



Financial Expenditures

Epic Plaza
12910 Factory Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28821
Longitude: -85.51154

Demographic Summary		2019	2024
Population		4,267	4,503
Households		1,857	1,984
Families		1,177	1,240
Median Age		34.6	35.9
Median Household Income		\$109,381	\$121,727
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	140	\$23,937.29	\$44,451,548
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	137	\$21,289.92	\$39,535,388
Value of Stocks/Bonds/Mutual Funds	139	\$29,724.73	\$55,198,823
Value of Stocks/Bonds/Mutual Funds (1 year ago)	137	\$27,545.82	\$51,152,579
Value of Other Financial Assets	127	\$7,191.15	\$13,353,957
Value of Other Financial Assets (1 year ago)	123	\$6,384.36	\$11,855,756
Value of Retirement Plans	141	\$134,482.49	\$249,733,978
Value of Retirement Plans (1 year ago)	138	\$117,249.65	\$217,732,592
Surrender Value of Whole Life Policies	154	\$8,686.04	\$16,129,979
Surrender Value of Whole Life Policies (1 year ago)"	153	\$6,972.18	\$12,947,338
Earnings			
Interest/Dividends	135	\$1,455.71	\$2,703,251
Royalty/Estate/Trust Income	144	\$679.39	\$1,261,636
Liabilities			
Original Mortgage Amount (Owned Home)	175	\$19,794.91	\$36,759,147
Vehicle Loan Amount (1)	162	\$4,636.41	\$8,609,813
Value of Credit Card Debt	149	\$3,647.52	\$6,773,448
Value of Credit Card Debt (1 year ago)	149	\$3,437.08	\$6,382,650
Value Owed on Student Loans	151	\$9,866.37	\$18,321,846
Value Owed on Student Loans (1 year ago)	150	\$9,172.81	\$17,033,908
Value Owed on Non-student Loans	129	\$1,214.94	\$2,256,146
Value Owed on Non-student Loans (1 year ago)	120	\$842.53	\$1,564,578
Owned Dwellings - Special Lump Sum Mortgage Payments	159	\$474.97	\$882,018
Owned Dwellings - Special Assessments	158	\$21.95	\$40,753
Owned Dwellings - Property Purchase Closing Costs	163	\$399.44	\$741,765
Amount Paid: Interest			
Home Mortgage	167	\$6,358.91	\$11,808,502
Home Equity Loan	129	\$46.55	\$86,438
Home Equity Line of Credit	129	\$144.20	\$267,777
New Car/Truck/Van Loan	161	\$215.27	\$399,751
Used Car/Truck/Van Loan	154	\$197.41	\$366,592
Finance/Late/Interest Charges for Credit Cards	143	\$137.16	\$254,712
Finance/Late/Interest Charges for Student Loans	142	\$63.71	\$118,317
Finance/Late/Interest Charges for Non-student Loans	179	\$18.92	\$35,130
Amount Paid: Principal			
Home Mortgage	157	\$3,015.04	\$5,598,927
Home Equity Loan	133	\$85.75	\$159,244
Home Equity Line of Credit	123	\$438.29	\$813,896
New Car/Truck/Van Loan	159	\$1,731.12	\$3,214,695
Used Car/Truck/Van Loan	154	\$1,423.03	\$2,642,563
Checking Account and Banking Service Charges	138	\$47.96	\$89,056

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.

December 31, 2019



Financial Expenditures

Epic Plaza
12910 Factory Ln, Louisville, Kentucky, 40245
Ring: 3 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28821
Longitude: -85.51154

Demographic Summary		2019	2024
Population		46,130	48,276
Households		17,743	18,632
Families		12,587	13,143
Median Age		39.1	39.9
Median Household Income		\$97,046	\$107,576
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	149	\$25,561.48	\$453,537,326
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	149	\$23,116.82	\$410,161,805
Value of Stocks/Bonds/Mutual Funds	157	\$33,763.82	\$599,071,434
Value of Stocks/Bonds/Mutual Funds (1 year ago)	157	\$31,404.92	\$557,217,538
Value of Other Financial Assets	144	\$8,191.58	\$145,343,284
Value of Other Financial Assets (1 year ago)	142	\$7,403.41	\$131,358,663
Value of Retirement Plans	157	\$149,607.58	\$2,654,487,319
Value of Retirement Plans (1 year ago)	155	\$132,035.09	\$2,342,698,630
Surrender Value of Whole Life Policies	154	\$8,724.20	\$154,793,556
Surrender Value of Whole Life Policies (1 year ago)"	156	\$7,085.12	\$125,711,206
Earnings			
Interest/Dividends	156	\$1,679.41	\$29,797,726
Royalty/Estate/Trust Income	164	\$773.42	\$13,722,745
Liabilities			
Original Mortgage Amount (Owned Home)	168	\$18,974.41	\$336,662,869
Vehicle Loan Amount (1)	147	\$4,204.88	\$74,607,138
Value of Credit Card Debt	147	\$3,581.97	\$63,554,871
Value of Credit Card Debt (1 year ago)	148	\$3,407.57	\$60,460,479
Value Owed on Student Loans	136	\$8,884.34	\$157,634,801
Value Owed on Student Loans (1 year ago)	136	\$8,317.08	\$147,569,939
Value Owed on Non-student Loans	125	\$1,177.16	\$20,886,327
Value Owed on Non-student Loans (1 year ago)	119	\$832.95	\$14,779,016
Owned Dwellings - Special Lump Sum Mortgage Payments	163	\$484.93	\$8,604,059
Owned Dwellings - Special Assessments	156	\$21.64	\$383,924
Owned Dwellings - Property Purchase Closing Costs	156	\$383.22	\$6,799,430
Amount Paid: Interest			
Home Mortgage	164	\$6,246.26	\$110,827,419
Home Equity Loan	150	\$53.96	\$957,383
Home Equity Line of Credit	151	\$168.74	\$2,993,909
New Car/Truck/Van Loan	150	\$200.93	\$3,565,073
Used Car/Truck/Van Loan	140	\$179.52	\$3,185,286
Finance/Late/Interest Charges for Credit Cards	144	\$138.22	\$2,452,362
Finance/Late/Interest Charges for Student Loans	135	\$60.48	\$1,073,122
Finance/Late/Interest Charges for Non-student Loans	157	\$16.60	\$294,617
Amount Paid: Principal			
Home Mortgage	160	\$3,072.56	\$54,516,454
Home Equity Loan	152	\$97.91	\$1,737,146
Home Equity Line of Credit	149	\$532.75	\$9,452,588
New Car/Truck/Van Loan	151	\$1,641.20	\$29,119,810
Used Car/Truck/Van Loan	140	\$1,296.35	\$23,001,168
Checking Account and Banking Service Charges	128	\$44.36	\$787,020

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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.

December 31, 2019



Financial Expenditures

Epic Plaza
12910 Factory Ln, Louisville, Kentucky, 40245
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.28821
Longitude: -85.51154

Demographic Summary		2019	2024
Population		122,354	129,557
Households		48,433	51,318
Families		33,147	34,992
Median Age		41.2	42.1
Median Household Income		\$95,819	\$107,133
	Spending Potential Index	Average Amount	Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	149	\$25,583.26	\$1,239,074,148
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	149	\$23,228.83	\$1,125,041,834
Value of Stocks/Bonds/Mutual Funds	159	\$34,017.23	\$1,647,556,742
Value of Stocks/Bonds/Mutual Funds (1 year ago)	158	\$31,663.49	\$1,533,557,920
Value of Other Financial Assets	147	\$8,328.39	\$403,369,051
Value of Other Financial Assets (1 year ago)	146	\$7,579.47	\$367,096,332
Value of Retirement Plans	157	\$149,874.95	\$7,258,893,625
Value of Retirement Plans (1 year ago)	156	\$132,993.07	\$6,441,253,493
Surrender Value of Whole Life Policies	149	\$8,402.34	\$406,950,536
Surrender Value of Whole Life Policies (1 year ago)"	151	\$6,870.14	\$332,741,545
Earnings			
Interest/Dividends	156	\$1,684.06	\$81,563,990
Royalty/Estate/Trust Income	166	\$782.18	\$37,883,140
Liabilities			
Original Mortgage Amount (Owned Home)	157	\$17,718.50	\$858,159,899
Vehicle Loan Amount (1)	138	\$3,956.95	\$191,647,194
Value of Credit Card Debt	142	\$3,481.42	\$168,615,690
Value of Credit Card Debt (1 year ago)	144	\$3,316.52	\$160,629,037
Value Owed on Student Loans	132	\$8,665.29	\$419,685,762
Value Owed on Student Loans (1 year ago)	133	\$8,125.42	\$393,538,549
Value Owed on Non-student Loans	124	\$1,163.34	\$56,344,254
Value Owed on Non-student Loans (1 year ago)	118	\$825.96	\$40,003,748
Owned Dwellings - Special Lump Sum Mortgage Payments	155	\$462.29	\$22,390,295
Owned Dwellings - Special Assessments	155	\$21.50	\$1,041,284
Owned Dwellings - Property Purchase Closing Costs	147	\$361.83	\$17,524,545
Amount Paid: Interest			
Home Mortgage	156	\$5,911.00	\$286,287,674
Home Equity Loan	150	\$54.01	\$2,615,881
Home Equity Line of Credit	152	\$169.98	\$8,232,782
New Car/Truck/Van Loan	141	\$188.93	\$9,150,412
Used Car/Truck/Van Loan	132	\$169.99	\$8,232,922
Finance/Late/Interest Charges for Credit Cards	140	\$134.38	\$6,508,365
Finance/Late/Interest Charges for Student Loans	132	\$59.18	\$2,866,303
Finance/Late/Interest Charges for Non-student Loans	147	\$15.55	\$752,910
Amount Paid: Principal			
Home Mortgage	154	\$2,945.03	\$142,636,866
Home Equity Loan	151	\$97.56	\$4,725,276
Home Equity Line of Credit	152	\$542.55	\$26,277,558
New Car/Truck/Van Loan	143	\$1,552.14	\$75,174,648
Used Car/Truck/Van Loan	133	\$1,229.25	\$59,536,287
Checking Account and Banking Service Charges	125	\$43.37	\$2,100,374

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