



# Financial Expenditures

1253 S Preston St, Louisville, Kentucky, 40203  
Ring: 1 mile radius

Prepared by Charlotte Hollkamp  
Latitude: 38.23219  
Longitude: -85.74940

Demographic Summary		2019	2024
Population		23,993	24,628
Households		12,135	12,487
Families		3,972	4,035
Median Age		35.7	37.1
Median Household Income		\$28,729	\$32,834
	Spending Potential Index	Average Amount	Total
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	50	\$8,577.99	\$104,093,889
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	49	\$7,650.55	\$92,839,406
Value of Stocks/Bonds/Mutual Funds	46	\$9,922.63	\$120,411,156
Value of Stocks/Bonds/Mutual Funds (1 year ago)	47	\$9,394.51	\$114,002,435
Value of Other Financial Assets	59	\$3,354.29	\$40,704,251
Value of Other Financial Assets (1 year ago)	60	\$3,122.93	\$37,896,767
Value of Retirement Plans	44	\$41,971.07	\$509,318,899
Value of Retirement Plans (1 year ago)	44	\$37,710.21	\$457,613,449
Surrender Value of Whole Life Policies	46	\$2,620.47	\$31,799,453
Surrender Value of Whole Life Policies (1 year ago)"	48	\$2,166.17	\$26,286,454
<b>Earnings</b>			
Interest/Dividends	40	\$435.59	\$5,285,878
Royalty/Estate/Trust Income	50	\$233.90	\$2,838,363
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	40	\$4,489.22	\$54,476,709
Vehicle Loan Amount (1)	55	\$1,582.11	\$19,198,924
Value of Credit Card Debt	53	\$1,300.22	\$15,778,163
Value of Credit Card Debt (1 year ago)	52	\$1,193.88	\$14,487,722
Value Owed on Student Loans	73	\$4,757.75	\$57,735,305
Value Owed on Student Loans (1 year ago)	72	\$4,392.34	\$53,301,048
Value Owed on Non-student Loans	59	\$553.71	\$6,719,238
Value Owed on Non-student Loans (1 year ago)	59	\$417.94	\$5,071,686
Owned Dwellings - Special Lump Sum Mortgage Payments	36	\$106.44	\$1,291,649
Owned Dwellings - Special Assessments	55	\$7.69	\$93,269
Owned Dwellings - Property Purchase Closing Costs	48	\$117.29	\$1,423,317
<b>Amount Paid: Interest</b>			
Home Mortgage	39	\$1,472.62	\$17,870,249
Home Equity Loan	39	\$14.12	\$171,356
Home Equity Line of Credit	38	\$41.97	\$509,356
New Car/Truck/Van Loan	50	\$66.30	\$804,573
Used Car/Truck/Van Loan	60	\$76.90	\$933,168
Finance/Late/Interest Charges for Credit Cards	50	\$47.91	\$581,414
Finance/Late/Interest Charges for Student Loans	61	\$27.21	\$330,207
Finance/Late/Interest Charges for Non-student Loans	59	\$6.22	\$75,506
<b>Amount Paid: Principal</b>			
Home Mortgage	39	\$744.17	\$9,030,555
Home Equity Loan	39	\$25.09	\$304,432
Home Equity Line of Credit	38	\$135.16	\$1,640,189
New Car/Truck/Van Loan	49	\$527.11	\$6,396,522
Used Car/Truck/Van Loan	60	\$553.32	\$6,714,487
Checking Account and Banking Service Charges	73	\$25.49	\$309,284

**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.

April 15, 2020



# Financial Expenditures

1253 S Preston St, Louisville, Kentucky, 40203  
Ring: 3 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.23219  
Longitude: -85.74940

Demographic Summary		2019	2024
Population		122,263	125,019
Households		53,863	55,379
Families		23,116	23,320
Median Age		36.2	37.2
Median Household Income		\$36,350	\$41,482
	Spending Potential Index	Average Amount	Total
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	63	\$10,770.91	\$580,153,527
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	62	\$9,663.30	\$520,494,287
Value of Stocks/Bonds/Mutual Funds	59	\$12,669.75	\$682,430,989
Value of Stocks/Bonds/Mutual Funds (1 year ago)	60	\$11,956.10	\$643,991,546
Value of Other Financial Assets	74	\$4,176.09	\$224,936,824
Value of Other Financial Assets (1 year ago)	74	\$3,870.88	\$208,497,454
Value of Retirement Plans	58	\$55,504.04	\$2,989,614,321
Value of Retirement Plans (1 year ago)	59	\$49,760.65	\$2,680,258,100
Surrender Value of Whole Life Policies	61	\$3,461.61	\$186,452,908
Surrender Value of Whole Life Policies (1 year ago)"	63	\$2,843.77	\$153,173,983
<b>Earnings</b>			
Interest/Dividends	53	\$576.22	\$31,036,724
Royalty/Estate/Trust Income	63	\$295.93	\$15,939,654
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	53	\$5,992.92	\$322,796,633
Vehicle Loan Amount (1)	69	\$1,971.99	\$106,217,212
Value of Credit Card Debt	66	\$1,616.37	\$87,062,400
Value of Credit Card Debt (1 year ago)	65	\$1,489.22	\$80,213,961
Value Owed on Student Loans	84	\$5,477.58	\$295,038,628
Value Owed on Student Loans (1 year ago)	83	\$5,087.71	\$274,039,583
Value Owed on Non-student Loans	73	\$690.09	\$37,170,278
Value Owed on Non-student Loans (1 year ago)	74	\$518.35	\$27,919,831
Owned Dwellings - Special Lump Sum Mortgage Payments	49	\$147.18	\$7,927,336
Owned Dwellings - Special Assessments	66	\$9.21	\$496,195
Owned Dwellings - Property Purchase Closing Costs	61	\$150.96	\$8,130,969
<b>Amount Paid: Interest</b>			
Home Mortgage	53	\$2,013.14	\$108,433,599
Home Equity Loan	53	\$19.17	\$1,032,363
Home Equity Line of Credit	52	\$57.74	\$3,109,862
New Car/Truck/Van Loan	64	\$85.14	\$4,585,827
Used Car/Truck/Van Loan	73	\$93.23	\$5,021,834
Finance/Late/Interest Charges for Credit Cards	62	\$59.32	\$3,195,198
Finance/Late/Interest Charges for Student Loans	73	\$32.72	\$1,762,293
Finance/Late/Interest Charges for Non-student Loans	73	\$7.69	\$414,452
<b>Amount Paid: Principal</b>			
Home Mortgage	53	\$1,021.71	\$55,032,140
Home Equity Loan	53	\$34.11	\$1,837,075
Home Equity Line of Credit	53	\$188.14	\$10,133,673
New Car/Truck/Van Loan	63	\$680.34	\$36,645,225
Used Car/Truck/Van Loan	73	\$674.16	\$36,312,291
Checking Account and Banking Service Charges	85	\$29.35	\$1,580,635

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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.

April 15, 2020



# Financial Expenditures

1253 S Preston St, Louisville, Kentucky, 40203  
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.23219  
Longitude: -85.74940

Demographic Summary		2019	2024
Population		270,530	274,622
Households		117,349	119,423
Families		58,813	59,004
Median Age		37.7	38.5
Median Household Income		\$39,919	\$45,584
		Spending Potential Index	Average Amount
			Total
<b>Assets</b>			
Value of Checking/Savings/Money Market Accounts & CDs	68	\$11,676.77	\$1,370,257,690
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	68	\$10,544.92	\$1,237,435,533
Value of Stocks/Bonds/Mutual Funds	65	\$13,936.62	\$1,635,448,630
Value of Stocks/Bonds/Mutual Funds (1 year ago)	66	\$13,138.88	\$1,541,834,738
Value of Other Financial Assets	79	\$4,463.50	\$523,786,703
Value of Other Financial Assets (1 year ago)	79	\$4,131.93	\$484,877,684
Value of Retirement Plans	65	\$62,271.94	\$7,307,549,854
Value of Retirement Plans (1 year ago)	66	\$55,838.77	\$6,552,623,680
Surrender Value of Whole Life Policies	68	\$3,843.42	\$451,021,765
Surrender Value of Whole Life Policies (1 year ago)"	69	\$3,143.42	\$368,877,199
<b>Earnings</b>			
Interest/Dividends	60	\$649.14	\$76,176,444
Royalty/Estate/Trust Income	69	\$325.44	\$38,190,268
<b>Liabilities</b>			
Original Mortgage Amount (Owned Home)	59	\$6,680.52	\$783,952,345
Vehicle Loan Amount (1)	74	\$2,113.13	\$247,973,357
Value of Credit Card Debt	71	\$1,727.99	\$202,778,054
Value of Credit Card Debt (1 year ago)	69	\$1,594.90	\$187,160,281
Value Owed on Student Loans	84	\$5,520.07	\$647,774,222
Value Owed on Student Loans (1 year ago)	84	\$5,145.30	\$603,796,300
Value Owed on Non-student Loans	77	\$724.90	\$85,066,624
Value Owed on Non-student Loans (1 year ago)	78	\$545.49	\$64,012,935
Owned Dwellings - Special Lump Sum Mortgage Payments	57	\$169.03	\$19,835,785
Owned Dwellings - Special Assessments	70	\$9.73	\$1,141,424
Owned Dwellings - Property Purchase Closing Costs	67	\$164.44	\$19,296,988
<b>Amount Paid: Interest</b>			
Home Mortgage	60	\$2,278.27	\$267,352,330
Home Equity Loan	61	\$21.90	\$2,569,378
Home Equity Line of Credit	60	\$66.81	\$7,840,307
New Car/Truck/Van Loan	69	\$92.87	\$10,898,718
Used Car/Truck/Van Loan	77	\$98.71	\$11,583,955
Finance/Late/Interest Charges for Credit Cards	66	\$63.75	\$7,481,372
Finance/Late/Interest Charges for Student Loans	76	\$34.00	\$3,989,786
Finance/Late/Interest Charges for Non-student Loans	77	\$8.10	\$950,254
<b>Amount Paid: Principal</b>			
Home Mortgage	61	\$1,166.25	\$136,858,154
Home Equity Loan	60	\$39.05	\$4,582,140
Home Equity Line of Credit	62	\$222.06	\$26,058,059
New Car/Truck/Van Loan	69	\$745.10	\$87,436,437
Used Car/Truck/Van Loan	77	\$714.48	\$83,844,097
Checking Account and Banking Service Charges	86	\$29.73	\$3,488,865

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