Demographic Summary		2022	2027
Population		8,313	8,056
Population 18+		6,346	6,114
Households		2,956	2,875
Median Household Income		$41,658	$43,645

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	3,236	51.0%	96
Bank/financial institution used: Bank of America	951	15.0%	101
Bank/financial institution used: Capital One	432	6.8%	77
Bank/financial institution used: Chase	988	15.6%	88
Bank/financial institution used: Citizen Bank	108	1.7%	99
Bank/financial institution used: Citibank	279	4.4%	85
Bank/financial institution used: PNC	160	2.5%	68
Bank/financial institution used: U.S. Bank	166	2.6%	65
Bank/financial institution used: Wells Fargo	966	15.2%	113
Bank/financial institution used: credit union	1,538	24.2%	104
Bank/financial inst used: local/community bank	670	10.6%	91
Did banking by mail in last 12 months	145	2.3%	70
Did banking by phone in last 12 months	672	10.6%	94
Did banking online in last 12 months	3,308	52.1%	98
Did banking on mobile device in last 12 months	2,405	37.9%	90
Used ATM/cash machine in last 12 months	3,734	58.8%	98
Used direct deposit of paycheck in last 12 months	3,319	52.3%	97
Did banking w/paperless statements in last 12 months	2,203	34.7%	94
Have interest checking account	2,177	34.3%	97
Have non-interest checking account	2,250	35.5%	100
Have savings account	4,260	67.1%	98
Have overdraft protection	2,073	32.7%	105
Have auto loan	1,624	25.6%	110
Have personal loan for education (student loan)	357	5.6%	67
Have personal loan - not for education	265	4.2%	101
Have home mortgage (1st)	2,047	32.3%	89
Have 2nd mortgage (home equity loan)	252	4.0%	83
Have home equity line of credit	206	3.2%	93
Have personal line of credit	269	4.2%	97
Have 401(k) retirement savings plan	1,152	18.2%	83
Have 403(b) retirement savings plan	228	3.6%	79
Have Roth IRA retirement savings plan	644	10.1%	78
Have Traditional IRA retirement savings plan	852	13.4%	83
Own any securities investment	2,585	40.7%	89
Own any annuity	229	3.6%	93
Own certificate of deposit (more than 6 months)	262	4.1%	94
Own shares in money market fund	375	5.9%	86
Own shares in mutual fund (bonds)	410	6.5%	92
Own shares in mutual fund (stock)	580	9.1%	82
Own any stock	646	10.2%	85
Own common stock in company you don`t work for	471	7.4%	80
Own U.S. savings bond	296	4.7%	76
Own investment real estate	279	4.4%	94
Own vacation or weekend home	334	5.3%	120
Used a lawyer in last 12 months	564	8.9%	92
Used a real estate agent in last 12 months	556	8.8%	122
Used financial planner in last 12 months	625	9.8%	98
Own 1 credit card	1,009	15.9%	90
Own 2 credit cards	1,179	18.6%	105
Own 3 credit cards	786	12.4%	99
Own 4 credit cards	463	7.3%	91
Own 5 credit cards	296	4.7%	89
Own 6+ credit cards	554	8.7%	96

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 2022 and 2027.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	2,303	36.3%	94
Credit cards: Sometimes carry a balance	1,185	18.7%	104
Credit cards: Usually or always carry a balance	1,289	20.3%	105
Avg monthly credit card expenditures: $1-110	884	13.9%	116
Avg monthly credit card expenditures: $111-$225	496	7.8%	99
Avg monthly credit card expenditures: $226-$450	507	8.0%	91
Avg monthly credit card expenditures: $451-$700	509	8.0%	100
Avg monthly credit card expenditures: $701-$1000	407	6.4%	86
Avg monthly credit card expenditures: $1001-$2000	613	9.7%	97
Avg monthly credit card expenditures: $2001+	420	6.6%	74
Own 1 debit card	3,375	53.2%	100
Own 2 debit cards	925	14.6%	91
Own 3+ debit cards	314	4.9%	114
Avg monthly debit card expenditures: $1-90	301	4.7%	88
Avg monthly debit card expenditures: $91-$180	368	5.8%	96
Avg monthly debit card expenditures: $181-$225	318	5.0%	87
Avg monthly debit card expenditures: $226-$450	541	8.5%	93
Avg monthly debit card expenditures: $451-$700	624	9.8%	99
Avg monthly debit card expenditures: $701-$1000	516	8.1%	101
Avg monthly debit card expenditures: $1001-$2000	487	7.7%	106
Avg monthly debit card expenditures: $2001+	127	2.0%	71
Own/used last 12 months: any credit/debit card	5,544	87.4%	98
Own/used last 12 months: any major credit/debit card	5,099	80.3%	98
Own/used last 12 months: any store credit card	1,861	29.3%	99
Credit/debit card rewards: airline miles	610	9.6%	74
Credit/debit card rewards: cash back	2,649	41.7%	98
Credit/debit card rewards: hotel/car rental awards	217	3.4%	75
Have American Express Green card in own name	170	2.7%	124
Have American Express Blue card in own name	312	4.9%	90
Have American Express Gold card in own name	181	2.9%	85
Have American Express Platinum card in own name	178	2.8%	83
Have Discover card in own name	927	14.6%	96
Have MasterCard Standard card in own name	1,302	20.5%	106
Have MasterCard Gold card in own name	166	2.6%	91
Have MasterCard Platinum card in own name	362	5.7%	100
Have MasterCard debit card in own name	880	13.9%	87
Have Visa Regular/Classic card in own name	1,899	29.9%	97
Have Visa Gold card in own name	158	2.5%	103
Have Visa Platinum card in own name	565	8.9%	97
Have Visa Signature card in own name	545	8.6%	93
Have Visa debit card in own name	2,564	40.4%	111
Paid bills last 12 months: by mail	1,999	31.5%	97
Paid bills last 12 months: in person	1,222	19.3%	108
Paid bills last 12 months: by phone using credit card	1,316	20.7%	103
Paid bills last 12 months: charged to credit card	1,606	25.3%	102
Paid bills last 12 months: deducted from bank account	2,372	37.4%	99
Wired/sent money in last 6 months	1,004	15.8%	84
Wired/sent money in last 6 months: bank wire transfer	285	4.5%	86
Wired/sent money in last 6 months: using MoneyGram	115	1.8%	87
Wired/sent money in last 6 months: using money order	347	5.5%	104
Wired/sent money in last 6 months: using Western Union	246	3.9%	100
Wired/sent money in last 6 months: using USPS	163	2.6%	71

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	507	8.0%	76
Used Google Pay digital payment service/30 days	231	3.6%	72
Used PayPal digital payment service/30 days	1,658	26.1%	95
Used Venmo digital payment service/30 days	686	10.8%	67
Used Visa Checkout digital payment service/30 days	194	3.1%	106
Used Zelle digital payment service/30 Days	608	9.6%	78
Used other digital payment service/30 days	239	3.8%	107
Tax preparation: did manually	1,003	15.8%	95
Tax preparation: used H&R Block Software	391	6.2%	96
Tax preparation: used software (TurboTax)	1,001	15.8%	99
Tax preparation: used any online program/service	1,227	19.3%	108
Tax preparation: used H&R Block Online	257	4.0%	113
Tax preparation: used TurboTax Online	640	10.1%	106
Tax preparation: used H&R Block On-Site	283	4.5%	116
Tax preparation: used CPA/other tax professional	941	14.8%	83
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	101	1.6%	81

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