



Finances Market Potential

Shoppes at Forest Green
10023 Forest Green Blvd, Louisville, Kentucky, 40223
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.26339
Longitude: -85.57101

Demographic Summary		2019	2024
Population		9,526	9,928
Population 18+		7,399	7,745
Households		3,760	3,916
Median Household Income		\$94,715	\$106,702
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	4,529	61.2%	111
Bank/financial institution used: Bank of America	1,099	14.9%	113
Bank/financial institution used: Capital One	473	6.4%	113
Bank/financial institution used: Chase	1,177	15.9%	116
Bank/financial institution used: Citibank	282	3.8%	98
Bank/financial institution used: PNC	291	3.9%	113
Bank/financial institution used: U.S. Bank	309	4.2%	134
Bank/financial institution used: Wells Fargo	954	12.9%	106
Bank/financial institution used: credit union	1,742	23.5%	130
Bank/financial inst used: local/community bank	668	9.0%	94
Did banking by mail in last 12 months	274	3.7%	126
Did banking by phone in last 12 months	806	10.9%	112
Did banking online in last 12 months	3,620	48.9%	125
Did banking on mobile device in last 12 months	2,255	30.5%	118
Used ATM/cash machine in last 12 months	4,408	59.6%	113
Used direct deposit of paycheck in last 12 months	3,683	49.8%	114
Did banking w/paperless statements in last 12 months	2,204	29.8%	122
Have interest checking account	2,774	37.5%	131
Have non-interest checking account	2,303	31.1%	106
Have savings account	4,883	66.0%	115
Have overdraft protection	2,522	34.1%	125
Have auto loan	1,745	23.6%	113
Have personal loan for education (student loan)	536	7.2%	107
Have personal loan - not for education	186	2.5%	73
Have home mortgage (1st)	2,900	39.2%	126
Have 2nd mortgage (home equity loan)	547	7.4%	151
Have home equity line of credit	373	5.0%	150
Have personal line of credit	215	2.9%	83
Have 401(k) retirement savings plan	1,545	20.9%	130
Have 403(b) retirement savings plan	281	3.8%	120
Have Roth IRA retirement savings plan	883	11.9%	150
Have Traditional IRA retirement savings plan	1,193	16.1%	150
Own any securities investment	3,168	42.8%	132
Own any annuity	281	3.8%	137
Own certificate of deposit (more than 6 months)	265	3.6%	137
Own shares in money market fund	463	6.3%	157
Own shares in mutual fund (bonds)	578	7.8%	164
Own shares in mutual fund (stock)	820	11.1%	155
Own any stock	755	10.2%	142
Own common stock in company you don't work for	583	7.9%	154
Own U.S. savings bond	438	5.9%	136
Own investment real estate	364	4.9%	123
Own vacation/weekend home	474	6.4%	173
Used a real estate agent in last 12 months	568	7.7%	133
Used financial planner in last 12 months	875	11.8%	167
Own 1 credit card	1,248	16.9%	101
Own 2 credit cards	1,268	17.1%	117
Own 3 credit cards	939	12.7%	128
Own 4 credit cards	550	7.4%	114
Own 5 credit cards	393	5.3%	138
Own 6+ credit cards	565	7.6%	119

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 2019 and 2024.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	2,930	39.6%	129
Credit cards: Sometimes carry a balance	1,316	17.8%	106
Credit cards: Usually or always carry a balance	1,241	16.8%	94
Avg monthly credit card expenditures: <\$1-110	859	11.6%	101
Avg monthly credit card expenditures: \$111-\$225	496	6.7%	91
Avg monthly credit card expenditures: \$226-\$450	586	7.9%	116
Avg monthly credit card expenditures: \$451-\$700	531	7.2%	117
Avg monthly credit card expenditures: \$701-\$1000	556	7.5%	134
Avg monthly credit card expenditures: \$1001+	1,363	18.4%	158
Own 1 debit card	3,718	50.3%	105
Own 2 debit cards	951	12.9%	108
Avg monthly debit card expenditures: \$1-90	319	4.3%	97
Avg monthly debit card expenditures: \$91-\$180	437	5.9%	107
Avg monthly debit card expenditures: \$181-\$225	437	5.9%	118
Avg monthly debit card expenditures: \$226-\$450	618	8.4%	107
Avg monthly debit card expenditures: \$451-\$700	635	8.6%	101
Avg monthly debit card expenditures: \$701-\$1000	581	7.9%	99
Avg monthly debit card expenditures: \$1001+	725	9.8%	108
Own/used last 12 months: any credit/debit card	6,348	85.8%	108
Own/used last 12 months: any major credit/debit card	5,775	78.1%	112
Own/used last 12 months: any store credit card	2,307	31.2%	114
Credit/debit card rewards: airline miles	1,171	15.8%	159
Credit/debit card rewards: cash back	2,772	37.5%	127
Credit/debit card rewards: gasoline discounts	382	5.2%	123
Credit/debit card rewards: gifts	295	4.0%	112
Credit/debit card rewards: hotel/car rental awards	339	4.6%	140
Have American Express Green card in own name	212	2.9%	139
Have American Express Gold card in own name	303	4.1%	143
Have American Express Blue card in own name	385	5.2%	124
Have Discover card in own name	895	12.1%	115
Have MasterCard Standard card in own name	1,349	18.2%	121
Have MasterCard Gold card in own name	244	3.3%	105
Have MasterCard Platinum card in own name	444	6.0%	108
Have MasterCard debit card in own name	664	9.0%	109
Have Visa Regular/Classic card in own name	2,194	29.7%	118
Have Visa Gold card in own name	253	3.4%	135
Have Visa Platinum card in own name	797	10.8%	121
Have Visa Signature card in own name	641	8.7%	147
Have Visa debit card in own name	1,708	23.1%	114
Paid bills last 12 months: by mail	3,115	42.1%	115
Paid bills last 12 months: online	4,271	57.7%	115
Paid bills last 12 months: in person	1,638	22.1%	81
Paid bills last 12 months: by phone using credit card	1,664	22.5%	105
Paid bills last 12 months: by mobile phone	1,494	20.2%	106
Paid bills last 12 months: charged to credit card	1,553	21.0%	132
Paid bills last 12 months: deducted from bank account	2,374	32.1%	117
Wired/sent money in last 6 months	995	13.4%	89
Wired/sent money in last 6 months: using MoneyGram	138	1.9%	55
Wired/sent money in last 6 months: using Western Union	204	2.8%	57
Wired/sent money in last 6 months: bank wire transfer	309	4.2%	118
Used Apple Pay digital payment service/30 days	314	4.2%	113
Used PayPal digital payment service/30 days	1,601	21.6%	124
Used Venmo digital payment service/30 days	287	3.9%	104
Used Visa Checkout digital payment service/30 days	212	2.9%	89

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.

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	235		3.2%	100
Tax preparation: did manually	1,080		14.6%	103
Tax preparation: used software (TurboTax)	1,078		14.6%	119
Tax preparation: used online tax srv (TurboTax)	654		8.8%	116
Tax preparation: used H&R Block on-site	283		3.8%	84
Tax preparation: used CPA/other tax professional	1,541		20.8%	129

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Finances Market Potential

Shoppes at Forest Green
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Ring: 3 mile radius

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Demographic Summary		2019	2024
Population		73,725	76,292
Population 18+		59,135	61,584
Households		32,554	33,664
Median Household Income		\$78,327	\$90,268
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	35,725	60.4%	109
Bank/financial institution used: Bank of America	8,864	15.0%	114
Bank/financial institution used: Capital One	3,836	6.5%	114
Bank/financial institution used: Chase	8,749	14.8%	108
Bank/financial institution used: Citibank	2,433	4.1%	106
Bank/financial institution used: PNC	2,304	3.9%	112
Bank/financial institution used: U.S. Bank	2,109	3.6%	114
Bank/financial institution used: Wells Fargo	8,414	14.2%	117
Bank/financial institution used: credit union	12,909	21.8%	121
Bank/financial inst used: local/community bank	5,781	9.8%	101
Did banking by mail in last 12 months	2,103	3.6%	121
Did banking by phone in last 12 months	6,231	10.5%	108
Did banking online in last 12 months	27,970	47.3%	121
Did banking on mobile device in last 12 months	18,040	30.5%	118
Used ATM/cash machine in last 12 months	34,616	58.5%	111
Used direct deposit of paycheck in last 12 months	29,150	49.3%	113
Did banking w/paperless statements in last 12 months	17,707	29.9%	122
Have interest checking account	21,375	36.1%	126
Have non-interest checking account	18,067	30.6%	104
Have savings account	38,231	64.7%	113
Have overdraft protection	19,895	33.6%	123
Have auto loan	14,024	23.7%	114
Have personal loan for education (student loan)	4,538	7.7%	113
Have personal loan - not for education	1,618	2.7%	80
Have home mortgage (1st)	21,951	37.1%	119
Have 2nd mortgage (home equity loan)	3,935	6.7%	136
Have home equity line of credit	2,535	4.3%	128
Have personal line of credit	2,329	3.9%	113
Have 401(k) retirement savings plan	11,751	19.9%	124
Have 403(b) retirement savings plan	2,413	4.1%	129
Have Roth IRA retirement savings plan	6,451	10.9%	137
Have Traditional IRA retirement savings plan	8,613	14.6%	135
Own any securities investment	24,503	41.4%	128
Own any annuity	2,040	3.4%	124
Own certificate of deposit (more than 6 months)	2,030	3.4%	131
Own shares in money market fund	3,518	5.9%	149
Own shares in mutual fund (bonds)	4,348	7.4%	154
Own shares in mutual fund (stock)	6,161	10.4%	146
Own any stock	6,209	10.5%	146
Own common stock in company you don't work for	4,623	7.8%	152
Own U.S. savings bond	3,198	5.4%	124
Own investment real estate	2,906	4.9%	123
Own vacation/weekend home	2,952	5.0%	135
Used a real estate agent in last 12 months	4,427	7.5%	129
Used financial planner in last 12 months	6,007	10.2%	144
Own 1 credit card	10,174	17.2%	103
Own 2 credit cards	9,781	16.5%	113
Own 3 credit cards	7,222	12.2%	123
Own 4 credit cards	4,450	7.5%	115
Own 5 credit cards	2,720	4.6%	120
Own 6+ credit cards	4,627	7.8%	122

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	22,510		38.1%	124
Credit cards: Sometimes carry a balance	10,870		18.4%	110
Credit cards: Usually or always carry a balance	9,761		16.5%	93
Avg monthly credit card expenditures: <\$1-110	6,808		11.5%	100
Avg monthly credit card expenditures: \$111-\$225	4,310		7.3%	99
Avg monthly credit card expenditures: \$226-\$450	4,306		7.3%	107
Avg monthly credit card expenditures: \$451-\$700	4,259		7.2%	117
Avg monthly credit card expenditures: \$701-\$1000	4,386		7.4%	133
Avg monthly credit card expenditures: \$1001+	9,958		16.8%	145
Own 1 debit card	29,495		49.9%	104
Own 2 debit cards	7,921		13.4%	113
Avg monthly debit card expenditures: \$1-90	2,598		4.4%	99
Avg monthly debit card expenditures: \$91-\$180	3,447		5.8%	106
Avg monthly debit card expenditures: \$181-\$225	3,160		5.3%	107
Avg monthly debit card expenditures: \$226-\$450	5,037		8.5%	109
Avg monthly debit card expenditures: \$451-\$700	5,125		8.7%	102
Avg monthly debit card expenditures: \$701-\$1000	4,901		8.3%	104
Avg monthly debit card expenditures: \$1001+	5,810		9.8%	108
Own/used last 12 months: any credit/debit card	50,187		84.9%	107
Own/used last 12 months: any major credit/debit card	45,503		76.9%	110
Own/used last 12 months: any store credit card	18,098		30.6%	112
Credit/debit card rewards: airline miles	8,834		14.9%	150
Credit/debit card rewards: cash back	21,107		35.7%	121
Credit/debit card rewards: gasoline discounts	2,641		4.5%	107
Credit/debit card rewards: gifts	2,492		4.2%	118
Credit/debit card rewards: hotel/car rental awards	2,461		4.2%	127
Have American Express Green card in own name	1,490		2.5%	122
Have American Express Gold card in own name	2,242		3.8%	132
Have American Express Blue card in own name	3,063		5.2%	124
Have Discover card in own name	7,152		12.1%	115
Have MasterCard Standard card in own name	10,410		17.6%	117
Have MasterCard Gold card in own name	1,975		3.3%	106
Have MasterCard Platinum card in own name	3,706		6.3%	113
Have MasterCard debit card in own name	4,921		8.3%	102
Have Visa Regular/Classic card in own name	17,311		29.3%	116
Have Visa Gold card in own name	1,777		3.0%	119
Have Visa Platinum card in own name	6,458		10.9%	123
Have Visa Signature card in own name	4,790		8.1%	137
Have Visa debit card in own name	13,049		22.1%	109
Paid bills last 12 months: by mail	24,180		40.9%	112
Paid bills last 12 months: online	33,681		57.0%	114
Paid bills last 12 months: in person	13,071		22.1%	81
Paid bills last 12 months: by phone using credit card	13,392		22.6%	105
Paid bills last 12 months: by mobile phone	12,133		20.5%	107
Paid bills last 12 months: charged to credit card	11,901		20.1%	127
Paid bills last 12 months: deducted from bank account	18,884		31.9%	116
Wired/sent money in last 6 months	8,777		14.8%	99
Wired/sent money in last 6 months: using MoneyGram	1,297		2.2%	65
Wired/sent money in last 6 months: using Western Union	2,194		3.7%	77
Wired/sent money in last 6 months: bank wire transfer	2,419		4.1%	116
Used Apple Pay digital payment service/30 days	2,599		4.4%	117
Used PayPal digital payment service/30 days	12,657		21.4%	123
Used Venmo digital payment service/30 days	2,686		4.5%	122
Used Visa Checkout digital payment service/30 days	2,017		3.4%	106

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	1,753		3.0%	94
Tax preparation: did manually	8,877		15.0%	106
Tax preparation: used software (TurboTax)	8,480		14.3%	117
Tax preparation: used online tax srv (TurboTax)	5,121		8.7%	113
Tax preparation: used H&R Block on-site	2,537		4.3%	94
Tax preparation: used CPA/other tax professional	11,881		20.1%	125

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Demographic Summary		2019	2024
Population		189,101	196,232
Population 18+		149,908	156,548
Households		81,527	84,571
Median Household Income		\$81,837	\$94,808
Product/Consumer Behavior	Expected Number of	Percent	MPI
	Adults		
Did banking in person in last 12 months	90,333	60.3%	109
Bank/financial institution used: Bank of America	22,847	15.2%	116
Bank/financial institution used: Capital One	9,875	6.6%	116
Bank/financial institution used: Chase	22,618	15.1%	110
Bank/financial institution used: Citibank	6,472	4.3%	111
Bank/financial institution used: PNC	6,153	4.1%	118
Bank/financial institution used: U.S. Bank	5,232	3.5%	112
Bank/financial institution used: Wells Fargo	21,469	14.3%	118
Bank/financial institution used: credit union	31,870	21.3%	117
Bank/financial inst used: local/community bank	14,372	9.6%	100
Did banking by mail in last 12 months	5,147	3.4%	116
Did banking by phone in last 12 months	15,542	10.4%	107
Did banking online in last 12 months	71,283	47.6%	122
Did banking on mobile device in last 12 months	46,085	30.7%	119
Used ATM/cash machine in last 12 months	88,018	58.7%	111
Used direct deposit of paycheck in last 12 months	73,945	49.3%	113
Did banking w/paperless statements in last 12 months	44,917	30.0%	123
Have interest checking account	53,690	35.8%	125
Have non-interest checking account	46,037	30.7%	105
Have savings account	97,340	64.9%	113
Have overdraft protection	50,183	33.5%	123
Have auto loan	36,369	24.3%	117
Have personal loan for education (student loan)	11,803	7.9%	116
Have personal loan - not for education	4,353	2.9%	85
Have home mortgage (1st)	57,229	38.2%	123
Have 2nd mortgage (home equity loan)	9,841	6.6%	134
Have home equity line of credit	6,588	4.4%	131
Have personal line of credit	6,055	4.0%	116
Have 401(k) retirement savings plan	30,403	20.3%	126
Have 403(b) retirement savings plan	5,953	4.0%	126
Have Roth IRA retirement savings plan	16,107	10.7%	135
Have Traditional IRA retirement savings plan	21,537	14.4%	133
Own any securities investment	61,928	41.3%	127
Own any annuity	5,141	3.4%	124
Own certificate of deposit (more than 6 months)	4,953	3.3%	126
Own shares in money market fund	8,665	5.8%	145
Own shares in mutual fund (bonds)	10,752	7.2%	150
Own shares in mutual fund (stock)	15,478	10.3%	145
Own any stock	15,631	10.4%	145
Own common stock in company you don't work for	11,591	7.7%	151
Own U.S. savings bond	8,109	5.4%	124
Own investment real estate	7,373	4.9%	123
Own vacation/weekend home	6,949	4.6%	125
Used a real estate agent in last 12 months	11,140	7.4%	128
Used financial planner in last 12 months	14,693	9.8%	139
Own 1 credit card	25,572	17.1%	102
Own 2 credit cards	24,950	16.6%	114
Own 3 credit cards	18,462	12.3%	124
Own 4 credit cards	11,499	7.7%	118
Own 5 credit cards	6,839	4.6%	119
Own 6+ credit cards	12,173	8.1%	127

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	56,608		37.8%	123
Credit cards: Sometimes carry a balance	27,462		18.3%	110
Credit cards: Usually or always carry a balance	25,670		17.1%	96
Avg monthly credit card expenditures: <\$1-110	17,236		11.5%	100
Avg monthly credit card expenditures: \$111-\$225	11,188		7.5%	101
Avg monthly credit card expenditures: \$226-\$450	11,052		7.4%	108
Avg monthly credit card expenditures: \$451-\$700	10,713		7.1%	116
Avg monthly credit card expenditures: \$701-\$1000	10,912		7.3%	130
Avg monthly credit card expenditures: \$1001+	25,004		16.7%	143
Own 1 debit card	75,327		50.2%	105
Own 2 debit cards	20,692		13.8%	116
Avg monthly debit card expenditures: \$1-90	6,775		4.5%	102
Avg monthly debit card expenditures: \$91-\$180	8,694		5.8%	105
Avg monthly debit card expenditures: \$181-\$225	7,781		5.2%	104
Avg monthly debit card expenditures: \$226-\$450	12,893		8.6%	110
Avg monthly debit card expenditures: \$451-\$700	12,886		8.6%	101
Avg monthly debit card expenditures: \$701-\$1000	12,671		8.5%	107
Avg monthly debit card expenditures: \$1001+	15,231		10.2%	111
Own/used last 12 months: any credit/debit card	127,463		85.0%	107
Own/used last 12 months: any major credit/debit card	115,435		77.0%	110
Own/used last 12 months: any store credit card	46,753		31.2%	114
Credit/debit card rewards: airline miles	22,106		14.7%	148
Credit/debit card rewards: cash back	53,376		35.6%	121
Credit/debit card rewards: gasoline discounts	6,609		4.4%	105
Credit/debit card rewards: gifts	6,308		4.2%	118
Credit/debit card rewards: hotel/car rental awards	6,344		4.2%	129
Have American Express Green card in own name	3,676		2.5%	119
Have American Express Gold card in own name	5,815		3.9%	135
Have American Express Blue card in own name	7,803		5.2%	124
Have Discover card in own name	18,480		12.3%	118
Have MasterCard Standard card in own name	26,345		17.6%	117
Have MasterCard Gold card in own name	5,087		3.4%	108
Have MasterCard Platinum card in own name	9,718		6.5%	117
Have MasterCard debit card in own name	12,434		8.3%	101
Have Visa Regular/Classic card in own name	43,372		28.9%	115
Have Visa Gold card in own name	4,345		2.9%	114
Have Visa Platinum card in own name	16,188		10.8%	121
Have Visa Signature card in own name	11,797		7.9%	133
Have Visa debit card in own name	33,273		22.2%	109
Paid bills last 12 months: by mail	60,337		40.2%	110
Paid bills last 12 months: online	85,812		57.2%	114
Paid bills last 12 months: in person	32,953		22.0%	81
Paid bills last 12 months: by phone using credit card	33,966		22.7%	105
Paid bills last 12 months: by mobile phone	31,204		20.8%	109
Paid bills last 12 months: charged to credit card	29,806		19.9%	125
Paid bills last 12 months: deducted from bank account	47,458		31.7%	115
Wired/sent money in last 6 months	22,391		14.9%	99
Wired/sent money in last 6 months: using MoneyGram	3,480		2.3%	69
Wired/sent money in last 6 months: using Western Union	5,785		3.9%	80
Wired/sent money in last 6 months: bank wire transfer	6,295		4.2%	119
Used Apple Pay digital payment service/30 days	6,729		4.5%	119
Used PayPal digital payment service/30 days	31,757		21.2%	122
Used Venmo digital payment service/30 days	6,894		4.6%	124
Used Visa Checkout digital payment service/30 days	4,983		3.3%	103

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 2019 and 2024.

December 31, 2019



Finances Market Potential

Shoppes at Forest Green
10023 Forest Green Blvd, Louisville, Kentucky, 40223
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.26339
Longitude: -85.57101

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	4,466		3.0%	94
Tax preparation: did manually	22,798		15.2%	107
Tax preparation: used software (TurboTax)	21,437		14.3%	117
Tax preparation: used online tax srv (TurboTax)	12,821		8.6%	112
Tax preparation: used H&R Block on-site	6,519		4.3%	95
Tax preparation: used CPA/other tax professional	30,048		20.0%	124

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 2019 and 2024.

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