

CBSA: Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area

Demographic Summary	2008	2013
Population	5,843,450	6,725,466
Population 18+	4,232,804	4,909,452
Households	2,017,013	2,312,148
Median Household Income	\$60,131	\$68,313

Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Bank/financial institution: use full service bank	1,935,379	45.7%	92
Bank/financial institution: use savings & loan	424,528	10.0%	95
Bank/financial institution: use credit union	961,641	22.7%	98
Banking/financial institution: use mutual funds co	145,402	3.4%	95
Bank/financial institution: use Internet Bank	117,766	2.8%	98
Used ATM/cash machine in last 12 months	2,056,825	48.6%	102
Banked in person in last 12 months	2,040,846	48.2%	93
Banked by mail in last 12 months	233,354	5.5%	97
Banked by phone in last 12 months	684,482	16.2%	104
Did banking over the Internet in last 12 months	997,739	23.6%	106
Used direct deposit of paycheck in last 12 months	1,499,031	35.4%	96
Have interest checking account	1,164,287	27.5%	94
Have non-interest checking account	1,052,076	24.9%	95
Have money market account	437,689	10.3%	94
Have savings account	1,363,393	32.2%	94
Have 401K retirement savings	669,917	15.8%	102
Have IRA retirement savings	551,596	13.0%	96
Have auto loan for new car	471,980	11.2%	105
Have personal loan for education only	165,927	3.9%	103
Have home mortgage (1st)	678,533	16.0%	100
Have 2nd mortgage (equity loan)	245,883	5.8%	104
Have home equity line of credit	210,519	5.0%	94
Have personal line of credit	150,994	3.6%	88
Have overdraft protection	452,511	10.7%	97
Own any securities investment	872,341	20.6%	91
Own annuities	134,179	3.2%	93
Own certificate of deposit (more than 6 months)	164,801	3.9%	83
Own common/preferred stock in company you work for	141,437	3.3%	103
Own common stock in company you don't work for	244,862	5.8%	91
Own shares in money market fund	239,347	5.7%	92
Own shares in mutual fund (bonds)	215,475	5.1%	93
Own shares in mutual fund (stock)	371,747	8.8%	96
Own any stock	363,664	8.6%	97
Own stock with market value \$10000-49999	89,590	2.1%	92
Own U.S. savings bond	300,291	7.1%	95
Used financial planning counsel in last 12 months	295,996	7.0%	98
Used full service brokerage firm in last 12 months	231,881	5.5%	91
Own any credit/debit card (in own name)	2,903,725	68.6%	97
Own American Express card (in own name)	476,045	11.2%	102
Own Discover card (in own name)	489,831	11.6%	93
Own MasterCard (in own name)	1,354,467	32.0%	94
Own Visa (in own name)	1,962,080	46.4%	98

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. average. 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 Mediamark Research Inc. in a nationally representative survey of U.S. households. ESRI forecasts for 2008 and 2013.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own any department store credit card (in own name)	1,286,272	30.4%	95
Avg monthly credit card expenditures: <\$111	580,731	13.7%	93
Avg monthly credit card expenditures: \$111-225	372,593	8.8%	94
Avg monthly credit card expenditures: \$226-450	362,891	8.6%	101
Avg monthly credit card expenditures: \$451-700	300,931	7.1%	99
Avg monthly credit card expenditures: \$701+	562,323	13.3%	100

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