Demographic Summary	2023	2028
Population	6,093	5,976
Population 18+	4,496	4,398
Households	1,605	1,590
Median Household Income	$50,068	$53,717

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	2,373	52.8%	101
Used Bank of America Bank/12 Mo	387	8.6%	56
Used Capital One Bank/12 Mo	324	7.2%	72
Used Chase Bank/12 Mo	391	8.7%	44
Used Citizens Bank/12 Mo	77	1.7%	90
Used Citibank Bank/12 Mo	170	3.8%	65
Used PNC Bank/12 Mo	149	3.3%	81
Used U.S. Bank/12 Mo	87	1.9%	47
Used Wells Fargo Bank/12 Mo	394	8.8%	61
Used Credit Union/12 Mo	1,108	24.6%	95
Used Local/Community Bank/12 Mo	954	21.2%	181
Did Banking by Mail/12 Mo	110	2.4%	76
Did Banking by Phone/12 Mo	448	10.0%	92
Did Banking Online/12 Mo	2,333	51.9%	88
Did Banking by Mobile Device/12 Mo	1,847	41.1%	86
Used ATM or Cash Machine/12 Mo	2,756	61.3%	97
Used Direct Deposit of Paycheck/12 Mo	2,481	55.2%	94
Did Banking w/Paperless Statements/12 Mo	1,632	36.3%	86
Have Interest Checking Account	1,632	36.3%	92
Have Non-Interest Checking Account	1,714	38.1%	100
Have Savings Account	2,815	62.6%	85
Have Overdraft Protection	1,397	31.1%	93
Have Auto Loan	1,231	27.4%	111
Have Education Personal Loan (Student Loan)	383	8.5%	92
Have Personal Loan (Not for Education)	284	6.3%	148
Have 1st Home Mortgage	1,473	32.8%	86
Have 2nd Mortgage (Home Equity Loan)	135	3.0%	68
Have Home Equity Line of Credit	90	2.0%	54
Have Personal Line of Credit	387	8.6%	155
Have 401(k) Retirement Savings Plan	807	17.9%	74
Have 403(b) Retirement Savings Plan	175	3.9%	73
Have Roth IRA Retirement Savings Plan	411	9.1%	58
Have Traditional IRA Retirement Savings Plan	474	10.5%	56
Own Any Securities Investment	1,813	40.3%	75
Own Any Annuity	129	2.9%	65
Own Certificate of Deposit (More Than 6 Mo)	209	4.6%	98
Own Shares in Money Market Fund	213	4.7%	57
Own Shares in Mutual Fund (Bonds)	238	5.3%	62
Own Shares in Mutual Fund (Stocks)	336	7.5%	55
Own Any Stock	435	9.7%	65
Own Common Stock in Company You Don`t Work For	320	7.1%	60
Own U.S. Savings Bonds	188	4.2%	59
Own Investment Real Estate	184	4.1%	82
Own Vacation or Wknd Home	114	2.5%	57
Used Lawyer/12 Mo	540	12.0%	110
Used Real Estate Agent/12 Mo	297	6.6%	82
Used Financial Planner/12 Mo	327	7.3%	68
Own 1 Credit Card	864	19.2%	105
Own 2 Credit Cards	779	17.3%	92
Own 3 Credit Cards	462	10.3%	78
Own 4 Credit Cards	270	6.0%	68
Own 5 Credit Cards	246	5.5%	96
Own 6+ Credit Cards	332	7.4%	70

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.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	1,451	32.3%	77
Carry Credit Card Balance: 2-Sometimes	917	20.4%	110
Carry Credit Card Balance: 3-Usually/Always	842	18.7%	102
Avg $1-110 Monthly Credit Card Expenditures	572	12.7%	111
Avg $111-225 Monthly Credit Card Expenditures	381	8.5%	111
Avg $226-450 Monthly Credit Card Expenditures	341	7.6%	82
Avg $451-700 Monthly Credit Card Expenditures	388	8.6%	94
Avg $701-1000 Monthly Credit Card Expenditures	264	5.9%	72
Avg $1001-2000 Monthly Credit Card Expenditures	318	7.1%	60
Avg $2001+ Monthly Credit Card Expenditures	341	7.6%	69
Own 1 Debit Card	2,364	52.6%	97
Own 2 Debit Cards	763	17.0%	100
Own 3+ Debit Cards	236	5.2%	101
Avg $1-90 Debit Card Monthly Expenditures	264	5.9%	98
Avg $91-180 Debit Card Monthly Expenditures	245	5.4%	85
Avg $181-225 Debit Card Monthly Expenditures	205	4.6%	84
Avg $226-450 Debit Card Monthly Expenditures	448	10.0%	103
Avg $451-700 Debit Card Monthly Expenditures	500	11.1%	119
Avg $701-1000 Debit Card Monthly Expenditures	526	11.7%	149
Avg $1001-2000 Debit Card Monthly Expenditures	342	7.6%	116
Avg $2001+ Debit Card Monthly Expenditures	98	2.2%	81
Own or Used Any Credit/Debit Card/12 Mo	4,102	91.2%	98
Own or Used Any Major Credit/Debit Card/12 Mo	3,822	85.0%	96
Own or Used Any Store Credit Card/12 Mo	1,164	25.9%	81
Have Credit/Debit Card w/Airline Miles Rewards	332	7.4%	54
Have Credit/Debit Card w/Cash Back Rewards	1,639	36.5%	79
Have Credit/Debit Card w/Hotel/Car Rental Rewards	114	2.5%	58
Have American Express Green Card in Own Name	67	1.5%	71
Have American Express Blue Card in Own Name	189	4.2%	72
Have American Express Gold Card in Own Name	102	2.3%	68
Have American Express Platinum Card in Own Name	72	1.6%	48
Have Discover Card in Own Name	702	15.6%	87
Have MasterCard Standard Card in Own Name	870	19.4%	91
Have MasterCard Gold Card in Own Name	127	2.8%	105
Have MasterCard Platinum Card in Own Name	286	6.4%	108
Have MasterCard Debit Card in Own Name	1,156	25.7%	119
Have Visa Standard or Classic Card in Own Name	1,130	25.1%	80
Have Visa Gold Card in Own Name	110	2.4%	105
Have Visa Platinum Card in Own Name	326	7.3%	74
Have Visa Signature Card in Own Name	307	6.8%	66
Have Visa Debit Card in Own Name	2,106	46.8%	93
Paid Bills by Mail/12 Mo	1,656	36.8%	117
Paid Bills in Person/12 Mo	1,278	28.4%	197
Paid Bills by Phone Using Credit Card/12 Mo	915	20.4%	119
Paid Bills by Auto Charge to Credit Card/12 Mo	1,054	23.4%	81
Paid Bills by Auto Deduct from Bank Acct/12 Mo	1,959	43.6%	102
Wired or Sent Money/6 Mo	863	19.2%	97
Wired or Sent Money w/Bank Wire Transfer/6 Mo	124	2.8%	47
Wired or Sent Money w/MoneyGram/6 Mo	134	3.0%	156
Wired or Sent Money w/Money Order/6 Mo	385	8.6%	166
Wired or Sent Money w/Western Union/6 Mo	179	4.0%	113
Wired or Sent Money w/USPS/6 Mo	217	4.8%	123

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	325	7.2%	52
Used Cash App Digital Payment Svc/30 Days	444	9.9%	147
Used Google Pay Digital Payment Svc/30 Days	290	6.5%	100
Used PayPal Digital Payment Svc/30 Days	1,686	37.5%	116
Used Samsung Pay Digital Payment Svc/30 Days	49	1.1%	66
Used Venmo Digital Payment Svc/30 Days	485	10.8%	52
Used Visa Checkout Digital Payment Svc/30 Days	212	4.7%	123
Used Zelle Digital Payment Svc/30 Days	347	7.7%	46
Used Oth Digital Payment Svc/30 Days	95	2.1%	83
Did Manual Tax Preparation	805	17.9%	98
Used H&R Block Software to Prepare Taxes	381	8.5%	122
Used TurboTax Software Program to Prepare Taxes	690	15.3%	82
Used Online Program/Service to Prepare Taxes	1,005	22.4%	109
Used H&R Block Online to Prepare Taxes	182	4.0%	116
Used TurboTax Online to Prepare Taxes	464	10.3%	92
Used H&R Block On-Site Tax Svc to Prepare Taxes	183	4.1%	119
Used CPA or Oth Tax Prof to Prepare Taxes	681	15.1%	83
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	143	3.2%	143

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