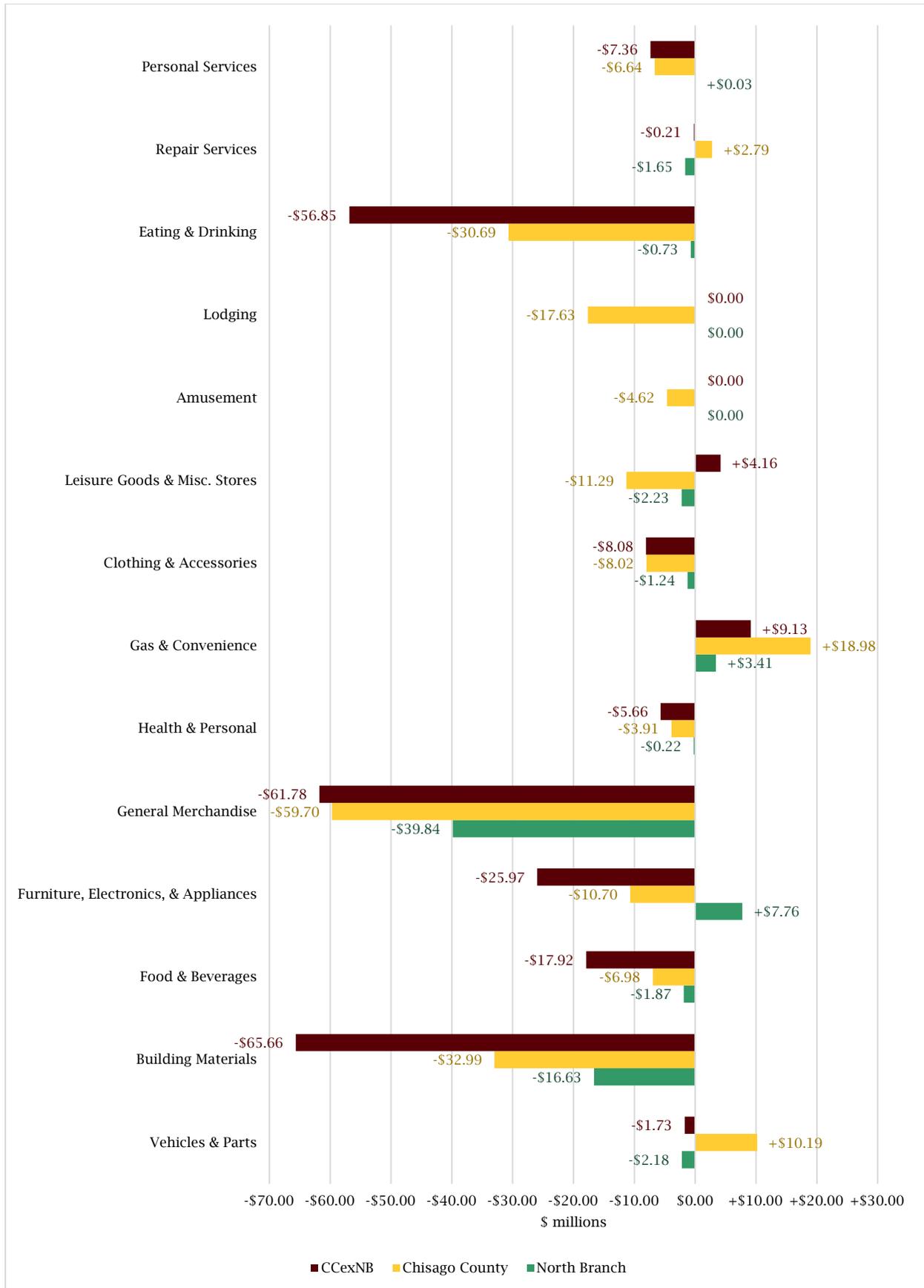
Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
Vehicles & Parts	\$33.28	\$43.47	+\$10.19	+30.6%	17,919	32	12.2%
Building Materials	\$71.86	\$38.87	-\$32.99	-45.9%	-26,873	14	10.9%
Food & Beverages	\$39.85	\$32.87	-\$6.98	-17.5%	-10,249	36	9.2%
Furniture, Electronics, & Appliances	\$29.79	\$19.09	-\$10.70	-35.9%	-21,027	22	5.4%
General Merchandise	\$68.38	\$8.67	-\$59.70	-87.3%	-51,112	14	2.4%
Health & Personal	\$6.72	\$2.81	-\$3.91	-58.2%	-34,058	13	0.8%
Gas & Convenience	\$16.92	\$35.90	+\$18.98	+112.1%	65,648	28	10.1%
Clothing & Accessories	\$8.37	\$0.35	-\$8.02	-95.8%	-56,059	17	0.1%
Leisure Goods & Misc. Stores	\$28.74	\$17.45	-\$11.29	-39.3%	-22,993	135	4.9%
Amusement	\$19.97	\$15.35	-\$4.62	-23.1%	-13,543	19	4.3%
Lodging	\$21.28	\$3.66	-\$17.63	-82.8%	-48,483	17	1.0%
Eating & Drinking	\$102.88	\$72.19	-\$30.69	-29.8%	-17,462	102	20.3%
Repair Services	\$19.11	\$21.91	+\$2.79	+14.6%	8,554	107	6.1%
Personal Services	\$8.78	\$2.14	-\$6.64	-75.6%	-44,251	68	0.6%
<b>Total Taxable Retail &amp; Services*</b>	<b>\$597.29</b>	<b>\$356.43</b>	<b>-\$240.86</b>	<b>-40.3%</b>	<b>(23,605)</b>	<b>1012</b>	<b>100.0%</b>

## Chisago County Excluding North Branch

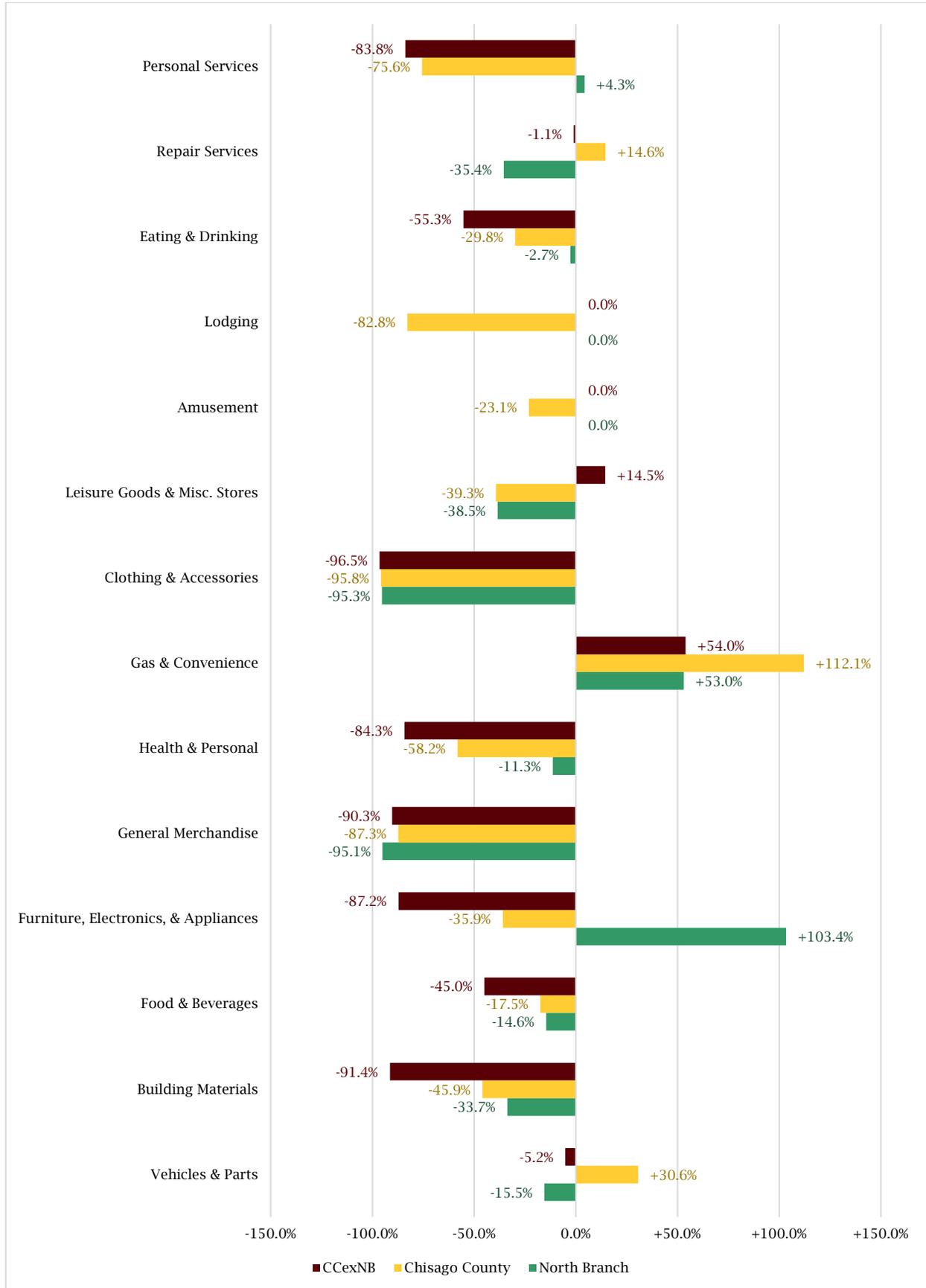
Figure 119: Overview of Trade Area Analysis by Merchandise Category in CCexNB in 2023

Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
<b>Vehicles &amp; Parts</b>	\$33.28	\$31.56	-\$1.73	-5.2%	-2,426	24	13.4%
<b>Building Materials</b>	\$71.86	\$6.19	-\$65.66	-91.4%	-42,654	10	2.6%
<b>Food &amp; Beverages</b>	\$39.85	\$21.93	-\$17.92	-45.0%	-20,991	28	9.3%
<b>Furniture, Electronics, &amp; Appliances</b>	\$29.79	\$3.83	-\$25.97	-87.2%	-40,681	17	1.6%
<b>General Merchandise</b>	\$68.38	\$6.60	-\$61.78	-90.3%	-42,172	9	2.8%
<b>Health &amp; Personal</b>	\$6.72	\$1.05	-\$5.66	-84.3%	-39,352	9	0.4%
<b>Gas &amp; Convenience</b>	\$16.92	\$26.05	+\$9.13	+54.0%	25,198	21	11.0%
<b>Clothing &amp; Accessories</b>	\$8.37	\$0.29	-\$8.08	-96.5%	-45,044	11	0.1%
<b>Leisure Goods &amp; Misc. Stores</b>	\$28.74	\$13.90	-\$14.84	-51.6%	-24,107	110	5.9%
<b>Amusement</b>	\$19.97	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
<b>Lodging</b>	\$21.28	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
<b>Eating &amp; Drinking</b>	\$102.88	\$46.03	-\$56.85	-55.3%	-25,793	77	19.5%
<b>Repair Services</b>	\$19.11	\$18.91	-\$0.21	-1.1%	-506	90	8.0%
<b>Personal Services</b>	\$8.78	\$1.42	-\$7.36	-83.8%	-39,136	53	0.6%
<b>Total Taxable Retail &amp; Services*</b>	\$597.29	\$236.21	-\$361.07	-60.5%	-28218	828	100.0%

**Figure 120: Variance Between Actual Retail and Services Sector Sales in Dollar Millions by Merchandise Category in North Branch, Chisago County, and CCexNB in 2023**



**Figure 121: Actual Retail and Services Sector Sales as a Percentage of Expected Sales by Merchandise Category in North Branch, Chisago County, and CCexNB in 2023**



# Minnesota Per Capita Retail Sales and Threshold Levels for Selected Goods and Services, 2023

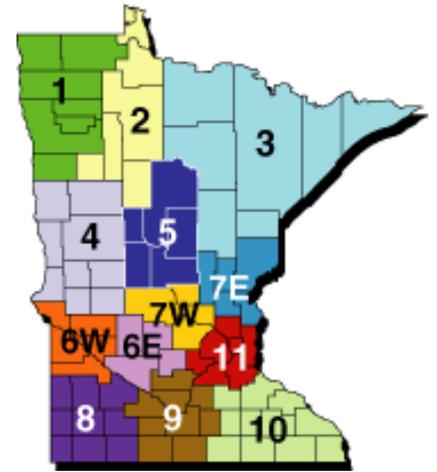
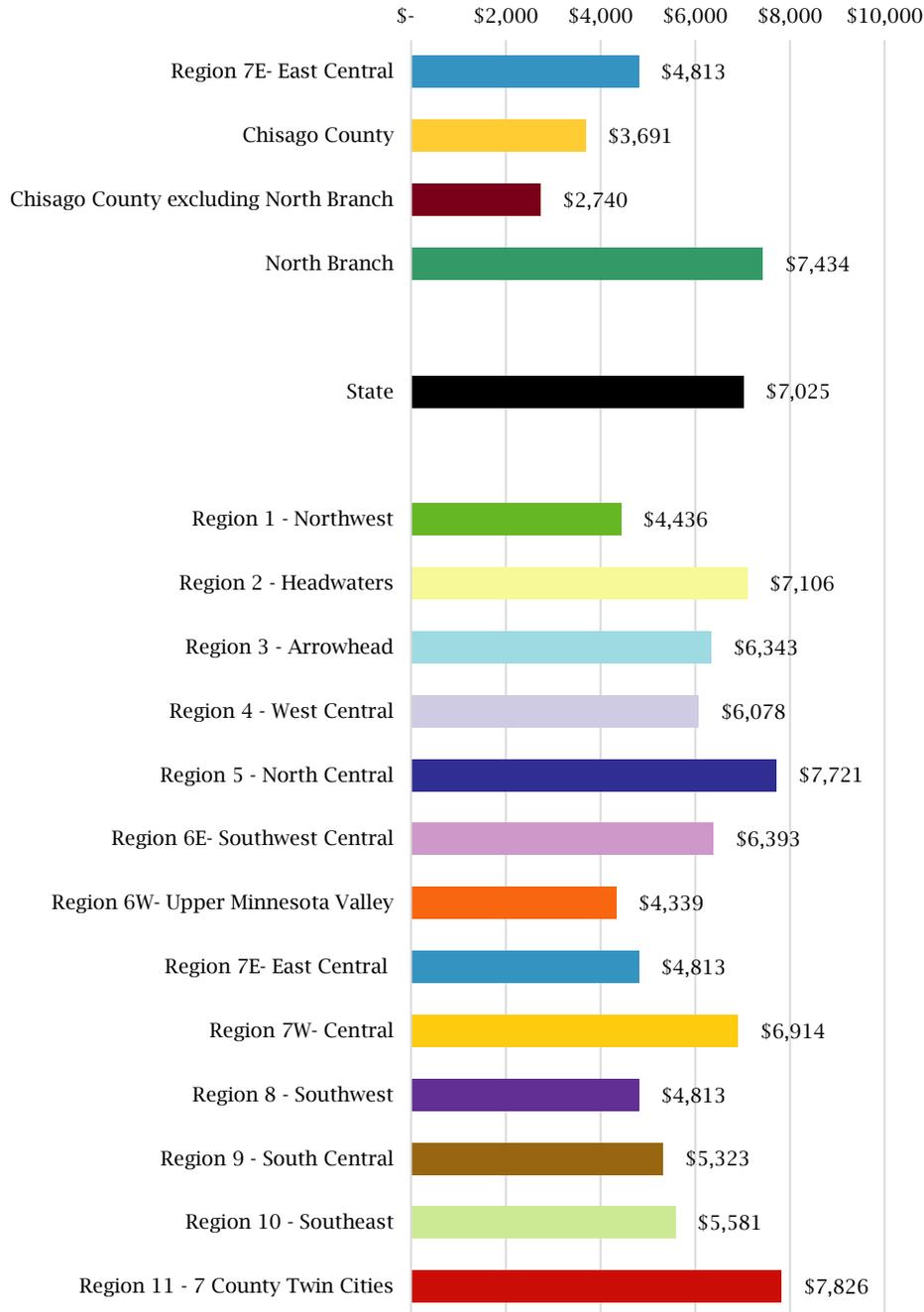
Threshold level refers to the number of people per business, which can be used as a general guide for determining the critical mass necessary to support a business. These are broad averages for the state as a whole and do not reflect differences in income, tourism, agglomeration, establishment, etc. Further, business counts are based on the number of sales tax returns filed and are converted to full-time equivalents. Multiplying people per business by sales per capita yields average sales per firm. In addition to state averages, averages for the non-Metropolitan regions were calculated by excluding the seven-county Minneapolis-St. Paul Metropolitan region.

Business Activity / Store Type		People Per Business		Sales Per Capita		
NAICS		State	Non-Metro	State	Non-Metro	North Branch
<b>RETAIL TRADE</b>						
441	Vehicles, Parts	2,313.68	1,654.64	\$662.39	\$710.45	\$1,005.15
444	Building Materials	3,249.52	2,155.46	\$1,429.97	\$1,758.54	\$2,755.41
445	Food and Beverage Stores	1,449.01	1,257.53	\$792.94	\$729.63	\$922.75
449	Furniture, Electronics, and Appliances	2,313.68	2,281.35	\$592.92	\$344.13	\$1,287.23
454	Non Store Retailers	1,573.63	1,432.18	\$977.45	\$63.25	\$6.04
455	General Merchandise	3,816.04	2,949.58	\$1,360.73	\$1,297.85	\$174.71
456	Health and Personal Stores	3,142.14	3,667.04	\$133.66	\$84.94	\$147.96
457	Gas/Convenience Stores	2,603.40	1,772.99	\$336.72	\$486.60	\$829.99
458	Clothing and Accessory Stores	1,924.48	2,192.12	\$166.63	\$94.83	\$5.17
459	Leisure Goods and Miscellaneous Merchandise	498.19	422.75	\$572.00	\$453.93	\$299.72
454	Non-store Retail	1,573.63	1,432.18	\$977.45	\$63.25	\$6.04
	Retail Total			\$8,002.85	\$6,087.38	\$7,440.14
<b>INFORMATION</b>						
512	Movie & Recording Industry	14,251.56	34,836.91	\$29.92	\$15.24	
513	Publishing Industry	14,251.56	25,524.07	\$4.61	\$2.24	
516	Broadcasting and Content Providers	131,826.95	644,482.75	\$33.86	\$0.42	
517	Telecommunications	12,582.18	15,436.71	\$134.71	\$107.12	
518	Data Processing	26,853.64	128,896.55	\$12.35	\$0.48	
519	Web Search Portals and Other Services	10,682.11	13,497.02	\$54.62	\$33.89	
<b>FINANCE AND INSURANCE</b>						
522	Credit Intermediation	11,741.67	9,306.61	\$25.08	\$9.55	
523	Securities, Commodities	24,168.28	53,706.90	\$1.24	\$0.02	
524	Insurance Carriers	17,160.91	34,836.91	\$1.35	\$0.70	
525	Funds, Trusts	966,731.00		\$0.00	\$0.00	
<b>REAL ESTATE AND RENTAL AND LEASING</b>						
531	Real Estate	2,251.70	2,567.66	\$42.33	\$40.99	
532	Rental, Leasing Services	4,053.38	3,667.04	\$188.22	\$84.82	
533	Lessors Nonfinancial Assets	725,048.25		\$0.11	\$0.00	
<b>PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES</b>						
541	Prof, Scientific, Technical Services	602.39	839.72	\$214.90	\$108.66	
551	Mgmt. Of Companies	39,191.80	112,083.96	\$14.79	\$11.26	
<b>ADMINISTRATIVE &amp; SUPPORT; WASTE MGMT &amp; REMEDIATION SVCS</b>						
561	Admin, Support Services	582.66	558.84	\$394.17	\$236.77	
562	Waste Mgmt., Remediation	14,647.44	11,159.87	\$18.37	\$10.96	
<b>EDUCATIONAL SVCS; HEALTH &amp; SOCIAL ASSISTANCE</b>						
611	Educational Services	4,274.42	4,957.56	\$18.30	\$15.00	
621	Health - Ambulatory Care	1,027.53	1,229.34	\$24.88	\$24.53	
622	Health - Hospitals	123,412.47	184,137.93	\$9.83	\$2.56	
623	Health - Nursing, Residential Care	12,237.10	12,046.41	\$2.42	\$2.23	
624	Health - Social Assistance	14,464.80	19,095.79	\$2.77	\$2.54	
<b>ARTS, ENTERTIANMENT &amp; RECREATION</b>						
711	Performing Art, Spectator Sports	1,680.78	1,881.70	\$110.34	\$19.93	
712	Museums, Historical Sites	56,866.53	54,849.60	\$6.34	\$0.90	
713	Amusement, Gambling Recr	2,471.40	2,012.44	\$397.46	\$184.27	
<b>ACCOMMODATION &amp; FOOD SERVICES</b>						
721	Accommodation	2,584.84	1,466.40	\$423.57	\$422.83	
722	Food Services, Drinking Places	477.16	466.34	\$2,047.34	\$1,544.52	
<b>OTHER SERVICES</b>						
811	Repair, Maintenance	763.91	518.49	\$380.38	\$436.01	
812	Personal, Laundry Service	660.79	598.54	\$174.68	\$70.60	
813	Religious, Civic, Professional Orgs	3,171.34	2,125.25	\$35.74	\$47.21	
814	Private Households	170,599.59		\$0.32	\$0.00	
921	Exec., Legisla., Other Govt	9,148.87	5,315.32	\$55.97	\$69.51	
<b>TOTAL RETAIL AND SERVICES</b>				\$12,863.80	\$9,593.14	

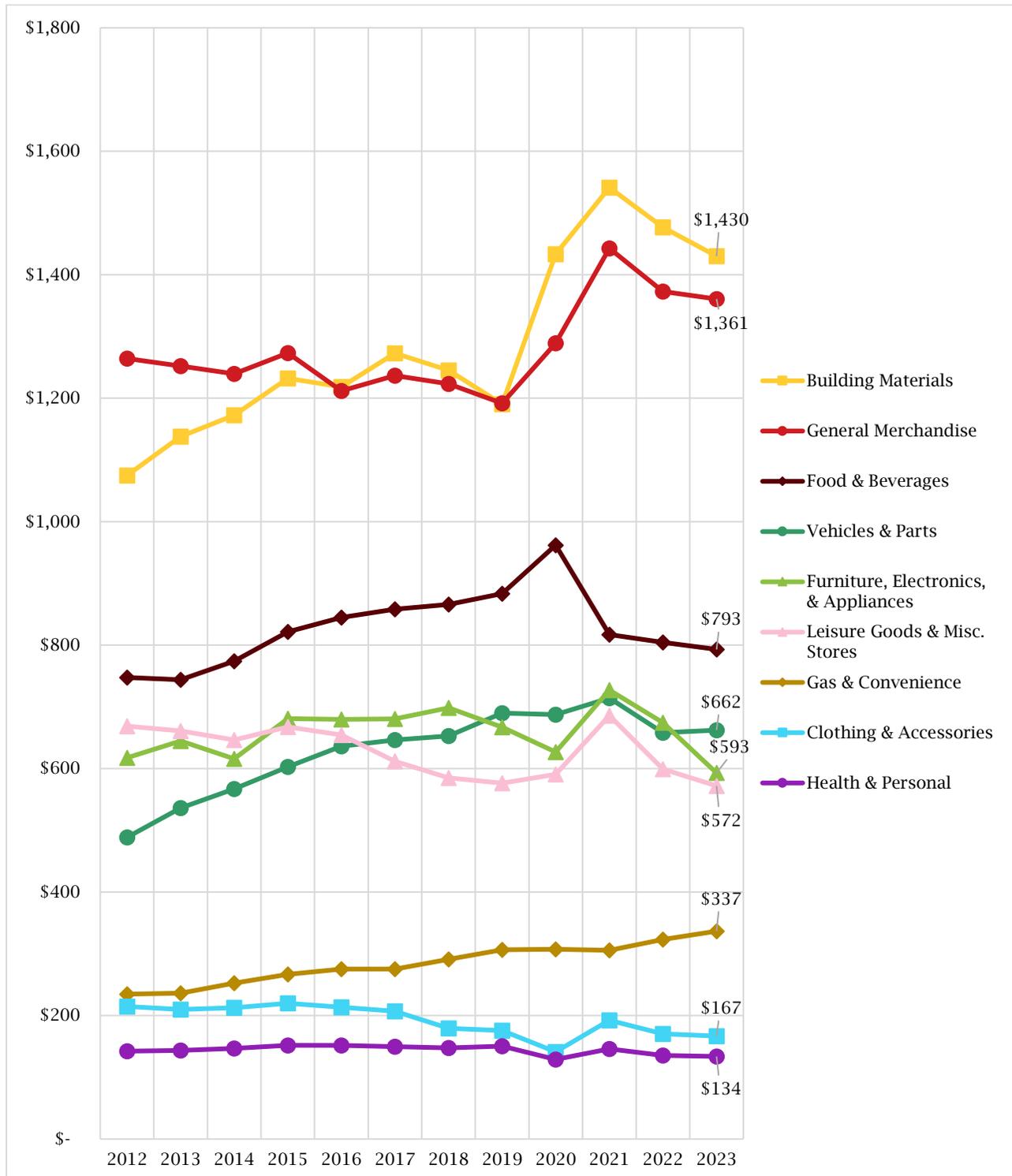
## Compare the Community to the Region

### Per Capita Sales for Retail Only

Earlier in this report, we compared communities using a combination of retail sector and service sectors. The information on this page only includes businesses in the retail trade and does not include the service sector. The retail trade sector includes the following: building materials, motor vehicles and parts, clothing, food stores, electronics, convenience stores, leisure goods, health store, furniture, general merchandise, non-store retail, and miscellaneous stores.



## Minnesota Taxable Sales Per Capita Retail Spending, 2012 to 2023



## Appendix A: Data Sources and Definitions

The University of Minnesota Extension has developed this Retail Trade Analysis program to assist in the economic development of Minnesota towns and cities. The retail sector of each jurisdiction can be evaluated by comparing its trends to those of other similar jurisdictions. Business people and economic development officials can use measures such as pull factors and leakages to determine the need and feasibility of new retail businesses.

### Data Sources

Most of the data in the analysis are based on annual reports of Minnesota retail and use tax, published by the Minnesota Department of Revenue. This analysis uses the available reports from 2012 through 2023. See <https://www.revenue.state.mn.us/sales-and-use-tax-statistics-and-annual-reports>.

Sales and use tax permit holders file returns and remit taxes on a monthly, quarterly or annual basis. Large businesses such as discount department stores whose tax is more than \$500 per month are required to file on a monthly basis, while medium-sized businesses whose sales tax collections are less than \$500 per month, are required to file on a quarterly basis and small businesses with sales tax collections less than \$100 per month would most likely file on an annual basis.

The income data in this report are obtained from reports by Bureau of Economic Analysis (BEA). (See <https://www.bea.gov/data/income-saving/personal-income-county-metro-and-other-areas> )

Population data are derived from the state demographic center. (See <http://mn.gov/admin/demography/data-by-topic/population-data/our-estimates/index.jsp>)

Mobile data was provided by Placer.ai and is available from 2019 through November 20th, 2025. For a list of definitions for terms related to mobile data see Appendix B.

### Definition of Terms

#### Gross Sales

Gross sales include taxable sales and exempt sales for businesses holding sales and use tax permits. This is the most inclusive indicator of business activity for the reporting jurisdictions but it can be misleading when used in comparisons. At times commodity items (like gasoline) that are not taxable can have large price variations, creating huge swings in gross sales.

#### Taxable Sales

Taxable sales are the amount of sales subject to sales tax. Taxable sales exclude exempt items, items sold for resale, items sold for exempt purposes and items sold to exempt organizations. For more information on what is taxed in Minnesota, see "Minnesota Sales and Use Tax Business Guide" available on the web at <https://www.revenue.state.mn.us/sites/default/files/2025-02/2024-tax-handbook-online-post-publication-corrected.pdf>

#### Current and Constant Dollar Sales

Current dollar (or "nominal dollar") sales are sales as reported by the state. No adjustment has been made for price inflation. In general this measure of sales is not satisfactory for comparisons over long periods of time since it does not account for changes in population, inflation, or the state's economy. Constant dollar (or "real dollar") sales reflect changes in price inflation by adjusting current dollar sales with the Consumer Price Index (CPI). Constant dollar sales indicate the real sales level with respect to a base year. This is a more realistic method of evaluating sales over time than current dollar comparisons, but still does not take into consideration changes in population or changes in the state's economy.

#### Number of Businesses

The number of sales and use tax permit holders who filed one or more tax returns for the year are reported as the number of businesses.

## Reporting Period

The reporting periods in this report are calendar years. For example, the sales reported for the year 2000 are for the period, January 1, 2000 to December 31, 2000.

## Per Capita Sales

Per capita (or “per person”) sales are calculated by dividing current dollar sales by the population estimate. In areas where population is subject to substantial change, this is a more satisfactory measure of sales activity than sales alone. However, it still does not reflect changes in the state economy.

## Pull Factor

The pull factor was developed by Dr. Ken Stone, an economist from Iowa State University Extension Service, to provide a precise measure of sales activity in a locality. It is derived by dividing the per capita current dollar sales of a city or county by the per capita sales for the state. For example, if a city's per capita sales are \$20,000 per year and the state per capita sales are \$10,000 per year, the pull factor is 2.0 ( $\$20,000 \div \$10,000$ ). The interpretation is that the city is selling to 200 percent of the city population. Worth noting that local consumption patterns or local average prices may skew pull factors. As example, a city may not have enough people willing to buy \$50 steak dinners to support restaurants that typically carry expensive selections.

Pull factors are good measures of sales activity because they reflect changes in population, inflation, and the state economy. Pull factors are available through the University of Minnesota Extension for total taxable sales for all cities with reported sales (generally, cities with a population of 5,000 or more) since 1990. The pull factors listed in this report are not adjusted for differing income levels in different communities; they are simply the ratio of local per person sales to the state average. Income levels are accounted for in the expected sales and potential sales formulas, described below.

## Typical Pull Factor

The typical pull factor is a pull factor that represents the “norm” for cities within a population group. It is an average for cities within a population group excluding some of the outliers in the group.

## Personal Income

Personal income is defined as the income received by, or on behalf of, all the residents of the county (state) from all sources. Personal income is the estimated sum of wage and salary earnings, supplements to wages and salaries (e.g., contributions to retirement funds, health plans, life insurance policies), proprietors' income, rental income, personal dividend income, personal interest income, and personal current transfer receipts to persons (e.g. receipts of Social Security, disability, worker's compensation, Medicare/Medicaid, food stamps, etc.) less contributions for government social insurance (e.g. Social Security, Medicare).

## Index of Income

This index provides a measure of income, relative to the state, which is calculated by dividing local per capita income by state per capita income. The base is 1.00. For example, an index of income of 1.20 indicates that per capita income in the area is 20 percent above the state average.

## Expected Sales

Expected sales are a retail performance benchmark. It is an estimate of the sales level a city would

achieve if it were performing on par with Minnesota cities of a similar size. In addition to population and income variables, expected sales incorporate the typical strength of comparable communities via the typical pull factor. Expected sales are the product of city population, state per capita sales, the index of income and the typical pull factor. For example, if a city has a population of 5,000, the state per capita sales are \$9,000, the typical pull factor is 1.30, and the index of income is 1.03, expected sales are approximately \$60 million per year ( $5,000 \times \$9,000 \times 1.30 \times 1.03$ ). This provides a means of comparing what is expected for a city of a certain size to what is actually happening.

### Potential Sales

Potential sales are an estimate of the amount of money that is spent on retail goods and services by residents of a county. It is the product of county population, state per capita sales and the index of income. The potential sales concept for counties is similar to the expected sales calculations for cities. However, potential sales do not utilize a measure of average pulling power (like the typical pull factor that is used in the expected sales equation). Since a county is a relatively large region within which retail business takes place, counties are compared without adjustments for trade area size.

### Variance between Actual and Expected Sales (Surplus or Leakage)

The variance between actual and expected sales is how much retail sales differ from the “norm” (i.e., the amount above or below the standard established by the expected sales formula). When actual sales exceed expected sales, we say the city has a “surplus” of retail sales. When actual sales fall short of expected sales, we say the city has a retail sales “leakage”. The set of similarly-sized cities in Minnesota is the peer group to which the comparison is being made. Discrepancies between expected and actual sales occur for a variety of reasons.

### Trade Area Population Gain or Loss

The trade area population gain or loss translates the percentage amount of surplus or leakage of retail sales into an estimate of the number of customers gained or lost in the trade area. It is calculated by multiplying the percent surplus or leakage by the population estimate for the city or county. For example, if a city with 10,000 residents had a retail sales surplus of 20%, the trade area population gain would be 2,000. Adding this number to the city's population gives an estimate of the population size of the city's trade area.

### Calculating Expected Sales Using Comparisons with Other Rural Cities

Beginning in the middle of 2013, Retail Trade Analysis reports for cities contained Community Trade Area Analysis pages. The earlier paragraph of how Expected Sales are calculated explained that a typical pull factor of similar-sized cities was used in the formula. These pages only use similar cities that meet the following criteria: 1) within approximately 40% of similar population for rural communities and 20% for urban communities; 2) have a similar location on the trade-center hierarchy scale. Cities with a similar trade center hierarchy have a history of similar total taxable retail and service sales. This method will keep the pull factors from metro cities like Mendota Heights and Little Canada being used in calculations for rural cities like Fairmont and Grand Rapids and vice versa. More information on trade center hierarchy can be found in the article Trade-Center Hierarchy in Greater Minnesota authored by Craig and Schwartau at <http://www.cura.umn.edu/publications/catalog/reporter-41-3-4-2>. This article noted there was little relative movement in any one city's hierarchy ranking with just a few exceptions where dramatic economic changes occurred.

## Cautions

### Gross Sales

Gross sales are a comprehensive measure of business activity, but readers should be aware that the numbers in this report are self-reported by holders of sales and use tax reports. Furthermore, the gross sales are not audited by the State of Minnesota. It is believed that the gross sales figures are generally reliable, but there is the possibility of distortions, especially in smaller cities where misreporting may have occurred.

### Misclassification

Holders of sales and use tax permits select the North American Industry Classification System (NAICS) category that best fits their business. Regardless of who makes this classification, errors are occasionally made. Also, sometimes a business will start out as one type of business, but may evolve over time to a considerably different type of business. Misclassifications can distort sales among business categories, especially in smaller cities. For example, a furniture store that is classified as a general merchandise store, will under-report the sales in the furniture store category and over-report the sales in the general merchandise category.

### Suppressed Data

The sales data for merchandise categories that have less than four reporting firms are not reported. This is a measure taken by most states to protect the confidentiality of sales tax permit holders. The sales for suppressed retail categories are placed into the miscellaneous category and are included in total sales. The sales for suppressed service categories are placed into the NAICS 999 category and are not included in total sales.

### Consolidated Reporting

Vendors doing business at more than one location in Minnesota have the option of filing a separate return for each location or filing one consolidated return for all locations. The consolidated return shows, for each business establishment, the sales made, tax due and location by city and county.

Data for the establishments of consolidated filers are combined with data for single-location filers to produce the figures in this report. Occasionally consolidated reports may not be properly deconstructed and all the sales for a company may be reported for one city. Whenever misreporting is discovered, contacts are made by the Minnesota Revenue Department to clarify the situation.

### Changes between 2021 and 2022

The North American Industry Classification System (NAICS) underwent a significant update in 2022 to reflect the modern structure of the U.S. economy, particularly the growth of digital commerce and new service industries. While many codes remained unchanged, the 2022 revision established 110 new five-digit industries. For the codes relevant to the retail and service sectors (44x, 45x, 713, 72x, 81x), the most notable changes involved refining classifications for e-commerce, third-party logistics, and specialized retail, which led to internal shifts within 449 (Miscellaneous Store Retailers) and 458 (Uncategorized Retailers). Furthermore, the 722 (Food Services and Drinking Places) and 812 (Personal and Laundry Services) codes saw numerous updates to better capture emerging business models. This reclassification ensures better alignment with current economic activities but requires analysts to exercise caution when comparing data from 2022 onward with historical data, as some categories are not directly comparable across the classification break.



## Appendix B: Key Mobile Data (Placer.ai) Definitions

### Employee visits

Panel visits that meet a certain threshold of long and repeated visits during daytime hours to the same point of interest (POI).

### Employees:

The people who work within the market boundaries, defined by panel visits that meet a certain threshold of long and repeated visits during daytime hours to the same POI.

### Hybrid employees:

Considered employees as long as the conditions of long and repeated visits are met. The panelist may not be defined as an 'employee' if workplace visits do not present a consistent pattern. People who work fully remote from their homes are not accounted as employees in this report's data.

### Panel:

Mobile devices, referred to as "panel devices," are the source of location data owned by our partner mobile applications. These apps enable Placer.ai to make intelligent estimations using a sample set (only when users opt into this setting) to analyze the locations of different audiences. The observed mobile devices form a "panel," which allows Placer.ai to statistically draw more extensive estimations on visitation patterns for any location.

Placer requires its data partners to receive consent in accordance with applicable law. The data Placer.ai obtains from app partners is already stripped of personal identifiers before it is shared. Placer leverages a panel of tens of millions of devices and utilizes machine learning to make estimations for visits to locations across the country, representing approximately 8 percent of the population.

### Panel visits:

The observed unique number of visits to a specific location, drawn from panel devices.

### POI (stands for "point of interest"):

POIs are specific point locations that are available for exploration and analysis within Placer. Placer creates POIs for any specific point location, including standalone brick-and-mortar locations (i.e., a store, a dentist's office, or a gym) and complexes (i.e., shopping centers).

### Residents:

Panel devices that spend night hours within the property/market boundaries on a regular basis and over the last 30 days. For example, a panelist who consistently spends the night in the Northwest Aurora neighborhood is defined as a resident of that neighborhood and the city of Aurora, CO.

### Visitors:

Refers to the number of unique individuals that visit a property, as opposed to visits, which only refer to the number of visits to a property.

A single visitor may visit a property multiple times during the report date range. For example, a panelist who visits a grocery store once a week is counted as one visitor. In a span of one year, that visitor has generated 52 visits to the grocery store.

### Visits:

The extrapolated number of visits (foot traffic) at a property. This number is generated by observing the number of panel visits. Placer.ai runs a proprietary algorithm for extrapolating data against its panel, which produces an accurate estimation of visits to any given location. A visit is counted whenever someone visits a POI, but only once per day per device. For example, if a person visits a supermarket three times in one day, it counts as one visit. If they visit on three separate days, it counts as three visits.

*Source: Placer.ai*



## Appendix C: Experian Mosaics Profiles: Full Segment Details

Mosaic consumer profiles are valuable for retail trade analysis because they provide a standardized, actionable framework for understanding a community's market demand by segmenting the population into distinct demographic and behavioral groups.

By identifying the dominant Mosaic segments within a trade area, economists and local decision makers can target retail and service efforts that meet the needs of their current customer base, ensuring that new businesses or existing inventory match the specific socioeconomic profile of the local consumer base.

To learn more about Experian Mosaic's Profiles see here (<https://z.umn.edu/SegmentOverview>)

**Below are links to view the complete segment profile for the segments mentioned in this report:**

**Segment F** - <https://z.umn.edu/SegmentF>

**Segment E** - <https://z.umn.edu/SegmentE>

**Segment D** - <https://z.umn.edu/SegmentD>

**Segment C** - <https://z.umn.edu/SegmentC>

**Segment I** - <https://z.umn.edu/SegmentI>

**Segment Q** - <https://z.umn.edu/SegmentQ>

**Segment J** - <https://z.umn.edu/SegmentJ>



## Appendix D: Peer Cities Used to Calculate Expected Sales: Pull Factors

2023 Index of "Pulling Power"  
 Cities Outside the Seven-County Metro Area with Populations Between  
 7,100 and 16,600 (Range: +/- ~ 40% Population of North Branch)

Rankings	(30 Cities)															
City	Population	Vehicles & Parts	Building Materials	Food & Beverages	Furniture, Electronics, & Appliances	General Merchandise	Health & Personal	Gas & Convenience	Clothing & Accessories	Leisure Goods & Misc. Stores	Amusement	Lodging	Eating & Drinking	Repair Services	Personal Services	Total Taxable Retail & Services*
Big Lake	12,524			1.22				1.66		0.56	0.08		0.84	0.46	0.29	0.34
Sauk Rapids	13,835	1.85		1.20			1.45	1.67		0.15	0.13		0.54	0.55	0.30	0.41
North Mankato	14,329			0.71	0.45	0.29		1.00	0.24	0.21			0.55	0.94	0.15	0.41
St. Peter	11,960	0.40	0.44	1.42	0.08	0.11		1.51	0.09	0.79		0.54	0.87	0.51	0.18	0.54
Hibbing	16,028	0.66	1.77	1.24	0.15		1.03	2.12	0.03	0.68	0.33		0.72	0.69	0.23	0.66
Worthington	13,604	1.34	0.65	2.46	1.57		1.12	3.16	0.43	0.42	0.45	1.00	0.88	2.43	0.22	0.83
<b>North Branch</b>	<b>11,858</b>	<b>1.52</b>	<b>1.93</b>	<b>1.16</b>	<b>2.17</b>	<b>0.13</b>	<b>1.11</b>	<b>2.46</b>	<b>0.03</b>	<b>0.52</b>			<b>1.08</b>	<b>0.67</b>	<b>0.35</b>	<b>0.85</b>
Brainerd	14,670	1.74	1.35	1.00	0.58	0.16	2.18	1.40	0.62	1.62	0.25		1.43	0.78	0.71	0.86
Cloquet	12,667	0.73		1.68	0.27	2.90	1.56	1.64	0.04	0.67	0.39		1.26	0.68	0.27	0.86
Fairmont	10,290	1.94	0.86	1.10	0.89	2.54	2.17	1.72	0.16	0.52	0.45	1.72	1.50	1.00	0.24	1.15
New Ulm	14,083	1.18	3.30	1.85	1.98	1.63		1.10	0.54	0.48	0.63	0.58	0.95	1.36	0.42	1.21
Fergus Falls	14,144	2.83	2.58	1.19	0.63	3.05	1.15	1.66	0.36	0.83	0.38	0.93	1.04	1.00	0.70	1.36
Hutchinson	14,828	0.57	3.93	1.27	1.80	2.69	1.45	1.58	1.77	1.57	0.63		1.02	0.59	0.37	1.41
Cambridge	10,572	0.70		1.66	0.33	5.39	2.09	9.05	1.78	2.44	0.20		1.29	0.94	0.51	1.55
Marshall	13,897	2.17	4.56	1.70	1.45	2.25	0.12	1.39	1.03	0.89	0.56	1.07	1.76	1.28	0.39	1.64
Monticello	14,840	3.76	2.95	1.42	0.72	4.63	1.03	1.83	2.33	1.86	0.88	0.48	1.73	1.80	0.38	1.91
Grand Rapids	11,183	4.17	4.48	2.40	2.44	4.21	1.49	2.86	0.92	1.44	0.27	1.96	1.74	2.05	0.32	2.22
Bemidji	15,637	4.96	5.32	2.45	2.32	4.11	2.62	2.01	4.29	3.18	0.67	2.71	2.35	1.74	0.54	2.62
Hermantown	10,555	4.59	6.50	0.16	2.28	7.22		2.67		1.08	0.36		1.42	2.69	0.38	2.64
Alexandria	15,000	3.46	6.13	2.34	2.99	5.25	2.53	2.75	1.09	1.64	1.02	1.53	2.08	3.30	1.66	2.83
Unadjusted Average*		2.09	3.39	1.59	1.24	3.03	1.45	1.88	0.77	0.99	0.45	1.37	1.29	1.20	0.39	1.28

\* Raw averages; not adjusted for special circumstances. For example, in cities with a college student population that is large relative to overall population, these pull factors may understate the relative strength of the retail sector. While college students are counted as part of the city population, in general, they spend less than other city residents in many retail categories. Most pull factor outliers were eliminated when calculating typical pull factors used in the expected sales formula.

**Rank of 2023 Index of "Pulling Power"**  
**Cities Outside the Seven-County Metro Area with Populations Between**  
**7,100 and 16,600 (Range: +/- ~ 40% Population of North Branch)**

Rankings		(30 Cities)														
City	Population	Vehicles & Parts	Building Materials	Food & Beverages	Furniture, Electronics, & Appliances	General Merchandise	Health & Personal	Gas & Convenience	Clothing & Accessories	Leisure Goods & Misc. Stores	Amusement	Lodging	Eating & Drinking	Repair Services	Personal Services	Total Taxable Retail & Services*
Alexandria	#3	#5	#2	#4	#1	#3	#2	#4	#5	#4	#1	#4	#2	#1	#1	#1
Hermantown	#19	#2	#1	#21	#4	#1		#5		#8	#12		#8	#2	#10	#2
Bemidji	#2	#1	#3	#2	#3	#6	#1	#8	#1	#1	#3	#1	#1	#6	#4	#3
Grand Rapids	#17	#3	#5	#3	#2	#5	#7	#3	#7	#7	#14	#2	#4	#4	#13	#4
Monticello	#4	#4	#9	#10	#12	#4	#14	#10	#2	#3	#2	#11	#5	#5	#9	#5
Marshall	#10	#7	#4	#6	#9	#12	#16	#19	#6	#10	#6	#6	#3	#8	#8	#6
Cambridge	#18	#16		#8	#16	#2	#5	#1	#3	#2	#16		#10	#13	#5	#7
Hutchinson	#5	#18	#6	#12	#7	#10	#10	#16	#4	#6	#5		#14	#18	#11	#8
Fergus Falls	#8	#6	#10	#16	#13	#7	#11	#13	#12	#11	#11	#8	#13	#10	#3	#9
New Ulm	#9	#14	#8	#5	#6	#13		#20	#10	#18	#4	#9	#15	#7	#6	#11
Fairmont	#20	#9	#14	#18	#11	#11	#4	#11	#14	#17	#9	#3	#6	#11	#17	#12
Cloquet	#13	#15		#7	#17	#9	#6	#15	#16	#14	#10		#11	#16	#16	#13
Brainerd	#6	#11	#13	#19	#14	#15	#3	#18	#9	#5	#15		#7	#14	#2	#14
North Branch	#16	#12	#11	#17	#5	#16	#13	#6	#17	#16			#12	#17	#12	#15
Worthington	#12	#13	#15	#1	#8		#12	#2	#11	#19	#7	#7	#16	#3	#19	#16
Hibbing	#1	#17	#12	#13	#18		#15	#7	#18	#13	#13		#19	#15	#18	#17
St. Peter	#15	#19	#16	#11	#19	#17		#17	#15	#12		#10	#17	#20	#20	#18
North Mankato	#7			#20	#15	#14		#21	#13	#20			#20	#12	#21	#19
Sauk Rapids	#11	#10		#15			#9	#12		#21	#17		#21	#19	#14	#20
Big Lake	#14			#14				#14		#15	#18		#18	#21	#15	#21

## Appendix E: Definitions of Merchandise Categories

MERCHANDISE CATEGORY	NAICS CODE(S)	DEFINITION	REAL WORLD EXAMPLES	NOTES ON MN SALES TAX
VEHICLES & PARTS	441	Stores retailing new motor vehicles and parts from fixed locations. This includes automobiles, campers, RVs, boats, outboard motors, sailboats, snowmobiles, motorcycles, and all-terrain vehicles.	Local Auto Parts Stores (e.g., O'Reilly, Advance Auto Parts), Dedicated Boat Dealers (e.g., MarineMax), Dedicated RV Dealerships, Motorcycle Dealerships.	The sale of on-road motor vehicles (cars, trucks) is generally subject to the Motor Vehicle Sales Tax (currently 6.875%), not general sales tax. Parts, boats, snowmobiles, ATVs, and repairs (parts only) are subject to the general sales tax.
BUILDING MATERIALS	444	Stores retailing new building material, garden equipment, and supplies. This includes home improvement centers, and stores selling paint, wallpaper, ceramic tile, fencing, windows, roofing, siding, hardware, and plumbing.	The Home Depot, Menards, Local Lumber Yards (e.g., ProBuild), Dedicated Paint Stores (e.g., Sherwin-Williams), Dedicated Garden Centers.	Generally taxable at the retail level.
FOOD & BEVERAGES	445	Stores primarily retailing food and beverages merchandise from fixed point-of-sale locations.	Cub Foods, Lunds & Byerlys, Hy-Vee, Aldi, Dedicated Liquor Stores, Specialty Butcher Shops, Neighborhood Grocery Stores.	This covers <i>stores</i> selling food/drink for off-premise consumption, distinct from "Eating & Drinking".  Most unprepared food and food ingredients are exempt from sales tax. Sales tax applies to prepared meals and drinks, candy, gum, and soft drinks.
FURNITURE, ELECTRONICS, & APPLIANCES	449	Stores retailing new furniture, home furnishings, household appliances, home audio and video equipment, audio/video recordings, cameras, computers, and related goods.	Best Buy, Slumberland Furniture, Ashley Furniture, Dedicated Appliance Stores (e.g., Sears Appliance), Dedicated Electronics/Computer Stores.	Tangible personal property, including furniture, electronics, and appliances, is subject to the general sales tax rate.
GENERAL MERCHANDISE	455	Stores retailing new general merchandise, distinguished by their ability to sell a large variety of goods from a single location with the necessary equipment and staff.	Walmart Supercenter, Target, Kohl's, Macy's, Dollar General/Dollar Tree.	Items like furniture, electronics, and most housewares are taxable. Exempt items like unprepared food, most clothing, and prescription drugs are non-taxable, even when sold within these stores.
HEALTH & PERSONAL	456	Stores retailing health and personal care merchandise from fixed point-of-sale locations.	Walgreens, CVS Pharmacy, GNC (Health Supplement Store), Dedicated Optical Goods Stores, Cosmetic Specialty Stores (e.g., ULTA Beauty).	Prescription drugs and certain medical devices are exempt. Grooming and hygiene products, over-the-counter medicines, and dietary supplements are generally taxable.

<b>GAS &amp; CONVENIENCE</b>	457	Establishments retailing automotive fuels and oils, often combined with convenience store items.	Kwik Trip/Kwik Star, Holiday Stationstores (now transitioning to Circle K), Casey's General Store, BP/Shell/Other Gas Stations with C-stores.	Motor fuel sales are subject to excise tax and therefor generally non-taxable. Convenience store items such as soft drinks, candy, prepared food, and other merchandise are taxable.
<b>CLOTHING &amp; ACCESSORIES</b>	458	Stores retailing new clothing and clothing accessories. Includes jewelry, shoes, luggage, handbags, bridal gowns, furs, uniforms, and lingerie.	Local Boutiques, J.Jill, DSW Shoe Warehouse, Dedicated Jewelry Stores, Bridal Shops, Hat/Accessory Shops.	Most general-use clothing is exempt from sales tax in Minnesota. Taxable items include clothing accessories (e.g., jewelry, handbags, belts), protective equipment (e.g., helmets), sports/recreational gear (e.g., ski boots), and fur clothing.
<b>LEISURE GOODS &amp; MISCELLANEOUS</b>	459	A mixed category including florists, used merchandise stores, pet stores, and stores retailing specific leisure goods (e.g., sporting equipment, musical instruments).	PetSmart/Petco, Goodwill/Salvation Army (Used Merchandise), Hobby Lobby/Michael's (Craft Supplies), Fleet Farm/Cabela's (Sporting Goods focus), Local Florists.	Generally taxable. This includes pet supplies, sporting goods, musical instruments, and florist sales. Used merchandise is also taxable.  This category also serves as a catch-all for sectors with fewer than 4 stores.
<b>AMUSEMENT</b>	713	Establishments providing amusement, gambling, and recreation services.	Local Movie Theatres, Bowling Alleys, Golf Courses (excluding Pro Shops), Indoor Water Parks, Arcades, Fitness Centers (membership fees).	The sale of the "privilege of admission" to amusement, recreation areas, and athletic events, including club memberships and fees, is subject to sales tax.
<b>LODGING</b>	721	Businesses providing lodging or short-term accommodations for travelers, vacationers, and others.	Holiday Inn Express, Local Motels/Hotels, Bed & Breakfasts, KOA Campgrounds, Time-share Resorts.	Rentals of lodging for less than 30 consecutive days are subject to the state sales tax. Many municipalities also impose local lodging taxes (occupancy taxes), which is not included in the general sales tax.
<b>EATING &amp; DRINKING</b>	722	Businesses selling prepared food at full-service or limited-service establishments, and drinking establishments.	Full-Service Restaurants (e.g., Applebee's, local supper clubs), Limited-Service Restaurants (e.g., Chipotle, McDonald's), Bars/Taverns, Local Coffee Shops (prepared drinks).	This is the food and beverage consumed on-premise or prepared for immediate consumption, distinct from food stores (445).  All prepared food (whether consumed on- or off-premise) and all alcoholic and non-alcoholic drinks sold by these establishments are subject to the general sales tax. Alcoholic beverages are also subject to the 2.5% Liquor Gross Receipts Tax.

<b>REPAIR SERVICES</b>	811	Businesses restoring machinery, equipment, and other products to working order.	Local Auto Repair Shops (independent or chain), Appliance Repair Technicians, Computer Repair Services, Lawn Mower/Small Engine Repair, Shoe Repair.	Labor for repair is generally NOT taxable (e.g., auto body repair labor). However, parts used in the repair are taxable, and labor for installation/upgrades (creating something new) is taxable. Towing and rustproofing services are also taxable.
<b>PERSONAL SERVICES</b>	812	Establishments providing services generally performed directly for the individual.	Hair Salons/Barber Shops, Funeral Homes/Crematories, Dry Cleaners/Laundries, Pet Grooming Services, Local Tanning Salons.	Taxability is highly selective. Most personal services (e.g., hair cuts, dry cleaning) are NOT taxable. However, certain specific personal services ARE taxable, including tanning services, and items sold (e.g., hair products).
<b>ALL OTHER TAXABLE RETAIL AND SERVICES</b>	44, 45, 51, 52, 53, 54, 55, 56, 61, 62, 71, 72, 81, 92	Includes all sales tax revenue from NAICS sectors not specifically listed above.  This includes: Newspaper/Book Publishers (taxable sales only) (51), Banks (sales of taxable items only) (52), Real Estate Lessors/Agents (taxable fees/services) (53), Law Firms/Accounting Firms (taxable services) (54), Hospitals/Clinics (non-exempt taxable items) (62).	U.S. Bank or Bremer Bank reporting tax on selling repossessed boats or conducting taxable equipment leases; a CPA Firm or a Law Firm reporting tax on selling a custom software license or other digital products; a Commercial Real Estate Agent reporting tax on short-term rental equipment; and a Major Hospital reporting tax on the non-exempt items sold at its gift shop or over-the-counter supplies sold by its clinic.	This captures the remaining portion of the taxable service economy, ensuring the Total Retail and Services figures are fully comprehensive.  This represents revenue from the wide array of generally non-taxable professional and government services that occasionally generate taxable income (e.g., sales of merchandise, taxable fees, or taxable digital goods like Software as a Service, which falls under NAICS 51).