



Demographic Summary		2023	2028
Population		6,369	6,328
Population 18+		4,534	4,487
Households		1,917	1,918
Median Household Income		\$51,050	\$53,937
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	2,430	53.6%	103
Used Bank of America Bank/12 Mo	361	8.0%	52
Used Capital One Bank/12 Mo	319	7.0%	70
Used Chase Bank/12 Mo	370	8.2%	42
Used Citizens Bank/12 Mo	64	1.4%	75
Used Citibank Bank/12 Mo	159	3.5%	61
Used PNC Bank/12 Mo	139	3.1%	75
Used U.S. Bank/12 Mo	80	1.8%	43
Used Wells Fargo Bank/12 Mo	359	7.9%	55
Used Credit Union/12 Mo	1,066	23.5%	91
Used Local/Community Bank/12 Mo	1,065	23.5%	200
Did Banking by Mail/12 Mo	91	2.0%	63
Did Banking by Phone/12 Mo	440	9.7%	89
Did Banking Online/12 Mo	2,274	50.2%	85
Did Banking by Mobile Device/12 Mo	1,820	40.1%	84
Used ATM or Cash Machine/12 Mo	2,765	61.0%	97
Used Direct Deposit of Paycheck/12 Mo	2,419	53.4%	91
Did Banking w/Paperless Statements/12 Mo	1,515	33.4%	79
Have Interest Checking Account	1,564	34.5%	88
Have Non-Interest Checking Account	1,719	37.9%	100
Have Savings Account	2,665	58.8%	79
Have Overdraft Protection	1,407	31.0%	93
Have Auto Loan	1,204	26.6%	108
Have Education Personal Loan (Student Loan)	364	8.0%	86
Have Personal Loan (Not for Education)	280	6.2%	144
Have 1st Home Mortgage	1,381	30.5%	80
Have 2nd Mortgage (Home Equity Loan)	123	2.7%	61
Have Home Equity Line of Credit	84	1.9%	50
Have Personal Line of Credit	408	9.0%	163
Have 401(k) Retirement Savings Plan	704	15.5%	64
Have 403(b) Retirement Savings Plan	167	3.7%	69
Have Roth IRA Retirement Savings Plan	363	8.0%	51
Have Traditional IRA Retirement Savings Plan	382	8.4%	44
Own Any Securities Investment	1,649	36.4%	68
Own Any Annuity	99	2.2%	50
Own Certificate of Deposit (More Than 6 Mo)	207	4.6%	96
Own Shares in Money Market Fund	209	4.6%	56
Own Shares in Mutual Fund (Bonds)	210	4.6%	54
Own Shares in Mutual Fund (Stocks)	278	6.1%	45
Own Any Stock	400	8.8%	59
Own Common Stock in Company You Don't Work For	289	6.4%	54
Own U.S. Savings Bonds	167	3.7%	52
Own Investment Real Estate	160	3.5%	71
Own Vacation or Wknd Home	114	2.5%	57
Used Lawyer/12 Mo	501	11.0%	102
Used Real Estate Agent/12 Mo	292	6.4%	80
Used Financial Planner/12 Mo	319	7.0%	65
Own 1 Credit Card	846	18.7%	102
Own 2 Credit Cards	768	16.9%	90
Own 3 Credit Cards	462	10.2%	78
Own 4 Credit Cards	234	5.2%	58
Own 5 Credit Cards	238	5.2%	92
Own 6+ Credit Cards	286	6.3%	60

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	1,353	29.8%	71
Carry Credit Card Balance: 2-Sometimes	924	20.4%	110
Carry Credit Card Balance: 3-Usually/Always	853	18.8%	102
Avg \$1-110 Monthly Credit Card Expenditures	559	12.3%	108
Avg \$111-225 Monthly Credit Card Expenditures	397	8.8%	114
Avg \$226-450 Monthly Credit Card Expenditures	352	7.8%	84
Avg \$451-700 Monthly Credit Card Expenditures	362	8.0%	87
Avg \$701-1000 Monthly Credit Card Expenditures	241	5.3%	65
Avg \$1001-2000 Monthly Credit Card Expenditures	281	6.2%	53
Avg \$2001+ Monthly Credit Card Expenditures	305	6.7%	61
Own 1 Debit Card	2,334	51.5%	95
Own 2 Debit Cards	739	16.3%	96
Own 3+ Debit Cards	241	5.3%	102
Avg \$1-90 Debit Card Monthly Expenditures	282	6.2%	104
Avg \$91-180 Debit Card Monthly Expenditures	242	5.3%	84
Avg \$181-225 Debit Card Monthly Expenditures	209	4.6%	85
Avg \$226-450 Debit Card Monthly Expenditures	449	9.9%	103
Avg \$451-700 Debit Card Monthly Expenditures	492	10.9%	116
Avg \$701-1000 Debit Card Monthly Expenditures	553	12.2%	156
Avg \$1001-2000 Debit Card Monthly Expenditures	333	7.3%	112
Avg \$2001+ Debit Card Monthly Expenditures	95	2.1%	78
Own or Used Any Credit/Debit Card/12 Mo	4,126	91.0%	98
Own or Used Any Major Credit/Debit Card/12 Mo	3,807	84.0%	95
Own or Used Any Store Credit Card/12 Mo	1,132	25.0%	78
Have Credit/Debit Card w/Airline Miles Rewards	311	6.9%	50
Have Credit/Debit Card w/Cash Back Rewards	1,555	34.3%	74
Have Credit/Debit Card w/Hotel/Car Rental Rewards	99	2.2%	50
Have American Express Green Card in Own Name	63	1.4%	66
Have American Express Blue Card in Own Name	184	4.1%	69
Have American Express Gold Card in Own Name	95	2.1%	63
Have American Express Platinum Card in Own Name	69	1.5%	46
Have Discover Card in Own Name	685	15.1%	84
Have MasterCard Standard Card in Own Name	874	19.3%	91
Have MasterCard Gold Card in Own Name	116	2.6%	95
Have MasterCard Platinum Card in Own Name	266	5.9%	100
Have MasterCard Debit Card in Own Name	1,192	26.3%	122
Have Visa Standard or Classic Card in Own Name	1,059	23.4%	74
Have Visa Gold Card in Own Name	117	2.6%	111
Have Visa Platinum Card in Own Name	314	6.9%	70
Have Visa Signature Card in Own Name	290	6.4%	61
Have Visa Debit Card in Own Name	2,026	44.7%	88
Paid Bills by Mail/12 Mo	1,650	36.4%	116
Paid Bills in Person/12 Mo	1,428	31.5%	218
Paid Bills by Phone Using Credit Card/12 Mo	922	20.3%	119
Paid Bills by Auto Charge to Credit Card/12 Mo	1,046	23.1%	80
Paid Bills by Auto Deduct from Bank Acct/12 Mo	1,972	43.5%	102
Wired or Sent Money/6 Mo	891	19.7%	99
Wired or Sent Money w/Bank Wire Transfer/6 Mo	106	2.3%	39
Wired or Sent Money w/MoneyGram/6 Mo	150	3.3%	173
Wired or Sent Money w/Money Order/6 Mo	438	9.7%	187
Wired or Sent Money w/Western Union/6 Mo	211	4.7%	132
Wired or Sent Money w/USPS/6 Mo	236	5.2%	133

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	302	6.7%	48
Used Cash App Digital Payment Svc/30 Days	479	10.6%	158
Used Google Pay Digital Payment Svc/30 Days	291	6.4%	100
Used PayPal Digital Payment Svc/30 Days	1,713	37.8%	117
Used Samsung Pay Digital Payment Svc/30 Days	48	1.1%	64
Used Venmo Digital Payment Svc/30 Days	424	9.4%	45
Used Visa Checkout Digital Payment Svc/30 Days	236	5.2%	136
Used Zelle Digital Payment Svc/30 Days	332	7.3%	44
Used Oth Digital Payment Svc/30 Days	84	1.9%	73
Did Manual Tax Preparation	789	17.4%	95
Used H&R Block Software to Prepare Taxes	388	8.6%	123
Used TurboTax Software Program to Prepare Taxes	640	14.1%	75
Used Online Program/Service to Prepare Taxes	958	21.1%	103
Used H&R Block Online to Prepare Taxes	182	4.0%	115
Used TurboTax Online to Prepare Taxes	411	9.1%	81
Used H&R Block On-Site Tax Svc to Prepare Taxes	197	4.3%	127
Used CPA or Oth Tax Prof to Prepare Taxes	666	14.7%	80
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	148	3.3%	147

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