

Demographic Summary		2024	2029	
Population		109,880	112,958	
Population 18+		87,008	90,447	
Households		39,144	41,139	
Median Household Income		\$92,126	\$103,533	
Product/Consumer Behavior		Expected Number of	MPI	
		Adults	Percent	
Did Banking in Person/12 Mo		43,446	49.9%	96
Used Bank of America Bank/12 Mo		17,617	20.2%	133
Used Capital One Bank/12 Mo		9,170	10.5%	104
Used Chase Bank/12 Mo		23,185	26.6%	132
Used Citizens Bank/12 Mo		1,279	1.5%	72
Used Citibank Bank/12 Mo		7,010	8.1%	140
Used PNC Bank/12 Mo		2,855	3.3%	75
Used U.S. Bank/12 Mo		3,763	4.3%	106
Used Wells Fargo Bank/12 Mo		15,053	17.3%	123
Used Credit Union/12 Mo		21,263	24.4%	95
Used Local/Community Bank/12 Mo		5,675	6.5%	61
Did Banking by Mail/12 Mo		2,610	3.0%	100
Did Banking by Phone/12 Mo		9,014	10.4%	101
Did Banking Online/12 Mo		50,583	58.1%	102
Did Banking by Mobile Device/12 Mo		42,975	49.4%	103
Used ATM or Cash Machine/12 Mo		55,066	63.3%	103
Used Direct Deposit of Paycheck/12 Mo		49,267	56.6%	97
Did Banking w/Paperless Statements/12 Mo		37,805	43.5%	101
Have Interest Checking Account		32,800	37.7%	97
Have Non-Interest Checking Account		31,019	35.7%	97
Have Savings Account		64,585	74.2%	102
Have Overdraft Protection		27,776	31.9%	96
Have Auto Loan		18,756	21.6%	89
Have Education Personal Loan (Student Loan)		7,930	9.1%	98
Have Personal Loan (Not for Education)		2,976	3.4%	78
Have 1st Home Mortgage		31,604	36.3%	99
Have 2nd Mortgage (Home Equity Loan)		3,715	4.3%	101
Have Home Equity Line of Credit		3,265	3.8%	104
Have Personal Line of Credit		5,202	6.0%	98
Have 401(k) Retirement Savings Plan		21,389	24.6%	101
Have 403(b) Retirement Savings Plan		4,896	5.6%	102
Have Roth IRA Retirement Savings Plan		14,715	16.9%	104
Have Traditional IRA Retirement Savings Plan		17,244	19.8%	104
Own Any Securities Investment		47,455	54.5%	101
Own Any Annuity		3,888	4.5%	102
Own Certificate of Deposit (More Than 6 Mo)		4,075	4.7%	104
Own Shares in Money Market Fund		7,398	8.5%	104
Own Shares in Mutual Fund (Bonds)		7,535	8.7%	104
Own Shares in Mutual Fund (Stocks)		12,180	14.0%	105
Own Any Stock		14,226	16.4%	110
Own Common Stock in Company You Don't Work For		11,249	12.9%	110
Own U.S. Savings Bonds		6,741	7.7%	105
Own Investment Real Estate		4,932	5.7%	117
Own Vacation or Wknd Home		3,764	4.3%	105
Used Lawyer/12 Mo		10,222	11.7%	96
Used Real Estate Agent/12 Mo		7,305	8.4%	107
Used Financial Planner/12 Mo		8,826	10.1%	96
Own 1 Credit Card		14,944	17.2%	96
Own 2 Credit Cards		16,017	18.4%	100
Own 3 Credit Cards		11,987	13.8%	108
Own 4 Credit Cards		7,953	9.1%	105
Own 5 Credit Cards		5,236	6.0%	113
Own 6+ Credit Cards		10,171	11.7%	109

**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 2024 and 2029.

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Carry Credit Card Balance: 1-Never/Rarely	36,359	41.8%	102
Carry Credit Card Balance: 2-Sometimes	16,476	18.9%	104
Carry Credit Card Balance: 3-Usually/Always	16,143	18.6%	103
Avg \$1-110 Monthly Credit Card Expenditures	7,971	9.2%	90
Avg \$111-225 Monthly Credit Card Expenditures	5,785	6.6%	96
Avg \$226-450 Monthly Credit Card Expenditures	7,935	9.1%	104
Avg \$451-700 Monthly Credit Card Expenditures	8,737	10.0%	108
Avg \$701-1000 Monthly Credit Card Expenditures	7,515	8.6%	111
Avg \$1001-2000 Monthly Credit Card Expenditures	11,567	13.3%	111
Avg \$2001+ Monthly Credit Card Expenditures	11,806	13.6%	108
Own 1 Debit Card	45,072	51.8%	100
Own 2 Debit Cards	15,635	18.0%	106
Own 3+ Debit Cards	4,730	5.4%	100
Avg \$1-90 Debit Card Monthly Expenditures	5,500	6.3%	106
Avg \$91-180 Debit Card Monthly Expenditures	5,254	6.0%	102
Avg \$181-225 Debit Card Monthly Expenditures	4,005	4.6%	94
Avg \$226-450 Debit Card Monthly Expenditures	7,433	8.5%	97
Avg \$451-700 Debit Card Monthly Expenditures	7,573	8.7%	94
Avg \$701-1000 Debit Card Monthly Expenditures	5,709	6.6%	89
Avg \$1001-2000 Debit Card Monthly Expenditures	4,598	5.3%	87
Avg \$2001+ Debit Card Monthly Expenditures	2,589	3.0%	105
Own or Used Any Credit/Debit Card/12 Mo	80,999	93.1%	100
Own or Used Any Major Credit/Debit Card/12 Mo	77,019	88.5%	101
Own or Used Any Store Credit Card/12 Mo	27,989	32.2%	103
Have Credit/Debit Card w/Airline Miles Rewards	13,728	15.8%	117
Have Credit/Debit Card w/Cash Back Rewards	42,056	48.3%	107
Have Credit/Debit Card w/Hotel/Car Rental Rewards	3,856	4.4%	105
Have American Express Green Card in Own Name	1,999	2.3%	104
Have American Express Blue Card in Own Name	6,004	6.9%	122
Have American Express Gold Card in Own Name	3,464	4.0%	116
Have American Express Platinum Card in Own Name	3,511	4.0%	117
Have Discover Card in Own Name	14,452	16.6%	96
Have MasterCard Standard Card in Own Name	18,501	21.3%	102
Have MasterCard Gold Card in Own Name	2,107	2.4%	97
Have MasterCard Platinum Card in Own Name	4,937	5.7%	100
Have MasterCard Debit Card in Own Name	16,236	18.7%	90
Have Visa Standard or Classic Card in Own Name	28,483	32.7%	108
Have Visa Gold Card in Own Name	2,074	2.4%	108
Have Visa Platinum Card in Own Name	8,679	10.0%	104
Have Visa Signature Card in Own Name	10,634	12.2%	118
Have Visa Debit Card in Own Name	45,086	51.8%	105
Paid Bills by Mail/12 Mo	23,712	27.3%	91
Paid Bills in Person/12 Mo	9,536	11.0%	72
Paid Bills by Phone Using Credit Card/12 Mo	12,908	14.8%	90
Paid Bills by Auto Charge to Credit Card/12 Mo	27,365	31.5%	103
Paid Bills by Auto Deduct from Bank Acct/12 Mo	35,521	40.8%	95
Wired or Sent Money/6 Mo	18,316	21.1%	112
Wired or Sent Money w/Bank Wire Transfer/6 Mo	6,125	7.0%	119
Wired or Sent Money w/MoneyGram/6 Mo	1,812	2.1%	106
Wired or Sent Money w/Money Order/6 Mo	4,153	4.8%	94
Wired or Sent Money w/Western Union/6 Mo	3,311	3.8%	114
Wired or Sent Money w/USPS/6 Mo	3,199	3.7%	95

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Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	17,252	19.8%	119
Used Cash App Digital Payment Svc/30 Days	7,360	8.5%	86
Used Google Pay Digital Payment Svc/30 Days	6,312	7.3%	102
Used PayPal Digital Payment Svc/30 Days	25,994	29.9%	97
Used Samsung Pay Digital Payment Svc/30 Days	1,934	2.2%	115
Used Venmo Digital Payment Svc/30 Days	22,341	25.7%	114
Used Visa Click to Pay Digital Payment Svc/30 Days	3,921	4.5%	104
Used Zelle Digital Payment Svc/30 Days	22,146	25.5%	134
Used Oth Digital Payment Svc/30 Days	1,862	2.1%	102
Did Manual Tax Preparation	15,017	17.3%	94
Used H&R Block Software to Prepare Taxes	5,516	6.3%	93
Used TurboTax Software Program to Prepare Taxes	16,172	18.6%	100
Used Online Program/Service to Prepare Taxes	17,004	19.5%	92
Used H&R Block Online to Prepare Taxes	2,418	2.8%	88
Used TurboTax Online to Prepare Taxes	9,544	11.0%	95
Used H&R Block On-Site Tax Svc to Prepare Taxes	2,591	3.0%	88
Used CPA or Oth Tax Prof to Prepare Taxes	17,393	20.0%	112
Have 401(k)/403(b) Loan	1,806	2.1%	91

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