

Finances Market Potential

4801 E 52nd St, Odessa, Texas, 79762




Ring: 1 mile radius

Demographic Summary	2025	2030
Population	5,965	6,125
Population 18+	4,775	4,930
Households	2,530	2,602
Median Household Income	\$62,504	\$65,733


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	377	7.9%	80
Used Bank of America Bank Last 12 Mo	639	13.4%	88
Used Capital One Bank Last 12 Mo	525	11.0%	103
Used Chase Bank Last 12 Mo	868	18.2%	89
Used Citizens Bank Last 12 Mo	88	1.8%	86
Used Citibank Bank Last 12 Mo	219	4.6%	79
Used PNC Bank Last 12 Mo	262	5.5%	121
Used U.S. Bank Last 12 Mo	205	4.3%	104
Used Wells Fargo Bank Last 12 Mo	616	12.9%	95
Did Banking in Person Last 12 Mo	2,359	49.4%	94
Did Banking by Mail Last 12 Mo	135	2.8%	100
Did Banking by Phone Last 12 Mo	543	11.4%	108
Did Online Banking Last 12 Mo	2,654	55.6%	100
Did Mobile Device Banking Last 12 Mo	2,452	51.4%	105
Did Banking with Paperless Statements Last 12 Mo	2,043	42.8%	100
Used ATM or Cash Machine Last 12 Mo	2,879	60.3%	99
Used Direct Deposit of Paycheck Last 12 Mo	2,848	59.6%	104
Have Interest Checking Account	1,608	33.7%	90
Have Non-Interest Checking Account	1,724	36.1%	99
Have Savings Account	3,392	71.0%	99
Have Overdraft Protection	1,587	33.2%	99
Have Auto Loan	1,126	23.6%	104
Have Education Personal Loan (Student Loan)	523	10.9%	125
Have Personal Loan (Not for Education)	261	5.5%	116

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

 **Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	1,473	30.9%	87
Have 2nd Mortgage (Home Equity Loan)	164	3.4%	78
Have Home Equity Line of Credit	150	3.1%	83
Have Personal Line of Credit	310	6.5%	107
Have 401(k)/403(b) Loan	118	2.5%	111
Have 401(k) Retirement Savings Plan	1,139	23.9%	99
Have 403(b) Retirement Savings Plan	257	5.4%	101
Have 457(b) Retirement Savings Plan	91	1.9%	105
Have 529 College Savings Plan	168	3.5%	80
Have Roth IRA Retirement Savings Plan	706	14.8%	90
Have Traditional IRA Retirement Savings Plan	697	14.6%	81
Have Pension Plan	484	10.1%	85
Own Any Annuity	148	3.1%	73
Own Any Securities Investment	2,322	48.6%	92
Own Certificate of Deposit (More Than 6 Mo)	236	4.9%	84
Own Cryptocurrency Investment	158	3.3%	104
Own Any Stock	534	11.2%	81
Own Common Stock in Company You Work For	147	3.1%	85
Own Common Stock in Company You Don't Work For	412	8.6%	81
Own Shares in Exchange Traded Fund	167	3.5%	86
Own Shares in Money Market Fund	307	6.4%	79
Own Shares in Mutual Fund (Bonds)	290	6.1%	79
Own Shares in Mutual Fund (Stocks)	457	9.6%	80
Own U.S. Savings Bonds	323	6.8%	90
Own Investment Real Estate	151	3.2%	68
Own Vacation or Weekend Home	128	2.7%	66
Used Lawyer Last 12 Mo	535	11.2%	90
Used Real Estate Agent Last 12 Mo	311	6.5%	96
Used Financial Planner Last 12 Mo	343	7.2%	71

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	893	18.7%	106
Own 2 Credit Cards	819	17.1%	94
Own 3 Credit Cards	542	11.3%	90
Own 4 Credit Cards	408	8.5%	102
Own 5 Credit Cards	236	4.9%	95
Own 6+ Credit Cards	457	9.6%	90
Carry Credit Card Balance: 1-Never or Rarely	1,604	33.6%	85
Carry Credit Card Balance: 2-Sometimes	929	19.5%	105
Carry Credit Card Balance: 3-Usually or Always	1,037	21.7%	114
Avg \$1-110 Monthly Credit Card Expenditures	992	20.8%	106
Avg \$111-225 Monthly Credit Card Expenditures	573	12.0%	98
Avg \$226-450 Monthly Credit Card Expenditures	425	8.9%	106
Avg \$451-700 Monthly Credit Card Expenditures	453	9.5%	109
Avg \$701-1000 Monthly Credit Card Expenditures	345	7.2%	93
Avg \$1001-2000 Monthly Credit Card Expenditures	457	9.6%	83
Avg \$2001+ Monthly Credit Card Expenditures	428	9.0%	67
Own 1 Debit Card	2,434	51.0%	99
Own 2 Debit Cards	853	17.9%	106
Own 3+ Debit Cards	309	6.5%	115
Avg \$1-\$90 Debit Card Monthly Expenditures	305	6.4%	103
Avg \$91-\$180 Debit Card Monthly Expenditures	282	5.9%	92
Avg \$181-\$225 Debit Card Monthly Expenditures	242	5.1%	103
Avg \$226-\$450 Debit Card Monthly Expenditures	399	8.4%	102
Avg \$451-\$700 Debit Card Monthly Expenditures	438	9.2%	104
Avg \$701-\$1,000 Debit Card Monthly Expenditures	383	8.0%	109
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	388	8.1%	130
Avg \$2,001+ Debit Card Monthly Expenditures	191	4.0%	119
Own or Used Any Credit/Debit Card Last 12 Mo	4,389	91.9%	100
Own or Used Any Major Credit/Debit Card Last 12 Mo	4,123	86.3%	100
Own or Used Any Store Credit Card Last 12 Mo	1,348	28.2%	94
Have Credit/Debit Card with Airline Miles Rewards	535	11.2%	84
Have Credit/Debit Card with Cash Back Rewards	2,070	43.4%	95
Have Credit/Debit Card with Hotel or Car Rental Rewards	187	3.9%	92
Have Credit/Debit Card w/Points Rewards	852	17.8%	86

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	81	1.7%	79
Have American Express Blue Card in Own Name	225	4.7%	91
Have American Express Gold Card in Own Name	129	2.7%	83
Have American Express Platinum Card in Own Name	154	3.2%	88
Have Discover Card in Own Name	798	16.7%	97
Have MasterCard Standard Card in Own Name	943	19.8%	93
Have MasterCard World/World Elite Card in Own Name	114	2.4%	81
Have MasterCard Debit Card in Own Name	1,044	21.9%	104
Have Visa Standard or Classic Card in Own Name	1,349	28.3%	92
Have Visa Signature Card in Own Name	386	8.1%	79
Have Visa Debit Card in Own Name	2,378	49.8%	104
Paid Bills by Mail Last 12 Mo	1,055	22.1%	81
Paid Bills in Person Last 12 Mo	660	13.8%	89
Paid Bills by Phone Using Credit Card Last 12 Mo	802	16.8%	100
Paid Bills by Auto Charge to Credit Card Last 12 Mo	1,418	29.7%	95
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	1,977	41.4%	97
Paid Bills Thru Website Using Computer/12 Mo	2,435	51.0%	96
Paid Bills Thru Website Using Mobile Phone/12 Mo	2,201	46.1%	110
Paid Bills Using Mobile App/12 Mo	1,739	36.4%	114
Wired or Sent Money Last 6 Mo	864	18.1%	101
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	261	5.5%	94
Wired or Sent Money with MoneyGram Last 6 Mo	77	1.6%	94
Wired or Sent Money with Money Order Last 6 Mo	274	5.7%	120
Wired or Sent Money with Western Union Last 6 Mo	172	3.6%	112
Wired or Sent Money with US Postal Service Last 6 Mo	193	4.0%	110
Used Apple Pay Digital Payment Service Last 30 Days	928	19.4%	104
Used Cash App Digital Payment Service Last 30 Days	763	16.0%	137
Used Google Pay Digital Payment Service Last 30 Days	447	9.4%	121
Used MC Click to Pay Digital Pymt Svc/30 Days	98	2.0%	78
Used PayPal Digital Payment Service Last 30 Days	1,311	27.5%	98
Used Samsung Pay Digital Payment Service Last 30 Days	105	2.2%	113
Used Venmo Digital Payment Service Last 30 Days	1,045	21.9%	94
Used Visa Click to Pay Digital Payment Service Last 30 Days	187	3.9%	96
Used Zelle Digital Payment Service Last 30 Days	1,048	21.9%	105

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	122	2.5%	113
Did Manual Tax Preparation	954	20.0%	109
Used H&R Block Software to Prepare Taxes	335	7.0%	103
Used TurboTax Software Program to Prepare Taxes	956	20.0%	107
Used Online Program/Service to Prepare Taxes	1,197	25.1%	121
Used H&R Block Online to Prepare Taxes	187	3.9%	126
Used TurboTax Online to Prepare Taxes	629	13.2%	117
Used H&R Block On-Site Tax Service to Prepare Taxes	173	3.6%	105
Used CPA or Other Tax Professional to Prepare Taxes	611	12.8%	74

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Ring: 2 mile radius

Demographic Summary	2025	2030
Population	26,476	27,135
Population 18+	20,381	21,081
Households	10,405	10,714
Median Household Income	\$81,095	\$89,195


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	1,935	9.5%	96
Used Bank of America Bank Last 12 Mo	2,752	13.5%	88
Used Capital One Bank Last 12 Mo	2,183	10.7%	101
Used Chase Bank Last 12 Mo	3,912	19.2%	94
Used Citizens Bank Last 12 Mo	397	1.9%	91
Used Citibank Bank Last 12 Mo	985	4.8%	83
Used PNC Bank Last 12 Mo	1,080	5.3%	117
Used U.S. Bank Last 12 Mo	896	4.4%	106
Used Wells Fargo Bank Last 12 Mo	2,753	13.5%	99
Did Banking in Person Last 12 Mo	10,459	51.3%	98
Did Banking by Mail Last 12 Mo	483	2.4%	83
Did Banking by Phone Last 12 Mo	2,186	10.7%	102
Did Online Banking Last 12 Mo	11,592	56.9%	102
Did Mobile Device Banking Last 12 Mo	10,469	51.4%	105
Did Banking with Paperless Statements Last 12 Mo	8,831	43.3%	101
Used ATM or Cash Machine Last 12 Mo	12,354	60.6%	100
Used Direct Deposit of Paycheck Last 12 Mo	12,148	59.6%	104
Have Interest Checking Account	7,713	37.8%	101
Have Non-Interest Checking Account	7,476	36.7%	101
Have Savings Account	14,860	72.9%	102
Have Overdraft Protection	7,024	34.5%	103
Have Auto Loan	5,043	24.7%	109
Have Education Personal Loan (Student Loan)	2,117	10.4%	118
Have Personal Loan (Not for Education)	1,050	5.2%	109

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	7,284	35.7%	101
Have 2nd Mortgage (Home Equity Loan)	838	4.1%	93
Have Home Equity Line of Credit	752	3.7%	98
Have Personal Line of Credit	1,327	6.5%	107
Have 401(k)/403(b) Loan	536	2.6%	118
Have 401(k) Retirement Savings Plan	5,117	25.1%	104
Have 403(b) Retirement Savings Plan	1,168	5.7%	107
Have 457(b) Retirement Savings Plan	421	2.1%	114
Have 529 College Savings Plan	806	4.0%	90
Have Roth IRA Retirement Savings Plan	3,342	16.4%	100
Have Traditional IRA Retirement Savings Plan	3,517	17.3%	95
Have Pension Plan	2,351	11.5%	97
Own Any Annuity	756	3.7%	88
Own Any Securities Investment	10,741	52.7%	100
Own Certificate of Deposit (More Than 6 Mo)	1,117	5.5%	93
Own Cryptocurrency Investment	624	3.1%	96
Own Any Stock	2,613	12.8%	93
Own Common Stock in Company You Work For	730	3.6%	99
Own Common Stock in Company You Don't Work For	1,983	9.7%	91
Own Shares in Exchange Traded Fund	704	3.5%	85
Own Shares in Money Market Fund	1,561	7.7%	94
Own Shares in Mutual Fund (Bonds)	1,535	7.5%	98
Own Shares in Mutual Fund (Stocks)	2,340	11.5%	95
Own U.S. Savings Bonds	1,591	7.8%	104
Own Investment Real Estate	723	3.5%	76
Own Vacation or Weekend Home	672	3.3%	81
Used Lawyer Last 12 Mo	2,577	12.6%	102
Used Real Estate Agent Last 12 Mo	1,468	7.2%	106
Used Financial Planner Last 12 Mo	2,036	10.0%	98

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	3,641	17.9%	101
Own 2 Credit Cards	3,753	18.4%	101
Own 3 Credit Cards	2,577	12.6%	100
Own 4 Credit Cards	1,746	8.6%	102
Own 5 Credit Cards	1,100	5.4%	104
Own 6+ Credit Cards	2,057	10.1%	95
Carry Credit Card Balance: 1-Never or Rarely	7,811	38.3%	97
Carry Credit Card Balance: 2-Sometimes	3,945	19.4%	104
Carry Credit Card Balance: 3-Usually or Always	4,066	19.9%	104
Avg \$1-110 Monthly Credit Card Expenditures	4,119	20.2%	103
Avg \$111-225 Monthly Credit Card Expenditures	2,501	12.3%	100
Avg \$226-450 Monthly Credit Card Expenditures	1,695	8.3%	99
Avg \$451-700 Monthly Credit Card Expenditures	1,976	9.7%	111
Avg \$701-1000 Monthly Credit Card Expenditures	1,522	7.5%	96
Avg \$1001-2000 Monthly Credit Card Expenditures	2,337	11.5%	100
Avg \$2001+ Monthly Credit Card Expenditures	2,282	11.2%	83
Own 1 Debit Card	10,607	52.0%	102
Own 2 Debit Cards	3,612	17.7%	105
Own 3+ Debit Cards	1,108	5.4%	96
Avg \$1-\$90 Debit Card Monthly Expenditures	1,348	6.6%	107
Avg \$91-\$180 Debit Card Monthly Expenditures	1,170	5.7%	89
Avg \$181-\$225 Debit Card Monthly Expenditures	1,068	5.2%	106
Avg \$226-\$450 Debit Card Monthly Expenditures	1,598	7.8%	96
Avg \$451-\$700 Debit Card Monthly Expenditures	1,864	9.2%	104
Avg \$701-\$1,000 Debit Card Monthly Expenditures	1,630	8.0%	109
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	1,505	7.4%	118
Avg \$2,001+ Debit Card Monthly Expenditures	821	4.0%	120
Own or Used Any Credit/Debit Card Last 12 Mo	18,859	92.5%	100
Own or Used Any Major Credit/Debit Card Last 12 Mo	17,792	87.3%	101
Own or Used Any Store Credit Card Last 12 Mo	6,330	31.1%	104
Have Credit/Debit Card with Airline Miles Rewards	2,496	12.3%	92
Have Credit/Debit Card with Cash Back Rewards	9,271	45.5%	100
Have Credit/Debit Card with Hotel or Car Rental Rewards	747	3.7%	86
Have Credit/Debit Card w/Points Rewards	4,138	20.3%	98

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	328	1.6%	75
Have American Express Blue Card in Own Name	957	4.7%	90
Have American Express Gold Card in Own Name	648	3.2%	97
Have American Express Platinum Card in Own Name	684	3.4%	91
Have Discover Card in Own Name	3,647	17.9%	103
Have MasterCard Standard Card in Own Name	4,256	20.9%	98
Have MasterCard World/World Elite Card in Own Name	578	2.8%	96
Have MasterCard Debit Card in Own Name	4,504	22.1%	105
Have Visa Standard or Classic Card in Own Name	6,114	30.0%	97
Have Visa Signature Card in Own Name	1,916	9.4%	92
Have Visa Debit Card in Own Name	9,905	48.6%	101
Paid Bills by Mail Last 12 Mo	5,176	25.4%	93
Paid Bills in Person Last 12 Mo	2,881	14.1%	91
Paid Bills by Phone Using Credit Card Last 12 Mo	3,441	16.9%	100
Paid Bills by Auto Charge to Credit Card Last 12 Mo	6,434	31.6%	101
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	8,675	42.6%	99
Paid Bills Thru Website Using Computer/12 Mo	10,758	52.8%	99
Paid Bills Thru Website Using Mobile Phone/12 Mo	9,059	44.5%	106
Paid Bills Using Mobile App/12 Mo	7,033	34.5%	108
Wired or Sent Money Last 6 Mo	3,593	17.6%	98
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	1,091	5.3%	92
Wired or Sent Money with MoneyGram Last 6 Mo	278	1.4%	80
Wired or Sent Money with Money Order Last 6 Mo	972	4.8%	100
Wired or Sent Money with Western Union Last 6 Mo	673	3.3%	102
Wired or Sent Money with US Postal Service Last 6 Mo	759	3.7%	101
Used Apple Pay Digital Payment Service Last 30 Days	3,811	18.7%	100
Used Cash App Digital Payment Service Last 30 Days	2,708	13.3%	114
Used Google Pay Digital Payment Service Last 30 Days	1,753	8.6%	112
Used MC Click to Pay Digital Pymt Svc/30 Days	414	2.0%	77
Used PayPal Digital Payment Service Last 30 Days	5,717	28.1%	100
Used Samsung Pay Digital Payment Service Last 30 Days	384	1.9%	97
Used Venmo Digital Payment Service Last 30 Days	4,646	22.8%	98
Used Visa Click to Pay Digital Payment Service Last 30 Days	807	4.0%	97
Used Zelle Digital Payment Service Last 30 Days	4,332	21.3%	101

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	526	2.6%	114
Did Manual Tax Preparation	3,953	19.4%	106
Used H&R Block Software to Prepare Taxes	1,466	7.2%	106
Used TurboTax Software Program to Prepare Taxes	3,932	19.3%	103
Used Online Program/Service to Prepare Taxes	4,855	23.8%	115
Used H&R Block Online to Prepare Taxes	793	3.9%	125
Used TurboTax Online to Prepare Taxes	2,538	12.4%	111
Used H&R Block On-Site Tax Service to Prepare Taxes	776	3.8%	111
Used CPA or Other Tax Professional to Prepare Taxes	3,141	15.4%	89

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Ring: 3 mile radius

Demographic Summary	2025	2030
Population	59,830	61,260
Population 18+	45,246	46,990
Households	22,589	23,231
Median Household Income	\$76,532	\$83,990


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Local/Community Bank Last 12 Mo	4,154	9.2%	93
Used Bank of America Bank Last 12 Mo	6,543	14.5%	95
Used Capital One Bank Last 12 Mo	4,628	10.2%	96
Used Chase Bank Last 12 Mo	8,943	19.8%	97
Used Citizens Bank Last 12 Mo	843	1.9%	87
Used Citibank Bank Last 12 Mo	2,179	4.8%	83
Used PNC Bank Last 12 Mo	2,203	4.9%	108
Used U.S. Bank Last 12 Mo	1,848	4.1%	99
Used Wells Fargo Bank Last 12 Mo	6,385	14.1%	104
Did Banking in Person Last 12 Mo	23,161	51.2%	98
Did Banking by Mail Last 12 Mo	1,066	2.4%	83
Did Banking by Phone Last 12 Mo	4,887	10.8%	103
Did Online Banking Last 12 Mo	25,217	55.7%	100
Did Mobile Device Banking Last 12 Mo	22,862	50.5%	103
Did Banking with Paperless Statements Last 12 Mo	19,420	42.9%	100
Used ATM or Cash Machine Last 12 Mo	27,302	60.3%	99
Used Direct Deposit of Paycheck Last 12 Mo	26,401	58.4%	102
Have Interest Checking Account	16,500	36.5%	97
Have Non-Interest Checking Account	16,433	36.3%	100
Have Savings Account	32,451	71.7%	100
Have Overdraft Protection	15,308	33.8%	101
Have Auto Loan	11,187	24.7%	109
Have Education Personal Loan (Student Loan)	4,572	10.1%	115
Have Personal Loan (Not for Education)	2,340	5.2%	110

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have 1st Home Mortgage	16,418	36.3%	103
Have 2nd Mortgage (Home Equity Loan)	1,787	4.0%	90
Have Home Equity Line of Credit	1,515	3.4%	89
Have Personal Line of Credit	2,933	6.5%	107
Have 401(k)/403(b) Loan	1,200	2.6%	119
Have 401(k) Retirement Savings Plan	11,132	24.6%	102
Have 403(b) Retirement Savings Plan	2,364	5.2%	98
Have 457(b) Retirement Savings Plan	900	2.0%	110
Have 529 College Savings Plan	1,756	3.9%	88
Have Roth IRA Retirement Savings Plan	7,032	15.5%	95
Have Traditional IRA Retirement Savings Plan	7,506	16.6%	92
Have Pension Plan	5,032	11.1%	93
Own Any Annuity	1,569	3.5%	82
Own Any Securities Investment	23,210	51.3%	97
Own Certificate of Deposit (More Than 6 Mo)	2,366	5.2%	89
Own Cryptocurrency Investment	1,360	3.0%	95
Own Any Stock	5,576	12.3%	90
Own Common Stock in Company You Work For	1,588	3.5%	97
Own Common Stock in Company You Don't Work For	4,200	9.3%	87
Own Shares in Exchange Traded Fund	1,484	3.3%	81
Own Shares in Money Market Fund	3,265	7.2%	89
Own Shares in Mutual Fund (Bonds)	3,123	6.9%	90
Own Shares in Mutual Fund (Stocks)	4,842	10.7%	89
Own U.S. Savings Bonds	3,263	7.2%	96
Own Investment Real Estate	1,726	3.8%	82
Own Vacation or Weekend Home	1,482	3.3%	81
Used Lawyer Last 12 Mo	5,683	12.6%	101
Used Real Estate Agent Last 12 Mo	3,154	7.0%	102
Used Financial Planner Last 12 Mo	4,296	9.5%	93

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

 **Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2025 and 2030.


Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own 1 Credit Card	8,119	17.9%	102
Own 2 Credit Cards	8,106	17.9%	98
Own 3 Credit Cards	5,551	12.3%	97
Own 4 Credit Cards	3,794	8.4%	100
Own 5 Credit Cards	2,302	5.1%	98
Own 6+ Credit Cards	4,677	10.3%	98
Carry Credit Card Balance: 1-Never or Rarely	16,542	36.6%	93
Carry Credit Card Balance: 2-Sometimes	8,851	19.6%	105
Carry Credit Card Balance: 3-Usually or Always	9,175	20.3%	106
Avg \$1-110 Monthly Credit Card Expenditures	9,046	20.0%	102
Avg \$111-225 Monthly Credit Card Expenditures	5,493	12.1%	99
Avg \$226-450 Monthly Credit Card Expenditures	3,699	8.2%	97
Avg \$451-700 Monthly Credit Card Expenditures	4,232	9.3%	107
Avg \$701-1000 Monthly Credit Card Expenditures	3,365	7.4%	95
Avg \$1001-2000 Monthly Credit Card Expenditures	4,998	11.1%	96
Avg \$2001+ Monthly Credit Card Expenditures	5,131	11.3%	84
Own 1 Debit Card	23,379	51.7%	101
Own 2 Debit Cards	7,849	17.4%	103
Own 3+ Debit Cards	2,568	5.7%	101
Avg \$1-\$90 Debit Card Monthly Expenditures	2,971	6.6%	106
Avg \$91-\$180 Debit Card Monthly Expenditures	2,627	5.8%	90
Avg \$181-\$225 Debit Card Monthly Expenditures	2,380	5.3%	107
Avg \$226-\$450 Debit Card Monthly Expenditures	3,541	7.8%	96
Avg \$451-\$700 Debit Card Monthly Expenditures	4,104	9.1%	103
Avg \$701-\$1,000 Debit Card Monthly Expenditures	3,717	8.2%	112
Avg \$1,001-\$2,000 Debit Card Monthly Expenditures	3,316	7.3%	117
Avg \$2,001+ Debit Card Monthly Expenditures	1,902	4.2%	125
Own or Used Any Credit/Debit Card Last 12 Mo	41,675	92.1%	100
Own or Used Any Major Credit/Debit Card Last 12 Mo	39,253	86.8%	100
Own or Used Any Store Credit Card Last 12 Mo	13,726	30.3%	101
Have Credit/Debit Card with Airline Miles Rewards	5,448	12.0%	91
Have Credit/Debit Card with Cash Back Rewards	20,450	45.2%	99
Have Credit/Debit Card with Hotel or Car Rental Rewards	1,719	3.8%	89
Have Credit/Debit Card w/Points Rewards	9,036	20.0%	97

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Have American Express Green Card in Own Name	751	1.7%	77
Have American Express Blue Card in Own Name	2,148	4.8%	91
Have American Express Gold Card in Own Name	1,412	3.1%	96
Have American Express Platinum Card in Own Name	1,518	3.4%	91
Have Discover Card in Own Name	7,908	17.5%	101
Have MasterCard Standard Card in Own Name	9,140	20.2%	95
Have MasterCard World/World Elite Card in Own Name	1,295	2.9%	97
Have MasterCard Debit Card in Own Name	9,891	21.9%	104
Have Visa Standard or Classic Card in Own Name	13,375	29.6%	96
Have Visa Signature Card in Own Name	4,308	9.5%	93
Have Visa Debit Card in Own Name	22,165	49.0%	102
Paid Bills by Mail Last 12 Mo	11,015	24.3%	89
Paid Bills in Person Last 12 Mo	6,714	14.8%	96
Paid Bills by Phone Using Credit Card Last 12 Mo	7,822	17.3%	103
Paid Bills by Auto Charge to Credit Card Last 12 Mo	13,863	30.6%	98
Paid Bills by Auto Deduct from Bank Acct Last 12 Mo	19,066	42.1%	98
Paid Bills Thru Website Using Computer/12 Mo	23,549	52.0%	98
Paid Bills Thru Website Using Mobile Phone/12 Mo	19,976	44.1%	106
Paid Bills Using Mobile App/12 Mo	15,594	34.5%	108
Wired or Sent Money Last 6 Mo	8,357	18.5%	103
Wired or Sent Money with Bank Wire Transfer Last 6 Mo	2,504	5.5%	95
Wired or Sent Money with MoneyGram Last 6 Mo	759	1.7%	98
Wired or Sent Money with Money Order Last 6 Mo	2,229	4.9%	103
Wired or Sent Money with Western Union Last 6 Mo	1,581	3.5%	108
Wired or Sent Money with US Postal Service Last 6 Mo	1,647	3.6%	99
Used Apple Pay Digital Payment Service Last 30 Days	8,606	19.0%	102
Used Cash App Digital Payment Service Last 30 Days	6,062	13.4%	115
Used Google Pay Digital Payment Service Last 30 Days	3,763	8.3%	108
Used MC Click to Pay Digital Pymt Svc/30 Days	1,044	2.3%	88
Used PayPal Digital Payment Service Last 30 Days	12,458	27.5%	98
Used Samsung Pay Digital Payment Service Last 30 Days	933	2.1%	106
Used Venmo Digital Payment Service Last 30 Days	10,080	22.3%	96
Used Visa Click to Pay Digital Payment Service Last 30 Days	1,829	4.0%	99
Used Zelle Digital Payment Service Last 30 Days	10,061	22.2%	106

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Oth Digital Payment Service Last 30 Days	1,158	2.6%	113
Did Manual Tax Preparation	8,630	19.1%	104
Used H&R Block Software to Prepare Taxes	3,263	7.2%	106
Used TurboTax Software Program to Prepare Taxes	8,639	19.1%	102
Used Online Program/Service to Prepare Taxes	10,611	23.4%	113
Used H&R Block Online to Prepare Taxes	1,698	3.8%	121
Used TurboTax Online to Prepare Taxes	5,616	12.4%	111
Used H&R Block On-Site Tax Service to Prepare Taxes	1,704	3.8%	110
Used CPA or Other Tax Professional to Prepare Taxes	6,784	15.0%	87

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