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Michigan Retailers Association

Economic Impact of Buying Nearby



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**PUBLIC SECTOR
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Introduction

For the past 85 years, the Michigan Retailers Association (MRA) has been the voice of Michigan's retail industry. MRA currently represents more than 15,000 brick-and-mortar and online stores among its 5,000 business members. According to the most current data from the U.S. Bureau of Labor Statistics and the U.S. Census Bureau, Michigan is home to 90,346 retail establishments, comprising 8 percent of all Michigan private business establishments.¹

These businesses play an essential role in Michigan's economy by connecting producers and consumers and by employing nearly 510,000 workers—11 percent of Michigan's private employment—and paying total annual wages of \$20.5 billion (BLS n.d.; U.S. Census Bureau 2025). Further, these businesses support growth and activity in other sectors of the economy—for every \$1 spent at a local retailer in Michigan, an additional \$0.85 in output is generated in the economy.

In 2024, these local hardware and auto parts stores, clothing shops, furniture stores, big-box retailers, and more contributed to Michigan's economy with effects stemming from an estimated \$195.1 billion in total retail sales.² An estimated \$38.3 billion of those sales (around 20 percent) came from Michigan's remote sales such as e-commerce, mail-order catalog, and home-shopping television sales (US Census Bureau 2025). Many of these remote sales promote out-of-state businesses.

If a portion of those out-of-state remote sales were shifted to Michigan's brick-and-mortar businesses, the impact of local retail stores on Michigan's economy would be greater as more dollars remain in the state. MRA has partnered with Public Sector Consultants (PSC) for the past several years to measure the effects of making a 10 percent shift. This report presents findings based on Michigan's 2024 retail sales.

Approach

PSC used national-level data to generate Michigan retail sales estimates and modeled the 10 percent shift from remote sales to in-person sales using Impact Analysis for Planning (IMPLAN), an input-output modeling tool that traces transactions among and between industry sectors to quantify how activity in one part of the economy affects others. PSC estimated the direct, indirect, and induced effects of this spending modification on Michigan's economy.³

¹ Statistics on retail establishments, employment, and wages include data from the Quarterly Census of Wages and Employment from the Bureau of Labor Statistics and nonemployer statistics from the Census Bureau. Nonemployer data includes businesses without paid employees (other than the owner[s]) and receipts of \$1,000 or more. They are often sole proprietorships or partnerships and comprise a substantial portion of retail activity.

² Michigan retail sales calculated as a percentage of national retail sales.

³ See Appendix D: Methodology for a more detailed explanation of our analysis.

Key Terms

For this analysis, PSC focused on the direct, indirect, and induced effects, generating total economic contributions as the sum of the three effects. A visual representation of the three effects is below.



These effects were measured across the following four economic indicators:

- **Employment:** Number of annual full- and part-time jobs in affected industries
- **Labor income:** Total value of employee and proprietor compensation (excludes retained and distributed profits)
- **Value-added:** Regional income, also called gross regional product (GRP), which incorporates labor income; proprietor income, including retained and distributed profits; other property income; and net government income (taxes minus transfers)
- **Output:** The value of production by industry, which can also be described as annual revenues (value of sales transactions) plus net change in inventories

Key Economic Effects

With the modest change of redirecting 10 percent of Michigan's 2024 remote sales—equivalent to about \$2.6 billion⁴ excluding in-store pickups and deliveries—Michigan consumers could:

- Increase Michigan employment by 11,911 jobs
- Boost labor income (salary and benefits) by about \$557.0 million
- Contribute \$1.1 billion in value-added to the state's economy
- Add \$1.9 billion in gross economic output

⁴ See Appendix D: Methodology for a note about remote sales excluding in store pickups and deliveries.

Economic Impact

Overall, a 10 percent shift in spending would contribute to 7,235 direct jobs in the state and an additional 4,676 indirect and induced jobs from business-to-business and household spending. The change would lead to \$264.5 million in direct labor income, \$619.9 million in direct value-added, and \$1.0 billion in direct output. Overall, Michigan's output would increase by \$1.9 billion dollars (Exhibit 1).

EXHIBIT 1. Total Economic Impact of Shifting 10 Percent of 2024 Remote Sales to Local Sales

Impact Type	Employment	Labor Income (in Millions)	Value-added (in Millions)	Output (in Millions)
Direct effect	7,235	\$264.5	\$619.9	\$1,040.9
Indirect effect	2,506	\$168.1	\$247.9	\$490.4
Induced effect	2,170	\$124.4	\$223.2	\$395.2
Total effect	11,911	\$557.0	\$1,091.1	\$1,926.5

Source: IMPLAN model 2022 data

Impacted Industries

In terms of employment, the industries most affected by the 10 percent shift include retail industries such as nonstore retailers, general merchandise stores, and clothing and clothing accessories stores. However, due to indirect and induced effects, industries such as other real estate, warehousing and storage, employment services, and couriers and messengers also see a sizable impact on jobs, adding between 200 and 400-plus jobs in these industries in Michigan (Exhibit A1).

In terms of value-added, or GDP, in addition to impacting retail industries, some of the top industries affected by indirect and induced value-added were other real estate, owner-occupied dwellings, management of companies and enterprises, warehousing and storage, employment services, and hospitals (Exhibit A2).

In terms of output, the top impacted industries were in the retail sector with nonstore retailers contributing \$531.0 in total output, followed by general merchandise stores (\$141.9 million), and clothing and clothing accessories stores (\$116.0 million). The top nonretail industries affected by the 10 percent shift in sales from remote to in-person included other real estate, owner-occupied dwellings, and management of companies and enterprises (Exhibit A3).

What This Shift Could Mean for Michiganders

Shifting just **10%** of out-of-state online shopping to local retailers could generate enough income to feed every Michigan family for a week or pay their monthly utility bill



Every \$100 spent at a local retailer instead of an out-of-state online store puts **\$22 of new income** into Michigan

Switching one \$25 monthly product subscription to a local store **adds \$228 in annual output** to Michigan's economy



Every \$100 moved from out-of-state online shopping to local stores generates **over \$5 in new state and local tax revenue** — funding schools, parks, public safety, and more

A 10% spending shift from out-of-state online to local retailers would **create jobs for 5% of Michigan's unemployed workforce**



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Appendix A: Impacted Industry Tables

EXHIBIT A1. Top 20 Industries Benefiting from Shifting 10 Percent of 2024 Remote Sales to Local Sales, by Employment

IMPLAN Sector	Direct	Indirect	Induced	Total
Retail—Nonstore retailers	2,285	12	48	2,344
Retail—General merchandise stores	1,298	3	53	1,353
Retail—Clothing and clothing accessories stores	965	0.3	23	988
Retail—Electronics and appliance stores	857	1	11	869
Retail—Miscellaneous store retailers	524	3	40	567
Other real estate	–	365	71	436
Retail—Health and personal care stores	350	0.2	29	379
Retail—Building material and garden equipment and supplies stores	349	4	13	367
Warehousing and storage	–	288	19	307
Employment services	–	236	58	294
Retail—Sporting goods, hobby, musical instrument and book stores	255	1	18	274
Couriers and messengers	–	192	24	216
Retail—Furniture and home furnishings stores	195	1	12	207
Retail—Motor vehicle and parts dealers	159	5	18	182
Management of companies and enterprises	–	131	24	155
Full-service restaurants	–	37	98	135
Hospitals	–	–	133	133
Limited-service restaurants	–	13	100	113
Advertising, public relations, and related services	–	83	8	92
All other food and drinking places	–	44	47	91
Total top 20	7,235	1,417	850	9,502
Total overall	7,235	2,506	2,170	11,911

Source: IMPLAN model 2022 data

Note: Totals may not sum due to rounding.

EXHIBIT A2. Top 20 Industries Benefiting from Shifting 10 Percent of Remote Sales to Local Sales, by Value-added

IMPLAN Sector	Direct	Indirect	Induced	Total
Retail—Nonstore retailers	\$310,120,290	\$1,573,718	\$6,522,440	\$318,216,448
Retail—General merchandise stores	\$83,589,828	\$176,311	\$3,385,313	\$87,151,452
Retail—Electronics and appliance stores	\$52,459,881	\$42,838	\$684,138	\$53,186,857
Retail—Clothing and clothing accessories stores	\$50,576,869	\$14,247	\$1,189,484	\$51,780,601
Other real estate	–	\$37,007,999	\$7,234,924	\$44,242,923
Retail—Building material and garden equipment and supplies stores	\$37,443,040	\$481,525	\$1,433,146	\$39,357,710
Owner-occupied dwellings	–	–	\$38,642,813	\$38,642,813
Management of companies and enterprises	–	\$21,388,294	\$4,008,445	\$25,396,739
Retail—Health and personal care stores	\$22,438,680	\$12,187	\$1,849,414	\$24,300,281
Retail—Motor vehicle and parts dealers	\$19,261,079	\$597,848	\$2,207,400	\$22,066,326
Retail—Miscellaneous store retailers	\$18,407,123	\$89,944	\$1,422,460	\$19,919,528
Warehousing and storage	–	\$18,660,869	\$1,217,413	\$19,878,282
Employment services	–	\$14,533,370	\$3,576,463	\$18,109,833
Retail—Furniture and home furnishings stores	\$14,546,820	\$56,183	\$878,742	\$15,481,745
Hospitals	–	–	\$14,186,437	\$14,186,437
Retail—Sporting goods, hobby, musical instrument and book stores	\$11,082,623	\$50,750	\$795,762	\$11,929,135
Monetary authorities and depository credit intermediation	–	\$6,451,228	\$4,964,494	\$11,415,723
Advertising, public relations, and related services	–	\$9,302,401	\$933,466	\$10,235,867
Wholesale—Wholesale electronic markets and agents and brokers	–	\$8,653,836	\$746,751	\$9,400,588
Insurance carriers, except direct life	–	\$2,252,500	\$6,489,394	\$8,741,894
Total top 20	\$619,926,233	\$121,346,049	\$102,368,901	\$843,641,183
Total overall	\$619,926,233	\$247,940,723	\$223,217,028	\$1,091,083,984

Source: IMPLAN model 2022 data

Note: Totals may not sum due to rounding.

EXHIBIT A3. Top 20 Industries Benefiting from Shifting 10 Percent of Remote Sales to Local Sales, by Output

IMPLAN Sector	Direct	Indirect	Induced	Total
Retail - Nonstore retailers	\$517,530,829	\$2,626,230	\$10,884,692	\$531,041,751
Retail - General merchandise stores	\$136,146,157	\$287,165	\$5,513,797	\$141,947,119
Retail - Clothing and clothing accessories stores	\$113,323,175	\$31,923	\$2,665,174	\$116,020,272
Other real estate	–	\$82,641,068	\$16,156,017	\$98,797,085
Retail - Electronics and appliance stores	\$86,874,435	\$70,940	\$1,132,945	\$88,078,320
Retail - Building material and garden equipment and supplies stores	\$52,677,310	\$677,440	\$2,016,243	\$55,370,994
Owner-occupied dwellings	–	–	\$46,635,476	\$46,635,476
Management of companies and enterprises	–	\$33,636,066	\$6,303,837	\$39,939,903
Retail - Health and personal care stores	\$34,301,518	\$18,630	\$2,827,159	\$37,147,308
Warehousing and storage	–	\$33,395,787	\$2,178,701	\$35,574,489
Retail - Miscellaneous store retailers	\$30,497,282	\$149,021	\$2,356,760	\$33,003,063
Employment services	–	\$25,866,642	\$6,365,427	\$32,232,069
Retail - Motor vehicle and parts dealers	\$26,437,834	\$820,608	\$3,029,885	\$30,288,327
Internet publishing and broadcasting and web search portals	–	\$24,947,151	\$3,931,314	\$28,878,466
Hospitals	–	–	\$26,454,094	\$26,454,094
Retail - Furniture and home furnishings stores	\$24,148,213	\$93,266	\$1,458,741	\$25,700,220
Advertising, public relations, and related services	–	\$21,570,175	\$2,164,497	\$23,734,673
Monetary authorities and depository credit intermediation	–	\$12,804,703	\$9,853,763	\$22,658,465
Retail - Sporting goods, hobby, musical instrument and book stores	\$18,966,228	\$86,850	\$1,361,826	\$20,414,904
Insurance carriers, except direct life	–	\$5,154,558	\$14,850,145	\$20,004,703
Total top 20	\$1,040,902,980	\$244,878,225	\$168,140,494	\$1,453,921,699
Total overall	\$1,040,902,980	\$490,359,380	\$395,220,775	\$1,926,483,135

Source: IMPLAN model 2022 data

Note: Totals may not sum due to rounding.

Appendix B: Industry Classifications and Model Inputs

EXHIBIT B1. Industry Classifications and Model Inputs, 2024

IMPLAN Category—Description	2022 North American Industrial Classification System (NAICS) Code	Model Input, Remote Sales
Retail—Motor vehicle and parts dealers	441	\$111,605,353
Retail—Furniture and home furnishings stores	449	\$52,543,397
Retail—Electronics and appliance stores	449	\$186,762,064
Retail—Building material and garden equipment and supplies stores	444	\$126,827,199
Retail—Food and beverage stores	445	\$63,920,781
Retail—Health and personal care stores	456	\$115,436,872
Retail—Gasoline stores	457	\$9,998,708
Retail—Clothing and clothing accessories stores	458	\$204,200,230
Retail—Sporting goods, hobby, musical instrument, and book stores	459	\$38,009,255
Retail—General merchandise stores	455	\$414,529,583
Retail—Miscellaneous store retailers	459	\$53,311,626
Retail—Nonstore retailers	–	\$1,199,138,275

Sources: Estimated by PSC using national-level data on e-shopping patterns by industry; U.S. Census Bureau January 29, 2024a; U.S. Census Bureau January 29, 2024b; U.S. Census Bureau January 29, 2024c; U.S. Census Bureau May 19, 2025

Note: Food and beverage and gasoline stores are not included in the IMPLAN model but are listed here for reference; in the 2022 NAICS structure, nonstore retailers no longer have a dedicated industry code so PSC relied on the 2017 NAICS code to model this industry as it was in past studies.

Appendix C: Overall Retail Economy

In addition to the retail industries directly impacted by switching out-of-state remote sales to local in-person sales, food service and drinking places are also often included when examining the overall retail economy. Exhibit B1 shows the number of establishments and total employment for the industries included in the overall retail economy, though food service and drinking places were not included in the IMPLAN model. This table serves as a reference point for the employment impacts estimated in Exhibit 2.

EXHIBIT C1. Industry Classifications of Overall Retail Economy, 2024

NAICS Code	Category	Total QCEW and Nonemployer Establishments	Total QCEW and Nonemployer Employment
441	Motor vehicle dealers	8,910	68,662
444	Building materials and garden supply stores	3,741	48,170
445	Food and beverage stores	10,220	80,459
449	Furniture, home furnishings, electronics, and appliance stores	4,461	22,193
455	General merchandise stores	8,035	118,121
456	Health and personal care stores	12,937	42,314
457	Gasoline stations	3,546	29,779
458	Clothing and clothing accessories stores	11,381	33,534
459	Sporting goods, hobby, book, music, and miscellaneous retailers	27,115	66,665
Subtotal of NAICS industries 44–45		90,346	509,897
722	Food service and drinking places	34,235	345,097
Total all retail		124,581	854,994

Sources: BLS n.d.; U.S. Census Bureau 2025

Note: Due to recent updates to the NAICS utilized by the Bureau of Labor Statistics, not every subsector in Exhibit 2 can be directly compared to this table; “nonstore retailers” (previously categorized by 2017 NAICS 454) no longer exists in the updated 2022 NAICS and employment from the now defunct subsector has been distributed among corresponding retail goods subsectors shown in the table.

Appendix D: Methodology

This analysis examined the impact of shifting 10 percent of estimated remote purchases to local sales. Any purchases made with an out-of-state merchant, including sales from e-commerce, e-marketplace sellers (those who are an intermediary and never handle goods), catalog orders, mail orders, call centers, and television shopping channels, are considered remote purchases. The U.S. Department of Commerce defines e-commerce as “the sale of goods and services where the buyer places an order, or the price and terms of the sale are negotiated, over the internet, a mobile device (m-commerce), extranet, electronic data interchange, electronic mail, or other comparable online system.”

U.S. Remote Sales

According to the US Census Bureau, 2024 national e-commerce sales were \$1.17 trillion, which is 16.1 percent of total retail sales. In all, the census data provide estimates of e-commerce sales for 11 retail subcategories. PSC estimated a breakout for one of these subcategories to align with previous year industry groups. These subcategories are shown in Exhibit A1 (U.S. Census Bureau 2025).

Mail Orders and Other Remote Sales

E-commerce sales are the majority of remote purchases, but there is a portion of remote sales outside of e-commerce. Other remote sales include catalog orders, mail orders, and orders from television shopping channels. Due to a discontinuation of the Annual Retail Trade Survey (ARTS) after the 2022 data-year release,⁵ PSC relied on the most recent data available to estimate the proportion and distribution of other remote sales. According to the 2022 data, within electronic shopping and mail-order houses (a subcategory of the nonstore retail category), there were \$1.1 trillion in electronic shopping and mail-order sales, of which 78 percent was electronic shopping and 22 percent was mail-order sales (U.S. Census Bureau, 2024a). This \$246.6 billion in mail-order sales represents the portion of remote sales outside of e-commerce and is 3.5 percent of total retail sales. As this breakdown was unavailable after 2022, PSC assumed that 3.5 percent of total Michigan retail sales were mail-order sales in 2024.

Nonstore E-Commerce and Other Remote Sales Distribution

While census data provide information on e-commerce sales for each retail subcategory (Exhibit A1), it provides limited data on the breakdown in nonstore retailers by subcategory, which constitute electronic shopping and mail-order sales. This is largely due to confidentiality or methodological reasons. As a result, there was \$170.2 billion in unallocated nonstore sales, of which \$104.2 billion was electronic shopping and \$66.1 billion was mail-order sales (U.S. Census

⁵ A notice about the discontinuation of the ARTS survey is published on the Census' website here: <https://www.census.gov/programs-surveys/arts.html#:~:text=The%20Annual%20Retail%20Trade%20Survey,change%20impacts%20the%20following%20tables:>

Bureau, 2024b). There were several suppressed categories without estimated data, including food and beverage stores, health and personal care stores, gasoline stations, general merchandise stores, and miscellaneous store retailers. Since gas stations were noted by the census to be less than \$500,000 and food and beverage stores have historically shown insignificant sales in this category, PSC allocated the \$104.1 billion among health and personal care stores, general merchandise stores, and miscellaneous store retailers based upon previous year estimates of nonstore e-commerce shares. For the \$66.1 billion in mail-order sales, PSC allocated 67 percent to health and personal beauty nonstores, as alternative U.S. Census data by merchandise indicated that 67 percent of all merchandise mail-order sales were drugs, health aids, and beauty aids (U.S. Census Bureau, 2024c). The remaining 33 percent were allocated to nonstore retailers.

Michigan Remote Sales

After PSC developed industry profiles for remote spending for the national data, we then calculated the total remote sales for Michigan. Total Michigan retail sales in 2022 were \$190.5 billion. To estimate 2024 total retail sales, PSC assumed Michigan retail sales grew at the same rate as U.S. retail sales between 2022 and 2024—2.4 percent. PSC thus estimated that 2024 Michigan retail sales were \$195.1 billion.

PSC assumed Michigan's share of e-commerce sales in 2024 was the same as its share of total national retail sales (16.1 percent), or \$31.4 billion. PSC then applied the 3.5 percent in other remote sales to Michigan, estimated to be \$6.8 billion. Overall, Michigan e-commerce and mail-order sales were estimated to be \$38.3 billion, or 19.6 percent of total retail sales in Michigan.

Finally, PSC examined available data sources to isolate and estimate e-commerce sales generated by brick-and-mortar stores (e.g., online order for store pickup or deliveries sourced in-store). The Census Bureau retail sales methodology does partially differentiate between e-commerce sales by brick-and-mortar stores, whose sales are reported under store categories, and those from warehouse distribution, whose sales are reported under nonstore categories. However, the differentiation is limited to retailers with only brick-and-mortar sales and to nonstore retailers who generate all sales via distribution centers (U.S. Census Bureau n.d.).

For retailers with multichannel distribution, those with both brick-and-mortar stores and warehouse distribution, all e-commerce sales, regardless of whether sourced in store or via a distribution center, were reported under nonstore categories (U.S. Census Bureau n.d.). As a result, total brick-and-mortar e-commerce sales can only be estimated for the brick-and-mortar-only segment, which mainly includes small- to medium-sized independent retailers. PSC's estimate of total e-commerce brick-and-mortar sales for this retail segment is \$12.5 billion. There are currently no other publicly available datasets with sufficient detail to estimate e-commerce brick-and-mortar sales for multichannel retailers.

Michigan Remote Sales Excluding In-Store Pickups and Deliveries

In 2024, PSC estimated Michigan remote sales excluding in-store pickups and deliveries of \$2.6 billion. This figure is lower than previous yearly estimates due to differences in the most recent datasets available.

1. In-store e-commerce estimates from the U.S. Census Bureau's 2024 Quarterly E-Commerce Report provided estimates in each of the subcategories for e-commerce, including general merchandise stores (which includes retailers with significant e-commerce presence). Historically, much of this information has been suppressed, and likely excluded a sizable amount of in-store e-commerce. With complete information from this most recent survey, PSC now had accurate data on in-store purchases made at these local e-commerce establishments, resulting in a lower share of remote sales excluding in-store pickups and deliveries.
2. In recent years, there has been a fairly significant shift in nonstore e-commerce retail to e-commerce at brick-and-mortar locations. This is indicated by the share of nonstore e-commerce sales to total e-commerce, which was 60 percent in 2024 compared to the average of 86 percent between 2017 and 2022.

These complete data provide us with a clearer picture of the rise in pickups and deliveries, which has grown in popularity following the COVID-19 pandemic. For these reasons, while the estimate for remote sales excluding in-store pickups and deliveries is lower than estimated in previous publications, they reveal a trend in e-commerce that is ultimately beneficial to Michigan retailers.



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