



OFFICE OF  
FINANCIAL  
EMPOWERMENT  
A Division of Resilience and Community Services



IMPACT REPORT

# Kroger and Bank On Louisville Food and Financial Access Program

The partnership between Kroger and Louisville Metro Office of Financial Empowerment’s Bank On Louisville program provides on-site outreach for financial empowerment services with an emphasis on banking for customers accessing 9 Kroger Dare to Care Mobile Market locations and 5 Kroger stores across Louisville/ Jefferson County over the course of a year. These services include financial education, connection to Bank On certified safe and affordable bank accounts, financial institution representation to answer questions and refer interested individuals to account opening opportunities, scheduling for financial counseling, consultation with Financial Advocates to connect to free tax preparation services, co-branded marketing/messaging materials, education for market staff on community financial empowerment resources, connection and information regarding affordable internet connectivity. This report outlines the three phases of this collaboration and the outcomes experienced by the customers who engaged with this opportunity.



IMPACT  
SNAPSHOT

JULY 6,  
2023 -  
JUNE 28,  
2024

638

customers engaged with the tabling at the outreach sites

235

Financial Health Assessments administered

77

outreach sessions provided by trained financial counselors

86%

of customers were people receiving SSI, SSDI, or VA disability

## Kroger and Bank On Louisville Outreach Map

### Phase 1- Mobile Markets

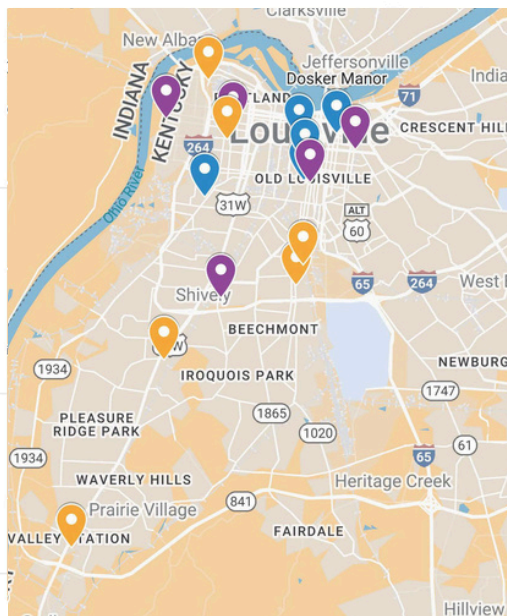
- Avenue Plaza
- Chapel House
- Dosker Manor
- Park Duvalle CHC
- Puritan Apartments

### Phase 2- In Store

- Kroger- Portland
- Kroger- Broadway
- Kroger- Valley Station
- Kroger- Dixie Hwy
- Kroger- Central Station
- Kroger- S 3rd St.

### Phase 3- Mobile Markets

- American Village
- Kling Senior Center
- Goodwill
- Community Towers
- Flaget Apartments



## LOCATIONS

Locations for the targeted outreach were based on several factors:

- Traffic at the sites to maximize potential audience
- Identified areas of need (concentrated areas of poverty, SNAP recipients, and individuals with disabilities)
- Coverage of areas designated as food deserts
- Broader coverage of west and southwest Louisville

## BRANDED MATERIALS

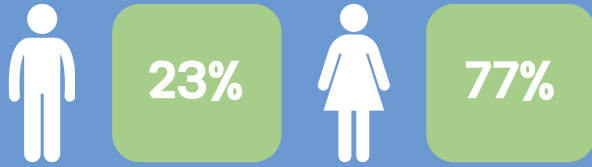
Outreach Materials generously funded by Kroger include:

- Grocery Grabber
- Notepad with magnet
- Lip Balm
- Tote Bags
- Hand Sanitizer
- Bag clips
- Pens

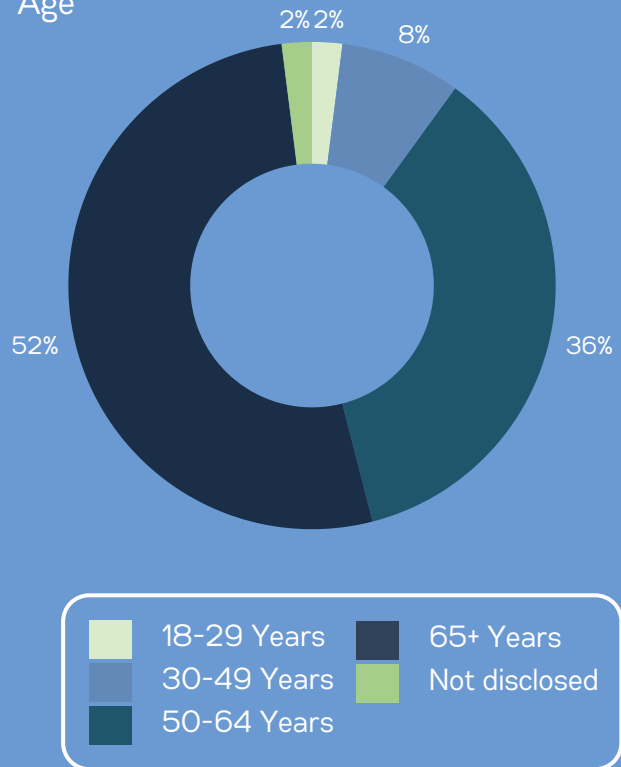


# CUSTOMER DEMOGRAPHICS

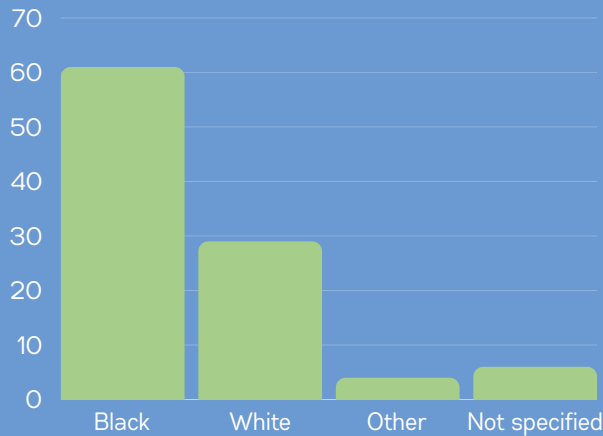
Gender



Age



Race



**38%** unbanked or under banked

**87%** satisfied with current money management system

**16%** currently filing taxes using free, paid, or self-file services

## FINANCIAL HEALTH ASSESSMENT DATA AT A GLANCE

**49%** don't know their credit score

**58%** regularly financially stressed

**83%** do not have \$400 in emergency savings

# Launch : 7/13/2023

(top left) Louisville Mayor, Craig Greenberg, introduces the partnership at the launch press conference in front of Louisville Metro Housing Authority's Avenue Plaza Apartments; (top right) Louisville Metro Office of Financial Empowerment Manager, Erin Waddell, discusses Bank on Louisville and financial counseling opportunities available to residents; (bottom left), Dare to Care President and CEO, Vincent James, discusses the food insecurity in Louisville; (bottom right) Kroger Mobile Market Manager, Lisa Ellis, discusses the Mobile Market and the partnership's opportunities and benefits.



## PHASE I

# PHASE I: MOBILE MARKETS

Impact:  
July 2023 -  
October 2023



### Financial Counseling

CUSTOMERS ON-SITE CONNECTED TO FINANCIAL COUNSELING APPOINTMENTS WITH THE FINANCIAL EMPOWERMENT CENTER



### Mobile Market Sites

- AVENUE PLAZA APARTMENTS
- CHAPEL HOUSE
- DOSKER MANOR
- GOODWILL ON E BROADWAY
- PARK DUVALLE COMMUNITY
- HEALTH CENTER
- PURITAN APARTMENTS



### Banking

CUSTOMERS WHO REPORTED BECOMING BANKED AFTER SPEAKING WITH A BANK ON LOUISVILLE REPRESENTATIVE AND ATTENDING AT LEAST TWO FINANCIAL COUNSELING APPOINTMENTS



### Employment

CUSTOMERS REPORTED BECOMING EMPLOYED AFTER CONNECTING WITH FINANCIAL COUNSELING SERVICES AT THE MOBILE MARKET

\*This data was collected as a follow up from optional Financial Health Assessments completed at time of engagement at the Mobile Market sites. These brief, 6 question surveys were administered to interested customers with the possibility of winning a \$20 mobile market coupon for completion. Customers referred to the Louisville Financial Empowerment Center through Kroger were able to be tracked via the listed outcomes. Other outcomes may not be reflected in this data.

Phone Number:	<input type="checkbox"/> Follow-up Requested <input type="checkbox"/> No Follow-up
Age:	
Race:	
Zip Code	
Income Source:	<input type="checkbox"/> Employment <input type="checkbox"/> Social Security <input type="checkbox"/> None <input type="checkbox"/> Other:
<b>Do you currently have a Bank Account?</b> A. Traditional    C. Paycard (DebitExpress, GreenDot, etc.) B. Online (Chime, CashApp, etc)    D. No account	
<b>Are you satisfied with your current money management system?</b> Yes    No	
<b>Do you file taxes?</b> A. Yes, paid service    C. Yes, free filing/ VITA B. Yes, self-file/family files    D. Don't or haven't filed	
<b>Do you know your credit score?</b> A. Yes, it needs work    C. No, I do not use credit. B. Yes, I am happy with my credit    D. No or I am not sure	
<b>Do you have enough money to pay for your monthly expenses without stress or borrowing money/using credit?</b> A. Yes, most of the time    C. Someone else manages my household finances B. Yes, some of the time    D. I am usually financially stressed	
<b>Do you have any money saved for an emergency?</b> A. Yes, over \$400    C. No, I do not have the resources or need help B. Yes, under \$400    D. No, I am worried about my benefits	

Brief financial health assessments were administered to interested participants at the outreach sites targeting 5 different service areas:

- Banking
- Taxes
- Credit
- Debt
- Savings

The intention of these financial health assessments was to direct clients to services of interest. Phase I data showed:

- 60% indicated they did not have a bank account
- 62% indicated satisfaction with current banking status
- Over 150 Kroger gift cards of \$20 were administered

# PHASE II: IN STORE OUTREACH

11/27/23-3/1/24

We moved inside for the winter months to engage with in-store customers. Located throughout the stores or in the lobbies, we attempted to connect with shoppers before or after their shopping experience. This phase was not as effective because our team had to contend with shopper interest, sales representatives set up in the lobby, and the locations not conducive to having more personalized conversations. Many shoppers simply felt the grocery store was not the time to engage in intensive financial conversations.

**Total engagements: 216**

**Total in-store outreach sessions: 32**



Counselors got creative with outreach, sometimes using the opportunity to help customers load their carts to speak with them about our services!



**"I mean, I was stressed today trying to figure out, you know, these kids is expensive. Diapers and formula, and all that, all the accessories babies need. I didn't know about that. I mean, how expensive it would be. I'm gonna get me an appointment because I have to figure all this out better. This is so cool, like God knew to send me to you all today!" - 24 year old, male, Dixie Highway shopper**

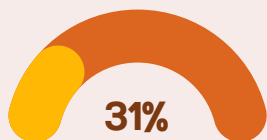


Thanks to our friends at WAVE 3 News for their coverage of this project!

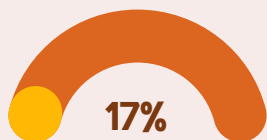


## Financial Health Assessment Engagement

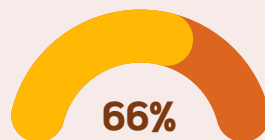
\*based on 16 completed surveys



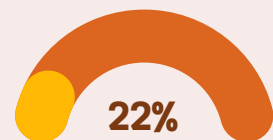
Attended one on one financial counseling



Receiving disability benefits



Have a bank account



Have enough savings for an emergency

3/11/24-6/28/24

PHASE III

# PHASE III: MOBILE MARKETS

We rounded out this project returning to the Mobile Markets at five new locations. In addition to busy sites and engaged consumers, one site even requested our counselors to host a budgeting and savings class for their residents!

## ENGAGEMENT OVERVIEW

151

Engaged

90

Assessments

30

Appointments

90%

SSI/SSDI

90

\$20 gift cards handed out

12

Attended a class

## HIGHLIGHTS

The Bank On Louisville team was invited to speak about the Kroger partnership at a Bank On National Leadership Convening in Boston, MA in July 2024. Other Bank On coalitions across the country are interested in how they can replicate this kind of partnership in their communities!



American Village Apartments invited our team to teach a class to their residents. Residents got in class experience to build their own spending plans and set up one on one appointments with financial counselors at the conclusion of the class. 100% participated in this follow up!

"What a blessing y'all are! I wasn't going to be able to afford enough to eat this week until my money comes on the 1st. With this gift card, I can get everything I need. I can't express how thankful I am you were here today!"

-58 year old, female, Mobile Market customer



Kroger Mobile Markets presented an opportunity for our team to target outreach for our Financial Health Equity project. Funded by the National Disability Institute, this project allows counselors to provide enhanced services to residents receiving SSI or SSDI to better understand and utilize their benefits.

## & SHOUT OUTS

## Customer Spotlight



One participant said she was told that at 63 years old, she was too old to own a home and that people on SSI weren't allowed to own a home without losing their benefits. After a conversation with a trained financial counselor walking her through where and how to access support on home ownership, she said, "Oh, I know God brought me here to talk to you today. It's possible? That's all I needed to hear! I pray when I get my house that you're my next door neighbor!"

A 77 year old participant told us he wished he knew about our services sooner. "It took me a long time and a lot of heartache to learn how to do good with my money. I filed bankruptcy because I was so out of control. Now I have enough money to pay my bills. It's not even so much about how much you have sometimes as it's about how you take care of your money. I always pay my rent first and never use my credit cards unless it's an emergency. I know if I do use my credit card to pay it off as soon as I can. I have enough money to sometimes even help out people I know who need it. That's a really good feeling and I'm so proud of myself for that."



A 41 year old participant, told us she relies on her son to manage her money right now. "I usually just give it to him and he pays my rent and my phone bill. He gives me enough money a week for groceries, cigarettes, the bus, stuff like that. But I don't trust myself too much with money because I used to spend it all on drugs, bad stuff and I don't want that situation anymore. I'm trying to be better. He's really responsible and I admire him for that. Sometimes I get stressed because, you know, I'm putting extra work on him. He's young and just starting out in the adult world. I didn't know there was a free service that could help me figure it out. I want to be just like my son someday and maybe I can help someone else out who needs someone to help them make good decisions with money."



Special thanks to Chase Bank, First Financial, and PNC for attending select mobile market sites to speak with customers about banking and their specific Bank On certified accounts!

Thank you to Kroger for their generous support and partnership on our financial empowerment work.



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