Cloverleaf NEIGHBORHOOD PROFILE June 2022



A Partnership Between Metro United Way and the Kentucky State Data Center at the University of Louisville



Metro United Way



This profile uses census tracts to approximate neighborhoods. Census tracts are statistical units used by the Census Bureau to enumerate data within small areas, and typically align well (but not perfectly) with traditional neighborhoods.

POPULATION CHARACTERISTICS

Age and Sex

	Clover	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Total population	3,830	_	768,419	1,262,287
Male	1,853	48%	48%	49%
Female	1,977	52%	52%	51%
	Clover	leaf	County	MSA
	Estimate	Percent	Percent	Percent
Population under age 5	210	5%	6%	6%
Under age 3	128	3%	4%	4%
Age 3 and 4	82	2%	3%	2%
Population under age 18	918	24%	22%	22%
Age 5 to 14	531	14%	12%	13%
Age 15 to 17	177	5%	4%	4%
Population age 18 to 64	2,297	60%	62%	62%
Population age 65 and over	615	16%	16%	16%

Race, Ethnicity, and Nativity

	Clover	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
White, non-Hispanic/Latino	1,983	52%	67%	75%
Black, non-Hispanic/Latino	608	16%	22%	15%
Asian, non-Hispanic/Latino	500	13%	3%	2%
Hispanic/Latino, of any race	549	14%	6%	5%
Multiple races, non-Hispanic/Latino	184	5%	3%	3%
Other, non-Hispanic/Latino	6	0%	1%	0%
Foreign born	798	21%	8%	6%

Veteran Status

	Cloverl	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Civilian population 18 years and over	2,912	_	597,788	978,060
Veterans	183	6%	7%	8%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding. MSA=Metropolitan Statistical Area

POPULATION CHARACTERISTICS

Households and Families

	Cloverl	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Total households	1,471	_	316,411	497,106
Married couple family households	655	45%	40%	46%
w/related children	303	21%	16%	18%
Male householder family households	95	6%	5%	5%
w/related children	75	5%	3%	3%
Female householder family households	249	17%	14%	13%
w/related children	135	9%	9%	8%
Non-family households	472	32%	41%	37%
Single person households	417	28%	34%	31%
Population in group quarters	0	0%	2%	2%

Population Projections



Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. STATS Indiana, Kentucky State Data Center 2022 Population Projections. Note: Percentages may not sum to 100 due to rounding.

Income

	Cloverleaf	County	MSA
Median household income (in 2020 dollars)	\$61,838	\$58,196	\$60,891
Median earnings for full-time male workers	\$41,296	\$52,019	\$52,300
Median earnings for full-time female workers	\$34,410	\$31,143	\$31,196
Gini coefficient	0.29	0.47	0.46

SNAP Benefits

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Households receiving SNAP Benefits	115	8%	10%	9%
Households with public assistance (PA) income	31	2%	2%	2%
Households receiving either SNAP or PA	123	8%	11%	10%

Vehicles Available

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Households with no vehicle	9	1%	9%	7%

Poverty Status of Individuals

	Clover	eaf	County	MSA
	Estimate	Percent	Percent	Percent
Total population below federal poverty line (FPL)	347	9%	14%	12%
Population under 18 years below FPL	81	9%	21%	17%
Population under 6 years below FPL	19	8%	22%	19%
Population age 6 to 11 below FPL	16	5%	21%	18%
Population age 12 to 17 below FPL	46	12%	18%	16%
Population age 18 to 64 below FPL	237	10%	13%	11%
Population age 65 and over below FPL	29	5%	9%	8%
Total population below 150% of the FPL	543	14%	22%	20%
Population under 18 years below 150% of the FPL	172	19%	32%	29%
Population under 6 years below 150% of the FPL	19	8%	35%	32%
Population age 6 to 11 below 150% of the FPL	68	23%	34%	30%
Population age 12 to 17 below 150% of the FPL	85	22%	28%	24%
Population age 18 to 64 below 150% of the FPL	314	14%	20%	18%
Population age 65 and over below 150% of the FPL	57	9%	17%	16%
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Total population below 185% of the FPL	886	23%	28%	26%
Population under 18 years below 185% of the FPL	356	39%	39%	35%
Population under 6 years below 185% of the FPL	51	22%	43%	40%
Population age 6 to 11 below 185% of the FPL	117	39%	40%	37%
Population age 12 to 17 below 185% of the FPL	188	50%	34%	30%
Population age 18 to 64 below 185% of the FPL	464	20%	25%	23%
Population age 65 and over below 185% of the FPL	66	11%	23%	22%
Total population below 200% of the FPL	953	25%	30%	28%
Population under 18 years below 200% of the FPL	380	41%	42%	38%
Population under 6 years below 200% of the FPL	75	32%	46%	42%
Population age 6 to 11 below 200% of the FPL	117	39%	44%	39%
Population age 12 to 17 below 200% of the FPL	188	50%	36%	33%
Population age 18 to 64 below 200% of the FPL	487	21%	27%	25%
Population age 65 and over below 200% of the FPL	86	14%	25%	25%

Poverty Status

Poverty status is determined by comparing a family's income to defined income thresholds that vary by family size and composition. If a family's total income is less than the established threshold for a family of that size, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation annually. The official poverty definition uses money income before taxes and does not include capital gains or non-cash benefits (such as public housing, Medicaid, and food stamps).

The 2022 Poverty Guidelines as established by the U.S. Department of Health and Human Services:

Number of persons in household	Poverty guideline
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190
7	\$41,910
8	\$46,630

Poverty Status of Families

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Families	999	_	186,716	314,935
Families below federal poverty line (FPL)	61	6%	10%	8%
Families below 150% of the FPL	99	10%	16%	15%
Families below 185% of the FPL	187	19%	21%	20%
Families below 200% of the FPL	210	21%	24%	22%
Families with related children	503	50%	46%	46%
Families with related children below FPL	61	6%	7%	6%

An **unemployed** person is someone who does not have a job, but is actively looking for a job and is available for work. The unemployment rate is calculated as the number of unemployed persons in an age group divided by the sum of the number of employed and unemployed persons in that age group.

A person who is **not in the labor force** is someone who does not have a job, and is not looking for one. This includes students, retirees, those taking care of children or other family members, and others who are neither working nor seeking work. The rate of labor force participation is calculated as the number of persons not in the labor force in an age group divided by the population in that age group.

Labor Force Status

	Clove	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Unemployed	67	52%	13%	13%
Age 20-21—Unemployed	0	0%	8%	9%
Age 22-24—Unemployed	0	0%	9%	9%
Age 25-64—Unemployed	26	2%	5%	4%
Age 65 and over—Unemployed	0	0%	4%	3%
Total unemployed, age 16 and over	93	5%	5%	5%

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Not in the labor force	96	43%	53%	53%
Age 20-21—Not in the labor force	27	42%	24%	23%
Age 22-24—Not in the labor force	0	0%	16%	17%
Age 25-64—Not in the labor force	487	24%	20%	21%
Age 65 and over—Not in the labor force	565	92%	80%	80%
Total not in the labor force, age 16 and over	1,175	39%	34%	35%

Class of Worker

	Clover	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Private company/organization	1,258	72%	73%	74%
Nonprofit company/organization	69	4%	8%	8%
Local government	77	4%	5%	5%
State government	86	5%	4%	4%
Federal government	38	2%	2%	2%
Self-employed or unpaid family worker	226	13%	8%	8%

Weeks and Hours Usually Worked

	Clover	leaf	County	MSA
	Estimate	Percent	Percent	Percent
Works 48-52 weeks/year, 35 or more hours/week	1,243	66%	68%	69%
Works 48-52 weeks/year, less than 35 hours/week	256	14%	11%	11%
Works 0-47 weeks/year, 35 or more hours/week	216	11%	11%	10%
Works 0-47 weeks/year, less than 35 hours/week	168	9%	11%	11%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.

Journey to Work

	Clover	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Drives alone in car	1,409	85%	84%	86%
Bus	39	2%	3%	2%
Bike	0	0%	0%	0%
Walk	36	2%	2%	2%
All other modes	181	11%	11%	10%

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Commutes less than 10 minutes	42	3%	10%	10%
Commutes 10-19 minutes	493	30%	33%	30%
Commutes 20-29 minutes	645	39%	31%	28%
Commutes 30-44 minutes	435	26%	19%	23%
Commutes 45-59 minutes	27	2%	4%	6%
Commutes 60 or more minutes	23	1%	3%	4%

	Cloverl	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Works at home	51	3%	7%	7%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Except for "Works at Home", estimates limited to population who commute. Percentages may not sum to 100 due to rounding.

"Place of Work" identifies jobs located within the neighborhood and held by workers from i**nside or outside** of the neighborhood. "Home Neighborhood of Worker" identifies jobs held by neighborhood residents, which may be located **inside or outside** of the neighborhood. The workplace is based on the administrative address, and may or may not be the location that a worker reports to most often.

Jobs by Place of Work (2019)

	Clover	leaf	County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	211	_	487,522	653,432
Agriculture and mining	0	0%	0%	0%
Construction	8	4%	4%	4%
Manufacturing	0	0%	11%	13%
Trade	71	34%	15%	15%
Transportation, warehousing, and utilities	0	0%	9%	9%
Finance, insurance, information, and real estate	2	1%	10%	9%
Professional services	0	0%	6%	5%
Management and administration	1	1%	9%	8%
Education	66	31%	7%	7%
Health care	54	26%	13%	13%
Entertainment, arts, and recreation	0	0%	2%	2%
Accommodations and food service	1	1%	9%	9%
Other services	8	4%	3%	3%
Public administration	0	0%	2%	3%

Jobs by Home Neighborhood of Worker (2019)

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	1,831	_	367,691	613,518
Agriculture and mining	1	0%	0%	0%
Construction	76	4%	4%	4%
Manufacturing	324	18%	11%	13%
Trade	277	15%	15%	15%
Transportation, warehousing, and utilities	163	9%	9%	8%
Finance, insurance, information, and real estate	120	7%	9%	8%
Professional services	58	3%	6%	5%
Management and administration	131	7%	9%	8%
Education	155	9%	8%	8%
Health care	244	13%	13%	13%
Entertainment, arts, and recreation	30	2%	2%	2%
Accommodations and food service	148	8%	10%	9%
Other services	44	2%	3%	3%
Public administration	60	3%	3%	3%

Data Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES). Note: Percentages may not sum to 100 due to rounding.

School Enrollment

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3 and 4	82	—	19,694	31,544
Population age 3 and 4, enrolled in school	16	20%	42%	42%
Enrolled in Public school	16	20%	19%	20%
Population age 5 to 14	531	_	93,803	158,051
Population age 5 to 14, enrolled in school	531	100%	95%	96%
Enrolled in Public school	372	70%	75%	79%
Population age 15 to 17	177	_	28,153	48,770
Population age 15 to 17, enrolled in school	177	100%	96%	97%
Enrolled in Public school	177	100%	74%	79%
Population age 18 to 24	300		65,804	105,506
Population age 18 to 24, enrolled in school	134	45%	45%	43%

English Proficiency

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3+ speaking Spanish	558	15%	4%	4%
w/limited English proficiency	297	8%	2%	2%
Population age 3+ speaking Asian/PI language	99	3%	2%	1%
w/limited English proficiency	66	2%	1%	1%
Population age 3+ speaking Arabic	0	0%	0%	0%
w/limited English proficiency	0	0%	0%	0%
Population age 3+ speaking other language	275	8%	3%	2%
w/limited English proficiency	256	7%	1%	1%

Educational Attainment

	Cloverl	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Population age 18 to 24	300	_	65,804	105,506
Less than 9th grade education	0	0%	1%	1%
9th thru 12th grade education	53	18%	10%	11%
High school graduate/GED	80	27%	34%	36%
Some college, no degree	133	44%	37%	36%
Associate degree	34	11%	4%	4%
Bachelor's degree	0	0%	13%	11%
Graduate or professional degree	0	0%	1%	1%

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Population age 25 and over	2,612		532,550	873,573
Less than 9th grade education	158	6%	3%	3%
9th thru 12th grade education	139	5%	6%	7%
High school graduate/GED	882	34%	26%	29%
Some college, no degree	601	23%	23%	22%
Associate degree	247	9%	8%	9%
Bachelor's degree	401	15%	20%	18%
Graduate or professional degree	184	7%	14%	12%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey, Note: Percentages may not sum to 100 due to rounding.

Field of Degree of Bachelor's Degree Holders

	Clover	leaf	County	MSA
	Estimate	Percent	Percent	Percent
Total degrees	591	_	195,331	282,998
Science and engineering				
Computers, mathematics, and statistics	5	1%	4%	4%
Biological, agricultural, environmental sciences	7	1%	5%	5%
Physical and related sciences	8	1%	3%	3%
Psychology	101	17%	5%	5%
Social sciences	29	5%	7%	7%
Engineering	23	4%	6%	6%
Multidisciplinary studies	0	0%	1%	1%
Science and engineering related fields	65	11%	11%	11%
Business	92	16%	20%	21%
Education	80	14%	10%	12%
Arts, humanities, and other				
Literature and languages	30	5%	5%	4%
Liberal arts and history	55	9%	6%	6%
Visual and performing arts	0	0%	4%	4%
Communications	71	12%	6%	5%
Other	25	4%	6%	6%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.

Jefferson County Public Schools

Cloverleaf neighborhood is highlighted in yellow. Thick dashed lines represent school catchment area boundaries.

Neighborhoods in Jefferson County Jefferson County Public Schools students are assigned to a "resides" (home) school, and for elementary students a cluster, based on their home address. Students may attend their resides school, other schools within the cluster, or apply for traditional and magnet schools within the district. There are also alternative schools serving particular segments of the population. The maps on this page



Middle Schools

show only the "resides" schools for students within a particular neighborhood. Additional information on JCPS student assignment – which has recently been revised - can be found on their website.

Neighborhoods in Indiana

Indiana schools have open enrollment policies that allow for intra-district and inter-district transfers. The maps on this page show only the schools assigned to a student within a particular neighborhood based on their home address. Additional information on open enrollment policies can be obtained from individual district offices.



Jefferson County Public Schools

Schools Serving Neighborhood	Level	Cluster	Enrollment	Non-White	Free Lunch Eligible	Student/ Teacher	KDE/IDOE Grade
Gutermuth	Elementary	3	414	76.3%	88.9%	13.1	2
Olmsted South	Middle	—	811	70.0%	87.3%	13.6	2
Iroquois	High	_	1,250	79.0%	83.4%	13.6	1

Data Source: National Center for Education Statistics, Kentucky Department of Education (KDE), Indiana Department of Education (IDOE), Jefferson County Public Schools, 2020-2021 Academic Year. Note: KDE grade is the number of stars — out of 5 — that the Kentucky school or district received on the most recent (2018-2019) school accountability report. IDOE grade is the A-F grade that the Indiana school or district received on the most recent (2018-2019) school accountability report.

Jefferson County Public Schools

Schools Serving Neighborhood	Level	Reading Proficiency	Math Proficiency	KG Ready	Graduation Rate	College Transition
Gutermuth	Elementary	36.7%	26.5%	27.3%		—
Olmsted South	Middle	38.9%	31.8%	_	_	_
Iroquois	High	5.6%	_		73.7%	16.5%

Data Source: Kentucky Department of Education, Indiana Department of Education, 2018-2019 Academic Year. Note: KG=Kindergarten.

HOUSING CHARACTERISTICS

Housing Units

	Clover	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Total housing units	1,471	_	347,172	547,307
Occupied housing units	1,471	100%	91%	91%
Owner occupied	1,273	87%	62%	67%
Renter occupied	198	13%	38%	33%
Vacant housing units	0	0%	9%	9%

	Cloverl	Cloverleaf		MSA
	Estimate	Percent	Percent	Percent
Single-family housing units	1,311	89%	68%	73%
Multi-family housing units	127	9%	30%	23%
2-4 unit structures	18	1%	10%	8%
5-9 unit structures	75	5%	7%	6%
10+ unit structures	34	2%	13%	10%
Other housing units	33	2%	1%	3%

Home Value/Rent

	Cloverleaf	County	MSA
Median reported value of owner occupied housing units	\$139,900	\$178,100	\$177,400
Median gross rent of renter occupied housing units	\$939	\$901	\$882
Median contract rent of renter occupied housing units	\$777	\$741	\$719

Internet Access

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Households w/internet access of any type	1,283	87%	89%	87%
Households w/any broadband internet access	1,220	83%	87%	85%
Households w/cell phone internet access only	73	5%	13%	12%
Households w/no internet access	188	13%	11%	13%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding. **Contract** rent is the amount indicated on the lease. **Gross rent** includes the estimated monthly cost of utilities that are paid by the tenant.

HOUSING CHARACTERISTICS

Housing Cost Burden

According to the U.S. Department of Housing and Urban Development, households that spend more than 30% of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, transportation, and medical care.

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Renters paying 30%+ income on housing	31	16%	43%	43%
Owners paying 30%+ income on housing (mortgage)	187	23%	21%	20%
Owners paying 30%+ income on housing (no mortgage)	10	2%	11%	10%

Land Use



HEALTH CHARACTERISTICS

Health Insurance Coverage

	Cloverleaf		County	MSA
	Estimate	Percent	Percent	Percent
Population under 6 years without health insurance	0	0%	3%	3%
Population under 18 years without health insurance	25	3%	3%	3%
Total population without health insurance	157	4%	5%	5%

Disability Status

	Clover	leaf	County	MSA
	Estimate	Percent	Percent	Percent
Population with a disability	573	15%	14%	14%

Food Access

	Cloverleaf	Jefferson County
Population who are low income and do not live close to a grocery store	0	92,837
Census tracts designated a food desert	0	36

Crime (2019)

	Cloverleaf	County	MSA
Violent crimes	45	13,314	16,031
Violent crimes per 100,000 population	1,210	1,728	1,262
Property crimes	61	29,085	34,867
Property crimes per 100,000 population	1,641	3,775	2,744

Neighborhood crime includes only incidents reported to Louisville Metro Police Department— it does not include incidents reported to other local agencies. County and MSA crime includes incidents reported to all agencies.

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. ESRI Business Analyst. FBI, Uniform Crime Reports. Louisville Metro Police Department. Note: Population who are low income is defined as living at or below 200 percent of the federal poverty line. Within an urban area, not living close to a grocery store is defined as living further than one mile from a full service grocery store. Food deserts are defined at the census tract level, when the tract is considered low income and low access. A tract is considered low income if the tract's poverty rate is 20% or greater, or if the tract has a median family income less than or equal to 80% of the metropolitan area's median family income. A census tract is considered to have low access if a significant number (at least 500 people) and share (at least 33%) of individuals in the tract are greater than one mile from the nearest grocery store.

HEALTH CHARACTERISTICS

Fertility Measures

	Cloverleaf	County	MSA
Births to mothers who smoked during pregnancy	7%	10%	10%
Births to mothers without a high school degree	16%	13%	_
Births to unmarried mothers	45%	46%	47%
Low birthweight births (<2,500 grams)	10%	9%	9%
Teen birth rate per 1,000 women age 15-19	21	22.0	22.6

Mortality Measures

	Cloverleaf	County	MSA
Years of potential life lost (age 75) per 100,000	6,703	8,318	8,186

Health Behaviors

	Cloverleaf	County	MSA
Population 18+ currently smokes	23%	22%	17%
Population 18+ obese	32%	34%	34%
Population 18+ binge drinking	17%	18%	16%
Population 18+ reporting 'fair' or 'poor' health	15%	14%	17%

Health Outcomes

	Cloverleaf	County	MSA
Population 18+ reports having/had asthma	10%	10%	15%
Population 18+ reports having/had cancer	9%	8%	10%
Population 18+ reports having/had CHD	8%	7%	8%
Population 18+ reports having/had COPD	10%	9%	10%
Population 18+ reports having/had depression	23%	23%	23%
Population 18+ reports having/had diabetes	12%	12%	11%
Population 18+ reports having/had stroke	4%	4%	5%

Data Source: Vital Stats: Kentucky Cabinet for Health and Family Services Department of Public Health, Indiana Department of Health, 2015-2019. Health Behaviors and Health Outcomes: Centers for Disease Control, Behavioral Risk Factor Surveillance System, 2019. Note: CHD=coronary heart disease, COPD=chronic obstructive pulmonary disease.

HEALTH CHARACTERISTICS

Drug Overdose Mortality

The age-adjusted rate of drug overdose deaths in Jefferson County was 37 deaths per 100,000 standard population.

Due to the small number of observations, a drug overdose mortality rate was not calculated for individual neighborhoods.



Infant Mortality

For every 1,000 live births in Jefferson County there were 6.2 infant deaths.

Due to the small number of observations, an infant mortality rate was not calculated for individual neighborhoods.



Data Source: Kentucky Cabinet for Health and Family Services. Note: Mortality data covers the period 2015-2019.