



# Financial Expenditures

Montclair Place  
 Montclair Plaza  
 Ring: 3 mile radius

Prepared by Esri  
 Latitude: 34.08738  
 Longitude: -117.69344

Demographic Summary		2017	2022
Population		187,570	194,858
Households		56,121	58,128
Families		41,188	42,659
Median Age		32.6	34.0
Median Household Income		\$56,005	\$60,730
		Spending Potential Index	Average Amount Spent
			Total
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	92	\$3,632.04	\$203,833,704
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	91	\$3,315.58	\$186,073,525
Value of Stocks/Bonds/Mutual Funds	82	\$5,056.23	\$283,760,475
Value of Stocks/Bonds/Mutual Funds (1 year ago)	82	\$4,648.80	\$260,895,159
Value of Other Financial Assets	74	\$964.63	\$54,135,814
Value of Other Financial Assets (1 year ago)	75	\$902.09	\$50,625,981
Value of Retirement Plans	85	\$20,636.74	\$1,158,154,622
Value of Retirement Plans (1 year ago)	84	\$19,142.20	\$1,074,279,345
Surrender Value of Whole Life Policies	87	\$1,302.79	\$73,113,854
Surrender Value of Whole Life Policies (1 year ago)"	88	\$1,074.41	\$60,296,884
<b>Earnings</b>			
Interest/Dividends	90	\$976.92	\$54,825,863
Royalty/Estate/Trust Income	92	\$377.32	\$21,175,595
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	100	\$10,924.70	\$613,105,162
Vehicle Loan Amount (1)	87	\$2,355.59	\$132,198,328
Value of Credit Card Debt	97	\$564.51	\$31,680,974
Value of Credit Card Debt (1 year ago)	96	\$535.63	\$30,060,281
Value Owed on Student Loans	101	\$1,470.47	\$82,523,979
Value Owed on Student Loans (1 year ago)	101	\$1,366.72	\$76,701,801
Value Owed on Non-student Loans	92	\$191.64	\$10,755,139
Value Owed on Non-student Loans (1 year ago)	89	\$141.44	\$7,937,880
<b>Amount Paid: Interest</b>			
Home Mortgage	96	\$3,480.02	\$195,302,108
Lump Sum Home Equity Loan	97	\$51.49	\$2,889,674
New Car/Truck/Van Loan	90	\$114.21	\$6,409,733
Used Car/Truck/Van Loan	92	\$120.41	\$6,757,778
Finance/Late/Interest Charges for Credit Cards	103	\$87.10	\$4,888,274
Finance/Late/Interest Charges for Student Loans	106	\$45.86	\$2,573,745
Finance/Late/Interest Charges for Non-student Loans	101	\$11.52	\$646,539
<b>Amount Paid: Principal</b>			
Home Mortgage	93	\$1,794.60	\$100,714,824
Lump Sum Home Equity Loan	90	\$75.05	\$4,211,901
New Car/Truck/Van Loan	89	\$862.57	\$48,408,434
Used Car/Truck/Van Loan	90	\$725.65	\$40,723,999
Checking Account and Banking Service Charges	100	\$34.98	\$1,963,037

**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

Montclair Place  
 Montclair Plaza  
 Ring: 5 mile radius

Prepared by Esri  
 Latitude: 34.08738  
 Longitude: -117.69344

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		475,979	492,861
Households		137,538	141,973
Families		105,065	108,418
Median Age		32.9	34.5
Median Household Income		\$57,556	\$62,679
	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	96	\$3,815.19	\$524,733,908
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	96	\$3,483.46	\$479,107,681
Value of Stocks/Bonds/Mutual Funds	86	\$5,311.71	\$730,562,298
Value of Stocks/Bonds/Mutual Funds (1 year ago)	86	\$4,884.89	\$671,858,543
Value of Other Financial Assets	77	\$1,002.71	\$137,910,222
Value of Other Financial Assets (1 year ago)	78	\$939.38	\$129,201,004
Value of Retirement Plans	90	\$21,899.68	\$3,012,038,046
Value of Retirement Plans (1 year ago)	89	\$20,291.16	\$2,790,804,894
Surrender Value of Whole Life Policies	91	\$1,362.92	\$187,453,637
Surrender Value of Whole Life Policies (1 year ago)"	92	\$1,125.32	\$154,774,397
<b>Earnings</b>			
Interest/Dividends	95	\$1,035.84	\$142,467,749
Royalty/Estate/Trust Income	97	\$398.81	\$54,851,672
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	106	\$11,617.52	\$1,597,850,685
Vehicle Loan Amount (1)	90	\$2,443.49	\$336,073,198
Value of Credit Card Debt	101	\$591.54	\$81,359,113
Value of Credit Card Debt (1 year ago)	101	\$561.81	\$77,269,699
Value Owed on Student Loans	102	\$1,495.24	\$205,651,905
Value Owed on Student Loans (1 year ago)	102	\$1,391.47	\$191,379,881
Value Owed on Non-student Loans	96	\$198.86	\$27,351,132
Value Owed on Non-student Loans (1 year ago)	93	\$146.58	\$20,160,568
<b>Amount Paid: Interest</b>			
Home Mortgage	102	\$3,704.69	\$509,535,999
Lump Sum Home Equity Loan	103	\$54.77	\$7,533,353
New Car/Truck/Van Loan	94	\$119.47	\$16,431,675
Used Car/Truck/Van Loan	95	\$124.49	\$17,121,990
Finance/Late/Interest Charges for Credit Cards	107	\$91.20	\$12,543,773
Finance/Late/Interest Charges for Student Loans	110	\$47.61	\$6,548,085
Finance/Late/Interest Charges for Non-student Loans	105	\$12.03	\$1,654,890
<b>Amount Paid: Principal</b>			
Home Mortgage	99	\$1,910.33	\$262,743,245
Lump Sum Home Equity Loan	96	\$79.77	\$10,970,990
New Car/Truck/Van Loan	93	\$904.31	\$124,377,208
Used Car/Truck/Van Loan	93	\$750.87	\$103,273,760
Checking Account and Banking Service Charges	103	\$35.97	\$4,947,694

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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

Montclair Place  
 Montclair Plaza  
 Ring: 10 mile radius

Prepared by Esri  
 Latitude: 34.08738  
 Longitude: -117.69344

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		985,607	1,022,842
Households		294,834	304,861
Families		229,100	236,899
Median Age		34.9	36.3
Median Household Income		\$72,239	\$79,272
	<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	\$4,660.13	\$1,373,963,926
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	118	\$4,280.56	\$1,262,055,944
Value of Stocks/Bonds/Mutual Funds	113	\$6,995.68	\$2,062,565,414
Value of Stocks/Bonds/Mutual Funds (1 year ago)	113	\$6,400.40	\$1,887,056,580
Value of Other Financial Assets	99	\$1,286.63	\$379,341,066
Value of Other Financial Assets (1 year ago)	100	\$1,201.79	\$354,329,717
Value of Retirement Plans	116	\$28,123.86	\$8,291,869,646
Value of Retirement Plans (1 year ago)	115	\$25,990.31	\$7,662,826,289
Surrender Value of Whole Life Policies	115	\$1,731.19	\$510,413,500
Surrender Value of Whole Life Policies (1 year ago)"	115	\$1,403.57	\$413,821,078
<b>Earnings</b>			
Interest/Dividends	119	\$1,298.28	\$382,776,303
Royalty/Estate/Trust Income	119	\$487.11	\$143,616,405
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	131	\$14,312.08	\$4,219,687,050
Vehicle Loan Amount (1)	107	\$2,915.68	\$859,641,919
Value of Credit Card Debt	120	\$702.84	\$207,221,092
Value of Credit Card Debt (1 year ago)	121	\$670.29	\$197,624,984
Value Owed on Student Loans	115	\$1,683.16	\$496,252,292
Value Owed on Student Loans (1 year ago)	116	\$1,576.78	\$464,889,666
Value Owed on Non-student Loans	106	\$221.19	\$65,214,812
Value Owed on Non-student Loans (1 year ago)	103	\$162.91	\$48,030,688
<b>Amount Paid: Interest</b>			
Home Mortgage	126	\$4,569.77	\$1,347,322,753
Lump Sum Home Equity Loan	131	\$69.40	\$20,460,126
New Car/Truck/Van Loan	113	\$143.60	\$42,338,427
Used Car/Truck/Van Loan	110	\$144.32	\$42,549,942
Finance/Late/Interest Charges for Credit Cards	126	\$107.18	\$31,599,364
Finance/Late/Interest Charges for Student Loans	128	\$55.45	\$16,347,313
Finance/Late/Interest Charges for Non-student Loans	119	\$13.63	\$4,019,686
<b>Amount Paid: Principal</b>			
Home Mortgage	122	\$2,373.55	\$699,801,933
Lump Sum Home Equity Loan	124	\$103.29	\$30,454,699
New Car/Truck/Van Loan	114	\$1,100.86	\$324,571,392
Used Car/Truck/Van Loan	109	\$876.01	\$258,276,957
Checking Account and Banking Service Charges	115	\$40.31	\$11,884,581

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