



Demographic Summary		2023	2028	
Population		14,367	14,241	
Population 18+		9,190	9,034	
Households		3,499	3,487	
Median Household Income		\$44,698	\$49,962	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo		4,513	49.1%	94
Used Bank of America Bank/12 Mo		1,302	14.2%	92
Used Capital One Bank/12 Mo		791	8.6%	86
Used Chase Bank/12 Mo		1,658	18.0%	92
Used Citizens Bank/12 Mo		142	1.5%	82
Used Citibank Bank/12 Mo		405	4.4%	76
Used PNC Bank/12 Mo		261	2.8%	69
Used U.S. Bank/12 Mo		372	4.0%	98
Used Wells Fargo Bank/12 Mo		1,491	16.2%	114
Used Credit Union/12 Mo		2,280	24.8%	96
Used Local/Community Bank/12 Mo		843	9.2%	78
Did Banking by Mail/12 Mo		258	2.8%	88
Did Banking by Phone/12 Mo		1,072	11.7%	107
Did Banking Online/12 Mo		4,569	49.7%	85
Did Banking by Mobile Device/12 Mo		4,014	43.7%	91
Used ATM or Cash Machine/12 Mo		5,807	63.2%	100
Used Direct Deposit of Paycheck/12 Mo		4,632	50.4%	86
Did Banking w/Paperless Statements/12 Mo		3,307	36.0%	85
Have Interest Checking Account		2,560	27.9%	71
Have Non-Interest Checking Account		3,266	35.5%	94
Have Savings Account		6,100	66.4%	90
Have Overdraft Protection		2,463	26.8%	80
Have Auto Loan		2,007	21.8%	89
Have Education Personal Loan (Student Loan)		790	8.6%	93
Have Personal Loan (Not for Education)		409	4.5%	104
Have 1st Home Mortgage		2,773	30.2%	79
Have 2nd Mortgage (Home Equity Loan)		247	2.7%	61
Have Home Equity Line of Credit		219	2.4%	64
Have Personal Line of Credit		573	6.2%	113
Have 401(k) Retirement Savings Plan		1,639	17.8%	73
Have 403(b) Retirement Savings Plan		350	3.8%	71
Have Roth IRA Retirement Savings Plan		736	8.0%	51
Have Traditional IRA Retirement Savings Plan		993	10.8%	57
Own Any Securities Investment		3,482	37.9%	71
Own Any Annuity		208	2.3%	51
Own Certificate of Deposit (More Than 6 Mo)		244	2.7%	56
Own Shares in Money Market Fund		366	4.0%	48
Own Shares in Mutual Fund (Bonds)		392	4.3%	50
Own Shares in Mutual Fund (Stocks)		609	6.6%	48
Own Any Stock		823	9.0%	60
Own Common Stock in Company You Don't Work For		604	6.6%	55
Own U.S. Savings Bonds		381	4.1%	58
Own Investment Real Estate		278	3.0%	61
Own Vacation or Wknd Home		291	3.2%	72
Used Lawyer/12 Mo		835	9.1%	84
Used Real Estate Agent/12 Mo		739	8.0%	99
Used Financial Planner/12 Mo		478	5.2%	48
Own 1 Credit Card		1,680	18.3%	100
Own 2 Credit Cards		1,576	17.1%	91
Own 3 Credit Cards		1,012	11.0%	84
Own 4 Credit Cards		645	7.0%	79
Own 5 Credit Cards		329	3.6%	63
Own 6+ Credit Cards		829	9.0%	86

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	2,385	26.0%	62
Carry Credit Card Balance: 2-Sometimes	1,814	19.7%	106
Carry Credit Card Balance: 3-Usually/Always	2,320	25.2%	137
Avg \$1-110 Monthly Credit Card Expenditures	1,280	13.9%	122
Avg \$111-225 Monthly Credit Card Expenditures	739	8.0%	105
Avg \$226-450 Monthly Credit Card Expenditures	756	8.2%	89
Avg \$451-700 Monthly Credit Card Expenditures	762	8.3%	90
Avg \$701-1000 Monthly Credit Card Expenditures	535	5.8%	71
Avg \$1001-2000 Monthly Credit Card Expenditures	754	8.2%	70
Avg \$2001+ Monthly Credit Card Expenditures	521	5.7%	51
Own 1 Debit Card	4,906	53.4%	99
Own 2 Debit Cards	1,582	17.2%	101
Own 3+ Debit Cards	570	6.2%	119
Avg \$1-90 Debit Card Monthly Expenditures	602	6.6%	109
Avg \$91-180 Debit Card Monthly Expenditures	641	7.0%	109
Avg \$181-225 Debit Card Monthly Expenditures	408	4.4%	82
Avg \$226-450 Debit Card Monthly Expenditures	844	9.2%	95
Avg \$451-700 Debit Card Monthly Expenditures	1,014	11.0%	118
Avg \$701-1000 Debit Card Monthly Expenditures	946	10.3%	131
Avg \$1001-2000 Debit Card Monthly Expenditures	735	8.0%	122
Avg \$2001+ Debit Card Monthly Expenditures	263	2.9%	106
Own or Used Any Credit/Debit Card/12 Mo	8,206	89.3%	96
Own or Used Any Major Credit/Debit Card/12 Mo	7,770	84.5%	95
Own or Used Any Store Credit Card/12 Mo	2,632	28.6%	90
Have Credit/Debit Card w/Airline Miles Rewards	730	7.9%	58
Have Credit/Debit Card w/Cash Back Rewards	3,403	37.0%	80
Have Credit/Debit Card w/Hotel/Car Rental Rewards	263	2.9%	66
Have American Express Green Card in Own Name	155	1.7%	80
Have American Express Blue Card in Own Name	398	4.3%	74
Have American Express Gold Card in Own Name	189	2.1%	62
Have American Express Platinum Card in Own Name	201	2.2%	66
Have Discover Card in Own Name	1,377	15.0%	84
Have MasterCard Standard Card in Own Name	1,888	20.5%	97
Have MasterCard Gold Card in Own Name	126	1.4%	51
Have MasterCard Platinum Card in Own Name	470	5.1%	87
Have MasterCard Debit Card in Own Name	2,078	22.6%	105
Have Visa Standard or Classic Card in Own Name	2,488	27.1%	86
Have Visa Gold Card in Own Name	219	2.4%	102
Have Visa Platinum Card in Own Name	709	7.7%	78
Have Visa Signature Card in Own Name	453	4.9%	47
Have Visa Debit Card in Own Name	4,973	54.1%	107
Paid Bills by Mail/12 Mo	2,210	24.0%	76
Paid Bills in Person/12 Mo	1,767	19.2%	133
Paid Bills by Phone Using Credit Card/12 Mo	1,697	18.5%	108
Paid Bills by Auto Charge to Credit Card/12 Mo	2,042	22.2%	77
Paid Bills by Auto Deduct from Bank Acct/12 Mo	3,217	35.0%	82
Wired or Sent Money/6 Mo	2,280	24.8%	125
Wired or Sent Money w/Bank Wire Transfer/6 Mo	587	6.4%	108
Wired or Sent Money w/MoneyGram/6 Mo	371	4.0%	211
Wired or Sent Money w/Money Order/6 Mo	771	8.4%	163
Wired or Sent Money w/Western Union/6 Mo	707	7.7%	218
Wired or Sent Money w/USPS/6 Mo	336	3.7%	93

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	1,253	13.6%	97
Used Cash App Digital Payment Svc/30 Days	894	9.7%	145
Used Google Pay Digital Payment Svc/30 Days	642	7.0%	109
Used PayPal Digital Payment Svc/30 Days	2,631	28.6%	88
Used Samsung Pay Digital Payment Svc/30 Days	137	1.5%	90
Used Venmo Digital Payment Svc/30 Days	1,301	14.2%	68
Used Visa Checkout Digital Payment Svc/30 Days	349	3.8%	99
Used Zelle Digital Payment Svc/30 Days	1,671	18.2%	109
Used Oth Digital Payment Svc/30 Days	314	3.4%	135
Did Manual Tax Preparation	1,744	19.0%	104
Used H&R Block Software to Prepare Taxes	709	7.7%	111
Used TurboTax Software Program to Prepare Taxes	1,607	17.5%	93
Used Online Program/Service to Prepare Taxes	1,962	21.3%	104
Used H&R Block Online to Prepare Taxes	339	3.7%	106
Used TurboTax Online to Prepare Taxes	1,003	10.9%	98
Used H&R Block On-Site Tax Svc to Prepare Taxes	486	5.3%	155
Used CPA or Oth Tax Prof to Prepare Taxes	1,095	11.9%	65
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	171	1.9%	84

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