Demographic Summary		2023	2028
Population		126	125
Population 18+		105	104
Households		37	37
Median Household Income		$53,760	$60,814

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	65	61.9%	119
Used Bank of America Bank/12 Mo	13	12.4%	80
Used Capital One Bank/12 Mo	9	8.6%	85
Used Chase Bank/12 Mo	15	14.3%	73
Used Citizens Bank/12 Mo	2	1.9%	101
Used Citibank Bank/12 Mo	4	3.8%	66
Used PNC Bank/12 Mo	1	1.0%	23
Used U.S. Bank/12 Mo	5	4.8%	116
Used Wells Fargo Bank/12 Mo	14	13.3%	93
Used Credit Union/12 Mo	30	28.6%	110
Used Local/Community Bank/12 Mo	27	25.7%	219
Did Banking by Mail/12 Mo	5	4.8%	149
Did Banking by Phone/12 Mo	15	14.3%	132
Did Banking Online/12 Mo	62	59.0%	101
Did Banking by Mobile Device/12 Mo	47	44.8%	93
Used ATM or Cash Machine/12 Mo	61	58.1%	92
Used Direct Deposit of Paycheck/12 Mo	59	56.2%	95
Did Banking w/Paperless Statements/12 Mo	44	41.9%	99
Have Interest Checking Account	52	49.5%	126
Have Non-Interest Checking Account	38	36.2%	95
Have Savings Account	80	76.2%	103
Have Overdraft Protection	39	37.1%	111
Have Auto Loan	28	26.7%	108
Have Education Personal Loan (Student Loan)	7	6.7%	72
Have Personal Loan (Not for Education)	5	4.8%	111
Have 1st Home Mortgage	41	39.0%	103
Have 2nd Mortgage (Home Equity Loan)	6	5.7%	129
Have Home Equity Line of Credit	6	5.7%	154
Have Personal Line of Credit	5	4.8%	86
Have 401(k) Retirement Savings Plan	17	16.2%	66
Have 403(b) Retirement Savings Plan	5	4.8%	89
Have Roth IRA Retirement Savings Plan	15	14.3%	91
Have Traditional IRA Retirement Savings Plan	24	22.9%	121
Own Any Securities Investment	59	56.2%	105
Own Any Annuity	7	6.7%	151
Own Certificate of Deposit (More Than 6 Mo)	8	7.6%	160
Own Shares in Money Market Fund	13	12.4%	150
Own Shares in Mutual Fund (Bonds)	12	11.4%	133
Own Shares in Mutual Fund (Stocks)	18	17.1%	125
Own Any Stock	17	16.2%	108
Own Common Stock in Company You Don`t Work For	14	13.3%	112
Own U.S. Savings Bonds	9	8.6%	121
Own Investment Real Estate	6	5.7%	115
Own Vacation or Wknd Home	10	9.5%	215
Used Lawyer/12 Mo	13	12.4%	114
Used Real Estate Agent/12 Mo	9	8.6%	106
Used Financial Planner/12 Mo	16	15.2%	142
Own 1 Credit Card	22	21.0%	115
Own 2 Credit Cards	18	17.1%	91
Own 3 Credit Cards	15	14.3%	109
Own 4 Credit Cards	9	8.6%	96
Own 5 Credit Cards	6	5.7%	101
Own 6+ Credit Cards	9	8.6%	82

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	52	49.5%	118
Carry Credit Card Balance: 2-Sometimes	18	17.1%	92
Carry Credit Card Balance: 3-Usually/Always	15	14.3%	78
Avg $1-110 Monthly Credit Card Expenditures	13	12.4%	108
Avg $111-225 Monthly Credit Card Expenditures	6	5.7%	75
Avg $226-450 Monthly Credit Card Expenditures	11	10.5%	113
Avg $451-700 Monthly Credit Card Expenditures	6	5.7%	62
Avg $701-1000 Monthly Credit Card Expenditures	8	7.6%	93
Avg $1001-2000 Monthly Credit Card Expenditures	14	13.3%	114
Avg $2001+ Monthly Credit Card Expenditures	15	14.3%	129
Own 1 Debit Card	54	51.4%	95
Own 2 Debit Cards	18	17.1%	101
Own 3+ Debit Cards	3	2.9%	55
Avg $1-90 Debit Card Monthly Expenditures	6	5.7%	95
Avg $91-180 Debit Card Monthly Expenditures	8	7.6%	119
Avg $181-225 Debit Card Monthly Expenditures	4	3.8%	70
Avg $226-450 Debit Card Monthly Expenditures	9	8.6%	89
Avg $451-700 Debit Card Monthly Expenditures	11	10.5%	112
Avg $701-1000 Debit Card Monthly Expenditures	9	8.6%	109
Avg $1001-2000 Debit Card Monthly Expenditures	5	4.8%	73
Avg $2001+ Debit Card Monthly Expenditures	3	2.9%	106
Own or Used Any Credit/Debit Card/12 Mo	97	92.4%	100
Own or Used Any Major Credit/Debit Card/12 Mo	93	88.6%	100
Own or Used Any Store Credit Card/12 Mo	38	36.2%	114
Have Credit/Debit Card w/Airline Miles Rewards	14	13.3%	97
Have Credit/Debit Card w/Cash Back Rewards	46	43.8%	95
Have Credit/Debit Card w/Hotel/Car Rental Rewards	5	4.8%	109
Have American Express Green Card in Own Name	3	2.9%	135
Have American Express Blue Card in Own Name	4	3.8%	65
Have American Express Gold Card in Own Name	4	3.8%	115
Have American Express Platinum Card in Own Name	5	4.8%	143
Have Discover Card in Own Name	19	18.1%	101
Have MasterCard Standard Card in Own Name	24	22.9%	108
Have MasterCard Gold Card in Own Name	4	3.8%	141
Have MasterCard Platinum Card in Own Name	6	5.7%	97
Have MasterCard Debit Card in Own Name	21	20.0%	92
Have Visa Standard or Classic Card in Own Name	31	29.5%	94
Have Visa Gold Card in Own Name	4	3.8%	163
Have Visa Platinum Card in Own Name	14	13.3%	135
Have Visa Signature Card in Own Name	9	8.6%	82
Have Visa Debit Card in Own Name	51	48.6%	96
Paid Bills by Mail/12 Mo	45	42.9%	136
Paid Bills in Person/12 Mo	23	21.9%	152
Paid Bills by Phone Using Credit Card/12 Mo	20	19.0%	111
Paid Bills by Auto Charge to Credit Card/12 Mo	33	31.4%	109
Paid Bills by Auto Deduct from Bank Acct/12 Mo	51	48.6%	114
Wired or Sent Money/6 Mo	15	14.3%	72
Wired or Sent Money w/Bank Wire Transfer/6 Mo	5	4.8%	80
Wired or Sent Money w/MoneyGram/6 Mo	1	1.0%	50
Wired or Sent Money w/Money Order/6 Mo	2	1.9%	37
Wired or Sent Money w/Western Union/6 Mo	2	1.9%	54
Wired or Sent Money w/USPS/6 Mo	4	3.8%	97

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	7	6.7%	48
Used Cash App Digital Payment Svc/30 Days	2	1.9%	28
Used Google Pay Digital Payment Svc/30 Days	6	5.7%	89
Used PayPal Digital Payment Svc/30 Days	34	32.4%	100
Used Samsung Pay Digital Payment Svc/30 Days	1	1.0%	58
Used Venmo Digital Payment Svc/30 Days	15	14.3%	68
Used Visa Checkout Digital Payment Svc/30 Days	2	1.9%	50
Used Zelle Digital Payment Svc/30 Days	10	9.5%	57
Used Oth Digital Payment Svc/30 Days	3	2.9%	113
Did Manual Tax Preparation	17	16.2%	88
Used H&R Block Software to Prepare Taxes	6	5.7%	82
Used TurboTax Software Program to Prepare Taxes	17	16.2%	86
Used Online Program/Service to Prepare Taxes	18	17.1%	84
Used H&R Block Online to Prepare Taxes	2	1.9%	55
Used TurboTax Online to Prepare Taxes	11	10.5%	94
Used H&R Block On-Site Tax Svc to Prepare Taxes	3	2.9%	84
Used CPA or Oth Tax Prof to Prepare Taxes	28	26.7%	146
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	1	1.0%	43

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