



Wilmington
46 S South St, Wilmington, OH, 45177
Ring: 10 miles radius

Latitude: 39.44489
Longitude: -83.82858

Demographic Summary	2010	2015
Population	30,490	31,535
Population 18+	23,306	24,147
Households	11,859	12,323
Median Household Income	\$51,382	\$57,941

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	12,390	53.2%	106
Bank/financial institution: use savings & loan	2,518	10.8%	97
Bank/financial institution: use credit union	6,137	26.3%	116
Bank/financial institution: use fed savings bank	492	2.1%	86
Banking/financial institution: use mutual funds co	694	3.0%	85
Bank/financial institution: use Internet Bank	695	3.0%	80
Used ATM/cash machine in last 12 months	11,484	49.3%	97
Banked in person in last 12 months	13,114	56.3%	106
Banked by mail in last 12 months	1,194	5.1%	97
Banked by phone in last 12 months	3,752	16.1%	105
Did banking over the Internet in last 12 months	5,766	24.7%	97
Used direct deposit of paycheck in last 12 months	9,422	40.4%	105
Have interest checking account	7,597	32.6%	102
Have non-interest checking account	6,973	29.9%	108
Have money market account	2,404	10.3%	86
Have special Seniors Club account	442	1.9%	117
Have savings account	9,268	39.8%	107
Have 401K retirement savings	3,968	17.0%	103
Have IRA retirement savings	3,301	14.2%	98
Have college savings plan (529 plan)	444	1.9%	70
Have auto loan for new car	3,055	13.1%	113
Have personal loan for education only	844	3.6%	96
Have personal loan - not for education	835	3.6%	131
Have home mortgage (1st)	4,360	18.7%	103
Have 2nd mortgage (equity loan)	1,476	6.3%	104
Have mortgage refinance/consolidation loan	501	2.1%	91
Have home equity line of credit	1,218	5.2%	93
Have personal line of credit	1,038	4.5%	101
Have overdraft protection	2,936	12.6%	107
Own any securities investment	5,953	25.5%	106
Own annuities	803	3.4%	104
Own certificate of deposit (6 months or less)	750	3.2%	97
Own certificate of deposit (more than 6 months)	1,245	5.3%	96
Own common/preferred stock in company you work for	699	3.0%	96
Own common stock in company you don't work for	1,347	5.8%	92
Own insured money market account (bank)	429	1.8%	84
Own shares in money market fund	1,418	6.1%	95
Own shares in mutual fund (bonds)	1,252	5.4%	93
Own shares in mutual fund (stock)	2,068	8.9%	94
Own any stock	1,987	8.5%	95
Own stock with market value <\$10000	709	3.0%	105
Own stock with market value \$10000-49999	538	2.3%	96
Own stock with market value \$50000+	475	2.0%	78

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 2010 and 2015.



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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own U.S. savings bond	1,781	7.6%	108
Used stock rating service in last 12 months	305	1.3%	80
Used financial planning counsel in last 12 months	1,722	7.4%	100
Used discount brokerage firm in last 12 months	405	1.7%	88
Used full service brokerage firm in last 12 months	1,375	5.9%	97
Own any credit/debit card (in own name)	17,356	74.5%	102
Own American Express card (in own name)	2,029	8.7%	72
Own Discover card (in own name)	2,994	12.8%	106
Own MasterCard (in own name)	8,196	35.2%	101
Own Visa (in own name)	11,445	49.1%	100
Own any department store credit card (in own name)	7,501	32.2%	99
Avg monthly credit card expenditures: <\$111	3,703	15.9%	108
Avg monthly credit card expenditures: \$111-225	2,409	10.3%	115
Avg monthly credit card expenditures: \$226-450	2,081	8.9%	104
Avg monthly credit card expenditures: \$451-700	1,512	6.5%	91
Avg monthly credit card expenditures: \$701+	2,472	10.6%	77

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Demographic Summary	2010	2015
Population	177,233	184,642
Population 18+	133,406	139,351
Households	66,130	69,276
Median Household Income	\$58,266	\$64,104

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	72,690	54.5%	109
Bank/financial institution: use savings & loan	14,833	11.1%	100
Bank/financial institution: use credit union	35,547	26.6%	117
Bank/financial institution: use fed savings bank	2,971	2.2%	91
Banking/financial institution: use mutual funds co	4,609	3.5%	98
Bank/financial institution: use Internet Bank	4,236	3.2%	85
Used ATM/cash machine in last 12 months	68,399	51.3%	101
Banked in person in last 12 months	76,075	57.0%	107
Banked by mail in last 12 months	7,048	5.3%	100
Banked by phone in last 12 months	21,344	16.0%	105
Did banking over the Internet in last 12 months	34,729	26.0%	102
Used direct deposit of paycheck in last 12 months	55,279	41.4%	108
Have interest checking account	46,057	34.5%	108
Have non-interest checking account	39,787	29.8%	108
Have money market account	16,335	12.2%	102
Have special Seniors Club account	2,358	1.8%	109
Have savings account	54,300	40.7%	110
Have 401K retirement savings	25,482	19.1%	116
Have IRA retirement savings	21,193	15.9%	110
Have college savings plan (529 plan)	3,502	2.6%	96
Have auto loan for new car	17,731	13.3%	115
Have personal loan for education only	4,878	3.7%	97
Have personal loan - not for education	4,393	3.3%	121
Have home mortgage (1st)	27,979	21.0%	115
Have 2nd mortgage (equity loan)	9,640	7.2%	118
Have mortgage refinance/consolidation loan	3,127	2.3%	99
Have home equity line of credit	8,464	6.3%	112
Have personal line of credit	6,530	4.9%	111
Have overdraft protection	17,680	13.3%	113
Own any securities investment	36,708	27.5%	114
Own annuities	5,016	3.8%	113
Own certificate of deposit (6 months or less)	4,624	3.5%	104
Own certificate of deposit (more than 6 months)	7,697	5.8%	103
Own common/preferred stock in company you work for	4,352	3.3%	104
Own common stock in company you don't work for	8,992	6.7%	107
Own insured money market account (bank)	2,891	2.2%	99
Own shares in money market fund	9,369	7.0%	110
Own shares in mutual fund (bonds)	8,383	6.3%	109
Own shares in mutual fund (stock)	13,639	10.2%	109
Own any stock	12,942	9.7%	108
Own stock with market value <\$10000	4,333	3.2%	112
Own stock with market value \$10000-49999	3,370	2.5%	105
Own stock with market value \$50000+	3,430	2.6%	98

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.

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	10,947	8.2%	116
Used stock rating service in last 12 months	2,039	1.5%	94
Used financial planning counsel in last 12 months	10,870	8.1%	111
Used discount brokerage firm in last 12 months	2,471	1.9%	94
Used full service brokerage firm in last 12 months	8,782	6.6%	108
Own any credit/debit card (in own name)	101,248	75.9%	104
Own American Express card (in own name)	14,079	10.6%	88
Own Discover card (in own name)	17,674	13.2%	109
Own MasterCard (in own name)	48,689	36.5%	104
Own Visa (in own name)	68,437	51.3%	105
Own any department store credit card (in own name)	45,384	34.0%	104
Avg monthly credit card expenditures: <\$111	21,054	15.8%	108
Avg monthly credit card expenditures: \$111-225	13,183	9.9%	109
Avg monthly credit card expenditures: \$226-450	11,805	8.8%	103
Avg monthly credit card expenditures: \$451-700	9,599	7.2%	100
Avg monthly credit card expenditures: \$701+	17,383	13.0%	95

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Wilmington
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Demographic Summary	2010	2015
Population	985,370	1,018,059
Population 18+	747,368	773,362
Households	384,010	397,517
Median Household Income	\$60,372	\$67,861

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	400,612	53.6%	107
Bank/financial institution: use savings & loan	82,200	11.0%	99
Bank/financial institution: use credit union	193,327	25.9%	114
Bank/financial institution: use fed savings bank	17,746	2.4%	97
Banking/financial institution: use mutual funds co	27,610	3.7%	105
Bank/financial institution: use Internet Bank	28,442	3.8%	102
Used ATM/cash machine in last 12 months	403,719	54.0%	106
Banked in person in last 12 months	423,305	56.6%	107
Banked by mail in last 12 months	42,475	5.7%	107
Banked by phone in last 12 months	119,726	16.0%	105
Did banking over the Internet in last 12 months	212,194	28.4%	112
Used direct deposit of paycheck in last 12 months	313,266	41.9%	109
Have interest checking account	259,611	34.7%	109
Have non-interest checking account	218,621	29.3%	106
Have money market account	96,893	13.0%	108
Have special Seniors Club account	12,495	1.7%	103
Have savings account	302,509	40.5%	109
Have 401K retirement savings	143,456	19.2%	116
Have IRA retirement savings	121,216	16.2%	112
Have college savings plan (529 plan)	24,284	3.2%	119
Have auto loan for new car	96,550	12.9%	112
Have personal loan for education only	29,860	4.0%	106
Have personal loan - not for education	21,654	2.9%	106
Have home mortgage (1st)	154,110	20.6%	114
Have 2nd mortgage (equity loan)	51,984	7.0%	114
Have mortgage refinance/consolidation loan	19,056	2.5%	108
Have home equity line of credit	47,649	6.4%	113
Have personal line of credit	36,321	4.9%	110
Have overdraft protection	98,308	13.2%	112
Own any securities investment	204,122	27.3%	113
Own annuities	26,953	3.6%	109
Own certificate of deposit (6 months or less)	26,222	3.5%	106
Own certificate of deposit (more than 6 months)	44,182	5.9%	106
Own common/preferred stock in company you work for	27,526	3.7%	117
Own common stock in company you don't work for	52,194	7.0%	111
Own insured money market account (bank)	17,773	2.4%	109
Own shares in money market fund	54,023	7.2%	113
Own shares in mutual fund (bonds)	48,300	6.5%	112
Own shares in mutual fund (stock)	80,430	10.8%	114
Own any stock	75,932	10.2%	113
Own stock with market value <\$10000	24,813	3.3%	115
Own stock with market value \$10000-49999	20,151	2.7%	113
Own stock with market value \$50000+	20,496	2.7%	105

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	62,692	8.4%	118
Used stock rating service in last 12 months	12,320	1.6%	101
Used financial planning counsel in last 12 months	61,464	8.2%	112
Used discount brokerage firm in last 12 months	14,479	1.9%	98
Used full service brokerage firm in last 12 months	49,916	6.7%	110
Own any credit/debit card (in own name)	573,459	76.7%	105
Own American Express card (in own name)	87,691	11.7%	98
Own Discover card (in own name)	98,127	13.1%	108
Own MasterCard (in own name)	273,665	36.6%	105
Own Visa (in own name)	392,457	52.5%	107
Own any department store credit card (in own name)	254,877	34.1%	104
Avg monthly credit card expenditures: <\$111	116,914	15.6%	107
Avg monthly credit card expenditures: \$111-225	72,224	9.7%	107
Avg monthly credit card expenditures: \$226-450	67,230	9.0%	105
Avg monthly credit card expenditures: \$451-700	55,758	7.5%	104
Avg monthly credit card expenditures: \$701+	108,006	14.5%	105

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