



Finances Market Potential

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	
Population 18+		19,783	20,253	
Households		12,135	12,487	
Median Household Income		\$28,729	\$32,834	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		9,718	49.1%	89
Bank/financial institution used: Bank of America		1,922	9.7%	74
Bank/financial institution used: Capital One		753	3.8%	67
Bank/financial institution used: Chase		1,687	8.5%	62
Bank/financial institution used: Citibank		737	3.7%	96
Bank/financial institution used: PNC		766	3.9%	112
Bank/financial institution used: U.S. Bank		746	3.8%	121
Bank/financial institution used: Wells Fargo		2,059	10.4%	85
Bank/financial institution used: credit union		3,386	17.1%	95
Bank/financial inst used: local/community bank		1,863	9.4%	98
Did banking by mail in last 12 months		617	3.1%	106
Did banking by phone in last 12 months		1,773	9.0%	92
Did banking online in last 12 months		6,144	31.1%	80
Did banking on mobile device in last 12 months		4,333	21.9%	85
Used ATM/cash machine in last 12 months		9,074	45.9%	87
Used direct deposit of paycheck in last 12 months		7,405	37.4%	86
Did banking w/paperless statements in last 12 months		4,031	20.4%	83
Have interest checking account		4,186	21.2%	74
Have non-interest checking account		5,109	25.8%	88
Have savings account		10,020	50.6%	88
Have overdraft protection		3,861	19.5%	72
Have auto loan		3,212	16.2%	78
Have personal loan for education (student loan)		1,440	7.3%	107
Have personal loan - not for education		754	3.8%	111
Have home mortgage (1st)		4,057	20.5%	66
Have 2nd mortgage (home equity loan)		745	3.8%	77
Have home equity line of credit		402	2.0%	61
Have personal line of credit		702	3.5%	102
Have 401(k) retirement savings plan		2,294	11.6%	72
Have 403(b) retirement savings plan		471	2.4%	75
Have Roth IRA retirement savings plan		1,373	6.9%	87
Have Traditional IRA retirement savings plan		1,666	8.4%	78
Own any securities investment		4,368	22.1%	68
Own any annuity		448	2.3%	82
Own certificate of deposit (more than 6 months)		507	2.6%	98
Own shares in money market fund		651	3.3%	82
Own shares in mutual fund (bonds)		647	3.3%	68
Own shares in mutual fund (stock)		970	4.9%	69
Own any stock		1,094	5.5%	77
Own common stock in company you don't work for		786	4.0%	77
Own U.S. savings bond		662	3.3%	77
Own investment real estate		537	2.7%	68
Own vacation/weekend home		441	2.2%	60
Used a real estate agent in last 12 months		1,066	5.4%	93
Used financial planner in last 12 months		1,026	5.2%	73
Own 1 credit card		3,244	16.4%	98
Own 2 credit cards		2,106	10.6%	73
Own 3 credit cards		1,650	8.3%	84
Own 4 credit cards		1,092	5.5%	85
Own 5 credit cards		523	2.6%	69
Own 6+ credit cards		999	5.0%	79

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 Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	4,610	23.3%	76
Credit cards: Sometimes carry a balance	3,097	15.7%	94
Credit cards: Usually or always carry a balance	3,147	15.9%	90
Avg monthly credit card expenditures: <\$1-110	2,115	10.7%	93
Avg monthly credit card expenditures: \$111-\$225	1,254	6.3%	86
Avg monthly credit card expenditures: \$226-\$450	1,310	6.6%	97
Avg monthly credit card expenditures: \$451-\$700	1,124	5.7%	93
Avg monthly credit card expenditures: \$701-\$1000	960	4.9%	87
Avg monthly credit card expenditures: \$1001+	1,592	8.0%	69
Own 1 debit card	8,842	44.7%	94
Own 2 debit cards	2,075	10.5%	88
Avg monthly debit card expenditures: \$1-90	970	4.9%	110
Avg monthly debit card expenditures: \$91-\$180	1,111	5.6%	102
Avg monthly debit card expenditures: \$181-\$225	954	4.8%	96
Avg monthly debit card expenditures: \$226-\$450	1,595	8.1%	103
Avg monthly debit card expenditures: \$451-\$700	1,629	8.2%	97
Avg monthly debit card expenditures: \$701-\$1000	1,606	8.1%	102
Avg monthly debit card expenditures: \$1001+	1,462	7.4%	81
Own/used last 12 months: any credit/debit card	14,499	73.3%	92
Own/used last 12 months: any major credit/debit card	12,566	63.5%	91
Own/used last 12 months: any store credit card	4,194	21.2%	78
Credit/debit card rewards: airline miles	1,344	6.8%	68
Credit/debit card rewards: cash back	4,518	22.8%	78
Credit/debit card rewards: gasoline discounts	819	4.1%	99
Credit/debit card rewards: gifts	856	4.3%	122
Credit/debit card rewards: hotel/car rental awards	596	3.0%	92
Have American Express Green card in own name	404	2.0%	99
Have American Express Gold card in own name	476	2.4%	84
Have American Express Blue card in own name	785	4.0%	95
Have Discover card in own name	1,638	8.3%	79
Have MasterCard Standard card in own name	2,844	14.4%	96
Have MasterCard Gold card in own name	558	2.8%	90
Have MasterCard Platinum card in own name	880	4.4%	80
Have MasterCard debit card in own name	1,616	8.2%	100
Have Visa Regular/Classic card in own name	4,554	23.0%	91
Have Visa Gold card in own name	494	2.5%	99
Have Visa Platinum card in own name	1,272	6.4%	72
Have Visa Signature card in own name	958	4.8%	82
Have Visa debit card in own name	3,821	19.3%	95
Paid bills last 12 months: by mail	5,780	29.2%	80
Paid bills last 12 months: online	8,672	43.8%	87
Paid bills last 12 months: in person	6,775	34.2%	126
Paid bills last 12 months: by phone using credit card	4,071	20.6%	96
Paid bills last 12 months: by mobile phone	3,737	18.9%	99
Paid bills last 12 months: charged to credit card	2,711	13.7%	86
Paid bills last 12 months: deducted from bank account	4,685	23.7%	86
Wired/sent money in last 6 months	3,132	15.8%	105
Wired/sent money in last 6 months: using MoneyGram	951	4.8%	142
Wired/sent money in last 6 months: using Western Union	1,356	6.9%	143
Wired/sent money in last 6 months: bank wire transfer	530	2.7%	76
Used Apple Pay digital payment service/30 days	726	3.7%	97
Used PayPal digital payment service/30 days	2,653	13.4%	77
Used Venmo digital payment service/30 days	860	4.3%	117
Used Visa Checkout digital payment service/30 days	840	4.2%	131

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		MPI
	Adults	Percent	
Used other digital payment service/30 days	675	3.4%	108
Tax preparation: did manually	2,641	13.3%	94
Tax preparation: used software (TurboTax)	2,394	12.1%	99
Tax preparation: used online tax srv (TurboTax)	1,498	7.6%	99
Tax preparation: used H&R Block on-site	1,153	5.8%	128
Tax preparation: used CPA/other tax professional	1,846	9.3%	58

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Finances Market Potential

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 Ring: 3 mile radius

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Demographic Summary		2019	2024	
Population		122,263	125,019	
Population 18+		98,988	101,486	
Households		53,863	55,379	
Median Household Income		\$36,350	\$41,482	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		47,614	48.1%	87
Bank/financial institution used: Bank of America		9,917	10.0%	76
Bank/financial institution used: Capital One		4,444	4.5%	79
Bank/financial institution used: Chase		8,761	8.9%	65
Bank/financial institution used: Citibank		3,617	3.7%	94
Bank/financial institution used: PNC		3,433	3.5%	100
Bank/financial institution used: U.S. Bank		2,950	3.0%	96
Bank/financial institution used: Wells Fargo		10,670	10.8%	88
Bank/financial institution used: credit union		15,904	16.1%	89
Bank/financial inst used: local/community bank		8,420	8.5%	88
Did banking by mail in last 12 months		2,804	2.8%	96
Did banking by phone in last 12 months		8,113	8.2%	84
Did banking online in last 12 months		29,906	30.2%	77
Did banking on mobile device in last 12 months		20,894	21.1%	82
Used ATM/cash machine in last 12 months		45,098	45.6%	86
Used direct deposit of paycheck in last 12 months		36,538	36.9%	84
Did banking w/paperless statements in last 12 months		19,837	20.0%	82
Have interest checking account		21,827	22.1%	77
Have non-interest checking account		24,248	24.5%	84
Have savings account		48,541	49.0%	86
Have overdraft protection		21,407	21.6%	79
Have auto loan		15,877	16.0%	77
Have personal loan for education (student loan)		6,430	6.5%	96
Have personal loan - not for education		3,691	3.7%	109
Have home mortgage (1st)		22,407	22.6%	73
Have 2nd mortgage (home equity loan)		3,966	4.0%	82
Have home equity line of credit		2,336	2.4%	70
Have personal line of credit		3,374	3.4%	98
Have 401(k) retirement savings plan		11,659	11.8%	73
Have 403(b) retirement savings plan		2,870	2.9%	92
Have Roth IRA retirement savings plan		7,318	7.4%	93
Have Traditional IRA retirement savings plan		8,023	8.1%	75
Own any securities investment		23,473	23.7%	73
Own any annuity		2,140	2.2%	78
Own certificate of deposit (more than 6 months)		2,426	2.5%	94
Own shares in money market fund		3,638	3.7%	92
Own shares in mutual fund (bonds)		3,827	3.9%	81
Own shares in mutual fund (stock)		5,510	5.6%	78
Own any stock		6,140	6.2%	87
Own common stock in company you don't work for		4,394	4.4%	87
Own U.S. savings bond		3,385	3.4%	78
Own investment real estate		3,178	3.2%	80
Own vacation/weekend home		2,295	2.3%	63
Used a real estate agent in last 12 months		5,307	5.4%	93
Used financial planner in last 12 months		5,336	5.4%	76
Own 1 credit card		14,724	14.9%	89
Own 2 credit cards		10,686	10.8%	74
Own 3 credit cards		8,010	8.1%	81
Own 4 credit cards		5,305	5.4%	82
Own 5 credit cards		3,050	3.1%	80
Own 6+ credit cards		4,918	5.0%	78

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	23,520	23.8%	78
Credit cards: Sometimes carry a balance	15,526	15.7%	94
Credit cards: Usually or always carry a balance	14,725	14.9%	84
Avg monthly credit card expenditures: <\$1-110	10,112	10.2%	89
Avg monthly credit card expenditures: \$111-\$225	6,077	6.1%	83
Avg monthly credit card expenditures: \$226-\$450	6,313	6.4%	93
Avg monthly credit card expenditures: \$451-\$700	5,119	5.2%	84
Avg monthly credit card expenditures: \$701-\$1000	4,747	4.8%	86
Avg monthly credit card expenditures: \$1001+	9,039	9.1%	78
Own 1 debit card	41,144	41.6%	87
Own 2 debit cards	10,727	10.8%	91
Avg monthly debit card expenditures: \$1-90	4,290	4.3%	98
Avg monthly debit card expenditures: \$91-\$180	5,102	5.2%	94
Avg monthly debit card expenditures: \$181-\$225	4,275	4.3%	86
Avg monthly debit card expenditures: \$226-\$450	7,903	8.0%	102
Avg monthly debit card expenditures: \$451-\$700	7,487	7.6%	89
Avg monthly debit card expenditures: \$701-\$1000	8,078	8.2%	103
Avg monthly debit card expenditures: \$1001+	6,976	7.0%	77
Own/used last 12 months: any credit/debit card	69,444	70.2%	88
Own/used last 12 months: any major credit/debit card	60,350	61.0%	87
Own/used last 12 months: any store credit card	20,850	21.1%	77
Credit/debit card rewards: airline miles	7,842	7.9%	79
Credit/debit card rewards: cash back	22,583	22.8%	77
Credit/debit card rewards: gasoline discounts	3,628	3.7%	88
Credit/debit card rewards: gifts	3,692	3.7%	105
Credit/debit card rewards: hotel/car rental awards	2,861	2.9%	88
Have American Express Green card in own name	2,096	2.1%	103
Have American Express Gold card in own name	2,510	2.5%	88
Have American Express Blue card in own name	3,697	3.7%	89
Have Discover card in own name	8,034	8.1%	77
Have MasterCard Standard card in own name	12,484	12.6%	84
Have MasterCard Gold card in own name	2,742	2.8%	88
Have MasterCard Platinum card in own name	4,245	4.3%	77
Have MasterCard debit card in own name	7,637	7.7%	94
Have Visa Regular/Classic card in own name	21,082	21.3%	85
Have Visa Gold card in own name	2,197	2.2%	88
Have Visa Platinum card in own name	7,280	7.4%	83
Have Visa Signature card in own name	4,989	5.0%	85
Have Visa debit card in own name	17,996	18.2%	89
Paid bills last 12 months: by mail	29,917	30.2%	83
Paid bills last 12 months: online	41,429	41.9%	83
Paid bills last 12 months: in person	32,677	33.0%	122
Paid bills last 12 months: by phone using credit card	20,734	20.9%	98
Paid bills last 12 months: by mobile phone	17,735	17.9%	94
Paid bills last 12 months: charged to credit card	13,307	13.4%	85
Paid bills last 12 months: deducted from bank account	22,753	23.0%	84
Wired/sent money in last 6 months	15,186	15.3%	102
Wired/sent money in last 6 months: using MoneyGram	4,218	4.3%	126
Wired/sent money in last 6 months: using Western Union	5,896	6.0%	124
Wired/sent money in last 6 months: bank wire transfer	2,922	3.0%	83
Used Apple Pay digital payment service/30 days	3,698	3.7%	99
Used PayPal digital payment service/30 days	13,826	14.0%	80
Used Venmo digital payment service/30 days	4,376	4.4%	119
Used Visa Checkout digital payment service/30 days	3,504	3.5%	110

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used other digital payment service/30 days	3,112	3.1%	99
Tax preparation: did manually	12,957	13.1%	92
Tax preparation: used software (TurboTax)	12,225	12.3%	101
Tax preparation: used online tax srv (TurboTax)	7,303	7.4%	97
Tax preparation: used H&R Block on-site	5,372	5.4%	119
Tax preparation: used CPA/other tax professional	10,363	10.5%	65

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Finances Market Potential

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

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Demographic Summary		2019	2024
Population		270,530	274,622
Population 18+		214,790	218,530
Households		117,349	119,423
Median Household Income		\$39,919	\$45,584
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	103,597	48.2%	87
Bank/financial institution used: Bank of America	21,528	10.0%	76
Bank/financial institution used: Capital One	9,977	4.6%	82
Bank/financial institution used: Chase	19,885	9.3%	68
Bank/financial institution used: Citibank	7,429	3.5%	89
Bank/financial institution used: PNC	7,300	3.4%	98
Bank/financial institution used: U.S. Bank	6,125	2.9%	91
Bank/financial institution used: Wells Fargo	21,649	10.1%	83
Bank/financial institution used: credit union	35,678	16.6%	92
Bank/financial inst used: local/community bank	17,981	8.4%	87
Did banking by mail in last 12 months	5,798	2.7%	92
Did banking by phone in last 12 months	17,420	8.1%	83
Did banking online in last 12 months	64,266	29.9%	77
Did banking on mobile device in last 12 months	44,298	20.6%	80
Used ATM/cash machine in last 12 months	98,438	45.8%	87
Used direct deposit of paycheck in last 12 months	80,270	37.4%	85
Did banking w/paperless statements in last 12 months	42,264	19.7%	80
Have interest checking account	48,308	22.5%	78
Have non-interest checking account	52,642	24.5%	84
Have savings account	105,374	49.1%	86
Have overdraft protection	47,283	22.0%	81
Have auto loan	35,934	16.7%	80
Have personal loan for education (student loan)	13,513	6.3%	93
Have personal loan - not for education	8,247	3.8%	112
Have home mortgage (1st)	50,458	23.5%	76
Have 2nd mortgage (home equity loan)	8,443	3.9%	80
Have home equity line of credit	5,377	2.5%	75
Have personal line of credit	7,364	3.4%	98
Have 401(k) retirement savings plan	26,341	12.3%	76
Have 403(b) retirement savings plan	6,053	2.8%	89
Have Roth IRA retirement savings plan	14,949	7.0%	87
Have Traditional IRA retirement savings plan	16,833	7.8%	73
Own any securities investment	52,049	24.2%	75
Own any annuity	4,860	2.3%	82
Own certificate of deposit (more than 6 months)	4,979	2.3%	89
Own shares in money market fund	7,256	3.4%	85
Own shares in mutual fund (bonds)	7,881	3.7%	77
Own shares in mutual fund (stock)	11,434	5.3%	75
Own any stock	12,453	5.8%	81
Own common stock in company you don't work for	8,854	4.1%	80
Own U.S. savings bond	7,345	3.4%	78
Own investment real estate	6,933	3.2%	81
Own vacation/weekend home	5,460	2.5%	69
Used a real estate agent in last 12 months	10,947	5.1%	88
Used financial planner in last 12 months	11,223	5.2%	74
Own 1 credit card	31,906	14.9%	89
Own 2 credit cards	23,823	11.1%	76
Own 3 credit cards	16,635	7.7%	78
Own 4 credit cards	11,009	5.1%	79
Own 5 credit cards	6,666	3.1%	81
Own 6+ credit cards	10,725	5.0%	78

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	51,115	23.8%	78
Credit cards: Sometimes carry a balance	33,353	15.5%	93
Credit cards: Usually or always carry a balance	32,835	15.3%	86
Avg monthly credit card expenditures: <\$1-110	23,178	10.8%	94
Avg monthly credit card expenditures: \$111-\$225	13,641	6.4%	86
Avg monthly credit card expenditures: \$226-\$450	12,925	6.0%	88
Avg monthly credit card expenditures: \$451-\$700	9,867	4.6%	75
Avg monthly credit card expenditures: \$701-\$1000	9,675	4.5%	80
Avg monthly credit card expenditures: \$1001+	18,568	8.6%	74
Own 1 debit card	89,394	41.6%	87
Own 2 debit cards	23,183	10.8%	91
Avg monthly debit card expenditures: \$1-90	8,637	4.0%	91
Avg monthly debit card expenditures: \$91-\$180	11,056	5.1%	93
Avg monthly debit card expenditures: \$181-\$225	9,544	4.4%	89
Avg monthly debit card expenditures: \$226-\$450	16,926	7.9%	101
Avg monthly debit card expenditures: \$451-\$700	15,926	7.4%	87
Avg monthly debit card expenditures: \$701-\$1000	16,148	7.5%	95
Avg monthly debit card expenditures: \$1001+	15,405	7.2%	79
Own/used last 12 months: any credit/debit card	151,417	70.5%	89
Own/used last 12 months: any major credit/debit card	130,367	60.7%	87
Own/used last 12 months: any store credit card	46,859	21.8%	80
Credit/debit card rewards: airline miles	16,000	7.4%	75
Credit/debit card rewards: cash back	49,347	23.0%	78
Credit/debit card rewards: gasoline discounts	7,570	3.5%	84
Credit/debit card rewards: gifts	7,551	3.5%	99
Credit/debit card rewards: hotel/car rental awards	5,771	2.7%	82
Have American Express Green card in own name	4,549	2.1%	103
Have American Express Gold card in own name	5,381	2.5%	87
Have American Express Blue card in own name	7,196	3.4%	80
Have Discover card in own name	17,591	8.2%	78
Have MasterCard Standard card in own name	27,165	12.6%	84
Have MasterCard Gold card in own name	5,756	2.7%	85
Have MasterCard Platinum card in own name	8,973	4.2%	75
Have MasterCard debit card in own name	16,668	7.8%	95
Have Visa Regular/Classic card in own name	44,954	20.9%	83
Have Visa Gold card in own name	4,711	2.2%	87
Have Visa Platinum card in own name	15,825	7.4%	83
Have Visa Signature card in own name	10,317	4.8%	81
Have Visa debit card in own name	38,921	18.1%	89
Paid bills last 12 months: by mail	68,434	31.9%	87
Paid bills last 12 months: online	89,276	41.6%	83
Paid bills last 12 months: in person	70,472	32.8%	121
Paid bills last 12 months: by phone using credit card	45,316	21.1%	98
Paid bills last 12 months: by mobile phone	38,075	17.7%	93
Paid bills last 12 months: charged to credit card	28,178	13.1%	83
Paid bills last 12 months: deducted from bank account	49,839	23.2%	84
Wired/sent money in last 6 months	32,528	15.1%	101
Wired/sent money in last 6 months: using MoneyGram	9,038	4.2%	124
Wired/sent money in last 6 months: using Western Union	12,263	5.7%	119
Wired/sent money in last 6 months: bank wire transfer	5,988	2.8%	79
Used Apple Pay digital payment service/30 days	7,151	3.3%	88
Used PayPal digital payment service/30 days	30,123	14.0%	81
Used Venmo digital payment service/30 days	7,568	3.5%	95
Used Visa Checkout digital payment service/30 days	6,754	3.1%	97

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.



Finances Market Potential

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

Prepared by Charlotte Hollkamp

Latitude: 38.23219

Longitude: -85.74940

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used other digital payment service/30 days	6,318	2.9%	93
Tax preparation: did manually	28,334	13.2%	93
Tax preparation: used software (TurboTax)	26,082	12.1%	99
Tax preparation: used online tax srv (TurboTax)	15,767	7.3%	96
Tax preparation: used H&R Block on-site	10,871	5.1%	111
Tax preparation: used CPA/other tax professional	23,197	10.8%	67

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.