

Finances Market Potential

102 E Main St, Lexington, South Carolina, 29072



Ring: 1 mile radius

Demographic Summary	2026	2031
Population	5,822	6,023
Population 18+	4,592	4,826
Households	2,710	2,838
Median Household Income	\$80,315	\$91,884

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	448	9.8%	110
Used Bank of America Bank Last 12 Mo	572	12.5%	83
Used Capital One Bank Last 12 Mo	497	10.8%	91
Used Chase Bank Last 12 Mo	757	16.5%	81
Used Citizens Bank Last 12 Mo	101	2.2%	107
Used Citibank Bank Last 12 Mo	214	4.7%	77
Used PNC Bank Last 12 Mo	267	5.8%	129
Used U.S. Bank Last 12 Mo	194	4.2%	100
Used Wells Fargo Bank Last 12 Mo	566	12.3%	91
Used Navy Federal Credit Union/12 Mo	162	3.5%	103
Used Oth Credit Union/12 Mo	1,214	26.4%	111
Obtained Loan/Mortgage from Bank/12 Mo	633	13.8%	100
Obtained Loan/Mortgage from Credit Union/12 Mo	357	7.8%	110
Did Banking in Person Last 12 Mo	2,486	54.1%	104
Did Banking by Mail Last 12 Mo	120	2.6%	97
Did Banking by Phone Last 12 Mo	478	10.4%	97
Did Online Banking Last 12 Mo	2,516	54.8%	101
Did Mobile Device Banking Last 12 Mo	2,286	49.8%	101
Did Banking with Paperless Statements Last 12 Mo	1,975	43.0%	102
Used ATM or Cash Machine Last 12 Mo	2,726	59.4%	100
Used Direct Deposit of Paycheck Last 12 Mo	2,717	59.2%	105
Used Payday Loan/Cash Advance Company/12 Mo	61	1.3%	101
Have Interest Checking Account	1,750	38.1%	104
Have Non-Interest Checking Account	1,683	36.7%	103

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 2026 and 2031.

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Savings Account	3,372	73.5%	102
Have Overdraft Protection	1,591	34.6%	105
Have Auto Loan	1,142	24.9%	111
Have Education Personal Loan (Student Loan)	337	7.3%	105
Have Personal Loan (Not for Education)	227	4.9%	104
Have 1st Home Mortgage	1,681	36.6%	104
Have 2nd Mortgage (Home Equity Loan)	212	4.6%	101
Have Home Equity Line of Credit	181	3.9%	103
Have Personal Line of Credit	299	6.5%	104
Have 401(k)/403(b) Loan	103	2.2%	102
Have 401(k) Retirement Savings Plan	1,111	24.2%	103
Have 403(b) Retirement Savings Plan	223	4.9%	94
Have 457(b) Retirement Savings Plan	82	1.8%	96
Have 529 College Savings Plan	182	4.0%	88
Have Roth IRA Retirement Savings Plan	767	16.7%	101
Have Traditional IRA Retirement Savings Plan	854	18.6%	102
Have Pension Plan	550	12.0%	103
Own Any Annuity	194	4.2%	104
Own Any Securities Investment	2,494	54.3%	103
Own Certificate of Deposit (More Than 6 Mo)	334	7.3%	96
Own Cryptocurrency Investment	108	2.4%	79
Own Any Stock	547	11.9%	89
Own Common Stock in Company You Work For	131	2.9%	84
Own Common Stock in Company You Don't Work For	423	9.2%	89
Own Shares in Exchange Traded Fund	150	3.3%	77
Own Shares in Money Market Fund	362	7.9%	93
Own Shares in Mutual Fund (Bonds)	343	7.5%	101
Own Shares in Mutual Fund (Stocks)	500	10.9%	95
Own U.S. Savings Bonds	332	7.2%	102
Own Investment Real Estate	186	4.0%	86
Own Vacation or Weekend Home	178	3.9%	93
Used Lawyer Last 12 Mo	565	12.3%	98
Used Real Estate Agent Last 12 Mo	289	6.3%	106
Used Financial Planner Last 12 Mo	513	11.2%	108

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	895	19.5%	109
Own 2 Credit Cards	862	18.8%	104
Own 3 Credit Cards	549	12.0%	97
Own 4 Credit Cards	358	7.8%	95
Own 5 Credit Cards	249	5.4%	102
Own 6+ Credit Cards	467	10.2%	97
Pay Annual Fee for Credit Card	909	19.8%	88
Carry Credit Card Balance: 1-Never or Rarely	1,776	38.7%	101
Carry Credit Card Balance: 2-Sometimes	888	19.3%	104
Carry Credit Card Balance: 3-Usually or Always	940	20.5%	103
Avg \$1-110 Monthly Credit Card Expenditures	475	10.3%	110
Avg \$111-225 Monthly Credit Card Expenditures	308	6.7%	100
Avg \$226-450 Monthly Credit Card Expenditures	399	8.7%	107
Avg \$451-700 Monthly Credit Card Expenditures	408	8.9%	107
Avg \$701-1000 Monthly Credit Card Expenditures	346	7.5%	97
Avg \$1001-2000 Monthly Credit Card Expenditures	525	11.4%	99
Avg \$2001+ Monthly Credit Card Expenditures	567	12.3%	90
Own 1 Debit Card	2,403	52.3%	103
Own 2 Debit Cards	775	16.9%	98
Own 3+ Debit Cards	223	4.9%	86
Avg \$1-\$90 Debit Card Monthly Expenditures	237	5.2%	96
Avg \$91-\$180 Debit Card Monthly Expenditures	237	5.2%	92
Avg \$181-\$225 Debit Card Monthly Expenditures	228	5.0%	105
Avg \$226-\$450 Debit Card Monthly Expenditures	399	8.7%	107
Avg \$451-\$700 Debit Card Monthly Expenditures	392	8.5%	104
Avg \$701-\$1,000 Debit Card Monthly Expenditures	348	7.6%	103
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	329	7.2%	111
Avg \$2,001+ Debit Card Monthly Expenditures	159	3.5%	96
Own or Used Any Credit/Debit Card Last 12 Mo	4,250	92.6%	101
Own or Used Any Major Credit/Debit Card Last 12 Mo	3,978	86.7%	101
Own or Used Any Store Credit Card Last 12 Mo	1,379	30.0%	105
Have Credit/Debit Card with Airline Miles Rewards	561	12.2%	89
Have Credit/Debit Card with Cash Back Rewards	2,129	46.4%	101
Have Credit/Debit Card with Hotel or Car Rental Rewards	182	4.0%	86

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Credit/Debit Card w/Points Rewards	879	19.1%	98
Have American Express Green Card in Own Name	79	1.7%	82
Have American Express Blue Card in Own Name	203	4.4%	86
Have American Express Gold Card in Own Name	124	2.7%	86
Have American Express Platinum Card in Own Name	130	2.8%	74
Have Discover Card in Own Name	912	19.9%	110
Have Any Mastercard Credit Card in Own Name	1,278	27.8%	101
Have MasterCard Standard Card in Own Name	1,054	23.0%	103
Have MasterCard World/World Elite Card in Own Name	144	3.1%	89
Have MasterCard Debit Card in Own Name	1,027	22.4%	104
Have Any Visa Credit Card in Own Name	2,045	44.5%	99
Have Visa Standard or Classic Card in Own Name	1,506	32.8%	100
Have Visa Signature Card in Own Name	478	10.4%	100
Have Visa Debit Card in Own Name	2,158	47.0%	99
Paid Bills by Mail Last 12 Mo	1,199	26.1%	103
Paid Bills in Person Last 12 Mo	707	15.4%	102
Paid Bills by Phone Using Credit Card Last 12 Mo	733	16.0%	98
Paid Bills by Auto Charge to Credit Card Last 12 Mo	1,431	31.2%	100
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	2,044	44.5%	104
Paid Bills Thru Website Using Computer/12 Mo	2,317	50.5%	99
Paid Bills Thru Website Using Mobile Phone/12 Mo	1,991	43.4%	102
Paid Bills Using Mobile App/12 Mo	1,521	33.1%	101
Wired or Sent Money Last 6 Mo	702	15.3%	88
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	211	4.6%	85
Wired or Sent Money with MoneyGram Last 6 Mo	46	1.0%	65
Wired or Sent Money with Money Order Last 6 Mo	197	4.3%	101
Wired or Sent Money with Western Union Last 6 Mo	117	2.5%	82
Wired or Sent Money with US Postal Service Last 6 Mo	160	3.5%	100
Made Swipeless/Contactless Payment/30 Days	1,053	22.9%	97
Used Apple Pay Digital Payment Service Last 30 Days	913	19.9%	93
Used Cash App Digital Payment Service Last 30 Days	591	12.9%	103
Used Google Pay Digital Payment Service Last 30 Days	377	8.2%	99
Used MC Click to Pay Digital Pymt Svc/30 Days	108	2.4%	82
Used PayPal Digital Payment Service Last 30 Days	1,255	27.3%	106

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Samsung Pay Digital Payment Service Last 30 Days	65	1.4%	85
Used Venmo Digital Payment Service Last 30 Days	1,076	23.4%	98
Used Visa Click to Pay Digital Payment Service Last 30 Days	181	3.9%	91
Used Zelle Digital Payment Service Last 30 Days	846	18.4%	82
Used Oth Digital Payment Service Last 30 Days	111	2.4%	104
Did Manual Tax Preparation	857	18.7%	102
Used H&R Block Software to Prepare Taxes	349	7.6%	109
Used TurboTax Software Program to Prepare Taxes	847	18.4%	102
Used Online Program/Service to Prepare Taxes	1,037	22.6%	110
Used H&R Block Online to Prepare Taxes	165	3.6%	112
Used TurboTax Online to Prepare Taxes	521	11.3%	107
Used H&R Block On-Site Tax Service to Prepare Taxes	183	4.0%	116
Used CPA or Other Tax Professional to Prepare Taxes	757	16.5%	96

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102 E Main St, Lexington, South Carolina, 29072



Ring: 3 mile radius

Demographic Summary	2026	2031
Population	39,095	40,435
Population 18+	30,360	31,880
Households	15,865	16,672
Median Household Income	\$100,624	\$113,565

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	3,098	10.2%	115
Used Bank of America Bank Last 12 Mo	3,985	13.1%	87
Used Capital One Bank Last 12 Mo	3,370	11.1%	93
Used Chase Bank Last 12 Mo	5,462	18.0%	89
Used Citizens Bank Last 12 Mo	677	2.2%	108
Used Citibank Bank Last 12 Mo	1,546	5.1%	84
Used PNC Bank Last 12 Mo	1,610	5.3%	118
Used U.S. Bank Last 12 Mo	1,393	4.6%	109
Used Wells Fargo Bank Last 12 Mo	3,935	13.0%	95
Used Navy Federal Credit Union/12 Mo	1,084	3.6%	104
Used Oth Credit Union/12 Mo	8,121	26.8%	112
Obtained Loan/Mortgage from Bank/12 Mo	4,495	14.8%	108
Obtained Loan/Mortgage from Credit Union/12 Mo	2,408	7.9%	112
Did Banking in Person Last 12 Mo	16,541	54.5%	104
Did Banking by Mail Last 12 Mo	740	2.4%	91
Did Banking by Phone Last 12 Mo	3,149	10.4%	97
Did Online Banking Last 12 Mo	17,279	56.9%	105
Did Mobile Device Banking Last 12 Mo	15,529	51.1%	104
Did Banking with Paperless Statements Last 12 Mo	13,658	45.0%	107
Used ATM or Cash Machine Last 12 Mo	18,147	59.8%	101
Used Direct Deposit of Paycheck Last 12 Mo	18,355	60.5%	107
Used Payday Loan/Cash Advance Company/12 Mo	354	1.2%	89
Have Interest Checking Account	12,171	40.1%	110
Have Non-Interest Checking Account	11,188	36.9%	103

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Savings Account	22,751	74.9%	105
Have Overdraft Protection	10,842	35.7%	108
Have Auto Loan	7,764	25.6%	114
Have Education Personal Loan (Student Loan)	2,347	7.7%	110
Have Personal Loan (Not for Education)	1,491	4.9%	103
Have 1st Home Mortgage	12,185	40.1%	114
Have 2nd Mortgage (Home Equity Loan)	1,598	5.3%	116
Have Home Equity Line of Credit	1,290	4.3%	111
Have Personal Line of Credit	1,984	6.5%	105
Have 401(k)/403(b) Loan	739	2.4%	111
Have 401(k) Retirement Savings Plan	7,945	26.2%	111
Have 403(b) Retirement Savings Plan	1,668	5.5%	106
Have 457(b) Retirement Savings Plan	530	1.8%	94
Have 529 College Savings Plan	1,487	4.9%	109
Have Roth IRA Retirement Savings Plan	5,479	18.1%	109
Have Traditional IRA Retirement Savings Plan	6,138	20.2%	111
Have Pension Plan	3,852	12.7%	109
Own Any Annuity	1,300	4.3%	105
Own Any Securities Investment	17,343	57.1%	108
Own Certificate of Deposit (More Than 6 Mo)	2,368	7.8%	103
Own Cryptocurrency Investment	881	2.9%	97
Own Any Stock	4,184	13.8%	103
Own Common Stock in Company You Work For	1,066	3.5%	104
Own Common Stock in Company You Don't Work For	3,229	10.6%	102
Own Shares in Exchange Traded Fund	1,195	3.9%	93
Own Shares in Money Market Fund	2,733	9.0%	106
Own Shares in Mutual Fund (Bonds)	2,467	8.1%	110
Own Shares in Mutual Fund (Stocks)	3,702	12.2%	106
Own U.S. Savings Bonds	2,315	7.6%	107
Own Investment Real Estate	1,380	4.5%	97
Own Vacation or Weekend Home	1,311	4.3%	104
Used Lawyer Last 12 Mo	3,935	13.0%	104
Used Real Estate Agent Last 12 Mo	1,972	6.5%	109
Used Financial Planner Last 12 Mo	3,716	12.2%	119

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	5,690	18.7%	105
Own 2 Credit Cards	5,868	19.3%	107
Own 3 Credit Cards	3,882	12.8%	104
Own 4 Credit Cards	2,532	8.3%	101
Own 5 Credit Cards	1,712	5.6%	106
Own 6+ Credit Cards	3,162	10.4%	99
Pay Annual Fee for Credit Card	6,540	21.5%	96
Carry Credit Card Balance: 1-Never or Rarely	12,529	41.3%	107
Carry Credit Card Balance: 2-Sometimes	5,759	19.0%	102
Carry Credit Card Balance: 3-Usually or Always	5,976	19.7%	99
Avg \$1-110 Monthly Credit Card Expenditures	2,901	9.6%	102
Avg \$111-225 Monthly Credit Card Expenditures	2,044	6.7%	100
Avg \$226-450 Monthly Credit Card Expenditures	2,489	8.2%	101
Avg \$451-700 Monthly Credit Card Expenditures	2,633	8.7%	104
Avg \$701-1000 Monthly Credit Card Expenditures	2,430	8.0%	103
Avg \$1001-2000 Monthly Credit Card Expenditures	3,719	12.3%	106
Avg \$2001+ Monthly Credit Card Expenditures	4,437	14.6%	106
Own 1 Debit Card	16,013	52.7%	104
Own 2 Debit Cards	5,244	17.3%	101
Own 3+ Debit Cards	1,480	4.9%	86
Avg \$1-\$90 Debit Card Monthly Expenditures	1,557	5.1%	95
Avg \$91-\$180 Debit Card Monthly Expenditures	1,644	5.4%	96
Avg \$181-\$225 Debit Card Monthly Expenditures	1,423	4.7%	99
Avg \$226-\$450 Debit Card Monthly Expenditures	2,482	8.2%	100
Avg \$451-\$700 Debit Card Monthly Expenditures	2,657	8.8%	106
Avg \$701-\$1,000 Debit Card Monthly Expenditures	2,270	7.5%	102
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	2,108	6.9%	108
Avg \$2,001+ Debit Card Monthly Expenditures	1,173	3.9%	107
Own or Used Any Credit/Debit Card Last 12 Mo	28,256	93.1%	102
Own or Used Any Major Credit/Debit Card Last 12 Mo	26,652	87.8%	102
Own or Used Any Store Credit Card Last 12 Mo	9,151	30.1%	105
Have Credit/Debit Card with Airline Miles Rewards	4,246	14.0%	102
Have Credit/Debit Card with Cash Back Rewards	14,406	47.5%	103
Have Credit/Debit Card with Hotel or Car Rental Rewards	1,404	4.6%	100

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Credit/Debit Card w/Points Rewards	6,171	20.3%	104
Have American Express Green Card in Own Name	591	1.9%	92
Have American Express Blue Card in Own Name	1,465	4.8%	94
Have American Express Gold Card in Own Name	990	3.3%	104
Have American Express Platinum Card in Own Name	1,124	3.7%	96
Have Discover Card in Own Name	5,793	19.1%	106
Have Any Mastercard Credit Card in Own Name	8,756	28.8%	105
Have MasterCard Standard Card in Own Name	7,146	23.5%	105
Have MasterCard World/World Elite Card in Own Name	1,111	3.7%	104
Have MasterCard Debit Card in Own Name	6,596	21.7%	101
Have Any Visa Credit Card in Own Name	14,271	47.0%	105
Have Visa Standard or Classic Card in Own Name	10,431	34.4%	105
Have Visa Signature Card in Own Name	3,315	10.9%	105
Have Visa Debit Card in Own Name	14,499	47.8%	101
Paid Bills by Mail Last 12 Mo	8,285	27.3%	108
Paid Bills in Person Last 12 Mo	4,395	14.5%	96
Paid Bills by Phone Using Credit Card Last 12 Mo	4,800	15.8%	97
Paid Bills by Auto Charge to Credit Card Last 12 Mo	10,155	33.5%	107
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	14,012	46.1%	108
Paid Bills Thru Website Using Computer/12 Mo	16,116	53.1%	104
Paid Bills Thru Website Using Mobile Phone/12 Mo	13,273	43.7%	102
Paid Bills Using Mobile App/12 Mo	10,122	33.3%	102
Wired or Sent Money Last 6 Mo	4,595	15.1%	87
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	1,463	4.8%	89
Wired or Sent Money with MoneyGram Last 6 Mo	288	0.9%	61
Wired or Sent Money with Money Order Last 6 Mo	1,160	3.8%	90
Wired or Sent Money with Western Union Last 6 Mo	706	2.3%	75
Wired or Sent Money with US Postal Service Last 6 Mo	978	3.2%	92
Made Swipeless/Contactless Payment/30 Days	7,353	24.2%	102
Used Apple Pay Digital Payment Service Last 30 Days	6,166	20.3%	95
Used Cash App Digital Payment Service Last 30 Days	3,631	12.0%	95
Used Google Pay Digital Payment Service Last 30 Days	2,535	8.3%	101
Used MC Click to Pay Digital Pymt Svc/30 Days	762	2.5%	87
Used PayPal Digital Payment Service Last 30 Days	8,263	27.2%	105

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Samsung Pay Digital Payment Service Last 30 Days	447	1.5%	88
Used Venmo Digital Payment Service Last 30 Days	7,702	25.4%	106
Used Visa Click to Pay Digital Payment Service Last 30 Days	1,247	4.1%	95
Used Zelle Digital Payment Service Last 30 Days	5,961	19.6%	88
Used Oth Digital Payment Service Last 30 Days	717	2.4%	102
Did Manual Tax Preparation	5,810	19.1%	105
Used H&R Block Software to Prepare Taxes	2,268	7.5%	107
Used TurboTax Software Program to Prepare Taxes	5,856	19.3%	106
Used Online Program/Service to Prepare Taxes	6,660	21.9%	107
Used H&R Block Online to Prepare Taxes	1,050	3.5%	108
Used TurboTax Online to Prepare Taxes	3,465	11.4%	108
Used H&R Block On-Site Tax Service to Prepare Taxes	1,142	3.8%	109
Used CPA or Other Tax Professional to Prepare Taxes	5,401	17.8%	104

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Ring: 5 mile radius

Demographic Summary	2026	2031
Population	90,425	94,104
Population 18+	68,981	73,247
Households	35,326	37,299
Median Household Income	\$102,390	\$117,400

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	6,945	10.1%	114
Used Bank of America Bank Last 12 Mo	9,388	13.6%	90
Used Capital One Bank Last 12 Mo	7,594	11.0%	92
Used Chase Bank Last 12 Mo	12,847	18.6%	92
Used Citizens Bank Last 12 Mo	1,415	2.0%	99
Used Citibank Bank Last 12 Mo	3,553	5.2%	85
Used PNC Bank Last 12 Mo	3,496	5.1%	113
Used U.S. Bank Last 12 Mo	3,177	4.6%	110
Used Wells Fargo Bank Last 12 Mo	9,354	13.6%	100
Used Navy Federal Credit Union/12 Mo	2,658	3.9%	112
Used Oth Credit Union/12 Mo	18,555	26.9%	113
Obtained Loan/Mortgage from Bank/12 Mo	10,610	15.4%	112
Obtained Loan/Mortgage from Credit Union/12 Mo	5,586	8.1%	115
Did Banking in Person Last 12 Mo	37,503	54.4%	104
Did Banking by Mail Last 12 Mo	1,617	2.3%	87
Did Banking by Phone Last 12 Mo	7,199	10.4%	97
Did Online Banking Last 12 Mo	39,713	57.6%	106
Did Mobile Device Banking Last 12 Mo	35,857	52.0%	106
Did Banking with Paperless Statements Last 12 Mo	31,449	45.6%	108
Used ATM or Cash Machine Last 12 Mo	41,311	59.9%	101
Used Direct Deposit of Paycheck Last 12 Mo	41,916	60.8%	108
Used Payday Loan/Cash Advance Company/12 Mo	763	1.1%	84
Have Interest Checking Account	27,960	40.5%	111
Have Non-Interest Checking Account	25,403	36.8%	103

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Savings Account	52,103	75.5%	105
Have Overdraft Protection	24,976	36.2%	110
Have Auto Loan	18,093	26.2%	117
Have Education Personal Loan (Student Loan)	5,428	7.9%	112
Have Personal Loan (Not for Education)	3,545	5.1%	108
Have 1st Home Mortgage	28,932	41.9%	119
Have 2nd Mortgage (Home Equity Loan)	3,603	5.2%	115
Have Home Equity Line of Credit	2,816	4.1%	107
Have Personal Line of Credit	4,695	6.8%	109
Have 401(k)/403(b) Loan	1,828	2.6%	121
Have 401(k) Retirement Savings Plan	18,503	26.8%	114
Have 403(b) Retirement Savings Plan	3,744	5.4%	105
Have 457(b) Retirement Savings Plan	1,263	1.8%	98
Have 529 College Savings Plan	3,555	5.2%	115
Have Roth IRA Retirement Savings Plan	12,689	18.4%	111
Have Traditional IRA Retirement Savings Plan	14,019	20.3%	111
Have Pension Plan	8,738	12.7%	109
Own Any Annuity	2,958	4.3%	105
Own Any Securities Investment	39,764	57.6%	109
Own Certificate of Deposit (More Than 6 Mo)	5,282	7.7%	101
Own Cryptocurrency Investment	2,135	3.1%	104
Own Any Stock	9,755	14.1%	106
Own Common Stock in Company You Work For	2,608	3.8%	112
Own Common Stock in Company You Don't Work For	7,507	10.9%	105
Own Shares in Exchange Traded Fund	2,713	3.9%	93
Own Shares in Money Market Fund	6,218	9.0%	106
Own Shares in Mutual Fund (Bonds)	5,656	8.2%	111
Own Shares in Mutual Fund (Stocks)	8,573	12.4%	108
Own U.S. Savings Bonds	5,298	7.7%	108
Own Investment Real Estate	3,217	4.7%	99
Own Vacation or Weekend Home	2,989	4.3%	104
Used Lawyer Last 12 Mo	8,935	12.9%	103
Used Real Estate Agent Last 12 Mo	4,569	6.6%	111
Used Financial Planner Last 12 Mo	8,403	12.2%	118

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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 2026 and 2031.

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	12,811	18.6%	104
Own 2 Credit Cards	13,234	19.2%	107
Own 3 Credit Cards	9,031	13.1%	107
Own 4 Credit Cards	5,758	8.3%	101
Own 5 Credit Cards	3,956	5.7%	107
Own 6+ Credit Cards	7,253	10.5%	100
Pay Annual Fee for Credit Card	15,261	22.1%	99
Carry Credit Card Balance: 1-Never or Rarely	28,380	41.1%	107
Carry Credit Card Balance: 2-Sometimes	13,241	19.2%	103
Carry Credit Card Balance: 3-Usually or Always	13,685	19.8%	100
Avg \$1-110 Monthly Credit Card Expenditures	6,628	9.6%	102
Avg \$111-225 Monthly Credit Card Expenditures	4,686	6.8%	101
Avg \$226-450 Monthly Credit Card Expenditures	5,477	7.9%	98
Avg \$451-700 Monthly Credit Card Expenditures	5,946	8.6%	103
Avg \$701-1000 Monthly Credit Card Expenditures	5,542	8.0%	103
Avg \$1001-2000 Monthly Credit Card Expenditures	8,391	12.2%	105
Avg \$2001+ Monthly Credit Card Expenditures	10,418	15.1%	110
Own 1 Debit Card	36,194	52.5%	104
Own 2 Debit Cards	12,286	17.8%	104
Own 3+ Debit Cards	3,472	5.0%	89
Avg \$1-\$90 Debit Card Monthly Expenditures	3,501	5.1%	94
Avg \$91-\$180 Debit Card Monthly Expenditures	3,809	5.5%	98
Avg \$181-\$225 Debit Card Monthly Expenditures	3,299	4.8%	101
Avg \$226-\$450 Debit Card Monthly Expenditures	5,506	8.0%	98
Avg \$451-\$700 Debit Card Monthly Expenditures	6,116	8.9%	108
Avg \$701-\$1,000 Debit Card Monthly Expenditures	5,150	7.5%	102
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	4,881	7.1%	110
Avg \$2,001+ Debit Card Monthly Expenditures	2,805	4.1%	113
Own or Used Any Credit/Debit Card Last 12 Mo	64,183	93.0%	102
Own or Used Any Major Credit/Debit Card Last 12 Mo	60,572	87.8%	102
Own or Used Any Store Credit Card Last 12 Mo	20,884	30.3%	106
Have Credit/Debit Card with Airline Miles Rewards	9,861	14.3%	104
Have Credit/Debit Card with Cash Back Rewards	33,089	48.0%	104
Have Credit/Debit Card with Hotel or Car Rental Rewards	3,246	4.7%	102

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have Credit/Debit Card w/Points Rewards	14,030	20.3%	104
Have American Express Green Card in Own Name	1,396	2.0%	96
Have American Express Blue Card in Own Name	3,358	4.9%	95
Have American Express Gold Card in Own Name	2,267	3.3%	105
Have American Express Platinum Card in Own Name	2,619	3.8%	99
Have Discover Card in Own Name	13,183	19.1%	106
Have Any Mastercard Credit Card in Own Name	19,857	28.8%	105
Have MasterCard Standard Card in Own Name	16,048	23.3%	104
Have MasterCard World/World Elite Card in Own Name	2,681	3.9%	110
Have MasterCard Debit Card in Own Name	15,026	21.8%	101
Have Any Visa Credit Card in Own Name	32,658	47.3%	106
Have Visa Standard or Classic Card in Own Name	23,643	34.3%	104
Have Visa Signature Card in Own Name	7,724	11.2%	108
Have Visa Debit Card in Own Name	33,155	48.1%	101
Paid Bills by Mail Last 12 Mo	18,307	26.5%	105
Paid Bills in Person Last 12 Mo	9,908	14.4%	95
Paid Bills by Phone Using Credit Card Last 12 Mo	10,820	15.7%	97
Paid Bills by Auto Charge to Credit Card Last 12 Mo	23,126	33.5%	107
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	32,118	46.6%	109
Paid Bills Thru Website Using Computer/12 Mo	36,911	53.5%	105
Paid Bills Thru Website Using Mobile Phone/12 Mo	30,447	44.1%	103
Paid Bills Using Mobile App/12 Mo	23,345	33.8%	103
Wired or Sent Money Last 6 Mo	10,503	15.2%	87
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	3,484	5.0%	93
Wired or Sent Money with MoneyGram Last 6 Mo	642	0.9%	60
Wired or Sent Money with Money Order Last 6 Mo	2,529	3.7%	86
Wired or Sent Money with Western Union Last 6 Mo	1,639	2.4%	77
Wired or Sent Money with US Postal Service Last 6 Mo	2,196	3.2%	91
Made Swipeless/Contactless Payment/30 Days	17,035	24.7%	104
Used Apple Pay Digital Payment Service Last 30 Days	14,334	20.8%	97
Used Cash App Digital Payment Service Last 30 Days	8,131	11.8%	94
Used Google Pay Digital Payment Service Last 30 Days	5,917	8.6%	104
Used MC Click to Pay Digital Pymt Svc/30 Days	1,715	2.5%	86
Used PayPal Digital Payment Service Last 30 Days	18,814	27.3%	105

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Samsung Pay Digital Payment Service Last 30 Days	1,030	1.5%	89
Used Venmo Digital Payment Service Last 30 Days	17,924	26.0%	109
Used Visa Click to Pay Digital Payment Service Last 30 Days	2,790	4.0%	93
Used Zelle Digital Payment Service Last 30 Days	14,376	20.8%	93
Used Oth Digital Payment Service Last 30 Days	1,632	2.4%	102
Did Manual Tax Preparation	13,124	19.0%	104
Used H&R Block Software to Prepare Taxes	5,188	7.5%	108
Used TurboTax Software Program to Prepare Taxes	13,531	19.6%	108
Used Online Program/Service to Prepare Taxes	15,328	22.2%	108
Used H&R Block Online to Prepare Taxes	2,459	3.6%	111
Used TurboTax Online to Prepare Taxes	8,028	11.6%	110
Used H&R Block On-Site Tax Service to Prepare Taxes	2,547	3.7%	107
Used CPA or Other Tax Professional to Prepare Taxes	12,489	18.1%	106

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