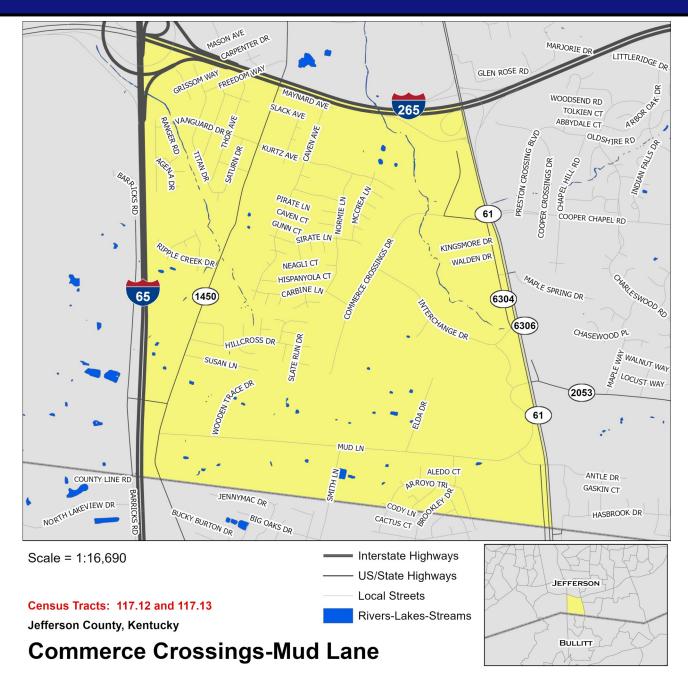
Commerce Crossings-Mud Lane NEIGHBORHOOD PROFILE June 2022



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





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

	CC-I	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Total population	7,103	_	768,419	1,262,287
Male	3,730	53%	48%	49%
Female	3,373	47%	52%	51%
	CC-l	ML	County	MSA
	Estimate	Percent	Percent	Percent
Population under age 5	312	4%	6%	6%
Under age 3	271	4%	4%	4%
Age 3 and 4	41	1%	3%	2%
Population under age 18	1,618	23%	22%	22%
Age 5 to 14	1,042	15%	12%	13%
Age 15 to 17	264	4%	4%	4%
Population age 18 to 64	4,819	68%	62%	62%
Population age 65 and over	666	9%	16%	16%

Race, Ethnicity, and Nativity

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
White, non-Hispanic/Latino	5,280	74%	67%	75%
Black, non-Hispanic/Latino	874	12%	22%	15%
Asian, non-Hispanic/Latino	239	3%	3%	2%
Hispanic/Latino, of any race	548	8%	6%	5%
Multiple races, non-Hispanic/Latino	120	2%	3%	3%
Other, non-Hispanic/Latino	42	1%	1%	0%
Foreign born	619	9%	8%	6%

Veteran Status

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Civilian population 18 years and over	5,471	_	597,788	978,060
Veterans	259	5%	7%	8%

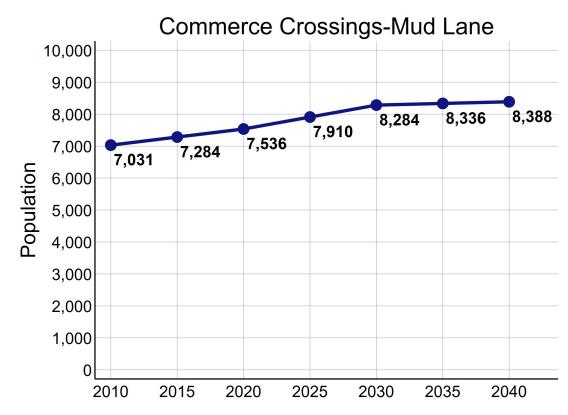
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding. MSA=Metropolitan Statistical Area

POPULATION CHARACTERISTICS

Households and Families

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Total households	2,875	_	316,411	497,106
Married couple family households	958	33%	40%	46%
w/related children	440	15%	16%	18%
Male householder family households	284	10%	5%	5%
w/related children	135	5%	3%	3%
Female householder family households	461	16%	14%	13%
w/related children	303	11%	9%	8%
Non-family households	1,172	41%	41%	37%
Single person households	796	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

	CC-ML	County	MSA
Median household income (in 2020 dollars)	\$53,589	\$58,196	\$60,891
Median earnings for full-time male workers	\$42,387	\$52,019	\$52,300
Median earnings for full-time female workers	\$28,106	\$31,143	\$31,196
Gini coefficient	0.34	0.47	0.46

SNAP Benefits

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Households receiving SNAP Benefits	231	8%	10%	9%
Households with public assistance (PA) income	113	4%	2%	2%
Households receiving either SNAP or PA	283	10%	11%	10%

Vehicles Available

	CC-M	L	County	MSA
	Estimate	Percent	Percent	Percent
Households with no vehicle	183	6%	9%	7%

Poverty Status of Individuals

	CC-M	1L	County	MSA
	Estimate	Percent	Percent	Percent
Total population below federal poverty line (FPL)	966	14%	14%	12%
Population under 18 years below FPL	279	18%	21%	17%
Population under 6 years below FPL	135	30%	22%	19%
Population age 6 to 11 below FPL	69	11%	21%	18%
Population age 12 to 17 below FPL	75	16%	18%	16%
Population age 18 to 64 below FPL	632	13%	13%	11%
Population age 65 and over below FPL	55	8%	9%	8%
Total population below 150% of the FPL	1,477	21%	22%	20%
Population under 18 years below 150% of the FPL	363	24%	32%	29%
Population under 6 years below 150% of the FPL	158	36%	35%	32%
Population age 6 to 11 below 150% of the FPL	120	19%	34%	30%
Population age 12 to 17 below 150% of the FPL	85	19%	28%	24%
Population age 18 to 64 below 150% of the FPL	1,033	21%	20%	18%
Population age 65 and over below 150% of the FPL	81	12%	17%	16%
Total population below 185% of the FPL	2,174	31%	28%	26%
Population under 18 years below 185% of the FPL	713	46%	39%	35%
Population under 6 years below 185% of the FPL	230	52%	43%	40%
Population age 6 to 11 below 185% of the FPL	237	37%	40%	37%
Population age 12 to 17 below 185% of the FPL	246	54%	34%	30%
Population age 18 to 64 below 185% of the FPL	1,346	28%	25%	23%
Population age 65 and over below 185% of the FPL	115	17%	23%	22%
Total population below 200% of the FPL	2,329	33%	30%	28%
Population under 18 years below 200% of the FPL	725	47%	42%	38%
Population under 6 years below 200% of the FPL	230	52%	46%	42%
Population age 6 to 11 below 200% of the FPL	249	39%	44%	39%
Population age 12 to 17 below 200% of the FPL	246	54%	36%	33%
Population age 18 to 64 below 200% of the FPL	1,481	31%	27%	25%
Population age 65 and over below 200% of the FPL	123	18%	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

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Families	1,703	_	186,716	314,935
Families below federal poverty line (FPL)	167	10%	10%	8%
Families below 150% of the FPL	272	16%	16%	15%
Families below 185% of the FPL	453	27%	21%	20%
Families below 200% of the FPL	483	28%	24%	22%
Families with related children	878	52%	46%	46%
Families with related children below FPL	131	8%	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

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Unemployed	38	13%	13%	13%
Age 20-21—Unemployed	0	0%	8%	9%
Age 22-24—Unemployed	0	0%	9%	9%
Age 25-64—Unemployed	90	3%	5%	4%
Age 65 and over—Unemployed	4	3%	4%	3%
Total unemployed, age 16 and over	132	3%	5%	5%

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Not in the labor force	107	28%	53%	53%
Age 20-21—Not in the labor force	8	3%	24%	23%
Age 22-24—Not in the labor force	81	30%	16%	17%
Age 25-64—Not in the labor force	755	19%	20%	21%
Age 65 and over—Not in the labor force	515	77%	80%	80%
Total not in the labor force, age 16 and over	1,466	26%	34%	35%

Class of Worker

	CC-I	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Private company/organization	3,305	82%	73%	74%
Nonprofit company/organization	146	4%	8%	8%
Local government	277	7%	5%	5%
State government	31	1%	4%	4%
Federal government	136	3%	2%	2%
Self-employed or unpaid family worker	150	4%	8%	8%

Weeks and Hours Usually Worked

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Works 48-52 weeks/year, 35 or more hours/week	2,840	70%	68%	69%
Works 48-52 weeks/year, less than 35 hours/week	428	11%	11%	11%
Works 0-47 weeks/year, 35 or more hours/week	374	9%	11%	10%
Works 0-47 weeks/year, less than 35 hours/week	430	11%	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

	CC-	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Drives alone in car	3,434	88%	84%	86%
Bus	0	0%	3%	2%
Bike	0	0%	0%	0%
Walk	37	1%	2%	2%
All other modes	421	11%	11%	10%

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Commutes less than 10 minutes	170	4%	10%	10%
Commutes 10-19 minutes	1,228	32%	33%	30%
Commutes 20-29 minutes	1,289	33%	31%	28%
Commutes 30-44 minutes	913	23%	19%	23%
Commutes 45-59 minutes	222	6%	4%	6%
Commutes 60 or more minutes	70	2%	3%	4%

	CC-	ML	County	MSA
	Estimate	Percent	Percent	Percent
Works at home	104	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 inside 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)

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	4,375	_	487,522	653,432
Agriculture and mining	0	0%	0%	0%
Construction	61	1%	4%	4%
Manufacturing	339	8%	11%	13%
Trade	1,228	28%	15%	15%
Transportation, warehousing, and utilities	102	2%	9%	9%
Finance, insurance, information, and real estate	1,248	29%	10%	9%
Professional services	34	1%	6%	5%
Management and administration	349	8%	9%	8%
Education	368	8%	7%	7%
Health care	80	2%	13%	13%
Entertainment, arts, and recreation	0	0%	2%	2%
Accommodations and food service	501	12%	9%	9%
Other services	65	2%	3%	3%
Public administration	0	0%	2%	3%

Jobs by Home Neighborhood of Worker (2019)

		•		
	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	3,731	_	367,691	613,518
Agriculture and mining	3	0%	0%	0%
Construction	144	4%	4%	4%
Manufacturing	542	15%	11%	13%
Trade	688	18%	15%	15%
Transportation, warehousing, and utilities	478	13%	9%	8%
Finance, insurance, information, and real estate	251	7%	9%	8%
Professional services	150	4%	6%	5%
Management and administration	323	9%	9%	8%
Education	193	5%	8%	8%
Health care	395	11%	13%	13%
Entertainment, arts, and recreation	38	1%	2%	2%
Accommodations and food service	357	10%	10%	9%
Other services	88	2%	3%	3%
Public administration	81	2%	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

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3 and 4	41	_	19,694	31,544
Population age 3 and 4, enrolled in school	0	0%	42%	42%
Enrolled in Public school	0	0%	19%	20%
Population age 5 to 14	1,042	_	93,803	158,051
Population age 5 to 14, enrolled in school	945	91%	95%	96%
Enrolled in Public school	829	80%	75%	79%
Population age 15 to 17	264	_	28,153	48,770
Population age 15 to 17, enrolled in school	213	81%	96%	97%
Enrolled in Public school	134	51%	74%	79%
Population age 18 to 24	758	_	65,804	105,506
Population age 18 to 24, enrolled in school	263	35%	45%	43%

English Proficiency

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3+ speaking Spanish	444	7%	4%	4%
w/limited English proficiency	232	3%	2%	2%
Population age 3+ speaking Asian/PI language	37	1%	2%	1%
w/limited English proficiency	9	0%	1%	1%
Population age 3+ speaking Arabic	37	1%	0%	0%
w/limited English proficiency	9	0%	0%	0%
Population age 3+ speaking other language	77	1%	3%	2%
w/limited English proficiency	31	0%	1%	1%

Educational Attainment

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Population age 18 to 24	758	_	65,804	105,506
Less than 9th grade education	0	0%	1%	1%
9th thru 12th grade education	45	6%	10%	11%
High school graduate/GED	345	46%	34%	36%
Some college, no degree	246	32%	37%	36%
Associate degree	13	2%	4%	4%
Bachelor's degree	99	13%	13%	11%
Graduate or professional degree	10	1%	1%	1%

	CC-	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Population age 25 and over	4,727	_	532,550	873,573
Less than 9th grade education	47	1%	3%	3%
9th thru 12th grade education	424	9%	6%	7%
High school graduate/GED	1,841	39%	26%	29%
Some college, no degree	1,151	24%	23%	22%
Associate degree	531	11%	8%	9%
Bachelor's degree	548	12%	20%	18%
Graduate or professional degree	185	4%	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

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Total degrees	837	_	195,331	282,998
Science and engineering				
Computers, mathematics, and statistics	26	3%	4%	4%
Biological, agricultural, environmental sciences	37	4%	5%	5%
Physical and related sciences	50	6%	3%	3%
Psychology	19	2%	5%	5%
Social sciences	30	4%	7%	7%
Engineering	93	11%	6%	6%
Multidisciplinary studies	9	1%	1%	1%
Science and engineering related fields	105	13%	11%	11%
Business	183	22%	20%	21%
Education	24	3%	10%	12%
Arts, humanities, and other				
Literature and languages	21	3%	5%	4%
Liberal arts and history	64	8%	6%	6%
Visual and performing arts	0	0%	4%	4%
Communications	58	7%	6%	5%
Other	118	14%	6%	6%

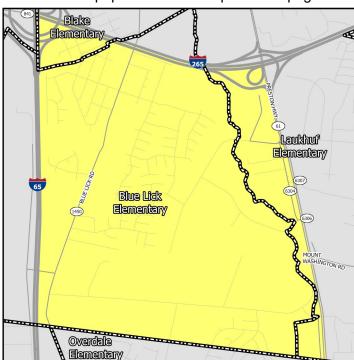
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.

Jefferson County Public Schools

Commerce Crossings-Mud Lane 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

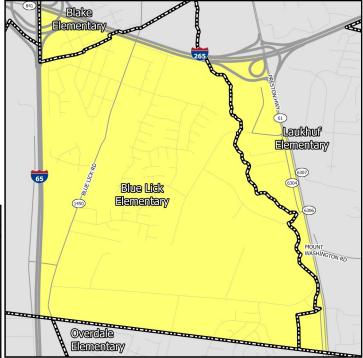


Middle Schools

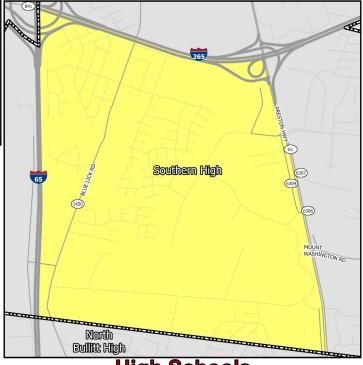
show only the "resides" schools for students within a particular neighborhood. Additional information on JCPS student assignment – which has recently been revised – can be found on their website.

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.



Elementary Schools



High Schools

Jefferson County Public Schools

Schools Serving Neighborhood	Level	Cluster	Enrollment	Non-White	Free Lunch Eligible	Student/ Teacher	KDE/IDOE Grade
Blake	Elementary	5	539	70.1%	84.1%	14.9	2
Blue Lick	Elementary	5	522	48.5%	83.3%	14.0	3
Laukhuf	Elementary	7	602	46.8%	64.4%	17.9	3
Knight	Middle	_	484	52.3%	78.8%	13.9	1
Southern	High	_	1,401	63.4%	74.8%	15.4	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
Blake	Elementary	32.1%	23.7%	27.6%	_	_
Blue Lick	Elementary	49.0%	41.3%	30.7%	_	
Laukhuf	Elementary	59.5%	55.4%	38.5%	_	_
Knight	Middle	41.6%	15.5%		_	
Southern	High	18.8%	9.0%	_	89.6%	44.7%

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

HOUSING CHARACTERISTICS

Housing Units

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Total housing units	3,116	_	347,172	547,307
Occupied housing units	2,875	92%	91%	91%
Owner occupied	1,491	52%	62%	67%
Renter occupied	1,384	48%	38%	33%
Vacant housing units	241	8%	9%	9%

	CC-M	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Single-family housing units	2,038	65%	68%	73%
Multi-family housing units	1,066	34%	30%	23%
2-4 unit structures	124	4%	10%	8%
5-9 unit structures	430	14%	7%	6%
10+ unit structures	512	16%	13%	10%
Other housing units	12	0%	1%	3%

Home Value/Rent

	CC-ML	County	MSA
Median reported value of owner occupied housing units	\$124,511	\$178,100	\$177,400
Median gross rent of renter occupied housing units	\$1,034	\$901	\$882
Median contract rent of renter occupied housing units	\$885	\$741	\$719

Internet Access

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Households w/internet access of any type	2,688	93%	89%	87%
Households w/any broadband internet access	2,681	93%	87%	85%
Households w/cell phone internet access only	325	11%	13%	12%
Households w/no internet access	187	7%	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.

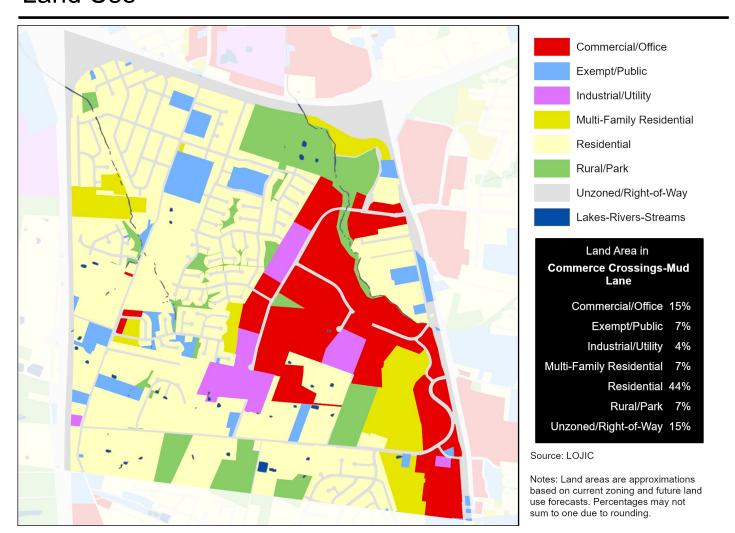
HOUSING CHARACTERISTICS

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.

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Renters paying 30%+ income on housing	624	47%	43%	43%
Owners paying 30%+ income on housing (mortgage)	238	22%	21%	20%
Owners paying 30%+ income on housing (no mortgage)	19	5%	11%	10%

Land Use



HEALTH CHARACTERISTICS

Health Insurance Coverage

	CC-ML		County	MSA
	Estimate	Percent	Percent	Percent
Population under 6 years without health insurance	15	3%	3%	3%
Population under 18 years without health insurance	34	2%	3%	3%
Total population without health insurance	606	9%	5%	5%

Disability Status

	CC-N	CC-ML		MSA
	Estimate	Percent	Percent	Percent
Population with a disability	871	12%	14%	14%

Food Access

	CC-ML	Jefferson County
Population who are low income and do not live close to a grocery store	2,111	92,837
Census tracts designated a food desert	1	36

Crime (2019)

	CC-ML	County	MSA
Violent crimes	152	13,314	16,031
Violent crimes per 100,000 population	2,017	1,728	1,262
Property crimes	217	29,085	34,867
Property crimes per 100,000 population	2,880	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

	CC-ML	County	MSA
Births to mothers who smoked during pregnancy	14%	10%	10%
Births to mothers without a high school degree	13%	13%	_
Births to unmarried mothers	54%	46%	47%
Low birthweight births (<2,500 grams)	9%	9%	9%
Teen birth rate per 1,000 women age 15-19	47	22.0	22.6

Mortality Measures

	CC-ML	County	MSA
Years of potential life lost (age 75) per 100,000	11,640	8,318	8,186

Health Behaviors

	CC-ML	County	MSA
Population 18+ currently smokes	28%	22%	17%
Population 18+ obese	34%	34%	34%
Population 18+ binge drinking	20%	18%	16%
Population 18+ reporting 'fair' or 'poor' health	15%	14%	17%

Health Outcomes

	CC-ML	County	MSA
Population 18+ reports having/had asthma	10%	10%	15%
Population 18+ reports having/had cancer	7%	8%	10%
Population 18+ reports having/had CHD	7%	7%	8%
Population 18+ reports having/had COPD	10%	9%	10%
Population 18+ reports having/had depression	26%	23%	23%
Population 18+ reports having/had diabetes	10%	12%	11%
Population 18+ reports having/had stroke	3%	4%	5%

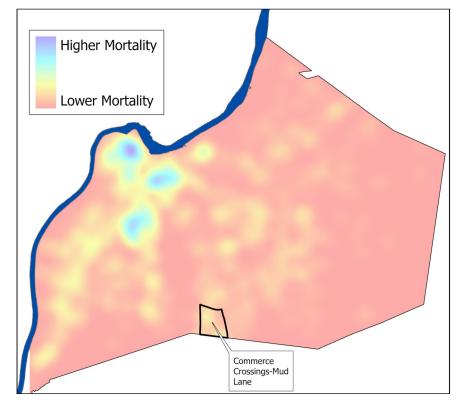
Data Source: Vital Stats: Kentucky Cabinet for Health and Family Services Department of Public Health, Indiana Department of Health, 2015-2019. Health Behaviors and Health Outcomes: Centers for Disease Control, Behavioral Risk Factor Surveillance System, 2019. Note: CHD=coronary heart disease, COPD=chronic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

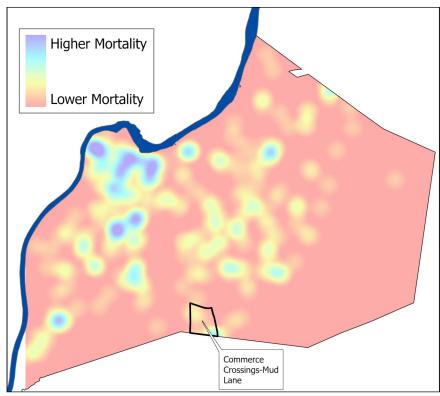
Due to the small number of observations, a drug overdose mortality rate was not calculated for individual neighborhoods.



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.