



Finances Market Potential

Sangamon County, IL
 Sangamon County, IL (17167)
 Geography: County

| Demographic Summary | | 2013 | 2018 | |
|--|--|---------------------------|----------|-----|
| Population | | 199,077 | 202,652 | |
| Population 18+ | | 153,668 | 157,366 | |
| Households | | 83,972 | 85,660 | |
| Median Household Income | | \$50,987 | \$58,130 | |
| Product/Consumer Behavior | | Expected Number of Adults | Percent | MPI |
| Did banking in person in last 12 months | | 88,152 | 57.4% | 103 |
| Bank/financial institution used: Bank of America | | 20,950 | 13.6% | 89 |
| Bank/financial institution used: Capital One | | 5,954 | 3.9% | 99 |
| Bank/financial institution used: Chase | | 15,534 | 10.1% | 85 |
| Bank/financial institution used: Citibank | | 4,411 | 2.9% | 79 |
| Bank/financial institution used: HSBC | | 3,005 | 2.0% | 92 |
| Bank/financial institution used: PNC | | 5,889 | 3.8% | 127 |
| Bank/financial institution used: U.S. Bank | | 5,317 | 3.5% | 116 |
| Bank/financial institution used: Wells Fargo | | 17,142 | 11.2% | 99 |
| Bank/financial institution used: credit union | | 29,884 | 19.4% | 114 |
| Did banking by mail in last 12 months | | 5,823 | 3.8% | 101 |
| Did banking by phone in last 12 months | | 14,450 | 9.4% | 107 |
| Did banking online in last 12 months | | 55,279 | 36.0% | 105 |
| Did banking on mobile device in last 12 months | | 11,441 | 7.4% | 103 |
| Used ATM/cash machine in last 12 months | | 76,026 | 49.5% | 103 |
| Used direct deposit of paycheck in last 12 months | | 63,969 | 41.6% | 109 |
| Did banking w/paperless statements in last 12 mo | | 25,304 | 16.5% | 105 |
| Have interest checking account | | 47,013 | 30.6% | 106 |
| Have non-interest checking account | | 45,913 | 29.9% | 104 |
| Have savings account | | 85,216 | 55.5% | 104 |
| Have overdraft protection | | 42,684 | 27.8% | 107 |
| Have auto loan | | 29,543 | 19.2% | 114 |
| Have personal loan for education (student loan) | | 10,933 | 7.1% | 103 |
| Have personal loan - not for education | | 4,549 | 3.0% | 116 |
| Have home mortgage (1st) | | 53,434 | 34.8% | 108 |
| Have 2nd mortgage (home equity loan) | | 11,878 | 7.7% | 106 |
| Have home equity line of credit | | 7,113 | 4.6% | 104 |
| Have personal line of credit | | 5,831 | 3.8% | 113 |
| Have 401(k) retirement savings plan | | 24,762 | 16.1% | 110 |
| Have 403(b) retirement savings plan | | 4,563 | 3.0% | 101 |
| Have IRA retirement savings plan | | 21,198 | 13.8% | 105 |
| Own any securities investment | | 50,941 | 33.2% | 106 |
| Own any annuity | | 4,904 | 3.2% | 109 |
| Own certificate of deposit (more than 6 months) | | 7,121 | 4.6% | 109 |
| Own shares in money market fund | | 9,058 | 5.9% | 107 |
| Own shares in mutual fund (bonds) | | 8,374 | 5.4% | 104 |
| Own shares in mutual fund (stock) | | 13,171 | 8.6% | 106 |
| Own any stock | | 13,174 | 8.6% | 104 |
| Own common/preferred stock in company you work for | | 4,229 | 2.8% | 109 |
| Own common stock in company you don't work for | | 9,280 | 6.0% | 102 |
| Own U.S. savings bond | | 10,068 | 6.6% | 104 |
| Own investment real estate | | 6,135 | 4.0% | 103 |
| Own vacation/weekend home | | 5,799 | 3.8% | 103 |
| Used a real estate agent in last 12 months | | 8,928 | 5.8% | 104 |
| Used financial planner in last 12 months | | 10,702 | 7.0% | 111 |
| Own 1 credit card | | 24,328 | 15.8% | 103 |
| Own 2 credit cards | | 21,172 | 13.8% | 103 |
| Own 3 credit cards | | 13,709 | 8.9% | 102 |
| Own 4 credit cards | | 9,270 | 6.0% | 102 |
| Own 5 credit cards | | 5,306 | 3.5% | 100 |
| Own 6+ credit cards | | 9,302 | 6.1% | 102 |

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 2013 and 2018.



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| Product/Consumer Behavior | Expected Number of | | MPI |
|---|--------------------|---------|-----|
| | Adults | Percent | |
| Avg monthly credit card expenditures: <\$111 | 20,539 | 13.4% | 107 |
| Avg monthly credit card expenditures: \$111-\$225 | 10,089 | 6.6% | 101 |
| Avg monthly credit card expenditures: \$226-\$450 | 9,941 | 6.5% | 106 |
| Avg monthly credit card expenditures: \$451-\$700 | 8,299 | 5.4% | 102 |
| Avg monthly credit card expenditures: \$701-\$1000 | 6,571 | 4.3% | 95 |
| Avg monthly credit card expenditures: \$1001+ | 13,399 | 8.7% | 96 |
| Own 1 debit card | 67,971 | 44.2% | 105 |
| Own 2 debit cards | 14,012 | 9.1% | 99 |
| Own 3+ debit cards | 3,140 | 2.0% | 95 |
| Avg monthly debit card expenditures: <\$91 | 6,528 | 4.2% | 97 |
| Avg monthly debit card expenditures: \$91-\$180 | 7,411 | 4.8% | 102 |
| Avg monthly debit card expenditures: \$181-\$225 | 7,547 | 4.9% | 104 |
| Avg monthly debit card expenditures: \$226-\$450 | 12,686 | 8.3% | 101 |
| Avg monthly debit card expenditures: \$451-\$700 | 12,910 | 8.4% | 104 |
| Avg monthly debit card expenditures: \$701-\$1000 | 10,687 | 7.0% | 110 |
| Avg monthly debit card expenditures: \$1001+ | 10,610 | 6.9% | 108 |
| Own/used last 12 mo: any credit/debit card | 114,129 | 74.3% | 102 |
| Own/used last 12 mo: any major credit/debit card | 102,094 | 66.4% | 102 |
| Own/used last 12 mo: any store credit card | 41,065 | 26.7% | 102 |
| Credit/debit card rewards: airline miles | 12,105 | 7.9% | 91 |
| Credit/debit card rewards: cash back | 29,038 | 18.9% | 101 |
| Credit/debit card rewards: gasoline discounts | 4,816 | 3.1% | 100 |
| Credit/debit card rewards: gifts | 8,143 | 5.3% | 98 |
| Credit/debit card rewards: hotel/car rental awards | 4,185 | 2.7% | 96 |
| Own/used card last 12 mo: American Express Green | 4,147 | 2.7% | 94 |
| Own/used card last 12 mo: American Express Gold | 4,381 | 2.9% | 91 |
| Own/used card last 12 mo: American Express Platinum | 3,401 | 2.2% | 89 |
| Own/used card last 12 mo: American Express Blue | 4,485 | 2.9% | 88 |
| Own/used card last 12 mo: Discover | 16,458 | 10.7% | 107 |
| Own/used card last 12 mo: MasterCard Standard | 20,018 | 13.0% | 100 |
| Own/used card last 12 mo: MasterCard Gold | 6,768 | 4.4% | 99 |
| Own/used card last 12 mo: MasterCard Platinum | 12,380 | 8.1% | 106 |
| Own/used card last 12 mo: MasterCard debit card | 9,627 | 6.3% | 103 |
| Own/used card last 12 mo: Visa Regular/Classic | 29,876 | 19.4% | 99 |
| Own/used card last 12 mo: Visa Gold | 6,273 | 4.1% | 102 |
| Own/used card last 12 mo: Visa Platinum | 17,045 | 11.1% | 102 |
| Own/used card last 12 mo: Visa Signature | 5,222 | 3.4% | 96 |
| Own/used card last 12 mo: Visa debit card | 36,380 | 23.7% | 108 |
| Paid bills last 12 mo: by mail | 78,531 | 51.1% | 103 |
| Paid bills last 12 mo: online | 63,547 | 41.4% | 103 |
| Paid bills last 12 mo: in person | 51,932 | 33.8% | 109 |
| Paid bills last 12 mo: by phone using credit card | 28,671 | 18.7% | 108 |
| Paid bills last 12 mo: by mobile phone | 12,192 | 7.9% | 105 |
| Paid bills last 12 mo: charged to credit card | 16,829 | 11.0% | 103 |
| Paid bills last 12 mo: deducted from bank account | 36,494 | 23.7% | 107 |
| Wired/sent money in last 6 months | 30,189 | 19.6% | 98 |
| Wired/sent money in last 6 mo: using MoneyGram | 3,840 | 2.5% | 99 |
| Wired/sent money in last 6 mo: using PayPal | 15,879 | 10.3% | 101 |
| Wired/sent money in last 6 mo: using Western Union | 5,701 | 3.7% | 94 |

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|---|--------------------|---------|-----|
| | Adults | Percent | |
| Wired/sent money in last 6 mo: bank wire transfer | 3,557 | 2.3% | 92 |
| Tax preparation: did manually | 18,314 | 11.9% | 103 |
| Tax preparation: used software (TurboTax) | 16,069 | 10.5% | 108 |
| Tax preparation: used online tax srv (TurboTax) | 8,126 | 5.3% | 108 |
| Tax preparation: used H&R Block on-site | 8,973 | 5.8% | 106 |
| Tax preparation: used CPA/other tax professional | 29,625 | 19.3% | 98 |

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