



Demographic Summary		2023	2028
Population		1,615	2,289
Population 18+		1,378	1,953
Households		626	945
Median Household Income		\$54,829	\$59,408
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	750	54.4%	105
Used Bank of America Bank/12 Mo	227	16.5%	107
Used Capital One Bank/12 Mo	122	8.9%	88
Used Chase Bank/12 Mo	261	18.9%	97
Used Citizens Bank/12 Mo	20	1.5%	77
Used Citibank Bank/12 Mo	63	4.6%	79
Used PNC Bank/12 Mo	51	3.7%	91
Used U.S. Bank/12 Mo	56	4.1%	99
Used Wells Fargo Bank/12 Mo	246	17.9%	125
Used Credit Union/12 Mo	366	26.6%	102
Used Local/Community Bank/12 Mo	145	10.5%	90
Did Banking by Mail/12 Mo	46	3.3%	104
Did Banking by Phone/12 Mo	119	8.6%	80
Did Banking Online/12 Mo	812	58.9%	100
Did Banking by Mobile Device/12 Mo	613	44.5%	93
Used ATM or Cash Machine/12 Mo	887	64.4%	102
Used Direct Deposit of Paycheck/12 Mo	783	56.8%	97
Did Banking w/Paperless Statements/12 Mo	571	41.4%	98
Have Interest Checking Account	572	41.5%	106
Have Non-Interest Checking Account	507	36.8%	97
Have Savings Account	1,017	73.8%	100
Have Overdraft Protection	496	36.0%	108
Have Auto Loan	353	25.6%	104
Have Education Personal Loan (Student Loan)	75	5.4%	59
Have Personal Loan (Not for Education)	57	4.1%	97
Have 1st Home Mortgage	458	33.2%	87
Have 2nd Mortgage (Home Equity Loan)	47	3.4%	77
Have Home Equity Line of Credit	51	3.7%	100
Have Personal Line of Credit	68	4.9%	89
Have 401(k) Retirement Savings Plan	265	19.2%	79
Have 403(b) Retirement Savings Plan	48	3.5%	65
Have Roth IRA Retirement Savings Plan	160	11.6%	74
Have Traditional IRA Retirement Savings Plan	256	18.6%	98
Own Any Securities Investment	697	50.6%	94
Own Any Annuity	75	5.4%	124
Own Certificate of Deposit (More Than 6 Mo)	60	4.4%	92
Own Shares in Money Market Fund	120	8.7%	105
Own Shares in Mutual Fund (Bonds)	123	8.9%	104
Own Shares in Mutual Fund (Stocks)	197	14.3%	104
Own Any Stock	203	14.7%	98
Own Common Stock in Company You Don't Work For	164	11.9%	100
Own U.S. Savings Bonds	94	6.8%	96
Own Investment Real Estate	72	5.2%	105
Own Vacation or Wknd Home	72	5.2%	118
Used Lawyer/12 Mo	160	11.6%	107
Used Real Estate Agent/12 Mo	136	9.9%	122
Used Financial Planner/12 Mo	159	11.5%	107
Own 1 Credit Card	238	17.3%	95
Own 2 Credit Cards	286	20.8%	110
Own 3 Credit Cards	170	12.3%	94
Own 4 Credit Cards	127	9.2%	104
Own 5 Credit Cards	68	4.9%	87
Own 6+ Credit Cards	160	11.6%	110

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	585	42.5%	101
Carry Credit Card Balance: 2-Sometimes	256	18.6%	100
Carry Credit Card Balance: 3-Usually/Always	260	18.9%	102
Avg \$1-110 Monthly Credit Card Expenditures	164	11.9%	104
Avg \$111-225 Monthly Credit Card Expenditures	98	7.1%	93
Avg \$226-450 Monthly Credit Card Expenditures	132	9.6%	104
Avg \$451-700 Monthly Credit Card Expenditures	133	9.7%	105
Avg \$701-1000 Monthly Credit Card Expenditures	105	7.6%	93
Avg \$1001-2000 Monthly Credit Card Expenditures	166	12.0%	103
Avg \$2001+ Monthly Credit Card Expenditures	158	11.5%	104
Own 1 Debit Card	788	57.2%	106
Own 2 Debit Cards	202	14.7%	86
Own 3+ Debit Cards	69	5.0%	96
Avg \$1-90 Debit Card Monthly Expenditures	74	5.4%	90
Avg \$91-180 Debit Card Monthly Expenditures	92	6.7%	105
Avg \$181-225 Debit Card Monthly Expenditures	53	3.8%	71
Avg \$226-450 Debit Card Monthly Expenditures	113	8.2%	85
Avg \$451-700 Debit Card Monthly Expenditures	150	10.9%	116
Avg \$701-1000 Debit Card Monthly Expenditures	116	8.4%	107
Avg \$1001-2000 Debit Card Monthly Expenditures	95	6.9%	105
Avg \$2001+ Debit Card Monthly Expenditures	40	2.9%	108
Own or Used Any Credit/Debit Card/12 Mo	1,274	92.5%	100
Own or Used Any Major Credit/Debit Card/12 Mo	1,223	88.8%	100
Own or Used Any Store Credit Card/12 Mo	442	32.1%	101
Have Credit/Debit Card w/Airline Miles Rewards	182	13.2%	96
Have Credit/Debit Card w/Cash Back Rewards	643	46.7%	101
Have Credit/Debit Card w/Hotel/Car Rental Rewards	52	3.8%	86
Have American Express Green Card in Own Name	26	1.9%	89
Have American Express Blue Card in Own Name	66	4.8%	82
Have American Express Gold Card in Own Name	42	3.0%	92
Have American Express Platinum Card in Own Name	34	2.5%	74
Have Discover Card in Own Name	248	18.0%	101
Have MasterCard Standard Card in Own Name	300	21.8%	103
Have MasterCard Gold Card in Own Name	37	2.7%	99
Have MasterCard Platinum Card in Own Name	85	6.2%	105
Have MasterCard Debit Card in Own Name	250	18.1%	84
Have Visa Standard or Classic Card in Own Name	425	30.8%	98
Have Visa Gold Card in Own Name	39	2.8%	121
Have Visa Platinum Card in Own Name	161	11.7%	119
Have Visa Signature Card in Own Name	133	9.7%	93
Have Visa Debit Card in Own Name	699	50.7%	100
Paid Bills by Mail/12 Mo	431	31.3%	99
Paid Bills in Person/12 Mo	198	14.4%	99
Paid Bills by Phone Using Credit Card/12 Mo	254	18.4%	107
Paid Bills by Auto Charge to Credit Card/12 Mo	417	30.3%	105
Paid Bills by Auto Deduct from Bank Acct/12 Mo	605	43.9%	103
Wired or Sent Money/6 Mo	258	18.7%	94
Wired or Sent Money w/Bank Wire Transfer/6 Mo	75	5.4%	92
Wired or Sent Money w/MoneyGram/6 Mo	22	1.6%	84
Wired or Sent Money w/Money Order/6 Mo	96	7.0%	135
Wired or Sent Money w/Western Union/6 Mo	66	4.8%	136
Wired or Sent Money w/USPS/6 Mo	49	3.6%	91

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	145	10.5%	75
Used Cash App Digital Payment Svc/30 Days	59	4.3%	64
Used Google Pay Digital Payment Svc/30 Days	75	5.4%	85
Used PayPal Digital Payment Svc/30 Days	398	28.9%	89
Used Samsung Pay Digital Payment Svc/30 Days	16	1.2%	70
Used Venmo Digital Payment Svc/30 Days	190	13.8%	66
Used Visa Checkout Digital Payment Svc/30 Days	49	3.6%	93
Used Zelle Digital Payment Svc/30 Days	168	12.2%	73
Used Oth Digital Payment Svc/30 Days	44	3.2%	126
Did Manual Tax Preparation	274	19.9%	109
Used H&R Block Software to Prepare Taxes	98	7.1%	102
Used TurboTax Software Program to Prepare Taxes	268	19.4%	104
Used Online Program/Service to Prepare Taxes	266	19.3%	94
Used H&R Block Online to Prepare Taxes	46	3.3%	96
Used TurboTax Online to Prepare Taxes	142	10.3%	92
Used H&R Block On-Site Tax Svc to Prepare Taxes	53	3.8%	113
Used CPA or Oth Tax Prof to Prepare Taxes	247	17.9%	98
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	17	1.2%	56

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