



# Finances Market Potential

Sangamon County, IL 6  
 Sangamon County, IL (17167)  
 Geography: County

Prepared by Esri

Demographic Summary		2017	2022	
Population		199,816	201,439	
Population 18+		156,032	158,280	
Households		84,166	84,929	
Median Household Income		\$55,187	\$58,126	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		86,344	55.3%	102
Bank/financial institution used: Bank of America		17,946	11.5%	83
Bank/financial institution used: Capital One/ING Direct		5,799	3.7%	86
Bank/financial institution used: Chase		17,396	11.1%	87
Bank/financial institution used: Citibank		4,390	2.8%	78
Bank/financial institution used: PNC		5,980	3.8%	133
Bank/financial institution used: U.S. Bank		4,775	3.1%	95
Bank/financial institution used: Wells Fargo		16,444	10.5%	88
Bank/financial institution used: credit union		31,553	20.2%	112
Bank/financial inst used: local/community bank		18,123	11.6%	115
Did banking by mail in last 12 months		5,155	3.3%	98
Did banking by phone in last 12 months		15,220	9.8%	106
Did banking online in last 12 months		57,707	37.0%	101
Did banking on mobile device in last 12 months		26,358	16.9%	98
Used ATM/cash machine in last 12 months		78,292	50.2%	101
Used direct deposit of paycheck in last 12 months		66,928	42.9%	105
Did banking w/paperless statements in last 12 mo		33,502	21.5%	105
Have interest checking account		44,484	28.5%	105
Have non-interest checking account		47,936	30.7%	104
Have savings account		86,538	55.5%	102
Have overdraft protection		42,387	27.2%	102
Have auto loan		30,567	19.6%	105
Have personal loan for education (student loan)		11,349	7.3%	102
Have personal loan - not for education		4,468	2.9%	106
Have home mortgage (1st)		49,456	31.7%	104
Have 2nd mortgage (home equity loan)		8,477	5.4%	105
Have home equity line of credit		5,941	3.8%	111
Have personal line of credit		5,405	3.5%	114
Have 401(k) retirement savings plan		23,970	15.4%	105
Have 403(b) retirement savings plan		4,668	3.0%	98
Have IRA retirement savings plan		22,607	14.5%	107
Own any securities investment		7,691	4.9%	111
Own any annuity		4,588	2.9%	114
Own certificate of deposit (more than 6 months)		5,073	3.3%	104
Own shares in money market fund		6,791	4.4%	98
Own shares in mutual fund (bonds)		7,994	5.1%	102
Own shares in mutual fund (stock)		11,561	7.4%	101
Own any stock		11,327	7.3%	100
Own common stock in company you don't work for		7,959	5.1%	101
Own U.S. savings bond		8,631	5.5%	107
Own investment real estate		5,911	3.8%	103
Own vacation/weekend home		5,324	3.4%	105
Used a real estate agent in last 12 months		9,999	6.4%	106
Used financial planner in last 12 months		10,511	6.7%	107
Own 1 credit card		25,062	16.1%	102
Own 2 credit cards		20,055	12.9%	97
Own 3 credit cards		14,462	9.3%	101
Own 4 credit cards		9,763	6.3%	103
Own 5 credit cards		5,184	3.3%	103
Own 6+ credit cards		9,691	6.2%	107

**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 2017 and 2022.



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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	19,868	12.7%	106
Avg monthly credit card expenditures: \$111-\$225	11,663	7.5%	106
Avg monthly credit card expenditures: \$226-\$450	11,024	7.1%	107
Avg monthly credit card expenditures: \$451-\$700	8,362	5.4%	101
Avg monthly credit card expenditures: \$701-\$1000	6,988	4.5%	97
Avg monthly credit card expenditures: \$1001+	14,015	9.0%	97
Own 1 debit card	71,363	45.7%	102
Own 2 debit cards	15,576	10.0%	94
Own 3+ debit cards	2,955	1.9%	88
Avg monthly debit card expenditures: <\$91	5,570	3.6%	102
Avg monthly debit card expenditures: \$91-\$180	6,223	4.0%	96
Avg monthly debit card expenditures: \$181-\$225	7,997	5.1%	95
Avg monthly debit card expenditures: \$226-\$450	13,391	8.6%	107
Avg monthly debit card expenditures: \$451-\$700	12,432	8.0%	98
Avg monthly debit card expenditures: \$701-\$1000	11,481	7.4%	103
Avg monthly debit card expenditures: \$1001+	11,486	7.4%	97
Own/used last 12 months: any credit/debit card	117,561	75.3%	100
Own/used last 12 months: any major credit/debit card	105,974	67.9%	101
Own/used last 12 months: any store credit card	42,916	27.5%	101
Credit/debit card rewards: airline miles	12,883	8.3%	93
Credit/debit card rewards: cash back	35,137	22.5%	98
Credit/debit card rewards: gasoline discounts	6,163	3.9%	105
Credit/debit card rewards: gifts	6,611	4.2%	101
Credit/debit card rewards: hotel/car rental awards	4,912	3.1%	102
Have American Express Green card in own name	4,417	2.8%	94
Have American Express Gold card in own name	4,225	2.7%	94
Have American Express Platinum card in own name	3,756	2.4%	97
Have American Express Blue card in own name	4,594	2.9%	86
Have Discover card in own name	17,156	11.0%	109
Have MasterCard Standard card in own name	22,516	14.4%	103
Have MasterCard Gold card in own name	5,380	3.4%	100
Have MasterCard Platinum card in own name	9,874	6.3%	103
Have MasterCard debit card in own name	13,636	8.7%	117
Have Visa Regular/Classic card in own name	33,202	21.3%	95
Have Visa Gold card in own name	5,019	3.2%	104
Have Visa Platinum card in own name	14,563	9.3%	101
Have Visa Signature card in own name	6,590	4.2%	100
Have Visa debit card in own name	31,861	20.4%	98
Paid bills last 12 months: by mail	69,723	44.7%	105
Paid bills last 12 months: online	69,196	44.3%	99
Paid bills last 12 months: in person	47,430	30.4%	103
Paid bills last 12 months: by phone using credit card	32,939	21.1%	106
Paid bills last 12 months: by mobile phone	21,127	13.5%	106
Paid bills last 12 months: charged to credit card	20,044	12.8%	100
Paid bills last 12 months: deducted from bank account	40,167	25.7%	103
Wired/sent money in last 6 months	24,390	15.6%	93
Wired/sent money in last 6 months: using MoneyGram	4,119	2.6%	92
Wired/sent money in last 6 months: using PayPal	18,958	12.2%	94
Wired/sent money in last 6 months: using Western Union	5,753	3.7%	89

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	3,746	2.4%	92
Tax preparation: did manually	20,793	13.3%	107
Tax preparation: used software (TurboTax)	16,223	10.4%	102
Tax preparation: used online tax srv (TurboTax)	9,278	5.9%	101
Tax preparation: used H&R Block on-site	8,647	5.5%	100
Tax preparation: used CPA/other tax professional	30,033	19.2%	99
Tax preparation: used software (H&R Block TaxCut)	6,556	4.2%	107

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