

# Retail.

The Missing Piece: Identifying  
Retail Growth Opportunities

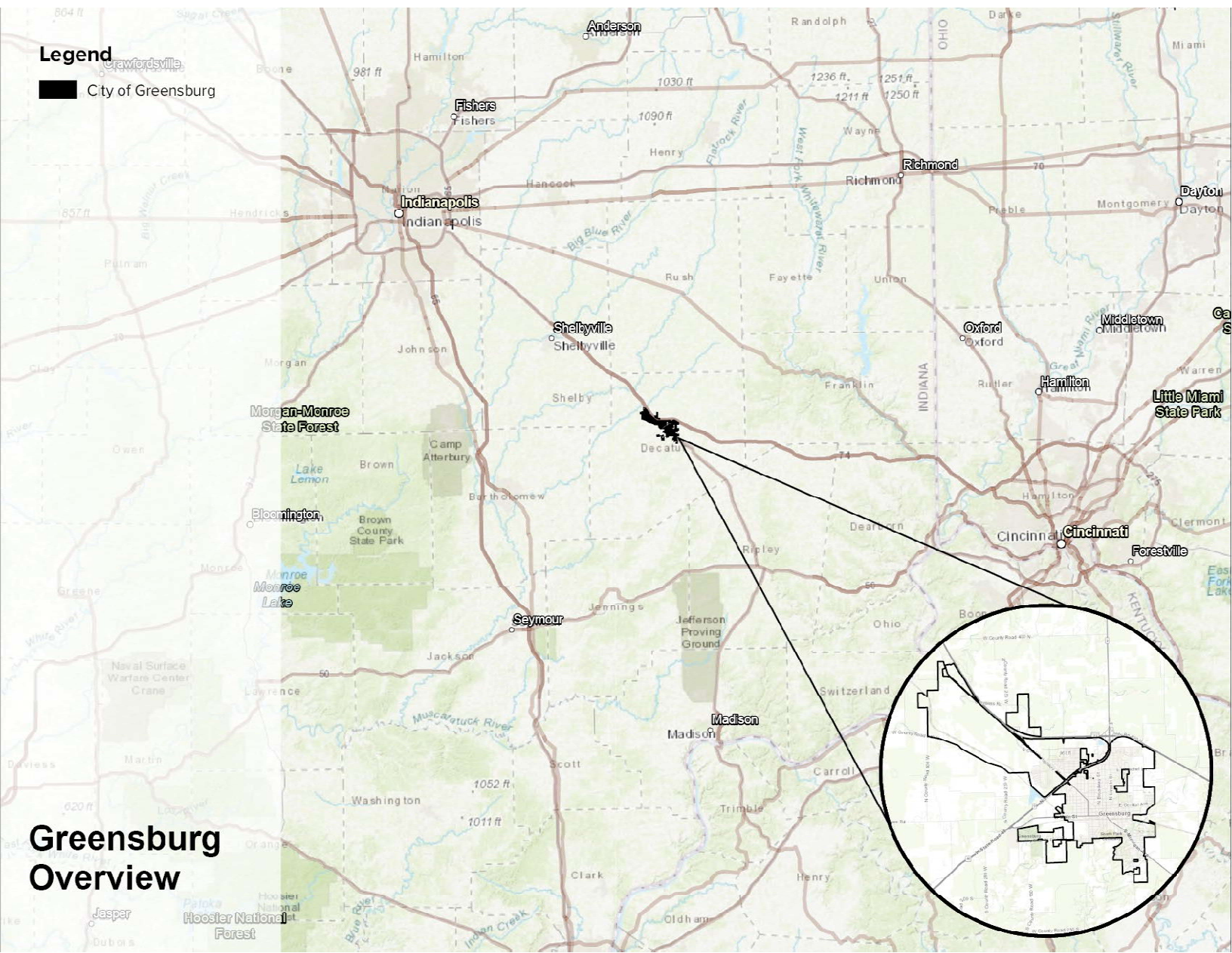


— CITY OF —  
**GREENSBURG**  
INDIANA



314 W Washington Street, Greensburg, IN 47240  
812-663-3344  
[www.greensburg.in.gov](http://www.greensburg.in.gov)

**Legend**  
City of Greensburg



# Greensburg Overview

# Table of Contents

<b>EXECUTIVE SUMMARY .....</b>	<b>4</b>
<b>MARKET GAP QUICK FACTS .....</b>	<b>6</b>
MAJOR RETAIL GAPS & OPPORTUNITY AREAS .....	6
DEMOGRAPHICS & CONSUMER BASE .....	7
EXISTING RETAIL MARKET CONDITIONS .....	7
<b>CHAPTER 1: EXISTING CONDITIONS AND RETAIL GAP ANALYSIS.....</b>	<b>8</b>
DEMOGRAPHICS .....	9
EMPLOYMENT .....	15
WHAT THE DATA TELLS US .....	21
<b>CHAPTER 2: MARKET CONDITIONS .....</b>	<b>22</b>
CELLULAR MOBILITY DATA ANALYSIS.....	23
WHY VISITOR DATA IS IMPORTANT .....	26
RETAIL GAP ANALYSIS .....	27
GREENSBURG'S MARKET POSITION.....	33
BUSINESSES MOST LIKELY TO SUCCEED .....	34
WHAT THE DATA TELLS US .....	45

# Executive Summary

This analysis found that Greensburg is a regional shopping destination with the market capacity to support additional retail development across several key categories. The current business mix serves residents, a large daytime population of employees at Honda and other employers, and visitors well beyond a typical 10- to 15-minute drive. Opportunities for growth across multiple retail categories have been identified, and this Retail Gap Analysis shows that this community can support growth in staple retail categories, such as grocery stores and full-service restaurants.

Greensburg is a strong regional retail and employment center. Within the 15-minute primary trade area defined in the report, the data show a total retail surplus of \$58 million. While Greensburg is already capturing significant regional spending, gaps remain within specific retail categories. Within that 15-minute drive-time primary trade area, notable retail leakage occurs in three core categories:

<p><b>Grocery Stores:</b> An estimated \$20.6 million in unmet demand is leaving the market each year—enough to support a new medium- to large-format full-service grocery store and capture spending that is currently going elsewhere.</p>	<p><b>Full-Service Restaurants:</b> Dining represents one of the most compelling growth categories, with \$7.1 million in leakage—supporting up to six new full-service restaurant concepts to meet both resident and visitor demand.</p>	<p><b>Clothing and Accessories:</b> With \$4.5 million in unmet demand, Greensburg is well-positioned to attract multiple new apparel and accessory retailers, expanding options for a customer base that is already shopping regionally.</p>
--	---	---

These primary trade area numbers do not tell the whole story. While local gaps were identified, Greensburg’s retail market is a regional shopping destination. Mobile data analysis shows that Greensburg draws shoppers from up to 30 minutes away and employees from even further. When the extended trade area shopper is accounted for, the total retail leakage increases to \$80.6 million, revealing even greater opportunities for retail expansion and an untapped market for new businesses. Beyond residents, the City is already attracting shoppers from surrounding communities and capturing spending beyond its resident population. That regional retail draw is supported by Greensburg’s role as a job center, the daily influx of commuters, annual hotel stays, and seasonal visitors attending events at the Decatur County Youth Sports Complex. This regional draw expands Greensburg’s effective customer base well beyond its resident population, positioning the City to compete for retailers that rely on both local and destination-driven demand.

The most immediate and supportable retail opportunities in Greensburg are grocery stores, full-service restaurants, and clothing and apparel retailers:

- Grocery stores (\$37.6 million), sufficient to support a larger format grocer
- Clothing and apparel stores (\$25.7 million), sufficient to support several new clothing outlets
- Full-service restaurants (\$17.0 million), sufficient to support 14 new restaurants

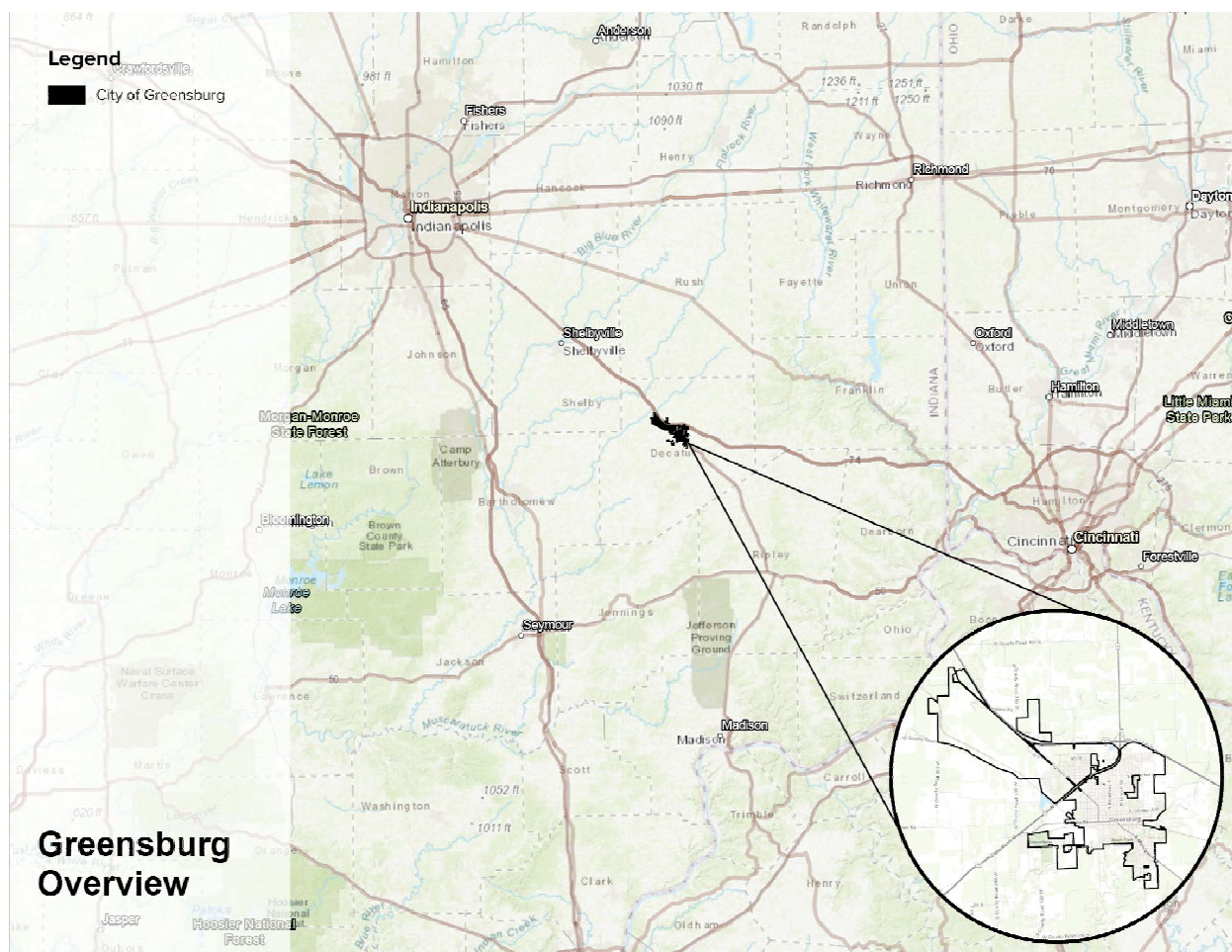
Taken together, these conditions represent a significant and underutilized retail opportunity for a community of Greensburg’s size.

Greensburg is successfully attracting customers from outside its more typical trade area. The opportunity for retailers is clear, given the amount of spending leaking from this region's shopping destination. Capturing this unmet demand will strengthen the local economy, increase tax revenue, and improve quality of life, demonstrating that the market opportunity is already in place.

**To address these opportunities, Greensburg should focus on the following targeted retail development strategies:**

- Continue to promote Greensburg's retail market to developers, commercial brokers, and retailers through ongoing networking and targeted outreach, with a focus on recruiting businesses in the retail sectors demonstrating the strongest market demand as identified in the retail gap analysis.
- Ensure that commercial properties and development sites are prepared and marketable for future retail investment.
- Attract retail and service businesses that cater to Greensburg's daytime workforce and commuter traffic.

Map: Greensburg, Indiana – Overview





## Market Gap Quick Facts

Significant opportunities for national and regional retailers exist in Greensburg. While the rest of this report details the findings below, the information showcases the immense retail opportunity present in Greensburg, Indiana.

### MAJOR RETAIL GAPS & OPPORTUNITY AREAS

PAGE 41

**\$80M+** RETAIL LEAKAGE

Significant unmet consumer demand in the regional market

**\$37M** GROCERY OPPORTUNITY

Strong demand for additional full-service grocery store

**\$25M+** APPAREL GAP

Opportunity to introduce new clothing and accessory stores

**\$16M** DINING OPPORTUNITY

Capacity for new restaurants and expanded dining options

## DEMOGRAPHICS & CONSUMER BASE

PAGE 14

**12,000+** RESIDENTS | GROWING THROUGH 2050

Stable base with long-term growth outlook

PAGE 16

**\$83K** AVG. HOUSEHOLD INCOME (PROJECTED)

Average housing income is on the rise. Increasing purchasing power and retail capacity

PAGE 27

**350+** NEW HOUSING UNITS PLANNED

Expanding future customer base and demand

PAGE 19

**BALANCED** HOUSING MARKET

Supports both stable and high-frequency spending

## EXISTING RETAIL MARKET CONDITIONS

PAGE 39

**\$58M** RETAIL SURPLUS

Proven regional shopping destination

PAGE 20

**16,900+** DAYTIME POPULATION

Workforce expands market by 4,600+ daily consumers

**80%** WORKFORCE INFLOW

Strong commuter-driven spending potential

PAGE 32

**195,000+** ANNUAL VISITORS

Additional non-resident retail demand

PAGE 57

**REGIONAL** RETAIL HUB

Captures spending from surrounding communities and travelers



## CHAPTER 1

# Existing Conditions and Retail Gap Analysis

## CHAPTER 1

# Existing Conditions and Retail Gap Analysis

This retail gap analysis demonstrates that Greensburg is a competitive, investment-ready retail market with capacity for additional grocery, dining, and shopping options. This report provides a data-driven understanding of the City's current retail environment, market performance, and future growth potential, while identifying immediate opportunities for commercial development.

This analysis integrates demographic trends, employment data, commuting patterns, building permit activity, and cellular mobility data to provide a more complete picture of daily consumer activity, trade-area dynamics, and market opportunities. This approach reflects how people live, work, and spend, revealing a larger and more dynamic market than population alone would suggest.

The findings demonstrate that Greensburg is not only a stable community but a regional employment and retail service hub with significantly untapped retail demand. By identifying key strengths, measurable retail leakage, and market-supported development capacity, this chapter sets the stage by showcasing Greensburg's demographic foundation and how it feeds the need for targeted need for retailers.

## DEMOGRAPHICS

Demographic and workforce characteristics provide critical insight into the scale, stability, and purchasing power of Greensburg's consumer base. In Greensburg, these factors point to a balanced and reliable market supported by steady and increasing population trends, a growing workforce, and a strong base of middle- and upper-income households.

More importantly, when combined with commuter and visitor activity, these characteristics support a retail market that extends well beyond the resident population, creating expanded opportunities for retailers and developers.



## POPULATION

Greensburg's population has demonstrated steady and consistent growth, increasing from 11,492 in 2010 to 12,312 in 2020, with continued stability through 2024. Long-term projections indicate that this growth will continue through 2050, reinforcing the City's role as a stable and sustainable community.

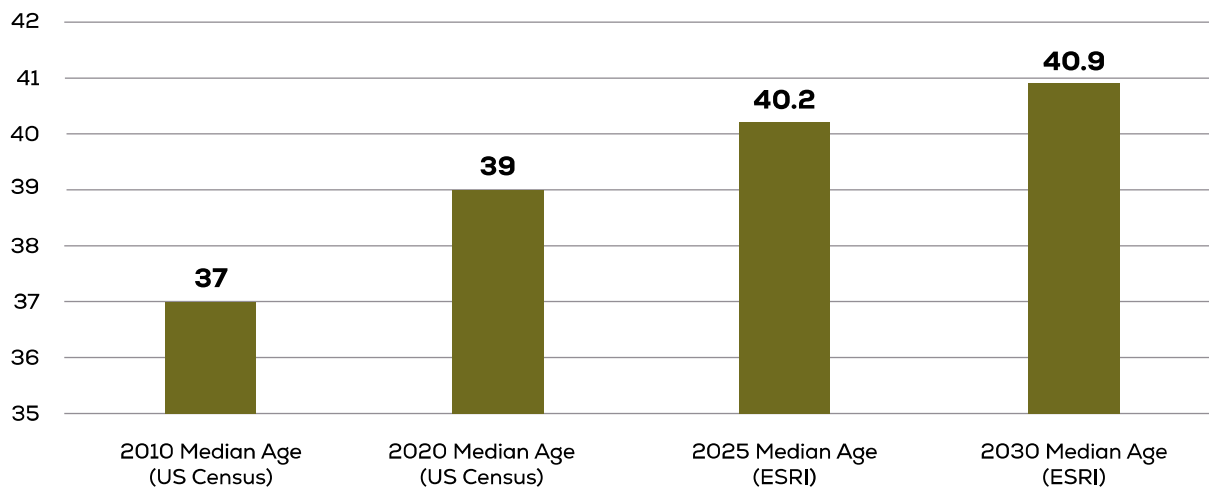
While population growth alone is modest, it provides a reliable baseline of demand that is significantly enhanced by workforce inflows and regional visitation. Greensburg offers both consistency and upside potential, supported by multiple demand drivers.

## MEDIAN AGE

Greensburg's median age has increased steadily over the past decade, reflecting both aging-in-place among existing residents and slower growth among younger age cohorts. In 2010, the City's median age was 37.0 years, increasing to 39.0 years by 2020. The 2025 median age reached 40.2 years, indicating a continued gradual aging trend.

That shift indicates increased demand for retail and service offerings catering to middle-aged and older households, including healthcare services, pharmacies, financial services, grocery stores, casual dining, and lifestyle-oriented retail. At the same time, maintaining a balanced mix of retail that appeals to younger workers and families remains important to attract new residents and workers. More importantly, any new grocers and full-service restaurants that come to the City need to offer a variety of options to cater to people of all ages.

Median Age



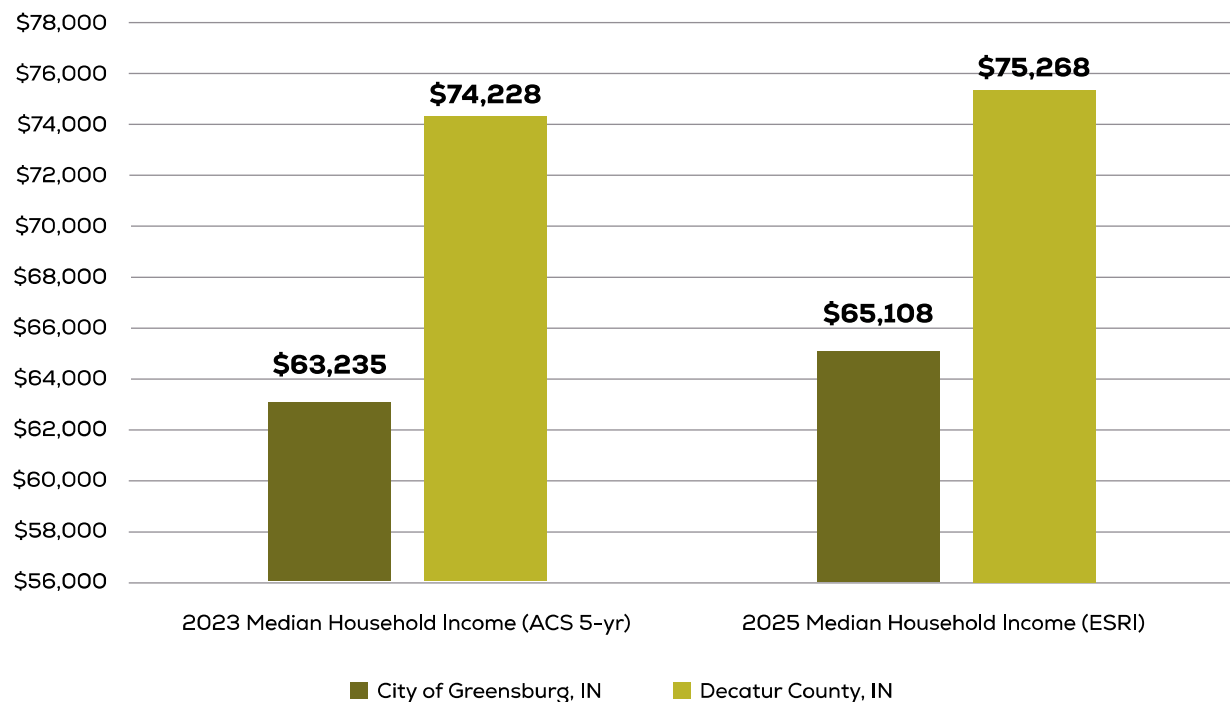
## MEDIAN INCOME

Household incomes in Greensburg reflect a stable, strengthening consumer base, with continued growth in purchasing power supporting expanded retail opportunities. In 2023, the City's median household income was \$63,235, increasing to \$65,108 in 2025. During this same period, average household income rise from \$73,842 in 2023 to \$83,353 in 2025, indicating sustained wage growth and increasing consumer spending capacity.

These upward trends signal a market gaining momentum and are increasingly capable of supporting a broader mix of retail and dining options. As income continues to rise, demand is expected to grow for higher-quality goods, expanded restaurant offerings, and specialty retail experiences.

In addition, Greensburg's role as a regional employment center and service hub further strengthens its retail potential, as local businesses benefit not only from resident spending but also from purchases made by in-commuting workers and visitors.

Median Household Income

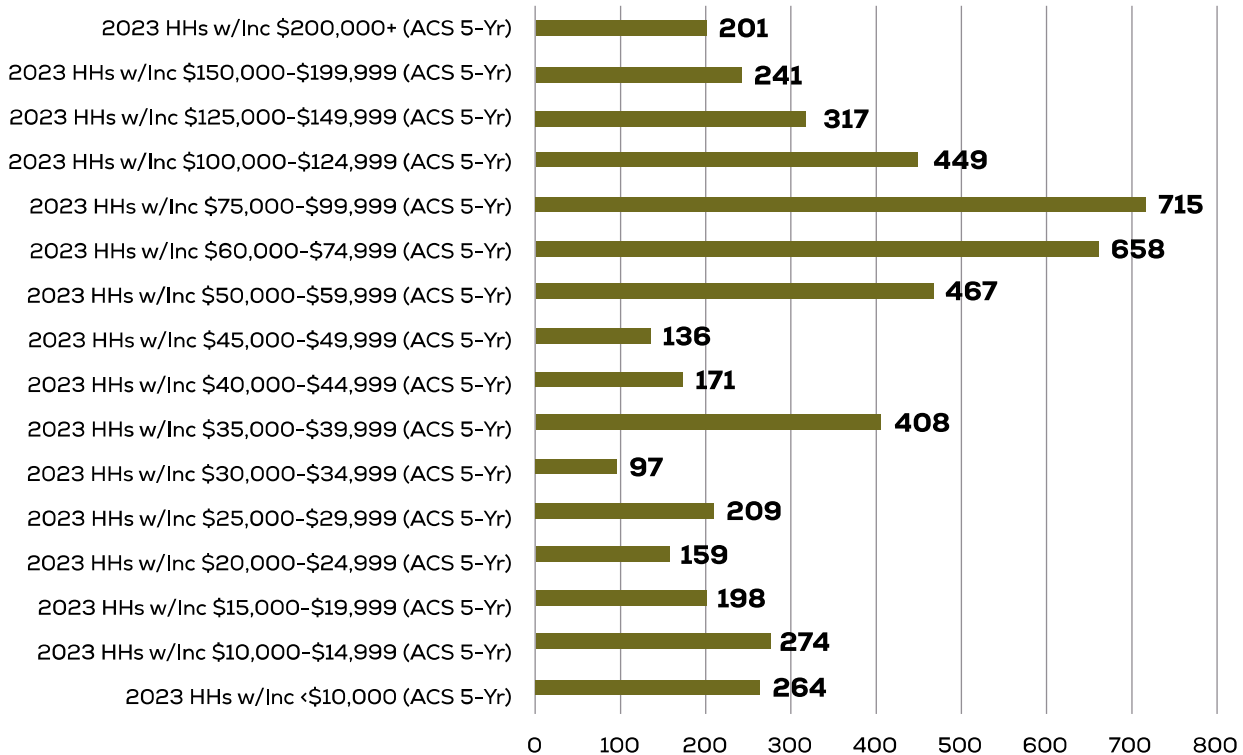


## HOUSEHOLD BY INCOME

Greensburg’s household income distribution reflects a broad, balanced economic base, with 1,900 households concentrated in the middle- and upper-income brackets. In 2023, the largest share of households (715) earned between \$75,000 and \$99,999 annually, followed closely by households earning between \$60,000 and \$74,999 (658) and \$50,000 to \$59,999 (467).

Based on household income data, 759 households earn more than \$125,000 annually, including over 200 households earning more than \$200,000. That concentration of higher-income households supports demand for specialty retail, higher-end dining, professional services, and experiential shopping environments. Overall, the income profile suggests that Greensburg has sufficient purchasing power to sustain new retail growth and expand into a broader mix of retail categories.

Household by Income



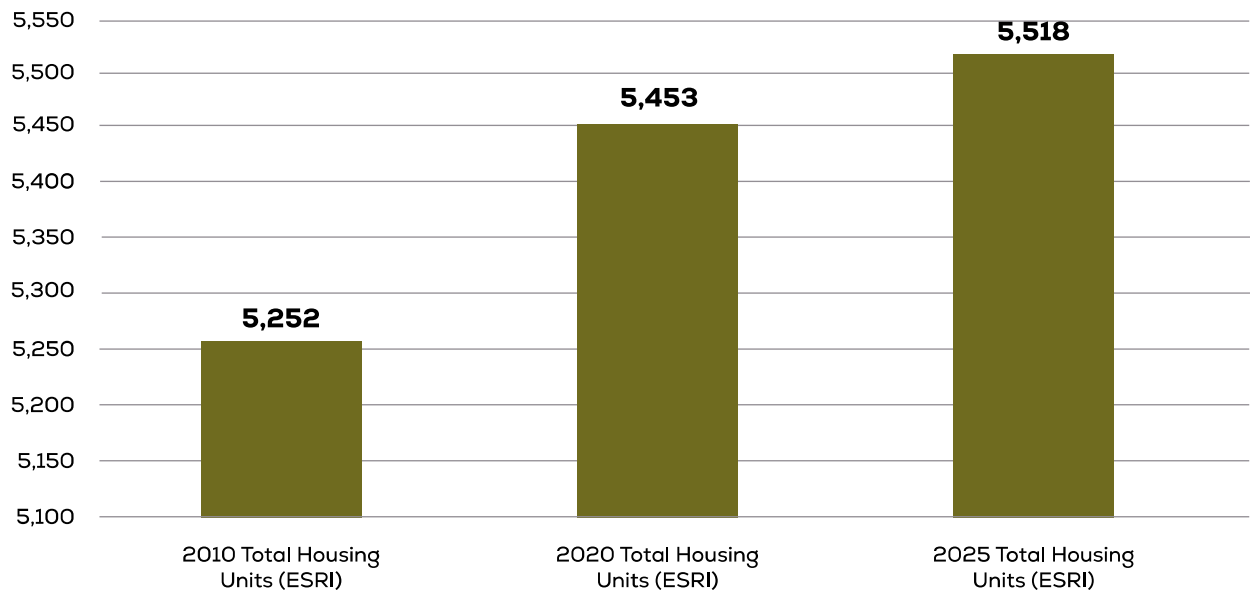
## HOUSING

Greensburg's housing market provides a stable and dependable foundation for retail demand, with approximately 5,518 housing units supporting consistent, day-to-day consumer spending. This established residential base ensures reliable demand for grocery, convenience retail, home improvement, and personal services.

In addition to this stability, Greensburg is experiencing measurable residential growth, with new single-family, duplex, and multifamily developments expanding the City's housing supply. As detailed later in the Permit and Development Activity section, more than 350 new housing units and over 650 beds are planned or under construction, particularly along the SR 3 corridor and within Downtown.

This pipeline of new development represents immediate and future growth in the local customer base, bringing additional residents, increasing density in key areas, and strengthening overall spending potential. Importantly, this growth is occurring alongside commercial, industrial, and hospitality investment, further reinforcing Greensburg's position as a regional destination for living, working, and visiting.

Total Housing Units

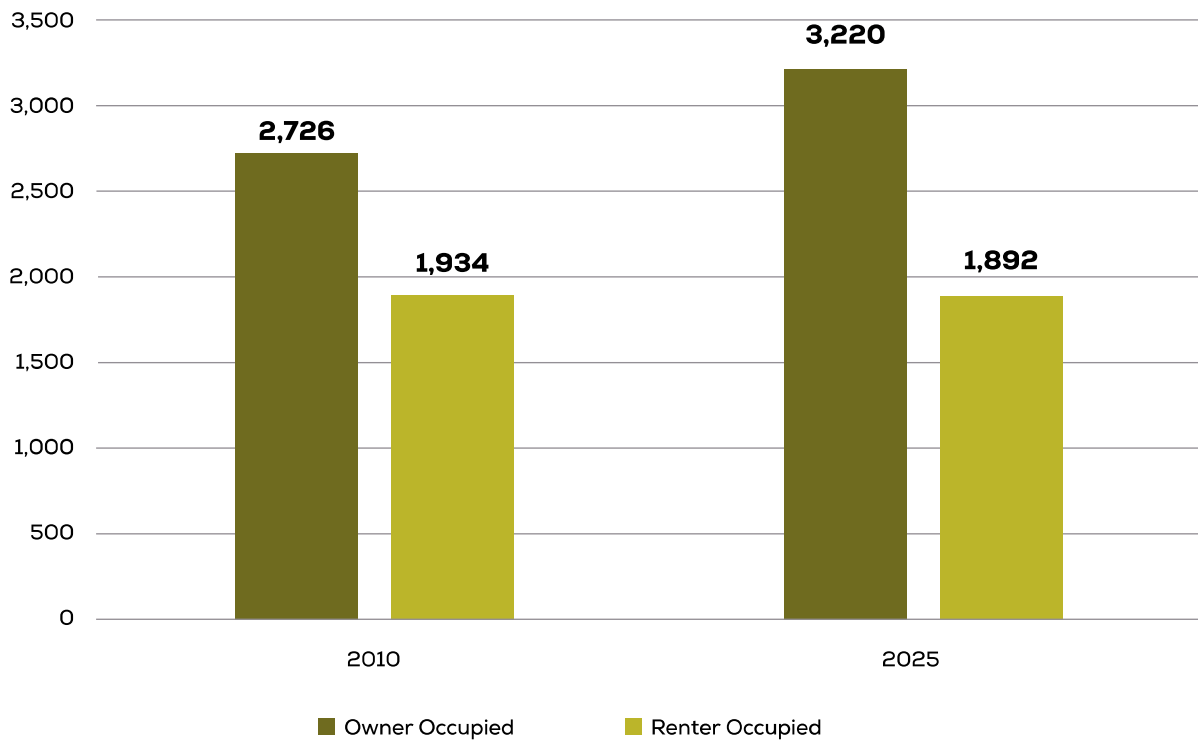


## OWNER VS RENTED OCCUPANCY

In 2025, approximately 3,220 housing units in Greensburg are owner-occupied, while 1,892 units are renter-occupied. That distribution reflects a relatively balanced housing market with a strong base of long-term homeowners complemented by a significant renter population.

Owner-occupied households tend to generate consistent demand for grocery, household goods, home improvement, and service-oriented retail. In contrast, renter households often contribute disproportionately to demand for convenience retail, food service, and personal services. That balanced tenure profile supports a diverse retail mix, reinforcing Greensburg's capacity to sustain a wide range of neighborhood-serving and destination-oriented retail businesses.

Owner vs Rented Occupancy



## EMPLOYMENT

The residential population alone does not fully represent the size of Greensburg’s consumer market. This market has employment centers, major employers, and well-paying regional jobs that draw thousands of workers into the City each day, significantly expanding the effective retail trade area. Employees contribute substantially to retail demand through spending on food service, convenience retail, personal services, and daily needs shopping, particularly during weekday peak periods.

Understanding employment patterns is, therefore, critical to accurately assessing Greensburg’s retail capacity and identifying opportunities for business recruitment and expansion.

## DAYTIME POPULATION

Greensburg’s estimated daytime population is 16,963, approximately 4,646 higher than its resident population of 12,317. The higher daytime population proves that Greensburg attracts a substantial number of daily commuters, significantly expanding the City’s effective consumer base and increasing demand for retail, dining, and service-oriented businesses.

## COMMUTING PATTERNS

The U.S. Census Bureau’s OnTheMap tool was used to analyze commute flows into and out of Greensburg.<sup>1</sup> In 2023, Greensburg supported approximately 10,304 jobs. Of those, only 2,081 workers, or 20.2 percent, both lived and worked within the City. The remaining 8,223 workers, or nearly 80 percent, commuted into Greensburg from outside communities. That level of commuter inflow highlights Greensburg’s strong regional employment pull, underscoring the importance of accounting for workforce-driven retail demand. These commuting patterns generate consistent demand for food service, grocery, and convenience retail throughout the workday.

Map: Commuting Patterns – Inflow-Outflow



<sup>1</sup> Source: [OnTheMap](#)

## JOBS BY DISTANCE/DIRECTION<sup>2</sup>

The analysis of commute distances reflects the broad geographic reach of Greensburg’s labor shed and overall market area. Among workers employed in Greensburg, approximately 32.9 percent travel less than 10 miles to work, while 26.3 percent commute between 10 and 24 miles. Notably, more than 40 percent of workers commute over 25 miles, including 25.4 percent who travel between 25 and 50 miles and 15.3 percent who travel more than 50 miles.

A similar pattern is observed when analyzing residents commuting from home to work. Approximately 43.3 percent of resident workers travel less than 10 miles, while 38.5 percent commute more than 25 miles. Those findings demonstrate Greensburg’s strong connectivity within the regional transportation network and its ability to attract labor from a wide geographic area.

Destination analysis indicates that while 20.2 percent of workers live in Greensburg, significant numbers also commute from Indianapolis, Shelbyville, Columbus, Batesville, Rushville, Connersville, Lake Santee, Westport, and Greenwood, among numerous other communities. That broad geographic draw enhances Greensburg’s potential to capture regional retail spending, particularly along key transportation corridors and near major employment centers.

Table: Jobs by Distance – Work Census Block to Home Census Block – 2023

JOBS BY DISTANCE – WORK CENSUS BLOCK TO HOME CENSUS BLOCK – 2023		
	Count	Percentage
Total All Jobs	10,304	100.00
Less than 10 miles	3,392	32.90
10 to 24 miles	2,714	26.30
25 to 50 miles	2,618	25.40
Greater than 50 miles	1,580	15.30

Table: Jobs by Distance – Home Census Block to Work Census Block – 2023

JOBS BY DISTANCE – HOME CENSUS BLOCK TO WORK CENSUS BLOCK – 2023		
	Count	Percentage
Total All Jobs	6,360	100.00
Less than 10 miles	2,751	43.30
10 to 24 miles	1,030	16.20
25 to 50 miles	1,381	21.70
Greater than 50 miles	1,198	18.80

<sup>2</sup> Source: [OnTheMap](#)

Table: Destination Analysis - 2023

<b>DESTINATION ANALYSIS - 2023</b>		
<b>Workers: Employed in Greensburg, IN</b>		
<b>Showing: Residential locations grouped by Places (Cities, CDPs, etc.)</b>		
	<b>Count</b>	<b>Percentage</b>
Total All Jobs	<b>10,304</b>	<b>100.0</b>
<b>Job Counts by Places (Cities, CDPs, etc.) Where Workers Live - All Jobs - 2023</b>		
	<b>Count</b>	<b>Percentage</b>
Greensburg, IN	2,081	20.2
Indianapolis, IN	678	6.6
Shelbyville, IN	271	2.6
Columbus, IN	234	2.3
Batesville, IN	221	2.1
Rushville, IN	154	1.5
Connersville, IN	140	1.4
Lake Santee CDP, IN	139	1.3
Westport, IN	93	0.9
Greenwood, IN	81	0.8
All Other Locations	6,212	60.3

## MAJOR EMPLOYERS

A diverse mix of major manufacturing, healthcare, retail, and food production operations supports Greensburg’s employment base. According to Hoosiers by the Numbers, 9 of Decatur County’s 10 largest employers are in Greensburg, emphasizing the City’s dominant role in the County’s economy and its strong regional employment draw.<sup>3</sup> These employers pay good wages and often have executives coming to town to observe their operations (see hotel stays below). These travel patterns particularly enhance the need for full-service restaurants.

### Major Employers in Decatur County:

- Decatur County Memorial Hospital
- Delta Faucet Co
- GECOM Co
- Honda Manufacturing of Indiana LLC
- KB Specialty Foods
- Nipro Glass Americas Co
- Resonac Powdered Metals
- Valeo Engine Cooling Inc
- Walmart Supercenter

### Employment Sectors<sup>4</sup>

Greensburg’s employment profile is dominated by manufacturing, healthcare, retail, and administrative services. In 2023, manufacturing accounted for approximately 41.2 percent of all jobs, reflecting the City’s strong industrial base. Health care and social assistance ranked second at 12.5 percent, followed by retail trade at 9.2 percent and administrative and support services at 8.9 percent. These industries, especially managers and above at manufacturing facilities and health care workers, will frequently grab lunch and groceries near their place of employment. Collectively, these conditions indicate, when combined with the needs of Greensburg and area residents, is that there is a full week’s worth of lunch and dinner options.

Additional employment sectors include accommodation and food services (5.7 percent), educational services (5.1 percent), and public administration (3.9 percent). The diversity of those sectors contributes to steady workforce inflows, varied consumer spending patterns, and stable retail demand throughout the week. The presence of both high-wage manufacturing jobs and service-sector employment supports a broad spectrum of retail categories, from everyday necessities to discretionary and experiential offerings.



<sup>3</sup> Source: [Major Employers: Hoosiers by the Numbers](#)

Table: Jobs by Distance - Home Census Block to Work Census Block - 2023

Total All Jobs - 2023	Count	Percentage
Total All Jobs	10,304	100.0
<b>Jobs by NAICS Industry Sector - 2023</b>		
Agriculture, Forestry, Fishing, and Hunting	28	0.3
Utilities	25	0.2
Construction	64	0.6
Manufacturing	4,245	41.2
Wholesale Trade	339	3.3
Retail Trade	947	9.2
Transportation and Warehousing	82	0.8
Information	42	0.4
Finance and Insurance	134	1.3
Real Estate and Rental and Leasing	58	0.6
Professional, Scientific, and Technical Services	168	1.6
Management of Companies and Enterprises	211	2.0
Administration & Support, Waste Management and Remediation	921	8.9
Educational Services	529	5.1
Health Care and Social Assistance	1,290	12.5
Arts, Entertainment, and Recreation	13	0.1
Accommodation and Food Services	587	5.7
Other Services (excluding Public Administration)	220	2.1
Public Administration	401	3.9

<sup>4</sup>Source: [OnTheMap](#)

## Average Weekly/Annual Wages

Wage distribution data indicate that a substantial percentage of Greensburg’s workforce has significant disposable income to support local retail spending. According to the U.S. Census Bureau’s OnTheMap tool<sup>5</sup> In 2023, approximately 61 percent of workers earned more than \$3,333 per month, while an additional 22 percent earned between \$1,251 and \$3,333 per month. Only 17 percent earned less than \$1,250 per month.

The wage profile suggests that more than four-fifths of the workforce earns at least a moderate income, supporting consistent demand for groceries, dining, retail goods, and personal services. The high percentage of workers earning above \$3,333 per month strengthens Greensburg’s capacity to attract higher-quality full-service restaurants, clothing stores, entertainment venues, and specialty retail.

Table: Greensburg’s Jobs by Earnings - 2023

Total All Jobs - 2023	Count	Percentage
\$1,250 per month or less	1,750	17.0
\$1,251 to \$3,333 per month	2,266	22.0
More than \$3,333 per month	6,288	61.0

## PERMIT AND DEVELOPMENT ACTIVITY

Recent building permit activity and pending development proposals indicate a strong period of investment and growth in Greensburg, reinforcing the City’s positive market and strengthening the long-term outlook for retail expansion. Over the past five years, residential, commercial, hospitality, and industrial development has accelerated, particularly along the SR 3 corridor and within Downtown Greensburg, directly supporting increased consumer demand and daytime population growth.

The scale and diversity of permitted development demonstrate that Greensburg is not only growing residentially but also strengthening its role as a regional employment, service, and visitor destination.

Table: Greensburg’s Permit Data

Category	Project Name - Description	Status
Residential	Liberty Lakes Subdivision - 102 single-dwelling units located along the SR 3 commercial corridor	Under construction (groundbreaking 2024)
Residential	Seneca Landing - 100 duplex units near North County Road 100 West & West Veterans Way	Approved/Planned
Residential	Iron Men Apartments - 88 apartment units/ 114 beds in downtown Greensburg	Opening 2027
Commercial	Forge Fitness - New fitness and wellness facility	Opening expected 2026
Commercial	Zaxby’s Restaurant - New quick-service restaurant along SR 3	Opened January 2026
Commercial	Fairfield Hotel - New hotel within 1 mile of the SR 3 corridor	Opening expected 2027
Commercial	Dollar General - Neighborhood-oriented convenience retailer	Opened 2026
Industrial/ Employment	Haidlmair Manufacturing - New manufacturing facility	Groundbreaking 2026

<sup>5</sup>Source: [OnTheMap](#)

## Residential Growth

New residential units are coming to Greensburg, with additional new units still in the development pipeline. This activity underscores that strong housing demand exists in the City, and, more importantly, that new rooftops and population growth will increase retail demand within Greensburg's primary trade area. Multiple single-family, duplex, and multifamily projects are underway or planned along the SR 3 corridor and within Downtown, collectively adding more than 350 new housing units and 650 beds. Those developments expand workforce and family-oriented housing options, increase Downtown residential density, and strengthen the City's long-term consumer base.

## Commercial and Hospitality Investment

Ongoing commercial, hospitality, and employment development show strong private-sector confidence in Greensburg's growing market and regional appeal. Continued industrial growth further increases Greensburg's daytime population by creating new jobs and strengthening existing commuter flows. Collectively, those investments support long-term retail growth and demonstrate that Greensburg's market potential goes beyond what residential population trends alone suggest.

## WHAT THE DATA TELLS US

Greensburg's demographic and economic profile demonstrates a stable, expanding consumer base, supported by strong employment, rising incomes, and a balanced housing market. More importantly, the City's retail potential extends well beyond its resident population.

The combination of steady population trends, significant workforce inflows, and increasing daytime population positions Greensburg as a high-opportunity retail market with multiple demand drivers. Unlike many peer communities, retail demand in Greensburg is sustained daily by commuters, employees, and visitors, resulting in consistent spending activity throughout the week.

**This dynamic reduces risk for new retail investment. Greensburg's retail market already has the leakages to prove that the opportunity is real. Once the daytime population through high-paying jobs is added, there is a large untapped market for new retailers (especially grocery stores and full-service restaurants) to position Greensburg as a strategically important location for retail expansion and long-term commercial investment.**



CHAPTER 2

# Market Conditions

## CHAPTER 2

# Market Conditions

### CELLULAR MOBILITY DATA ANALYSIS

Traditional demographic and retail analyses rely heavily on residential population data, which can significantly underrepresent the accurate scale of consumer activity in communities with large employment bases and regional draw. In Greensburg, where daily commuter inflows and visitor activity substantially expand the daytime population, reliance on census data alone would materially underestimate actual retail demand.

To verify the retail opportunity in Greensburg's functional market area and identify potential retail gaps, cellular mobility data was analyzed to capture daily movement patterns, visitation statistics, and the geographic origins of workers and visitors. The data was obtained from Claritas Spotlight, a platform powered by Environmental Analytics.<sup>6</sup> That approach provides a dynamic picture of daily population inflows, helping to define Greensburg's true trade areas, quantify daytime population expansion, and assess how employment and commuting patterns shape retail demand beyond what census figures alone can reveal.



<sup>6</sup> Source: [Claritas SPOTLIGHT](#)

## STATE ROAD 3 COMMERCIAL CORRIDOR

The SR 3 Commercial Corridor was selected for cellular mobility analysis because it represents one of Greensburg's primary retail, service, and employment spines and captures the City's highest concentration of daily commercial activity. Analyzing cellular activity along the corridor provides critical insight into how far visitors are traveling to access Greensburg's retail offerings and how weekday employment patterns shape shopping behavior.

- 195,100 unique visitors annually
- 3.8 million total visits annually
- Average: 16,300 visitors per month
- 69 percent on weekdays
- 31 percent on weekends

That pattern indicates that Greensburg's retail core primarily functions as a weekday employment and service hub rather than solely as a residential shopping area.

### Geographic Reach:

- 35 percent of visits originate within 8 miles
- 70 percent of visits originate within 35 miles
- 41.9 percent of visits originate within the City of Greensburg
- Nearly 58 percent of visits originate outside City Limits, including:
  - Batesville, IN
  - Rushville, IN
  - Westport, IN
  - Harrison, OH
  - Shelbyville, IN
  - Columbus, IN
  - Indianapolis, IN
  - Other Southeast Indiana areas

---

## HONDA MANUFACTURING OF INDIANA PLANT

The Honda Manufacturing of Indiana Plant was selected for cellular mobility analysis because it is one of Greensburg's largest employers and the primary driver of daily workforce inflows into the community. With thousands of employees commuting across southeast Indiana and the greater Indianapolis region, the plant significantly expands Greensburg's daytime population. It directly influences retail demand, particularly for food service, convenience retail, and daily needs shopping. Analyzing mobility data at that location helps quantify the geographic extent of the workforce, identify commuting patterns, and better understand how employment-related travel contributes to local consumer spending and retail market potential.

- 38,700 unique annual visitors (employees)
- 766,900 total visits annually
- 84 percent on weekdays
- 16 percent on weekends

### Geographic Reach:

- 35 percent of visits originate within 17 miles
- 70 percent of visits originate within 38 miles
- Only 24.4 percent of visits originate within the City of Greensburg
- Large numbers of workers come from:
  - Greenwood, IN
  - Shelbyville, IN
  - Indianapolis, IN
  - Rushville, IN
  - Batesville, IN
  - Connersville, IN
  - Other Southeast Indiana areas

## DECATUR COUNTY YOUTH SPORTS COMPLEX<sup>7</sup>

In addition to major employers, Greensburg benefits from strong visitor inflows generated by regional recreation and tournament activity from the Decatur County Youth Sports Complex. The complex attracts teams, families, and spectators from across southeast Indiana and surrounding regions. Those visitors represent a distinct consumer segment that differs from daily commuters and employees, generating concentrated spending on food service, lodging, convenience retail, entertainment, and personal services.

The City continues to invest in and enhance its recreational amenities as a key economic driver. Most notably, in 2025, new turf fields were installed on the four main ball diamonds at the complex, extending the usable season and increasing the facility's ability to host tournaments.<sup>8</sup> These upgrades have directly contributed to the recent surge in visitation and overall activity levels.

### Annual visitation data indicates substantial growth in activity:

- 2023: 72,702 visits
- 2024: 65,558 visits
- 2025: 133,908 visits
- 2025: 39,500 unique visitors

Unlike weekday-driven commuter activity, sports tourism produces high-volume weekend and seasonal flows, creating peak demand periods that benefit hotels, restaurants, gas stations, and retail establishments. Tournament schedules often require multi-day stays, increasing per-visit economic impact while driving greater exposure to Greensburg's Downtown, retail corridors, and local attractions.

---

## HOTEL STAYS

In addition to sports-driven visitation and employers shopping in the City, Greensburg's hospitality sector demonstrates consistent and sustained demand, further reinforcing the strength of the local market. These are most likely families in town for sports tournaments or executives and seasonal turnover workers at the City's employers. The City's four hotels collectively accommodated approximately 63,565 visitors in 2025, reflecting a steady increase from 63,347 in 2024 and 62,091 in 2023. This stable year-over-year growth indicates a reliable base of overnight visitors tied to business travel, regional events, and tourism activity.

Hotel occupancy plays a critical role in supporting the local economy, as overnight guests typically spend more per person than day visitors, contributing to restaurants, retail establishments, fuel stations, and entertainment venues. These visitors extend economic activity beyond standard business hours and weekdays, helping to sustain local businesses during evenings and weekends. When considered alongside the significant draw of the Decatur County Youth Sports Complex, these hospitality trends underscore Greensburg's position as a regional destination and highlight the importance of continued investment in visitor-serving amenities to capture and retain this spending.

---

<sup>7</sup> Source: [Location Intelligence & Foot Traffic Data Software – Placer.ai](#)

<sup>8</sup> Source: [New turf fields unveiled at Decatur Co. Youth Sports Complex](#)

## WHY VISITOR DATA IS IMPORTANT

Cellular mobility data confirms that Greensburg acts more as a regional employment and service center. This means that the total retail market is larger than a traditional residential trade area would imply. With nearly 200,000 unique visitors each year, generating 3.8 million visits to the SR 3 commercial corridor and over 760,000 annual visits to the Honda manufacturing plant alone, daily population inflows significantly expand the City's consumer base. Those visits originate well beyond Greensburg's City limits, confirming that non-resident workers and visitors account for a substantial share of retail activity.

Even if we assume that only 40 to 50 percent of those visitors make retail transactions and that only weekday daytime visits impact demand, Greensburg's daytime population effectively grows by an estimated 5,000 to 9,000 people daily, representing a 40 to 70 percent increase over the resident population. The expanded daytime population directly translates into concentrated retail activity during three peak periods: the morning commute from 6:00 to 9:00 AM, the midday lunch peak from 11:00 AM to 1:00 PM, and the after-work window from 3:00 to 6:00 PM.

In addition to workforce-driven activity, Greensburg benefits from significant sports tourism generated by the Decatur County Youth Sports Complex, which hosted nearly 39,500 visitors in 2025 alone. Tournament-based visitation creates strong weekend and seasonal surges, directly supporting hotels, restaurants, convenience retail, and entertainment uses. That recreational draw further broadens Greensburg's functional trade area and diversifies its retail demand profile.

Together, employment commuting and visitor-based recreation significantly elevate Greensburg's functional consumer base, reinforcing its role as a regional retail and service destination. Those combined market drivers justify a more expansive trade area definition and support a higher level of retail, dining, lodging, and entertainment development than population-based models alone would predict.

**These findings confirm that Greensburg functions as a regional retail destination rather than solely as a local-serving market. The scale of daily inflows and regional visitation significantly expands the customer base available to retailers, creating opportunities for businesses to capture both local and out-of-market spending.**

## RETAIL GAP ANALYSIS<sup>9</sup>

The retail gap analysis identifies immediate, revenue-backed opportunities for new retail development in Greensburg. By comparing actual retail sales with consumer spending, the analysis highlights where demand is currently being met and where significant spending is leaving the market, areas that new businesses can capture.

### A retail gap analysis helps to:



### “Leakage” and “surplus” are the two categories used in a retail gap analysis.

**Leakage** in a local market means that people living in a trade area are spending money outside of the trade area. That indicates that additional disposable income could be captured in the trade area but is being lost, or “leaking,” to competing shopping districts.

A **surplus (shown in red)** in a local market means more money is being invested in developing local businesses and specialty niches than the trade area’s population “should be” spending. A surplus can have multiple meanings:

- A saturation of businesses in the trade area, with not enough disposable income to support them all.
- The trade area is expanding across various retail businesses and services, attracting additional shoppers beyond the spending power of residents.

<sup>9</sup> Source: [Retail Market Power Opportunity Gap by Retail Store Types 2026; Claritas.](#)

Table: Retail Gap Market – Primary and Extended Area

Totals	15-Minute - Primary Trade Area Retail Gap	Extended Trade Area Retail Gap
Total retail trade, including food and drink	-58,378,839	80,559,280
Motor vehicle and parts dealers	-39,210,359	13,075,850
Building material, garden equipment, and supplies dealers	-2,186,315	7,504,313
Food and beverage stores (grocery stores):	21,940,598	37,585,536
Grocery stores	20,665,902	32,797,504
Supermarkets and other grocery retailers (except convenience retailers)	19,092,899	30,449,137
Furniture, home furnishings, electronics, and appliance retailers	-1,934,208	18,592,074
General merchandise retailers	-79,366,820	-49,305,653
Health and personal care retailers	-3,511,541	50,231,916
Gasoline stations and fuel dealers	-19,967,674	-65,874,315
Clothing, clothing accessories, shoes, and jewelry retailers	4,485,995	25,692,252
Sporting goods, hobby, musical instruments, books, and miscellaneous retailers	2,524,329	26,804,323
Food services (restaurants) and drinking places	-4,782,934	16,252,984
Special food services	3,701,576	1,715,157
Food service contractors	2,934,100	919,855
Caterers	690,967	704,175
Mobile food services	76,509	91,127
Drinking places (alcoholic beverages)	44,412	653,538
Restaurants and other eating places	-8,528,922	13,884,290
Full-service restaurants	7,100,784	17,300,641
Limited-service restaurants	-16,342,330	-7,193,838
Cafeterias, grill buffets, and buffets	-1,103,771	224,951
Snack and non-alcoholic beverage bars	1,816,395	3,552,535

## PRIMARY TRADE AREA

A 15-minute drive time was used to define Greensburg's primary trade area, representing the City's core consumer market and the geography most influenced by daily commuting, employment concentrations, and visitor activity. That area captures the majority of Greensburg's resident households, workforce inflows, and commercial destinations, making it the most critical geography for evaluating near-term retail opportunity. Within the primary trade area, the retail gap analysis identifies a net retail surplus of **-\$58.4 million**, reflecting Greensburg's established role as a regional retail and service hub, particularly for convenience-based, fuel, and general merchandise spending.

The largest reported surpluses occur in retail sectors that are directly supported by commuter traffic, employment inflows, and regional accessibility. General merchandise stores show a surplus of **-\$79.4 million**, indicating that Greensburg attracts substantial spending from outside the trade area. Similarly, gasoline stations and fuel dealers generate a surplus of **-\$20.0 million**, reinforcing Greensburg's function as a regional fueling and convenience hub, facilitated by strong highway connections, freight movement, and daily commuting patterns, especially along the SR 3 corridor. While these numbers may indicate a lower demand for certain retail categories, they actually confirm what the daytime population and cell phone analysis implied. More people are spending money in Greensburg than just their local population. The market has a much broader reach than traditional trade-area analysis captures.

Despite the overall surplus, the primary trade area still revealed notable leakages across categories, highlighting clear opportunities for targeted retail recruitment and market diversification. The largest opportunity gaps are in:

- **Food and beverage stores (grocery stores (\$20.6 million):** \$21.9 million
- **Full-service restaurants:** \$7.1 million
- **Clothing and clothing accessories stores:** \$4.5 million
- **Sporting goods, hobby, musical instrument, and book stores:** \$2.5 million



Leakage in food and beverage stores, particularly grocery and convenience retail, reflects unmet local demand in Greensburg, driven in part by its expanded daytime population of workers and visitors seeking convenient, daily-needs shopping options. As a result, a portion of this spending is being captured by nearby communities, including the Town of St. Paul to the northwest, the City of Rushville to the north, the Town of New Point to the east, and the Town of Hartsville to the southwest, where residents and employees may already be traveling for work or other services.

Similarly, leakage in categories such as electronics, appliances, sporting goods, and apparel suggests that consumers are leaving Greensburg to shop at larger regional centers that offer a broader mix of retailers, greater product variety, and lower prices. These destinations often function as comparison-shopping hubs, drawing shoppers for higher-value or less frequently purchased goods. The categories with spending leakage indicate that residents and daytime users are traveling to markets in the region to meet their shopping needs, highlighting an opportunity for Greensburg to capture more of this demand by expanding and diversifying its retail offerings.

Overall, the primary trade area confirms that Greensburg is already a proven retail destination with an established regional draw. The combination of strong retail surpluses and targeted leakage creates a balanced environment where new businesses can both benefit from existing traffic and capture unmet demand, making it an attractive and lower-risk location for retail investment.

Map: Retail Gap Market – Primary Area



## EXTENDED TRADE AREA

Greensburg's extended trade area captures the true market by incorporating daily commuting, employment, and visitor activity. The extended trade area was refined using cellular mobility data to reflect actual travel patterns and workforce inflows better. That data ensured the inclusion of key shoppers in Rushville and Westport. That data-driven adjustment provides a more accurate representation of the City's functional market area. The resulting trade area contains the highest concentration of resident households, employment hubs, and commercial destinations, making it the most critical geography for evaluating near-term retail opportunity. Within the extended trade area, the retail gap analysis identifies total retail leakage of \$80.6 million, indicating that residents and daytime visitors are spending a significant share of their disposable income outside the local market and highlighting strong potential for targeted retail expansion.

The largest reported surplus within the extended trade area occurs in gasoline stations and fuel dealers, totaling -\$65.9 million. That significant surplus highlights Greensburg's role as a regional employment and travel hub, where fuel stations attract spending from large numbers of non-resident workers, commuters, and regional travelers. That pattern aligns with the City's documented daytime population growth, once again confirming commuter-driven spending patterns in the local retail economy.

On the other hand, the main trade area shows significant leakage in various retail categories, indicating strategic chances for targeted recruitment and growth.

### Leakage categories include:



Leakage in health and personal care retail suggests unmet demand for pharmacies, personal care products, wellness services, and related offerings. The extended area also shows a small leakage in the motor vehicle and parts dealer category, specifically \$25.5 million in the new car dealers' category.

Observed leakages in the food and beverage retail and food services categories are especially notable given Greensburg's substantial daytime population growth, indicating opportunities to expand grocery formats, fast-casual dining, quick-service restaurants, full-service restaurants, and lunch-focused concepts that serve workers and visitors. Leakage in clothing and apparel also suggests a need for expanded mid-market and family-oriented clothing options that can better keep discretionary spending local.

The extended trade area reveals the true scale of Greensburg's retail opportunity, with more than \$80 million in unmet demand across key categories. This level of leakage represents a significant opportunity for retailers to capture both local and regional spending.

Map: Retail Gap Market – Extended Area



## GREENSBURG'S MARKET POSITION

Greensburg functions as a strong regional retail and employment hub, capturing substantial spending from commuters, workers, and surrounding communities. Significant retail surpluses in general merchandise, fuel, and automotive sectors confirm the City's role as a key shopping and service destination for Decatur County and the broader region. Those patterns are confirmed with cellular mobility data showing a daily population increase of 40 to 70 percent, reinforcing the importance of employment-driven and commuter-based spending to the local economy.

At the same time, consistent retail leakage across groceries, restaurants, and clothing and apparel highlights clear opportunities for targeted market expansion. Those gaps indicate unmet demand generated by Greensburg's existing residential population, notable daytime population, and discretionary spending leaving the community.

Overall, Greensburg's market fundamentals support strategic retail recruitment focused on daily needs, food service, health and wellness, and lifestyle-oriented retail, positioning the City to strengthen its role as a regional destination while enhancing long-term economic sustainability.



## BUSINESSES MOST LIKELY TO SUCCEED

Retail categories that demonstrate consistent leakage across both the primary and extended trade areas represent the strongest and most reliable opportunities for new investment. These sectors are supported by existing demand from residents, commuters, and visitors, providing a built-in customer base for new businesses. Target opportunities include grocery and specialty food stores, sit-down restaurants, coffee shops, pharmacies, personal care retailers, family apparel, and value-oriented general merchandise. National and regional chains, along with high-quality local and niche operators, are well aligned with Greensburg's market fundamentals and community needs.

## NAICS CATEGORY FOCUS

Given the gap analysis results, the report further narrowed the analysis to the following business categories. Those NAICS categories were identified as the most likely to succeed in Greensburg. The categories that revealed leakages in both trade areas are the most "in-demand."

- Food and beverage stores (grocery stores):
- Clothing and clothing accessories stores
- Sporting goods, hobby, musical instruments, books, and miscellaneous retailers
- Food services (restaurants) and drinking places
  - Drinking places
  - Full-service restaurants
- Motor vehicle and parts dealers

## FOOD AND BEVERAGE STORES (GROCERY STORES)

The substantial leakage reflects strong unmet demand for grocery, fresh food, and daily-needs retail, driven by Greensburg's sizable daytime population, workforce inflows, and visitor activity. Expanded grocery formats, specialty food markets, and convenience-oriented retail could capture significant currently lost spending while improving service to residents and commuters. Using conservative sales productivity assumptions of \$400 per square foot, the market could support approximately 81,994 square feet of additional grocery retail space.

**Primary:**  
\$21.9 million leakage

**Extended Trade Area:**  
\$37.6 million leakage

## CLOTHING AND CLOTHING ACCESSORIES STORES

Leakage in this category indicates that residents and workers regularly travel to larger regional centers for family-oriented, mid-market, and lifestyle clothing. That pattern suggests strong recruitment potential for national and regional apparel retailers that can retain discretionary spending locally and strengthen Greensburg's role as a comparison-shopping destination. Using a conservative average sales of \$450 per square foot, that category suggests an additional market demand of about 57,100 square feet.

**Primary:**  
\$4.5 million leakage

**Extended Trade Area:**  
\$25.7 million leakage

## **FOOD SERVICES (RESTAURANTS) AND DRINKING PLACES – ESPECIALLY FULL-SERVICE RESTAURANTS**

Restaurants and drinking establishments are a key retail recruitment opportunity in Greensburg, supported by substantial weekday employment, regional visits, and steady commuter flows. The analysis reveals a surplus in the primary trade area, indicating high competition and a concentration of existing venues, especially along main corridors like SR 3. That surplus is likely due to a cluster of quick-serve restaurants along SR 3 and local eateries around the City. Quick-service restaurants (fast food) typically attract travelers on the interstate seeking a quick meal. However, the extended trade area shows a leakage, suggesting ongoing outflows of dining-related spending to nearby communities. That difference shows that Greensburg has a strong local restaurant foundation. Still, there is a significant opportunity to broaden dining options to attract regional customers and recover spending that is currently being missed.

**15-minute primary:**  
\$4.8 million surplus

**Extended Trade Area:**  
\$16.2 million leakage

Notably, both trade areas demonstrate leakage within key dining subcategories, highlighting targeted opportunities for market expansion:

### **DRINKING PLACES (ALCOHOLIC BEVERAGES)**

**15-minute primary:**  
\$44.4 thousand leakage

**Extended trade area:**  
\$653.5 thousand leakage

### **FULL-SERVICE RESTAURANTS**

**15-minute primary:**  
\$7.1 million leakage

**Extended trade area:**  
\$17.3 million leakage

### **USING CONSERVATIVE SALES PRODUCTIVITY ASSUMPTIONS, THE MARKET IS ESTIMATED TO SUPPORT:**

**1,600 square feet of additional  
drinking establishments**

**69,200 square feet  
of full-service restaurants**

## **SPORTING GOODS, HOBBY, MUSICAL INSTRUMENTS, BOOKS, AND MISCELLANEOUS RETAILERS**

The leakage in this category reflects strong regional demand for experience-based retail, including sporting goods, outdoor recreation gear, hobby supplies, books, and specialty merchandise. With the City's solid employment base, youth sports activities, and visitor traffic, this category offers an additional opportunity for support. Expanding sporting goods, hobby, and specialty retail would benefit residents, workers, and visitors, strengthening Greensburg's position as a regional destination for recreation-focused shopping. Using conservative average sales of \$370 per square foot, this category supports approximately 72,400 square feet of new retail development. Note that, given the smaller primary trade area leakage, this category was seen as a secondary market to target. We recommend that the other categories be the focus of initial marketing efforts.

**Primary:**  
\$2.5 million leakage

**Extended Trade Area:**  
\$26.8 million leakage

## **MOTOR VEHICLE AND PARTS DEALERS**

While this category shows an overall surplus within the primary trade area, indicating that Greensburg is already serving local demand and capturing spending from nearby communities, leakage in the extended trade area highlights an opportunity to further strengthen the City's regional draw. This dynamic reflects Greensburg's role as an established automotive sales and service hub, while also signaling that some higher-value or brand-specific purchases, particularly new vehicles, are still occurring in larger regional markets.

A closer look at NAICS subcategories reveals that the most significant opportunity lies in new-car dealerships, where unmet demand in the extended trade area suggests the potential to capture additional regional spending. Using conservative average sales of \$620 per square foot, this category supports approximately 21,090 square feet of additional motor vehicle retail space. This level of demand could reasonably accommodate a new dealership or an expansion of existing facilities, depending on site availability and market positioning; however, this is a niche market with strict trade area requirements and should not become the focus of economic development attraction efforts.

**Primary:**  
\$39.2 million surplus

**Extended Trade Area:**  
\$13.0 million leakage

## **NEW CAR DEALERS**

**Primary:**  
\$19.3 million surplus

**Extended Trade Area:**  
\$25.5 million leakage

## EXISTING MARKET DEMAND ESTIMATE

Because retail gap data reflect historical performance, these forward-looking adjustments account for structural market expansion not fully captured in baseline sales data. An examination of retail gap results across Greensburg's primary and extended trade areas identified several retail categories with strong potential to support additional business development. To provide a conservative, market-realistic estimate of total retail demand, this analysis relies primarily on leakage observed in the **extended trade area**, reflecting Greensburg's role as a regional employment, service, and visitor destination.

Unlike many peer communities, Greensburg's retail demand is not driven solely by residential population growth. Instead, the City benefits from substantial daily commuter inflows, a large employment base, and significant visitor activity, which collectively expand the effective consumer market well beyond its resident population. Cellular mobility data indicates that nearly 58 percent of retail corridor visits originate outside the City, reinforcing the importance of capturing regional spending in estimating actual market capacity.

As a result, reliance solely on primary trade area demand would significantly understate Greensburg's retail potential. The inclusion of extended trade area leakage better reflects the City's functional trade area, accounting for workforce commuting patterns, tourism activity, and regional shopping behavior.

Based on observed leakage and conservative industry sales productivity assumptions, Greensburg's market is estimated to support approximately 303,458 square feet of additional retail development across the following categories:

- Food and beverage stores (grocery stores):
- Clothing and clothing accessories stores
- Sporting goods, hobby, musical instruments, books, and miscellaneous retailers
- Food services (restaurants) and drinking places
  - Drinking places
  - Full-service restaurants
- Motor vehicle and parts dealers

The **Total Estimated Retail Demand in Square Feet** table summarizes the estimated square footage by category discussed in the previous section and presents the total market-supported development potential.

Note: These square footage estimates do not represent immediate build-out targets. Instead, they illustrate the scale of market-supported retail that could be absorbed over time if Greensburg successfully captures the demand that is currently leaking out.

Table: Total Estimated Retail Demand in Square Feet<sup>10</sup>

Category	Sales per Square Foot	Estimated Additional Square Footage
<b>Food and beverage stores (grocery stores):</b>		
Grocery and convenience retailers	\$400	81,994
<b>Clothing, clothing accessories, shoes, and jewelry retailers</b>	\$450	57,094
<b>Sporting goods, hobby, musical instruments, books, and miscellaneous retailers</b>	\$370	72,444
<b>Food services (restaurants) and drinking places</b>		
Drinking places (alcoholic beverages)	\$400	1,634
Full-service restaurants	\$250	69,203
<b>Motor vehicle and parts dealers</b>	\$620	21,090
<b>Total</b>		<b>303,458</b>

<sup>10</sup> Sources for Square Foot Costs:  
[The Food Industry Association](#)  
[Ross Stores sales per average square foot U.S. | Statista](#)  
[Sales per Retail Square Foot \(Yearly\)](#)  
[Sporting goods, hobby, book, and music store sales per capita](#)

## PLANNING FOR THE FUTURE

### E-Commerce Effect

E-commerce has been a growing trend that has shifted the retail market over the past 10 years. E-commerce sales in the third quarter of 2025 accounted for about 16 percent of the total retail market sales.<sup>11</sup> Based on that change in the retail market, estimated square footage demand was reduced by 16 percent in each applicable category. Based on that additional information, the total demand for new retail square footage is 254,905.

Table: Additional Square Feet based on e-commerce effect

Category	Sales per Square Foot	Estimated Additional Square Footage
<b>Food and beverage stores (grocery stores):</b>		
Grocery and convenience retailers	81,994	68,875
<b>Clothing, clothing accessories, shoes, and jewelry retailers</b>	57,094	47,959
<b>Sporting goods, hobby, musical instruments, books, and miscellaneous retailers</b>	72,444	60,853
<b>*Food services (restaurants) and drinking places</b>		
Drinking places (alcoholic beverages)	1,634	1,634
Full-service restaurants	69,203	69,203
<b>Motor vehicle and parts dealers</b>	21,090	17,716
<b>Total</b>	<b>303,458</b>	<b>266,240</b>

\*Given e-commerce's limited impact on full-service restaurants, demand for square footage in those categories was not reduced.

<sup>11</sup> Source: [Monthly Retail Trade - Quarterly Retail E-Commerce Sales Report](#)



## Non-residential Impact

### Major Employers

Even modest retail spending among Greensburg's workforce generates a meaningful economic impact for purposes of this analysis. These assumptions are conservative scenario estimates intended to illustrate the scale of potential commuter-driven demand, not precise forecasts. Spending is estimated as follows:

- Of those transactions, employees who stop at grocery or convenience stores are assumed to spend approximately \$200 per trip on groceries before commuting home.
- Employees who purchase lunch are assumed to spend approximately \$15 per person at fast-food restaurants.
- Employees dining at full-service restaurants are assumed to spend approximately \$25 per person.

Based on those assumptions, workforce spending contributes an estimated:

- \$7.0 million annually to grocery and convenience retail
- \$526,000 annually to restaurants and other eating places
- \$877,000 annually to full-service dining

**In total, employee-driven spending generates approximately \$8.4 million in direct retail demand annually, reinforcing Greensburg's role as a weekday employment and service hub. That spending is highly concentrated during weekday peak periods, particularly during the morning commute, midday lunch hours, and after-work window, directly supporting demand for food service, convenience retail, and daily-needs shopping.**

### Decatur County Youth Sports Complex

In addition to workforce inflows, Greensburg benefits from robust visitor activity driven by the Decatur County Youth Sports Complex, a major regional destination for youth sports tournaments and recreational events. In 2025 alone, the complex attracted approximately 133,900 visitors, generating substantial seasonal and weekend population surges.

Sports tourism produces a distinct spending profile that differs from commuter behavior, with elevated demand for restaurants, grocery and convenience retail, and fuel. For purposes of this analysis, it is assumed that 20 percent of total visitors make purchases within the City. These estimates are illustrative and conservative, intended to approximate the magnitude of spending rather than forecast exact retail capture. Spending is estimated as follows:

- Visitors who stop at a grocery or convenience store are assumed to spend approximately \$20 per person on items such as water bottles, snacks, and other convenience goods while in the City.
- Visitors purchasing lunch are assumed to spend approximately \$15 per person at fast food restaurants.
- Visitors dining at full-service restaurants are assumed to spend approximately \$25 per person.

Based on those assumptions, tournament-driven visitation contributes an estimated:

- \$536,000 annually for grocery and convenience retail
- \$402,000 annually for restaurants and other eating places
- \$670,000 annually for full-service dining

Collectively, the Youth Sports Complex generates approximately \$1.6 million in direct retail spending annually, supporting hospitality-oriented businesses and strengthening Greensburg’s weekend and seasonal retail economy.

Table: Additional market demand based on non-residential expenses

Category	Extended Trade Areas	Decatur County Youth Sports Complex - Money Spent Per Person	Employers - Money Spent Per Person	Combined Non-residential Expenses - New Market
<b>Grocery and convenience retailers</b>	\$32,797,504	\$535,632	\$7,014,000	\$40,347,136
<b>Restaurants and other eating places</b>	\$13,884,290	\$401,724	\$526,050	\$14,812,064
<b>Full-service restaurants</b>	\$17,300,641	\$669,540	\$876,750	\$18,846,931

### New Housing Units Impact

Based on recent permit data, approximately 350 new housing units are anticipated in Greensburg. To assess the retail implications of that growth, average annual household spending estimates were applied across retail categories that showed a leakage to calculate the additional market demand those new households are expected to generate.

This analysis indicates that the new residential development will generate over \$3.8 million in additional annual retail spending. Grocery and food retail demand is projected to increase by approximately \$2.1 million annually, while full-service restaurants are expected to capture close to \$1.0 million in new spending.

Table: Additional market demand based on new housing units

Category	2030 Annual Avg per House Unit	Additional Annual Market per New Housing Unit
<b>Food and beverage stores (grocery stores):</b>		
Grocery and convenience retailers	\$5,950	\$2,082,364
<b>Clothing, clothing accessories, shoes, and jewelry retailers</b>	\$1,256	\$439,499
<b>Sporting goods, hobby, musical instruments, books, and miscellaneous retailers</b>	\$690	\$241,395
<b>*Food services (restaurants) and drinking places</b>		
Drinking places (alcoholic beverages)	\$286	\$100,121
Full-service restaurants	\$2,783	\$974,211
<b>Total</b>		<b>\$3,837,589</b>

Understanding the physical development implications of that increased spending requires translating the projected demand into estimated retail square footage needs. This analysis accounts for both the new demand generated by additional housing units and existing retail leakage identified within the extended trade area. Together, those factors indicate that Greensburg could support approximately 293,350 square feet of additional retail and food-service space.

Table: Additional market demand based on non-residential expenses

Category	Combined Extended Trade Area Market + New Housing Market	Sales per Square Foot	Estimated Additional Square Footage
<b>Food and beverage retailers (grocery stores)</b>			
Grocery and convenience retailers	\$34,879,868	\$400	87,200
<b>Clothing, clothing accessories, shoes, and jewelry retailers</b>	\$26,131,751	\$450	58,071
<b>Sporting goods, hobby, musical instruments, books, and miscellaneous retailers</b>	\$27,045,718	\$370	73,097
<b>Food services (restaurants) and drinking places</b>			
Drinking places	\$753,659	\$400	1,884
Full-service restaurants	\$18,274,852	\$250	73,099
<b>Total</b>			<b>293,350</b>

**Summary**

When combined with existing extended trade area leakage, employee-based spending, Youth Sports Complex visitation, and new residential growth, those expenditures increase Greensburg's total estimated market opportunity to approximately:

**\$35M** IN GROCERY & CONVENIENCE RETAIL

---

<b>\$27M</b>	:	<b>\$18.2M</b>
IN SPORTING GOODS, HOBBY, BOOK, & MUSIC STORES	:	IN FULL-SERVICE DINING
	:	<b>\$753.6K</b>
	:	IN DRINKING PLACES

---

**\$26.1M** IN CLOTHING & CLOTHING ACCESSORY STORES

The expanded market demand profile confirms that Greensburg's retail market is not solely driven by residential spending, but rather by a potent combination of employment concentration, commuter inflows, youth sports tourism, and steady residential growth. Together, those factors position the City as a regional service, dining, and retail destination and support the long-term business case for new store recruitment and commercial investment.

Based on current retail leakage, workforce-driven spending, visitor activity, and planned residential growth, Greensburg can support approximately 250,000 to 300,000 square feet of new retail and restaurant development. This represents a substantial opportunity for phased commercial investment across multiple high-demand retail categories.

## EXISTING RETAIL CONDITIONS

The City's existing retail environment includes a mix of national chains, regional operators, and locally owned businesses that collectively serve the daily needs, discretionary spending, and dining preferences of residents, workers, and visitors. While the list below does not capture every retail business currently operating within the City, it provides a representative overview of Greensburg's core retail offerings across major categories.

### Food and Beverage Stores (Grocery Stores)

- Harvest Supermarket
- ALDI
- Walmart Supercenter
- Dollar General
- Greensburg Locker and Meat Market
- Langen Meats

### Motor Vehicle and Parts Dealers

- AutoZone Auto Parts
- NAPA Auto Parts
- O'Reilly Auto Parts

### Clothing and Clothing Accessories Stores

- Maurices
- Hibbett
- Marshalls
- Denim & Honey
- Dyed Designs
- Rouge Bridal
- Shoe Show
- Goodwill Store
- Rural King
- Tops Home Center
- Harbor Freight Tools
- Bath & Body Works

### Sporting Goods, Hobby, Musical Instruments, Books, and Miscellaneous Retailers

- Cutting Edge Sporting Goods
- Small Town Sports & Outdoors Greensburg
- Wagner's Barber Shop & Guns
- Game Plan Graphics – Custom apparel and print shop
- Tree City Stitches – Quilt and craft supplies
- Melody Mart – Musical instrument retailer
- Dog Eared Pages – Independent bookstore
- Pickers Paradise
- Painting the Town
- Knot & Vine
- Feeders Pet Supply

### Restaurants and Drinking Places: Fast Food/Quick Service

- Culver's
- Dairy Queen
- Dairy Point
- Wendy's
- Jimmy John's Gourmet Sandwiches
- Subway
- McDonald's
- Zaxbys
- Taco Bell
- Long John Silver's
- Arbys
- Burger King
- Dominos
- Papa Johns
- Little Caesars
- Jersey Mikes
- Starbucks
- Dunkin' Donuts
- A&W Restaurant

### Restaurants and Drinking Places: Sit-Down and Casual Dining

- Great Wall Chinese Buffet
- Los Charros
- Megumi Sushi
- The tAap
- Tarouya Japanese Grill & Sushi
- El Chile Poblano Mexican Restaurant
- Pizza King
- Storie's Restaurant
- El Reparero Mexican Restaurant
- Buffalo Wings and Rings
- Tree City Brew Co.
- Carriage On The Square Smoke House – BBQ
- The Beach Tiki Bar & Grill
- Chili's – National casual dining chain
- Mayasari Indonesian Grill – Local Indonesian cuisine

## WHAT THE DATA TELLS US

Taken together, those findings show that Greensburg's retail market is driven less by resident population alone and more by its role as a regional employment, service, and visitor destination. Strong commuter inflows, youth sports tourism, and steady housing growth significantly expand the City's effective consumer base, creating sustained demand for daily-needs retail, dining, and lifestyle-oriented shopping. Persistent leakage across multiple categories indicates that the demand is not being fully captured locally, resulting in lost economic opportunity. The combination of strong market fundamentals and unmet demand positions Greensburg for strategic retail growth, particularly in grocery, food service, health and personal care, apparel, and specialty retail, supporting increased retail development and reinforcing the City's long-term role as a regional retail and service hub.

**Greensburg's retail market is underserved, according to this Report's analysis, and presents a regional opportunity for retailers, especially in grocery stores, full-service restaurants, and clothing and apparel.**



**JOSHUA MARSH**

*Mayor, Greensburg*

jmarsh@greensburg.in.gov  
812-663-3344 ext. 1



**ZACH WIRRIG**

*Dir. Public Projects, Greensburg*

zwirrig@greensburg.in.gov  
812-663-3344 ext. 4



**SARAH HAMER**

*Building Commissioner, Greensburg*

shamer@greensburg.in.gov  
812-662-8495



**BRYAN ROBBINS**

*Director, Greensburg Decatur*

*County Economic Development Corp.*  
director@edcgdc.com  
812-222-2520



**DAWN LOWE**

*Director, Greensburg Decatur*

*County Chamber of Commerce*  
dlowe@greensburgchamber.com  
812-663-2832

# CONTACT US



**CITY OF  
GREENSBURG**





Walmart  
maurices  
DOLLAR TREE  
SUBWAY  
Marshall's  
verizon  
Bath Body Works  
9  
T-Mobile

Exit 134

BAYMONT BY WYNDHAM  
chili's  
AT&T

CAT RENTALS  
Fairfield Marriott

Exit 132

AMOCO  
Marriott

Casey's

DUNKIN' ANYTIME FITNESS  
ZARBY'S  
McDonald's  
Anytime Fitness

O'Reilly

Auto Zone  
CVS

BURGER KING  
HARBOR FREIGHT  
DOLLAR GENERAL

RURAL KING  
Casey's  
Culver's

bp  
Holiday Inn

>2 acres (divisible)

<2 acres

Housing

RDC Owned Lots

All sites are shovel ready

# — CITY OF — GREENSBURG INDIANA

WORLD FAMOUS TOWER TREE  
Greensburg, Indiana



Scan the QR Code to view additional contact information, our partnership packet, permitting information, and more!