



Financial Expenditures

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.20047
Longitude: -85.68667

Demographic Summary		2019	2024
Population		9,597	9,668
Households		4,502	4,526
Families		2,222	2,211
Median Age		41.8	42.9
Median Household Income		\$45,816	\$52,315
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	76	\$13,095.34	\$58,955,207
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	76	\$11,831.17	\$53,263,937
Value of Stocks/Bonds/Mutual Funds	77	\$16,512.71	\$74,340,207
Value of Stocks/Bonds/Mutual Funds (1 year ago)	77	\$15,498.29	\$69,773,289
Value of Other Financial Assets	81	\$4,586.45	\$20,648,181
Value of Other Financial Assets (1 year ago)	81	\$4,241.22	\$19,093,966
Value of Retirement Plans	73	\$69,247.08	\$311,750,374
Value of Retirement Plans (1 year ago)	73	\$62,031.13	\$279,264,134
Surrender Value of Whole Life Policies	73	\$4,152.07	\$18,692,603
Surrender Value of Whole Life Policies (1 year ago)"	74	\$3,375.52	\$15,196,589
Earnings			
Interest/Dividends	74	\$795.66	\$3,582,081
Royalty/Estate/Trust Income	77	\$360.85	\$1,624,558
Liabilities			
Original Mortgage Amount (Owned Home)	67	\$7,621.98	\$34,314,151
Vehicle Loan Amount (1)	75	\$2,156.89	\$9,710,313
Value of Credit Card Debt	75	\$1,837.19	\$8,271,034
Value of Credit Card Debt (1 year ago)	75	\$1,718.34	\$7,735,952
Value Owed on Student Loans	83	\$5,401.41	\$24,317,144
Value Owed on Student Loans (1 year ago)	82	\$5,020.13	\$22,600,621
Value Owed on Non-student Loans	81	\$762.16	\$3,431,228
Value Owed on Non-student Loans (1 year ago)	82	\$574.62	\$2,586,957
Owned Dwellings - Special Lump Sum Mortgage Payments	68	\$201.45	\$906,942
Owned Dwellings - Special Assessments	78	\$10.90	\$49,090
Owned Dwellings - Property Purchase Closing Costs	72	\$176.62	\$795,138
Amount Paid: Interest			
Home Mortgage	67	\$2,530.80	\$11,393,656
Home Equity Loan	71	\$25.64	\$115,440
Home Equity Line of Credit	69	\$77.54	\$349,107
New Car/Truck/Van Loan	73	\$97.50	\$438,927
Used Car/Truck/Van Loan	78	\$100.53	\$452,594
Finance/Late/Interest Charges for Credit Cards	74	\$70.81	\$318,771
Finance/Late/Interest Charges for Student Loans	78	\$34.87	\$156,995
Finance/Late/Interest Charges for Non-student Loans	75	\$7.98	\$35,923
Amount Paid: Principal			
Home Mortgage	67	\$1,288.37	\$5,800,238
Home Equity Loan	70	\$45.40	\$204,396
Home Equity Line of Credit	67	\$241.13	\$1,085,551
New Car/Truck/Van Loan	72	\$783.31	\$3,526,455
Used Car/Truck/Van Loan	78	\$724.54	\$3,261,863
Checking Account and Banking Service Charges	84	\$29.09	\$130,972

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 2019 and 2024; Consumer Spending data are derived from the 2016 and 2017 Consumer Expenditure Surveys, Bureau of Labor Statistics.

December 31, 2019



Financial Expenditures

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 3 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.20047
Longitude: -85.68667

Demographic Summary		2019	2024
Population		93,687	94,616
Households		40,762	41,120
Families		21,925	21,929
Median Age		39.2	40.4
Median Household Income		\$52,057	\$59,456
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	90	\$15,380.92	\$626,957,106
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	89	\$13,922.93	\$567,526,449
Value of Stocks/Bonds/Mutual Funds	90	\$19,216.60	\$783,306,873
Value of Stocks/Bonds/Mutual Funds (1 year ago)	90	\$18,026.43	\$734,793,532
Value of Other Financial Assets	95	\$5,372.54	\$218,995,654
Value of Other Financial Assets (1 year ago)	95	\$4,949.55	\$201,753,758
Value of Retirement Plans	88	\$83,807.39	\$3,416,156,907
Value of Retirement Plans (1 year ago)	88	\$74,892.48	\$3,052,767,434
Surrender Value of Whole Life Policies	88	\$4,993.45	\$203,543,013
Surrender Value of Whole Life Policies (1 year ago)"	90	\$4,088.39	\$166,651,062
Earnings			
Interest/Dividends	84	\$903.76	\$36,839,147
Royalty/Estate/Trust Income	93	\$438.81	\$17,886,786
Liabilities			
Original Mortgage Amount (Owned Home)	83	\$9,379.28	\$382,318,369
Vehicle Loan Amount (1)	91	\$2,596.69	\$105,846,179
Value of Credit Card Debt	90	\$2,187.78	\$89,178,228
Value of Credit Card Debt (1 year ago)	89	\$2,043.63	\$83,302,256
Value Owed on Student Loans	100	\$6,537.87	\$266,496,772
Value Owed on Student Loans (1 year ago)	100	\$6,111.06	\$249,098,836
Value Owed on Non-student Loans	90	\$842.30	\$34,333,867
Value Owed on Non-student Loans (1 year ago)	89	\$625.56	\$25,498,954
Owned Dwellings - Special Lump Sum Mortgage Payments	80	\$239.82	\$9,775,711
Owned Dwellings - Special Assessments	98	\$13.65	\$556,563
Owned Dwellings - Property Purchase Closing Costs	88	\$216.24	\$8,814,241
Amount Paid: Interest			
Home Mortgage	82	\$3,121.53	\$127,239,753
Home Equity Loan	82	\$29.69	\$1,210,386
Home Equity Line of Credit	82	\$91.28	\$3,720,849
New Car/Truck/Van Loan	87	\$116.82	\$4,761,658
Used Car/Truck/Van Loan	93	\$119.60	\$4,875,168
Finance/Late/Interest Charges for Credit Cards	84	\$80.95	\$3,299,833
Finance/Late/Interest Charges for Student Loans	93	\$41.41	\$1,687,947
Finance/Late/Interest Charges for Non-student Loans	94	\$9.97	\$406,474
Amount Paid: Principal			
Home Mortgage	82	\$1,580.75	\$64,434,403
Home Equity Loan	82	\$53.01	\$2,160,764
Home Equity Line of Credit	84	\$300.18	\$12,235,819
New Car/Truck/Van Loan	87	\$943.58	\$38,462,026
Used Car/Truck/Van Loan	93	\$862.56	\$35,159,515
Checking Account and Banking Service Charges	98	\$33.91	\$1,382,155

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December 31, 2019



Financial Expenditures

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Oriental Garden
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Prepared by Charlotte Hollkamp

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Demographic Summary		2019	2024
Population		260,724	266,936
Households		116,614	119,439
Families		58,480	59,268
Median Age		39.0	39.9
Median Household Income		\$50,538	\$57,615
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	85	\$14,526.71	\$1,694,017,982
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	84	\$13,124.34	\$1,530,482,347
Value of Stocks/Bonds/Mutual Funds	84	\$17,986.07	\$2,097,427,893
Value of Stocks/Bonds/Mutual Funds (1 year ago)	84	\$16,881.86	\$1,968,660,886
Value of Other Financial Assets	90	\$5,101.17	\$594,867,847
Value of Other Financial Assets (1 year ago)	90	\$4,706.67	\$548,863,944
Value of Retirement Plans	82	\$78,075.91	\$9,104,743,764
Value of Retirement Plans (1 year ago)	82	\$69,804.97	\$8,140,236,605
Surrender Value of Whole Life Policies	83	\$4,674.77	\$545,144,145
Surrender Value of Whole Life Policies (1 year ago)"	84	\$3,822.41	\$445,746,055
Earnings			
Interest/Dividends	78	\$841.37	\$98,115,886
Royalty/Estate/Trust Income	87	\$410.92	\$47,919,558
Liabilities			
Original Mortgage Amount (Owned Home)	78	\$8,778.57	\$1,023,704,251
Vehicle Loan Amount (1)	87	\$2,472.72	\$288,353,601
Value of Credit Card Debt	85	\$2,085.44	\$243,191,245
Value of Credit Card Debt (1 year ago)	84	\$1,946.77	\$227,020,873
Value Owed on Student Loans	98	\$6,411.65	\$747,687,629
Value Owed on Student Loans (1 year ago)	98	\$5,979.85	\$697,333,793
Value Owed on Non-student Loans	86	\$805.02	\$93,876,488
Value Owed on Non-student Loans (1 year ago)	85	\$599.62	\$69,923,844
Owned Dwellings - Special Lump Sum Mortgage Payments	74	\$222.06	\$25,895,440
Owned Dwellings - Special Assessments	93	\$12.89	\$1,503,005
Owned Dwellings - Property Purchase Closing Costs	83	\$205.14	\$23,922,335
Amount Paid: Interest			
Home Mortgage	76	\$2,903.36	\$338,571,974
Home Equity Loan	77	\$27.72	\$3,233,024
Home Equity Line of Credit	76	\$84.44	\$9,846,372
New Car/Truck/Van Loan	83	\$110.49	\$12,884,653
Used Car/Truck/Van Loan	90	\$115.03	\$13,413,788
Finance/Late/Interest Charges for Credit Cards	81	\$77.73	\$9,064,783
Finance/Late/Interest Charges for Student Loans	89	\$40.02	\$4,666,762
Finance/Late/Interest Charges for Non-student Loans	90	\$9.53	\$1,110,911
Amount Paid: Principal			
Home Mortgage	77	\$1,466.07	\$170,963,810
Home Equity Loan	77	\$49.42	\$5,763,043
Home Equity Line of Credit	77	\$276.23	\$32,212,459
New Car/Truck/Van Loan	82	\$891.23	\$103,929,726
Used Car/Truck/Van Loan	89	\$829.09	\$96,683,510
Checking Account and Banking Service Charges	96	\$33.36	\$3,889,800

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