



Financial Expenditures

2614 Chamberlain Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28911
Longitude: -85.51468

Demographic Summary		2020	2025
Population		3,556	3,805
Households		1,458	1,597
Families		1,011	1,086
Median Age		35.0	36.0
Median Household Income		\$114,936	\$125,067
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	150	\$25,964.28	\$37,855,923
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	150	\$23,652.70	\$34,485,637
Value of Stocks/Bonds/Mutual Funds	164	\$39,975.00	\$58,283,548
Value of Stocks/Bonds/Mutual Funds (1 year ago)	164	\$37,230.54	\$54,282,128
Value of Other Financial Assets	140	\$11,476.73	\$16,733,074
Value of Other Financial Assets (1 year ago)	137	\$10,350.61	\$15,091,185
Value of Retirement Plans	159	\$151,508.52	\$220,899,428
Value of Retirement Plans (1 year ago)	157	\$129,444.23	\$188,729,683
Surrender Value of Whole Life Policies	206	\$24,765.72	\$36,108,421
Surrender Value of Whole Life Policies (1 year ago)	218	\$25,206.44	\$36,750,988
Earnings			
Interest/Dividends	149	\$1,755.80	\$2,559,960
Royalty/Estate/Trust Income	158	\$664.56	\$968,932
Liabilities			
Original Mortgage Amount (Owned Home)	194	\$25,651.16	\$37,399,388
Vehicle Loan Amount (1)	171	\$5,004.12	\$7,296,007
Value of Credit Card Debt	157	\$4,086.47	\$5,958,074
Value of Credit Card Debt (1 year ago)	156	\$3,875.69	\$5,650,763
Value Owed on Student Loans	154	\$10,750.08	\$15,673,620
Value Owed on Student Loans (1 year ago)	154	\$9,986.24	\$14,559,932
Value Owed on Non-student Loans	139	\$1,359.02	\$1,981,447
Value Owed on Non-student Loans (1 year ago)	129	\$936.14	\$1,364,895
Owned Dwellings - Special Lump Sum Mortgage Payments	193	\$962.75	\$1,403,693
Owned Dwellings - Special Assessments	143	\$22.59	\$32,929
Owned Dwellings - Property Purchase Closing Costs	171	\$508.68	\$741,653
Amount Paid: Interest			
Home Mortgage	186	\$6,778.47	\$9,883,011
Home Equity Loan	134	\$42.89	\$62,536
Home Equity Line of Credit	146	\$184.21	\$268,571
New Car/Truck/Van Loan	169	\$218.48	\$318,547
Used Car/Truck/Van Loan	161	\$200.88	\$292,879
Finance/Late/Interest Charges for Credit Cards	149	\$619.07	\$902,598
Finance/Late/Interest Charges for Student Loans	149	\$301.63	\$439,772
Finance/Late/Interest Charges for Non-student Loans	161	\$55.97	\$81,600
Amount Paid: Principal			
Home Mortgage	177	\$3,795.93	\$5,534,462
Home Equity Loan	134	\$81.45	\$118,755
Home Equity Line of Credit	142	\$459.64	\$670,154
New Car/Truck/Van Loan	170	\$1,896.64	\$2,765,305
Used Car/Truck/Van Loan	161	\$1,500.78	\$2,188,130
Checking Account and Banking Service Charges	144	\$45.56	\$66,423

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 2020 and 2025; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics.

July 20, 2020



Financial Expenditures

2614 Chamberlain Ln, Louisville, Kentucky, 40245
Ring: 3 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28911
Longitude: -85.51468

Demographic Summary		2020	2025
Population		47,637	50,876
Households		18,421	19,829
Families		12,953	13,844
Median Age		39.3	40.2
Median Household Income		\$95,444	\$103,452
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	148	\$25,602.54	\$471,624,421
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	148	\$23,439.41	\$431,777,383
Value of Stocks/Bonds/Mutual Funds	161	\$39,291.53	\$723,789,297
Value of Stocks/Bonds/Mutual Funds (1 year ago)	161	\$36,669.42	\$675,487,451
Value of Other Financial Assets	150	\$12,251.51	\$225,685,144
Value of Other Financial Assets (1 year ago)	148	\$11,188.03	\$206,094,645
Value of Retirement Plans	157	\$149,421.73	\$2,752,497,691
Value of Retirement Plans (1 year ago)	156	\$128,844.04	\$2,373,436,039
Surrender Value of Whole Life Policies	166	\$20,030.52	\$368,982,216
Surrender Value of Whole Life Policies (1 year ago)	175	\$20,196.20	\$372,034,245
Earnings			
Interest/Dividends	155	\$1,821.42	\$33,552,340
Royalty/Estate/Trust Income	155	\$652.96	\$12,028,232
Liabilities			
Original Mortgage Amount (Owned Home)	166	\$21,943.81	\$404,226,855
Vehicle Loan Amount (1)	147	\$4,294.92	\$79,116,769
Value of Credit Card Debt	144	\$3,752.74	\$69,129,248
Value of Credit Card Debt (1 year ago)	145	\$3,593.25	\$66,191,204
Value Owed on Student Loans	136	\$9,521.78	\$175,400,742
Value Owed on Student Loans (1 year ago)	136	\$8,857.98	\$163,172,868
Value Owed on Non-student Loans	129	\$1,261.79	\$23,243,411
Value Owed on Non-student Loans (1 year ago)	122	\$882.57	\$16,257,744
Owned Dwellings - Special Lump Sum Mortgage Payments	164	\$818.31	\$15,074,012
Owned Dwellings - Special Assessments	147	\$23.36	\$430,339
Owned Dwellings - Property Purchase Closing Costs	151	\$450.31	\$8,295,151
Amount Paid: Interest			
Home Mortgage	161	\$5,890.33	\$108,505,693
Home Equity Loan	146	\$46.53	\$857,203
Home Equity Line of Credit	152	\$191.94	\$3,535,770
New Car/Truck/Van Loan	147	\$189.62	\$3,493,026
Used Car/Truck/Van Loan	140	\$174.18	\$3,208,641
Finance/Late/Interest Charges for Credit Cards	138	\$575.02	\$10,592,453
Finance/Late/Interest Charges for Student Loans	135	\$271.46	\$5,000,540
Finance/Late/Interest Charges for Non-student Loans	145	\$50.14	\$923,539
Amount Paid: Principal			
Home Mortgage	159	\$3,406.90	\$62,758,432
Home Equity Loan	147	\$88.94	\$1,638,323
Home Equity Line of Credit	150	\$485.78	\$8,948,525
New Car/Truck/Van Loan	148	\$1,651.98	\$30,431,138
Used Car/Truck/Van Loan	140	\$1,305.40	\$24,046,724
Checking Account and Banking Service Charges	130	\$41.30	\$760,794

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Source: Esri forecasts for 2020 and 2025; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics.

July 20, 2020



Financial Expenditures

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Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28911
Longitude: -85.51468

Demographic Summary		2020	2025
Population		126,116	135,193
Households		50,040	53,686
Families		34,145	36,515
Median Age		41.4	42.3
Median Household Income		\$95,169	\$103,637
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	147	\$25,473.57	\$1,274,697,394
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	148	\$23,331.13	\$1,167,489,578
Value of Stocks/Bonds/Mutual Funds	160	\$39,020.28	\$1,952,574,933
Value of Stocks/Bonds/Mutual Funds (1 year ago)	160	\$36,301.33	\$1,816,518,509
Value of Other Financial Assets	151	\$12,316.86	\$616,335,921
Value of Other Financial Assets (1 year ago)	149	\$11,294.93	\$565,198,218
Value of Retirement Plans	156	\$149,073.11	\$7,459,618,310
Value of Retirement Plans (1 year ago)	156	\$128,920.73	\$6,451,193,148
Surrender Value of Whole Life Policies	154	\$18,525.65	\$927,023,360
Surrender Value of Whole Life Policies (1 year ago)	161	\$18,622.15	\$931,852,175
Earnings			
Interest/Dividends	155	\$1,824.50	\$91,297,789
Royalty/Estate/Trust Income	155	\$653.04	\$32,678,049
Liabilities			
Original Mortgage Amount (Owned Home)	156	\$20,669.67	\$1,034,310,470
Vehicle Loan Amount (1)	140	\$4,075.13	\$203,919,353
Value of Credit Card Debt	140	\$3,649.29	\$182,610,679
Value of Credit Card Debt (1 year ago)	141	\$3,504.04	\$175,342,212
Value Owed on Student Loans	133	\$9,259.42	\$463,341,285
Value Owed on Student Loans (1 year ago)	132	\$8,616.80	\$431,184,688
Value Owed on Non-student Loans	128	\$1,250.76	\$62,588,240
Value Owed on Non-student Loans (1 year ago)	120	\$871.58	\$43,614,113
Owned Dwellings - Special Lump Sum Mortgage Payments	156	\$779.25	\$38,993,445
Owned Dwellings - Special Assessments	151	\$23.96	\$1,199,204
Owned Dwellings - Property Purchase Closing Costs	144	\$429.73	\$21,503,869
Amount Paid: Interest			
Home Mortgage	153	\$5,598.88	\$280,167,995
Home Equity Loan	147	\$47.12	\$2,357,738
Home Equity Line of Credit	154	\$194.48	\$9,732,024
New Car/Truck/Van Loan	139	\$179.67	\$8,990,440
Used Car/Truck/Van Loan	132	\$165.07	\$8,260,036
Finance/Late/Interest Charges for Credit Cards	134	\$560.59	\$28,051,834
Finance/Late/Interest Charges for Student Loans	131	\$264.66	\$13,243,432
Finance/Late/Interest Charges for Non-student Loans	143	\$49.47	\$2,475,248
Amount Paid: Principal			
Home Mortgage	153	\$3,274.51	\$163,856,675
Home Equity Loan	149	\$90.53	\$4,530,136
Home Equity Line of Credit	153	\$494.01	\$24,720,498
New Car/Truck/Van Loan	141	\$1,570.58	\$78,591,785
Used Car/Truck/Van Loan	133	\$1,239.94	\$62,046,583
Checking Account and Banking Service Charges	126	\$39.97	\$2,000,187

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