Demographic Summary		2023	2028
Population		13,600	13,087
Population 18+		9,168	8,813
Households		3,356	3,229
Median Household Income		$31,504	$38,062

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	4,273	46.6%	90
Used Bank of America Bank/12 Mo	1,206	13.2%	85
Used Capital One Bank/12 Mo	814	8.9%	88
Used Chase Bank/12 Mo	1,421	15.5%	79
Used Citizens Bank/12 Mo	207	2.3%	119
Used Citibank Bank/12 Mo	384	4.2%	72
Used PNC Bank/12 Mo	457	5.0%	122
Used U.S. Bank/12 Mo	441	4.8%	117
Used Wells Fargo Bank/12 Mo	1,305	14.2%	100
Used Credit Union/12 Mo	2,438	26.6%	103
Used Local/Community Bank/12 Mo	614	6.7%	57
Did Banking by Mail/12 Mo	287	3.1%	98
Did Banking by Phone/12 Mo	1,206	13.2%	121
Did Banking Online/12 Mo	4,442	48.5%	83
Did Banking by Mobile Device/12 Mo	3,981	43.4%	90
Used ATM or Cash Machine/12 Mo	5,618	61.3%	97
Used Direct Deposit of Paycheck/12 Mo	4,677	51.0%	87
Did Banking w/Paperless Statements/12 Mo	3,231	35.2%	83
Have Interest Checking Account	2,504	27.3%	69
Have Non-Interest Checking Account	3,146	34.3%	90
Have Savings Account	6,010	65.6%	89
Have Overdraft Protection	2,488	27.1%	81
Have Auto Loan	1,838	20.0%	81
Have Education Personal Loan (Student Loan)	1,005	11.0%	118
Have Personal Loan (Not for Education)	385	4.2%	98
Have 1st Home Mortgage	2,388	26.0%	69
Have 2nd Mortgage (Home Equity Loan)	285	3.1%	70
Have Home Equity Line of Credit	289	3.2%	85
Have Personal Line of Credit	557	6.1%	110
Have 401(k) Retirement Savings Plan	1,617	17.6%	72
Have 403(b) Retirement Savings Plan	350	3.8%	71
Have Roth IRA Retirement Savings Plan	727	7.9%	50
Have Traditional IRA Retirement Savings Plan	901	9.8%	52
Own Any Securities Investment	3,277	35.7%	67
Own Any Annuity	230	2.5%	57
Own Certificate of Deposit (More Than 6 Mo)	258	2.8%	59
Own Shares in Money Market Fund	379	4.1%	50
Own Shares in Mutual Fund (Bonds)	423	4.6%	54
Own Shares in Mutual Fund (Stocks)	649	7.1%	52
Own Any Stock	737	8.0%	54
Own Common Stock in Company You Don`t Work For	559	6.1%	51
Own U.S. Savings Bonds	396	4.3%	61
Own Investment Real Estate	223	2.4%	49
Own Vacation or Wknd Home	248	2.7%	61
Used Lawyer/12 Mo	872	9.5%	87
Used Real Estate Agent/12 Mo	612	6.7%	83
Used Financial Planner/12 Mo	454	5.0%	46
Own 1 Credit Card	1,778	19.4%	106
Own 2 Credit Cards	1,464	16.0%	85
Own 3 Credit Cards	810	8.8%	67
Own 4 Credit Cards	602	6.6%	74
Own 5 Credit Cards	306	3.3%	59
Own 6+ Credit Cards	767	8.4%	80

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	2,031	22.2%	53
Carry Credit Card Balance: 2-Sometimes	2,166	23.6%	127
Carry Credit Card Balance: 3-Usually/Always	2,060	22.5%	122
Avg $1-110 Monthly Credit Card Expenditures	1,406	15.3%	134
Avg $111-225 Monthly Credit Card Expenditures	823	9.0%	117
Avg $226-450 Monthly Credit Card Expenditures	728	7.9%	86
Avg $451-700 Monthly Credit Card Expenditures	678	7.4%	80
Avg $701-1000 Monthly Credit Card Expenditures	463	5.1%	62
Avg $1001-2000 Monthly Credit Card Expenditures	639	7.0%	59
Avg $2001+ Monthly Credit Card Expenditures	370	4.0%	37
Own 1 Debit Card	4,560	49.7%	92
Own 2 Debit Cards	1,779	19.4%	114
Own 3+ Debit Cards	684	7.5%	144
Avg $1-90 Debit Card Monthly Expenditures	564	6.2%	103
Avg $91-180 Debit Card Monthly Expenditures	796	8.7%	136
Avg $181-225 Debit Card Monthly Expenditures	463	5.1%	93
Avg $226-450 Debit Card Monthly Expenditures	826	9.0%	93
Avg $451-700 Debit Card Monthly Expenditures	1,021	11.1%	119
Avg $701-1000 Debit Card Monthly Expenditures	862	9.4%	120
Avg $1001-2000 Debit Card Monthly Expenditures	699	7.6%	116
Avg $2001+ Debit Card Monthly Expenditures	299	3.3%	121
Own or Used Any Credit/Debit Card/12 Mo	8,116	88.5%	95
Own or Used Any Major Credit/Debit Card/12 Mo	7,627	83.2%	94
Own or Used Any Store Credit Card/12 Mo	2,369	25.8%	81
Have Credit/Debit Card w/Airline Miles Rewards	715	7.8%	57
Have Credit/Debit Card w/Cash Back Rewards	3,247	35.4%	76
Have Credit/Debit Card w/Hotel/Car Rental Rewards	296	3.2%	74
Have American Express Green Card in Own Name	143	1.6%	74
Have American Express Blue Card in Own Name	406	4.4%	76
Have American Express Gold Card in Own Name	177	1.9%	58
Have American Express Platinum Card in Own Name	140	1.5%	46
Have Discover Card in Own Name	1,395	15.2%	85
Have MasterCard Standard Card in Own Name	1,686	18.4%	87
Have MasterCard Gold Card in Own Name	102	1.1%	41
Have MasterCard Platinum Card in Own Name	388	4.2%	72
Have MasterCard Debit Card in Own Name	2,208	24.1%	111
Have Visa Standard or Classic Card in Own Name	2,220	24.2%	77
Have Visa Gold Card in Own Name	206	2.2%	96
Have Visa Platinum Card in Own Name	665	7.3%	74
Have Visa Signature Card in Own Name	423	4.6%	44
Have Visa Debit Card in Own Name	5,124	55.9%	111
Paid Bills by Mail/12 Mo	1,997	21.8%	69
Paid Bills in Person/12 Mo	1,739	19.0%	131
Paid Bills by Phone Using Credit Card/12 Mo	1,578	17.2%	100
Paid Bills by Auto Charge to Credit Card/12 Mo	1,891	20.6%	71
Paid Bills by Auto Deduct from Bank Acct/12 Mo	3,127	34.1%	80
Wired or Sent Money/6 Mo	2,139	23.3%	118
Wired or Sent Money w/Bank Wire Transfer/6 Mo	519	5.7%	96
Wired or Sent Money w/MoneyGram/6 Mo	402	4.4%	230
Wired or Sent Money w/Money Order/6 Mo	1,012	11.0%	214
Wired or Sent Money w/Western Union/6 Mo	649	7.1%	201
Wired or Sent Money w/USPS/6 Mo	431	4.7%	120

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	1,281	14.0%	100
Used Cash App Digital Payment Svc/30 Days	1,350	14.7%	220
Used Google Pay Digital Payment Svc/30 Days	732	8.0%	124
Used PayPal Digital Payment Svc/30 Days	2,610	28.5%	88
Used Samsung Pay Digital Payment Svc/30 Days	173	1.9%	114
Used Venmo Digital Payment Svc/30 Days	1,269	13.8%	66
Used Visa Checkout Digital Payment Svc/30 Days	455	5.0%	130
Used Zelle Digital Payment Svc/30 Days	1,550	16.9%	101
Used Oth Digital Payment Svc/30 Days	303	3.3%	131
Did Manual Tax Preparation	1,927	21.0%	115
Used H&R Block Software to Prepare Taxes	674	7.4%	106
Used TurboTax Software Program to Prepare Taxes	1,591	17.4%	93
Used Online Program/Service to Prepare Taxes	2,081	22.7%	111
Used H&R Block Online to Prepare Taxes	364	4.0%	114
Used TurboTax Online to Prepare Taxes	1,096	12.0%	107
Used H&R Block On-Site Tax Svc to Prepare Taxes	441	4.8%	141
Used CPA or Oth Tax Prof to Prepare Taxes	883	9.6%	53
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	285	3.1%	140

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.
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