

Central Business District Overview

Introduction

This report analyzes business performance within the Central Business District (CBD) using year-over-year foot traffic trends alongside demographic, economic, land-use, and visitor flow indicators. The purpose is to identify patterns associated with business growth and decline and evaluate how the district's urban form, customer base, business composition, and movement patterns may influence performance outcomes.

The analysis combines business-level foot traffic changes with census tract characteristics, visitor origin and destination data, and zoning information. Particular attention is given to how the CBD functions as a concentrated commercial and service center, how different business categories perform within this environment, and how visitor movement patterns connected to Southern Nazarene University shape business activity.

Summary

The Central Business District shows uneven performance, with 16 of 37 businesses experiencing increased foot traffic and 21 experiencing declines year-over-year.

The district functions as a concentrated commercial center with a mix of retail, dining, financial, and personal service businesses. Visitor flow patterns indicate that Southern Nazarene University plays a major structural role in shaping activity, with most businesses connected to university-based movement as an origin, destination, or both.

Customer demographics are highly consistent across businesses. Nearly all primarily attract Blue-Collar Suburbs visitors with median household incomes around \$55,000, suggesting that income and visitor type are not major drivers of performance differences.

Instead, differences in performance are more closely associated with business category and visitor flow structure. Retail businesses show the strongest outcomes, while financial services show weaker outcomes. Businesses embedded in Southern Nazarene University loop-based flows are disproportionately represented among those experiencing growth.

Overall, performance in the CBD appears more closely related to business type and its role as a college-adjacent commercial environment than to demographic variation among visitors, though the findings are observational rather than causal.

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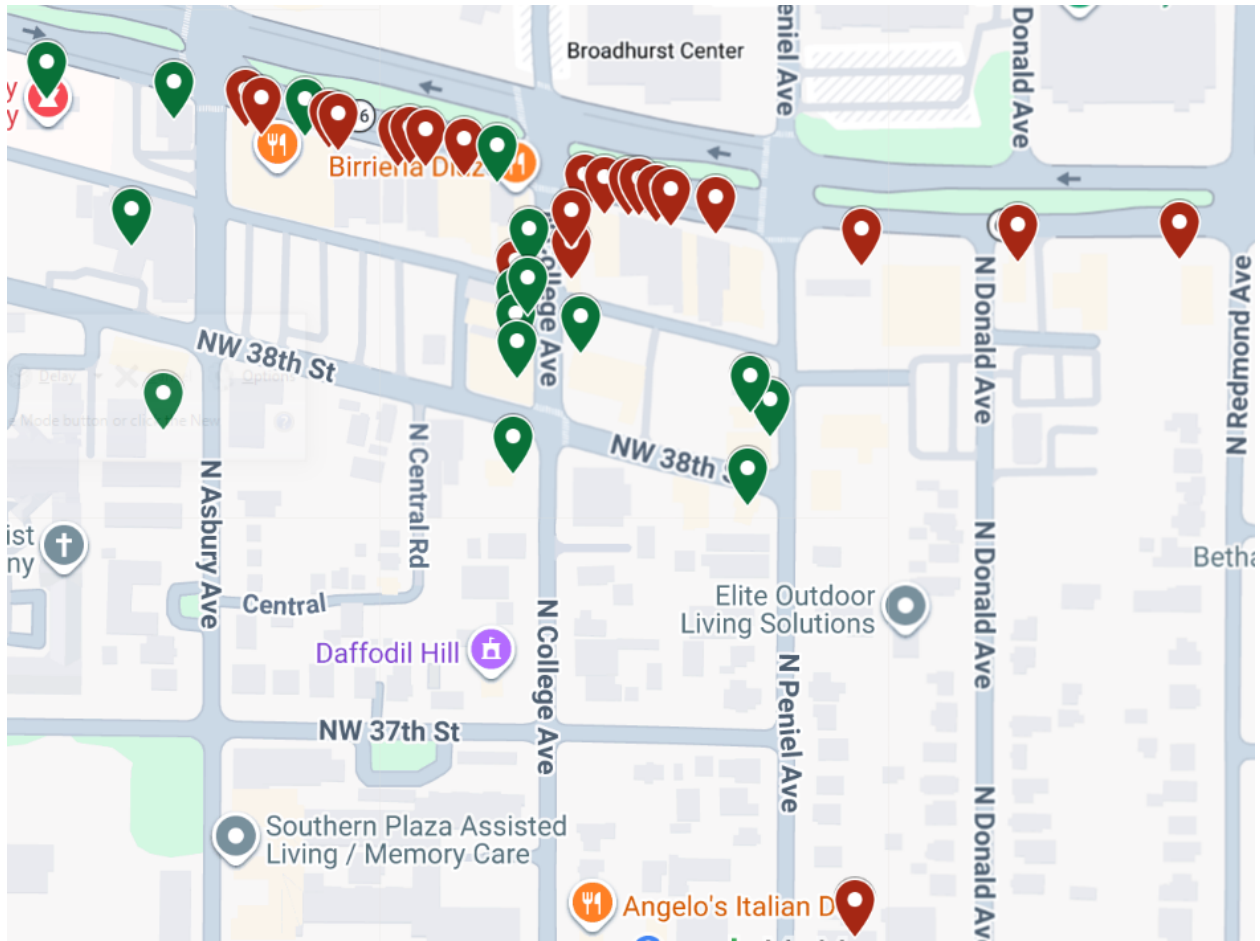


Image 1: Map of the Central Business District. Each pin represents a business. Green pins represent an increase in foot traffic while red pins represent a decrease in foot traffic year-over-year.

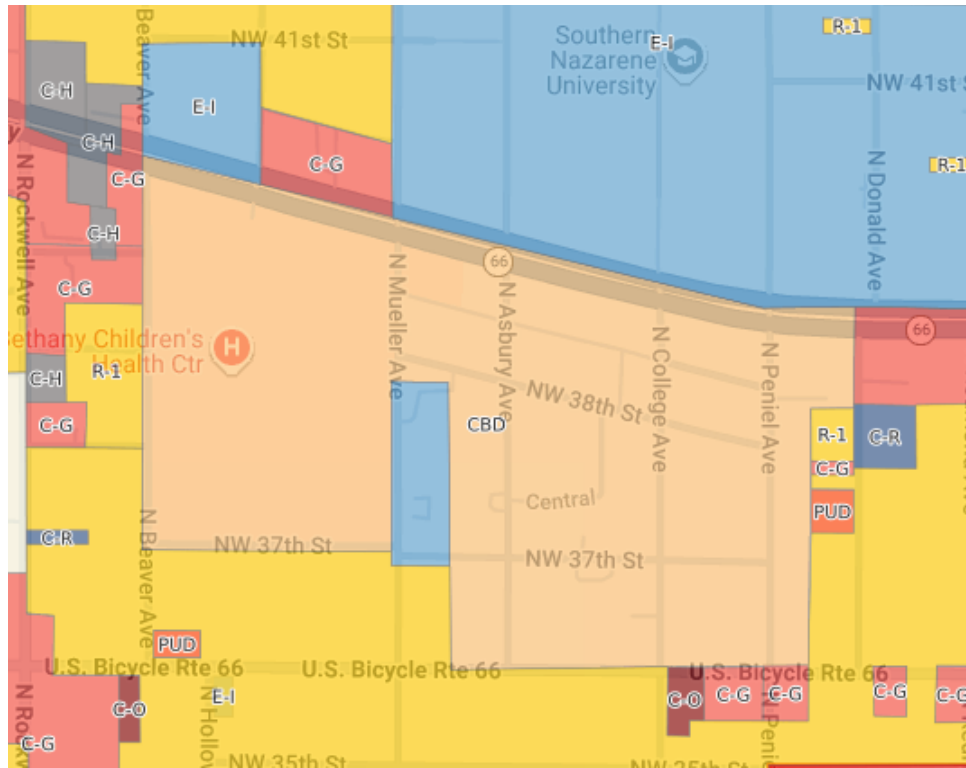


Image 2: Zoning around the Central Business District.

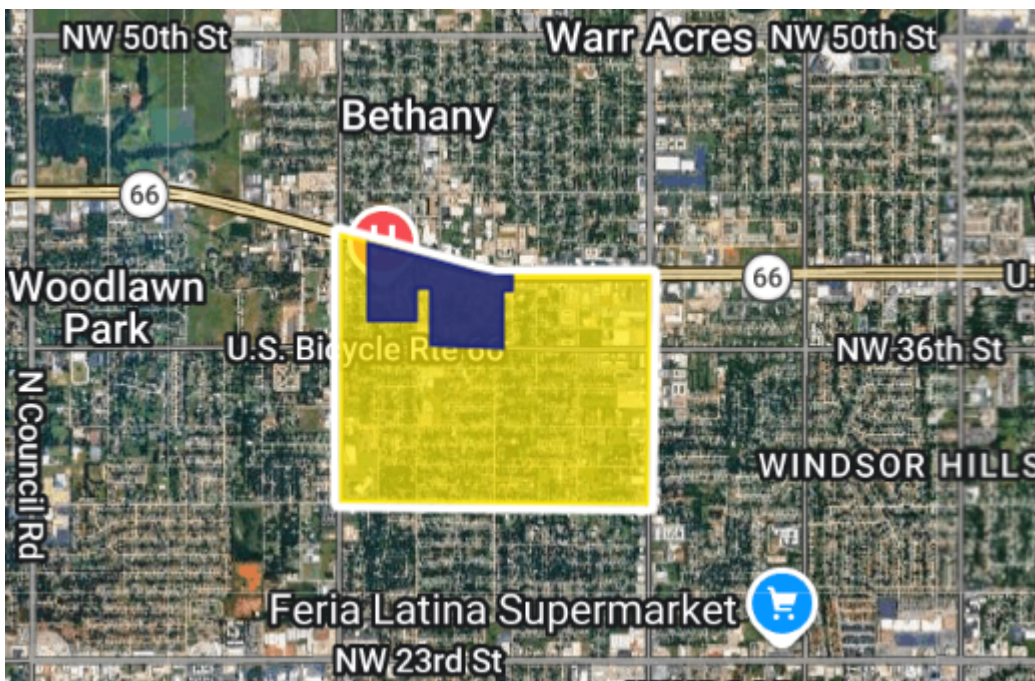


Image 3: Map of the Central Business District (blue polygon) and the census tract (yellow polygon) falls in.

Census Tract Economic Overview

Poverty Rates

Tract: 12.07%

City Wide: 20.5%

Unemployment Rates:

Tract: 4.9%

City Wide: 3.9%

Median Household Income

Tract: \$31,948

City Wide: \$56,591

Net Change in Jobs

- +249
 - The largest change came from Education and Health Care Services, +123

Renter Occupied

Tract: 56.1%

City Wide: 46.9%

Owner Occupied

Tract: 43.9%

City Wide: 53.1%

Zip Codes Overview

- The 37 businesses in the Central Business District are in zip code 73008.
- There are 3 businesses whose greatest percentage of visitors also live and work in zip code 73008.
- There are 11 businesses whose greatest percentage of visitors work in zip code 73008 but live in zip code 73099.
- Finally, there are 23 businesses whose greatest percentage of visitors live and work in zip code 73099.

Zip Code 73008

- Poverty Rate: 20.1%
- Unemployment: 6.3%
- Median Household Income: \$57,459

Zip Code 73099 Overview

- Poverty Rate: 6.0%
- Unemployment: 4.4%
- Median Household Income: \$83,030

Most Common Visitor Type

There are only two types of most common visitors, and they are Blue Collar Suburbs and City Hopefuls. Of the 16 businesses that saw an increase in foot traffic, 15 of them had Blue Collard Suburbs as their most common visitor type with a median household income of \$55,000. The remaining one had City Hopefuls as its most common visitor with a median income of \$30,000.

Resulting in:

- Median Income of \$55,000
- Average income of \$53,438
- City Wide Median Household Income: \$56,591

Of the 21 businesses that saw a decrease in foot traffic 20 of them had Blue Collard Suburbs as their most common visitor type with a median household income of \$55,000 while the remaining one had City Hopefuls as its most common visitor type with a median household income of \$30,000

Resulting in:

- Median Income of \$55,000
- Average income of \$53,810
- City Wide Median Household Income: \$56,591

Business Overview

The 37 businesses in the Central Business District can be split into 6 different categories:

- Financial Services
 - 7 businesses
 - ◆ 1 business saw an increase in foot traffic
 - ◆ 6 businesses saw a decrease in foot traffic
- Personal Care Services
 - 8 businesses
 - ◆ 4 businesses saw an increase in foot traffic
 - ◆ 4 businesses saw a decrease in foot traffic
- Restaurants and other Eateries
 - 8 businesses
 - ◆ 3 businesses saw an increase in foot traffic
 - ◆ 5 businesses saw a decrease in foot traffic

- Retail
 - 9 businesses
 - ◆ 6 businesses saw an increase in foot traffic
 - ◆ 3 businesses saw a decrease in foot traffic
- Miscellaneous Services
 - 4 businesses
 - ◆ 2 businesses saw an increase in foot traffic
 - ◆ 2 businesses saw a decrease in foot traffic
- Automotive Services
 - 1 business
 - ◆ 1 business saw a decrease in foot traffic

Of the 6 business categories, Retail is the most successful category. Followed by a tie between Personal Care Services and Miscellaneous Services. Followed by Restaurants and other Eateries, Financial Services, and Automotive Services.

Visitor Flow Patterns

- There are 13 businesses whose greatest percentage of visitors came from and were going to Southern Nazarene University.
 - 9 of these businesses saw an increase in foot traffic
- There are 20 businesses whose greatest percentage of visitors either came from or were going to Southern Nazarene University.
 - 5 of these businesses saw an increase in foot traffic
- The 4 remaining businesses neither had their greatest percentage of visitors coming from or going to Southern Nazarene University.
 - 2 of these businesses saw an increase in foot traffic

Discussion

The Central Business District functions as a concentrated commercial and service hub with a diverse mix of retail, dining, financial, and personal service businesses. Performance within the district is uneven, with 16 businesses showing increases in foot traffic and 21 showing declines year-over-year.

Despite these differences in performance, customer demographics remain highly consistent across businesses. Nearly all businesses primarily attract Blue-Collar Suburbs visitors with similar income levels, suggesting that demographic variation is not a primary factor explaining differences in performance.

Instead, business category appears to play a more meaningful role. Retail businesses show the strongest performance, while financial services show the weakest outcomes, with most experiencing declines. Personal care and miscellaneous services show relatively balanced results. This pattern suggests that certain business types are better aligned with current consumer activity patterns within the district.

The district's spatial and institutional context is also significant. Its location directly across from Southern Nazarene University contributes to increased daytime activity and supports demand for retail and service-oriented businesses. Visitor flow patterns further reinforce this relationship, as a substantial majority of businesses are connected in some way to university-driven movement networks. This indicates that the CBD operates not only as a commercial center but also as an extension of campus-based circulation patterns.

Within the district, business activity is relatively distributed rather than concentrated in a single high-performing node. This suggests that performance differences are not driven solely by micro-location effects but instead reflect broader differences in how business categories and visitor flow structures interact with the district's overall commercial environment.

Overall, the findings suggest that business performance in the CBD is more closely associated with business type and embeddedness within Southern Nazarene University-driven movement networks than with differences in customer demographics alone, though the relationships observed are descriptive rather than causal.

Limitations

This analysis is based on currently available business-level foot traffic data combined with demographic, zoning, and visitor origin and destination indicators. Several limitations should be considered when interpreting the findings.

First, the analysis is observational rather than causal. While patterns suggest relationships between business performance, commercial structure, and visitor flow networks, the data does not directly identify why businesses are experiencing increases or decreases in foot traffic.

Second, foot traffic data does not capture broader measures of business performance such as revenue, profitability, customer spending, or visit duration. Businesses with declining visit counts may still maintain stable or improved financial performance through higher-value transactions.

Third, visitor flow patterns—including origin and destination designations—are based on dominant observed movement trends and may not capture full variability in individual trip behavior. The classification of Southern Nazarene University as an origin or destination reflects aggregated movement tendencies rather than precise trip-by-trip tracking.

Fourth, the analysis does not account for business-specific factors such as branding, operating hours, pricing strategies, storefront visibility, or online presence, all of which may significantly influence customer behavior and movement decisions.

Fifth, although zoning and spatial context provide useful background, the analysis does not directly measure pedestrian counts, travel paths between businesses, parking behavior, or micro-level circulation patterns within the district.

Sixth, year-over-year changes may reflect temporary conditions such as seasonality, nearby construction, business turnover, or short-term shifts in consumer behavior that are not isolated in the dataset.

Finally, while Southern Nazarene University appears as a major structural influence in visitor flow patterns, the analysis does not determine the specific mechanisms driving this relationship, such as student residency patterns, campus scheduling effects, or institutional partnerships with local businesses.

Overall, the findings should be interpreted as descriptive spatial, economic, and behavioral patterns rather than definitive explanations of business performance outcomes.

Final Summary

This report examined business performance within the Central Business District using year-over-year foot traffic trends alongside demographic, economic, visitor flow, and zoning indicators.

The district shows mixed performance overall, with 16 of 37 businesses experiencing increases in foot traffic and 21 experiencing declines. The CBD functions as a concentrated commercial and service hub, with activity supported by both regional visitors from outside the city and strong structural connections to Southern Nazarene University, which plays a central role in shaping visitor movement patterns.

Customer demographics are highly consistent across businesses regardless of performance. Most businesses primarily attract Blue-Collar Suburbs visitors with similar income levels, indicating that differences in income or visitor type are not major drivers of performance variation.

Instead, business category and visitor flow structure are more closely associated with outcomes. Retail businesses show the strongest performance, while financial services show the weakest. Additionally, businesses embedded in Southern Nazarene University–linked flow patterns are disproportionately represented among those experiencing growth, suggesting that campus-driven movement is a key factor in supporting foot traffic within the district.

Overall, business performance in the Central Business District appears more closely related to business type and the district’s integration with Southern Nazarene University–centered movement networks than to demographic differences among visitors. These findings are descriptive and based on currently available data and may shift as additional information becomes available.

Sources

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