

## December 2011

### Canadian Mass Affluents - US

Canada may be a small country in terms of population, but a relatively high percentage of them are quite affluent. About one-third of Canadian households earn C\$100K+, and 22% earn C\$150K+. An outsize percentage of the most affluent are new immigrants, mainly from Asia, who are driving population ...

## November 2011

### Marketing to the Mass Affluent - US

The effects of the economy on the mass affluent have been both psychological and behavioral. Certainly the prolonged recession and high unemployment rates have made many people pessimistic about the future of the economy, and the mass affluent are no different. The state of the economy has mass affluent investors—like ...

### Premium Credit Cards - US

Prospects for premium credit cards look more positive than they have in many years. The surge in borrower defaults has dropped sharply, increasing issuer profitability. New government limits on debit card swipe fees make credit cards much more attractive for consumers to use. As a result, competition in the market ...

### Baby Boomers Across Seven Categories - US

Companies must have a clear understanding of the Baby Boomer demographic in order to market products and serve their needs better. Mintel has compiled information from multiple Oxygen reports and Mintel Inspire to give you a holistic view of today's Baby Boomer consumer.

## October 2011

### Property and Casualty Insurance - US

Property & Casualty Insurance—US—October 2011 focuses on the industry's reaction to an increasingly price-driven and competitive market. The shifts in market share between the more traditional insurers and those focused on price advantages are discussed, as is the move away from agency writers to direct writers as more customers use ...

### Retirement Planning - US

The retirement planning industry is in a state of flux. For the past several years, much of the focus has been on Baby Boomers and helping them save enough to retire. Now that they are beginning to retire, the Baby Boomer focus is less on accumulation than it is on ...

## September 2011

### Residential Mortgage Lending - US

Since 2006, the U.S. housing market has lost more than 30% of its value, reducing consumers' home equity wealth by more than \$7 trillion. That has made it difficult for people to buy new homes or to refinance existing debt, despite the lowest interest rates in decades. Until home ...

### August 2011

#### Finance Marketing Channel Overview - US

This report is a study of how financial services companies can best use the increasingly wide variety of marketing channels at their disposal. Changing demographics, constantly changing technology and new customer insistence on being in charge of how they get information are all affecting how financial services companies look at ...

#### Credit and Debit Cards - US

The credit and debit payment marketplace has been undergoing significant change in recent years—partly as a result of changing consumer behavior due to the Great Recession, and partly due to other changes such as changes in the regulatory environment.

### June 2011

#### Canadian Banking and Credit Unions - US

This study is a comprehensive look at Canadian retail banks and credit unions, with a particular focus on the competitive landscape, regulatory environment, profitability, marketing strategies and consumer attitudes.

### May 2011

#### Health Insurance and Medicare - US

As 2011 unfolds, health insurance companies are making the required changes to their ways of doing business, as prompted by the Patient Protection and Affordable Care Act (PPACA), also known as Health Care Reform. Some requirements started in 2010, others for 2011, others up and coming and some involve Medicare ...

#### Credit Unions - US

Total deposits in credit unions are dwarfed in size by those in commercial banks, but credit union market share has grown significantly over the past two years. In 2010, credit unions' share of combined bank and credit union assets rose to 6.4%, up nearly a full percentage point from ...

### April 2011

## Canadian Credit Cards - US

Although there are many unique characteristics to the Canadian market, Canadian credit card issuers are experiencing many of the same challenges as their counterparts in the U.S. It is caught in a “perfect storm” between elevated loss rates, increased government regulation and a certain amount of hostility from both ...

## Green Marketing in Finance - US

While green marketing has been around at least since the advent of Earth Day in 1970, it has picked up steam in recent years. Spearheading the movement in recent years was the impact of the release of Al Gore’s 2006 Oscar-winning documentary, *An Inconvenient Truth*. While much attention has been ...

## March 2011

### Self Directed Investing - US

The personal savings rate has risen sharply since mid 2008, but that rate is still well below historical levels, and follows nearly 15 years of neglect. Consumers have a lot to make up for.

### Behavioral Finance - US

In 2006, Mintel published a report about Behavioral Finance and described how financial decisions and behaviors are not always rational. Rather, cognitive biases and emotional distortions often influence consumer financial decisions. Since that time, the world has experienced a massive global financial crisis, from which we are still struggling to ...

## February 2011

### Long Term Care Insurance - US

*Long Term Care Insurance – U.S. – February 2011* looks at the current marketplace, the implications of regulatory changes, and how consumer attitudes are changing in relation to this product. Research conducted for this report tells us that awareness of long term care insurance and ownership of this product ...

### Online Banks - US

Online banking is by far the preferred method of banking in the U.S. A quarter of respondents to Mintel’s consumer survey for this report say they have an account at an internet-only bank, but only 3% bank exclusively at online-only banks.

## January 2011

### Wealth Management - US

As the world begins to recover from the difficult economic environment of the past few years, there have been many changes that have come about. Investors both young and old are experiencing mixed feelings as they consider how to move forward; advisors are seeing a glimmer of interest in investing ...