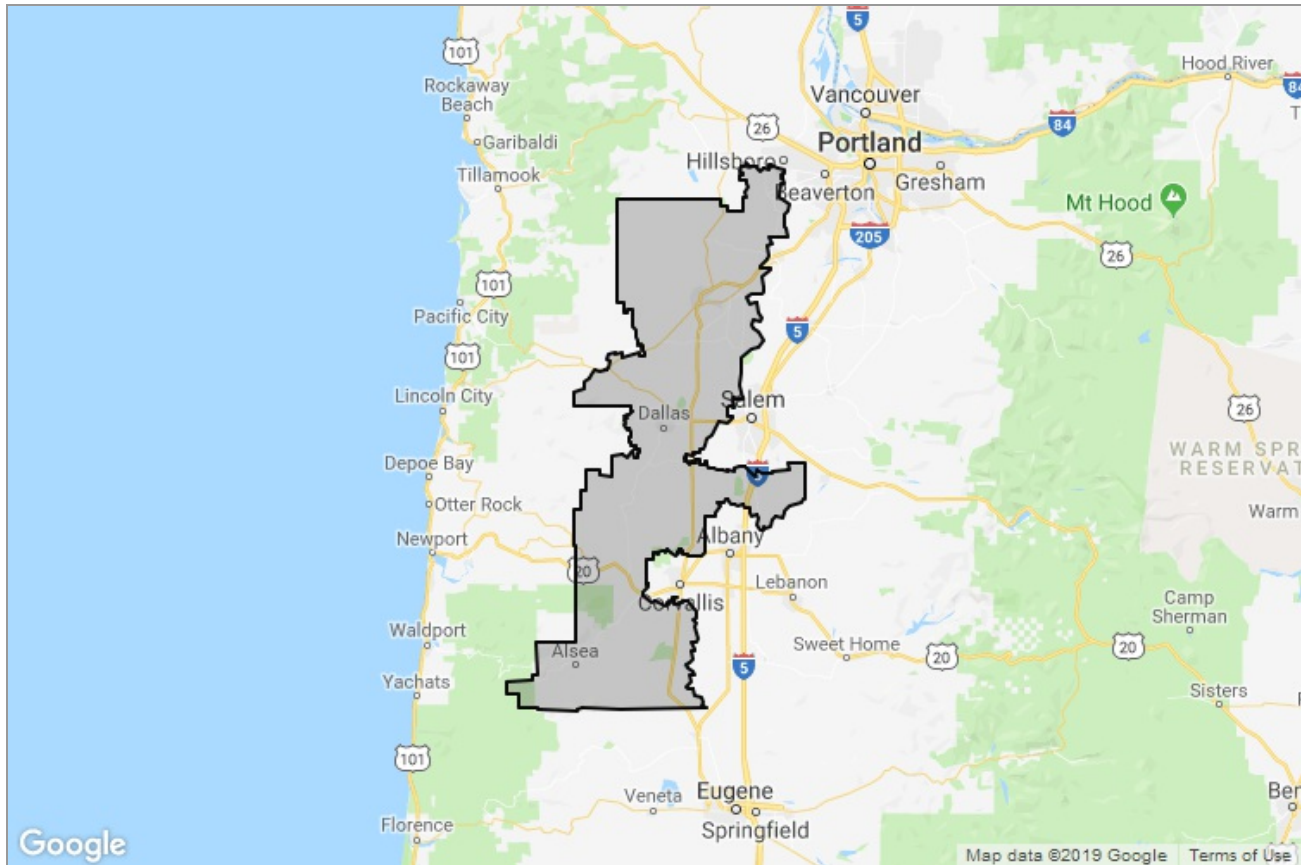




OREGON
ASSOCIATION
OF REALTORS®

LOCAL ECONOMIC AREA REPORT

Oregon: State Senate District 12



Presented by

Dawn Radcliff

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Criteria Used for Analysis

Income:
Median Household Income
\$60,939
Total dollars:
\$60,939 out of \$49,508

Age:
Median Age
41.2
Total years:
41.2 out of 136,206.0

Population Stats:
Total Population
136,206

Segmentation:
1st Dominant Segment
Middleburg

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Family Landscapes

Successful younger families in newer housing

Urbanization

Where do people like this usually live?

Semirural

Small town living, families with affordable homes

Top Tapestry Segments

	Middleburg	The Great Outdoors	Green Acres	Front Porches	Midlife Constants
% of Households	7,599 (15.3%)	7,088 (14.3%)	6,391 (12.9%)	4,736 (9.6%)	4,669 (9.4%)
% of Oregon	92,513 (5.7%)	108,191 (6.7%)	49,369 (3.0%)	117,964 (7.3%)	52,327 (3.2%)
Lifestyle Group	Family Landscapes	Cozy Country Living	Cozy Country Living	Middle Ground	GenXurban
Urbanization Group	Semirural	Rural	Rural	Metro Cities	Suburban Periphery
Residence Type	Single Family	Single Family	Single Family	Multi-Units, Single Family	Single Family
Household Type	Married Couples	Married Couples	Married Couples	Married Couples	Married Without Kids
Average Household Size	2.73	2.43	2.69	2.55	2.3
Median Age	35.3	46.3	43	34.2	45.9
Diversity Index	46.3	33.7	24	70.4	34
Median Household Income	\$55,000	\$53,000	\$72,000	\$39,000	\$48,000
Median Net Worth	\$89,000	\$124,000	\$226,000	\$21,000	\$104,000
Median Home Value	\$158,000	\$189,000	\$197,000	—	\$141,000
Homeownership	74.3 %	78.1 %	86.7 %	47.8 %	73.6 %
Average Monthly Rent	—	—	—	\$890	—
Employment	Professional or Services	Professional or Services	Professional or Management	Services, Professional or Administration	Professional or Services
Education	College Degree	College Degree	College Degree	High School Graduate	College Degree
Preferred Activities	Buy children's toys and clothes. Go hunting, bowling, target shooting.	Might invest in real estate. Own pet dogs or cats.	Are member of veterans' club, fraternal order. Do home improvement projects.	Go online for games; visit dating websites, chat rooms. Play bingo, video games.	Attend church; are members of fraternal orders. Read; go fishing; play golf.
Financial	Carry some debt; invest for future	Belong to AARP, veterans' clubs	Bank, pay bills online	Have loans to pay bills	Have retirement income, Social Security
Media	Watch country, Christian TV channels	Watch CMT, History Channel, Fox News	Watch TV by satellite	Watch Comedy Central, Nickelodeon, PBS Kids Sprout	Watch country, Christian TV channels
Vehicle	Own trucks, SUVs	Own 4-wheel drive trucks	Own truck/SUV	Enjoy fun-to-drive cars	Own domestic SUVs, trucks

About this segment

Middleburg

This is the
#1
dominant segment
for this area

In this area
15.3%
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 2017. Update Frequency: Annually.

About this segment

The Great Outdoors

This is the

#2

dominant segment
for this area

In this area

14.3%

of households fall
into this segment

In the United States

1.5%

of households fall
into this segment

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

Who We Are

Neighborhoods in The Great Outdoors segment are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the U.S. level.

Our Neighborhood

- More than 55% of households are married-couple families; 36% are couples with no children living at home.
- Average household size is slightly smaller at 2.43.
- Typical of areas with rustic appeal, the housing inventory features single-family homes (76%) and mobile homes (16%); a significant inventory of seasonal housing is available.
- Residents live in small towns and rural communities throughout the West, South and Northeast regions of the country.
- More than half of all homes were constructed between 1970 and 2000.
- Most households have one or two vehicles; average travel time to work is slightly higher (28 minutes) despite a disproportionate number that work from home.

Market Profile

- Satellite dishes and riding lawn mowers are familiar sights in these rural settings, along with multiple vehicles; four-wheel drive trucks are popular, too.
- Residents are members of AARP and veterans' clubs and support various civic causes.
- Technology is not central in their lives: light use of Internet connectivity for shopping and entertainment.
- Most households have pets—dogs or cats.
- Television channels such as CMT, History, and Fox News are popular.
- They enjoy outdoor activities such as hiking, hunting, fishing and boating.

Socioeconomic Traits

- Nearly 60% have attended college or hold a degree.
- Unemployment is lower at 8%, but so is labor force participation at 60%.
- Typical of neighborhoods with older residents, income from retirement and Social Security is common, but residents also derive income from self-employment and investments.
- Residents are very do-it-yourself oriented and cost conscious.
- Many service their own autos, work on home improvement and remodeling projects, and maintain their own yards.
- They prefer domestic travel to trips abroad.

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 2017. Update Frequency: Annually.

About this segment

Green Acres

This is the
#3
dominant segment
for this area

In this area
12.9%
of households fall
into this segment

In the United States
3.2%
of households fall
into this segment

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

Who We Are

The Green Acres lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of Green Acres remain pessimistic about the near future yet are heavily invested in it.

Our Neighborhood

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in
- the past 10 years.
- Single-family, owner-occupied housing, with a median value of \$197,000.
- An older market, primarily married couples, most with no children.

Socioeconomic Traits

- Education: 60% are college educated.
- Unemployment is low at 6%; labor force participation rate is high at 67.4%.
- Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.

Market Profile

- Purchasing choices reflect Green Acres residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio and television, also with an emphasis on country and home and garden.
- Green Acres residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

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 2017. Update Frequency: Annually.

About this segment

Front Porches

This is the
#4
dominant segment
for this area

In this area
9.6%
of households fall
into this segment

In the United States
1.6%
of households fall
into this segment

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

Who We Are

Front Porches blends household types, with more young families with children or single households than average. This group is also more diverse than the U.S. Half of householders are renters, and many of the homes are older townhomes or duplexes. Friends and family are central to Front Porches residents and help to influence household buying decisions. Residents enjoy their automobiles and like cars that are fun to drive. Income and net worth are well below the U.S. average, and many families have taken out loans to make ends meet.

Our Neighborhood

- Nearly one in five homes is a duplex, triplex or quad; half are older single-family dwellings.
- Just over half the homes are occupied by renters.
- Older, established neighborhoods; three quarters of all homes were built before 1980.
- Single-parent families or singles living alone make up almost half of the households.

Socioeconomic Traits

- Composed of a blue-collar work force with a strong labor force participation rate, but unemployment is high at 11%.
- Price is more important than brand names or style to these consumers.
- With limited incomes, these are not adventurous shoppers.
- They would rather cook a meal at home than dine out.
- They seek adventure and strive to have fun.

Market Profile

- Go online for gaming, online dating and chat rooms.
- Use their cell phones to redeem mobile coupons and listen to hip hop and R&B music.
- Drink energy and sports drinks.
- Participate in leisure activities including sports, indoor water parks, bingo and video games.
- Watch Comedy Central, Nickelodeon and PBS Kids Sprout.

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 2017. Update Frequency: Annually.

About this segment

Midlife Constants

This is the
#5
dominant segment
for this area

In this area
9.4%
of households fall
into this segment

In the United States
2.5%
of households fall
into this segment

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

Who We Are

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

Our Neighborhood

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of \$141,000.

Socioeconomic Traits

- Education: 64% have a high school diploma or some college.
- Unemployment is lower in this market at 7.4%, but so is the labor force participation rate.
- Almost 42% of households are receiving Social Security; 28% also receive retirement income.
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).

Market Profile

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, political and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or Christian channels.
- Leisure activities include scrapbooking, movies at home, reading, fishing and golf.

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 2017. Update Frequency: Annually.

Oregon: State Senate District 12: 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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2017, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ State Senate District 12



Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ State Senate District 12



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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually

■ Women 2017
■ Men 2017
■ Women 2022 (Projected)
■ Men 2022 (Projected)



Oregon: State Senate District 12: 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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



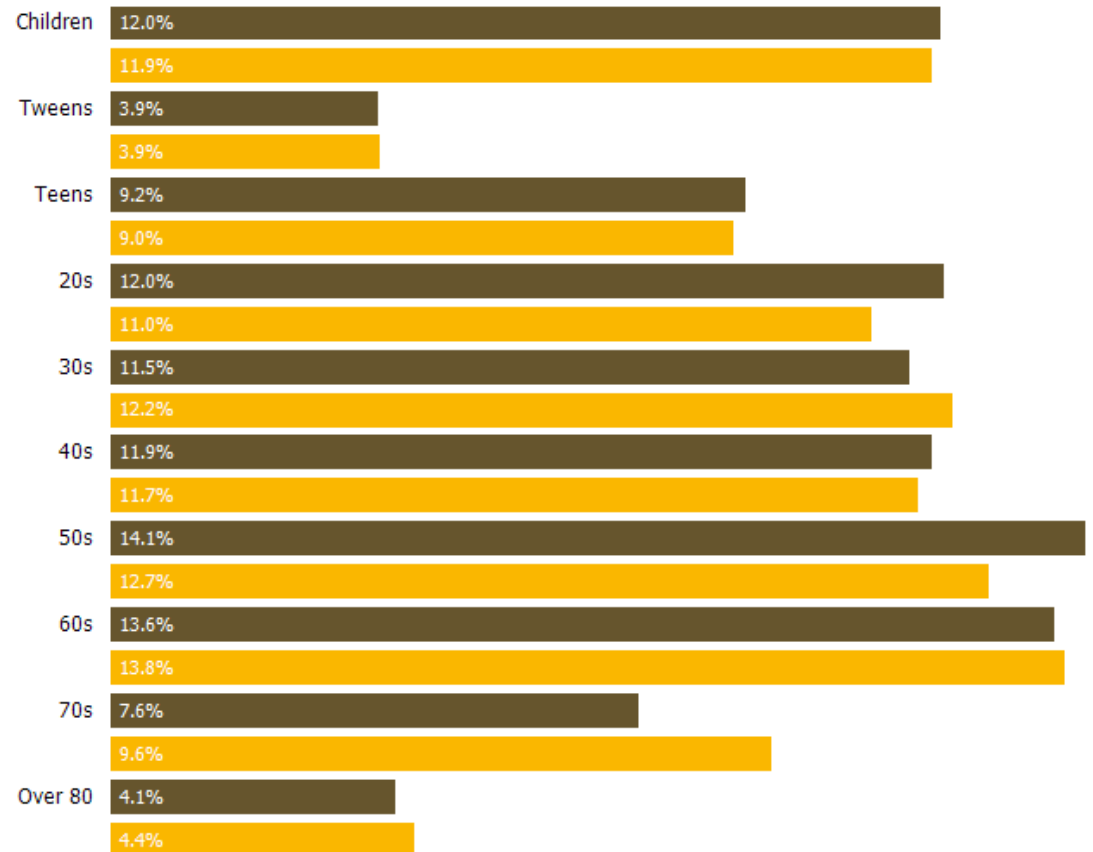
Population by Age

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

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Oregon: State Senate District 12: 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, 2017

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, 2017

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, 2017

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, 2017

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, 2017

Update Frequency: Annually



Oregon: State Senate District 12: 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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually

■ 2017
■ 2022 (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, 2017

Update Frequency: Annually



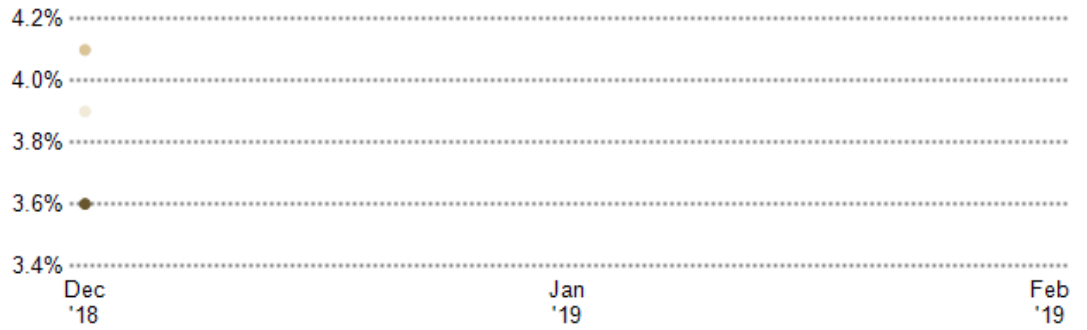
Unemployment Rate

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

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

State Senate District 12
Oregon
USA

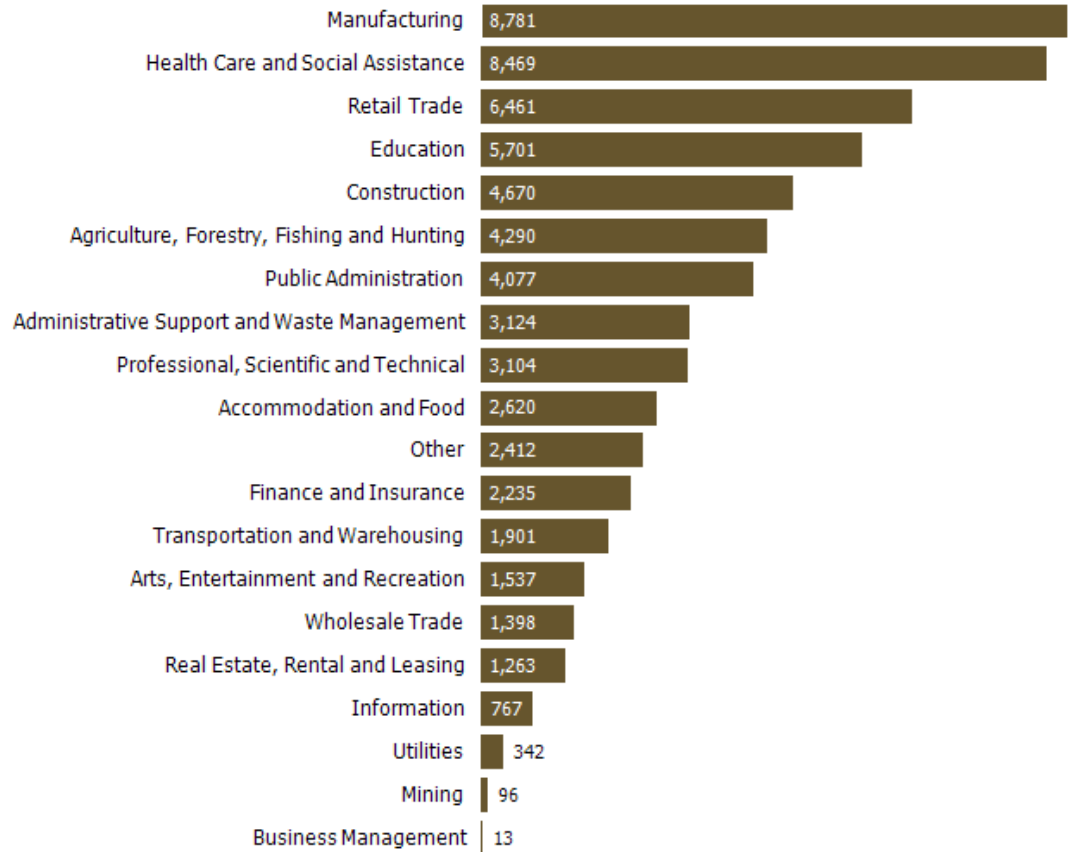


Employment Count by Industry

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

Data Source: Bureau of Labor Statistics via Esri, 2017

Update Frequency: Annually



Oregon: State Senate District 12: 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, 2017

Update Frequency: Annually



Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

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, 2017

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, 2017

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, 2017

Update Frequency: Annually



Associate Degree

State Senate District 12

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, 2017

Update Frequency: Annually

Oregon

8.9%

USA

8.3%

Bachelor's Degree

State Senate District 12

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, 2017

Update Frequency: Annually

Oregon

17.7%

20.8%

USA

19.3%

Grad/Professional Degree

State Senate District 12

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, 2017

Update Frequency: Annually

Oregon

9.8%

12.2%

USA

11.8%

Oregon: State Senate District 12: Commute Comparison

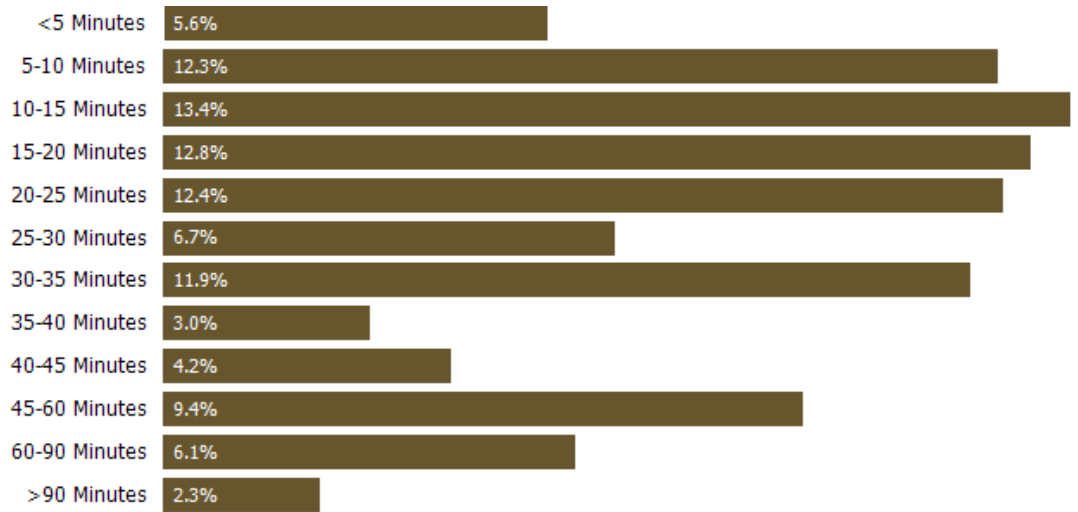
Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ State Senate District 12



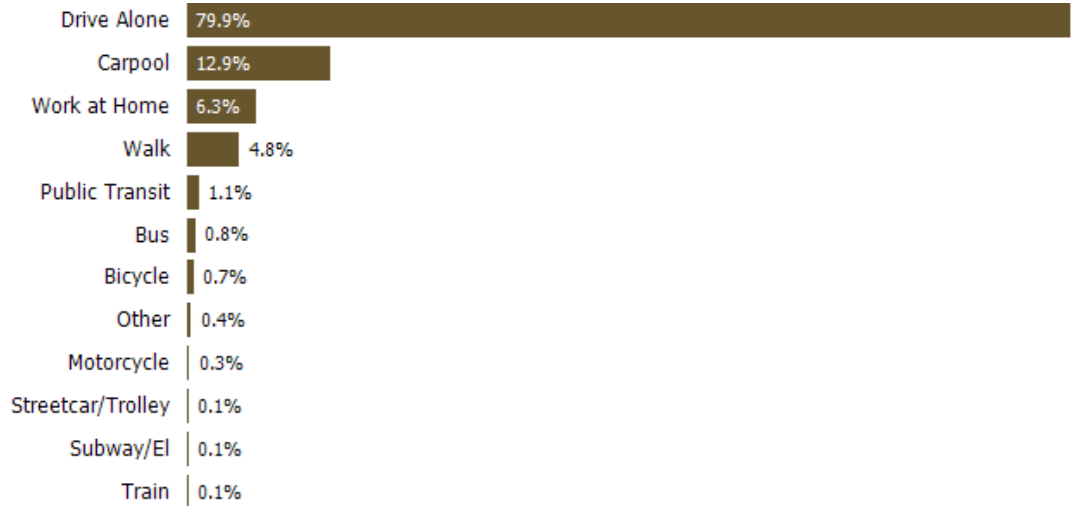
How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ State Senate District 12



Oregon: State Senate District 12: 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

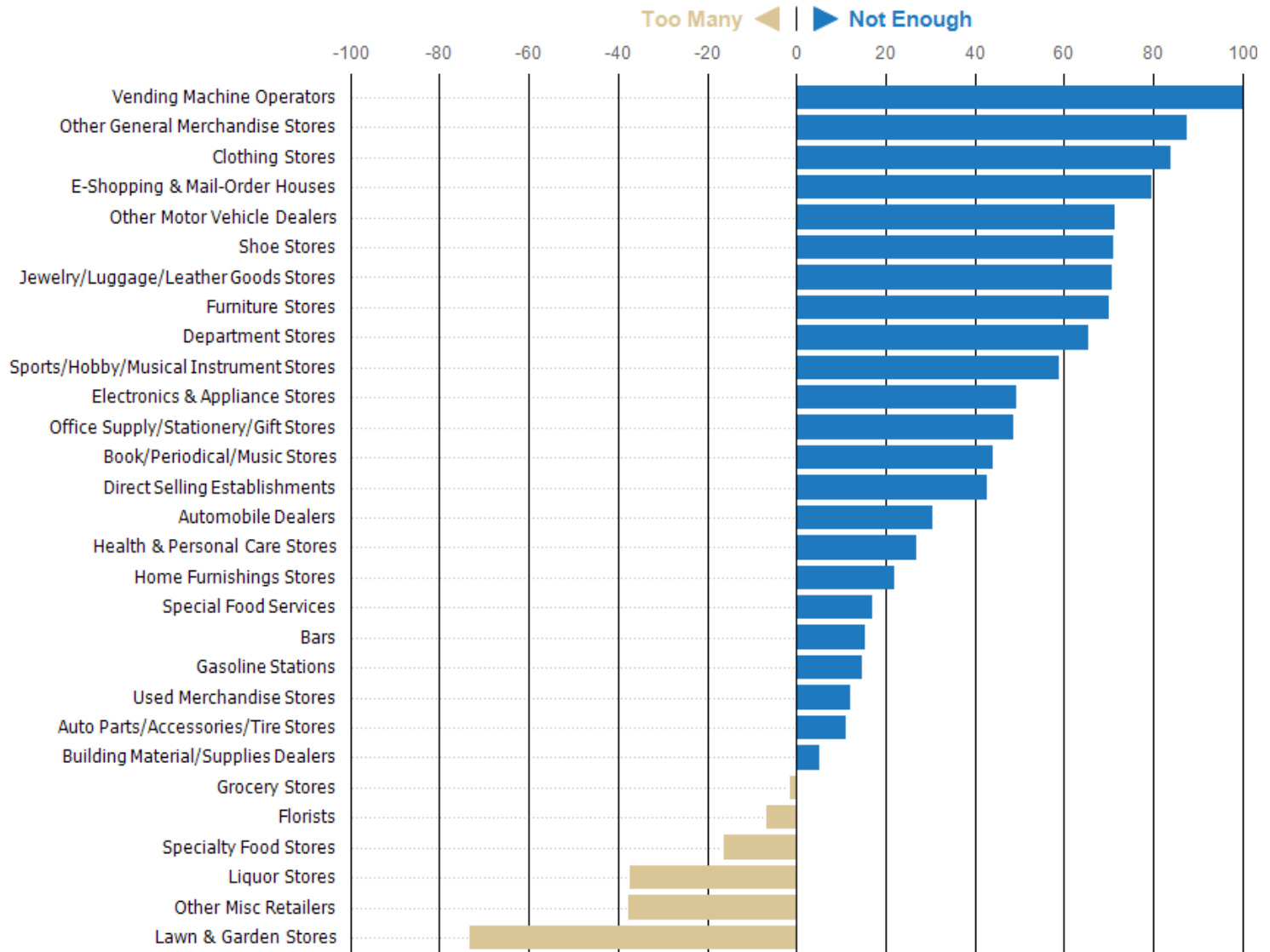


Best Retail Businesses: Oregon: State Senate District 12

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 beige 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, 2017

Update Frequency: Annually



About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records and RealtyTrac.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

Learn more

For more information about RPR, please visit RPR's public website: <http://blog.narrpr.com>

