

City of Ketchum, Idaho

# Consumer Spend Analysis

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Analysis Period: **2023 – 2025**

Prepared by **Zartico** | Presented June 2025



# Key Takeaways

- 1 Out-of-State Visitors Dominate Spending Across All Categories** Across all three spend categories and all years, out-of-state visitors consistently account for the largest share of spend, averaging 44–65% across General Retail and Liquor by the Drink. Ketchum trends higher than national average for these percentages
- 2 Ketchum Residents Gaining Share in Building Materials & Bars** Local (Ketchum city) spend share in Building Materials has grown dramatically — from under 1% in early 2023 to nearly 50% by Q4 2025  
Bar & nightlife spend by Ketchum residents held steady between 10–18% throughout the period.
- 3 Peak Season (Q3) Sees Strongest Out-of-State Retail Surge** Q3 consistently delivers the highest out-of-state share in General Retail (avg 68%) and Liquor by the Drink (avg 51%). Summer draws the broadest national visitor base and the most incremental visitor dollars.
- 4 Hotel Visitation: Out-of-State Share Has Decreased, Local Rising** Out-of-state hotel visitors declined from 48% (2023) to 38% (2025) while Ketchum-city residents visiting hotels more than tripled (4.6% to 16%). This could be due to changing hotel product with more resident amenities- like restaurants for example.

# Overall Spend Share by Buyer Segment — All Categories

45.7%

avg share of spend

Out of State

20.6%

avg share of spend

Idaho (non-Blaine)

16%

avg share of spend

Blaine County

17.7%

avg share of spend

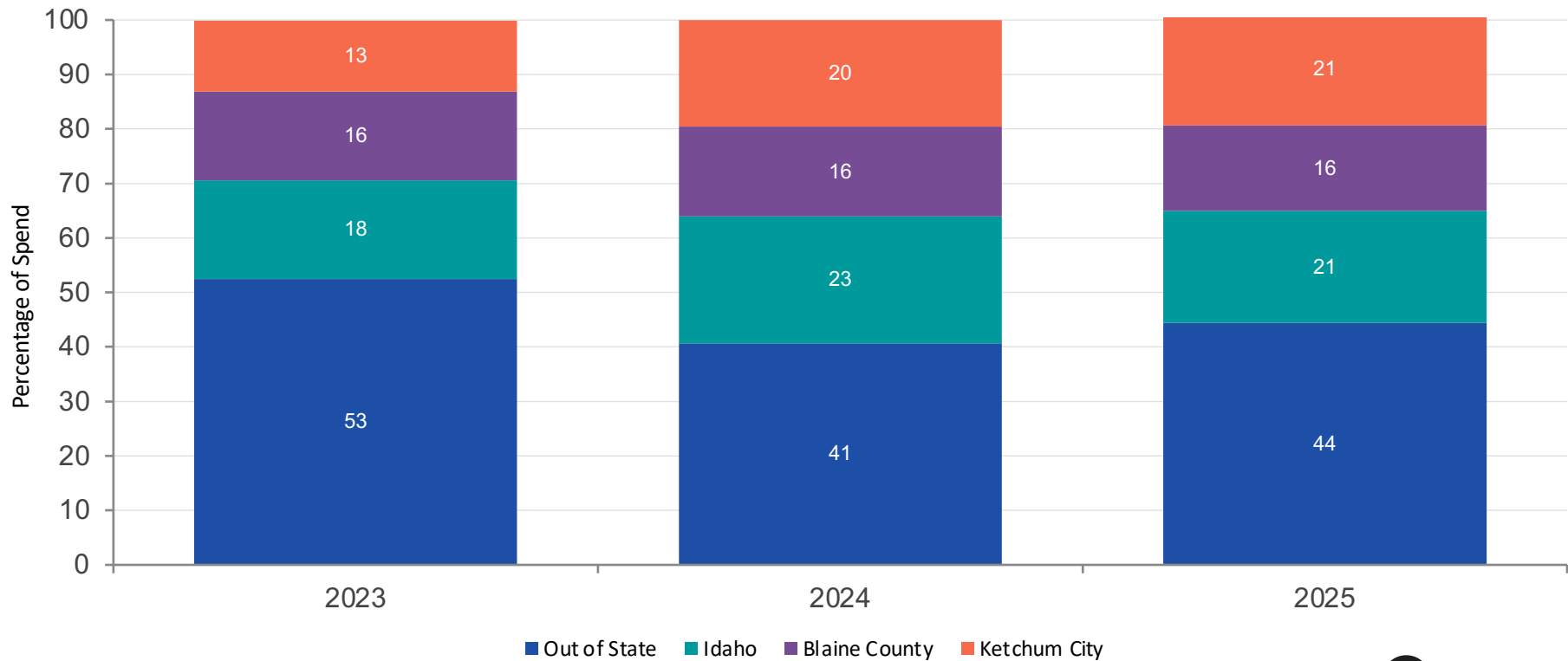
Ketchum City

**Key Insight:** Out-of-state visitors generate the single largest share of consumer spend in Ketchum across all categories; averaging approximately **45.7%** of total transactions. Local Ketchum residents represent **17.7%**, confirming that tourism drives the economic engine of the city's commerce.

Source: Zartico Credit Card Spend Data, 2023–2025, Ketchum ID



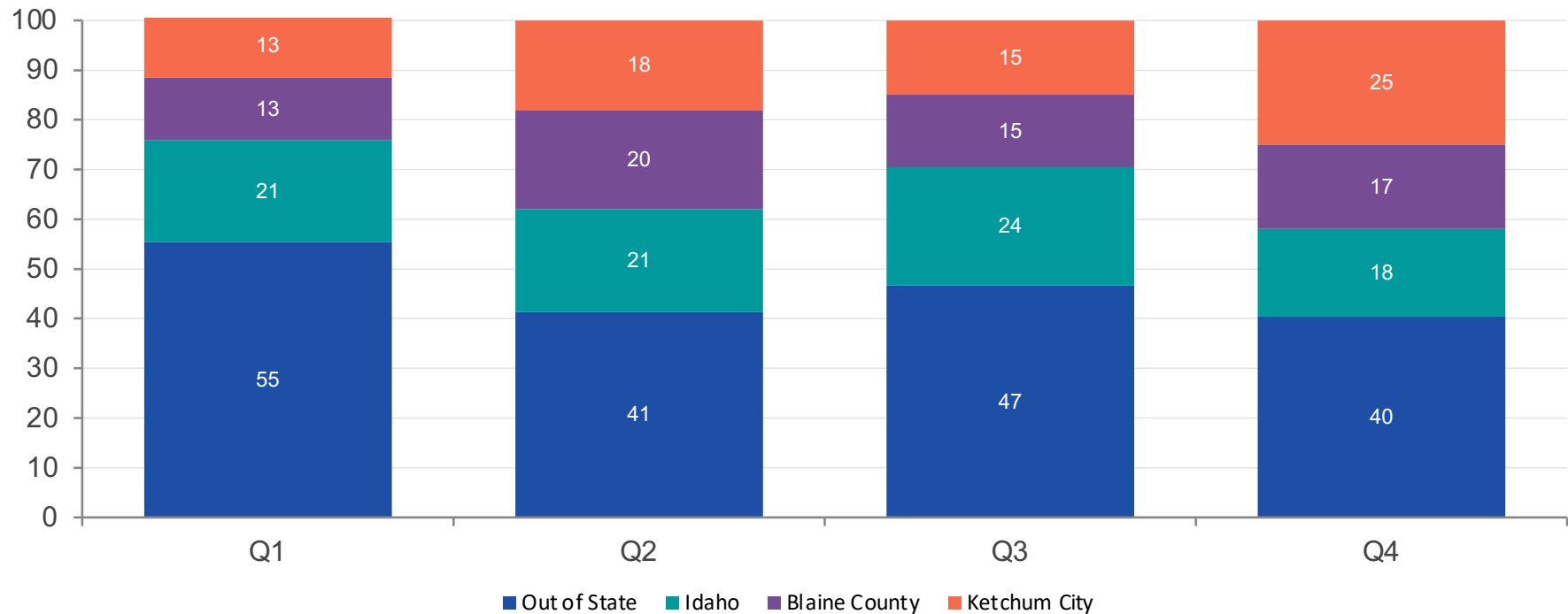
# Annual Spend Share by Segment: All Categories



Source: Zartico Credit Card Spend Data, 2023–2025. Values represent avg % share of transactions per quarter, aggregated annually.



# Quarterly Spend Share by Segment — All Categories (3-Year Avg)



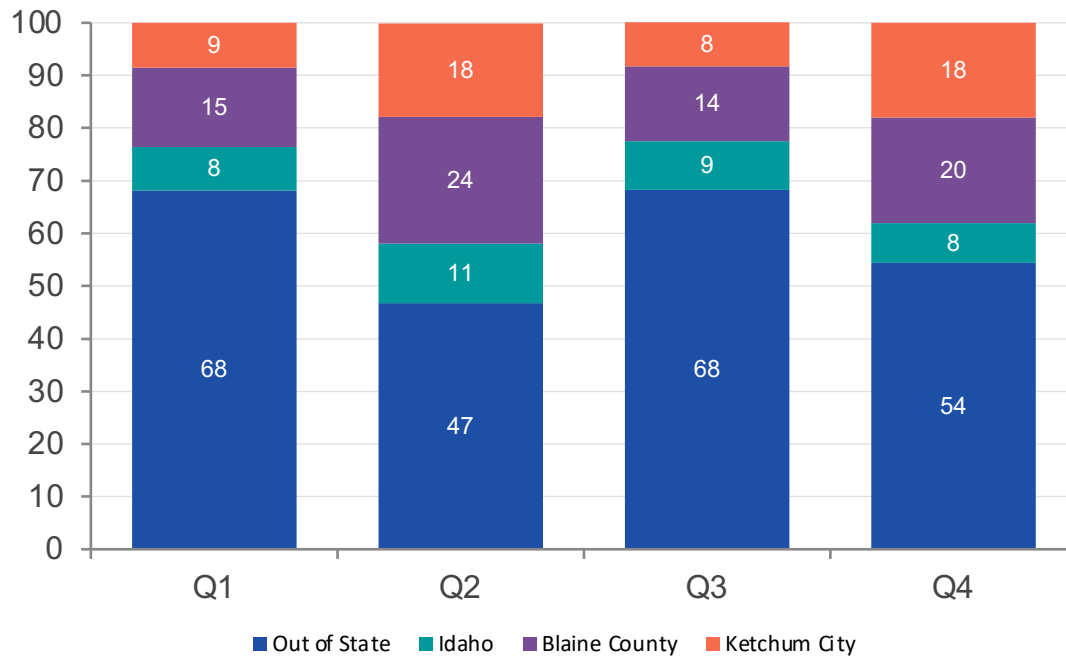
Q3 (summer) and Q4 (ski season) drive peak out-of-state spend. Q2 sees strongest Blaine County engagement.

**Source:** Zartico Credit Card Spend Data, 2023–2025, averages across all 3 years per quarter.

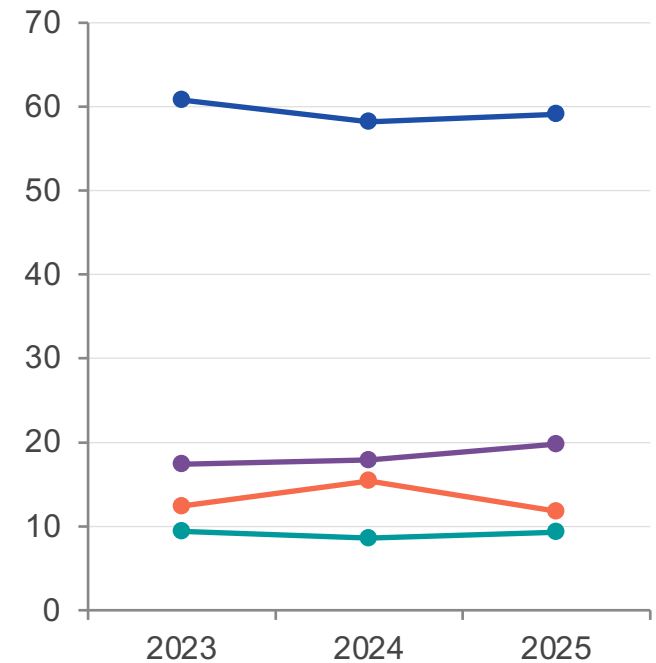


# General Retail: Quarterly Spend Share by Segment

By Quarter (3-Year Avg)



Annual Trend



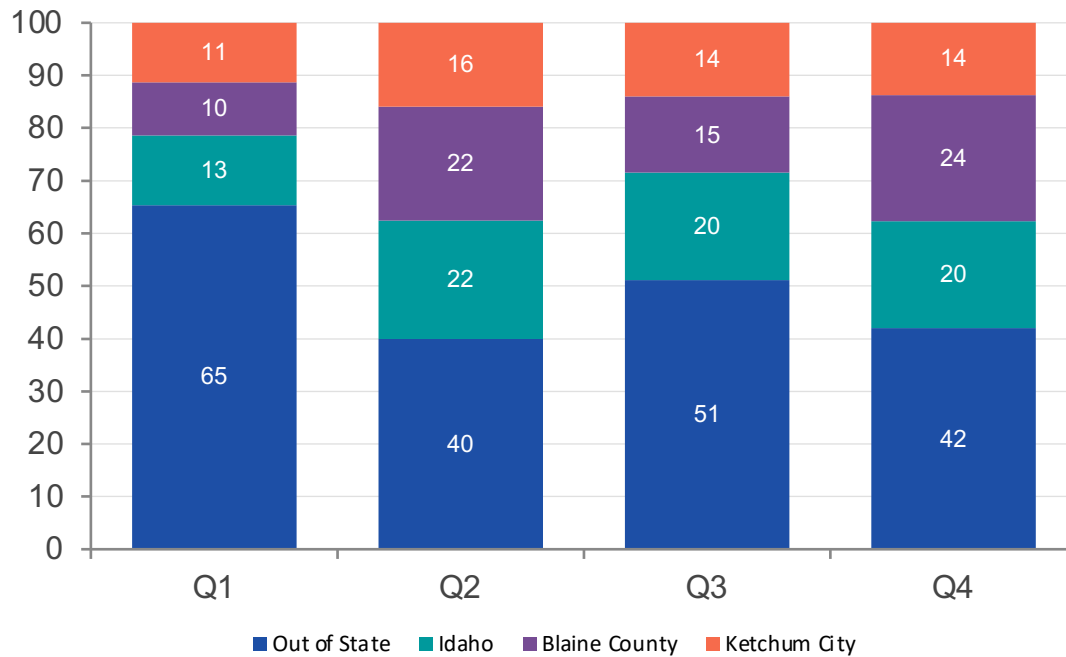
Q3 peaks at 68-69% out-of-state retail share, driven by summer tourists.

Source: Zartico Credit Card Spend Data, 2023-2025, General Retail MCCs.

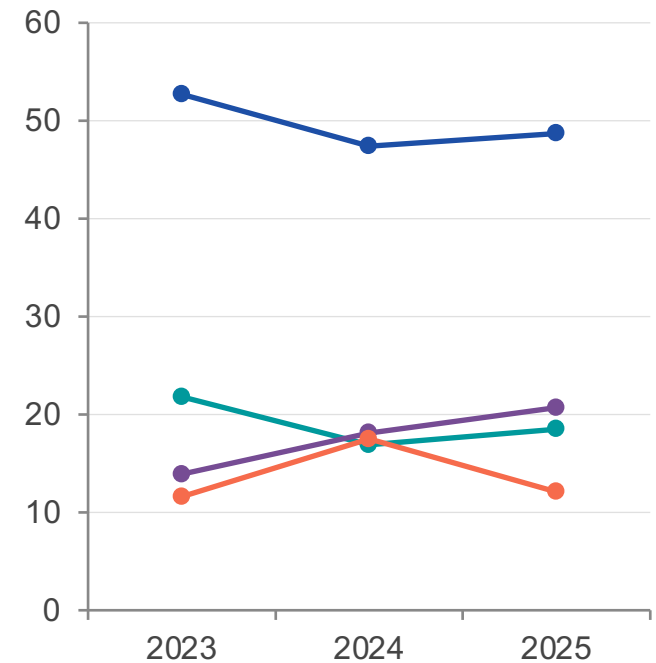


# Liquor by the Drink: Quarterly Spend Share by Segment

By Quarter (3-Year Avg)



Annual Trend

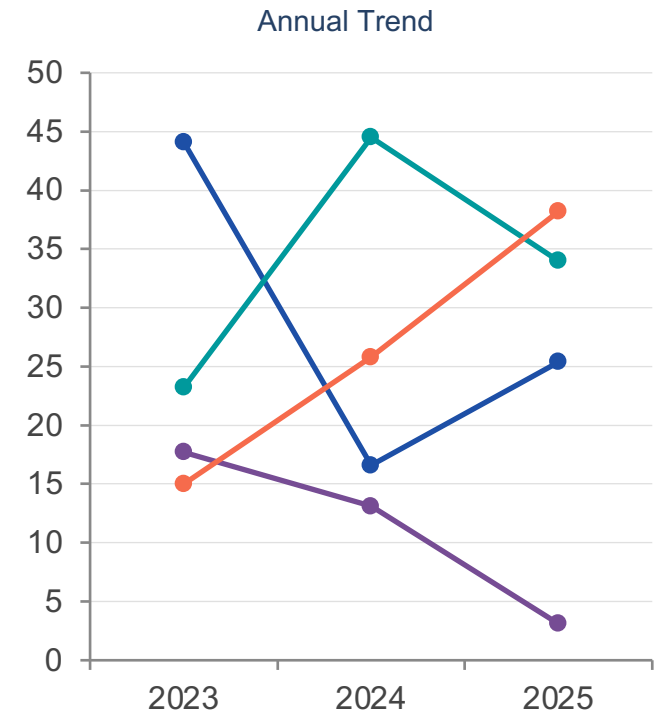
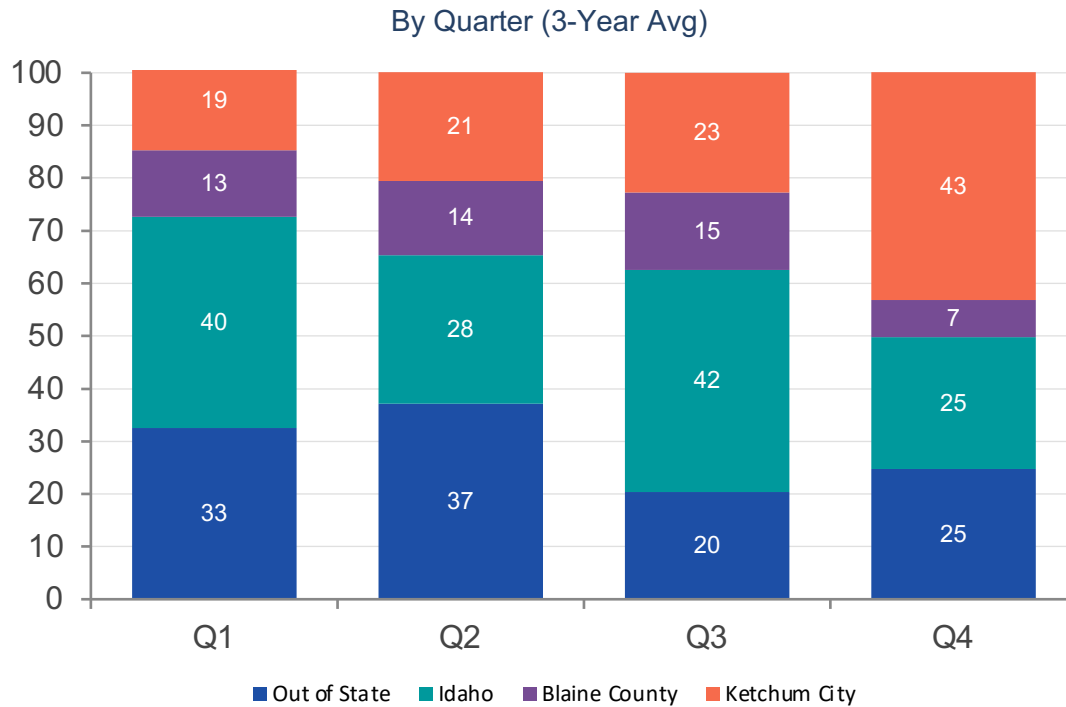


Q1 (ski season) drives highest out-of-state bar spend (avg 65%). Q2-Q4 show more balanced distribution.

Source: Zartico Credit Card Spend Data, 2023–2025, MCC 5813 (On-Premise Alcohol).



# Building Materials: Quarterly Spend Share by Segment



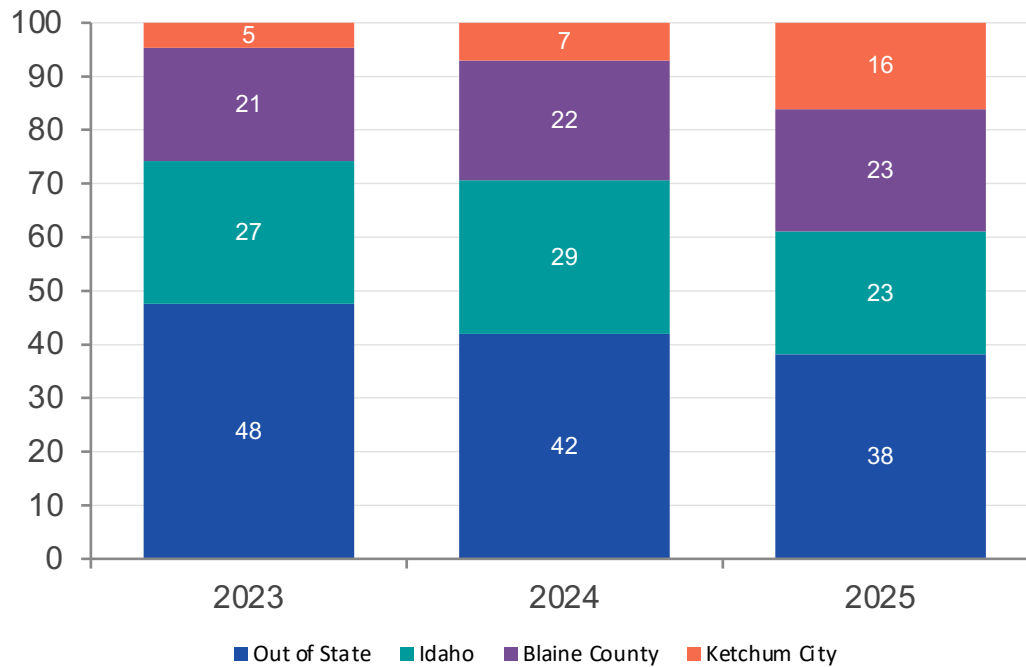
Building Materials shows uniquely high volatility — Ketchum city residents surged to 40-49% share in Q3-Q4 2025, a dramatic reversal from out-of-state dominance in 2023.

Source: Zartico Credit Card Spend Data, 2023–2025, MCC 5211 & 5251 (Building Materials & Hardware)



# Hotel Visitation by Buyer Segment — Ketchum (Geolocation Data)

Annual Hotel Visitor Share (%)



**47.6% → 38.1%**

Out-of-State | 2023 → 2025

*Declining visitor share*

**4.7% → 16.1%**

Ketchum Residents | 2023 → 2025

*3.5x increase*

**22.9%**

Idaho (non-Blaine) | 2025

*Growing in-state market*

Source: Zartico Geolocation Data, 2023–2025, Ketchum City Hotels





# ZARTICO

## Company Overview



Headquarters

**Salt Lake City**



Founded in

**2019**



Working with

**250+ destinations**

Zartico is a marketing technology company that applies advanced data science and proprietary technology to deliver innovative marketing performance solutions to the travel and entertainment industries.

By transforming complex data into actionable insights, Zartico illuminates the hidden patterns of people and places to find more of the right visitors at the right time.



### Geolocation

- 19 trillion observations
- Daily visibility of both visitors & residents
- 1.6 billion global devices in 180+ countries

### Licensed Data Sets

#### Spending

- 140 million cards
- 8.8 billion transactions annually
- 4 credit & debit card brands

#### Lodging

- 13 million hotel rooms + short-term vacation rentals
- Largest global data set available
- Future Pacing + historic look back