

<b>Demographic Summary</b>		<b>2022</b>	<b>2027</b>	
Population		873	940	
Population 18+		665	719	
Households		360	383	
Median Household Income		\$36,509	\$40,853	
<b>Product/Consumer Behavior</b>		<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Did banking in person in last 12 months		321	48.3%	91
Bank/financial institution used: Bank of America		68	10.2%	69
Bank/financial institution used: Capital One		55	8.3%	93
Bank/financial institution used: Chase		74	11.1%	63
Bank/financial institution used: Citizen Bank		13	2.0%	114
Bank/financial institution used: Citibank		20	3.0%	58
Bank/financial institution used: PNC		18	2.7%	73
Bank/financial institution used: U.S. Bank		30	4.5%	113
Bank/financial institution used: Wells Fargo		78	11.7%	87
Bank/financial institution used: credit union		155	23.3%	100
Bank/financial inst used: local/community bank		62	9.3%	81
Did banking by mail in last 12 months		25	3.8%	116
Did banking by phone in last 12 months		78	11.7%	105
Did banking online in last 12 months		285	42.9%	81
Did banking on mobile device in last 12 months		238	35.8%	85
Used ATM/cash machine in last 12 months		364	54.7%	91
Used direct deposit of paycheck in last 12 months		324	48.7%	90
Did banking w/paperless statements in last 12 months		187	28.1%	76
Have interest checking account		167	25.1%	71
Have non-interest checking account		216	32.5%	92
Have savings account		374	56.2%	82
Have overdraft protection		179	26.9%	87
Have auto loan		134	20.2%	87
Have personal loan for education (student loan)		50	7.5%	90
Have personal loan - not for education		21	3.2%	76
Have home mortgage (1st)		181	27.2%	75
Have 2nd mortgage (home equity loan)		28	4.2%	88
Have home equity line of credit		13	2.0%	56
Have personal line of credit		27	4.1%	93
Have 401(k) retirement savings plan		104	15.6%	72
Have 403(b) retirement savings plan		15	2.3%	49
Have Roth IRA retirement savings plan		56	8.4%	65
Have Traditional IRA retirement savings plan		59	8.9%	55
Own any securities investment		211	31.7%	69
Own any annuity		21	3.2%	81
Own certificate of deposit (more than 6 months)		23	3.5%	79
Own shares in money market fund		31	4.7%	68
Own shares in mutual fund (bonds)		29	4.4%	62
Own shares in mutual fund (stock)		54	8.1%	73
Own any stock		44	6.6%	55
Own common stock in company you don't work for		33	5.0%	53
Own U.S. savings bond		23	3.5%	56
Own investment real estate		29	4.4%	94
Own vacation or weekend home		19	2.9%	65
Used a lawyer in last 12 months		49	7.4%	76
Used a real estate agent in last 12 months		36	5.4%	75
Used financial planner in last 12 months		33	5.0%	49
Own 1 credit card		130	19.5%	111
Own 2 credit cards		88	13.2%	75
Own 3 credit cards		47	7.1%	57
Own 4 credit cards		28	4.2%	52
Own 5 credit cards		14	2.1%	40
Own 6+ credit cards		46	6.9%	76

**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	173	26.0%	67
Credit cards: Sometimes carry a balance	121	18.2%	101
Credit cards: Usually or always carry a balance	111	16.7%	86
Avg monthly credit card expenditures: \$1-110	87	13.1%	109
Avg monthly credit card expenditures: \$111-\$225	48	7.2%	91
Avg monthly credit card expenditures: \$226-\$450	36	5.4%	61
Avg monthly credit card expenditures: \$451-\$700	38	5.7%	71
Avg monthly credit card expenditures: \$701-\$1000	32	4.8%	64
Avg monthly credit card expenditures: \$1001-\$2000	37	5.6%	56
Avg monthly credit card expenditures: \$2001+	26	3.9%	44
Own 1 debit card	314	47.2%	89
Own 2 debit cards	96	14.4%	90
Own 3+ debit cards	28	4.2%	97
Avg monthly debit card expenditures: \$1-90	32	4.8%	90
Avg monthly debit card expenditures: \$91-\$180	48	7.2%	120
Avg monthly debit card expenditures: \$181-\$225	38	5.7%	100
Avg monthly debit card expenditures: \$226-\$450	47	7.1%	77
Avg monthly debit card expenditures: \$451-\$700	69	10.4%	104
Avg monthly debit card expenditures: \$701-\$1000	45	6.8%	84
Avg monthly debit card expenditures: \$1001-\$2000	50	7.5%	104
Avg monthly debit card expenditures: \$2001+	22	3.3%	117
Own/used last 12 months: any credit/debit card	533	80.2%	90
Own/used last 12 months: any major credit/debit card	477	71.7%	88
Own/used last 12 months: any store credit card	130	19.5%	66
Credit/debit card rewards: airline miles	42	6.3%	48
Credit/debit card rewards: cash back	186	28.0%	66
Credit/debit card rewards: hotel/car rental awards	24	3.6%	80
Have American Express Green card in own name	13	2.0%	91
Have American Express Blue card in own name	20	3.0%	55
Have American Express Gold card in own name	15	2.3%	67
Have American Express Platinum card in own name	16	2.4%	71
Have Discover card in own name	64	9.6%	63
Have MasterCard Standard card in own name	95	14.3%	74
Have MasterCard Gold card in own name	14	2.1%	74
Have MasterCard Platinum card in own name	31	4.7%	81
Have MasterCard debit card in own name	112	16.8%	106
Have Visa Regular/Classic card in own name	157	23.6%	76
Have Visa Gold card in own name	14	2.1%	87
Have Visa Platinum card in own name	38	5.7%	62
Have Visa Signature card in own name	34	5.1%	55
Have Visa debit card in own name	236	35.5%	98
Paid bills last 12 months: by mail	177	26.6%	82
Paid bills last 12 months: in person	167	25.1%	141
Paid bills last 12 months: by phone using credit card	130	19.5%	97
Paid bills last 12 months: charged to credit card	103	15.5%	62
Paid bills last 12 months: deducted from bank account	215	32.3%	85
Wired/sent money in last 6 months	126	18.9%	100
Wired/sent money in last 6 months: bank wire transfer	29	4.4%	83
Wired/sent money in last 6 months: using MoneyGram	22	3.3%	158
Wired/sent money in last 6 months: using money order	56	8.4%	160
Wired/sent money in last 6 months: using Western Union	37	5.6%	144
Wired/sent money in last 6 months: using USPS	32	4.8%	133

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	49	7.4%	70
Used Google Pay digital payment service/30 days	29	4.4%	86
Used PayPal digital payment service/30 days	145	21.8%	80
Used Venmo digital payment service/30 days	54	8.1%	51
Used Visa Checkout digital payment service/30 days	20	3.0%	105
Used Zelle digital payment service/30 Days	56	8.4%	69
Used other digital payment service/30 days	32	4.8%	137
Tax preparation: did manually	94	14.1%	85
Tax preparation: used H&R Block Software	37	5.6%	87
Tax preparation: used software (TurboTax)	87	13.1%	82
Tax preparation: used any online program/service	118	17.7%	99
Tax preparation: used H&R Block Online	25	3.8%	105
Tax preparation: used TurboTax Online	60	9.0%	95
Tax preparation: used H&R Block On-Site	25	3.8%	98
Tax preparation: used CPA/other tax professional	75	11.3%	63
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	19	2.9%	146

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