

<b>Demographic Summary</b>		<b>2022</b>	<b>2027</b>
Population		2,165	2,132
Population 18+		1,518	1,490
Households		709	698
Median Household Income		\$40,589	\$44,289
<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	731	48.2%	91
Bank/financial institution used: Bank of America	150	9.9%	66
Bank/financial institution used: Capital One	73	4.8%	54
Bank/financial institution used: Chase	151	9.9%	56
Bank/financial institution used: Citizen Bank	28	1.8%	107
Bank/financial institution used: Citibank	56	3.7%	71
Bank/financial institution used: PNC	32	2.1%	57
Bank/financial institution used: U.S. Bank	40	2.6%	66
Bank/financial institution used: Wells Fargo	148	9.7%	72
Bank/financial institution used: credit union	346	22.8%	98
Bank/financial inst used: local/community bank	219	14.4%	125
Did banking by mail in last 12 months	27	1.8%	55
Did banking by phone in last 12 months	175	11.5%	103
Did banking online in last 12 months	675	44.5%	84
Did banking on mobile device in last 12 months	531	35.0%	84
Used ATM/cash machine in last 12 months	848	55.9%	93
Used direct deposit of paycheck in last 12 months	689	45.4%	84
Did banking w/paperless statements in last 12 months	451	29.7%	81
Have interest checking account	409	26.9%	76
Have non-interest checking account	528	34.8%	98
Have savings account	857	56.5%	82
Have overdraft protection	436	28.7%	92
Have auto loan	328	21.6%	93
Have personal loan for education (student loan)	85	5.6%	67
Have personal loan - not for education	76	5.0%	121
Have home mortgage (1st)	413	27.2%	75
Have 2nd mortgage (home equity loan)	48	3.2%	66
Have home equity line of credit	31	2.0%	59
Have personal line of credit	64	4.2%	96
Have 401(k) retirement savings plan	257	16.9%	78
Have 403(b) retirement savings plan	48	3.2%	69
Have Roth IRA retirement savings plan	122	8.0%	62
Have Traditional IRA retirement savings plan	149	9.8%	61
Own any securities investment	497	32.7%	72
Own any annuity	31	2.0%	53
Own certificate of deposit (more than 6 months)	46	3.0%	69
Own shares in money market fund	47	3.1%	45
Own shares in mutual fund (bonds)	68	4.5%	64
Own shares in mutual fund (stock)	71	4.7%	42
Own any stock	100	6.6%	55
Own common stock in company you don't work for	68	4.5%	48
Own U.S. savings bond	59	3.9%	63
Own investment real estate	41	2.7%	58
Own vacation or weekend home	47	3.1%	71
Used a lawyer in last 12 months	114	7.5%	78
Used a real estate agent in last 12 months	111	7.3%	101
Used financial planner in last 12 months	87	5.7%	57
Own 1 credit card	221	14.6%	82
Own 2 credit cards	238	15.7%	88
Own 3 credit cards	138	9.1%	73
Own 4 credit cards	102	6.7%	84
Own 5 credit cards	60	4.0%	75
Own 6+ credit cards	94	6.2%	68

**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	420	27.7%	71
Credit cards: Sometimes carry a balance	261	17.2%	96
Credit cards: Usually or always carry a balance	303	20.0%	103
Avg monthly credit card expenditures: \$1-110	195	12.8%	107
Avg monthly credit card expenditures: \$111-\$225	98	6.5%	82
Avg monthly credit card expenditures: \$226-\$450	95	6.3%	71
Avg monthly credit card expenditures: \$451-\$700	108	7.1%	89
Avg monthly credit card expenditures: \$701-\$1000	74	4.9%	65
Avg monthly credit card expenditures: \$1001-\$2000	107	7.0%	71
Avg monthly credit card expenditures: \$2001+	65	4.3%	48
Own 1 debit card	780	51.4%	97
Own 2 debit cards	211	13.9%	87
Own 3+ debit cards	71	4.7%	108
Avg monthly debit card expenditures: \$1-90	86	5.7%	105
Avg monthly debit card expenditures: \$91-\$180	105	6.9%	115
Avg monthly debit card expenditures: \$181-\$225	90	5.9%	103
Avg monthly debit card expenditures: \$226-\$450	123	8.1%	89
Avg monthly debit card expenditures: \$451-\$700	150	9.9%	99
Avg monthly debit card expenditures: \$701-\$1000	119	7.8%	97
Avg monthly debit card expenditures: \$1001-\$2000	136	9.0%	123
Avg monthly debit card expenditures: \$2001+	31	2.0%	72
Own/used last 12 months: any credit/debit card	1,252	82.5%	93
Own/used last 12 months: any major credit/debit card	1,145	75.4%	92
Own/used last 12 months: any store credit card	364	24.0%	81
Credit/debit card rewards: airline miles	75	4.9%	38
Credit/debit card rewards: cash back	481	31.7%	75
Credit/debit card rewards: hotel/car rental awards	40	2.6%	58
Have American Express Green card in own name	22	1.4%	67
Have American Express Blue card in own name	47	3.1%	57
Have American Express Gold card in own name	31	2.0%	61
Have American Express Platinum card in own name	27	1.8%	53
Have Discover card in own name	173	11.4%	75
Have MasterCard Standard card in own name	279	18.4%	95
Have MasterCard Gold card in own name	31	2.0%	71
Have MasterCard Platinum card in own name	82	5.4%	94
Have MasterCard debit card in own name	258	17.0%	107
Have Visa Regular/Classic card in own name	363	23.9%	77
Have Visa Gold card in own name	44	2.9%	120
Have Visa Platinum card in own name	115	7.6%	83
Have Visa Signature card in own name	71	4.7%	51
Have Visa debit card in own name	558	36.8%	101
Paid bills last 12 months: by mail	438	28.9%	89
Paid bills last 12 months: in person	414	27.3%	153
Paid bills last 12 months: by phone using credit card	327	21.5%	107
Paid bills last 12 months: charged to credit card	262	17.3%	70
Paid bills last 12 months: deducted from bank account	489	32.2%	85
Wired/sent money in last 6 months	230	15.2%	80
Wired/sent money in last 6 months: bank wire transfer	56	3.7%	70
Wired/sent money in last 6 months: using MoneyGram	31	2.0%	98
Wired/sent money in last 6 months: using money order	122	8.0%	153
Wired/sent money in last 6 months: using Western Union	55	3.6%	94
Wired/sent money in last 6 months: using USPS	43	2.8%	78

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	88	5.8%	55
Used Google Pay digital payment service/30 days	72	4.7%	93
Used PayPal digital payment service/30 days	433	28.5%	104
Used Venmo digital payment service/30 days	138	9.1%	57
Used Visa Checkout digital payment service/30 days	47	3.1%	108
Used Zelle digital payment service/30 Days	107	7.0%	58
Used other digital payment service/30 days	64	4.2%	120
Tax preparation: did manually	209	13.8%	83
Tax preparation: used H&R Block Software	107	7.0%	110
Tax preparation: used software (TurboTax)	177	11.7%	73
Tax preparation: used any online program/service	296	19.5%	109
Tax preparation: used H&R Block Online	65	4.3%	119
Tax preparation: used TurboTax Online	136	9.0%	94
Tax preparation: used H&R Block On-Site	100	6.6%	171
Tax preparation: used CPA/other tax professional	165	10.9%	61
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	21	1.4%	71

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