



# Finances Market Potential

Chandler Texas  
 Chandler, Texas, United States  
 Drive Time: 5 minute radius

Prepared by Esri  
 Latitude: 32.30793  
 Longitude: -95.47996

Demographic Summary		2016	2021	
Population		2,476	2,694	
Population 18+		1,911	2,082	
Households		972	1,055	
Median Household Income		\$61,875	\$73,552	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		1,196	62.6%	115
Bank/financial institution used: Bank of America		243	12.7%	90
Bank/financial institution used: Capital One/ING Direct		78	4.1%	92
Bank/financial institution used: Chase		180	9.4%	78
Bank/financial institution used: Citibank		50	2.6%	77
Bank/financial institution used: PNC		84	4.4%	143
Bank/financial institution used: U.S. Bank		70	3.7%	127
Bank/financial institution used: Wells Fargo		223	11.7%	100
Bank/financial institution used: credit union		463	24.2%	137
Did banking by mail in last 12 months		62	3.2%	96
Did banking by phone in last 12 months		189	9.9%	111
Did banking online in last 12 months		761	39.8%	112
Did banking on mobile device in last 12 months		260	13.6%	97
Used ATM/cash machine in last 12 months		1,019	53.3%	109
Used direct deposit of paycheck in last 12 months		923	48.3%	120
Did banking w/paperless statements in last 12 mo		390	20.4%	108
Have interest checking account		715	37.4%	133
Have non-interest checking account		627	32.8%	116
Have savings account		1,214	63.5%	118
Have overdraft protection		637	33.3%	125
Have auto loan		442	23.1%	131
Have personal loan for education (student loan)		127	6.6%	97
Have personal loan - not for education		54	2.8%	106
Have home mortgage (1st)		707	37.0%	119
Have 2nd mortgage (home equity loan)		137	7.2%	118
Have home equity line of credit		124	6.5%	170
Have personal line of credit		58	3.0%	96
Have 401(k) retirement savings plan		354	18.5%	127
Have 403(b) retirement savings plan		71	3.7%	137
Have IRA retirement savings plan		320	16.7%	135
Own any securities investment		745	39.0%	131
Own any annuity		69	3.6%	142
Own certificate of deposit (more than 6 months)		81	4.2%	128
Own shares in money market fund		130	6.8%	142
Own shares in mutual fund (bonds)		125	6.5%	135
Own shares in mutual fund (stock)		198	10.4%	143
Own any stock		198	10.4%	135
Own common/preferred stock in company you work for		56	2.9%	125
Own common stock in company you don't work for		136	7.1%	134
Own U.S. savings bond		144	7.5%	142
Own investment real estate		100	5.2%	132
Own vacation/weekend home		99	5.2%	145
Used a real estate agent in last 12 months		129	6.8%	111
Used financial planner in last 12 months		169	8.8%	144
Own 1 credit card		324	17.0%	113
Own 2 credit cards		309	16.2%	126
Own 3 credit cards		232	12.1%	132
Own 4 credit cards		129	6.8%	110
Own 5 credit cards		91	4.8%	145
Own 6+ credit cards		111	5.8%	104

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

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.



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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	261	13.7%	118
Avg monthly credit card expenditures: \$111-\$225	149	7.8%	113
Avg monthly credit card expenditures: \$226-\$450	140	7.3%	116
Avg monthly credit card expenditures: \$451-\$700	121	6.3%	119
Avg monthly credit card expenditures: \$701-\$1000	113	5.9%	137
Avg monthly credit card expenditures: \$1001+	177	9.3%	102
Own 1 debit card	953	49.9%	114
Own 2 debit cards	200	10.5%	101
Own 3+ debit cards	33	1.7%	78
Avg monthly debit card expenditures: <\$91	87	4.6%	120
Avg monthly debit card expenditures: \$91-\$180	109	5.7%	119
Avg monthly debit card expenditures: \$181-\$225	91	4.8%	94
Avg monthly debit card expenditures: \$226-\$450	167	8.7%	110
Avg monthly debit card expenditures: \$451-\$700	164	8.6%	102
Avg monthly debit card expenditures: \$701-\$1000	146	7.6%	108
Avg monthly debit card expenditures: \$1001+	143	7.5%	106
Own/used last 12 months: any credit/debit card	1,542	80.7%	108
Own/used last 12 months: any major credit/debit card	1,419	74.3%	111
Own/used last 12 months: any store credit card	601	31.4%	117
Credit/debit card rewards: airline miles	167	8.7%	100
Credit/debit card rewards: cash back	437	22.9%	112
Credit/debit card rewards: gasoline discounts	60	3.1%	93
Credit/debit card rewards: gifts	114	6.0%	130
Credit/debit card rewards: hotel/car rental awards	53	2.8%	93
Have American Express Green card in own name	45	2.4%	78
Have American Express Gold card in own name	57	3.0%	100
Have American Express Platinum card in own name	43	2.3%	94
Have American Express Blue card in own name	54	2.8%	84
Have Discover card in own name	274	14.3%	140
Have MasterCard Standard card in own name	335	17.5%	129
Have MasterCard Gold card in own name	107	5.6%	143
Have MasterCard Platinum card in own name	132	6.9%	113
Have MasterCard debit card in own name	147	7.7%	103
Have Visa Regular/Classic card in own name	434	22.7%	107
Have Visa Gold card in own name	68	3.6%	104
Have Visa Platinum card in own name	238	12.5%	127
Have Visa Signature card in own name	84	4.4%	105
Have Visa debit card in own name	481	25.2%	118
Paid bills last 12 months: by mail	1,027	53.7%	120
Paid bills last 12 months: online	867	45.4%	105
Paid bills last 12 months: in person	567	29.7%	100
Paid bills last 12 months: by phone using credit card	372	19.5%	107
Paid bills last 12 months: by mobile phone	187	9.8%	89
Paid bills last 12 months: charged to credit card	251	13.1%	112
Paid bills last 12 months: deducted from bank account	541	28.3%	118
Wired/sent money in last 6 months	356	18.6%	89
Wired/sent money in last 6 months: using MoneyGram	32	1.7%	59
Wired/sent money in last 6 months: using PayPal	214	11.2%	102
Wired/sent money in last 6 months: using Western Union	45	2.4%	56

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Wired/sent money in last 6 months: bank wire transfer	39	2.0%	79
Tax preparation: did manually	233	12.2%	105
Tax preparation: used software (TurboTax)	205	10.7%	113
Tax preparation: used online tax srv (TurboTax)	117	6.1%	112
Tax preparation: used H&R Block on-site	98	5.1%	99
Tax preparation: used CPA/other tax professional	483	25.3%	128

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Demographic Summary		2016	2021	
Population		13,200	14,077	
Population 18+		10,324	11,027	
Households		5,130	5,446	
Median Household Income		\$53,222	\$58,899	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		6,098	59.1%	109
Bank/financial institution used: Bank of America		1,158	11.2%	79
Bank/financial institution used: Capital One/ING Direct		378	3.7%	82
Bank/financial institution used: Chase		819	7.9%	66
Bank/financial institution used: Citibank		238	2.3%	67
Bank/financial institution used: PNC		363	3.5%	115
Bank/financial institution used: U.S. Bank		338	3.3%	114
Bank/financial institution used: Wells Fargo		1,078	10.4%	90
Bank/financial institution used: credit union		2,145	20.8%	118
Did banking by mail in last 12 months		303	2.9%	87
Did banking by phone in last 12 months		921	8.9%	100
Did banking online in last 12 months		3,642	35.3%	99
Did banking on mobile device in last 12 months		1,300	12.6%	90
Used ATM/cash machine in last 12 months		5,057	49.0%	100
Used direct deposit of paycheck in last 12 months		4,636	44.9%	111
Did banking w/paperless statements in last 12 mo		1,849	17.9%	95
Have interest checking account		3,261	31.6%	112
Have non-interest checking account		3,269	31.7%	112
Have savings account		5,802	56.2%	104
Have overdraft protection		3,050	29.5%	111
Have auto loan		2,203	21.3%	121
Have personal loan for education (student loan)		668	6.5%	95
Have personal loan - not for education		364	3.5%	132
Have home mortgage (1st)		3,446	33.4%	107
Have 2nd mortgage (home equity loan)		603	5.8%	96
Have home equity line of credit		472	4.6%	120
Have personal line of credit		348	3.4%	107
Have 401(k) retirement savings plan		1,575	15.3%	105
Have 403(b) retirement savings plan		276	2.7%	99
Have IRA retirement savings plan		1,363	13.2%	106
Own any securities investment		3,346	32.4%	109
Own any annuity		284	2.8%	108
Own certificate of deposit (more than 6 months)		377	3.7%	111
Own shares in money market fund		525	5.1%	106
Own shares in mutual fund (bonds)		493	4.8%	98
Own shares in mutual fund (stock)		759	7.4%	101
Own any stock		803	7.8%	102
Own common/preferred stock in company you work for		245	2.4%	101
Own common stock in company you don't work for		552	5.3%	101
Own U.S. savings bond		521	5.0%	95
Own investment real estate		444	4.3%	109
Own vacation/weekend home		404	3.9%	110
Used a real estate agent in last 12 months		630	6.1%	101
Used financial planner in last 12 months		714	6.9%	112
Own 1 credit card		1,592	15.4%	102
Own 2 credit cards		1,424	13.8%	107
Own 3 credit cards		1,004	9.7%	105
Own 4 credit cards		591	5.7%	93
Own 5 credit cards		342	3.3%	101
Own 6+ credit cards		562	5.4%	98

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	Adults	Percent	
Avg monthly credit card expenditures: <\$111	1,337	13.0%	112
Avg monthly credit card expenditures: \$111-\$225	716	6.9%	101
Avg monthly credit card expenditures: \$226-\$450	669	6.5%	102
Avg monthly credit card expenditures: \$451-\$700	549	5.3%	100
Avg monthly credit card expenditures: \$701-\$1000	417	4.0%	94
Avg monthly credit card expenditures: \$1001+	738	7.1%	79
Own 1 debit card	4,740	45.9%	105
Own 2 debit cards	1,067	10.3%	100
Own 3+ debit cards	197	1.9%	86
Avg monthly debit card expenditures: <\$91	417	4.0%	107
Avg monthly debit card expenditures: \$91-\$180	471	4.6%	95
Avg monthly debit card expenditures: \$181-\$225	469	4.5%	90
Avg monthly debit card expenditures: \$226-\$450	878	8.5%	107
Avg monthly debit card expenditures: \$451-\$700	864	8.4%	99
Avg monthly debit card expenditures: \$701-\$1000	803	7.8%	110
Avg monthly debit card expenditures: \$1001+	764	7.4%	105
Own/used last 12 months: any credit/debit card	7,827	75.8%	102
Own/used last 12 months: any major credit/debit card	7,116	68.9%	103
Own/used last 12 months: any store credit card	2,863	27.7%	103
Credit/debit card rewards: airline miles	641	6.2%	71
Credit/debit card rewards: cash back	1,967	19.1%	93
Credit/debit card rewards: gasoline discounts	328	3.2%	94
Credit/debit card rewards: gifts	486	4.7%	103
Credit/debit card rewards: hotel/car rental awards	212	2.1%	69
Have American Express Green card in own name	186	1.8%	60
Have American Express Gold card in own name	222	2.2%	72
Have American Express Platinum card in own name	178	1.7%	72
Have American Express Blue card in own name	274	2.7%	78
Have Discover card in own name	1,244	12.0%	118
Have MasterCard Standard card in own name	1,497	14.5%	106
Have MasterCard Gold card in own name	460	4.5%	114
Have MasterCard Platinum card in own name	631	6.1%	100
Have MasterCard debit card in own name	850	8.2%	110
Have Visa Regular/Classic card in own name	2,083	20.2%	95
Have Visa Gold card in own name	365	3.5%	104
Have Visa Platinum card in own name	1,059	10.3%	104
Have Visa Signature card in own name	411	4.0%	95
Have Visa debit card in own name	2,443	23.7%	111
Paid bills last 12 months: by mail	5,256	50.9%	114
Paid bills last 12 months: online	4,343	42.1%	98
Paid bills last 12 months: in person	3,536	34.3%	115
Paid bills last 12 months: by phone using credit card	1,967	19.1%	104
Paid bills last 12 months: by mobile phone	1,120	10.8%	99
Paid bills last 12 months: charged to credit card	1,234	12.0%	102
Paid bills last 12 months: deducted from bank account	2,904	28.1%	117
Wired/sent money in last 6 months	1,969	19.1%	91
Wired/sent money in last 6 months: using MoneyGram	250	2.4%	85
Wired/sent money in last 6 months: using PayPal	1,033	10.0%	91
Wired/sent money in last 6 months: using Western Union	325	3.1%	75

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	182	1.8%	68
Tax preparation: did manually	1,259	12.2%	105
Tax preparation: used software (TurboTax)	960	9.3%	98
Tax preparation: used online tax srv (TurboTax)	577	5.6%	103
Tax preparation: used H&R Block on-site	661	6.4%	123
Tax preparation: used CPA/other tax professional	2,164	21.0%	106

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Demographic Summary		2016	2021	
Population		53,010	55,408	
Population 18+		39,896	41,848	
Households		20,071	20,920	
Median Household Income		\$45,472	\$49,791	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		21,386	53.6%	99
Bank/financial institution used: Bank of America		4,770	12.0%	84
Bank/financial institution used: Capital One/ING Direct		1,484	3.7%	84
Bank/financial institution used: Chase		3,455	8.7%	72
Bank/financial institution used: Citibank		1,003	2.5%	74
Bank/financial institution used: PNC		1,231	3.1%	101
Bank/financial institution used: U.S. Bank		1,109	2.8%	96
Bank/financial institution used: Wells Fargo		4,135	10.4%	89
Bank/financial institution used: credit union		6,973	17.5%	99
Did banking by mail in last 12 months		1,150	2.9%	86
Did banking by phone in last 12 months		3,306	8.3%	93
Did banking online in last 12 months		12,481	31.3%	88
Did banking on mobile device in last 12 months		4,783	12.0%	86
Used ATM/cash machine in last 12 months		18,022	45.2%	92
Used direct deposit of paycheck in last 12 months		15,967	40.0%	99
Did banking w/paperless statements in last 12 mo		6,641	16.6%	88
Have interest checking account		10,652	26.7%	95
Have non-interest checking account		11,736	29.4%	104
Have savings account		20,162	50.5%	94
Have overdraft protection		10,327	25.9%	97
Have auto loan		6,989	17.5%	99
Have personal loan for education (student loan)		2,388	6.0%	88
Have personal loan - not for education		1,316	3.3%	123
Have home mortgage (1st)		11,655	29.2%	94
Have 2nd mortgage (home equity loan)		2,173	5.4%	90
Have home equity line of credit		1,495	3.7%	98
Have personal line of credit		1,236	3.1%	98
Have 401(k) retirement savings plan		5,217	13.1%	90
Have 403(b) retirement savings plan		985	2.5%	91
Have IRA retirement savings plan		4,450	11.2%	90
Own any securities investment		10,845	27.2%	91
Own any annuity		1,070	2.7%	105
Own certificate of deposit (more than 6 months)		1,361	3.4%	103
Own shares in money market fund		1,776	4.5%	93
Own shares in mutual fund (bonds)		1,689	4.2%	87
Own shares in mutual fund (stock)		2,640	6.6%	91
Own any stock		2,748	6.9%	90
Own common/preferred stock in company you work for		863	2.2%	92
Own common stock in company you don` t work for		1,935	4.9%	91
Own U.S. savings bond		1,907	4.8%	90
Own investment real estate		1,530	3.8%	97
Own vacation/weekend home		1,460	3.7%	102
Used a real estate agent in last 12 months		2,279	5.7%	94
Used financial planner in last 12 months		2,336	5.9%	95
Own 1 credit card		5,611	14.1%	93
Own 2 credit cards		4,871	12.2%	95
Own 3 credit cards		3,294	8.3%	89
Own 4 credit cards		2,186	5.5%	89
Own 5 credit cards		1,255	3.1%	96
Own 6+ credit cards		2,083	5.2%	94

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	4,744	11.9%	103
Avg monthly credit card expenditures: \$111-\$225	2,587	6.5%	94
Avg monthly credit card expenditures: \$226-\$450	2,417	6.1%	96
Avg monthly credit card expenditures: \$451-\$700	1,947	4.9%	92
Avg monthly credit card expenditures: \$701-\$1000	1,496	3.7%	87
Avg monthly credit card expenditures: \$1001+	2,689	6.7%	74
Own 1 debit card	17,127	42.9%	98
Own 2 debit cards	3,758	9.4%	91
Own 3+ debit cards	808	2.0%	91
Avg monthly debit card expenditures: <\$91	1,517	3.8%	100
Avg monthly debit card expenditures: \$91-\$180	1,785	4.5%	93
Avg monthly debit card expenditures: \$181-\$225	1,766	4.4%	88
Avg monthly debit card expenditures: \$226-\$450	3,187	8.0%	101
Avg monthly debit card expenditures: \$451-\$700	3,152	7.9%	94
Avg monthly debit card expenditures: \$701-\$1000	2,913	7.3%	103
Avg monthly debit card expenditures: \$1001+	2,720	6.8%	97
Own/used last 12 months: any credit/debit card	28,733	72.0%	97
Own/used last 12 months: any major credit/debit card	25,641	64.3%	96
Own/used last 12 months: any store credit card	9,911	24.8%	93
Credit/debit card rewards: airline miles	2,646	6.6%	76
Credit/debit card rewards: cash back	7,072	17.7%	87
Credit/debit card rewards: gasoline discounts	1,269	3.2%	94
Credit/debit card rewards: gifts	1,690	4.2%	92
Credit/debit card rewards: hotel/car rental awards	957	2.4%	80
Have American Express Green card in own name	891	2.2%	74
Have American Express Gold card in own name	965	2.4%	81
Have American Express Platinum card in own name	775	1.9%	81
Have American Express Blue card in own name	1,068	2.7%	79
Have Discover card in own name	4,123	10.3%	101
Have MasterCard Standard card in own name	5,041	12.6%	93
Have MasterCard Gold card in own name	1,680	4.2%	108
Have MasterCard Platinum card in own name	2,356	5.9%	96
Have MasterCard debit card in own name	3,186	8.0%	107
Have Visa Regular/Classic card in own name	7,568	19.0%	90
Have Visa Gold card in own name	1,373	3.4%	101
Have Visa Platinum card in own name	3,649	9.1%	93
Have Visa Signature card in own name	1,473	3.7%	88
Have Visa debit card in own name	8,683	21.8%	102
Paid bills last 12 months: by mail	17,993	45.1%	101
Paid bills last 12 months: online	15,472	38.8%	90
Paid bills last 12 months: in person	13,642	34.2%	115
Paid bills last 12 months: by phone using credit card	7,410	18.6%	102
Paid bills last 12 months: by mobile phone	4,395	11.0%	101
Paid bills last 12 months: charged to credit card	4,297	10.8%	92
Paid bills last 12 months: deducted from bank account	9,849	24.7%	103
Wired/sent money in last 6 months	7,720	19.4%	93
Wired/sent money in last 6 months: using MoneyGram	1,247	3.1%	110
Wired/sent money in last 6 months: using PayPal	3,755	9.4%	86
Wired/sent money in last 6 months: using Western Union	1,673	4.2%	100

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

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.



## Finances Market Potential

Chandler Texas  
Chandler, Texas, United States  
Drive Time: 15 minute radius

Prepared by Esri  
Latitude: 32.30793  
Longitude: -95.47996

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Wired/sent money in last 6 months: bank wire transfer	771	1.9%	74
Tax preparation: did manually	4,548	11.4%	98
Tax preparation: used software (TurboTax)	3,455	8.7%	91
Tax preparation: used online tax srv (TurboTax)	2,129	5.3%	98
Tax preparation: used H&R Block on-site	2,299	5.8%	111
Tax preparation: used CPA/other tax professional	7,065	17.7%	90

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

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.