



Financial Expenditures

I-35E & FM 664/Ovilla Road
FM-664, Red Oak, Texas, 75154
Drive Time: 5 minute radius

Prepared by Esri
Latitude: 32.53179
Longitude: -96.82211

Demographic Summary		2018	2023
Population		10,142	11,124
Households		3,407	3,725
Families		2,659	2,902
Median Age		33.7	33.1
Median Household Income		\$65,753	\$75,081
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	94	\$3,917.78	\$13,347,880
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	94	\$3,472.81	\$11,831,860
Value of Stocks/Bonds/Mutual Funds	92	\$4,652.79	\$15,852,050
Value of Stocks/Bonds/Mutual Funds (1 year ago)	92	\$4,368.49	\$14,883,436
Value of Other Financial Assets	90	\$1,272.45	\$4,335,229
Value of Other Financial Assets (1 year ago)	90	\$1,207.63	\$4,114,380
Value of Retirement Plans	96	\$22,158.18	\$75,492,934
Value of Retirement Plans (1 year ago)	95	\$20,340.23	\$69,299,148
Surrender Value of Whole Life Policies	88	\$1,583.94	\$5,396,498
Surrender Value of Whole Life Policies (1 year ago)"	92	\$1,306.87	\$4,452,522
Earnings			
Interest/Dividends	91	\$998.39	\$3,401,512
Royalty/Estate/Trust Income	95	\$448.60	\$1,528,372
Liabilities			
Original Mortgage Amount (Owned Home)	119	\$12,935.65	\$44,071,759
Vehicle Loan Amount (1)	104	\$2,914.56	\$9,929,904
Value of Credit Card Debt	101	\$594.80	\$2,026,479
Value of Credit Card Debt (1 year ago)	101	\$557.91	\$1,900,793
Value Owed on Student Loans	93	\$1,437.98	\$4,899,202
Value Owed on Student Loans (1 year ago)	93	\$1,372.94	\$4,677,606
Value Owed on Non-student Loans	94	\$193.62	\$659,663
Value Owed on Non-student Loans (1 year ago)	91	\$139.95	\$476,800
Amount Paid: Interest			
Home Mortgage	116	\$4,164.20	\$14,187,440
Lump Sum Home Equity Loan	91	\$39.54	\$134,699
New Car/Truck/Van Loan	108	\$144.64	\$492,779
Used Car/Truck/Van Loan	103	\$135.93	\$463,113
Finance/Late/Interest Charges for Credit Cards	98	\$86.78	\$295,651
Finance/Late/Interest Charges for Student Loans	91	\$44.07	\$150,132
Finance/Late/Interest Charges for Non-student Loans	110	\$13.28	\$45,252
Amount Paid: Principal			
Home Mortgage	112	\$2,132.89	\$7,266,758
Lump Sum Home Equity Loan	93	\$65.98	\$224,781
New Car/Truck/Van Loan	107	\$1,115.42	\$3,800,228
Used Car/Truck/Van Loan	102	\$891.88	\$3,038,630
Checking Account and Banking Service Charges	91	\$33.72	\$114,896

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.
(1) Vehicle Loan Amount is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.
Source: Esri forecasts for 2018 and 2023; Consumer Spending data are derived from the 2015 and 2016 Consumer Expenditure Surveys, Bureau of Labor Statistics.



Financial Expenditures

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Prepared by Esri
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Demographic Summary		2018	2023
Population		77,046	84,123
Households		26,107	28,244
Families		20,146	21,874
Median Age		35.6	35.5
Median Household Income		\$62,707	\$69,647
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	92	\$3,837.98	\$100,198,134
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	92	\$3,413.06	\$89,104,813
Value of Stocks/Bonds/Mutual Funds	91	\$4,583.60	\$119,664,072
Value of Stocks/Bonds/Mutual Funds (1 year ago)	91	\$4,310.74	\$112,540,561
Value of Other Financial Assets	90	\$1,265.72	\$33,044,149
Value of Other Financial Assets (1 year ago)	90	\$1,201.96	\$31,379,446
Value of Retirement Plans	94	\$21,678.12	\$565,950,805
Value of Retirement Plans (1 year ago)	93	\$19,982.65	\$521,687,057
Surrender Value of Whole Life Policies	88	\$1,579.31	\$41,230,957
Surrender Value of Whole Life Policies (1 year ago)"	90	\$1,285.62	\$33,563,807
Earnings			
Interest/Dividends	90	\$984.07	\$25,691,000
Royalty/Estate/Trust Income	91	\$432.89	\$11,301,552
Liabilities			
Original Mortgage Amount (Owned Home)	107	\$11,631.56	\$303,665,240
Vehicle Loan Amount (1)	99	\$2,760.55	\$72,069,802
Value of Credit Card Debt	97	\$572.72	\$14,952,083
Value of Credit Card Debt (1 year ago)	97	\$535.76	\$13,987,084
Value Owed on Student Loans	92	\$1,427.12	\$37,257,802
Value Owed on Student Loans (1 year ago)	92	\$1,355.73	\$35,393,939
Value Owed on Non-student Loans	94	\$192.19	\$5,017,394
Value Owed on Non-student Loans (1 year ago)	90	\$138.01	\$3,602,984
Amount Paid: Interest			
Home Mortgage	106	\$3,817.31	\$99,658,412
Lump Sum Home Equity Loan	89	\$38.71	\$1,010,539
New Car/Truck/Van Loan	102	\$136.75	\$3,570,082
Used Car/Truck/Van Loan	98	\$130.03	\$3,394,595
Finance/Late/Interest Charges for Credit Cards	95	\$84.10	\$2,195,711
Finance/Late/Interest Charges for Student Loans	90	\$43.38	\$1,132,462
Finance/Late/Interest Charges for Non-student Loans	106	\$12.75	\$332,991
Amount Paid: Principal			
Home Mortgage	104	\$1,983.75	\$51,789,699
Lump Sum Home Equity Loan	90	\$64.46	\$1,682,911
New Car/Truck/Van Loan	101	\$1,054.65	\$27,533,849
Used Car/Truck/Van Loan	98	\$854.06	\$22,296,902
Checking Account and Banking Service Charges	92	\$34.12	\$890,804

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Financial Expenditures

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Demographic Summary		2018	2023
Population		262,230	283,164
Households		89,916	96,266
Families		66,777	71,816
Median Age		34.8	35.2
Median Household Income		\$54,581	\$59,541
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	82	\$3,424.28	\$307,898,004
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	82	\$3,046.53	\$273,932,104
Value of Stocks/Bonds/Mutual Funds	79	\$3,988.33	\$358,614,975
Value of Stocks/Bonds/Mutual Funds (1 year ago)	79	\$3,757.92	\$337,896,934
Value of Other Financial Assets	81	\$1,148.87	\$103,301,749
Value of Other Financial Assets (1 year ago)	81	\$1,093.50	\$98,323,045
Value of Retirement Plans	82	\$19,017.50	\$1,709,977,096
Value of Retirement Plans (1 year ago)	82	\$17,607.98	\$1,583,239,095
Surrender Value of Whole Life Policies	79	\$1,431.36	\$128,702,599
Surrender Value of Whole Life Policies (1 year ago)"	81	\$1,157.45	\$104,073,538
Earnings			
Interest/Dividends	78	\$854.28	\$76,813,349
Royalty/Estate/Trust Income	80	\$381.40	\$34,293,673
Liabilities			
Original Mortgage Amount (Owned Home)	88	\$9,583.76	\$861,733,701
Vehicle Loan Amount (1)	89	\$2,493.28	\$224,185,970
Value of Credit Card Debt	87	\$511.26	\$45,970,686
Value of Credit Card Debt (1 year ago)	86	\$474.71	\$42,683,649
Value Owed on Student Loans	88	\$1,372.74	\$123,430,886
Value Owed on Student Loans (1 year ago)	88	\$1,295.50	\$116,486,424
Value Owed on Non-student Loans	89	\$181.76	\$16,343,021
Value Owed on Non-student Loans (1 year ago)	84	\$129.88	\$11,677,919
Amount Paid: Interest			
Home Mortgage	89	\$3,182.25	\$286,135,111
Lump Sum Home Equity Loan	77	\$33.65	\$3,026,044
New Car/Truck/Van Loan	91	\$121.33	\$10,909,802
Used Car/Truck/Van Loan	90	\$119.33	\$10,729,628
Finance/Late/Interest Charges for Credit Cards	86	\$75.93	\$6,827,628
Finance/Late/Interest Charges for Student Loans	84	\$40.78	\$3,666,968
Finance/Late/Interest Charges for Non-student Loans	96	\$11.61	\$1,043,864
Amount Paid: Principal			
Home Mortgage	88	\$1,671.52	\$150,296,644
Lump Sum Home Equity Loan	79	\$56.01	\$5,035,936
New Car/Truck/Van Loan	89	\$930.26	\$83,645,105
Used Car/Truck/Van Loan	90	\$784.83	\$70,568,752
Checking Account and Banking Service Charges	89	\$32.96	\$2,964,006

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