



# Finances Market Potential

2016COBBoundary  
Area: 19.62 square miles

Prepared by Esri

Demographic Summary		2016	2021	
Population		96,751	102,830	
Population 18+		75,555	81,149	
Households		39,831	42,209	
Median Household Income		\$59,035	\$66,949	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		42,802	56.7%	104
Bank/financial institution used: Bank of America		12,563	16.6%	117
Bank/financial institution used: Capital One/ING Direct		3,529	4.7%	105
Bank/financial institution used: Chase		10,234	13.5%	113
Bank/financial institution used: Citibank		2,783	3.7%	108
Bank/financial institution used: PNC		2,833	3.7%	122
Bank/financial institution used: U.S. Bank		2,316	3.1%	106
Bank/financial institution used: Wells Fargo		10,290	13.6%	117
Bank/financial institution used: credit union		15,296	20.2%	115
Did banking by mail in last 12 months		2,678	3.5%	105
Did banking by phone in last 12 months		7,464	9.9%	111
Did banking online in last 12 months		32,527	43.1%	121
Did banking on mobile device in last 12 months		13,336	17.7%	126
Used ATM/cash machine in last 12 months		41,911	55.5%	113
Used direct deposit of paycheck in last 12 months		33,419	44.2%	110
Did banking w/paperless statements in last 12 mo		17,403	23.0%	122
Have interest checking account		23,019	30.5%	108
Have non-interest checking account		22,436	29.7%	105
Have savings account		44,920	59.5%	110
Have overdraft protection		22,388	29.6%	111
Have auto loan		14,058	18.6%	105
Have personal loan for education (student loan)		6,181	8.2%	120
Have personal loan - not for education		1,884	2.5%	93
Have home mortgage (1st)		25,257	33.4%	108
Have 2nd mortgage (home equity loan)		4,980	6.6%	109
Have home equity line of credit		3,028	4.0%	105
Have personal line of credit		2,743	3.6%	115
Have 401(k) retirement savings plan		13,411	17.7%	122
Have 403(b) retirement savings plan		2,343	3.1%	115
Have IRA retirement savings plan		10,778	14.3%	115
Own any securities investment		25,512	33.8%	113
Own any annuity		1,989	2.6%	104
Own certificate of deposit (more than 6 months)		2,360	3.1%	95
Own shares in money market fund		4,085	5.4%	113
Own shares in mutual fund (bonds)		4,320	5.7%	118
Own shares in mutual fund (stock)		6,385	8.5%	116
Own any stock		6,570	8.7%	114
Own common/preferred stock in company you work for		1,992	2.6%	113
Own common stock in company you don` t work for		4,587	6.1%	114
Own U.S. savings bond		4,156	5.5%	104
Own investment real estate		3,131	4.1%	105
Own vacation/weekend home		2,664	3.5%	99
Used a real estate agent in last 12 months		4,758	6.3%	104
Used financial planner in last 12 months		5,301	7.0%	114
Own 1 credit card		12,770	16.9%	112
Own 2 credit cards		10,249	13.6%	105
Own 3 credit cards		7,271	9.6%	104
Own 4 credit cards		5,032	6.7%	108
Own 5 credit cards		2,841	3.8%	115
Own 6+ credit cards		4,650	6.2%	110

**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 2016 and 2021.



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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	8,883	11.8%	101
Avg monthly credit card expenditures: \$111-\$225	5,272	7.0%	101
Avg monthly credit card expenditures: \$226-\$450	5,146	6.8%	108
Avg monthly credit card expenditures: \$451-\$700	4,406	5.8%	109
Avg monthly credit card expenditures: \$701-\$1000	3,857	5.1%	118
Avg monthly credit card expenditures: \$1001+	8,191	10.8%	120
Own 1 debit card	35,430	46.9%	107
Own 2 debit cards	9,368	12.4%	120
Own 3+ debit cards	1,724	2.3%	103
Avg monthly debit card expenditures: <\$91	2,963	3.9%	104
Avg monthly debit card expenditures: \$91-\$180	3,681	4.9%	101
Avg monthly debit card expenditures: \$181-\$225	3,767	5.0%	99
Avg monthly debit card expenditures: \$226-\$450	6,921	9.2%	115
Avg monthly debit card expenditures: \$451-\$700	7,332	9.7%	115
Avg monthly debit card expenditures: \$701-\$1000	5,710	7.6%	107
Avg monthly debit card expenditures: \$1001+	5,973	7.9%	112
Own/used last 12 months: any credit/debit card	60,021	79.4%	107
Own/used last 12 months: any major credit/debit card	54,541	72.2%	108
Own/used last 12 months: any store credit card	21,431	28.4%	106
Credit/debit card rewards: airline miles	8,183	10.8%	124
Credit/debit card rewards: cash back	17,765	23.5%	115
Credit/debit card rewards: gasoline discounts	2,698	3.6%	106
Credit/debit card rewards: gifts	4,010	5.3%	116
Credit/debit card rewards: hotel/car rental awards	2,708	3.6%	120
Have American Express Green card in own name	2,692	3.6%	118
Have American Express Gold card in own name	2,421	3.2%	107
Have American Express Platinum card in own name	2,172	2.9%	120
Have American Express Blue card in own name	3,013	4.0%	118
Have Discover card in own name	8,090	10.7%	104
Have MasterCard Standard card in own name	11,475	15.2%	112
Have MasterCard Gold card in own name	2,866	3.8%	97
Have MasterCard Platinum card in own name	5,162	6.8%	111
Have MasterCard debit card in own name	5,696	7.5%	101
Have Visa Regular/Classic card in own name	18,042	23.9%	113
Have Visa Gold card in own name	2,531	3.3%	98
Have Visa Platinum card in own name	8,440	11.2%	114
Have Visa Signature card in own name	3,323	4.4%	105
Have Visa debit card in own name	17,674	23.4%	109
Paid bills last 12 months: by mail	33,008	43.7%	98
Paid bills last 12 months: online	37,964	50.2%	117
Paid bills last 12 months: in person	19,221	25.4%	85
Paid bills last 12 months: by phone using credit card	14,994	19.8%	109
Paid bills last 12 months: by mobile phone	9,409	12.5%	114
Paid bills last 12 months: charged to credit card	10,250	13.6%	116
Paid bills last 12 months: deducted from bank account	18,883	25.0%	104
Wired/sent money in last 6 months	17,687	23.4%	112
Wired/sent money in last 6 months: using MoneyGram	2,255	3.0%	105
Wired/sent money in last 6 months: using PayPal	9,705	12.8%	117
Wired/sent money in last 6 months: using Western Union	3,242	4.3%	102

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<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Wired/sent money in last 6 months: bank wire transfer	2,373	3.1%	121
Tax preparation: did manually	9,475	12.5%	108
Tax preparation: used software (TurboTax)	8,662	11.5%	120
Tax preparation: used online tax srv (TurboTax)	4,766	6.3%	116
Tax preparation: used H&R Block on-site	3,686	4.9%	94
Tax preparation: used CPA/other tax professional	15,165	20.1%	102

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