Financial Investments
Market Potential

Prepared by George Alexander

CACaliforniaRanchoSantaFeCity
Geography: ZIP Code

Demographic Summary	2010	2015
Population	4,280	4,592
Population 18+	3,321	3,638
Households	1,596	1,711
Median Household Income	$208,898	$240,291

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	2,063	62.1%	124
Bank/financial institution: use savings & loan	453	13.6%	123
Bank/financial institution: use credit union	704	21.2%	93
Bank/financial institution: use fed savings bank	113	3.4%	139
Banking/financial institution: use mutual funds co	250	7.5%	214
Bank/financial institution: use Internet Bank	107	3.2%	86
Used ATM/cash machine in last 12 months	2,167	65.3%	128
Banked in person in last 12 months	2,161	65.1%	123
Banked by mail in last 12 months	182	5.5%	103
Banked by phone in last 12 months	554	16.7%	109
Did banking over the Internet in last 12 months	1,136	34.2%	134
Used direct deposit of paycheck in last 12 months	1,410	42.5%	110
Have interest checking account	1,517	45.7%	143
Have non-interest checking account	969	29.2%	105
Have money market account	1,005	30.3%	252
Have special Seniors Club account	36	1.1%	67
Have savings account	1,634	49.2%	132
Have 401K retirement savings	963	29.0%	175
Have IRA retirement savings	1,034	31.1%	216
Have college savings plan (529 plan)	271	8.2%	298
Have auto loan for new car	394	11.9%	102
Have personal loan for education only	122	3.7%	98
Have personal loan - not for education	70	2.1%	77
Have home mortgage (1st)	987	29.7%	164
Have 2nd mortgage (equity loan)	420	12.6%	207
Have mortgage refinance/consolidation loan	131	3.9%	166
Have home equity line of credit	447	13.5%	239
Have personal line of credit	236	7.1%	161
Have overdraft protection	504	15.2%	129
Own any securities investment	1,344	40.5%	167
Own annuities	140	4.2%	127
Own certificate of deposit (6 months or less)	250	7.5%	227
Own certificate of deposit (more than 6 months)	274	8.3%	148
Own common/preferred stock in company you work for	191	5.8%	183
Own common stock in company you don`t work for	537	16.2%	256
Own insured money market account (bank)	191	5.8%	264
Own shares in money market fund	510	15.4%	241
Own shares in mutual fund (bonds)	388	11.7%	202
Own shares in mutual fund (stock)	647	19.5%	207
Own any stock	662	19.9%	222
Own stock with market value <$10000	116	3.5%	121
Own stock with market value $10000-49999	155	4.7%	195
Own stock with market value $50000+	268	8.1%	308

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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2010 and 2015.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own U.S. savings bond	405	12.2%	172
Used stock rating service in last 12 months	143	4.3%	264
Used financial planning counsel in last 12 months	549	16.5%	224
Used discount brokerage firm in last 12 months	176	5.3%	269
Used full service brokerage firm in last 12 months	557	16.8%	276
Own any credit/debit card (in own name)	2,978	89.7%	122
Own American Express card (in own name)	1,157	34.8%	290
Own Discover card (in own name)	414	12.5%	103
Own MasterCard (in own name)	1,747	52.6%	150
Own Visa (in own name)	2,066	62.2%	127
Own any department store credit card (in own name)	1,434	43.2%	132
Avg monthly credit card expenditures: <$111	334	10.1%	69
Avg monthly credit card expenditures: $111-225	250	7.5%	83
Avg monthly credit card expenditures: $226-450	253	7.6%	89
Avg monthly credit card expenditures: $451-700	370	11.1%	156
Avg monthly credit card expenditures: $701+	1,198	36.1%	263

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