

Lincolnton (Exit 24)
 1815 E Main St, Lincolnton, North Carolina, 28092
 Ring: 3 mile radius

Lincoln Economic Development Association
 Latitude: 35.47781
 Longitude: -81.22965

Demographic Summary		2016	2021	
Population		18,667	18,751	
Population 18+		14,722	14,815	
Households		7,366	7,367	
Median Household Income		\$37,139	\$37,063	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		8,070	54.8%	101
Bank/financial institution used: Bank of America		1,329	9.0%	64
Bank/financial institution used: Capital One/ING Direct		501	3.4%	76
Bank/financial institution used: Chase		1,161	7.9%	66
Bank/financial institution used: Citibank		348	2.4%	69
Bank/financial institution used: PNC		455	3.1%	101
Bank/financial institution used: U.S. Bank		368	2.5%	87
Bank/financial institution used: Wells Fargo		1,258	8.5%	73
Bank/financial institution used: credit union		2,534	17.2%	98
Did banking by mail in last 12 months		493	3.3%	99
Did banking by phone in last 12 months		1,290	8.8%	99
Did banking online in last 12 months		4,452	30.2%	85
Did banking on mobile device in last 12 months		1,673	11.4%	81
Used ATM/cash machine in last 12 months		6,462	43.9%	89
Used direct deposit of paycheck in last 12 months		5,874	39.9%	99
Did banking w/paperless statements in last 12 mo		2,293	15.6%	83
Have interest checking account		3,985	27.1%	96
Have non-interest checking account		4,321	29.4%	104
Have savings account		7,246	49.2%	91
Have overdraft protection		3,782	25.7%	97
Have auto loan		2,795	19.0%	107
Have personal loan for education (student loan)		830	5.6%	83
Have personal loan - not for education		570	3.9%	145
Have home mortgage (1st)		4,199	28.5%	92
Have 2nd mortgage (home equity loan)		754	5.1%	84
Have home equity line of credit		471	3.2%	84
Have personal line of credit		381	2.6%	82
Have 401(k) retirement savings plan		1,923	13.1%	90
Have 403(b) retirement savings plan		323	2.2%	81
Have IRA retirement savings plan		1,499	10.2%	82
Own any securities investment		3,983	27.1%	91
Own any annuity		336	2.3%	90
Own certificate of deposit (more than 6 months)		489	3.3%	101
Own shares in money market fund		572	3.9%	81
Own shares in mutual fund (bonds)		518	3.5%	72
Own shares in mutual fund (stock)		860	5.8%	81
Own any stock		951	6.5%	84
Own common/preferred stock in company you work for		277	1.9%	80
Own common stock in company you don` t work for		650	4.4%	83
Own U.S. savings bond		629	4.3%	81
Own investment real estate		480	3.3%	82
Own vacation/weekend home		419	2.8%	80
Used a real estate agent in last 12 months		767	5.2%	86
Used financial planner in last 12 months		726	4.9%	80
Own 1 credit card		2,126	14.4%	96
Own 2 credit cards		1,621	11.0%	86
Own 3 credit cards		1,163	7.9%	86
Own 4 credit cards		736	5.0%	81
Own 5 credit cards		442	3.0%	92
Own 6+ credit cards		621	4.2%	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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	1,775	12.1%	104
Avg monthly credit card expenditures: \$111-\$225	932	6.3%	92
Avg monthly credit card expenditures: \$226-\$450	836	5.7%	90
Avg monthly credit card expenditures: \$451-\$700	652	4.4%	83
Avg monthly credit card expenditures: \$701-\$1000	460	3.1%	72
Avg monthly credit card expenditures: \$1001+	826	5.6%	62
Own 1 debit card	6,153	41.8%	96
Own 2 debit cards	1,338	9.1%	88
Own 3+ debit cards	289	2.0%	88
Avg monthly debit card expenditures: <\$91	539	3.7%	97
Avg monthly debit card expenditures: \$91-\$180	629	4.3%	89
Avg monthly debit card expenditures: \$181-\$225	633	4.3%	85
Avg monthly debit card expenditures: \$226-\$450	1,157	7.9%	99
Avg monthly debit card expenditures: \$451-\$700	1,189	8.1%	96
Avg monthly debit card expenditures: \$701-\$1000	1,004	6.8%	96
Avg monthly debit card expenditures: \$1001+	913	6.2%	88
Own/used last 12 months: any credit/debit card	10,499	71.3%	96
Own/used last 12 months: any major credit/debit card	9,329	63.4%	95
Own/used last 12 months: any store credit card	3,582	24.3%	91
Credit/debit card rewards: airline miles	773	5.3%	60
Credit/debit card rewards: cash back	2,415	16.4%	80
Credit/debit card rewards: gasoline discounts	423	2.9%	85
Credit/debit card rewards: gifts	538	3.7%	80
Credit/debit card rewards: hotel/car rental awards	277	1.9%	63
Have American Express Green card in own name	238	1.6%	54
Have American Express Gold card in own name	262	1.8%	60
Have American Express Platinum card in own name	201	1.4%	57
Have American Express Blue card in own name	273	1.9%	55
Have Discover card in own name	1,449	9.8%	96
Have MasterCard Standard card in own name	1,813	12.3%	90
Have MasterCard Gold card in own name	492	3.3%	86
Have MasterCard Platinum card in own name	886	6.0%	98
Have MasterCard debit card in own name	1,204	8.2%	109
Have Visa Regular/Classic card in own name	2,708	18.4%	87
Have Visa Gold card in own name	439	3.0%	87
Have Visa Platinum card in own name	1,248	8.5%	86
Have Visa Signature card in own name	465	3.2%	75
Have Visa debit card in own name	3,190	21.7%	101
Paid bills last 12 months: by mail	7,083	48.1%	108
Paid bills last 12 months: online	5,562	37.8%	88
Paid bills last 12 months: in person	5,739	39.0%	131
Paid bills last 12 months: by phone using credit card	2,702	18.4%	100
Paid bills last 12 months: by mobile phone	1,668	11.3%	103
Paid bills last 12 months: charged to credit card	1,418	9.6%	82
Paid bills last 12 months: deducted from bank account	3,606	24.5%	102
Wired/sent money in last 6 months	2,856	19.4%	93
Wired/sent money in last 6 months: using MoneyGram	478	3.2%	114
Wired/sent money in last 6 months: using PayPal	1,459	9.9%	90
Wired/sent money in last 6 months: using Western Union	611	4.2%	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.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	199	1.4%	52
Tax preparation: did manually	1,700	11.5%	100
Tax preparation: used software (TurboTax)	1,224	8.3%	87
Tax preparation: used online tax srv (TurboTax)	854	5.8%	107
Tax preparation: used H&R Block on-site	929	6.3%	121
Tax preparation: used CPA/other tax professional	2,606	17.7%	90

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Demographic Summary		2016	2021	
Population		40,523	41,013	
Population 18+		31,887	32,417	
Households		15,631	15,748	
Median Household Income		\$40,815	\$42,303	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		17,927	56.2%	104
Bank/financial institution used: Bank of America		2,920	9.2%	64
Bank/financial institution used: Capital One/ING Direct		1,100	3.4%	78
Bank/financial institution used: Chase		2,386	7.5%	62
Bank/financial institution used: Citibank		673	2.1%	62
Bank/financial institution used: PNC		876	2.7%	90
Bank/financial institution used: U.S. Bank		751	2.4%	82
Bank/financial institution used: Wells Fargo		2,808	8.8%	75
Bank/financial institution used: credit union		5,611	17.6%	100
Did banking by mail in last 12 months		915	2.9%	85
Did banking by phone in last 12 months		2,915	9.1%	103
Did banking online in last 12 months		9,919	31.1%	87
Did banking on mobile device in last 12 months		3,759	11.8%	84
Used ATM/cash machine in last 12 months		14,246	44.7%	91
Used direct deposit of paycheck in last 12 months		13,080	41.0%	102
Did banking w/paperless statements in last 12 mo		5,097	16.0%	85
Have interest checking account		8,716	27.3%	97
Have non-interest checking account		9,727	30.5%	108
Have savings account		15,818	49.6%	92
Have overdraft protection		8,767	27.5%	103
Have auto loan		6,123	19.2%	109
Have personal loan for education (student loan)		1,868	5.9%	86
Have personal loan - not for education		1,401	4.4%	164
Have home mortgage (1st)		9,731	30.5%	98
Have 2nd mortgage (home equity loan)		1,704	5.3%	88
Have home equity line of credit		978	3.1%	80
Have personal line of credit		863	2.7%	86
Have 401(k) retirement savings plan		4,195	13.2%	91
Have 403(b) retirement savings plan		705	2.2%	82
Have IRA retirement savings plan		3,116	9.8%	79
Own any securities investment		8,650	27.1%	91
Own any annuity		724	2.3%	89
Own certificate of deposit (more than 6 months)		1,064	3.3%	101
Own shares in money market fund		1,162	3.6%	76
Own shares in mutual fund (bonds)		1,055	3.3%	68
Own shares in mutual fund (stock)		1,779	5.6%	77
Own any stock		1,913	6.0%	78
Own common/preferred stock in company you work for		589	1.8%	79
Own common stock in company you don` t work for		1,265	4.0%	75
Own U.S. savings bond		1,238	3.9%	73
Own investment real estate		1,147	3.6%	91
Own vacation/weekend home		979	3.1%	86
Used a real estate agent in last 12 months		1,553	4.9%	80
Used financial planner in last 12 months		1,509	4.7%	77
Own 1 credit card		4,684	14.7%	98
Own 2 credit cards		3,751	11.8%	91
Own 3 credit cards		2,525	7.9%	86
Own 4 credit cards		1,612	5.1%	82
Own 5 credit cards		894	2.8%	85
Own 6+ credit cards		1,401	4.4%	79

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	4,144	13.0%	112
Avg monthly credit card expenditures: \$111-\$225	2,124	6.7%	97
Avg monthly credit card expenditures: \$226-\$450	1,751	5.5%	87
Avg monthly credit card expenditures: \$451-\$700	1,479	4.6%	87
Avg monthly credit card expenditures: \$701-\$1000	882	2.8%	64
Avg monthly credit card expenditures: \$1001+	1,592	5.0%	55
Own 1 debit card	13,743	43.1%	99
Own 2 debit cards	3,200	10.0%	97
Own 3+ debit cards	621	1.9%	87
Avg monthly debit card expenditures: <\$91	1,170	3.7%	97
Avg monthly debit card expenditures: \$91-\$180	1,347	4.2%	88
Avg monthly debit card expenditures: \$181-\$225	1,481	4.6%	92
Avg monthly debit card expenditures: \$226-\$450	2,626	8.2%	104
Avg monthly debit card expenditures: \$451-\$700	2,568	8.1%	96
Avg monthly debit card expenditures: \$701-\$1000	2,504	7.9%	111
Avg monthly debit card expenditures: \$1001+	2,130	6.7%	95
Own/used last 12 months: any credit/debit card	23,342	73.2%	98
Own/used last 12 months: any major credit/debit card	20,798	65.2%	98
Own/used last 12 months: any store credit card	8,166	25.6%	95
Credit/debit card rewards: airline miles	1,434	4.5%	51
Credit/debit card rewards: cash back	5,127	16.1%	79
Credit/debit card rewards: gasoline discounts	800	2.5%	74
Credit/debit card rewards: gifts	1,113	3.5%	76
Credit/debit card rewards: hotel/car rental awards	500	1.6%	52
Have American Express Green card in own name	495	1.6%	51
Have American Express Gold card in own name	569	1.8%	60
Have American Express Platinum card in own name	417	1.3%	54
Have American Express Blue card in own name	545	1.7%	51
Have Discover card in own name	3,194	10.0%	98
Have MasterCard Standard card in own name	3,917	12.3%	90
Have MasterCard Gold card in own name	1,111	3.5%	89
Have MasterCard Platinum card in own name	1,876	5.9%	96
Have MasterCard debit card in own name	2,718	8.5%	114
Have Visa Regular/Classic card in own name	5,937	18.6%	88
Have Visa Gold card in own name	954	3.0%	88
Have Visa Platinum card in own name	2,643	8.3%	84
Have Visa Signature card in own name	974	3.1%	73
Have Visa debit card in own name	7,354	23.1%	108
Paid bills last 12 months: by mail	15,403	48.3%	108
Paid bills last 12 months: online	12,118	38.0%	88
Paid bills last 12 months: in person	12,439	39.0%	131
Paid bills last 12 months: by phone using credit card	6,085	19.1%	104
Paid bills last 12 months: by mobile phone	3,806	11.9%	109
Paid bills last 12 months: charged to credit card	3,075	9.6%	82
Paid bills last 12 months: deducted from bank account	8,068	25.3%	106
Wired/sent money in last 6 months	6,308	19.8%	95
Wired/sent money in last 6 months: using MoneyGram	1,156	3.6%	128
Wired/sent money in last 6 months: using PayPal	3,131	9.8%	90
Wired/sent money in last 6 months: using Western Union	1,334	4.2%	100

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	411	1.3%	50
Tax preparation: did manually	3,677	11.5%	100
Tax preparation: used software (TurboTax)	2,758	8.6%	91
Tax preparation: used online tax srv (TurboTax)	1,583	5.0%	91
Tax preparation: used H&R Block on-site	2,205	6.9%	133
Tax preparation: used CPA/other tax professional	5,768	18.1%	92

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Demographic Summary		2016	2021	
Population		120,685	122,737	
Population 18+		94,548	96,719	
Households		46,186	46,837	
Median Household Income		\$44,394	\$47,716	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		54,710	57.9%	107
Bank/financial institution used: Bank of America		8,483	9.0%	63
Bank/financial institution used: Capital One/ING Direct		3,128	3.3%	74
Bank/financial institution used: Chase		6,783	7.2%	60
Bank/financial institution used: Citibank		1,787	1.9%	55
Bank/financial institution used: PNC		2,595	2.7%	90
Bank/financial institution used: U.S. Bank		2,193	2.3%	81
Bank/financial institution used: Wells Fargo		8,073	8.5%	73
Bank/financial institution used: credit union		17,190	18.2%	103
Did banking by mail in last 12 months		2,699	2.9%	85
Did banking by phone in last 12 months		8,943	9.5%	107
Did banking online in last 12 months		29,979	31.7%	89
Did banking on mobile device in last 12 months		11,112	11.8%	84
Used ATM/cash machine in last 12 months		42,991	45.5%	93
Used direct deposit of paycheck in last 12 months		39,693	42.0%	104
Did banking w/paperless statements in last 12 mo		15,336	16.2%	86
Have interest checking account		26,957	28.5%	101
Have non-interest checking account		29,706	31.4%	111
Have savings account		48,056	50.8%	94
Have overdraft protection		26,624	28.2%	106
Have auto loan		18,760	19.8%	112
Have personal loan for education (student loan)		5,508	5.8%	85
Have personal loan - not for education		4,203	4.4%	166
Have home mortgage (1st)		30,361	32.1%	103
Have 2nd mortgage (home equity loan)		5,593	5.9%	97
Have home equity line of credit		3,179	3.4%	88
Have personal line of credit		2,558	2.7%	86
Have 401(k) retirement savings plan		12,605	13.3%	92
Have 403(b) retirement savings plan		2,181	2.3%	85
Have IRA retirement savings plan		9,759	10.3%	83
Own any securities investment		26,608	28.1%	95
Own any annuity		2,307	2.4%	96
Own certificate of deposit (more than 6 months)		3,401	3.6%	109
Own shares in money market fund		3,487	3.7%	77
Own shares in mutual fund (bonds)		3,234	3.4%	70
Own shares in mutual fund (stock)		5,488	5.8%	80
Own any stock		5,833	6.2%	81
Own common/preferred stock in company you work for		1,737	1.8%	78
Own common stock in company you don` t work for		3,697	3.9%	74
Own U.S. savings bond		3,828	4.0%	76
Own investment real estate		3,575	3.8%	96
Own vacation/weekend home		3,081	3.3%	91
Used a real estate agent in last 12 months		4,528	4.8%	79
Used financial planner in last 12 months		4,760	5.0%	82
Own 1 credit card		14,463	15.3%	102
Own 2 credit cards		11,553	12.2%	95
Own 3 credit cards		7,591	8.0%	87
Own 4 credit cards		5,086	5.4%	88
Own 5 credit cards		2,621	2.8%	85
Own 6+ credit cards		4,272	4.5%	81

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	12,587	13.3%	115
Avg monthly credit card expenditures: \$111-\$225	6,790	7.2%	104
Avg monthly credit card expenditures: \$226-\$450	5,339	5.6%	89
Avg monthly credit card expenditures: \$451-\$700	4,668	4.9%	93
Avg monthly credit card expenditures: \$701-\$1000	2,641	2.8%	65
Avg monthly credit card expenditures: \$1001+	4,578	4.8%	53
Own 1 debit card	41,387	43.8%	100
Own 2 debit cards	9,569	10.1%	98
Own 3+ debit cards	1,780	1.9%	85
Avg monthly debit card expenditures: <\$91	3,381	3.6%	95
Avg monthly debit card expenditures: \$91-\$180	3,929	4.2%	86
Avg monthly debit card expenditures: \$181-\$225	4,407	4.7%	92
Avg monthly debit card expenditures: \$226-\$450	7,828	8.3%	104
Avg monthly debit card expenditures: \$451-\$700	7,743	8.2%	97
Avg monthly debit card expenditures: \$701-\$1000	7,657	8.1%	114
Avg monthly debit card expenditures: \$1001+	6,548	6.9%	98
Own/used last 12 months: any credit/debit card	70,408	74.5%	100
Own/used last 12 months: any major credit/debit card	62,936	66.6%	100
Own/used last 12 months: any store credit card	25,207	26.7%	99
Credit/debit card rewards: airline miles	4,074	4.3%	49
Credit/debit card rewards: cash back	15,546	16.4%	80
Credit/debit card rewards: gasoline discounts	2,295	2.4%	72
Credit/debit card rewards: gifts	3,336	3.5%	77
Credit/debit card rewards: hotel/car rental awards	1,386	1.5%	49
Have American Express Green card in own name	1,492	1.6%	52
Have American Express Gold card in own name	1,750	1.9%	62
Have American Express Platinum card in own name	1,237	1.3%	54
Have American Express Blue card in own name	1,739	1.8%	54
Have Discover card in own name	9,846	10.4%	102
Have MasterCard Standard card in own name	11,782	12.5%	92
Have MasterCard Gold card in own name	3,440	3.6%	93
Have MasterCard Platinum card in own name	5,694	6.0%	98
Have MasterCard debit card in own name	8,035	8.5%	114
Have Visa Regular/Classic card in own name	18,331	19.4%	92
Have Visa Gold card in own name	2,932	3.1%	91
Have Visa Platinum card in own name	7,861	8.3%	85
Have Visa Signature card in own name	2,948	3.1%	74
Have Visa debit card in own name	21,726	23.0%	108
Paid bills last 12 months: by mail	47,187	49.9%	112
Paid bills last 12 months: online	35,985	38.1%	88
Paid bills last 12 months: in person	36,547	38.7%	130
Paid bills last 12 months: by phone using credit card	18,153	19.2%	105
Paid bills last 12 months: by mobile phone	11,162	11.8%	108
Paid bills last 12 months: charged to credit card	9,369	9.9%	85
Paid bills last 12 months: deducted from bank account	24,722	26.1%	109
Wired/sent money in last 6 months	18,414	19.5%	93
Wired/sent money in last 6 months: using MoneyGram	3,186	3.4%	119
Wired/sent money in last 6 months: using PayPal	9,407	9.9%	91
Wired/sent money in last 6 months: using Western Union	3,679	3.9%	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 2016 and 2021.

Lincolnton (Exit 24)
 1815 E Main St, Lincolnton, North Carolina, 28092
 Ring: 12 mile radius

Lincoln Economic Development Association
 Latitude: 35.47781
 Longitude: -81.22965

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	1,245	1.3%	51
Tax preparation: did manually	11,000	11.6%	100
Tax preparation: used software (TurboTax)	8,040	8.5%	89
Tax preparation: used online tax srv (TurboTax)	4,444	4.7%	86
Tax preparation: used H&R Block on-site	6,596	7.0%	134
Tax preparation: used CPA/other tax professional	18,058	19.1%	97

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 2016 and 2021.