

Demographic Summary		2022	2027	
Population		160,828	158,223	
Population 18+		114,115	112,304	
Households		48,504	48,078	
Median Household Income		\$32,761	\$36,348	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		54,719	48.0%	90
Bank/financial institution used: Bank of America		12,495	10.9%	73
Bank/financial institution used: Capital One		7,761	6.8%	77
Bank/financial institution used: Chase		12,933	11.3%	64
Bank/financial institution used: Citizen Bank		1,661	1.5%	85
Bank/financial institution used: Citibank		4,956	4.3%	84
Bank/financial institution used: PNC		2,226	2.0%	52
Bank/financial institution used: U.S. Bank		3,196	2.8%	70
Bank/financial institution used: Wells Fargo		12,210	10.7%	79
Bank/financial institution used: credit union		23,728	20.8%	90
Bank/financial inst used: local/community bank		16,870	14.8%	128
Did banking by mail in last 12 months		2,520	2.2%	68
Did banking by phone in last 12 months		12,684	11.1%	99
Did banking online in last 12 months		47,909	42.0%	79
Did banking on mobile device in last 12 months		38,369	33.6%	80
Used ATM/cash machine in last 12 months		63,729	55.8%	93
Used direct deposit of paycheck in last 12 months		51,204	44.9%	83
Did banking w/paperless statements in last 12 months		33,183	29.1%	79
Have interest checking account		27,371	24.0%	68
Have non-interest checking account		40,703	35.7%	101
Have savings account		61,180	53.6%	78
Have overdraft protection		28,762	25.2%	81
Have auto loan		23,811	20.9%	90
Have personal loan for education (student loan)		7,258	6.4%	76
Have personal loan - not for education		4,931	4.3%	105
Have home mortgage (1st)		30,361	26.6%	74
Have 2nd mortgage (home equity loan)		3,770	3.3%	69
Have home equity line of credit		2,267	2.0%	57
Have personal line of credit		6,513	5.7%	130
Have 401(k) retirement savings plan		17,202	15.1%	69
Have 403(b) retirement savings plan		3,380	3.0%	65
Have Roth IRA retirement savings plan		8,638	7.6%	58
Have Traditional IRA retirement savings plan		9,390	8.2%	51
Own any securities investment		34,514	30.2%	66
Own any annuity		2,690	2.4%	61
Own certificate of deposit (more than 6 months)		3,371	3.0%	67
Own shares in money market fund		3,759	3.3%	48
Own shares in mutual fund (bonds)		3,746	3.3%	47
Own shares in mutual fund (stock)		4,370	3.8%	34
Own any stock		6,744	5.9%	49
Own common stock in company you don`t work for		5,184	4.5%	49
Own U.S. savings bond		3,580	3.1%	51
Own investment real estate		3,818	3.3%	72
Own vacation or weekend home		2,712	2.4%	54
Used a lawyer in last 12 months		8,543	7.5%	77
Used a real estate agent in last 12 months		5,574	4.9%	68
Used financial planner in last 12 months		5,051	4.4%	44
Own 1 credit card		17,376	15.2%	86
Own 2 credit cards		16,888	14.8%	83
Own 3 credit cards		10,744	9.4%	75
Own 4 credit cards		6,775	5.9%	74
Own 5 credit cards		4,597	4.0%	77
Own 6+ credit cards		6,547	5.7%	63

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.



Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	29,884		26.2%	68
Credit cards: Sometimes carry a balance	20,211		17.7%	99
Credit cards: Usually or always carry a balance	23,298		20.4%	105
Avg monthly credit card expenditures: \$1-110	13,769		12.1%	101
Avg monthly credit card expenditures: \$111-\$225	8,886		7.8%	99
Avg monthly credit card expenditures: \$226-\$450	7,849		6.9%	78
Avg monthly credit card expenditures: \$451-\$700	8,109		7.1%	88
Avg monthly credit card expenditures: \$701-\$1000	5,393		4.7%	63
Avg monthly credit card expenditures: \$1001-\$2000	6,106		5.4%	54
Avg monthly credit card expenditures: \$2001+	4,783		4.2%	47
Own 1 debit card	58,271		51.1%	96
Own 2 debit cards	14,693		12.9%	80
Own 3+ debit cards	5,544		4.9%	112
Avg monthly debit card expenditures: \$1-90	7,301		6.4%	119
Avg monthly debit card expenditures: \$91-\$180	7,888		6.9%	115
Avg monthly debit card expenditures: \$181-\$225	6,961		6.1%	106
Avg monthly debit card expenditures: \$226-\$450	9,260		8.1%	89
Avg monthly debit card expenditures: \$451-\$700	11,248		9.9%	99
Avg monthly debit card expenditures: \$701-\$1000	10,082		8.8%	110
Avg monthly debit card expenditures: \$1001-\$2000	9,694		8.5%	117
Avg monthly debit card expenditures: \$2001+	2,750		2.4%	85
Own/used last 12 months: any credit/debit card	94,432		82.8%	93
Own/used last 12 months: any major credit/debit card	86,382		75.7%	92
Own/used last 12 months: any store credit card	26,789		23.5%	79
Credit/debit card rewards: airline miles	5,769		5.1%	39
Credit/debit card rewards: cash back	35,251		30.9%	73
Credit/debit card rewards: hotel/car rental awards	3,876		3.4%	75
Have American Express Green card in own name	1,933		1.7%	79
Have American Express Blue card in own name	4,381		3.8%	71
Have American Express Gold card in own name	2,488		2.2%	65
Have American Express Platinum card in own name	2,371		2.1%	62
Have Discover card in own name	12,252		10.7%	71
Have MasterCard Standard card in own name	19,883		17.4%	90
Have MasterCard Gold card in own name	2,571		2.3%	79
Have MasterCard Platinum card in own name	6,476		5.7%	99
Have MasterCard debit card in own name	22,280		19.5%	123
Have Visa Regular/Classic card in own name	26,529		23.2%	75
Have Visa Gold card in own name	2,639		2.3%	96
Have Visa Platinum card in own name	7,907		6.9%	76
Have Visa Signature card in own name	5,108		4.5%	48
Have Visa debit card in own name	39,559		34.7%	95
Paid bills last 12 months: by mail	30,662		26.9%	83
Paid bills last 12 months: in person	30,291		26.5%	149
Paid bills last 12 months: by phone using credit card	25,112		22.0%	109
Paid bills last 12 months: charged to credit card	20,350		17.8%	72
Paid bills last 12 months: deducted from bank account	35,497		31.1%	82
Wired/sent money in last 6 months	20,215		17.7%	94
Wired/sent money in last 6 months: bank wire transfer	5,632		4.9%	94
Wired/sent money in last 6 months: using MoneyGram	3,039		2.7%	128
Wired/sent money in last 6 months: using money order	8,925		7.8%	149
Wired/sent money in last 6 months: using Western Union	5,379		4.7%	122
Wired/sent money in last 6 months: using USPS	3,865		3.4%	94

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used Apple Pay digital payment service/30 days	9,162		8.0%	76
Used Google Pay digital payment service/30 days	5,786		5.1%	100
Used PayPal digital payment service/30 days	30,816		27.0%	99
Used Venmo digital payment service/30 days	8,966		7.9%	49
Used Visa Checkout digital payment service/30 days	3,470		3.0%	106
Used Zelle digital payment service/30 Days	10,988		9.6%	79
Used other digital payment service/30 days	3,363		2.9%	84
Tax preparation: did manually	16,124		14.1%	85
Tax preparation: used H&R Block Software	8,620		7.6%	118
Tax preparation: used software (TurboTax)	11,105		9.7%	61
Tax preparation: used any online program/service	19,145		16.8%	93
Tax preparation: used H&R Block Online	4,771		4.2%	117
Tax preparation: used TurboTax Online	8,302		7.3%	76
Tax preparation: used H&R Block On-Site	5,659		5.0%	129
Tax preparation: used CPA/other tax professional	14,030		12.3%	69
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	1,804		1.6%	81

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