



Financial Expenditures

Anchorage Plaza
12907 Factory Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28861
Longitude: -85.51168

Demographic Summary		2018	2023
Population		4,694	5,038
Households		1,984	2,138
Families		1,282	1,366
Median Age		34.3	35.4
Median Household Income		\$102,049	\$106,993
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	140	\$5,842.04	\$11,590,610
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	139	\$5,141.72	\$10,201,178
Value of Stocks/Bonds/Mutual Funds	139	\$7,006.20	\$13,900,298
Value of Stocks/Bonds/Mutual Funds (1 year ago)	138	\$6,537.30	\$12,969,996
Value of Other Financial Assets	125	\$1,771.12	\$3,513,912
Value of Other Financial Assets (1 year ago)	125	\$1,677.95	\$3,329,053
Value of Retirement Plans	140	\$32,437.50	\$64,355,996
Value of Retirement Plans (1 year ago)	138	\$29,596.74	\$58,719,932
Surrender Value of Whole Life Policies	127	\$2,289.42	\$4,542,208
Surrender Value of Whole Life Policies (1 year ago)"	134	\$1,909.40	\$3,788,257
Earnings			
Interest/Dividends	134	\$1,462.05	\$2,900,706
Royalty/Estate/Trust Income	141	\$668.29	\$1,325,881
Liabilities			
Original Mortgage Amount (Owned Home)	175	\$19,036.23	\$37,767,888
Vehicle Loan Amount (1)	148	\$4,139.15	\$8,212,078
Value of Credit Card Debt	148	\$872.09	\$1,730,224
Value of Credit Card Debt (1 year ago)	149	\$818.66	\$1,624,222
Value Owed on Student Loans	153	\$2,374.47	\$4,710,951
Value Owed on Student Loans (1 year ago)	153	\$2,252.70	\$4,469,358
Value Owed on Non-student Loans	136	\$279.01	\$553,562
Value Owed on Non-student Loans (1 year ago)	130	\$200.47	\$397,741
Amount Paid: Interest			
Home Mortgage	168	\$6,035.24	\$11,973,910
Lump Sum Home Equity Loan	129	\$56.31	\$111,723
New Car/Truck/Van Loan	156	\$208.46	\$413,577
Used Car/Truck/Van Loan	148	\$196.51	\$389,866
Finance/Late/Interest Charges for Credit Cards	147	\$129.70	\$257,320
Finance/Late/Interest Charges for Student Loans	149	\$72.12	\$143,089
Finance/Late/Interest Charges for Non-student Loans	160	\$19.30	\$38,298
Amount Paid: Principal			
Home Mortgage	159	\$3,032.14	\$6,015,768
Lump Sum Home Equity Loan	131	\$93.38	\$185,266
New Car/Truck/Van Loan	155	\$1,613.33	\$3,200,841
Used Car/Truck/Van Loan	147	\$1,287.24	\$2,553,880
Checking Account and Banking Service Charges	137	\$50.91	\$101,005

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.

September 17, 2018



Financial Expenditures

Anchorage Plaza
12907 Factory Ln, Louisville, Kentucky, 40245
Ring: 3 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28861
Longitude: -85.51168

Demographic Summary		2018	2023
Population		45,494	47,929
Households		17,388	18,360
Families		12,354	12,969
Median Age		38.9	39.6
Median Household Income		\$88,522	\$96,254
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	148	\$6,175.52	\$107,379,954
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	149	\$5,514.09	\$95,878,972
Value of Stocks/Bonds/Mutual Funds	158	\$7,948.29	\$138,204,829
Value of Stocks/Bonds/Mutual Funds (1 year ago)	157	\$7,441.93	\$129,400,324
Value of Other Financial Assets	143	\$2,023.77	\$35,189,294
Value of Other Financial Assets (1 year ago)	144	\$1,926.89	\$33,504,710
Value of Retirement Plans	156	\$35,978.16	\$625,588,207
Value of Retirement Plans (1 year ago)	154	\$33,164.36	\$576,661,806
Surrender Value of Whole Life Policies	145	\$2,617.86	\$45,519,290
Surrender Value of Whole Life Policies (1 year ago)"	146	\$2,078.52	\$36,141,360
Earnings			
Interest/Dividends	156	\$1,705.49	\$29,654,978
Royalty/Estate/Trust Income	161	\$762.86	\$13,264,660
Liabilities			
Original Mortgage Amount (Owned Home)	166	\$18,044.30	\$313,754,248
Vehicle Loan Amount (1)	140	\$3,906.98	\$67,934,507
Value of Credit Card Debt	147	\$864.46	\$15,031,162
Value of Credit Card Debt (1 year ago)	149	\$818.06	\$14,224,514
Value Owed on Student Loans	135	\$2,098.71	\$36,492,338
Value Owed on Student Loans (1 year ago)	136	\$2,003.94	\$34,844,423
Value Owed on Non-student Loans	133	\$271.99	\$4,729,278
Value Owed on Non-student Loans (1 year ago)	129	\$199.06	\$3,461,301
Amount Paid: Interest			
Home Mortgage	164	\$5,885.22	\$102,332,160
Lump Sum Home Equity Loan	151	\$65.89	\$1,145,639
New Car/Truck/Van Loan	149	\$198.58	\$3,452,839
Used Car/Truck/Van Loan	137	\$181.96	\$3,163,927
Finance/Late/Interest Charges for Credit Cards	144	\$127.19	\$2,211,631
Finance/Late/Interest Charges for Student Loans	141	\$68.28	\$1,187,281
Finance/Late/Interest Charges for Non-student Loans	145	\$17.45	\$303,461
Amount Paid: Principal			
Home Mortgage	161	\$3,065.58	\$53,304,240
Lump Sum Home Equity Loan	153	\$108.96	\$1,894,547
New Car/Truck/Van Loan	150	\$1,558.89	\$27,105,997
Used Car/Truck/Van Loan	137	\$1,201.19	\$20,886,329
Checking Account and Banking Service Charges	129	\$47.83	\$831,621

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September 17, 2018



Financial Expenditures

Anchorage Plaza
12907 Factory Ln, Louisville, Kentucky, 40245
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28861
Longitude: -85.51168

Demographic Summary		2018	2023
Population		120,918	127,894
Households		47,703	50,390
Families		32,665	34,387
Median Age		41.0	41.8
Median Household Income		\$87,458	\$95,475
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	146	\$6,088.99	\$290,463,063
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	147	\$5,455.72	\$260,254,082
Value of Stocks/Bonds/Mutual Funds	156	\$7,853.76	\$374,648,005
Value of Stocks/Bonds/Mutual Funds (1 year ago)	155	\$7,351.16	\$350,672,307
Value of Other Financial Assets	145	\$2,051.27	\$97,851,751
Value of Other Financial Assets (1 year ago)	146	\$1,958.28	\$93,415,824
Value of Retirement Plans	154	\$35,547.84	\$1,695,738,486
Value of Retirement Plans (1 year ago)	153	\$32,905.99	\$1,569,714,530
Surrender Value of Whole Life Policies	144	\$2,585.71	\$123,345,983
Surrender Value of Whole Life Policies (1 year ago)"	143	\$2,039.45	\$97,287,862
Earnings			
Interest/Dividends	155	\$1,692.94	\$80,758,487
Royalty/Estate/Trust Income	161	\$763.05	\$36,399,814
Liabilities			
Original Mortgage Amount (Owned Home)	154	\$16,802.39	\$801,524,273
Vehicle Loan Amount (1)	132	\$3,693.04	\$176,169,285
Value of Credit Card Debt	142	\$833.89	\$39,778,991
Value of Credit Card Debt (1 year ago)	143	\$788.36	\$37,607,091
Value Owed on Student Loans	130	\$2,018.44	\$96,285,722
Value Owed on Student Loans (1 year ago)	131	\$1,927.64	\$91,954,343
Value Owed on Non-student Loans	129	\$264.39	\$12,612,118
Value Owed on Non-student Loans (1 year ago)	126	\$194.43	\$9,274,691
Amount Paid: Interest			
Home Mortgage	154	\$5,510.53	\$262,868,742
Lump Sum Home Equity Loan	151	\$65.99	\$3,147,805
New Car/Truck/Van Loan	140	\$187.19	\$8,929,393
Used Car/Truck/Van Loan	130	\$172.37	\$8,222,678
Finance/Late/Interest Charges for Credit Cards	139	\$122.63	\$5,849,611
Finance/Late/Interest Charges for Student Loans	136	\$65.82	\$3,139,694
Finance/Late/Interest Charges for Non-student Loans	136	\$16.41	\$782,651
Amount Paid: Principal			
Home Mortgage	152	\$2,907.18	\$138,681,250
Lump Sum Home Equity Loan	153	\$108.89	\$5,194,329
New Car/Truck/Van Loan	142	\$1,473.33	\$70,282,472
Used Car/Truck/Van Loan	131	\$1,140.71	\$54,415,424
Checking Account and Banking Service Charges	125	\$46.51	\$2,218,598

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