



Demographic Summary		2023	2028	
Population		783	752	
Population 18+		499	481	
Households		345	335	
Median Household Income		\$39,080	\$47,172	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	254	50.9%	98	
Used Bank of America Bank/12 Mo	40	8.0%	52	
Used Capital One Bank/12 Mo	41	8.2%	82	
Used Chase Bank/12 Mo	67	13.4%	69	
Used Citizens Bank/12 Mo	10	2.0%	106	
Used Citibank Bank/12 Mo	15	3.0%	52	
Used PNC Bank/12 Mo	21	4.2%	103	
Used U.S. Bank/12 Mo	24	4.8%	117	
Used Wells Fargo Bank/12 Mo	68	13.6%	95	
Used Credit Union/12 Mo	123	24.6%	95	
Used Local/Community Bank/12 Mo	51	10.2%	87	
Did Banking by Mail/12 Mo	19	3.8%	119	
Did Banking by Phone/12 Mo	66	13.2%	122	
Did Banking Online/12 Mo	229	45.9%	78	
Did Banking by Mobile Device/12 Mo	203	40.7%	85	
Used ATM or Cash Machine/12 Mo	309	61.9%	98	
Used Direct Deposit of Paycheck/12 Mo	279	55.9%	95	
Did Banking w/Paperless Statements/12 Mo	179	35.9%	85	
Have Interest Checking Account	154	30.9%	78	
Have Non-Interest Checking Account	189	37.9%	100	
Have Savings Account	324	64.9%	88	
Have Overdraft Protection	135	27.1%	81	
Have Auto Loan	90	18.0%	73	
Have Education Personal Loan (Student Loan)	48	9.6%	104	
Have Personal Loan (Not for Education)	24	4.8%	112	
Have 1st Home Mortgage	142	28.5%	75	
Have 2nd Mortgage (Home Equity Loan)	17	3.4%	77	
Have Home Equity Line of Credit	13	2.6%	70	
Have Personal Line of Credit	21	4.2%	76	
Have 401(k) Retirement Savings Plan	91	18.2%	75	
Have 403(b) Retirement Savings Plan	12	2.4%	45	
Have Roth IRA Retirement Savings Plan	43	8.6%	55	
Have Traditional IRA Retirement Savings Plan	62	12.4%	66	
Own Any Securities Investment	204	40.9%	76	
Own Any Annuity	12	2.4%	55	
Own Certificate of Deposit (More Than 6 Mo)	25	5.0%	105	
Own Shares in Money Market Fund	27	5.4%	65	
Own Shares in Mutual Fund (Bonds)	30	6.0%	70	
Own Shares in Mutual Fund (Stocks)	45	9.0%	66	
Own Any Stock	53	10.6%	71	
Own Common Stock in Company You Don't Work For	38	7.6%	64	
Own U.S. Savings Bonds	35	7.0%	99	
Own Investment Real Estate	13	2.6%	52	
Own Vacation or Wknd Home	9	1.8%	41	
Used Lawyer/12 Mo	46	9.2%	85	
Used Real Estate Agent/12 Mo	28	5.6%	69	
Used Financial Planner/12 Mo	28	5.6%	52	
Own 1 Credit Card	85	17.0%	93	
Own 2 Credit Cards	88	17.6%	94	
Own 3 Credit Cards	53	10.6%	81	
Own 4 Credit Cards	24	4.8%	54	
Own 5 Credit Cards	13	2.6%	46	
Own 6+ Credit Cards	41	8.2%	78	

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	142	28.5%	68
Carry Credit Card Balance: 2-Sometimes	101	20.2%	109
Carry Credit Card Balance: 3-Usually/Always	86	17.2%	94
Avg \$1-110 Monthly Credit Card Expenditures	48	9.6%	84
Avg \$111-225 Monthly Credit Card Expenditures	43	8.6%	112
Avg \$226-450 Monthly Credit Card Expenditures	44	8.8%	95
Avg \$451-700 Monthly Credit Card Expenditures	42	8.4%	91
Avg \$701-1000 Monthly Credit Card Expenditures	40	8.0%	98
Avg \$1001-2000 Monthly Credit Card Expenditures	23	4.6%	39
Avg \$2001+ Monthly Credit Card Expenditures	20	4.0%	36
Own 1 Debit Card	265	53.1%	98
Own 2 Debit Cards	70	14.0%	83
Own 3+ Debit Cards	39	7.8%	150
Avg \$1-90 Debit Card Monthly Expenditures	28	5.6%	94
Avg \$91-180 Debit Card Monthly Expenditures	39	7.8%	122
Avg \$181-225 Debit Card Monthly Expenditures	26	5.2%	96
Avg \$226-450 Debit Card Monthly Expenditures	51	10.2%	106
Avg \$451-700 Debit Card Monthly Expenditures	50	10.0%	107
Avg \$701-1000 Debit Card Monthly Expenditures	45	9.0%	115
Avg \$1001-2000 Debit Card Monthly Expenditures	32	6.4%	98
Avg \$2001+ Debit Card Monthly Expenditures	13	2.6%	97
Own or Used Any Credit/Debit Card/12 Mo	441	88.4%	95
Own or Used Any Major Credit/Debit Card/12 Mo	417	83.6%	94
Own or Used Any Store Credit Card/12 Mo	111	22.2%	70
Have Credit/Debit Card w/Airline Miles Rewards	43	8.6%	63
Have Credit/Debit Card w/Cash Back Rewards	173	34.7%	75
Have Credit/Debit Card w/Hotel/Car Rental Rewards	13	2.6%	60
Have American Express Green Card in Own Name	10	2.0%	95
Have American Express Blue Card in Own Name	18	3.6%	62
Have American Express Gold Card in Own Name	14	2.8%	85
Have American Express Platinum Card in Own Name	4	0.8%	24
Have Discover Card in Own Name	76	15.2%	85
Have MasterCard Standard Card in Own Name	86	17.2%	81
Have MasterCard Gold Card in Own Name	10	2.0%	74
Have MasterCard Platinum Card in Own Name	32	6.4%	109
Have MasterCard Debit Card in Own Name	147	29.5%	136
Have Visa Standard or Classic Card in Own Name	125	25.1%	80
Have Visa Gold Card in Own Name	10	2.0%	86
Have Visa Platinum Card in Own Name	38	7.6%	77
Have Visa Signature Card in Own Name	22	4.4%	42
Have Visa Debit Card in Own Name	240	48.1%	95
Paid Bills by Mail/12 Mo	150	30.1%	96
Paid Bills in Person/12 Mo	99	19.8%	137
Paid Bills by Phone Using Credit Card/12 Mo	87	17.4%	102
Paid Bills by Auto Charge to Credit Card/12 Mo	106	21.2%	73
Paid Bills by Auto Deduct from Bank Acct/12 Mo	184	36.9%	86
Wired or Sent Money/6 Mo	98	19.6%	99
Wired or Sent Money w/Bank Wire Transfer/6 Mo	26	5.2%	88
Wired or Sent Money w/MoneyGram/6 Mo	8	1.6%	84
Wired or Sent Money w/Money Order/6 Mo	34	6.8%	132
Wired or Sent Money w/Western Union/6 Mo	25	5.0%	142
Wired or Sent Money w/USPS/6 Mo	17	3.4%	87

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	47	9.4%	67
Used Cash App Digital Payment Svc/30 Days	48	9.6%	143
Used Google Pay Digital Payment Svc/30 Days	40	8.0%	125
Used PayPal Digital Payment Svc/30 Days	146	29.3%	90
Used Samsung Pay Digital Payment Svc/30 Days	6	1.2%	73
Used Venmo Digital Payment Svc/30 Days	49	9.8%	47
Used Visa Checkout Digital Payment Svc/30 Days	21	4.2%	110
Used Zelle Digital Payment Svc/30 Days	50	10.0%	60
Used Oth Digital Payment Svc/30 Days	21	4.2%	166
Did Manual Tax Preparation	98	19.6%	107
Used H&R Block Software to Prepare Taxes	42	8.4%	121
Used TurboTax Software Program to Prepare Taxes	81	16.2%	87
Used Online Program/Service to Prepare Taxes	117	23.4%	115
Used H&R Block Online to Prepare Taxes	20	4.0%	115
Used TurboTax Online to Prepare Taxes	62	12.4%	111
Used H&R Block On-Site Tax Svc to Prepare Taxes	19	3.8%	111
Used CPA or Oth Tax Prof to Prepare Taxes	54	10.8%	59
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	7	1.4%	63

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