



## Finances Market Potential

Anchorage Plaza- Phase Three  
12910 Factory Ln, Louisville, Kentucky, 40245  
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821

Longitude: -85.51154

Demographic Summary		2017	2022
Population		3,946	4,124
Population 18+		2,874	3,017
Households		1,673	1,740
Median Household Income		\$103,100	\$110,746
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	1,632	56.8%	105
Bank/financial institution used: Bank of America	527	18.3%	132
Bank/financial institution used: Capital One/ING Direct	149	5.2%	120
Bank/financial institution used: Chase	514	17.9%	140
Bank/financial institution used: Citibank	110	3.8%	107
Bank/financial institution used: PNC	55	1.9%	66
Bank/financial institution used: U.S. Bank	122	4.2%	132
Bank/financial institution used: Wells Fargo	466	16.2%	136
Bank/financial institution used: credit union	578	20.1%	112
Bank/financial inst used: local/community bank	198	6.9%	68
Did banking by mail in last 12 months	119	4.1%	122
Did banking by phone in last 12 months	310	10.8%	117
Did banking online in last 12 months	1,486	51.7%	141
Did banking on mobile device in last 12 months	756	26.3%	152
Used ATM/cash machine in last 12 months	1,684	58.6%	118
Used direct deposit of paycheck in last 12 months	1,368	47.6%	116
Did banking w/paperless statements in last 12 mo	787	27.4%	134
Have interest checking account	970	33.8%	124
Have non-interest checking account	883	30.7%	104
Have savings account	1,818	63.3%	116
Have overdraft protection	983	34.2%	129
Have auto loan	729	25.4%	136
Have personal loan for education (student loan)	273	9.5%	134
Have personal loan - not for education	78	2.7%	101
Have home mortgage (1st)	1,207	42.0%	137
Have 2nd mortgage (home equity loan)	169	5.9%	113
Have home equity line of credit	91	3.2%	92
Have personal line of credit	118	4.1%	135
Have 401(k) retirement savings plan	585	20.4%	139
Have 403(b) retirement savings plan	128	4.5%	146
Have IRA retirement savings plan	494	17.2%	127
Own any securities investment	182	6.3%	142
Own any annuity	59	2.1%	79
Own certificate of deposit (more than 6 months)	85	3.0%	95
Own shares in money market fund	165	5.7%	130
Own shares in mutual fund (bonds)	164	5.7%	113
Own shares in mutual fund (stock)	289	10.1%	137
Own any stock	301	10.5%	144
Own common stock in company you don't work for	226	7.9%	155
Own U.S. savings bond	166	5.8%	112
Own investment real estate	140	4.9%	133
Own vacation/weekend home	95	3.3%	101
Used a real estate agent in last 12 months	236	8.2%	136
Used financial planner in last 12 months	216	7.5%	119
Own 1 credit card	513	17.8%	113
Own 2 credit cards	414	14.4%	109
Own 3 credit cards	358	12.5%	136
Own 4 credit cards	220	7.7%	126
Own 5 credit cards	133	4.6%	143
Own 6+ credit cards	180	6.3%	108

**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 2017 and 2022.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Avg monthly credit card expenditures: <\$111	314	10.9%	91
Avg monthly credit card expenditures: \$111-\$225	232	8.1%	114
Avg monthly credit card expenditures: \$226-\$450	158	5.5%	83
Avg monthly credit card expenditures: \$451-\$700	179	6.2%	117
Avg monthly credit card expenditures: \$701-\$1000	170	5.9%	128
Avg monthly credit card expenditures: \$1001+	461	16.0%	173
Own 1 debit card	1,460	50.8%	114
Own 2 debit cards	397	13.8%	130
Own 3+ debit cards	90	3.1%	145
Avg monthly debit card expenditures: <\$91	104	3.6%	104
Avg monthly debit card expenditures: \$91-\$180	95	3.3%	80
Avg monthly debit card expenditures: \$181-\$225	160	5.6%	103
Avg monthly debit card expenditures: \$226-\$450	201	7.0%	87
Avg monthly debit card expenditures: \$451-\$700	269	9.4%	115
Avg monthly debit card expenditures: \$701-\$1000	239	8.3%	116
Avg monthly debit card expenditures: \$1001+	350	12.2%	161
Own/used last 12 months: any credit/debit card	2,377	82.7%	110
Own/used last 12 months: any major credit/debit card	2,182	75.9%	112
Own/used last 12 months: any store credit card	866	30.1%	111
Credit/debit card rewards: airline miles	485	16.9%	189
Credit/debit card rewards: cash back	855	29.7%	130
Credit/debit card rewards: gasoline discounts	122	4.2%	113
Credit/debit card rewards: gifts	162	5.6%	135
Credit/debit card rewards: hotel/car rental awards	122	4.2%	138
Have American Express Green card in own name	111	3.9%	128
Have American Express Gold card in own name	141	4.9%	171
Have American Express Platinum card in own name	97	3.4%	136
Have American Express Blue card in own name	151	5.3%	153
Have Discover card in own name	336	11.7%	115
Have MasterCard Standard card in own name	468	16.3%	116
Have MasterCard Gold card in own name	129	4.5%	130
Have MasterCard Platinum card in own name	222	7.7%	126
Have MasterCard debit card in own name	198	6.9%	92
Have Visa Regular/Classic card in own name	728	25.3%	113
Have Visa Gold card in own name	91	3.2%	102
Have Visa Platinum card in own name	323	11.2%	121
Have Visa Signature card in own name	143	5.0%	117
Have Visa debit card in own name	713	24.8%	119
Paid bills last 12 months: by mail	1,142	39.7%	93
Paid bills last 12 months: online	1,685	58.6%	131
Paid bills last 12 months: in person	616	21.4%	73
Paid bills last 12 months: by phone using credit card	640	22.3%	112
Paid bills last 12 months: by mobile phone	456	15.9%	124
Paid bills last 12 months: charged to credit card	471	16.4%	128
Paid bills last 12 months: deducted from bank account	827	28.8%	116
Wired/sent money in last 6 months	577	20.1%	119
Wired/sent money in last 6 months: using MoneyGram	83	2.9%	101
Wired/sent money in last 6 months: using PayPal	523	18.2%	141
Wired/sent money in last 6 months: using Western Union	140	4.9%	118

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Wired/sent money in last 6 months: bank wire transfer	121	4.2%	161
Tax preparation: did manually	385	13.4%	107
Tax preparation: used software (TurboTax)	418	14.5%	142
Tax preparation: used online tax srv (TurboTax)	191	6.6%	113
Tax preparation: used H&R Block on-site	152	5.3%	96
Tax preparation: used CPA/other tax professional	661	23.0%	118
Tax preparation: used software (H&R Block TaxCut)	129	4.5%	114

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Demographic Summary		2017	2022
Population		44,658	46,512
Population 18+		33,176	34,972
Households		17,016	17,682
Median Household Income		\$84,387	\$91,737
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	19,495	58.8%	109
Bank/financial institution used: Bank of America	5,977	18.0%	130
Bank/financial institution used: Capital One/ING Direct	1,693	5.1%	118
Bank/financial institution used: Chase	5,537	16.7%	131
Bank/financial institution used: Citibank	1,379	4.2%	116
Bank/financial institution used: PNC	925	2.8%	97
Bank/financial institution used: U.S. Bank	1,136	3.4%	106
Bank/financial institution used: Wells Fargo	5,083	15.3%	128
Bank/financial institution used: credit union	6,775	20.4%	114
Bank/financial inst used: local/community bank	2,717	8.2%	81
Did banking by mail in last 12 months	1,346	4.1%	120
Did banking by phone in last 12 months	3,276	9.9%	107
Did banking online in last 12 months	15,853	47.8%	131
Did banking on mobile device in last 12 months	7,550	22.8%	131
Used ATM/cash machine in last 12 months	19,244	58.0%	117
Used direct deposit of paycheck in last 12 months	15,884	47.9%	117
Did banking w/paperless statements in last 12 mo	8,732	26.3%	129
Have interest checking account	11,374	34.3%	126
Have non-interest checking account	10,458	31.5%	107
Have savings account	21,024	63.4%	116
Have overdraft protection	10,835	32.7%	123
Have auto loan	7,474	22.5%	121
Have personal loan for education (student loan)	2,912	8.8%	124
Have personal loan - not for education	821	2.5%	92
Have home mortgage (1st)	13,625	41.1%	134
Have 2nd mortgage (home equity loan)	2,156	6.5%	125
Have home equity line of credit	1,459	4.4%	128
Have personal line of credit	1,383	4.2%	137
Have 401(k) retirement savings plan	6,601	19.9%	136
Have 403(b) retirement savings plan	1,311	4.0%	130
Have IRA retirement savings plan	6,080	18.3%	135
Own any securities investment	2,012	6.1%	136
Own any annuity	971	2.9%	113
Own certificate of deposit (more than 6 months)	1,130	3.4%	109
Own shares in money market fund	2,018	6.1%	137
Own shares in mutual fund (bonds)	2,311	7.0%	138
Own shares in mutual fund (stock)	3,385	10.2%	139
Own any stock	3,505	10.6%	146
Own common stock in company you don't work for	2,507	7.6%	149
Own U.S. savings bond	2,084	6.3%	122
Own investment real estate	1,596	4.8%	131
Own vacation/weekend home	1,458	4.4%	135
Used a real estate agent in last 12 months	2,563	7.7%	128
Used financial planner in last 12 months	2,787	8.4%	133
Own 1 credit card	5,750	17.3%	110
Own 2 credit cards	5,038	15.2%	114
Own 3 credit cards	3,906	11.8%	128
Own 4 credit cards	2,586	7.8%	128
Own 5 credit cards	1,436	4.3%	134
Own 6+ credit cards	2,482	7.5%	129

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Avg monthly credit card expenditures: <\$111	3,882		11.7%	97
Avg monthly credit card expenditures: \$111-\$225	2,440		7.4%	104
Avg monthly credit card expenditures: \$226-\$450	2,359		7.1%	108
Avg monthly credit card expenditures: \$451-\$700	2,172		6.5%	123
Avg monthly credit card expenditures: \$701-\$1000	2,032		6.1%	132
Avg monthly credit card expenditures: \$1001+	5,133		15.5%	167
Own 1 debit card	16,617		50.1%	112
Own 2 debit cards	4,238		12.8%	120
Own 3+ debit cards	809		2.4%	113
Avg monthly debit card expenditures: <\$91	1,123		3.4%	97
Avg monthly debit card expenditures: \$91-\$180	1,225		3.7%	89
Avg monthly debit card expenditures: \$181-\$225	1,958		5.9%	109
Avg monthly debit card expenditures: \$226-\$450	2,706		8.2%	102
Avg monthly debit card expenditures: \$451-\$700	2,982		9.0%	110
Avg monthly debit card expenditures: \$701-\$1000	2,699		8.1%	114
Avg monthly debit card expenditures: \$1001+	3,279		9.9%	130
Own/used last 12 months: any credit/debit card	27,533		83.0%	110
Own/used last 12 months: any major credit/debit card	25,209		76.0%	112
Own/used last 12 months: any store credit card	10,865		32.7%	120
Credit/debit card rewards: airline miles	4,928		14.9%	166
Credit/debit card rewards: cash back	9,810		29.6%	129
Credit/debit card rewards: gasoline discounts	1,619		4.9%	130
Credit/debit card rewards: gifts	1,782		5.4%	128
Credit/debit card rewards: hotel/car rental awards	1,442		4.3%	141
Have American Express Green card in own name	1,421		4.3%	142
Have American Express Gold card in own name	1,450		4.4%	152
Have American Express Platinum card in own name	1,309		3.9%	159
Have American Express Blue card in own name	1,803		5.4%	158
Have Discover card in own name	3,863		11.6%	115
Have MasterCard Standard card in own name	5,509		16.6%	118
Have MasterCard Gold card in own name	1,295		3.9%	113
Have MasterCard Platinum card in own name	2,470		7.4%	121
Have MasterCard debit card in own name	2,551		7.7%	103
Have Visa Regular/Classic card in own name	8,672		26.1%	116
Have Visa Gold card in own name	1,142		3.4%	111
Have Visa Platinum card in own name	3,682		11.1%	120
Have Visa Signature card in own name	1,774		5.3%	126
Have Visa debit card in own name	7,563		22.8%	109
Paid bills last 12 months: by mail	14,357		43.3%	101
Paid bills last 12 months: online	18,365		55.4%	124
Paid bills last 12 months: in person	7,060		21.3%	72
Paid bills last 12 months: by phone using credit card	6,984		21.1%	106
Paid bills last 12 months: by mobile phone	4,661		14.0%	110
Paid bills last 12 months: charged to credit card	5,676		17.1%	133
Paid bills last 12 months: deducted from bank account	9,507		28.7%	115
Wired/sent money in last 6 months	6,104		18.4%	109
Wired/sent money in last 6 months: using MoneyGram	757		2.3%	80
Wired/sent money in last 6 months: using PayPal	5,359		16.2%	125
Wired/sent money in last 6 months: using Western Union	1,345		4.1%	98

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	1,224		3.7%	141
Tax preparation: did manually	4,503		13.6%	109
Tax preparation: used software (TurboTax)	4,454		13.4%	131
Tax preparation: used online tax srv (TurboTax)	2,215		6.7%	113
Tax preparation: used H&R Block on-site	1,691		5.1%	92
Tax preparation: used CPA/other tax professional	7,782		23.5%	121
Tax preparation: used software (H&R Block TaxCut)	1,316		4.0%	101

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## Finances Market Potential

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Demographic Summary		2017	2022
Population		117,205	122,602
Population 18+		89,217	94,151
Households		46,231	48,242
Median Household Income		\$82,507	\$89,735
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	53,516	60.0%	111
Bank/financial institution used: Bank of America	14,747	16.5%	119
Bank/financial institution used: Capital One/ING Direct	4,373	4.9%	113
Bank/financial institution used: Chase	14,019	15.7%	123
Bank/financial institution used: Citibank	3,472	3.9%	108
Bank/financial institution used: PNC	2,902	3.3%	113
Bank/financial institution used: U.S. Bank	3,120	3.5%	109
Bank/financial institution used: Wells Fargo	13,034	14.6%	122
Bank/financial institution used: credit union	18,729	21.0%	117
Bank/financial inst used: local/community bank	8,548	9.6%	95
Did banking by mail in last 12 months	3,553	4.0%	118
Did banking by phone in last 12 months	8,679	9.7%	106
Did banking online in last 12 months	41,574	46.6%	127
Did banking on mobile device in last 12 months	19,019	21.3%	123
Used ATM/cash machine in last 12 months	51,306	57.5%	116
Used direct deposit of paycheck in last 12 months	43,059	48.3%	118
Did banking w/paperless statements in last 12 mo	23,195	26.0%	128
Have interest checking account	31,063	34.8%	128
Have non-interest checking account	28,622	32.1%	109
Have savings account	56,401	63.2%	116
Have overdraft protection	28,974	32.5%	122
Have auto loan	19,923	22.3%	120
Have personal loan for education (student loan)	7,528	8.4%	119
Have personal loan - not for education	2,261	2.5%	94
Have home mortgage (1st)	35,712	40.0%	131
Have 2nd mortgage (home equity loan)	6,203	7.0%	134
Have home equity line of credit	4,271	4.8%	140
Have personal line of credit	3,606	4.0%	133
Have 401(k) retirement savings plan	17,414	19.5%	133
Have 403(b) retirement savings plan	3,481	3.9%	128
Have IRA retirement savings plan	16,652	18.7%	138
Own any securities investment	5,388	6.0%	136
Own any annuity	3,027	3.4%	131
Own certificate of deposit (more than 6 months)	3,291	3.7%	118
Own shares in money market fund	5,472	6.1%	138
Own shares in mutual fund (bonds)	6,285	7.0%	140
Own shares in mutual fund (stock)	9,152	10.3%	140
Own any stock	9,195	10.3%	142
Own common stock in company you don't work for	6,635	7.4%	147
Own U.S. savings bond	5,718	6.4%	125
Own investment real estate	4,437	5.0%	135
Own vacation/weekend home	4,052	4.5%	139
Used a real estate agent in last 12 months	6,863	7.7%	127
Used financial planner in last 12 months	8,020	9.0%	142
Own 1 credit card	15,456	17.3%	110
Own 2 credit cards	13,603	15.2%	115
Own 3 credit cards	10,350	11.6%	126
Own 4 credit cards	6,801	7.6%	125
Own 5 credit cards	3,858	4.3%	134
Own 6+ credit cards	6,936	7.8%	134

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	Adults			
Avg monthly credit card expenditures: <\$111	10,652		11.9%	99
Avg monthly credit card expenditures: \$111-\$225	6,609		7.4%	105
Avg monthly credit card expenditures: \$226-\$450	6,709		7.5%	114
Avg monthly credit card expenditures: \$451-\$700	5,769		6.5%	122
Avg monthly credit card expenditures: \$701-\$1000	5,412		6.1%	131
Avg monthly credit card expenditures: \$1001+	13,419		15.0%	163
Own 1 debit card	44,673		50.1%	112
Own 2 debit cards	10,812		12.1%	114
Own 3+ debit cards	2,134		2.4%	111
Avg monthly debit card expenditures: <\$91	3,050		3.4%	98
Avg monthly debit card expenditures: \$91-\$180	3,588		4.0%	97
Avg monthly debit card expenditures: \$181-\$225	5,242		5.9%	109
Avg monthly debit card expenditures: \$226-\$450	7,537		8.4%	105
Avg monthly debit card expenditures: \$451-\$700	7,830		8.8%	108
Avg monthly debit card expenditures: \$701-\$1000	7,054		7.9%	110
Avg monthly debit card expenditures: \$1001+	8,217		9.2%	121
Own/used last 12 months: any credit/debit card	74,201		83.2%	110
Own/used last 12 months: any major credit/debit card	68,015		76.2%	113
Own/used last 12 months: any store credit card	29,240		32.8%	120
Credit/debit card rewards: airline miles	12,956		14.5%	163
Credit/debit card rewards: cash back	25,951		29.1%	127
Credit/debit card rewards: gasoline discounts	4,229		4.7%	126
Credit/debit card rewards: gifts	4,895		5.5%	131
Credit/debit card rewards: hotel/car rental awards	3,939		4.4%	144
Have American Express Green card in own name	3,686		4.1%	137
Have American Express Gold card in own name	3,886		4.4%	152
Have American Express Platinum card in own name	3,395		3.8%	154
Have American Express Blue card in own name	4,468		5.0%	146
Have Discover card in own name	10,714		12.0%	119
Have MasterCard Standard card in own name	14,949		16.8%	119
Have MasterCard Gold card in own name	3,411		3.8%	111
Have MasterCard Platinum card in own name	6,682		7.5%	122
Have MasterCard debit card in own name	7,165		8.0%	107
Have Visa Regular/Classic card in own name	23,608		26.5%	118
Have Visa Gold card in own name	3,144		3.5%	113
Have Visa Platinum card in own name	9,973		11.2%	121
Have Visa Signature card in own name	5,038		5.6%	133
Have Visa debit card in own name	19,483		21.8%	105
Paid bills last 12 months: by mail	40,342		45.2%	106
Paid bills last 12 months: online	48,071		53.9%	120
Paid bills last 12 months: in person	19,824		22.2%	75
Paid bills last 12 months: by phone using credit card	18,463		20.7%	104
Paid bills last 12 months: by mobile phone	11,820		13.2%	104
Paid bills last 12 months: charged to credit card	15,094		16.9%	132
Paid bills last 12 months: deducted from bank account	25,412		28.5%	114
Wired/sent money in last 6 months	15,537		17.4%	103
Wired/sent money in last 6 months: using MoneyGram	1,858		2.1%	73
Wired/sent money in last 6 months: using PayPal	13,991		15.7%	121
Wired/sent money in last 6 months: using Western Union	3,300		3.7%	89

**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 2017 and 2022.

January 23, 2018





## Finances Market Potential

Anchorage Plaza- Phase Three  
12910 Factory Ln, Louisville, Kentucky, 40245  
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821

Longitude: -85.51154

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	3,011		3.4%	129
Tax preparation: did manually	12,045		13.5%	108
Tax preparation: used software (TurboTax)	11,604		13.0%	127
Tax preparation: used online tax srv (TurboTax)	5,692		6.4%	108
Tax preparation: used H&R Block on-site	4,386		4.9%	89
Tax preparation: used CPA/other tax professional	21,196		23.8%	122
Tax preparation: used software (H&R Block TaxCut)	3,543		4.0%	101

**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 2017 and 2022.

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