



# Financial Expenditures

91763, Montclair, California  
Ring: 3 mile radius

Prepared by Esri  
Latitude: 34.06660  
Longitude: -117.70792

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		208,298	216,247
Households		57,790	59,836
Families		43,401	44,932
Median Age		31.1	32.7
Median Household Income		\$52,171	\$55,772
	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	81	\$3,203.98	\$185,157,898
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	80	\$2,912.97	\$168,340,579
Value of Stocks/Bonds/Mutual Funds	67	\$4,166.24	\$240,767,184
Value of Stocks/Bonds/Mutual Funds (1 year ago)	68	\$3,843.04	\$222,089,296
Value of Other Financial Assets	62	\$810.08	\$46,814,666
Value of Other Financial Assets (1 year ago)	63	\$758.80	\$43,851,330
Value of Retirement Plans	73	\$17,641.39	\$1,019,495,667
Value of Retirement Plans (1 year ago)	72	\$16,350.79	\$944,911,992
Surrender Value of Whole Life Policies	72	\$1,082.12	\$62,535,817
Surrender Value of Whole Life Policies (1 year ago)"	75	\$915.34	\$52,897,558
<b>Earnings</b>			
Interest/Dividends	78	\$845.56	\$48,864,699
Royalty/Estate/Trust Income	83	\$342.00	\$19,764,222
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	92	\$10,114.64	\$584,524,822
Vehicle Loan Amount (1)	78	\$2,119.18	\$122,467,228
Value of Credit Card Debt	88	\$510.83	\$29,520,990
Value of Credit Card Debt (1 year ago)	87	\$484.04	\$27,972,476
Value Owed on Student Loans	92	\$1,347.10	\$77,849,005
Value Owed on Student Loans (1 year ago)	92	\$1,250.21	\$72,249,560
Value Owed on Non-student Loans	85	\$177.46	\$10,255,239
Value Owed on Non-student Loans (1 year ago)	83	\$130.94	\$7,567,289
<b>Amount Paid: Interest</b>			
Home Mortgage	88	\$3,182.57	\$183,920,589
Lump Sum Home Equity Loan	84	\$44.44	\$2,568,120
New Car/Truck/Van Loan	82	\$103.45	\$5,978,275
Used Car/Truck/Van Loan	84	\$110.10	\$6,362,922
Finance/Late/Interest Charges for Credit Cards	94	\$79.48	\$4,593,207
Finance/Late/Interest Charges for Student Loans	97	\$41.90	\$2,421,199
Finance/Late/Interest Charges for Non-student Loans	95	\$10.84	\$626,300
<b>Amount Paid: Principal</b>			
Home Mortgage	84	\$1,619.47	\$93,588,956
Lump Sum Home Equity Loan	75	\$62.40	\$3,606,205
New Car/Truck/Van Loan	80	\$774.56	\$44,762,037
Used Car/Truck/Van Loan	82	\$660.37	\$38,162,719
Checking Account and Banking Service Charges	92	\$32.17	\$1,858,824

**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 2017 and 2022; Consumer Spending data are derived from the 2014 and 2015 Consumer Expenditure Surveys, Bureau of Labor Statistics.



# Financial Expenditures

91763, Montclair, California  
Ring: 5 mile radius

Prepared by Esri  
Latitude: 34.06660  
Longitude: -117.70792

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		491,925	508,950
Households		139,424	143,806
Families		107,537	110,879
Median Age		32.7	34.3
Median Household Income		\$58,119	\$63,477
	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	95	\$3,766.81	\$525,183,461
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	95	\$3,438.86	\$479,459,775
Value of Stocks/Bonds/Mutual Funds	84	\$5,175.35	\$721,567,469
Value of Stocks/Bonds/Mutual Funds (1 year ago)	84	\$4,762.44	\$663,998,402
Value of Other Financial Assets	75	\$975.67	\$136,032,397
Value of Other Financial Assets (1 year ago)	76	\$914.31	\$127,476,134
Value of Retirement Plans	89	\$21,547.87	\$3,004,290,129
Value of Retirement Plans (1 year ago)	88	\$19,950.15	\$2,781,529,400
Surrender Value of Whole Life Policies	89	\$1,335.34	\$186,178,726
Surrender Value of Whole Life Policies (1 year ago)"	91	\$1,106.16	\$154,224,943
<b>Earnings</b>			
Interest/Dividends	94	\$1,020.59	\$142,294,635
Royalty/Estate/Trust Income	96	\$394.77	\$55,040,952
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	106	\$11,629.49	\$1,621,429,587
Vehicle Loan Amount (1)	88	\$2,405.13	\$335,332,153
Value of Credit Card Debt	100	\$585.79	\$81,673,747
Value of Credit Card Debt (1 year ago)	100	\$556.44	\$77,581,361
Value Owed on Student Loans	101	\$1,473.24	\$205,405,180
Value Owed on Student Loans (1 year ago)	101	\$1,371.90	\$191,276,415
Value Owed on Non-student Loans	94	\$196.47	\$27,391,945
Value Owed on Non-student Loans (1 year ago)	92	\$145.05	\$20,223,212
<b>Amount Paid: Interest</b>			
Home Mortgage	102	\$3,691.73	\$514,716,435
Lump Sum Home Equity Loan	102	\$54.28	\$7,567,912
New Car/Truck/Van Loan	93	\$117.90	\$16,438,778
Used Car/Truck/Van Loan	94	\$122.82	\$17,123,941
Finance/Late/Interest Charges for Credit Cards	106	\$90.43	\$12,607,539
Finance/Late/Interest Charges for Student Loans	109	\$47.18	\$6,578,207
Finance/Late/Interest Charges for Non-student Loans	104	\$11.97	\$1,668,275
<b>Amount Paid: Principal</b>			
Home Mortgage	98	\$1,898.09	\$264,638,915
Lump Sum Home Equity Loan	94	\$78.51	\$10,946,406
New Car/Truck/Van Loan	92	\$892.32	\$124,410,200
Used Car/Truck/Van Loan	92	\$740.31	\$103,216,613
Checking Account and Banking Service Charges	101	\$35.44	\$4,941,462

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**Source:** Esri forecasts for 2017 and 2022; Consumer Spending data are derived from the 2014 and 2015 Consumer Expenditure Surveys, Bureau of Labor Statistics.



# Financial Expenditures

91763, Montclair, California  
 Ring: 10 mile radius

Prepared by Esri  
 Latitude: 34.06660  
 Longitude: -117.70792

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		1,029,901	1,069,457
Households		307,923	318,509
Families		240,399	248,729
Median Age		35.1	36.5
Median Household Income		\$72,886	\$79,858
	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	118	\$4,686.62	\$1,443,118,144
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	119	\$4,306.36	\$1,326,027,801
Value of Stocks/Bonds/Mutual Funds	113	\$6,999.08	\$2,155,177,744
Value of Stocks/Bonds/Mutual Funds (1 year ago)	113	\$6,406.91	\$1,972,834,775
Value of Other Financial Assets	98	\$1,279.78	\$394,074,231
Value of Other Financial Assets (1 year ago)	100	\$1,196.45	\$368,413,713
Value of Retirement Plans	116	\$28,259.96	\$8,701,890,804
Value of Retirement Plans (1 year ago)	115	\$26,110.49	\$8,040,020,456
Surrender Value of Whole Life Policies	116	\$1,741.34	\$536,199,533
Surrender Value of Whole Life Policies (1 year ago)"	116	\$1,412.46	\$434,929,836
<b>Earnings</b>			
Interest/Dividends	121	\$1,309.64	\$403,268,558
Royalty/Estate/Trust Income	120	\$491.00	\$151,190,207
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	131	\$14,400.06	\$4,434,109,744
Vehicle Loan Amount (1)	106	\$2,897.19	\$892,110,214
Value of Credit Card Debt	121	\$705.29	\$217,174,352
Value of Credit Card Debt (1 year ago)	121	\$672.94	\$207,212,281
Value Owed on Student Loans	115	\$1,679.79	\$517,247,090
Value Owed on Student Loans (1 year ago)	116	\$1,574.48	\$484,817,971
Value Owed on Non-student Loans	106	\$221.49	\$68,202,491
Value Owed on Non-student Loans (1 year ago)	103	\$163.38	\$50,307,709
<b>Amount Paid: Interest</b>			
Home Mortgage	127	\$4,587.36	\$1,412,554,073
Lump Sum Home Equity Loan	132	\$70.18	\$21,609,302
New Car/Truck/Van Loan	113	\$142.98	\$44,025,897
Used Car/Truck/Van Loan	110	\$143.62	\$44,222,780
Finance/Late/Interest Charges for Credit Cards	127	\$107.67	\$33,155,420
Finance/Late/Interest Charges for Student Loans	129	\$55.57	\$17,111,091
Finance/Late/Interest Charges for Non-student Loans	120	\$13.70	\$4,217,998
<b>Amount Paid: Principal</b>			
Home Mortgage	123	\$2,381.16	\$733,215,214
Lump Sum Home Equity Loan	125	\$104.13	\$32,064,943
New Car/Truck/Van Loan	113	\$1,097.41	\$337,916,950
Used Car/Truck/Van Loan	108	\$871.52	\$268,360,643
Checking Account and Banking Service Charges	115	\$40.28	\$12,402,732

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