

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 1 mile radius

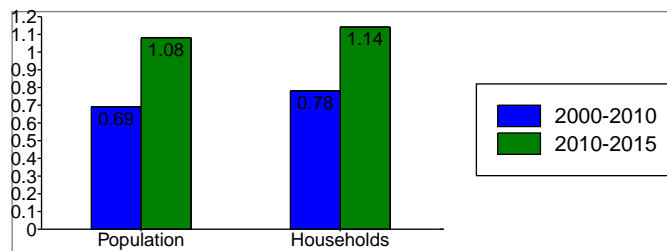
Latitude: 34.683498
Longitude: -86.734426

Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

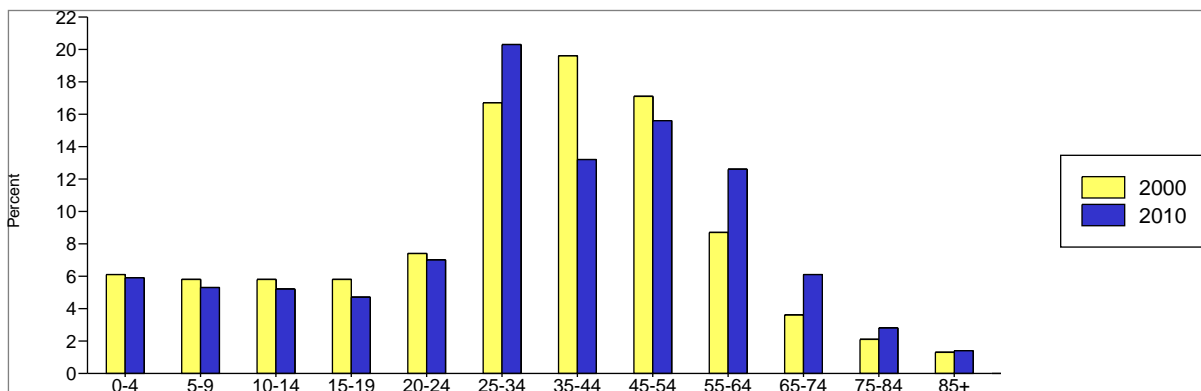
Year	Population	Households
2000	2,911	1,298
2010	3,124	1,405
2015	3,296	1,487

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 66 in 2000, or 2.3 percent of the total population. Average household size is 2.18 in 2010, compared to 2.19 in the year 2000.



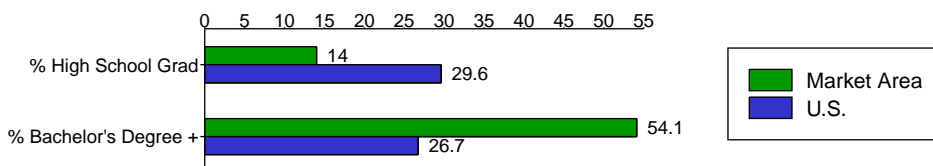
Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 36.2, compared to 36.1 years currently. By age group, the changes in the percent distribution of the market area population show the following:



Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



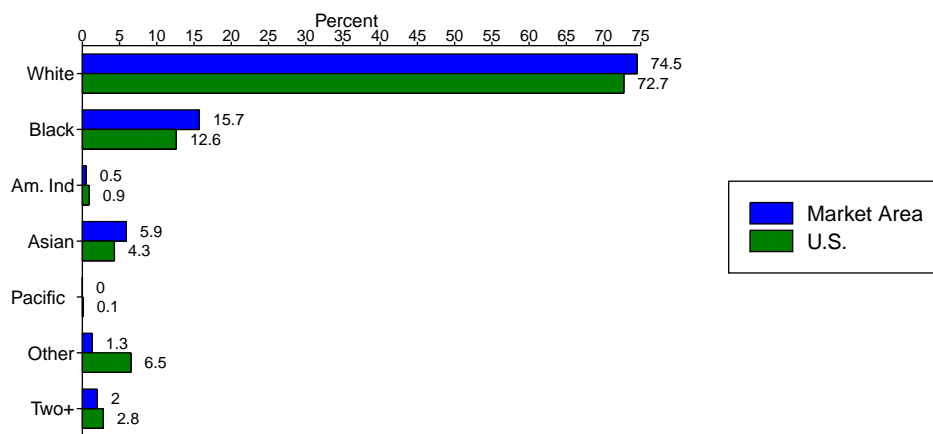
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 1 mile radius

Latitude: 34.683498
Longitude: -86.734426

Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

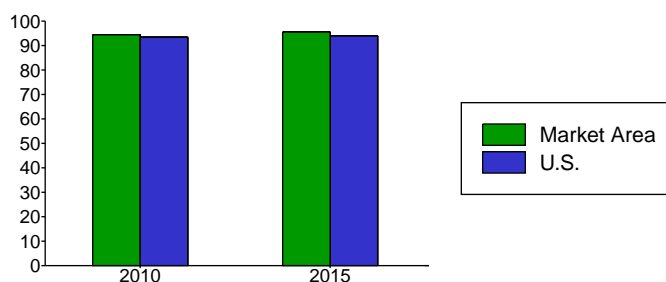


Persons of Hispanic origin represent 4.3 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 46.5 in the identified market area, compared to 59.3 in the U.S. population.

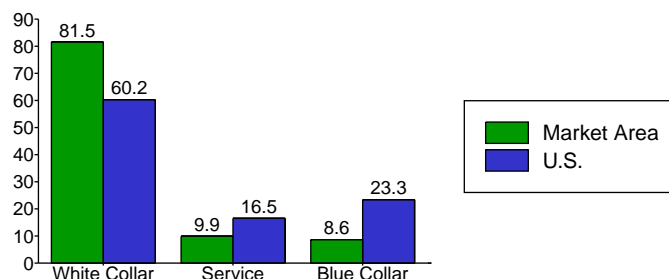
Population by Employment

In 2000, 77.7 percent of the population aged 16 years or older in the market area participated in the labor force; 0.5 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	94.4	5.6
2015	95.5	4.5



And by occupational status:



In 2000, 84.8 percent of the market area population drove alone to work, and 1.5 percent worked at home. The average travel time to work in 2000 was 16.9 minutes in the market area, compared to the U.S. average of 25.5 minutes.

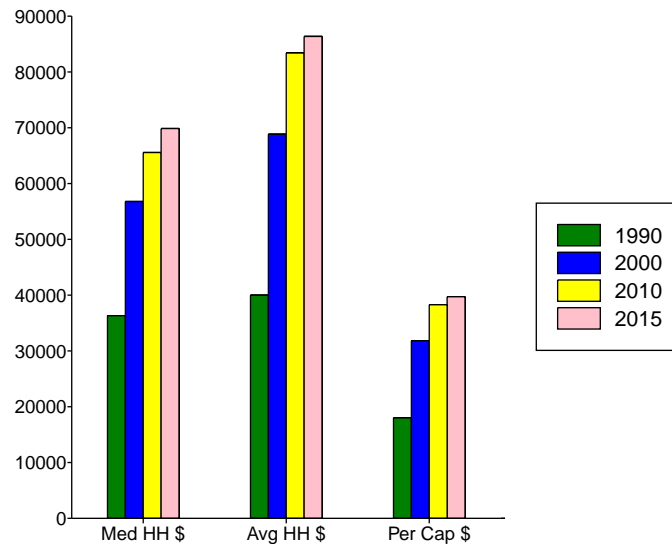
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 1 mile radius

Latitude: 34.683498
Longitude: -86.734426

Income

The change in three summary measures of income-median and average household income and per capita income-are shown below from 1990 through 2015:



Housing

Currently, 41.4 percent of the 1,649 housing units in the market area are owner occupied; 43.8 percent, renter occupied; and 14.8 percent are vacant. In 2000, there were 1,486 housing units- 42.5 percent owner occupied, 46.9 percent renter occupied and 10.5 percent vacant. The annual rate of change in housing units since 2000 is 1.02 percent. Median home value in the market area is \$247,941, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3 percent annually to \$287,500. From 2000 to the current year, median home value changed by 4.13 percent annually.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 3 miles radius

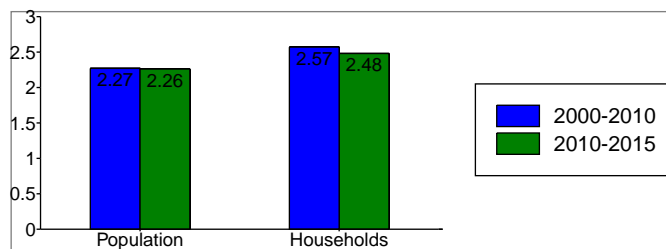
Latitude: 34.683498
Longitude: -86.734426

Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

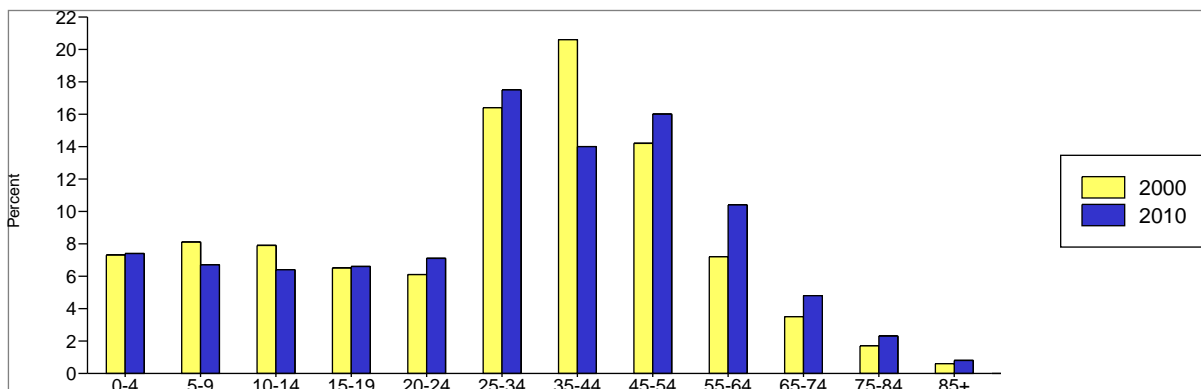
Year	Population	Households
2000	19,747	8,324
2010	24,861	10,801
2015	27,795	12,208

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 120 in 2000, or 0.6 percent of the total population. Average household size is 2.29 in 2010, compared to 2.36 in the year 2000.



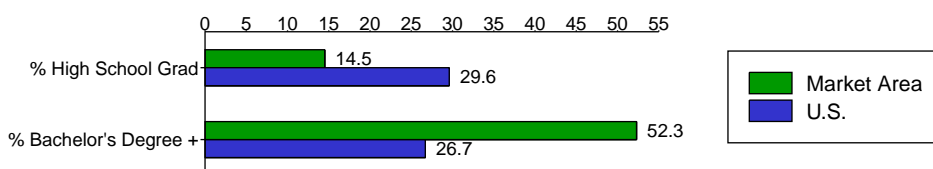
Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 33.6, compared to 34.0 years currently. By age group, the changes in the percent distribution of the market area population show the following:



Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



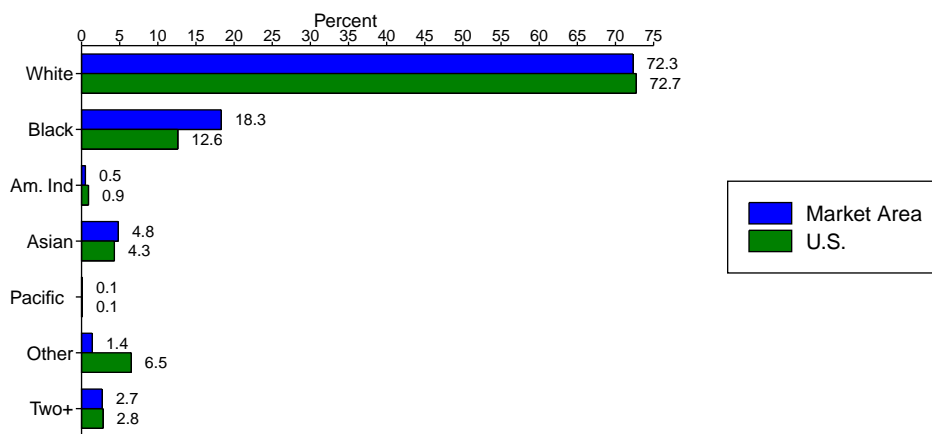
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 3 miles radius

Latitude: 34.683498
Longitude: -86.734426

Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

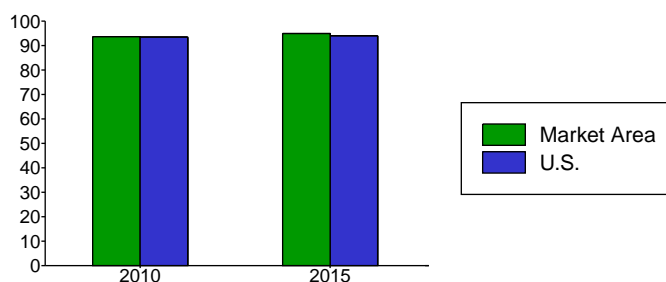


Persons of Hispanic origin represent 4.5 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 48.9 in the identified market area, compared to 59.3 in the U.S. population.

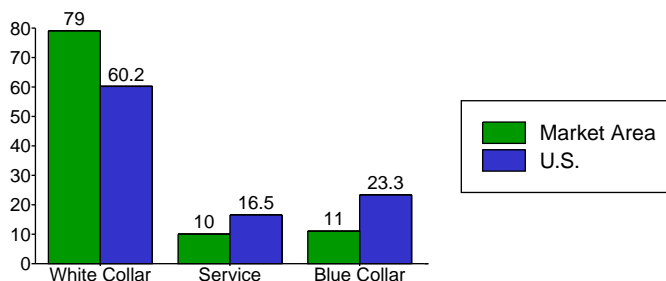
Population by Employment

In 2000, 78.7 percent of the population aged 16 years or older in the market area participated in the labor force; 0.4 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	93.6	6.4
2015	94.9	5.1



And by occupational status:



In 2000, 87.8 percent of the market area population drove alone to work, and 2.0 percent worked at home. The average travel time to work in 2000 was 17.3 minutes in the market area, compared to the U.S. average of 25.5 minutes.

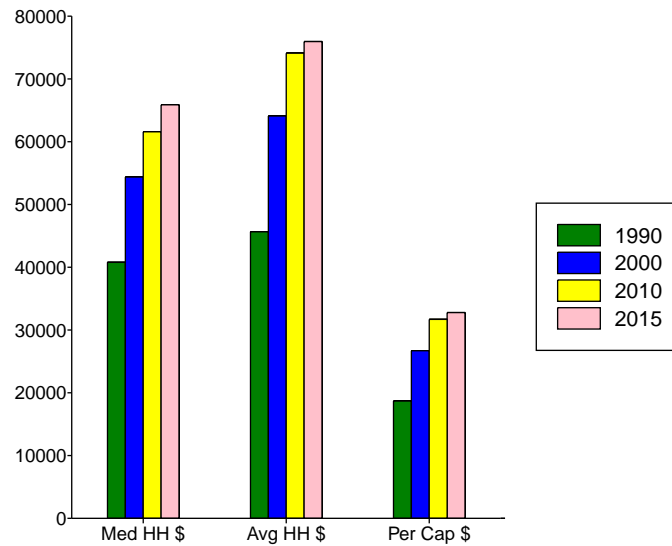
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 3 miles radius

Latitude: 34.683498
Longitude: -86.734426

Income

The change in three summary measures of income-median and average household income and per capita income-are shown below from 1990 through 2015:



Housing

Currently, 47.4 percent of the 12,201 housing units in the market area are owner occupied; 41.2 percent, renter occupied; and 11.5 percent are vacant. In 2000, there were 9,180 housing units- 50.9 percent owner occupied, 39.6 percent renter occupied and 9.6 percent vacant. The annual rate of change in housing units since 2000 is 2.81 percent. Median home value in the market area is \$166,390, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3.39 percent annually to \$196,618. From 2000 to the current year, median home value changed by 3.53 percent annually.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 5 miles radius

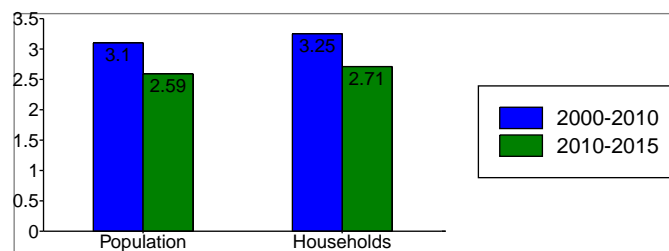
Latitude: 34.683498
Longitude: -86.734426

Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

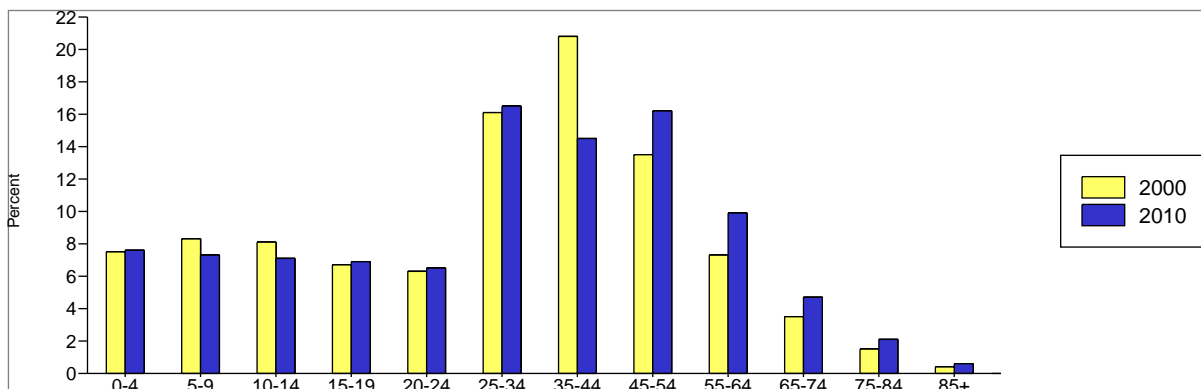
Year	Population	Households
2000	41,246	16,268
2010	56,402	22,587
2015	64,100	25,817

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 825 in 2000, or 2.0 percent of the total population. Average household size is 2.46 in 2010, compared to 2.48 in the year 2000.



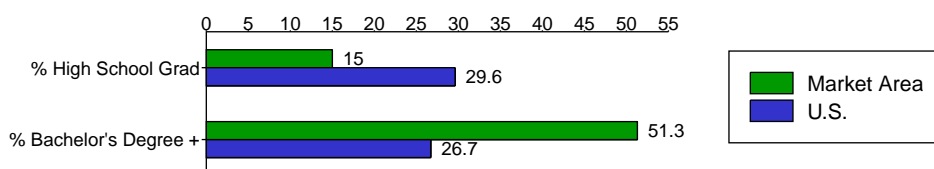
Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 33.2, compared to 33.8 years currently. By age group, the changes in the percent distribution of the market area population show the following:



Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



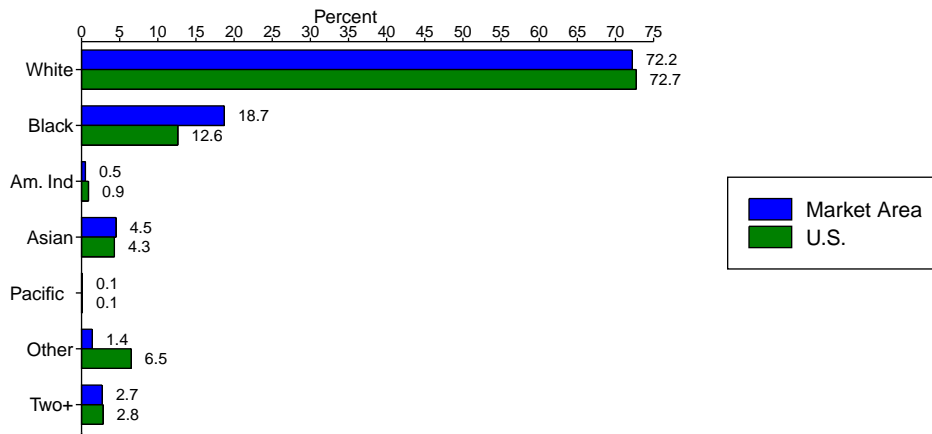
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 5 miles radius

Latitude: 34.683498
Longitude: -86.734426

Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

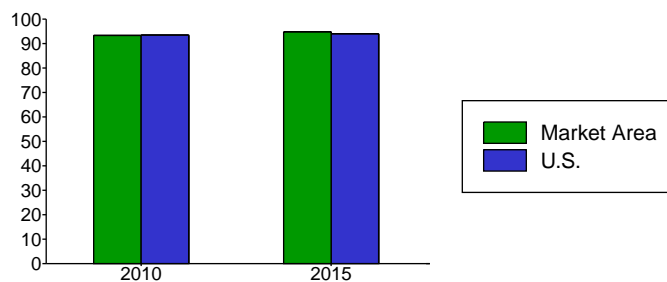


Persons of Hispanic origin represent 4.8 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 49.3 in the identified market area, compared to 59.3 in the U.S. population.

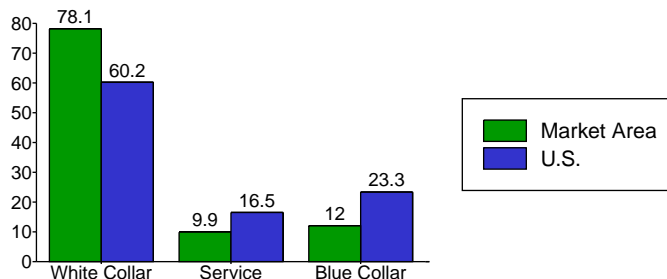
Population by Employment

In 2000, 76.7 percent of the population aged 16 years or older in the market area participated in the labor force; 3.3 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	93.3	6.7
2015	94.7	5.3



And by occupational status:



In 2000, 85.2 percent of the market area population drove alone to work, and 2.1 percent worked at home. The average travel time to work in 2000 was 17.9 minutes in the market area, compared to the U.S. average of 25.5 minutes.

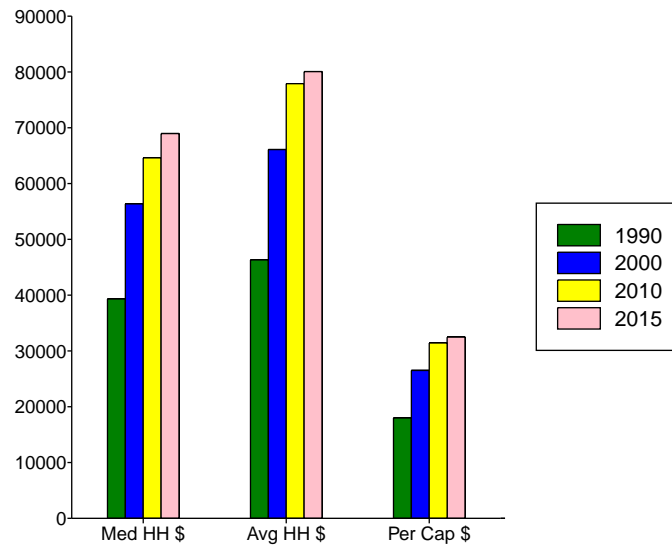
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

8495 Madison Blvd
8495 Madison Blvd, Madison, AL, 35758
Ring: 5 miles radius

Latitude: 34.683498
Longitude: -86.734426

Income

The change in three summary measures of income-median and average household income and per capita income-are shown below from 1990 through 2015:



Housing

Currently, 53.2 percent of the 25,823 housing units in the market area are owner occupied; 34.3 percent, renter occupied; and 12.5 percent are vacant. In 2000, there were 18,236 housing units- 54.3 percent owner occupied, 34.9 percent renter occupied and 10.8 percent vacant. The annual rate of change in housing units since 2000 is 3.45 percent. Median home value in the market area is \$176,634, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3.68 percent annually to \$211,592. From 2000 to the current year, median home value changed by 3.56 percent annually.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.