

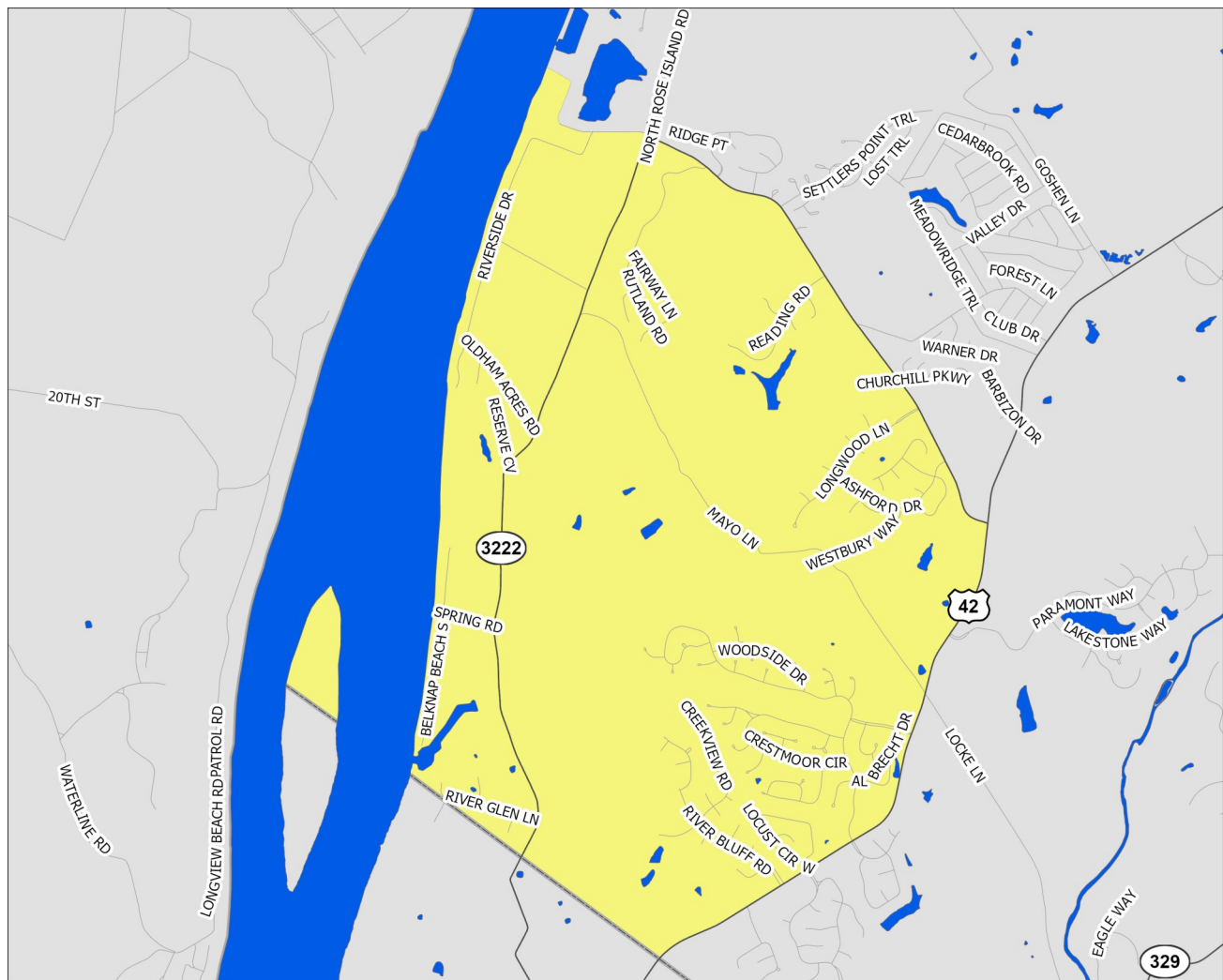
River Bluff-West Oldham

NEIGHBORHOOD PROFILE

June 2022



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



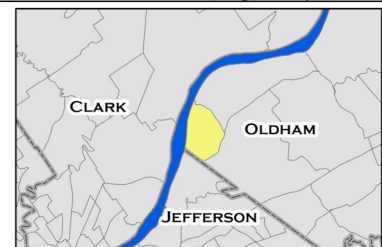
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Census Tract: 308.01

Oldham County, Kentucky

River Bluff-West Oldham

- Interstate Highways
- US/State Highways
- Local Streets
- Rivers-Lakes-Streams



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

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total population	4,793	—	66,508	1,262,287
Male	2,569	54%	52%	49%
Female	2,224	46%	48%	51%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population under age 5	200	4%	5%	6%
Under age 3	129	3%	3%	4%
Age 3 and 4	71	1%	2%	2%
Population under age 18	1,520	32%	25%	22%
Age 5 to 14	894	19%	15%	13%
Age 15 to 17	426	9%	5%	4%
Population age 18 to 64	2,806	59%	61%	62%
Population age 65 and over	467	10%	13%	16%

Race, Ethnicity, and Nativity

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
White, non-Hispanic/Latino	3,971	83%	88%	75%
Black, non-Hispanic/Latino	96	2%	4%	15%
Asian, non-Hispanic/Latino	312	7%	2%	2%
Hispanic/Latino, of any race	348	7%	4%	5%
Multiple races, non-Hispanic/Latino	58	1%	2%	3%
Other, non-Hispanic/Latino	8	0%	0%	0%
Foreign born	387	8%	4%	6%

Veteran Status

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Civilian population 18 years and over	3,273	—	49,512	978,060
Veterans	236	7%	8%	8%

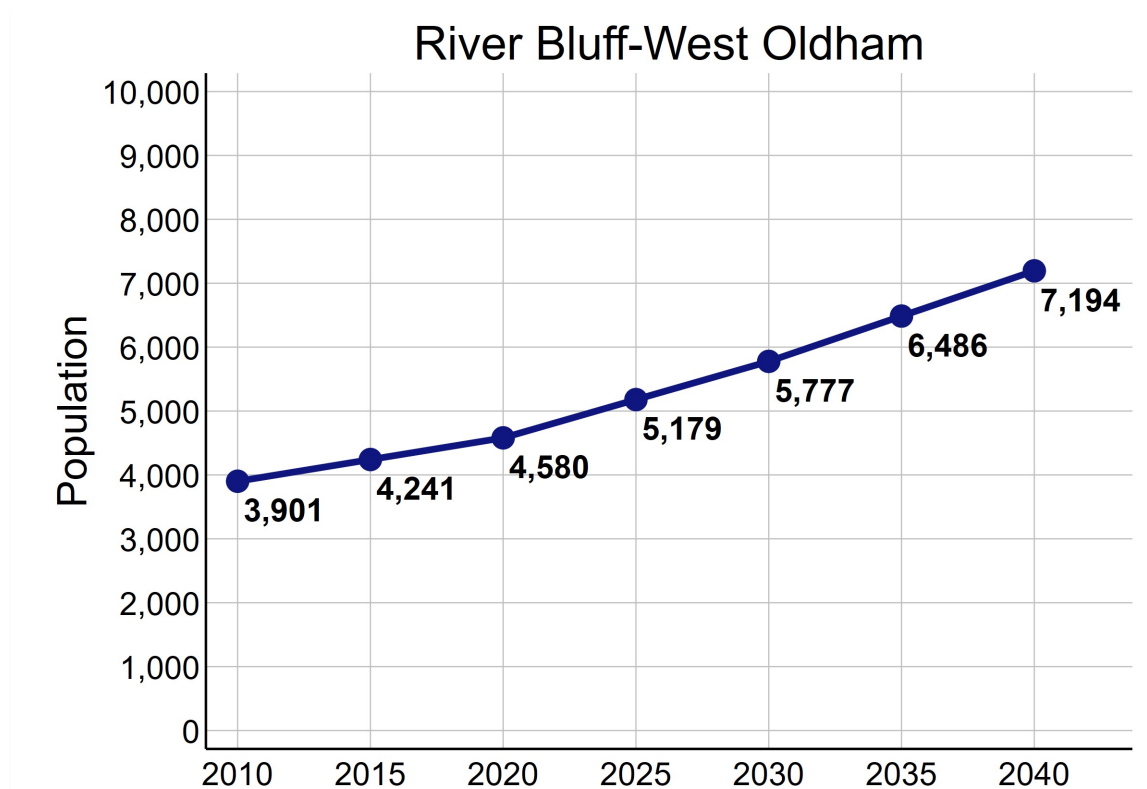
Data Source: U.S. Census Bureau, 2016-2020 American Community Survey. Note: Percentages may not sum to 100 due to rounding.
MSA=Metropolitan Statistical Area

POPULATION CHARACTERISTICS

Households and Families

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total households	1,510	—	21,259	497,106
Married couple family households	1,294	86%	70%	46%
w/related children	733	49%	37%	18%
Male householder family households	78	5%	4%	5%
w/related children	64	4%	3%	3%
Female householder family households	16	1%	9%	13%
w/related children	9	1%	6%	8%
Non-family households	122	8%	17%	37%
Single person households	115	8%	14%	31%
Population in group quarters	0	0%	6%	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.

ECONOMIC CHARACTERISTICS

Income

	RB-WO	County	MSA
Median household income (in 2020 dollars)	\$187,708	\$103,761	\$60,891
Median earnings for full-time male workers	\$146,458	\$74,378	\$52,300
Median earnings for full-time female workers	\$42,452	\$35,093	\$31,196
Gini coefficient	0.39	0.44	0.46

SNAP Benefits

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Households receiving SNAP Benefits	21	1%	4%	9%
Households with public assistance (PA) income	20	1%	1%	2%
Households receiving either SNAP or PA	22	1%	4%	10%

Vehicles Available

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Households with no vehicle	27	2%	2%	7%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey.

ECONOMIC CHARACTERISTICS

Poverty Status of Individuals

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total population below federal poverty line (FPL)	34	1%	5%	12%
Population under 18 years below FPL	0	0%	6%	17%
Population under 6 years below FPL	0	0%	6%	19%
Population age 6 to 11 below FPL	0	0%	5%	18%
Population age 12 to 17 below FPL	0	0%	6%	16%
Population age 18 to 64 below FPL	28	1%	5%	11%
Population age 65 and over below FPL	6	1%	4%	8%
Total population below 150% of the FPL	127	3%	8%	20%
Population under 18 years below 150% of the FPL	46	3%	10%	29%
Population under 6 years below 150% of the FPL	0	0%	13%	32%
Population age 6 to 11 below 150% of the FPL	46	8%	8%	30%
Population age 12 to 17 below 150% of the FPL	0	0%	9%	24%
Population age 18 to 64 below 150% of the FPL	68	2%	8%	18%
Population age 65 and over below 150% of the FPL	13	3%	8%	16%
Total population below 185% of the FPL	128	3%	11%	26%
Population under 18 years below 185% of the FPL	46	3%	13%	35%
Population under 6 years below 185% of the FPL	0	0%	16%	40%
Population age 6 to 11 below 185% of the FPL	46	8%	11%	37%
Population age 12 to 17 below 185% of the FPL	0	0%	13%	30%
Population age 18 to 64 below 185% of the FPL	69	2%	10%	23%
Population age 65 and over below 185% of the FPL	13	3%	12%	22%
Total population below 200% of the FPL	210	4%	13%	28%
Population under 18 years below 200% of the FPL	76	5%	15%	38%
Population under 6 years below 200% of the FPL	21	9%	20%	42%
Population age 6 to 11 below 200% of the FPL	55	10%	13%	39%
Population age 12 to 17 below 200% of the FPL	0	0%	15%	33%
Population age 18 to 64 below 200% of the FPL	121	4%	12%	25%
Population age 65 and over below 200% of the FPL	13	3%	14%	25%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey.

ECONOMIC CHARACTERISTICS

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

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Families	1,388	—	17,662	314,935
Families below federal poverty line (FPL)	10	1%	4%	8%
Families below 150% of the FPL	50	4%	7%	15%
Families below 185% of the FPL	50	4%	10%	20%
Families below 200% of the FPL	71	5%	12%	22%
Families with related children	806	58%	55%	55%
Families with related children below FPL	0	0%	2%	6%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey.

ECONOMIC CHARACTERISTICS

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

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Unemployed	20	16%	15%	13%
Age 20-21—Unemployed	0	0%	15%	9%
Age 22-24—Unemployed	0	0%	5%	9%
Age 25-64—Unemployed	30	2%	2%	4%
Age 65 and over—Unemployed	0	0%	2%	3%
Total unemployed, age 16 and over	50	2%	4%	5%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Age 16-19—Not in the labor force	285	70%	56%	53%
Age 20-21—Not in the labor force	20	19%	21%	23%
Age 22-24—Not in the labor force	2	3%	19%	17%
Age 25-64—Not in the labor force	508	21%	24%	21%
Age 65 and over—Not in the labor force	362	78%	77%	80%
Total not in the labor force, age 16 and over	1,177	34%	35%	35%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey.

ECONOMIC CHARACTERISTICS

Class of Worker

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Private company/organization	1,590	70%	70%	74%
Nonprofit company/organization	195	9%	7%	8%
Local government	11	0%	6%	5%
State government	90	4%	5%	4%
Federal government	0	0%	1%	2%
Self-employed or unpaid family worker	382	17%	11%	8%

Weeks and Hours Usually Worked

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Works 48-52 weeks/year, 35 or more hours/week	1,570	69%	69%	69%
Works 48-52 weeks/year, less than 35 hours/week	193	8%	10%	11%
Works 0-47 weeks/year, 35 or more hours/week	149	7%	9%	10%
Works 0-47 weeks/year, less than 35 hours/week	376	16%	12%	11%

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

ECONOMIC CHARACTERISTICS

Journey to Work

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Drives alone in car	1,783	93%	92%	86%
Bus	0	0%	0%	2%
Bike	0	0%	0%	0%
Walk	33	2%	1%	2%
All other modes	92	5%	7%	10%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Commutes less than 10 minutes	157	8%	9%	10%
Commutes 10-19 minutes	163	9%	19%	30%
Commutes 20-29 minutes	694	36%	25%	28%
Commutes 30-44 minutes	671	35%	35%	23%
Commutes 45-59 minutes	74	4%	7%	6%
Commutes 60 or more minutes	149	8%	6%	4%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Works at home	352	16%	10%	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.

ECONOMIC CHARACTERISTICS

“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)

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	349	—	16,713	653,432
Agriculture and mining	0	0%	1%	0%
Construction	25	7%	6%	4%
Manufacturing	9	3%	6%	13%
Trade	34	10%	14%	15%
Transportation, warehousing, and utilities	5	1%	1%	9%
Finance, insurance, information, and real estate	53	15%	14%	9%
Professional services	33	10%	6%	5%
Management and administration	70	20%	5%	8%
Education	0	0%	14%	7%
Health care	73	21%	12%	13%
Entertainment, arts, and recreation	35	10%	2%	2%
Accommodations and food service	1	0%	8%	9%
Other services	11	3%	2%	3%
Public administration	0	0%	8%	3%

Jobs by Home Neighborhood of Worker (2019)

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total full and part-time jobs	2,045	—	31,797	613,518
Agriculture and mining	8	0%	1%	0%
Construction	66	3%	4%	4%
Manufacturing	209	10%	11%	13%
Trade	300	15%	15%	15%
Transportation, warehousing, and utilities	152	7%	6%	8%
Finance, insurance, information, and real estate	220	11%	11%	8%
Professional services	147	7%	7%	5%
Management and administration	143	7%	7%	8%
Education	193	9%	10%	8%
Health care	305	15%	13%	13%
Entertainment, arts, and recreation	45	2%	2%	2%
Accommodations and food service	160	8%	8%	9%
Other services	60	3%	3%	3%
Public administration	37	2%	4%	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.

EDUCATION CHARACTERISTICS

School Enrollment

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3 and 4	71	—	1,576	31,544
Population age 3 and 4, enrolled in school	40	56%	58%	42%
Enrolled in Public school	4	6%	26%	20%
Population age 5 to 14	894	—	10,203	158,051
Population age 5 to 14, enrolled in school	843	94%	97%	96%
Enrolled in Public school	731	82%	86%	79%
Population age 15 to 17	426	—	3,385	48,770
Population age 15 to 17, enrolled in school	426	100%	99%	97%
Enrolled in Public school	316	74%	85%	79%
Population age 18 to 24	369	—	5,597	105,506
Population age 18 to 24, enrolled in school	296	80%	48%	43%

English Proficiency

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population age 3+ speaking Spanish	81	2%	2%	4%
w/limited English proficiency	5	0%	1%	2%
Population age 3+ speaking Asian/PI language	149	3%	1%	1%
w/limited English proficiency	88	2%	0%	1%
Population age 3+ speaking Arabic	0	0%	0%	0%
w/limited English proficiency	0	0%	0%	0%
Population age 3+ speaking other language	154	3%	1%	2%
w/limited English proficiency	27	1%	0%	1%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey.

EDUCATION CHARACTERISTICS

Educational Attainment

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population age 18 to 24	369	—	5,597	105,506
Less than 9th grade education	6	2%	2%	1%
9th thru 12th grade education	98	27%	13%	11%
High school graduate/GED	77	21%	33%	36%
Some college, no degree	185	50%	41%	36%
Associate degree	0	0%	2%	4%
Bachelor's degree	3	1%	9%	11%
Graduate or professional degree	0	0%	1%	1%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population age 25 and over	2,904	—	43,988	873,573
Less than 9th grade education	23	1%	2%	3%
9th thru 12th grade education	5	0%	4%	7%
High school graduate/GED	329	11%	20%	29%
Some college, no degree	474	16%	23%	22%
Associate degree	56	2%	9%	9%
Bachelor's degree	1,232	42%	25%	18%
Graduate or professional degree	785	27%	18%	12%

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

EDUCATION CHARACTERISTICS

Field of Degree of Bachelor's Degree Holders

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total degrees	2,122	—	20,299	282,998
Science and engineering				
Computers, mathematics, and statistics	56	3%	4%	4%
Biological, agricultural, environmental sciences	182	9%	6%	5%
Physical and related sciences	45	2%	3%	3%
Psychology	99	5%	5%	5%
Social sciences	167	8%	8%	7%
Engineering	126	6%	7%	6%
Multidisciplinary studies	7	0%	0%	1%
Science and engineering related fields	120	6%	11%	11%
Business	641	30%	24%	21%
Education	201	9%	11%	12%
Arts, humanities, and other				
Literature and languages	81	4%	3%	4%
Liberal arts and history	89	4%	4%	6%
Visual and performing arts	52	2%	3%	4%
Communications	123	6%	5%	5%
Other	133	6%	6%	6%

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

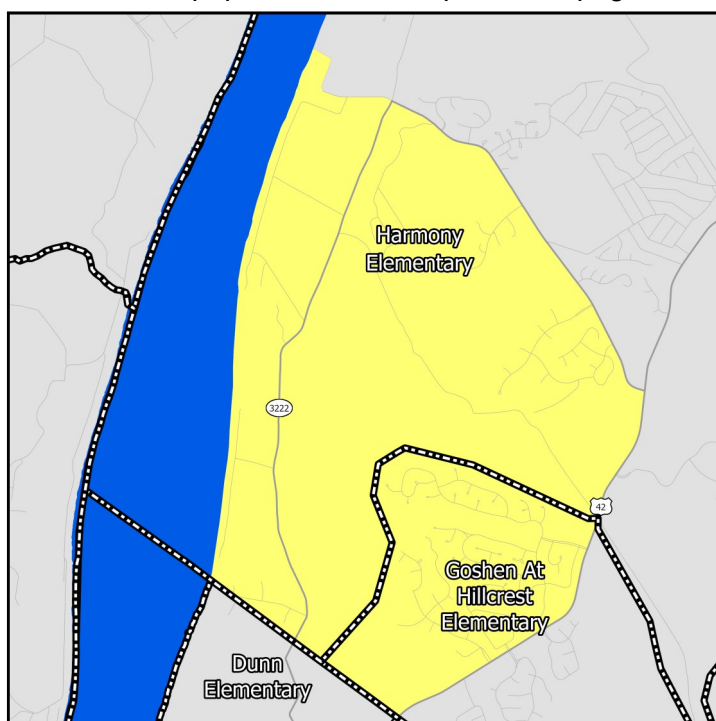
EDUCATION CHARACTERISTICS

Oldham County Public Schools

River Bluff-West Oldham neighborhood is highlighted in yellow. Thick dashed lines represent school catchment area boundaries.

Nearby Schools 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

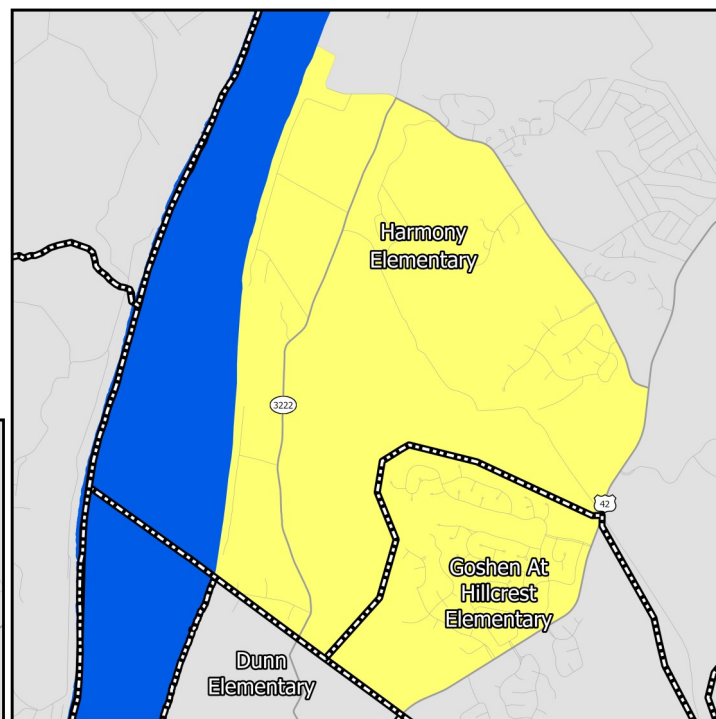


Middle Schools

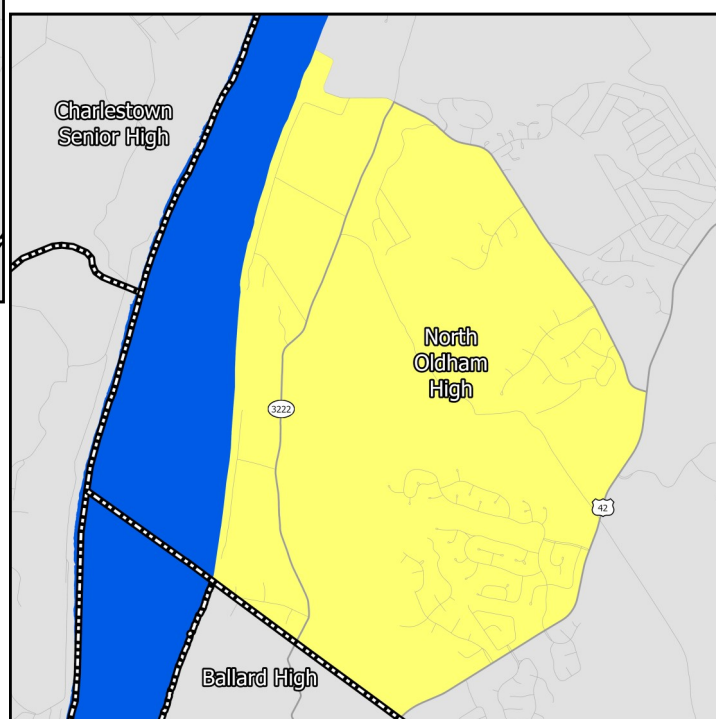
show only the “resides” schools for students within a particular neighborhood. Additional information on JCPS student assignment – which has recently been revised – can be found on their website.

Nearby Schools 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

EDUCATION CHARACTERISTICS

Oldham County Public Schools

Schools Serving Neighborhood	Level	Cluster	Enrollment	Non-White	Free Lunch Eligible	Student/Teacher	KDE/IDOE Grade
Goshen	Elementary	—	698	15.8%	6.6%	15.0	4
Harmony	Elementary	—	656	9.8%	14.4%	14.9	4
North Oldham	Middle	—	796	14.8%	11.7%	17.7	4
North Oldham	High	—	1,081	13.8%	10.8%	20.2	4

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.

EDUCATION CHARACTERISTICS

Oldham County Public Schools

Schools Serving Neighborhood	Level	Reading Proficiency	Math Proficiency	KG Ready	Graduation Rate	College Transition
Goshen	Elementary	78.7%	72.1%	61.3%	—	—
Harmony	Elementary	71.5%	68.7%	61.3%	—	—
North Oldham	Middle	80.6%	75.3%	—	—	—
North Oldham	High	76.7%	70.2%	—	97.3%	83.4%

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

HOUSING CHARACTERISTICS

Housing Units

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Total housing units	1,649	—	22,225	547,307
Occupied housing units	1,510	92%	96%	91%
Owner occupied	1,489	99%	86%	67%
Renter occupied	21	1%	14%	33%
Vacant housing units	139	8%	4%	9%

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Single-family housing units	1,639	99%	92%	73%
Multi-family housing units	9	1%	6%	23%
2-4 unit structures	0	0%	2%	8%
5-9 unit structures	9	1%	3%	6%
10+ unit structures	0	0%	2%	10%
Other housing units	1	0%	2%	3%

Home Value/Rent

	RB-WO	County	MSA
Median reported value of owner occupied housing units	\$547,600	\$299,300	\$177,400
Median gross rent of renter occupied housing units	-	\$964	\$882
Median contract rent of renter occupied housing units	-	\$777	\$719

Internet Access

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Households w/internet access of any type	1,479	98%	94%	87%
Households w/any broadband internet access	1,477	98%	92%	85%
Households w/cell phone internet access only	34	2%	6%	12%
Households w/no internet access	31	2%	6%	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.

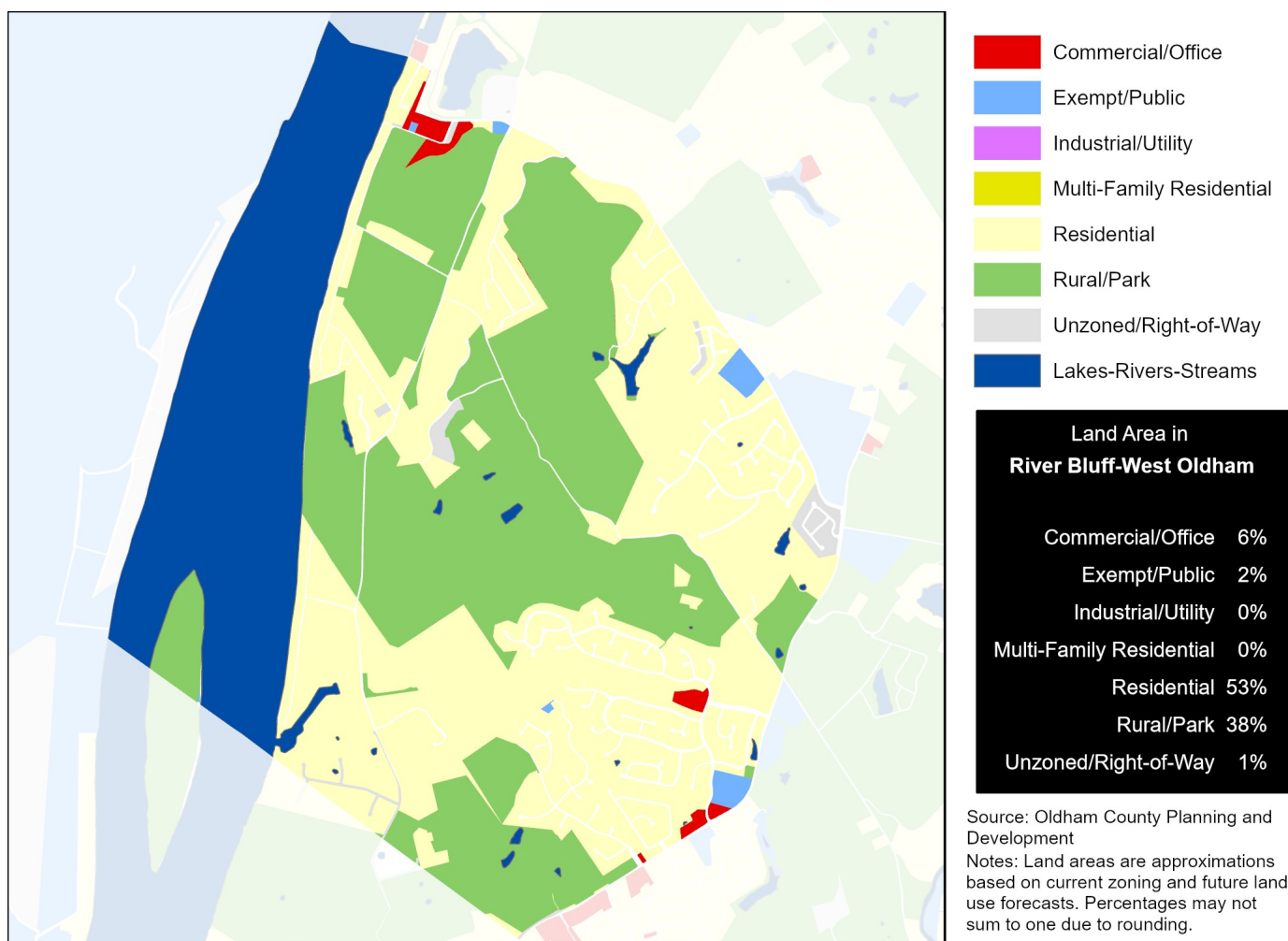
HOUSING CHARACTERISTICS

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.

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Renters paying 30%+ income on housing	2	100%	34%	43%
Owners paying 30%+ income on housing (mortgage)	178	17%	20%	20%
Owners paying 30%+ income on housing (no mortgage)	39	9%	6%	10%

Land Use



Data Source (Housing Cost): U.S. Census Bureau, 2016-2020 American Community Survey.

HEALTH CHARACTERISTICS

Health Insurance Coverage

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population under 6 years without health insurance	0	0%	2%	3%
Population under 18 years without health insurance	14	1%	3%	3%
Total population without health insurance	54	1%	3%	5%

Disability Status

	RB-WO		County	MSA
	Estimate	Percent	Percent	Percent
Population with a disability	235	5%	9%	14%

Food Access

	RB-WO	Oldham County
Population who are low income and do not live close to a grocery store	0	0
Census tracts designated a food desert	0	0

Crime (2019)

	RB-WO	County	MSA
Violent crimes	—	258	16,031
Violent crimes per 100,000 population	—	385	1,262
Property crimes	—	624	34,867
Property crimes per 100,000 population	—	932	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

	RB-WO	County	MSA
Births to mothers who smoked during pregnancy	3%	7%	10%
Births to mothers without a high school degree	1%	5%	—
Births to unmarried mothers	14%	23%	47%
Low birthweight births (<2,500 grams)	1%	6%	9%
Teen birth rate per 1,000 women age 15-19	1	7.0	22.6

Mortality Measures

	RB-WO	County	MSA
Years of potential life lost (age 75) per 100,000	4,187	4,789	8,186

Health Behaviors

	RB-WO	County	MSA
Population 18+ currently smokes	14%	17%	17%
Population 18+ obese	32%	34%	34%
Population 18+ binge drinking	17%	16%	16%
Population 18+ reporting 'fair' or 'poor' health	10%	12%	17%

Health Outcomes

	RB-WO	County	MSA
Population 18+ reports having/had asthma	8%	9%	15%
Population 18+ reports having/had cancer	7%	7%	10%
Population 18+ reports having/had CHD	4%	6%	8%
Population 18+ reports having/had COPD	5%	7%	10%
Population 18+ reports having/had depression	21%	22%	23%
Population 18+ reports having/had diabetes	8%	10%	11%
Population 18+ reports having/had stroke	2%	3%	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.