



Demographic Summary		2022	2027
Population		1,059	1,057
Population 18+		629	611
Households		299	299
Median Household Income		\$26,469	\$31,903
Product/Consumer Behavior		Expected Number of Adults	MPI
Did banking in person in last 12 months		278	83
Bank/financial institution used: Bank of America		92	98
Bank/financial institution used: Capital One		38	68
Bank/financial institution used: Chase		123	110
Bank/financial institution used: Citizen Bank		4	37
Bank/financial institution used: Citibank		27	83
Bank/financial institution used: PNC		10	43
Bank/financial institution used: U.S. Bank		17	68
Bank/financial institution used: Wells Fargo		85	100
Bank/financial institution used: credit union		99	68
Bank/financial inst used: local/community bank		39	54
Did banking by mail in last 12 months		13	64
Did banking by phone in last 12 months		63	89
Did banking online in last 12 months		233	70
Did banking on mobile device in last 12 months		187	71
Used ATM/cash machine in last 12 months		345	91
Used direct deposit of paycheck in last 12 months		250	74
Did banking w/paperless statements in last 12 months		162	70
Have interest checking account		117	53
Have non-interest checking account		193	87
Have savings account		349	81
Have overdraft protection		144	74
Have auto loan		91	62
Have personal loan for education (student loan)		32	61
Have personal loan - not for education		20	77
Have home mortgage (1st)		178	78
Have 2nd mortgage (home equity loan)		15	50
Have home equity line of credit		13	59
Have personal line of credit		19	69
Have 401(k) retirement savings plan		86	63
Have 403(b) retirement savings plan		21	73
Have Roth IRA retirement savings plan		29	35
Have Traditional IRA retirement savings plan		44	43
Own any securities investment		181	63
Own any annuity		9	37
Own certificate of deposit (more than 6 months)		11	40
Own shares in money market fund		11	26
Own shares in mutual fund (bonds)		12	27
Own shares in mutual fund (stock)		17	24
Own any stock		34	45
Own common stock in company you don't work for		22	38
Own U.S. savings bond		20	52
Own investment real estate		15	51
Own vacation or weekend home		11	40
Used a lawyer in last 12 months		39	64
Used a real estate agent in last 12 months		40	88
Used financial planner in last 12 months		23	36
Own 1 credit card		115	103
Own 2 credit cards		66	59
Own 3 credit cards		65	83
Own 4 credit cards		22	43
Own 5 credit cards		22	67
Own 6+ credit cards		41	71

**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	135	21.5%	55
Credit cards: Sometimes carry a balance	100	15.9%	89
Credit cards: Usually or always carry a balance	157	25.0%	129
Avg monthly credit card expenditures: \$1-\$110	66	10.5%	88
Avg monthly credit card expenditures: \$111-\$225	43	6.8%	87
Avg monthly credit card expenditures: \$226-\$450	54	8.6%	97
Avg monthly credit card expenditures: \$451-\$700	47	7.5%	93
Avg monthly credit card expenditures: \$701-\$1000	30	4.8%	64
Avg monthly credit card expenditures: \$1001-\$2000	37	5.9%	59
Avg monthly credit card expenditures: \$2001+	20	3.2%	36
Own 1 debit card	318	50.6%	96
Own 2 debit cards	87	13.8%	86
Own 3+ debit cards	16	2.5%	59
Avg monthly debit card expenditures: \$1-\$90	19	3.0%	56
Avg monthly debit card expenditures: \$91-\$180	39	6.2%	103
Avg monthly debit card expenditures: \$181-\$225	23	3.7%	64
Avg monthly debit card expenditures: \$226-\$450	39	6.2%	68
Avg monthly debit card expenditures: \$451-\$700	72	11.4%	115
Avg monthly debit card expenditures: \$701-\$1000	68	10.8%	134
Avg monthly debit card expenditures: \$1001-\$2000	60	9.5%	131
Avg monthly debit card expenditures: \$2001+	23	3.7%	130
Own/used last 12 months: any credit/debit card	513	81.6%	92
Own/used last 12 months: any major credit/debit card	469	74.6%	91
Own/used last 12 months: any store credit card	153	24.3%	82
Credit/debit card rewards: airline miles	32	5.1%	39
Credit/debit card rewards: cash back	175	27.8%	65
Credit/debit card rewards: hotel/car rental awards	13	2.1%	46
Have American Express Green card in own name	8	1.3%	59
Have American Express Blue card in own name	25	4.0%	73
Have American Express Gold card in own name	13	2.1%	62
Have American Express Platinum card in own name	13	2.1%	61
Have Discover card in own name	46	7.3%	48
Have MasterCard Standard card in own name	93	14.8%	76
Have MasterCard Gold card in own name	15	2.4%	83
Have MasterCard Platinum card in own name	23	3.7%	64
Have MasterCard debit card in own name	94	14.9%	94
Have Visa Regular/Classic card in own name	186	29.6%	96
Have Visa Gold card in own name	14	2.2%	92
Have Visa Platinum card in own name	36	5.7%	63
Have Visa Signature card in own name	16	2.5%	27
Have Visa debit card in own name	251	39.9%	110
Paid bills last 12 months: by mail	115	18.3%	56
Paid bills last 12 months: in person	135	21.5%	121
Paid bills last 12 months: by phone using credit card	144	22.9%	114
Paid bills last 12 months: charged to credit card	103	16.4%	66
Paid bills last 12 months: deducted from bank account	160	25.4%	67
Wired/sent money in last 6 months	130	20.7%	110
Wired/sent money in last 6 months: bank wire transfer	32	5.1%	97
Wired/sent money in last 6 months: using MoneyGram	16	2.5%	122
Wired/sent money in last 6 months: using money order	44	7.0%	133
Wired/sent money in last 6 months: using Western Union	35	5.6%	144
Wired/sent money in last 6 months: using USPS	18	2.9%	79

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	44	7.0%	66
Used Google Pay digital payment service/30 days	35	5.6%	109
Used PayPal digital payment service/30 days	135	21.5%	78
Used Venmo digital payment service/30 days	60	9.5%	60
Used Visa Checkout digital payment service/30 days	19	3.0%	105
Used Zelle digital payment service/30 Days	82	13.0%	107
Used other digital payment service/30 days	27	4.3%	122
Tax preparation: did manually	81	12.9%	77
Tax preparation: used H&R Block Software	49	7.8%	121
Tax preparation: used software (TurboTax)	78	12.4%	78
Tax preparation: used any online program/service	108	17.2%	96
Tax preparation: used H&R Block Online	26	4.1%	115
Tax preparation: used TurboTax Online	49	7.8%	82
Tax preparation: used H&R Block On-Site	45	7.2%	186
Tax preparation: used CPA/other tax professional	58	9.2%	52
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	5	0.8%	41

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