

Demographic Summary		2022	2027
Population		6,767	6,667
Population 18+		4,698	4,679
Households		2,013	1,995
Median Household Income		\$33,610	\$38,202
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	2,061	43.9%	82
Bank/financial institution used: Bank of America	503	10.7%	72
Bank/financial institution used: Capital One	336	7.2%	81
Bank/financial institution used: Chase	562	12.0%	67
Bank/financial institution used: Citizen Bank	80	1.7%	99
Bank/financial institution used: Citibank	152	3.2%	62
Bank/financial institution used: PNC	179	3.8%	102
Bank/financial institution used: U.S. Bank	177	3.8%	94
Bank/financial institution used: Wells Fargo	443	9.4%	70
Bank/financial institution used: credit union	1,055	22.5%	97
Bank/financial inst used: local/community bank	414	8.8%	76
Did banking by mail in last 12 months	84	1.8%	55
Did banking by phone in last 12 months	510	10.9%	97
Did banking online in last 12 months	1,880	40.0%	75
Did banking on mobile device in last 12 months	1,501	31.9%	76
Used ATM/cash machine in last 12 months	2,543	54.1%	90
Used direct deposit of paycheck in last 12 months	2,101	44.7%	83
Did banking w/paperless statements in last 12 months	1,217	25.9%	70
Have interest checking account	1,025	21.8%	62
Have non-interest checking account	1,448	30.8%	87
Have savings account	2,560	54.5%	79
Have overdraft protection	1,276	27.2%	87
Have auto loan	825	17.6%	75
Have personal loan for education (student loan)	303	6.4%	77
Have personal loan - not for education	248	5.3%	128
Have home mortgage (1st)	1,116	23.8%	66
Have 2nd mortgage (home equity loan)	141	3.0%	63
Have home equity line of credit	104	2.2%	63
Have personal line of credit	186	4.0%	90
Have 401(k) retirement savings plan	660	14.0%	64
Have 403(b) retirement savings plan	131	2.8%	61
Have Roth IRA retirement savings plan	283	6.0%	46
Have Traditional IRA retirement savings plan	337	7.2%	44
Own any securities investment	1,305	27.8%	61
Own any annuity	79	1.7%	43
Own certificate of deposit (more than 6 months)	99	2.1%	48
Own shares in money market fund	101	2.1%	31
Own shares in mutual fund (bonds)	174	3.7%	53
Own shares in mutual fund (stock)	148	3.2%	28
Own any stock	234	5.0%	41
Own common stock in company you don't work for	141	3.0%	32
Own U.S. savings bond	154	3.3%	53
Own investment real estate	74	1.6%	34
Own vacation or weekend home	115	2.4%	56
Used a lawyer in last 12 months	393	8.4%	87
Used a real estate agent in last 12 months	287	6.1%	85
Used financial planner in last 12 months	193	4.1%	41
Own 1 credit card	614	13.1%	74
Own 2 credit cards	652	13.9%	78
Own 3 credit cards	359	7.6%	61
Own 4 credit cards	301	6.4%	80
Own 5 credit cards	171	3.6%	69
Own 6+ credit cards	333	7.1%	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 2022 and 2027.



Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	1,054	22.4%	58
Credit cards: Sometimes carry a balance	838	17.8%	99
Credit cards: Usually or always carry a balance	933	19.9%	102
Avg monthly credit card expenditures: \$1-110	547	11.6%	97
Avg monthly credit card expenditures: \$111-\$225	340	7.2%	92
Avg monthly credit card expenditures: \$226-\$450	334	7.1%	81
Avg monthly credit card expenditures: \$451-\$700	320	6.8%	85
Avg monthly credit card expenditures: \$701-\$1000	223	4.7%	63
Avg monthly credit card expenditures: \$1001-\$2000	231	4.9%	49
Avg monthly credit card expenditures: \$2001+	180	3.8%	43
Own 1 debit card	2,129	45.3%	86
Own 2 debit cards	724	15.4%	96
Own 3+ debit cards	231	4.9%	114
Avg monthly debit card expenditures: \$1-90	229	4.9%	91
Avg monthly debit card expenditures: \$91-\$180	292	6.2%	103
Avg monthly debit card expenditures: \$181-\$225	323	6.9%	120
Avg monthly debit card expenditures: \$226-\$450	330	7.0%	77
Avg monthly debit card expenditures: \$451-\$700	486	10.3%	104
Avg monthly debit card expenditures: \$701-\$1000	327	7.0%	87
Avg monthly debit card expenditures: \$1001-\$2000	375	8.0%	110
Avg monthly debit card expenditures: \$2001+	138	2.9%	104
Own/used last 12 months: any credit/debit card	3,749	79.8%	90
Own/used last 12 months: any major credit/debit card	3,397	72.3%	88
Own/used last 12 months: any store credit card	1,098	23.4%	79
Credit/debit card rewards: airline miles	242	5.2%	39
Credit/debit card rewards: cash back	1,414	30.1%	71
Credit/debit card rewards: hotel/car rental awards	148	3.2%	70
Have American Express Green card in own name	81	1.7%	80
Have American Express Blue card in own name	142	3.0%	56
Have American Express Gold card in own name	62	1.3%	39
Have American Express Platinum card in own name	75	1.6%	47
Have Discover card in own name	499	10.6%	70
Have MasterCard Standard card in own name	788	16.8%	87
Have MasterCard Gold card in own name	92	2.0%	68
Have MasterCard Platinum card in own name	232	4.9%	86
Have MasterCard debit card in own name	807	17.2%	108
Have Visa Regular/Classic card in own name	1,063	22.6%	73
Have Visa Gold card in own name	114	2.4%	101
Have Visa Platinum card in own name	308	6.6%	72
Have Visa Signature card in own name	178	3.8%	41
Have Visa debit card in own name	1,883	40.1%	110
Paid bills last 12 months: by mail	1,135	24.2%	75
Paid bills last 12 months: in person	1,243	26.5%	149
Paid bills last 12 months: by phone using credit card	959	20.4%	102
Paid bills last 12 months: charged to credit card	759	16.2%	65
Paid bills last 12 months: deducted from bank account	1,306	27.8%	73
Wired/sent money in last 6 months	844	18.0%	95
Wired/sent money in last 6 months: bank wire transfer	139	3.0%	56
Wired/sent money in last 6 months: using MoneyGram	109	2.3%	111
Wired/sent money in last 6 months: using money order	402	8.6%	163
Wired/sent money in last 6 months: using Western Union	247	5.3%	136
Wired/sent money in last 6 months: using USPS	185	3.9%	109

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	345	7.3%	70
Used Google Pay digital payment service/30 days	219	4.7%	92
Used PayPal digital payment service/30 days	1,117	23.8%	87
Used Venmo digital payment service/30 days	326	6.9%	43
Used Visa Checkout digital payment service/30 days	141	3.0%	104
Used Zelle digital payment service/30 Days	410	8.7%	71
Used other digital payment service/30 days	242	5.2%	146
Tax preparation: did manually	690	14.7%	88
Tax preparation: used H&R Block Software	365	7.8%	121
Tax preparation: used software (TurboTax)	571	12.2%	76
Tax preparation: used any online program/service	960	20.4%	114
Tax preparation: used H&R Block Online	188	4.0%	112
Tax preparation: used TurboTax Online	462	9.8%	103
Tax preparation: used H&R Block On-Site	244	5.2%	135
Tax preparation: used CPA/other tax professional	398	8.5%	48
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	79	1.7%	86

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