

Independence City, MO 2
 Independence City, MO (2935000)
 Geography: Place

Data provided by ESRI

Demographic Summary		2017	2022	
Population		120,865	124,191	
Population 18+		95,025	97,568	
Households		50,166	51,400	
Median Household Income		\$48,224	\$53,516	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		51,766	54.5%	101
Bank/financial institution used: Bank of America		9,758	10.3%	74
Bank/financial institution used: Capital One/ING Direct		3,150	3.3%	77
Bank/financial institution used: Chase		9,154	9.6%	76
Bank/financial institution used: Citibank		2,679	2.8%	79
Bank/financial institution used: PNC		3,599	3.8%	132
Bank/financial institution used: U.S. Bank		2,770	2.9%	91
Bank/financial institution used: Wells Fargo		8,817	9.3%	78
Bank/financial institution used: credit union		18,046	19.0%	106
Bank/financial inst used: local/community bank		11,974	12.6%	124
Did banking by mail in last 12 months		3,006	3.2%	94
Did banking by phone in last 12 months		8,877	9.3%	102
Did banking online in last 12 months		32,520	34.2%	94
Did banking on mobile device in last 12 months		14,916	15.7%	91
Used ATM/cash machine in last 12 months		45,629	48.0%	97
Used direct deposit of paycheck in last 12 months		39,673	41.8%	102
Did banking w/paperless statements in last 12 mo		18,602	19.6%	96
Have interest checking account		25,107	26.4%	97
Have non-interest checking account		29,163	30.7%	104
Have savings account		50,067	52.7%	97
Have overdraft protection		24,341	25.6%	97
Have auto loan		18,302	19.3%	103
Have personal loan for education (student loan)		6,329	6.7%	94
Have personal loan - not for education		3,315	3.5%	130
Have home mortgage (1st)		27,500	28.9%	95
Have 2nd mortgage (home equity loan)		4,546	4.8%	92
Have home equity line of credit		3,255	3.4%	100
Have personal line of credit		2,941	3.1%	101
Have 401(k) retirement savings plan		13,012	13.7%	93
Have 403(b) retirement savings plan		2,414	2.5%	84
Have IRA retirement savings plan		12,052	12.7%	94
Own any securities investment		3,967	4.2%	94
Own any annuity		2,253	2.4%	92
Own certificate of deposit (more than 6 months)		2,725	2.9%	92
Own shares in money market fund		3,423	3.6%	81
Own shares in mutual fund (bonds)		3,874	4.1%	81
Own shares in mutual fund (stock)		5,592	5.9%	80
Own any stock		5,773	6.1%	84
Own common stock in company you don't work for		3,955	4.2%	82
Own U.S. savings bond		4,976	5.2%	102
Own investment real estate		3,101	3.3%	89
Own vacation/weekend home		2,467	2.6%	80
Used a real estate agent in last 12 months		5,683	6.0%	99
Used financial planner in last 12 months		5,211	5.5%	87
Own 1 credit card		14,983	15.8%	100
Own 2 credit cards		11,279	11.9%	89
Own 3 credit cards		8,136	8.6%	93
Own 4 credit cards		5,266	5.5%	91
Own 5 credit cards		2,827	3.0%	92
Own 6+ credit cards		5,105	5.4%	92

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	12,237	12.9%	107
Avg monthly credit card expenditures: \$111-\$225	7,187	7.6%	107
Avg monthly credit card expenditures: \$226-\$450	6,155	6.5%	98
Avg monthly credit card expenditures: \$451-\$700	4,511	4.7%	90
Avg monthly credit card expenditures: \$701-\$1000	3,677	3.9%	84
Avg monthly credit card expenditures: \$1001+	6,041	6.4%	69
Own 1 debit card	43,014	45.3%	101
Own 2 debit cards	9,128	9.6%	90
Own 3+ debit cards	1,668	1.8%	81
Avg monthly debit card expenditures: <\$91	3,185	3.4%	96
Avg monthly debit card expenditures: \$91-\$180	3,641	3.8%	93
Avg monthly debit card expenditures: \$181-\$225	4,638	4.9%	90
Avg monthly debit card expenditures: \$226-\$450	8,223	8.7%	108
Avg monthly debit card expenditures: \$451-\$700	7,593	8.0%	98
Avg monthly debit card expenditures: \$701-\$1000	6,659	7.0%	98
Avg monthly debit card expenditures: \$1001+	6,845	7.2%	95
Own/used last 12 months: any credit/debit card	70,533	74.2%	98
Own/used last 12 months: any major credit/debit card	63,113	66.4%	98
Own/used last 12 months: any store credit card	24,954	26.3%	96
Credit/debit card rewards: airline miles	5,455	5.7%	64
Credit/debit card rewards: cash back	19,303	20.3%	89
Credit/debit card rewards: gasoline discounts	3,571	3.8%	100
Credit/debit card rewards: gifts	3,438	3.6%	86
Credit/debit card rewards: hotel/car rental awards	2,324	2.4%	79
Have American Express Green card in own name	2,183	2.3%	76
Have American Express Gold card in own name	1,929	2.0%	71
Have American Express Platinum card in own name	1,504	1.6%	64
Have American Express Blue card in own name	2,395	2.5%	73
Have Discover card in own name	10,058	10.6%	105
Have MasterCard Standard card in own name	12,847	13.5%	96
Have MasterCard Gold card in own name	2,981	3.1%	91
Have MasterCard Platinum card in own name	5,980	6.3%	102
Have MasterCard debit card in own name	8,196	8.6%	115
Have Visa Regular/Classic card in own name	20,062	21.1%	94
Have Visa Gold card in own name	2,882	3.0%	98
Have Visa Platinum card in own name	7,909	8.3%	90
Have Visa Signature card in own name	3,193	3.4%	79
Have Visa debit card in own name	19,954	21.0%	101
Paid bills last 12 months: by mail	41,924	44.1%	103
Paid bills last 12 months: online	39,634	41.7%	93
Paid bills last 12 months: in person	32,335	34.0%	115
Paid bills last 12 months: by phone using credit card	20,439	21.5%	108
Paid bills last 12 months: by mobile phone	13,087	13.8%	108
Paid bills last 12 months: charged to credit card	10,864	11.4%	89
Paid bills last 12 months: deducted from bank account	23,933	25.2%	101
Wired/sent money in last 6 months	15,088	15.9%	94
Wired/sent money in last 6 months: using MoneyGram	2,745	2.9%	101
Wired/sent money in last 6 months: using PayPal	11,538	12.1%	94
Wired/sent money in last 6 months: using Western Union	3,691	3.9%	94

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Finances Market Potential

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	1,850	1.9%	74
Tax preparation: did manually	12,657	13.3%	107
Tax preparation: used software (TurboTax)	9,316	9.8%	96
Tax preparation: used online tax srv (TurboTax)	5,701	6.0%	102
Tax preparation: used H&R Block on-site	5,812	6.1%	111
Tax preparation: used CPA/other tax professional	16,488	17.4%	89
Tax preparation: used software (H&R Block TaxCut)	4,295	4.5%	115

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