



<b>Demographic Summary</b>		<b>2022</b>	<b>2027</b>	
Population		10,271	10,182	
Population 18+		6,507	6,414	
Households		2,389	2,374	
Median Household Income		\$37,875	\$38,897	
<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		3,111	47.8%	90
Bank/financial institution used: Bank of America		590	9.1%	61
Bank/financial institution used: Capital One		516	7.9%	90
Bank/financial institution used: Chase		633	9.7%	55
Bank/financial institution used: Citizen Bank		167	2.6%	149
Bank/financial institution used: Citibank		244	3.7%	72
Bank/financial institution used: PNC		156	2.4%	64
Bank/financial institution used: U.S. Bank		299	4.6%	115
Bank/financial institution used: Wells Fargo		597	9.2%	68
Bank/financial institution used: credit union		1,493	22.9%	99
Bank/financial inst used: local/community bank		997	15.3%	133
Did banking by mail in last 12 months		217	3.3%	103
Did banking by phone in last 12 months		805	12.4%	110
Did banking online in last 12 months		2,811	43.2%	81
Did banking on mobile device in last 12 months		2,261	34.7%	83
Used ATM/cash machine in last 12 months		3,624	55.7%	92
Used direct deposit of paycheck in last 12 months		2,986	45.9%	85
Did banking w/paperless statements in last 12 months		1,798	27.6%	75
Have interest checking account		1,590	24.4%	69
Have non-interest checking account		2,284	35.1%	99
Have savings account		3,435	52.8%	77
Have overdraft protection		1,708	26.2%	84
Have auto loan		1,344	20.7%	89
Have personal loan for education (student loan)		483	7.4%	89
Have personal loan - not for education		303	4.7%	113
Have home mortgage (1st)		1,657	25.5%	71
Have 2nd mortgage (home equity loan)		270	4.1%	87
Have home equity line of credit		155	2.4%	68
Have personal line of credit		365	5.6%	128
Have 401(k) retirement savings plan		995	15.3%	70
Have 403(b) retirement savings plan		199	3.1%	67
Have Roth IRA retirement savings plan		527	8.1%	62
Have Traditional IRA retirement savings plan		508	7.8%	48
Own any securities investment		1,968	30.2%	66
Own any annuity		153	2.4%	61
Own certificate of deposit (more than 6 months)		209	3.2%	73
Own shares in money market fund		273	4.2%	61
Own shares in mutual fund (bonds)		253	3.9%	55
Own shares in mutual fund (stock)		357	5.5%	49
Own any stock		419	6.4%	54
Own common stock in company you don't work for		325	5.0%	54
Own U.S. savings bond		226	3.5%	56
Own investment real estate		195	3.0%	64
Own vacation or weekend home		149	2.3%	52
Used a lawyer in last 12 months		525	8.1%	83
Used a real estate agent in last 12 months		326	5.0%	70
Used financial planner in last 12 months		299	4.6%	46
Own 1 credit card		1,120	17.2%	97
Own 2 credit cards		838	12.9%	73
Own 3 credit cards		502	7.7%	62
Own 4 credit cards		356	5.5%	68
Own 5 credit cards		243	3.7%	71
Own 6+ credit cards		398	6.1%	67

**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	1,685	25.9%	67
Credit cards: Sometimes carry a balance	1,187	18.2%	102
Credit cards: Usually or always carry a balance	1,104	17.0%	87
Avg monthly credit card expenditures: \$1-110	859	13.2%	110
Avg monthly credit card expenditures: \$111-\$225	487	7.5%	95
Avg monthly credit card expenditures: \$226-\$450	454	7.0%	79
Avg monthly credit card expenditures: \$451-\$700	328	5.0%	63
Avg monthly credit card expenditures: \$701-\$1000	286	4.4%	59
Avg monthly credit card expenditures: \$1001-\$2000	332	5.1%	51
Avg monthly credit card expenditures: \$2001+	239	3.7%	41
Own 1 debit card	3,209	49.3%	93
Own 2 debit cards	921	14.2%	88
Own 3+ debit cards	312	4.8%	111
Avg monthly debit card expenditures: \$1-90	399	6.1%	114
Avg monthly debit card expenditures: \$91-\$180	522	8.0%	133
Avg monthly debit card expenditures: \$181-\$225	405	6.2%	108
Avg monthly debit card expenditures: \$226-\$450	509	7.8%	86
Avg monthly debit card expenditures: \$451-\$700	649	10.0%	100
Avg monthly debit card expenditures: \$701-\$1000	485	7.5%	93
Avg monthly debit card expenditures: \$1001-\$2000	538	8.3%	114
Avg monthly debit card expenditures: \$2001+	160	2.5%	87
Own/used last 12 months: any credit/debit card	5,315	81.7%	92
Own/used last 12 months: any major credit/debit card	4,809	73.9%	90
Own/used last 12 months: any store credit card	1,383	21.3%	71
Credit/debit card rewards: airline miles	354	5.4%	42
Credit/debit card rewards: cash back	1,929	29.6%	70
Credit/debit card rewards: hotel/car rental awards	243	3.7%	82
Have American Express Green card in own name	106	1.6%	76
Have American Express Blue card in own name	241	3.7%	68
Have American Express Gold card in own name	129	2.0%	59
Have American Express Platinum card in own name	129	2.0%	59
Have Discover card in own name	742	11.4%	75
Have MasterCard Standard card in own name	983	15.1%	78
Have MasterCard Gold card in own name	145	2.2%	78
Have MasterCard Platinum card in own name	400	6.1%	107
Have MasterCard debit card in own name	1,285	19.7%	124
Have Visa Regular/Classic card in own name	1,494	23.0%	74
Have Visa Gold card in own name	191	2.9%	122
Have Visa Platinum card in own name	429	6.6%	72
Have Visa Signature card in own name	325	5.0%	54
Have Visa debit card in own name	2,279	35.0%	96
Paid bills last 12 months: by mail	1,799	27.6%	85
Paid bills last 12 months: in person	1,878	28.9%	162
Paid bills last 12 months: by phone using credit card	1,426	21.9%	109
Paid bills last 12 months: charged to credit card	1,127	17.3%	70
Paid bills last 12 months: deducted from bank account	2,112	32.5%	86
Wired/sent money in last 6 months	1,112	17.1%	91
Wired/sent money in last 6 months: bank wire transfer	317	4.9%	93
Wired/sent money in last 6 months: using MoneyGram	208	3.2%	153
Wired/sent money in last 6 months: using money order	664	10.2%	194
Wired/sent money in last 6 months: using Western Union	298	4.6%	118
Wired/sent money in last 6 months: using USPS	286	4.4%	122

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	516	7.9%	75
Used Google Pay digital payment service/30 days	417	6.4%	126
Used PayPal digital payment service/30 days	1,744	26.8%	98
Used Venmo digital payment service/30 days	506	7.8%	49
Used Visa Checkout digital payment service/30 days	221	3.4%	118
Used Zelle digital payment service/30 Days	520	8.0%	65
Used other digital payment service/30 days	260	4.0%	113
Tax preparation: did manually	929	14.3%	86
Tax preparation: used H&R Block Software	497	7.6%	119
Tax preparation: used software (TurboTax)	709	10.9%	68
Tax preparation: used any online program/service	1,172	18.0%	100
Tax preparation: used H&R Block Online	325	5.0%	139
Tax preparation: used TurboTax Online	521	8.0%	84
Tax preparation: used H&R Block On-Site	291	4.5%	116
Tax preparation: used CPA/other tax professional	812	12.5%	70
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	131	2.0%	103

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