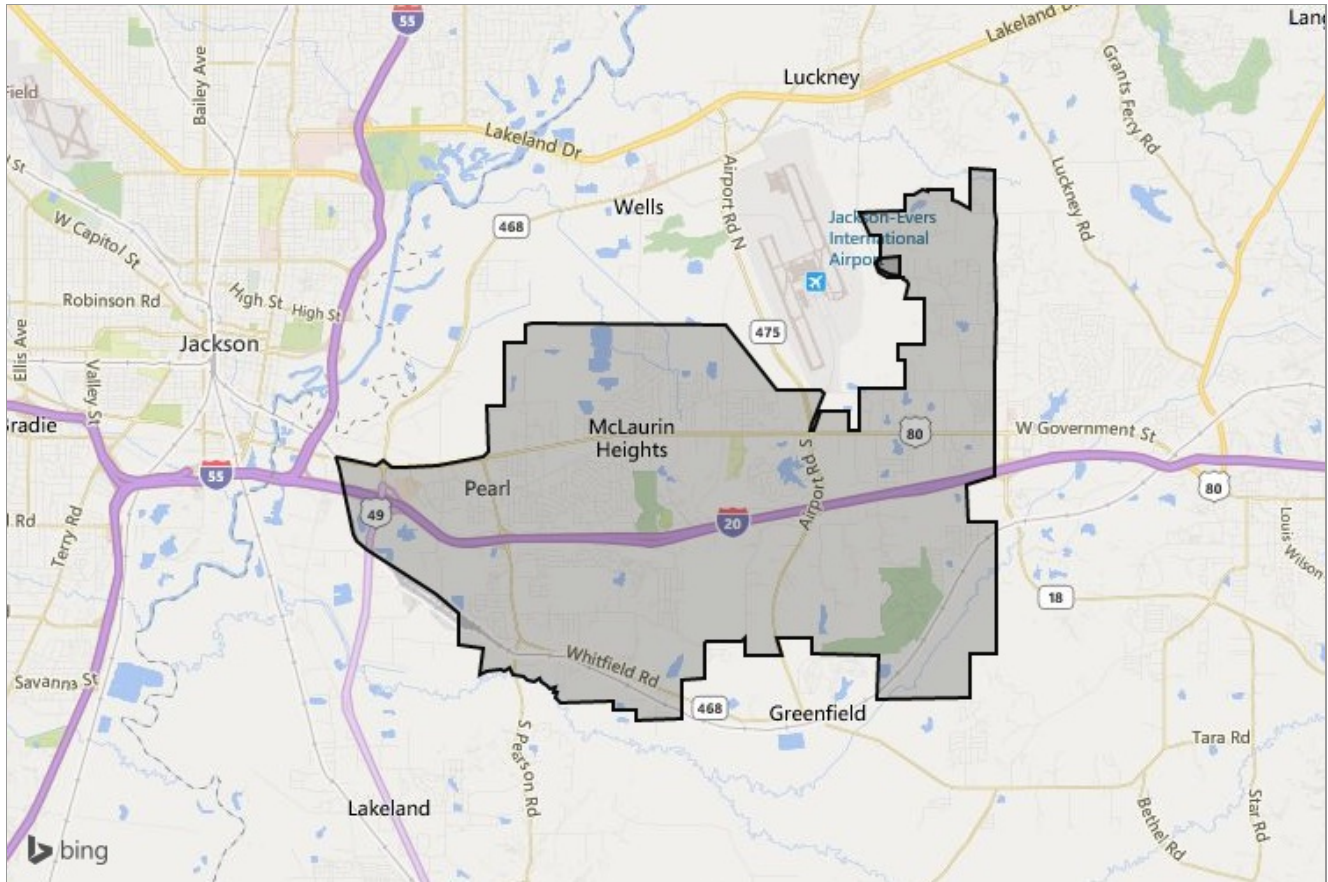


COMMERCIAL TRADE AREA REPORT

Pearl, Mississippi



Presented by

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Criteria Used for Analysis

Income:
Median Household Income
\$40,377

Age:
Median Age
35.0

Population Stats:
Total Population
25,527

Segmentation:
1st Dominant Segment
Rustbelt Traditions

Consumer Segmentation

Life Mode

What are the people like that live in this area?

GenXurban

Gen X in middle age; families with fewer kids and a mortgage

Urbanization

Where do people like this usually live?

Urban Periphery

City life for starting families with single-family homes

Top Tapestry Segments

	Rustbelt Traditions	Middleburg	Traditional Living	Down the Road	Metro Fusion
% of Households	1,936 (19.3%)	1,503 (15.0%)	960 (9.6%)	863 (8.6%)	826 (8.3%)
% of Rankin County	1,937 (3.5%)	6,070 (11.1%)	960 (1.8%)	2,120 (3.9%)	1,893 (3.5%)
Lifestyle Group	GenXurban	Family Landscapes	Hometown	Rustic Outposts	Midtown Singles
Urbanization Group	Urban Periphery	Semirural	Metro Cities	Semirural	Urban Periphery
Residence Type	Single Family	Single Family	Single Family	Mobile Homes	Multi-Unit Rentals; Single Family
Household Type	Married Couples	Married Couples	Singles	Married Couples	Singles
Average Household Size	2.46	2.73	2.5	2.74	2.63
Median Age	38.4	35.3	34.8	34.3	28.8
Diversity Index	44.2	46.3	53.1	70.5	84
Median Household Income	\$49,000	\$55,000	\$37,000	\$36,000	\$33,000
Median Net Worth	\$79,000	\$89,000	\$29,000	\$30,000	\$12,000
Median Home Value	\$118,000	\$158,000	\$79,000	\$104,000	—
Homeownership	72.2 %	74.3 %	60.1 %	66.4 %	25 %
Average Monthly Rent	—	—	—	—	\$880
Employment	Services, Professional or Administration	Professional or Services	Services, Administration or Professional	Services or Administration	Services, Administration or Professional
Education	High School Graduate	College Degree	High School Graduate; Some College	High School Graduate	College Degree
Preferred Activities	Buy American-made products. Play games online.	Buy children's toys and clothes. Go hunting, bowling, target shooting.	Go camping; visit the zoo. Eat fast food.	Visit chat rooms; play games online. Go hunting, fishing.	Spend money on what's hot unless saving for something specific. Follow football, soccer.
Financial	Hold home mortgage	Carry some debt; invest for future	Carry credit card balances, student loans	Prefer convenience of frozen meals, fast food	Shop at discount grocery stores, Kmart, Walmart
Media	Read newspapers; watch TV	Watch country, Christian TV channels	Watch QVC, CMT, Game Show Network	Watch Animal Planet on satellite TV	Listen to R&B, rap, Latin, reggae music
Vehicle	Own 2-3 vehicles	Own trucks, SUVs	Own 1-2 vehicles	Bought used vehicle last year	Watch pay-per-view on TV

About this segment

Rustbelt Traditions

This is the
#1
dominant segment
for this area

In this area
19.3%
of households fall
into this segment

In the United States
2.2%
of households fall
into this segment

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

Who We Are

The backbone of older industrial cities in states surrounding the Great Lakes, Rustbelt Traditions residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the work force is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade and health care. Rustbelt Traditions represents a large market of stable, hard-working consumers with modest incomes but above average net worth. Family oriented, they value time spent at home. Most have lived, worked and played in the same area for years.

Our Neighborhood

- Almost half (46%) of the households are married-couple families, similar to the U.S. (48%), most without children (also similar to the U.S.); the slightly higher proportion of singles reflects the aging of the population.
- Average household size is slightly lower at 2.46.
- They are movers, slightly more mobile than the U.S. population, but almost half of householders (46%) moved into their current homes before 2000.
- Most residents live in modest, single-family homes in older neighborhoods built in the 1950s.
- Nearly three quarters own their homes; over half of households have mortgages.
- A large and growing market, Rustbelt Traditions residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South.
- Most households have two or more vehicles available.

Market Profile

- Residents take advantage of convenience stores for fueling up and picking up incidentals.
- Watching television is a common pastime; many households have more than four TVs.
- Favorite programming ranges from ESPN, Animal Planet and AMC to children's shows on Nickelodeon and Cartoon Network.
- Residents are connected; entertainment activities like online gaming dominate their Internet usage.
- Favorite family restaurants include Applebee's, Outback Steakhouse and Texas Roadhouse.
- Radio dials are typically tuned to classic rock stations.

Socioeconomic Traits

- Most have graduated from high school or spent some time at a college or university.
- Unemployment below the U.S. at 8%; labor force participation slightly higher than the U.S. at 67%.
- While most income derived from wages and salaries, nearly 30% of households collecting Social Security and nearly 20% drawing income from retirement accounts.
- Family-oriented consumers who value time spent at home.
- Most lived, worked and played in the same area for years.
- Budget-aware shoppers who favor American-made products.
- Read newspapers, especially the Sunday editions.

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 Middleburg

This is the
#2
dominant segment
for this area

In this area
15.0%
of households fall
into this segment

In the United States
2.8%
of households fall
into this segment

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

Who We Are

Middleburg neighborhoods transformed from the easy pace of country living to semi-rural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the U.S. This market is younger but growing in size and assets.

Our Neighborhood

- Semi-rural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes.
- Affordable housing, median value of \$158,000 with a low vacancy rate.
- Young couples, many with children; average household size is 2.73.

Socioeconomic Traits

- Education: 66% with a high school diploma or some college.
- Unemployment rate lower at 7.4%.
- Labor force participation typical of a younger population at 66.7%.
- Traditional values are the norm here—faith, country and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.

Market Profile

- Residents are partial to trucks, SUVs, and occasionally, convertibles or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children's toys and apparel) or home DIY projects.
- Sports include hunting, target shooting, bowling and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

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

Traditional Living

This is the
#3
dominant segment
for this area

In this area
9.6%
of households fall
into this segment

In the United States
2.0%
of households fall
into this segment

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

Who We Are

Residents in the Traditional Living segment reside primarily in low-density, settled neighborhoods in the Midwest. The households are a mix of married-couple families and singles. Many families encompass two generations who have lived and worked in the community; their children are likely to follow suit. The manufacturing, retail trade and health-care sectors are the primary sources of employment for these residents. This is a younger market--beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

Our Neighborhood

- Married couples are the dominant household type, but fewer than expected from the younger age profile and fewer with children; however, there are higher proportions of single-parent and single-person households.
- Average household size is slightly lower at 2.50.
- Homes are primarily single family or duplexes in older neighborhoods, built before 1940.
- Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South.
- Average commuting time to work is slightly shorter.
- Households have one or two vehicles.

Socioeconomic Traits

- Over 70% have completed high school or some college.
- Unemployment is higher at 10.9%; labor force participation is also a bit higher at 64.6%.
- Over three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income and public assistance.
- Cost-conscious consumers that are comfortable with brand loyalty, unless the price is too high.
- Connected and comfortable with the Internet, they are more likely to participate in online gaming or to access dating websites.
- TV is seen as the most trusted media.

Market Profile

- They shop for groceries at discount stores such as Walmart supercenters; Kmart is also a favorite for apparel and sundry household and personal care products.
- Convenience stores are commonly used for fuel or picking up incidentals like lottery tickets.
- They tend to carry credit card balances, have student loans and pay bills in person.
- Half of households have abandoned landlines for cell phones only.
- They watch their favorite channels including QVC, CMT and Game Show Network.
- They're fast-food devotees.
- They enjoy outdoor activities such as camping and taking trips to the zoo.

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

Down the Road

This is the
#4
dominant segment
for this area

In this area
8.6%
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

Down the Road is a mix of low-density, semi-rural neighborhoods in large metropolitan areas; half are located in the South, with the rest chiefly in the West and Midwest. Almost half of householders live in mobile homes; approximately two-fifths live in single-family homes. These are younger, diverse communities, with the highest proportion of American Indians of any segment. These family-oriented consumers value their traditions. Workers are in service, retail trade, manufacturing and construction industries, with higher proportions in agriculture and mining, compared to the U.S. in general. This market has higher unemployment, much lower median household income and home value, and a fifth of households with income below poverty level.

Our Neighborhood

- Two-thirds of households are owned.
- Family market, primarily married couples or single-parent households.
- Close to half of all households live in mobile homes.
- Four-fifths of households were built in 1970 or later.
- About 18% of owned homes are valued under \$50,000 (more than three times the U.S. percentage).

Socioeconomic Traits

- Education completed: 37% with a high school diploma only, 38% with some college education or a degree.
- Unemployment rate is 11.6%, higher than the U.S. rate.
- Labor force participation rate is 59.6%, slightly lower than the U.S.
- Family-oriented, outgoing consumers; they place importance on preserving time-honored customs.
- They put a premium on convenience rather than health and nutrition.

Market Profile

- Purchased a used vehicle in the past year, likely maintaining the vehicle themselves.
- Routinely stop by the convenience store to purchase a lottery ticket.
- Participate in fishing and hunting.
- Visit chat rooms and play games online.
- Listen to the radio, especially at work, with a preference for rap, R&B and hip-hop music.
- Enjoy programs on Animal Planet, typically watching via satellite dish.
- Often prepare quick meals, using packaged or frozen dinner entrees.
- Favorite fast food: pizza.
- Frequent Walmart for all their shopping needs (groceries, clothing, pharmacy, etc.).

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 Metro Fusion

This is the
#5
dominant segment
for this area

In this area
8.3%
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

Metro Fusion is a young, diverse market. Many residents do not speak English fluently and have moved into their homes recently. They are highly mobile. More than three-quarters of households are occupied by renters. Many households have young children; a quarter are single-parent families. The majority of residents live in midsize apartment buildings. Metro Fusion is a hard-working market with residents who are dedicated to climbing the ladders of their professional and social lives. This is particularly difficult for the single parents due to median incomes that are 35 percent lower than the U.S. average.

Our Neighborhood

- Over 60% of the homes are multi-unit structures located in the urban periphery.
- Three quarters of residents are renters, and rents are about ten percent less than the U.S. average.
- The majority of housing units were built before 1990.
- Single-parent and single-person households make up over half of all households.

Socioeconomic Traits

- They're a diverse market with 30% black, 34% Hispanic and 20% foreign born.
- Younger residents are highly connected, while older residents do not have much use for the latest and greatest technology.
- They work hard to advance in their professions, including working weekends.
- They take pride in their appearance, consider their fashion trendy, and stick with the same few designer brands.
- They spend money readily on what's hot unless saving for something specific.
- Social status is very important; they look to impress with fashion and electronics.

Market Profile

- They enjoy watching MTV, BET, Spanish TV networks and pay-per-view.
- They listen to R&B, rap, Latin and reggae music.
- Football and soccer are popular sports.
- They shop at discount grocery stores, Kmart and Walmart.
- They often eat frozen dinners, but when dining out prefer McDonald's, Wendy's and IHOP.

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.

Pearl, 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)



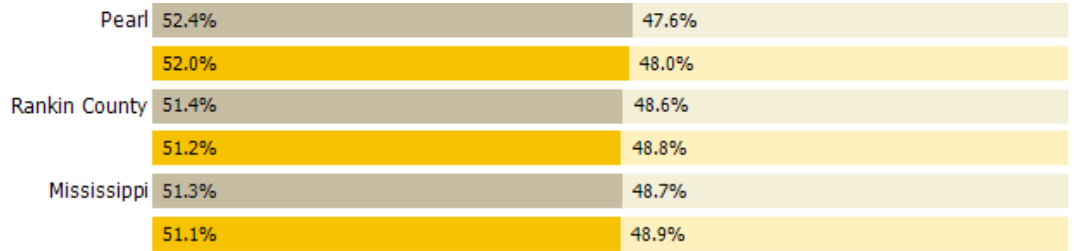
Female / Male Ratio

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)



Pearl, 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)



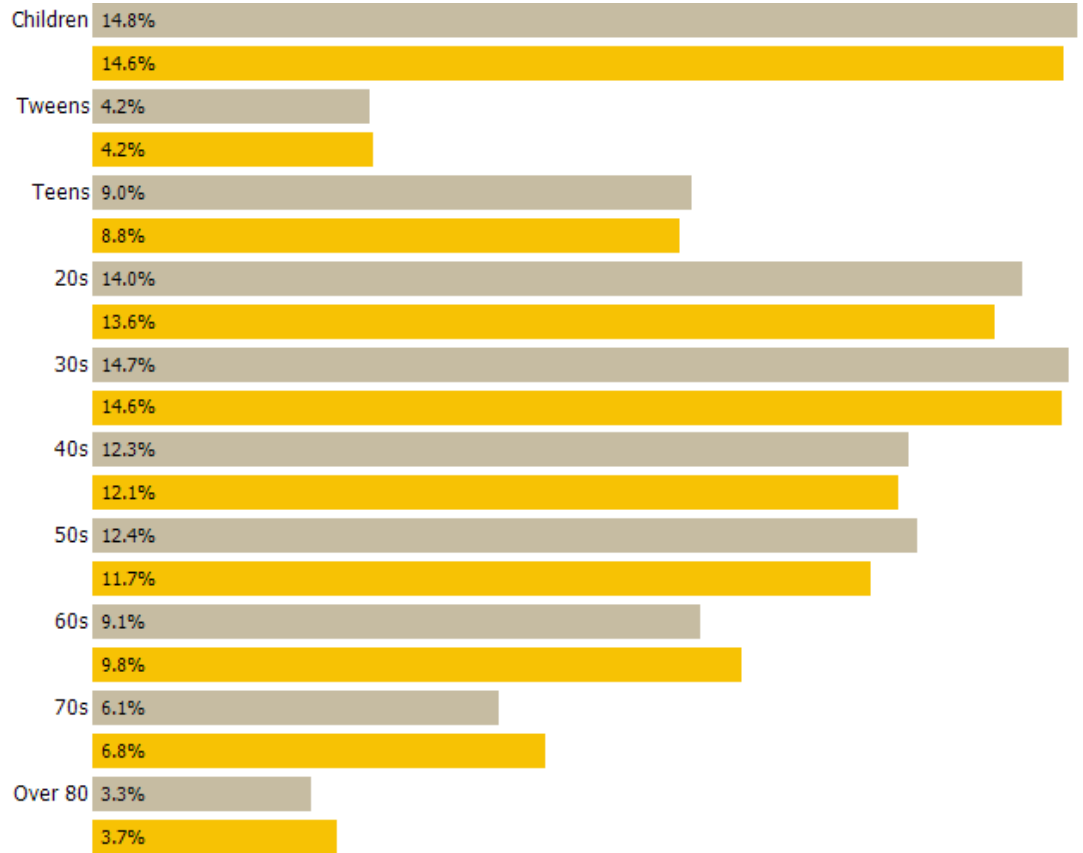
Population by Age

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)



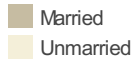
Pearl, Mississippi: Marital Status Comparison

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



Pearl, 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



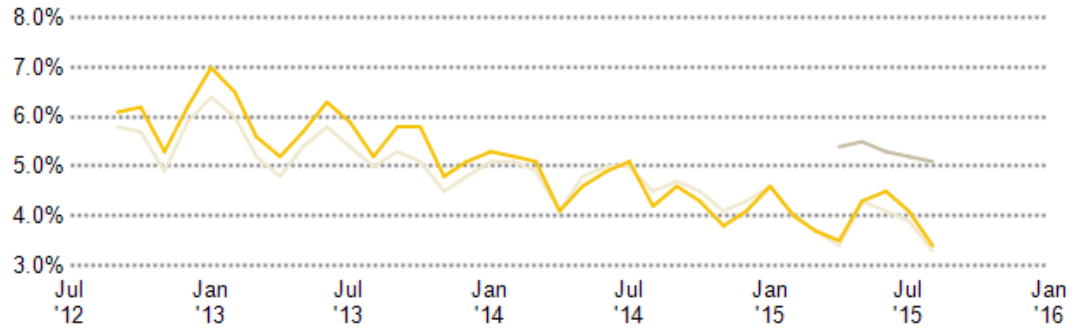
Unemployment Rate

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

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- Pearl
- Rankin County
- United States

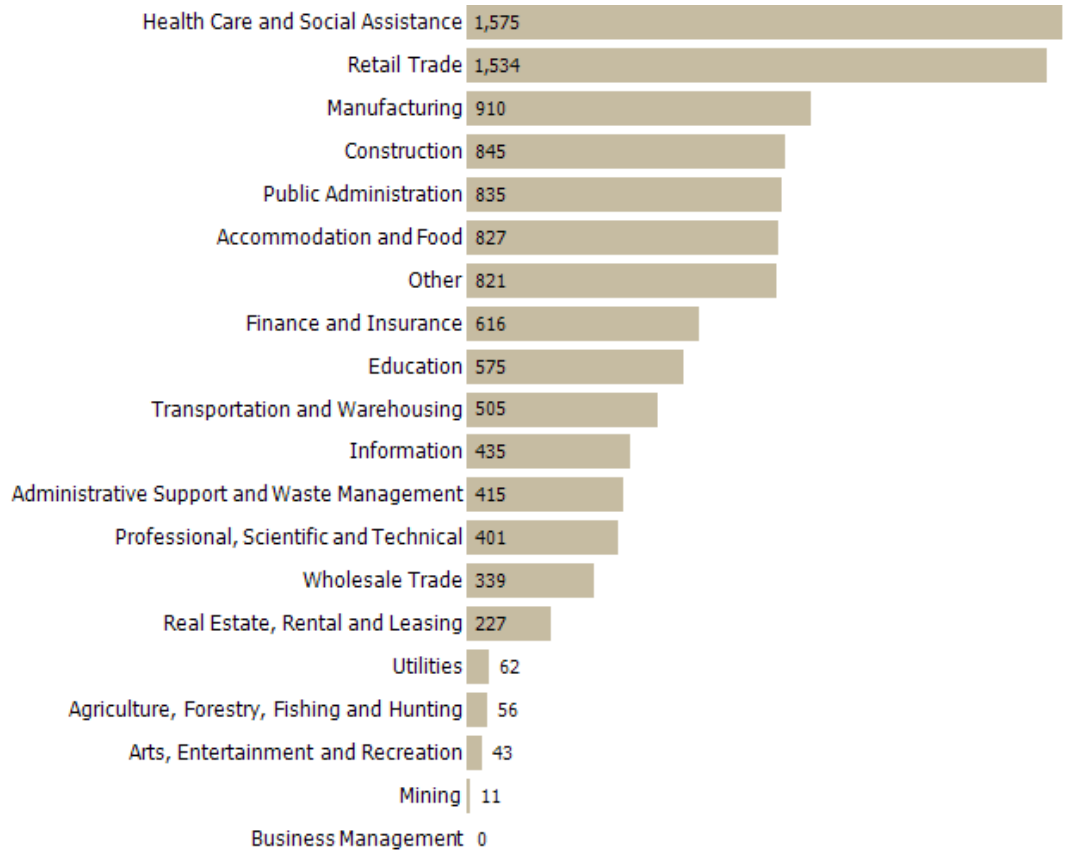


Employment Count by Industry

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



Pearl, 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



Pearl, 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

