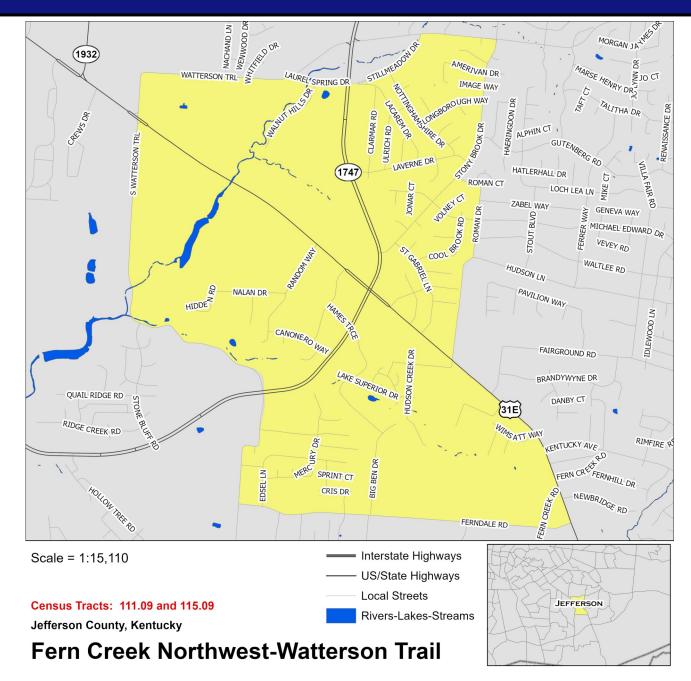
Fern Creek Northwest-Watterson Trail NEIGHBORHOOD PROFILE June 2022



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

	FCN-	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Total population	6,716	_	768,419	1,262,287
Male	3,042	45%	48%	49%
Female	3,674	55%	52%	51%
	FCN-	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Population under age 5	785	12%	6%	6%
Under age 3	533	8%	4%	4%
Age 3 and 4	252	4%	3%	2%
Population under age 18	1,891	28%	22%	22%
Age 5 to 14	915	14%	12%	13%
Age 15 to 17	191	3%	4%	4%
Population age 18 to 64	4,067	61%	62%	62%
Population age 65 and over	758	11%	16%	16%

Race, Ethnicity, and Nativity

	FCN-	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
White, non-Hispanic/Latino	3,599	54%	67%	75%
Black, non-Hispanic/Latino	2,222	33%	22%	15%
Asian, non-Hispanic/Latino	143	2%	3%	2%
Hispanic/Latino, of any race	552	8%	6%	5%
Multiple races, non-Hispanic/Latino	200	3%	3%	3%
Other, non-Hispanic/Latino	0	0%	1%	0%
Foreign born	574	9%	8%	6%

Veteran Status

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Civilian population 18 years and over	4,810	_	597,788	978,060
Veterans	201	4%	7%	8%

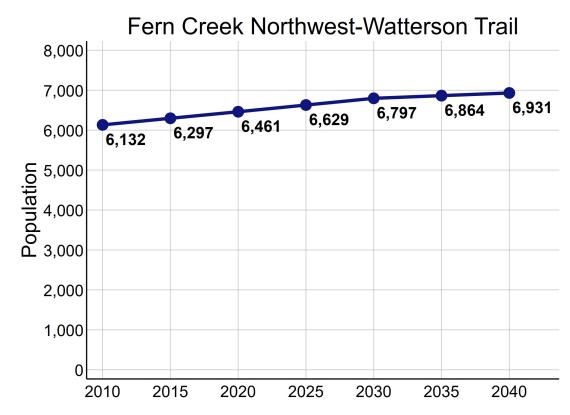
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding. MSA=Metropolitan Statistical Area

POPULATION CHARACTERISTICS

Households and Families

	FCN-V	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Total households	2,717	_	316,411	497,106
Married couple family households	1,114	41%	40%	46%
w/related children	522	19%	16%	18%
Male householder family households	170	6%	5%	5%
w/related children	58	2%	3%	3%
Female householder family households	404	15%	14%	13%
w/related children	324	12%	9%	8%
Non-family households	1,029	38%	41%	37%
Single person households	768	28%	34%	31%
Population in group quarters	29	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

	FCN-WT	County	MSA
Median household income (in 2020 dollars)	\$56,145	\$58,196	\$60,891
Median earnings for full-time male workers	\$45,133	\$52,019	\$52,300
Median earnings for full-time female workers	\$35,830	\$31,143	\$31,196
Gini coefficient	0.38	0.47	0.46

SNAP Benefits

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Households receiving SNAP Benefits	306	11%	10%	9%
Households with public assistance (PA) income	26	1%	2%	2%
Households receiving either SNAP or PA	315	12%	11%	10%

Vehicles Available

	FCN-V	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Households with no vehicle	136	5%	9%	7%

Poverty Status of Individuals

	FCN-\	ΝT	County	MSA
	Estimate	Percent	Percent	Percent
Total population below federal poverty line (FPL)	660	10%	14%	12%
Population under 18 years below FPL	292	16%	21%	17%
Population under 6 years below FPL	120	15%	22%	19%
Population age 6 to 11 below FPL	36	6%	21%	18%
Population age 12 to 17 below FPL	136	37%	18%	16%
Population age 18 to 64 below FPL	301	7%	13%	11%
Population age 65 and over below FPL	67	9%	9%	8%
Total population below 150% of the FPL	1,613	24%	22%	20%
Population under 18 years below 150% of the FPL	809	45%	32%	29%
Population under 6 years below 150% of the FPL	484	61%	35%	32%
Population age 6 to 11 below 150% of the FPL	154	24%	34%	30%
Population age 12 to 17 below 150% of the FPL	171	47%	28%	24%
Population age 18 to 64 below 150% of the FPL	668	16%	20%	18%
Population age 65 and over below 150% of the FPL	136	18%	17%	16%
Total population below 185% of the FPL	1,859	28%	28%	26%
Population under 18 years below 185% of the FPL	898	50%	39%	35%
Population under 6 years below 185% of the FPL	522	66%	43%	40%
Population age 6 to 11 below 185% of the FPL	183	29%	40%	37%
Population age 12 to 17 below 185% of the FPL	193	53%	34%	30%
Population age 18 to 64 below 185% of the FPL	773	19%	25%	23%
Population age 65 and over below 185% of the FPL	188	25%	23%	22%
Total population below 200% of the FPL	1,968	30%	30%	28%
Population under 18 years below 200% of the FPL	927	52%	42%	38%
Population under 6 years below 200% of the FPL	542	69%	46%	42%
Population age 6 to 11 below 200% of the FPL	192	30%	44%	39%
Population age 12 to 17 below 200% of the FPL	193	53%	36%	33%
Population age 18 to 64 below 200% of the FPL	846	21%	27%	25%
Population age 65 and over below 200% of the FPL	195	26%	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

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Families	1,688	_	186,716	314,935
Families below federal poverty line (FPL)	102	6%	10%	8%
Families below 150% of the FPL	309	18%	16%	15%
Families below 185% of the FPL	380	23%	21%	20%
Families below 200% of the FPL	395	23%	24%	22%
Families with related children	904	54%	46%	46%
Families with related children below FPL	102	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

	FCN	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Unemployed	0	0%	13%	13%
Age 20-21—Unemployed	0	0%	8%	9%
Age 22-24—Unemployed	0	0%	9%	9%
Age 25-64—Unemployed	253	8%	5%	4%
Age 65 and over—Unemployed	0	0%	4%	3%
Total unemployed, age 16 and over	253	7%	5%	5%

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Not in the labor force	109	44%	53%	53%
Age 20-21—Not in the labor force	2	2%	24%	23%
Age 22-24—Not in the labor force	20	11%	16%	17%
Age 25-64—Not in the labor force	376	10%	20%	21%
Age 65 and over—Not in the labor force	575	76%	80%	80%
Total not in the labor force, age 16 and over	1,082	22%	34%	35%

Class of Worker

	FCN-	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Private company/organization	2,752	77%	73%	74%
Nonprofit company/organization	361	10%	8%	8%
Local government	144	4%	5%	5%
State government	78	2%	4%	4%
Federal government	22	1%	2%	2%
Self-employed or unpaid family worker	228	6%	8%	8%

Weeks and Hours Usually Worked

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Works 48-52 weeks/year, 35 or more hours/week	2,463	68%	68%	69%
Works 48-52 weeks/year, less than 35 hours/week	382	11%	11%	11%
Works 0-47 weeks/year, 35 or more hours/week	449	12%	11%	10%
Works 0-47 weeks/year, less than 35 hours/week	329	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

	FCN	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Drives alone in car	2,803	87%	84%	86%
Bus	45	1%	3%	2%
Bike	0	0%	0%	0%
Walk	8	0%	2%	2%
All other modes	349	11%	11%	10%

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Commutes less than 10 minutes	188	6%	10%	10%
Commutes 10-19 minutes	947	30%	33%	30%
Commutes 20-29 minutes	1,041	32%	31%	28%
Commutes 30-44 minutes	721	22%	19%	23%
Commutes 45-59 minutes	219	7%	4%	6%
Commutes 60 or more minutes	89	3%	3%	4%

	FCN-V	VT	County	MSA
	Estimate	Percent	Percent	Percent
Works at home	342	10%	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)

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	1,299	_	487,522	653,432
Agriculture and mining	0	0%	0%	0%
Construction	29	2%	4%	4%
Manufacturing	0	0%	11%	13%
Trade	93	7%	15%	15%
Transportation, warehousing, and utilities	0	0%	9%	9%
Finance, insurance, information, and real estate	85	7%	10%	9%
Professional services	54	4%	6%	5%
Management and administration	9	1%	9%	8%
Education	242	19%	7%	7%
Health care	240	19%	13%	13%
Entertainment, arts, and recreation	52	4%	2%	2%
Accommodations and food service	458	35%	9%	9%
Other services	37	3%	3%	3%
Public administration	0	0%	2%	3%

Jobs by Home Neighborhood of Worker (2019)

	FCN-\	WT	County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	3,265	_	367,691	613,518
Agriculture and mining	5	0%	0%	0%
Construction	125	4%	4%	4%
Manufacturing	401	12%	11%	13%
Trade	508	16%	15%	15%
Transportation, warehousing, and utilities	293	9%	9%	8%
Finance, insurance, information, and real estate	287	9%	9%	8%
Professional services	163	5%	6%	5%
Management and administration	306	9%	9%	8%
Education	193	6%	8%	8%
Health care	418	13%	13%	13%
Entertainment, arts, and recreation	52	2%	2%	2%
Accommodations and food service	348	11%	10%	9%
Other services	94	3%	3%	3%
Public administration	72	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

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3 and 4	252	_	19,694	31,544
Population age 3 and 4, enrolled in school	95	38%	42%	42%
Enrolled in Public school	3	1%	19%	20%
Population age 5 to 14	915	_	93,803	158,051
Population age 5 to 14, enrolled in school	906	99%	95%	96%
Enrolled in Public school	743	81%	75%	79%
Population age 15 to 17	191	_	28,153	48,770
Population age 15 to 17, enrolled in school	182	95%	96%	97%
Enrolled in Public school	152	80%	74%	79%
Population age 18 to 24	427	_	65,804	105,506
Population age 18 to 24, enrolled in school	208	49%	45%	43%

English Proficiency

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3+ speaking Spanish	182	3%	4%	4%
w/limited English proficiency	28	0%	2%	2%
Population age 3+ speaking Asian/PI language	55	1%	2%	1%
w/limited English proficiency	51	1%	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	437	7%	3%	2%
w/limited English proficiency	306	5%	1%	1%

Educational Attainment

	FCN-V	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Population age 18 to 24	427	_	65,804	105,506
Less than 9th grade education	0	0%	1%	1%
9th thru 12th grade education	122	29%	10%	11%
High school graduate/GED	124	29%	34%	36%
Some college, no degree	122	29%	37%	36%
Associate degree	27	6%	4%	4%
Bachelor's degree	24	6%	13%	11%
Graduate or professional degree	8	2%	1%	1%

	FCN	-WT	County	MSA
	Estimate	Percent	Percent	Percent
Population age 25 and over	4,398	_	532,550	873,573
Less than 9th grade education	54	1%	3%	3%
9th thru 12th grade education	351	8%	6%	7%
High school graduate/GED	1,047	24%	26%	29%
Some college, no degree	1,249	28%	23%	22%
Associate degree	489	11%	8%	9%
Bachelor's degree	746	17%	20%	18%
Graduate or professional degree	462	11%	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

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Total degrees	1,352	_	195,331	282,998
Science and engineering				
Computers, mathematics, and statistics	33	2%	4%	4%
Biological, agricultural, environmental sciences	79	6%	5%	5%
Physical and related sciences	27	2%	3%	3%
Psychology	62	5%	5%	5%
Social sciences	101	7%	7%	7%
Engineering	78	6%	6%	6%
Multidisciplinary studies	8	1%	1%	1%
Science and engineering related fields	220	16%	11%	11%
Business	346	26%	20%	21%
Education	70	5%	10%	12%
Arts, humanities, and other				
Literature and languages	38	3%	5%	4%
Liberal arts and history	79	6%	6%	6%
Visual and performing arts	30	2%	4%	4%
Communications	108	8%	6%	5%
Other	73	5%	6%	6%

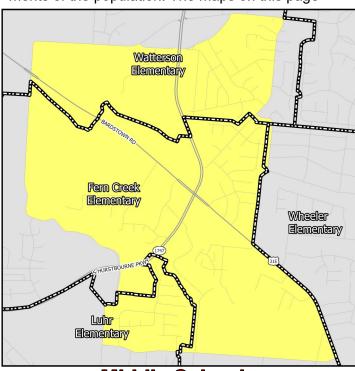
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.

Jefferson County Public Schools

Fern Creek Northwest-Watterson Trail neighborhood is highlighted in vellow. 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

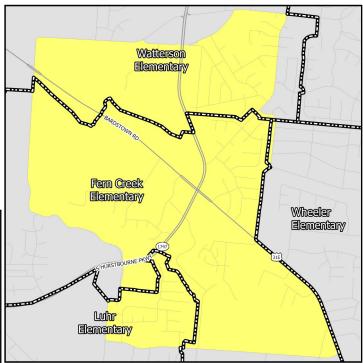


Middle Schools

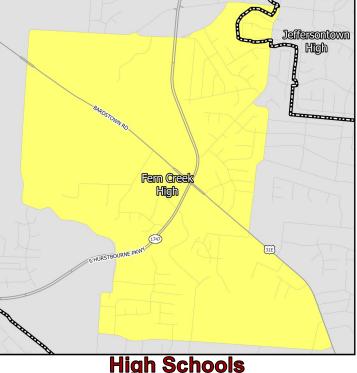
show only the "resides" schools for students within a particular neighborhood. Additional information on JCPS student assignment – which has recently been revised - can be found on their website.

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



Jefferson County Public Schools

Schools Serving Neighborhood	Level	Cluster	Enrollment	Non-White	Free Lunch Eligible	Student/ Teacher	KDE/IDOE Grade
Fern Creek	Elementary	8	732	62.7%	78.0%	16.6	3
Luhr	Elementary	7	505	63.8%	75.2%	15.6	3
Watterson	Elementary	8	517	66.5%	75.6%	15.2	2
Newburg	Middle	_	1,114	73.1%	72.4%	16.6	1
Ramsey	Middle	_	1,126	59.9%	68.3%	17.5	1
Fern Creek	High	_	1,897	63.8%	69.2%	16.6	1
Jeffersontown	High	_	1,040	59.2%	66.0%	15.9	2

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
Fern Creek	Elementary	46.5%	41.1%	43.0%	_	_
Luhr	Elementary	44.6%	39.8%	39.0%	_	
Watterson	Elementary	40.6%	32.2%	34.7%	_	_
Newburg	Middle	42.9%	28.6%	_	_	
Ramsey	Middle	47.7%	29.7%	_	_	_
Fern Creek	High	26.4%	19.0%	_	88.5%	47.5%
Jeffersontown	High	28.8%	20.0%	_	83.0%	63.6%

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

HOUSING CHARACTERISTICS

Housing Units

	FCN-	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Total housing units	2,898	_	347,172	547,307
Occupied housing units	2,717	94%	91%	91%
Owner occupied	1,364	50%	62%	67%
Renter occupied	1,353	50%	38%	33%
Vacant housing units	181	6%	9%	9%

	FCN-V	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Single-family housing units	1,713	59%	68%	73%
Multi-family housing units	1,170	40%	30%	23%
2-4 unit structures	499	17%	10%	8%
5-9 unit structures	152	5%	7%	6%
10+ unit structures	519	18%	13%	10%
Other housing units	15	1%	1%	3%

Home Value/Rent

	FCN-WT	County	MSA
Median reported value of owner occupied housing units	\$164,918	\$178,100	\$177,400
Median gross rent of renter occupied housing units	\$987	\$901	\$882
Median contract rent of renter occupied housing units	\$851	\$741	\$719

Internet Access

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Households w/internet access of any type	2,494	92%	89%	87%
Households w/any broadband internet access	2,462	91%	87%	85%
Households w/cell phone internet access only	314	12%	13%	12%
Households w/no internet access	223	8%	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.

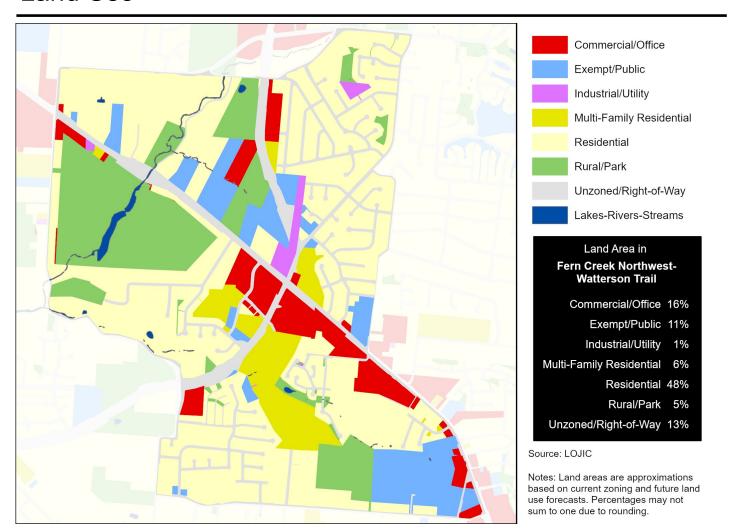
HOUSING CHARACTERISTICS

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.

	FCN-WT		County	MSA
	Estimate	Percent	Percent	Percent
Renters paying 30%+ income on housing	472	35%	43%	43%
Owners paying 30%+ income on housing (mortgage)	172	18%	21%	20%
Owners paying 30%+ income on housing (no mortgage)	28	7%	11%	10%

Land Use



HEALTH CHARACTERISTICS

Health Insurance Coverage

	FCN-V	FCN-WT		MSA
	Estimate	Percent	Percent	Percent
Population under 6 years without health insurance	6	1%	3%	3%
Population under 18 years without health insurance	9	0%	3%	3%
Total population without health insurance	220	3%	5%	5%

Disability Status

	FCN-V	ΝT	County	MSA
	Estimate	Percent	Percent	Percent
Population with a disability	491	7%	14%	14%

Food Access

	FCN-WT	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)

	FCN-WT	County	MSA
Violent crimes	86	13,314	16,031
Violent crimes per 100,000 population	1,331	1,728	1,262
Property crimes	215	29,085	34,867
Property crimes per 100,000 population	3,328	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

	FCN-WT	County	MSA
Births to mothers who smoked during pregnancy	8%	10%	10%
Births to mothers without a high school degree	10%	13%	_
Births to unmarried mothers	47%	46%	47%
Low birthweight births (<2,500 grams)	8%	9%	9%
Teen birth rate per 1,000 women age 15-19	40	22.0	22.6

Mortality Measures

	FCN-WT	County	MSA
Years of potential life lost (age 75) per 100,000	7,931	8,318	8,186

Health Behaviors

	FCN-WT	County	MSA
Population 18+ currently smokes	23%	22%	17%
Population 18+ obese	32%	34%	34%
Population 18+ binge drinking	20%	18%	16%
Population 18+ reporting 'fair' or 'poor' health	13%	14%	17%

Health Outcomes

	FCN-WT	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	6%	7%	8%
Population 18+ reports having/had COPD	8%	9%	10%
Population 18+ reports having/had depression	24%	23%	23%
Population 18+ reports having/had diabetes	10%	12%	11%
Population 18+ reports having/had stroke	3%	4%	5%

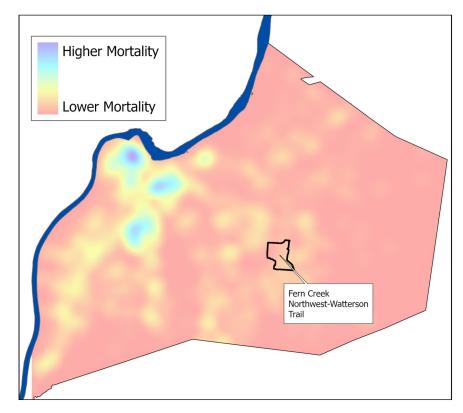
Data Source: Vital Stats: Kentucky Cabinet for Health and Family Services Department of Public Health, Indiana Department of Health, 2015-2019. Health Behaviors and Health Outcomes: Centers for Disease Control, Behavioral Risk Factor Surveillance System, 2019. Note: CHD=coronary heart disease, COPD=chronic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