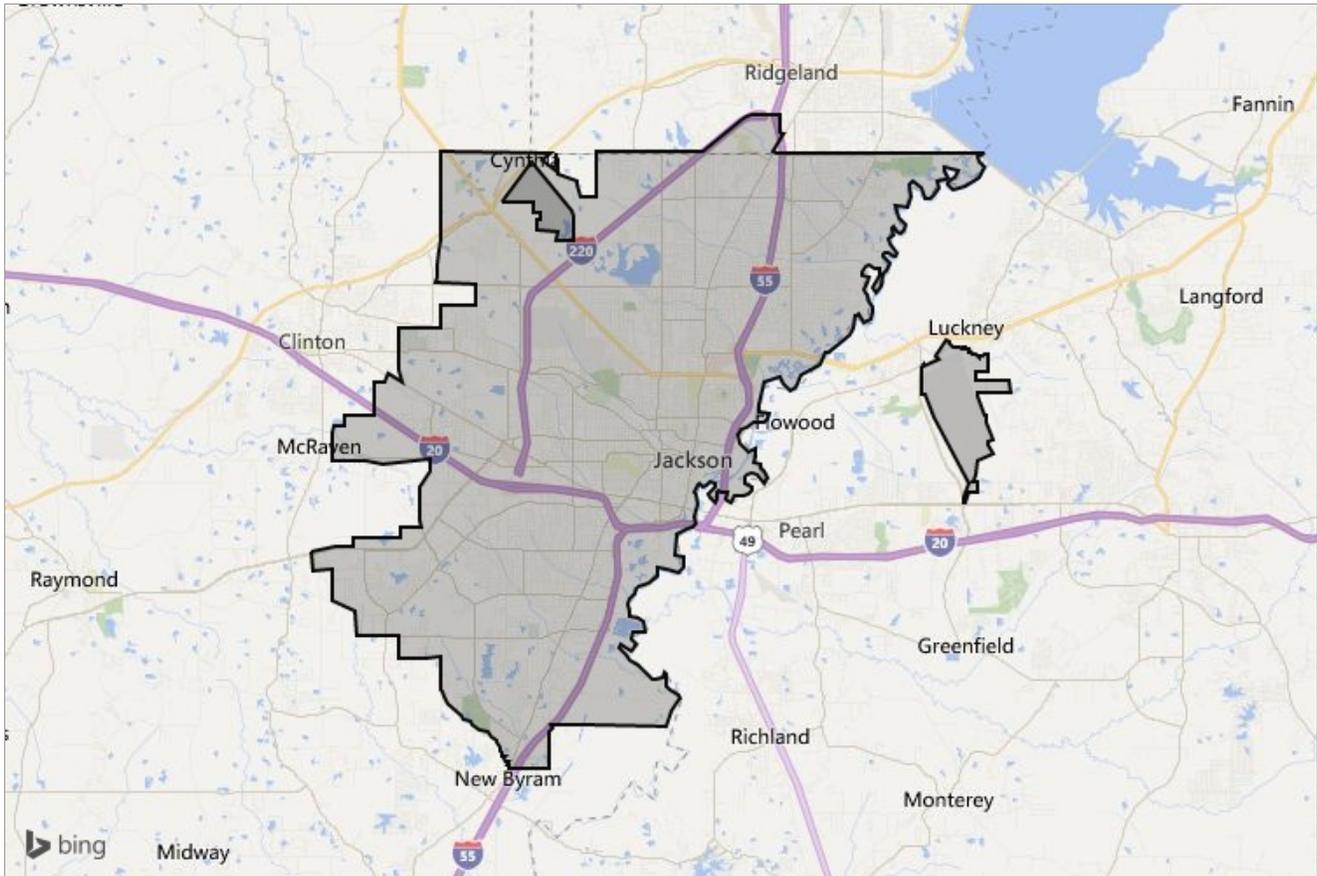


COMMERCIAL TRADE AREA REPORT

Jackson, Mississippi



Presented by

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Criteria Used for Analysis

Income:
Median Household Income
\$30,684

Age:
Median Age
32.4

Population Stats:
Total Population
172,909

Segmentation:
1st Dominant Segment
City Commons

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Midtown Singles

Millennials on the move; single, diverse and urban

Urbanization

Where do people like this usually live?

Metro Cities

Affordable city life, including smaller metros, satellite cities

Top Tapestry Segments

	City Commons	Family Foundations	Modest Income Homes	Home Improvement	Young and Restless
% of Households	12,879 (20.0%)	11,297 (17.5%)	10,915 (16.9%)	4,413 (6.8%)	2,790 (4.3%)
% of Hinds County	12,892 (14.0%)	13,320 (14.5%)	11,499 (12.5%)	5,110 (5.6%)	3,507 (3.8%)
Lifestyle Group	Midtown Singles	Hometown	Hometown	Family Landscapes	Midtown Singles
Urbanization Group	Metro Cities	Urban Periphery	Urban Periphery	Suburban Periphery	Metro Cities
Residence Type	Multi-Unit Rentals; Single Family	Single Family	Single Family	Single Family	Multi-Unit Rentals
Household Type	Single Parents	Singles	Singles	Married Couples	Singles
Average Household Size	2.66	2.7	2.56	2.86	2.02
Median Age	27.6	38.8	36.1	37	29.4
Diversity Index	49.5	43	33.3	63.4	76
Median Household Income	\$17,000	\$40,000	\$22,000	\$67,000	\$36,000
Median Net Worth	\$10,000	\$53,000	\$13,000	\$162,000	\$11,000
Median Home Value	–	\$112,000	–	\$174,000	–
Homeownership	24.1 %	67 %	46.3 %	80.3 %	13.7 %
Average Monthly Rent	\$650	–	\$720	–	\$920
Employment	Services, Administration or Professional	Services, Professional or Administration	Services or Administration	Professional or Services	Services or Professional
Education	High School Graduate	High School Graduate	High School Graduate	College Degree	College Degree
Preferred Activities	Shop warehouse clubs/discount. Buy baby/children's products.	Shop at T.J. Maxx, Sam's Club. Go online for games, entertainment.	Shop at low-cost retailers, warehouse clubs. Play basketball.	Eat at Chili's, Chick-fil-A, Panera Bread. Shop warehouse/club, home improvement stores.	Text, redeem coupons from cell phone. Go dancing; play pool; buy organic food.
Financial	Own private health care policy	Draw Social Security	Pay bills in person	Invest conservatively	Bank online
Media	Listen to urban radio	Subscribe to premium cable TV	Watch BET; listen to gospel, R&B radio	Watch DIY Network	Listen to blues, jazz, rap, hip-hop, dance music
Vehicle	Take public transportation	Drive 1-2 vehicles	Take public transportation	Own minivan, SUV	Take public transportation

About this segment

City Commons

This is the
#1
dominant segment
for this area

In this area
20.0%
of households fall
into this segment

In the United States
0.9%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

The City Commons segment is one of the youngest and largest markets, primarily comprising single-parent and single-person households living within large, metro cities. While more than a third have a college degree or spent some time in college, nearly a third have not finished high school, which has a profound effect on their economic circumstance. However, that has not dampened their aspiration to strive for the best for themselves and their children.

Our Neighborhood

- Single parents, primarily female, and singles head these young households.
- Average household size is slightly higher than the U.S. average at 2.66.
- City Commons are found in large metropolitan cities, where most residents rent apartments in midrise buildings.
- Neighborhoods are older, built before 1960, with high vacancy rates.
- Typical of the city, many households own either one vehicle or none, and use public transportation or taxis.

Socioeconomic Traits

- Although some have college degrees, nearly one in three have not graduated from high school.
- Unemployment is very high at 24%; labor force participation is low at 54%.
- Most households receive income from wages or salaries, but nearly one in four receive contributions from Social Security and public assistance.
- Consumers endeavor to keep up with the latest fashion trends.
- Most families prefer the convenience of fast-food restaurants to cooking at home.

Market Profile

- Baby and children's products, like food and clothing, are the primary purchases.
- They shop primarily at warehouse clubs like Sam's Club and discount department stores such as Kmart.
- While most residents obtain privately issued medical insurance plans, some are covered by Federal programs like Medicaid.
- They subscribe to cable TV; children-oriented programs are popular, as are game shows and home shopping channels.
- Magazines are extremely popular sources of news and the latest trends, including baby, bridal and parenthood types of magazines.
- They enjoy listening to urban radio.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2014. Update Frequency: Annually.

About this segment

Family Foundations

This is the
#2
dominant segment
for this area

In this area
17.5%
of households fall
into this segment

In the United States
1.1%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Family and faith are the cornerstones of life in the Family Foundations communities. Older children, still living at home, working toward financial independence, are common within these households. Neighborhoods are stable: little household growth has occurred for more than a decade. Many residents work in the health care industry or public administration across all levels of government. Style is important to these consumers, who spend on clothing for themselves and their children, as well as on smartphones.

Our Neighborhood

- Family Foundations residents are a mix of married couples, single parents, grandparents and children, young and adult.
- Average household size is slightly higher at 2.70.
- Neighborhoods are found in principal cities of major metropolitan areas throughout the South and West.
- Two-thirds are homeowners living in single family houses built before 1970.
- Nearly three-fourths of all households have one or two vehicles at their disposal; average commute time is slightly higher.

Socioeconomic Traits

- More than half have attended college or obtained a degree; one-third have only finished high school.
- Unemployment rate is high at 15%; labor force participation rate is slightly lower at 60% as workers begin to retire.
- Over one-third of households currently receive Social Security benefits; more than a quarter draw income from retirement accounts.
- A strong focus is on religion and character.
- Style and appearance is important.

Market Profile

- Baby and children's products are the primary purchases made by Family Foundations residents.
- They shop at discount stores, such as Marshalls and T.J. Maxx, and take advantage of savings at Sam's Club.
- Many have no financial investments or retirement savings.
- Magazines, particularly focusing on health and children, are popular.
- They enjoy listening to urban format radio.
- One of their favorite entertainment sources is television: subscribe to premium cable channels and own 3-4 TVs.
- They're connected, but use the Internet primarily for entertainment, chat rooms and online gaming.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2014. Update Frequency: Annually.

About this segment

Modest Income Homes

This is the
#3
dominant segment
for this area

In this area
16.9%
of households fall
into this segment

In the United States
1.4%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Families in this urban segment may be non-traditional; however, their religious faith and family values guide their modest lifestyles. Many residents are primary caregivers to their elderly family members. Jobs are not always easy to come by, but wages and salary income are still the main sources of income for most households. Reliance on Social Security and public assistance income is necessary to support single-parent and multi-generational families. High poverty rates in this market make it difficult to make ends meet. Nonetheless, rents are relatively low. Public transportation is available, and Medicaid can assist families in need.

Our Neighborhood

- Households are single person or single parent (usually female householders). Multigenerational families are also present.
- Homes are predominantly single family; values reflect the age of the housing, built more than 60 years ago.
- Over half of the homes are renter occupied; average rent is lower than the U.S. average.
- Most households have no vehicle or one car, with a high dependence on public transportation.

Socioeconomic Traits

- Almost a quarter of adults aged 25 or more have no high school diploma.
- Labor force participation is only 50%, with unemployment at more than double the U.S. rate.
- Income is less than half of the U.S. median income; one in three households are in poverty, dependent on Social Security, public assistance and Supplemental Security Income.
- Consumers in this market consider traditional gender roles and religious faith very important.
- This market lives for today, choosing to save only for a specific purpose.
- They favor TV as their media of choice and will purchase a product with a celebrity endorsement.

Market Profile

- To make ends meet, consumers shop at warehouse clubs and low-cost retailers.
- Unlikely to own a credit card, they pay their bills in person.
- This market supports multigenerational families; they are often primary caregivers for elderly family members. On average, Modest Income Homes residents have a higher reliance on Medicaid.
- For entertainment, they listen to gospel and R&B music and prefer to watch BET.
- The recreational activity of choice for residents is basketball.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2014. Update Frequency: Annually.

About this segment

Home Improvement

This is the
#4
dominant segment
for this area

In this area
6.8%
of households fall
into this segment

In the United States
1.7%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Married-couple families occupy well over half of these suburban households. Most Home Improvement residences are single-family homes that are owner occupied, with only one-fifth of the households occupied by renters. Education and diversity levels are similar to the U.S. as a whole. These families spend a lot of time on the go and therefore tend to eat out regularly. When at home, weekends are consumed with home improvement and remodeling projects.

Our Neighborhood

- These are low-density suburban neighborhoods.
- Eight of every 10 homes are traditional single-family dwellings, owner occupied.
- Majority of the homes were built between 1970 and 2000.
- More than half of the households consist of married-couple families; another 12% include single-parent families.

Socioeconomic Traits

- Higher participation in the labor force and lower unemployment than US levels; most households have 2+ workers.
- Cautious consumers that do their research before buying, they protect their investments.
- Typically spend 4-7 hours per week commuting, and, therefore, spend significant amounts on car maintenance (performed at a department store or auto repair chain store).
- They are paying off student loans and second mortgages on homes.
- They spend heavily on eating out, at both fast-food and family restaurants.
- They like to work from home, when possible.

Market Profile

- Enjoy working on home improvement projects and watching DIY networks.
- Make frequent trips to warehouse/club and home improvement stores in their minivan or SUV.
- Own a giant screen TV with fiber-optic connection and premium cable; rent DVDs from Redbox or Netflix.
- Very comfortable with new technology; embrace the convenience of completing tasks on a mobile device.
- Enjoy dining at Chili's, Chick-fil-A and Panera Bread.
- Frequently buy children's clothes and toys.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2014. Update Frequency: Annually.

About this segment

Young and Restless

This is the
#5
dominant segment
for this area

In this area
4.3%
of households fall
into this segment

In the United States
1.7%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Gen Y comes of age: Well-educated young workers, some of whom are still completing their education, are employed in professional/technical occupations, as well as sales and office/administrative support roles. These residents are not established yet, but striving to get ahead and improve themselves. This market ranks in the top 5 for renters, movers, college enrollment and labor-force participation rate. Almost 1 in 5 residents move each year. Close to half of all householders are under the age of 35, the majority living alone or in shared non-family dwellings. Median household income is still below the U.S. average. Smartphones are a way of life, and they use the Internet extensively. Young and Restless consumers are diverse, favoring densely populated neighborhoods in large metropolitan areas; more than 50 percent are located in the South (almost a fifth in Texas), with the rest chiefly in the West and Midwest.

Our Neighborhood

- One of the youngest markets: Half the householders under age 35; median age 29.4.
- Primarily single-person households with some shared households.
- Highly mobile market, beginning careers and changing addresses frequently.
- Naturally, one of the top five renter markets.
- Apartment rentals popular: 45% in 5-19 unit buildings, 26% in 20+ unit buildings.
- Majority of housing built in 1970 or later (83%).

Socioeconomic Traits

- Education completed: 2 out of 3 have some college, an associate's degree, or a bachelor's degree or higher. Education in progress: almost 15% are still enrolled in college.
- Labor force participation rate is exceptionally high at 75.4%; unemployment is low at 7.8%.
- These are careful shoppers, aware of prices, and demonstrate little brand loyalty.
- They like to be the first to try new products, but prefer to do research before buying the latest electronics.
- Most of their information comes from the Internet and TV, rather than traditional media.
- Carry their cell phone everywhere they go.

Market Profile

- No landline telephone for majority of households, preferring a cell phone only.
- Use their cell phone to text, listen to music, pay bills, redeem coupons, look up directions and access financial information.
- Online activities include banking (with paperless statements), purchasing items on eBay, accessing Twitter and Facebook, and watching movies and TV shows.
- Enjoy dancing, playing pool, watching MTV and Comedy Central programs, reading fashion magazines and playing volleyball.
- Listen to blues, jazz, rap, hip hop, and dance music and read music magazines.
- Purchase natural/organic food, but frequent fast food restaurants.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2014. Update Frequency: Annually.

Jackson, Mississippi: Population Comparison

Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Population Change Since 2000

This chart shows the percentage change in area's population from 2000 to 2014, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

- 2014
- 2019 (Projected)



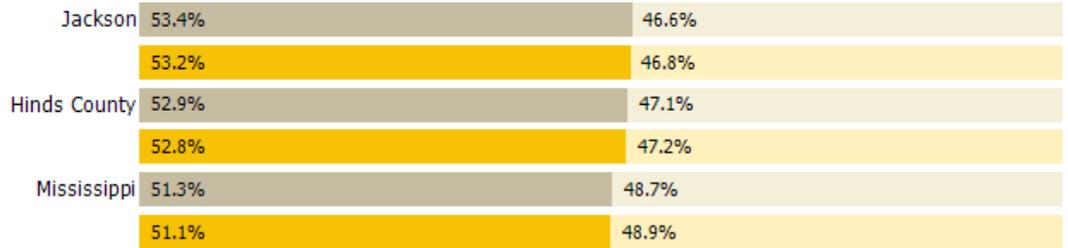
Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

- Women 2014
- Men 2014
- Women 2019 (Projected)
- Men 2019 (Projected)



Jackson, Mississippi: Age Comparison

Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

2014
2019 (Projected)



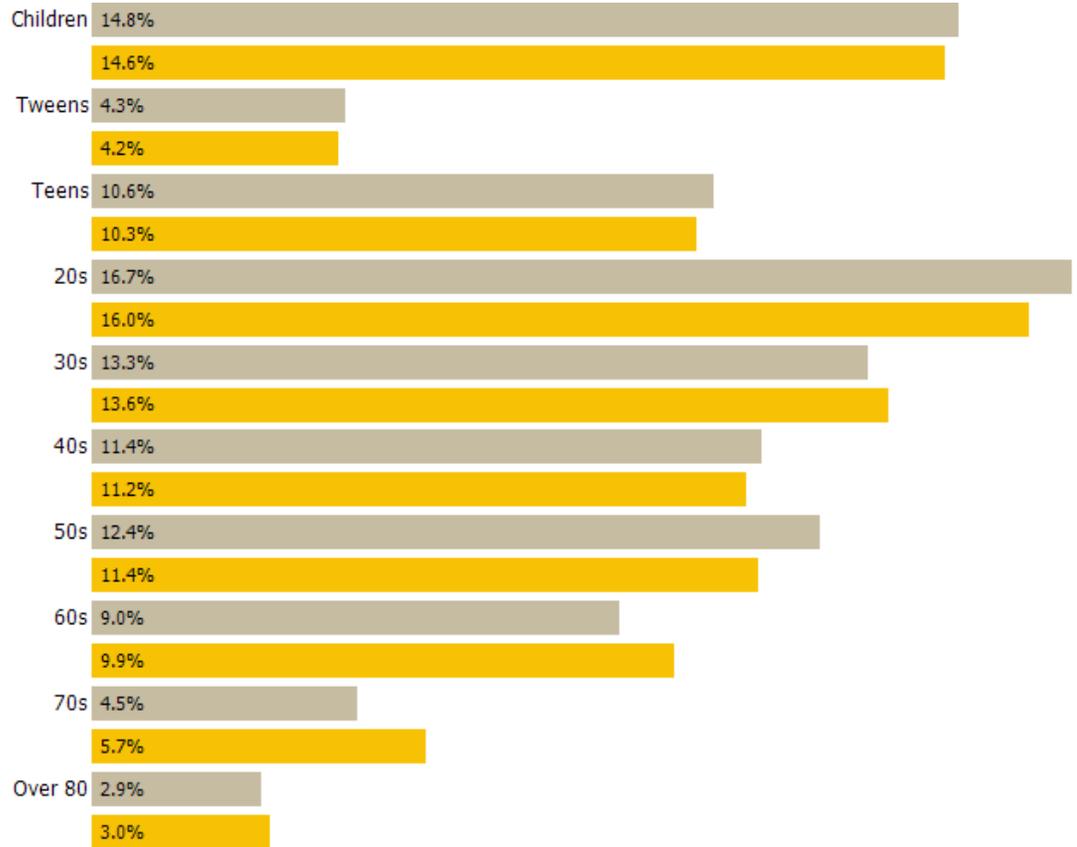
Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

2014
2019 (Projected)



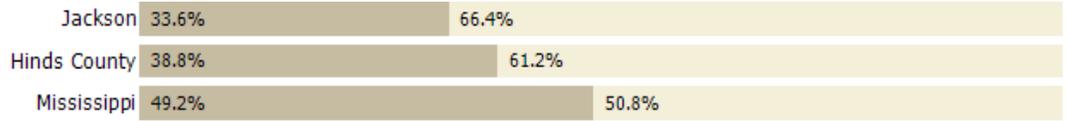
Jackson, Mississippi: Marital Status Comparison

Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Jackson, Mississippi: Economic Comparison

Average Household Income

This chart shows the average household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Median Household Income

This chart shows the median household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Per Capita Income

This chart shows per capita income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually

■ 2014
■ 2019 (Projected)



Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



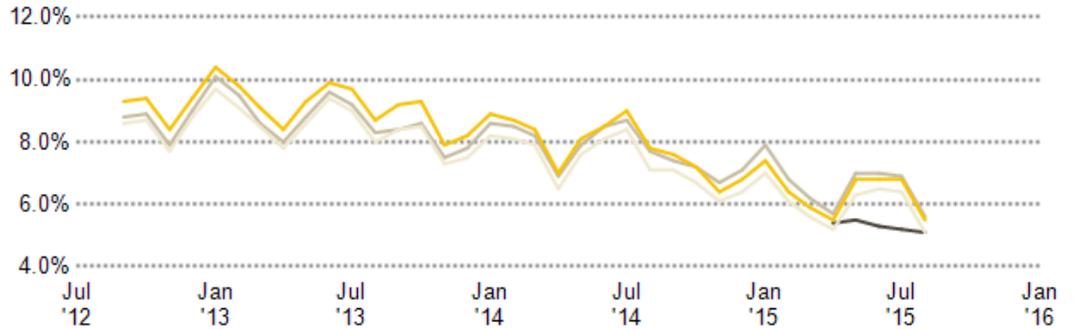
Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies.

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- Jackson
- Hinds County
- Mississippi
- United States

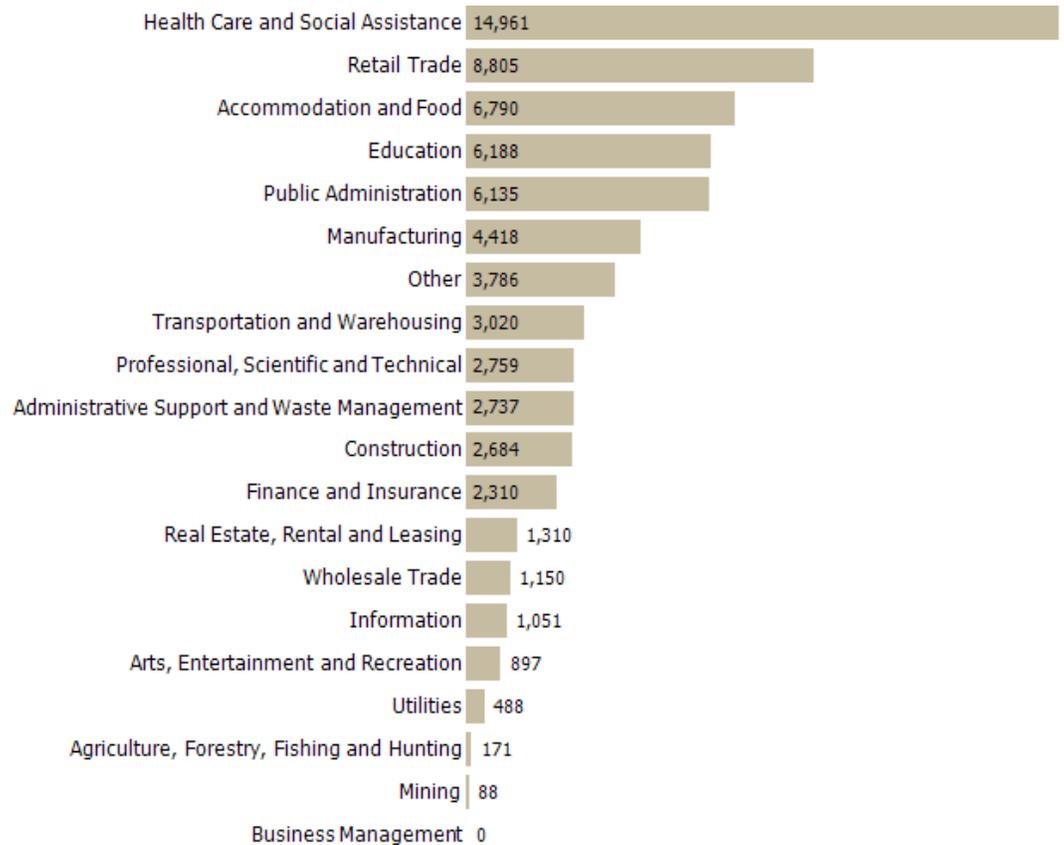


Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Esri, 2014

Update Frequency: Annually



Jackson, Mississippi: Education Comparison

Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2014

Update Frequency: Annually



Jackson, Mississippi: Home Value Comparison

Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



12-Month Change in Median Estimated Home Value

This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



Median Listing Price

This chart displays the median listing price for homes in this area, the county and the state.

Data Source: On- and off-market listings sources

Update Frequency: Monthly



12-Month Change in Median Listing Price

This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: On- and off-market listings sources

Update Frequency: Monthly



Best Businesses

This chart shows the types of businesses that consumers are leaving an area to find. The business types represented by blue bars are relatively scarce in the area, so consumers go elsewhere to have their needs met. The orange business types are relatively plentiful in the area, meaning there are existing competitors for the dollars that consumers spend in these categories.

Data Source: Retail Marketplace via Esri, 2014

Update Frequency: Annually

