



Financial Investment Market

IL, Clark County
 Clark County, IL (17023)
 Geography: County

Tiffany Kline 217-549-8416

| Demographic Summary | | 2011 | 2016 |
|--|----------------------------------|----------------|-------------|
| Population | | 16,310 | 16,103 |
| Population 18+ | | 12,625 | 12,549 |
| Households | | 6,771 | 6,704 |
| Median Household Income | | \$41,432 | \$47,766 |
| Product/Consumer Behavior | Expected Number of Adults | Percent | MPI |
| Bank/financial institution: use full service bank | 7,193 | 57.0% | 116 |
| Bank/financial institution: use savings & loan | 1,237 | 9.8% | 94 |
| Bank/financial institution: use credit union | 2,459 | 19.5% | 87 |
| Bank/financial institution: use fed savings bank | 244 | 1.9% | 84 |
| Bank/financial institution: use mutual funds co | 348 | 2.8% | 84 |
| Bank/financial institution: use Internet Bank | 385 | 3.0% | 70 |
| Used ATM/cash machine in last 12 months | 4,909 | 38.9% | 77 |
| Banked in person in last 12 months | 6,974 | 55.2% | 107 |
| Banked by mail in last 12 months | 577 | 4.6% | 86 |
| Banked by phone in last 12 months | 1,792 | 14.2% | 95 |
| Did banking over the Internet in last 12 months | 2,654 | 21.0% | 77 |
| Used direct deposit of paycheck in last 12 months | 4,587 | 36.3% | 94 |
| Have interest checking account | 3,739 | 29.6% | 92 |
| Have non-interest checking account | 3,761 | 29.8% | 112 |
| Have money market account | 1,046 | 8.3% | 67 |
| Have savings account | 4,498 | 35.6% | 98 |
| Have 401K retirement savings | 2,108 | 16.7% | 94 |
| Have IRA retirement savings | 1,800 | 14.3% | 95 |
| Have auto loan for new car | 1,530 | 12.1% | 106 |
| Have personal loan for education only | 424 | 3.4% | 83 |
| Have personal loan-not for education | 511 | 4.0% | 162 |
| Have home mortgage (1st) | 2,132 | 16.9% | 88 |
| Have 2nd mortgage (equity loan) | 700 | 5.5% | 88 |
| Have home equity line of credit | 533 | 4.2% | 71 |
| Have personal line of credit | 560 | 4.4% | 98 |
| Have overdraft protection | 1,443 | 11.4% | 86 |
| Own any securities investment | 3,198 | 25.3% | 102 |
| Own annuities | 395 | 3.1% | 103 |
| Own certificate of deposit (6 months or less) | 433 | 3.4% | 98 |
| Own certificate of deposit (more than 6 months) | 778 | 6.2% | 111 |
| Own common/preferred stock in company you work for | 284 | 2.2% | 75 |
| Own common stock in company you don't work for | 518 | 4.1% | 65 |
| Own insured money market account (bank) | 200 | 1.6% | 77 |
| Own shares in money market fund | 708 | 5.6% | 84 |
| Own shares in mutual fund (bonds) | 546 | 4.3% | 73 |
| Own shares in mutual fund (stock) | 867 | 6.9% | 73 |
| Own any stock | 855 | 6.8% | 74 |
| Own stock with market value <\$10000 | 377 | 3.0% | 97 |
| Own stock with market value \$10000-49999 | 231 | 1.8% | 73 |
| Own stock with market value \$50000+ | 315 | 2.5% | 99 |

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 2011 and 2016.

March 04, 2013

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| Product/Consumer Behavior | Expected Number of Adults | Percent | MPI |
|--|---------------------------|---------|-----|
| Own U.S. savings bond | 953 | 7.5% | 111 |
| Used financial planning counsel in last 12 months | 714 | 5.7% | 72 |
| Used full service brokerage firm in last 12 months | 554 | 4.4% | 71 |
| Own any credit/debit card (in own name) | 8,833 | 70.0% | 95 |
| Own American Express card (in own name) | 720 | 5.7% | 45 |
| Own Discover card (in own name) | 1,622 | 12.8% | 115 |
| Own MasterCard (in own name) | 3,926 | 31.1% | 91 |
| Own Visa (in own name) | 5,538 | 43.9% | 90 |
| Own any department store credit card (in own name) | 3,618 | 28.7% | 93 |
| Avg monthly credit card expenditures: <\$111 | 2,257 | 17.9% | 130 |
| Avg monthly credit card expenditures: \$111-225 | 882 | 7.0% | 90 |
| Avg monthly credit card expenditures: \$226-450 | 835 | 6.6% | 88 |
| Avg monthly credit card expenditures: \$451-700 | 551 | 4.4% | 68 |
| Avg monthly credit card expenditures: \$701+ | 990 | 7.8% | 58 |

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