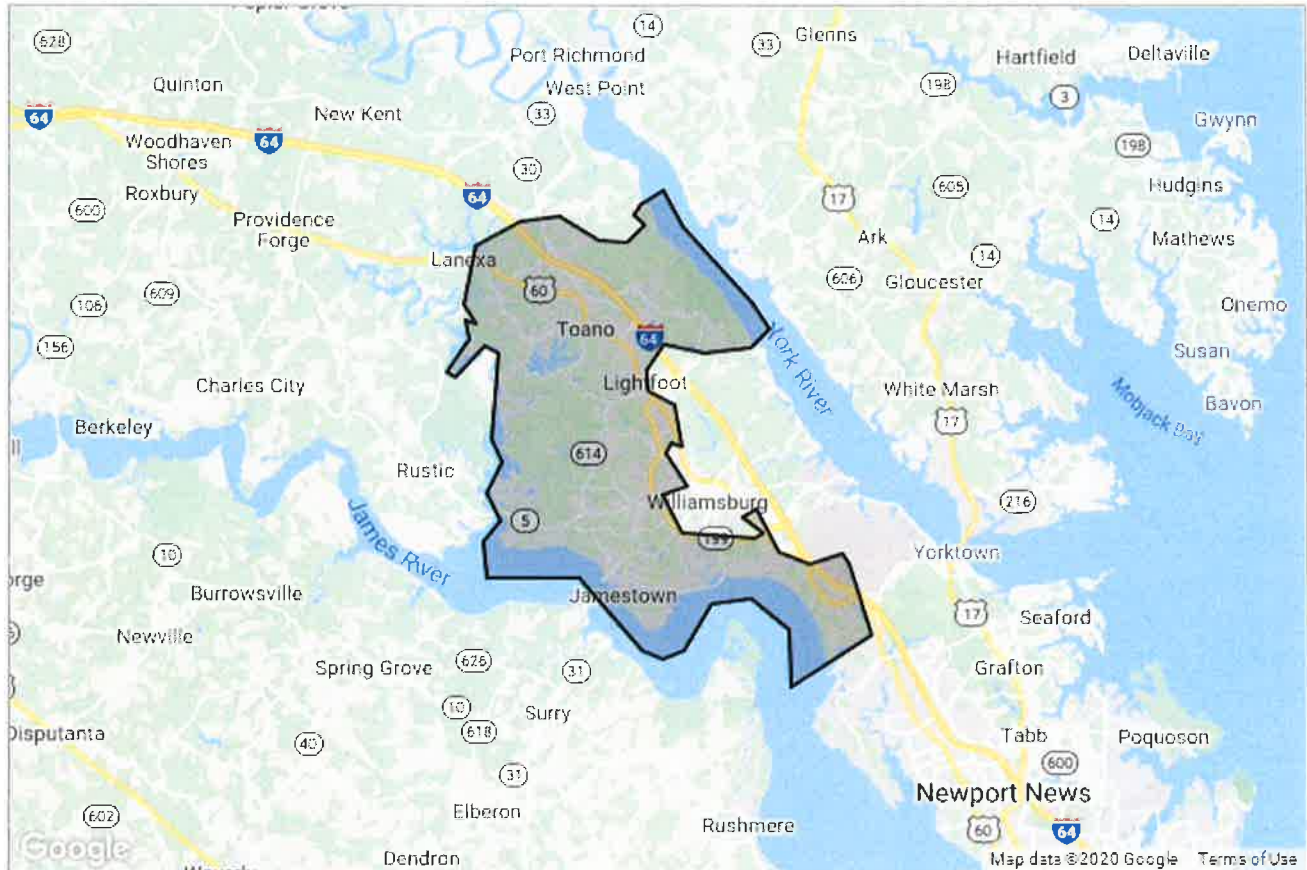


Demographics



COMMERCIAL TRADE AREA REPORT

James City County, Virginia



Presented by
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Criteria Used for Analysis

Population Stats:
Population Density
434.4

Population Stats:
Diversity Index
43.8

Population Stats:
Total Population
77,822

Housing Stats:
Total Households
31,143

Housing Stats:
Total Family Households
22,365
(71.8%).Replace("%", "%")"

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Senior Styles

Senior lifestyles reveal the effects of saving for retirement

Urbanization

Where do people like this usually live?

Suburban Periphery

Affluence in the suburbs, married couple-families, longer commutes

Top Tapestry Segments

	Silver and Gold	Exurbanites	Comfortable Empty Nesters	In Style	Middleburg
% of Households	6,090 (19.6%)	5,260 (16.9%)	3,264 (10.5%)	2,926 (9.4%)	2,842 (9.1%)
% of Virginia	24,124 (0.7%)	76,472 (2.3%)	112,622 (3.5%)	82,257 (2.5%)	57,332 (1.8%)
Lifestyle Group	Senior Styles	Affluent Estates	GenXurban	GenXurban	Family Landscapes
Urbanization Group	Suburban Periphery	Suburban Periphery	Suburban Periphery	Metro Cities	Semirural
Residence Type	Single Family or Seasonal	Single Family	Single Family	Single Family	Single Family
Household Type	Married Couples Without Kids	Married Couples	Married Couples	Married Couples Without Kids	Married Couples
Average Household Size	2.02	2.48	2.5	2.33	2.73
Median Age	61.8	49.6	46.8	41.1	35.3
Diversity Index	22.4	32.6	30.6	36.9	46.3
Median Household Income	\$63,000	\$98,000	\$68,000	\$66,000	\$55,000
Median Net Worth	\$294,000	\$451,000	\$258,000	\$128,000	\$89,000
Median Home Value	\$289,000	\$346,000	\$187,000	\$214,000	\$158,000
Homeownership	83.8 %	85.4 %	87.5 %	68.8 %	74.3 %
Employment	Retired, Professional or Services	Professional or Management	Professional or Management	Professional or Management	Professional or Services
Education	College Degree	College Degree	College Degree	College Degree	College Degree
Preferred Activities	Play golf; go boating . Exercise regularly.	Contract for home care services . Prefer natural, organic products.	Play golf; ski; work out regularly . Prefer to eat at home.	Support arts, concerts, theaters, museums . Use coupons, mobile coupons.	Buy children's toys and clothes . Go hunting, bowling, target shooting.
Financial	Draw retirement income	Invest actively; use financial planners	Save/invest prudently	Hold retirement savings, insurance policies	Carry some debt; invest for future
Media	Read newspapers, magazines, books	Support public TV/radio	Listen to sports radio; watch sports on TV	Carry, use smartphones	Watch country, Christian TV channels
Vehicle	Prefer luxury cars, SUVs, convertibles	Choose late-model luxury cars, SUVs	Own 1-2 vehicles	Own late-model SUVs or trucks	Own trucks, SUVs

About this segment

Silver and Gold

This is the

#1

dominant segment for this area

In this area

19.6%

of households fall into this segment

In the United States

0.7%

of households fall into this segment

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

Who We Are

Silver and Gold is almost the oldest senior market (second to The Elders). The difference of 10 years in median age between the markets reveals a socioeconomic difference: The younger market is the most affluent senior market and is still growing. The affluence of Silver and Gold has afforded the opportunity to retire to sunnier climates that feature exclusive communities and vacation homes. These consumers have the free time, stamina and resources to enjoy the good life.

Our Neighborhood

- Residents of Silver and Gold prefer a more bucolic setting, but close to metropolitan cities.
- Predominantly single-family, owneroccupied homes that have a median value of \$289,000.
- Neighborhoods include seasonal or vacation homes, reflected in the high vacancy rate of 35%.
- Mostly older married couples with no children, average household size is 2.02.

Socioeconomic Traits

- Well-educated seniors, 44% have college degree(s).
- Primarily retired, but many still active in the labor force, participation rate of 41%.
- Low unemployment at 7.2%; with self-employment highest among all segments.
- More than half of the households with income from wages/salaries, Social Security or investments, many drawing retirement income.
- Connected, but primarily to get news and track investments, more likely to own an e-reader or tablet than a smartphone.

Market Profile

- Partial to luxury cars or SUVs; highest demand market for convertibles.
- Active seniors that maintain a regular exercise regimen and pay attention to healthier eating habits.
- Pursue the luxuries that well-funded retirement affords: an active social life, travel, hobbies and sports (especially golf and boating) and liberal use of home maintenance services to minimize chores.
- Avid readers of newspapers, magazines (sports and travel) and books (audio, e-readers or tablets).
- Generous supporters of charitable organizations.

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 2018. Update Frequency: Annually.

About this segment Exurbanites

This is the
#2
dominant segment
for this area

In this area
16.9%
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.

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 2018. Update Frequency: Annually.

About this segment

Comfortable Empty Nesters

This is the

#3

dominant segment for this area

In this area

10.5%

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

Residents in this large, growing segment are older, with more than half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care or manufacturing. These Baby Boomers are earning a comfortable living and benefitting from years of prudent investing and saving. Their net worth is well above average. Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

Our Neighborhood

- Married couples, some with children, but most without.
- Average household size slightly lower at 2.50.
- Found throughout the suburbs and small towns of metropolitan areas, where most residents own and live in single-family detached homes.
- Most homes built between 1950 and 1990.
- Households generally have one or two vehicles.

Socioeconomic Traits

- Education: 34% college graduates, nearly 66% with some college education.
- Low unemployment at 7%; average labor force participation at 61%.
- Most households income from wages or salaries, but a third also draw income from investments and retirement.
- Comfortable Empty Nesters residents physically and financially active.
- Prefer eating at home instead of dining out.
- Home maintenance a priority among these homeowners.

Market Profile

- Residents enjoy listening to sports radio or watching sports on television.
- Physically active, they play golf, ski, ride bicycles and work out regularly.
- Spending a lot of time online isn't a priority, so most own older home computers.
- Financial portfolio includes stocks, certificates of deposit, mutual funds and real estate.

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 2018. Update Frequency: Annually.

About this segment In Style

This is the
#4
dominant segment
for this area

In this area
9.4%
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

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

Our Neighborhood

- City dwellers of large metropolitan areas
- Married couples, primarily with no children or single households; average household size at 2.33.
- Home ownership average at 69%; more than half, 51%, mortgaged.
- Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes and smaller (5-19 units) apartment buildings.
- Median home value at \$213,500.
- Vacant housing units at 8.8%.

Socioeconomic Traits

- College educated: 46% are graduates, 75% with some college education.
- Low unemployment is at 5.6%; higher labor force participation rate is at 68% with proportionately more two-worker households.
- Median household income of \$65,600 reveals an affluent market with income supplemented by investments and a substantial net worth.
- Connected and knowledgeable, they carry smartphones and use many of the features.
- Attentive to price, they use coupons, especially mobile coupons.

Market Profile

- Partial to late model SUVs or trucks.
- Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- Prefer organic foods, including growing their own vegetables.
- Financially active, from a variety of investments to home equity lines of credit.
- Meticulous planners, both well insured and well invested in retirement savings.
- Generous with support of various charities and causes.
- Actively support the arts, theater, concerts and museums.

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 2018. Update Frequency: Annually.

About this segment Middleburg

This is the

#5

dominant segment for this area

In this area

9.1%

of households fall into this segment

In the United States

2.9%

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 2018. Update Frequency: Annually.

James City County, Virginia: 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, 2018

Update Frequency: Annually

- 2018
- 2023 (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, 2018

Update Frequency: Annually

- 2018
- 2023 (Projected)



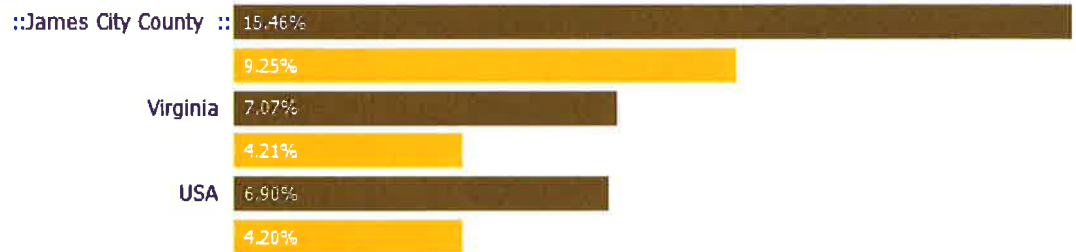
Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2018, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

- 2018
- 2023 (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, 2018

Update Frequency: Annually

- James City County



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, 2018
Update Frequency: Annually

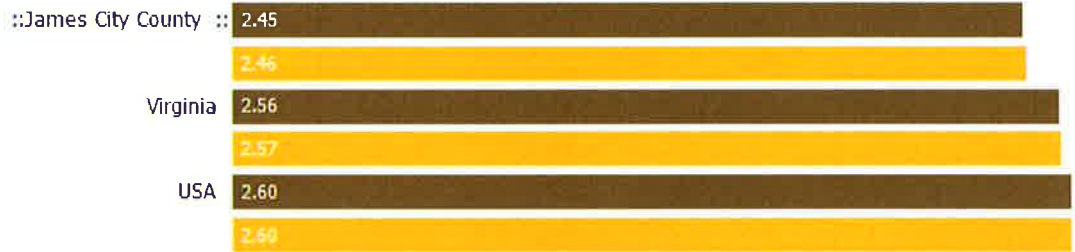


James City County

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, 2018
Update Frequency: Annually



2018
2023 (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, 2018
Update Frequency: Annually



2018
2023 (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, 2018
Update Frequency: Annually



Women 2018
Men 2018
Women 2023 (Projected)
Men 2023 (Projected)

James City County, Virginia: Age Comparison

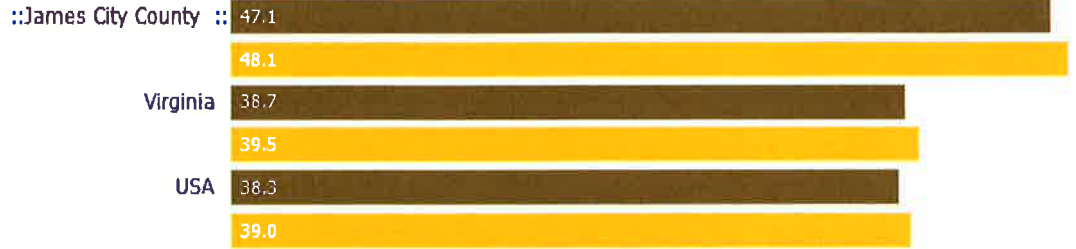
Median Age

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

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

- 2018
- 2023 (Projected)



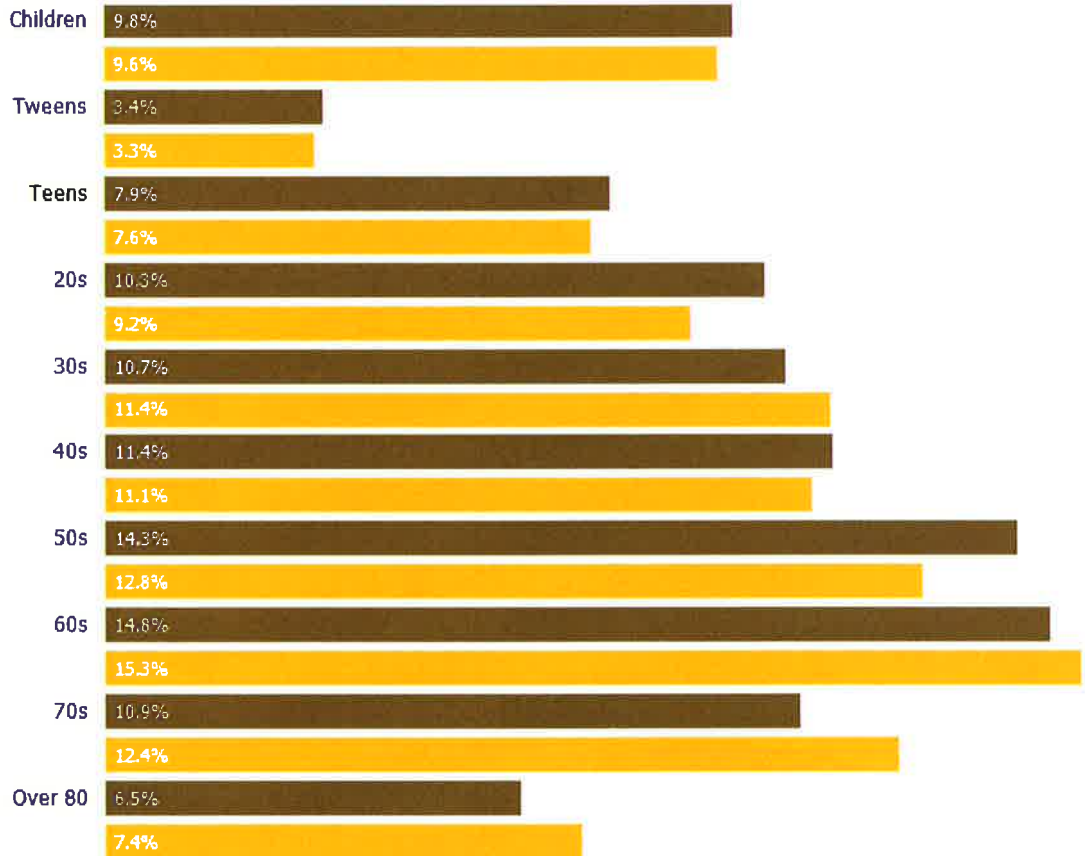
Population by Age

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

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

- 2018
- 2023 (Projected)



James City County, Virginia: 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, 2018

Update Frequency: Annually

■ Married
■ Unmarried

Married

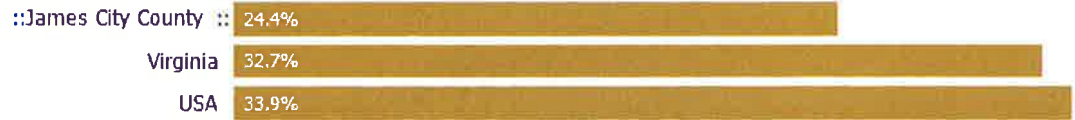


This chart shows the number of people in an area who are married, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

Never Married

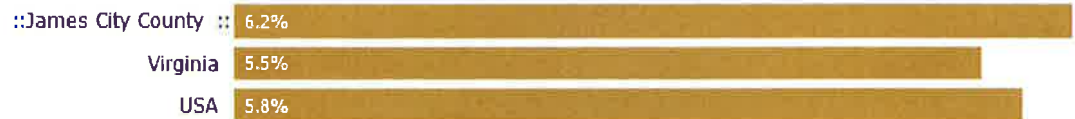


This chart shows the number of people in an area who have never been married, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

Widowed

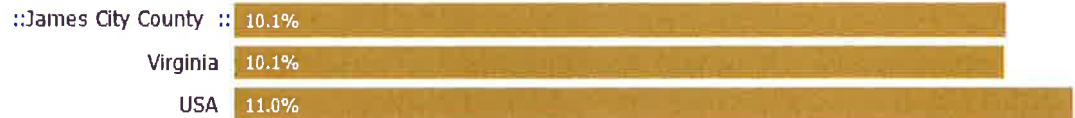


This chart shows the number of people in an area who are widowed, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

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, 2018

Update Frequency: Annually

James City County, Virginia: Economic Comparison

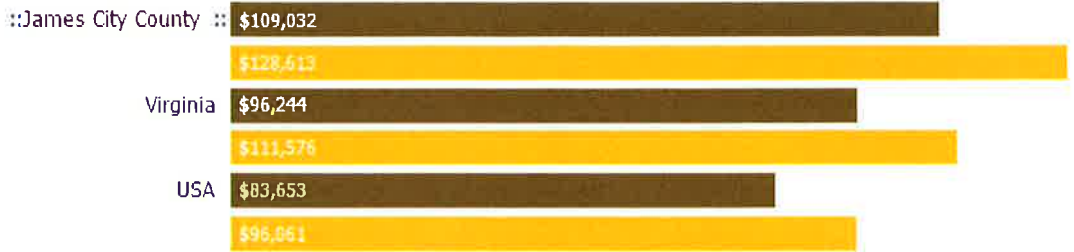
Average Household Income

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

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

- 2018
- 2023 (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, 2018

Update Frequency: Annually

- 2018
- 2023 (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, 2018

Update Frequency: Annually

- 2018
- 2023 (Projected)

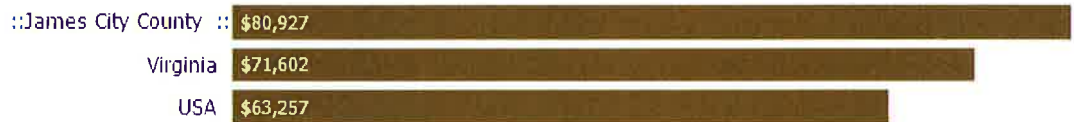


Average Disposable Income

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

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



James City County, Virginia: 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, 2018
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.

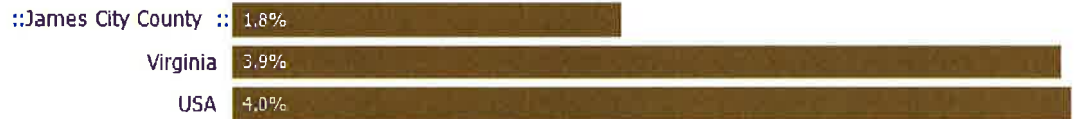
Data Source: U.S. Census American Community Survey via Esri, 2018
Update Frequency: Annually



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.

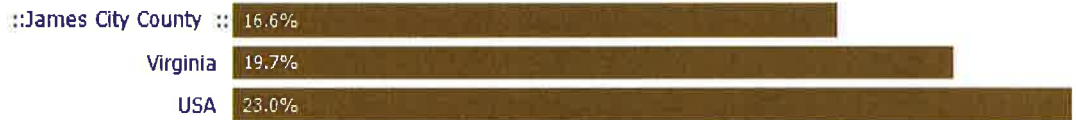
Data Source: U.S. Census American Community Survey via Esri, 2018
Update Frequency: Annually



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, 2018
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, 2018
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, 2018

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, 2018

Update Frequency: Annually

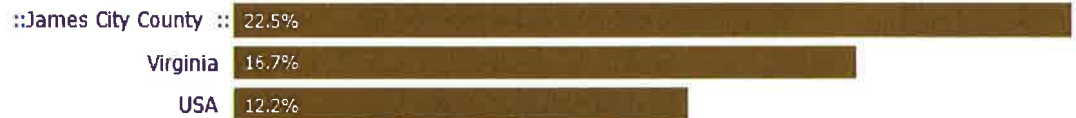


Grad/Professional Degree

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, 2018

Update Frequency: Annually



James City County, Virginia: Commute Comparison

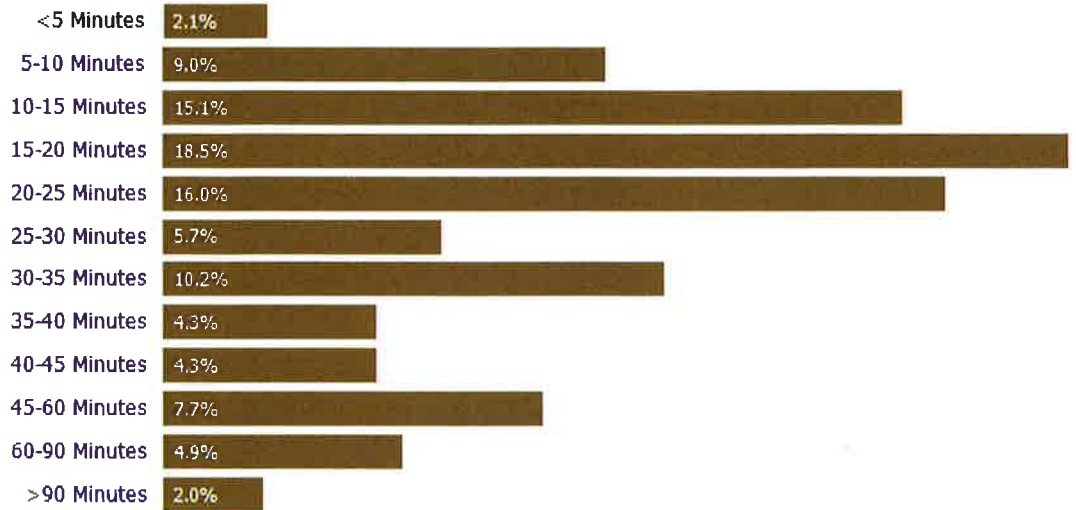
Average Commute Time

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, 2018

Update Frequency: Annually

James City County



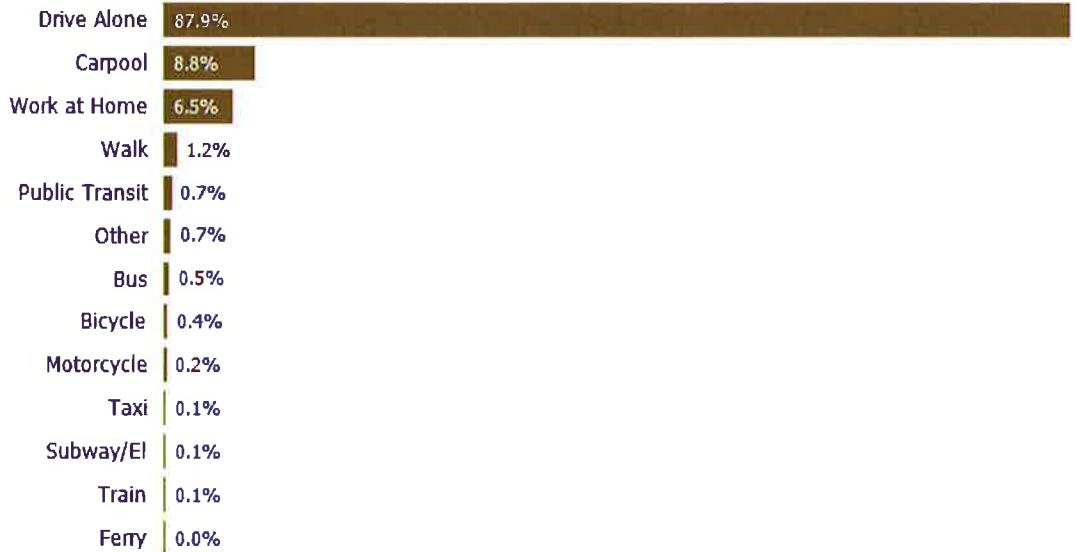
How People Get to Work

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, 2018

Update Frequency: Annually

James City County



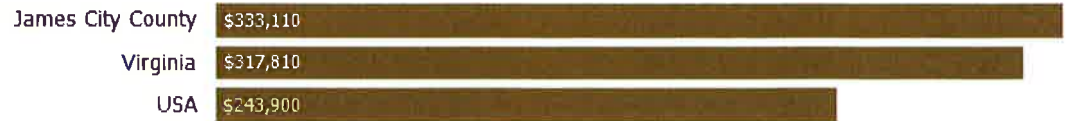
James City County, Virginia: Home Value Comparison

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

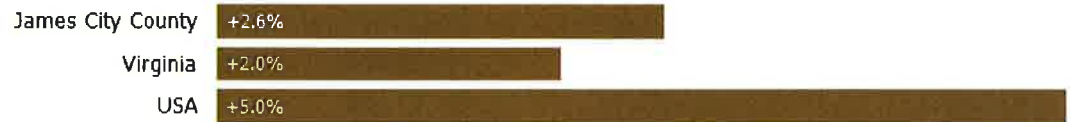


12-Month Change in Median Listing Price

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



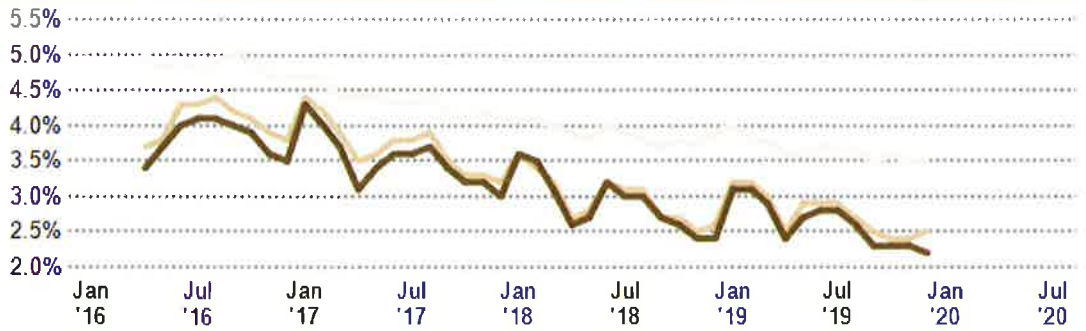
Unemployment Rate

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

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- James City County
- Virginia
- 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, 2018

Update Frequency: Annually



Best Retail Businesses: James City County, Virginia

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Data Source: Retail Marketplace via Esri, 2018

Update Frequency: Annually

