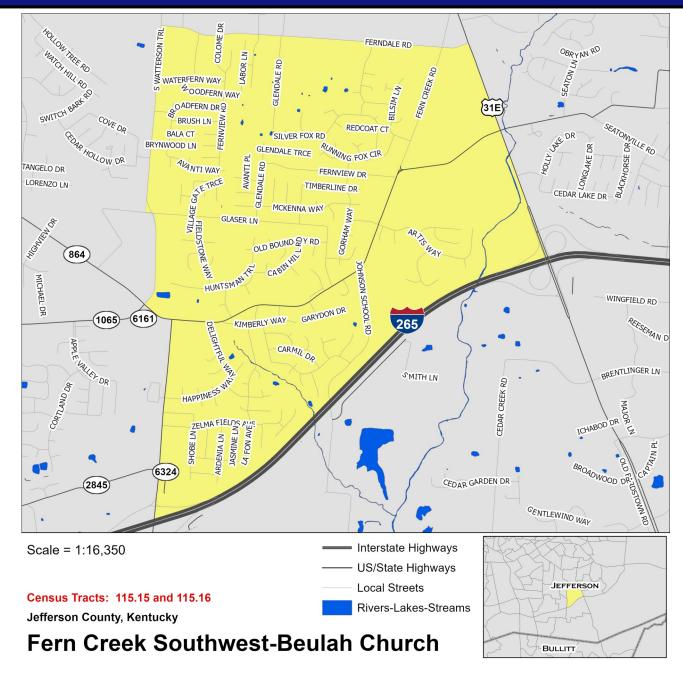
Fern Creek Southwest-Beulah Church NEIGHBORHOOD PROFILE June 2022



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

	FCS-E	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Total population	8,504	_	768,419	1,262,287
Male	3,879	46%	48%	49%
Female	4,625	54%	52%	51%
	FCS-E	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Population under age 5	445	5%	6%	6%
Under age 3	271	3%	4%	4%
Age 3 and 4	174	2%	3%	2%
Population under age 18	1,756	21%	22%	22%
Age 5 to 14	1,020	12%	12%	13%
Age 15 to 17	291	3%	4%	4%
Population age 18 to 64	5,067	60%	62%	62%
Population age 65 and over	1,681	20%	16%	16%

Race, Ethnicity, and Nativity

	FCS-I	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
White, non-Hispanic/Latino	6,966	82%	67%	75%
Black, non-Hispanic/Latino	1,075	13%	22%	15%
Asian, non-Hispanic/Latino	91	1%	3%	2%
Hispanic/Latino, of any race	263	3%	6%	5%
Multiple races, non-Hispanic/Latino	109	1%	3%	3%
Other, non-Hispanic/Latino	0	0%	1%	0%
Foreign born	254	3%	8%	6%

Veteran Status

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Civilian population 18 years and over	6,748	_	597,788	978,060
Veterans	546	8%	7%	8%

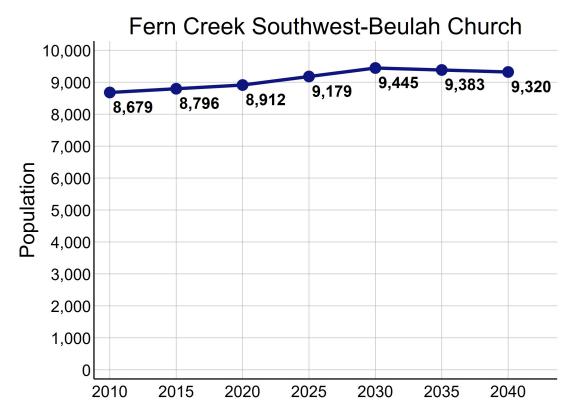
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding. MSA=Metropolitan Statistical Area

POPULATION CHARACTERISTICS

Households and Families

	FCS-I	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Total households	3,540	_	316,411	497,106
Married couple family households	1,839	52%	40%	46%
w/related children	586	17%	16%	18%
Male householder family households	177	5%	5%	5%
w/related children	110	3%	3%	3%
Female householder family households	404	11%	14%	13%
w/related children	224	6%	9%	8%
Non-family households	1,120	32%	41%	37%
Single person households	1,062	30%	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

	FCS-BC	County	MSA
Median household income (in 2020 dollars)	\$71,433	\$58,196	\$60,891
Median earnings for full-time male workers	\$60,891	\$52,019	\$52,300
Median earnings for full-time female workers	\$34,339	\$31,143	\$31,196
Gini coefficient	0.35	0.47	0.46

SNAP Benefits

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Households receiving SNAP Benefits	69	2%	10%	9%
Households with public assistance (PA) income	61	2%	2%	2%
Households receiving either SNAP or PA	89	3%	11%	10%

Vehicles Available

	FCS-E	3C	County	MSA
	Estimate	Percent	Percent	Percent
Households with no vehicle	33	1%	9%	7%

Poverty Status of Individuals

	FCS-I	3C	County	MSA
	Estimate	Percent	Percent	Percent
Total population below federal poverty line (FPL)	496	6%	14%	12%
Population under 18 years below FPL	173	10%	21%	17%
Population under 6 years below FPL	67	11%	22%	19%
Population age 6 to 11 below FPL	47	8%	21%	18%
Population age 12 to 17 below FPL	59	11%	18%	16%
Population age 18 to 64 below FPL	275	5%	13%	11%
Population age 65 and over below FPL	48	3%	9%	8%
Total population below 150% of the FPL	741	9%	22%	20%
Population under 18 years below 150% of the FPL	173	10%	32%	29%
Population under 6 years below 150% of the FPL	67	11%	35%	32%
Population age 6 to 11 below 150% of the FPL	47	8%	34%	30%
Population age 12 to 17 below 150% of the FPL	59	11%	28%	24%
Population age 18 to 64 below 150% of the FPL	406	8%	20%	18%
Population age 65 and over below 150% of the FPL	162	10%	17%	16%
Total population below 185% of the FPL	1,109	13%	28%	26%
Population under 18 years below 185% of the FPL	298	17%	39%	35%
Population under 6 years below 185% of the FPL	158	27%	43%	40%
Population age 6 to 11 below 185% of the FPL	62	11%	40%	37%
Population age 12 to 17 below 185% of the FPL	78	14%	34%	30%
Population age 18 to 64 below 185% of the FPL	568	11%	25%	23%
Population age 65 and over below 185% of the FPL	243	14%	23%	22%
Total population below 200% of the FPL	1,309	15%	30%	28%
Population under 18 years below 200% of the FPL	337	20%	42%	38%
Population under 6 years below 200% of the FPL	178	30%	46%	42%
Population age 6 to 11 below 200% of the FPL	81	14%	44%	39%
Population age 12 to 17 below 200% of the FPL	78	14%	36%	33%
Population age 18 to 64 below 200% of the FPL	670	13%	27%	25%
Population age 65 and over below 200% of the FPL	302	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

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Families	2,420	_	186,716	314,935
Families below federal poverty line (FPL)	112	5%	10%	8%
Families below 150% of the FPL	208	9%	16%	15%
Families below 185% of the FPL	302	12%	21%	20%
Families below 200% of the FPL	334	14%	24%	22%
Families with related children	920	38%	46%	46%
Families with related children below FPL	70	3%	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

	FCS	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Unemployed	28	16%	13%	13%
Age 20-21—Unemployed	0	0%	8%	9%
Age 22-24—Unemployed	8	4%	9%	9%
Age 25-64—Unemployed	43	1%	5%	4%
Age 65 and over—Unemployed	0	0%	4%	3%
Total unemployed, age 16 and over	79	2%	5%	5%

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Not in the labor force	205	54%	53%	53%
Age 20-21—Not in the labor force	8	4%	24%	23%
Age 22-24—Not in the labor force	13	6%	16%	17%
Age 25-64—Not in the labor force	573	13%	20%	21%
Age 65 and over—Not in the labor force	1,312	78%	80%	80%
Total not in the labor force, age 16 and over	2,111	30%	34%	35%

Class of Worker

	FCS-	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Private company/organization	3,496	73%	73%	74%
Nonprofit company/organization	354	7%	8%	8%
Local government	323	7%	5%	5%
State government	132	3%	4%	4%
Federal government	79	2%	2%	2%
Self-employed or unpaid family worker	409	9%	8%	8%

Weeks and Hours Usually Worked

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Works 48-52 weeks/year, 35 or more hours/week	3,205	69%	68%	69%
Works 48-52 weeks/year, less than 35 hours/week	667	14%	11%	11%
Works 0-47 weeks/year, 35 or more hours/week	351	8%	11%	10%
Works 0-47 weeks/year, less than 35 hours/week	391	8%	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

	FCS	-BC	County	MSA
	Estimate	Percent	Percent	Percent
Drives alone in car	4,212	94%	84%	86%
Bus	0	0%	3%	2%
Bike	0	0%	0%	0%
Walk	36	1%	2%	2%
All other modes	255	6%	11%	10%

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Commutes less than 10 minutes	305	7%	10%	10%
Commutes 10-19 minutes	1,399	31%	33%	30%
Commutes 20-29 minutes	1,400	31%	31%	28%
Commutes 30-44 minutes	1,060	24%	19%	23%
Commutes 45-59 minutes	240	5%	4%	6%
Commutes 60 or more minutes	99	2%	3%	4%

	FCS.	-BC	County	MSA
	Estimate	Percent	Percent	Percent
Works at home	178	4%	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)

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	1,827	_	487,522	653,432
Agriculture and mining	0	0%	0%	0%
Construction	53	3%	4%	4%
Manufacturing	32	2%	11%	13%
Trade	949	52%	15%	15%
Transportation, warehousing, and utilities	21	1%	9%	9%
Finance, insurance, information, and real estate	95	5%	10%	9%
Professional services	20	1%	6%	5%
Management and administration	44	2%	9%	8%
Education	12	1%	7%	7%
Health care	97	5%	13%	13%
Entertainment, arts, and recreation	12	1%	2%	2%
Accommodations and food service	389	21%	9%	9%
Other services	103	6%	3%	3%
Public administration	0	0%	2%	3%

Jobs by Home Neighborhood of Worker (2019)

	,			
	FCS-I	ВС	County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	4,920		367,691	613,518
Agriculture and mining	4	0%	0%	0%
Construction	208	4%	4%	4%
Manufacturing	612	12%	11%	13%
Trade	747	15%	15%	15%
Transportation, warehousing, and utilities	481	10%	9%	8%
Finance, insurance, information, and real estate	459	9%	9%	8%
Professional services	252	5%	6%	5%
Management and administration	383	8%	9%	8%
Education	402	8%	8%	8%
Health care	662	14%	13%	13%
Entertainment, arts, and recreation	75	2%	2%	2%
Accommodations and food service	380	8%	10%	9%
Other services	140	3%	3%	3%
Public administration	115	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

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3 and 4	174	_	19,694	31,544
Population age 3 and 4, enrolled in school	19	11%	42%	42%
Enrolled in Public school	19	11%	19%	20%
Population age 5 to 14	1,020	_	93,803	158,051
Population age 5 to 14, enrolled in school	1,004	98%	95%	96%
Enrolled in Public school	719	70%	75%	79%
Population age 15 to 17	291	_	28,153	48,770
Population age 15 to 17, enrolled in school	291	100%	96%	97%
Enrolled in Public school	226	78%	74%	79%
Population age 18 to 24	577	_	65,804	105,506
Population age 18 to 24, enrolled in school	332	58%	45%	43%

English Proficiency

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3+ speaking Spanish	112	1%	4%	4%
w/limited English proficiency	33	0%	2%	2%
Population age 3+ speaking Asian/PI language	52	1%	2%	1%
w/limited English proficiency	34	0%	1%	1%
Population age 3+ speaking Arabic	14	0%	0%	0%
w/limited English proficiency	3	0%	0%	0%
Population age 3+ speaking other language	113	1%	3%	2%
w/limited English proficiency	92	1%	1%	1%

Educational Attainment

	FCS-I	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Population age 18 to 24	577	_	65,804	105,506
Less than 9th grade education	13	2%	1%	1%
9th thru 12th grade education	11	2%	10%	11%
High school graduate/GED	157	27%	34%	36%
Some college, no degree	269	47%	37%	36%
Associate degree	32	6%	4%	4%
Bachelor's degree	60	10%	13%	11%
Graduate or professional degree	35	6%	1%	1%

	FCS	-BC	County	MSA
	Estimate	Percent	Percent	Percent
Population age 25 and over	6,171	_	532,550	873,573
Less than 9th grade education	166	3%	3%	3%
9th thru 12th grade education	137	2%	6%	7%
High school graduate/GED	1,649	27%	26%	29%
Some college, no degree	1,974	32%	23%	22%
Associate degree	614	10%	8%	9%
Bachelor's degree	1,144	19%	20%	18%
Graduate or professional degree	487	8%	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

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Total degrees	1,760	_	195,331	282,998
Science and engineering				
Computers, mathematics, and statistics	38	2%	4%	4%
Biological, agricultural, environmental sciences	72	4%	5%	5%
Physical and related sciences	44	3%	3%	3%
Psychology	87	5%	5%	5%
Social sciences	103	6%	7%	7%
Engineering	125	7%	6%	6%
Multidisciplinary studies	7	0%	1%	1%
Science and engineering related fields	203	12%	11%	11%
Business	414	24%	20%	21%
Education	191	11%	10%	12%
Arts, humanities, and other				
Literature and languages	76	4%	5%	4%
Liberal arts and history	139	8%	6%	6%
Visual and performing arts	16	1%	4%	4%
Communications	152	9%	6%	5%
Other	93	5%	6%	6%

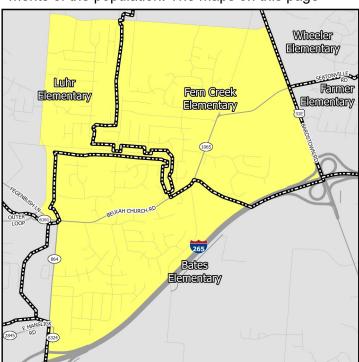
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.

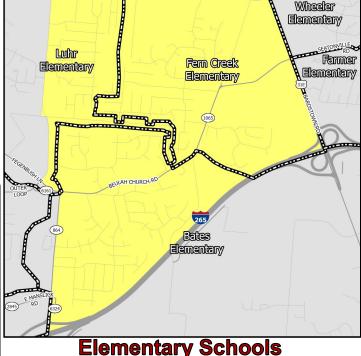
Jefferson County Public Schools

Fern Creek Southwest-Beulah Church 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



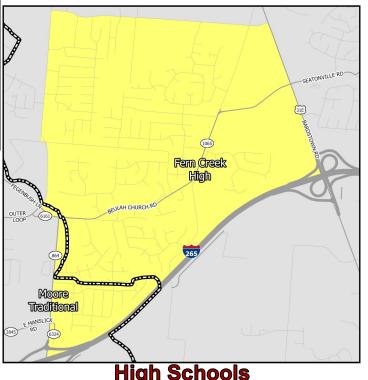


Middle Schools

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.



Jefferson County Public Schools

Schools Serving Neighborhood	Level	Cluster	Enrollment	Non-White	Free Lunch Eligible	Student/ Teacher	KDE/IDOE Grade
Bates	Elementary	8	599	40.6%	53.1%	17.5	3
Fern Creek	Elementary	8	732	62.7%	78.0%	16.6	3
Luhr	Elementary	7	505	63.8%	75.2%	15.6	3
Moore	Middle		2,548	65.2%	72.8%	_	1
Newburg	Middle	_	1,114	73.1%	72.4%	16.6	1
Fern Creek	High	_	1,897	63.8%	69.2%	16.6	1
Moore	High	_	2,548	65.2%	72.8%	16.4	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
Bates	Elementary	56.3%	54.4%	52.6%	_	_
Fern Creek	Elementary	46.5%	41.1%	43.0%	_	
Luhr	Elementary	44.6%	39.8%	39.0%	_	_
Moore	Middle	38.8%	18.7%	_	_	
Newburg	Middle	42.9%	28.6%	_	_	_
Fern Creek	High	26.4%	19.0%	_	88.5%	47.5%
Moore	High	22.5%	11.5%	_	86.6%	46.2%

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

HOUSING CHARACTERISTICS

Housing Units

	FCS-E	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Total housing units	3,601	_	347,172	547,307
Occupied housing units	3,540	98%	91%	91%
Owner occupied	2,877	81%	62%	67%
Renter occupied	663	19%	38%	33%
Vacant housing units	61	2%	9%	9%

	FCS-F	FCS-BC		MSA
	Estimate	Percent	Percent	Percent
Single-family housing units	2,864	80%	68%	73%
Multi-family housing units	737	20%	30%	23%
2-4 unit structures	246	7%	10%	8%
5-9 unit structures	346	10%	7%	6%
10+ unit structures	145	4%	13%	10%
Other housing units	0	0%	1%	3%

Home Value/Rent

	FCS-BC	County	MSA
Median reported value of owner occupied housing units	\$156,836	\$178,100	\$177,400
Median gross rent of renter occupied housing units	\$1,022	\$901	\$882
Median contract rent of renter occupied housing units	\$881	\$741	\$719

Internet Access

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Households w/internet access of any type	3,290	93%	89%	87%
Households w/any broadband internet access	3,213	91%	87%	85%
Households w/cell phone internet access only	255	7%	13%	12%
Households w/no internet access	250	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.

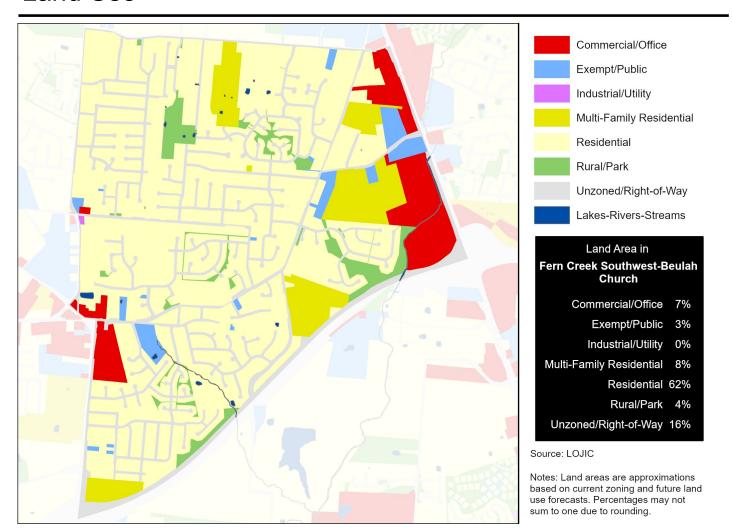
HOUSING CHARACTERISTICS

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.

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Renters paying 30%+ income on housing	163	26%	43%	43%
Owners paying 30%+ income on housing (mortgage)	346	18%	21%	20%
Owners paying 30%+ income on housing (no mortgage)	23	2%	11%	10%

Land Use



HEALTH CHARACTERISTICS

Health Insurance Coverage

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Population under 6 years without health insurance	19	3%	3%	3%
Population under 18 years without health insurance	82	4%	3%	3%
Total population without health insurance	240	3%	5%	5%

Disability Status

	FCS-BC		County	MSA
	Estimate	Percent	Percent	Percent
Population with a disability	939	11%	14%	14%

Food Access

	FCS-BC	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)

	FCS-BC	County	MSA
Violent crimes	72	13,314	16,031
Violent crimes per 100,000 population	808	1,728	1,262
Property crimes	197	29,085	34,867
Property crimes per 100,000 population	2,211	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

	FCS-BC	County	MSA
Births to mothers who smoked during pregnancy	7%	10%	10%
Births to mothers without a high school degree	5%	13%	_
Births to unmarried mothers	34%	46%	47%
Low birthweight births (<2,500 grams)	9%	9%	9%
Teen birth rate per 1,000 women age 15-19	12	22.0	22.6

Mortality Measures

	FCS-BC	County	MSA
Years of potential life lost (age 75) per 100,000	6,734	8,318	8,186

Health Behaviors

	FCS-BC	County	MSA
Population 18+ currently smokes	22%	22%	17%
Population 18+ obese	31%	34%	34%
Population 18+ binge drinking	21%	18%	16%
Population 18+ reporting 'fair' or 'poor' health	12%	14%	17%

Health Outcomes

	FCS-BC	County	MSA
Population 18+ reports having/had asthma	9%	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	9%	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.