Yavapai-Prescott
Prepared by Esri

Demographic Summary	2023	2028
Population	201	198
Population 18+	170	168
Households	63	62
Median Household Income	$51,738	$59,793

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	89	52.4%	101
Used Bank of America Bank/12 Mo	29	17.1%	111
Used Capital One Bank/12 Mo	15	8.8%	88
Used Chase Bank/12 Mo	32	18.8%	96
Used Citizens Bank/12 Mo	1	0.6%	31
Used Citibank Bank/12 Mo	6	3.5%	61
Used PNC Bank/12 Mo	5	2.9%	72
Used U.S. Bank/12 Mo	7	4.1%	100
Used Wells Fargo Bank/12 Mo	29	17.1%	119
Used Credit Union/12 Mo	44	25.9%	100
Used Local/Community Bank/12 Mo	18	10.6%	90
Did Banking by Mail/12 Mo	5	2.9%	92
Did Banking by Phone/12 Mo	10	5.9%	54
Did Banking Online/12 Mo	99	58.2%	99
Did Banking by Mobile Device/12 Mo	71	41.8%	87
Used ATM or Cash Machine/12 Mo	108	63.5%	101
Used Direct Deposit of Paycheck/12 Mo	97	57.1%	97
Did Banking w/Paperless Statements/12 Mo	66	38.8%	92
Have Interest Checking Account	69	40.6%	103
Have Non-Interest Checking Account	65	38.2%	101
Have Savings Account	120	70.6%	95
Have Overdraft Protection	63	37.1%	111
Have Auto Loan	48	28.2%	115
Have Education Personal Loan (Student Loan)	5	2.9%	32
Have Personal Loan (Not for Education)	7	4.1%	96
Have 1st Home Mortgage	53	31.2%	82
Have 2nd Mortgage (Home Equity Loan)	6	3.5%	80
Have Home Equity Line of Credit	5	2.9%	79
Have Personal Line of Credit	9	5.3%	96
Have 401(k) Retirement Savings Plan	28	16.5%	67
Have 403(b) Retirement Savings Plan	5	2.9%	55
Have Roth IRA Retirement Savings Plan	19	11.2%	71
Have Traditional IRA Retirement Savings Plan	25	14.7%	78
Own Any Securities Investment	79	46.5%	86
Own Any Annuity	10	5.9%	134
Own Certificate of Deposit (More Than 6 Mo)	6	3.5%	74
Own Shares in Money Market Fund	12	7.1%	85
Own Shares in Mutual Fund (Bonds)	15	8.8%	103
Own Shares in Mutual Fund (Stocks)	23	13.5%	99
Own Any Stock	22	12.9%	86
Own Common Stock in Company You Don`t Work For	18	10.6%	89
Own U.S. Savings Bonds	12	7.1%	99
Own Investment Real Estate	9	5.3%	106
Own Vacation or Wknd Home	6	3.5%	80
Used Lawyer/12 Mo	21	12.4%	114
Used Real Estate Agent/12 Mo	15	8.8%	109
Used Financial Planner/12 Mo	17	10.0%	93
Own 1 Credit Card	31	18.2%	100
Own 2 Credit Cards	34	20.0%	106
Own 3 Credit Cards	22	12.9%	99
Own 4 Credit Cards	14	8.2%	93
Own 5 Credit Cards	9	5.3%	93
Own 6+ Credit Cards	16	9.4%	90

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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2023 and 2028.

October 28, 2023

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Carry Credit Card Balance: 1-Never/Rarely	69	40.6%	96
Carry Credit Card Balance: 2-Sometimes	36	21.2%	114
Carry Credit Card Balance: 3-Usually/Always	28	16.5%	89
Avg $1-110 Monthly Credit Card Expenditures	21	12.4%	108
Avg $111-225 Monthly Credit Card Expenditures	12	7.1%	92
Avg $226-450 Monthly Credit Card Expenditures	20	11.8%	127
Avg $451-700 Monthly Credit Card Expenditures	16	9.4%	102
Avg $701-1000 Monthly Credit Card Expenditures	10	5.9%	72
Avg $1001-2000 Monthly Credit Card Expenditures	19	11.2%	95
Avg $2001+ Monthly Credit Card Expenditures	17	10.0%	91
Own 1 Debit Card	100	58.8%	109
Own 2 Debit Cards	23	13.5%	80
Own 3+ Debit Cards	8	4.7%	91
Avg $1-90 Debit Card Monthly Expenditures	10	5.9%	98
Avg $91-180 Debit Card Monthly Expenditures	13	7.6%	120
Avg $181-225 Debit Card Monthly Expenditures	7	4.1%	76
Avg $226-450 Debit Card Monthly Expenditures	15	8.8%	92
Avg $451-700 Debit Card Monthly Expenditures	20	11.8%	126
Avg $701-1000 Debit Card Monthly Expenditures	14	8.2%	105
Avg $1001-2000 Debit Card Monthly Expenditures	10	5.9%	90
Avg $2001+ Debit Card Monthly Expenditures	7	4.1%	153
Own or Used Any Credit/Debit Card/12 Mo	157	92.4%	100
Own or Used Any Major Credit/Debit Card/12 Mo	151	88.8%	100
Own or Used Any Store Credit Card/12 Mo	54	31.8%	100
Have Credit/Debit Card w/Airline Miles Rewards	21	12.4%	90
Have Credit/Debit Card w/Cash Back Rewards	76	44.7%	96
Have Credit/Debit Card w/Hotel/Car Rental Rewards	6	3.5%	81
Have American Express Green Card in Own Name	4	2.4%	112
Have American Express Blue Card in Own Name	7	4.1%	70
Have American Express Gold Card in Own Name	5	2.9%	89
Have American Express Platinum Card in Own Name	3	1.8%	53
Have Discover Card in Own Name	28	16.5%	92
Have MasterCard Standard Card in Own Name	32	18.8%	89
Have MasterCard Gold Card in Own Name	5	2.9%	109
Have MasterCard Platinum Card in Own Name	11	6.5%	110
Have MasterCard Debit Card in Own Name	30	17.6%	82
Have Visa Standard or Classic Card in Own Name	53	31.2%	99
Have Visa Gold Card in Own Name	5	2.9%	126
Have Visa Platinum Card in Own Name	20	11.8%	119
Have Visa Signature Card in Own Name	18	10.6%	102
Have Visa Debit Card in Own Name	86	50.6%	100
Paid Bills by Mail/12 Mo	53	31.2%	99
Paid Bills in Person/12 Mo	24	14.1%	98
Paid Bills by Phone Using Credit Card/12 Mo	31	18.2%	106
Paid Bills by Auto Charge to Credit Card/12 Mo	54	31.8%	110
Paid Bills by Auto Deduct from Bank Acct/12 Mo	76	44.7%	105
Wired or Sent Money/6 Mo	29	17.1%	86
Wired or Sent Money w/Bank Wire Transfer/6 Mo	8	4.7%	79
Wired or Sent Money w/MoneyGram/6 Mo	2	1.2%	62
Wired or Sent Money w/Money Order/6 Mo	14	8.2%	160
Wired or Sent Money w/Western Union/6 Mo	8	4.7%	134
Wired or Sent Money w/USPS/6 Mo	7	4.1%	105

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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2023 and 2028.

October 28, 2023

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay Digital Payment Svc/30 Days	16	9.4%	67
Used Cash App Digital Payment Svc/30 Days	6	3.5%	53
Used Google Pay Digital Payment Svc/30 Days	7	4.1%	64
Used PayPal Digital Payment Svc/30 Days	50	29.4%	91
Used Samsung Pay Digital Payment Svc/30 Days	2	1.2%	71
Used Venmo Digital Payment Svc/30 Days	20	11.8%	56
Used Visa Checkout Digital Payment Svc/30 Days	6	3.5%	92
Used Zelle Digital Payment Svc/30 Days	14	8.2%	49
Used Oth Digital Payment Svc/30 Days	5	2.9%	116
Did Manual Tax Preparation	34	20.0%	109
Used H&R Block Software to Prepare Taxes	15	8.8%	127
Used TurboTax Software Program to Prepare Taxes	31	18.2%	97
Used Online Program/Service to Prepare Taxes	36	21.2%	104
Used H&R Block Online to Prepare Taxes	7	4.1%	118
Used TurboTax Online to Prepare Taxes	19	11.2%	100
Used H&R Block On-Site Tax Svc to Prepare Taxes	5	2.9%	86
Used CPA or Oth Tax Prof to Prepare Taxes	32	18.8%	103
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	2	1.2%	53

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 MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2023 and 2028.

October 28, 2023