



# NEWCOMERSTOWN ECONOMIC DEVELOPMENT STRATEGIC DIRECTION



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Prepared by: Environmental Design Group



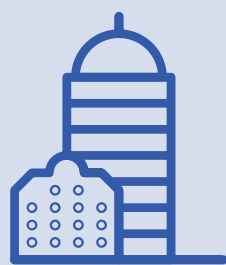
Market research data gathered the week of March 25, 2024

# EXECUTIVE SUMMARY

# Executive Summary



The Village of Newcomerstown has initiated development efforts aimed at revitalizing the village and fostering sustainable growth. One key focus area is economic development, where local organizations and government entities are working to attract new businesses, industries, and investment to diversify the local economy. Strategies include leveraging the village’s strategic location along major transportation routes (SR 35 & I-77), promoting available incentives and resources to promote economic and community development. These efforts aim to create job opportunities, stimulate business growth, and enhance the overall economic resilience of Newcomerstown.

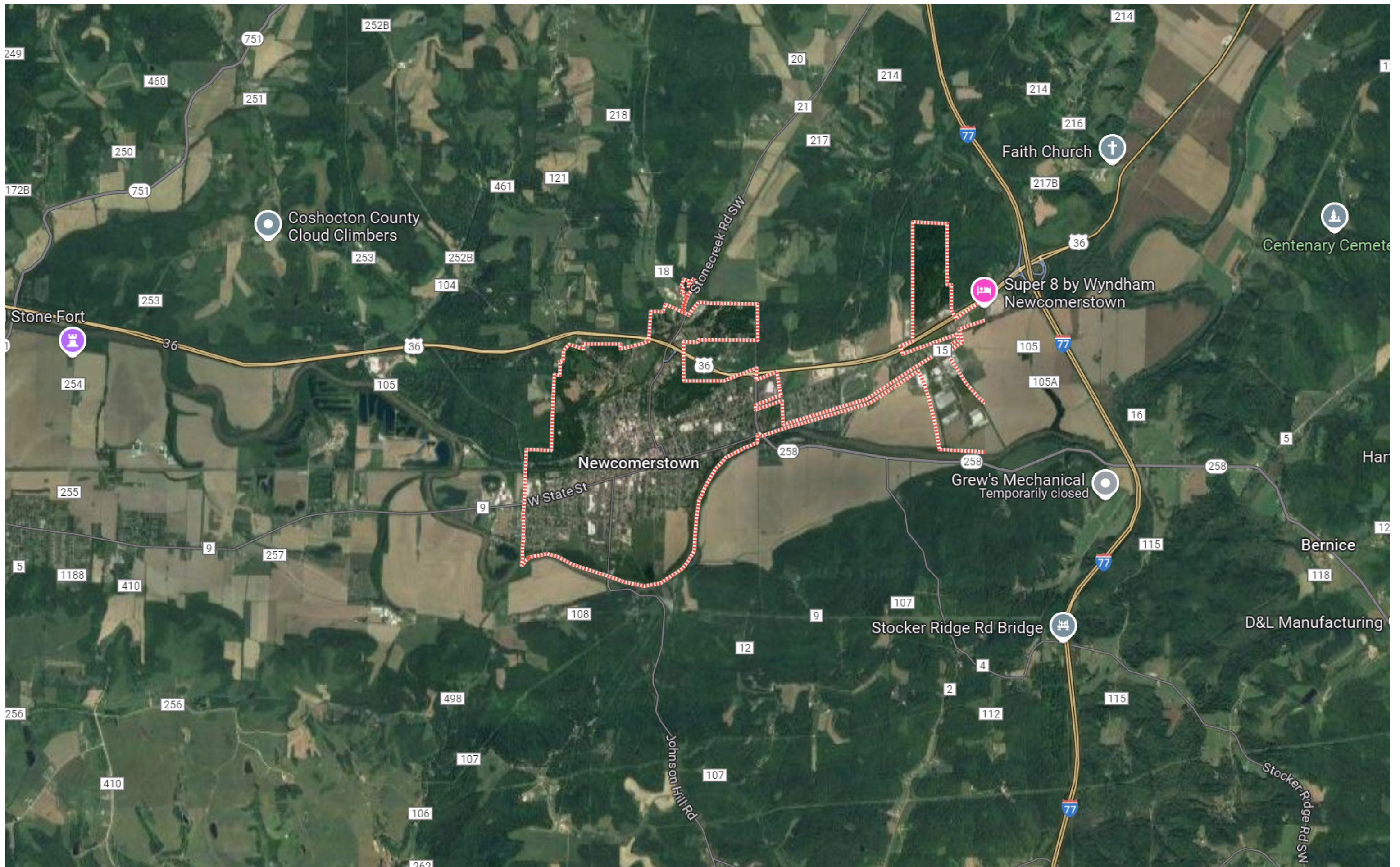


**Coupled with an authenticated industrial park, plans for a new hotel and restaurant, and a TIF District in place for new housing, additional land is available and ready for redevelopment along I-77.**

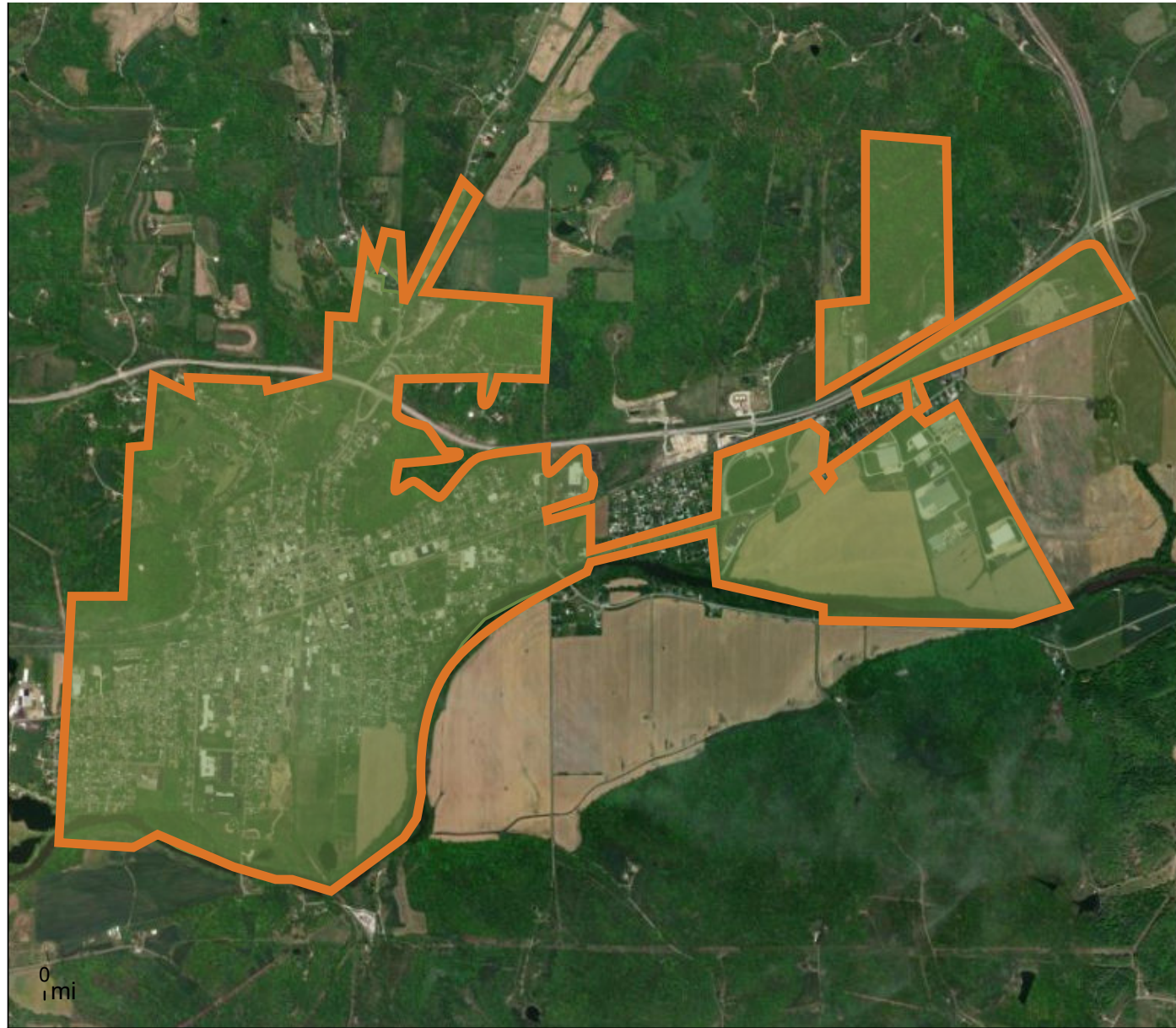
Additionally, development efforts in Newcomerstown extend beyond the economic sphere to encompass infrastructure improvements and community enhancement initiatives. By fostering collaboration among various stakeholders and pursuing a comprehensive approach to development, Newcomerstown endeavors to overcome its challenges and build a vibrant, sustainable community for current and future generations.



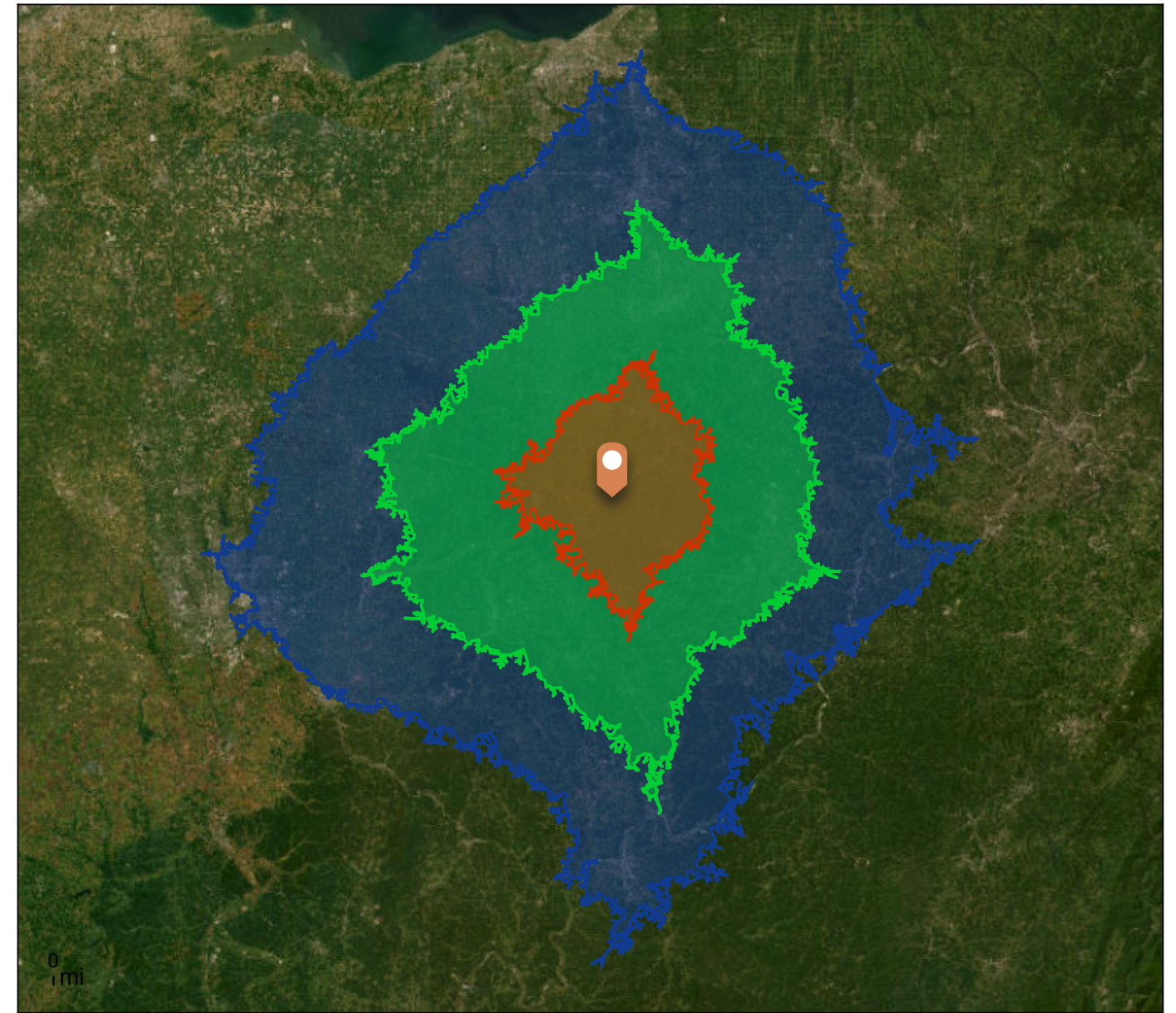
# EXISTING CONDITIONS & DEMOGRAPHICS



# Drive Time Radius

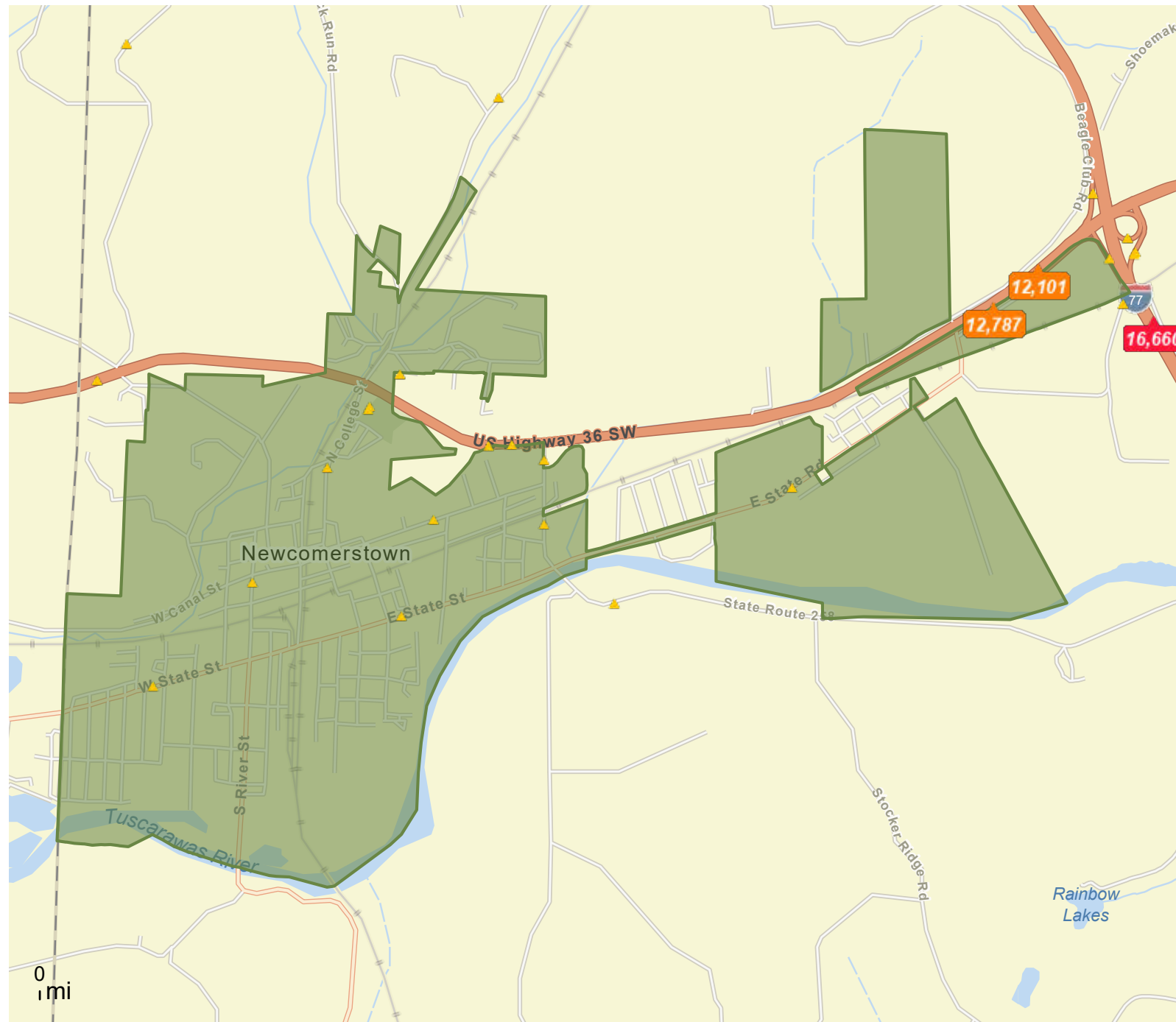


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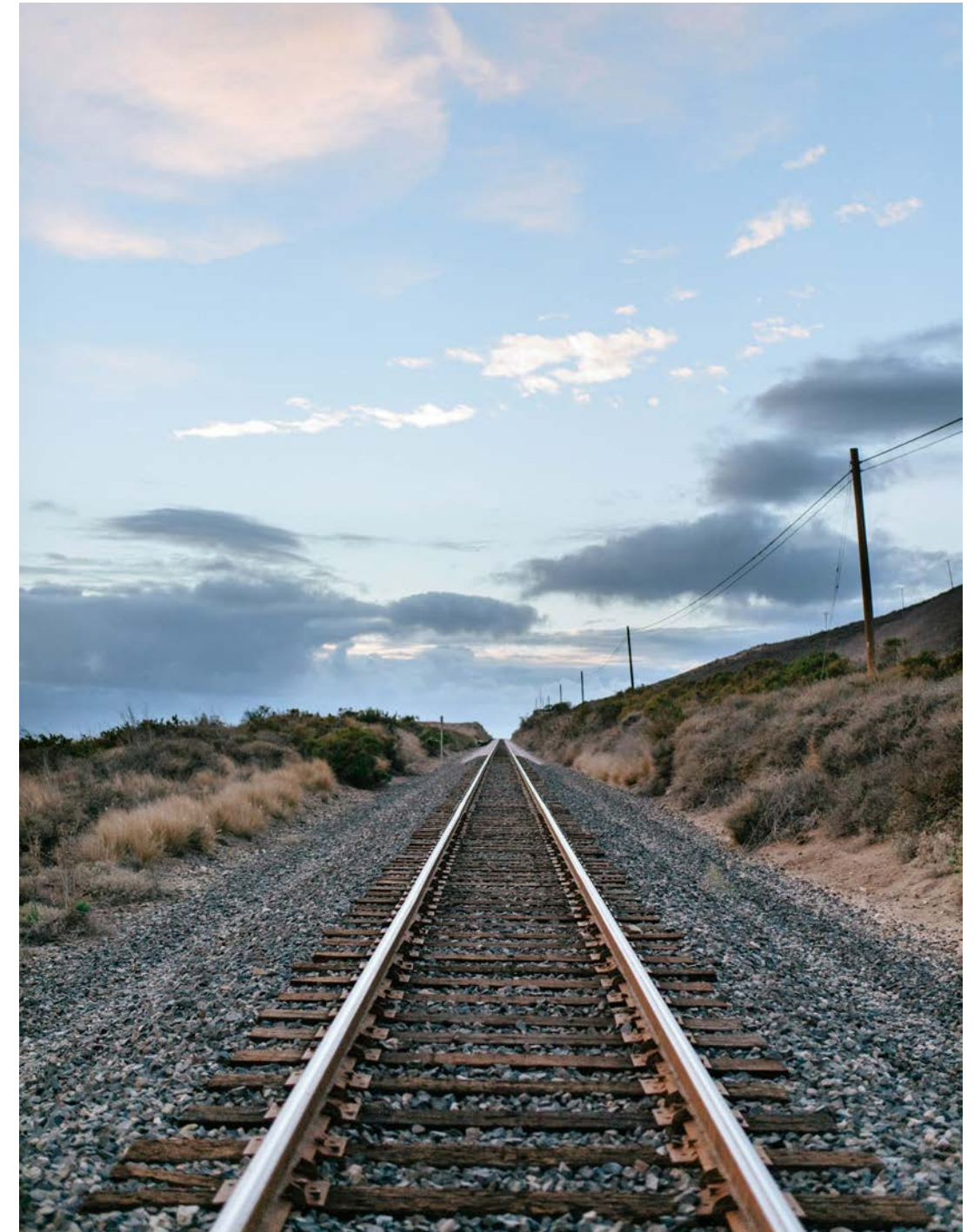
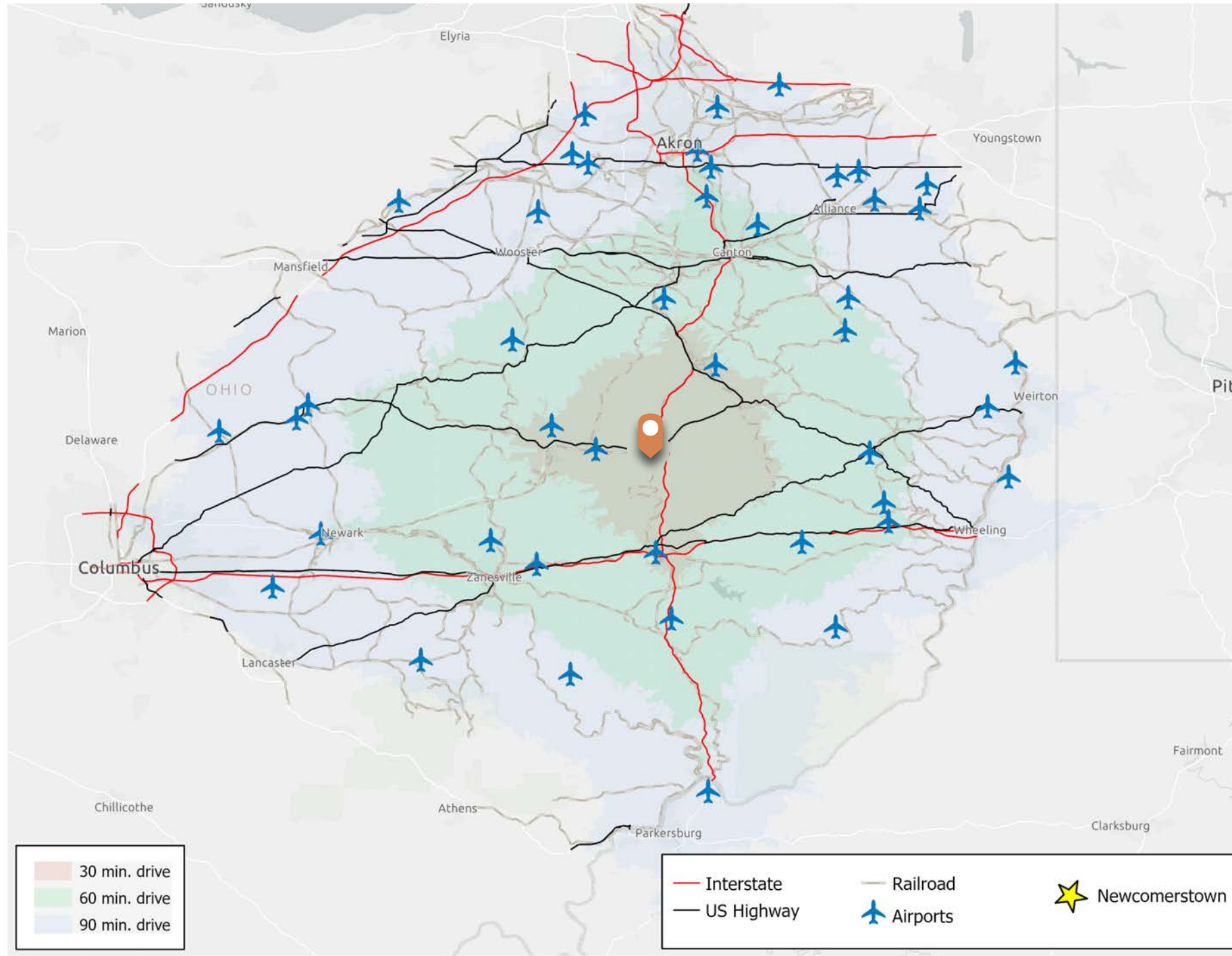


 0-15 Mile Radius     15-30 Mile Radius     30-60 Mile Radius

# Traffic Count



# Proximity Map – Airport, Road, Railway



# Civilian Labor Force Profile



2023 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Participation Rate	Employment-Population Ratio
16+	3,024	1,496	235	13.6%	57.2%	49.5%
16-24	368	185	87	32.0%	73.9%	50.3%
25-54	1,374	915	148	13.9%	77.4%	66.6%
55-64	524	291	0	0.0%	55.5%	55.5%
65+	758	105	0	0.0%	13.9%	13.9%
Male Age 16+	1,454	825	142	14.7%	66.5%	56.7%
Female Age	1,570	657	97	12.9%	48.0%	41.8%
Economic Dependency Ratio						
Total						149.0
Child (<16)						46.9
Working-Age (16-64)						58.5
Senior (65+)						43.6
Industry	Employed	Percent	US Percent	Location Quotient		
Total	1,496	100.0%	100.0%	-		
Agriculture/Forestry/Fishing	72	4.8%	1.1%	4.36		
Mining/Quarrying/Oil & Gas	30	2.0%	0.4%	5.00		
Construction	128	8.6%	7.0%	1.23		
Manufacturing	214	14.3%	10.0%	1.43		
Wholesale Trade	13	0.9%	1.9%	0.47		
Retail Trade	108	7.2%	10.4%	0.69		
Transportation/Warehousing	63	4.2%	5.5%	0.76		
Utilities	3	0.2%	0.8%	0.25		
Information	0	0.0%	1.9%	0.00		
Finance/Insurance	0	0.0%	5.0%	0.00		
Real Estate/Rental/Leasing	18	1.2%	1.8%	0.67		
Professional/Scientific/Tech	52	3.5%	8.6%	0.41		
Management of Companies	0	0.0%	0.1%	0.00		
Admin/Support/Waste	37	2.5%	4.4%	0.57		
Educational Services	143	9.6%	9.2%	1.04		
Health Care/Social Assistance	219	14.6%	13.6%	1.07		
Arts/Entertainment/Recreation	5	0.3%	2.2%	0.14		
Accommodation/Food Services	158	10.6%	6.7%	1.58		
Other Services (Excluding Public)	147	9.8%	4.7%	2.09		
Public Administration	86	5.7%	4.8%	1.21		

Occupation	Employed	Percent	US Percent	Location Quotient
Total	1,496	100.0%	100.0%	-
White Collar	629	42.0%	62.3%	0.68
Management	88	5.9%	12.0%	0.49
Business/Financial	21	1.4%	5.9%	0.24
Computer/Mathematical	57	3.8%	4.0%	0.95
Architecture/Engineering	0	0.0%	2.4%	0.00
Life/Physical/Social Sciences	16	1.1%	1.3%	0.85
Community/Social Service	22	1.5%	1.9%	0.79
Legal	0	0.0%	1.2%	0.00
Education/Training/Library	94	6.3%	6.2%	1.02
Arts/Design/Entertainment	0	0.0%	2.2%	0.00
Healthcare Practitioner	76	5.1%	6.2%	0.82
Sales and Sales Related	102	6.8%	8.6%	0.79
Office/Administrative Support	153	10.2%	10.4%	0.98
Blue Collar	583	39.0%	21.5%	1.81
Farming/Fishing/Forestry	26	1.7%	0.5%	3.40
Construction/Extraction	115	7.7%	5.0%	1.54
Installation/Maintenance/Repair	17	1.1%	2.9%	0.38
Production	161	10.8%	5.4%	2.00
Transportation/Material Moving	264	17.6%	7.8%	2.26
Services	284	19.0%	16.2%	1.17
Healthcare Support	103	6.9%	3.1%	2.23
Protective Service	47	3.1%	2.1%	1.48
Food Preparation/Serving	69	4.6%	5.2%	0.88
Building Maintenance	17	1.1%	3.3%	0.33
Personal Care/Service	48	3.2%	2.5%	1.28

## TOP NUMBERS

### INDUSTRY

 **219**

Health Care/  
Social Assistance

### OCCUPATION

 **264**

Transportation/  
Material Moving

# Civilian Labor Force Profile – 30 Min. Radius



2023 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Participation Rate	Employment-Population Ratio
16+	106,736	60,746	3,004	4.7%	59.7%	56.9%
16-24	12,478	8,054	949	10.5%	72.2%	64.5%
25-54	47,295	37,108	1,628	4.2%	81.9%	78.5%
55-64	18,133	11,065	383	3.3%	63.1%	61.0%
65+	28,830	4,519	44	1.0%	15.8%	15.7%
Male Age 16+	52,220	33,604	1,600	4.5%	67.4%	64.4%
Female Age	54,515	27,142	1,405	4.9%	52.4%	49.8%

Economic Dependency Ratio	
Total	115.3
Child (<16)	40.0
Working-Age (16-64)	35.4
Senior (65+)	39.9

Industry	Employed	Percent	US Percent	Location Quotient
Total	60,746	100.0%	100.0%	-
Agriculture/Forestry/Fishing	1,199	2.0%	1.1%	1.82
Mining/Quarrying/Oil & Gas	914	1.5%	0.4%	3.75
Construction	4,346	7.2%	7.0%	1.03
Manufacturing	12,591	20.7%	10.0%	2.07
Wholesale Trade	939	1.5%	1.9%	0.79
Retail Trade	6,994	11.5%	10.4%	1.11
Transportation/Warehousing	2,380	3.9%	5.5%	0.71
Utilities	657	1.1%	0.8%	1.38
Information	625	1.0%	1.9%	0.53
Finance/Insurance	2,119	3.5%	5.0%	0.70
Real Estate/Rental/Leasing	505	0.8%	1.8%	0.44
Professional/Scientific/Tech	2,377	3.9%	8.6%	0.45
Management of Companies	88	0.1%	0.1%	1.00
Admin/Support/Waste	2,346	3.9%	4.4%	0.89
Educational Services	4,535	7.5%	9.2%	0.82
Health Care/Social Assistance	8,393	13.8%	13.6%	1.01
Arts/Entertainment/Recreation	1,088	1.8%	2.2%	0.82
Accommodation/Food Services	4,362	7.2%	6.7%	1.07
Other Services (Excluding Public)	2,772	4.6%	4.7%	0.98
Public Administration	1,517	2.5%	4.8%	0.53

Occupation	Employed	Percent	US Percent	Location Quotient
Total	60,746	100.0%	100.0%	-
White Collar	28,975	47.7%	62.3%	0.77
Management	5,338	8.8%	12.0%	0.73
Business/Financial	2,050	3.4%	5.9%	0.58
Computer/Mathematical	505	0.8%	4.0%	0.20
Architecture/Engineering	591	1.0%	2.4%	0.42
Life/Physical/Social Sciences	394	0.6%	1.3%	0.46
Community/Social Service	1,459	2.4%	1.9%	1.26
Legal	296	0.5%	1.2%	0.42
Education/Training/Library	3,264	5.4%	6.2%	0.87
Arts/Design/Entertainment	1,003	1.7%	2.2%	0.77
Healthcare Practitioner	3,451	5.7%	6.2%	0.92
Sales and Sales Related	4,257	7.0%	8.6%	0.81
Office/Administrative Support	6,367	10.5%	10.4%	1.01
Blue Collar	21,659	35.7%	21.5%	1.66
Farming/Fishing/Forestry	351	0.6%	0.5%	1.20
Construction/Extraction	3,824	6.3%	5.0%	1.26
Installation/Maintenance/Repair	2,703	4.4%	2.9%	1.52
Production	7,449	12.3%	5.4%	2.28
Transportation/Material Moving	7,332	12.1%	7.8%	1.55
Services	10,112	16.6%	16.2%	1.03
Healthcare Support	2,505	4.1%	3.1%	1.32
Protective Service	840	1.4%	2.1%	0.67
Food Preparation/Serving	3,087	5.1%	5.2%	0.98
Building Maintenance	1,941	3.2%	3.3%	0.97
Personal Care/Service	1,739	2.9%	2.5%	1.16

## TOP NUMBERS

### INDUSTRY

 **12,591**  
Manufacturing

### OCCUPATION

 **7,449**  
Production

# Civilian Labor Force Profile – 60 Min. Radius



2023 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	644,956	368,732	13,914	3.6%	59.3%	57.2%
16-24	81,519	49,746	4,368	8.1%	66.4%	61.0%
25-54	286,821	221,962	7,169	3.1%	79.9%	77.4%
55-64	110,492	67,211	1,998	2.9%	62.6%	60.8%
65+	166,124	29,813	379	1.3%	18.2%	17.9%
Male Age 16+	316,940	201,144	7,553	3.6%	65.8%	63.5%
Female Age	328,016	167,588	6,361	3.7%	53.0%	51.1%


Economic Dependency Ratio	
Total	113.4
Child (<16)	40.3
Working-Age (16-64)	36.2
Senior (65+)	36.8

Industry	Employed	Percent	US Percent	Location Quotient
Total	368,732	100.0%	100.0%	-
Agriculture/Forestry/Fishing	4,723	1.3%	1.1%	1.18
Mining/Quarrying/Oil & Gas	3,588	1.0%	0.4%	2.50
Construction	27,656	7.5%	7.0%	1.07
Manufacturing	61,865	16.8%	10.0%	1.68
Wholesale Trade	7,483	2.0%	1.9%	1.05
Retail Trade	42,228	11.5%	10.4%	1.11
Transportation/Warehousing	20,448	5.5%	5.5%	1.00
Utilities	4,082	1.1%	0.8%	1.38
Information	4,073	1.1%	1.9%	0.58
Finance/Insurance	14,010	3.8%	5.0%	0.76
Real Estate/Rental/Leasing	4,462	1.2%	1.8%	0.67
Professional/Scientific/Tech	15,189	4.1%	8.6%	0.48
Management of Companies	340	0.1%	0.1%	1.00
Admin/Support/Waste Management	14,003	3.8%	4.4%	0.86
Educational Services	28,412	7.7%	9.2%	0.84
Health Care/Social Assistance	53,220	14.4%	13.6%	1.06
Arts/Entertainment/Recreation	5,629	1.5%	2.2%	0.68
Accommodation/Food Services	28,301	7.7%	6.7%	1.15
Other Services (Excluding Public)	17,514	4.7%	4.7%	1.00
Public Administration	11,504	3.1%	4.8%	0.66

Occupation	Employed	Percent	US Percent	Location Quotient
Total	368,732	100.0%	100.0%	-
White Collar	195,068	52.9%	62.3%	0.85
Management	41,164	11.2%	12.0%	0.93
Business/Financial	14,571	4.0%	5.9%	0.68
Computer/Mathematical	5,924	1.6%	4.0%	0.40
Architecture/Engineering	5,377	1.5%	2.4%	0.62
Life/Physical/Social Sciences	2,063	0.6%	1.3%	0.46
Community/Social Service	7,127	1.9%	1.9%	1.00
Legal	2,132	0.6%	1.2%	0.50
Education/Training/Library	19,084	5.2%	6.2%	0.84
Arts/Design/Entertainment	5,403	1.5%	2.2%	0.68
Healthcare Practitioner	22,561	6.1%	6.2%	0.98
Sales and Sales Related	29,339	8.0%	8.6%	0.93
Office/Administrative Support	40,323	10.9%	10.4%	1.05
Blue Collar	110,499	30.0%	21.5%	1.40
Farming/Fishing/Forestry	1,412	0.4%	0.5%	0.80
Construction/Extraction	21,643	5.9%	5.0%	1.18
Installation/Maintenance/Repair	13,697	3.7%	2.9%	1.28
Production	34,749	9.4%	5.4%	1.74
Transportation/Material Moving	38,998	10.6%	7.8%	1.36
Services	63,163	17.1%	16.2%	1.05
Healthcare Support	12,983	3.5%	3.1%	1.13
Protective Service	6,285	1.7%	2.1%	0.81
Food Preparation/Serving	22,896	6.2%	5.2%	1.19
Building Maintenance	12,352	3.3%	3.3%	1.00
Personal Care/Service	8,647	2.3%	2.5%	0.92

## TOP NUMBERS

### INDUSTRY

 **61,865**  
Manufacturing

### OCCUPATION

 **41,164**  
Management

# Civilian Labor Force Profile – 90 Min. Radius



2023 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	2,346,192	1,389,537	55,277	3.8%	61.6%	59.2%
16-24	311,025	191,719	16,236	7.8%	66.9%	61.6%
25-54	1,053,624	838,431	28,599	3.3%	82.3%	79.6%
55-64	398,753	251,343	8,037	3.1%	65.0%	63.0%
65+	582,792	108,043	2,405	2.2%	19.0%	18.5%
Male Age 16+	1,140,314	744,370	29,253	3.8%	67.8%	65.3%
Female Age	1,205,878	645,167	26,024	3.9%	55.7%	53.5%
Economic Dependency Ratio						
Total						105.4
Child (<16)						37.4
Working-Age (16-64)						34.0
Senior (65+)						34.0
Industry	Employed	Percent	US Percent	Location Quotient		
Total	1,389,537	100.0%	100.0%	-		
Agriculture/Forestry/Fishing	11,300	0.8%	1.1%	0.73		
Mining/Quarrying/Oil & Gas	8,573	0.6%	0.4%	1.50		
Construction	92,582	6.7%	7.0%	0.96		
Manufacturing	191,012	13.7%	10.0%	1.37		
Wholesale Trade	27,356	2.0%	1.9%	1.05		
Retail Trade	154,922	11.1%	10.4%	1.07		
Transportation/Warehousing	83,315	6.0%	5.5%	1.09		
Utilities	15,180	1.1%	0.8%	1.38		
Information	18,131	1.3%	1.9%	0.68		
Finance/Insurance	78,514	5.7%	5.0%	1.14		
Real Estate/Rental/Leasing	17,696	1.3%	1.8%	0.72		
Professional/Scientific/Tech	75,172	5.4%	8.6%	0.63		
Management of Companies	1,827	0.1%	0.1%	1.00		
Admin/Support/Waste Management	54,947	4.0%	4.4%	0.91		
Educational Services	114,437	8.2%	9.2%	0.89		
Health Care/Social Assistance	206,090	14.8%	13.6%	1.09		
Arts/Entertainment/Recreation	23,948	1.7%	2.2%	0.77		
Accommodation/Food Services	102,133	7.4%	6.7%	1.10		
Other Services (Excluding Public)	62,476	4.5%	4.7%	0.96		
Public Administration	49,925	3.6%	4.8%	0.77		

Occupation	Employed	Percent	US Percent	Location Quotient
Total	1,389,537	100.0%	100.0%	-
White Collar	803,595	57.8%	62.3%	0.93
Management	159,745	11.5%	12.0%	0.96
Business/Financial	73,932	5.3%	5.9%	0.90
Computer/Mathematical	40,253	2.9%	4.0%	0.72
Architecture/Engineering	27,112	2.0%	2.4%	0.83
Life/Physical/Social Sciences	10,946	0.8%	1.3%	0.62
Community/Social Service	26,207	1.9%	1.9%	1.00
Legal	10,922	0.8%	1.2%	0.67
Education/Training/Library	74,827	5.4%	6.2%	0.87
Arts/Design/Entertainment	22,862	1.6%	2.2%	0.73
Healthcare Practitioner	90,883	6.5%	6.2%	1.05
Sales and Sales Related	113,341	8.2%	8.6%	0.95
Office/Administrative Support	152,565	11.0%	10.4%	1.06
Blue Collar	356,801	25.7%	21.5%	1.20
Farming/Fishing/Forestry	3,582	0.3%	0.5%	0.60
Construction/Extraction	67,970	4.9%	5.0%	0.98
Installation/Maintenance/Repair	46,599	3.4%	2.9%	1.17
Production	102,606	7.4%	5.4%	1.37
Transportation/Material Moving	136,044	9.8%	7.8%	1.26
Services	229,141	16.5%	16.2%	1.02
Healthcare Support	46,542	3.3%	3.1%	1.06
Protective Service	24,825	1.8%	2.1%	0.86
Food Preparation/Serving	82,723	6.0%	5.2%	1.15
Building Maintenance	43,918	3.2%	3.3%	0.97
Personal Care/Service	31,133	2.2%	2.5%	0.88

## TOP NUMBERS

### INDUSTRY

 **206,090**

**Health Care/  
Social Assistance**

### OCCUPATION

 **159,745**

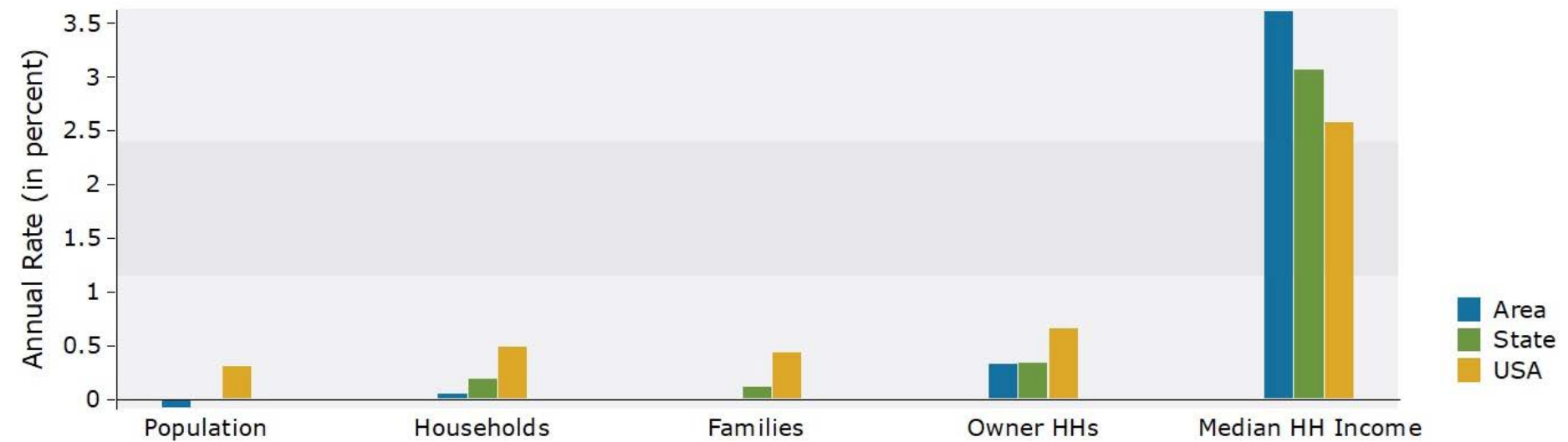
**Management**

# Demographic & Income Comparison



Census 2020 Summary	
Population	3,702
Households	1,568
Average Household Size	2.31
2023 Summary	
Population	3,726
Households	1,572
Families	930
Average Household Size	2.32
Owner Occupied Housing Units	1,205
Renter Occupied Housing Units	367
Median Age	41.1
Median Household Income	\$42,786
Average Household Income	\$56,499
2028 Summary	
Population	3,709
Households	1,576
Families	929
Average Household Size	2.30
Owner Occupied Housing Units	1,225
Renter Occupied Housing Units	351
Median Age	42.7
Median Household Income	\$51,116
Average Household Income	\$62,943
Trends: 2023-2028 Annual Rate	
Population	-0.09%
Households	0.05%
Families	-0.02%
Owner Households	0.33%
Median Household Income	3.62%

Trends 2023 – 2028



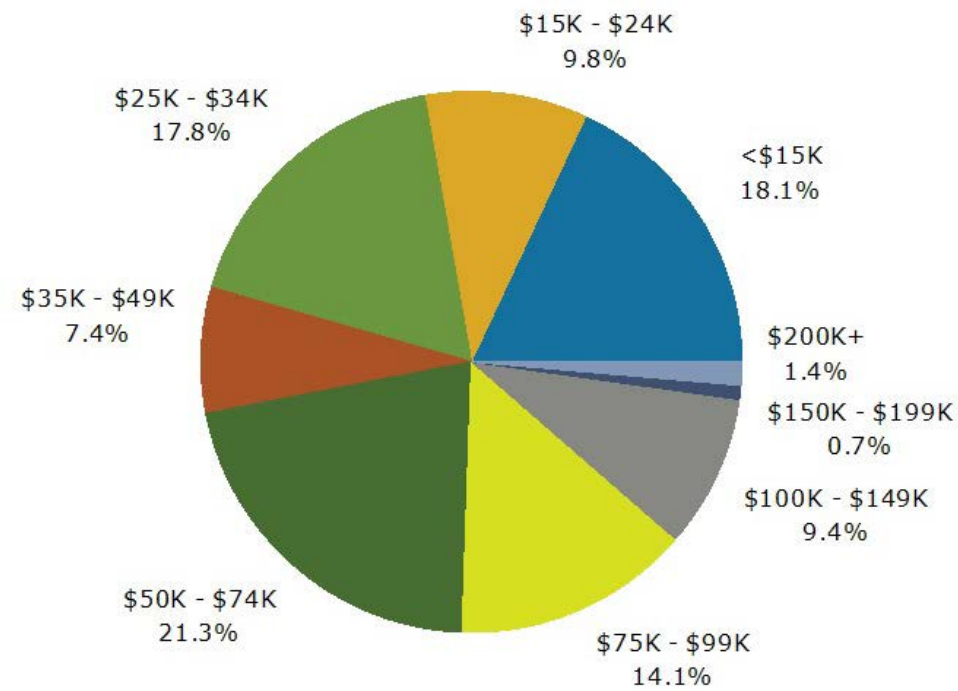
# Income Comparison



2023 Households by Income	Number	Percent
<\$15,000	284	18.1%
\$15,000 - \$24,999	154	9.8%
\$25,000 - \$34,999	280	17.8%
\$35,000 - \$49,999	117	7.4%
\$50,000 - \$74,999	335	21.3%
\$75,000 - \$99,999	222	14.1%
\$100,000 - \$149,999	147	9.4%
\$150,000 - \$199,999	11	0.7%
\$200,000+	22	1.4%
Median Household Income	\$42,786	
Average Household Income	\$56,499	
Per Capita Income	\$23,871	

2028 Households by Income	Number	Percent
<\$15,000	264	16.8%
\$15,000 - \$24,999	144	9.1%
\$25,000 - \$34,999	247	15.7%
\$35,000 - \$49,999	110	7.0%
\$50,000 - \$74,999	333	21.1%
\$75,000 - \$99,999	256	16.2%
\$100,000 - \$149,999	184	11.7%
\$150,000 - \$199,999	15	1.0%
\$200,000+	23	1.5%
Median Household Income	\$51,116	
Average Household Income	\$62,943	
Per Capita Income	\$26,779	

2023 Household Income



# Population Comparison



2020 Population by Age	Number	Percent
Age 0 - 4	202	5.5%
Age 5 - 9	210	5.7%
Age 10 - 14	259	7.0%
Age 15 - 19	231	6.2%
Age 20 - 24	225	6.1%
Age 25 - 34	431	11.6%
Age 35 - 44	458	12.4%
Age 45 - 54	374	10.1%
Age 55 - 64	566	15.3%
Age 65 - 74	399	10.8%
Age 75 - 84	250	6.8%
Age 85+	97	2.6%

2023 Population by Age	Number	Percent
Age 0 - 4	213	5.7%
Age 5 - 9	227	6.1%
Age 10 - 14	219	5.9%
Age 15 - 19	213	5.7%
Age 20 - 24	198	5.3%
Age 25 - 34	501	13.4%
Age 35 - 44	456	12.2%
Age 45 - 54	417	11.2%
Age 55 - 64	524	14.1%
Age 65 - 74	438	11.8%
Age 75 - 84	244	6.5%
Age 85+	76	2.0%

2028 Population by Age	Number	Percent
Age 0 - 4	214	5.8%
Age 5 - 9	220	5.9%
Age 10 - 14	230	6.2%
Age 15 - 19	209	5.6%
Age 20 - 24	192	5.2%
Age 25 - 34	402	10.8%
Age 35 - 44	499	13.5%
Age 45 - 54	399	10.8%
Age 55 - 64	479	12.9%
Age 65 - 74	464	12.5%
Age 75 - 84	303	8.2%
Age 85+	98	2.6%



# Demographic Comparison



2020 Race and Ethnicity	Number	Percent
White Alone	3,428	92.6%
Black Alone	65	1.8%
American Indian Alone	9	0.2%
Asian Alone	11	0.3%
Pacific Islander Alone	0	0.0%
Some Other Race Alone	6	0.2%
Two or More Races	183	4.9%
Hispanic Origin (Any)	68	1.8%

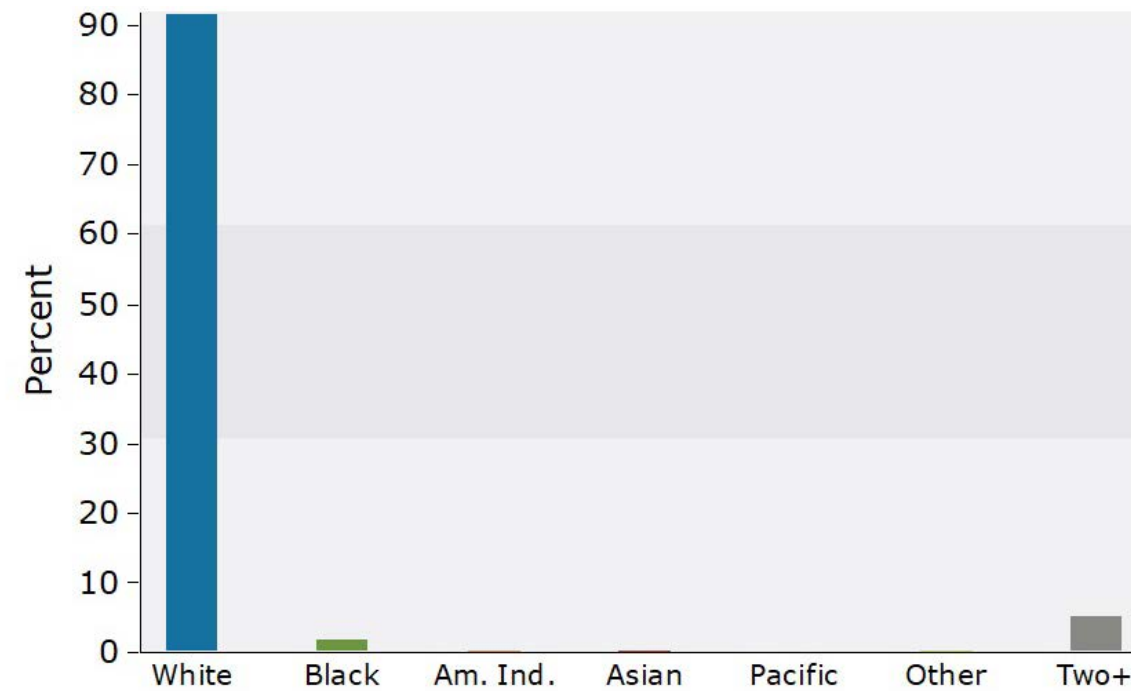
  

2023 Race and Ethnicity	Number	Percent
White Alone	3,425	91.9%
Black Alone	72	1.9%
American Indian Alone	12	0.3%
Asian Alone	14	0.4%
Pacific Islander Alone	0	0.0%
Some Other Race Alone	8	0.2%
Two or More Races	195	5.2%
Hispanic Origin (Any)	70	1.9%

2028 Race and Ethnicity	Number	Percent
White Alone	3,382	91.2%
Black Alone	75	2.0%
American Indian Alone	13	0.4%
Asian Alone	14	0.4%
Pacific Islander Alone	0	0.0%
Some Other Race Alone	10	0.3%
Two or More Races	215	5.8%
Hispanic Origin (Any)	84	2.3%

2023 Population By Race

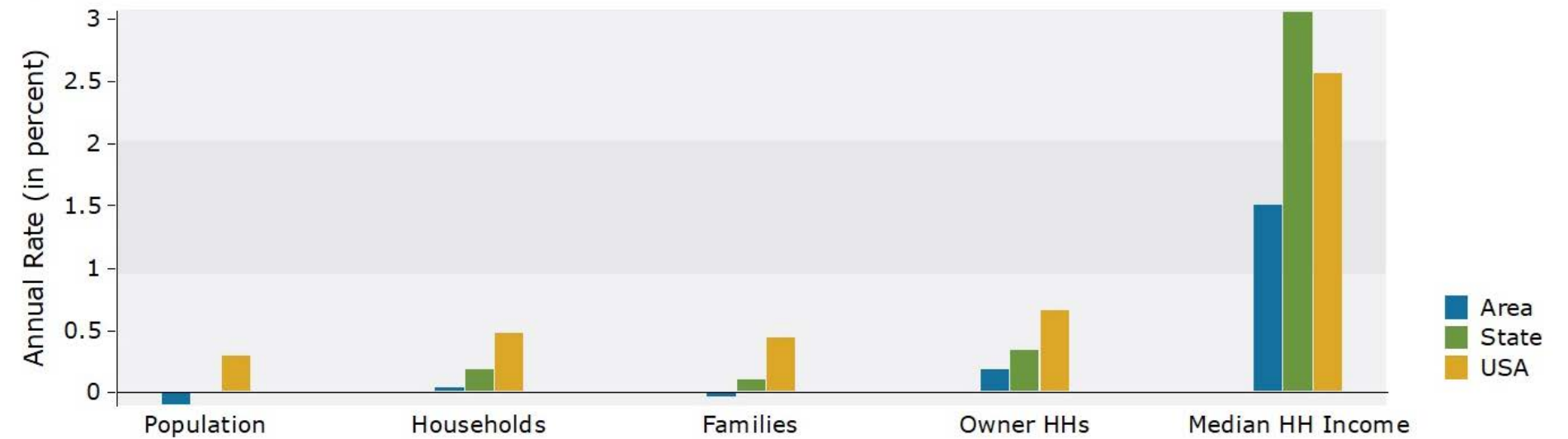


# Demographic & Income Comparison – 30, 60, 90 Minutes



	30 minutes	60 minutes	90 minutes
<b>Census 2020 Summary</b>			
Population	131,662	794,710	2,857,297
Households	53,871	316,854	1,160,063
Average Household Size	2.41	2.45	2.41
<b>2023 Summary</b>			
Population	131,046	793,631	2,865,641
Households	53,888	318,377	1,169,201
Families	34,531	207,231	743,373
Average Household Size	2.40	2.43	2.40
Owner Occupied Housing Units	38,083	227,498	816,297
Renter Occupied Housing Units	15,805	90,879	352,904
Median Age	42.8	42.1	42.0
Median Household Income	\$53,325	\$58,478	\$63,370
Average Household Income	\$77,597	\$83,529	\$90,044
<b>2028 Summary</b>			
Population	130,364	788,413	2,857,640
Households	54,017	319,460	1,175,521
Families	34,469	207,098	744,665
Average Household Size	2.38	2.41	2.38
Owner Occupied Housing Units	38,441	229,842	826,704
Renter Occupied Housing Units	15,576	89,618	348,817
Median Age	43.8	43.0	42.8
Median Household Income	\$57,505	\$65,635	\$73,318
Average Household Income	\$86,876	\$94,893	\$102,838
<b>Trends: 2023-2028 Annual Rate</b>			
Population	-0.10%	-0.13%	-0.06%
Households	0.05%	0.07%	0.11%
Families	-0.04%	-0.01%	0.03%
Owner Households	0.19%	0.21%	0.25%
Median Household Income	1.52%	2.34%	2.96%

Trends 2023 – 2028



# Income Comparison – 30, 60, 90 Minutes

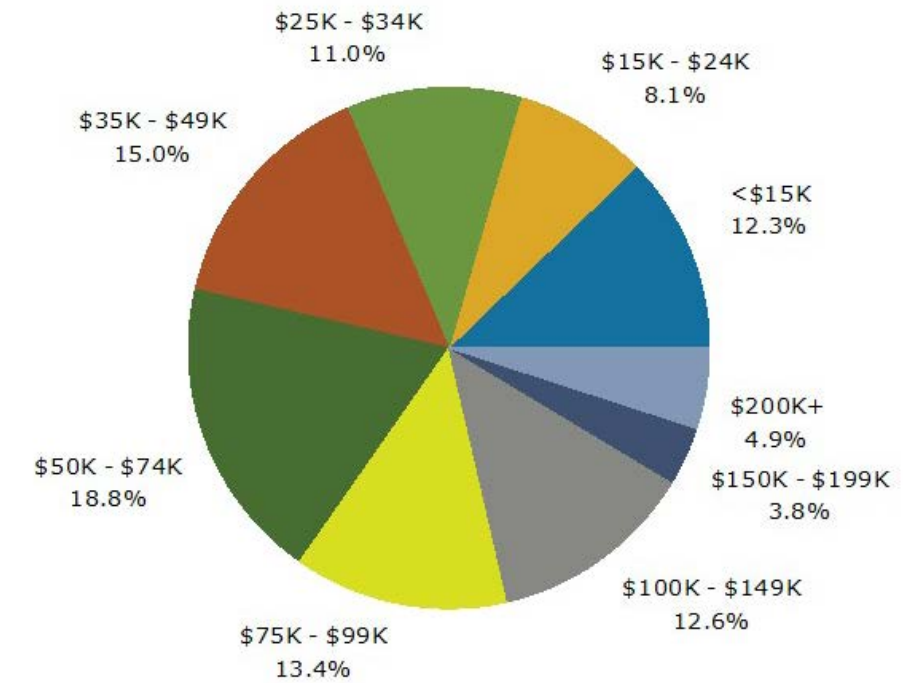


2023 Households by Income	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	6,652	12.3%	31,506	9.9%	112,624	9.6%
\$15,000 - \$24,999	4,356	8.1%	26,497	8.3%	93,069	8.0%
\$25,000 - \$34,999	5,946	11.0%	32,237	10.1%	99,217	8.5%
\$35,000 - \$49,999	8,072	15.0%	43,056	13.5%	146,304	12.5%
\$50,000 - \$74,999	10,145	18.8%	59,784	18.8%	212,873	18.2%
\$75,000 - \$99,999	7,247	13.4%	43,288	13.6%	158,645	13.6%
\$100,000 - \$149,999	6,810	12.6%	46,110	14.5%	192,399	16.5%
\$150,000 - \$199,999	2,021	3.8%	19,864	6.2%	80,957	6.9%
\$200,000+	2,639	4.9%	16,034	5.0%	73,111	6.3%
Median Household Income	\$53,325		\$58,478		\$63,370	
Average Household Income	\$77,597		\$83,529		\$90,044	
Per Capita Income	\$31,819		\$33,602		\$36,819	

2028 Households by Income	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	6,146	11.4%	28,161	8.8%	98,135	8.3%
\$15,000 - \$24,999	4,023	7.4%	22,429	7.0%	76,558	6.5%
\$25,000 - \$34,999	5,411	10.0%	28,613	9.0%	86,367	7.3%
\$35,000 - \$49,999	7,663	14.2%	39,971	12.5%	134,043	11.4%
\$50,000 - \$74,999	9,698	18.0%	57,326	17.9%	202,447	17.2%
\$75,000 - \$99,999	7,743	14.3%	45,482	14.2%	165,225	14.1%
\$100,000 - \$149,999	7,673	14.2%	52,364	16.4%	218,927	18.6%
\$150,000 - \$199,999	2,559	4.7%	26,094	8.2%	107,328	9.1%
\$200,000+	3,103	5.7%	19,019	6.0%	86,488	7.4%
Median Household Income	\$57,505		\$65,635		\$73,318	
Average Household Income	\$86,876		\$94,893		\$102,838	
Per Capita Income	\$35,889		\$38,546		\$42,385	

## 2023 Household Income



# Population Comparison — 30, 60, 90 Minutes

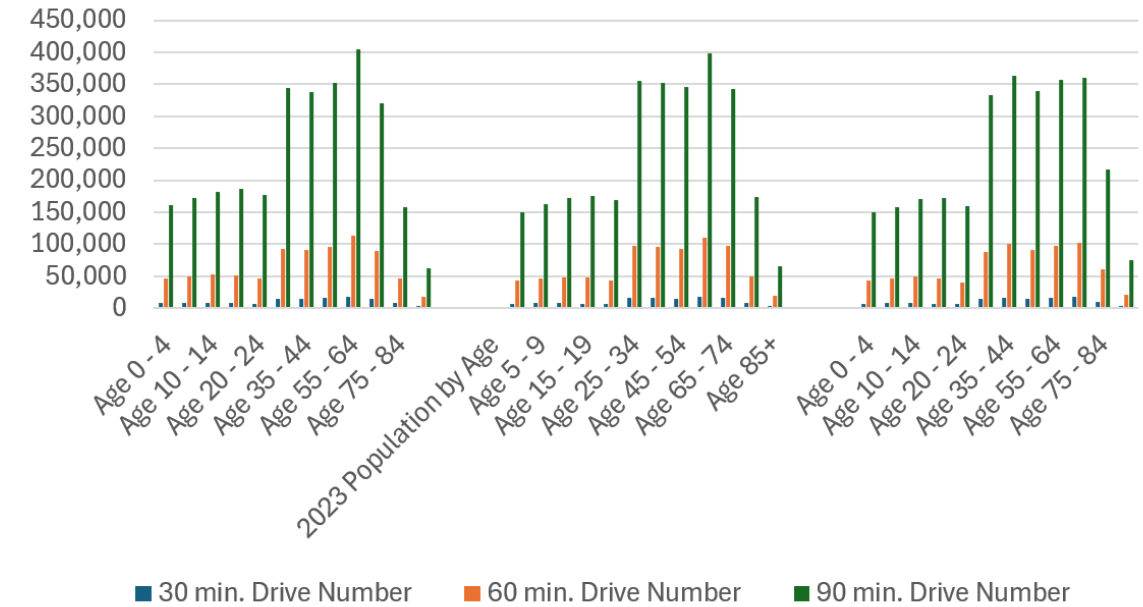


2020 Population by Age	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	7,974	6.1%	46,585	5.9%	160,907	5.6%
Age 5 - 9	8,281	6.3%	49,420	6.2%	172,391	6.0%
Age 10 - 14	8,628	6.6%	52,457	6.6%	181,439	6.4%
Age 15 - 19	8,458	6.4%	52,043	6.5%	186,084	6.5%
Age 20 - 24	7,457	5.7%	47,144	5.9%	177,482	6.2%
Age 25 - 34	15,092	11.5%	92,998	11.7%	344,148	12.0%
Age 35 - 44	14,934	11.3%	91,441	11.5%	337,496	11.8%
Age 45 - 54	15,527	11.8%	95,553	12.0%	352,137	12.3%
Age 55 - 64	18,646	14.2%	112,970	14.2%	404,484	14.2%
Age 65 - 74	15,245	11.6%	90,231	11.4%	320,139	11.2%
Age 75 - 84	8,180	6.2%	45,772	5.8%	157,857	5.5%
Age 85+	3,240	2.5%	18,096	2.3%	62,733	2.2%

2023 Population by Age	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	7,141	5.4%	43,748	5.5%	150,666	5.3%
Age 5 - 9	7,764	5.9%	47,113	5.9%	163,235	5.7%
Age 10 - 14	7,899	6.0%	48,412	6.1%	171,820	6.0%
Age 15 - 19	7,241	5.5%	47,819	6.0%	176,139	6.1%
Age 20 - 24	6,742	5.1%	43,102	5.4%	168,614	5.9%
Age 25 - 34	16,040	12.2%	97,716	12.3%	355,586	12.4%
Age 35 - 44	16,082	12.3%	96,155	12.1%	352,749	12.3%
Age 45 - 54	15,173	11.6%	92,950	11.7%	345,289	12.0%
Age 55 - 64	18,133	13.8%	110,492	13.9%	398,753	13.9%
Age 65 - 74	16,643	12.7%	97,029	12.2%	343,153	12.0%
Age 75 - 84	8,774	6.7%	50,095	6.3%	173,731	6.1%
Age 85+	3,413	2.6%	19,000	2.4%	65,908	2.3%

Population By Age



# Demographic Comparison – 30, 60, 90 Minutes



2020 Race and Ethnicity	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	121,553	92.3%	701,557	88.3%	2,328,049	81.5%
Black Alone	1,455	1.1%	36,960	4.7%	273,170	9.6%
American Indian Alone	1,069	0.8%	2,655	0.3%	7,295	0.3%
Asian Alone	463	0.4%	5,275	0.7%	61,136	2.1%
Pacific Islander Alone	39	0.0%	210	0.0%	801	0.0%
Some Other Race Alone	1,884	1.4%	7,613	1.0%	33,877	1.2%
Two or More Races	5,199	3.9%	40,440	5.1%	152,970	5.4%
Hispanic Origin (Any	4,406	3.3%	18,592	2.3%	76,643	2.7%

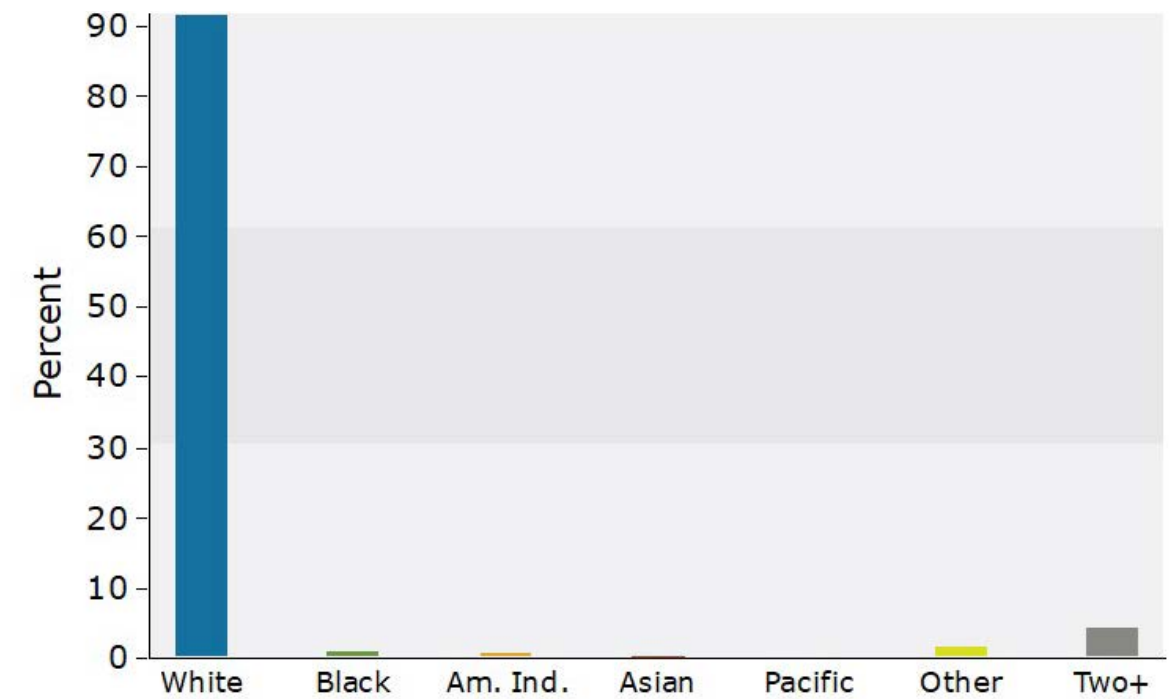
  

2023 Race and Ethnicity	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	120,324	91.8%	695,967	87.7%	2,310,264	80.6%
Black Alone	1,489	1.1%	37,974	4.8%	281,330	9.8%
American Indian Alone	1,159	0.9%	2,810	0.4%	7,667	0.3%
Asian Alone	505	0.4%	5,716	0.7%	66,548	2.3%
Pacific Islander Alone	43	0.0%	226	0.0%	882	0.0%
Some Other Race Alone	2,039	1.6%	8,125	1.0%	36,400	1.3%
Two or More Races	5,487	4.2%	42,813	5.4%	162,551	5.7%
Hispanic Origin (Any	4,791	3.7%	20,195	2.5%	83,776	2.9%

2028 Race and Ethnicity	30 minutes		60 minutes		90 minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	118,502	90.9%	682,277	86.5%	2,260,016	79.1%
Black Alone	1,535	1.2%	38,861	4.9%	289,571	10.1%
American Indian Alone	1,303	1.0%	3,027	0.4%	8,154	0.3%
Asian Alone	558	0.4%	6,419	0.8%	75,908	2.7%
Pacific Islander Alone	45	0.0%	255	0.0%	991	0.0%
Some Other Race Alone	2,290	1.8%	9,042	1.1%	40,534	1.4%
Two or More Races	6,132	4.7%	48,532	6.2%	182,467	6.4%
Hispanic Origin (Any	5,406	4.1%	22,642	2.9%	93,842	3.3%

2023 Population By Race



# Disposable Income Profile



	Census 2020	2023	2028	2023-2028 Change	2023-2028 Annual Rate
Population	3,702	3,726	3,709	-17	-0.09%
Median Age	41.2	41.1	42.7	1.6	0.77%
Households	1,568	1,572	1,576	4	0.05%
Average Household Size	2.31	2.32	2.30	-0.02	-0.17%

2023 Households by Disposable Income	Number	Percent
Total	1,572	100.0%
<\$15,000	301	19.1%
\$15,000-\$24,999	209	13.3%
\$25,000-\$34,999	251	16.0%
\$35,000-\$49,999	196	12.5%
\$50,000-\$74,999	341	21.7%
\$75,000-\$99,999	161	10.2%
\$100,000-\$149,999	90	5.7%
\$150,000-\$199,999	14	0.9%
\$200,000+	9	0.6%
Median Disposable Income	\$36,442	
Average Disposable Income	\$47,141	

2023 Disposable Income by Age of	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	57	233	227	222	313	287	233
<\$15,000	15	38	37	32	77	63	39
\$15,000-\$24,999	9	19	13	19	36	43	70
\$25,000-\$34,999	12	38	13	34	32	58	64
\$35,000-\$49,999	6	44	28	20	45	37	16
\$50,000-\$74,999	10	47	75	57	82	49	21
\$75,000-\$99,999	3	30	38	33	25	21	11
\$100,000-\$149,999	2	13	21	20	16	10	8
\$150,000-\$199,999	0	3	0	5	0	3	3
\$200,000+	0	1	2	2	0	3	1
Median Disposable Income	\$27,883	\$40,963	\$54,789	\$51,624	\$37,957	\$30,603	\$25,734
Average Disposable Income	\$39,841	\$49,887	\$58,946	\$57,307	\$44,108	\$41,528	\$35,983

**AVERAGE**

**DISPOSABLE INCOME 2023**

**\$47,141**

# Disposable Income Profile – 30 Min. Radius



	Census 2020	2023	2028	2023-2028 Change	2023-2028 Annual Rate
Population	131,662	131,046	130,364	-682	-0.10%
Median Age	41.5	42.8	43.8	1.0	0.46%
Households	53,871	53,888	54,017	129	0.05%
Average Household Size	2.41	2.40	2.38	-0.02	-0.17%


2023 Households by Disposable Income	Number	Percent
Total	53,888	100.0%
<\$15,000	7,206	13.4%
\$15,000-\$24,999	5,453	10.1%
\$25,000-\$34,999	7,444	13.8%
\$35,000-\$49,999	8,715	16.2%
\$50,000-\$74,999	10,604	19.7%
\$75,000-\$99,999	5,943	11.0%
\$100,000-\$149,999	5,606	10.4%
\$150,000-\$199,999	1,495	2.8%
\$200,000+	1,423	2.6%
Median Disposable Income	\$45,872	
Average Disposable Income	\$61,516	

2023 Disposable Income by Age of	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	1,569	7,153	8,281	8,141	10,309	10,222	8,213
<\$15,000	367	886	772	784	1,409	1,552	1,436
\$15,000-\$24,999	166	455	406	400	987	1,154	1,885
\$25,000-\$34,999	254	962	615	963	1,074	1,720	1,855
\$35,000-\$49,999	279	1,401	1,123	985	1,713	1,953	1,262
\$50,000-\$74,999	326	1,490	2,053	1,839	2,308	1,851	736
\$75,000-\$99,999	95	1,038	1,241	1,256	1,005	880	429
\$100,000-\$149,999	65	674	1,453	1,191	1,154	621	448
\$150,000-\$199,999	7	140	297	375	366	247	64
\$200,000+	9	107	322	349	296	242	98
Median Disposable Income	\$34,840	\$48,137	\$62,173	\$60,100	\$49,676	\$39,030	\$28,287
Average Disposable Income	\$42,498	\$59,785	\$77,300	\$76,890	\$63,973	\$54,362	\$41,324

**AVERAGE**

**DISPOSABLE INCOME 30 MIN. RADIUS**

 **\$61,516**

# Disposable Income Profile – 60 Min. Radius



	Census 2020	2023	2028	2023-2028 Change	2023-2028 Annual Rate
Population	794,710	793,631	788,413	-5,218	-0.13%
Median Age	41.1	42.1	43.0	0.9	0.42%
Households	316,854	318,377	319,460	1,083	0.07%
Average Household Size	2.45	2.43	2.41	-0.02	-0.17%


2023 Households by Disposable Income	Number	Percent
Total	318,377	100.0%
<\$15,000	35,047	11.0%
\$15,000-\$24,999	31,958	10.0%
\$25,000-\$34,999	40,042	12.6%
\$35,000-\$49,999	48,713	15.3%
\$50,000-\$74,999	62,795	19.7%
\$75,000-\$99,999	37,903	11.9%
\$100,000-\$149,999	42,838	13.5%
\$150,000-\$199,999	10,442	3.3%
\$200,000+	8,639	2.7%
Median Disposable Income	\$50,893	
Average Disposable Income	\$66,161	

2023 Disposable Income by Age of	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	9,637	42,836	48,894	49,430	62,794	59,332	45,453
<\$15,000	2,142	4,513	3,794	3,865	6,897	7,527	6,309
\$15,000-\$24,999	1,204	2,941	2,590	2,526	5,999	6,553	10,146
\$25,000-\$34,999	1,481	5,343	3,377	5,195	5,697	8,957	9,992
\$35,000-\$49,999	1,677	7,946	6,113	5,361	9,379	10,692	7,544
\$50,000-\$74,999	1,932	8,602	11,400	10,460	13,875	11,686	4,838
\$75,000-\$99,999	630	6,621	7,519	7,857	6,764	5,932	2,582
\$100,000-\$149,999	493	5,447	10,402	9,047	9,469	4,833	3,148
\$150,000-\$199,999	43	814	1,858	2,857	2,778	1,734	358
\$200,000+	34	610	1,841	2,264	1,937	1,418	535
Median Disposable Income	\$34,918	\$51,293	\$66,675	\$66,501	\$54,306	\$43,012	\$30,355
Average Disposable Income	\$42,866	\$63,086	\$80,656	\$82,732	\$70,240	\$58,746	\$44,430

**AVERAGE**

**DISPOSABLE INCOME 60 MIN. RADIUS**

 **\$66,161**

# Disposable Income Profile – 90 Min. Radius



	Census 2020	2023	2028	2023-2028 Change	2023-2028 Annual Rate
Population	2,857,297	2,865,641	2,857,640	-8,001	-0.06%
Median Age	41.0	42.0	42.8	0.8	0.38%
Households	1,160,063	1,169,201	1,175,521	6,320	0.11%
Average Household Size	2.41	2.40	2.38	-0.02	-0.17%


2023 Households by Disposable Income	Number	Percent
Total	1,169,199	100.0%
<\$15,000	125,056	10.7%
\$15,000-\$24,999	108,796	9.3%
\$25,000-\$34,999	128,560	11.0%
\$35,000-\$49,999	169,056	14.5%
\$50,000-\$74,999	227,590	19.5%
\$75,000-\$99,999	148,804	12.7%
\$100,000-\$149,999	176,620	15.1%
\$150,000-\$199,999	45,778	3.9%
\$200,000+	38,941	3.3%
Median Disposable Income	\$54,159	
Average Disposable Income	\$70,576	

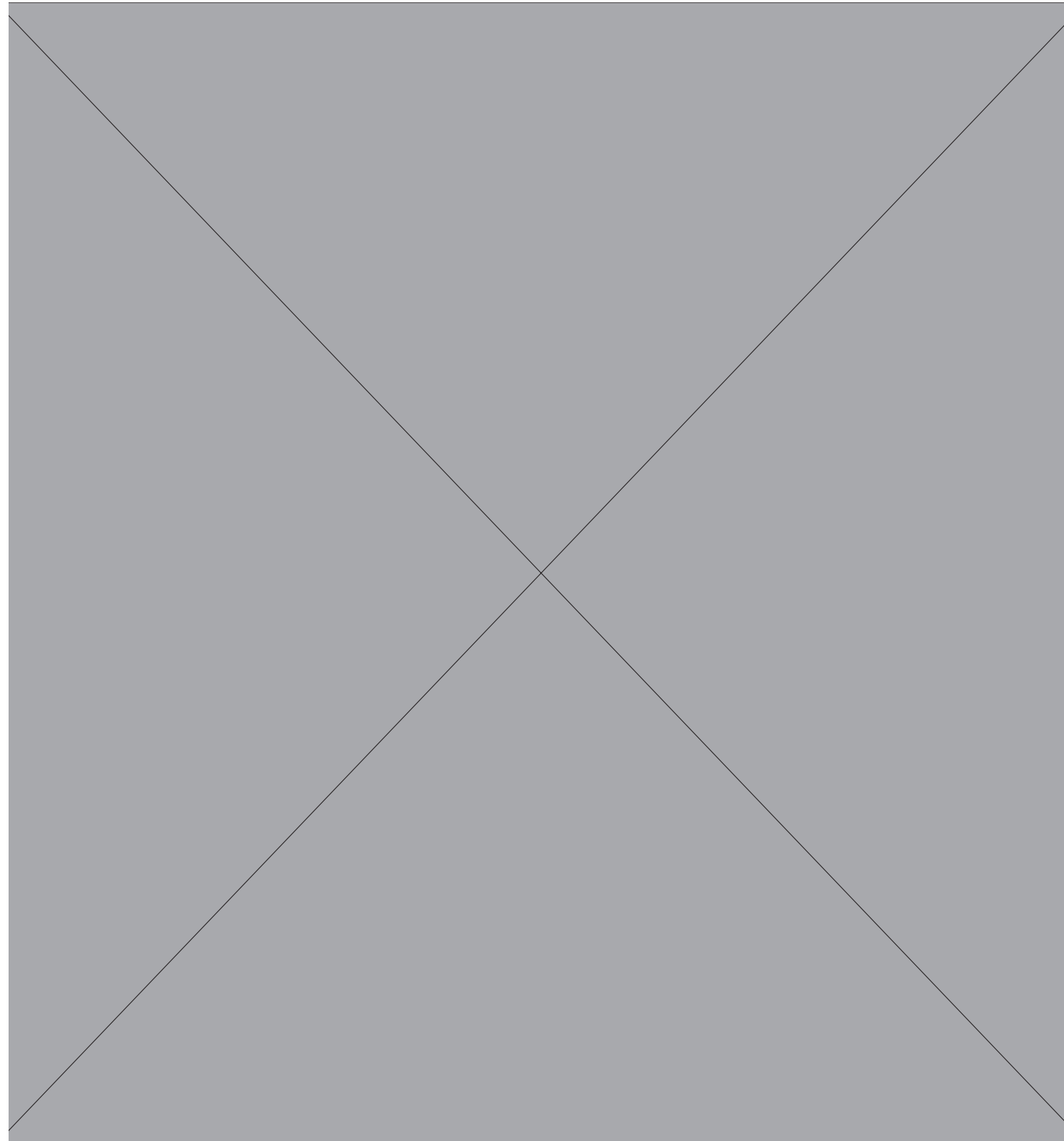
2023 Disposable Income by Age of	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	40,119	160,545	184,362	187,131	228,893	211,278	156,871
<\$15,000	8,968	16,139	13,475	13,726	24,201	26,031	22,516
\$15,000-\$24,999	5,138	10,736	9,089	9,116	20,033	22,057	32,626
\$25,000-\$34,999	5,916	18,103	11,496	16,767	18,413	27,082	30,782
\$35,000-\$49,999	7,064	28,199	22,051	18,265	30,850	36,502	26,125
\$50,000-\$74,999	7,916	31,606	41,018	37,569	48,109	42,625	18,747
\$75,000-\$99,999	2,655	26,166	29,232	30,789	26,401	23,525	10,036
\$100,000-\$149,999	2,102	23,098	41,980	37,682	39,185	20,413	12,160
\$150,000-\$199,999	203	3,701	8,040	12,558	12,481	7,145	1,650
\$200,000+	156	2,797	7,981	10,660	9,221	5,898	2,228
Median Disposable Income	\$35,053	\$53,974	\$70,771	\$73,227	\$58,398	\$46,751	\$31,870
Average Disposable Income	\$42,981	\$66,356	\$84,169	\$88,580	\$76,009	\$62,749	\$47,114

**AVERAGE**

**DISPOSABLE INCOME 90 MIN. RADIUS**

 **70,576**

# Finance Market Potential



Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	1,020	34.7%	82
Carry Credit Card Balance: 2-Sometimes	555	18.9%	102
Carry Credit Card Balance: 3-Usually/Always	551	18.8%	102
Avg \$1-110 Monthly Credit Card Expenditures	439	14.9%	130
Avg \$111-225 Monthly Credit Card Expenditures	226	7.7%	100
Avg \$226-450 Monthly Credit Card Expenditures	257	8.7%	95
Avg \$451-700 Monthly Credit Card Expenditures	221	7.5%	82
Avg \$701-1000 Monthly Credit Card Expenditures	181	6.2%	75
Avg \$1001-2000 Monthly Credit Card Expenditures	221	7.5%	64
Avg \$2001+ Monthly Credit Card Expenditures	182	6.2%	56
Own 1 Debit Card	1,596	54.3%	100
Own 2 Debit Cards	460	15.7%	92
Own 3+ Debit Cards	142	4.8%	93
Avg \$1-90 Debit Card Monthly Expenditures	158	5.4%	90
Avg \$91-180 Debit Card Monthly Expenditures	167	5.7%	89
Avg \$181-225 Debit Card Monthly Expenditures	158	5.4%	99
Avg \$226-450 Debit Card Monthly Expenditures	349	11.9%	123
Avg \$451-700 Debit Card Monthly Expenditures	342	11.6%	124
Avg \$701-1000 Debit Card Monthly Expenditures	278	9.5%	121
Avg \$1001-2000 Debit Card Monthly Expenditures	233	7.9%	121
Avg \$2001+ Debit Card Monthly Expenditures	50	1.7%	63
Own or Used Any Credit/Debit Card/12 Mo	2,690	91.6%	99
Own or Used Any Major Credit/Debit Card/12 Mo	2,520	85.8%	97
Own or Used Any Store Credit Card/12 Mo	836	28.5%	89
Have Credit/Debit Card w/Airline Miles Rewards	220	7.5%	55
Have Credit/Debit Card w/Cash Back Rewards	1,044	35.5%	77
Have Credit/Debit Card w/Hotel/Car Rental Rewards	78	2.7%	61
Have American Express Green Card in Own Name	40	1.4%	65
Have American Express Blue Card in Own Name	95	3.2%	55
Have American Express Gold Card in Own Name	68	2.3%	70
Have American Express Platinum Card in Own Name	48	1.6%	49
Have Discover Card in Own Name	479	16.3%	91
Have MasterCard Standard Card in Own Name	590	20.1%	95
Have MasterCard Gold Card in Own Name	68	2.3%	86
Have MasterCard Platinum Card in Own Name	148	5.0%	86
Have MasterCard Debit Card in Own Name	770	26.2%	121
Have Visa Standard or Classic Card in Own Name	736	25.1%	80
Have Visa Gold Card in Own Name	71	2.4%	104
Have Visa Platinum Card in Own Name	232	7.9%	80
Have Visa Signature Card in Own Name	209	7.1%	68
Have Visa Debit Card in Own Name	1,361	46.3%	92
Paid Bills by Mail/12 Mo	1,165	39.7%	126
Paid Bills in Person/12 Mo	816	27.8%	192
Paid Bills by Phone Using Credit Card/12 Mo	577	19.6%	115
Paid Bills by Auto Charge to Credit Card/12 Mo	717	24.4%	84
Paid Bills by Auto Deduct from Bank Acct/12 Mo	1,296	44.1%	103
Wired or Sent Money/6 Mo	471	16.0%	81
Wired or Sent Money w/Bank Wire Transfer/6 Mo	93	3.2%	53
Wired or Sent Money w/MoneyGram/6 Mo	59	2.0%	105
Wired or Sent Money w/Money Order/6 Mo	202	6.9%	133
Wired or Sent Money w/Western Union/6 Mo	81	2.8%	78
Wired or Sent Money w/USPS/6 Mo	126	4.3%	110

# Finance Market Potential *continued*



Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	220	7.5%	53
Used Cash App Digital Payment Svc/30 Days	213	7.2%	108
Used Google Pay Digital Payment Svc/30 Days	176	6.0%	93
Used PayPal Digital Payment Svc/30 Days	994	33.8%	105
Used Samsung Pay Digital Payment Svc/30 Days	32	1.1%	66
Used Venmo Digital Payment Svc/30 Days	365	12.4%	60
Used Visa Checkout Digital Payment Svc/30 Days	106	3.6%	94
Used Zelle Digital Payment Svc/30 Days	211	7.2%	43
Used Oth Digital Payment Svc/30 Days	70	2.4%	94
Did Manual Tax Preparation	569	19.4%	106
Used H&R Block Software to Prepare Taxes	223	7.6%	109
Used TurboTax Software Program to Prepare Taxes	473	16.1%	86
Used Online Program/Service to Prepare Taxes	631	21.5%	105
Used H&R Block Online to Prepare Taxes	109	3.7%	107
Used TurboTax Online to Prepare Taxes	321	10.9%	98
Used H&R Block On-Site Tax Svc to Prepare Taxes	116	3.9%	116
Used CPA or Oth Tax Prof to Prepare Taxes	433	14.7%	81
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	71	2.4%	109

**GREATEST PRODUCT/  
CONSUMER BEHAVIOR**

**OWN OR USED ANY CREDIT/DEBIT/12 MONTHS**

 **2,690**  
Expected Number of Adults

# Finance Market Potential – 30 Min. Radius



Demographic Summary	2023	2028
Population	131,046	130,364
Population 18+	103,743	102,891
Households	53,888	54,017
Median Household Income	\$53,325	\$57,505

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Did Banking in Person/12 Mo	59,841	57.7%	111
Used Bank of America Bank/12 Mo	9,031	8.7%	56
Used Capital One Bank/12 Mo	8,288	8.0%	80
Used Chase Bank/12 Mo	12,849	12.4%	63
Used Citizens Bank/12 Mo	2,523	2.4%	128
Used Citibank Bank/12 Mo	3,373	3.3%	56
Used PNC Bank/12 Mo	4,967	4.8%	117
Used U.S. Bank/12 Mo	4,299	4.1%	101
Used Wells Fargo Bank/12 Mo	10,205	9.8%	69
Used Credit Union/12 Mo	27,560	26.6%	102
Used Local/Community Bank/12 Mo	19,749	19.0%	162
Did Banking by Mail/12 Mo	3,344	3.2%	101
Did Banking by Phone/12 Mo	10,671	10.3%	95
Did Banking Online/12 Mo	57,048	55.0%	94
Did Banking by Mobile Device/12 Mo	45,384	43.7%	91
Used ATM or Cash Machine/12 Mo	62,291	60.0%	95
Used Direct Deposit of Paycheck/12 Mo	62,605	60.3%	103
Did Banking w/Paperless Statements/12 Mo	42,528	41.0%	97
Have Interest Checking Account	40,715	39.2%	100
Have Non-Interest Checking Account	41,393	39.9%	105
Have Savings Account	74,746	72.0%	97
Have Overdraft Protection	35,532	34.3%	102
Have Auto Loan	28,729	27.7%	113
Have Education Personal Loan (Student Loan)	9,285	9.0%	96
Have Personal Loan (Not for Education)	5,356	5.2%	121
Have 1st Home Mortgage	37,758	36.4%	96
Have 2nd Mortgage (Home Equity Loan)	5,170	5.0%	113
Have Home Equity Line of Credit	3,537	3.4%	92
Have Personal Line of Credit	5,682	5.5%	99
Have 401(k) Retirement Savings Plan	24,399	23.5%	96
Have 403(b) Retirement Savings Plan	4,975	4.8%	90
Have Roth IRA Retirement Savings Plan	13,788	13.3%	84
Have Traditional IRA Retirement Savings Plan	17,125	16.5%	87
Own Any Securities Investment	53,647	51.7%	96
Own Any Annuity	4,480	4.3%	98
Own Certificate of Deposit (More Than 6 Mo)	4,740	4.6%	96
Own Shares in Money Market Fund	7,495	7.2%	87
Own Shares in Mutual Fund (Bonds)	7,705	7.4%	87
Own Shares in Mutual Fund (Stocks)	12,291	11.8%	86
Own Any Stock	12,708	12.2%	82
Own Common Stock in Company You Don't Work For	9,872	9.5%	80
Own U.S. Savings Bonds	7,363	7.1%	100
Own Investment Real Estate	4,485	4.3%	87
Own Vacation or Wknd Home	4,021	3.9%	88
Used Lawyer/12 Mo	11,063	10.7%	98
Used Real Estate Agent/12 Mo	7,303	7.0%	87
Used Financial Planner/12 Mo	10,676	10.3%	96
Own 1 Credit Card	19,960	19.2%	106
Own 2 Credit Cards	18,904	18.2%	97
Own 3 Credit Cards	12,603	12.1%	93
Own 4 Credit Cards	8,008	7.7%	87
Own 5 Credit Cards	5,458	5.3%	93
Own 6+ Credit Cards	9,570	9.2%	88

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	42,716	41.2%	98
Carry Credit Card Balance: 2-Sometimes	18,223	17.6%	95
Carry Credit Card Balance: 3-Usually/Always	18,117	17.5%	95
Avg \$1-110 Monthly Credit Card Expenditures	13,949	13.4%	117
Avg \$111-225 Monthly Credit Card Expenditures	7,804	7.5%	98
Avg \$226-450 Monthly Credit Card Expenditures	9,605	9.3%	100
Avg \$451-700 Monthly Credit Card Expenditures	9,066	8.7%	95
Avg \$701-1000 Monthly Credit Card Expenditures	8,236	7.9%	97
Avg \$1001-2000 Monthly Credit Card Expenditures	9,810	9.5%	81
Avg \$2001+ Monthly Credit Card Expenditures	8,324	8.0%	73
Own 1 Debit Card	57,711	55.6%	103
Own 2 Debit Cards	15,503	14.9%	88
Own 3+ Debit Cards	4,355	4.2%	81
Avg \$1-90 Debit Card Monthly Expenditures	6,033	5.8%	97
Avg \$91-180 Debit Card Monthly Expenditures	6,342	6.1%	96
Avg \$181-225 Debit Card Monthly Expenditures	5,342	5.1%	95
Avg \$226-450 Debit Card Monthly Expenditures	11,247	10.8%	112
Avg \$451-700 Debit Card Monthly Expenditures	10,637	10.3%	109
Avg \$701-1000 Debit Card Monthly Expenditures	8,474	8.2%	104
Avg \$1001-2000 Debit Card Monthly Expenditures	7,126	6.9%	105
Avg \$2001+ Debit Card Monthly Expenditures	2,225	2.1%	80
Own or Used Any Credit/Debit Card/12 Mo	95,608	92.2%	99
Own or Used Any Major Credit/Debit Card/12 Mo	90,875	87.6%	99
Own or Used Any Store Credit Card/12 Mo	31,599	30.5%	96
Have Credit/Debit Card w/Airline Miles Rewards	9,551	9.2%	67
Have Credit/Debit Card w/Cash Back Rewards	42,442	40.9%	88
Have Credit/Debit Card w/Hotel/Car Rental Rewards	3,333	3.2%	74
Have American Express Green Card in Own Name	1,432	1.4%	65
Have American Express Blue Card in Own Name	3,764	3.6%	62
Have American Express Gold Card in Own Name	2,555	2.5%	74
Have American Express Platinum Card in Own Name	2,315	2.2%	67
Have Discover Card in Own Name	19,204	18.5%	103
Have MasterCard Standard Card in Own Name	21,682	20.9%	99
Have MasterCard Gold Card in Own Name	2,766	2.7%	99
Have MasterCard Platinum Card in Own Name	5,913	5.7%	97
Have MasterCard Debit Card in Own Name	25,783	24.9%	115
Have Visa Standard or Classic Card in Own Name	28,875	27.8%	89
Have Visa Gold Card in Own Name	2,219	2.1%	92
Have Visa Platinum Card in Own Name	9,326	9.0%	91
Have Visa Signature Card in Own Name	8,799	8.5%	81
Have Visa Debit Card in Own Name	47,707	46.0%	91
Paid Bills by Mail/12 Mo	40,791	39.3%	125
Paid Bills in Person/12 Mo	21,950	21.2%	146
Paid Bills by Phone Using Credit Card/12 Mo	19,233	18.5%	108
Paid Bills by Auto Charge to Credit Card/12 Mo	27,959	27.0%	93
Paid Bills by Auto Deduct from Bank Acct/12 Mo	46,657	45.0%	105
Wired or Sent Money/6 Mo	15,558	15.0%	76
Wired or Sent Money w/Bank Wire Transfer/6 Mo	3,933	3.8%	64
Wired or Sent Money w/MoneyGram/6 Mo	1,595	1.5%	80
Wired or Sent Money w/Money Order/6 Mo	5,356	5.2%	100
Wired or Sent Money w/Western Union/6 Mo	2,503	2.4%	68
Wired or Sent Money w/USPS/6 Mo	3,801	3.7%	94

# Finance Market Potential – 30 Min. Radius *continued*



Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	9,843	9.5%	68
Used Cash App Digital Payment Svc/30 Days	5,783	5.6%	83
Used Google Pay Digital Payment Svc/30 Days	6,182	6.0%	93
Used PayPal Digital Payment Svc/30 Days	34,361	33.1%	102
Used Samsung Pay Digital Payment Svc/30 Days	1,351	1.3%	79
Used Venmo Digital Payment Svc/30 Days	15,644	15.1%	72
Used Visa Checkout Digital Payment Svc/30 Days	3,566	3.4%	90
Used Zelle Digital Payment Svc/30 Days	8,674	8.4%	50
Used Oth Digital Payment Svc/30 Days	2,600	2.5%	99
Did Manual Tax Preparation	18,700	18.0%	98
Used H&R Block Software to Prepare Taxes	7,313	7.0%	102
Used TurboTax Software Program to Prepare Taxes	17,610	17.0%	91
Used Online Program/Service to Prepare Taxes	21,593	20.8%	102
Used H&R Block Online to Prepare Taxes	3,910	3.8%	108
Used TurboTax Online to Prepare Taxes	11,654	11.2%	101
Used H&R Block On-Site Tax Svc to Prepare Taxes	3,647	3.5%	103
Used CPA or Oth Tax Prof to Prepare Taxes	18,232	17.6%	96
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	2,447	2.4%	106

## GREATEST PRODUCT/ CONSUMER BEHAVIOR

OWN OR USED ANY CREDIT/DEBIT/12 MONTHS



# 95,608

Expected Number of Adults

# Finance Market Potential – 60 Min. Radius



Demographic Summary	2023	2028
Population	793,631	788,413
Population 18+	626,026	621,656
Households	318,377	319,460
Median Household Income	\$58,478	\$65,635

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	354,762	56.7%	109
Used Bank of America Bank/12 Mo	61,705	9.9%	64
Used Capital One Bank/12 Mo	52,935	8.5%	84
Used Chase Bank/12 Mo	85,571	13.7%	70
Used Citizens Bank/12 Mo	15,461	2.5%	130
Used Citibank Bank/12 Mo	23,452	3.7%	65
Used PNC Bank/12 Mo	30,212	4.8%	118
Used U.S. Bank/12 Mo	27,426	4.4%	107
Used Wells Fargo Bank/12 Mo	68,023	10.9%	76
Used Credit Union/12 Mo	169,510	27.1%	104
Used Local/Community Bank/12 Mo	108,800	17.4%	148
Did Banking by Mail/12 Mo	20,387	3.3%	102
Did Banking by Phone/12 Mo	64,818	10.4%	95
Did Banking Online/12 Mo	352,940	56.4%	96
Did Banking by Mobile Device/12 Mo	281,407	45.0%	94
Used ATM or Cash Machine/12 Mo	381,493	60.9%	97
Used Direct Deposit of Paycheck/12 Mo	380,427	60.8%	103
Did Banking w/Paperless Statements/12 Mo	260,723	41.6%	98
Have Interest Checking Account	251,463	40.2%	102
Have Non-Interest Checking Account	247,935	39.6%	104
Have Savings Account	456,834	73.0%	99
Have Overdraft Protection	215,481	34.4%	103
Have Auto Loan	170,655	27.3%	111
Have Education Personal Loan (Student Loan)	56,645	9.0%	97
Have Personal Loan (Not for Education)	30,466	4.9%	114
Have 1st Home Mortgage	234,490	37.5%	99
Have 2nd Mortgage (Home Equity Loan)	31,404	5.0%	113
Have Home Equity Line of Credit	23,054	3.7%	100
Have Personal Line of Credit	34,181	5.5%	99
Have 401(k) Retirement Savings Plan	149,778	23.9%	98
Have 403(b) Retirement Savings Plan	31,184	5.0%	93
Have Roth IRA Retirement Savings Plan	90,626	14.5%	92
Have Traditional IRA Retirement Savings Plan	110,436	17.6%	93
Own Any Securities Investment	332,462	53.1%	99
Own Any Annuity	28,617	4.6%	104
Own Certificate of Deposit (More Than 6 Mo)	30,019	4.8%	101
Own Shares in Money Market Fund	48,940	7.8%	94
Own Shares in Mutual Fund (Bonds)	51,049	8.2%	95
Own Shares in Mutual Fund (Stocks)	81,015	12.9%	94
Own Any Stock	82,405	13.2%	88
Own Common Stock in Company You Don't Work For	64,309	10.3%	86
Own U.S. Savings Bonds	45,849	7.3%	103
Own Investment Real Estate	28,058	4.5%	90
Own Vacation or Wknd Home	26,442	4.2%	95
Used Lawyer/12 Mo	68,083	10.9%	100
Used Real Estate Agent/12 Mo	46,528	7.4%	92
Used Financial Planner/12 Mo	69,463	11.1%	103
Own 1 Credit Card	119,364	19.1%	105
Own 2 Credit Cards	117,156	18.7%	99
Own 3 Credit Cards	77,687	12.4%	95
Own 4 Credit Cards	50,404	8.1%	91
Own 5 Credit Cards	33,487	5.3%	94
Own 6+ Credit Cards	59,542	9.5%	90

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	265,082	42.3%	101
Carry Credit Card Balance: 2-Sometimes	110,869	17.7%	95
Carry Credit Card Balance: 3-Usually/Always	108,156	17.3%	94
Avg \$1-110 Monthly Credit Card Expenditures	78,924	12.6%	110
Avg \$111-225 Monthly Credit Card Expenditures	47,362	7.6%	99
Avg \$226-450 Monthly Credit Card Expenditures	57,329	9.2%	99
Avg \$451-700 Monthly Credit Card Expenditures	55,747	8.9%	97
Avg \$701-1000 Monthly Credit Card Expenditures	50,485	8.1%	99
Avg \$1001-2000 Monthly Credit Card Expenditures	64,456	10.3%	88
Avg \$2001+ Monthly Credit Card Expenditures	56,762	9.1%	82
Own 1 Debit Card	347,139	55.5%	102
Own 2 Debit Cards	95,260	15.2%	90
Own 3+ Debit Cards	27,488	4.4%	85
Avg \$1-90 Debit Card Monthly Expenditures	35,887	5.7%	96
Avg \$91-180 Debit Card Monthly Expenditures	38,294	6.1%	96
Avg \$181-225 Debit Card Monthly Expenditures	33,147	5.3%	97
Avg \$226-450 Debit Card Monthly Expenditures	64,899	10.4%	108
Avg \$451-700 Debit Card Monthly Expenditures	61,692	9.9%	105
Avg \$701-1000 Debit Card Monthly Expenditures	50,773	8.1%	104
Avg \$1001-2000 Debit Card Monthly Expenditures	41,817	6.7%	102
Avg \$2001+ Debit Card Monthly Expenditures	14,776	2.4%	88
Own or Used Any Credit/Debit Card/12 Mo	578,935	92.5%	100
Own or Used Any Major Credit/Debit Card/12 Mo	551,496	88.1%	99
Own or Used Any Store Credit Card/12 Mo	194,167	31.0%	97
Have Credit/Debit Card w/Airline Miles Rewards	65,813	10.5%	77
Have Credit/Debit Card w/Cash Back Rewards	266,959	42.6%	92
Have Credit/Debit Card w/Hotel/Car Rental Rewards	22,250	3.6%	81
Have American Express Green Card in Own Name	9,518	1.5%	72
Have American Express Blue Card in Own Name	25,961	4.1%	71
Have American Express Gold Card in Own Name	16,511	2.6%	80
Have American Express Platinum Card in Own Name	15,387	2.5%	74
Have Discover Card in Own Name	115,847	18.5%	103
Have MasterCard Standard Card in Own Name	131,270	21.0%	99
Have MasterCard Gold Card in Own Name	17,337	2.8%	103
Have MasterCard Platinum Card in Own Name	36,916	5.9%	100
Have MasterCard Debit Card in Own Name	150,853	24.1%	111
Have Visa Standard or Classic Card in Own Name	180,277	28.8%	92
Have Visa Gold Card in Own Name	14,022	2.2%	96
Have Visa Platinum Card in Own Name	59,428	9.5%	96
Have Visa Signature Card in Own Name	56,954	9.1%	87
Have Visa Debit Card in Own Name	293,499	46.9%	93
Paid Bills by Mail/12 Mo	236,255	37.7%	120
Paid Bills in Person/12 Mo	119,271	19.1%	132
Paid Bills by Phone Using Credit Card/12 Mo	113,958	18.2%	106
Paid Bills by Auto Charge to Credit Card/12 Mo	173,795	27.8%	96
Paid Bills by Auto Deduct from Bank Acct/12 Mo	280,990	44.9%	105
Wired or Sent Money/6 Mo	99,258	15.9%	80
Wired or Sent Money w/Bank Wire Transfer/6 Mo	26,260	4.2%	71
Wired or Sent Money w/MoneyGram/6 Mo	9,644	1.5%	81
Wired or Sent Money w/Money Order/6 Mo	31,517	5.0%	98
Wired or Sent Money w/Western Union/6 Mo	15,676	2.5%	71
Wired or Sent Money w/USPS/6 Mo	23,270	3.7%	95

# Finance Market Potential – 60 Min. Radius *continued*



Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	65,553	10.5%	75
Used Cash App Digital Payment Svc/30 Days	36,005	5.8%	86
Used Google Pay Digital Payment Svc/30 Days	37,446	6.0%	93
Used PayPal Digital Payment Svc/30 Days	206,003	32.9%	102
Used Samsung Pay Digital Payment Svc/30 Days	8,414	1.3%	82
Used Venmo Digital Payment Svc/30 Days	102,767	16.4%	79
Used Visa Checkout Digital Payment Svc/30 Days	21,688	3.5%	91
Used Zelle Digital Payment Svc/30 Days	61,132	9.8%	59
Used Oth Digital Payment Svc/30 Days	15,659	2.5%	99
Did Manual Tax Preparation	113,067	18.1%	99
Used H&R Block Software to Prepare Taxes	44,360	7.1%	102
Used TurboTax Software Program to Prepare Taxes	109,125	17.4%	93
Used Online Program/Service to Prepare Taxes	128,950	20.6%	101
Used H&R Block Online to Prepare Taxes	23,089	3.7%	106
Used TurboTax Online to Prepare Taxes	69,995	11.2%	100
Used H&R Block On-Site Tax Svc to Prepare Taxes	21,519	3.4%	101
Used CPA or Oth Tax Prof to Prepare Taxes	113,560	18.1%	99
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	14,425	2.3%	104

## GREATEST PRODUCT/ CONSUMER BEHAVIOR

OWN OR USED ANY CREDIT/DEBIT/12 MONTHS



# 578,935

Expected Number of Adults

# Finance Market Potential – 90 Min. Radius



Demographic Summary	2023	2028
Population	2,865,641	2,857,640
Population 18+	2,278,486	2,278,049
Households	1,169,201	1,175,521
Median Household Income	\$63,370	\$73,318

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	1,264,323	55.5%	107
Used Bank of America Bank/12 Mo	256,683	11.3%	73
Used Capital One Bank/12 Mo	201,657	8.9%	88
Used Chase Bank/12 Mo	342,585	15.0%	77
Used Citizens Bank/12 Mo	52,956	2.3%	123
Used Citibank Bank/12 Mo	95,178	4.2%	72
Used PNC Bank/12 Mo	110,310	4.8%	118
Used U.S. Bank/12 Mo	99,398	4.4%	106
Used Wells Fargo Bank/12 Mo	270,064	11.9%	83
Used Credit Union/12 Mo	626,318	27.5%	106
Used Local/Community Bank/12 Mo	356,875	15.7%	134
Did Banking by Mail/12 Mo	72,409	3.2%	99
Did Banking by Phone/12 Mo	237,798	10.4%	96
Did Banking Online/12 Mo	1,317,821	57.8%	99
Did Banking by Mobile Device/12 Mo	1,056,849	46.4%	97
Used ATM or Cash Machine/12 Mo	1,401,247	61.5%	97
Used Direct Deposit of Paycheck/12 Mo	1,386,365	60.8%	103
Did Banking w/Paperless Statements/12 Mo	967,808	42.5%	100
Have Interest Checking Account	925,032	40.6%	103
Have Non-Interest Checking Account	892,708	39.2%	103
Have Savings Account	1,684,748	73.9%	100
Have Overdraft Protection	793,584	34.8%	104
Have Auto Loan	614,861	27.0%	110
Have Education Personal Loan (Student Loan)	214,400	9.4%	101
Have Personal Loan (Not for Education)	107,295	4.7%	110
Have 1st Home Mortgage	879,175	38.6%	102
Have 2nd Mortgage (Home Equity Loan)	113,770	5.0%	113
Have Home Equity Line of Credit	86,080	3.8%	102
Have Personal Line of Credit	124,688	5.5%	99
Have 401(k) Retirement Savings Plan	558,403	24.5%	100
Have 403(b) Retirement Savings Plan	120,297	5.3%	99
Have Roth IRA Retirement Savings Plan	353,212	15.5%	98
Have Traditional IRA Retirement Savings Plan	420,724	18.5%	97
Own Any Securities Investment	1,237,837	54.3%	101
Own Any Annuity	105,807	4.6%	105
Own Certificate of Deposit (More Than 6 Mo)	110,579	4.9%	102
Own Shares in Money Market Fund	186,981	8.2%	99
Own Shares in Mutual Fund (Bonds)	193,864	8.5%	99
Own Shares in Mutual Fund (Stocks)	308,569	13.5%	99
Own Any Stock	318,043	14.0%	93
Own Common Stock in Company You Don't Work For	249,480	10.9%	92
Own U.S. Savings Bonds	168,400	7.4%	104
Own Investment Real Estate	104,623	4.6%	92
Own Vacation or Wknd Home	100,639	4.4%	100
Used Lawyer/12 Mo	247,915	10.9%	100
Used Real Estate Agent/12 Mo	175,911	7.7%	95
Used Financial Planner/12 Mo	260,407	11.4%	106
Own 1 Credit Card	429,801	18.9%	103
Own 2 Credit Cards	432,112	19.0%	101
Own 3 Credit Cards	290,225	12.7%	97
Own 4 Credit Cards	193,901	8.5%	96
Own 5 Credit Cards	123,269	5.4%	95
Own 6+ Credit Cards	225,512	9.9%	94

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	981,915	43.1%	102
Carry Credit Card Balance: 2-Sometimes	406,602	17.8%	96
Carry Credit Card Balance: 3-Usually/Always	398,661	17.5%	95
Avg \$1-110 Monthly Credit Card Expenditures	280,773	12.3%	108
Avg \$111-225 Monthly Credit Card Expenditures	173,158	7.6%	99
Avg \$226-450 Monthly Credit Card Expenditures	209,622	9.2%	100
Avg \$451-700 Monthly Credit Card Expenditures	205,258	9.0%	98
Avg \$701-1000 Monthly Credit Card Expenditures	183,618	8.1%	99
Avg \$1001-2000 Monthly Credit Card Expenditures	250,118	11.0%	93
Avg \$2001+ Monthly Credit Card Expenditures	223,987	9.8%	89
Own 1 Debit Card	1,260,069	55.3%	102
Own 2 Debit Cards	358,719	15.7%	93
Own 3+ Debit Cards	105,881	4.6%	89
Avg \$1-90 Debit Card Monthly Expenditures	132,727	5.8%	97
Avg \$91-180 Debit Card Monthly Expenditures	139,914	6.1%	96
Avg \$181-225 Debit Card Monthly Expenditures	123,394	5.4%	100
Avg \$226-450 Debit Card Monthly Expenditures	232,525	10.2%	106
Avg \$451-700 Debit Card Monthly Expenditures	220,212	9.7%	103
Avg \$701-1000 Debit Card Monthly Expenditures	181,908	8.0%	102
Avg \$1001-2000 Debit Card Monthly Expenditures	153,495	6.7%	103
Avg \$2001+ Debit Card Monthly Expenditures	56,398	2.5%	92
Own or Used Any Credit/Debit Card/12 Mo	2,116,070	92.9%	100
Own or Used Any Major Credit/Debit Card/12 Mo	2,018,894	88.6%	100
Own or Used Any Store Credit Card/12 Mo	719,814	31.6%	99
Have Credit/Debit Card w/Airline Miles Rewards	267,275	11.7%	86
Have Credit/Debit Card w/Cash Back Rewards	1,006,537	44.2%	95
Have Credit/Debit Card w/Hotel/Car Rental Rewards	89,286	3.9%	90
Have American Express Green Card in Own Name	37,368	1.6%	78
Have American Express Blue Card in Own Name	105,384	4.6%	79
Have American Express Gold Card in Own Name	64,940	2.9%	86
Have American Express Platinum Card in Own Name	63,170	2.8%	83
Have Discover Card in Own Name	423,236	18.6%	104
Have MasterCard Standard Card in Own Name	484,534	21.3%	100
Have MasterCard Gold Card in Own Name	63,529	2.8%	103
Have MasterCard Platinum Card in Own Name	134,936	5.9%	101
Have MasterCard Debit Card in Own Name	534,120	23.4%	108
Have Visa Standard or Classic Card in Own Name	681,388	29.9%	95
Have Visa Gold Card in Own Name	52,004	2.3%	98
Have Visa Platinum Card in Own Name	223,037	9.8%	99
Have Visa Signature Card in Own Name	220,629	9.7%	93
Have Visa Debit Card in Own Name	1,094,278	48.0%	95
Paid Bills by Mail/12 Mo	819,218	36.0%	114
Paid Bills in Person/12 Mo	392,096	17.2%	119
Paid Bills by Phone Using Credit Card/12 Mo	407,427	17.9%	104
Paid Bills by Auto Charge to Credit Card/12 Mo	647,775	28.4%	98
Paid Bills by Auto Deduct from Bank Acct/12 Mo	1,019,346	44.7%	105
Wired or Sent Money/6 Mo	382,888	16.8%	85
Wired or Sent Money w/Bank Wire Transfer/6 Mo	105,803	4.6%	78
Wired or Sent Money w/MoneyGram/6 Mo	36,303	1.6%	83
Wired or Sent Money w/Money Order/6 Mo	115,578	5.1%	98
Wired or Sent Money w/Western Union/6 Mo	60,144	2.6%	75
Wired or Sent Money w/USPS/6 Mo	85,865	3.8%	96

# Finance Market Potential – 90 Min. Radius *continued*



Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	264,400	11.6%	83
Used Cash App Digital Payment Svc/30 Days	138,998	6.1%	91
Used Google Pay Digital Payment Svc/30 Days	138,777	6.1%	95
Used PayPal Digital Payment Svc/30 Days	748,486	32.9%	101
Used Samsung Pay Digital Payment Svc/30 Days	33,005	1.4%	88
Used Venmo Digital Payment Svc/30 Days	413,136	18.1%	87
Used Visa Checkout Digital Payment Svc/30 Days	80,786	3.5%	93
Used Zelle Digital Payment Svc/30 Days	264,104	11.6%	70
Used Oth Digital Payment Svc/30 Days	55,784	2.4%	97
Did Manual Tax Preparation	419,503	18.4%	101
Used H&R Block Software to Prepare Taxes	160,384	7.0%	101
Used TurboTax Software Program to Prepare Taxes	415,583	18.2%	97
Used Online Program/Service to Prepare Taxes	474,267	20.8%	102
Used H&R Block Online to Prepare Taxes	83,003	3.6%	105
Used TurboTax Online to Prepare Taxes	258,715	11.4%	102
Used H&R Block On-Site Tax Svc to Prepare Taxes	75,882	3.3%	97
Used CPA or Oth Tax Prof to Prepare Taxes	413,032	18.1%	99
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	53,012	2.3%	105

## GREATEST PRODUCT/ CONSUMER BEHAVIOR

### OWN OR USED ANY CREDIT/DEBIT/12 MONTHS



# 2,116,070

Expected Number of Adults

# Housing Profile



Population		Households	
2020 Total Population	3,702	2023 Median Household Income	\$42,786
2023 Total Population	3,726	2028 Median Household Income	\$51,116
2028 Total Population	3,709	2023-2028 Annual Rate	3.62%
2023-2028 Annual Rate	-0.09%		

Housing Units by Occupancy Status and Tenure	Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	1,788	100.0%	1,789	100.0%	1,798	100.0%
Occupied	1,568	87.7%	1,572	87.9%	1,576	87.7%
Owner	949	53.1%	1,205	67.4%	1,225	68.1%
Renter	619	34.6%	367	20.5%	351	19.5%
Vacant	220	12.3%	217	12.1%	222	12.3%

Owner Occupied Housing Units by Value	2023		2028	
	Number	Percent	Number	Percent
Total	1,205	100.0%	1,225	100.0%
<\$50,000	181	15.0%	187	15.3%
\$50,000-\$99,999	551	45.7%	257	21.0%
\$100,000-\$149,999	140	11.6%	273	22.3%
\$150,000-\$199,999	76	6.3%	84	6.9%
\$200,000-\$249,999	98	8.1%	143	11.7%
\$250,000-\$299,999	99	8.2%	149	12.2%
\$300,000-\$399,999	48	4.0%	114	9.3%
\$400,000-\$499,999	2	0.2%	5	0.4%
\$500,000-\$749,999	8	0.7%	4	0.3%
\$750,000-\$999,999	2	0.2%	9	0.7%
\$1,000,000-\$1,499,999	0	0.0%	0	0.0%
\$1,500,000-\$1,999,999	0	0.0%	0	0.0%
\$2,000,000+	0	0.0%	0	0.0%
Median Value		\$88,249		\$130,861
Average Value		\$124,793		\$162,000

Census 2020 Housing Units	Number	Percent
Total	1,788	100.0%
Housing Units In Urbanized Areas	0	0.0%
Rural Housing Units	1,788	100.0%

Census 2020 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	949	100.0%
Owned with a Mortgage/Loan	537	56.6%
Owned Free and Clear	412	43.4%

Census 2020 Vacant Housing Units by Status	Number	Percent
Total	220	100.0%
For Rent	78	35.5%
Rented- Not Occupied	7	3.2%
For Sale Only	32	14.5%
Sold - Not Occupied	6	2.7%
Seasonal/Recreational/Occasional Use	11	5.0%
For Migrant Workers	0	0.0%
Other Vacant	86	39.1%

Census 2020 Occupied Housing Units by Age of Householder and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,568	949	60.5%
15-24	66	22	33.3%
25-34	199	97	48.7%
35-44	230	114	49.6%
45-54	218	126	57.8%
55-59	175	120	68.6%
60-64	178	121	68.0%
65-74	270	192	71.1%
75-84	176	120	68.2%
85+	56	37	66.1%

Census 2020 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,568	949	60.5%
White Alone	1,486	910	61.2%
Black/African American	26	9	34.6%
American Indian/Alaska	2	1	50.0%
Asian Alone	1	1	100.0%
Pacific Islander Alone	0	0	0.0%
Other Race Alone	4	2	50.0%
Two or More Races	49	26	53.1%
Hispanic Origin	12	6	50.0%

Census 2020 Occupied Housing Units by Size and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,568	949	60.5%
1-Person	537	281	52.3%
2-Person	524	375	71.6%
3-Person	224	133	59.4%
4-Person	154	100	64.9%
5-Person	77	40	51.9%
6-Person	33	13	39.4%
7+ Person	19	7	36.8%

2023 Housing Affordability	
Housing Affordability Index	185
Percent of Income for	12.4%

# Housing Profile – 30 Min. Radius



Population		Households	
2020 Total Population	131,662	2023 Median Household Income	\$53,325
2023 Total Population	131,046	2028 Median Household Income	\$57,505
2028 Total Population	130,364	2023-2028 Annual Rate	1.52%
2023-2028 Annual Rate	-0.10%		

Housing Units by Occupancy Status and Tenure	Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	59,372	100.0%	59,462	100.0%	59,442	100.0%
Occupied	53,871	90.7%	53,888	90.6%	54,017	90.9%
Owner	36,881	62.1%	38,083	64.0%	38,441	64.7%
Renter	16,990	28.6%	15,805	26.6%	15,576	26.2%
Vacant	5,524	9.3%	5,574	9.4%	5,425	9.1%

Owner Occupied Housing Units by Value	2023		2028	
	Number	Percent	Number	Percent
Total	38,082	100.0%	38,441	100.0%
<\$50,000	4,368	11.5%	2,731	7.1%
\$50,000-\$99,999	6,355	16.7%	4,024	10.5%
\$100,000-\$149,999	6,437	16.9%	5,199	13.5%
\$150,000-\$199,999	6,897	18.1%	7,463	19.4%
\$200,000-\$249,999	4,518	11.9%	5,314	13.8%
\$250,000-\$299,999	2,983	7.8%	3,976	10.3%
\$300,000-\$399,999	3,653	9.6%	5,649	14.7%
\$400,000-\$499,999	1,350	3.5%	2,017	5.2%
\$500,000-\$749,999	1,080	2.8%	1,466	3.8%
\$750,000-\$999,999	226	0.6%	393	1.0%
\$1,000,000-\$1,499,999	212	0.6%	207	0.5%
\$1,500,000-\$1,999,999	3	0.0%	2	0.0%
\$2,000,000+	0	0.0%	0	0.0%
Median Value		\$163,636		\$198,684
Average Value		\$195,981		\$234,703

Census 2020 Housing Units	Number	Percent
Total	59,372	100.0%
Housing Units In Urbanized Areas	33,431	56.3%
Rural Housing Units	25,941	43.7%

Census 2020 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	36,880	100.0%
Owned with a Mortgage/Loan	21,290	57.7%
Owned Free and Clear	15,590	42.3%

Census 2020 Vacant Housing Units by Status	Number	Percent
Total	5,524	100.0%
For Rent	1,623	29.4%
Rented- Not Occupied	94	1.7%
For Sale Only	623	11.3%
Sold - Not Occupied	295	5.3%
Seasonal/Recreational/Occasional Use	901	16.3%
For Migrant Workers	0	0.0%
Other Vacant	1,989	36.0%

Census 2020 Occupied Housing Units by Age of Householder and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	53,871	36,881	68.5%
15-24	1,933	488	25.2%
25-34	6,862	3,422	49.9%
35-44	7,863	4,965	63.1%
45-54	8,805	6,247	70.9%
55-59	5,406	3,969	73.4%
60-64	5,748	4,361	75.9%
65-74	9,625	7,539	78.3%
75-84	5,478	4,320	78.9%
85+	2,152	1,572	73.0%

Census 2020 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	53,871	36,881	68.5%
White Alone	50,800	35,536	70.0%
Black/African American	579	213	36.8%
American Indian/Alaska	262	55	21.0%
Asian Alone	157	95	60.5%
Pacific Islander Alone	8	7	87.5%
Other Race Alone	439	98	22.3%
Two or More Races	1,627	877	53.9%
Hispanic Origin	1,043	276	26.5%

Census 2020 Occupied Housing Units by Size and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	53,871	36,881	68.5%
1-Person	16,146	9,049	56.0%
2-Person	19,083	14,855	77.8%
3-Person	7,713	5,260	68.2%
4-Person	5,934	4,211	71.0%
5-Person	2,860	1,992	69.7%
6-Person	1,184	826	69.8%
7+ Person	951	688	72.3%

2023 Housing Affordability	
Housing Affordability Index	127
Percent of Income for	18.4%

# Housing Profile – 60 Min. Radius



Population		Households	
2020 Total Population	794,710	2023 Median Household Income	\$58,478
2023 Total Population	793,631	2028 Median Household Income	\$65,635
2028 Total Population	788,413	2023-2028 Annual Rate	2.34%
2023-2028 Annual Rate	-0.13%		

Housing Units by Occupancy Status and Tenure	Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	347,544	100.0%	348,948	100.0%	349,360	100.0%
Occupied	316,854	91.2%	318,377	91.2%	319,460	91.4%
Owner	220,579	63.5%	227,498	65.2%	229,842	65.8%
Renter	96,275	27.7%	90,879	26.0%	89,618	25.7%
Vacant	30,655	8.8%	30,571	8.8%	29,900	8.6%

Owner Occupied Housing Units by Value	2023		2028	
	Number	Percent	Number	Percent
Total	227,493	100.0%	229,839	100.0%
<\$50,000	17,949	7.9%	11,403	5.0%
\$50,000-\$99,999	30,367	13.3%	19,423	8.5%
\$100,000-\$149,999	36,247	15.9%	26,865	11.7%
\$150,000-\$199,999	42,153	18.5%	39,997	17.4%
\$200,000-\$249,999	30,925	13.6%	34,616	15.1%
\$250,000-\$299,999	22,274	9.8%	29,576	12.9%
\$300,000-\$399,999	26,460	11.6%	37,608	16.4%
\$400,000-\$499,999	10,868	4.8%	15,987	7.0%
\$500,000-\$749,999	7,606	3.3%	11,116	4.8%
\$750,000-\$999,999	1,187	0.5%	1,870	0.8%
\$1,000,000-\$1,499,999	859	0.4%	910	0.4%
\$1,500,000-\$1,999,999	308	0.1%	250	0.1%
\$2,000,000+	290	0.1%	218	0.1%
Median Value	\$184,616		\$224,890	
Average Value	\$219,464		\$256,822	

Census 2020 Housing Units	Number	Percent
Total	347,544	100.0%
Housing Units In Urbanized Areas	210,383	60.5%
Rural Housing Units	137,161	39.5%

Census 2020 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	220,579	100.0%
Owned with a Mortgage/Loan	136,034	61.7%
Owned Free and Clear	84,545	38.3%

Census 2020 Vacant Housing Units by Status	Number	Percent
Total	30,655	100.0%
For Rent	8,213	26.8%
Rented- Not Occupied	760	2.5%
For Sale Only	3,145	10.3%
Sold - Not Occupied	1,581	5.2%
Seasonal/Recreational/Occasional Use	6,569	21.4%
For Migrant Workers	31	0.1%
Other Vacant	10,355	33.8%

Census 2020 Occupied Housing Units by Age of Householder and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	316,854	220,579	69.6%
15-24	10,773	2,674	24.8%
25-34	41,564	20,992	50.5%
35-44	47,665	30,838	64.7%
45-54	52,825	37,895	71.7%
55-59	31,983	24,113	75.4%
60-64	34,008	26,191	77.0%
65-74	56,152	44,967	80.1%
75-84	29,936	24,071	80.4%
85+	11,948	8,838	74.0%

Census 2020 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	316,854	220,579	69.6%
White Alone	286,452	207,058	72.3%
Black/African American	14,171	4,901	34.6%
American Indian/Alaska	889	363	40.8%
Asian Alone	1,629	1,053	64.6%
Pacific Islander Alone	63	30	47.6%
Other Race Alone	1,970	780	39.6%
Two or More Races	11,681	6,394	54.7%
Hispanic Origin	4,858	2,141	44.1%

Census 2020 Occupied Housing Units by Size and Home Ownership	Occupied	Owner Occupied Units	% of Occupied
Total	316,854	220,579	69.6%
1-Person	91,639	52,009	56.8%
2-Person	112,549	87,198	77.5%
3-Person	46,634	32,852	70.4%
4-Person	35,861	26,478	73.8%
5-Person	17,257	12,599	73.0%
6-Person	7,376	5,249	71.2%
7+ Person	5,539	4,194	75.7%

2023 Housing Affordability	
Housing Affordability Index	122
Percent of Income for	19.0%

# Housing Profile – 90 Min. Radius



Population		Households	
2020 Total Population	2,857,297	2023 Median Household Income	\$63,370
2023 Total Population	2,865,641	2028 Median Household Income	\$73,318
2028 Total Population	2,857,640	2023-2028 Annual Rate	2.96%
2023-2028 Annual Rate	-0.06%		

Housing Units by Occupancy Status and Tenure	Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	1,260,919	100.0%	1,271,560	100.0%	1,277,099	100.0%
Occupied	1,160,063	92.0%	1,169,201	92.0%	1,175,521	92.0%
Owner	791,322	62.8%	816,297	64.2%	826,704	64.7%
Renter	368,741	29.2%	352,904	27.8%	348,817	27.3%
Vacant	100,689	8.0%	102,359	8.0%	101,578	8.0%

Owner Occupied Housing Units by Value	2023		2028	
	Number	Percent	Number	Percent
Total	816,260	100.0%	826,665	100.0%
<\$50,000	54,014	6.6%	34,524	4.2%
\$50,000-\$99,999	98,132	12.0%	64,193	7.8%
\$100,000-\$149,999	116,010	14.2%	83,458	10.1%
\$150,000-\$199,999	140,040	17.2%	125,971	15.2%
\$200,000-\$249,999	115,549	14.2%	123,142	14.9%
\$250,000-\$299,999	87,217	10.7%	108,580	13.1%
\$300,000-\$399,999	115,325	14.1%	159,646	19.3%
\$400,000-\$499,999	43,570	5.3%	63,084	7.6%
\$500,000-\$749,999	34,237	4.2%	49,854	6.0%
\$750,000-\$999,999	6,937	0.8%	9,501	1.1%
\$1,000,000-\$1,499,999	3,075	0.4%	3,044	0.4%
\$1,500,000-\$1,999,999	705	0.1%	496	0.1%
\$2,000,000+	1,449	0.2%	1,172	0.1%
Median Value	\$199,976		\$242,709	
Average Value	\$237,030		\$274,316	

Census 2020 Housing Units	Number	Percent
Total	1,260,919	100.0%
Housing Units In Urbanized Areas	887,229	70.4%
Rural Housing Units	373,690	29.6%

Census 2020 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	791,322	100.0%
Owned with a Mortgage/Loan	508,500	64.3%
Owned Free and Clear	282,822	35.7%

Census 2020 Vacant Housing Units by Status	Number	Percent
Total	100,689	100.0%
For Rent	31,424	31.2%
Rented- Not Occupied	3,008	3.0%
For Sale Only	10,674	10.6%
Sold - Not Occupied	5,325	5.3%
Seasonal/Recreational/Occasional Use	15,289	15.2%
For Migrant Workers	153	0.2%
Other Vacant	34,816	34.6%

Census 2020 Occupied Housing Units by Age of Householder and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,160,063	791,322	68.2%
15-24	41,846	8,419	20.1%
25-34	158,041	74,401	47.1%
35-44	180,127	114,069	63.3%
45-54	197,179	140,823	71.4%
55-59	116,847	87,602	75.0%
60-64	122,189	93,810	76.8%
65-74	199,867	159,554	79.8%
75-84	102,617	82,566	80.5%
85+	41,351	30,078	72.7%

Census 2020 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,160,063	791,322	68.2%
White Alone	979,349	712,839	72.8%
Black/African American	105,449	37,939	36.0%
American Indian/Alaska	2,706	1,243	45.9%
Asian Alone	17,753	10,724	60.4%
Pacific Islander Alone	287	124	43.2%
Other Race Alone	9,621	3,796	39.5%
Two or More Races	44,898	24,656	54.9%
Hispanic Origin	21,156	9,346	44.2%

Census 2020 Occupied Housing Units by Size and Home Ownership	Occupied	Owner Occupied Units	
		Number	% of Occupied
Total	1,160,063	791,322	68.2%
1-Person	343,556	188,196	54.8%
2-Person	407,792	308,255	75.6%
3-Person	171,135	120,737	70.6%
4-Person	134,769	100,544	74.6%
5-Person	62,126	45,162	72.7%
6-Person	24,818	17,277	69.6%
7+ Person	15,867	11,152	70.3%

2023 Housing Affordability		
Housing Affordability Index		120
Percent of Income for		19.0%

# Medical Expenditures



Demographic Summary		2023	2028
Population		3,726	3,709
Households		1,572	1,576
Families		930	929
Median Household Income		\$42,786	\$51,116
Males per 100 Females		94.5	94.1

Population by Age		2023	2028
Population <5 Years		5.7%	5.8%
Population 65+ Years		20.3%	23.3%
Median Age		41.1	42.7

	Spending Potential Index	Average Amount Spent	Total
<b>Health Care</b>	65	\$4,815.29	\$7,569,634
<b>Medical Care</b>	66	\$1,582.37	\$2,487,485
Physician Services	61	\$169.46	\$266,388
Dental Services	56	\$250.98	\$394,544
Eyecare Services	62	\$53.80	\$84,567
Lab Tests, X-rays	70	\$54.30	\$85,359
Hospital Room and Hospital Services	68	\$172.69	\$271,462
Convalescent or Nursing Home Care	42	\$13.49	\$21,204
Other Medical Services (1)	55	\$96.79	\$152,156
Nonprescription Drugs	72	\$122.54	\$192,632
Prescription Drugs	78	\$286.93	\$451,054
Nonprescription Vitamins	65	\$90.83	\$142,788
Medicare Prescription Drug Premium	82	\$110.77	\$174,124
Eyeglasses and Contact Lenses	65	\$72.76	\$114,379
Hearing Aids	71	\$28.53	\$44,847
Medical Equipment for General Use	44	\$4.33	\$6,813
Other Medical Supplies/Equipment (2)	63	\$54.18	\$85,168
<b>Health Insurance</b>	65	\$3,232.92	\$5,082,149
Blue Cross/Blue Shield	66	\$870.74	\$1,368,804
Fee for Service Health Plan	54	\$537.63	\$845,147
HMO	52	\$422.52	\$664,200
Medicare Payments	82	\$860.48	\$1,352,672
Long Term Care Insurance	63	\$40.75	\$64,051
Dental Care Insurance	53	\$94.20	\$148,084
Vision Care Insurance	60	\$26.16	\$41,117
Prescription Drug Insurance	62	\$4.25	\$6,687
Other Single Service Insurance (3)	85	\$14.57	\$22,910
Medicaid Premiums	70	\$7.99	\$12,552
Tricare/Military Premiums	67	\$8.15	\$12,810
Children's Health Ins Program Premiums	54	\$1.16	\$1,823

## GREATEST MEDICAL EXPENDITURE

### PRESCRIPTION DRUGS



# \$286.93

Average Amount Spent


# Medical Expenditures – 30 Min. Radius



Demographic Summary		2023	2028	
Population		131,046	130,364	
Households		53,888	54,017	
Families		34,531	34,469	
Median Household Income		\$53,325	\$57,505	
Males per 100 Females		97.7	97.7	
Population by Age				
Population <5 Years		5.4%	5.4%	
Population 65+ Years		22.0%	24.4%	
Median Age		42.8	43.8	
		Spending Potential Index	Average Amount Spent	Total
<b>Health Care</b>		83	\$6,142.36	\$330,999,539
<b>Medical Care</b>		84	\$2,023.74	\$109,055,085
Physician Services		81	\$224.30	\$12,086,948
Dental Services		75	\$340.97	\$18,374,343
Eyecare Services		80	\$69.78	\$3,760,131
Lab Tests, X-rays		92	\$71.28	\$3,841,371
Hospital Room and Hospital Services		88	\$221.84	\$11,954,525
Convalescent or Nursing Home Care		74	\$23.86	\$1,285,951
Other Medical Services (1)		75	\$131.60	\$7,091,745
Nonprescription Drugs		87	\$149.04	\$8,031,601
Prescription Drugs		93	\$343.10	\$18,488,974
Nonprescription Vitamins		85	\$117.51	\$6,332,353
Medicare Prescription Drug Premium		94	\$126.82	\$6,834,203
Eyeglasses and Contact Lenses		83	\$92.32	\$4,974,963
Hearing Aids		83	\$33.51	\$1,805,583
Medical Equipment for General Use		67	\$6.57	\$354,198
Other Medical Supplies/Equipment (2)		82	\$71.23	\$3,838,197
<b>Health Insurance</b>		83	\$4,118.62	\$221,944,454
Blue Cross/Blue Shield		85	\$1,127.00	\$60,731,652
Fee for Service Health Plan		78	\$766.64	\$41,312,657
HMO		72	\$576.95	\$31,090,853
Medicare Payments		92	\$965.11	\$52,007,634
Long Term Care Insurance		89	\$57.40	\$3,093,335
Dental Care Insurance		76	\$136.38	\$7,349,508
Vision Care Insurance		82	\$35.94	\$1,936,867
Prescription Drug Insurance		87	\$5.96	\$321,140
Other Single Service Insurance (3)		101	\$17.32	\$933,481
Medicaid Premiums		83	\$9.46	\$510,041
Tricare/Military Premiums		79	\$9.59	\$517,054
Children's Health Ins Program Premiums		78	\$1.66	\$89,672

## GREATEST MEDICAL EXPENDITURE

### PRESCRIPTION DRUGS



# \$343.10

Average Amount Spent

# Medical Expenditures – 60 Min. Radius



Demographic Summary		2023	2028
Population		793,631	788,413
Households		318,377	319,460
Families		207,231	207,098
Median Household Income		\$58,478	\$65,635
Males per 100 Females		98.3	98.3
Population by Age			
Population <5 Years		5.5%	5.5%
Population 65+ Years		20.9%	23.4%
Median Age		42.1	43.0
	Spending Potential Index	Average Amount Spent	Total
<b>Health Care</b>	87	\$6,407.12	\$2,039,878,737
<b>Medical Care</b>	87	\$2,108.54	\$671,309,422
Physician Services	85	\$236.47	\$75,287,503
Dental Services	81	\$364.78	\$116,138,569
Eyecare Services	85	\$74.11	\$23,594,665
Lab Tests, X-rays	94	\$72.89	\$23,205,854
Hospital Room and Hospital Services	90	\$228.12	\$72,628,304
Convalescent or Nursing Home Care	81	\$26.18	\$8,336,301
Other Medical Services (1)	79	\$139.91	\$44,544,689
Nonprescription Drugs	90	\$153.79	\$48,963,977
Prescription Drugs	95	\$349.92	\$111,408,050
Nonprescription Vitamins	87	\$120.28	\$38,295,905
Medicare Prescription Drug Premium	96	\$129.07	\$41,091,725
Eyeglasses and Contact Lenses	87	\$96.40	\$30,693,064
Hearing Aids	86	\$34.78	\$11,074,336
Medical Equipment for General Use	75	\$7.27	\$2,314,762
Other Medical Supplies/Equipment (2)	86	\$74.54	\$23,731,718
<b>Health Insurance</b>	87	\$4,298.58	\$1,368,569,315
Blue Cross/Blue Shield	88	\$1,171.84	\$373,087,927
Fee for Service Health Plan	83	\$821.79	\$261,639,646
HMO	77	\$617.37	\$196,555,330
Medicare Payments	94	\$983.31	\$313,062,385
Long Term Care Insurance	93	\$59.59	\$18,970,838
Dental Care Insurance	82	\$146.50	\$46,641,317
Vision Care Insurance	87	\$37.88	\$12,058,749
Prescription Drug Insurance	89	\$6.11	\$1,945,566
Other Single Service Insurance (3)	100	\$17.15	\$5,458,855
Medicaid Premiums	84	\$9.66	\$3,074,822
Tricare/Military Premiums	83	\$10.14	\$3,229,078
Children's Health Ins Program Premiums	79	\$1.69	\$539,048

## GREATEST MEDICAL EXPENDITURE

### DENTAL SERVICES

# \$364.78

Average Amount Spent

# Medical Expenditures – 90 Min. Radius



Demographic Summary		2023	2028
Population		2,865,641	2,857,640
Households		1,169,201	1,175,521
Families		743,373	744,665
Median Household Income		\$63,370	\$73,318
Males per 100 Females		96.3	96.1

Population by Age		2023	2028
Population <5 Years		5.3%	5.3%
Population 65+ Years		20.3%	22.8%
Median Age		42.0	42.8

	Spending Potential Index	Average Amount Spent	Total
<b>Health Care</b>	91	\$6,677.66	\$7,807,530,998
<b>Medical Care</b>	91	\$2,195.77	\$2,567,296,552
Physician Services	90	\$249.54	\$291,758,962
Dental Services	86	\$388.61	\$454,358,562
Eyecare Services	90	\$78.26	\$91,502,970
Lab Tests, X-rays	96	\$74.69	\$87,324,674
Hospital Room and Hospital Services	94	\$236.15	\$276,103,467
Convalescent or Nursing Home Care	88	\$28.54	\$33,371,208
Other Medical Services (1)	85	\$149.40	\$174,675,923
Nonprescription Drugs	93	\$158.87	\$185,756,227
Prescription Drugs	97	\$355.98	\$416,215,296
Nonprescription Vitamins	89	\$123.41	\$144,287,348
Medicare Prescription Drug Premium	96	\$129.91	\$151,890,785
Eyeglasses and Contact Lenses	90	\$100.58	\$117,593,191
Hearing Aids	89	\$35.80	\$41,858,441
Medical Equipment for General Use	83	\$8.05	\$9,407,853
Other Medical Supplies/Equipment (2)	90	\$77.99	\$91,191,645
<b>Health Insurance</b>	91	\$4,481.89	\$5,240,234,446
Blue Cross/Blue Shield	92	\$1,220.94	\$1,427,528,174
Fee for Service Health Plan	89	\$880.18	\$1,029,112,974
HMO	82	\$662.76	\$774,900,262
Medicare Payments	95	\$993.33	\$1,161,400,555
Long Term Care Insurance	95	\$61.47	\$71,867,244
Dental Care Insurance	88	\$157.46	\$184,099,110
Vision Care Insurance	92	\$40.06	\$46,835,619
Prescription Drug Insurance	92	\$6.30	\$7,361,477
Other Single Service Insurance (3)	100	\$17.13	\$20,030,739
Medicaid Premiums	87	\$9.96	\$11,642,620
Tricare/Military Premiums	90	\$10.94	\$12,792,497
Children's Health Ins Program Premiums	84	\$1.79	\$2,098,696

## GREATEST MEDICAL EXPENDITURE

### DENTAL SERVICES

# \$388.61

Average Amount Spent

# Restaurant Market Potential



Demographic Summary	2023	2028
Population	3,726	3,709
Population 18+	2,938	2,915
Households	1,572	1,576
Median Household Income	\$42,786	\$51,116

Product/Consumer Behavior	Expected Number		
	Adults	Percent	MPI
Went to Family Restaurant/Steak House/6 Mo	1,974	67.2%	102
Went to Family Restaurant/Steak House 4+ Times/30 Days	609	20.7%	101
Spent \$1-30 at Family Restaurant/Steak House/30 Days	252	8.6%	128
Spent \$31-50 at Family Restaurant/Steak House/30 Days	305	10.4%	121
Spent \$51-100 at Family Restaurant/Steak House/30 Days	488	16.6%	112
Spent \$101-200 at Family Restaurant/Steak House/30 Days	287	9.8%	100
Spent \$201+ at Family Restaurant/Steak House/30 Days	85	2.9%	59
Spent \$1-100 at Fine Dining Restaurants/30 Days	81	2.8%	92
Spent \$101-200 at Fine Dining Restaurants/30 Days	33	1.1%	48
Spent \$201+ at Fine Dining Restaurants/30 Days	25	0.9%	42
Went for Breakfast at Family Restaurant/Steak House/6 Mo	294	10.0%	98
Went for Lunch at Family Restaurant/Steak House/6 Mo	542	18.4%	113
Went for Dinner at Family Restaurant/Steak House/6 Mo	1,293	44.0%	101
Went for Snacks at Family Restaurant/Steak House/6 Mo	33	1.1%	80
Went on Workday to Family Restaurant/Steak House/6 Mo	925	31.5%	106
Went on Weekend to Family Restaurant/Steak House/6 Mo	1,062	36.1%	99
Went to Applebee`s/6 Mo	482	16.4%	123
Went to Bob Evans/6 Mo	122	4.2%	185
Went to Buffalo Wild Wings/6 Mo	206	7.0%	86
Went to California Pizza Kitchen/6 Mo	16	0.5%	39
Went to Carrabba`s/6 Mo	34	1.2%	59
Went to The Cheesecake Factory/6 Mo	98	3.3%	54
Went to Chili`s Grill & Bar/6 Mo	241	8.2%	91
Went to Cracker Barrel/6 Mo	456	15.5%	158
Went to Denny`s/6 Mo	149	5.1%	89
Went to Golden Corral/6 Mo	164	5.6%	190
Went to IHOP/6 Mo	222	7.6%	106
Went to Logan`s Roadhouse/6 Mo	85	2.9%	167
Went to Longhorn Steakhouse/6 Mo	207	7.0%	127
Went to Olive Garden/6 Mo	389	13.2%	97
Went to Outback Steakhouse/6 Mo	201	6.8%	97
Went to Red Lobster/6 Mo	203	6.9%	112
Went to Red Robin/6 Mo	115	3.9%	78
Went to Ruby Tuesday/6 Mo	74	2.5%	152
Went to Texas Roadhouse/6 Mo	412	14.0%	131
Went to T.G.I. Friday`s/6 Mo	52	1.8%	81
Went to Waffle House/6 Mo	182	6.2%	141
Went to Fast Food/Drive-In Restaurant/6 Mo	2,667	90.8%	100
Went to Fast Food/Drive-In Rest 9+ Times/30 Days	1,261	42.9%	110
Spent \$1-10 at Fast Food Restaurant/30 Days	132	4.5%	109
Spent \$11-20 at Fast Food Restaurant/30 Days	247	8.4%	100
Spent \$21-40 at Fast Food Restaurant/30 Days	519	17.7%	106
Spent \$41-50 at Fast Food Restaurant/30 Days	301	10.2%	111
Spent \$51-100 at Fast Food Restaurant/30 Days	625	21.3%	104
Spent \$101-200 at Fast Food Restaurant/30 Days	372	12.7%	103
Spent \$201+ at Fast Food Restaurant/30 Days	143	4.9%	93
Ordered Eat-In Fast Food/6 Mo	655	22.3%	109

Product/Consumer Behavior	Expected Number		
	Adults	Percent	MPI
Ordered Home Delivery Fast Food/6 Mo	298	10.1%	76
Take-Out/Drive-Thru/Curbside Fast Food/6 Mo	1,885	64.2%	110
Ordered Take-Out/Walk-In Fast Food/6 Mo	500	17.0%	76
Bought Breakfast at Fast Food Restaurant/6 Mo	1,132	38.5%	111
Bought Lunch at Fast Food Restaurant/6 Mo	1,671	56.9%	106
Bought Dinner at Fast Food Restaurant/6 Mo	1,607	54.7%	101
Bought Snack at Fast Food Restaurant/6 Mo	352	12.0%	90
Bought from Fast Food Restaurant on Weekday/6 Mo	2,028	69.0%	105
Bought from Fast Food Restaurant on Weekend/6 Mo	1,551	52.8%	101
Bought A&W/6 Mo	94	3.2%	155
Bought Arby`s/6 Mo	789	26.9%	150
Bought Baskin-Robbins/6 Mo	53	1.8%	58
Bought Boston Market/6 Mo	27	0.9%	47
Bought Burger King/6 Mo	1,058	36.0%	129
Bought Captain D`s/6 Mo	169	5.8%	205
Bought Carl`s Jr./6 Mo	51	1.7%	37
Bought Checkers/6 Mo	88	3.0%	121
Bought Chick-Fil-A/6 Mo	841	28.6%	87
Bought Chipotle Mexican Grill/6 Mo	215	7.3%	46
Bought Chuck E. Cheese`s/6 Mo	28	1.0%	91
Bought Church`s Fried Chicken/6 Mo	118	4.0%	124
Bought Cold Stone Creamery/6 Mo	58	2.0%	70
Bought Dairy Queen/6 Mo	695	23.7%	156
Bought Del Taco/6 Mo	39	1.3%	40
Bought Domino`s Pizza/6 Mo	474	16.1%	100
Bought Dunkin` Donuts/6 Mo	318	10.8%	73
Bought Five Guys/6 Mo	241	8.2%	84
Bought Hardee`s/6 Mo	354	12.0%	235
Bought Jack in the Box/6 Mo	103	3.5%	52
Bought Jersey Mike`s/6 Mo	133	4.5%	63
Bought Jimmy John`s/6 Mo	137	4.7%	79
Bought KFC/6 Mo	713	24.3%	140
Bought Krispy Kreme Doughnuts/6 Mo	209	7.1%	103
Bought Little Caesars/6 Mo	449	15.3%	130
Bought Long John Silver`s/6 Mo	156	5.3%	225
Bought McDonald`s/6 Mo	1,610	54.8%	109
Bought Panda Express/6 Mo	214	7.3%	60
Bought Panera Bread/6 Mo	255	8.7%	68
Bought Papa John`s/6 Mo	241	8.2%	101
Bought Papa Murphy`s/6 Mo	79	2.7%	75
Bought Pizza Hut/6 Mo	484	16.5%	134
Bought Popeyes Chicken/6 Mo	352	12.0%	86
Bought Sonic Drive-In/6 Mo	554	18.9%	160
Bought Starbucks/6 Mo	362	12.3%	60
Bought Steak `N Shake/6 Mo	139	4.7%	161
Bought Subway/6 Mo	824	28.0%	130
Bought Taco Bell/6 Mo	933	31.8%	117
Bought Wendy`s/6 Mo	866	29.5%	112
Bought Whataburger/6 Mo	177	6.0%	102
Bought White Castle/6 Mo	62	2.1%	85
Bought Wing-Stop/6 Mo	54	1.8%	54


# Restaurant Market Potential *continued*



Went to Fine Dining Restaurant/6 Mo	236	8.0%	66
Went to Fine Dining Restaurant/30 Days	168	5.7%	63
Went to Fine Dining Restaurant 2+ Times/30 Days	79	2.7%	65
Used DoorDash Site/App for Take-Out/Del/30 Days	199	6.8%	59
Used Grubhub Site/App for Take-Out/Del/30 Days	63	2.1%	39
Used Postmates Site/App for Take-Out/Del/30 Days	21	0.7%	42
Used Restrnt Site/App for Take-Out/Del/30 Days	534	18.2%	82
Used Uber Eats Site/App for Take-Out/Del/30 Days	60	2.0%	32
Used Yelp Site/App for Take-Out/Del/30 Days	25	0.9%	51

## GREATEST RESTAURANT MARKET POTENTIAL

### FAST FOOD/DRIVE-IN

 **2,667**

**Went to fast food/drive-in restaurant in the last 6 months.**

# Restaurant Market Potential – 30 Min. Radius



Demographic Summary	2023	2028
Population	131,046	130,364
Population 18+	103,743	102,891
Households	53,888	54,017
Median Household Income	\$53,325	\$57,505

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Went to Family Restaurant/Steak House/6 Mo	71,062	68.5%	104
Went to Family Restaurant/Steak House 4+ Times/30 Days	22,196	21.4%	104
Spent \$1-30 at Family Restaurant/Steak House/30 Days	8,890	8.6%	128
Spent \$31-50 at Family Restaurant/Steak House/30 Days	10,485	10.1%	118
Spent \$51-100 at Family Restaurant/Steak House/30 Days	16,742	16.1%	109
Spent \$101-200 at Family Restaurant/Steak House/30 Days	10,304	9.9%	102
Spent \$201+ at Family Restaurant/Steak House/30 Days	3,611	3.5%	71
Spent \$1-100 at Fine Dining Restaurants/30 Days	2,796	2.7%	90
Spent \$101-200 at Fine Dining Restaurants/30 Days	1,530	1.5%	63
Spent \$201+ at Fine Dining Restaurants/30 Days	1,190	1.1%	57
Went for Breakfast at Family Restaurant/Steak House/6 Mo	10,833	10.4%	102
Went for Lunch at Family Restaurant/Steak House/6 Mo	18,223	17.6%	108
Went for Dinner at Family Restaurant/Steak House/6 Mo	47,743	46.0%	106
Went for Snacks at Family Restaurant/Steak House/6 Mo	1,169	1.1%	80
Went on Workday to Family Restaurant/Steak House/6 Mo	33,305	32.1%	108
Went on Weekend to Family Restaurant/Steak House/6 Mo	38,267	36.9%	101
Went to Applebee`s/6 Mo	18,028	17.4%	131
Went to Bob Evans/6 Mo	4,809	4.6%	206
Went to Buffalo Wild Wings/6 Mo	8,208	7.9%	98
Went to California Pizza Kitchen/6 Mo	605	0.6%	42
Went to Carrabba`s/6 Mo	1,852	1.8%	91
Went to The Cheesecake Factory/6 Mo	4,086	3.9%	64
Went to Chili`s Grill & Bar/6 Mo	8,107	7.8%	87
Went to Cracker Barrel/6 Mo	14,637	14.1%	144
Went to Denny`s/6 Mo	5,276	5.1%	90
Went to Golden Corral/6 Mo	4,005	3.9%	131
Went to IHOP/6 Mo	6,742	6.5%	91
Went to Logan`s Roadhouse/6 Mo	2,508	2.4%	140
Went to Longhorn Steakhouse/6 Mo	6,972	6.7%	122
Went to Olive Garden/6 Mo	15,201	14.7%	108
Went to Outback Steakhouse/6 Mo	7,531	7.3%	103
Went to Red Lobster/6 Mo	6,875	6.6%	107
Went to Red Robin/6 Mo	5,338	5.1%	102
Went to Ruby Tuesday/6 Mo	2,532	2.4%	147
Went to Texas Roadhouse/6 Mo	14,872	14.3%	134
Went to T.G.I. Friday`s/6 Mo	1,967	1.9%	87
Went to Waffle House/6 Mo	5,089	4.9%	112
Went to Fast Food/Drive-In Restaurant/6 Mo	94,952	91.5%	101
Went to Fast Food/Drive-In Rest 9+ Times/30 Days	40,799	39.3%	101
Spent \$1-10 at Fast Food Restaurant/30 Days	4,974	4.8%	116
Spent \$11-20 at Fast Food Restaurant/30 Days	9,412	9.1%	108
Spent \$21-40 at Fast Food Restaurant/30 Days	18,573	17.9%	108
Spent \$41-50 at Fast Food Restaurant/30 Days	9,992	9.6%	104
Spent \$51-100 at Fast Food Restaurant/30 Days	21,144	20.4%	99
Spent \$101-200 at Fast Food Restaurant/30 Days	13,024	12.6%	102
Spent \$201+ at Fast Food Restaurant/30 Days	4,736	4.6%	88
Ordered Eat-In Fast Food/6 Mo	22,846	22.0%	108

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Ordered Home Delivery Fast Food/6 Mo	10,626	10.2%	76
Take-Out/Drive-Thru/Curbside Fast Food/6 Mo	67,066	64.6%	111
Ordered Take-Out/Walk-In Fast Food/6 Mo	18,756	18.1%	81
Bought Breakfast at Fast Food Restaurant/6 Mo	38,357	37.0%	106
Bought Lunch at Fast Food Restaurant/6 Mo	57,973	55.9%	104
Bought Dinner at Fast Food Restaurant/6 Mo	57,558	55.5%	103
Bought Snack at Fast Food Restaurant/6 Mo	13,086	12.6%	94
Bought from Fast Food Restaurant on Weekday/6 Mo	71,680	69.1%	105
Bought from Fast Food Restaurant on Weekend/6 Mo	54,111	52.2%	99
Bought A&W/6 Mo	3,611	3.5%	169
Bought Arby`s/6 Mo	28,162	27.1%	152
Bought Baskin-Robbins/6 Mo	1,631	1.6%	50
Bought Boston Market/6 Mo	1,184	1.1%	59
Bought Burger King/6 Mo	34,286	33.0%	118
Bought Captain D`s/6 Mo	3,883	3.7%	134
Bought Carl`s Jr./6 Mo	1,759	1.7%	36
Bought Checkers/6 Mo	2,235	2.2%	87
Bought Chick-Fil-A/6 Mo	29,327	28.3%	86
Bought Chipotle Mexican Grill/6 Mo	11,009	10.6%	66
Bought Chuck E. Cheese`s/6 Mo	879	0.8%	81
Bought Church`s Fried Chicken/6 Mo	2,455	2.4%	73
Bought Cold Stone Creamery/6 Mo	2,337	2.3%	80
Bought Dairy Queen/6 Mo	22,555	21.7%	143
Bought Del Taco/6 Mo	1,297	1.3%	38
Bought Domino`s Pizza/6 Mo	16,129	15.5%	96
Bought Dunkin` Donuts/6 Mo	13,384	12.9%	87
Bought Five Guys/6 Mo	9,103	8.8%	90
Bought Hardee`s/6 Mo	9,852	9.5%	185
Bought Jack in the Box/6 Mo	3,248	3.1%	46
Bought Jersey Mike`s/6 Mo	5,556	5.4%	74
Bought Jimmy John`s/6 Mo	6,501	6.3%	107
Bought KFC/6 Mo	21,927	21.1%	122
Bought Krispy Kreme Doughnuts/6 Mo	5,773	5.6%	81
Bought Little Caesars/6 Mo	13,952	13.4%	115
Bought Long John Silver`s/6 Mo	4,297	4.1%	175
Bought McDonald`s/6 Mo	56,997	54.9%	109
Bought Panda Express/6 Mo	8,339	8.0%	66
Bought Panera Bread/6 Mo	11,808	11.4%	89
Bought Papa John`s/6 Mo	8,372	8.1%	99
Bought Papa Murphy`s/6 Mo	3,693	3.6%	99
Bought Pizza Hut/6 Mo	15,468	14.9%	121
Bought Popeyes Chicken/6 Mo	10,962	10.6%	76
Bought Sonic Drive-In/6 Mo	14,789	14.3%	121
Bought Starbucks/6 Mo	15,350	14.8%	72
Bought Steak `N Shake/6 Mo	4,412	4.3%	145
Bought Subway/6 Mo	27,237	26.3%	121
Bought Taco Bell/6 Mo	32,247	31.1%	114
Bought Wendy`s/6 Mo	30,945	29.8%	114
Bought Whataburger/6 Mo	4,970	4.8%	81
Bought White Castle/6 Mo	2,402	2.3%	93
Bought Wing-Stop/6 Mo	1,591	1.5%	45

# Restaurant Market Potential – 30 Min. Radius *continued*



Went to Fine Dining Restaurant/6 Mo	9,563	9.2%	76
Went to Fine Dining Restaurant/30 Days	7,014	6.8%	75
Went to Fine Dining Restaurant 2+ Times/30 Days	3,204	3.1%	75
Used DoorDash Site/App for Take-Out/Del/30 Days	8,101	7.8%	67
Used Grubhub Site/App for Take-Out/Del/30 Days	2,884	2.8%	51
Used Postmates Site/App for Take-Out/Del/30 Days	703	0.7%	40
Used Restrnt Site/App for Take-Out/Del/30 Days	20,756	20.0%	90
Used Uber Eats Site/App for Take-Out/Del/30 Days	2,677	2.6%	40
Used Yelp Site/App for Take-Out/Del/30 Days	861	0.8%	50

## GREATEST RESTAURANT MARKET POTENTIAL

### FAST FOOD/DRIVE-IN



# 94,952

Went to fast food/drive-in restaurant in the last 6 months.

# Restaurant Market Potential – 60 Min. Radius



Demographic Summary	2023	2028
Population	793,631	788,413
Population 18+	626,026	621,656
Households	318,377	319,460
Median Household Income	\$58,478	\$65,635

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Went to Family Restaurant/Steak House/6 Mo	427,065	68.2%	103
Went to Family Restaurant/Steak House 4+ Times/30 Days	133,593	21.3%	104
Spent \$1-30 at Family Restaurant/Steak House/30 Days	50,760	8.1%	121
Spent \$31-50 at Family Restaurant/Steak House/30 Days	60,622	9.7%	113
Spent \$51-100 at Family Restaurant/Steak House/30 Days	99,476	15.9%	107
Spent \$101-200 at Family Restaurant/Steak House/30 Days	62,447	10.0%	102
Spent \$201+ at Family Restaurant/Steak House/30 Days	24,016	3.8%	78
Spent \$1-100 at Fine Dining Restaurants/30 Days	17,729	2.8%	94
Spent \$101-200 at Fine Dining Restaurants/30 Days	11,132	1.8%	77
Spent \$201+ at Fine Dining Restaurants/30 Days	8,672	1.4%	69
Went for Breakfast at Family Restaurant/Steak House/6 Mo	66,989	10.7%	105
Went for Lunch at Family Restaurant/Steak House/6 Mo	107,351	17.1%	105
Went for Dinner at Family Restaurant/Steak House/6 Mo	286,227	45.7%	105
Went for Snacks at Family Restaurant/Steak House/6 Mo	7,430	1.2%	84
Went on Workday to Family Restaurant/Steak House/6 Mo	200,456	32.0%	108
Went on Weekend to Family Restaurant/Steak House/6 Mo	230,574	36.8%	101
Went to Applebee`s/6 Mo	102,511	16.4%	123
Went to Bob Evans/6 Mo	25,150	4.0%	179
Went to Buffalo Wild Wings/6 Mo	50,621	8.1%	100
Went to California Pizza Kitchen/6 Mo	4,561	0.7%	52
Went to Carrabba`s/6 Mo	12,659	2.0%	104
Went to The Cheesecake Factory/6 Mo	27,119	4.3%	70
Went to Chili`s Grill & Bar/6 Mo	50,729	8.1%	90
Went to Cracker Barrel/6 Mo	82,427	13.2%	134
Went to Denny`s/6 Mo	31,997	5.1%	90
Went to Golden Corral/6 Mo	21,806	3.5%	119
Went to IHOP/6 Mo	41,668	6.7%	93
Went to Logan`s Roadhouse/6 Mo	14,223	2.3%	131
Went to Longhorn Steakhouse/6 Mo	40,969	6.5%	118
Went to Olive Garden/6 Mo	91,543	14.6%	108
Went to Outback Steakhouse/6 Mo	46,291	7.4%	105
Went to Red Lobster/6 Mo	42,006	6.7%	108
Went to Red Robin/6 Mo	32,872	5.3%	104
Went to Ruby Tuesday/6 Mo	14,135	2.3%	136
Went to Texas Roadhouse/6 Mo	84,378	13.5%	126
Went to T.G.I. Friday`s/6 Mo	12,207	1.9%	89
Went to Waffle House/6 Mo	30,887	4.9%	113
Went to Fast Food/Drive-In Restaurant/6 Mo	572,790	91.5%	101
Went to Fast Food/Drive-In Rest 9+ Times/30 Days	244,398	39.0%	100
Spent \$1-10 at Fast Food Restaurant/30 Days	29,659	4.7%	115
Spent \$11-20 at Fast Food Restaurant/30 Days	57,332	9.2%	109
Spent \$21-40 at Fast Food Restaurant/30 Days	110,463	17.6%	106
Spent \$41-50 at Fast Food Restaurant/30 Days	59,982	9.6%	103
Spent \$51-100 at Fast Food Restaurant/30 Days	128,683	20.6%	100
Spent \$101-200 at Fast Food Restaurant/30 Days	77,027	12.3%	100
Spent \$201+ at Fast Food Restaurant/30 Days	28,831	4.6%	88
Ordered Eat-In Fast Food/6 Mo	135,723	21.7%	106

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Ordered Home Delivery Fast Food/6 Mo	67,783	10.8%	81
Take-Out/Drive-Thru/Curbside Fast Food/6 Mo	398,259	63.6%	109
Ordered Take-Out/Walk-In Fast Food/6 Mo	118,923	19.0%	85
Bought Breakfast at Fast Food Restaurant/6 Mo	229,582	36.7%	105
Bought Lunch at Fast Food Restaurant/6 Mo	347,859	55.6%	104
Bought Dinner at Fast Food Restaurant/6 Mo	347,510	55.5%	103
Bought Snack at Fast Food Restaurant/6 Mo	81,020	12.9%	97
Bought from Fast Food Restaurant on Weekday/6 Mo	429,912	68.7%	105
Bought from Fast Food Restaurant on Weekend/6 Mo	324,981	51.9%	99
Bought A&W/6 Mo	19,565	3.1%	151
Bought Arby`s/6 Mo	158,182	25.3%	141
Bought Baskin-Robbins/6 Mo	11,675	1.9%	60
Bought Boston Market/6 Mo	8,039	1.3%	66
Bought Burger King/6 Mo	197,721	31.6%	113
Bought Captain D`s/6 Mo	21,768	3.5%	124
Bought Carl`s Jr./6 Mo	14,269	2.3%	49
Bought Checkers/6 Mo	14,342	2.3%	93
Bought Chick-Fil-A/6 Mo	187,343	29.9%	91
Bought Chipotle Mexican Grill/6 Mo	74,608	11.9%	74
Bought Chuck E. Cheese`s/6 Mo	5,297	0.8%	81
Bought Church`s Fried Chicken/6 Mo	16,363	2.6%	81
Bought Cold Stone Creamery/6 Mo	14,892	2.4%	84
Bought Dairy Queen/6 Mo	126,298	20.2%	133
Bought Del Taco/6 Mo	9,936	1.6%	48
Bought Domino`s Pizza/6 Mo	97,452	15.6%	97
Bought Dunkin` Donuts/6 Mo	84,207	13.5%	91
Bought Five Guys/6 Mo	57,400	9.2%	94
Bought Hardee`s/6 Mo	52,495	8.4%	164
Bought Jack in the Box/6 Mo	22,255	3.6%	53
Bought Jersey Mike`s/6 Mo	37,634	6.0%	83
Bought Jimmy John`s/6 Mo	41,739	6.7%	114
Bought KFC/6 Mo	124,672	19.9%	115
Bought Krispy Kreme Doughnuts/6 Mo	36,255	5.8%	84
Bought Little Caesars/6 Mo	81,279	13.0%	111
Bought Long John Silver`s/6 Mo	23,074	3.7%	156
Bought McDonald`s/6 Mo	338,426	54.1%	107
Bought Panda Express/6 Mo	56,166	9.0%	74
Bought Panera Bread/6 Mo	76,109	12.2%	95
Bought Papa John`s/6 Mo	51,035	8.2%	100
Bought Papa Murphy`s/6 Mo	23,467	3.7%	105
Bought Pizza Hut/6 Mo	88,461	14.1%	115
Bought Popeyes Chicken/6 Mo	70,758	11.3%	81
Bought Sonic Drive-In/6 Mo	85,558	13.7%	116
Bought Starbucks/6 Mo	100,022	16.0%	78
Bought Steak `N Shake/6 Mo	24,638	3.9%	134
Bought Subway/6 Mo	157,354	25.1%	116
Bought Taco Bell/6 Mo	188,286	30.1%	110
Bought Wendy`s/6 Mo	182,784	29.2%	111
Bought Whataburger/6 Mo	30,452	4.9%	82
Bought White Castle/6 Mo	15,808	2.5%	102
Bought Wing-Stop/6 Mo	11,543	1.8%	55

# Restaurant Market Potential – 60 Min. Radius *continued*



Went to Fine Dining Restaurant/6 Mo	62,802	10.0%	83
Went to Fine Dining Restaurant/30 Days	46,627	7.4%	82
Went to Fine Dining Restaurant 2+ Times/30 Days	20,908	3.3%	81
Used DoorDash Site/App for Take-Out/Del/30 Days	54,486	8.7%	75
Used Grubhub Site/App for Take-Out/Del/30 Days	21,469	3.4%	63
Used Postmates Site/App for Take-Out/Del/30 Days	5,115	0.8%	48
Used Restrnt Site/App for Take-Out/Del/30 Days	131,796	21.1%	95
Used Uber Eats Site/App for Take-Out/Del/30 Days	20,328	3.2%	50
Used Yelp Site/App for Take-Out/Del/30 Days	5,836	0.9%	56

## GREATEST RESTAURANT MARKET POTENTIAL

### FAST FOOD/DRIVE-IN



# 572,790

Went to fast food/drive-in restaurant in the last 6 months.

# Restaurant Market Potential – 90 Min. Radius



Demographic Summary	2023	2028
Population	2,865,641	2,857,640
Population 18+	2,278,486	2,278,049
Households	1,169,201	1,175,521
Median Household Income	\$63,370	\$73,318

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Went to Family Restaurant/Steak House/6 Mo	1,553,208	68.2%	103
Went to Family Restaurant/Steak House 4+ Times/30 Days	486,824	21.4%	104
Spent \$1-30 at Family Restaurant/Steak House/30 Days	176,949	7.8%	116
Spent \$31-50 at Family Restaurant/Steak House/30 Days	216,376	9.5%	111
Spent \$51-100 at Family Restaurant/Steak House/30 Days	357,929	15.7%	106
Spent \$101-200 at Family Restaurant/Steak House/30 Days	227,156	10.0%	102
Spent \$201+ at Family Restaurant/Steak House/30 Days	96,341	4.2%	86
Spent \$1-100 at Fine Dining Restaurants/30 Days	66,586	2.9%	97
Spent \$101-200 at Fine Dining Restaurants/30 Days	43,776	1.9%	83
Spent \$201+ at Fine Dining Restaurants/30 Days	35,641	1.6%	78
Went for Breakfast at Family Restaurant/Steak House/6 Mo	243,932	10.7%	105
Went for Lunch at Family Restaurant/Steak House/6 Mo	383,834	16.8%	103
Went for Dinner at Family Restaurant/Steak House/6 Mo	1,043,623	45.8%	105
Went for Snacks at Family Restaurant/Steak House/6 Mo	28,620	1.3%	89
Went on Workday to Family Restaurant/Steak House/6 Mo	726,145	31.9%	107
Went on Weekend to Family Restaurant/Steak House/6 Mo	845,644	37.1%	101
Went to Applebee`s/6 Mo	352,501	15.5%	116
Went to Bob Evans/6 Mo	81,726	3.6%	160
Went to Buffalo Wild Wings/6 Mo	186,525	8.2%	101
Went to California Pizza Kitchen/6 Mo	19,650	0.9%	62
Went to Carrabba`s/6 Mo	46,614	2.0%	105
Went to The Cheesecake Factory/6 Mo	110,759	4.9%	79
Went to Chili`s Grill & Bar/6 Mo	193,671	8.5%	94
Went to Cracker Barrel/6 Mo	279,393	12.3%	125
Went to Denny`s/6 Mo	116,223	5.1%	90
Went to Golden Corral/6 Mo	73,067	3.2%	109
Went to IHOP/6 Mo	153,905	6.8%	95
Went to Logan`s Roadhouse/6 Mo	47,216	2.1%	120
Went to Longhorn Steakhouse/6 Mo	147,020	6.5%	117
Went to Olive Garden/6 Mo	333,572	14.6%	108
Went to Outback Steakhouse/6 Mo	169,962	7.5%	106
Went to Red Lobster/6 Mo	150,060	6.6%	106
Went to Red Robin/6 Mo	122,986	5.4%	107
Went to Ruby Tuesday/6 Mo	46,544	2.0%	123
Went to Texas Roadhouse/6 Mo	294,778	12.9%	121
Went to T.G.I. Friday`s/6 Mo	46,091	2.0%	93
Went to Waffle House/6 Mo	108,935	4.8%	109
Went to Fast Food/Drive-In Restaurant/6 Mo	2,083,724	91.5%	101
Went to Fast Food/Drive-In Rest 9+ Times/30 Days	893,289	39.2%	101
Spent \$1-10 at Fast Food Restaurant/30 Days	104,808	4.6%	112
Spent \$11-20 at Fast Food Restaurant/30 Days	205,792	9.0%	107
Spent \$21-40 at Fast Food Restaurant/30 Days	397,783	17.5%	105
Spent \$41-50 at Fast Food Restaurant/30 Days	215,371	9.5%	102
Spent \$51-100 at Fast Food Restaurant/30 Days	470,684	20.7%	101
Spent \$101-200 at Fast Food Restaurant/30 Days	278,564	12.2%	99
Spent \$201+ at Fast Food Restaurant/30 Days	108,096	4.7%	91
Ordered Eat-In Fast Food/6 Mo	487,346	21.4%	105

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Ordered Home Delivery Fast Food/6 Mo	264,434	11.6%	87
Take-Out/Drive-Thru/Curbside Fast Food/6 Mo	1,426,715	62.6%	107
Ordered Take-Out/Walk-In Fast Food/6 Mo	457,476	20.1%	90
Bought Breakfast at Fast Food Restaurant/6 Mo	829,278	36.4%	104
Bought Lunch at Fast Food Restaurant/6 Mo	1,258,159	55.2%	103
Bought Dinner at Fast Food Restaurant/6 Mo	1,266,195	55.6%	103
Bought Snack at Fast Food Restaurant/6 Mo	299,583	13.1%	98
Bought from Fast Food Restaurant on Weekday/6 Mo	1,557,673	68.4%	104
Bought from Fast Food Restaurant on Weekend/6 Mo	1,190,471	52.2%	100
Bought A&W/6 Mo	64,520	2.8%	137
Bought Arby`s/6 Mo	537,381	23.6%	132
Bought Baskin-Robbins/6 Mo	48,944	2.1%	69
Bought Boston Market/6 Mo	32,666	1.4%	74
Bought Burger King/6 Mo	690,613	30.3%	109
Bought Captain D`s/6 Mo	71,169	3.1%	112
Bought Carl`s Jr./6 Mo	62,578	2.7%	58
Bought Checkers/6 Mo	52,634	2.3%	93
Bought Chick-Fil-A/6 Mo	714,347	31.4%	96
Bought Chipotle Mexican Grill/6 Mo	308,411	13.5%	84
Bought Chuck E. Cheese`s/6 Mo	20,173	0.9%	85
Bought Church`s Fried Chicken/6 Mo	62,371	2.7%	85
Bought Cold Stone Creamery/6 Mo	58,301	2.6%	91
Bought Dairy Queen/6 Mo	430,134	18.9%	124
Bought Del Taco/6 Mo	43,913	1.9%	59
Bought Domino`s Pizza/6 Mo	356,460	15.6%	97
Bought Dunkin` Donuts/6 Mo	320,757	14.1%	95
Bought Five Guys/6 Mo	219,163	9.6%	99
Bought Hardee`s/6 Mo	167,363	7.3%	143
Bought Jack in the Box/6 Mo	94,910	4.2%	62
Bought Jersey Mike`s/6 Mo	150,933	6.6%	92
Bought Jimmy John`s/6 Mo	154,141	6.8%	115
Bought KFC/6 Mo	432,369	19.0%	110
Bought Krispy Kreme Doughnuts/6 Mo	139,450	6.1%	89
Bought Little Caesars/6 Mo	282,328	12.4%	106
Bought Long John Silver`s/6 Mo	73,027	3.2%	136
Bought McDonald`s/6 Mo	1,207,560	53.0%	105
Bought Panda Express/6 Mo	223,908	9.8%	81
Bought Panera Bread/6 Mo	293,829	12.9%	100
Bought Papa John`s/6 Mo	189,096	8.3%	102
Bought Papa Murphy`s/6 Mo	86,982	3.8%	106
Bought Pizza Hut/6 Mo	306,058	13.4%	109
Bought Popeyes Chicken/6 Mo	275,170	12.1%	87
Bought Sonic Drive-In/6 Mo	298,236	13.1%	111
Bought Starbucks/6 Mo	397,696	17.5%	85
Bought Steak `N Shake/6 Mo	84,288	3.7%	126
Bought Subway/6 Mo	547,252	24.0%	111
Bought Taco Bell/6 Mo	671,039	29.5%	108
Bought Wendy`s/6 Mo	652,788	28.7%	109
Bought Whataburger/6 Mo	117,576	5.2%	87
Bought White Castle/6 Mo	57,464	2.5%	102
Bought Wing-Stop/6 Mo	50,490	2.2%	66

# Restaurant Market Potential – 90 Min. Radius *continued*



Went to Fine Dining Restaurant/6 Mo	245,301	10.8%	89
Went to Fine Dining Restaurant/30 Days	182,450	8.0%	88
Went to Fine Dining Restaurant 2+ Times/30 Days	81,079	3.6%	86
Used DoorDash Site/App for Take-Out/Del/30 Days	222,542	9.8%	84
Used Grubhub Site/App for Take-Out/Del/30 Days	91,330	4.0%	73
Used Postmates Site/App for Take-Out/Del/30 Days	22,313	1.0%	58
Used Restrnt Site/App for Take-Out/Del/30 Days	494,825	21.7%	98
Used Uber Eats Site/App for Take-Out/Del/30 Days	93,378	4.1%	63
Used Yelp Site/App for Take-Out/Del/30 Days	24,504	1.1%	65

## GREATEST RESTAURANT MARKET POTENTIAL

### FAST FOOD/DRIVE-IN



# 2,083,724

Went to fast food/drive-in restaurant in the last 6 months.

# Retail Goods & Services Expenditures



	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	51	\$1,110.62	\$1,745,894
Men's	49	\$199.14	\$313,041
Women's	50	\$376.72	\$592,205
Children's	56	\$184.30	\$289,714
Footwear	49	\$245.73	\$386,295
Watches & Jewelry	49	\$82.71	\$130,016
Apparel Products and Services	49	\$22.03	\$34,624
<b>Computer</b>			
Computers and Hardware for Home Use	47	\$120.55	\$189,504
Portable Memory	53	\$2.42	\$3,802
Computer Software	45	\$6.53	\$10,260
Computer Accessories	51	\$12.68	\$19,927
<b>Entertainment &amp; Recreation</b>	60	\$2,264.06	\$3,559,106
Fees and Admissions	40	\$288.11	\$452,904
Membership Fees for Clubs	43	\$118.82	\$186,785
Fees for Participant Sports, excl. Trips	40	\$47.57	\$74,782
Tickets to Theatre/Operas/Concerts	43	\$23.68	\$37,224
Tickets to Movies	39	\$10.66	\$16,752
Tickets to Parks or Museums	47	\$13.05	\$20,517
Admission to Sporting Events, excl. Trips	46	\$27.07	\$42,559
Fees for Recreational Lessons	32	\$46.85	\$73,646
Dating Services	38	\$0.41	\$638
TV/Video/Audio	64	\$867.36	\$1,363,482
Cable and Satellite Television Services	69	\$596.53	\$937,749
Televisions	59	\$85.81	\$134,892
Satellite Dishes	63	\$1.08	\$1,705
VCRs, Video Cameras, and DVD Players	53	\$2.55	\$4,014
Miscellaneous Video Equipment	42	\$5.34	\$8,401
Video Cassettes and DVDs	52	\$3.40	\$5,346
Video Game Hardware/Accessories	58	\$23.18	\$36,438
Video Game Software	56	\$10.91	\$17,152
Rental/Streaming/Downloaded Video	53	\$65.23	\$102,544
Installation of Televisions	42	\$0.67	\$1,046
Audio	52	\$69.65	\$109,492
Rental and Repair of TV/Radio/Sound Equipment	108	\$2.99	\$4,701
Pets	73	\$671.76	\$1,056,005
Toys/Games/Crafts/Hobbies	58	\$91.77	\$144,267
Recreational Vehicles and Fees	68	\$101.48	\$159,529
Sports/Recreation/Exercise Equipment	51	\$143.72	\$225,935
Photo Equipment and Supplies	47	\$22.08	\$34,717
Reading	52	\$66.05	\$103,826
Catered Affairs	39	\$11.73	\$18,440
<b>Food</b>	56	\$5,937.44	\$9,333,659
Food at Home	59	\$3,991.60	\$6,274,800
Bakery and Cereal Products	60	\$526.83	\$828,177
Meats, Poultry, Fish, and Eggs	59	\$864.70	\$1,359,311
Dairy Products	59	\$389.17	\$611,775
Fruits and Vegetables	56	\$744.85	\$1,170,908
Snacks and Other Food at Home	60	\$1,466.05	\$2,304,629
Food Away from Home	52	\$1,945.84	\$3,058,859
Alcoholic Beverages	47	\$319.64	\$502,477

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	44	\$17,217.57	\$27,066,015
Value of Retirement Plans	49	\$69,275.37	\$108,900,886
Value of Other Financial Assets	48	\$4,092.60	\$6,433,571
Vehicle Loan Amount excluding Interest	63	\$2,285.59	\$3,592,946
Value of Credit Card Debt	55	\$1,743.77	\$2,741,199
<b>Health</b>			
Nonprescription Drugs	72	\$122.54	\$192,632
Prescription Drugs	78	\$286.93	\$451,054
Eyeglasses and Contact Lenses	65	\$72.76	\$114,379
<b>Home</b>			
Mortgage Payment and Basics	48	\$6,168.66	\$9,697,132
Maintenance and Remodeling Services	52	\$1,961.61	\$3,083,651
Maintenance and Remodeling Materials	76	\$594.43	\$934,443
Utilities, Fuel, and Public Services	65	\$3,749.92	\$5,894,879
<b>Household Furnishings and Equipment</b>			
Household Textiles	53	\$65.37	\$102,765
Furniture	57	\$473.06	\$743,648
Rugs	55	\$23.01	\$36,176
Major Appliances	61	\$324.58	\$510,239
Housewares	50	\$53.77	\$84,525
Small Appliances	54	\$39.11	\$61,474
Luggage	48	\$6.82	\$10,724
Telephones and Accessories	64	\$68.84	\$108,219
<b>Household Operations</b>			
Child Care	43	\$223.09	\$350,700
Lawn and Garden	66	\$441.87	\$694,624
Moving/Storage/Freight Express	50	\$44.58	\$70,075
Housekeeping Supplies	61	\$566.81	\$891,032
<b>Insurance</b>			
Owners and Renters Insurance	67	\$520.77	\$818,646
Vehicle Insurance	63	\$1,358.18	\$2,135,062
Life/Other Insurance	61	\$422.31	\$663,875
Health Insurance	65	\$3,232.92	\$5,082,149
Personal Care Products	53	\$292.48	\$459,781
School Books and Supplies	54	\$72.82	\$114,467
Smoking Products	92	\$400.97	\$630,328
<b>Transportation</b>			
Payments on Vehicles excluding Leases	65	\$1,959.50	\$3,080,338
Gasoline and Motor Oil	67	\$1,704.30	\$2,679,161
Vehicle Maintenance and Repairs	61	\$801.68	\$1,260,236
<b>Travel</b>			
Airline Fares	42	\$197.15	\$309,915
Lodging on Trips	53	\$384.99	\$605,201
Auto/Truck Rental on Trips	43	\$34.48	\$54,200
Food and Drink on Trips	52	\$290.51	\$456,678

# Retail Goods & Services Expenditures – 30 Min. Radius



	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	71	\$1,569.36	\$84,569,712
Men's	70	\$284.46	\$15,328,831
Women's	72	\$537.04	\$28,940,082
Children's	74	\$246.05	\$13,258,908
Footwear	71	\$353.25	\$19,035,818
Watches & Jewelry	69	\$116.63	\$6,285,062
Apparel Products and Services	72	\$31.94	\$1,721,012
<b>Computer</b>			
Computers and Hardware for Home Use	67	\$171.45	\$9,238,903
Portable Memory	74	\$3.40	\$183,442
Computer Software	67	\$9.70	\$522,776
Computer Accessories	72	\$18.00	\$969,948
<b>Entertainment &amp; Recreation</b>	79	\$2,975.04	\$160,318,919
Fees and Admissions	65	\$463.59	\$24,982,014
Membership Fees for Clubs	68	\$188.61	\$10,163,894
Fees for Participant Sports, excl. Trips	65	\$77.21	\$4,160,449
Tickets to Theatre/Operas/Concerts	68	\$37.11	\$1,999,933
Tickets to Movies	60	\$16.55	\$891,603
Tickets to Parks or Museums	71	\$19.68	\$1,060,747
Admission to Sporting Events, excl. Trips	76	\$44.59	\$2,403,079
Fees for Recreational Lessons	55	\$79.21	\$4,268,297
Dating Services	59	\$0.63	\$34,011
TV/Video/Audio	81	\$1,094.94	\$59,003,960
Cable and Satellite Television Services	85	\$728.11	\$39,236,440
Televisions	77	\$112.14	\$6,042,933
Satellite Dishes	75	\$1.28	\$69,067
VCRs, Video Cameras, and DVD Players	71	\$3.41	\$183,668
Miscellaneous Video Equipment	65	\$8.27	\$445,861
Video Cassettes and DVDs	70	\$4.60	\$248,005
Video Game Hardware/Accessories	77	\$31.06	\$1,673,593
Video Game Software	74	\$14.25	\$768,003
Rental/Streaming/Downloaded Video	73	\$90.59	\$4,881,515
Installation of Televisions	63	\$1.02	\$54,784
Audio	72	\$97.51	\$5,254,873
Rental and Repair of TV/Radio/Sound Equipment	97	\$2.69	\$145,220
Pets	89	\$823.74	\$44,389,743
Toys/Games/Crafts/Hobbies	78	\$123.42	\$6,650,588
Recreational Vehicles and Fees	89	\$133.05	\$7,169,581
Sports/Recreation/Exercise Equipment	69	\$194.45	\$10,478,701
Photo Equipment and Supplies	69	\$32.24	\$1,737,121
Reading	72	\$91.22	\$4,915,609
Catered Affairs	61	\$18.40	\$991,602
<b>Food</b>	74	\$7,795.08	\$420,061,395
Food at Home	76	\$5,142.84	\$277,137,398
Bakery and Cereal Products	77	\$675.00	\$36,374,568
Meats, Poultry, Fish, and Eggs	76	\$1,111.92	\$59,919,123
Dairy Products	76	\$499.90	\$26,938,642
Fruits and Vegetables	73	\$980.12	\$52,816,521
Snacks and Other Food at Home	77	\$1,875.90	\$101,088,544
Food Away from Home	71	\$2,652.24	\$142,923,997
Alcoholic Beverages	70	\$470.93	\$25,377,680

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	68	\$26,643.78	\$1,435,779,819
Value of Retirement Plans	74	\$104,187.49	\$5,614,455,507
Value of Other Financial Assets	71	\$6,043.44	\$325,668,768
Vehicle Loan Amount excluding Interest	80	\$2,919.38	\$157,319,707
Value of Credit Card Debt	76	\$2,396.98	\$129,168,377
<b>Health</b>			
Nonprescription Drugs	87	\$149.04	\$8,031,601
Prescription Drugs	93	\$343.10	\$18,488,974
Eyeglasses and Contact Lenses	83	\$92.32	\$4,974,963
<b>Home</b>			
Mortgage Payment and Basics	72	\$9,284.53	\$500,324,537
Maintenance and Remodeling Services	74	\$2,815.87	\$151,741,859
Maintenance and Remodeling Materials	90	\$706.06	\$38,048,182
Utilities, Fuel, and Public Services	81	\$4,686.29	\$252,535,038
<b>Household Furnishings and Equipment</b>			
Household Textiles	71	\$87.15	\$4,696,361
Furniture	75	\$618.71	\$33,341,012
Rugs	74	\$30.95	\$1,667,801
Major Appliances	79	\$416.80	\$22,460,418
Housewares	71	\$76.58	\$4,126,762
Small Appliances	71	\$51.56	\$2,778,230
Luggage	67	\$9.54	\$514,148
Telephones and Accessories	73	\$78.17	\$4,212,361
<b>Household Operations</b>			
Child Care	66	\$342.92	\$18,479,106
Lawn and Garden	85	\$569.00	\$30,662,292
Moving/Storage/Freight Express	66	\$59.08	\$3,183,478
Housekeeping Supplies	78	\$730.41	\$39,360,183
<b>Insurance</b>			
Owners and Renters Insurance	86	\$673.71	\$36,305,068
Vehicle Insurance	77	\$1,678.57	\$90,454,901
Life/Other Insurance	80	\$554.81	\$29,897,781
Health Insurance	83	\$4,118.62	\$221,944,454
Personal Care Products	72	\$398.64	\$21,482,066
School Books and Supplies	71	\$95.73	\$5,158,842
Smoking Products	96	\$417.02	\$22,472,461
<b>Transportation</b>			
Payments on Vehicles excluding Leases	82	\$2,470.07	\$133,107,193
Gasoline and Motor Oil	81	\$2,039.90	\$109,926,331
Vehicle Maintenance and Repairs	79	\$1,029.80	\$55,493,718
<b>Travel</b>			
Airline Fares	64	\$299.36	\$16,132,007
Lodging on Trips	73	\$529.17	\$28,515,799
Auto/Truck Rental on Trips	68	\$53.84	\$2,901,064
Food and Drink on Trips	72	\$404.38	\$21,791,469

# Retail Goods & Services Expenditures – 60 Min. Radius



	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	77	\$1,696.01	\$539,971,565
Men's	76	\$309.12	\$98,415,587
Women's	78	\$580.62	\$184,856,077
Children's	79	\$262.76	\$83,657,507
Footwear	77	\$381.99	\$121,615,335
Watches & Jewelry	75	\$127.11	\$40,469,878
Apparel Products and Services	77	\$34.42	\$10,957,181
<b>Computer</b>			
Computers and Hardware for Home Use	73	\$187.12	\$59,575,432
Portable Memory	79	\$3.64	\$1,159,868
Computer Software	73	\$10.52	\$3,349,192
Computer Accessories	77	\$19.35	\$6,160,134
<b>Entertainment &amp; Recreation</b>	83	\$3,131.73	\$997,070,215
Fees and Admissions	73	\$517.62	\$164,798,907
Membership Fees for Clubs	75	\$209.02	\$66,546,210
Fees for Participant Sports, excl. Trips	72	\$86.48	\$27,534,131
Tickets to Theatre/Operas/Concerts	75	\$41.09	\$13,080,933
Tickets to Movies	68	\$18.75	\$5,969,903
Tickets to Parks or Museums	77	\$21.39	\$6,809,125
Admission to Sporting Events, excl. Trips	83	\$48.32	\$15,385,429
Fees for Recreational Lessons	63	\$91.86	\$29,247,166
Dating Services	66	\$0.71	\$226,009
TV/Video/Audio	85	\$1,147.64	\$365,383,062
Cable and Satellite Television Services	88	\$755.08	\$240,401,187
Televisions	81	\$118.53	\$37,736,857
Satellite Dishes	80	\$1.37	\$437,074
VCRs, Video Cameras, and DVD Players	76	\$3.67	\$1,169,005
Miscellaneous Video Equipment	74	\$9.40	\$2,993,343
Video Cassettes and DVDs	77	\$5.02	\$1,598,774
Video Game Hardware/Accessories	81	\$32.78	\$10,435,616
Video Game Software	78	\$15.15	\$4,824,929
Rental/Streaming/Downloaded Video	79	\$97.46	\$31,030,192
Installation of Televisions	70	\$1.13	\$360,550
Audio	78	\$105.31	\$33,527,960
Rental and Repair of TV/Radio/Sound Equipment	98	\$2.72	\$867,576
Pets	90	\$833.50	\$265,367,458
Toys/Games/Crafts/Hobbies	82	\$130.24	\$41,466,051
Recreational Vehicles and Fees	91	\$136.10	\$43,331,819
Sports/Recreation/Exercise Equipment	76	\$212.47	\$67,644,441
Photo Equipment and Supplies	75	\$35.10	\$11,174,305
Reading	78	\$98.24	\$31,276,207
Catered Affairs	69	\$20.82	\$6,627,964
<b>Food</b>	79	\$8,328.71	\$2,651,669,002
Food at Home	80	\$5,464.31	\$1,739,710,850
Bakery and Cereal Products	81	\$714.96	\$227,625,412
Meats, Poultry, Fish, and Eggs	80	\$1,180.62	\$375,883,024
Dairy Products	80	\$529.42	\$168,554,605
Fruits and Vegetables	78	\$1,049.33	\$334,082,403
Snacks and Other Food at Home	81	\$1,989.98	\$633,565,406
Food Away from Home	77	\$2,864.40	\$911,958,152
Alcoholic Beverages	76	\$512.71	\$163,235,249

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	75	\$29,560.83	\$9,411,489,243
Value of Retirement Plans	80	\$113,544.80	\$36,150,052,331
Value of Other Financial Assets	76	\$6,500.27	\$2,069,536,595
Vehicle Loan Amount excluding Interest	84	\$3,068.12	\$976,817,294
Value of Credit Card Debt	81	\$2,557.94	\$814,390,773
<b>Health</b>			
Nonprescription Drugs	90	\$153.79	\$48,963,977
Prescription Drugs	95	\$349.92	\$111,408,050
Eyeglasses and Contact Lenses	87	\$96.40	\$30,693,064
<b>Home</b>			
Mortgage Payment and Basics	78	\$10,087.15	\$3,211,516,824
Maintenance and Remodeling Services	80	\$3,031.62	\$965,199,447
Maintenance and Remodeling Materials	93	\$727.09	\$231,487,674
Utilities, Fuel, and Public Services	85	\$4,914.60	\$1,564,694,732
<b>Household Furnishings and Equipment</b>			
Household Textiles	77	\$94.21	\$29,994,368
Furniture	80	\$660.39	\$210,252,387
Rugs	79	\$33.01	\$10,509,254
Major Appliances	83	\$440.58	\$140,269,170
Housewares	77	\$82.65	\$26,312,347
Small Appliances	76	\$55.36	\$17,625,944
Luggage	73	\$10.46	\$3,330,130
Telephones and Accessories	79	\$84.56	\$26,920,646
<b>Household Operations</b>			
Child Care	73	\$377.05	\$120,042,998
Lawn and Garden	88	\$589.19	\$187,584,450
Moving/Storage/Freight Express	73	\$65.33	\$20,800,279
Housekeeping Supplies	83	\$771.93	\$245,765,839
<b>Insurance</b>			
Owners and Renters Insurance	90	\$701.96	\$223,486,767
Vehicle Insurance	82	\$1,774.87	\$565,077,688
Life/Other Insurance	85	\$587.16	\$186,938,322
Health Insurance	87	\$4,298.58	\$1,368,569,315
Personal Care Products	78	\$429.46	\$136,731,518
School Books and Supplies	77	\$103.13	\$32,835,664
Smoking Products	97	\$421.41	\$134,166,133
<b>Transportation</b>			
Payments on Vehicles excluding Leases	86	\$2,588.87	\$824,235,492
Gasoline and Motor Oil	84	\$2,127.28	\$677,276,679
Vehicle Maintenance and Repairs	83	\$1,087.11	\$346,109,348
<b>Travel</b>			
Airline Fares	71	\$332.25	\$105,780,393
Lodging on Trips	79	\$570.11	\$181,511,292
Auto/Truck Rental on Trips	75	\$59.44	\$18,923,907
Food and Drink on Trips	78	\$435.86	\$138,766,610

# Retail Goods & Services Expenditures – 90 Min. Radius



	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	84	\$1,840.18	\$2,151,540,122
Men's	83	\$337.58	\$394,700,108
Women's	84	\$629.27	\$735,738,657
Children's	85	\$283.55	\$331,528,204
Footwear	83	\$414.62	\$484,778,985
Watches & Jewelry	82	\$137.97	\$161,310,680
Apparel Products and Services	84	\$37.19	\$43,483,489
<b>Computer</b>			
Computers and Hardware for Home Use	81	\$206.97	\$241,987,122
Portable Memory	86	\$3.94	\$4,611,630
Computer Software	80	\$11.63	\$13,594,224
Computer Accessories	84	\$20.99	\$24,543,401
<b>Entertainment &amp; Recreation</b>	87	\$3,305.18	\$3,864,417,390
Fees and Admissions	81	\$575.21	\$672,537,336
Membership Fees for Clubs	83	\$230.10	\$269,027,325
Fees for Participant Sports, excl. Trips	81	\$96.48	\$112,802,277
Tickets to Theatre/Operas/Concerts	83	\$45.24	\$52,889,751
Tickets to Movies	77	\$21.36	\$24,971,210
Tickets to Parks or Museums	85	\$23.53	\$27,516,111
Admission to Sporting Events, excl. Trips	89	\$52.17	\$60,995,343
Fees for Recreational Lessons	73	\$105.54	\$123,394,620
Dating Services	75	\$0.80	\$940,698
TV/Video/Audio	89	\$1,206.76	\$1,410,939,408
Cable and Satellite Television Services	91	\$781.39	\$913,607,778
Televisions	87	\$126.76	\$148,205,796
Satellite Dishes	86	\$1.47	\$1,716,066
VCRs, Video Cameras, and DVD Players	83	\$4.01	\$4,693,063
Miscellaneous Video Equipment	83	\$10.53	\$12,306,090
Video Cassettes and DVDs	85	\$5.53	\$6,468,241
Video Game Hardware/Accessories	88	\$35.43	\$41,425,667
Video Game Software	86	\$16.62	\$19,429,491
Rental/Streaming/Downloaded Video	86	\$106.21	\$124,175,641
Installation of Televisions	78	\$1.26	\$1,469,183
Audio	85	\$114.81	\$134,237,616
Rental and Repair of TV/Radio/Sound Equipment	99	\$2.74	\$3,204,776
Pets	92	\$844.68	\$987,606,287
Toys/Games/Crafts/Hobbies	88	\$138.97	\$162,481,621
Recreational Vehicles and Fees	92	\$138.47	\$161,902,548
Sports/Recreation/Exercise Equipment	83	\$232.96	\$272,381,362
Photo Equipment and Supplies	83	\$38.58	\$45,106,741
Reading	84	\$106.13	\$124,086,027
Catered Affairs	77	\$23.41	\$27,376,061
<b>Food</b>	85	\$8,929.92	\$10,440,875,004
Food at Home	86	\$5,822.35	\$6,807,500,188
Bakery and Cereal Products	86	\$759.70	\$888,237,407
Meats, Poultry, Fish, and Eggs	85	\$1,256.66	\$1,469,284,000
Dairy Products	85	\$562.62	\$657,810,551
Fruits and Vegetables	84	\$1,126.33	\$1,316,911,190
Snacks and Other Food at Home	86	\$2,117.05	\$2,475,257,040
Food Away from Home	83	\$3,107.57	\$3,633,374,816
Alcoholic Beverages	83	\$558.69	\$653,223,473

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Value of Stocks/Bonds/Mutual Funds	82	\$32,279.97	\$37,741,772,382
Value of Retirement Plans	86	\$122,058.51	\$142,710,931,452
Value of Other Financial Assets	81	\$6,934.51	\$8,107,837,826
Vehicle Loan Amount excluding Interest	89	\$3,250.84	\$3,800,888,961
Value of Credit Card Debt	86	\$2,731.26	\$3,193,391,352
<b>Health</b>			
Nonprescription Drugs	93	\$158.87	\$185,756,227
Prescription Drugs	97	\$355.98	\$416,215,296
Eyeglasses and Contact Lenses	90	\$100.58	\$117,593,191
<b>Home</b>			
Mortgage Payment and Basics	84	\$10,862.35	\$12,700,273,319
Maintenance and Remodeling Services	85	\$3,231.99	\$3,778,849,865
Maintenance and Remodeling Materials	94	\$738.38	\$863,317,292
Utilities, Fuel, and Public Services	89	\$5,157.97	\$6,030,705,883
<b>Household Furnishings and Equipment</b>			
Household Textiles	83	\$102.16	\$119,439,995
Furniture	86	\$709.42	\$829,454,317
Rugs	85	\$35.20	\$41,155,435
Major Appliances	88	\$463.52	\$541,948,538
Housewares	84	\$89.84	\$105,042,517
Small Appliances	83	\$59.99	\$70,137,831
Luggage	81	\$11.57	\$13,522,133
Telephones and Accessories	84	\$90.64	\$105,978,877
<b>Household Operations</b>			
Child Care	81	\$419.05	\$489,956,755
Lawn and Garden	90	\$606.16	\$708,724,352
Moving/Storage/Freight Express	80	\$72.02	\$84,201,883
Housekeeping Supplies	88	\$816.18	\$954,280,059
<b>Insurance</b>			
Owners and Renters Insurance	93	\$724.97	\$847,632,109
Vehicle Insurance	87	\$1,884.75	\$2,203,649,001
Life/Other Insurance	89	\$617.32	\$721,770,596
Health Insurance	91	\$4,481.89	\$5,240,234,446
Personal Care Products	84	\$464.35	\$542,913,299
School Books and Supplies	84	\$112.08	\$131,048,518
Smoking Products	98	\$425.05	\$496,972,284
<b>Transportation</b>			
Payments on Vehicles excluding Leases	90	\$2,723.89	\$3,184,773,596
Gasoline and Motor Oil	88	\$2,230.87	\$2,608,334,075
Vehicle Maintenance and Repairs	88	\$1,152.09	\$1,347,030,224
<b>Travel</b>			
Airline Fares	79	\$368.77	\$431,167,057
Lodging on Trips	85	\$613.01	\$716,735,650
Auto/Truck Rental on Trips	83	\$65.69	\$76,805,764
Food and Drink on Trips	84	\$470.88	\$550,547,921

# Electronics & Internet Market Potential



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Own Tablet	1,597	54.4%	92
Own E-Reader	320	10.9%	76
Own E-Reader/Tablet: Amazon Fire	492	16.7%	118
Own E-Reader/Tablet: Amazon Kindle	684	23.3%	99
Own E-Reader/Tablet: Apple iPad	839	28.6%	77
Own E-Reader/Tablet: Barnes & Noble Nook	53	1.8%	81
Own E-Reader/Tablet: Microsoft Surface	51	1.7%	60
Own E-Reader/Tablet: Samsung Galaxy Tab	345	11.7%	105
Own Portable MP3 Player	332	11.3%	101
Own Apple Watch Wearable Technology	349	11.9%	72
Own Fitbit Wearable Technology	423	14.4%	94
Own Garmin Wearable Technology	72	2.5%	74
Own Digital Camcorder	202	6.9%	85
Own Digital Point and Shoot Camera/Camcorder	299	10.2%	93
Own Digital SLR Camera or Camcorder	265	9.0%	83
Own 35mm Camera or Camcorder	189	6.4%	90
Own Telephoto/Zoom Lens for Camera	181	6.2%	95
Own Wide Angle Lens for Camera	119	4.1%	84
Own Selfie Stick for Camera or Phone	168	5.7%	86
Printed Digital Photos/12 Mo	755	25.7%	95
Use Computer at Work	958	32.6%	76
Use Desktop Computer at Work	532	18.1%	94
Use Laptop or Notebook Computer at Work	461	15.7%	65
HH Owns Computer	1,262	80.3%	94
HH Purchased Most Recent Home Computer/12 Mo	197	12.5%	88
HH Owns Desktop Computer	583	37.1%	93
HH Owns Laptop or Notebook	988	62.8%	89
HH Has Child (<18 Yrs) Using Home Computer	171	10.9%	93
HH Owns Apple/Mac Brand Computer	230	14.6%	60
HH Owns PC/Non-Apple Brand Computer	1,135	72.2%	102
HH Purchased 1-2 Yrs Ago Most Recent Computer	279	17.7%	93
HH Purchased 3-4 Yrs Ago Most Recent Computer	312	19.8%	103
HH Purchased 5+ Yrs Ago Most Recent Computer	269	17.1%	97
HH Purchased Most Recent Home Computer at Store	618	39.3%	101
HH Purchased Most Recent Home Computer Online	382	24.3%	88
HH Spent \$1-499 on Most Recent Home Computer	297	18.9%	119
HH Spent \$500-999 on Most Recent Home Computer	315	20.0%	99
HH Spent \$1K-1499 on Most Recent Home Computer	159	10.1%	84
HH Spent \$1500-1999 on Most Recent Home Computer	55	3.5%	76
HH Spent \$2K+ on Most Recent Home Computer	46	2.9%	54
HH Owns Webcam	380	24.2%	92
HH Owns Wireless Router	504	32.1%	90
HH Owns All-In-One Printer (Print Copy Scan)	901	57.3%	95
HH Owns Accounting Software	83	5.3%	81

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Communications or Fax Software	40	2.5%	63
HH Owns Database or Filing Software	74	4.7%	87
HH Owns Desktop Publishing Software	109	6.9%	96
HH Owns Education or Training Software	132	8.4%	92
HH Owns Entertainment or Games Software	362	23.0%	95
HH Owns Personal Finance or Tax Prep Software	213	13.5%	85
HH Owns Presentation Graphics Software	65	4.1%	64
HH Owns Multimedia Software	159	10.1%	101
HH Owns Networking Software	125	8.0%	82
HH Owns Online Mtg or Conference Software	192	12.2%	71
HH Owns Online or Remote Backup Software	90	5.7%	85
HH Owns Security or Anti-Virus Software	343	21.8%	86
HH Owns Spreadsheet Software	341	21.7%	78
HH Owns Touch Screen Monitor	181	11.5%	91
HH Owns Utility Software	69	4.4%	82
HH Owns Web Authoring Software	17	1.1%	66
HH Owns Word Processing Software	506	32.2%	84
HH Owns CD Player	291	18.5%	103
HH Owns Portable GPS Device	358	22.8%	110
HH Owns Ear Buds Headphones	741	47.1%	87
HH Owns Bluetooth or Wireless Headphones	586	37.3%	86
HH Owns Noise Reduction Headphones	236	15.0%	72
HH Owns Headphones w/Microphone	299	19.0%	81
HH Owns Home Theater or Entertainment System	211	13.4%	81
HH Owns 1 TV	224	14.2%	78
HH Owns 2 TVs	421	26.8%	95
HH Owns 3 TVs	379	24.1%	105
HH Owns 4+ TVs	400	25.4%	113
HH Owns LCD TV	375	23.9%	92
HH Owns LED TV	730	46.4%	100
HH Owns OLED TV	66	4.2%	66
HH Owns Plasma TV	151	9.6%	88
HH Owns HDTV	611	38.9%	96
HH Owns 4K Ultra HDTV	394	25.1%	90
HH Owns Internet Connectable TV	686	43.6%	101
HH Owns <27 in Screen TV (Small)	218	13.9%	106
HH Owns 27-35 in Screen TV (Medium)	479	30.5%	104
HH Owns 36-42 in Screen TV (Large)	571	36.3%	106
HH Owns 43-54 in Screen TV (XL)	541	34.4%	96
HH Owns 55-69 in Screen TV (XXL)	577	36.7%	98
HH Owns 70 in+ Screen TV (XXXL)	94	6.0%	79
HH Most Recent TV Purchase: <27 in (Small)	81	5.2%	108
HH Most Recent TV Purchase: 27-35 in (Medium)	211	13.4%	105
HH Most Recent TV Purchase: 36-42 in (Large)	271	17.2%	102
HH Most Recent TV Purchase: 43-54 in (XL)	295	18.8%	95
HH Most Recent TV Purchase: 55-69 in (XXL)	431	27.4%	97
HH Most Recent TV Purchase: 70+ in (XXXL)	73	4.6%	79
HH Owns Internet Video Device for TV	755	48.0%	91
HH Owns Amazon Fire Internet Device for TV	378	24.0%	91
HH Owns Apple TV Internet Device for TV	91	5.8%	60
HH Owns Google Chromecast Intrnt Device for TV	88	5.6%	71
HH Owns Roku Internet Device for TV	433	27.5%	107
HH Owns Handheld Video Game System	233	14.8%	87
HH Owns Video Game System Attached to TV/Comp	669	42.6%	103
HH Owns Nintendo DS/2DS/3DS Video Game System	105	6.7%	100

# Electronics & Internet Market Potential



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Nintendo Switch Video Game System	185	11.8%	81
HH Owns Nintendo Wii/Wii U Video Game System	155	9.9%	103
HH Owns PlayStation 2/3 Video Game System	153	9.7%	119
HH Owns PlayStation 4 Video Game System	301	19.1%	112
HH Owns Xbox 360 Video Game System	171	10.9%	113
HH Owns Xbox One Video Game System	247	15.7%	121
HH Purchased Video Game System/12 Mo	94	6.0%	75
HH Purchased 1 Video Game/12 Mo	24	1.5%	66
HH Purchased 2 Video Games/12 Mo	52	3.3%	107
HH Purchased 3 Video Games/12 Mo	33	2.1%	89
HH Purchased 4 Video Games/12 Mo	25	1.6%	82
HH Purchased 5+ Video Games/12 Mo	99	6.3%	102
HH Spent \$1-100 on Video Games/12 Mo	124	7.9%	89
HH Spent \$101-200 on Video Games/12 Mo	69	4.4%	89
HH Spent \$201+ on Video Games/12 Mo	60	3.8%	103
HH Purchased Video Game from Disc Dept Store/12 Mo	50	3.2%	129
HH Purchased Video Game from Electronics Store/12 Mo	31	2.0%	62
HH Purchased Video Games from Game Console/12 Mo	65	4.1%	81
HH Purchased Video Game from GameStop/12 Mo	101	6.4%	98
HH Purchased Video Game from Steam/12 Mo	30	1.9%	76
HH Purchased Video Game from Oth Online/12 Mo	105	6.7%	87
HH Purchased Video Game System/Disc Dept Store/12 Mo	30	1.9%	145
HH Purchased Video Game System/Electr Store/12 Mo	21	1.3%	73
HH Purchased Video Game System/GameStop/12 Mo	43	2.7%	143
HH Purchased Video Game System/Other Online/12 Mo	42	2.7%	91
Have Internet Access at Home	2,801	95.3%	99
Broadband/High Speed Internet Connection at Home	2,670	90.9%	98
Cable Modem Internet Connection at Home	1,072	36.5%	86
DSL Internet Connection at Home	464	15.8%	153
Fiber Optic Internet Connection at Home	288	9.8%	56
Satellite Service Internet Connection at Home	159	5.4%	154
Spend <0.5 Hrs Online (Excluding Email) Daily	135	4.6%	99
Spend 0.5-0.9 Hrs Online (Excluding Email) Daily	241	8.2%	106
Spend 1-1.9 Hrs Online (Excluding Email) Daily	540	18.4%	108
Spend 2-4.9 Hrs Online (Excluding Email) Daily	869	29.6%	97
Spend 5-9.9 Hrs Online (Excluding Email) Daily	615	20.9%	93
Spend 10+ Hrs Online (Excluding Email) Daily	277	9.4%	84
Used Internet/30 Days	2,815	95.8%	99
Used Internet at Home/30 Days	2,639	89.8%	96
Used Internet at Work/30 Days	1,024	34.9%	94
Used Internet at School or Library/30 Days	167	5.7%	85
Used Internet Not Home/Work/School/Library/30 Days	844	28.7%	82
Used Computer to Access Internet/30 Days	2,045	69.6%	88
Used Cell Phone to Access Internet/30 Days	2,418	82.3%	96
Used Tablet to Access Internet/30 Days	953	32.4%	88
Used Vid Game Console to Access Internet/30 Days	319	10.9%	106
Used TV to Access Internet/30 Days	699	23.8%	87
Used Internet for Email/30 Days	2,320	79.0%	93
Used Internet for IM/30 Days	2,261	77.0%	95
Used Internet for Phone Call/30 Days	987	33.6%	93
Used Internet for Video Chat/30 Days	838	28.5%	79

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Used Internet for Personal Purchase/30 Days	1,936	65.9%	91
Used Internet for Business Purchase/30 Days	280	9.5%	72
Used Internet for Latest News/30 Days	1,234	42.0%	80
Used Internet for Sports News or Info/30 Days	634	21.6%	79
Used Internet for Financial Info/30 Days	686	23.3%	74
Used Internet for Medical Info/30 Days	779	26.5%	82
Used Internet for Movie Listings/Times/30 Days	263	9.0%	84
Used Internet for Parenting Info/30 Days	83	2.8%	64
Used Internet for Real Estate Info/30 Days	280	9.5%	62
Used Internet for Recipes/30 Days	1,448	49.3%	93
Used Internet to Add Video to Website/30 Days	192	6.5%	90
Used Internet to Download Movie/30 Days	113	3.8%	64
Used Internet to Download Music/30 Days	434	14.8%	96
Used Internet to Download TV Program/30 Days	66	2.2%	71
Used Internet to Download Video Game/30 Days	426	14.5%	106
Used Internet to Look for Employment/30 Days	314	10.7%	84
Used Internet for Online Dating/30 Days	64	2.2%	64
Used Internet to Pay Bills/30 Days	1,664	56.6%	90
Used Internet to Play Games/30 Days	1,215	41.4%	112
Used Internet to Research Vehicle Purch/30 Days	251	8.5%	85
Used Internet to Send Greeting Card/30 Days	110	3.7%	83
Used Internet to Share Photos on Website/30 Days	762	25.9%	95
Used Internet to Take Online Class/30 Days	228	7.8%	60
Used Internet to Trade/Track Investments/30 Days	308	10.5%	56
Used Internet for Travel Plans/30 Days	319	10.9%	61
Used Internet to Visit Blogs/30 Days	184	6.3%	54
Used Internet to Write Blogs/30 Days	22	0.7%	60
Used Internet to Visit Chat Room/30 Days	129	4.4%	73
Used Internet to Watch Movie/30 Days	817	27.8%	81
Used Internet to Watch TV Program/30 Days	533	18.1%	82
Used Nintendo Switch Online Gaming Svc/30 Days	81	2.8%	69
Used PlayStation Network Gaming Svc/30 Days	204	6.9%	100
Used Xbox Network Gaming Svc/30 Days	217	7.4%	122
Played Massive Multi-Player Online Game/30 Days	99	3.4%	104
Used Spanish Language Website or App/30 Days	66	2.2%	47
Social Media: Used Facebook/30 Days	2,042	69.5%	108
Social Media: Used Instagram/30 Days	780	26.5%	71
Social Media: Used LinkedIn/30 Days	161	5.5%	39
Social Media: Used Reddit/30 Days	158	5.4%	52
Social Media: Used Shutterfly/30 Days	72	2.5%	94
Social Media: Used Snapchat/30 Days	681	23.2%	113
Social Media: Used TikTok/30 Days	564	19.2%	106
Social Media: Used Tumblr/30 Days	37	1.3%	67
Social Media: Used Twitch/30 Days	71	2.4%	61
Social Media: Used Twitter/30 Days	351	11.9%	67
Social Media: Used Yelp/30 Days	51	1.7%	29
Social Media: Used YouTube/30 Days	1,358	46.2%	86
Social Media: Used Pinterest/30 Days	536	18.2%	96

# Electronics & Internet Market Potential



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Social Media: Applied Filter to Picture/30 Days	262	8.9%	86
Social Media: Clicked on Ad/30 Days	393	13.4%	90
Social Media: Commented on Friend's Post/30 Days	1,324	45.1%	106
Social Media: Communicated Via IM/30 Days	726	24.7%	101
Social Media: Followed/Became Fan/30 Days	636	21.6%	92
Social Media: Invited People to Event/30 Days	138	4.7%	111
Social Media: Liked Something/30 Days	1,046	35.6%	102
Social Media: Played Game/30 Days	613	20.9%	122
Social Media: Posted Blog/30 Days	33	1.1%	68
Social Media: Posted/Shared Video/30 Days	443	15.1%	92
Social Media: Posted Picture/30 Days	1,231	41.9%	105
Social Media: Posted Update/30 Days	875	29.8%	120
Social Media: Posted Website Link/30 Days	244	8.3%	89
Social Media: Posted/Shared My Location/30 Days	154	5.2%	104
Social Media: Rated Product or Service/30 Days	212	7.2%	94
Social Media: Saw Friend's Profile/30 Days	1,307	44.5%	103
Social Media: Sent Email/Text Message/30 Days	1,362	46.4%	102
Social Media: Sent Real/Virtual Gift/30 Days	44	1.5%	70
Social Media: Updated My Profile/30 Days	548	18.7%	112
Social Media: Watched Video/30 Days	1,222	41.6%	94
IM/Video Chat: Used Facebook Messenger/30 Days	1,704	58.0%	120
IM/Video Chat: Used FaceTime/30 Days	751	25.6%	81
IM/Video Chat: Used Google Duo/30 Days	178	6.1%	107
IM/Video Chat: Used Google Hangouts/30 Days	70	2.4%	67
IM/Video Chat: Used Google Meet/30 Days	81	2.8%	54
IM/Video Chat: Used Microsoft Teams/30 Days	119	4.1%	37
IM/Video Chat: Used Skype/30 Days	70	2.4%	43
IM/Video Chat: Used Slack/30 Days	21	0.7%	24
IM/Video Chat: Used Snapchat/30 Days	474	16.1%	112
IM/Video Chat: Used WhatsApp/30 Days	180	6.1%	36
IM/Video Chat: Used Zoom/30 Days	501	17.1%	51
Social Media: Follow Friends/Family Very Important	660	22.5%	97
Social Media: Meet New Friends Very Important	201	6.8%	107
Social Media: Keep in Touch Very Important	1,280	43.6%	102
Social Media: Reconnect w/People Very Important	508	17.3%	102
Social Media: Ntwrk w/Prof Contacts Very Important	176	6.0%	93
Social Media: Find Mutual Interests Very Important	192	6.5%	107
Social Media: Learn About Prods/Svcs Very Important	189	6.4%	109
Social Media: Rate/Review Prods/Svcs Very Important	165	5.6%	121
Social Media: Find Local Info Very Important	364	12.4%	111
Social Media: Find TV/Movie Info Very Important	204	6.9%	102
Social Media: Access to VIP Events Very Important	126	4.3%	120
Social Media: Get Exclusive Offers Very Important	182	6.2%	100
Social Media: Play Games Very Important	225	7.7%	117
Social Media: Support Fav Co/Brands Very Important	134	4.6%	112
Social Media: Track News/Events Very Important	335	11.4%	96
Used Bing Website or Search Engine/30 Days	271	9.2%	98
Used Google Website or Search Engine/30 Days	2,417	82.3%	96
Used Yahoo Website or Search Engine/30 Days	503	17.1%	104

Used Indeed Job/Careers Website or App/30 Days	387	13.2%	97
Used Zillow Website or App/30 Days	396	13.5%	67
Used BuzzFeed Entertainment Website/App/30 Days	102	3.5%	62
Used Fandango Entertainment Website/App/30 Days	20	0.7%	57
Used ABC News Website or App/30 Days	242	8.2%	97
Used BBC News Website or App/30 Days	94	3.2%	54
Used CBS News Website or App/30 Days	195	6.6%	111
Used CNN Website or App/30 Days	287	9.8%	56
Used Fox News Website or App/30 Days	440	15.0%	100
Used HuffPost News Website or App/30 Days	82	2.8%	54
Used NBC News Website or App/30 Days	159	5.4%	83
Used Yahoo! News Website or App/30 Days	208	7.1%	84
Used ESPN Sports Website or App/30 Days	384	13.1%	84
Used Fox Sports Website or App/30 Days	140	4.8%	84
Used MLB Sports Website or App/30 Days	79	2.7%	76
Used NBA Sports Website or App/30 Days	79	2.7%	79
Used NFL Sports Website or App/30 Days	172	5.9%	86
Used PBS Website or App/30 Days	65	2.2%	73
Used Telemundo Website or App/30 Days	30	1.0%	40
Social Media: Follow Actors/Comedians	589	20.0%	78
Social Media: Follow Artists/Photographers	376	12.8%	72
Social Media: Follow Charitable Groups	418	14.2%	88
Social Media: Follow Chefs/Restaurants	511	17.4%	85
Social Media: Follow Companies/Brands	533	18.1%	78
Social Media: Follow Gamers	197	6.7%	90
Social Media: Follow Hobby-Related Groups	833	28.4%	96
Social Media: Follow Local Groups	751	25.6%	103
Social Media: Follow Magazines	210	7.1%	75
Social Media: Follow Medical/Ailment Groups	232	7.9%	100
Social Media: Follow Music Groups	665	22.6%	90
Social Media: Follow Newspapers	364	12.4%	93
Social Media: Follow Oth Celebrities	356	12.1%	80
Social Media: Follow Political Groups	417	14.2%	94
Social Media: Follow Politicians	379	12.9%	87
Social Media: Follow Religious Groups	536	18.2%	119
Social Media: Follow School Groups	554	18.9%	105
Social Media: Follow Sports/Athletes	537	18.3%	86
Social Media: Follow Travel-Related Groups	310	10.6%	75
Social Media: Follow TV Programs/Networks	577	19.6%	95

# Electronics & Internet Market Potential – 30 Min. Radius



Demographic Summary	2023	2028
Population	131,046	130,364
Population 18+	103,743	102,891
Households	53,888	54,017
Median Household Income	\$53,325	\$57,505

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Own Tablet	57,587	55.5%	94
Own E-Reader	12,442	12.0%	84
Own E-Reader/Tablet: Amazon Fire	16,759	16.2%	114
Own E-Reader/Tablet: Amazon Kindle	24,288	23.4%	100
Own E-Reader/Tablet: Apple iPad	30,797	29.7%	80
Own E-Reader/Tablet: Barnes & Noble Nook	2,127	2.1%	92
Own E-Reader/Tablet: Microsoft Surface	1,936	1.9%	65
Own E-Reader/Tablet: Samsung Galaxy Tab	12,497	12.0%	107
Own Portable MP3 Player	11,459	11.0%	99
Own Apple Watch Wearable Technology	13,233	12.8%	78
Own Fitbit Wearable Technology	16,085	15.5%	101
Own Garmin Wearable Technology	3,021	2.9%	88
Own Digital Camcorder	8,267	8.0%	98
Own Digital Point and Shoot Camera/Camcorder	11,689	11.3%	103
Own Digital SLR Camera or Camcorder	9,926	9.6%	89
Own 35mm Camera or Camcorder	8,429	8.1%	114
Own Telephoto/Zoom Lens for Camera	6,939	6.7%	103
Own Wide Angle Lens for Camera	4,786	4.6%	96
Own Selfie Stick for Camera or Phone	6,146	5.9%	89
Printed Digital Photos/12 Mo	28,622	27.6%	102
Use Computer at Work	36,862	35.5%	82
Use Desktop Computer at Work	18,495	17.8%	92
Use Laptop or Notebook Computer at Work	19,059	18.4%	76
HH Owns Computer	44,107	81.8%	96
HH Purchased Most Recent Home Computer/12 Mo	6,657	12.4%	87
HH Owns Desktop Computer	21,046	39.1%	98
HH Owns Laptop or Notebook	35,326	65.6%	93
HH Has Child (<18 Yrs) Using Home Computer	5,736	10.6%	91
HH Owns Apple/Mac Brand Computer	8,891	16.5%	68
HH Owns PC/Non-Apple Brand Computer	38,950	72.3%	102
HH Purchased 1-2 Yrs Ago Most Recent Computer	9,220	17.1%	90
HH Purchased 3-4 Yrs Ago Most Recent Computer	10,758	20.0%	104
HH Purchased 5+ Yrs Ago Most Recent Computer	10,192	18.9%	107
HH Purchased Most Recent Home Computer at Store	21,056	39.1%	100
HH Purchased Most Recent Home Computer Online	13,313	24.7%	90
HH Spent \$1-499 on Most Recent Home Computer	10,097	18.7%	118
HH Spent \$500-999 on Most Recent Home Computer	10,934	20.3%	100
HH Spent \$1K-1499 on Most Recent Home Computer	5,301	9.8%	81
HH Spent \$1500-1999 on Most Recent Home Computer	1,982	3.7%	80
HH Spent \$2K+ on Most Recent Home Computer	1,880	3.5%	65
HH Owns Webcam	12,954	24.0%	92
HH Owns Wireless Router	18,315	34.0%	95
HH Owns All-In-One Printer (Print Copy Scan)	31,598	58.6%	98
HH Owns Accounting Software	3,289	6.1%	94

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Communications or Fax Software	1,749	3.2%	80
HH Owns Database or Filing Software	2,685	5.0%	92
HH Owns Desktop Publishing Software	3,978	7.4%	102
HH Owns Education or Training Software	4,068	7.5%	83
HH Owns Entertainment or Games Software	12,136	22.5%	93
HH Owns Personal Finance or Tax Prep Software	7,638	14.2%	89
HH Owns Presentation Graphics Software	2,549	4.7%	74
HH Owns Multimedia Software	5,009	9.3%	93
HH Owns Networking Software	4,265	7.9%	81
HH Owns Online Mtg or Conference Software	6,871	12.8%	74
HH Owns Online or Remote Backup Software	2,892	5.4%	80
HH Owns Security or Anti-Virus Software	12,948	24.0%	94
HH Owns Spreadsheet Software	12,703	23.6%	84
HH Owns Touch Screen Monitor	6,193	11.5%	91
HH Owns Utility Software	2,309	4.3%	80
HH Owns Web Authoring Software	641	1.2%	73
HH Owns Word Processing Software	18,629	34.6%	90
HH Owns CD Player	10,530	19.5%	109
HH Owns Portable GPS Device	12,924	24.0%	115
HH Owns Ear Buds Headphones	26,439	49.1%	91
HH Owns Bluetooth or Wireless Headphones	20,536	38.1%	88
HH Owns Noise Reduction Headphones	9,351	17.4%	83
HH Owns Headphones w/Microphone	10,711	19.9%	84
HH Owns Home Theater or Entertainment System	8,065	15.0%	90
HH Owns 1 TV	8,780	16.3%	90
HH Owns 2 TVs	15,327	28.4%	101
HH Owns 3 TVs	13,188	24.5%	107
HH Owns 4+ TVs	12,646	23.5%	104
HH Owns LCD TV	13,488	25.0%	96
HH Owns LED TV	25,982	48.2%	104
HH Owns OLED TV	2,579	4.8%	76
HH Owns Plasma TV	5,301	9.8%	90
HH Owns HDTV	21,789	40.4%	100
HH Owns 4K Ultra HDTV	13,626	25.3%	91
HH Owns Internet Connectable TV	23,191	43.0%	100
HH Owns <27 in Screen TV (Small)	8,104	15.0%	115
HH Owns 27-35 in Screen TV (Medium)	17,586	32.6%	112
HH Owns 36-42 in Screen TV (Large)	19,605	36.4%	107
HH Owns 43-54 in Screen TV (XL)	18,800	34.9%	98
HH Owns 55-69 in Screen TV (XXL)	19,522	36.2%	96
HH Owns 70 in+ Screen TV (XXXL)	3,619	6.7%	89
HH Most Recent TV Purchase: <27 in (Small)	2,926	5.4%	114
HH Most Recent TV Purchase: 27-35 in (Medium)	7,608	14.1%	111
HH Most Recent TV Purchase: 36-42 in (Large)	9,434	17.5%	104
HH Most Recent TV Purchase: 43-54 in (XL)	10,829	20.1%	102
HH Most Recent TV Purchase: 55-69 in (XXL)	14,543	27.0%	95
HH Most Recent TV Purchase: 70+ in (XXXL)	2,752	5.1%	87
HH Owns Internet Video Device for TV	27,091	50.3%	96
HH Owns Amazon Fire Internet Device for TV	13,184	24.5%	93
HH Owns Apple TV Internet Device for TV	3,449	6.4%	66
HH Owns Google Chromecast Intrnt Device for TV	3,698	6.9%	87
HH Owns Roku Internet Device for TV	14,524	27.0%	105
HH Owns Handheld Video Game System	8,250	15.3%	89
HH Owns Video Game System Attached to TV/Comp	21,854	40.6%	98
HH Owns Nintendo DS/2DS/3DS Video Game System	3,705	6.9%	103

# Electronics & Internet Market Potential – 30 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Nintendo Switch Video Game System	6,738	12.5%	86
HH Owns Nintendo Wii/Wii U Video Game System	5,441	10.1%	105
HH Owns PlayStation 2/3 Video Game System	5,000	9.3%	113
HH Owns PlayStation 4 Video Game System	9,016	16.7%	98
HH Owns Xbox 360 Video Game System	5,514	10.2%	106
HH Owns Xbox One Video Game System	7,615	14.1%	109
HH Purchased Video Game System/12 Mo	2,811	5.2%	65
HH Purchased 1 Video Game/12 Mo	1,089	2.0%	87
HH Purchased 2 Video Games/12 Mo	1,559	2.9%	94
HH Purchased 3 Video Games/12 Mo	1,099	2.0%	86
HH Purchased 4 Video Games/12 Mo	977	1.8%	93
HH Purchased 5+ Video Games/12 Mo	3,015	5.6%	91
HH Spent \$1-100 on Video Games/12 Mo	4,405	8.2%	92
HH Spent \$101-200 on Video Games/12 Mo	2,266	4.2%	86
HH Spent \$201+ on Video Games/12 Mo	1,744	3.2%	87
HH Purchased Video Game from Disc Dept Store/12 Mo	1,470	2.7%	111
HH Purchased Video Game from Electronics Store/12 Mo	1,378	2.6%	80
HH Purchased Video Games from Game Console/12 Mo	2,456	4.6%	89
HH Purchased Video Game from GameStop/12 Mo	3,247	6.0%	92
HH Purchased Video Game from Steam/12 Mo	1,127	2.1%	84
HH Purchased Video Game from Oth Online/12 Mo	3,608	6.7%	87
HH Purchased Video Game System/Disc Dept Store/12 Mo	813	1.5%	115
HH Purchased Video Game System/Electr Store/12 Mo	755	1.4%	77
HH Purchased Video Game System/GameStop/12 Mo	1,109	2.1%	107
HH Purchased Video Game System/Other Online/12 Mo	1,285	2.4%	82
Have Internet Access at Home	99,500	95.9%	99
Broadband/High Speed Internet Connection at Home	95,354	91.9%	99
Cable Modem Internet Connection at Home	41,158	39.7%	93
DSL Internet Connection at Home	13,664	13.2%	127
Fiber Optic Internet Connection at Home	11,665	11.2%	65
Satellite Service Internet Connection at Home	5,525	5.3%	152
Spend <0.5 Hrs Online (Excluding Email) Daily	5,670	5.5%	118
Spend 0.5-0.9 Hrs Online (Excluding Email) Daily	9,051	8.7%	113
Spend 1-1.9 Hrs Online (Excluding Email) Daily	18,785	18.1%	107
Spend 2-4.9 Hrs Online (Excluding Email) Daily	32,206	31.0%	101
Spend 5-9.9 Hrs Online (Excluding Email) Daily	20,440	19.7%	88
Spend 10+ Hrs Online (Excluding Email) Daily	9,408	9.1%	81
Used Internet/30 Days	99,740	96.1%	99
Used Internet at Home/30 Days	94,886	91.5%	98
Used Internet at Work/30 Days	37,107	35.8%	96
Used Internet at School or Library/30 Days	5,633	5.4%	81
Used Internet Not Home/Work/School/Library/30 Days	32,530	31.4%	89
Used Computer to Access Internet/30 Days	75,874	73.1%	92
Used Cell Phone to Access Internet/30 Days	85,580	82.5%	97
Used Tablet to Access Internet/30 Days	34,258	33.0%	89
Used Vid Game Console to Access Internet/30 Days	9,990	9.6%	94
Used TV to Access Internet/30 Days	24,630	23.7%	87
Used Internet for Email/30 Days	83,917	80.9%	96
Used Internet for IM/30 Days	79,224	76.4%	94
Used Internet for Phone Call/30 Days	33,965	32.7%	90
Used Internet for Video Chat/30 Days	29,769	28.7%	79

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Used Internet for Personal Purchase/30 Days	71,781	69.2%	95
Used Internet for Business Purchase/30 Days	11,303	10.9%	83
Used Internet for Latest News/30 Days	47,548	45.8%	87
Used Internet for Sports News or Info/30 Days	23,944	23.1%	85
Used Internet for Financial Info/30 Days	28,017	27.0%	86
Used Internet for Medical Info/30 Days	29,202	28.1%	87
Used Internet for Movie Listings/Times/30 Days	9,474	9.1%	86
Used Internet for Parenting Info/30 Days	3,284	3.2%	72
Used Internet for Real Estate Info/30 Days	11,285	10.9%	71
Used Internet for Recipes/30 Days	52,387	50.5%	95
Used Internet to Add Video to Website/30 Days	6,265	6.0%	83
Used Internet to Download Movie/30 Days	4,514	4.4%	72
Used Internet to Download Music/30 Days	13,508	13.0%	84
Used Internet to Download TV Program/30 Days	2,336	2.3%	71
Used Internet to Download Video Game/30 Days	13,049	12.6%	92
Used Internet to Look for Employment/30 Days	10,990	10.6%	83
Used Internet for Online Dating/30 Days	2,242	2.2%	63
Used Internet to Pay Bills/30 Days	60,503	58.3%	93
Used Internet to Play Games/30 Days	40,632	39.2%	106
Used Internet to Research Vehicle Purch/30 Days	9,365	9.0%	90
Used Internet to Send Greeting Card/30 Days	3,885	3.7%	83
Used Internet to Share Photos on Website/30 Days	27,119	26.1%	96
Used Internet to Take Online Class/30 Days	8,124	7.8%	61
Used Internet to Trade/Track Investments/30 Days	13,230	12.8%	68
Used Internet for Travel Plans/30 Days	12,837	12.4%	69
Used Internet to Visit Blogs/30 Days	7,398	7.1%	62
Used Internet to Write Blogs/30 Days	666	0.6%	52
Used Internet to Visit Chat Room/30 Days	4,272	4.1%	69
Used Internet to Watch Movie/30 Days	28,850	27.8%	81
Used Internet to Watch TV Program/30 Days	18,944	18.3%	82
Used Nintendo Switch Online Gaming Svc/30 Days	3,358	3.2%	82
Used PlayStation Network Gaming Svc/30 Days	6,766	6.5%	94
Used Xbox Network Gaming Svc/30 Days	7,066	6.8%	112
Played Massive Multi-Player Online Game/30 Days	2,943	2.8%	87
Used Spanish Language Website or App/30 Days	2,573	2.5%	52
Social Media: Used Facebook/30 Days	70,454	67.9%	106
Social Media: Used Instagram/30 Days	27,911	26.9%	72
Social Media: Used LinkedIn/30 Days	7,218	7.0%	49
Social Media: Used Reddit/30 Days	6,671	6.4%	63
Social Media: Used Shutterfly/30 Days	2,280	2.2%	85
Social Media: Used Snapchat/30 Days	21,989	21.2%	103
Social Media: Used TikTok/30 Days	17,648	17.0%	94
Social Media: Used Tumblr/30 Days	1,299	1.3%	66
Social Media: Used Twitch/30 Days	2,919	2.8%	71
Social Media: Used Twitter/30 Days	12,391	11.9%	67
Social Media: Used Yelp/30 Days	2,014	1.9%	33
Social Media: Used YouTube/30 Days	49,881	48.1%	90
Social Media: Used Pinterest/30 Days	19,829	19.1%	101

# Electronics & Internet Market Potential – 30 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Social Media: Applied Filter to Picture/30 Days	9,278	8.9%	86
Social Media: Clicked on Ad/30 Days	14,088	13.6%	92
Social Media: Commented on Friend's Post/30 Days	45,471	43.8%	104
Social Media: Communicated Via IM/30 Days	25,632	24.7%	101
Social Media: Followed/Became Fan/30 Days	22,282	21.5%	91
Social Media: Invited People to Event/30 Days	4,217	4.1%	96
Social Media: Liked Something/30 Days	37,310	36.0%	103
Social Media: Played Game/30 Days	19,866	19.1%	112
Social Media: Posted Blog/30 Days	1,206	1.2%	71
Social Media: Posted/Shared Video/30 Days	15,349	14.8%	90
Social Media: Posted Picture/30 Days	41,406	39.9%	100
Social Media: Posted Update/30 Days	28,247	27.2%	109
Social Media: Posted Website Link/30 Days	8,592	8.3%	89
Social Media: Posted/Shared My Location/30 Days	4,814	4.6%	92
Social Media: Rated Product or Service/30 Days	7,068	6.8%	89
Social Media: Saw Friend's Profile/30 Days	44,455	42.9%	99
Social Media: Sent Email/Text Message/30 Days	47,769	46.0%	101
Social Media: Sent Real/Virtual Gift/30 Days	1,654	1.6%	74
Social Media: Updated My Profile/30 Days	16,686	16.1%	96
Social Media: Watched Video/30 Days	42,380	40.9%	92
IM/Video Chat: Used Facebook Messenger/30 Days	57,177	55.1%	114
IM/Video Chat: Used FaceTime/30 Days	26,068	25.1%	80
IM/Video Chat: Used Google Duo/30 Days	5,382	5.2%	92
IM/Video Chat: Used Google Hangouts/30 Days	2,207	2.1%	59
IM/Video Chat: Used Google Meet/30 Days	3,358	3.2%	63
IM/Video Chat: Used Microsoft Teams/30 Days	6,152	5.9%	55
IM/Video Chat: Used Skype/30 Days	3,656	3.5%	63
IM/Video Chat: Used Slack/30 Days	1,054	1.0%	33
IM/Video Chat: Used Snapchat/30 Days	15,421	14.9%	103
IM/Video Chat: Used WhatsApp/30 Days	7,675	7.4%	43
IM/Video Chat: Used Zoom/30 Days	20,318	19.6%	59
Social Media: Follow Friends/Family Very Important	24,736	23.8%	103
Social Media: Meet New Friends Very Important	6,115	5.9%	93
Social Media: Keep in Touch Very Important	44,057	42.5%	99
Social Media: Reconnect w/People Very Important	16,932	16.3%	96
Social Media: Ntwrk w/Prof Contacts Very Important	5,124	4.9%	77
Social Media: Find Mutual Interests Very Important	5,596	5.4%	89
Social Media: Learn About Prods/Svcs Very Important	5,360	5.2%	88
Social Media: Rate/Review Prods/Svcs Very Important	4,492	4.3%	94
Social Media: Find Local Info Very Important	11,445	11.0%	98
Social Media: Find TV/Movie Info Very Important	6,099	5.9%	86
Social Media: Access to VIP Events Very Important	3,474	3.3%	94
Social Media: Get Exclusive Offers Very Important	5,742	5.5%	89
Social Media: Play Games Very Important	7,126	6.9%	105
Social Media: Support Fav Co/Brands Very Important	3,904	3.8%	92
Social Media: Track News/Events Very Important	11,034	10.6%	90
Used Bing Website or Search Engine/30 Days	10,058	9.7%	103
Used Google Website or Search Engine/30 Days	86,329	83.2%	97
Used Yahoo Website or Search Engine/30 Days	17,267	16.6%	101

Used Indeed Job/Careers Website or App/30 Days	12,599	12.1%	90
Used Zillow Website or App/30 Days	15,140	14.6%	73
Used BuzzFeed Entertainment Website/App/30 Days	4,244	4.1%	73
Used Fandango Entertainment Website/App/30 Days	784	0.8%	63
Used ABC News Website or App/30 Days	7,579	7.3%	86
Used BBC News Website or App/30 Days	3,678	3.5%	59
Used CBS News Website or App/30 Days	5,704	5.5%	92
Used CNN Website or App/30 Days	11,347	10.9%	63
Used Fox News Website or App/30 Days	16,396	15.8%	106
Used HuffPost News Website or App/30 Days	3,482	3.4%	65
Used NBC News Website or App/30 Days	5,241	5.1%	78
Used Yahoo! News Website or App/30 Days	7,728	7.4%	88
Used ESPN Sports Website or App/30 Days	13,230	12.8%	82
Used Fox Sports Website or App/30 Days	5,713	5.5%	97
Used MLB Sports Website or App/30 Days	2,677	2.6%	73
Used NBA Sports Website or App/30 Days	1,981	1.9%	56
Used NFL Sports Website or App/30 Days	6,420	6.2%	91
Used PBS Website or App/30 Days	2,306	2.2%	73
Used Telemundo Website or App/30 Days	1,282	1.2%	48
Social Media: Follow Actors/Comedians	23,166	22.3%	87
Social Media: Follow Artists/Photographers	15,296	14.7%	83
Social Media: Follow Charitable Groups	16,305	15.7%	97
Social Media: Follow Chefs/Restaurants	19,388	18.7%	91
Social Media: Follow Companies/Brands	21,138	20.4%	88
Social Media: Follow Gamers	7,068	6.8%	91
Social Media: Follow Hobby-Related Groups	31,163	30.0%	102
Social Media: Follow Local Groups	28,262	27.2%	110
Social Media: Follow Magazines	8,808	8.5%	89
Social Media: Follow Medical/Ailment Groups	7,950	7.7%	97
Social Media: Follow Music Groups	24,827	23.9%	95
Social Media: Follow Newspapers	13,635	13.1%	99
Social Media: Follow Oth Celebrities	12,515	12.1%	79
Social Media: Follow Political Groups	15,213	14.7%	97
Social Media: Follow Politicians	14,392	13.9%	93
Social Media: Follow Religious Groups	17,291	16.7%	109
Social Media: Follow School Groups	19,624	18.9%	105
Social Media: Follow Sports/Athletes	19,284	18.6%	88
Social Media: Follow Travel-Related Groups	11,870	11.4%	82
Social Media: Follow TV Programs/Networks	21,340	20.6%	99

# Electronics & Internet Market Potential – 60 Min. Radius



Demographic Summary	2023	2028
Population	793,631	788,413
Population 18+	626,026	621,656
Households	318,377	319,460
Median Household Income	\$58,478	\$65,635

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Own Tablet	354,327	56.6%	96
Own E-Reader	79,475	12.7%	89
Own E-Reader/Tablet: Amazon Fire	97,785	15.6%	110
Own E-Reader/Tablet: Amazon Kindle	146,859	23.5%	100
Own E-Reader/Tablet: Apple iPad	199,803	31.9%	86
Own E-Reader/Tablet: Barnes & Noble Nook	13,749	2.2%	98
Own E-Reader/Tablet: Microsoft Surface	13,623	2.2%	76
Own E-Reader/Tablet: Samsung Galaxy Tab	74,786	11.9%	106
Own Portable MP3 Player	68,946	11.0%	98
Own Apple Watch Wearable Technology	84,839	13.6%	83
Own Fitbit Wearable Technology	98,195	15.7%	102
Own Garmin Wearable Technology	19,506	3.1%	94
Own Digital Camcorder	50,327	8.0%	99
Own Digital Point and Shoot Camera/Camcorder	71,378	11.4%	104
Own Digital SLR Camera or Camcorder	62,413	10.0%	92
Own 35mm Camera or Camcorder	50,993	8.1%	114
Own Telephoto/Zoom Lens for Camera	42,732	6.8%	105
Own Wide Angle Lens for Camera	30,104	4.8%	100
Own Selfie Stick for Camera or Phone	37,965	6.1%	92
Printed Digital Photos/12 Mo	173,268	27.7%	102
Use Computer at Work	235,963	37.7%	87
Use Desktop Computer at Work	114,257	18.3%	94
Use Laptop or Notebook Computer at Work	125,362	20.0%	83
HH Owns Computer	264,402	83.0%	97
HH Purchased Most Recent Home Computer/12 Mo	40,997	12.9%	91
HH Owns Desktop Computer	126,516	39.7%	99
HH Owns Laptop or Notebook	212,361	66.7%	95
HH Has Child (<18 Yrs) Using Home Computer	34,460	10.8%	92
HH Owns Apple/Mac Brand Computer	57,462	18.0%	75
HH Owns PC/Non-Apple Brand Computer	230,590	72.4%	102
HH Purchased 1-2 Yrs Ago Most Recent Computer	56,362	17.7%	93
HH Purchased 3-4 Yrs Ago Most Recent Computer	62,913	19.8%	103
HH Purchased 5+ Yrs Ago Most Recent Computer	59,994	18.8%	107
HH Purchased Most Recent Home Computer at Store	125,732	39.5%	101
HH Purchased Most Recent Home Computer Online	80,549	25.3%	92
HH Spent \$1-499 on Most Recent Home Computer	58,034	18.2%	115
HH Spent \$500-999 on Most Recent Home Computer	65,524	20.6%	101
HH Spent \$1K-1499 on Most Recent Home Computer	32,980	10.4%	86
HH Spent \$1500-1999 on Most Recent Home Computer	12,548	3.9%	86
HH Spent \$2K+ on Most Recent Home Computer	12,677	4.0%	74
HH Owns Webcam	77,373	24.3%	93
HH Owns Wireless Router	110,530	34.7%	97
HH Owns All-In-One Printer (Print Copy Scan)	189,023	59.4%	99
HH Owns Accounting Software	20,229	6.4%	97

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Communications or Fax Software	11,032	3.5%	86
HH Owns Database or Filing Software	15,950	5.0%	93
HH Owns Desktop Publishing Software	23,758	7.5%	103
HH Owns Education or Training Software	24,898	7.8%	85
HH Owns Entertainment or Games Software	73,002	22.9%	95
HH Owns Personal Finance or Tax Prep Software	47,542	14.9%	93
HH Owns Presentation Graphics Software	16,443	5.2%	80
HH Owns Multimedia Software	29,790	9.4%	94
HH Owns Networking Software	26,294	8.3%	85
HH Owns Online Mtg or Conference Software	44,123	13.9%	81
HH Owns Online or Remote Backup Software	17,874	5.6%	84
HH Owns Security or Anti-Virus Software	78,492	24.7%	97
HH Owns Spreadsheet Software	79,008	24.8%	89
HH Owns Touch Screen Monitor	37,968	11.9%	94
HH Owns Utility Software	14,495	4.6%	85
HH Owns Web Authoring Software	4,151	1.3%	80
HH Owns Word Processing Software	113,435	35.6%	93
HH Owns CD Player	62,407	19.6%	109
HH Owns Portable GPS Device	74,412	23.4%	112
HH Owns Ear Buds Headphones	160,336	50.4%	93
HH Owns Bluetooth or Wireless Headphones	124,851	39.2%	91
HH Owns Noise Reduction Headphones	58,268	18.3%	87
HH Owns Headphones w/Microphone	65,071	20.4%	87
HH Owns Home Theater or Entertainment System	49,829	15.7%	95
HH Owns 1 TV	52,232	16.4%	90
HH Owns 2 TVs	90,854	28.5%	101
HH Owns 3 TVs	77,503	24.3%	106
HH Owns 4+ TVs	74,975	23.5%	104
HH Owns LCD TV	81,729	25.7%	99
HH Owns LED TV	153,466	48.2%	104
HH Owns OLED TV	16,724	5.3%	83
HH Owns Plasma TV	31,726	10.0%	91
HH Owns HDTV	130,487	41.0%	101
HH Owns 4K Ultra HDTV	82,250	25.8%	93
HH Owns Internet Connectable TV	136,662	42.9%	100
HH Owns <27 in Screen TV (Small)	46,988	14.8%	113
HH Owns 27-35 in Screen TV (Medium)	102,489	32.2%	110
HH Owns 36-42 in Screen TV (Large)	115,238	36.2%	106
HH Owns 43-54 in Screen TV (XL)	113,349	35.6%	100
HH Owns 55-69 in Screen TV (XXL)	116,253	36.5%	97
HH Owns 70 in+ Screen TV (XXXL)	22,041	6.9%	92
HH Most Recent TV Purchase: <27 in (Small)	16,756	5.3%	111
HH Most Recent TV Purchase: 27-35 in (Medium)	43,633	13.7%	108
HH Most Recent TV Purchase: 36-42 in (Large)	55,838	17.5%	104
HH Most Recent TV Purchase: 43-54 in (XL)	64,371	20.2%	102
HH Most Recent TV Purchase: 55-69 in (XXL)	87,050	27.3%	96
HH Most Recent TV Purchase: 70+ in (XXXL)	17,007	5.3%	91

# Electronics & Internet Market Potential – 60 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Nintendo Switch Video Game System	40,479	12.7%	88
HH Owns Nintendo Wii/Wii U Video Game System	32,139	10.1%	105
HH Owns PlayStation 2/3 Video Game System	28,090	8.8%	107
HH Owns PlayStation 4 Video Game System	52,218	16.4%	96
HH Owns Xbox 360 Video Game System	32,143	10.1%	105
HH Owns Xbox One Video Game System	43,361	13.6%	105
HH Purchased Video Game System/12 Mo	17,347	5.4%	68
HH Purchased 1 Video Game/12 Mo	6,615	2.1%	89
HH Purchased 2 Video Games/12 Mo	8,926	2.8%	91
HH Purchased 3 Video Games/12 Mo	7,007	2.2%	93
HH Purchased 4 Video Games/12 Mo	5,809	1.8%	94
HH Purchased 5+ Video Games/12 Mo	17,705	5.6%	90
HH Spent \$1-100 on Video Games/12 Mo	26,092	8.2%	92
HH Spent \$101-200 on Video Games/12 Mo	13,578	4.3%	87
HH Spent \$201+ on Video Games/12 Mo	10,418	3.3%	88
HH Purchased Video Game from Disc Dept Store/12 Mo	8,341	2.6%	107
HH Purchased Video Game from Electronics Store/12 Mo	8,486	2.7%	83
HH Purchased Video Games from Game Console/12 Mo	14,710	4.6%	91
HH Purchased Video Game from GameStop/12 Mo	19,058	6.0%	91
HH Purchased Video Game from Steam/12 Mo	6,887	2.2%	87
HH Purchased Video Game from Oth Online/12 Mo	21,557	6.8%	88
HH Purchased Video Game System/Disc Dept Store/12 Mo	4,449	1.4%	106
HH Purchased Video Game System/Electr Store/12 Mo	4,702	1.5%	81
HH Purchased Video Game System/GameStop/12 Mo	6,118	1.9%	100
HH Purchased Video Game System/Other Online/12 Mo	7,574	2.4%	81
Have Internet Access at Home	601,863	96.1%	100
Broadband/High Speed Internet Connection at Home	578,075	92.3%	99
Cable Modem Internet Connection at Home	254,809	40.7%	96
DSL Internet Connection at Home	79,042	12.6%	122
Fiber Optic Internet Connection at Home	78,673	12.6%	72
Satellite Service Internet Connection at Home	31,377	5.0%	143
Spend <0.5 Hrs Online (Excluding Email) Daily	33,914	5.4%	117
Spend 0.5-0.9 Hrs Online (Excluding Email) Daily	54,046	8.6%	112
Spend 1-1.9 Hrs Online (Excluding Email) Daily	113,454	18.1%	107
Spend 2-4.9 Hrs Online (Excluding Email) Daily	194,918	31.1%	102
Spend 5-9.9 Hrs Online (Excluding Email) Daily	125,648	20.1%	89
Spend 10+ Hrs Online (Excluding Email) Daily	58,363	9.3%	83
Used Internet/30 Days	603,749	96.4%	99
Used Internet at Home/30 Days	576,136	92.0%	99
Used Internet at Work/30 Days	227,737	36.4%	98
Used Internet at School or Library/30 Days	36,250	5.8%	86
Used Internet Not Home/Work/School/Library/30 Days	205,243	32.8%	93
Used Computer to Access Internet/30 Days	469,679	75.0%	94
Used Cell Phone to Access Internet/30 Days	520,868	83.2%	97
Used Tablet to Access Internet/30 Days	213,803	34.2%	93
Used Vid Game Console to Access Internet/30 Days	59,120	9.4%	92
Used TV to Access Internet/30 Days	154,099	24.6%	90
Used Internet for Email/30 Days	514,741	82.2%	97
Used Internet for IM/30 Days	484,293	77.4%	96
Used Internet for Phone Call/30 Days	208,439	33.3%	92
Used Internet for Video Chat/30 Days	187,815	30.0%	83

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Used Internet for Personal Purchase/30 Days	440,525	70.4%	97
Used Internet for Business Purchase/30 Days	73,956	11.8%	90
Used Internet for Latest News/30 Days	301,712	48.2%	92
Used Internet for Sports News or Info/30 Days	152,949	24.4%	90
Used Internet for Financial Info/30 Days	178,859	28.6%	91
Used Internet for Medical Info/30 Days	183,900	29.4%	90
Used Internet for Movie Listings/Times/30 Days	60,051	9.6%	90
Used Internet for Parenting Info/30 Days	21,120	3.4%	77
Used Internet for Real Estate Info/30 Days	75,961	12.1%	80
Used Internet for Recipes/30 Days	321,102	51.3%	96
Used Internet to Add Video to Website/30 Days	39,085	6.2%	86
Used Internet to Download Movie/30 Days	29,734	4.7%	79
Used Internet to Download Music/30 Days	84,685	13.5%	88
Used Internet to Download TV Program/30 Days	15,558	2.5%	79
Used Internet to Download Video Game/30 Days	77,634	12.4%	91
Used Internet to Look for Employment/30 Days	67,298	10.8%	84
Used Internet for Online Dating/30 Days	14,737	2.4%	69
Used Internet to Pay Bills/30 Days	372,782	59.5%	95
Used Internet to Play Games/30 Days	240,935	38.5%	104
Used Internet to Research Vehicle Purch/30 Days	59,114	9.4%	94
Used Internet to Send Greeting Card/30 Days	24,519	3.9%	87
Used Internet to Share Photos on Website/30 Days	164,899	26.3%	97
Used Internet to Take Online Class/30 Days	55,101	8.8%	69
Used Internet to Trade/Track Investments/30 Days	91,322	14.6%	78
Used Internet for Travel Plans/30 Days	87,462	14.0%	78
Used Internet to Visit Blogs/30 Days	51,338	8.2%	71
Used Internet to Write Blogs/30 Days	5,139	0.8%	66
Used Internet to Visit Chat Room/30 Days	28,151	4.5%	75
Used Internet to Watch Movie/30 Days	180,847	28.9%	85
Used Internet to Watch TV Program/30 Days	120,700	19.3%	87
Used Nintendo Switch Online Gaming Svc/30 Days	20,903	3.3%	84
Used PlayStation Network Gaming Svc/30 Days	40,101	6.4%	93
Used Xbox Network Gaming Svc/30 Days	40,064	6.4%	105
Played Massive Multi-Player Online Game/30 Days	18,074	2.9%	89
Used Spanish Language Website or App/30 Days	17,057	2.7%	57
Social Media: Used Facebook/30 Days	420,836	67.2%	105
Social Media: Used Instagram/30 Days	181,407	29.0%	77
Social Media: Used LinkedIn/30 Days	54,337	8.7%	61
Social Media: Used Reddit/30 Days	45,538	7.3%	71
Social Media: Used Shutterfly/30 Days	15,134	2.4%	93
Social Media: Used Snapchat/30 Days	129,281	20.7%	100
Social Media: Used TikTok/30 Days	105,460	16.8%	93
Social Media: Used Tumblr/30 Days	8,755	1.4%	74
Social Media: Used Twitch/30 Days	19,132	3.1%	77
Social Media: Used Twitter/30 Days	81,857	13.1%	73
Social Media: Used Yelp/30 Days	16,365	2.6%	44
Social Media: Used YouTube/30 Days	307,795	49.2%	92
Social Media: Used Pinterest/30 Days	121,024	19.3%	102

# Electronics & Internet Market Potential – 60 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Social Media: Applied Filter to Picture/30 Days	56,771	9.1%	87
Social Media: Clicked on Ad/30 Days	87,210	13.9%	94
Social Media: Commented on Friend's Post/30 Days	274,806	43.9%	104
Social Media: Communicated Via IM/30 Days	154,195	24.6%	101
Social Media: Followed/Became Fan/30 Days	136,843	21.9%	93
Social Media: Invited People to Event/30 Days	25,710	4.1%	97
Social Media: Liked Something/30 Days	224,803	35.9%	103
Social Media: Played Game/30 Days	116,418	18.6%	109
Social Media: Posted Blog/30 Days	8,020	1.3%	78
Social Media: Posted/Shared Video/30 Days	94,124	15.0%	91
Social Media: Posted Picture/30 Days	249,856	39.9%	100
Social Media: Posted Update/30 Days	166,406	26.6%	107
Social Media: Posted Website Link/30 Days	53,582	8.6%	92
Social Media: Posted/Shared My Location/30 Days	28,630	4.6%	91
Social Media: Rated Product or Service/30 Days	43,600	7.0%	91
Social Media: Saw Friend's Profile/30 Days	269,754	43.1%	99
Social Media: Sent Email/Text Message/30 Days	287,279	45.9%	101
Social Media: Sent Real/Virtual Gift/30 Days	10,628	1.7%	79
Social Media: Updated My Profile/30 Days	99,483	15.9%	95
Social Media: Watched Video/30 Days	260,737	41.6%	94
IM/Video Chat: Used Facebook Messenger/30 Days	333,671	53.3%	110
IM/Video Chat: Used FaceTime/30 Days	166,022	26.5%	84
IM/Video Chat: Used Google Duo/30 Days	33,157	5.3%	94
IM/Video Chat: Used Google Hangouts/30 Days	15,467	2.5%	69
IM/Video Chat: Used Google Meet/30 Days	22,377	3.6%	70
IM/Video Chat: Used Microsoft Teams/30 Days	45,646	7.3%	67
IM/Video Chat: Used Skype/30 Days	25,576	4.1%	74
IM/Video Chat: Used Slack/30 Days	8,655	1.4%	46
IM/Video Chat: Used Snapchat/30 Days	90,592	14.5%	101
IM/Video Chat: Used WhatsApp/30 Days	54,617	8.7%	51
IM/Video Chat: Used Zoom/30 Days	143,373	22.9%	69
Social Media: Follow Friends/Family Very Important	147,878	23.6%	102
Social Media: Meet New Friends Very Important	36,378	5.8%	91
Social Media: Keep in Touch Very Important	266,154	42.5%	100
Social Media: Reconnect w/People Very Important	102,452	16.4%	96
Social Media: Ntwrk w/Prof Contacts Very Important	32,093	5.1%	79
Social Media: Find Mutual Interests Very Important	33,354	5.3%	88
Social Media: Learn About Prods/Svcs Very Important	32,155	5.1%	87
Social Media: Rate/Review Prods/Svcs Very Important	26,323	4.2%	91
Social Media: Find Local Info Very Important	67,785	10.8%	97
Social Media: Find TV/Movie Info Very Important	37,123	5.9%	87
Social Media: Access to VIP Events Very Important	20,448	3.3%	92
Social Media: Get Exclusive Offers Very Important	34,616	5.5%	89
Social Media: Play Games Very Important	41,621	6.6%	102
Social Media: Support Fav Co/Brands Very Important	23,044	3.7%	90
Social Media: Track News/Events Very Important	67,236	10.7%	90
Used Bing Website or Search Engine/30 Days	61,878	9.9%	105
Used Google Website or Search Engine/30 Days	525,943	84.0%	98
Used Yahoo Website or Search Engine/30 Days	104,598	16.7%	101

Used Indeed Job/Careers Website or App/30 Days	76,215	12.2%	90
Used Zillow Website or App/30 Days	101,512	16.2%	81
Used BuzzFeed Entertainment Website/App/30 Days	26,990	4.3%	77
Used Fandango Entertainment Website/App/30 Days	5,500	0.9%	73
Used ABC News Website or App/30 Days	47,709	7.6%	89
Used BBC News Website or App/30 Days	25,309	4.0%	68
Used CBS News Website or App/30 Days	35,127	5.6%	94
Used CNN Website or App/30 Days	77,728	12.4%	71
Used Fox News Website or App/30 Days	99,545	15.9%	107
Used HuffPost News Website or App/30 Days	24,052	3.8%	74
Used NBC News Website or App/30 Days	34,409	5.5%	85
Used Yahoo! News Website or App/30 Days	48,113	7.7%	91
Used ESPN Sports Website or App/30 Days	85,208	13.6%	87
Used Fox Sports Website or App/30 Days	35,460	5.7%	100
Used MLB Sports Website or App/30 Days	17,959	2.9%	81
Used NBA Sports Website or App/30 Days	13,468	2.2%	64
Used NFL Sports Website or App/30 Days	40,176	6.4%	94
Used PBS Website or App/30 Days	15,728	2.5%	83
Used Telemundo Website or App/30 Days	8,650	1.4%	54
Social Media: Follow Actors/Comedians	142,559	22.8%	89
Social Media: Follow Artists/Photographers	94,977	15.2%	85
Social Media: Follow Charitable Groups	99,528	15.9%	98
Social Media: Follow Chefs/Restaurants	118,419	18.9%	92
Social Media: Follow Companies/Brands	129,298	20.7%	89
Social Media: Follow Gamers	42,203	6.7%	90
Social Media: Follow Hobby-Related Groups	186,615	29.8%	101
Social Media: Follow Local Groups	166,856	26.7%	108
Social Media: Follow Magazines	53,333	8.5%	89
Social Media: Follow Medical/Ailment Groups	47,826	7.6%	97
Social Media: Follow Music Groups	151,085	24.1%	96
Social Media: Follow Newspapers	80,785	12.9%	97
Social Media: Follow Oth Celebrities	79,000	12.6%	83
Social Media: Follow Political Groups	92,580	14.8%	98
Social Media: Follow Politicians	87,945	14.0%	94
Social Media: Follow Religious Groups	102,697	16.4%	107
Social Media: Follow School Groups	117,348	18.7%	104
Social Media: Follow Sports/Athletes	119,978	19.2%	91
Social Media: Follow Travel-Related Groups	74,853	12.0%	85
Social Media: Follow TV Programs/Networks	127,601	20.4%	98

# Electronics & Internet Market Potential – 90 Min. Radius



Demographic Summary	2023	2028
Population	2,865,641	2,857,640
Population 18+	2,278,486	2,278,049
Households	1,169,201	1,175,521
Median Household Income	\$63,370	\$73,318

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Own Tablet	1,316,483	57.8%	98
Own E-Reader	306,510	13.5%	94
Own E-Reader/Tablet: Amazon Fire	350,630	15.4%	108
Own E-Reader/Tablet: Amazon Kindle	542,655	23.8%	101
Own E-Reader/Tablet: Apple iPad	773,310	33.9%	91
Own E-Reader/Tablet: Barnes & Noble Nook	51,588	2.3%	101
Own E-Reader/Tablet: Microsoft Surface	56,091	2.5%	85
Own E-Reader/Tablet: Samsung Galaxy Tab	267,763	11.8%	105
Own Portable MP3 Player	254,314	11.2%	100
Own Apple Watch Wearable Technology	330,767	14.5%	88
Own Fitbit Wearable Technology	361,606	15.9%	104
Own Garmin Wearable Technology	74,702	3.3%	99
Own Digital Camcorder	184,784	8.1%	100
Own Digital Point and Shoot Camera/Camcorder	261,516	11.5%	104
Own Digital SLR Camera or Camcorder	235,746	10.3%	96
Own 35mm Camera or Camcorder	179,050	7.9%	110
Own Telephoto/Zoom Lens for Camera	154,116	6.8%	105
Own Wide Angle Lens for Camera	109,849	4.8%	100
Own Selfie Stick for Camera or Phone	142,795	6.3%	95
Printed Digital Photos/12 Mo	632,824	27.8%	103
Use Computer at Work	920,816	40.4%	94
Use Desktop Computer at Work	436,105	19.1%	99
Use Laptop or Notebook Computer at Work	501,038	22.0%	91
HH Owns Computer	986,596	84.4%	99
HH Purchased Most Recent Home Computer/12 Mo	156,148	13.4%	94
HH Owns Desktop Computer	469,110	40.1%	100
HH Owns Laptop or Notebook	798,370	68.3%	97
HH Has Child (<18 Yrs) Using Home Computer	129,850	11.1%	95
HH Owns Apple/Mac Brand Computer	232,412	19.9%	82
HH Owns PC/Non-Apple Brand Computer	848,347	72.6%	102
HH Purchased 1-2 Yrs Ago Most Recent Computer	213,303	18.2%	96
HH Purchased 3-4 Yrs Ago Most Recent Computer	231,249	19.8%	103
HH Purchased 5+ Yrs Ago Most Recent Computer	218,264	18.7%	106
HH Purchased Most Recent Home Computer at Store	462,806	39.6%	102
HH Purchased Most Recent Home Computer Online	306,913	26.2%	96
HH Spent \$1-499 on Most Recent Home Computer	206,032	17.6%	111
HH Spent \$500-999 on Most Recent Home Computer	243,298	20.8%	102
HH Spent \$1K-1499 on Most Recent Home Computer	129,168	11.0%	91
HH Spent \$1500-1999 on Most Recent Home Computer	48,063	4.1%	89
HH Spent \$2K+ on Most Recent Home Computer	51,775	4.4%	82
HH Owns Webcam	293,132	25.1%	96
HH Owns Wireless Router	415,892	35.6%	100
HH Owns All-In-One Printer (Print Copy Scan)	702,349	60.1%	100
HH Owns Accounting Software	76,011	6.5%	100

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Communications or Fax Software	42,501	3.6%	90
HH Owns Database or Filing Software	59,782	5.1%	95
HH Owns Desktop Publishing Software	87,838	7.5%	104
HH Owns Education or Training Software	96,934	8.3%	91
HH Owns Entertainment or Games Software	277,662	23.7%	98
HH Owns Personal Finance or Tax Prep Software	182,864	15.6%	98
HH Owns Presentation Graphics Software	65,148	5.6%	87
HH Owns Multimedia Software	112,352	9.6%	96
HH Owns Networking Software	102,856	8.8%	90
HH Owns Online Mtg or Conference Software	175,032	15.0%	87
HH Owns Online or Remote Backup Software	69,944	6.0%	89
HH Owns Security or Anti-Virus Software	296,009	25.3%	99
HH Owns Spreadsheet Software	306,506	26.2%	94
HH Owns Touch Screen Monitor	143,596	12.3%	97
HH Owns Utility Software	56,010	4.8%	89
HH Owns Web Authoring Software	16,867	1.4%	88
HH Owns Word Processing Software	431,397	36.9%	97
HH Owns CD Player	226,644	19.4%	108
HH Owns Portable GPS Device	266,245	22.8%	110
HH Owns Ear Buds Headphones	607,968	52.0%	96
HH Owns Bluetooth or Wireless Headphones	475,953	40.7%	94
HH Owns Noise Reduction Headphones	226,652	19.4%	93
HH Owns Headphones w/Microphone	252,712	21.6%	92
HH Owns Home Theater or Entertainment System	188,117	16.1%	97
HH Owns 1 TV	197,337	16.9%	93
HH Owns 2 TVs	331,554	28.4%	100
HH Owns 3 TVs	280,760	24.0%	105
HH Owns 4+ TVs	275,136	23.5%	104
HH Owns LCD TV	303,489	26.0%	100
HH Owns LED TV	561,212	48.0%	104
HH Owns OLED TV	66,248	5.7%	90
HH Owns Plasma TV	119,239	10.2%	93
HH Owns HDTV	480,617	41.1%	102
HH Owns 4K Ultra HDTV	310,554	26.6%	96
HH Owns Internet Connectable TV	506,712	43.3%	101
HH Owns <27 in Screen TV (Small)	169,003	14.5%	111
HH Owns 27-35 in Screen TV (Medium)	367,118	31.4%	108
HH Owns 36-42 in Screen TV (Large)	416,329	35.6%	104
HH Owns 43-54 in Screen TV (XL)	420,082	35.9%	101
HH Owns 55-69 in Screen TV (XXL)	434,999	37.2%	99
HH Owns 70 in+ Screen TV (XXXL)	83,404	7.1%	95
HH Most Recent TV Purchase: <27 in (Small)	59,581	5.1%	107
HH Most Recent TV Purchase: 27-35 in (Medium)	156,677	13.4%	105
HH Most Recent TV Purchase: 36-42 in (Large)	202,406	17.3%	103
HH Most Recent TV Purchase: 43-54 in (XL)	235,718	20.2%	102
HH Most Recent TV Purchase: 55-69 in (XXL)	326,257	27.9%	98
HH Most Recent TV Purchase: 70+ in (XXXL)	64,361	5.5%	94
HH Owns Internet Video Device for TV	606,621	51.9%	99
HH Owns Amazon Fire Internet Device for TV	300,249	25.7%	98
HH Owns Apple TV Internet Device for TV	93,235	8.0%	82
HH Owns Google Chromecast Intrnt Device for TV	85,348	7.3%	93
HH Owns Roku Internet Device for TV	313,665	26.8%	104
HH Owns Handheld Video Game System	187,733	16.1%	94
HH Owns Video Game System Attached to TV/Comp	477,080	40.8%	99
HH Owns Nintendo DS/2DS/3DS Video Game System	78,278	6.7%	101

# Electronics & Internet Market Potential – 90 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
HH Owns Nintendo Switch Video Game System	156,963	13.4%	92
HH Owns Nintendo Wii/Wii U Video Game System	117,778	10.1%	105
HH Owns PlayStation 2/3 Video Game System	101,380	8.7%	106
HH Owns PlayStation 4 Video Game System	194,094	16.6%	97
HH Owns Xbox 360 Video Game System	117,219	10.0%	104
HH Owns Xbox One Video Game System	158,348	13.5%	104
HH Purchased Video Game System/12 Mo	68,207	5.8%	73
HH Purchased 1 Video Game/12 Mo	24,963	2.1%	92
HH Purchased 2 Video Games/12 Mo	33,894	2.9%	94
HH Purchased 3 Video Games/12 Mo	26,466	2.3%	96
HH Purchased 4 Video Games/12 Mo	21,967	1.9%	97
HH Purchased 5+ Video Games/12 Mo	67,055	5.7%	93
HH Spent \$1-100 on Video Games/12 Mo	98,449	8.4%	95
HH Spent \$101-200 on Video Games/12 Mo	52,170	4.5%	91
HH Spent \$201+ on Video Games/12 Mo	39,321	3.4%	91
HH Purchased Video Game from Disc Dept Store/12 Mo	29,979	2.6%	104
HH Purchased Video Game from Electronics Store/12 Mo	33,103	2.8%	88
HH Purchased Video Games from Game Console/12 Mo	56,685	4.8%	95
HH Purchased Video Game from GameStop/12 Mo	70,937	6.1%	93
HH Purchased Video Game from Steam/12 Mo	26,834	2.3%	92
HH Purchased Video Game from Oth Online/12 Mo	82,896	7.1%	92
HH Purchased Video Game System/Disc Dept Store/12 Mo	16,017	1.4%	104
HH Purchased Video Game System/Electr Store/12 Mo	18,193	1.6%	85
HH Purchased Video Game System/GameStop/12 Mo	21,772	1.9%	97
HH Purchased Video Game System/Other Online/12 Mo	29,885	2.6%	87
Have Internet Access at Home	2,202,620	96.7%	100
Broadband/High Speed Internet Connection at Home	2,119,129	93.0%	100
Cable Modem Internet Connection at Home	971,646	42.6%	100
DSL Internet Connection at Home	268,868	11.8%	114
Fiber Optic Internet Connection at Home	320,927	14.1%	81
Satellite Service Internet Connection at Home	94,480	4.1%	118
Spend <0.5 Hrs Online (Excluding Email) Daily	118,246	5.2%	112
Spend 0.5-0.9 Hrs Online (Excluding Email) Daily	189,739	8.3%	108
Spend 1-1.9 Hrs Online (Excluding Email) Daily	405,755	17.8%	105
Spend 2-4.9 Hrs Online (Excluding Email) Daily	708,977	31.1%	102
Spend 5-9.9 Hrs Online (Excluding Email) Daily	473,930	20.8%	92
Spend 10+ Hrs Online (Excluding Email) Daily	227,210	10.0%	89
Used Internet/30 Days	2,204,722	96.8%	100
Used Internet at Home/30 Days	2,112,412	92.7%	100
Used Internet at Work/30 Days	854,358	37.5%	101
Used Internet at School or Library/30 Days	140,183	6.2%	92
Used Internet Not Home/Work/School/Library/30 Days	777,238	34.1%	97
Used Computer to Access Internet/30 Days	1,763,082	77.4%	97
Used Cell Phone to Access Internet/30 Days	1,916,974	84.1%	99
Used Tablet to Access Internet/30 Days	809,725	35.5%	96
Used Vid Game Console to Access Internet/30 Days	224,715	9.9%	96
Used TV to Access Internet/30 Days	586,883	25.8%	94
Used Internet for Email/30 Days	1,905,722	83.6%	99
Used Internet for IM/30 Days	1,790,819	78.6%	97
Used Internet for Phone Call/30 Days	780,088	34.2%	94
Used Internet for Video Chat/30 Days	734,328	32.2%	89

Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Used Internet for Personal Purchase/30 Days	1,633,727	71.7%	99
Used Internet for Business Purchase/30 Days	283,099	12.4%	94
Used Internet for Latest News/30 Days	1,151,006	50.5%	96
Used Internet for Sports News or Info/30 Days	591,618	26.0%	95
Used Internet for Financial Info/30 Days	689,742	30.3%	97
Used Internet for Medical Info/30 Days	706,133	31.0%	95
Used Internet for Movie Listings/Times/30 Days	227,619	10.0%	94
Used Internet for Parenting Info/30 Days	86,084	3.8%	86
Used Internet for Real Estate Info/30 Days	305,376	13.4%	88
Used Internet for Recipes/30 Days	1,193,313	52.4%	99
Used Internet to Add Video to Website/30 Days	151,250	6.6%	92
Used Internet to Download Movie/30 Days	117,736	5.2%	86
Used Internet to Download Music/30 Days	321,796	14.1%	91
Used Internet to Download TV Program/30 Days	62,147	2.7%	86
Used Internet to Download Video Game/30 Days	293,190	12.9%	94
Used Internet to Look for Employment/30 Days	261,439	11.5%	90
Used Internet for Online Dating/30 Days	61,737	2.7%	79
Used Internet to Pay Bills/30 Days	1,395,607	61.3%	98
Used Internet to Play Games/30 Days	871,880	38.3%	103
Used Internet to Research Vehicle Purch/30 Days	220,982	9.7%	97
Used Internet to Send Greeting Card/30 Days	93,033	4.1%	91
Used Internet to Share Photos on Website/30 Days	616,806	27.1%	99
Used Internet to Take Online Class/30 Days	231,170	10.1%	79
Used Internet to Trade/Track Investments/30 Days	373,504	16.4%	88
Used Internet for Travel Plans/30 Days	357,564	15.7%	88
Used Internet to Visit Blogs/30 Days	215,935	9.5%	82
Used Internet to Write Blogs/30 Days	21,611	0.9%	76
Used Internet to Visit Chat Room/30 Days	112,177	4.9%	82
Used Internet to Watch Movie/30 Days	698,745	30.7%	90
Used Internet to Watch TV Program/30 Days	470,921	20.7%	93
Used Nintendo Switch Online Gaming Svc/30 Days	80,160	3.5%	89
Used PlayStation Network Gaming Svc/30 Days	148,143	6.5%	94
Used Xbox Network Gaming Svc/30 Days	145,884	6.4%	105
Played Massive Multi-Player Online Game/30 Days	67,614	3.0%	91
Used Spanish Language Website or App/30 Days	64,365	2.8%	59
Social Media: Used Facebook/30 Days	1,517,595	66.6%	104
Social Media: Used Instagram/30 Days	727,259	31.9%	85
Social Media: Used LinkedIn/30 Days	246,369	10.8%	77
Social Media: Used Reddit/30 Days	192,608	8.5%	82
Social Media: Used Shutterfly/30 Days	58,275	2.6%	98
Social Media: Used Snapchat/30 Days	471,237	20.7%	101
Social Media: Used TikTok/30 Days	391,919	17.2%	95
Social Media: Used Tumblr/30 Days	34,958	1.5%	81
Social Media: Used Twitch/30 Days	76,903	3.4%	85
Social Media: Used Twitter/30 Days	337,977	14.8%	83
Social Media: Used Yelp/30 Days	80,322	3.5%	60
Social Media: Used YouTube/30 Days	1,158,060	50.8%	95
Social Media: Used Pinterest/30 Days	446,217	19.6%	104

# Electronics & Internet Market Potential – 90 Min. Radius



Product/Consumer Behavior	Expected Number of Adults or	Percent	MPI
Social Media: Applied Filter to Picture/30 Days	216,596	9.5%	92
Social Media: Clicked on Ad/30 Days	333,169	14.6%	99
Social Media: Commented on Friend's Post/30 Days	1,001,242	43.9%	104
Social Media: Communicated Via IM/30 Days	567,462	24.9%	102
Social Media: Followed/Became Fan/30 Days	518,070	22.7%	97
Social Media: Invited People to Event/30 Days	94,560	4.2%	98
Social Media: Liked Something/30 Days	822,604	36.1%	103
Social Media: Played Game/30 Days	413,627	18.2%	106
Social Media: Posted Blog/30 Days	31,589	1.4%	85
Social Media: Posted/Shared Video/30 Days	354,139	15.5%	94
Social Media: Posted Picture/30 Days	915,342	40.2%	101
Social Media: Posted Update/30 Days	598,173	26.3%	105
Social Media: Posted Website Link/30 Days	204,890	9.0%	96
Social Media: Posted/Shared My Location/30 Days	108,829	4.8%	95
Social Media: Rated Product or Service/30 Days	167,260	7.3%	96
Social Media: Saw Friend's Profile/30 Days	997,533	43.8%	101
Social Media: Sent Email/Text Message/30 Days	1,052,079	46.2%	102
Social Media: Sent Real/Virtual Gift/30 Days	42,986	1.9%	88
Social Media: Updated My Profile/30 Days	367,744	16.1%	97
Social Media: Watched Video/30 Days	977,103	42.9%	97
IM/Video Chat: Used Facebook Messenger/30 Days	1,177,660	51.7%	107
IM/Video Chat: Used FaceTime/30 Days	646,215	28.4%	90
IM/Video Chat: Used Google Duo/30 Days	123,748	5.4%	96
IM/Video Chat: Used Google Hangouts/30 Days	63,934	2.8%	78
IM/Video Chat: Used Google Meet/30 Days	92,501	4.1%	79
IM/Video Chat: Used Microsoft Teams/30 Days	203,007	8.9%	82
IM/Video Chat: Used Skype/30 Days	106,926	4.7%	84
IM/Video Chat: Used Slack/30 Days	44,337	1.9%	64
IM/Video Chat: Used Snapchat/30 Days	327,211	14.4%	100
IM/Video Chat: Used WhatsApp/30 Days	243,249	10.7%	62
IM/Video Chat: Used Zoom/30 Days	608,520	26.7%	80
Social Media: Follow Friends/Family Very Important	536,042	23.5%	102
Social Media: Meet New Friends Very Important	133,434	5.9%	92
Social Media: Keep in Touch Very Important	969,598	42.6%	100
Social Media: Reconnect w/People Very Important	375,450	16.5%	97
Social Media: Ntwrk w/Prof Contacts Very Important	125,009	5.5%	85
Social Media: Find Mutual Interests Very Important	124,692	5.5%	90
Social Media: Learn About Prods/Svcs Very Important	119,931	5.3%	90
Social Media: Rate/Review Prods/Svcs Very Important	96,757	4.2%	92
Social Media: Find Local Info Very Important	246,505	10.8%	97
Social Media: Find TV/Movie Info Very Important	138,077	6.1%	89
Social Media: Access to VIP Events Very Important	74,395	3.3%	92
Social Media: Get Exclusive Offers Very Important	126,745	5.6%	90
Social Media: Play Games Very Important	148,926	6.5%	100
Social Media: Support Fav Co/Brands Very Important	85,247	3.7%	92
Social Media: Track News/Events Very Important	247,617	10.9%	91
Used Bing Website or Search Engine/30 Days	226,363	9.9%	105
Used Google Website or Search Engine/30 Days	1,933,399	84.9%	99
Used Yahoo Website or Search Engine/30 Days	379,074	16.6%	101

Used Indeed Job/Careers Website or App/30 Days	291,859	12.8%	94
Used Zillow Website or App/30 Days	408,626	17.9%	89
Used BuzzFeed Entertainment Website/App/30 Days	108,553	4.8%	85
Used Fandango Entertainment Website/App/30 Days	21,927	1.0%	80
Used ABC News Website or App/30 Days	181,436	8.0%	93
Used BBC News Website or App/30 Days	107,583	4.7%	79
Used CBS News Website or App/30 Days	132,554	5.8%	97
Used CNN Website or App/30 Days	325,961	14.3%	82
Used Fox News Website or App/30 Days	364,618	16.0%	107
Used HuffPost News Website or App/30 Days	99,750	4.4%	85
Used NBC News Website or App/30 Days	136,379	6.0%	92
Used Yahoo! News Website or App/30 Days	182,677	8.0%	95
Used ESPN Sports Website or App/30 Days	333,309	14.6%	94
Used Fox Sports Website or App/30 Days	132,718	5.8%	103
Used MLB Sports Website or App/30 Days	71,460	3.1%	89
Used NBA Sports Website or App/30 Days	58,006	2.5%	75
Used NFL Sports Website or App/30 Days	153,687	6.7%	99
Used PBS Website or App/30 Days	62,361	2.7%	90
Used Telemundo Website or App/30 Days	32,020	1.4%	55
Social Media: Follow Actors/Comedians	541,466	23.8%	93
Social Media: Follow Artists/Photographers	363,719	16.0%	90
Social Media: Follow Charitable Groups	369,845	16.2%	100
Social Media: Follow Chefs/Restaurants	442,569	19.4%	95
Social Media: Follow Companies/Brands	493,968	21.7%	94
Social Media: Follow Gamers	157,746	6.9%	93
Social Media: Follow Hobby-Related Groups	679,942	29.8%	101
Social Media: Follow Local Groups	602,027	26.4%	107
Social Media: Follow Magazines	200,603	8.8%	92
Social Media: Follow Medical/Ailment Groups	175,501	7.7%	98
Social Media: Follow Music Groups	560,077	24.6%	98
Social Media: Follow Newspapers	295,296	13.0%	97
Social Media: Follow Oth Celebrities	307,540	13.5%	89
Social Media: Follow Political Groups	340,897	15.0%	99
Social Media: Follow Politicians	326,797	14.3%	96
Social Media: Follow Religious Groups	367,711	16.1%	106
Social Media: Follow School Groups	426,844	18.7%	104
Social Media: Follow Sports/Athletes	455,912	20.0%	95
Social Media: Follow Travel-Related Groups	290,431	12.7%	91
Social Media: Follow TV Programs/Networks	466,868	20.5%	99

# FUNDING OPPORTUNITIES

# Funding Opportunities



There are a myriad of funding opportunities and options for local governments to consider if they want to provide additional economic benefit to commercial, industrial and residential development. Given the scope of this engagement and timeframe, we are providing a highlighted overview of programs the village could consider.

## **JOINT ECONOMIC DEVELOPMENT DISTRICTS (JEDDS)**

Joint Economic Development Districts are special-purpose districts created by contract among a combination of municipal corporations and townships. These districts allow for the levying of an area-wide income tax and the provision of municipal services in unincorporated township land. Put another way, JEDDs are a way to impose an income tax collection mechanism on employees, residents, and businesses located within, and provide municipal services to areas in unincorporated townships; townships otherwise are prohibited under Ohio law from levying income taxes. Under Ohio law, one or more municipal corporations and one or more townships may enter into a contract to create a JEDD for the purpose of facilitating economic development. Except in limited circumstances, each contracting party must be contiguous to at least one other contracting party. In addition, the territory included in the JEDD must meet several additional requirements to qualify. Once the JEDD has been created, any county within which the JEDD is located may enter into an agreement with the contracting parties regarding the provision of services within the JEDD.



# Funding Opportunities



## PROPERTY ASSESSED CLEAN ENERGY (PACE)

Property Assessed Clean Energy (PACE) Bonds are a financial tool used by property owners to finance energy efficiency and renewable energy improvements on their properties. The proceeds from the sale of the bonds are loaned to commercial and residential property owners to pay for the project. Property owners in Ohio who take advantage of PACE funding opportunities may use the proceeds for a wide variety of energy-related improvements, including updating existing multi-family residential buildings, office buildings, manufacturing facilities, and warehouses with energy-efficient technologies for existing facilities (i.e., weather sealing, insulation, high efficiency lighting, energy-efficient boilers and cooling systems, and/or new windows) as well as renewable energy technologies including solar photovoltaic, solar thermal, geothermal, wind, biomass, and gasification. Bonds are repaid through an assessment on the owner's property taxes over a period of up to 30 years.

A key benefit of PACE is that it enables local governments, such as port authorities, to issue bonds to fund improvements without requiring the borrower or the sponsoring local government to pledge its credit. This structure also allows for the repayment obligation to transfer automatically to the next property owner if the property is sold. PACE also raises property values, by making buildings less expensive to heat and cool. To utilize the PACE program, private property owners and/or governmental entities must create or join an energy special improvement district (Energy SID), which is necessary to implement PACE financing, levy assessments and structure the financing arrangements necessary to fund the improvements.

## TAX INCREMENT FINANCING

Tax Increment Financing (TIF) is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements and, in certain circumstances, residential rehabilitation. A TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved. Payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards a separate fund to finance the construction of public infrastructure defined within the TIF legislation. Local governments may authorize TIFs to fund several infrastructure needs including public roads and highways, water and sewer lines, remediation, land acquisition, demolition, the provision of gas, electric, and communications service facilities, and the enhancement of public waterways (note – public infrastructure does not include police or fire equipment). The value of real property improvements are exempted from taxes through local TIF authorizing legislation enacted by the municipality, township, or county. A taxpayer whose operations are located within a TIF continues to make payments to the jurisdiction in an amount equal to the real property tax liability that otherwise would have been due had the property not been exempted. These payments in lieu of taxes, or Service Payments, are collected by the county treasurer in the same manner as real property taxes, but are deposited into separate public improvement tax increment equivalent funds.



# Funding Opportunities



## COMMUNITY REINVESTMENT AREA (CRA)

The Ohio Community Reinvestment Area program is an economic development tool administered by municipal and county government that provides real property tax exemptions for property owners who renovate existing or construct new buildings. Community Reinvestment Areas are areas of land in which property owners can receive tax incentives for investing in real property improvements. The program is delineated into two distinct categories, those created prior to July 1994 (“pre-1994”) and those created after the law changes went into effect after July 1994.

The Community Reinvestment Area (CRA) Program is a direct incentive tax exemption program benefiting property owners who renovate existing or construct new buildings. This program permits municipalities or counties to designate areas where investment has been discouraged as a CRA to encourage revitalization of the existing housing stock and the development of new structures.

Local municipalities or counties can determine the type of development to be supported by the CRA Program by specifying the eligibility of residential, commercial and/or industrial projects.

## PORT AUTHORITY FINANCING

Port Authorities can provide financing lease structures for projects which could result in the exemption of state sales taxes on construction materials. Typically, 50% of the costs of a building are labor which is not subject to sales taxes. The remaining half of the costs would represent construction materials. Of the 88 Ohio counties, 53 have 7.25% sales tax rates; 16 have 6.75%; 13 have 7%; 3 have 6.5%; 2 have 7.5% and 1 has 8% tax rate. Port Authorities also participate in projects involving capital leases.

Port Authorities may issue tax-exempt or taxable revenue bonds for eligible projects. Proceeds from such bonds may be used to finance land, buildings and equipment. The bonds may be privately placed with qualified investors or banks, or sold on the open market. Typically Port Authorities do not provide credit enhancement for such conduit, stand-alone bond issues. Several Ohio Port Authorities have created stand-alone Bond Funds which can help entities borrow funds at long-term, fixed interest rates. Bond buyers of these Bond Fund bonds may rely only on a series of reserves to cure a default if a borrower fails to make payments. The bond buyers have no claim on any assets of the Port Authority.



# Funding Opportunities



## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

Each year communities receive funds from the Ohio Department of Development (ODOD) through the Community Development Block Grant (CDBG) Community Development program. This program was established with the passage by Congress of Title I of the Community Development Act of 1974. The CDBG program, administered by the U.S. Department of Housing and Urban Development, provides funds that are used for a variety of activities which primarily benefit low and moderate income residents of the community.

All CDBG funded activities must meet at least one of three national objectives:

- primarily benefit low and moderate income persons
- eliminate or prevent slums and blight
- meet other urgent local community development needs

Muskingum County, Ohio, receives an allotment of funds annually. The County receives applications from local townships, villages and non-profit organizations beginning in January of each year. The Community Development Director reviews applications for compliance with CDBG requirements and presents applications to the Board of County Commissioners.

The Board of County Commissioners determines which projects will be applied for. The grant application is prepared by the Community Development Director and submitted to the State of Ohio before the deadline, which is typically in mid-June.

Projects that are eligible include (but are not limited to) water, sewer, handicap accessibility at public buildings, sidewalks, street improvements, parks, and community centers.

### Developer Attraction Efforts:

Should the village desire to pro-actively attract new development, it is recommended they identify sites that are ready for redevelopment. In order to 'ready' a site for development, there are several programs located in this document that will be useful when embarking on this task. First, the village should establish their need and vision, identify sites for housing and commercial/industrial development. First and foremost, however, the village must address concerns regarding water infrastructure, broadband and roadway infrastructure.



# RECOMMENDATIONS

# Priorities

- Address the need for workforce housing
  - Finalize TIF district
  - Identify areas for new housing
- Review and follow up on business survey results (from the website) to address comments
- Review and update village's 10-year plan
- Update website to include additional available properties and incentives
  - Promotional video was listed as a task on Mayor's chart
- Develop Main Street revitalization plan – as listed on Mayor's chart
- If not currently active with business visits, create a business retention plan
- Develop an Investment Prospectus (marketing packet) for developers to include available incentives

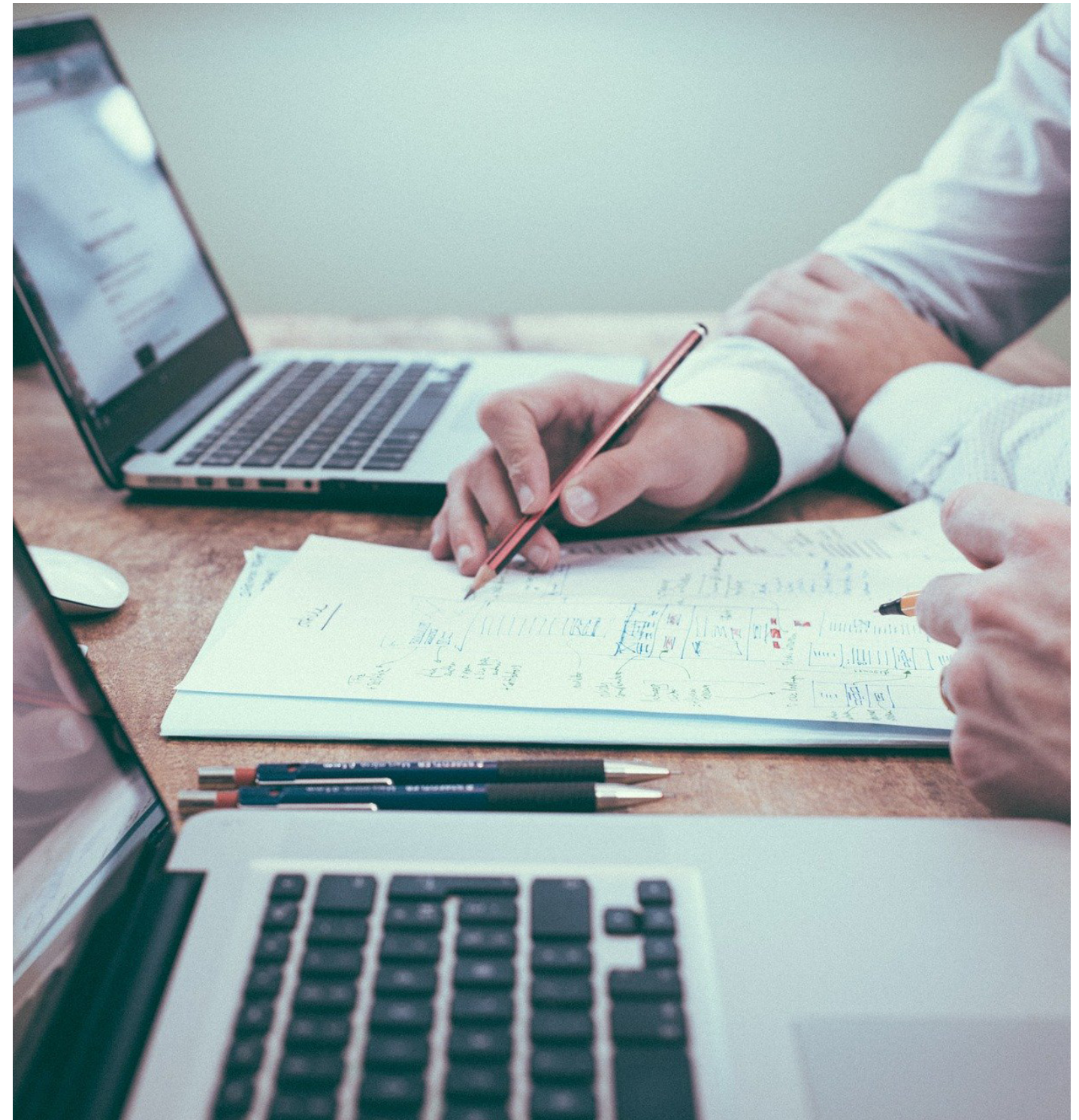


# Industries

## TARGETED APPROACH TO DEVELOPER ATTRACTION

Engage with stakeholders in the community to determine and define the industries to pursue.

- Stakeholder engagement events
- Finalize community branding efforts
- Develop marketing plan to focus on developer attraction



# Branding



## YOUR BRAND MATTERS

Your brand serves as a distinctive identifier that goes beyond a mere visual symbol; it encapsulates who you are and the nature of what you have to offer. This creates a reliable and familiar image for your audience. Consistency across all platforms plays a vital role in building trust and recognition in your community. As people continue to encounter and connect with your brand, they start to feel positively about it. This brand recognition can lead to residential and business growth.



## WEBSITE, BRAND & SOCIAL MEDIA AUDITING

Auditing your website, branding, and social media is essential for maintaining a strong and effective community presence. This allows for consistency, identifies areas for improvement, and maximizes the impact of marketing efforts. It gives you a competitive edge, promotes audience engagement, and adapts to changing market conditions. Audits lead to revitalized brands, enhanced social media presence and elevated website experiences.

## BRAND GUIDE IMPORTANCE

A brand guide serves as a strategic tool for establishing and maintaining a cohesive and compelling identity. It is important for ensuring consistency, distinctiveness, effective communication, strategic positioning, asset utilization, stakeholder alignment, and long-term sustainability. By articulating and managing the city's brand identity, a brand guide contributes to its success, resilience, and reputation in an increasingly competitive landscape.

## TYPES OF COMMUNICATIONS FOR YOUR COMMUNITY

Effective communication with residents is vital for promoting transparency, community engagement, trust, safety, service promotion, education, and continuous improvement within a city. Ways to communicate include:

### Digital Communications:

- Website
- Social media
- Eblasts
- Digital newsletter
- Video
- Online advertisements
- Radio advertisements

### Print Communications:

- Flyer
- Brochure
- Annual reports
- Print newsletter
- QR codes
- Advertisements
  - Newspaper
  - Bus
  - Billboard
  - Magazine

## PROJECT COMMUNICATIONS

A project that causes change can be difficult for the stakeholders and residents to embrace or even accept. Providing education and outreach on projects, engaging all parties with unique multi-media and engagement methods can go a long way to calm concern.

### Project Website

A project website is an effective tool used to communicate all project details to those affected by the project. It can contain project history, frequently asked questions, project updates, photography, contact information and future plans. It can also include information about funding for the project and the overall project process. The project website can then be communicated out digitally and be scanned through QR codes for residents and stakeholders to find the most accurate and updated project information.

## DEVELOPER ATTRACTION

Branding and communication play critical roles in attracting developers to a city by creating a compelling narrative, showcasing opportunities, and building trust. Branding and communication efforts attract developers to a city by conveying a clear identity and value proposition, showcasing development opportunities, promoting transparency and accountability, fostering engagement and collaboration, demonstrating success stories, implementing strategic marketing and promotion, and highlighting quality of life factors. By effectively communicating the city's strengths and opportunities, branding efforts can attract investment, spur economic growth, and create vibrant, sustainable communities.

# OVERALL STRATEGIC PLAN PROCESS OUTLINE

# Strategic Timeline



Address the need for workforce housing

- Finalize TIF district
- Identify areas for new housing

Review and update Village's 10-year plan

Update website to include additional available properties and incentives

- Promotional video was listed as a task on Mayor's chart

If not currently active with business visits, create a business retention plan

