



Demographic Summary		2023	2028	
Population		851	827	
Population 18+		584	565	
Households		326	318	
Median Household Income		\$56,021	\$66,304	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo		317	54.3%	104
Used Bank of America Bank/12 Mo		72	12.3%	80
Used Capital One Bank/12 Mo		61	10.4%	104
Used Chase Bank/12 Mo		101	17.3%	88
Used Citizens Bank/12 Mo		8	1.4%	72
Used Citibank Bank/12 Mo		28	4.8%	83
Used PNC Bank/12 Mo		26	4.5%	109
Used U.S. Bank/12 Mo		33	5.7%	137
Used Wells Fargo Bank/12 Mo		83	14.2%	100
Used Credit Union/12 Mo		180	30.8%	119
Used Local/Community Bank/12 Mo		73	12.5%	107
Did Banking by Mail/12 Mo		17	2.9%	91
Did Banking by Phone/12 Mo		62	10.6%	98
Did Banking Online/12 Mo		355	60.8%	104
Did Banking by Mobile Device/12 Mo		295	50.5%	105
Used ATM or Cash Machine/12 Mo		363	62.2%	98
Used Direct Deposit of Paycheck/12 Mo		363	62.2%	106
Did Banking w/Paperless Statements/12 Mo		261	44.7%	105
Have Interest Checking Account		234	40.1%	102
Have Non-Interest Checking Account		232	39.7%	105
Have Savings Account		444	76.0%	103
Have Overdraft Protection		217	37.2%	111
Have Auto Loan		163	27.9%	113
Have Education Personal Loan (Student Loan)		54	9.2%	100
Have Personal Loan (Not for Education)		28	4.8%	112
Have 1st Home Mortgage		257	44.0%	116
Have 2nd Mortgage (Home Equity Loan)		28	4.8%	108
Have Home Equity Line of Credit		20	3.4%	93
Have Personal Line of Credit		43	7.4%	133
Have 401(k) Retirement Savings Plan		154	26.4%	108
Have 403(b) Retirement Savings Plan		28	4.8%	90
Have Roth IRA Retirement Savings Plan		102	17.5%	111
Have Traditional IRA Retirement Savings Plan		118	20.2%	107
Own Any Securities Investment		326	55.8%	104
Own Any Annuity		22	3.8%	86
Own Certificate of Deposit (More Than 6 Mo)		29	5.0%	104
Own Shares in Money Market Fund		40	6.8%	83
Own Shares in Mutual Fund (Bonds)		45	7.7%	90
Own Shares in Mutual Fund (Stocks)		75	12.8%	94
Own Any Stock		84	14.4%	96
Own Common Stock in Company You Don't Work For		64	11.0%	92
Own U.S. Savings Bonds		41	7.0%	99
Own Investment Real Estate		31	5.3%	107
Own Vacation or Wknd Home		17	2.9%	66
Used Lawyer/12 Mo		64	11.0%	101
Used Real Estate Agent/12 Mo		58	9.9%	123
Used Financial Planner/12 Mo		62	10.6%	99
Own 1 Credit Card		110	18.8%	103
Own 2 Credit Cards		116	19.9%	105
Own 3 Credit Cards		76	13.0%	99
Own 4 Credit Cards		50	8.6%	96
Own 5 Credit Cards		32	5.5%	97
Own 6+ Credit Cards		61	10.4%	99

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2023 and 2028.



Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Carry Credit Card Balance: 1-Never/Rarely	251	43.0%	102
Carry Credit Card Balance: 2-Sometimes	103	17.6%	95
Carry Credit Card Balance: 3-Usually/Always	112	19.2%	104
Avg \$1-110 Monthly Credit Card Expenditures	74	12.7%	111
Avg \$111-225 Monthly Credit Card Expenditures	49	8.4%	110
Avg \$226-450 Monthly Credit Card Expenditures	54	9.2%	100
Avg \$451-700 Monthly Credit Card Expenditures	45	7.7%	84
Avg \$701-1000 Monthly Credit Card Expenditures	46	7.9%	96
Avg \$1001-2000 Monthly Credit Card Expenditures	71	12.2%	104
Avg \$2001+ Monthly Credit Card Expenditures	58	9.9%	90
Own 1 Debit Card	325	55.7%	103
Own 2 Debit Cards	97	16.6%	98
Own 3+ Debit Cards	33	5.7%	109
Avg \$1-90 Debit Card Monthly Expenditures	33	5.7%	94
Avg \$91-180 Debit Card Monthly Expenditures	40	6.8%	107
Avg \$181-225 Debit Card Monthly Expenditures	30	5.1%	95
Avg \$226-450 Debit Card Monthly Expenditures	60	10.3%	107
Avg \$451-700 Debit Card Monthly Expenditures	57	9.8%	104
Avg \$701-1000 Debit Card Monthly Expenditures	49	8.4%	107
Avg \$1001-2000 Debit Card Monthly Expenditures	42	7.2%	110
Avg \$2001+ Debit Card Monthly Expenditures	24	4.1%	152
Own or Used Any Credit/Debit Card/12 Mo	545	93.3%	101
Own or Used Any Major Credit/Debit Card/12 Mo	523	89.6%	101
Own or Used Any Store Credit Card/12 Mo	174	29.8%	94
Have Credit/Debit Card w/Airline Miles Rewards	75	12.8%	94
Have Credit/Debit Card w/Cash Back Rewards	272	46.6%	100
Have Credit/Debit Card w/Hotel/Car Rental Rewards	25	4.3%	98
Have American Express Green Card in Own Name	13	2.2%	106
Have American Express Blue Card in Own Name	24	4.1%	70
Have American Express Gold Card in Own Name	14	2.4%	72
Have American Express Platinum Card in Own Name	17	2.9%	87
Have Discover Card in Own Name	103	17.6%	99
Have MasterCard Standard Card in Own Name	114	19.5%	92
Have MasterCard Gold Card in Own Name	18	3.1%	114
Have MasterCard Platinum Card in Own Name	37	6.3%	108
Have MasterCard Debit Card in Own Name	107	18.3%	85
Have Visa Standard or Classic Card in Own Name	185	31.7%	101
Have Visa Gold Card in Own Name	18	3.1%	132
Have Visa Platinum Card in Own Name	59	10.1%	103
Have Visa Signature Card in Own Name	58	9.9%	95
Have Visa Debit Card in Own Name	314	53.8%	106
Paid Bills by Mail/12 Mo	172	29.5%	94
Paid Bills in Person/12 Mo	80	13.7%	95
Paid Bills by Phone Using Credit Card/12 Mo	97	16.6%	97
Paid Bills by Auto Charge to Credit Card/12 Mo	172	29.5%	102
Paid Bills by Auto Deduct from Bank Acct/12 Mo	265	45.4%	106
Wired or Sent Money/6 Mo	114	19.5%	98
Wired or Sent Money w/Bank Wire Transfer/6 Mo	29	5.0%	84
Wired or Sent Money w/MoneyGram/6 Mo	8	1.4%	72
Wired or Sent Money w/Money Order/6 Mo	33	5.7%	109
Wired or Sent Money w/Western Union/6 Mo	13	2.2%	63
Wired or Sent Money w/USPS/6 Mo	21	3.6%	92

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	68	11.6%	83
Used Cash App Digital Payment Svc/30 Days	42	7.2%	107
Used Google Pay Digital Payment Svc/30 Days	42	7.2%	112
Used PayPal Digital Payment Svc/30 Days	199	34.1%	105
Used Samsung Pay Digital Payment Svc/30 Days	10	1.7%	104
Used Venmo Digital Payment Svc/30 Days	117	20.0%	96
Used Visa Checkout Digital Payment Svc/30 Days	25	4.3%	112
Used Zelle Digital Payment Svc/30 Days	84	14.4%	86
Used Oth Digital Payment Svc/30 Days	14	2.4%	95
Did Manual Tax Preparation	119	20.4%	111
Used H&R Block Software to Prepare Taxes	51	8.7%	126
Used TurboTax Software Program to Prepare Taxes	119	20.4%	109
Used Online Program/Service to Prepare Taxes	133	22.8%	111
Used H&R Block Online to Prepare Taxes	26	4.5%	128
Used TurboTax Online to Prepare Taxes	71	12.2%	109
Used H&R Block On-Site Tax Svc to Prepare Taxes	23	3.9%	115
Used CPA or Oth Tax Prof to Prepare Taxes	92	15.8%	86
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	14	2.4%	108

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