



## Finances Market Potential

Shoppes at Forest Green  
10023 Forest Green Blvd, Louisville, Kentucky, 40223  
Ring: 1 mile radius

Prepared by Charlotte Hollkamp  
Latitude: 38.26339  
Longitude: -85.57101

Demographic Summary		2018	2023
Population		9,603	10,094
Population 18+		7,452	7,879
Households		3,782	3,969
Median Household Income		\$85,675	\$91,938
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	4,538	60.9%	110
Bank/financial institution used: Bank of America	1,139	15.3%	121
Bank/financial institution used: Capital One	462	6.2%	108
Bank/financial institution used: Chase	1,160	15.6%	112
Bank/financial institution used: Citibank	261	3.5%	105
Bank/financial institution used: PNC	282	3.8%	110
Bank/financial institution used: U.S. Bank	321	4.3%	132
Bank/financial institution used: Wells Fargo	987	13.2%	104
Bank/financial institution used: credit union	1,700	22.8%	123
Bank/financial inst used: local/community bank	717	9.6%	104
Did banking by mail in last 12 months	304	4.1%	127
Did banking by phone in last 12 months	784	10.5%	110
Did banking online in last 12 months	3,576	48.0%	122
Did banking on mobile device in last 12 months	2,091	28.1%	119
Used ATM/cash machine in last 12 months	4,326	58.1%	109
Used direct deposit of paycheck in last 12 months	3,616	48.5%	113
Did banking w/paperless statements in last 12 mo	2,125	28.5%	121
Have interest checking account	2,797	37.5%	127
Have non-interest checking account	2,344	31.5%	107
Have savings account	4,954	66.5%	114
Have overdraft protection	2,593	34.8%	125
Have auto loan	1,712	23.0%	112
Have personal loan for education (student loan)	598	8.0%	114
Have personal loan - not for education	159	2.1%	65
Have home mortgage (1st)	2,967	39.8%	126
Have 2nd mortgage (home equity loan)	570	7.6%	146
Have home equity line of credit	397	5.3%	149
Have personal line of credit	238	3.2%	91
Have 401(k) retirement savings plan	1,411	18.9%	122
Have 403(b) retirement savings plan	276	3.7%	124
Have Roth IRA retirement savings plan	762	10.2%	135
Have Traditional IRA retirement savings plan	1,177	15.8%	151
Own any securities investment	2,943	39.5%	132
Own any annuity	307	4.1%	156
Own certificate of deposit (more than 6 months)	262	3.5%	128
Own shares in money market fund	429	5.8%	139
Own shares in mutual fund (bonds)	552	7.4%	155
Own shares in mutual fund (stock)	716	9.6%	139
Own any stock	850	11.4%	158
Own common stock in company you don't work for	620	8.3%	162
Own U.S. savings bond	492	6.6%	137
Own investment real estate	384	5.2%	125
Own vacation/weekend home	453	6.1%	167
Used a real estate agent in last 12 months	600	8.1%	132
Used financial planner in last 12 months	821	11.0%	163
Own 1 credit card	1,291	17.3%	102
Own 2 credit cards	1,264	17.0%	116
Own 3 credit cards	928	12.5%	124
Own 4 credit cards	709	9.5%	144
Own 5 credit cards	406	5.4%	142
Own 6+ credit cards	535	7.2%	118

**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 2018 and 2023.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	2,990	40.1%	129
Credit cards: Sometimes carry a balance	1,251	16.8%	103
Credit cards: Usually or always carry a balance	1,362	18.3%	101
Avg monthly credit card expenditures: <\$111	856	11.5%	95
Avg monthly credit card expenditures: \$111-\$225	534	7.2%	100
Avg monthly credit card expenditures: \$226-\$450	615	8.3%	122
Avg monthly credit card expenditures: \$451-\$700	564	7.6%	122
Avg monthly credit card expenditures: \$701-\$1000	543	7.3%	125
Avg monthly credit card expenditures: \$1001+	1,281	17.2%	157
Own 1 debit card	3,781	50.7%	106
Own 2 debit cards	942	12.6%	109
Avg monthly debit card expenditures: <\$91	278	3.7%	87
Avg monthly debit card expenditures: \$91-\$180	400	5.4%	98
Avg monthly debit card expenditures: \$181-\$225	442	5.9%	120
Avg monthly debit card expenditures: \$226-\$450	627	8.4%	102
Avg monthly debit card expenditures: \$451-\$700	631	8.5%	96
Avg monthly debit card expenditures: \$701-\$1000	594	8.0%	103
Avg monthly debit card expenditures: \$1001+	698	9.4%	106
Own/used last 12 months: any credit/debit card	6,472	86.8%	109
Own/used last 12 months: any major credit/debit card	5,900	79.2%	112
Own/used last 12 months: any store credit card	2,559	34.3%	123
Credit/debit card rewards: airline miles	1,151	15.4%	153
Credit/debit card rewards: cash back	2,726	36.6%	130
Credit/debit card rewards: gasoline discounts	391	5.2%	119
Credit/debit card rewards: gifts	320	4.3%	106
Credit/debit card rewards: hotel/car rental awards	318	4.3%	128
Have American Express Green card in own name	275	3.7%	134
Have American Express Gold card in own name	294	3.9%	144
Have American Express Platinum card in own name	329	4.4%	153
Have American Express Blue card in own name	408	5.5%	129
Have Discover card in own name	963	12.9%	124
Have MasterCard Standard card in own name	1,282	17.2%	113
Have MasterCard Gold card in own name	296	4.0%	133
Have MasterCard Platinum card in own name	459	6.2%	107
Have MasterCard debit card in own name	599	8.0%	99
Have Visa Regular/Classic card in own name	2,196	29.5%	119
Have Visa Gold card in own name	301	4.0%	142
Have Visa Platinum card in own name	810	10.9%	118
Have Visa Signature card in own name	578	7.8%	139
Have Visa debit card in own name	1,621	21.8%	104
Paid bills last 12 months: by mail	3,279	44.0%	113
Paid bills last 12 months: online	4,224	56.7%	115
Paid bills last 12 months: in person	1,650	22.1%	78
Paid bills last 12 months: by phone using credit card	1,654	22.2%	103
Paid bills last 12 months: by mobile phone	1,397	18.7%	107
Paid bills last 12 months: charged to credit card	1,398	18.8%	123
Paid bills last 12 months: deducted from bank account	2,229	29.9%	112
Wired/sent money in last 6 months	1,035	13.9%	99
Wired/sent money in last 6 months: using MoneyGram	134	1.8%	56
Used Apple Pay digital payment service/30 days	300	4.0%	135
Used Google Wallet digital payment service/30 days	88	1.2%	74
Used PayPal digital payment service/30 days	1,555	20.9%	125
Used Visa Checkout digital payment service/30 days	281	3.8%	94
Used other digital payment service/30 days	263	3.5%	107
Wired/sent money in last 6 months: using Western Union	236	3.2%	70

**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 Adults	Percent	MPI
Wired/sent money in last 6 months: bank wire transfer	304	4.1%	124
Tax preparation: did manually	1,058	14.2%	100
Tax preparation: used software (TurboTax)	1,015	13.6%	115
Tax preparation: used online tax srv (TurboTax)	596	8.0%	110
Tax preparation: used H&R Block on-site	299	4.0%	79
Tax preparation: used CPA/other tax professional	1,621	21.8%	136

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## Finances Market Potential

Shoppes at Forest Green  
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Ring: 3 mile radius

Prepared by Charlotte Hollkamp

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Demographic Summary		2018	2023
Population		73,160	75,759
Population 18+		58,571	61,015
Households		32,204	33,323
Median Household Income		\$72,820	\$81,003
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	35,662	60.9%	109
Bank/financial institution used: Bank of America	8,664	14.8%	118
Bank/financial institution used: Capital One	3,450	5.9%	103
Bank/financial institution used: Chase	8,458	14.4%	104
Bank/financial institution used: Citibank	1,982	3.4%	101
Bank/financial institution used: PNC	2,136	3.6%	106
Bank/financial institution used: U.S. Bank	2,470	4.2%	129
Bank/financial institution used: Wells Fargo	8,732	14.9%	117
Bank/financial institution used: credit union	12,966	22.1%	119
Bank/financial inst used: local/community bank	5,504	9.4%	102
Did banking by mail in last 12 months	2,221	3.8%	118
Did banking by phone in last 12 months	5,786	9.9%	103
Did banking online in last 12 months	27,784	47.4%	121
Did banking on mobile device in last 12 months	16,153	27.6%	117
Used ATM/cash machine in last 12 months	34,101	58.2%	109
Used direct deposit of paycheck in last 12 months	27,990	47.8%	111
Did banking w/paperless statements in last 12 mo	16,948	28.9%	123
Have interest checking account	21,173	36.1%	123
Have non-interest checking account	18,302	31.2%	106
Have savings account	38,330	65.4%	112
Have overdraft protection	19,890	34.0%	122
Have auto loan	13,268	22.7%	111
Have personal loan for education (student loan)	4,919	8.4%	119
Have personal loan - not for education	1,461	2.5%	76
Have home mortgage (1st)	22,395	38.2%	121
Have 2nd mortgage (home equity loan)	3,990	6.8%	130
Have home equity line of credit	2,782	4.7%	133
Have personal line of credit	2,176	3.7%	105
Have 401(k) retirement savings plan	10,658	18.2%	117
Have 403(b) retirement savings plan	2,301	3.9%	132
Have Roth IRA retirement savings plan	6,110	10.4%	137
Have Traditional IRA retirement savings plan	8,366	14.3%	137
Own any securities investment	21,914	37.4%	125
Own any annuity	1,947	3.3%	126
Own certificate of deposit (more than 6 months)	2,111	3.6%	131
Own shares in money market fund	3,462	5.9%	143
Own shares in mutual fund (bonds)	4,001	6.8%	143
Own shares in mutual fund (stock)	5,655	9.7%	140
Own any stock	6,148	10.5%	145
Own common stock in company you don't work for	4,429	7.6%	147
Own U.S. savings bond	3,578	6.1%	127
Own investment real estate	2,950	5.0%	122
Own vacation/weekend home	2,789	4.8%	131
Used a real estate agent in last 12 months	4,519	7.7%	126
Used financial planner in last 12 months	5,875	10.0%	148
Own 1 credit card	10,533	18.0%	106
Own 2 credit cards	10,094	17.2%	118
Own 3 credit cards	7,324	12.5%	124
Own 4 credit cards	4,813	8.2%	124
Own 5 credit cards	2,678	4.6%	119
Own 6+ credit cards	4,256	7.3%	119

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	22,725	38.8%	125
Credit cards: Sometimes carry a balance	9,825	16.8%	103
Credit cards: Usually or always carry a balance	10,519	18.0%	99
Avg monthly credit card expenditures: <\$111	6,798	11.6%	96
Avg monthly credit card expenditures: \$111-\$225	4,200	7.2%	100
Avg monthly credit card expenditures: \$226-\$450	4,488	7.7%	114
Avg monthly credit card expenditures: \$451-\$700	4,443	7.6%	122
Avg monthly credit card expenditures: \$701-\$1000	4,340	7.4%	127
Avg monthly credit card expenditures: \$1001+	9,159	15.6%	143
Own 1 debit card	29,793	50.9%	106
Own 2 debit cards	7,633	13.0%	112
Avg monthly debit card expenditures: <\$91	2,228	3.8%	89
Avg monthly debit card expenditures: \$91-\$180	3,330	5.7%	103
Avg monthly debit card expenditures: \$181-\$225	2,931	5.0%	101
Avg monthly debit card expenditures: \$226-\$450	5,039	8.6%	104
Avg monthly debit card expenditures: \$451-\$700	5,528	9.4%	107
Avg monthly debit card expenditures: \$701-\$1000	4,876	8.3%	107
Avg monthly debit card expenditures: \$1001+	5,614	9.6%	108
Own/used last 12 months: any credit/debit card	50,376	86.0%	108
Own/used last 12 months: any major credit/debit card	45,804	78.2%	111
Own/used last 12 months: any store credit card	19,093	32.6%	117
Credit/debit card rewards: airline miles	8,546	14.6%	145
Credit/debit card rewards: cash back	20,158	34.4%	123
Credit/debit card rewards: gasoline discounts	2,790	4.8%	108
Credit/debit card rewards: gifts	2,812	4.8%	118
Credit/debit card rewards: hotel/car rental awards	2,456	4.2%	126
Have American Express Green card in own name	2,069	3.5%	128
Have American Express Gold card in own name	2,140	3.7%	134
Have American Express Platinum card in own name	2,204	3.8%	131
Have American Express Blue card in own name	3,016	5.1%	121
Have Discover card in own name	6,952	11.9%	114
Have MasterCard Standard card in own name	10,170	17.4%	114
Have MasterCard Gold card in own name	2,075	3.5%	119
Have MasterCard Platinum card in own name	3,548	6.1%	105
Have MasterCard debit card in own name	4,795	8.2%	101
Have Visa Regular/Classic card in own name	16,712	28.5%	115
Have Visa Gold card in own name	2,103	3.6%	126
Have Visa Platinum card in own name	6,380	10.9%	118
Have Visa Signature card in own name	4,201	7.2%	129
Have Visa debit card in own name	13,029	22.2%	107
Paid bills last 12 months: by mail	25,242	43.1%	110
Paid bills last 12 months: online	33,065	56.5%	115
Paid bills last 12 months: in person	13,403	22.9%	80
Paid bills last 12 months: by phone using credit card	12,756	21.8%	101
Paid bills last 12 months: by mobile phone	10,703	18.3%	105
Paid bills last 12 months: charged to credit card	11,390	19.4%	127
Paid bills last 12 months: deducted from bank account	17,531	29.9%	112
Wired/sent money in last 6 months	8,195	14.0%	99
Wired/sent money in last 6 months: using MoneyGram	1,334	2.3%	70
Used Apple Pay digital payment service/30 days	2,142	3.7%	123
Used Google Wallet digital payment service/30 days	845	1.4%	90
Used PayPal digital payment service/30 days	11,864	20.3%	121
Used Visa Checkout digital payment service/30 days	2,388	4.1%	102
Used other digital payment service/30 days	1,698	2.9%	88
Wired/sent money in last 6 months: using Western Union	2,122	3.6%	80

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	2,217		3.8%	115
Tax preparation: did manually	8,706		14.9%	105
Tax preparation: used software (TurboTax)	8,129		13.9%	117
Tax preparation: used online tax srv (TurboTax)	4,697		8.0%	110
Tax preparation: used H&R Block on-site	2,530		4.3%	85
Tax preparation: used CPA/other tax professional	11,976		20.4%	128

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Demographic Summary		2018	2023
Population		188,613	195,754
Population 18+		149,176	155,737
Households		81,115	84,033
Median Household Income		\$75,828	\$83,533
		Expected Number of	
Product/Consumer Behavior	Adults	Percent	MPI
Did banking in person in last 12 months	90,608	60.7%	109
Bank/financial institution used: Bank of America	22,144	14.8%	118
Bank/financial institution used: Capital One	8,911	6.0%	104
Bank/financial institution used: Chase	22,230	14.9%	107
Bank/financial institution used: Citibank	5,311	3.6%	106
Bank/financial institution used: PNC	5,797	3.9%	113
Bank/financial institution used: U.S. Bank	5,947	4.0%	122
Bank/financial institution used: Wells Fargo	22,382	15.0%	118
Bank/financial institution used: credit union	32,127	21.5%	116
Bank/financial inst used: local/community bank	13,973	9.4%	102
Did banking by mail in last 12 months	5,678	3.8%	118
Did banking by phone in last 12 months	14,900	10.0%	104
Did banking online in last 12 months	71,381	47.9%	122
Did banking on mobile device in last 12 months	41,246	27.6%	117
Used ATM/cash machine in last 12 months	87,855	58.9%	110
Used direct deposit of paycheck in last 12 months	71,489	47.9%	111
Did banking w/paperless statements in last 12 mo	43,238	29.0%	123
Have interest checking account	53,943	36.2%	123
Have non-interest checking account	46,654	31.3%	106
Have savings account	98,232	65.8%	113
Have overdraft protection	50,467	33.8%	121
Have auto loan	34,757	23.3%	114
Have personal loan for education (student loan)	12,410	8.3%	118
Have personal loan - not for education	3,986	2.7%	81
Have home mortgage (1st)	58,758	39.4%	125
Have 2nd mortgage (home equity loan)	10,261	6.9%	132
Have home equity line of credit	7,255	4.9%	136
Have personal line of credit	5,710	3.8%	109
Have 401(k) retirement savings plan	28,107	18.8%	122
Have 403(b) retirement savings plan	5,843	3.9%	131
Have Roth IRA retirement savings plan	15,888	10.7%	140
Have Traditional IRA retirement savings plan	21,441	14.4%	138
Own any securities investment	56,511	37.9%	127
Own any annuity	4,994	3.3%	127
Own certificate of deposit (more than 6 months)	5,292	3.5%	129
Own shares in money market fund	9,026	6.1%	146
Own shares in mutual fund (bonds)	10,335	6.9%	145
Own shares in mutual fund (stock)	14,932	10.0%	145
Own any stock	15,671	10.5%	145
Own common stock in company you don`t work for	11,285	7.6%	147
Own U.S. savings bond	9,238	6.2%	128
Own investment real estate	7,725	5.2%	125
Own vacation/weekend home	6,875	4.6%	126
Used a real estate agent in last 12 months	11,703	7.8%	128
Used financial planner in last 12 months	14,435	9.7%	143
Own 1 credit card	26,453	17.7%	104
Own 2 credit cards	25,666	17.2%	118
Own 3 credit cards	18,856	12.6%	126
Own 4 credit cards	11,940	8.0%	121
Own 5 credit cards	6,683	4.5%	117
Own 6+ credit cards	11,260	7.5%	124

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	57,465	38.5%	124
Credit cards: Sometimes carry a balance	25,495	17.1%	105
Credit cards: Usually or always carry a balance	27,033	18.1%	100
Avg monthly credit card expenditures: <\$111	17,510	11.7%	98
Avg monthly credit card expenditures: \$111-\$225	10,895	7.3%	102
Avg monthly credit card expenditures: \$226-\$450	11,280	7.6%	112
Avg monthly credit card expenditures: \$451-\$700	11,115	7.5%	120
Avg monthly credit card expenditures: \$701-\$1000	11,015	7.4%	127
Avg monthly credit card expenditures: \$1001+	23,529	15.8%	144
Own 1 debit card	75,957	50.9%	106
Own 2 debit cards	19,845	13.3%	115
Avg monthly debit card expenditures: <\$91	5,987	4.0%	94
Avg monthly debit card expenditures: \$91-\$180	8,710	5.8%	106
Avg monthly debit card expenditures: \$181-\$225	7,325	4.9%	99
Avg monthly debit card expenditures: \$226-\$450	13,115	8.8%	106
Avg monthly debit card expenditures: \$451-\$700	14,098	9.5%	107
Avg monthly debit card expenditures: \$701-\$1000	12,369	8.3%	107
Avg monthly debit card expenditures: \$1001+	14,566	9.8%	110
Own/used last 12 months: any credit/debit card	128,245	86.0%	108
Own/used last 12 months: any major credit/debit card	116,461	78.1%	111
Own/used last 12 months: any store credit card	48,727	32.7%	117
Credit/debit card rewards: airline miles	21,834	14.6%	145
Credit/debit card rewards: cash back	50,832	34.1%	121
Credit/debit card rewards: gasoline discounts	7,124	4.8%	108
Credit/debit card rewards: gifts	7,197	4.8%	119
Credit/debit card rewards: hotel/car rental awards	6,362	4.3%	128
Have American Express Green card in own name	5,221	3.5%	127
Have American Express Gold card in own name	5,661	3.8%	139
Have American Express Platinum card in own name	5,769	3.9%	134
Have American Express Blue card in own name	7,703	5.2%	121
Have Discover card in own name	17,965	12.0%	115
Have MasterCard Standard card in own name	26,299	17.6%	115
Have MasterCard Gold card in own name	5,256	3.5%	118
Have MasterCard Platinum card in own name	9,468	6.3%	110
Have MasterCard debit card in own name	11,994	8.0%	99
Have Visa Regular/Classic card in own name	42,136	28.2%	114
Have Visa Gold card in own name	5,179	3.5%	122
Have Visa Platinum card in own name	16,272	10.9%	118
Have Visa Signature card in own name	10,588	7.1%	128
Have Visa debit card in own name	33,329	22.3%	107
Paid bills last 12 months: by mail	63,883	42.8%	110
Paid bills last 12 months: online	84,607	56.7%	115
Paid bills last 12 months: in person	34,086	22.8%	80
Paid bills last 12 months: by phone using credit card	32,627	21.9%	101
Paid bills last 12 months: by mobile phone	27,491	18.4%	106
Paid bills last 12 months: charged to credit card	28,786	19.3%	126
Paid bills last 12 months: deducted from bank account	44,989	30.2%	113
Wired/sent money in last 6 months	20,603	13.8%	98
Wired/sent money in last 6 months: using MoneyGram	3,497	2.3%	72
Used Apple Pay digital payment service/30 days	5,445	3.7%	122
Used Google Wallet digital payment service/30 days	2,248	1.5%	94
Used PayPal digital payment service/30 days	29,829	20.0%	120
Used Visa Checkout digital payment service/30 days	5,985	4.0%	100
Used other digital payment service/30 days	4,479	3.0%	91
Wired/sent money in last 6 months: using Western Union	5,579	3.7%	83

**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 2018 and 2023.

July 11, 2018





## Finances Market Potential

Shoppes at Forest Green  
10023 Forest Green Blvd, Louisville, Kentucky, 40223  
Ring: 5 mile radius

Prepared by Charlotte Hollkamp  
Latitude: 38.26339  
Longitude: -85.57101

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	5,600		3.8%	114
Tax preparation: did manually	22,396		15.0%	106
Tax preparation: used software (TurboTax)	20,655		13.8%	116
Tax preparation: used online tax srv (TurboTax)	11,760		7.9%	108
Tax preparation: used H&R Block on-site	6,853		4.6%	90
Tax preparation: used CPA/other tax professional	30,278		20.3%	127

**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 2018 and 2023.

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