



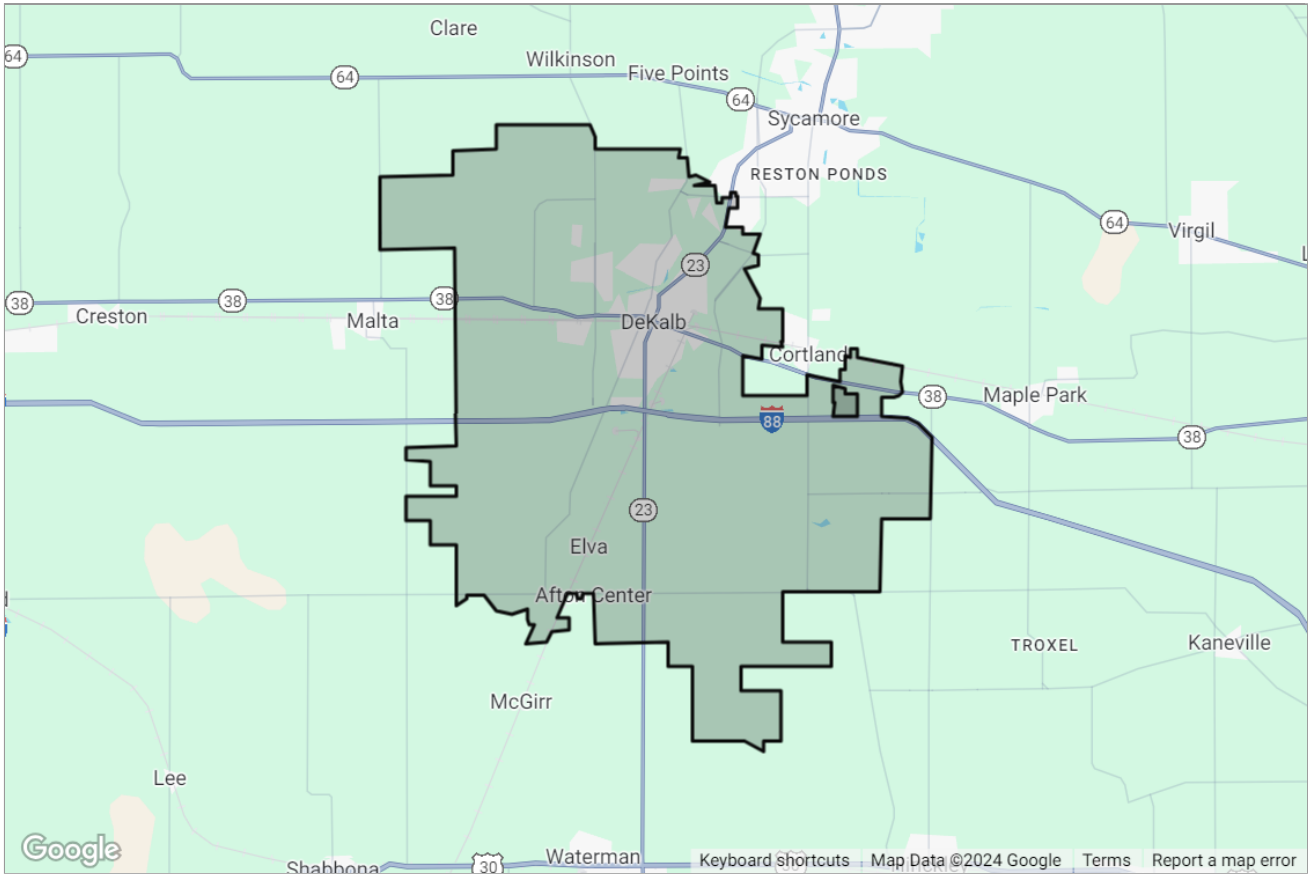
S A L E S

MORTGAGE

T I T L E

TRADE AREA REPORT

# Dekalb, IL 60115



Presented by

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## Criteria Used for Analysis

**Median Household Income**  
**\$50,375**

**Median Age**  
**25.2**

**Total Population**  
**42,010**

**1st Dominant Segment**  
**Dorms to Diplomas**

## Consumer Segmentation

<p>Life Mode</p> <p><b>What are the people like that live in this area?</b></p>	<p><b>Scholars and Patriots</b></p> <p>Highly mobile, recently moved to attend school or serve in military</p>	<p>Urbanization</p> <p><b>Where do people like this usually live?</b></p>	<p><b>Metro Cities</b></p> <p>Affordable city life, including smaller metros, satellite cities</p>
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Top Tapestry Segments	Dorms to Diplomas	Bright Young Professionals	Manufacturing Traditions	In Style	Up and Coming Families
% of Households	4,327 (26.9%)	2,425 (15.1%)	1,921 (12.0%)	1,676 (10.4%)	1,095 (6.8%)
% of DeKalb County	4,327 (11.2%)	3,610 (9.4%)	4,415 (11.5%)	2,853 (7.4%)	1,095 (2.8%)
Lifestyle Group	Scholars and Patriots	Middle Ground	GenXurban	GenXurban	Sprouting Explorers
Urbanization Group	Metro Cities	Urban Periphery	Urban Periphery	Metro Cities	Suburban Periphery
Residence Type	Multi-Unit Rentals	Single Family; Multi-Units	Single Family	Single Family	Single Family
Household Type	Nonfam HHs w/ 2+ Persons	Married Couples	Married Couples	Married Couples w/No Kids	Married Couples
Average Household Size	2.1	2.38	2.42	2.32	3.05
Median Age	21.7	34.1	40	43	32.3
Diversity Index	66.9	75.5	60.2	50.9	81.6
Median Household Income	\$25,300	\$67,200	\$62,900	\$87,800	\$91,700
Median Net Worth	\$9,500	\$75,000	\$155,800	\$243,800	\$186,900
Median Home Value	\$268,200	\$286,200	\$176,700	\$348,500	\$311,300
Homeownership	9.4 %	46.8 %	72.5 %	70.7 %	74.7 %
Employment	Professional or Services	Professional or Mgmt/Bus/Financial	Professional or Services	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial
Education	Bachelor's Degree	Some College No Degree	High School Diploma	Bachelor's Degree	Some College No Degree
Preferred Activities	Socializing, having fun, and learning new things are valued . Participate in sports go out to bars for drinks.	Go to bars/clubs; attend concerts . Eat at fast food, family restaurants.	Value time spent at home . Watching television and gaming are common pastimes.	Support arts, concerts, theaters, museums . Prefer organic foods, grow their own vegetables.	Busy with work and family . Shop around for the best deals.
Financial	Carry a balance on credit cards so they can buy what they want	Own retirement savings and student loans	Budget aware shoppers	Variety of investments often managed by a financial planner	Carry debt, but also maintain retirement plans
Media	Use a computer for just about everything	Get most of their information from the Internet	Read newspapers, especially Sunday editions	Connected and knowledgeable via smartphones	Rely on the Internet for entertainment and information
Vehicle	Vehicles are just a means of transportation	Own newer cars	Own 2-3 vehicles	Partial to late model SUVs and compact SUVs	Own late model import SUVs or compacts

## About this segment

# Dorms to Diplomas

This is the

# #1

dominant segment for this area

In this area

# 26.9%

of households fall into this segment

In the United States

# 0.5%

of households fall into this segment

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

### Who We Are

On their own for the first time, Dorms to Diplomas residents are just learning about finance and cooking. Frozen dinners and fast food are common options. Shopping trips are sporadic, and preferences for products are still being established. Many carry a balance on their credit card so they can buy what they want now. Although school and part-time work take up many hours of the day, the remainder is usually filled with socializing and having fun with friends. They are looking to learn life lessons inside and outside of the classroom. This is the first online generation, having had lifelong use of computers, the internet, and cell phones.

### Our Neighborhood

- Mix of dorms, on-campus and off-campus housing cater to young renters. Off-campus householders are commonly students living alone or with roommates; average household size is 2.22. More than 80% of the housing are apartments; many older homes in town have been converted into multifamily living units. With limited parking on campus, many walk, bike, or car pool to class. Less than one in ten homes are owner occupied.

### Socioeconomic Traits

- This is the youngest market with half of the population aged 20–24. Impulse buyers who experiment with different brands. Often purchase trendy clothes on a budget. Vehicles are just a means of transportation, economy and environmental impact are factors in purchases; used, imported subcompact cars are a popular choice. Socializing, having fun, and learning new things are valued. Always connected; their cell phone is never out of reach.

### Market Profile

- Going to the movies, out to bars for drinks and maybe a game of billiards are common activities. With little experience cooking, fast food and frozen dinners are the “go-to” choices. Rely on Internet shopping to express appearance and fashion preferences; hair color and teeth whiteners are commonplace. Mobile devices provide access to all the latest music. Active on and off campus, residents participate in many sports and activities like Frisbee, bowling, weightlifting, jogging, and yoga. Use a computer for just about everything including news, entertainment, shopping, blogging, social media, TV, movies, and homework.

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 2023. Update Frequency: Annually.

About this segment

## Bright Young Professionals

This is the

### #2

dominant segment for this area

In this area

### 15.1%

of households fall into this segment

In the United States

### 2.3%

of households fall into this segment

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

#### Who We Are

Bright Young Professionals is a large market, primarily located in urban outskirts of large metropolitan areas. These communities are home to young, educated, working professionals. More than one out of three householders is under the age of 35. Slightly more diverse couples dominate this market, with more renters than homeowners. More than two-fifths of the households live in single-family homes; over a third live in 5+ unit buildings. Labor force participation is high, generally white-collar work, with a mix of food service and part-time jobs (among the college students). Median household income, median home value, and average rent are close to the US values. Residents of this segment are physically active and up on the latest technology.

#### Our Neighborhood

- Approximately 57% of the households rent; 43% own their homes. Household type is primarily couples, married (or unmarried), with above average concentrations of both single-parent and single-person households. Multiunit buildings or row housing make up 56% of the housing stock (row housing, buildings with 5 –19 units); 43% built 1980–99. Average rent mirrors the US. Lower vacancy rate is at 8.2%.

#### Socioeconomic Traits

- Education completed: 35% with some college or an associate's degree, 33% with a bachelor's degree or higher. Labor force participation rate of 72% is higher than the US rate. These consumers are up on the latest technology. They get most of their information from the Internet. Concern about the environment impacts their purchasing decisions.

#### Market Profile

- Own retirement savings and student loans. Own newer computers (desktop, laptop, or both), iPods, and 2+ TVs. Go online and use mobile devices for banking, access YouTube or Facebook, visit blogs, download movies, and play games. Use cell phones to text, redeem mobile coupons, listen to music, and check for news and financial information. Find leisure going to bars/clubs, attending concerts, going to the beach. Enjoy a variety of sports, including backpacking, rock climbing, football, Pilates, running, and yoga. Eat out often at fast-food and family restaurants.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

## Manufacturing Traditions

This is the

### #3

dominant segment for this area

In this area

### 12.0%

of households fall into this segment

In the United States

### 2.1%

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, Manufacturing Traditions residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the workforce is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. Manufacturing Traditions represents a large market of stable, hardworking consumers with modest incomes but an average net worth of nearly \$400,000. 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 US (48%), most without children (also similar to the US); the slightly higher proportion of singles reflects the aging of the population. Average household size is slightly lower at 2.47. They are movers, slightly more mobile than the US population, but over 70 percent of householders moved into their current homes before 2010. Most residents live in modest, single-family homes in older neighborhoods built in the 1950s. Nearly three quarters own their homes; nearly half of households have mortgages. A large and growing market, Manufacturing Traditions residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South. Most households have 1 to 2 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 Freeform, A&E, and TNT to children's shows on Nickelodeon and the Disney Channel. Residents are connected; entertainment activities like online gaming dominate their Internet usage. Favorite family restaurants include Applebee's, Arby's, 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. Labor force participation slightly higher than the US at 67%. While most income is derived from wages and salaries, nearly 31% of households collect Social Security and nearly 20% draw income from retirement accounts. Family-oriented consumers who value time spent at home. Most have lived, worked, and played in the same area for years. Budget aware shoppers that favor American-made products. Read newspapers, especially the Sunday editions.

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## About this segment

# In Style

This is the

# #4

dominant segment for this area

In this area

# 10.4%

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 2.35. Home ownership average at 68%; nearly half, 47%, 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 \$243,900. Vacant housing units at 8.6%.

### Socioeconomic Traits

- College educated: 48% are graduates; 77% with some college education. Higher labor force participation rate is at 67% with proportionately more 2-worker households. Median household income of \$73,000 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: compact SUVs are gaining popularity. 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, own a variety of investments often managed by a financial planner. 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 2023. Update Frequency: Annually.

## About this segment

# Up and Coming Families

This is the

## #5

dominant segment for this area

In this area

## 6.8%

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

Up and Coming Families is a market in transition. Residents are younger and more mobile than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

### Our Neighborhood

- New suburban periphery: new families in new housing subdivisions. Building began in the housing boom of the 2000s and continues in this fast-growing market. Single-family homes with a median value of \$194,400 and a lower vacancy rate. The price of affordable housing: longer commute times

### Socioeconomic Traits

- Education: 67% have some college education or degree(s). Hard-working labor force with a participation rate of 71%. Most households (61%) have 2 or more workers. Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions. Seek the latest and best in technology. Young families still feathering the nest and establishing their style.

### Market Profile

- Rely on the Internet for entertainment, information, shopping, and banking. Prefer imported SUVs or compact cars, late models. Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions. Busy with work and family; use home and landscaping services to save time. Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports; from golfing, weight lifting, to taking a jog or run.

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 2023. Update Frequency: Annually.

## Dekalb, IL 60115: 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, 2023

Update Frequency: Annually



### 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, 2023

Update Frequency: Annually



### Population Change Since 2020

This chart shows the percentage change in area's population from 2020 to 2023, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

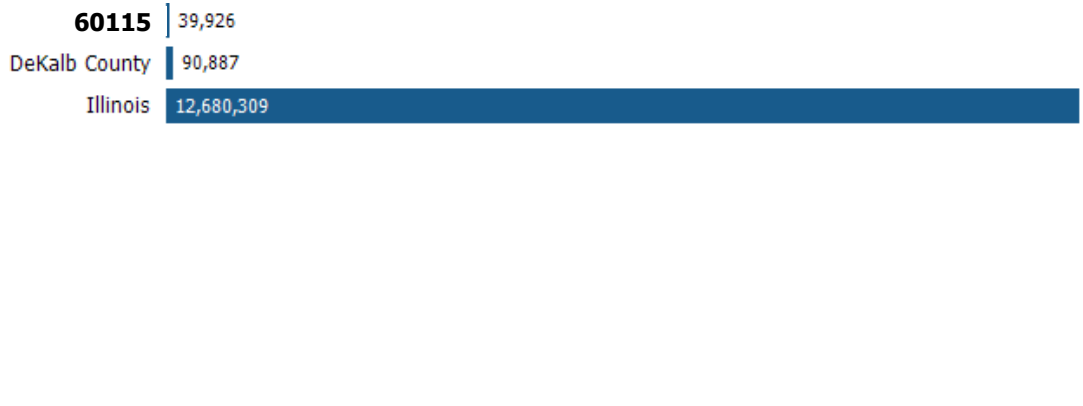


### Total Daytime Population

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, 2023

Update Frequency: Annually





## 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, 2023

Update Frequency: Annually



60115

## 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, 2023

Update Frequency: Annually



2023

2028 (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, 2023

Update Frequency: Annually



2023

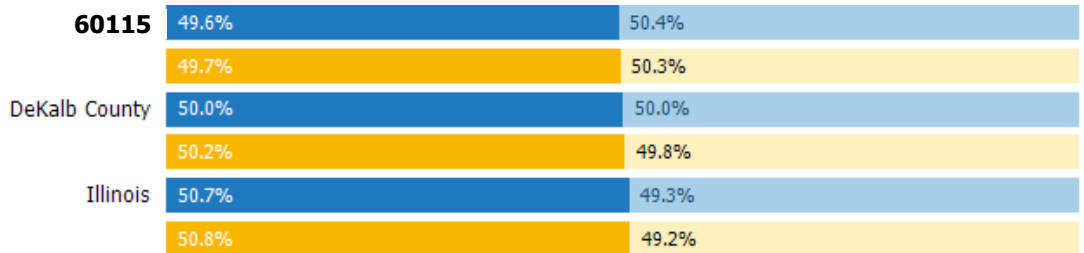
2028 (Projected)

## 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, 2023

Update Frequency: Annually



Women 2023

Men 2023

Women 2028 (Projected)

Men 2028 (Projected)

## Dekalb, IL 60115: 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, 2023

Update Frequency: Annually

■ 2023  
■ 2028 (Projected)



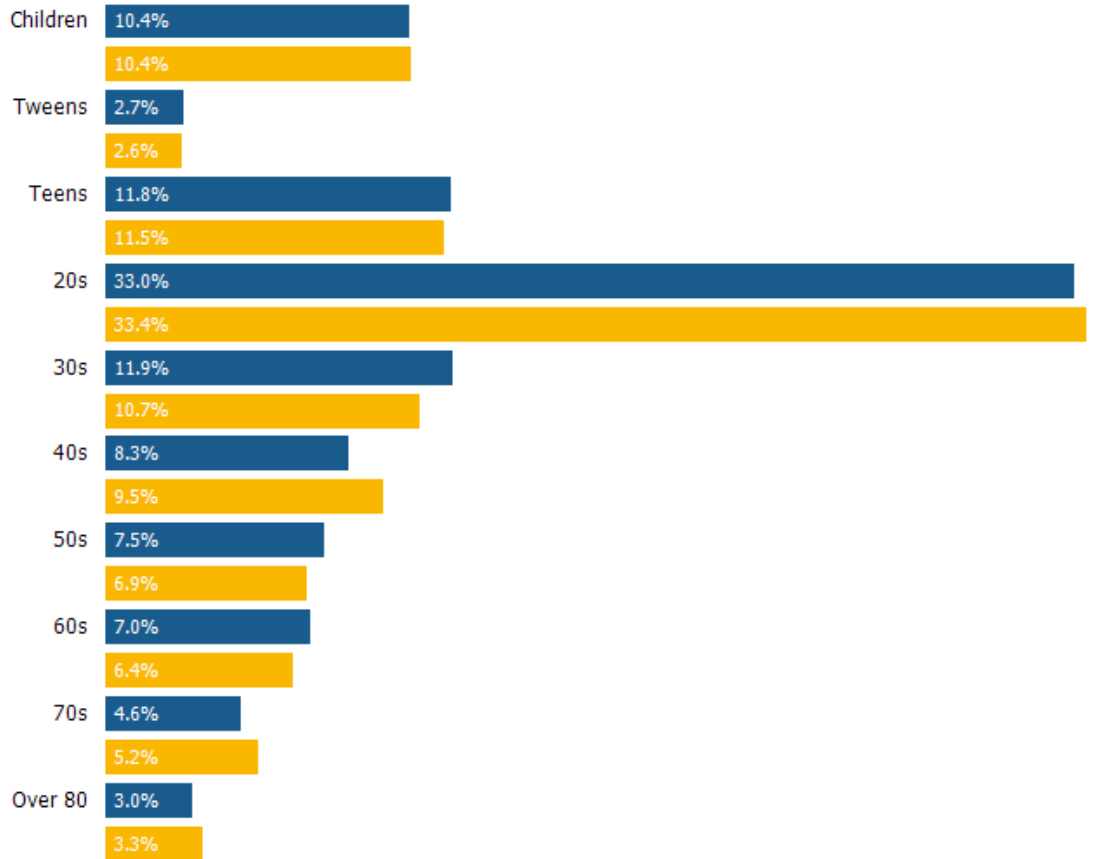
### Population by Age

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023  
■ 2028 (Projected)



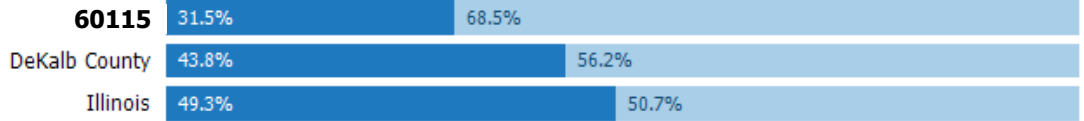
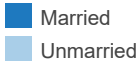
## Dekalb, IL 60115: Marital Status Comparison

### 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, 2023

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, 2023

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, 2023

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, 2023

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, 2023

Update Frequency: Annually



## Dekalb, IL 60115: 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, 2023

Update Frequency: Annually

■ 2023  
■ 2028 (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, 2023

Update Frequency: Annually

■ 2023  
■ 2028 (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, 2023

Update Frequency: Annually

■ 2023  
■ 2028 (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, 2023

Update Frequency: Annually



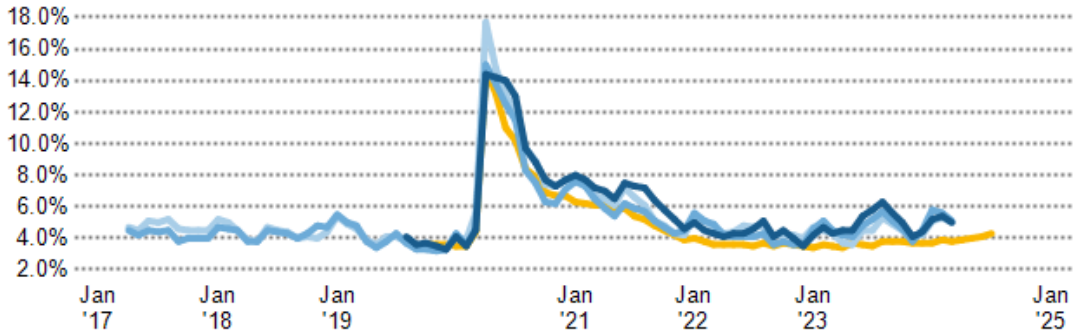
## Unemployment Rate

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

Data Source: Bureau of Labor Statistics via PolicyMap

Update Frequency: Monthly

- DeKalb
- DeKalb County
- Illinois
- USA

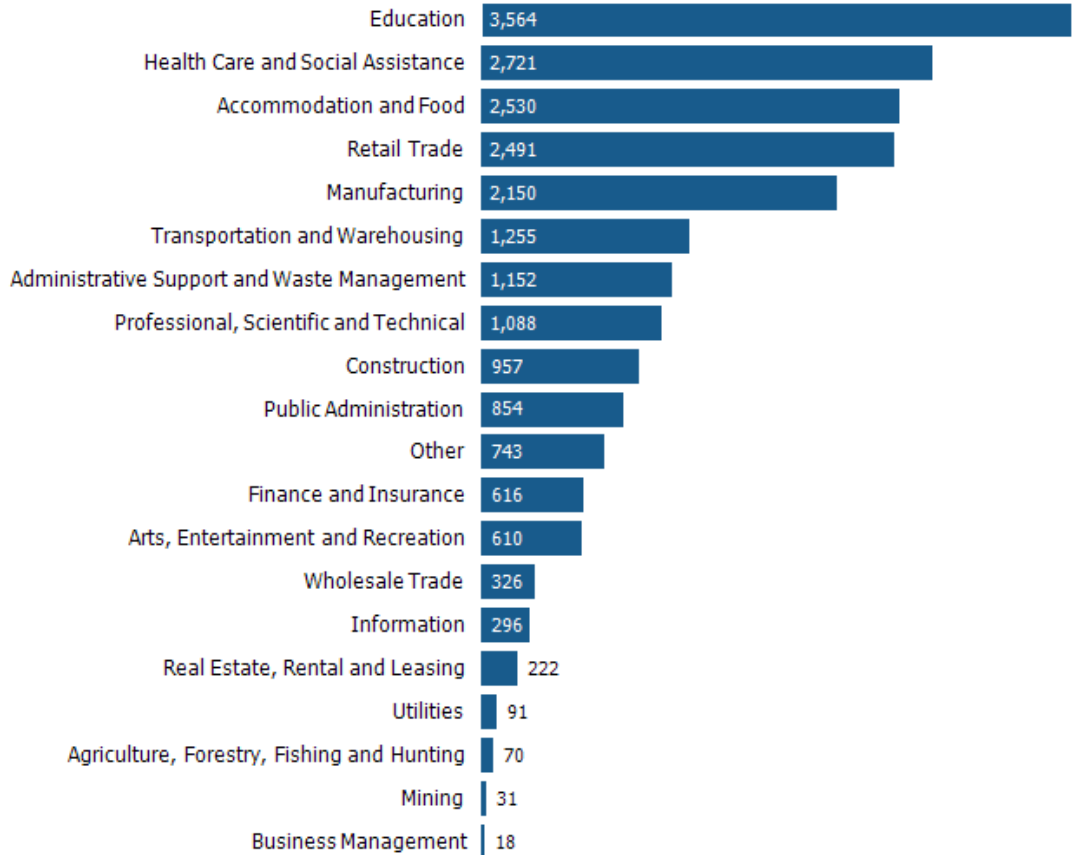


## Employment Count by Industry

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

Data Source: Bureau of Labor Statistics via Esri, 2023

Update Frequency: Annually



## Dekalb, IL 60115: 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, 2023

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, 2023

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, 2023

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, 2023

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, 2023

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, 2023

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, 2023

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, 2023

Update Frequency: Annually



## Dekalb, IL 60115: Commute Comparison

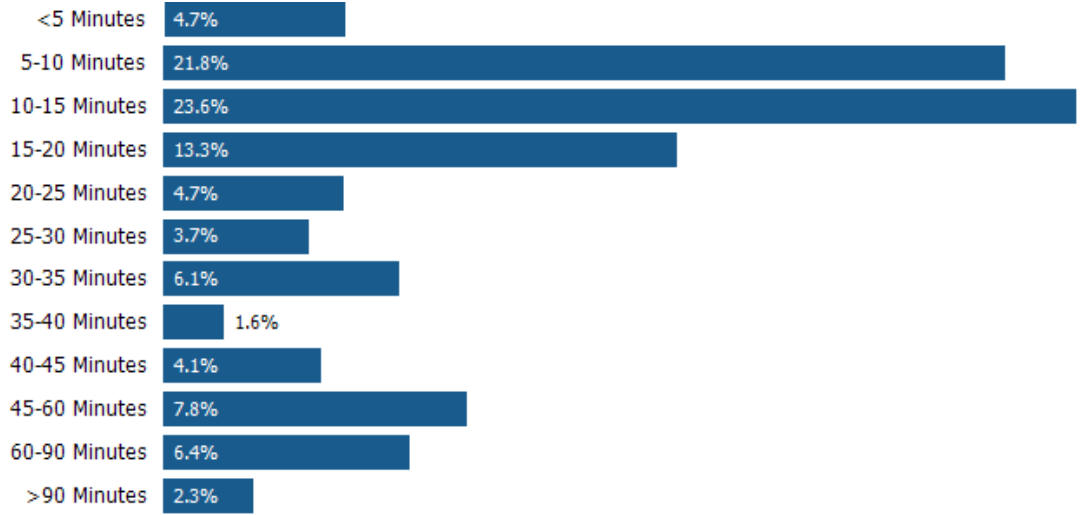
### Average Commute Time

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, 2023

Update Frequency: Annually

60115



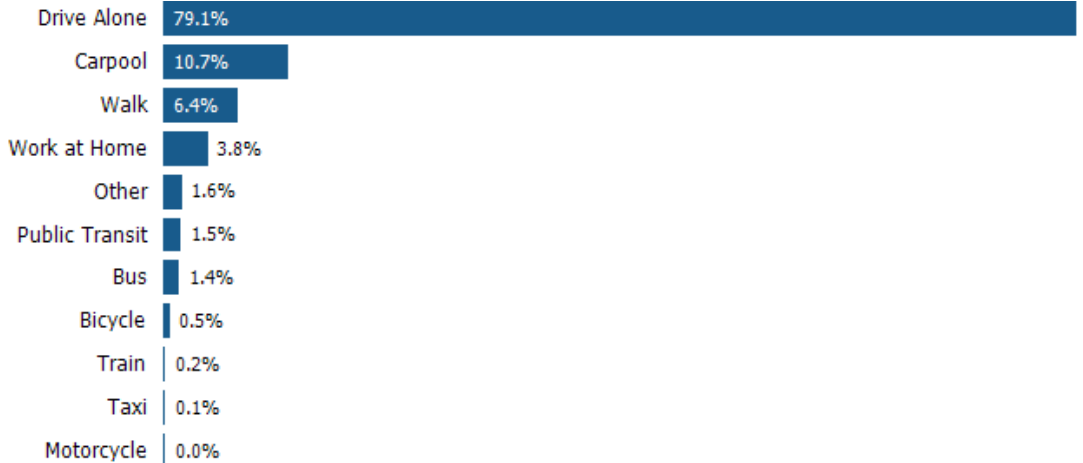
### How People Get to Work

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, 2023

Update Frequency: Annually

60115





## Dekalb, IL 60115: 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 mo. 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

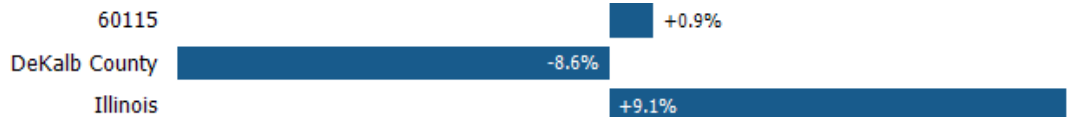


This chart displays the median listing price for homes in this area, the county, and the state.

Data Source: Listing data

Update Frequency: Monthly

### 12 mo. Change in Median Listing Price

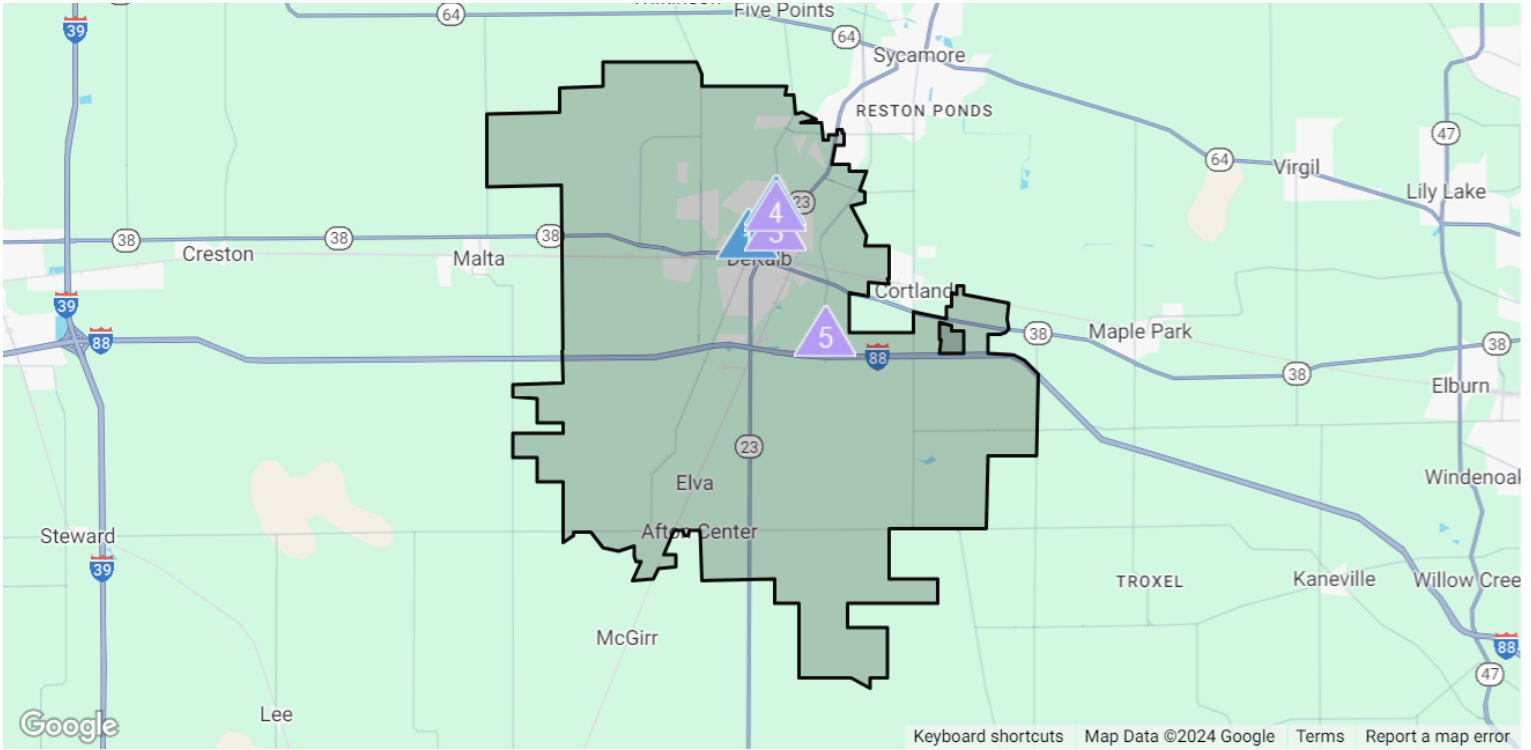


This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: Listing data

Update Frequency: Monthly

## Traffic Counts



Daily Traffic Counts: ▲ Up 6,000 / day ▲ 6,001 – 15,000 ▲ 15,001 – 30,000 ▲ 30,001 – 50,000 ▲ 50,001 – 100,000 ▲ Over 100,000 / day

**1**

### 78,709

2023 Est. daily traffic counts

Street: **S 1st St**  
Cross: **Franklin St**  
Cross Dir: **SW**  
Dist: **0.03 miles**

Historical counts

Year	Count	Type
2003	84,400	AADT

**2**

### 74,285

2023 Est. daily traffic counts

Street: **Sycamore Rd**  
Cross: **Kendall Ln**  
Cross Dir: **SW**  
Dist: **0.07 miles**

Historical counts

Year	Count	Type
2009	14,800	AADT
2005	152,000	AADT
1997	29,016	ADT
1995	23,844	ADT
1990	20,273	ADT

**3**

### 46,033

2023 Est. daily traffic counts

Street: **N 7th St**  
Cross: **State St**  
Cross Dir: **NE**  
Dist: **0.02 miles**

Historical counts

Year	Count	Type
2008	9,100	AADT
2003	102,000	AADT

**4**

### 45,333

2023 Est. daily traffic counts

Street: **N 7th St**  
Cross: **Laura Pl**  
Cross Dir: **N**  
Dist: **0.02 miles**

Historical counts

Year	Count	Type
2008	7,800	AADT
2003	102,000	AADT

**5**

### 30,387

2023 Est. daily traffic counts

Street: **I-88**  
Cross: **Peace Rd**  
Cross Dir: **E**  
Dist: **0.02 miles**

Historical counts

Year	Count	Type
2004	27,300	ADT

NOTE: Daily Traffic Counts are a mixture of actual and Estimates (\*)

## 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.
- **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: <https://blog.narrpr.com>

