



Financial Expenditures

Montclair Place
 Montclair Plaza
 Ring: 3 mile radius

Prepared by Esri
 Latitude: 34.08738
 Longitude: -117.69344

Demographic Summary		2016	2021
Population		184,673	191,210
Households		55,207	56,955
Families		40,535	41,823
Median Age		32.4	33.7
Median Household Income		\$54,264	\$58,358
		Spending Potential Index	Average Amount Spent
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	92	\$3,600.07	\$198,749,318
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	93	\$3,395.09	\$187,432,724
Value of Stocks/Bonds/Mutual Funds	76	\$5,676.04	\$313,357,197
Value of Stocks/Bonds/Mutual Funds (1 year ago)	76	\$5,070.56	\$279,930,513
Value of Other Financial Assets	76	\$862.03	\$47,590,225
Value of Other Financial Assets (1 year ago)	77	\$737.14	\$40,695,203
Value of Retirement Plans	82	\$21,392.45	\$1,181,013,250
Value of Retirement Plans (1 year ago)	82	\$20,140.96	\$1,111,921,891
Surrender Value of Whole Life Policies	93	\$864.46	\$47,724,286
Surrender Value of Whole Life Policies (1 year ago)"	96	\$766.75	\$42,329,695
Earnings			
Interest/Dividends	89	\$824.78	\$45,533,837
Royalty/Estate/Trust Income	93	\$354.04	\$19,545,329
Liabilities			
Original Mortgage Amount (Owned Home)	101	\$11,416.17	\$630,252,499
Vehicle Loan Amount (1)	91	\$2,207.33	\$121,859,852
Value of Credit Card Debt	95	\$540.90	\$29,861,292
Value of Credit Card Debt (1 year ago)	95	\$526.98	\$29,093,115
Value Owed on Student Loans	104	\$1,373.43	\$75,823,144
Value Owed on Student Loans (1 year ago)	105	\$1,267.22	\$69,959,499
Value Owed on Non-student Loans	86	\$189.91	\$10,484,636
Value Owed on Non-student Loans (1 year ago)	83	\$140.53	\$7,757,988
Amount Paid: Interest			
Home Mortgage	97	\$3,585.01	\$197,917,677
Lump Sum Home Equity Loan	97	\$55.25	\$3,050,005
New Car/Truck/Van Loan	91	\$110.50	\$6,100,154
Used Car/Truck/Van Loan	93	\$116.73	\$6,444,418
Finance/Late/Interest Charges for Credit Cards	101	\$80.21	\$4,428,358
Finance/Late/Interest Charges for Student Loans	118	\$40.06	\$2,211,771
Finance/Late/Interest Charges for Non-student Loans	111	\$13.47	\$743,583
Amount Paid: Principal			
Home Mortgage	93	\$1,819.08	\$100,426,186
Lump Sum Home Equity Loan	87	\$75.27	\$4,155,238
New Car/Truck/Van Loan	89	\$788.13	\$43,510,233
Used Car/Truck/Van Loan	90	\$649.59	\$35,862,084
Checking Account and Banking Service Charges	102	\$34.01	\$1,877,632

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. Detail may not sum to totals due to rounding.

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

Source: Esri forecasts for 2016 and 2021; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics.

March 14, 2017



Financial Expenditures

Montclair Place
 Montclair Plaza
 Ring: 5 mile radius

Prepared by Esri
 Latitude: 34.08738
 Longitude: -117.69344

Demographic Summary		2016	2021
Population		469,951	485,592
Households		135,614	139,561
Families		103,659	106,672
Median Age		32.7	34.2
Median Household Income		\$55,640	\$60,195
	Spending Potential Index	Average Amount Spent	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	97	\$3,786.41	\$513,490,410
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	98	\$3,573.84	\$484,662,705
Value of Stocks/Bonds/Mutual Funds	79	\$5,919.55	\$802,774,404
Value of Stocks/Bonds/Mutual Funds (1 year ago)	79	\$5,274.24	\$715,260,667
Value of Other Financial Assets	78	\$878.09	\$119,081,674
Value of Other Financial Assets (1 year ago)	79	\$753.37	\$102,167,410
Value of Retirement Plans	87	\$22,761.39	\$3,086,763,570
Value of Retirement Plans (1 year ago)	87	\$21,398.97	\$2,901,999,346
Surrender Value of Whole Life Policies	98	\$908.58	\$123,215,622
Surrender Value of Whole Life Policies (1 year ago)"	101	\$807.41	\$109,496,719
Earnings			
Interest/Dividends	94	\$869.45	\$117,909,393
Royalty/Estate/Trust Income	98	\$374.06	\$50,727,676
Liabilities			
Original Mortgage Amount (Owned Home)	108	\$12,181.81	\$1,652,023,329
Vehicle Loan Amount (1)	94	\$2,294.26	\$311,133,709
Value of Credit Card Debt	99	\$565.54	\$76,694,840
Value of Credit Card Debt (1 year ago)	99	\$551.17	\$74,745,839
Value Owed on Student Loans	106	\$1,400.46	\$189,921,977
Value Owed on Student Loans (1 year ago)	108	\$1,295.40	\$175,674,534
Value Owed on Non-student Loans	90	\$196.92	\$26,704,750
Value Owed on Non-student Loans (1 year ago)	86	\$146.01	\$19,801,369
Amount Paid: Interest			
Home Mortgage	103	\$3,818.01	\$517,775,416
Lump Sum Home Equity Loan	103	\$58.81	\$7,975,527
New Car/Truck/Van Loan	96	\$115.77	\$15,699,615
Used Car/Truck/Van Loan	96	\$120.88	\$16,393,202
Finance/Late/Interest Charges for Credit Cards	106	\$84.02	\$11,393,881
Finance/Late/Interest Charges for Student Loans	123	\$41.85	\$5,675,447
Finance/Late/Interest Charges for Non-student Loans	116	\$14.05	\$1,906,010
Amount Paid: Principal			
Home Mortgage	100	\$1,936.73	\$262,647,372
Lump Sum Home Equity Loan	93	\$79.92	\$10,838,052
New Car/Truck/Van Loan	94	\$826.77	\$112,122,156
Used Car/Truck/Van Loan	94	\$672.57	\$91,210,345
Checking Account and Banking Service Charges	105	\$35.01	\$4,747,216

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. Detail may not sum to totals due to rounding.

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

Source: Esri forecasts for 2016 and 2021; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics.

March 14, 2017



Financial Expenditures

Montclair Place
 Montclair Plaza
 Ring: 10 mile radius

Prepared by Esri
 Latitude: 34.08738
 Longitude: -117.69344

Demographic Summary		2016	2021
Population		971,432	1,005,373
Households		290,206	298,925
Families		225,574	232,404
Median Age		34.6	36.0
Median Household Income		\$69,495	\$78,486
	Spending Potential Index	Average Amount Spent	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	120	\$4,665.73	\$1,354,022,348
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	120	\$4,401.30	\$1,277,283,782
Value of Stocks/Bonds/Mutual Funds	107	\$8,041.41	\$2,333,666,516
Value of Stocks/Bonds/Mutual Funds (1 year ago)	107	\$7,120.10	\$2,066,294,699
Value of Other Financial Assets	101	\$1,138.54	\$330,412,407
Value of Other Financial Assets (1 year ago)	101	\$971.39	\$281,904,112
Value of Retirement Plans	113	\$29,630.86	\$8,599,053,206
Value of Retirement Plans (1 year ago)	112	\$27,634.51	\$8,019,700,307
Surrender Value of Whole Life Policies	120	\$1,110.69	\$322,327,644
Surrender Value of Whole Life Policies (1 year ago)"	123	\$981.54	\$284,847,347
Earnings			
Interest/Dividends	118	\$1,092.77	\$317,128,409
Royalty/Estate/Trust Income	120	\$459.46	\$133,338,985
Liabilities			
Original Mortgage Amount (Owned Home)	132	\$14,854.14	\$4,310,761,673
Vehicle Loan Amount (1)	111	\$2,714.20	\$787,675,831
Value of Credit Card Debt	118	\$674.63	\$195,781,441
Value of Credit Card Debt (1 year ago)	118	\$657.53	\$190,820,284
Value Owed on Student Loans	119	\$1,567.76	\$454,974,395
Value Owed on Student Loans (1 year ago)	121	\$1,456.30	\$422,627,000
Value Owed on Non-student Loans	99	\$218.02	\$63,271,671
Value Owed on Non-student Loans (1 year ago)	96	\$162.46	\$47,145,616
Amount Paid: Interest			
Home Mortgage	127	\$4,704.63	\$1,365,311,157
Lump Sum Home Equity Loan	128	\$72.81	\$21,128,959
New Car/Truck/Van Loan	115	\$138.61	\$40,224,543
Used Car/Truck/Van Loan	111	\$139.26	\$40,414,356
Finance/Late/Interest Charges for Credit Cards	126	\$100.34	\$29,119,477
Finance/Late/Interest Charges for Student Loans	137	\$46.45	\$13,478,957
Finance/Late/Interest Charges for Non-student Loans	130	\$15.76	\$4,574,956
Amount Paid: Principal			
Home Mortgage	124	\$2,409.90	\$699,366,020
Lump Sum Home Equity Loan	119	\$102.31	\$29,690,769
New Car/Truck/Van Loan	114	\$1,006.29	\$292,029,965
Used Car/Truck/Van Loan	109	\$780.80	\$226,592,142
Checking Account and Banking Service Charges	118	\$39.28	\$11,398,392

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. Detail may not sum to totals due to rounding.

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

Source: Esri forecasts for 2016 and 2021; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics.

March 14, 2017