

# Finances Market Potential



100 S Wacker Dr, Chicago, Illinois, 60606

Ring: 1 mile radius

Demographic Summary	2025	2030
Population	85,883	90,628
Population 18+	80,374	84,826
Households	52,380	56,302
Median Household Income	\$138,427	\$147,664


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	4,829	6.0%	61
Used Bank of America Bank Last 12 Mo	15,826	19.7%	129
Used Capital One Bank Last 12 Mo	12,105	15.1%	141
Used Chase Bank Last 12 Mo	23,512	29.3%	143
Used Citizens Bank Last 12 Mo	1,530	1.9%	89
Used Citibank Bank Last 12 Mo	5,975	7.4%	127
Used PNC Bank Last 12 Mo	4,413	5.5%	121
Used U.S. Bank Last 12 Mo	3,384	4.2%	102
Used Wells Fargo Bank Last 12 Mo	10,563	13.1%	96
Did Banking in Person Last 12 Mo	38,322	47.7%	91
Did Banking by Mail Last 12 Mo	2,554	3.2%	112
Did Banking by Phone Last 12 Mo	9,013	11.2%	107
Did Online Banking Last 12 Mo	50,355	62.6%	113
Did Mobile Device Banking Last 12 Mo	49,110	61.1%	125
Did Banking with Paperless Statements Last 12 Mo	39,920	49.7%	116
Used ATM or Cash Machine Last 12 Mo	52,851	65.8%	108
Used Direct Deposit of Paycheck Last 12 Mo	50,398	62.7%	109
Have Interest Checking Account	31,967	39.8%	106
Have Non-Interest Checking Account	28,418	35.4%	97
Have Savings Account	62,324	77.5%	108
Have Overdraft Protection	23,770	29.6%	88
Have Auto Loan	15,889	19.8%	87
Have Education Personal Loan (Student Loan)	10,332	12.8%	146
Have Personal Loan (Not for Education)	3,662	4.6%	96

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults or households 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 2025 and 2030.


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	24,775	30.8%	87
Have 2nd Mortgage (Home Equity Loan)	2,285	2.8%	64
Have Home Equity Line of Credit	2,076	2.6%	68
Have Personal Line of Credit	4,885	6.1%	100
Have 401(k)/403(b) Loan	1,646	2.0%	92
Have 401(k) Retirement Savings Plan	24,366	30.3%	125
Have 403(b) Retirement Savings Plan	5,511	6.9%	128
Have 457(b) Retirement Savings Plan	1,662	2.1%	114
Have 529 College Savings Plan	4,606	5.7%	130
Have Roth IRA Retirement Savings Plan	17,643	21.9%	134
Have Traditional IRA Retirement Savings Plan	14,698	18.3%	101
Have Pension Plan	7,008	8.7%	73
Own Any Annuity	2,606	3.2%	77
Own Any Securities Investment	46,510	57.9%	110
Own Certificate of Deposit (More Than 6 Mo)	4,270	5.3%	90
Own Cryptocurrency Investment	4,607	5.7%	180
Own Any Stock	14,514	18.1%	132
Own Common Stock in Company You Work For	3,851	4.8%	133
Own Common Stock in Company You Don't Work For	11,025	13.7%	128
Own Shares in Exchange Traded Fund	5,944	7.4%	183
Own Shares in Money Market Fund	6,660	8.3%	102
Own Shares in Mutual Fund (Bonds)	6,699	8.3%	109
Own Shares in Mutual Fund (Stocks)	11,884	14.8%	123
Own U.S. Savings Bonds	7,138	8.9%	119
Own Investment Real Estate	3,409	4.2%	91
Own Vacation or Weekend Home	2,271	2.8%	70
Used Lawyer Last 12 Mo	9,617	12.0%	96
Used Real Estate Agent Last 12 Mo	7,606	9.5%	139
Used Financial Planner Last 12 Mo	6,587	8.2%	81

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	14,609	18.2%	103
Own 2 Credit Cards	18,081	22.5%	124
Own 3 Credit Cards	11,954	14.9%	118
Own 4 Credit Cards	6,801	8.5%	101
Own 5 Credit Cards	4,695	5.8%	113
Own 6+ Credit Cards	7,932	9.9%	93
Carry Credit Card Balance: 1-Never or Rarely	35,801	44.5%	113
Carry Credit Card Balance: 2-Sometimes	15,953	19.9%	107
Carry Credit Card Balance: 3-Usually or Always	15,824	19.7%	103
Avg \$1-110 Monthly Credit Card Expenditures	16,560	20.6%	105
Avg \$111-225 Monthly Credit Card Expenditures	10,008	12.4%	102
Avg \$226-450 Monthly Credit Card Expenditures	6,697	8.3%	99
Avg \$451-700 Monthly Credit Card Expenditures	7,510	9.3%	107
Avg \$701-1000 Monthly Credit Card Expenditures	7,446	9.3%	119
Avg \$1001-2000 Monthly Credit Card Expenditures	11,797	14.7%	127
Avg \$2001+ Monthly Credit Card Expenditures	14,336	17.8%	133
Own 1 Debit Card	43,632	54.3%	106
Own 2 Debit Cards	14,838	18.5%	109
Own 3+ Debit Cards	4,935	6.1%	109
Avg \$1-\$90 Debit Card Monthly Expenditures	5,467	6.8%	110
Avg \$91-\$180 Debit Card Monthly Expenditures	5,354	6.7%	104
Avg \$181-\$225 Debit Card Monthly Expenditures	4,032	5.0%	102
Avg \$226-\$450 Debit Card Monthly Expenditures	5,648	7.0%	86
Avg \$451-\$700 Debit Card Monthly Expenditures	6,440	8.0%	91
Avg \$701-\$1,000 Debit Card Monthly Expenditures	4,585	5.7%	77
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	5,536	6.9%	110
Avg \$2,001+ Debit Card Monthly Expenditures	2,644	3.3%	98
Own or Used Any Credit/Debit Card Last 12 Mo	76,492	95.2%	103
Own or Used Any Major Credit/Debit Card Last 12 Mo	72,729	90.5%	104
Own or Used Any Store Credit Card Last 12 Mo	19,518	24.3%	81
Have Credit/Debit Card with Airline Miles Rewards	15,932	19.8%	149
Have Credit/Debit Card with Cash Back Rewards	43,640	54.3%	119
Have Credit/Debit Card with Hotel or Car Rental Rewards	4,925	6.1%	143
Have Credit/Debit Card w/Points Rewards	21,486	26.7%	130

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 **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 2025 and 2030.


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	2,139	2.7%	124
Have American Express Blue Card in Own Name	5,448	6.8%	130
Have American Express Gold Card in Own Name	4,797	6.0%	183
Have American Express Platinum Card in Own Name	4,892	6.1%	166
Have Discover Card in Own Name	17,084	21.3%	123
Have MasterCard Standard Card in Own Name	17,910	22.3%	105
Have MasterCard World/World Elite Card in Own Name	3,088	3.8%	130
Have MasterCard Debit Card in Own Name	17,182	21.4%	101
Have Visa Standard or Classic Card in Own Name	27,039	33.6%	109
Have Visa Signature Card in Own Name	9,348	11.6%	113
Have Visa Debit Card in Own Name	41,414	51.5%	107
Paid Bills by Mail Last 12 Mo	14,112	17.6%	64
Paid Bills in Person Last 12 Mo	6,545	8.1%	52
Paid Bills by Phone Using Credit Card Last 12 Mo	10,955	13.6%	81
Paid Bills by Auto Charge to Credit Card Last 12 Mo	29,769	37.0%	118
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	35,965	44.8%	105
Paid Bills Thru Website Using Computer/12 Mo	48,726	60.6%	114
Paid Bills Thru Website Using Mobile Phone/12 Mo	38,912	48.4%	116
Paid Bills Using Mobile App/12 Mo	32,099	39.9%	125
Wired or Sent Money Last 6 Mo	16,786	20.9%	116
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	6,449	8.0%	138
Wired or Sent Money with MoneyGram Last 6 Mo	1,068	1.3%	78
Wired or Sent Money with Money Order Last 6 Mo	4,246	5.3%	110
Wired or Sent Money with Western Union Last 6 Mo	2,787	3.5%	108
Wired or Sent Money with US Postal Service Last 6 Mo	3,048	3.8%	103
Used Apple Pay Digital Payment Service Last 30 Days	23,534	29.3%	156
Used Cash App Digital Payment Service Last 30 Days	9,562	11.9%	102
Used Google Pay Digital Payment Service Last 30 Days	9,177	11.4%	148
Used MC Click to Pay Digital Pymt Svc/30 Days	1,703	2.1%	80
Used PayPal Digital Payment Service Last 30 Days	23,183	28.8%	103
Used Samsung Pay Digital Payment Service Last 30 Days	1,713	2.1%	109
Used Venmo Digital Payment Service Last 30 Days	29,999	37.3%	161
Used Visa Click to Pay Digital Payment Service Last 30 Days	2,300	2.9%	70
Used Zelle Digital Payment Service Last 30 Days	24,781	30.8%	147

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	2,045	2.5%	112
Did Manual Tax Preparation	15,852	19.7%	108
Used H&R Block Software to Prepare Taxes	5,728	7.1%	105
Used TurboTax Software Program to Prepare Taxes	17,089	21.3%	114
Used Online Program/Service to Prepare Taxes	19,357	24.1%	116
Used H&R Block Online to Prepare Taxes	2,638	3.3%	105
Used TurboTax Online to Prepare Taxes	11,185	13.9%	124
Used H&R Block On-Site Tax Service to Prepare Taxes	2,226	2.8%	81
Used CPA or Other Tax Professional to Prepare Taxes	13,938	17.3%	100

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100 S Wacker Dr, Chicago, Illinois, 60606


Ring: 3 mile radius

Demographic Summary	2025	2030
Population	404,831	413,853
Population 18+	359,533	369,185
Households	224,866	234,916
Median Household Income	\$118,422	\$128,064


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	20,963	5.8%	59
Used Bank of America Bank Last 12 Mo	74,189	20.6%	135
Used Capital One Bank Last 12 Mo	50,789	14.1%	133
Used Chase Bank Last 12 Mo	105,513	29.4%	144
Used Citizens Bank Last 12 Mo	7,014	1.9%	91
Used Citibank Bank Last 12 Mo	28,904	8.0%	138
Used PNC Bank Last 12 Mo	17,453	4.8%	107
Used U.S. Bank Last 12 Mo	14,041	3.9%	95
Used Wells Fargo Bank Last 12 Mo	48,549	13.5%	99
Did Banking in Person Last 12 Mo	174,714	48.6%	93
Did Banking by Mail Last 12 Mo	11,890	3.3%	117
Did Banking by Phone Last 12 Mo	39,188	10.9%	104
Did Online Banking Last 12 Mo	219,366	61.0%	110
Did Mobile Device Banking Last 12 Mo	206,975	57.6%	118
Did Banking with Paperless Statements Last 12 Mo	170,778	47.5%	111
Used ATM or Cash Machine Last 12 Mo	235,500	65.5%	108
Used Direct Deposit of Paycheck Last 12 Mo	215,533	60.0%	105
Have Interest Checking Account	138,896	38.6%	103
Have Non-Interest Checking Account	127,970	35.6%	98
Have Savings Account	272,229	75.7%	106
Have Overdraft Protection	105,996	29.5%	88
Have Auto Loan	65,314	18.2%	80
Have Education Personal Loan (Student Loan)	41,548	11.6%	132
Have Personal Loan (Not for Education)	14,408	4.0%	85

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	108,626	30.2%	86
Have 2nd Mortgage (Home Equity Loan)	11,398	3.2%	72
Have Home Equity Line of Credit	9,842	2.7%	72
Have Personal Line of Credit	20,512	5.7%	94
Have 401(k)/403(b) Loan	7,035	2.0%	88
Have 401(k) Retirement Savings Plan	104,183	29.0%	120
Have 403(b) Retirement Savings Plan	23,451	6.5%	122
Have 457(b) Retirement Savings Plan	7,002	1.9%	107
Have 529 College Savings Plan	18,678	5.2%	118
Have Roth IRA Retirement Savings Plan	77,578	21.6%	132
Have Traditional IRA Retirement Savings Plan	68,300	19.0%	105
Have Pension Plan	34,459	9.6%	80
Own Any Annuity	11,629	3.2%	76
Own Any Securities Investment	203,774	56.7%	107
Own Certificate of Deposit (More Than 6 Mo)	19,778	5.5%	93
Own Cryptocurrency Investment	19,049	5.3%	167
Own Any Stock	64,358	17.9%	130
Own Common Stock in Company You Work For	17,068	4.8%	132
Own Common Stock in Company You Don't Work For	50,528	14.1%	131
Own Shares in Exchange Traded Fund	25,811	7.2%	177
Own Shares in Money Market Fund	31,202	8.7%	106
Own Shares in Mutual Fund (Bonds)	31,093	8.7%	113
Own Shares in Mutual Fund (Stocks)	54,125	15.1%	125
Own U.S. Savings Bonds	31,657	8.8%	117
Own Investment Real Estate	16,287	4.5%	98
Own Vacation or Weekend Home	11,871	3.3%	81
Used Lawyer Last 12 Mo	44,505	12.4%	99
Used Real Estate Agent Last 12 Mo	30,233	8.4%	123
Used Financial Planner Last 12 Mo	31,100	8.7%	85

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	63,667	17.7%	100
Own 2 Credit Cards	74,440	20.7%	114
Own 3 Credit Cards	50,812	14.1%	112
Own 4 Credit Cards	31,087	8.7%	103
Own 5 Credit Cards	20,817	5.8%	112
Own 6+ Credit Cards	38,718	10.8%	102
Carry Credit Card Balance: 1-Never or Rarely	157,582	43.8%	111
Carry Credit Card Balance: 2-Sometimes	68,766	19.1%	103
Carry Credit Card Balance: 3-Usually or Always	67,481	18.8%	98
Avg \$1-110 Monthly Credit Card Expenditures	69,886	19.4%	99
Avg \$111-225 Monthly Credit Card Expenditures	44,341	12.3%	101
Avg \$226-450 Monthly Credit Card Expenditures	29,327	8.2%	97
Avg \$451-700 Monthly Credit Card Expenditures	33,050	9.2%	105
Avg \$701-1000 Monthly Credit Card Expenditures	33,177	9.2%	118
Avg \$1001-2000 Monthly Credit Card Expenditures	52,057	14.5%	126
Avg \$2001+ Monthly Credit Card Expenditures	62,109	17.3%	129
Own 1 Debit Card	189,700	52.8%	103
Own 2 Debit Cards	65,633	18.3%	108
Own 3+ Debit Cards	21,603	6.0%	107
Avg \$1-\$90 Debit Card Monthly Expenditures	24,422	6.8%	110
Avg \$91-\$180 Debit Card Monthly Expenditures	23,803	6.6%	103
Avg \$181-\$225 Debit Card Monthly Expenditures	16,375	4.5%	92
Avg \$226-\$450 Debit Card Monthly Expenditures	24,421	6.8%	83
Avg \$451-\$700 Debit Card Monthly Expenditures	29,327	8.2%	93
Avg \$701-\$1,000 Debit Card Monthly Expenditures	21,522	6.0%	81
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	22,161	6.2%	99
Avg \$2,001+ Debit Card Monthly Expenditures	11,140	3.1%	92
Own or Used Any Credit/Debit Card Last 12 Mo	338,578	94.2%	102
Own or Used Any Major Credit/Debit Card Last 12 Mo	320,960	89.3%	103
Own or Used Any Store Credit Card Last 12 Mo	92,055	25.6%	85
Have Credit/Debit Card with Airline Miles Rewards	68,200	19.0%	143
Have Credit/Debit Card with Cash Back Rewards	189,018	52.6%	115
Have Credit/Debit Card with Hotel or Car Rental Rewards	21,564	6.0%	140
Have Credit/Debit Card w/Points Rewards	93,698	26.1%	126

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	9,416	2.6%	122
Have American Express Blue Card in Own Name	24,292	6.8%	130
Have American Express Gold Card in Own Name	19,067	5.3%	163
Have American Express Platinum Card in Own Name	20,430	5.7%	155
Have Discover Card in Own Name	69,862	19.4%	112
Have MasterCard Standard Card in Own Name	80,024	22.3%	105
Have MasterCard World/World Elite Card in Own Name	13,366	3.7%	126
Have MasterCard Debit Card in Own Name	73,078	20.3%	96
Have Visa Standard or Classic Card in Own Name	122,457	34.1%	111
Have Visa Signature Card in Own Name	42,974	11.9%	116
Have Visa Debit Card in Own Name	182,024	50.6%	106
Paid Bills by Mail Last 12 Mo	70,181	19.5%	71
Paid Bills in Person Last 12 Mo	33,796	9.4%	61
Paid Bills by Phone Using Credit Card Last 12 Mo	50,317	14.0%	83
Paid Bills by Auto Charge to Credit Card Last 12 Mo	128,565	35.8%	114
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	155,331	43.2%	101
Paid Bills Thru Website Using Computer/12 Mo	210,745	58.6%	110
Paid Bills Thru Website Using Mobile Phone/12 Mo	163,702	45.5%	109
Paid Bills Using Mobile App/12 Mo	132,112	36.8%	115
Wired or Sent Money Last 6 Mo	76,076	21.2%	118
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	28,476	7.9%	136
Wired or Sent Money with MoneyGram Last 6 Mo	5,892	1.6%	96
Wired or Sent Money with Money Order Last 6 Mo	17,911	5.0%	104
Wired or Sent Money with Western Union Last 6 Mo	14,031	3.9%	121
Wired or Sent Money with US Postal Service Last 6 Mo	13,489	3.8%	102
Used Apple Pay Digital Payment Service Last 30 Days	100,978	28.1%	150
Used Cash App Digital Payment Service Last 30 Days	39,515	11.0%	94
Used Google Pay Digital Payment Service Last 30 Days	36,989	10.3%	133
Used MC Click to Pay Digital Pymt Svc/30 Days	8,946	2.5%	94
Used PayPal Digital Payment Service Last 30 Days	102,636	28.6%	102
Used Samsung Pay Digital Payment Service Last 30 Days	8,054	2.2%	115
Used Venmo Digital Payment Service Last 30 Days	124,033	34.5%	149
Used Visa Click to Pay Digital Payment Service Last 30 Days	12,078	3.4%	82
Used Zelle Digital Payment Service Last 30 Days	108,532	30.2%	144

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	8,644	2.4%	106
Did Manual Tax Preparation	67,605	18.8%	103
Used H&R Block Software to Prepare Taxes	23,895	6.7%	98
Used TurboTax Software Program to Prepare Taxes	73,020	20.3%	109
Used Online Program/Service to Prepare Taxes	81,802	22.8%	110
Used H&R Block Online to Prepare Taxes	11,608	3.2%	104
Used TurboTax Online to Prepare Taxes	46,127	12.8%	114
Used H&R Block On-Site Tax Service to Prepare Taxes	10,304	2.9%	83
Used CPA or Other Tax Professional to Prepare Taxes	62,787	17.5%	101

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100 S Wacker Dr, Chicago, Illinois, 60606

Ring: 5 mile radius

Demographic Summary	2025	2030
Population	860,198	862,494
Population 18+	733,129	741,807
Households	431,408	442,972
Median Household Income	\$102,657	\$111,418


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	41,424	5.7%	57
Used Bank of America Bank Last 12 Mo	147,144	20.1%	131
Used Capital One Bank Last 12 Mo	98,001	13.4%	126
Used Chase Bank Last 12 Mo	203,660	27.8%	136
Used Citizens Bank Last 12 Mo	14,165	1.9%	90
Used Citibank Bank Last 12 Mo	57,078	7.8%	133
Used PNC Bank Last 12 Mo	34,041	4.6%	103
Used U.S. Bank Last 12 Mo	27,390	3.7%	90
Used Wells Fargo Bank Last 12 Mo	99,677	13.6%	100
Did Banking in Person Last 12 Mo	350,899	47.9%	91
Did Banking by Mail Last 12 Mo	23,220	3.2%	112
Did Banking by Phone Last 12 Mo	79,315	10.8%	103
Did Online Banking Last 12 Mo	422,838	57.7%	104
Did Mobile Device Banking Last 12 Mo	398,887	54.4%	111
Did Banking with Paperless Statements Last 12 Mo	327,296	44.6%	105
Used ATM or Cash Machine Last 12 Mo	471,155	64.3%	106
Used Direct Deposit of Paycheck Last 12 Mo	417,223	56.9%	99
Have Interest Checking Account	260,929	35.6%	95
Have Non-Interest Checking Account	255,435	34.8%	96
Have Savings Account	529,762	72.3%	101
Have Overdraft Protection	210,519	28.7%	86
Have Auto Loan	129,595	17.7%	78
Have Education Personal Loan (Student Loan)	79,233	10.8%	123
Have Personal Loan (Not for Education)	29,090	4.0%	84

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	212,443	29.0%	82
Have 2nd Mortgage (Home Equity Loan)	23,200	3.2%	72
Have Home Equity Line of Credit	19,177	2.6%	69
Have Personal Line of Credit	41,376	5.6%	93
Have 401(k)/403(b) Loan	14,485	2.0%	89
Have 401(k) Retirement Savings Plan	195,272	26.6%	110
Have 403(b) Retirement Savings Plan	43,163	5.9%	110
Have 457(b) Retirement Savings Plan	13,615	1.9%	102
Have 529 College Savings Plan	33,426	4.6%	104
Have Roth IRA Retirement Savings Plan	140,383	19.1%	117
Have Traditional IRA Retirement Savings Plan	125,533	17.1%	95
Have Pension Plan	66,956	9.1%	77
Own Any Annuity	21,744	3.0%	70
Own Any Securities Investment	382,720	52.2%	99
Own Certificate of Deposit (More Than 6 Mo)	36,803	5.0%	85
Own Cryptocurrency Investment	34,391	4.7%	148
Own Any Stock	115,925	15.8%	115
Own Common Stock in Company You Work For	31,790	4.3%	120
Own Common Stock in Company You Don't Work For	91,032	12.4%	116
Own Shares in Exchange Traded Fund	45,962	6.3%	155
Own Shares in Money Market Fund	56,723	7.7%	95
Own Shares in Mutual Fund (Bonds)	56,923	7.8%	101
Own Shares in Mutual Fund (Stocks)	98,330	13.4%	112
Own U.S. Savings Bonds	58,965	8.0%	107
Own Investment Real Estate	30,519	4.2%	90
Own Vacation or Weekend Home	23,243	3.2%	78
Used Lawyer Last 12 Mo	87,838	12.0%	96
Used Real Estate Agent Last 12 Mo	55,721	7.6%	112
Used Financial Planner Last 12 Mo	57,070	7.8%	77

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 **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 2025 and 2030.


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	127,333	17.4%	98
Own 2 Credit Cards	139,566	19.0%	105
Own 3 Credit Cards	96,635	13.2%	104
Own 4 Credit Cards	60,897	8.3%	99
Own 5 Credit Cards	40,598	5.5%	107
Own 6+ Credit Cards	77,185	10.5%	100
Carry Credit Card Balance: 1-Never or Rarely	289,595	39.5%	100
Carry Credit Card Balance: 2-Sometimes	142,279	19.4%	105
Carry Credit Card Balance: 3-Usually or Always	140,219	19.1%	100
Avg \$1-110 Monthly Credit Card Expenditures	138,839	18.9%	97
Avg \$111-225 Monthly Credit Card Expenditures	89,954	12.3%	100
Avg \$226-450 Monthly Credit Card Expenditures	61,095	8.3%	99
Avg \$451-700 Monthly Credit Card Expenditures	64,232	8.8%	100
Avg \$701-1000 Monthly Credit Card Expenditures	62,807	8.6%	110
Avg \$1001-2000 Monthly Credit Card Expenditures	95,294	13.0%	113
Avg \$2001+ Monthly Credit Card Expenditures	110,830	15.1%	113
Own 1 Debit Card	372,892	50.9%	99
Own 2 Debit Cards	133,718	18.2%	108
Own 3+ Debit Cards	46,514	6.3%	113
Avg \$1-\$90 Debit Card Monthly Expenditures	50,092	6.8%	110
Avg \$91-\$180 Debit Card Monthly Expenditures	49,268	6.7%	105
Avg \$181-\$225 Debit Card Monthly Expenditures	33,802	4.6%	94
Avg \$226-\$450 Debit Card Monthly Expenditures	52,145	7.1%	87
Avg \$451-\$700 Debit Card Monthly Expenditures	59,852	8.2%	93
Avg \$701-\$1,000 Debit Card Monthly Expenditures	46,595	6.4%	86
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	44,667	6.1%	98
Avg \$2,001+ Debit Card Monthly Expenditures	22,640	3.1%	92
Own or Used Any Credit/Debit Card Last 12 Mo	678,099	92.5%	100
Own or Used Any Major Credit/Debit Card Last 12 Mo	638,306	87.1%	100
Own or Used Any Store Credit Card Last 12 Mo	187,433	25.6%	85
Have Credit/Debit Card with Airline Miles Rewards	123,257	16.8%	127
Have Credit/Debit Card with Cash Back Rewards	359,540	49.0%	107
Have Credit/Debit Card with Hotel or Car Rental Rewards	39,765	5.4%	127
Have Credit/Debit Card w/Points Rewards	175,533	23.9%	116

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	18,948	2.6%	120
Have American Express Blue Card in Own Name	46,111	6.3%	121
Have American Express Gold Card in Own Name	34,408	4.7%	144
Have American Express Platinum Card in Own Name	36,476	5.0%	136
Have Discover Card in Own Name	132,002	18.0%	104
Have MasterCard Standard Card in Own Name	155,026	21.1%	99
Have MasterCard World/World Elite Card in Own Name	24,704	3.4%	114
Have MasterCard Debit Card in Own Name	149,966	20.5%	97
Have Visa Standard or Classic Card in Own Name	237,533	32.4%	105
Have Visa Signature Card in Own Name	80,900	11.0%	107
Have Visa Debit Card in Own Name	369,672	50.4%	105
Paid Bills by Mail Last 12 Mo	143,167	19.5%	71
Paid Bills in Person Last 12 Mo	82,691	11.3%	73
Paid Bills by Phone Using Credit Card Last 12 Mo	105,692	14.4%	85
Paid Bills by Auto Charge to Credit Card Last 12 Mo	242,366	33.1%	106
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	299,160	40.8%	95
Paid Bills Thru Website Using Computer/12 Mo	404,715	55.2%	104
Paid Bills Thru Website Using Mobile Phone/12 Mo	328,924	44.9%	107
Paid Bills Using Mobile App/12 Mo	260,925	35.6%	111
Wired or Sent Money Last 6 Mo	157,397	21.5%	119
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	54,924	7.5%	129
Wired or Sent Money with MoneyGram Last 6 Mo	14,803	2.0%	118
Wired or Sent Money with Money Order Last 6 Mo	40,808	5.6%	116
Wired or Sent Money with Western Union Last 6 Mo	30,618	4.2%	130
Wired or Sent Money with US Postal Service Last 6 Mo	28,568	3.9%	106
Used Apple Pay Digital Payment Service Last 30 Days	193,955	26.5%	141
Used Cash App Digital Payment Service Last 30 Days	91,470	12.5%	107
Used Google Pay Digital Payment Service Last 30 Days	72,756	9.9%	129
Used MC Click to Pay Digital Pymt Svc/30 Days	19,166	2.6%	99
Used PayPal Digital Payment Service Last 30 Days	204,325	27.9%	100
Used Samsung Pay Digital Payment Service Last 30 Days	17,026	2.3%	119
Used Venmo Digital Payment Service Last 30 Days	226,721	30.9%	133
Used Visa Click to Pay Digital Payment Service Last 30 Days	26,529	3.6%	89
Used Zelle Digital Payment Service Last 30 Days	215,302	29.4%	140

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	17,975	2.5%	108
Did Manual Tax Preparation	134,677	18.4%	101
Used H&R Block Software to Prepare Taxes	47,763	6.5%	96
Used TurboTax Software Program to Prepare Taxes	141,361	19.3%	103
Used Online Program/Service to Prepare Taxes	162,113	22.1%	107
Used H&R Block Online to Prepare Taxes	23,483	3.2%	103
Used TurboTax Online to Prepare Taxes	89,587	12.2%	109
Used H&R Block On-Site Tax Service to Prepare Taxes	21,456	2.9%	85
Used CPA or Other Tax Professional to Prepare Taxes	118,244	16.1%	93

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