



Finances Market Potential

Rankin County, MS (28121)
Geography: County

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Demographic Summary		2015	2020
Population		146,619	153,070
Population 18+		111,195	116,072
Households		55,243	57,881
Median Household Income		\$56,778	\$62,466
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	61,495	55.3%	101
Bank/financial institution used: Bank of America	14,223	12.8%	87
Bank/financial institution used: Capital One	3,980	3.6%	90
Bank/financial institution used: Chase	11,486	10.3%	87
Bank/financial institution used: Citibank	2,710	2.4%	74
Bank/financial institution used: PNC	3,157	2.8%	88
Bank/financial institution used: U.S. Bank	2,963	2.7%	90
Bank/financial institution used: Wells Fargo	12,842	11.5%	100
Bank/financial institution used: credit union	20,154	18.1%	106
Did banking by mail in last 12 months	3,279	2.9%	86
Did banking by phone in last 12 months	10,001	9.0%	102
Did banking online in last 12 months	40,241	36.2%	103
Did banking on mobile device in last 12 months	12,199	11.0%	106
Used ATM/cash machine in last 12 months	52,847	47.5%	98
Used direct deposit of paycheck in last 12 months	46,054	41.4%	106
Did banking w/paperless statements in last 12 mo	19,656	17.7%	101
Have interest checking account	32,938	29.6%	103
Have non-interest checking account	31,882	28.7%	102
Have savings account	59,065	53.1%	99
Have overdraft protection	32,282	29.0%	111
Have auto loan	21,350	19.2%	113
Have personal loan for education (student loan)	7,451	6.7%	97
Have personal loan - not for education	3,707	3.3%	134
Have home mortgage (1st)	38,962	35.0%	111
Have 2nd mortgage (home equity loan)	7,645	6.9%	103
Have home equity line of credit	3,961	3.6%	88
Have personal line of credit	4,130	3.7%	113
Have 401(k) retirement savings plan	17,330	15.6%	106
Have 403(b) retirement savings plan	2,802	2.5%	92
Have IRA retirement savings plan	12,944	11.6%	91
Own any securities investment	33,426	30.1%	99
Own any annuity	2,781	2.5%	88
Own certificate of deposit (more than 6 months)	4,209	3.8%	102
Own shares in money market fund	5,163	4.6%	92
Own shares in mutual fund (bonds)	4,750	4.3%	87
Own shares in mutual fund (stock)	7,716	6.9%	92
Own any stock	7,785	7.0%	90
Own common/preferred stock in company you work for	2,417	2.2%	96
Own common stock in company you don't work for	5,211	4.7%	85
Own U.S. savings bond	5,570	5.0%	87
Own investment real estate	3,867	3.5%	96
Own vacation/weekend home	3,591	3.2%	92
Used a real estate agent in last 12 months	5,818	5.2%	96
Used financial planner in last 12 months	6,115	5.5%	90
Own 1 credit card	16,390	14.7%	97
Own 2 credit cards	15,421	13.9%	106
Own 3 credit cards	9,872	8.9%	98
Own 4 credit cards	6,028	5.4%	91
Own 5 credit cards	3,522	3.2%	91
Own 6+ credit cards	5,795	5.2%	93

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	13,715	12.3%	104
Avg monthly credit card expenditures: \$111-\$225	7,374	6.6%	102
Avg monthly credit card expenditures: \$226-\$450	6,820	6.1%	97
Avg monthly credit card expenditures: \$451-\$700	5,814	5.2%	96
Avg monthly credit card expenditures: \$701-\$1000	4,034	3.6%	84
Avg monthly credit card expenditures: \$1001+	8,721	7.8%	85
Own 1 debit card	48,896	44.0%	102
Own 2 debit cards	11,180	10.1%	105
Own 3+ debit cards	2,324	2.1%	96
Avg monthly debit card expenditures: <\$91	4,307	3.9%	93
Avg monthly debit card expenditures: \$91-\$180	4,583	4.1%	92
Avg monthly debit card expenditures: \$181-\$225	5,019	4.5%	96
Avg monthly debit card expenditures: \$226-\$450	9,397	8.5%	103
Avg monthly debit card expenditures: \$451-\$700	9,224	8.3%	97
Avg monthly debit card expenditures: \$701-\$1000	8,544	7.7%	118
Avg monthly debit card expenditures: \$1001+	8,300	7.5%	108
Own/used last 12 months: any credit/debit card	81,375	73.2%	99
Own/used last 12 months: any major credit/debit card	73,340	66.0%	100
Own/used last 12 months: any store credit card	28,710	25.8%	96
Credit/debit card rewards: airline miles	7,912	7.1%	83
Credit/debit card rewards: cash back	20,629	18.6%	93
Credit/debit card rewards: gasoline discounts	3,202	2.9%	91
Credit/debit card rewards: gifts	5,234	4.7%	97
Credit/debit card rewards: hotel/car rental awards	2,505	2.3%	81
Own/used card last 12 months: American Express Green	2,705	2.4%	80
Own/used card last 12 months: American Express Gold	2,629	2.4%	81
Own/used card last 12 months: American Express Platinum	2,267	2.0%	85
Own/used card last 12 months: American Express Blue	3,070	2.8%	86
Own/used card last 12 months: Discover	11,065	10.0%	96
Own/used card last 12 months: MasterCard Standard	14,377	12.9%	98
Own/used card last 12 months: MasterCard Gold	4,533	4.1%	100
Own/used card last 12 months: MasterCard Platinum	8,099	7.3%	108
Own/used card last 12 months: MasterCard debit card	7,296	6.6%	100
Own/used card last 12 months: Visa Regular/Classic	21,466	19.3%	95
Own/used card last 12 months: Visa Gold	3,781	3.4%	93
Own/used card last 12 months: Visa Platinum	11,219	10.1%	102
Own/used card last 12 months: Visa Signature	3,982	3.6%	89
Own/used card last 12 months: Visa debit card	26,470	23.8%	108
Paid bills last 12 months: by mail	50,818	45.7%	97
Paid bills last 12 months: online	46,619	41.9%	100
Paid bills last 12 months: in person	34,234	30.8%	101
Paid bills last 12 months: by phone using credit card	20,648	18.6%	104
Paid bills last 12 months: by mobile phone	10,345	9.3%	105
Paid bills last 12 months: charged to credit card	11,815	10.6%	95
Paid bills last 12 months: deducted from bank account	27,156	24.4%	105
Wired/sent money in last 6 months	22,387	20.1%	97
Wired/sent money in last 6 months: using MoneyGram	3,280	2.9%	112
Wired/sent money in last 6 months: using PayPal	11,528	10.4%	98
Wired/sent money in last 6 months: using Western Union	5,201	4.7%	104

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	2,170	2.0%	77
Tax preparation: did manually	12,765	11.5%	98
Tax preparation: used software (TurboTax)	11,516	10.4%	107
Tax preparation: used online tax srv (TurboTax)	5,800	5.2%	104
Tax preparation: used H&R Block on-site	6,419	5.8%	110
Tax preparation: used CPA/other tax professional	20,503	18.4%	94

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