



Finances Market Potential

Salt River Pima-Maricopa
Area: 683.34 square miles

Prepared by Esri

Demographic Summary		2023	2028	
Population		20,644	20,255	
Population 18+		14,524	14,274	
Households		5,715	5,635	
Median Household Income		\$37,550	\$45,466	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did Banking in Person/12 Mo		7,128	49.1%	94
Used Bank of America Bank/12 Mo		1,995	13.7%	89
Used Capital One Bank/12 Mo		1,241	8.5%	85
Used Chase Bank/12 Mo		2,375	16.4%	83
Used Citizens Bank/12 Mo		323	2.2%	117
Used Citibank Bank/12 Mo		635	4.4%	76
Used PNC Bank/12 Mo		640	4.4%	108
Used U.S. Bank/12 Mo		695	4.8%	116
Used Wells Fargo Bank/12 Mo		2,231	15.4%	108
Used Credit Union/12 Mo		3,927	27.0%	104
Used Local/Community Bank/12 Mo		1,111	7.6%	65
Did Banking by Mail/12 Mo		436	3.0%	94
Did Banking by Phone/12 Mo		1,796	12.4%	114
Did Banking Online/12 Mo		7,444	51.3%	87
Did Banking by Mobile Device/12 Mo		6,403	44.1%	92
Used ATM or Cash Machine/12 Mo		9,123	62.8%	99
Used Direct Deposit of Paycheck/12 Mo		7,604	52.4%	89
Did Banking w/Paperless Statements/12 Mo		5,401	37.2%	88
Have Interest Checking Account		4,528	31.2%	79
Have Non-Interest Checking Account		5,064	34.9%	92
Have Savings Account		9,914	68.3%	92
Have Overdraft Protection		4,168	28.7%	86
Have Auto Loan		3,068	21.1%	86
Have Education Personal Loan (Student Loan)		1,420	9.8%	105
Have Personal Loan (Not for Education)		628	4.3%	101
Have 1st Home Mortgage		4,138	28.5%	75
Have 2nd Mortgage (Home Equity Loan)		459	3.2%	71
Have Home Equity Line of Credit		449	3.1%	84
Have Personal Line of Credit		823	5.7%	102
Have 401(k) Retirement Savings Plan		2,708	18.6%	76
Have 403(b) Retirement Savings Plan		596	4.1%	77
Have Roth IRA Retirement Savings Plan		1,369	9.4%	60
Have Traditional IRA Retirement Savings Plan		1,879	12.9%	68
Own Any Securities Investment		5,921	40.8%	76
Own Any Annuity		460	3.2%	72
Own Certificate of Deposit (More Than 6 Mo)		489	3.4%	71
Own Shares in Money Market Fund		768	5.3%	64
Own Shares in Mutual Fund (Bonds)		825	5.7%	66
Own Shares in Mutual Fund (Stocks)		1,292	8.9%	65
Own Any Stock		1,484	10.2%	68
Own Common Stock in Company You Don't Work For		1,161	8.0%	67
Own U.S. Savings Bonds		666	4.6%	64
Own Investment Real Estate		401	2.8%	56
Own Vacation or Wknd Home		475	3.3%	74
Used Lawyer/12 Mo		1,371	9.4%	87
Used Real Estate Agent/12 Mo		1,124	7.7%	96
Used Financial Planner/12 Mo		965	6.6%	62
Own 1 Credit Card		2,685	18.5%	101
Own 2 Credit Cards		2,599	17.9%	95
Own 3 Credit Cards		1,418	9.8%	75
Own 4 Credit Cards		1,096	7.5%	85
Own 5 Credit Cards		534	3.7%	65
Own 6+ Credit Cards		1,316	9.1%	86

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.

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	Adults	Percent	
Carry Credit Card Balance: 1-Never/Rarely	4,093	28.2%	67
Carry Credit Card Balance: 2-Sometimes	3,062	21.1%	114
Carry Credit Card Balance: 3-Usually/Always	3,250	22.4%	122
Avg \$1-110 Monthly Credit Card Expenditures	2,077	14.3%	125
Avg \$111-225 Monthly Credit Card Expenditures	1,224	8.4%	110
Avg \$226-450 Monthly Credit Card Expenditures	1,170	8.1%	87
Avg \$451-700 Monthly Credit Card Expenditures	1,208	8.3%	90
Avg \$701-1000 Monthly Credit Card Expenditures	846	5.8%	71
Avg \$1001-2000 Monthly Credit Card Expenditures	1,245	8.6%	73
Avg \$2001+ Monthly Credit Card Expenditures	853	5.9%	53
Own 1 Debit Card	7,558	52.0%	96
Own 2 Debit Cards	2,647	18.2%	107
Own 3+ Debit Cards	980	6.7%	130
Avg \$1-90 Debit Card Monthly Expenditures	858	5.9%	98
Avg \$91-180 Debit Card Monthly Expenditures	1,148	7.9%	124
Avg \$181-225 Debit Card Monthly Expenditures	680	4.7%	86
Avg \$226-450 Debit Card Monthly Expenditures	1,326	9.1%	95
Avg \$451-700 Debit Card Monthly Expenditures	1,599	11.0%	118
Avg \$701-1000 Debit Card Monthly Expenditures	1,352	9.3%	119
Avg \$1001-2000 Debit Card Monthly Expenditures	1,102	7.6%	116
Avg \$2001+ Debit Card Monthly Expenditures	406	2.8%	104
Own or Used Any Credit/Debit Card/12 Mo	12,979	89.4%	96
Own or Used Any Major Credit/Debit Card/12 Mo	12,262	84.4%	95
Own or Used Any Store Credit Card/12 Mo	4,072	28.0%	88
Have Credit/Debit Card w/Airline Miles Rewards	1,270	8.7%	64
Have Credit/Debit Card w/Cash Back Rewards	5,582	38.4%	83
Have Credit/Debit Card w/Hotel/Car Rental Rewards	498	3.4%	79
Have American Express Green Card in Own Name	194	1.3%	63
Have American Express Blue Card in Own Name	650	4.5%	77
Have American Express Gold Card in Own Name	306	2.1%	64
Have American Express Platinum Card in Own Name	254	1.7%	52
Have Discover Card in Own Name	2,272	15.6%	87
Have MasterCard Standard Card in Own Name	2,998	20.6%	97
Have MasterCard Gold Card in Own Name	217	1.5%	55
Have MasterCard Platinum Card in Own Name	669	4.6%	78
Have MasterCard Debit Card in Own Name	3,255	22.4%	104
Have Visa Standard or Classic Card in Own Name	3,907	26.9%	86
Have Visa Gold Card in Own Name	344	2.4%	102
Have Visa Platinum Card in Own Name	1,163	8.0%	81
Have Visa Signature Card in Own Name	820	5.6%	54
Have Visa Debit Card in Own Name	7,920	54.5%	108
Paid Bills by Mail/12 Mo	3,582	24.7%	78
Paid Bills in Person/12 Mo	2,574	17.7%	123
Paid Bills by Phone Using Credit Card/12 Mo	2,511	17.3%	101
Paid Bills by Auto Charge to Credit Card/12 Mo	3,325	22.9%	79
Paid Bills by Auto Deduct from Bank Acct/12 Mo	5,397	37.2%	87
Wired or Sent Money/6 Mo	3,212	22.1%	111
Wired or Sent Money w/Bank Wire Transfer/6 Mo	805	5.5%	94
Wired or Sent Money w/MoneyGram/6 Mo	531	3.7%	191
Wired or Sent Money w/Money Order/6 Mo	1,391	9.6%	186
Wired or Sent Money w/Western Union/6 Mo	922	6.3%	180
Wired or Sent Money w/USPS/6 Mo	617	4.2%	109

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay Digital Payment Svc/30 Days	1,894	13.0%	93
Used Cash App Digital Payment Svc/30 Days	1,664	11.5%	171
Used Google Pay Digital Payment Svc/30 Days	1,093	7.5%	117
Used PayPal Digital Payment Svc/30 Days	4,165	28.7%	89
Used Samsung Pay Digital Payment Svc/30 Days	250	1.7%	104
Used Venmo Digital Payment Svc/30 Days	2,116	14.6%	70
Used Visa Checkout Digital Payment Svc/30 Days	655	4.5%	118
Used Zelle Digital Payment Svc/30 Days	2,351	16.2%	97
Used Oth Digital Payment Svc/30 Days	489	3.4%	133
Did Manual Tax Preparation	2,968	20.4%	112
Used H&R Block Software to Prepare Taxes	998	6.9%	99
Used TurboTax Software Program to Prepare Taxes	2,612	18.0%	96
Used Online Program/Service to Prepare Taxes	3,135	21.6%	106
Used H&R Block Online to Prepare Taxes	541	3.7%	107
Used TurboTax Online to Prepare Taxes	1,635	11.3%	101
Used H&R Block On-Site Tax Svc to Prepare Taxes	701	4.8%	141
Used CPA or Oth Tax Prof to Prepare Taxes	1,695	11.7%	64
Personally/Jointly Acq 401(k)/403(b) Loan/12 Mo	360	2.5%	112

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