

Demographic Summary		2018	2023
Population		13,179	13,578
Households		4,786	4,921
Families		3,216	3,294
Median Age		37.2	38.2
Median Household Income		\$37,856	\$41,578
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	56	\$2,352.29	\$11,258,068
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	56	\$2,072.68	\$9,919,823
Value of Stocks/Bonds/Mutual Funds	52	\$2,631.72	\$12,595,412
Value of Stocks/Bonds/Mutual Funds (1 year ago)	53	\$2,495.75	\$11,944,665
Value of Other Financial Assets	58	\$824.93	\$3,948,105
Value of Other Financial Assets (1 year ago)	58	\$784.37	\$3,753,994
Value of Retirement Plans	54	\$12,599.06	\$60,299,102
Value of Retirement Plans (1 year ago)	55	\$11,732.57	\$56,152,091
Surrender Value of Whole Life Policies	55	\$995.83	\$4,766,066
Surrender Value of Whole Life Policies (1 year ago)"	57	\$804.49	\$3,850,268
Earnings			
Interest/Dividends	52	\$572.13	\$2,738,236
Royalty/Estate/Trust Income	53	\$250.79	\$1,200,295
Liabilities			
Original Mortgage Amount (Owned Home)	54	\$5,932.47	\$28,392,815
Vehicle Loan Amount (1)	65	\$1,820.90	\$8,714,834
Value of Credit Card Debt	59	\$345.81	\$1,655,051
Value of Credit Card Debt (1 year ago)	58	\$316.73	\$1,515,857
Value Owed on Student Loans	59	\$924.51	\$4,424,700
Value Owed on Student Loans (1 year ago)	59	\$866.84	\$4,148,708
Value Owed on Non-student Loans	64	\$130.84	\$626,180
Value Owed on Non-student Loans (1 year ago)	60	\$92.53	\$442,825
Amount Paid: Interest			
Home Mortgage	57	\$2,040.35	\$9,765,133
Lump Sum Home Equity Loan	51	\$22.02	\$105,377
New Car/Truck/Van Loan	65	\$86.52	\$414,090
Used Car/Truck/Van Loan	66	\$87.09	\$416,818
Finance/Late/Interest Charges for Credit Cards	58	\$51.04	\$244,285
Finance/Late/Interest Charges for Student Loans	57	\$27.42	\$131,235
Finance/Late/Interest Charges for Non-student Loans	70	\$8.42	\$40,289
Amount Paid: Principal			
Home Mortgage	58	\$1,101.87	\$5,273,558
Lump Sum Home Equity Loan	51	\$36.36	\$173,998
New Car/Truck/Van Loan	63	\$655.94	\$3,139,339
Used Car/Truck/Van Loan	66	\$572.39	\$2,739,476
Checking Account and Banking Service Charges	65	\$24.04	\$115,049

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

(1) **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.

Source: Esri forecasts for 2018 and 2023; Consumer Spending data are derived from the 2015 and 2016 Consumer Expenditure Surveys, Bureau of Labor Statistics.