



Finances Market Potential

Proposed Location
 100 S Wacker Dr, Chicago, Illinois, 60606
 Ring: 1 mile radius

Sample Report
 Latitude: 41.88055
 Longitude: -87.63701

Demographic Summary		2015	2020	
Population		57,033	61,397	
Population 18+		53,634	57,674	
Households		32,801	35,719	
Median Household Income		\$93,852	\$104,122	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		30,765	57.4%	105
Bank/financial institution used: Bank of America		11,614	21.7%	147
Bank/financial institution used: Capital One		2,987	5.6%	140
Bank/financial institution used: Chase		9,658	18.0%	152
Bank/financial institution used: Citibank		2,906	5.4%	165
Bank/financial institution used: PNC		1,307	2.4%	76
Bank/financial institution used: U.S. Bank		1,890	3.5%	119
Bank/financial institution used: Wells Fargo		7,408	13.8%	120
Bank/financial institution used: credit union		6,957	13.0%	76
Did banking by mail in last 12 months		2,805	5.2%	153
Did banking by phone in last 12 months		5,782	10.8%	123
Did banking online in last 12 months		28,346	52.9%	150
Did banking on mobile device in last 12 months		9,902	18.5%	178
Used ATM/cash machine in last 12 months		36,157	67.4%	138
Used direct deposit of paycheck in last 12 months		25,181	46.9%	120
Did banking w/paperless statements in last 12 mo		15,567	29.0%	166
Have interest checking account		17,809	33.2%	115
Have non-interest checking account		14,176	26.4%	94
Have savings account		32,767	61.1%	114
Have overdraft protection		15,310	28.5%	109
Have auto loan		8,501	15.9%	93
Have personal loan for education (student loan)		6,650	12.4%	179
Have personal loan - not for education		559	1.0%	42
Have home mortgage (1st)		15,641	29.2%	92
Have 2nd mortgage (home equity loan)		3,547	6.6%	99
Have home equity line of credit		1,790	3.3%	82
Have personal line of credit		1,044	1.9%	59
Have 401(k) retirement savings plan		8,334	15.5%	105
Have 403(b) retirement savings plan		1,278	2.4%	87
Have IRA retirement savings plan		7,515	14.0%	110
Own any securities investment		17,022	31.7%	104
Own any annuity		1,202	2.2%	78
Own certificate of deposit (more than 6 months)		1,771	3.3%	89
Own shares in money market fund		2,770	5.2%	103
Own shares in mutual fund (bonds)		2,659	5.0%	101
Own shares in mutual fund (stock)		3,854	7.2%	96
Own any stock		4,378	8.2%	105
Own common/preferred stock in company you work for		605	1.1%	50
Own common stock in company you don't work for		4,086	7.6%	139
Own U.S. savings bond		3,563	6.6%	116
Own investment real estate		1,329	2.5%	68
Own vacation/weekend home		1,827	3.4%	97
Used a real estate agent in last 12 months		2,119	4.0%	73
Used financial planner in last 12 months		3,745	7.0%	115
Own 1 credit card		10,364	19.3%	127
Own 2 credit cards		9,063	16.9%	129
Own 3 credit cards		5,522	10.3%	114
Own 4 credit cards		2,567	4.8%	81
Own 5 credit cards		2,063	3.8%	111
Own 6+ credit cards		2,746	5.1%	91

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 2015 and 2020.



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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	4,526	8.4%	71
Avg monthly credit card expenditures: \$111-\$225	3,582	6.7%	103
Avg monthly credit card expenditures: \$226-\$450	3,605	6.7%	106
Avg monthly credit card expenditures: \$451-\$700	3,178	5.9%	109
Avg monthly credit card expenditures: \$701-\$1000	3,708	6.9%	159
Avg monthly credit card expenditures: \$1001+	7,435	13.9%	151
Own 1 debit card	28,959	54.0%	125
Own 2 debit cards	4,798	8.9%	93
Own 3+ debit cards	1,106	2.1%	95
Avg monthly debit card expenditures: <\$91	3,225	6.0%	144
Avg monthly debit card expenditures: \$91-\$180	2,222	4.1%	92
Avg monthly debit card expenditures: \$181-\$225	2,047	3.8%	81
Avg monthly debit card expenditures: \$226-\$450	5,275	9.8%	120
Avg monthly debit card expenditures: \$451-\$700	6,132	11.4%	134
Avg monthly debit card expenditures: \$701-\$1000	5,568	10.4%	159
Avg monthly debit card expenditures: \$1001+	4,466	8.3%	120
Own/used last 12 months: any credit/debit card	42,749	79.7%	108
Own/used last 12 months: any major credit/debit card	39,686	74.0%	113
Own/used last 12 months: any store credit card	12,064	22.5%	84
Credit/debit card rewards: airline miles	7,134	13.3%	156
Credit/debit card rewards: cash back	11,504	21.4%	108
Credit/debit card rewards: gasoline discounts	1,249	2.3%	74
Credit/debit card rewards: gifts	3,162	5.9%	121
Credit/debit card rewards: hotel/car rental awards	2,242	4.2%	151
Own/used card last 12 months: American Express Green	2,483	4.6%	152
Own/used card last 12 months: American Express Gold	2,293	4.3%	147
Own/used card last 12 months: American Express Platinum	1,637	3.1%	127
Own/used card last 12 months: American Express Blue	2,797	5.2%	162
Own/used card last 12 months: Discover	4,474	8.3%	80
Own/used card last 12 months: MasterCard Standard	7,781	14.5%	110
Own/used card last 12 months: MasterCard Gold	1,870	3.5%	85
Own/used card last 12 months: MasterCard Platinum	3,363	6.3%	93
Own/used card last 12 months: MasterCard debit card	3,965	7.4%	113
Own/used card last 12 months: Visa Regular/Classic	15,514	28.9%	143
Own/used card last 12 months: Visa Gold	1,606	3.0%	82
Own/used card last 12 months: Visa Platinum	4,645	8.7%	87
Own/used card last 12 months: Visa Signature	2,717	5.1%	126
Own/used card last 12 months: Visa debit card	14,152	26.4%	119
Paid bills last 12 months: by mail	24,694	46.0%	98
Paid bills last 12 months: online	32,633	60.8%	146
Paid bills last 12 months: in person	10,147	18.9%	62
Paid bills last 12 months: by phone using credit card	11,622	21.7%	121
Paid bills last 12 months: by mobile phone	7,062	13.2%	148
Paid bills last 12 months: charged to credit card	8,533	15.9%	142
Paid bills last 12 months: deducted from bank account	15,284	28.5%	122
Wired/sent money in last 6 months	15,133	28.2%	137
Wired/sent money in last 6 months: using MoneyGram	1,057	2.0%	75
Wired/sent money in last 6 months: using PayPal	9,382	17.5%	165
Wired/sent money in last 6 months: using Western Union	2,724	5.1%	113

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 Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	3,208	6.0%	237
Tax preparation: did manually	9,662	18.0%	154
Tax preparation: used software (TurboTax)	6,498	12.1%	125
Tax preparation: used online tax srv (TurboTax)	5,099	9.5%	190
Tax preparation: used H&R Block on-site	2,551	4.8%	90
Tax preparation: used CPA/other tax professional	8,483	15.8%	80

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Proposed Location
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Demographic Summary		2015	2020	
Population		346,518	360,284	
Population 18+		300,956	314,142	
Households		179,919	188,120	
Median Household Income		\$65,793	\$78,805	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		158,293	52.6%	96
Bank/financial institution used: Bank of America		59,453	19.8%	134
Bank/financial institution used: Capital One		16,029	5.3%	134
Bank/financial institution used: Chase		53,958	17.9%	151
Bank/financial institution used: Citibank		17,692	5.9%	179
Bank/financial institution used: PNC		7,352	2.4%	76
Bank/financial institution used: U.S. Bank		8,326	2.8%	94
Bank/financial institution used: Wells Fargo		35,645	11.8%	103
Bank/financial institution used: credit union		36,014	12.0%	70
Did banking by mail in last 12 months		13,776	4.6%	134
Did banking by phone in last 12 months		29,125	9.7%	110
Did banking online in last 12 months		131,382	43.7%	124
Did banking on mobile device in last 12 months		47,237	15.7%	151
Used ATM/cash machine in last 12 months		175,414	58.3%	120
Used direct deposit of paycheck in last 12 months		118,209	39.3%	100
Did banking w/paperless statements in last 12 mo		71,179	23.7%	135
Have interest checking account		85,367	28.4%	98
Have non-interest checking account		76,454	25.4%	90
Have savings account		162,643	54.0%	101
Have overdraft protection		71,687	23.8%	91
Have auto loan		39,010	13.0%	76
Have personal loan for education (student loan)		28,106	9.3%	135
Have personal loan - not for education		3,615	1.2%	48
Have home mortgage (1st)		76,636	25.5%	80
Have 2nd mortgage (home equity loan)		16,956	5.6%	85
Have home equity line of credit		9,906	3.3%	81
Have personal line of credit		6,517	2.2%	66
Have 401(k) retirement savings plan		42,347	14.1%	95
Have 403(b) retirement savings plan		7,296	2.4%	89
Have IRA retirement savings plan		38,321	12.7%	100
Own any securities investment		84,628	28.1%	92
Own any annuity		6,936	2.3%	81
Own certificate of deposit (more than 6 months)		9,203	3.1%	82
Own shares in money market fund		14,419	4.8%	95
Own shares in mutual fund (bonds)		14,293	4.7%	96
Own shares in mutual fund (stock)		21,096	7.0%	93
Own any stock		24,012	8.0%	102
Own common/preferred stock in company you work for		4,026	1.3%	59
Own common stock in company you don't work for		20,746	6.9%	126
Own U.S. savings bond		18,245	6.1%	105
Own investment real estate		8,217	2.7%	75
Own vacation/weekend home		9,858	3.3%	93
Used a real estate agent in last 12 months		12,841	4.3%	78
Used financial planner in last 12 months		17,290	5.7%	94
Own 1 credit card		50,699	16.8%	111
Own 2 credit cards		44,963	14.9%	114
Own 3 credit cards		27,533	9.1%	101
Own 4 credit cards		15,545	5.2%	87
Own 5 credit cards		11,196	3.7%	107
Own 6+ credit cards		14,607	4.9%	86

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	Adults	Percent	
Avg monthly credit card expenditures: <\$111	27,305	9.1%	77
Avg monthly credit card expenditures: \$111-\$225	17,967	6.0%	92
Avg monthly credit card expenditures: \$226-\$450	19,307	6.4%	101
Avg monthly credit card expenditures: \$451-\$700	17,693	5.9%	108
Avg monthly credit card expenditures: \$701-\$1000	18,083	6.0%	139
Avg monthly credit card expenditures: \$1001+	37,764	12.5%	137
Own 1 debit card	141,770	47.1%	109
Own 2 debit cards	27,232	9.0%	94
Own 3+ debit cards	6,348	2.1%	97
Avg monthly debit card expenditures: <\$91	14,858	4.9%	118
Avg monthly debit card expenditures: \$91-\$180	13,370	4.4%	99
Avg monthly debit card expenditures: \$181-\$225	12,219	4.1%	86
Avg monthly debit card expenditures: \$226-\$450	28,066	9.3%	114
Avg monthly debit card expenditures: \$451-\$700	30,076	10.0%	117
Avg monthly debit card expenditures: \$701-\$1000	25,117	8.3%	128
Avg monthly debit card expenditures: \$1001+	21,098	7.0%	101
Own/used last 12 months: any credit/debit card	223,787	74.4%	101
Own/used last 12 months: any major credit/debit card	202,323	67.2%	102
Own/used last 12 months: any store credit card	65,368	21.7%	81
Credit/debit card rewards: airline miles	37,384	12.4%	146
Credit/debit card rewards: cash back	62,268	20.7%	104
Credit/debit card rewards: gasoline discounts	7,404	2.5%	78
Credit/debit card rewards: gifts	15,960	5.3%	109
Credit/debit card rewards: hotel/car rental awards	11,376	3.8%	136
Own/used card last 12 months: American Express Green	14,763	4.9%	161
Own/used card last 12 months: American Express Gold	11,740	3.9%	134
Own/used card last 12 months: American Express Platinum	8,552	2.8%	118
Own/used card last 12 months: American Express Blue	14,634	4.9%	151
Own/used card last 12 months: Discover	26,140	8.7%	84
Own/used card last 12 months: MasterCard Standard	42,787	14.2%	108
Own/used card last 12 months: MasterCard Gold	10,505	3.5%	86
Own/used card last 12 months: MasterCard Platinum	19,008	6.3%	94
Own/used card last 12 months: MasterCard debit card	21,591	7.2%	109
Own/used card last 12 months: Visa Regular/Classic	72,265	24.0%	118
Own/used card last 12 months: Visa Gold	9,507	3.2%	86
Own/used card last 12 months: Visa Platinum	25,842	8.6%	87
Own/used card last 12 months: Visa Signature	14,343	4.8%	118
Own/used card last 12 months: Visa debit card	67,297	22.4%	101
Paid bills last 12 months: by mail	129,091	42.9%	91
Paid bills last 12 months: online	154,806	51.4%	123
Paid bills last 12 months: in person	62,964	20.9%	69
Paid bills last 12 months: by phone using credit card	56,753	18.9%	106
Paid bills last 12 months: by mobile phone	33,555	11.1%	125
Paid bills last 12 months: charged to credit card	42,560	14.1%	126
Paid bills last 12 months: deducted from bank account	69,765	23.2%	99
Wired/sent money in last 6 months	77,698	25.8%	125
Wired/sent money in last 6 months: using MoneyGram	6,827	2.3%	86
Wired/sent money in last 6 months: using PayPal	45,182	15.0%	142
Wired/sent money in last 6 months: using Western Union	16,217	5.4%	120

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 Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	14,169	4.7%	187
Tax preparation: did manually	42,248	14.0%	120
Tax preparation: used software (TurboTax)	30,544	10.1%	105
Tax preparation: used online tax srv (TurboTax)	22,280	7.4%	148
Tax preparation: used H&R Block on-site	14,628	4.9%	92
Tax preparation: used CPA/other tax professional	52,730	17.5%	89

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Finances Market Potential

Proposed Location
 100 S Wacker Dr, Chicago, Illinois, 60606
 Ring: 5 mile radius

Sample Report
 Latitude: 41.88055
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Demographic Summary		2015	2020	
Population		823,969	848,551	
Population 18+		677,268	702,441	
Households		373,340	386,805	
Median Household Income		\$53,612	\$62,929	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		324,435	47.9%	87
Bank/financial institution used: Bank of America		123,807	18.3%	124
Bank/financial institution used: Capital One		32,982	4.9%	122
Bank/financial institution used: Chase		113,918	16.8%	142
Bank/financial institution used: Citibank		36,200	5.3%	163
Bank/financial institution used: PNC		14,940	2.2%	68
Bank/financial institution used: U.S. Bank		17,078	2.5%	85
Bank/financial institution used: Wells Fargo		75,222	11.1%	97
Bank/financial institution used: credit union		74,540	11.0%	64
Did banking by mail in last 12 months		27,276	4.0%	118
Did banking by phone in last 12 months		59,303	8.8%	100
Did banking online in last 12 months		251,233	37.1%	106
Did banking on mobile device in last 12 months		91,646	13.5%	130
Used ATM/cash machine in last 12 months		353,885	52.3%	107
Used direct deposit of paycheck in last 12 months		233,816	34.5%	88
Did banking w/paperless statements in last 12 mo		134,893	19.9%	114
Have interest checking account		164,543	24.3%	84
Have non-interest checking account		158,864	23.5%	83
Have savings account		331,459	48.9%	91
Have overdraft protection		140,488	20.7%	79
Have auto loan		76,554	11.3%	66
Have personal loan for education (student loan)		52,844	7.8%	113
Have personal loan - not for education		8,479	1.3%	50
Have home mortgage (1st)		151,150	22.3%	70
Have 2nd mortgage (home equity loan)		33,704	5.0%	75
Have home equity line of credit		19,185	2.8%	70
Have personal line of credit		13,869	2.0%	62
Have 401(k) retirement savings plan		84,394	12.5%	84
Have 403(b) retirement savings plan		14,603	2.2%	79
Have IRA retirement savings plan		73,998	10.9%	86
Own any securities investment		163,923	24.2%	80
Own any annuity		13,557	2.0%	70
Own certificate of deposit (more than 6 months)		18,902	2.8%	75
Own shares in money market fund		28,035	4.1%	82
Own shares in mutual fund (bonds)		27,990	4.1%	84
Own shares in mutual fund (stock)		41,237	6.1%	81
Own any stock		46,570	6.9%	88
Own common/preferred stock in company you work for		9,109	1.3%	59
Own common stock in company you don't work for		38,581	5.7%	104
Own U.S. savings bond		35,691	5.3%	92
Own investment real estate		16,812	2.5%	68
Own vacation/weekend home		19,276	2.8%	81
Used a real estate agent in last 12 months		26,784	4.0%	73
Used financial planner in last 12 months		32,444	4.8%	79
Own 1 credit card		104,685	15.5%	102
Own 2 credit cards		89,792	13.3%	101
Own 3 credit cards		54,404	8.0%	89
Own 4 credit cards		31,110	4.6%	77
Own 5 credit cards		22,157	3.3%	94
Own 6+ credit cards		29,663	4.4%	78

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Avg monthly credit card expenditures: <\$111	61,457	9.1%	77
Avg monthly credit card expenditures: \$111-\$225	37,317	5.5%	85
Avg monthly credit card expenditures: \$226-\$450	39,777	5.9%	93
Avg monthly credit card expenditures: \$451-\$700	34,997	5.2%	95
Avg monthly credit card expenditures: \$701-\$1000	34,938	5.2%	119
Avg monthly credit card expenditures: \$1001+	70,648	10.4%	114
Own 1 debit card	289,371	42.7%	99
Own 2 debit cards	57,028	8.4%	88
Own 3+ debit cards	14,282	2.1%	97
Avg monthly debit card expenditures: <\$91	30,815	4.5%	109
Avg monthly debit card expenditures: \$91-\$180	30,421	4.5%	100
Avg monthly debit card expenditures: \$181-\$225	28,818	4.3%	90
Avg monthly debit card expenditures: \$226-\$450	58,846	8.7%	106
Avg monthly debit card expenditures: \$451-\$700	59,337	8.8%	102
Avg monthly debit card expenditures: \$701-\$1000	49,363	7.3%	112
Avg monthly debit card expenditures: \$1001+	43,048	6.4%	92
Own/used last 12 months: any credit/debit card	468,016	69.1%	94
Own/used last 12 months: any major credit/debit card	414,847	61.3%	93
Own/used last 12 months: any store credit card	138,590	20.5%	76
Credit/debit card rewards: airline miles	70,647	10.4%	122
Credit/debit card rewards: cash back	122,029	18.0%	91
Credit/debit card rewards: gasoline discounts	15,494	2.3%	73
Credit/debit card rewards: gifts	30,888	4.6%	94
Credit/debit card rewards: hotel/car rental awards	21,982	3.2%	117
Own/used card last 12 months: American Express Green	30,266	4.5%	146
Own/used card last 12 months: American Express Gold	22,739	3.4%	115
Own/used card last 12 months: American Express Platinum	16,592	2.4%	102
Own/used card last 12 months: American Express Blue	27,369	4.0%	125
Own/used card last 12 months: Discover	53,366	7.9%	76
Own/used card last 12 months: MasterCard Standard	86,265	12.7%	97
Own/used card last 12 months: MasterCard Gold	22,124	3.3%	80
Own/used card last 12 months: MasterCard Platinum	38,878	5.7%	85
Own/used card last 12 months: MasterCard debit card	45,983	6.8%	104
Own/used card last 12 months: Visa Regular/Classic	146,472	21.6%	107
Own/used card last 12 months: Visa Gold	20,990	3.1%	85
Own/used card last 12 months: Visa Platinum	53,984	8.0%	80
Own/used card last 12 months: Visa Signature	26,837	4.0%	98
Own/used card last 12 months: Visa debit card	136,167	20.1%	91
Paid bills last 12 months: by mail	272,578	40.2%	86
Paid bills last 12 months: online	305,150	45.1%	108
Paid bills last 12 months: in person	162,394	24.0%	79
Paid bills last 12 months: by phone using credit card	116,047	17.1%	96
Paid bills last 12 months: by mobile phone	68,109	10.1%	113
Paid bills last 12 months: charged to credit card	83,164	12.3%	110
Paid bills last 12 months: deducted from bank account	136,662	20.2%	86
Wired/sent money in last 6 months	164,186	24.2%	117
Wired/sent money in last 6 months: using MoneyGram	18,730	2.8%	105
Wired/sent money in last 6 months: using PayPal	88,017	13.0%	123
Wired/sent money in last 6 months: using Western Union	39,040	5.8%	129

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 2015 and 2020.



Finances Market Potential

Proposed Location
100 S Wacker Dr, Chicago, Illinois, 60606
Ring: 5 mile radius

Sample Report
Latitude: 41.88055
Longitude: -87.63701

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	26,994	4.0%	158
Tax preparation: did manually	85,673	12.6%	108
Tax preparation: used software (TurboTax)	60,722	9.0%	93
Tax preparation: used online tax srv (TurboTax)	42,117	6.2%	124
Tax preparation: used H&R Block on-site	30,821	4.6%	86
Tax preparation: used CPA/other tax professional	106,007	15.7%	79

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 2015 and 2020.