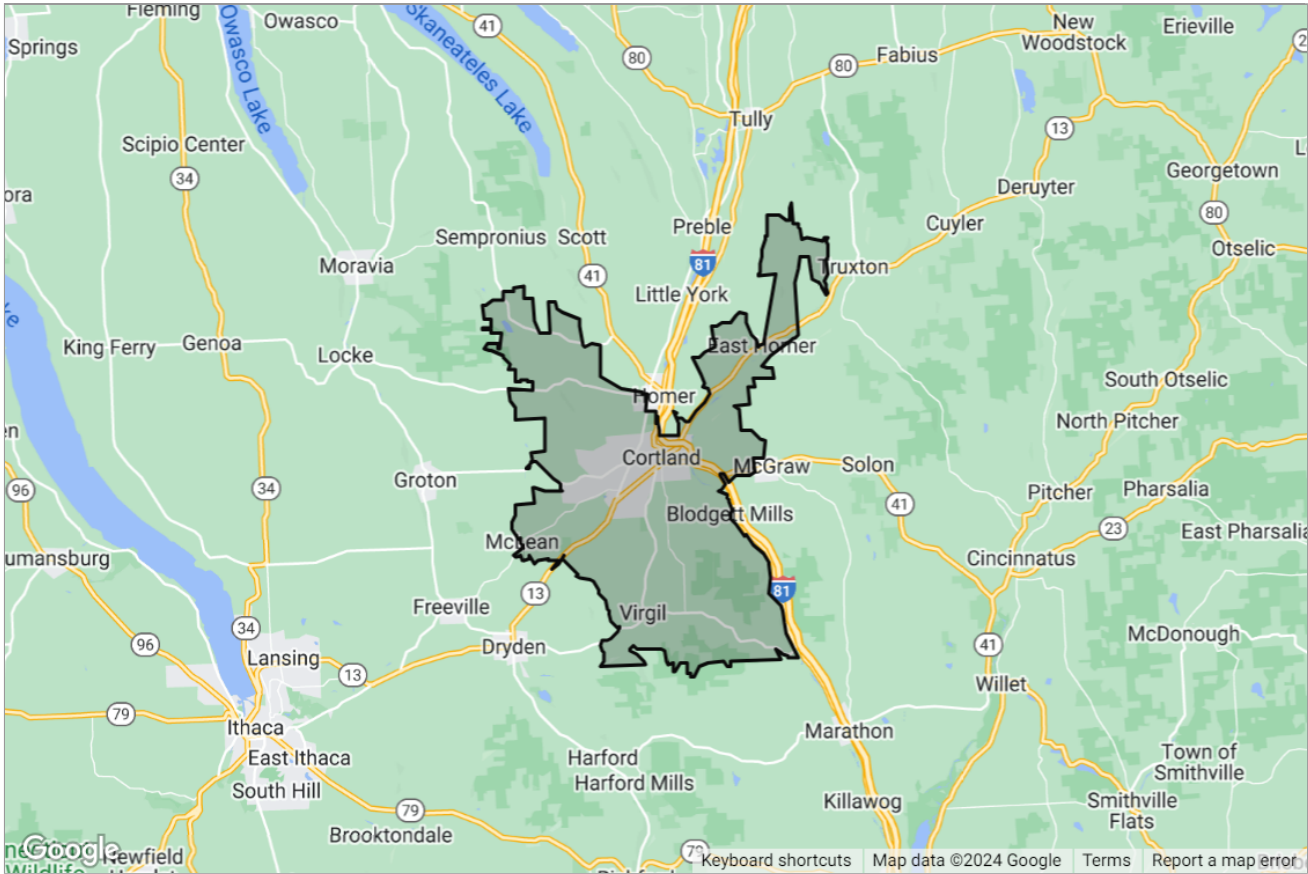


TRADE AREA REPORT

Cortland, NY 13045



Presented by

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Criteria Used for Analysis

Median Household Income
\$60,654

Median Age
34.6

Total Population
28,039

1st Dominant Segment
Set to Impress

Consumer Segmentation

<p>Life Mode</p> <p>What are the people like that live in this area?</p>	<p>Midtown Singles</p> <p>Millennials on the move—single, urban</p>	<p>Urbanization</p> <p>Where do people like this usually live?</p>	<p>Metro Cities</p> <p>Affordable city life, including smaller metros, satellite cities</p>
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Top Tapestry Segments

	Set to Impress	Traditional Living	College Towns	Midlife Constants	Salt of the Earth
% of Households	1,632 (14.9%)	1,265 (11.6%)	1,102 (10.1%)	1,096 (10.0%)	931 (8.5%)
% of Cortland County	1,632 (8.9%)	1,265 (6.9%)	1,102 (6.0%)	1,654 (9.1%)	2,057 (11.3%)
Lifestyle Group	Midtown Singles	Hometown	Scholars and Patriots	GenXurban	Cozy Country Living
Urbanization Group	Metro Cities	Metro Cities	Metro Cities	Suburban Periphery	Rural
Residence Type	Multi-Unit Rentals; Single Family	Single Family	Multi-Unit Rentals; Single Family	Single Family	Single Family
Household Type	Singles	Married Couples	Singles	Married Couples w/No Kids	Married Couples
Average Household Size	2.06	2.43	2.07	2.3	2.52
Median Age	35.1	36.6	22.8	48	45
Diversity Index	72.4	65.8	65	48	28.3
Median Household Income	\$44,700	\$49,600	\$44,400	\$56,700	\$72,300
Median Net Worth	\$17,000	\$68,300	\$13,500	\$57,800	\$231,300
Median Home Value	\$207,900	\$110,800	\$271,400	\$215,400	\$220,300
Homeownership	31.3 %	60.3 %	28.3 %	75.2 %	85.4 %
Employment	Services or Professional	Services or Professional	Professional or Services	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial
Education	High School Diploma	High School Diploma	Bachelor's Degree	High School Diploma	High School Diploma
Preferred Activities	Maintain close relationships with family . Enjoy going to rock concerts, night clubs, and the zoo.	Enjoy outdoor activities and taking trips to the zoo . Fast-food devotees.	Go out to the movies and out for drinks . Popular activities: backpacking, Pilates, and Frisbee.	Sociable, church-going residents . Enjoy movies at home, reading, fishing and golf.	Spending time with family is their top priority . Outdoor sports and activities.
Financial	Prefer name brands, buy generic when it's a better deal	Carry credit card balances, have personal loans	Limited incomes result in thrifty purchases	42% receive Social Security, 27% also receive retirement income	Prefer to conduct business in person
Media	Use the Internet for social media, video games and watching TV	TV is seen as the most trusted media	Use the Internet for social media, blogging, watch movies and TV.	After TV, Radio and newspapers are medias of choice	Satellite dishes and high speed internet through DSL
Vehicle	Own used, imported vehicles	Own 1-2 vehicles	Prefer vehicle with good gas mileage	Own domestic SUVs, trucks	Own truck, ATV

About this segment

Set to Impress

This is the

#1

dominant segment for this area

In this area

14.9%

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

Set to Impress is depicted by medium to large multiunit apartments with lower than average rents. These apartments are often nestled into neighborhoods with other businesses or single-family housing. Nearly one in three residents is 20 to 34 years old, and a large portion are single-person nonfamily households. Although many residents live alone, they preserve close connections with their family. Many work in food service while they are attending college. This group is always looking for a deal. They are very conscious of their image and seek to bolster their status with the latest fashion. Set to Impress residents are tapped into popular music and the local music scene.

Our Neighborhood

- Apartment complexes represented by multiple multiunit structures are often nestled in neighborhoods with either single-family homes or other businesses. Renters make up nearly three quarters of all households. Mostly found in urban areas, but also in suburbs. Single-person households make up over 40% of all households. It is easy enough to walk or bike to work for many residents.

Socioeconomic Traits

- Residents are educated and mobile. Many are enrolled in college. Consumers always have an eye out for a sale and will stock up when the price is right. Prefer name brands, but buy generic when it is a better deal. Quick meals on the run are a reality of life. Image-conscious consumers that dress to impress and often make impulse buys. Maintain close relationships with family.

Market Profile

- Listen to a variety of the latest music and download music online. Majority have cell phones only, no landlines. Use the Internet for social media, downloading video games, and watching TV programs. Own used, imported vehicles. Prefer shopping for bargains at Walmart, including discount stores like Kmart, Big Lots, and the local dollar store. Enjoy leisure activities including going to rock concerts, night clubs, and the zoo.

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

About this segment

Traditional Living

This is the

#2

dominant segment for this area

In this area

11.6%

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

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

Our Neighborhood

- Married couples are the dominant household type, but fewer than expected from the younger age profile and fewer with children; however, there are higher proportions of single-parent and single-person households. Average household size is slightly lower at 2.51. Homes are primarily single family or duplexes in older neighborhoods, built before 1940. Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South. Average commuting time to work is very Short. Households have one or two vehicles.

Market Profile

- Shop for groceries at discount stores such as Walmart supercenters. Convenience stores are commonly used for fuel or picking up incidentals. Tend to carry credit card balances, have personal loans, and pay bills in person. Half of households have abandoned landlines for cell phones only. Favorite TV channels include Freedom, CMT, and Game Show Network. Fast-food devotees. Enjoy outdoor activities such as fishing and taking trips to the zoo.

Socioeconomic Traits

- Over 70% have completed high school or some college. Labor force participation is a bit higher than the national rate at 63.4%. Almost three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income and public assistance. Cost-conscious consumers that are comfortable with brand loyalty, unless the price is too high. Connected and comfortable with the Internet, more likely to participate in online gaming or posting pics on social media. TV is seen as the most trusted media.

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

College Towns

<p>This is the</p> <p>#3</p> <p>dominant segment for this area</p>	<p>In this area</p> <p>10.1%</p> <p>of households fall into this segment</p>	<p>In the United States</p> <p>0.9%</p> <p>of households fall into this segment</p>
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An overview of who makes up this segment across the United States

Who We Are

About half the residents of College Towns are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules, but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, schoolwork, news, social media, and entertainment. College Towns residents are all about new experiences, and they seek out variety and adventure in their lives.

Our Neighborhood

- These are nonfamily households with many students living alone or with roommates for the first time. This segment is a mix of densely developed student housing and dorms with local residences. Off-campus, low rent apartments comprise half of the housing stock. Over three-quarters of the households are renter occupied, with one in ten remaining vacant. One-third of homes are single family; mostly occupied by local residents who own their homes. This market is bike and pedestrian friendly.

Market Profile

- Own laptops/notebooks and video game systems. Prefer to watch movies and TV programs online; but do watch some TV like MTV2, ESPNNews, ESPN2, and Comedy Central. Use the Internet for social media connections, blogging, paying bills, and searching for jobs. Have cell phones only (no landlines) and enjoy customizing them. Popular activities: backpacking, Pilates, and Frisbee. Go out to the movies and out for drinks.

Socioeconomic Traits

- Limited incomes result in thrifty purchases. Dress to impress with the latest fashions of the season. Strong preference for environmentally friendly products and vehicles that get good gas mileage. Heavily influenced by celebrity endorsements and trends in magazines. Most feel anything that can be done online is easier than in person.

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

Midlife Constants

This is the

#4

dominant segment for this area

In this area

10.0%

of households fall into this segment

In the United States

2.4%

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 \$154,100.

Socioeconomic Traits

- Education: 63% have a high school diploma or some college. At 31%, the labor force participation rate is low in this market. Almost 42% of households are receiving Social Security; 27% 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, health, and social services organizations. DIY homebodies that spend on home improvement and gardening. Media preferences: country or movie channels. Leisure activities include 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 2023. Update Frequency: Annually.

About this segment

Salt of the Earth

This is the

#5

dominant segment for this area

In this area

8.5%

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

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary but seek face-to-face contact in their routine activities.

Our Neighborhood

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana. Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries. Homeownership rates are very high. Single-family homes are affordable, valued at 25% less than the national market. Nearly two in three households are composed of married couples; less than half have children at home.

Socioeconomic Traits

- Steady employment in construction, manufacturing, and related service industries. Completed education: 40% with a high school diploma only. Household income just over the national median, while net worth is nearly double the national median. Spending time with family is their top priority. Cost-conscious consumers, loyal to brands they like, with a focus on buying American. Last to buy the latest and greatest products. Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.

Market Profile

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular. To support their pastimes, truck ownership is high; many also own an ATV. They own the equipment to maintain their lawns and tend to their vegetable gardens. Residents often tackle home remodeling and improvement jobs themselves. Due to their locale, they own satellite dishes, and have access to high-speed internet connections like DSL. These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

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.

Cortland, NY 13045: 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

■ 2023
■ 2028 (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, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



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

■ 2023
■ 2028 (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, 2023

Update Frequency: Annually

■ 13045



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

 13045



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)

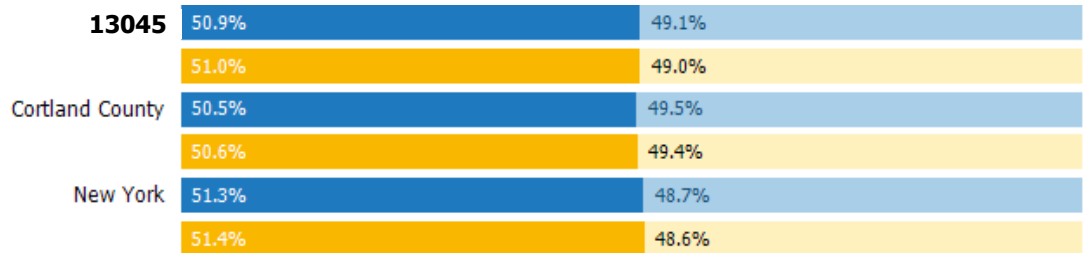


Female / Male Ratio

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)



Cortland, NY 13045: 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)





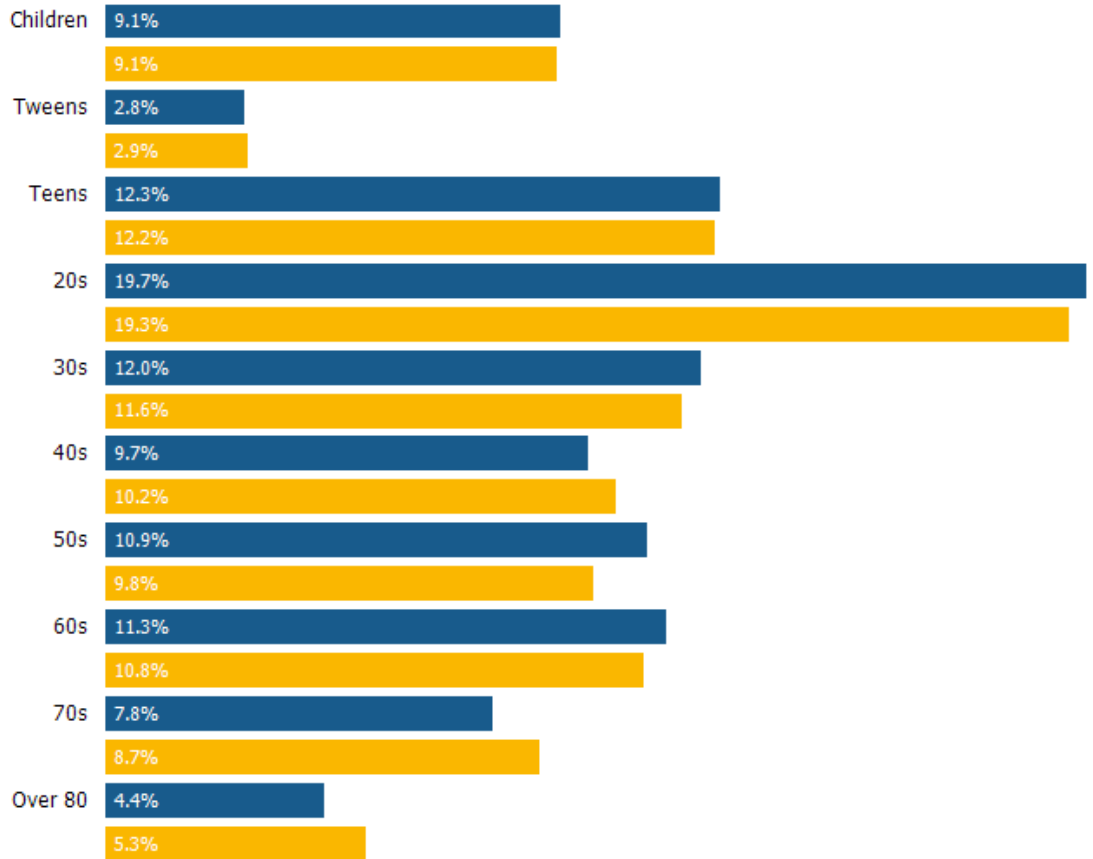
Population by Age

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)



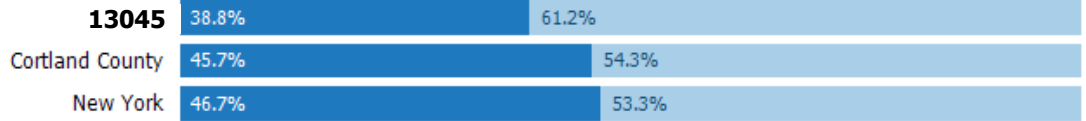
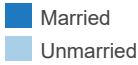
Cortland, NY 13045: Marital Status Comparison

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



Cortland, NY 13045: 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

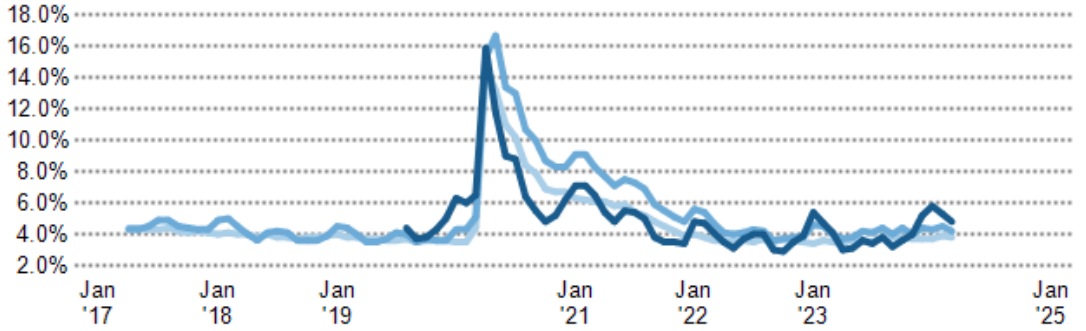


Unemployment Rate

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

Data Source: Bureau of Labor Statistics via PolicyMap
Update Frequency: Monthly

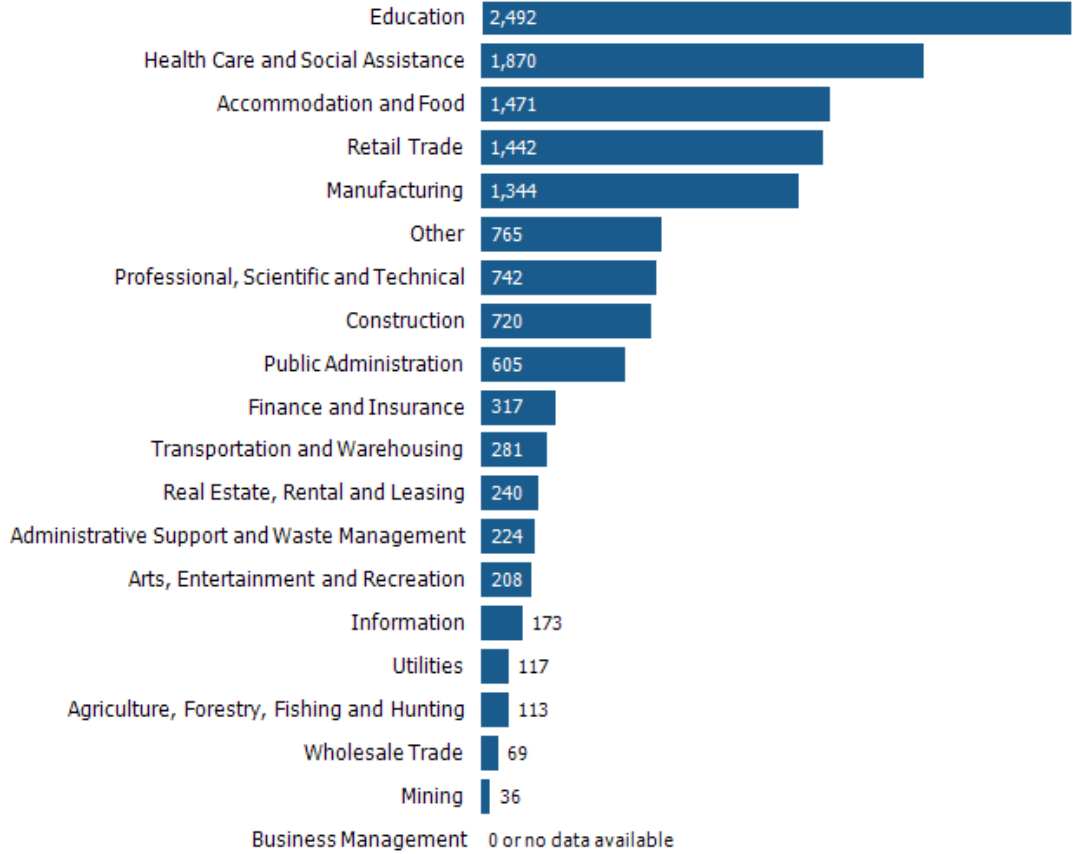
- Cortland County
- New York
- USA



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



Cortland, NY 13045: 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



Cortland, NY 13045: Commute Comparison

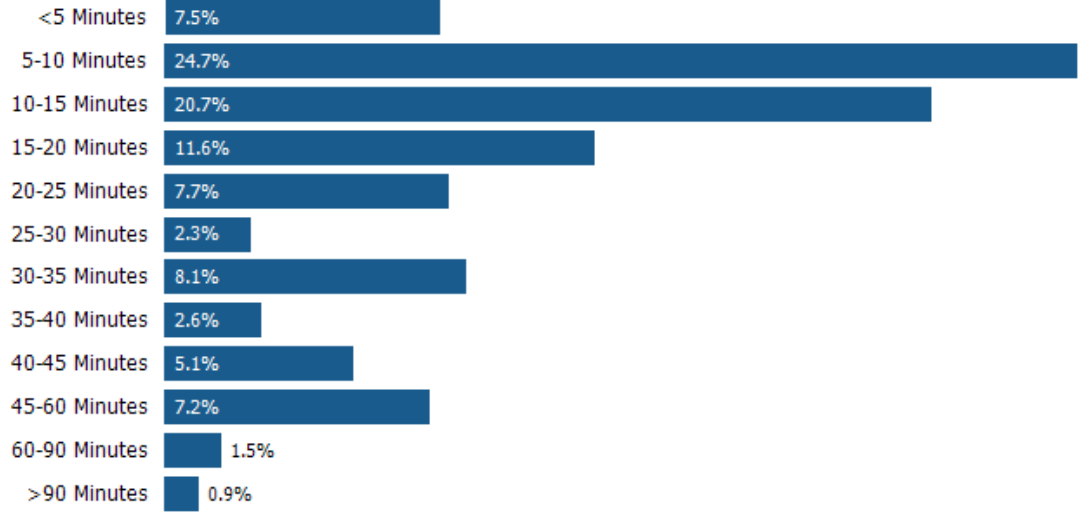
Average Commute Time

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

 13045



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

 13045



Cortland, NY 13045: 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

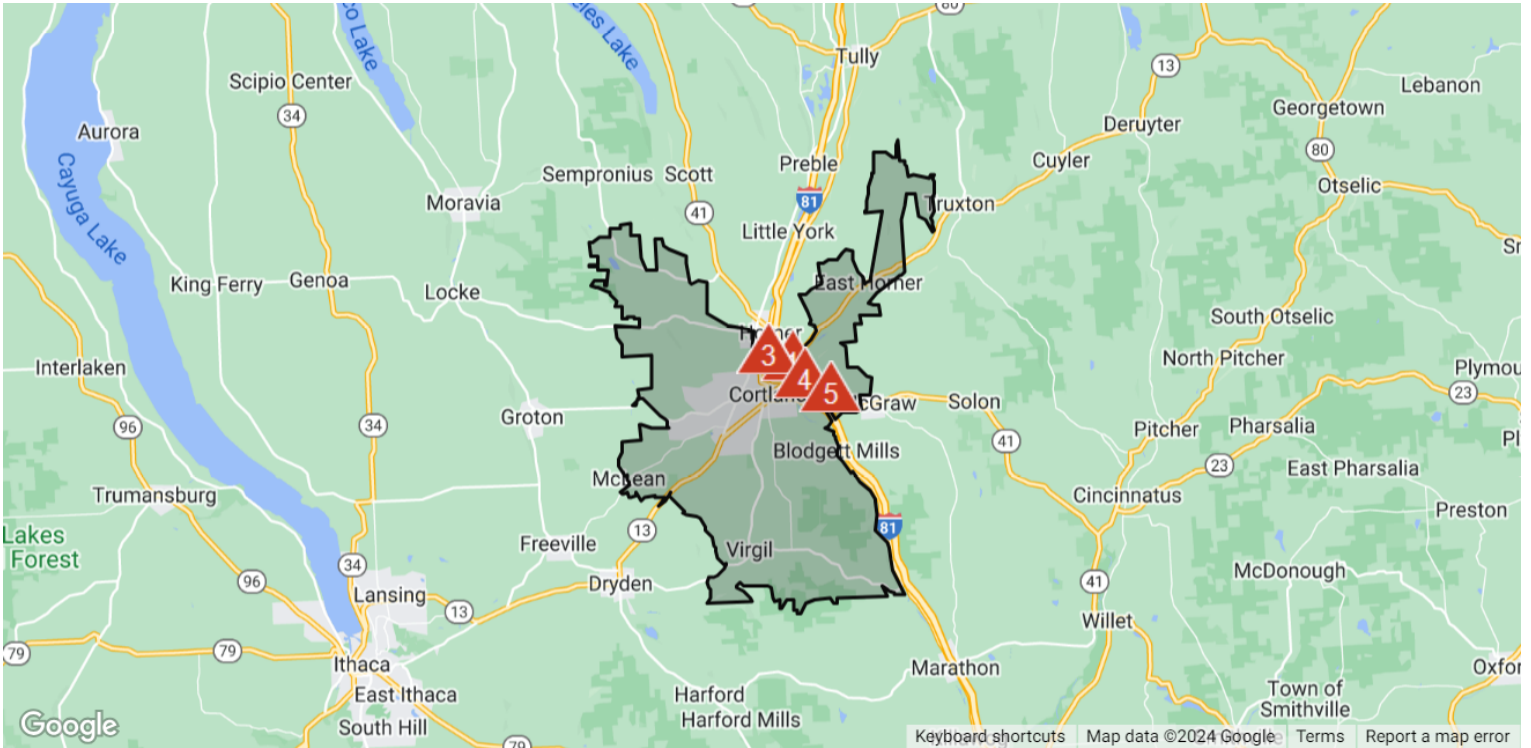


This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

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
28,299

2023 Est. daily traffic counts

Street: I- 81
 Cross: **Clinton Ave**
 Cross Dir: **W**
 Dist: **0.08 miles**

Historical counts

Year	Count	Type
2018	28,621	AADT
1997	21,100	AADT

2
20,588

2023 Est. daily traffic counts

Street: I- 81
 Cross: **Clinton Ave**
 Cross Dir: **NW**
 Dist: **0.05 miles**

Historical counts

Year	Count	Type
2021	20,530	AADT
2006	22,330	AADT
1997	22,900	AADT

3
20,430

2023 Est. daily traffic counts

Street: I- 81
 Cross: **Albany St**
 Cross Dir: **NE**
 Dist: **0.74 miles**

Historical counts

Year	Count	Type
2021	20,530	AADT
1997	22,900	AADT

4
19,398

2023 Est. daily traffic counts

Street: I- 81
 Cross: **Clinton Ave**
 Cross Dir: **E**
 Dist: **0.56 miles**

Historical counts

Year	Count	Type
2021	18,394	AADT
2018	21,819	AADT
1997	22,900	AADT

5
19,158

2023 Est. daily traffic counts

Street: I- 81
 Cross: **Hwy 41**
 Cross Dir: **NW**
 Dist: **0.08 miles**

Historical counts

Year	Count	Type
2006	19,900	AADT
1997	19,800	AADT

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>

