



Finances Market Potential

Legacy Plaza at 54th 2
 5400 S Redwood Rd, Salt Lake City, Utah, 84123
 Ring: 1 mile radius

City Of Taylorsville
 Latitude: 40.65313
 Longitude: -111.93890

Demographic Summary		2019	2024	
Population		15,665	16,364	
Population 18+		11,684	12,195	
Households		5,391	5,624	
Median Household Income		\$67,633	\$82,289	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		6,710	57.4%	104
Bank/financial institution used: Bank of America		1,422	12.2%	93
Bank/financial institution used: Capital One		711	6.1%	107
Bank/financial institution used: Chase		1,577	13.5%	99
Bank/financial institution used: Citibank		396	3.4%	87
Bank/financial institution used: PNC		465	4.0%	115
Bank/financial institution used: U.S. Bank		386	3.3%	106
Bank/financial institution used: Wells Fargo		1,458	12.5%	102
Bank/financial institution used: credit union		2,559	21.9%	121
Bank/financial inst used: local/community bank		1,032	8.8%	92
Did banking by mail in last 12 months		330	2.8%	96
Did banking by phone in last 12 months		1,345	11.5%	118
Did banking online in last 12 months		5,208	44.6%	114
Did banking on mobile device in last 12 months		3,563	30.5%	118
Used ATM/cash machine in last 12 months		6,627	56.7%	107
Used direct deposit of paycheck in last 12 months		5,778	49.5%	113
Did banking w/paperless statements in last 12 mo		3,146	26.9%	110
Have interest checking account		3,542	30.3%	106
Have non-interest checking account		3,584	30.7%	105
Have savings account		7,149	61.2%	107
Have overdraft protection		3,597	30.8%	113
Have auto loan		2,729	23.4%	112
Have personal loan for education (student loan)		916	7.8%	116
Have personal loan - not for education		426	3.6%	106
Have home mortgage (1st)		4,000	34.2%	110
Have 2nd mortgage (home equity loan)		541	4.6%	94
Have home equity line of credit		387	3.3%	99
Have personal line of credit		453	3.9%	111
Have 401(k) retirement savings plan		2,096	17.9%	112
Have 403(b) retirement savings plan		385	3.3%	104
Have Roth IRA retirement savings plan		845	7.2%	91
Have Traditional IRA retirement savings plan		1,180	10.1%	94
Own any securities investment		3,920	33.6%	103
Own any annuity		291	2.5%	90
Own certificate of deposit (more than 6 months)		272	2.3%	89
Own shares in money market fund		470	4.0%	101
Own shares in mutual fund (bonds)		561	4.8%	101
Own shares in mutual fund (stock)		826	7.1%	99
Own any stock		759	6.5%	91
Own common stock in company you don't work for		534	4.6%	89
Own U.S. savings bond		550	4.7%	108
Own investment real estate		400	3.4%	86
Own vacation/weekend home		354	3.0%	82
Used a real estate agent in last 12 months		729	6.2%	108
Used financial planner in last 12 months		874	7.5%	106
Own 1 credit card		2,053	17.6%	105
Own 2 credit cards		1,811	15.5%	106
Own 3 credit cards		1,157	9.9%	100
Own 4 credit cards		781	6.7%	103
Own 5 credit cards		431	3.7%	96
Own 6+ credit cards		713	6.1%	95

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 2019 and 2024.



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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	3,627	31.0%	101
Credit cards: Sometimes carry a balance	2,049	17.5%	105
Credit cards: Usually or always carry a balance	2,185	18.7%	105
Avg monthly credit card expenditures: <\$1-110	1,517	13.0%	113
Avg monthly credit card expenditures: \$111-\$225	830	7.1%	96
Avg monthly credit card expenditures: \$226-\$450	838	7.2%	105
Avg monthly credit card expenditures: \$451-\$700	680	5.8%	95
Avg monthly credit card expenditures: \$701-\$1000	612	5.2%	94
Avg monthly credit card expenditures: \$1001+	1,269	10.9%	93
Own 1 debit card	5,888	50.4%	106
Own 2 debit cards	1,599	13.7%	115
Avg monthly debit card expenditures: \$1-90	525	4.5%	101
Avg monthly debit card expenditures: \$91-\$180	626	5.4%	97
Avg monthly debit card expenditures: \$181-\$225	608	5.2%	104
Avg monthly debit card expenditures: \$226-\$450	1,029	8.8%	113
Avg monthly debit card expenditures: \$451-\$700	1,010	8.6%	102
Avg monthly debit card expenditures: \$701-\$1000	959	8.2%	103
Avg monthly debit card expenditures: \$1001+	1,252	10.7%	118
Own/used last 12 months: any credit/debit card	9,605	82.2%	104
Own/used last 12 months: any major credit/debit card	8,489	72.7%	104
Own/used last 12 months: any store credit card	3,251	27.8%	102
Credit/debit card rewards: airline miles	1,009	8.6%	87
Credit/debit card rewards: cash back	3,652	31.3%	106
Credit/debit card rewards: gasoline discounts	515	4.4%	105
Credit/debit card rewards: gifts	402	3.4%	97
Credit/debit card rewards: hotel/car rental awards	381	3.3%	100
Have American Express Green card in own name	203	1.7%	84
Have American Express Gold card in own name	260	2.2%	78
Have American Express Blue card in own name	430	3.7%	88
Have Discover card in own name	1,280	11.0%	105
Have MasterCard Standard card in own name	1,891	16.2%	108
Have MasterCard Gold card in own name	324	2.8%	88
Have MasterCard Platinum card in own name	689	5.9%	106
Have MasterCard debit card in own name	982	8.4%	103
Have Visa Regular/Classic card in own name	2,958	25.3%	101
Have Visa Gold card in own name	311	2.7%	105
Have Visa Platinum card in own name	1,179	10.1%	113
Have Visa Signature card in own name	677	5.8%	98
Have Visa debit card in own name	2,702	23.1%	114
Paid bills last 12 months: by mail	4,300	36.8%	101
Paid bills last 12 months: online	6,451	55.2%	110
Paid bills last 12 months: in person	3,107	26.6%	98
Paid bills last 12 months: by phone using credit card	2,787	23.9%	111
Paid bills last 12 months: by mobile phone	2,652	22.7%	119
Paid bills last 12 months: charged to credit card	1,959	16.8%	106
Paid bills last 12 months: deducted from bank account	3,490	29.9%	109
Wired/sent money in last 6 months	1,732	14.8%	99
Wired/sent money in last 6 months: using MoneyGram	369	3.2%	93
Wired/sent money in last 6 months: using Western Union	502	4.3%	89
Wired/sent money in last 6 months: bank wire transfer	389	3.3%	94
Used Apple Pay digital payment service/30 days	451	3.9%	102
Used PayPal digital payment service/30 days	2,211	18.9%	109
Used Venmo digital payment service/30 days	390	3.3%	90
Used Visa Checkout digital payment service/30 days	360	3.1%	95

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	
Used other digital payment service/30 days	370	3.2%	100
Tax preparation: did manually	1,856	15.9%	112
Tax preparation: used software (TurboTax)	1,707	14.6%	119
Tax preparation: used online tax srv (TurboTax)	1,167	10.0%	131
Tax preparation: used H&R Block on-site	590	5.0%	111
Tax preparation: used CPA/other tax professional	1,758	15.0%	93

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Demographic Summary		2019	2024	
Population		152,534	159,075	
Population 18+		110,725	115,467	
Households		50,980	53,323	
Median Household Income		\$62,247	\$73,203	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		61,403	55.5%	100
Bank/financial institution used: Bank of America		15,317	13.8%	105
Bank/financial institution used: Capital One		7,018	6.3%	112
Bank/financial institution used: Chase		15,605	14.1%	103
Bank/financial institution used: Citibank		4,155	3.8%	96
Bank/financial institution used: PNC		3,790	3.4%	99
Bank/financial institution used: U.S. Bank		3,510	3.2%	102
Bank/financial institution used: Wells Fargo		15,934	14.4%	118
Bank/financial institution used: credit union		22,711	20.5%	113
Bank/financial inst used: local/community bank		7,465	6.7%	70
Did banking by mail in last 12 months		3,422	3.1%	105
Did banking by phone in last 12 months		12,434	11.2%	115
Did banking online in last 12 months		46,933	42.4%	109
Did banking on mobile device in last 12 months		33,160	29.9%	116
Used ATM/cash machine in last 12 months		62,419	56.4%	107
Used direct deposit of paycheck in last 12 months		51,490	46.5%	106
Did banking w/paperless statements in last 12 mo		28,708	25.9%	106
Have interest checking account		31,597	28.5%	99
Have non-interest checking account		33,759	30.5%	104
Have savings account		66,338	59.9%	105
Have overdraft protection		32,175	29.1%	107
Have auto loan		24,560	22.2%	107
Have personal loan for education (student loan)		7,771	7.0%	104
Have personal loan - not for education		4,118	3.7%	108
Have home mortgage (1st)		38,289	34.6%	111
Have 2nd mortgage (home equity loan)		5,450	4.9%	100
Have home equity line of credit		4,169	3.8%	112
Have personal line of credit		4,300	3.9%	112
Have 401(k) retirement savings plan		20,092	18.1%	113
Have 403(b) retirement savings plan		3,397	3.1%	97
Have Roth IRA retirement savings plan		8,222	7.4%	93
Have Traditional IRA retirement savings plan		10,412	9.4%	87
Own any securities investment		36,963	33.4%	103
Own any annuity		2,547	2.3%	83
Own certificate of deposit (more than 6 months)		2,557	2.3%	88
Own shares in money market fund		4,074	3.7%	92
Own shares in mutual fund (bonds)		4,851	4.4%	92
Own shares in mutual fund (stock)		7,506	6.8%	95
Own any stock		6,788	6.1%	86
Own common stock in company you don't work for		4,651	4.2%	82
Own U.S. savings bond		5,018	4.5%	104
Own investment real estate		4,463	4.0%	101
Own vacation/weekend home		3,395	3.1%	83
Used a real estate agent in last 12 months		6,918	6.2%	108
Used financial planner in last 12 months		6,992	6.3%	89
Own 1 credit card		19,632	17.7%	106
Own 2 credit cards		17,567	15.9%	108
Own 3 credit cards		10,981	9.9%	100
Own 4 credit cards		6,953	6.3%	96
Own 5 credit cards		3,988	3.6%	94
Own 6+ credit cards		6,487	5.9%	92

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	30,422	27.5%	90
Credit cards: Sometimes carry a balance	21,532	19.4%	116
Credit cards: Usually or always carry a balance	22,012	19.9%	112
Avg monthly credit card expenditures: <\$1-110	14,421	13.0%	113
Avg monthly credit card expenditures: \$111-\$225	8,409	7.6%	103
Avg monthly credit card expenditures: \$226-\$450	7,683	6.9%	102
Avg monthly credit card expenditures: \$451-\$700	6,109	5.5%	90
Avg monthly credit card expenditures: \$701-\$1000	5,934	5.4%	96
Avg monthly credit card expenditures: \$1001+	10,918	9.9%	85
Own 1 debit card	55,881	50.5%	106
Own 2 debit cards	14,952	13.5%	114
Avg monthly debit card expenditures: \$1-90	5,172	4.7%	105
Avg monthly debit card expenditures: \$91-\$180	6,390	5.8%	105
Avg monthly debit card expenditures: \$181-\$225	5,292	4.8%	96
Avg monthly debit card expenditures: \$226-\$450	9,917	9.0%	115
Avg monthly debit card expenditures: \$451-\$700	9,956	9.0%	106
Avg monthly debit card expenditures: \$701-\$1000	9,531	8.6%	108
Avg monthly debit card expenditures: \$1001+	12,799	11.6%	127
Own/used last 12 months: any credit/debit card	90,582	81.8%	103
Own/used last 12 months: any major credit/debit card	79,863	72.1%	103
Own/used last 12 months: any store credit card	30,441	27.5%	101
Credit/debit card rewards: airline miles	10,081	9.1%	91
Credit/debit card rewards: cash back	34,717	31.4%	106
Credit/debit card rewards: gasoline discounts	4,306	3.9%	93
Credit/debit card rewards: gifts	3,539	3.2%	90
Credit/debit card rewards: hotel/car rental awards	3,131	2.8%	86
Have American Express Green card in own name	1,857	1.7%	81
Have American Express Gold card in own name	2,486	2.2%	78
Have American Express Blue card in own name	4,452	4.0%	96
Have Discover card in own name	12,026	10.9%	104
Have MasterCard Standard card in own name	17,860	16.1%	107
Have MasterCard Gold card in own name	2,997	2.7%	86
Have MasterCard Platinum card in own name	6,409	5.8%	104
Have MasterCard debit card in own name	9,146	8.3%	101
Have Visa Regular/Classic card in own name	28,702	25.9%	103
Have Visa Gold card in own name	2,653	2.4%	95
Have Visa Platinum card in own name	10,083	9.1%	102
Have Visa Signature card in own name	5,820	5.3%	89
Have Visa debit card in own name	25,021	22.6%	111
Paid bills last 12 months: by mail	37,183	33.6%	92
Paid bills last 12 months: online	59,880	54.1%	108
Paid bills last 12 months: in person	29,062	26.2%	97
Paid bills last 12 months: by phone using credit card	26,291	23.7%	111
Paid bills last 12 months: by mobile phone	24,522	22.1%	116
Paid bills last 12 months: charged to credit card	17,576	15.9%	100
Paid bills last 12 months: deducted from bank account	31,677	28.6%	104
Wired/sent money in last 6 months	18,019	16.3%	108
Wired/sent money in last 6 months: using MoneyGram	4,097	3.7%	109
Wired/sent money in last 6 months: using Western Union	5,581	5.0%	105
Wired/sent money in last 6 months: bank wire transfer	3,835	3.5%	98
Used Apple Pay digital payment service/30 days	3,982	3.6%	95
Used PayPal digital payment service/30 days	20,503	18.5%	106
Used Venmo digital payment service/30 days	3,726	3.4%	91
Used Visa Checkout digital payment service/30 days	3,889	3.5%	109

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used other digital payment service/30 days	3,802	3.4%	109
Tax preparation: did manually	18,312	16.5%	117
Tax preparation: used software (TurboTax)	16,513	14.9%	122
Tax preparation: used online tax srv (TurboTax)	10,824	9.8%	128
Tax preparation: used H&R Block on-site	5,475	4.9%	109
Tax preparation: used CPA/other tax professional	15,540	14.0%	87

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Demographic Summary		2019	2024
Population		417,248	437,899
Population 18+		301,682	316,332
Households		139,323	146,270
Median Household Income		\$60,993	\$71,351
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	162,909	54.0%	98
Bank/financial institution used: Bank of America	41,125	13.6%	104
Bank/financial institution used: Capital One	18,614	6.2%	109
Bank/financial institution used: Chase	41,986	13.9%	102
Bank/financial institution used: Citibank	11,313	3.7%	96
Bank/financial institution used: PNC	9,435	3.1%	90
Bank/financial institution used: U.S. Bank	9,598	3.2%	102
Bank/financial institution used: Wells Fargo	42,781	14.2%	116
Bank/financial institution used: credit union	59,760	19.8%	109
Bank/financial inst used: local/community bank	20,133	6.7%	69
Did banking by mail in last 12 months	8,554	2.8%	96
Did banking by phone in last 12 months	32,619	10.8%	111
Did banking online in last 12 months	123,642	41.0%	105
Did banking on mobile device in last 12 months	87,829	29.1%	112
Used ATM/cash machine in last 12 months	166,136	55.1%	104
Used direct deposit of paycheck in last 12 months	136,898	45.4%	104
Did banking w/paperless statements in last 12 mo	76,056	25.2%	103
Have interest checking account	80,863	26.8%	93
Have non-interest checking account	89,966	29.8%	102
Have savings account	174,951	58.0%	101
Have overdraft protection	84,769	28.1%	103
Have auto loan	63,486	21.0%	101
Have personal loan for education (student loan)	20,961	6.9%	103
Have personal loan - not for education	10,630	3.5%	103
Have home mortgage (1st)	98,368	32.6%	105
Have 2nd mortgage (home equity loan)	13,425	4.5%	91
Have home equity line of credit	9,393	3.1%	93
Have personal line of credit	11,437	3.8%	109
Have 401(k) retirement savings plan	51,201	17.0%	106
Have 403(b) retirement savings plan	8,514	2.8%	89
Have Roth IRA retirement savings plan	20,288	6.7%	84
Have Traditional IRA retirement savings plan	26,235	8.7%	81
Own any securities investment	94,086	31.2%	96
Own any annuity	6,292	2.1%	75
Own certificate of deposit (more than 6 months)	6,535	2.2%	83
Own shares in money market fund	10,691	3.5%	89
Own shares in mutual fund (bonds)	11,974	4.0%	83
Own shares in mutual fund (stock)	18,512	6.1%	86
Own any stock	17,524	5.8%	81
Own common stock in company you don't work for	11,828	3.9%	76
Own U.S. savings bond	12,321	4.1%	94
Own investment real estate	11,500	3.8%	95
Own vacation/weekend home	8,493	2.8%	76
Used a real estate agent in last 12 months	17,933	5.9%	103
Used financial planner in last 12 months	17,861	5.9%	84
Own 1 credit card	52,180	17.3%	104
Own 2 credit cards	46,105	15.3%	104
Own 3 credit cards	27,862	9.2%	93
Own 4 credit cards	18,342	6.1%	93
Own 5 credit cards	10,797	3.6%	93
Own 6+ credit cards	16,414	5.4%	85

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	80,656	26.7%	87
Credit cards: Sometimes carry a balance	55,972	18.6%	111
Credit cards: Usually or always carry a balance	59,120	19.6%	110
Avg monthly credit card expenditures: <\$1-110	38,091	12.6%	110
Avg monthly credit card expenditures: \$111-\$225	22,611	7.5%	102
Avg monthly credit card expenditures: \$226-\$450	19,972	6.6%	97
Avg monthly credit card expenditures: \$451-\$700	15,964	5.3%	86
Avg monthly credit card expenditures: \$701-\$1000	15,246	5.1%	90
Avg monthly credit card expenditures: \$1001+	28,544	9.5%	81
Own 1 debit card	148,598	49.3%	103
Own 2 debit cards	39,510	13.1%	110
Avg monthly debit card expenditures: \$1-90	13,606	4.5%	102
Avg monthly debit card expenditures: \$91-\$180	16,957	5.6%	102
Avg monthly debit card expenditures: \$181-\$225	14,668	4.9%	97
Avg monthly debit card expenditures: \$226-\$450	25,911	8.6%	110
Avg monthly debit card expenditures: \$451-\$700	26,422	8.8%	103
Avg monthly debit card expenditures: \$701-\$1000	24,629	8.2%	103
Avg monthly debit card expenditures: \$1001+	33,561	11.1%	122
Own/used last 12 months: any credit/debit card	242,731	80.5%	101
Own/used last 12 months: any major credit/debit card	212,755	70.5%	101
Own/used last 12 months: any store credit card	80,579	26.7%	98
Credit/debit card rewards: airline miles	25,515	8.5%	85
Credit/debit card rewards: cash back	90,444	30.0%	102
Credit/debit card rewards: gasoline discounts	11,433	3.8%	91
Credit/debit card rewards: gifts	9,352	3.1%	87
Credit/debit card rewards: hotel/car rental awards	7,968	2.6%	81
Have American Express Green card in own name	5,086	1.7%	82
Have American Express Gold card in own name	6,610	2.2%	76
Have American Express Blue card in own name	11,852	3.9%	94
Have Discover card in own name	30,754	10.2%	97
Have MasterCard Standard card in own name	47,110	15.6%	104
Have MasterCard Gold card in own name	7,835	2.6%	83
Have MasterCard Platinum card in own name	16,810	5.6%	100
Have MasterCard debit card in own name	24,303	8.1%	98
Have Visa Regular/Classic card in own name	76,929	25.5%	101
Have Visa Gold card in own name	7,052	2.3%	92
Have Visa Platinum card in own name	27,200	9.0%	101
Have Visa Signature card in own name	15,691	5.2%	88
Have Visa debit card in own name	66,152	21.9%	108
Paid bills last 12 months: by mail	97,739	32.4%	89
Paid bills last 12 months: online	160,600	53.2%	106
Paid bills last 12 months: in person	80,006	26.5%	98
Paid bills last 12 months: by phone using credit card	70,335	23.3%	109
Paid bills last 12 months: by mobile phone	66,489	22.0%	115
Paid bills last 12 months: charged to credit card	46,609	15.4%	97
Paid bills last 12 months: deducted from bank account	83,914	27.8%	101
Wired/sent money in last 6 months	50,415	16.7%	111
Wired/sent money in last 6 months: using MoneyGram	12,009	4.0%	118
Wired/sent money in last 6 months: using Western Union	16,315	5.4%	113
Wired/sent money in last 6 months: bank wire transfer	10,734	3.6%	101
Used Apple Pay digital payment service/30 days	10,991	3.6%	97
Used PayPal digital payment service/30 days	55,335	18.3%	105
Used Venmo digital payment service/30 days	10,197	3.4%	91
Used Visa Checkout digital payment service/30 days	10,898	3.6%	112

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 2019 and 2024.



Finances Market Potential

Legacy Plaza at 54th 2
5400 S Redwood Rd, Salt Lake City, Utah, 84123
Ring: 5 mile radius

City Of Taylorsville
Latitude: 40.65313
Longitude: -111.93890

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used other digital payment service/30 days	9,897	3.3%	104
Tax preparation: did manually	48,365	16.0%	113
Tax preparation: used software (TurboTax)	41,859	13.9%	113
Tax preparation: used online tax srv (TurboTax)	27,832	9.2%	121
Tax preparation: used H&R Block on-site	15,314	5.1%	111
Tax preparation: used CPA/other tax professional	40,299	13.4%	83

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 2019 and 2024.