

Dubois County Area Developme...
1103 Main St
Jasper, IN 47546-2833

Site Type: Drive Time

Latitude: 38.39519
Longitude: -86.93101
Drive Time: 15 Minutes

Demographic Summary	2009	2014
Population	26,101	26,725
Population 18+	19,518	20,076
Households	10,306	10,634
Median Household Income	\$55,210	\$56,308

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	10,277	52.7%	105
Bank/financial institution: use savings & loan	2,046	10.5%	94
Bank/financial institution: use credit union	4,834	24.8%	109
Bank/financial institution: use fed savings bank	420	2.2%	88
Banking/financial institution: use mutual funds co	517	2.6%	75
Bank/financial institution: use Internet Bank	471	2.4%	65
Used ATM/cash machine in last 12 months	9,245	47.4%	93
Banked in person in last 12 months	10,841	55.6%	105
Banked by mail in last 12 months	954	4.9%	92
Banked by phone in last 12 months	2,970	15.2%	100
Did banking over the Internet in last 12 months	4,395	22.5%	89
Used direct deposit of paycheck in last 12 months	7,572	38.8%	101
Have interest checking account	5,998	30.7%	96
Have non-interest checking account	5,817	29.8%	108
Have money market account	1,859	9.5%	79
Have special Seniors Club account	342	1.8%	108
Have savings account	7,531	38.6%	104
Have 401K retirement savings	3,100	15.9%	96
Have IRA retirement savings	2,560	13.1%	91
Have college savings plan (529 plan)	363	1.9%	68
Have auto loan for new car	2,348	12.0%	104
Have personal loan for education only	632	3.2%	86
Have personal loan - not for education	677	3.5%	127
Have home mortgage (1st)	3,470	17.8%	98
Have 2nd mortgage (equity loan)	1,177	6.0%	99
Have mortgage refinance/consolidation loan	423	2.2%	91
Have home equity line of credit	997	5.1%	91
Have personal line of credit	891	4.6%	104
Have overdraft protection	2,326	11.9%	102
Own any securities investment	4,744	24.3%	100
Own annuities	638	3.3%	99
Own certificate of deposit (6 months or less)	615	3.2%	95
Own certificate of deposit (more than 6 months)	1,002	5.1%	92
Own common/preferred stock in company you work for	551	2.8%	90
Own common stock in company you don't work for	1,080	5.5%	88
Own insured money market account (bank)	359	1.8%	84
Own shares in money market fund	1,116	5.7%	90
Own shares in mutual fund (bonds)	1,011	5.2%	90
Own shares in mutual fund (stock)	1,610	8.3%	88
Own any stock	1,565	8.0%	89
Own stock with market value <\$10000	586	3.0%	104
Own stock with market value \$10000-49999	438	2.2%	94
Own stock with market value \$50000+	387	2.0%	76

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 Mediemark Research & Intelligence LLC. in a nationally representative survey of U.S. households. ESRI forecasts for 2009 and 2014.

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	1,405	7.2%	102
Used stock rating service in last 12 months	248	1.3%	78
Used financial planning counsel in last 12 months	1,302	6.7%	91
Used discount brokerage firm in last 12 months	313	1.6%	81
Used full service brokerage firm in last 12 months	1,072	5.5%	90
Own any credit/debit card (in own name)	14,100	72.3%	99
Own American Express card (in own name)	1,531	7.8%	65
Own Discover card (in own name)	2,397	12.3%	101
Own MasterCard (in own name)	6,517	33.4%	95
Own Visa (in own name)	9,293	47.6%	97
Own any department store credit card (in own name)	6,095	31.2%	96
Avg monthly credit card expenditures: <\$111	3,123	16.0%	109
Avg monthly credit card expenditures: \$111-225	1,959	10.0%	111
Avg monthly credit card expenditures: \$226-450	1,678	8.6%	100
Avg monthly credit card expenditures: \$451-700	1,229	6.3%	88
Avg monthly credit card expenditures: \$701+	1,915	9.8%	72

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Site Type: Drive Time

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Longitude: -86.93101
Drive Time: 30 Minutes

Demographic Summary	2009	2014
Population	49,379	50,062
Population 18+	36,813	37,522
Households	19,097	19,513
Median Household Income	\$53,200	\$54,554

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	19,500	53.0%	106
Bank/financial institution: use savings & loan	3,893	10.6%	95
Bank/financial institution: use credit union	8,807	23.9%	105
Bank/financial institution: use fed savings bank	727	2.0%	81
Banking/financial institution: use mutual funds co	941	2.6%	73
Bank/financial institution: use Internet Bank	792	2.2%	58
Used ATM/cash machine in last 12 months	16,317	44.3%	87
Banked in person in last 12 months	20,291	55.1%	104
Banked by mail in last 12 months	1,683	4.6%	86
Banked by phone in last 12 months	5,335	14.5%	95
Did banking over the Internet in last 12 months	7,381	20.0%	79
Used direct deposit of paycheck in last 12 months	14,037	38.1%	99
Have interest checking account	11,108	30.2%	95
Have non-interest checking account	11,083	30.1%	109
Have money market account	3,294	8.9%	74
Have special Seniors Club account	731	2.0%	122
Have savings account	13,599	36.9%	99
Have 401K retirement savings	5,723	15.5%	94
Have IRA retirement savings	4,588	12.5%	86
Have college savings plan (529 plan)	592	1.6%	59
Have auto loan for new car	4,426	12.0%	104
Have personal loan for education only	1,142	3.1%	83
Have personal loan - not for education	1,405	3.8%	140
Have home mortgage (1st)	6,282	17.1%	94
Have 2nd mortgage (equity loan)	2,189	5.9%	98
Have mortgage refinance/consolidation loan	739	2.0%	85
Have home equity line of credit	1,750	4.8%	84
Have personal line of credit	1,560	4.2%	96
Have overdraft protection	4,375	11.9%	101
Own any securities investment	8,580	23.3%	96
Own annuities	1,154	3.1%	94
Own certificate of deposit (6 months or less)	1,131	3.1%	93
Own certificate of deposit (more than 6 months)	1,878	5.1%	91
Own common/preferred stock in company you work for	993	2.7%	86
Own common stock in company you don't work for	1,897	5.2%	82
Own insured money market account (bank)	635	1.7%	79
Own shares in money market fund	1,976	5.4%	84
Own shares in mutual fund (bonds)	1,779	4.8%	84
Own shares in mutual fund (stock)	2,928	8.0%	85
Own any stock	2,786	7.6%	84
Own stock with market value <\$10000	1,019	2.8%	96
Own stock with market value \$10000-49999	769	2.1%	87
Own stock with market value \$50000+	711	1.9%	74

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	2,542	6.9%	98
Used stock rating service in last 12 months	455	1.2%	76
Used financial planning counsel in last 12 months	2,306	6.3%	85
Used discount brokerage firm in last 12 months	580	1.6%	80
Used full service brokerage firm in last 12 months	1,953	5.3%	87
Own any credit/debit card (in own name)	25,785	70.0%	96
Own American Express card (in own name)	2,584	7.0%	59
Own Discover card (in own name)	4,464	12.1%	100
Own MasterCard (in own name)	12,089	32.8%	94
Own Visa (in own name)	16,706	45.4%	93
Own any department store credit card (in own name)	11,318	30.7%	94
Avg monthly credit card expenditures: <\$111	5,851	15.9%	108
Avg monthly credit card expenditures: \$111-225	3,498	9.5%	105
Avg monthly credit card expenditures: \$226-450	2,978	8.1%	94
Avg monthly credit card expenditures: \$451-700	2,215	6.0%	84
Avg monthly credit card expenditures: \$701+	3,321	9.0%	66

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Drive Time: 45 Minutes

Demographic Summary	2009	2014
Population	90,784	91,653
Population 18+	68,432	69,424
Households	35,378	35,979
Median Household Income	\$50,091	\$51,773

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	36,569	53.4%	107
Bank/financial institution: use savings & loan	7,181	10.5%	94
Bank/financial institution: use credit union	15,144	22.1%	97
Bank/financial institution: use fed savings bank	1,328	1.9%	79
Banking/financial institution: use mutual funds co	1,660	2.4%	69
Bank/financial institution: use Internet Bank	1,417	2.1%	55
Used ATM/cash machine in last 12 months	28,541	41.7%	82
Banked in person in last 12 months	37,093	54.2%	102
Banked by mail in last 12 months	2,875	4.2%	79
Banked by phone in last 12 months	9,248	13.5%	88
Did banking over the Internet in last 12 months	12,189	17.8%	70
Used direct deposit of paycheck in last 12 months	25,221	36.9%	96
Have interest checking account	19,640	28.7%	90
Have non-interest checking account	20,815	30.4%	110
Have money market account	5,528	8.1%	67
Have special Seniors Club account	1,481	2.2%	133
Have savings account	24,053	35.1%	95
Have 401K retirement savings	9,755	14.3%	86
Have IRA retirement savings	7,743	11.3%	78
Have college savings plan (529 plan)	996	1.5%	53
Have auto loan for new car	8,115	11.9%	102
Have personal loan for education only	1,998	2.9%	78
Have personal loan - not for education	2,755	4.0%	147
Have home mortgage (1st)	10,776	15.7%	87
Have 2nd mortgage (equity loan)	3,715	5.4%	89
Have mortgage refinance/consolidation loan	1,317	1.9%	81
Have home equity line of credit	2,965	4.3%	77
Have personal line of credit	2,695	3.9%	89
Have overdraft protection	7,780	11.4%	97
Own any securities investment	14,952	21.8%	90
Own annuities	2,004	2.9%	88
Own certificate of deposit (6 months or less)	1,995	2.9%	88
Own certificate of deposit (more than 6 months)	3,507	5.1%	92
Own common/preferred stock in company you work for	1,794	2.6%	84
Own common stock in company you don't work for	3,203	4.7%	74
Own insured money market account (bank)	1,149	1.7%	77
Own shares in money market fund	3,341	4.9%	77
Own shares in mutual fund (bonds)	3,041	4.4%	77
Own shares in mutual fund (stock)	4,990	7.3%	78
Own any stock	4,743	6.9%	77
Own stock with market value <\$10000	1,715	2.5%	87
Own stock with market value \$10000-49999	1,340	2.0%	82
Own stock with market value \$50000+	1,375	2.0%	77

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	4,472	6.5%	92
Used stock rating service in last 12 months	833	1.2%	75
Used financial planning counsel in last 12 months	3,885	5.7%	77
Used discount brokerage firm in last 12 months	1,071	1.6%	79
Used full service brokerage firm in last 12 months	3,322	4.9%	80
Own any credit/debit card (in own name)	46,574	68.1%	93
Own American Express card (in own name)	4,286	6.3%	52
Own Discover card (in own name)	8,152	11.9%	98
Own MasterCard (in own name)	21,725	31.7%	91
Own Visa (in own name)	29,662	43.3%	88
Own any department store credit card (in own name)	20,471	29.9%	92
Avg monthly credit card expenditures: <\$111	10,884	15.9%	108
Avg monthly credit card expenditures: \$111-225	6,118	8.9%	99
Avg monthly credit card expenditures: \$226-450	5,257	7.7%	89
Avg monthly credit card expenditures: \$451-700	3,854	5.6%	79
Avg monthly credit card expenditures: \$701+	5,562	8.1%	59

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