

<b>Demographic Summary</b>		<b>2022</b>	<b>2027</b>
Population		3,367	3,318
Population 18+		2,251	2,239
Households		852	846
Median Household Income		\$41,648	\$46,874
<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	934	41.5%	78
Bank/financial institution used: Bank of America	463	20.6%	138
Bank/financial institution used: Capital One	185	8.2%	93
Bank/financial institution used: Chase	469	20.8%	117
Bank/financial institution used: Citizen Bank	10	0.4%	26
Bank/financial institution used: Citibank	181	8.0%	155
Bank/financial institution used: PNC	35	1.6%	42
Bank/financial institution used: U.S. Bank	64	2.8%	71
Bank/financial institution used: Wells Fargo	387	17.2%	127
Bank/financial institution used: credit union	302	13.4%	58
Bank/financial inst used: local/community bank	104	4.6%	40
Did banking by mail in last 12 months	47	2.1%	64
Did banking by phone in last 12 months	250	11.1%	99
Did banking online in last 12 months	850	37.8%	71
Did banking on mobile device in last 12 months	759	33.7%	81
Used ATM/cash machine in last 12 months	1,269	56.4%	94
Used direct deposit of paycheck in last 12 months	934	41.5%	77
Did banking w/paperless statements in last 12 months	691	30.7%	83
Have interest checking account	325	14.4%	41
Have non-interest checking account	819	36.4%	103
Have savings account	1,168	51.9%	76
Have overdraft protection	440	19.5%	63
Have auto loan	352	15.6%	67
Have personal loan for education (student loan)	150	6.7%	80
Have personal loan - not for education	62	2.8%	67
Have home mortgage (1st)	500	22.2%	62
Have 2nd mortgage (home equity loan)	54	2.4%	50
Have home equity line of credit	46	2.0%	59
Have personal line of credit	156	6.9%	158
Have 401(k) retirement savings plan	282	12.5%	57
Have 403(b) retirement savings plan	64	2.8%	62
Have Roth IRA retirement savings plan	98	4.4%	33
Have Traditional IRA retirement savings plan	85	3.8%	23
Own any securities investment	515	22.9%	50
Own any annuity	52	2.3%	60
Own certificate of deposit (more than 6 months)	41	1.8%	42
Own shares in money market fund	25	1.1%	16
Own shares in mutual fund (bonds)	30	1.3%	19
Own shares in mutual fund (stock)	42	1.9%	17
Own any stock	57	2.5%	21
Own common stock in company you don't work for	49	2.2%	23
Own U.S. savings bond	42	1.9%	30
Own investment real estate	86	3.8%	82
Own vacation or weekend home	49	2.2%	50
Used a lawyer in last 12 months	138	6.1%	63
Used a real estate agent in last 12 months	66	2.9%	41
Used financial planner in last 12 months	56	2.5%	25
Own 1 credit card	301	13.4%	76
Own 2 credit cards	374	16.6%	94
Own 3 credit cards	227	10.1%	81
Own 4 credit cards	116	5.2%	64
Own 5 credit cards	79	3.5%	67
Own 6+ credit cards	120	5.3%	58

**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	405	18.0%	46
Credit cards: Sometimes carry a balance	403	17.9%	100
Credit cards: Usually or always carry a balance	651	28.9%	149
Avg monthly credit card expenditures: \$1-110	263	11.7%	98
Avg monthly credit card expenditures: \$111-\$225	207	9.2%	116
Avg monthly credit card expenditures: \$226-\$450	185	8.2%	93
Avg monthly credit card expenditures: \$451-\$700	209	9.3%	116
Avg monthly credit card expenditures: \$701-\$1000	81	3.6%	48
Avg monthly credit card expenditures: \$1001-\$2000	82	3.6%	37
Avg monthly credit card expenditures: \$2001+	62	2.8%	31
Own 1 debit card	1,076	47.8%	90
Own 2 debit cards	279	12.4%	77
Own 3+ debit cards	109	4.8%	112
Avg monthly debit card expenditures: \$1-90	140	6.2%	116
Avg monthly debit card expenditures: \$91-\$180	110	4.9%	81
Avg monthly debit card expenditures: \$181-\$225	128	5.7%	99
Avg monthly debit card expenditures: \$226-\$450	184	8.2%	89
Avg monthly debit card expenditures: \$451-\$700	221	9.8%	99
Avg monthly debit card expenditures: \$701-\$1000	259	11.5%	143
Avg monthly debit card expenditures: \$1001-\$2000	181	8.0%	111
Avg monthly debit card expenditures: \$2001+	59	2.6%	93
Own/used last 12 months: any credit/debit card	1,805	80.2%	90
Own/used last 12 months: any major credit/debit card	1,621	72.0%	88
Own/used last 12 months: any store credit card	626	27.8%	93
Credit/debit card rewards: airline miles	128	5.7%	44
Credit/debit card rewards: cash back	632	28.1%	66
Credit/debit card rewards: hotel/car rental awards	88	3.9%	86
Have American Express Green card in own name	46	2.0%	95
Have American Express Blue card in own name	117	5.2%	96
Have American Express Gold card in own name	58	2.6%	77
Have American Express Platinum card in own name	75	3.3%	99
Have Discover card in own name	186	8.3%	54
Have MasterCard Standard card in own name	449	19.9%	103
Have MasterCard Gold card in own name	53	2.4%	82
Have MasterCard Platinum card in own name	87	3.9%	68
Have MasterCard debit card in own name	488	21.7%	136
Have Visa Regular/Classic card in own name	560	24.9%	80
Have Visa Gold card in own name	44	2.0%	81
Have Visa Platinum card in own name	140	6.2%	68
Have Visa Signature card in own name	67	3.0%	32
Have Visa debit card in own name	788	35.0%	96
Paid bills last 12 months: by mail	337	15.0%	46
Paid bills last 12 months: in person	423	18.8%	106
Paid bills last 12 months: by phone using credit card	487	21.6%	108
Paid bills last 12 months: charged to credit card	383	17.0%	69
Paid bills last 12 months: deducted from bank account	541	24.0%	63
Wired/sent money in last 6 months	614	27.3%	145
Wired/sent money in last 6 months: bank wire transfer	186	8.3%	158
Wired/sent money in last 6 months: using MoneyGram	92	4.1%	196
Wired/sent money in last 6 months: using money order	105	4.7%	89
Wired/sent money in last 6 months: using Western Union	207	9.2%	237
Wired/sent money in last 6 months: using USPS	67	3.0%	82

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	335	14.9%	141
Used Google Pay digital payment service/30 days	63	2.8%	55
Used PayPal digital payment service/30 days	509	22.6%	83
Used Venmo digital payment service/30 days	232	10.3%	64
Used Visa Checkout digital payment service/30 days	73	3.2%	113
Used Zelle digital payment service/30 Days	447	19.9%	163
Used other digital payment service/30 days	65	2.9%	82
Tax preparation: did manually	291	12.9%	78
Tax preparation: used H&R Block Software	170	7.6%	118
Tax preparation: used software (TurboTax)	207	9.2%	58
Tax preparation: used any online program/service	338	15.0%	84
Tax preparation: used H&R Block Online	77	3.4%	95
Tax preparation: used TurboTax Online	162	7.2%	75
Tax preparation: used H&R Block On-Site	113	5.0%	130
Tax preparation: used CPA/other tax professional	215	9.6%	54
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	41	1.8%	93

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