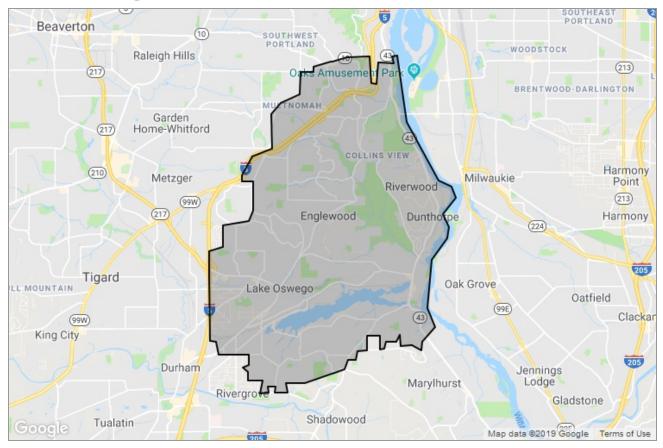


LOCAL ECONOMIC AREA REPORT

Oregon: State House District 38



Presented by

Dawn Radcliff

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Criteria Used for Analysis

Income:

Median Household Income \$91,546

Total dollars: \$91,546 out of \$29,407 Age: Median Age 43.7

Total years: 43.7 out of 69,474.0 Population Stats: **Total Population** 69,474

Segmentation: 1st Dominant Segment **Urban Chic**

Consumer Segmentation

Life Mode

What are the people like that live in this area? Upscale Avenues

Prosperous, married couples in higher-density

neighborhoods

Urbanization

Where do people like this usually live?

Suburban Periphery

Affluence in the suburbs, married couple-families,

longer commutes

Top Tapestry Segments	Urban Chic	Emerald City	Exurbanites	Golden Years	Top Tier
% of Households	7,642 (26.0%)	6,696 (22.8%)	3,731 (12.7%)	2,503 (8.5%)	2,467 (8.4%)
% of Oregon	25,942 (1.6%)	91,123 (5.6%)	51,632 (3.2%)	17,865 (1.1%)	11,195 (0.7%)
Lifestyle Group	Upscale Avenues	Middle Ground	Affluent Estates	Senior Styles	Affluent Estates
Urbanization Group	Suburban Periphery	Metro Cities	Suburban Periphery	Suburban Periphery	Suburban Periphery
Residence Type	Single Family	Multi-Units; Single Family	Single Family	Multi-Units; Single Family	Single Family
Household Type	Married Couples	Singles	Married Couples	Singles	Married Couples
Average Household Size	2.37	2.05	2.48	2.05	2.82
Median Age	38.4	36.6	49.6	51	46.2
Diversity Index	45.2	48.1	32.6	40.6	34.4
Median Household Income	\$98,000	\$52,000	\$98,000	\$61,000	\$157,000
Median Net Worth	\$226,000	\$37,000	\$451,000	\$140,000	\$567,000
Median Home Value	\$465,000	_	\$346,000	\$283,000	\$666,000
Homeownership	66.7 %	49.6 %	85.4 %	63.7 %	90.5 %
Average Monthly Rent	-	\$1,030	-	_	_
Employment	Professional or Management	Professional or Management	Professional or Management	Professional or Services	Professional or Management
Education	College Degree	College Degree	College Degree	College Degree	College Degree
Preferred Activities	Visit museums, art galleries. Ski; practice yoga; hike; play tennis.	Travel frequently. Buy, eat organic foods.	Contract for home care services. Prefer natural, organic products	Travel overseas frequently. Shop, pay bills, track investments online.	Shop at high-end retailers and chains. Own lavish vacation homes.
Financial	Own healthy portfolios	Contribute to NPR, PBS	Invest actively; use financial planners	Manage portfolios of CDs, stocks	Hire financial advisers
Media	Shop, bank online	Read books, magazines on tablets	Support public TV/radio	Watch cable TV; read newspapers	Access radio and newspapers online
Vehicle	Choose luxury imports	Take public transportation	Choose late-model luxury cars, SUVs	Prefer late-model vehicle	Purchase / lease fully equipped luxury cars





About this segment Urban Chic

Thisisthe

#1

dominant segment for this area

In this area

26.0%

of households fall into this segment

In the United States

1.3%

of households fall into this segment

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

Who We Are

Urban Chic residents are professionals who live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families, and about 30 percent are singles. These are busy, well-connected and well-educated consumers—avid readers and moviegoers, environmentally active and financially stable. This market is a bit older, with a median age of almost 43 years, and growing slowly, but steadily.

Our Neighborhood

- More than half of Urban Chic households include married couples, 30% are singles.
- Average household size is slightly lower than average at 2.37.
- Homes range from prewar to recent construction, high-rise to single family.
- Over 60% of householders live in single-family homes; more than one in four live in multi-unit structures.
- Two-thirds of homes are owner occupied.
- Major concentrations of these neighborhoods are found in the suburban periphery of large metropolitan areas on the California coast and along the East Coast.
- Most households have two vehicles available.
 Commuting time is slightly longer, but commuting by bicycle is common.

Socioeconomic Traits

- Well educated, more than 60% of residents hold a bachelor's degree or higher.
- Unemployment rate is well below average at 5%; labor force participation is higher at 69%.
- Residents are employed in white-collar occupations-in managerial, technical and legal positions.
- Over 40% of households receive income from investments
- Environmentally aware, residents actively recycle and maintain a "green" lifestyle.
- These busy, tech-savvy residents use PCs extensively for an array of activities such as shopping, banking and staying current—a top market for Apple computers.

Market Profile

- Shop at Trader Joe's, Costco or Whole Foods.
- Eat organic foods, drink imported wine, and truly appreciate a good cup of coffee.
- Travel extensively (domestically and internationally).
- Prefer to drive luxury imports and shop at upscale establishments.
- Embrace city life by visiting museums, art galleries and movie theaters for a night out.
- Avid book readers of both digital and audio formats.
- Financially shrewd residents that maintain a healthy portfolio of stocks, bonds and real estate.
- In their downtime, enjoy activities such as sking, yoga, hiking and tennis.







About this segment Emerald City

Thisisthe

#2

dominant segment for this area

In this area

22.8%

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

Emerald City's denizens live in lowerdensity neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the U.S. median come primarily from wages and selfemployment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both personally and for business.

Our Neighborhood

- There are mostly older, established neighborhoods with homes built before 1960; around 30% built before 1940.
- Just over half of all homes are renter occupied.
- Single-person and non-family types make up over half of all households.
- Median home value and average rent are slightly above the U.S. levels; around half of owned homes are worth \$150,000-\$300,000.

Socioeconomic Traits

- Well educated, these consumers research products carefully before making purchases.
- They buy natural, green and environmentally friendly products.
- Very conscious of nutrition, they regularly buy and eat organic foods.
- Cell phones and text messaging are a huge part of everyday life.
- They place importance on learning new things to keep life fresh and variable.
- They are interested in the fine arts and especially enjoy listening to music.

Market Profile

- Liberal segment that contributes to NPR and PBS.
- Shop at Trader Joe's and Whole Foods.
- Budget time—utilize home cleaning services so there's time for yoga.
- Use the web for professional networking, blogging and online dating.
- Read magazines and books on a tablet, sometimes while exercising at home.
- Go to art galleries and make art at home.







About this segment

Exurbanites

Thisisthe

#3

dominant segment for this area

In this area

12.7%

of households fall into this segment

In the United States

1.9%

of households fall into this segment

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

Who We Are

Exurbanites residents are approaching retirement but showing few signs of slowing down. They are active in their communities, generous in their donations, and seasoned travelers. They take advantage of their proximity to large metropolitan centers to support the arts, but prefer a more expansive home style in less crowded neighborhoods. They have cultivated a lifestyle that is both affluent and urbane.

Our Neighborhood

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- A larger market of empty nesters, married couples with no children; average household size is 2.48.
- Primarily single-family homes with a high median value of \$346,000, most still carrying mortgages.
- Higher vacancy rate at 9%.

Socioeconomic Traits

- Residents are college educated; more than half have a bachelor's degree or higher, almost 80% have some college education.
- This labor force is beginning to retire. One in three households currently receive Social Security or retirement income. Labor force participation has declined to less than 60%.
- Unemployment remains low at 5.5%; more of the residents prefer self-employment or working from home.
- Consumers are more interested in quality than cost. They take pride in their homes and foster a sense of personal style.
- Exurbanites residents are well connected, using the Internet for everything from shopping to managing their finances.
- Sociable and hardworking, they still find time to stay physically fit.

Market Profile

- Exurbanites residents' preferred vehicles are late-model luxury cars or SUVs.
- They are active supporters of the arts and public television/radio.
- Attentive to ingredients, they prefer natural or organic products.
- Gardening and home improvement are priorities, but they also use a number of services, from home care and maintenance to personal care.
- Financially active with wide-ranging investments, these investors rely on financial planners, extensive reading and the Internet to handle their money.







About this segment

Golden Years

Thisisthe

#4

dominant segment for this area

In this area

8.5%

of households fall into this segment

In the United States

1.3%

of households fall into this segment

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

Who We Are

Golden Years residents are independent, active seniors nearing the end of their careers or already in retirement. This market is primarily singles living alone or empty nesters. Those still active in the labor force are employed in professional occupations; however, these consumers are actively pursuing a variety of leisure interests—travel, sports, dining out, museums and concerts. They are involved, focused on physical fitness and enjoying their lives. This market is smaller, but growing, and financially secure.

Our Neighborhood

- This older market has a median age of 51 years and a disproportionate share (nearly 30%) of residents aged 65 years or older.
- Single-person households (over 40%) and married-couple families with no children (onethird) dominate these neighborhoods; average household size is low at 2.05.
- Most of the housing was built after 1970; approximately 43% of householders live in single-family homes and 42% in multi-unit dwellings.
- These neighborhoods are found in large metropolitan areas, outside central cities, scattered across the U.S.

Socioeconomic Traits

- Golden Years residents are well educated— 20% have graduate or professional degrees, 26% have bachelor's degrees, and 26% have some college credits.
- Unemployment is low at 7%, but so is labor force participation at 55%, due to residents reaching retirement.
- Median household income is higher in this market, more than \$61,000. Although wages still provide income to 2 out of 3 households, earned income is available from investments, Social Security benefits and retirement income.
- These consumers are well connected: Internet access is used for everything from shopping or paying bills to monitoring investments and entertainment.
- They are generous supporters of the arts and charitable organizations.
- They keep their landlines and view cell phones more as a convenience.

Market Profile

- Avid readers, they regularly read daily newspapers, particularly the Sunday edition.
- They subscribe to cable TV; news and sports programs are popular as well as on-demand movies.
- They use professional services to maintain their homes inside and out and minimize their chores.
- Leisure time is spent on sports (tennis, golf, boating and fishing) or simple exercise like walking.
- Good health is a priority; they believe in healthy eating, coupled with vitamins and dietary supplements.
- Active social lives include travel, especially abroad, plus going to concerts and museums.
- Residents maintain actively managed financial portfolios that include a range of instruments such as common stock and certificates of deposit (more than six months).







About this segment

Top Tier

Thisisthe

#5

dominant segment for this area

In this area

8.4%

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

Consumers in Top Tier, Tapestry's wealthiest market, earn more than three times the average U.S. household income. They have the purchasing power to indulge any choice. Aside from expenses for the upkeep of their lavish homes, consumers select upscale salons, spas and fitness centers for their personal well-being and shop at high-end retailers for their personal effects. Whether short or long, domestic or foreign, their frequent vacations spare no expense. Residents fill their weekends and evenings with opera, classical music concerts, charity dinners and shopping. These highly educated professionals have reached their corporate career goals. With an accumulated average net worth of more than \$1.5 million and income from a strong investment portfolio, many of these older residents have moved into consulting roles or operate their own businesses.

Our Neighborhood

- Married couples without children or married couples with older children dominate this market.
- Housing units are owner occupied with the highest home values—and above-average use of mortgages.
- Neighborhoods are older and located in the suburban periphery of the largest metropolitan areas, especially along the coasts.

Socioeconomic Traits

- Top Tier is a highly educated, successful consumer market: more than one in three residents has a postgraduate degree.
- Annually, they earn more than three times the U.S. median household income, primarily from wages and salary, but also self-employment income and investments.
- These are the nation's wealthiest consumers.
 They hire financial advisers to manage their diverse investment portfolios but stay abreast of current financial trends and products.
- Socially responsible consumers who aim for a balanced lifestyle, they are goal oriented and hardworking but make time for their kids or grandkids and maintain a close-knit group of friends.
- These busy consumers seek variety in life.
 They take an interest in the fine arts; read to expand their knowledge; and consider the Internet, radio and newspapers as key media sources.
- They regularly cook their meals at home, attentive to good nutrition and fresh organic foods

Market Profile

- They purchase or lease luxury cars with the latest trim, preferably imports.
- They contribute to arts/cultural organizations, educational and social groups, as well as NPR and PBS.
- Top Tier residents farm out their household chores—every service from property and garden maintenance and professional housekeeping to contracting for home improvement or maintenance projects.
- Consumers spend money on themselves; they frequently visit day spas and salons, use dry cleaning services, and exercise at exclusive dubs
- Near or far, downtown or at the beach, they regularly visit their lavish vacation homes.
- When at home, their schedules are packed with lunch dates, book dub meetings, charity dinners, classical music concerts, opera shows and visits to local art galleries.
- Top Tier consumers are shoppers. They shop at high-end retailers such as Nordstrom (readily paying full price), as well as Target, Kohl's, Macy's and Bed Bath & Beyond, and online at Amazon com.
- At their level of spending, it makes sense to own an airline credit card. They make several domestic and foreign trips a year for leisure and pay for every luxury along the way—a room with a view, limousines and rental cars are part of the package.







Oregon: State House District 38: 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

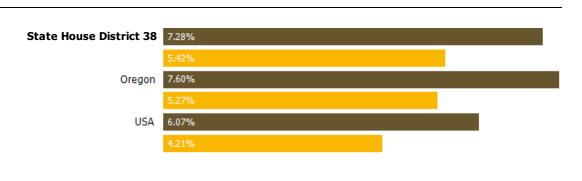
This chart shows the percentage change in area's population from 2010 to 2017, compared with other geographies.

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

Update Frequency: Annually

2017

2022 (Projected)

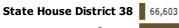


Total Daytime Population

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 House District 38



Oregon 4,150,282







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 House District 38



Oregon 42.8

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)

State House District 38 2.32 Oregon USA

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)

State House District 38 51,278 53,852 Oregon 3,082,280 3,231,992 255,660,714

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)

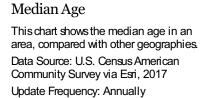
State House District 38 51.8% Oregon

48.2% 51.7% 48.3% 49.6% 50.4% 50.4% 49.6% USA 49.3% 50.7% 49.3%





Oregon: State House District 38: Age Comparison





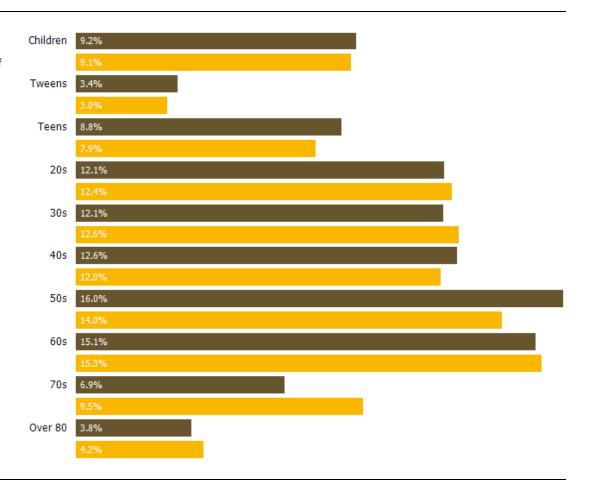


Population by Age

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)

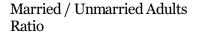








Oregon: State House District 38: Marital Status Comparison



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 Unmarried

State House District 38	54.0%	46.0%
Oregon	49.9%	50.1%
USA	49.4%	50.6%

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

State House District 38 54.0% Oregon 49.9% USA 49.4%

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 House District 38: Economic Comparison

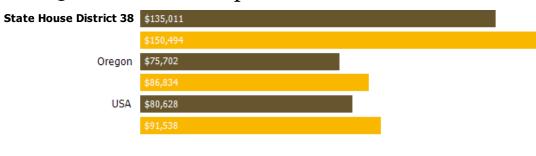


This chart shows the average household income in an area, compared with other geographies.

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

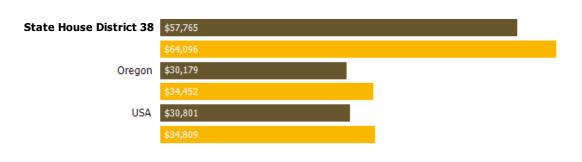
This chart shows per capita income in an area, compared with other geographies.

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

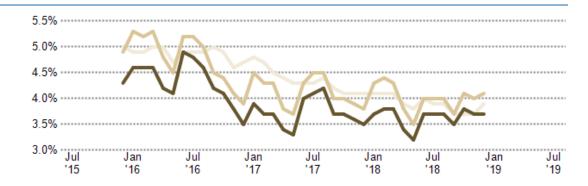
This chart shows the unemployment trend in an area, compared with other geographies.

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

State House District 38

Oregon USA

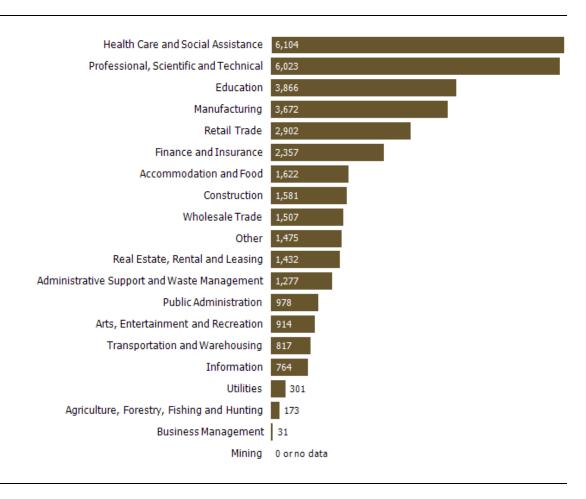


Employment Count by Industry

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 House District 38: 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

State House District 38 0.6%

Oregon

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

State House District 38 18.4%

Oregon

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

State House District 38 1.0%

Oregon

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

State House District 38 6.6%

Oregon

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

State House District 38 18.4%

Oregon USA







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, 2017 Update Frequency: Annually

State House District 38 5.5%

Oregon 8.9%

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, 2017 Update Frequency: Annually

State House District 38 38.9%

Oregon

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, 2017 Update Frequency: Annually

State House District 38 27.9%

Oregon

12.2%

11.8%







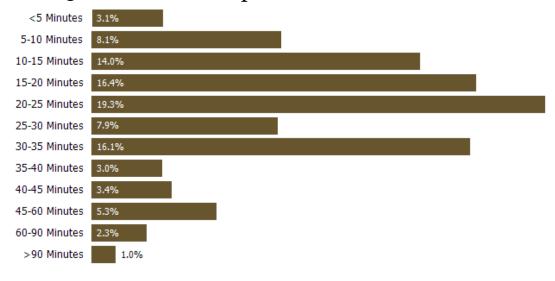
Oregon: State House District 38: Commute Comparison

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 House District 38

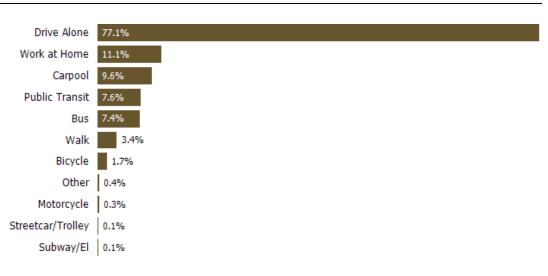


How People Get to Work

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 House District 38









Oregon: State House District 38: 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







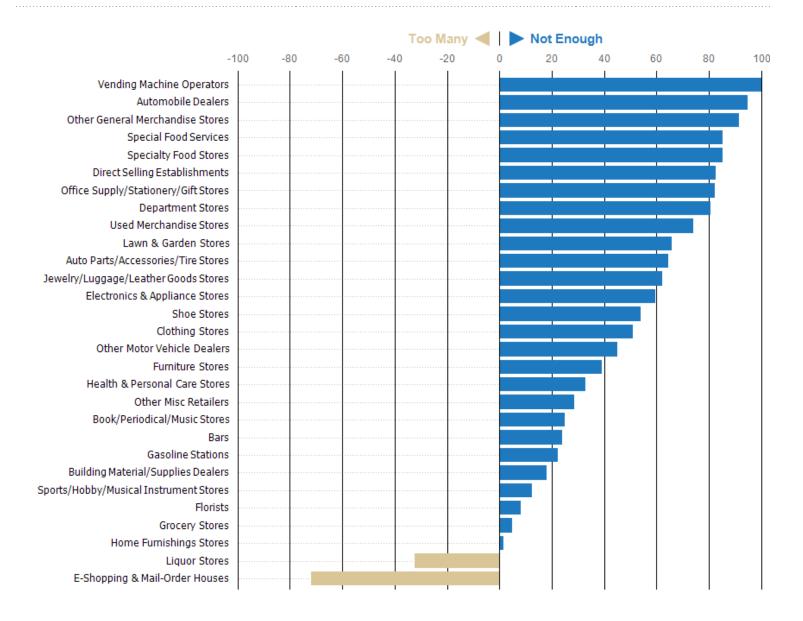


Best Retail Businesses: Oregon: State House District 38

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.

Estimated Value

Learn more

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







