



Executive Summary

Prepared by David Harner

BB&T
3849 Robert C Byrd Dr, Beckley, WV 25801-2956
Ring: 1, 3, 5 Miles

Latitude: 37.801426
Longitude: -81.185008

	1 mile radius	3 miles radius	5 miles radius
2010 Population			
Total Population	3,020	28,047	40,666
Male Population	45.8%	46.2%	47.0%
Female Population	54.2%	53.8%	53.0%
Median Age	47.2	44.6	43.6
2010 Income			
Median HH Income	\$34,927	\$35,600	\$36,080
Per Capita Income	\$22,711	\$21,731	\$20,951
Average HH Income	\$47,082	\$48,503	\$47,895
2010 Households			
Total Households	1,373	12,482	17,664
Average Household Size	2.17	2.19	2.24
2010 Housing			
Owner Occupied Housing Units	61.1%	59.1%	62.4%
Renter Occupied Housing Units	31.3%	27.8%	25.2%
Vacant Housing Units	7.7%	13.2%	12.4%
Population			
1990 Population	2,955	29,351	41,018
2000 Population	2,972	27,924	40,065
2010 Population	3,020	28,047	40,666
2015 Population	3,034	28,048	40,816
1990-2000 Annual Rate	0.06%	-0.5%	-0.23%
2000-2010 Annual Rate	0.16%	0.04%	0.15%
2010-2015 Annual Rate	0.09%	0%	0.07%

In the identified market area, the current year population is 40,666. In 2000, the Census count in the market area was 40,065. The rate of change since 2000 was 0.15 percent annually. The five-year projection for the population in the market area is 40,816, representing a change of 0.07 percent annually from 2010 to 2015. Currently, the population is 47.0 percent male and 53.0 percent female.

Households			
1990 Households	1,220	12,059	16,450
2000 Households	1,327	12,222	17,117
2010 Households	1,373	12,482	17,664
2015 Households	1,385	12,534	17,803
1990-2000 Annual Rate	0.84%	0.13%	0.4%
2000-2010 Annual Rate	0.33%	0.21%	0.31%
2010-2015 Annual Rate	0.17%	0.08%	0.16%

The household count in this market area has changed from 17,117 in 2000 to 17,664 in the current year, a change of 0.31 percent annually. The five-year projection of households is 17,803, a change of 0.16 percent annually from the current year total. Average household size is currently 2.24, compared to 2.28 in the year 2000. The number of families in the current year is 11,286 in the market area.

Housing

Currently, 62.4 percent of the 20,161 housing units in the market area are owner occupied; 25.2 percent, renter occupied; and 12.4 percent are vacant. In 2000, there were 19,146 housing units - 63.6 percent owner occupied, 25.9 percent renter occupied and 10.5 percent vacant. The rate of change in housing units since 2000 is 0.51 percent. Median home value in the market area is \$105,344, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 4.05 percent annually to \$128,493. From 2000 to the current year, median home value changed by 4.4 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.



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Median Household Income			
1990 Median HH Income	\$18,954	\$19,314	\$19,709
2000 Median HH Income	\$25,854	\$27,893	\$28,810
2010 Median HH Income	\$34,927	\$35,600	\$36,080
2015 Median HH Income	\$38,223	\$38,694	\$39,381
1990-2000 Annual Rate	3.15%	3.74%	3.87%
2000-2010 Annual Rate	2.98%	2.41%	2.22%
2010-2015 Annual Rate	1.82%	1.68%	1.77%
Per Capita Income			
1990 Per Capita Income	\$11,782	\$11,598	\$11,207
2000 Per Capita Income	\$18,650	\$18,036	\$17,535
2010 Per Capita Income	\$22,711	\$21,731	\$20,951
2015 Per Capita Income	\$23,931	\$22,703	\$21,849
1990-2000 Annual Rate	4.7%	4.51%	4.58%
2000-2010 Annual Rate	1.94%	1.83%	1.75%
2010-2015 Annual Rate	1.05%	0.88%	0.84%
Average Household Income			
1990 Average Household Income	\$28,367	\$27,987	\$27,662
2000 Average Household Income	\$38,098	\$40,291	\$40,280
2010 Average HH Income	\$47,082	\$48,503	\$47,895
2015 Average HH Income	\$49,302	\$50,409	\$49,699
1990-2000 Annual Rate	2.99%	3.71%	3.83%
2000-2010 Annual Rate	2.09%	1.83%	1.7%
2010-2015 Annual Rate	0.93%	0.77%	0.74%

Households by Income

Current median household income is \$36,080 in the market area, compared to \$54,442 for all U.S. households. Median household income is projected to be \$39,381 in five years. In 2000, median household income was \$28,810, compared to \$19,709 in 1990.

Current average household income is \$47,895 in this market area, compared to \$70,173 for all U.S. households. Average household income is projected to be \$49,699 in five years. In 2000, average household income was \$40,280, compared to \$27,662 in 1990.

Current per capita income is \$20,951 in the market area, compared to the U.S. per capita income of \$26,739. The per capita income is projected to be \$21,849 in five years. In 2000, the per capita income was \$17,535, compared to \$11,207 in 1990.

Population by Employment

Total Businesses	330	1,907	2,414
Total Employees	3,791	20,839	25,083

Currently, 90.2 percent of the civilian labor force in the identified market area is employed and 9.8 percent are unemployed. In comparison, 89.2 percent of the U.S. civilian labor force is employed, and 10.8 percent are unemployed. In five years the rate of employment in the market area will be 92.1 percent of the civilian labor force, and unemployment will be 7.9 percent. The percentage of the U.S. civilian labor force that will be employed in five years is 91.2 percent, and 8.8 percent will be unemployed. In 2000, 52.1 percent of the population aged 16 years or older in the market area participated in the labor force, and 0.4 percent were in the Armed Forces.

In the current year, the occupational distribution of the employed population is:

- 61.1 percent in white collar jobs (compared to 61.6 percent of U.S. employment)
- 18.9 percent in service jobs (compared to 17.3 percent of U.S. employment)
- 20.0 percent in blue collar jobs (compared to 21.1 percent of U.S. employment)

In 2000, 82.6 percent of the market area population drove alone to work, and 2.3 percent worked at home. The average travel time to work in 2000 was 20.6 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area was distributed as follows:

- 15.8 percent had not earned a high school diploma (14.8 percent in the U.S.)
- 34.6 percent were high school graduates only (29.6 percent in the U.S.)
- 8.0 percent had completed an Associate degree (7.7 percent in the U.S.)
- 12.7 percent had a Bachelor's degree (17.7 percent in the U.S.)
- 7.3 percent had earned a Master's/Professional/Doctorate Degree (10.4 percent in the U.S.)