



Trade area  
Area: 93.8 square miles

Prepared by Esri

<b>Demographic Summary</b>		<b>2022</b>	<b>2027</b>	
Population		157,916	183,568	
Population 18+		112,696	130,736	
Households		52,747	61,005	
Median Household Income		\$94,222	\$106,484	
<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		57,862	51.3%	96
Bank/financial institution used: Bank of America		18,450	16.4%	110
Bank/financial institution used: Capital One		10,581	9.4%	106
Bank/financial institution used: Chase		24,543	21.8%	123
Bank/financial institution used: Citizen Bank		805	0.7%	42
Bank/financial institution used: Citibank		6,375	5.7%	109
Bank/financial institution used: PNC		3,148	2.8%	75
Bank/financial institution used: U.S. Bank		5,004	4.4%	111
Bank/financial institution used: Wells Fargo		19,759	17.5%	130
Bank/financial institution used: credit union		28,848	25.6%	110
Bank/financial inst used: local/community bank		8,400	7.5%	65
Did banking by mail in last 12 months		3,811	3.4%	104
Did banking by phone in last 12 months		12,598	11.2%	100
Did banking online in last 12 months		64,676	57.4%	108
Did banking on mobile device in last 12 months		53,867	47.8%	114
Used ATM/cash machine in last 12 months		70,169	62.3%	103
Used direct deposit of paycheck in last 12 months		64,969	57.6%	107
Did banking w/paperless statements in last 12 months		45,203	40.1%	109
Have interest checking account		39,939	35.4%	100
Have non-interest checking account		39,330	34.9%	99
Have savings account		80,921	71.8%	105
Have overdraft protection		37,557	33.3%	107
Have auto loan		29,837	26.5%	114
Have personal loan for education (student loan)		11,417	10.1%	121
Have personal loan - not for education		6,311	5.6%	136
Have home mortgage (1st)		51,348	45.6%	126
Have 2nd mortgage (home equity loan)		4,623	4.1%	86
Have home equity line of credit		3,346	3.0%	85
Have personal line of credit		6,129	5.4%	124
Have 401(k) retirement savings plan		28,735	25.5%	117
Have 403(b) retirement savings plan		5,118	4.5%	99
Have Roth IRA retirement savings plan		16,011	14.2%	109
Have Traditional IRA retirement savings plan		16,808	14.9%	92
Own any securities investment		54,040	48.0%	105
Own any annuity		3,792	3.4%	87
Own certificate of deposit (more than 6 months)		4,321	3.8%	88
Own shares in money market fund		6,837	6.1%	89
Own shares in mutual fund (bonds)		7,176	6.4%	91
Own shares in mutual fund (stock)		12,273	10.9%	98
Own any stock		13,397	11.9%	99
Own common stock in company you don't work for		9,907	8.8%	95
Own U.S. savings bond		6,038	5.4%	87
Own investment real estate		5,472	4.9%	104
Own vacation or weekend home		4,412	3.9%	90
Used a lawyer in last 12 months		9,821	8.7%	90
Used a real estate agent in last 12 months		9,169	8.1%	113
Used financial planner in last 12 months		10,683	9.5%	95
Own 1 credit card		21,638	19.2%	109
Own 2 credit cards		20,113	17.8%	101
Own 3 credit cards		14,269	12.7%	101
Own 4 credit cards		9,124	8.1%	101
Own 5 credit cards		6,029	5.3%	102
Own 6+ credit cards		11,690	10.4%	114

**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.



# Finances Market Potential

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	39,790	35.3%	91
Credit cards: Sometimes carry a balance	21,184	18.8%	105
Credit cards: Usually or always carry a balance	27,404	24.3%	125
Avg monthly credit card expenditures: \$1-110	13,291	11.8%	99
Avg monthly credit card expenditures: \$111-\$225	9,757	8.7%	110
Avg monthly credit card expenditures: \$226-\$450	9,936	8.8%	100
Avg monthly credit card expenditures: \$451-\$700	9,792	8.7%	108
Avg monthly credit card expenditures: \$701-\$1000	8,898	7.9%	105
Avg monthly credit card expenditures: \$1001-\$2000	11,999	10.6%	107
Avg monthly credit card expenditures: \$2001+	10,667	9.5%	106
Own 1 debit card	61,545	54.6%	103
Own 2 debit cards	19,672	17.5%	109
Own 3+ debit cards	6,630	5.9%	136
Avg monthly debit card expenditures: \$1-90	4,913	4.4%	81
Avg monthly debit card expenditures: \$91-\$180	5,957	5.3%	88
Avg monthly debit card expenditures: \$181-\$225	6,897	6.1%	107
Avg monthly debit card expenditures: \$226-\$450	10,095	9.0%	98
Avg monthly debit card expenditures: \$451-\$700	13,122	11.6%	117
Avg monthly debit card expenditures: \$701-\$1000	11,033	9.8%	122
Avg monthly debit card expenditures: \$1001-\$2000	9,740	8.6%	119
Avg monthly debit card expenditures: \$2001+	4,783	4.2%	151
Own/used last 12 months: any credit/debit card	102,233	90.7%	102
Own/used last 12 months: any major credit/debit card	93,937	83.4%	102
Own/used last 12 months: any store credit card	34,383	30.5%	103
Credit/debit card rewards: airline miles	16,718	14.8%	114
Credit/debit card rewards: cash back	50,827	45.1%	106
Credit/debit card rewards: hotel/car rental awards	5,671	5.0%	111
Have American Express Green card in own name	2,392	2.1%	99
Have American Express Blue card in own name	6,068	5.4%	99
Have American Express Gold card in own name	3,893	3.5%	103
Have American Express Platinum card in own name	4,113	3.6%	108
Have Discover card in own name	17,945	15.9%	105
Have MasterCard Standard card in own name	20,796	18.5%	95
Have MasterCard Gold card in own name	3,069	2.7%	95
Have MasterCard Platinum card in own name	6,386	5.7%	99
Have MasterCard debit card in own name	18,365	16.3%	102
Have Visa Regular/Classic card in own name	37,032	32.9%	106
Have Visa Gold card in own name	2,373	2.1%	87
Have Visa Platinum card in own name	11,312	10.0%	110
Have Visa Signature card in own name	11,378	10.1%	109
Have Visa debit card in own name	46,365	41.1%	113
Paid bills last 12 months: by mail	30,895	27.4%	85
Paid bills last 12 months: in person	15,673	13.9%	78
Paid bills last 12 months: by phone using credit card	22,105	19.6%	98
Paid bills last 12 months: charged to credit card	29,907	26.5%	107
Paid bills last 12 months: deducted from bank account	45,291	40.2%	106
Wired/sent money in last 6 months	24,461	21.7%	115
Wired/sent money in last 6 months: bank wire transfer	7,239	6.4%	123
Wired/sent money in last 6 months: using MoneyGram	1,891	1.7%	80
Wired/sent money in last 6 months: using money order	6,015	5.3%	101
Wired/sent money in last 6 months: using Western Union	5,379	4.8%	123
Wired/sent money in last 6 months: using USPS	4,287	3.8%	105

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay digital payment service/30 days	14,324	12.7%	120
Used Google Pay digital payment service/30 days	6,276	5.6%	110
Used PayPal digital payment service/30 days	32,660	29.0%	106
Used Venmo digital payment service/30 days	20,100	17.8%	111
Used Visa Checkout digital payment service/30 days	3,280	2.9%	101
Used Zelle digital payment service/30 Days	18,805	16.7%	137
Used other digital payment service/30 days	4,684	4.2%	118
Tax preparation: did manually	21,680	19.2%	116
Tax preparation: used H&R Block Software	7,568	6.7%	105
Tax preparation: used software (TurboTax)	21,687	19.2%	121
Tax preparation: used any online program/service	22,388	19.9%	111
Tax preparation: used H&R Block Online	4,386	3.9%	109
Tax preparation: used TurboTax Online	12,632	11.2%	117
Tax preparation: used H&R Block On-Site	4,489	4.0%	103
Tax preparation: used CPA/other tax professional	17,569	15.6%	87
Personally/Jointly Acq 401(k)/403(b) Loan/30 days	3,190	2.8%	145

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