



Financial Expenditures

Anchorage Plaza
12903 Factory Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28833
Longitude: -85.51225

Demographic Summary		2019	2024
Population		4,267	4,503
Households		1,857	1,984
Families		1,177	1,240
Median Age		34.6	35.9
Median Household Income		\$109,381	\$121,727
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	140	\$23,937.29	\$44,451,548
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	137	\$21,289.92	\$39,535,388
Value of Stocks/Bonds/Mutual Funds	139	\$29,724.73	\$55,198,823
Value of Stocks/Bonds/Mutual Funds (1 year ago)	137	\$27,545.82	\$51,152,579
Value of Other Financial Assets	127	\$7,191.15	\$13,353,957
Value of Other Financial Assets (1 year ago)	123	\$6,384.36	\$11,855,756
Value of Retirement Plans	141	\$134,482.49	\$249,733,978
Value of Retirement Plans (1 year ago)	138	\$117,249.65	\$217,732,592
Surrender Value of Whole Life Policies	154	\$8,686.04	\$16,129,979
Surrender Value of Whole Life Policies (1 year ago)"	153	\$6,972.18	\$12,947,338
Earnings			
Interest/Dividends	135	\$1,455.71	\$2,703,251
Royalty/Estate/Trust Income	144	\$679.39	\$1,261,636
Liabilities			
Original Mortgage Amount (Owned Home)	175	\$19,794.91	\$36,759,147
Vehicle Loan Amount (1)	162	\$4,636.41	\$8,609,813
Value of Credit Card Debt	149	\$3,647.52	\$6,773,448
Value of Credit Card Debt (1 year ago)	149	\$3,437.08	\$6,382,650
Value Owed on Student Loans	151	\$9,866.37	\$18,321,846
Value Owed on Student Loans (1 year ago)	150	\$9,172.81	\$17,033,908
Value Owed on Non-student Loans	129	\$1,214.94	\$2,256,146
Value Owed on Non-student Loans (1 year ago)	120	\$842.53	\$1,564,578
Owned Dwellings - Special Lump Sum Mortgage Payments	159	\$474.97	\$882,018
Owned Dwellings - Special Assessments	158	\$21.95	\$40,753
Owned Dwellings - Property Purchase Closing Costs	163	\$399.44	\$741,765
Amount Paid: Interest			
Home Mortgage	167	\$6,358.91	\$11,808,502
Home Equity Loan	129	\$46.55	\$86,438
Home Equity Line of Credit	129	\$144.20	\$267,777
New Car/Truck/Van Loan	161	\$215.27	\$399,751
Used Car/Truck/Van Loan	154	\$197.41	\$366,592
Finance/Late/Interest Charges for Credit Cards	143	\$137.16	\$254,712
Finance/Late/Interest Charges for Student Loans	142	\$63.71	\$118,317
Finance/Late/Interest Charges for Non-student Loans	179	\$18.92	\$35,130
Amount Paid: Principal			
Home Mortgage	157	\$3,015.04	\$5,598,927
Home Equity Loan	133	\$85.75	\$159,244
Home Equity Line of Credit	123	\$438.29	\$813,896
New Car/Truck/Van Loan	159	\$1,731.12	\$3,214,695
Used Car/Truck/Van Loan	154	\$1,423.03	\$2,642,563
Checking Account and Banking Service Charges	138	\$47.96	\$89,056

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

Anchorage Plaza
12903 Factory Ln, Louisville, Kentucky, 40245
Ring: 3 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28833
Longitude: -85.51225

Demographic Summary		2019	2024
Population		45,839	47,952
Households		17,617	18,493
Families		12,466	13,011
Median Age		39.1	39.9
Median Household Income		\$96,598	\$107,308
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	149	\$25,468.04	\$448,670,506
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	148	\$23,026.50	\$405,657,849
Value of Stocks/Bonds/Mutual Funds	157	\$33,615.85	\$592,210,377
Value of Stocks/Bonds/Mutual Funds (1 year ago)	156	\$31,266.92	\$550,829,415
Value of Other Financial Assets	144	\$8,165.52	\$143,851,949
Value of Other Financial Assets (1 year ago)	142	\$7,379.13	\$129,998,102
Value of Retirement Plans	156	\$148,856.50	\$2,622,404,916
Value of Retirement Plans (1 year ago)	155	\$131,369.03	\$2,314,328,155
Surrender Value of Whole Life Policies	154	\$8,684.36	\$152,992,320
Surrender Value of Whole Life Policies (1 year ago)"	155	\$7,055.39	\$124,294,852
Earnings			
Interest/Dividends	155	\$1,671.62	\$29,448,899
Royalty/Estate/Trust Income	164	\$769.60	\$13,557,970
Liabilities			
Original Mortgage Amount (Owned Home)	167	\$18,911.48	\$333,163,593
Vehicle Loan Amount (1)	147	\$4,193.21	\$73,871,823
Value of Credit Card Debt	146	\$3,570.99	\$62,910,119
Value of Credit Card Debt (1 year ago)	147	\$3,396.99	\$59,844,835
Value Owed on Student Loans	136	\$8,875.10	\$156,352,646
Value Owed on Student Loans (1 year ago)	136	\$8,306.58	\$146,337,035
Value Owed on Non-student Loans	125	\$1,174.19	\$20,685,719
Value Owed on Non-student Loans (1 year ago)	118	\$830.16	\$14,624,929
Owned Dwellings - Special Lump Sum Mortgage Payments	162	\$482.43	\$8,498,979
Owned Dwellings - Special Assessments	155	\$21.59	\$380,330
Owned Dwellings - Property Purchase Closing Costs	156	\$382.17	\$6,732,750
Amount Paid: Interest			
Home Mortgage	164	\$6,219.97	\$109,577,297
Home Equity Loan	149	\$53.66	\$945,358
Home Equity Line of Credit	150	\$167.76	\$2,955,340
New Car/Truck/Van Loan	150	\$200.23	\$3,527,449
Used Car/Truck/Van Loan	139	\$179.07	\$3,154,687
Finance/Late/Interest Charges for Credit Cards	144	\$137.71	\$2,425,966
Finance/Late/Interest Charges for Student Loans	135	\$60.34	\$1,063,044
Finance/Late/Interest Charges for Non-student Loans	157	\$16.57	\$291,981
Amount Paid: Principal			
Home Mortgage	160	\$3,058.01	\$53,872,922
Home Equity Loan	151	\$97.40	\$1,715,887
Home Equity Line of Credit	148	\$528.81	\$9,315,996
New Car/Truck/Van Loan	150	\$1,635.14	\$28,806,288
Used Car/Truck/Van Loan	140	\$1,292.95	\$22,777,845
Checking Account and Banking Service Charges	128	\$44.31	\$780,633

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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

Anchorage Plaza
12903 Factory Ln, Louisville, Kentucky, 40245
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28833
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Demographic Summary		2019	2024
Population		122,833	130,039
Households		48,681	51,568
Families		33,293	35,137
Median Age		41.2	42.1
Median Household Income		\$95,830	\$107,125
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	149	\$25,587.57	\$1,245,628,492
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	149	\$23,232.11	\$1,130,962,191
Value of Stocks/Bonds/Mutual Funds	159	\$34,024.07	\$1,656,325,979
Value of Stocks/Bonds/Mutual Funds (1 year ago)	158	\$31,670.30	\$1,541,741,776
Value of Other Financial Assets	147	\$8,333.34	\$405,675,355
Value of Other Financial Assets (1 year ago)	146	\$7,584.66	\$369,228,610
Value of Retirement Plans	157	\$149,859.17	\$7,295,294,439
Value of Retirement Plans (1 year ago)	156	\$132,986.95	\$6,473,937,684
Surrender Value of Whole Life Policies	148	\$8,399.55	\$408,898,679
Surrender Value of Whole Life Policies (1 year ago)"	151	\$6,867.86	\$334,334,510
Earnings			
Interest/Dividends	156	\$1,684.39	\$81,997,846
Royalty/Estate/Trust Income	166	\$782.18	\$38,077,239
Liabilities			
Original Mortgage Amount (Owned Home)	156	\$17,708.20	\$862,053,070
Vehicle Loan Amount (1)	138	\$3,954.88	\$192,527,528
Value of Credit Card Debt	142	\$3,481.19	\$169,467,684
Value of Credit Card Debt (1 year ago)	144	\$3,316.40	\$161,445,838
Value Owed on Student Loans	132	\$8,668.47	\$421,989,881
Value Owed on Student Loans (1 year ago)	133	\$8,128.13	\$395,685,421
Value Owed on Non-student Loans	124	\$1,163.69	\$56,649,572
Value Owed on Non-student Loans (1 year ago)	118	\$826.19	\$40,219,923
Owned Dwellings - Special Lump Sum Mortgage Payments	155	\$462.02	\$22,491,469
Owned Dwellings - Special Assessments	155	\$21.50	\$1,046,570
Owned Dwellings - Property Purchase Closing Costs	147	\$361.72	\$17,609,038
Amount Paid: Interest			
Home Mortgage	155	\$5,907.80	\$287,597,561
Home Equity Loan	150	\$54.01	\$2,629,338
Home Equity Line of Credit	152	\$169.98	\$8,274,603
New Car/Truck/Van Loan	141	\$188.83	\$9,192,327
Used Car/Truck/Van Loan	132	\$169.92	\$8,271,990
Finance/Late/Interest Charges for Credit Cards	140	\$134.39	\$6,542,145
Finance/Late/Interest Charges for Student Loans	132	\$59.21	\$2,882,194
Finance/Late/Interest Charges for Non-student Loans	147	\$15.54	\$756,385
Amount Paid: Principal			
Home Mortgage	154	\$2,943.53	\$143,293,777
Home Equity Loan	151	\$97.57	\$4,749,792
Home Equity Line of Credit	152	\$542.46	\$26,407,592
New Car/Truck/Van Loan	143	\$1,551.39	\$75,523,286
Used Car/Truck/Van Loan	133	\$1,228.79	\$59,818,941
Checking Account and Banking Service Charges	125	\$43.38	\$2,111,962

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.

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