

Consumer Spending Report

Commerce Bank 208 W Reed St, Moberly, MO 65270

Building Type: **Class B Office**
 Class: **B**
 RBA: **13,375 SF**
 Typical Floor: **6,688 SF**
 Total Available: **13,375 SF**
 % Leased: **0%**
 Rent/SF/Yr: **\$5.38**



2020 Annual Spending (\$000s)	1 Mile	3 Mile	5 Mile
Total Specified Consumer Spending	\$67,313	\$111,037	\$128,968
Total Apparel	\$4,198	\$6,758	\$7,793
Women's Apparel	1,587	2,558	2,940
Men's Apparel	824	1,366	1,622
Girl's Apparel	359	566	637
Boy's Apparel	252	400	452
Infant Apparel	227	357	401
Footwear	949	1,512	1,741
Total Entertainment & Hobbies	\$11,414	\$18,676	\$21,587
Entertainment	937	1,558	1,802
Audio & Visual Equipment/Service	2,689	4,348	4,980
Reading Materials	271	454	526
Pets, Toys, & Hobbies	1,963	3,201	3,679
Personal Items	5,554	9,114	10,600
Total Food and Alcohol	\$19,696	\$31,948	\$36,843
Food At Home	11,712	18,874	21,777
Food Away From Home	6,697	10,975	12,644
Alcoholic Beverages	1,287	2,098	2,422
Total Household	\$8,338	\$14,053	\$16,394
House Maintenance & Repair	1,705	2,920	3,440
Household Equip & Furnishings	3,562	5,970	6,968
Household Operations	2,483	4,119	4,742
Housing Costs	589	1,043	1,245

Consumer Spending Report

Commerce Bank

208 W Reed St, Moberly, MO 65270

2020 Annual Spending (000s)	1 Mile	3 Mile	5 Mile
Total Transportation/Maint.	\$16,115	\$26,976	\$31,589
Vehicle Purchases	6,805	11,638	13,809
Gasoline	6,156	10,045	11,609
Vehicle Expenses	362	600	689
Transportation	708	1,245	1,476
Automotive Repair & Maintenance	2,084	3,448	4,006
Total Health Care	\$4,281	\$7,099	\$8,273
Medical Services	2,337	3,880	4,509
Prescription Drugs	1,580	2,613	3,056
Medical Supplies	364	606	708
Total Education/Day Care	\$3,270	\$5,527	\$6,488
Education	2,194	3,687	4,334
Fees & Admissions	1,076	1,840	2,153

Commerce Bank
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Business Employment by Type	# of Businesses	# Employees	#Emp/Bus
Total Businesses	397	3,609	9
Retail & Wholesale Trade	62	601	10
Hospitality & Food Service	19	184	10
Real Estate, Renting, Leasing	14	64	5
Finance & Insurance	52	198	4
Information	16	202	13
Scientific & Technology Services	32	89	3
Management of Companies	1	2	2
Health Care & Social Assistance	58	509	9
Educational Services	10	340	34
Public Administration & Sales	18	183	10
Arts, Entertainment, Recreation	4	11	3
Utilities & Waste Management	17	567	33
Construction	18	77	4
Manufacturing	10	324	32
Agriculture, Mining, Fishing	1	2	2
Other Services	65	256	4

Demographic Detail Report

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Radius	1 Mile		3 Mile		5 Mile	
Population						
2025 Projection	8,309		13,634		15,986	
2020 Estimate	8,316		13,653		16,017	
2010 Census	8,476		13,956		16,416	
Growth 2020 - 2025	-0.08%		-0.14%		-0.19%	
Growth 2010 - 2020	-1.89%		-2.17%		-2.43%	
2020 Population by Age						
	8,316		13,653		16,017	
Age 0 - 4	579	6.96%	899	6.58%	996	6.22%
Age 5 - 9	572	6.88%	891	6.53%	994	6.21%
Age 10 - 14	574	6.90%	899	6.58%	1,013	6.32%
Age 15 - 19	544	6.54%	859	6.29%	978	6.11%
Age 20 - 24	600	7.22%	965	7.07%	1,107	6.91%
Age 25 - 29	630	7.58%	1,032	7.56%	1,200	7.49%
Age 30 - 34	576	6.93%	942	6.90%	1,114	6.96%
Age 35 - 39	556	6.69%	903	6.61%	1,081	6.75%
Age 40 - 44	484	5.82%	797	5.84%	971	6.06%
Age 45 - 49	509	6.12%	856	6.27%	1,056	6.59%
Age 50 - 54	467	5.62%	783	5.74%	964	6.02%
Age 55 - 59	500	6.01%	844	6.18%	1,034	6.46%
Age 60 - 64	427	5.13%	727	5.32%	881	5.50%
Age 65 - 69	393	4.73%	676	4.95%	809	5.05%
Age 70 - 74	301	3.62%	521	3.82%	618	3.86%
Age 75 - 79	237	2.85%	409	3.00%	478	2.98%
Age 80 - 84	169	2.03%	293	2.15%	333	2.08%
Age 85+	199	2.39%	357	2.61%	390	2.43%
Age 65+	1,299	15.62%	2,256	16.52%	2,628	16.41%
Median Age	35.80		36.90		37.80	
Average Age	37.50		38.40		38.80	

Demographic Detail Report

Commerce Bank 208 W Reed St, Moberly, MO 65270						
Radius	1 Mile		3 Mile		5 Mile	
2020 Population By Race	8,316		13,653		16,017	
White	7,259	87.29%	12,069	88.40%	14,201	88.66%
Black	620	7.46%	912	6.68%	1,093	6.82%
Am. Indian & Alaskan	61	0.73%	85	0.62%	94	0.59%
Asian	85	1.02%	150	1.10%	163	1.02%
Hawaiian & Pacific Island	2	0.02%	4	0.03%	4	0.02%
Other	289	3.48%	433	3.17%	461	2.88%
Population by Hispanic Origin	8,316		13,653		16,017	
Non-Hispanic Origin	8,068	97.02%	13,270	97.19%	15,599	97.39%
Hispanic Origin	248	2.98%	383	2.81%	419	2.62%
2020 Median Age, Male	33.00		34.40		35.90	
2020 Average Age, Male	35.30		36.30		37.10	
2020 Median Age, Female	38.40		39.50		40.00	
2020 Average Age, Female	39.60		40.40		40.60	
2020 Population by Occupation Classification	6,484		10,792		12,819	
Civilian Employed	3,518	54.26%	5,786	53.61%	6,757	52.71%
Civilian Unemployed	152	2.34%	251	2.33%	286	2.23%
Civilian Non-Labor Force	2,814	43.40%	4,755	44.06%	5,776	45.06%
Armed Forces	0	0.00%	0	0.00%	0	0.00%
Households by Marital Status						
Married	1,310		2,254		2,676	
Married No Children	793		1,391		1,665	
Married w/Children	518		863		1,011	
2020 Population by Education	5,632		9,468		11,302	
Some High School, No Diploma	719	12.77%	1,271	13.42%	1,560	13.80%
High School Grad (Incl Equivalency)	1,982	35.19%	3,258	34.41%	4,013	35.51%
Some College, No Degree	1,958	34.77%	3,170	33.48%	3,738	33.07%
Associate Degree	185	3.28%	327	3.45%	373	3.30%
Bachelor Degree	522	9.27%	936	9.89%	1,067	9.44%
Advanced Degree	266	4.72%	506	5.34%	551	4.88%

Demographic Detail Report

Commerce Bank 208 W Reed St, Moberly, MO 65270						
Radius	1 Mile		3 Mile		5 Mile	
2020 Population by Occupation	6,728		10,992		12,825	
Real Estate & Finance	210	3.12%	367	3.34%	435	3.39%
Professional & Management	1,256	18.67%	2,083	18.95%	2,385	18.60%
Public Administration	141	2.10%	253	2.30%	352	2.74%
Education & Health	644	9.57%	1,087	9.89%	1,307	10.19%
Services	640	9.51%	977	8.89%	1,137	8.87%
Information	104	1.55%	138	1.26%	151	1.18%
Sales	1,136	16.88%	1,761	16.02%	1,991	15.52%
Transportation	17	0.25%	17	0.15%	17	0.13%
Retail	726	10.79%	1,180	10.74%	1,329	10.36%
Wholesale	143	2.13%	232	2.11%	274	2.14%
Manufacturing	307	4.56%	554	5.04%	623	4.86%
Production	523	7.77%	898	8.17%	1,076	8.39%
Construction	263	3.91%	468	4.26%	582	4.54%
Utilities	271	4.03%	378	3.44%	433	3.38%
Agriculture & Mining	23	0.34%	73	0.66%	120	0.94%
Farming, Fishing, Forestry	1	0.01%	7	0.06%	14	0.11%
Other Services	323	4.80%	519	4.72%	599	4.67%
2020 Worker Travel Time to Job	3,404		5,584		6,502	
<30 Minutes	2,506	73.62%	4,124	73.85%	4,799	73.81%
30-60 Minutes	687	20.18%	1,116	19.99%	1,310	20.15%
60+ Minutes	211	6.20%	344	6.16%	393	6.04%
2010 Households by HH Size	3,491		5,476		6,179	
1-Person Households	1,189	34.06%	1,763	32.20%	1,895	30.67%
2-Person Households	1,092	31.28%	1,817	33.18%	2,098	33.95%
3-Person Households	511	14.64%	805	14.70%	928	15.02%
4-Person Households	368	10.54%	588	10.74%	681	11.02%
5-Person Households	205	5.87%	318	5.81%	367	5.94%
6-Person Households	89	2.55%	129	2.36%	146	2.36%
7 or more Person Households	37	1.06%	56	1.02%	64	1.04%
2020 Average Household Size	2.40		2.40		2.40	
Households						
2025 Projection	3,433		5,378		6,058	
2020 Estimate	3,439		5,389		6,071	
2010 Census	3,490		5,478		6,177	
Growth 2020 - 2025	-0.17%		-0.20%		-0.21%	
Growth 2010 - 2020	-1.46%		-1.62%		-1.72%	

Demographic Detail Report

Commerce Bank						
208 W Reed St, Moberly, MO 65270						
Radius	1 Mile		3 Mile		5 Mile	
2020 Households by HH Income	3,437		5,389		6,071	
<\$25,000	1,232	35.85%	1,831	33.98%	1,926	31.72%
\$25,000 - \$50,000	840	24.44%	1,192	22.12%	1,351	22.25%
\$50,000 - \$75,000	596	17.34%	992	18.41%	1,163	19.16%
\$75,000 - \$100,000	350	10.18%	626	11.62%	750	12.35%
\$100,000 - \$125,000	231	6.72%	398	7.39%	453	7.46%
\$125,000 - \$150,000	75	2.18%	158	2.93%	198	3.26%
\$150,000 - \$200,000	75	2.18%	121	2.25%	136	2.24%
\$200,000+	38	1.11%	71	1.32%	94	1.55%
2020 Avg Household Income	\$51,118		\$54,804		\$56,931	
2020 Med Household Income	\$37,732		\$41,875		\$44,372	
2020 Occupied Housing	3,440		5,389		6,071	
Owner Occupied	1,959	56.95%	3,332	61.83%	3,915	64.49%
Renter Occupied	1,481	43.05%	2,057	38.17%	2,156	35.51%
2010 Housing Units	3,946		5,925		6,503	
1 Unit	3,089	78.28%	4,758	80.30%	5,326	81.90%
2 - 4 Units	667	16.90%	942	15.90%	951	14.62%
5 - 19 Units	48	1.22%	56	0.95%	56	0.86%
20+ Units	142	3.60%	169	2.85%	170	2.61%
2020 Housing Value	1,959		3,331		3,915	
<\$100,000	1,261	64.37%	1,833	55.03%	2,032	51.90%
\$100,000 - \$200,000	513	26.19%	991	29.75%	1,177	30.06%
\$200,000 - \$300,000	131	6.69%	376	11.29%	517	13.21%
\$300,000 - \$400,000	22	1.12%	51	1.53%	73	1.86%
\$400,000 - \$500,000	29	1.48%	45	1.35%	49	1.25%
\$500,000 - \$1,000,000	3	0.15%	35	1.05%	66	1.69%
\$1,000,000+	0	0.00%	0	0.00%	1	0.03%
2020 Median Home Value	\$77,676		\$90,861		\$96,333	
2020 Housing Units by Yr Built	4,104		6,328		7,103	
Built 2010+	43	1.05%	72	1.14%	72	1.01%
Built 2000 - 2010	72	1.75%	229	3.62%	261	3.67%
Built 1990 - 1999	157	3.83%	480	7.59%	632	8.90%
Built 1980 - 1989	304	7.41%	605	9.56%	750	10.56%
Built 1970 - 1979	548	13.35%	991	15.66%	1,169	16.46%
Built 1960 - 1969	513	12.50%	795	12.56%	865	12.18%
Built 1950 - 1959	625	15.23%	854	13.50%	909	12.80%
Built <1949	1,842	44.88%	2,302	36.38%	2,445	34.42%
2020 Median Year Built	1952		1959		1961	

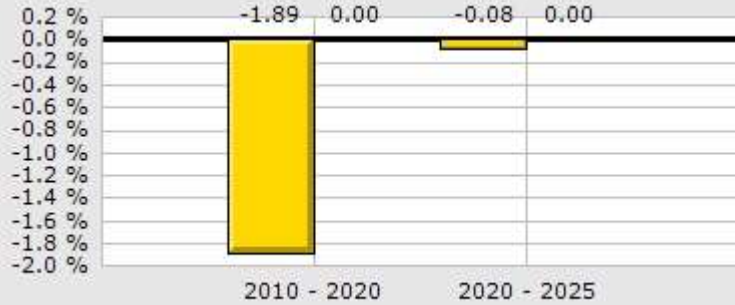
Commerce Bank

208 W Reed St, Moberly, MO 65270

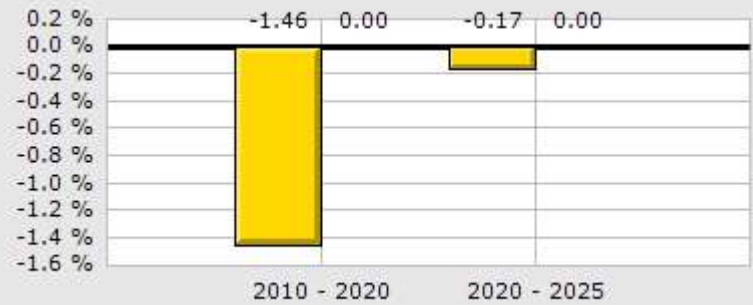
Type: **Class B Office**
 County: **Randolph**

1 Mile
County

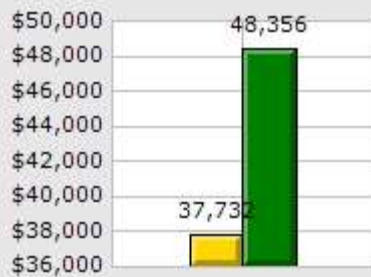
Population Growth



Household Growth



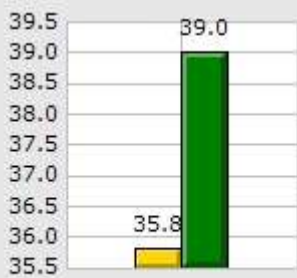
2020 Med Household Inc



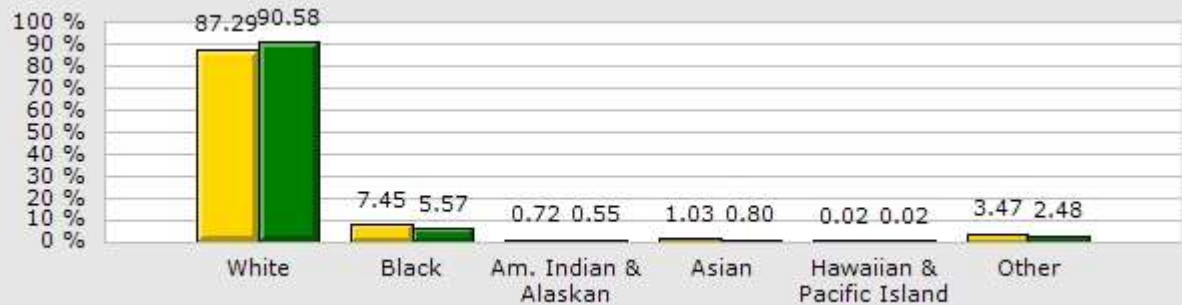
2020 Households by Household Income



2020 Median Age



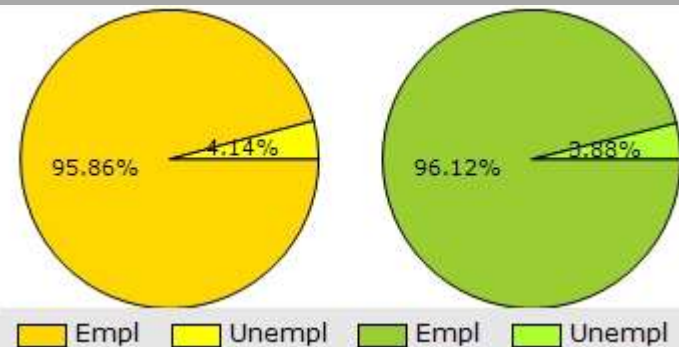
2020 Population by Race



2020 Renter vs. Owner



2020 Employed vs. Unemployed



Demographic Market Comparison Report

1 mile radius

Commerce Bank

208 W Reed St, Moberly, MO 65270

Type: **Class B Office**
 County: **Randolph**

	1 Mile		County	
Population Growth				
Growth 2010 - 2020	-1.89%		0.00%	
Growth 2020 - 2025	-0.08%		0.00%	
Empl	3,518	95.86%	10,438	96.12%
Unempl	152	4.14%	421	3.88%
2020 Population by Race				
	8,317		24,743	
White	7,260	87.29%	22,412	90.58%
Black	620	7.45%	1,378	5.57%
Am. Indian & Alaskan	60	0.72%	137	0.55%
Asian	86	1.03%	197	0.80%
Hawaiian & Pacific Island	2	0.02%	6	0.02%
Other	289	3.47%	613	2.48%
Household Growth				
Growth 2010 - 2020	-1.46%		0.00%	
Growth 2020 - 2025	-0.17%		0.00%	
Renter Occupied	1,481	43.05%	2,692	29.38%
Owner Occupied	1,959	56.95%	6,472	70.62%
2020 Households by Household Income				
	3,437		9,164	
Income <\$25K	1,232	35.85%	2,438	26.60%
Income \$25K - \$50K	840	24.44%	2,262	24.68%
Income \$50K - \$75K	596	17.34%	1,784	19.47%
Income \$75K - \$100K	350	10.18%	1,233	13.45%
Income \$100K - \$125K	231	6.72%	707	7.71%
Income \$125K - \$150K	75	2.18%	348	3.80%
Income \$150K - \$200K	75	2.18%	214	2.34%
Income \$200K+	38	1.11%	178	1.94%
2020 Med Household Inc	\$37,732		\$48,356	
2020 Median Age	35.80		39.00	

Traffic Count Report

Commerce Bank

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Street	Cross Street	Cross Str Dist	Count Year	Avg Daily Volume	Volume Type	Miles from Subject Prop
1 N Clark St	W Reed St	0.02 S	2020	2,478	MPSI	.03
2 W Reed St	N 4th St	0.01 E	2018	984	MPSI	.12
3 W Reed St	N 4th St	0.01 E	2020	1,481	MPSI	.12
4 W Coates St	N Sturgeon St	0.01 W	2018	4,268	MPSI	.12
5 W Coates St	N Sturgeon St	0.01 W	2020	4,492	MPSI	.12
6 W Rollins St	S Sturgeon St	0.02 W	2018	8,570	MPSI	.12
7 East Rollins Street	S Sturgeon St	0.02 W	2020	6,697	MPSI	.12
8 S Williams St	W Burkhardt St	0.03 N	2018	3,276	MPSI	.17
9 S Williams St	W Burkhardt St	0.03 N	2020	3,165	MPSI	.17
10 N 5th St	W Reed St	0.03 S	2018	838	MPSI	.18

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Description	2010		2020		2025	
Population	8,476		8,316		8,309	
Age 0 - 4	637	7.52%	579	6.96%	529	6.37%
Age 5 - 9	622	7.34%	572	6.88%	550	6.62%
Age 10 - 14	589	6.95%	574	6.90%	562	6.76%
Age 15 - 19	584	6.89%	544	6.54%	554	6.67%
Age 20 - 24	620	7.31%	600	7.22%	559	6.73%
Age 25 - 29	637	7.52%	630	7.58%	583	7.02%
Age 30 - 34	569	6.71%	576	6.93%	588	7.08%
Age 35 - 39	531	6.26%	556	6.69%	568	6.84%
Age 40 - 44	478	5.64%	484	5.82%	526	6.33%
Age 45 - 49	576	6.80%	509	6.12%	497	5.98%
Age 50 - 54	535	6.31%	467	5.62%	474	5.70%
Age 55 - 59	458	5.40%	500	6.01%	467	5.62%
Age 60 - 64	413	4.87%	427	5.13%	443	5.33%
Age 65 - 69	316	3.73%	393	4.73%	399	4.80%
Age 70 - 74	260	3.07%	301	3.62%	339	4.08%
Age 75 - 79	248	2.93%	237	2.85%	263	3.17%
Age 80 - 84	188	2.22%	169	2.03%	187	2.25%
Age 85+	215	2.54%	199	2.39%	222	2.67%
Age 15+	6,628	78.20%	6,592	79.27%	6,669	80.26%
Age 20+	6,044	71.31%	6,048	72.73%	6,115	73.59%
Age 65+	1,227	14.48%	1,299	15.62%	1,410	16.97%
Median Age	35		36		37	
Average Age	36.80		37.50		38.50	
Population By Race	8,476		8,316		8,309	
White	7,496	88.44%	7,259	87.29%	7,230	87.01%
Black	658	7.76%	620	7.46%	585	7.04%
Am. Indian & Alaskan	34	0.40%	61	0.73%	80	0.96%
Asian	46	0.54%	85	1.02%	106	1.28%
Hawaiian & Pacific Islander	1	0.01%	2	0.02%	2	0.02%
Other	241	2.84%	289	3.48%	307	3.69%

Commerce Bank						
208 W Reed St, Moberly, MO 65270						
Description	2010		2020		2025	
Population by Race (Hispanic)	191		248		269	
White	152	79.58%	194	78.23%	213	79.18%
Black	10	5.24%	15	6.05%	12	4.46%
Am. Indian & Alaskan	5	2.62%	17	6.85%	22	8.18%
Asian	1	0.52%	6	2.42%	8	2.97%
Hawaiian & Pacific Islander	0	0.00%	0	0.00%	0	0.00%
Other	24	12.57%	17	6.85%	14	5.20%
Household by Household Income	3,491		3,437		3,432	
<\$25,000	1,466	41.99%	1,232	35.85%	1,203	35.05%
\$25,000 - \$50,000	1,176	33.69%	840	24.44%	814	23.72%
\$50,000 - \$75,000	491	14.06%	596	17.34%	604	17.60%
\$75,000 - \$100,000	145	4.15%	350	10.18%	369	10.75%
\$100,000 - \$125,000	100	2.86%	231	6.72%	245	7.14%
\$125,000 - \$150,000	45	1.29%	75	2.18%	78	2.27%
\$150,000 - \$200,000	22	0.63%	75	2.18%	81	2.36%
\$200,000+	46	1.32%	38	1.11%	38	1.11%
Average Household Income	\$40,187		\$51,118		\$52,343	
Median Household Income	\$29,122		\$37,732		\$39,481	