



# Finances Market Potential

Proposed Location  
 100 S Wacker Dr, Chicago, Illinois, 60606  
 Ring: 1 mile radius

Sample Report  
 Latitude: 41.87998  
 Longitude: -87.63702

Demographic Summary		2018	2023	
Population		66,358	76,082	
Population 18+		61,983	70,676	
Households		38,440	44,505	
Median Household Income		\$102,525	\$112,759	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		37,368	60.3%	108
Bank/financial institution used: Bank of America		10,408	16.8%	133
Bank/financial institution used: Capital One		5,852	9.4%	165
Bank/financial institution used: Chase		12,024	19.4%	139
Bank/financial institution used: Citibank		3,537	5.7%	170
Bank/financial institution used: PNC		2,217	3.6%	104
Bank/financial institution used: U.S. Bank		2,842	4.6%	141
Bank/financial institution used: Wells Fargo		10,445	16.9%	133
Bank/financial institution used: credit union		10,693	17.3%	93
Bank/financial inst used: local/community bank		2,492	4.0%	44
Did banking by mail in last 12 months		1,592	2.6%	80
Did banking by phone in last 12 months		7,677	12.4%	130
Did banking online in last 12 months		33,604	54.2%	138
Did banking on mobile device in last 12 months		22,174	35.8%	152
Used ATM/cash machine in last 12 months		42,497	68.6%	129
Used direct deposit of paycheck in last 12 months		31,243	50.4%	117
Did banking w/paperless statements in last 12 mo		23,041	37.2%	158
Have interest checking account		23,742	38.3%	130
Have non-interest checking account		18,530	29.9%	101
Have savings account		41,794	67.4%	116
Have overdraft protection		19,713	31.8%	114
Have auto loan		12,659	20.4%	100
Have personal loan for education (student loan)		4,541	7.3%	104
Have personal loan - not for education		1,397	2.3%	68
Have home mortgage (1st)		19,471	31.4%	99
Have 2nd mortgage (home equity loan)		2,151	3.5%	66
Have home equity line of credit		2,042	3.3%	92
Have personal line of credit		2,465	4.0%	113
Have 401(k) retirement savings plan		12,878	20.8%	134
Have 403(b) retirement savings plan		2,975	4.8%	161
Have Roth IRA retirement savings plan		8,086	13.0%	172
Have Traditional IRA retirement savings plan		7,630	12.3%	118
Own any securities investment		18,416	29.7%	100
Own any annuity		1,499	2.4%	92
Own certificate of deposit (more than 6 months)		1,821	2.9%	107
Own shares in money market fund		3,769	6.1%	147
Own shares in mutual fund (bonds)		4,049	6.5%	137
Own shares in mutual fund (stock)		6,631	10.7%	155
Own any stock		6,061	9.8%	135
Own common stock in company you don't work for		4,898	7.9%	154
Own U.S. savings bond		2,957	4.8%	99
Own investment real estate		2,858	4.6%	112
Own vacation/weekend home		1,741	2.8%	77
Used a real estate agent in last 12 months		4,495	7.3%	119
Used financial planner in last 12 months		4,956	8.0%	118
Own 1 credit card		11,830	19.1%	112
Own 2 credit cards		10,843	17.5%	120
Own 3 credit cards		8,202	13.2%	132
Own 4 credit cards		5,795	9.3%	141
Own 5 credit cards		3,081	5.0%	129
Own 6+ credit cards		3,997	6.4%	106

**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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.



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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	24,405	39.4%	127
Credit cards: Sometimes carry a balance	12,742	20.6%	126
Credit cards: Usually or always carry a balance	10,658	17.2%	95
Avg monthly credit card expenditures: <\$111	7,161	11.6%	96
Avg monthly credit card expenditures: \$111-\$225	4,039	6.5%	91
Avg monthly credit card expenditures: \$226-\$450	5,494	8.9%	131
Avg monthly credit card expenditures: \$451-\$700	7,175	11.6%	186
Avg monthly credit card expenditures: \$701-\$1000	5,627	9.1%	156
Avg monthly credit card expenditures: \$1001+	9,924	16.0%	146
Own 1 debit card	35,039	56.5%	118
Own 2 debit cards	8,659	14.0%	120
Avg monthly debit card expenditures: <\$91	2,682	4.3%	101
Avg monthly debit card expenditures: \$91-\$180	3,545	5.7%	104
Avg monthly debit card expenditures: \$181-\$225	3,759	6.1%	123
Avg monthly debit card expenditures: \$226-\$450	6,421	10.4%	125
Avg monthly debit card expenditures: \$451-\$700	6,183	10.0%	113
Avg monthly debit card expenditures: \$701-\$1000	6,820	11.0%	142
Avg monthly debit card expenditures: \$1001+	5,972	9.6%	109
Own/used last 12 months: any credit/debit card	54,965	88.7%	111
Own/used last 12 months: any major credit/debit card	50,679	81.8%	116
Own/used last 12 months: any store credit card	19,188	31.0%	111
Credit/debit card rewards: airline miles	12,004	19.4%	192
Credit/debit card rewards: cash back	23,839	38.5%	137
Credit/debit card rewards: gasoline discounts	3,638	5.9%	133
Credit/debit card rewards: gifts	4,937	8.0%	197
Credit/debit card rewards: hotel/car rental awards	3,672	5.9%	178
Have American Express Green card in own name	3,335	5.4%	195
Have American Express Gold card in own name	3,557	5.7%	210
Have American Express Platinum card in own name	2,359	3.8%	132
Have American Express Blue card in own name	4,700	7.6%	178
Have Discover card in own name	7,633	12.3%	118
Have MasterCard Standard card in own name	11,164	18.0%	118
Have MasterCard Gold card in own name	1,634	2.6%	88
Have MasterCard Platinum card in own name	2,853	4.6%	80
Have MasterCard debit card in own name	4,321	7.0%	86
Have Visa Regular/Classic card in own name	18,395	29.7%	120
Have Visa Gold card in own name	1,689	2.7%	96
Have Visa Platinum card in own name	7,126	11.5%	125
Have Visa Signature card in own name	5,660	9.1%	164
Have Visa debit card in own name	14,921	24.1%	116
Paid bills last 12 months: by mail	21,657	34.9%	89
Paid bills last 12 months: online	40,546	65.4%	133
Paid bills last 12 months: in person	12,692	20.5%	72
Paid bills last 12 months: by phone using credit card	15,146	24.4%	113
Paid bills last 12 months: by mobile phone	14,654	23.6%	135
Paid bills last 12 months: charged to credit card	15,921	25.7%	168
Paid bills last 12 months: deducted from bank account	21,725	35.0%	132
Wired/sent money in last 6 months	11,288	18.2%	129
Wired/sent money in last 6 months: using MoneyGram	2,660	4.3%	133
Used Apple Pay digital payment service/30 days	4,150	6.7%	224
Used Google Wallet digital payment service/30 days	1,533	2.5%	155
Used PayPal digital payment service/30 days	16,564	26.7%	160
Used Visa Checkout digital payment service/30 days	3,676	5.9%	148
Used other digital payment service/30 days	1,604	2.6%	79
Wired/sent money in last 6 months: using Western Union	2,651	4.3%	95

**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.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	3,330	5.4%	163
Tax preparation: did manually	12,713	20.5%	145
Tax preparation: used software (TurboTax)	11,980	19.3%	163
Tax preparation: used online tax srv (TurboTax)	8,705	14.0%	192
Tax preparation: used H&R Block on-site	2,465	4.0%	78
Tax preparation: used CPA/other tax professional	10,213	16.5%	103

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# Finances Market Potential

Proposed Location  
 100 S Wacker Dr, Chicago, Illinois, 60606  
 Ring: 3 mile radius

Sample Report  
 Latitude: 41.87998  
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Demographic Summary		2018	2023	
Population		373,093	398,556	
Population 18+		325,039	348,482	
Households		194,612	209,219	
Median Household Income		\$79,177	\$91,168	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		182,427	56.1%	101
Bank/financial institution used: Bank of America		55,829	17.2%	137
Bank/financial institution used: Capital One		26,506	8.2%	142
Bank/financial institution used: Chase		66,836	20.6%	148
Bank/financial institution used: Citibank		19,793	6.1%	182
Bank/financial institution used: PNC		10,228	3.1%	92
Bank/financial institution used: U.S. Bank		11,818	3.6%	112
Bank/financial institution used: Wells Fargo		50,112	15.4%	121
Bank/financial institution used: credit union		46,964	14.4%	78
Bank/financial inst used: local/community bank		14,518	4.5%	48
Did banking by mail in last 12 months		9,602	3.0%	92
Did banking by phone in last 12 months		35,262	10.8%	113
Did banking online in last 12 months		157,623	48.5%	123
Did banking on mobile device in last 12 months		102,564	31.6%	134
Used ATM/cash machine in last 12 months		204,664	63.0%	118
Used direct deposit of paycheck in last 12 months		145,187	44.7%	104
Did banking w/paperless statements in last 12 mo		102,996	31.7%	135
Have interest checking account		104,398	32.1%	109
Have non-interest checking account		92,740	28.5%	97
Have savings account		200,568	61.7%	106
Have overdraft protection		91,076	28.0%	100
Have auto loan		56,279	17.3%	85
Have personal loan for education (student loan)		23,393	7.2%	102
Have personal loan - not for education		7,264	2.2%	68
Have home mortgage (1st)		89,023	27.4%	87
Have 2nd mortgage (home equity loan)		12,234	3.8%	72
Have home equity line of credit		10,951	3.4%	94
Have personal line of credit		11,091	3.4%	97
Have 401(k) retirement savings plan		56,916	17.5%	113
Have 403(b) retirement savings plan		13,242	4.1%	137
Have Roth IRA retirement savings plan		33,174	10.2%	134
Have Traditional IRA retirement savings plan		36,535	11.2%	108
Own any securities investment		89,106	27.4%	92
Own any annuity		7,501	2.3%	87
Own certificate of deposit (more than 6 months)		8,313	2.6%	93
Own shares in money market fund		16,973	5.2%	126
Own shares in mutual fund (bonds)		17,794	5.5%	115
Own shares in mutual fund (stock)		28,668	8.8%	128
Own any stock		29,228	9.0%	124
Own common stock in company you don't work for		22,104	6.8%	132
Own U.S. savings bond		14,272	4.4%	91
Own investment real estate		13,056	4.0%	97
Own vacation/weekend home		9,474	2.9%	80
Used a real estate agent in last 12 months		19,728	6.1%	99
Used financial planner in last 12 months		22,881	7.0%	104
Own 1 credit card		60,039	18.5%	109
Own 2 credit cards		52,441	16.1%	111
Own 3 credit cards		38,951	12.0%	119
Own 4 credit cards		27,352	8.4%	127
Own 5 credit cards		14,579	4.5%	117
Own 6+ credit cards		20,464	6.3%	103

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	114,709	35.3%	114
Credit cards: Sometimes carry a balance	63,247	19.5%	119
Credit cards: Usually or always carry a balance	55,794	17.2%	95
Avg monthly credit card expenditures: <\$111	32,586	10.0%	83
Avg monthly credit card expenditures: \$111-\$225	20,459	6.3%	88
Avg monthly credit card expenditures: \$226-\$450	26,196	8.1%	119
Avg monthly credit card expenditures: \$451-\$700	31,695	9.8%	157
Avg monthly credit card expenditures: \$701-\$1000	26,170	8.1%	138
Avg monthly credit card expenditures: \$1001+	49,619	15.3%	140
Own 1 debit card	171,737	52.8%	110
Own 2 debit cards	44,039	13.5%	117
Avg monthly debit card expenditures: <\$91	14,658	4.5%	105
Avg monthly debit card expenditures: \$91-\$180	17,381	5.3%	97
Avg monthly debit card expenditures: \$181-\$225	17,997	5.5%	112
Avg monthly debit card expenditures: \$226-\$450	30,988	9.5%	115
Avg monthly debit card expenditures: \$451-\$700	28,482	8.8%	99
Avg monthly debit card expenditures: \$701-\$1000	32,021	9.9%	127
Avg monthly debit card expenditures: \$1001+	31,824	9.8%	110
Own/used last 12 months: any credit/debit card	277,141	85.3%	107
Own/used last 12 months: any major credit/debit card	250,683	77.1%	109
Own/used last 12 months: any store credit card	95,395	29.3%	105
Credit/debit card rewards: airline miles	56,091	17.3%	171
Credit/debit card rewards: cash back	113,819	35.0%	125
Credit/debit card rewards: gasoline discounts	17,015	5.2%	119
Credit/debit card rewards: gifts	19,242	5.9%	146
Credit/debit card rewards: hotel/car rental awards	16,384	5.0%	152
Have American Express Green card in own name	15,570	4.8%	174
Have American Express Gold card in own name	16,905	5.2%	190
Have American Express Platinum card in own name	12,308	3.8%	132
Have American Express Blue card in own name	21,705	6.7%	157
Have Discover card in own name	34,508	10.6%	102
Have MasterCard Standard card in own name	54,522	16.8%	110
Have MasterCard Gold card in own name	8,735	2.7%	90
Have MasterCard Platinum card in own name	15,835	4.9%	85
Have MasterCard debit card in own name	22,089	6.8%	84
Have Visa Regular/Classic card in own name	94,684	29.1%	118
Have Visa Gold card in own name	8,374	2.6%	91
Have Visa Platinum card in own name	31,983	9.8%	107
Have Visa Signature card in own name	27,208	8.4%	150
Have Visa debit card in own name	70,215	21.6%	104
Paid bills last 12 months: by mail	107,740	33.1%	85
Paid bills last 12 months: online	194,003	59.7%	121
Paid bills last 12 months: in person	69,872	21.5%	75
Paid bills last 12 months: by phone using credit card	73,100	22.5%	104
Paid bills last 12 months: by mobile phone	68,521	21.1%	121
Paid bills last 12 months: charged to credit card	69,221	21.3%	140
Paid bills last 12 months: deducted from bank account	96,837	29.8%	112
Wired/sent money in last 6 months	59,768	18.4%	131
Wired/sent money in last 6 months: using MoneyGram	13,702	4.2%	130
Used Apple Pay digital payment service/30 days	19,144	5.9%	197
Used Google Wallet digital payment service/30 days	8,134	2.5%	156
Used PayPal digital payment service/30 days	76,094	23.4%	140
Used Visa Checkout digital payment service/30 days	16,560	5.1%	127
Used other digital payment service/30 days	10,754	3.3%	101
Wired/sent money in last 6 months: using Western Union	16,389	5.0%	112

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	16,805	5.2%	157
Tax preparation: did manually	54,720	16.8%	119
Tax preparation: used software (TurboTax)	50,709	15.6%	131
Tax preparation: used online tax srv (TurboTax)	35,471	10.9%	149
Tax preparation: used H&R Block on-site	13,960	4.3%	84
Tax preparation: used CPA/other tax professional	51,025	15.7%	98

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# Finances Market Potential

Proposed Location  
 100 S Wacker Dr, Chicago, Illinois, 60606  
 Ring: 5 mile radius

Sample Report  
 Latitude: 41.87998  
 Longitude: -87.63702

Demographic Summary		2018	2023	
Population		853,482	886,698	
Population 18+		705,324	737,904	
Households		387,951	405,830	
Median Household Income		\$64,916	\$76,320	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		364,705	51.7%	93
Bank/financial institution used: Bank of America		117,873	16.7%	133
Bank/financial institution used: Capital One		51,142	7.3%	126
Bank/financial institution used: Chase		136,813	19.4%	139
Bank/financial institution used: Citibank		39,566	5.6%	167
Bank/financial institution used: PNC		19,580	2.8%	81
Bank/financial institution used: U.S. Bank		24,013	3.4%	105
Bank/financial institution used: Wells Fargo		101,102	14.3%	113
Bank/financial institution used: credit union		91,154	12.9%	70
Bank/financial inst used: local/community bank		28,753	4.1%	44
Did banking by mail in last 12 months		19,356	2.7%	85
Did banking by phone in last 12 months		69,631	9.9%	103
Did banking online in last 12 months		295,923	42.0%	107
Did banking on mobile device in last 12 months		194,519	27.6%	117
Used ATM/cash machine in last 12 months		405,302	57.5%	108
Used direct deposit of paycheck in last 12 months		281,125	39.9%	93
Did banking w/paperless statements in last 12 mo		193,898	27.5%	117
Have interest checking account		192,913	27.4%	93
Have non-interest checking account		187,849	26.6%	90
Have savings account		394,813	56.0%	96
Have overdraft protection		175,278	24.9%	89
Have auto loan		108,041	15.3%	75
Have personal loan for education (student loan)		46,749	6.6%	94
Have personal loan - not for education		15,742	2.2%	68
Have home mortgage (1st)		169,143	24.0%	76
Have 2nd mortgage (home equity loan)		23,402	3.3%	63
Have home equity line of credit		21,665	3.1%	86
Have personal line of credit		22,284	3.2%	90
Have 401(k) retirement savings plan		106,129	15.0%	97
Have 403(b) retirement savings plan		24,835	3.5%	118
Have Roth IRA retirement savings plan		59,762	8.5%	111
Have Traditional IRA retirement savings plan		68,655	9.7%	93
Own any securities investment		169,318	24.0%	80
Own any annuity		14,544	2.1%	78
Own certificate of deposit (more than 6 months)		16,087	2.3%	83
Own shares in money market fund		30,154	4.3%	103
Own shares in mutual fund (bonds)		31,859	4.5%	95
Own shares in mutual fund (stock)		51,709	7.3%	106
Own any stock		53,396	7.6%	105
Own common stock in company you don't work for		39,873	5.7%	110
Own U.S. savings bond		26,915	3.8%	79
Own investment real estate		25,854	3.7%	89
Own vacation/weekend home		19,205	2.7%	75
Used a real estate agent in last 12 months		38,645	5.5%	90
Used financial planner in last 12 months		42,436	6.0%	89
Own 1 credit card		121,208	17.2%	101
Own 2 credit cards		102,737	14.6%	100
Own 3 credit cards		73,256	10.4%	103
Own 4 credit cards		52,790	7.5%	113
Own 5 credit cards		27,910	4.0%	103
Own 6+ credit cards		41,552	5.9%	97

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	214,275	30.4%	98
Credit cards: Sometimes carry a balance	130,456	18.5%	113
Credit cards: Usually or always carry a balance	123,264	17.5%	96
Avg monthly credit card expenditures: <\$111	70,577	10.0%	83
Avg monthly credit card expenditures: \$111-\$225	43,963	6.2%	87
Avg monthly credit card expenditures: \$226-\$450	51,649	7.3%	109
Avg monthly credit card expenditures: \$451-\$700	59,696	8.5%	136
Avg monthly credit card expenditures: \$701-\$1000	49,866	7.1%	121
Avg monthly credit card expenditures: \$1001+	90,067	12.8%	117
Own 1 debit card	350,218	49.7%	104
Own 2 debit cards	86,856	12.3%	106
Avg monthly debit card expenditures: <\$91	31,529	4.5%	104
Avg monthly debit card expenditures: \$91-\$180	36,925	5.2%	95
Avg monthly debit card expenditures: \$181-\$225	37,134	5.3%	107
Avg monthly debit card expenditures: \$226-\$450	63,108	8.9%	108
Avg monthly debit card expenditures: \$451-\$700	57,556	8.2%	92
Avg monthly debit card expenditures: \$701-\$1000	64,746	9.2%	118
Avg monthly debit card expenditures: \$1001+	62,446	8.9%	100
Own/used last 12 months: any credit/debit card	569,233	80.7%	101
Own/used last 12 months: any major credit/debit card	507,147	71.9%	102
Own/used last 12 months: any store credit card	192,818	27.3%	98
Credit/debit card rewards: airline miles	103,215	14.6%	145
Credit/debit card rewards: cash back	220,816	31.3%	112
Credit/debit card rewards: gasoline discounts	33,892	4.8%	109
Credit/debit card rewards: gifts	36,450	5.2%	128
Credit/debit card rewards: hotel/car rental awards	31,087	4.4%	133
Have American Express Green card in own name	30,362	4.3%	156
Have American Express Gold card in own name	30,968	4.4%	160
Have American Express Platinum card in own name	24,070	3.4%	119
Have American Express Blue card in own name	40,772	5.8%	136
Have Discover card in own name	68,315	9.7%	93
Have MasterCard Standard card in own name	103,427	14.7%	96
Have MasterCard Gold card in own name	19,563	2.8%	93
Have MasterCard Platinum card in own name	34,488	4.9%	85
Have MasterCard debit card in own name	49,647	7.0%	87
Have Visa Regular/Classic card in own name	189,715	26.9%	109
Have Visa Gold card in own name	18,107	2.6%	90
Have Visa Platinum card in own name	62,768	8.9%	96
Have Visa Signature card in own name	50,581	7.2%	129
Have Visa debit card in own name	142,614	20.2%	97
Paid bills last 12 months: by mail	212,287	30.1%	77
Paid bills last 12 months: online	378,781	53.7%	109
Paid bills last 12 months: in person	173,316	24.6%	86
Paid bills last 12 months: by phone using credit card	153,022	21.7%	100
Paid bills last 12 months: by mobile phone	136,517	19.4%	111
Paid bills last 12 months: charged to credit card	130,286	18.5%	121
Paid bills last 12 months: deducted from bank account	183,626	26.0%	98
Wired/sent money in last 6 months	127,675	18.1%	129
Wired/sent money in last 6 months: using MoneyGram	31,655	4.5%	139
Used Apple Pay digital payment service/30 days	37,167	5.3%	177
Used Google Wallet digital payment service/30 days	17,036	2.4%	151
Used PayPal digital payment service/30 days	146,123	20.7%	124
Used Visa Checkout digital payment service/30 days	34,199	4.8%	121
Used other digital payment service/30 days	24,486	3.5%	106
Wired/sent money in last 6 months: using Western Union	40,855	5.8%	128

**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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.





## Finances Market Potential

Proposed Location  
100 S Wacker Dr, Chicago, Illinois, 60606  
Ring: 5 mile radius

Sample Report  
Latitude: 41.87998  
Longitude: -87.63702

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	32,685	4.6%	141
Tax preparation: did manually	103,750	14.7%	104
Tax preparation: used software (TurboTax)	96,849	13.7%	115
Tax preparation: used online tax srv (TurboTax)	67,412	9.6%	131
Tax preparation: used H&R Block on-site	30,303	4.3%	84
Tax preparation: used CPA/other tax professional	98,642	14.0%	88

Sample Report

**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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.