



Finances Market Potential

Yavapai-Apache Nation
Area: 2.77 square miles

Prepared by Esri

Demographic Summary		2023	2028
Population		1,102	1,126
Population 18+		896	915
Households		350	365
Median Household Income		\$42,019	\$55,271
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo	481	53.7%	103
Used Bank of America Bank/12 Mo	98	10.9%	71
Used Capital One Bank/12 Mo	73	8.1%	81
Used Chase Bank/12 Mo	92	10.3%	52
Used Citizens Bank/12 Mo	26	2.9%	153
Used Citibank Bank/12 Mo	27	3.0%	52
Used PNC Bank/12 Mo	29	3.2%	79
Used U.S. Bank/12 Mo	29	3.2%	79
Used Wells Fargo Bank/12 Mo	75	8.4%	59
Used Credit Union/12 Mo	237	26.5%	102
Used Local/Community Bank/12 Mo	168	18.8%	160
Did Banking by Mail/12 Mo	36	4.0%	125
Did Banking by Phone/12 Mo	107	11.9%	110
Did Banking Online/12 Mo	485	54.1%	92
Did Banking by Mobile Device/12 Mo	396	44.2%	92
Used ATM or Cash Machine/12 Mo	521	58.1%	92
Used Direct Deposit of Paycheck/12 Mo	522	58.3%	99
Did Banking w/Paperless Statements/12 Mo	347	38.7%	91
Have Interest Checking Account	340	37.9%	96
Have Non-Interest Checking Account	356	39.7%	105
Have Savings Account	633	70.6%	95
Have Overdraft Protection	305	34.0%	102
Have Auto Loan	259	28.9%	117
Have Education Personal Loan (Student Loan)	67	7.5%	81
Have Personal Loan (Not for Education)	55	6.1%	143
Have 1st Home Mortgage	298	33.3%	88
Have 2nd Mortgage (Home Equity Loan)	24	2.7%	61
Have Home Equity Line of Credit	30	3.3%	90
Have Personal Line of Credit	54	6.0%	109
Have 401(k) Retirement Savings Plan	160	17.9%	73
Have 403(b) Retirement Savings Plan	33	3.7%	69
Have Roth IRA Retirement Savings Plan	89	9.9%	63
Have Traditional IRA Retirement Savings Plan	131	14.6%	77
Own Any Securities Investment	401	44.8%	83
Own Any Annuity	30	3.3%	76
Own Certificate of Deposit (More Than 6 Mo)	44	4.9%	103
Own Shares in Money Market Fund	41	4.6%	55
Own Shares in Mutual Fund (Bonds)	42	4.7%	55
Own Shares in Mutual Fund (Stocks)	77	8.6%	63
Own Any Stock	87	9.7%	65
Own Common Stock in Company You Don't Work For	74	8.3%	70
Own U.S. Savings Bonds	47	5.2%	74
Own Investment Real Estate	34	3.8%	76
Own Vacation or Wknd Home	27	3.0%	68
Used Lawyer/12 Mo	93	10.4%	95
Used Real Estate Agent/12 Mo	52	5.8%	72
Used Financial Planner/12 Mo	73	8.1%	76
Own 1 Credit Card	169	18.9%	103
Own 2 Credit Cards	165	18.4%	98
Own 3 Credit Cards	104	11.6%	89
Own 4 Credit Cards	60	6.7%	75
Own 5 Credit Cards	47	5.2%	92
Own 6+ Credit Cards	86	9.6%	91

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



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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Carry Credit Card Balance: 1-Never/Rarely	333	37.2%	88
Carry Credit Card Balance: 2-Sometimes	182	20.3%	109
Carry Credit Card Balance: 3-Usually/Always	155	17.3%	94
Avg \$1-110 Monthly Credit Card Expenditures	128	14.3%	125
Avg \$111-225 Monthly Credit Card Expenditures	84	9.4%	122
Avg \$226-450 Monthly Credit Card Expenditures	70	7.8%	85
Avg \$451-700 Monthly Credit Card Expenditures	67	7.5%	81
Avg \$701-1000 Monthly Credit Card Expenditures	56	6.2%	76
Avg \$1001-2000 Monthly Credit Card Expenditures	84	9.4%	80
Avg \$2001+ Monthly Credit Card Expenditures	63	7.0%	64
Own 1 Debit Card	506	56.5%	104
Own 2 Debit Cards	146	16.3%	96
Own 3+ Debit Cards	32	3.6%	69
Avg \$1-90 Debit Card Monthly Expenditures	50	5.6%	93
Avg \$91-180 Debit Card Monthly Expenditures	44	4.9%	77
Avg \$181-225 Debit Card Monthly Expenditures	40	4.5%	82
Avg \$226-450 Debit Card Monthly Expenditures	105	11.7%	122
Avg \$451-700 Debit Card Monthly Expenditures	113	12.6%	135
Avg \$701-1000 Debit Card Monthly Expenditures	74	8.3%	105
Avg \$1001-2000 Debit Card Monthly Expenditures	61	6.8%	104
Avg \$2001+ Debit Card Monthly Expenditures	24	2.7%	99
Own or Used Any Credit/Debit Card/12 Mo	830	92.6%	100
Own or Used Any Major Credit/Debit Card/12 Mo	776	86.6%	98
Own or Used Any Store Credit Card/12 Mo	263	29.4%	92
Have Credit/Debit Card w/Airline Miles Rewards	64	7.1%	52
Have Credit/Debit Card w/Cash Back Rewards	353	39.4%	85
Have Credit/Debit Card w/Hotel/Car Rental Rewards	14	1.6%	36
Have American Express Green Card in Own Name	14	1.6%	74
Have American Express Blue Card in Own Name	34	3.8%	65
Have American Express Gold Card in Own Name	19	2.1%	64
Have American Express Platinum Card in Own Name	15	1.7%	50
Have Discover Card in Own Name	142	15.8%	89
Have MasterCard Standard Card in Own Name	176	19.6%	93
Have MasterCard Gold Card in Own Name	25	2.8%	103
Have MasterCard Platinum Card in Own Name	44	4.9%	83
Have MasterCard Debit Card in Own Name	180	20.1%	93
Have Visa Standard or Classic Card in Own Name	240	26.8%	85
Have Visa Gold Card in Own Name	20	2.2%	96
Have Visa Platinum Card in Own Name	86	9.6%	97
Have Visa Signature Card in Own Name	63	7.0%	68
Have Visa Debit Card in Own Name	435	48.5%	96
Paid Bills by Mail/12 Mo	340	37.9%	121
Paid Bills in Person/12 Mo	198	22.1%	153
Paid Bills by Phone Using Credit Card/12 Mo	182	20.3%	118
Paid Bills by Auto Charge to Credit Card/12 Mo	207	23.1%	80
Paid Bills by Auto Deduct from Bank Acct/12 Mo	411	45.9%	107
Wired or Sent Money/6 Mo	106	11.8%	60
Wired or Sent Money w/Bank Wire Transfer/6 Mo	28	3.1%	53
Wired or Sent Money w/MoneyGram/6 Mo	4	0.4%	23
Wired or Sent Money w/Money Order/6 Mo	43	4.8%	93
Wired or Sent Money w/Western Union/6 Mo	16	1.8%	51
Wired or Sent Money w/USPS/6 Mo	30	3.3%	86

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	77	8.6%	61
Used Cash App Digital Payment Svc/30 Days	38	4.2%	63
Used Google Pay Digital Payment Svc/30 Days	58	6.5%	101
Used PayPal Digital Payment Svc/30 Days	311	34.7%	107
Used Samsung Pay Digital Payment Svc/30 Days	8	0.9%	54
Used Venmo Digital Payment Svc/30 Days	111	12.4%	59
Used Visa Checkout Digital Payment Svc/30 Days	28	3.1%	82
Used Zelle Digital Payment Svc/30 Days	61	6.8%	41
Used Oth Digital Payment Svc/30 Days	25	2.8%	110
Did Manual Tax Preparation	163	18.2%	99
Used H&R Block Software to Prepare Taxes	86	9.6%	138
Used TurboTax Software Program to Prepare Taxes	153	17.1%	91
Used Online Program/Service to Prepare Taxes	158	17.6%	86
Used H&R Block Online to Prepare Taxes	29	3.2%	93
Used TurboTax Online to Prepare Taxes	93	10.4%	93
Used H&R Block On-Site Tax Svc to Prepare Taxes	46	5.1%	150
Used CPA or Oth Tax Prof to Prepare Taxes	153	17.1%	93
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	16	1.8%	80

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