

Demographic Summary		2023	2028	
Population		412	403	
Population 18+		207	202	
Households		105	104	
Median Household Income		\$45,276	\$53,103	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo		97	46.9%	90
Used Bank of America Bank/12 Mo		36	17.4%	113
Used Capital One Bank/12 Mo		26	12.6%	125
Used Chase Bank/12 Mo		53	25.6%	131
Used Citizens Bank/12 Mo		1	0.5%	26
Used Citibank Bank/12 Mo		13	6.3%	109
Used PNC Bank/12 Mo		2	1.0%	24
Used U.S. Bank/12 Mo		7	3.4%	82
Used Wells Fargo Bank/12 Mo		35	16.9%	118
Used Credit Union/12 Mo		38	18.4%	71
Used Local/Community Bank/12 Mo		14	6.8%	58
Did Banking by Mail/12 Mo		6	2.9%	90
Did Banking by Phone/12 Mo		20	9.7%	89
Did Banking Online/12 Mo		96	46.4%	79
Did Banking by Mobile Device/12 Mo		78	37.7%	78
Used ATM or Cash Machine/12 Mo		129	62.3%	99
Used Direct Deposit of Paycheck/12 Mo		89	43.0%	73
Did Banking w/Paperless Statements/12 Mo		63	30.4%	72
Have Interest Checking Account		39	18.8%	48
Have Non-Interest Checking Account		72	34.8%	92
Have Savings Account		127	61.4%	83
Have Overdraft Protection		51	24.6%	74
Have Auto Loan		42	20.3%	82
Have Education Personal Loan (Student Loan)		12	5.8%	62
Have Personal Loan (Not for Education)		7	3.4%	79
Have 1st Home Mortgage		60	29.0%	76
Have 2nd Mortgage (Home Equity Loan)		5	2.4%	55
Have Home Equity Line of Credit		5	2.4%	65
Have Personal Line of Credit		9	4.3%	79
Have 401(k) Retirement Savings Plan		32	15.5%	63
Have 403(b) Retirement Savings Plan		9	4.3%	81
Have Roth IRA Retirement Savings Plan		11	5.3%	34
Have Traditional IRA Retirement Savings Plan		15	7.2%	38
Own Any Securities Investment		69	33.3%	62
Own Any Annuity		3	1.4%	33
Own Certificate of Deposit (More Than 6 Mo)		2	1.0%	20
Own Shares in Money Market Fund		4	1.9%	23
Own Shares in Mutual Fund (Bonds)		5	2.4%	28
Own Shares in Mutual Fund (Stocks)		8	3.9%	28
Own Any Stock		14	6.8%	45
Own Common Stock in Company You Don't Work For		10	4.8%	41
Own U.S. Savings Bonds		7	3.4%	48
Own Investment Real Estate		6	2.9%	58
Own Vacation or Wknd Home		7	3.4%	76
Used Lawyer/12 Mo		18	8.7%	80
Used Real Estate Agent/12 Mo		18	8.7%	108
Used Financial Planner/12 Mo		6	2.9%	27
Own 1 Credit Card		40	19.3%	106
Own 2 Credit Cards		26	12.6%	67
Own 3 Credit Cards		19	9.2%	70
Own 4 Credit Cards		14	6.8%	76
Own 5 Credit Cards		7	3.4%	60
Own 6+ Credit Cards		18	8.7%	83

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	40	19.3%	46
Carry Credit Card Balance: 2-Sometimes	40	19.3%	104
Carry Credit Card Balance: 3-Usually/Always	49	23.7%	129
Avg \$1-110 Monthly Credit Card Expenditures	23	11.1%	97
Avg \$111-225 Monthly Credit Card Expenditures	15	7.2%	95
Avg \$226-450 Monthly Credit Card Expenditures	26	12.6%	136
Avg \$451-700 Monthly Credit Card Expenditures	10	4.8%	53
Avg \$701-1000 Monthly Credit Card Expenditures	12	5.8%	71
Avg \$1001-2000 Monthly Credit Card Expenditures	14	6.8%	58
Avg \$2001+ Monthly Credit Card Expenditures	7	3.4%	31
Own 1 Debit Card	104	50.2%	93
Own 2 Debit Cards	38	18.4%	108
Own 3+ Debit Cards	11	5.3%	102
Avg \$1-90 Debit Card Monthly Expenditures	12	5.8%	97
Avg \$91-180 Debit Card Monthly Expenditures	13	6.3%	98
Avg \$181-225 Debit Card Monthly Expenditures	12	5.8%	107
Avg \$226-450 Debit Card Monthly Expenditures	19	9.2%	95
Avg \$451-700 Debit Card Monthly Expenditures	19	9.2%	98
Avg \$701-1000 Debit Card Monthly Expenditures	23	11.1%	142
Avg \$1001-2000 Debit Card Monthly Expenditures	16	7.7%	118
Avg \$2001+ Debit Card Monthly Expenditures	11	5.3%	197
Own or Used Any Credit/Debit Card/12 Mo	180	87.0%	94
Own or Used Any Major Credit/Debit Card/12 Mo	173	83.6%	94
Own or Used Any Store Credit Card/12 Mo	54	26.1%	82
Have Credit/Debit Card w/Airline Miles Rewards	15	7.2%	53
Have Credit/Debit Card w/Cash Back Rewards	69	33.3%	72
Have Credit/Debit Card w/Hotel/Car Rental Rewards	3	1.4%	33
Have American Express Green Card in Own Name	7	3.4%	160
Have American Express Blue Card in Own Name	10	4.8%	83
Have American Express Gold Card in Own Name	5	2.4%	73
Have American Express Platinum Card in Own Name	4	1.9%	58
Have Discover Card in Own Name	23	11.1%	62
Have MasterCard Standard Card in Own Name	33	15.9%	75
Have MasterCard Gold Card in Own Name	3	1.4%	54
Have MasterCard Platinum Card in Own Name	11	5.3%	90
Have MasterCard Debit Card in Own Name	41	19.8%	92
Have Visa Standard or Classic Card in Own Name	57	27.5%	88
Have Visa Gold Card in Own Name	5	2.4%	104
Have Visa Platinum Card in Own Name	15	7.2%	74
Have Visa Signature Card in Own Name	9	4.3%	42
Have Visa Debit Card in Own Name	120	58.0%	115
Paid Bills by Mail/12 Mo	33	15.9%	51
Paid Bills in Person/12 Mo	41	19.8%	137
Paid Bills by Phone Using Credit Card/12 Mo	42	20.3%	118
Paid Bills by Auto Charge to Credit Card/12 Mo	43	20.8%	72
Paid Bills by Auto Deduct from Bank Acct/12 Mo	60	29.0%	68
Wired or Sent Money/6 Mo	64	30.9%	156
Wired or Sent Money w/Bank Wire Transfer/6 Mo	17	8.2%	139
Wired or Sent Money w/MoneyGram/6 Mo	14	6.8%	354
Wired or Sent Money w/Money Order/6 Mo	17	8.2%	159
Wired or Sent Money w/Western Union/6 Mo	19	9.2%	260
Wired or Sent Money w/USPS/6 Mo	5	2.4%	62

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	35	16.9%	121
Used Cash App Digital Payment Svc/30 Days	21	10.1%	151
Used Google Pay Digital Payment Svc/30 Days	15	7.2%	113
Used PayPal Digital Payment Svc/30 Days	57	27.5%	85
Used Samsung Pay Digital Payment Svc/30 Days	3	1.4%	88
Used Venmo Digital Payment Svc/30 Days	30	14.5%	69
Used Visa Checkout Digital Payment Svc/30 Days	6	2.9%	76
Used Zelle Digital Payment Svc/30 Days	55	26.6%	159
Used Oth Digital Payment Svc/30 Days	7	3.4%	134
Did Manual Tax Preparation	27	13.0%	71
Used H&R Block Software to Prepare Taxes	22	10.6%	153
Used TurboTax Software Program to Prepare Taxes	29	14.0%	75
Used Online Program/Service to Prepare Taxes	34	16.4%	80
Used H&R Block Online to Prepare Taxes	7	3.4%	97
Used TurboTax Online to Prepare Taxes	19	9.2%	82
Used H&R Block On-Site Tax Svc to Prepare Taxes	13	6.3%	184
Used CPA or Oth Tax Prof to Prepare Taxes	23	11.1%	61
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	3	1.4%	65

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