

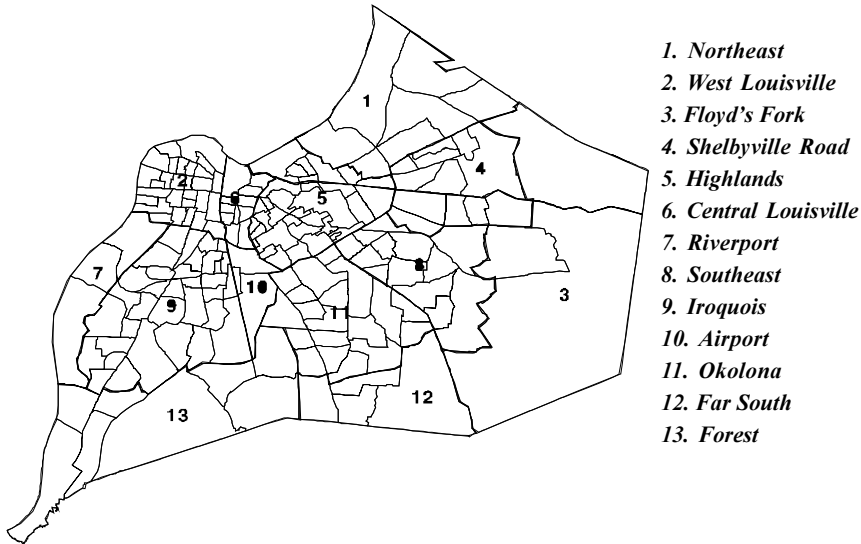
Executive Summary

To anticipate and prepare for the likely future demands on land in Jefferson County, the community needs quality projections of the likely number of people, housing units, jobs, and other variables. Such measures were projected for the Louisville Metropolitan Area and for Jefferson County as a whole in our July 1994 report *Greater Louisville Forecasts of Jobs, Population and Income: 1995 to 2020*.

To be useful for planning purposes, projections need to be made at a much greater level of geographic detail. This second phase of our efforts provides forecasts of persons, housing units, and jobs for 13 market areas, and for all 178 Census Tracts in the County.

These forecasts should be interpreted as trend projections of current market conditions, not necessary as desired outcomes. Presumably, new land use policy will be developed that changes the course of recent demographic and economic trends.

We take as a starting point last year's projections of the total number of persons, housing units, and jobs by industry for Jefferson County. We then examine recent patterns of development inside the County, and use these patterns to project how the new economic and demographic activity is likely to be distributed over the next twenty-five years.

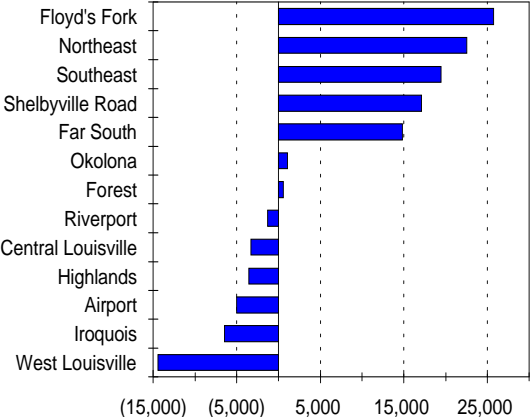


1. Northeast
2. West Louisville
3. Floyd's Fork
4. Shelbyville Road
5. Highlands
6. Central Louisville
7. Riverport
8. Southeast
9. Iroquois
10. Airport
11. Okolona
12. Far South
13. Forest

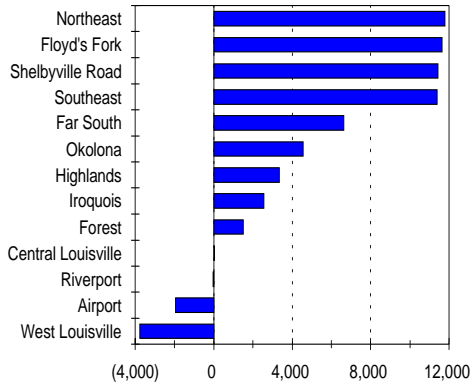
Highlights of the Forecast

- An organization of detailed demographic and economic data into 13 market areas deemed useful for planning purposes. See map above.
- A continuation of the decades-long shift from west to east of people, jobs, and housing. The projected strong job growth in the Riverport and Airport market areas are the notable exceptions.

**Projected Net Change In Population
1990 to 2020**



**Projected Net Change In Housing Units
1990 to 2020**



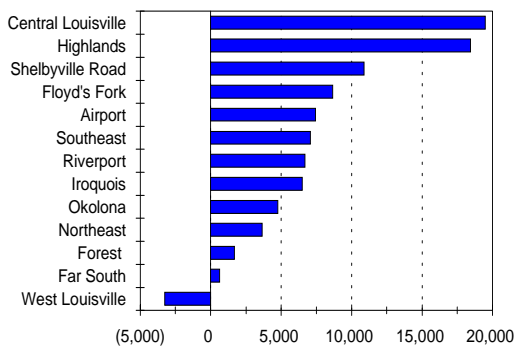
- Current market forces suggest that the Floyd's Fork area, now only sparsely populated, will gain over 25,000 new residents between 1990 and 2020. This growth will require nearly 12,000 new housing units, and will likely be coincident with nearly 9,000 new jobs in the area. The Northeast, Shelbyville Road, and Southeast market areas are also likely to have strong demographic growth.

- If current market trends continue, West Louisville will likely lose more population and jobs, though at a slower rate than during the 1980s. Local experts convinced us that existing public investments and programs in West Louisville will at least slow the industrial and community decline.

- A growth of around 18,000 jobs in the Central Louisville area. Projected losses in downtown manufacturing and distribution jobs are more than offset by expected gains in service sector jobs.

- A growth of around 17,000 jobs in the Highlands market area, primarily in retail and service industries along the Shelbyville Road corner of the area.

**Projected Net Change in Jobs
1990 to 2020**



A Data Caveat and Recommendation

This project has exposed a weakness in the way we accumulate and organize basic data on demographic and economic developments in the County. The most complete, high quality, data is available only every ten years from the Census.

This means that in 1995, after five years of new housing and industrial activity, we have no comparable information to use to update our basic database. For these projections, we have tried to compensate for the lack of current information by using assorted incomplete data sets, input from utility experts, and ultimately, the good judgment of knowledgeable people.

High quality, detailed, data are maintained by the County building permits office, the Property Valuation Administrator, Metropolitan Sewer District, Louisville Water Company, Louisville Gas and Electric, and South Central Bell. Yet these data are not organized in a standard format, nor are they now shared among agencies. All parties appear willing, even eager, to help build a comprehensive data system to support planning efforts. We heartily recommend that a formal effort to improve the quality of the database be completed before the current study is updated.

People and Housing

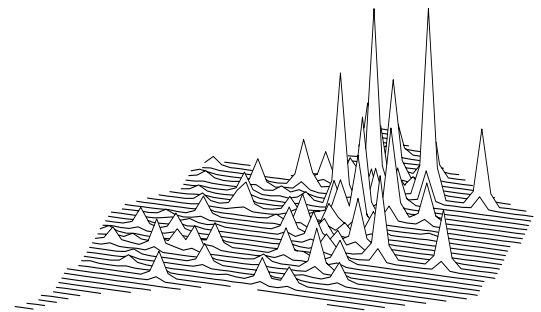
How the Population and Housing Stock has been Shifting

Additions and subtractions to the County’s housing stock are determined by where people want to live, by how many people decide to live in each housing unit, and by market conditions. All three of these factors have contributed to an eastward shift of the housing stock in Jefferson County. The shift is apparent from the accompanying surface map of net increases to the housing stock between the 1980 and 1990 Censuses.

The housing stock in Jefferson County increased by 17,000 units, or 6.3 percent, from 1980 to 1990. To produce this gain, 32,000 new housing units were constructed and 15,000 units were lost through demolition or consolidation (e.g., multifamily to single family renovation). New suburbs were developed in eastern and southern parts of the County. Meanwhile, in older city neighborhoods, housing was improved through renovations, new construction, and demolition of substandard units.

The surface map shows net increases in housing units during the last decade for census tracts in Jefferson County. The two highest peaks represent gains of 1,700 units in the Lyndon area and the Anchorage area. Apartments and higher density housing were developed in the Lyndon area. Growth in the Anchorage area was characterized by single family homes on larger lots. The opening of the Gene Snyder Expressway (I-265) encouraged development to the east and south, a trend we have seen continue since 1990.

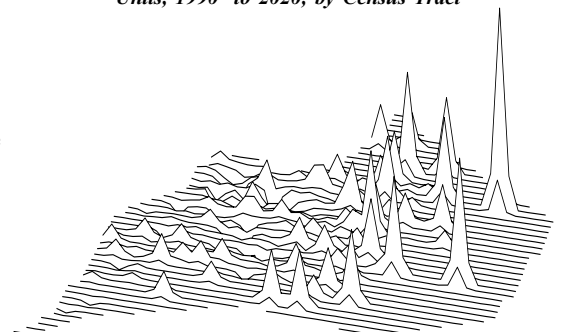
Net Increases in County Housing Units, 1980 to 1990, by Census Tract



Projections

The surface map at the right presents net gains in housing units projected for census tracts in Jefferson County. The peak represents an increase of 6,900 units in Census Tract 103.02 in the Floyd’s Fork market area. Housing growth is expected to be greatest in the Northeast (11,800 units), Floyd’s Fork (11,600 units), Shelbyville Road (11,300), and Southeast (11,300 units) market areas.

Projected Net Increases in County Housing Units, 1990 to 2020, by Census Tract



PROJECTED GROWTH IN HOUSING UNITS

Market Areas	1990	1995	2000	2010	2020	change 1990 - 2020	
						amount	percent
1 Northeast	15,986	18,008	19,896	23,832	27,775	11,789	73.7%
2 West Louisville	29,567	28,861	27,874	26,617	25,794	-3,773	-12.8%
3 Floyd's Fork	3,465	4,180	6,882	10,869	15,110	11,645	336.1%
4 Shelbyville Road	24,258	28,565	30,679	34,949	35,683	11,425	47.1%
5 Highlands	45,429	47,014	47,510	48,119	48,772	3,343	7.4%
6 Central Louisville	17,560	17,729	17,817	17,848	17,606	46	0.3%
7 Riverport	4,730	4,750	4,844	4,850	4,694	-36	-0.8%
8 Southeast	27,405	29,557	31,397	35,179	38,788	11,383	41.5%
9 Iroquois	59,126	60,318	60,625	60,751	61,683	2,557	4.3%
10 Airport	3,474	2,219	1,652	1,534	1,517	-1,957	-56.3%
11 Okolona	33,706	35,059	35,950	37,329	38,276	4,570	13.6%
12 Far South	6,888	7,275	8,279	10,007	13,522	6,634	96.3%
13 Forest	10,984	11,376	11,646	12,110	12,485	1,501	13.7%
County Total	282,578	294,911	305,052	323,993	341,704	59,126	20.9%

Jefferson County's population is forecasted to grow by 67,000 persons (10 percent) from 1990 to 2020. The distribution of population throughout the County will depend on the geography of residential development, vacancy rates, and household size. Housing growth is projected primarily in eastern and southern parts of the County, as described above. The vacancy rate for the County as a whole is expected to stay at about the current level of six percent. In older neighborhoods, like Russell, where vacancy is currently high, occupancy is expected to increase as the quality of the housing stock improves.

Changes in household size will significantly effect Jefferson County's population and distribution. Aging of the population, changes in living arrangements and family composition, and declining fertility combine to decrease average household size. In 1990, there were 2.49 persons per household in Jefferson County. By 2020, household size is expected to drop to 2.23 persons per household. Because of these demographic trends, parts of the County that are expected to experience moderate housing growth, like the Highlands and Iroquois market areas, will experience decreases in population.

Population will continue to shift to the east and south, but population loss from West Louisville will slow considerably from the pace experienced over the last thirty years. The Floyd's Fork market area will have the fastest growing population, increasing by 26,000 persons from 1990 to 2020. Northeast (22,500), Southeast (19,500), Shelbyville Road (17,000), and Okolona (15,000) are the other market areas where population growth is expected to be most significant. West Louisville, on the other hand, is projected to lose 21 percent of its population over the 1990 to 2020 period. Iroquois remains the most populated market area in the County with a 2020 population of 136,000 persons. One in five Jefferson County residents will live in the Iroquois market area.

PROJECTED POPULATION GROWTH

Market Areas	1990	1995	2000	2010	2020	change 1990 - 2020	
						amount	percent
1 Northeast	40,424	44,291	47,219	55,463	62,933	22,509	55.7%
2 West Louisville	70,536	67,304	63,059	59,049	56,092	-14,444	-20.5%
3 Floyd's Fork	9,268	10,876	17,285	26,771	35,003	25,735	277.7%
4 Shelbyville Road	54,940	62,563	64,927	72,497	72,058	17,118	31.2%
5 Highlands	94,208	94,684	92,279	91,764	90,657	-3,551	-3.8%
6 Central Louisville	31,681	31,112	30,163	29,591	28,338	-3,343	-10.6%
7 Riverport	12,644	12,362	12,191	12,005	11,341	-1,303	-10.3%
8 Southeast	66,751	70,162	72,174	79,754	86,202	19,451	29.1%
9 Iroquois	142,254	141,389	137,365	135,434	135,774	-6,480	-4.6%
10 Airport	8,553	5,500	4,072	3,683	3,545	-5,008	-58.6%
11 Okolona	83,866	84,750	83,753	85,192	84,906	1,040	1.2%
12 Far South	19,758	20,293	22,165	26,287	34,585	14,827	75.0%
13 Forest	30,054	30,282	29,918	30,508	30,611	557	1.9%
County Total	664,937	675,567	676,570	707,998	732,045	67,108	10.1%

Jobs

According to our projections for the Louisville metropolitan area, Jefferson County will gain around 93,000 jobs between 1990 and 2020. Strong growth in the service industries and in retail trade will more than offset the anticipated loss of nearly 25,000 manufacturing jobs. Jefferson County will retain and strengthen its position as the center for professional and business services, shopping, and distribution industries for the Louisville metropolitan area.

Recent History

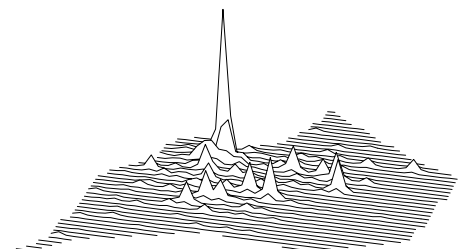
We know from the last two decennial censuses that there has been a southeastern shift in jobs in Jefferson County. West Louisville has been losing jobs quickly, and in every industrial category. The fastest growing employment centers have been the Shelbyville Road, Southeast, Central Louisville, and Airport market areas.

In the table below, we summarize data on the number of primary jobs in each market area at the time of the last two decennial censuses. The term “primary job” refers to each worker’s primary place of work. Hence, if someone works at more than one job, only the job where they work the most hours is counted here.

**NUMBER OF PRIMARY JOBS, BY MARKET AREA
1980 AND 1990 CENSUSES**

		1980	1990	Change	Percent
1	Northeast	3,015	7,118	4,103	136.1%
2	West Louisville	39,301	28,367	-10,934	-27.8%
3	Floyd’s Fork	3,705	5,054	1,349	36.4%
4	Shelbyville Road	12,160	28,813	16,653	136.9%
5	Highlands	40,966	45,663	4,697	11.5%
6	Central Louisville	94,433	102,927	8,494	9.0%
7	Riverport	5,807	6,728	921	15.9%
8	Southeast	14,366	24,125	9,759	67.9%
9	Iroquois	37,332	36,024	-1,308	-3.5%
10	Airport	13,829	20,221	6,392	46.2%
11	Okolona	48,140	52,284	4,145	8.6%
12	Far South	532	1,771	1,239	232.9%
13	Forest	3,183	5,126	1,943	61.0%
County Total		316,769	364,222	47,453	15.0%

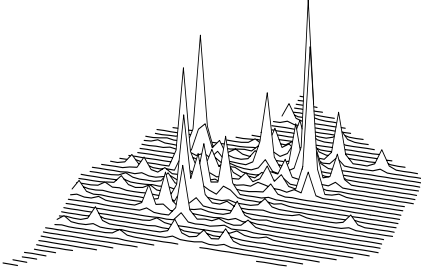
Distribution of Primary Jobs, 1990 Census Tracts



As is evident from the table and the map, downtown Louisville remains the major employment center in Jefferson County, accounting for nearly 30 percent of all jobs in 1990. The Okolona and Highlands market areas each support about 60,000 jobs, followed by Iroquois (46,000), Shelbyville Road (38,000), West Louisville (33,000), Southeast (30,000), and Airport (24,000).

Jefferson County gained over 47,000 primary jobs between 1980 and 1990. This net figure obscures the wide variation in job gains and losses across the County. In fact, 104 census tracts gained jobs and 74 tracts lost jobs. The County-level change of 47,000 jobs is the result of the positive 77,000 jobs in tracts that gained and the negative 30,000 jobs in tracts that lost.

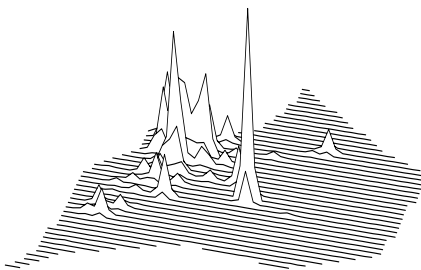
Net Jobs Gains, 1990 Census Tracts



The Interstate 65 and 64 corridors appear to have had the greatest net growth in jobs last decade. The Interstate 65 pattern is apparent in the sequence of “peaks” running north-south from downtown towards the Bullitt County line. The ridge begins at the Central Business District, runs through the University of Louisville, the Fairgrounds, the Airport, and the Outer Loop areas. The Interstate 64 pattern of peaks begins around St. Matthews and runs east to Hurstbourne Lane, Bluegrass Industrial Park, and Jeffersontown.

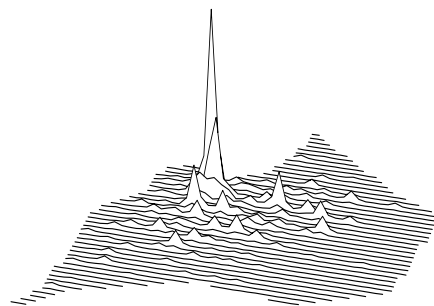
These two strips of growth accounted for most of the new jobs in the County between 1980 and 1990. There were 17 census tracts which gained 1,000 jobs or more during the last decade. As a group, these tracts accounted for 52,000 of the 77,000 jobs added County-wide. All but two or three of these tracts were along one of the interstate corridors.

Net Jobs Lossess, 1990 Census Tracts



West Louisville and the General Electric Appliance Park area accounted for most of the net job losses during the last decade. Most of the census tracts along West Broadway lost jobs, as did those in the older industrial neighborhoods southwest of downtown. There were 4,200 jobs lost in the Appliance Park area, the largest decline of any of the County’s 178 census tracts.

*Distribution of Service Industry
Primary Jobs, 1990 Census Tracts*



Services

Approximately 128,000 persons were employed by Service and Government organizations in Jefferson County in 1990, up from 99,000 in 1980. This category includes health, business, professional, personal, and recreational services, as well as government jobs - including teachers.

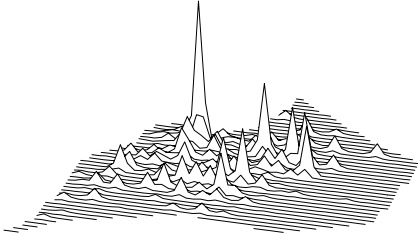
The prime employment centers were the downtown central business district (25,400), the downtown medical center area (10,300), the University of Louisville area (5,800), Shelbyville Road (4,900), Audubon (2,900), Watterson Park (2,300), the Linn Station Area (2,300), the Fairgrounds area (2,200), and the Bluegrass Industrial Park area (2,000). The top ten census tracts accounted for 47 percent of all primary county employment in the Service industry category.

Retail Trade

Approximately 63,000 persons were employed by Retailers in Jefferson County in 1990, up from 52,000 in 1980. This category includes hotels, restaurants, grocery stores, department stores, automotive dealers, furniture stores, and the like.

The prime employment centers were the downtown central business district (5,800), the Shelbyville Road mall area (5,100), the Linn Station Road area (2,200), the Appliance Park area (2,100), the Bluegrass Industrial Park area (2,000), the Jefferson Mall area (1,600), the Watterson Park area (1,500), the University of Louisville area (1,100), and the airport area (1,000). The top ten census tracts accounted for 38 percent of all primary county employment in the Retail Trade category.

Distribution of Retail Primary Jobs, 1990 Census Tracts

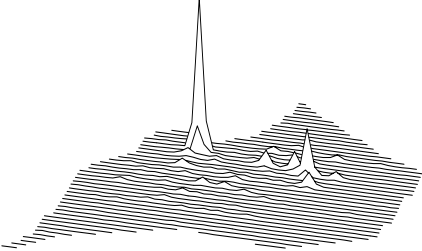


Finance, Insurance, and Real Estate

Approximately 28,700 persons were employed by finance, insurance and real estate (FIRE) firms in Jefferson County in 1990, up from 23,100 in 1980. This category includes banks and brokerage firms, insurance firms, real estate agents and brokers, and the like.

The prime employment centers were the downtown central business district (11,000), the Linn Station Road - Hurstbourne area (5,400), Shelbyville Road area (2,200), and the Bluegrass Industrial Park area (900). The top five census tracts accounted for 60 percent of all primary county employment in the FIRE category.

Distribution of FIRE Primary Jobs, 1990 Census Tracts

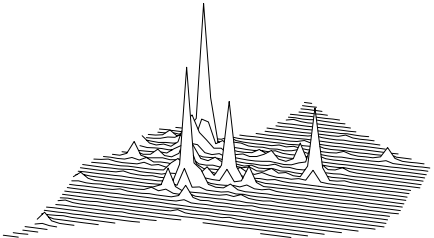


Transportation, Communications, Public Utilities, Wholesale Trade

Approximately 48,300 persons were employed by Transportation, Communications, Public Utilities, and Wholesale Trade firms in Jefferson County in 1990, up from 42,000 in 1980. This category includes the offices of all local utilities, TV and radio stations, trucking and distribution firms, wholesalers, taxi operations, and air freight and passenger service.

The prime employment census tracts were the downtown central business district (7,500), the Airport (5,400), the Watterson Park area (3,600), the Bluegrass Industrial Park area (3,500), the Station Park area (1,100), the Fairgrounds area (1,100), the University of Louisville area (1,000), and the stockyards - East Market Street area (1,000). The top ten census tracts accounted for 53 percent of all primary county employment in the TCU plus Wholesale Trade category.

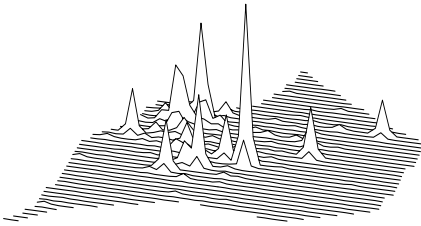
Distribution of TCU and Wholesale Trade Primary Jobs, 1990 Census Tracts



Manufacturing

Approximately 72,400 persons were employed by Manufacturing firms in Jefferson County in 1990, down from 83,000 in 1980.

*Distribution of Manufacturing
Primary Jobs, 1990 Census Tracts*



The prime employment centers in 1990 were Appliance Park (11,000) the downtown central business district (6,500), the Ford Explorer plant area (4,800), the Phillip-Morris area (3,600), the Bluegrass Industrial Park area (3,300), the Naval Ordnance area (3,300), the Rubbertown area (3,000), the Watterson Park area (2,900), the Station Park area (2,600), Ford Heavy Truck plant area (2,400), and the Airport (1,500). The top ten census tracts accounted for 60 percent of all primary county employment in the Manufacturing category.

Projections

For land use and transportation planning purposes, we need projections for all jobs in the County, not just of the primary jobs tracked by the decennial censuses. This is an important distinction, particularly in the retail and service industries. According to the 1990 Census, there are 26 percent more jobs in Jefferson County than there are employed workers.

In what follows, we will use the term “jobs” to refer to all jobs, including part-time jobs. We have estimated the number of total jobs in each industry and geographic area using each census tract’s industrial mix of primary jobs from the 1990 Census and County-wide data on jobs per worker by industry.

We have projected the employment patterns of the last decade to continue, with some exceptions. The Riverport Industrial Park has boomed since 1990, and hence a simple extrapolation would underpredict development there. Similarly, expansions by United Parcel Service and the strong growth in air passenger traffic this decade has changed the outlook for the airport area. The fast residential development in the Floyd’s Fork area, and the opening up to commercial development of the area east of Blankenbaker Lane are likely to create many more jobs than the 1990 snapshot data would suggest.

We have tapped the knowledge of local experts to help us revise up projected job growth in these areas, and down in others. The detailed adjustments are provided on pages 17 and 18.

The expected industrial makeup of job growth (and decline) in each market area is summarized in the table on the next page. Job losses in manufacturing are expected to occur in every market area but Floyd’s Fork and Riverport. The Floyd’s Fork market area is home of the expanding Ford Truck Plant and the Anchorage Business Park. Riverport has already added hundreds of new manufacturing jobs since 1990, and may surpass our projection for 2020 within the next five years.

**PROJECTED JOB GROWTH IN JEFFERSON COUNTY
ALL JOBS, ALL INDUSTRIES**

Market Areas	1990	1995	2000	2010	2020	change 1990 - 2020	
						amount	percent
1 Northeast	9,390	10,443	11,495	12,563	13,050	3,660	39.0%
2 West Louisville	32,969	32,293	31,616	31,712	29,726	-3,244	-9.8%
3 Floyd's Fork	5,661	7,855	10,049	12,387	14,318	8,657	152.9%
4 Shelbyville Road	37,548	40,444	43,340	46,825	48,423	10,875	29.0%
5 Highlands	60,752	65,548	70,343	76,271	79,206	18,453	30.4%
6 Central Louisville	134,922	140,843	146,764	154,032	154,398	19,476	14.4%
7 Riverport	7,500	10,310	13,121	13,747	14,202	6,703	89.4%
8 Southeast	30,097	32,032	33,968	36,358	37,176	7,079	23.5%
9 Iroquois	45,547	46,955	48,363	51,434	52,053	6,507	14.3%
10 Airport	24,030	26,286	28,542	30,858	31,478	7,448	31.0%
11 Okolona	61,493	63,600	65,707	67,750	66,271	4,778	7.8%
12 Far South	2,312	2,477	2,642	2,846	2,932	619	26.8%
13 Forest	6,600	7,006	7,412	7,959	8,274	1,674	25.4%
County Total	458,821	486,092	513,363	544,743	551,507	92,686	20.2%

Figures include part-time jobs, and double count multiple job holders.

We project that about one-half of the net new jobs will be in three market areas: Central Louisville, Highlands, and Shelbyville Road. Other areas likely to witness large employment growth are Floyd's Fork, Airport, Southeast, Riverport, Iroquois, and Okolona.

It should be pointed out that most of the strong projected job growth in the Highlands market area is expected in census tracts along Shelbyville Road (including the Mall St. Matthews and surrounds), on the border of the Highlands market area.

PROJECTED CHANGE IN JOBS BY INDUSTRY, 1990 to 2020

Market Areas	Services	Retail Trade	FIRE	TCU, Wholesale	Manufacturing	Other	Total
1 Northeast	2,469	1,133	154	48	-180	36	3,660
2 West Louisville	5,040	944	180	-1,692	-7,681	-34	-3,244
3 Floyd's Fork	1,116	1,809	488	1,764	3,459	21	8,657
4 Shelbyville Road	7,078	2,767	1,449	305	-766	42	10,875
5 Highlands	14,942	3,905	765	140	-1,310	12	18,453
6 Central Louisville	24,971	1,612	3,335	-3,725	-6,595	-122	19,476
7 Riverport	613	710	33	3,405	1,951	-10	6,703
8 Southeast	5,669	1,976	401	414	-1,407	26	7,079
9 Iroquois	7,536	2,747	412	-65	-4,118	-5	6,507
10 Airport	2,782	1,595	140	4,198	-1,251	-16	7,448
11 Okolona	7,062	4,092	350	45	-6,749	-22	4,778
12 Far South	427	198	26	12	-49	5	619
13 Forest	1,291	432	45	-227	130	2	1,674
County Total	80,996	23,920	7,777	4,624	-24,567	-64	92,686

FIRE: Finance, Insurance, Real Estate

TCU: Transportation, Communications, and Public Utilities

Strong job growth in service and retail trade industries is expected in most market areas. (We have combined government jobs with service industry jobs due to the way teachers are counted in the decennial census). Over 100,000 net new service and retail jobs are expected to be created in Jefferson County in the 30 years between 1990 and 2020. From other sources, it appears that one-fourth of these jobs have already been created in the County. Central Louisville, the largest employment center in the County, is expected to gain around 25,000 net new service industry jobs, but only around 1,600 retail jobs.

Our category denoted “TCU, Wholesale Trade” contains most of the booming distribution industry jobs in the County. It includes UPS operations, trucking and warehousing, as well as all local utilities, and television and radio stations. Given the surge in employment by UPS this decade, our County totals are no doubt too low for this industry. Given that we took the County total as given in this exercise, we had to adjust the Airport and Riverport projections up, and adjust down those areas which lost distribution jobs between the 1980 and 1990 censuses; hence, the negative projections for the Central Louisville and West Louisville market areas.

Forecasting Methods

The forecasts of people, jobs, and housing inside Jefferson County began with the metropolitan area and county totals forecast produced in July, 1994. The County was divided into 13 market areas, each area composed of groups of census tracts which clustered most naturally for planning purposes.

Initial projections for each of the 178 census tracts in the County were prepared using each tract's 1990 share of the County total. These 1990 shares were multiplied times the forecast for the County as a whole in years 1995, 2000, 2010, and 2020. The results were aggregated to the respective market areas and sent out for review by experts at local utilities, public planning and development agencies, real estate firms, and industrial and retail concerns.

The constant share projections were then adjusted to take into account known developments since 1990, land use and density limits, utility expansion plans, current public investments and programs, and other industrial and demographic trends identified by our team of local experts.

Steps in Forecasting Method: Population and Housing

1. We took as a starting point the County-level projections of persons, households and jobs as presented in the July 1994 report. The County is projected to gain 57,000 persons and 60,000 households between 1990 and 2020. The average number of persons per household is projected to fall in the County from 2.49 to 2.23 over the period. Assuming no change in vacancy rates, this means that the County will add 60,000 housing units between 1990 and 2020.

2. To make the task more manageable, the County was divided into 13 market areas. Each market area consists of groupings of the County's 178 Census Tracts. Census Tracts were grouped so that each of the resulting market areas had a common topography, housing mix, density and socioeconomic character. The market areas were given descriptive nicknames. A detailed map, entitled *Market Areas*, was produced and distributed on August 17, 1994. A booklet, entitled *Market Area Profiles*, was produced for a September 28 meeting. The booklet provides about 200 pieces of data on each market area, including current densities and land availability by degree of environmental constraint.

3. An initial projection of net new housing units for 1995, 2000, 2010 and 2020 was made for each market area. This initial projection ignored land availability constraints, and was based on a straight line projection of the change in each area's share of County units between 1980 and 1990. The projection respected the 1990 mix of single and multiple family housing units, as well as the current density of development in each market area.
4. The initial projection was constrained at the tract level to account for known policy in the West Louisville, Central Louisville, and Airport market areas. For the West Louisville market area, the projected decline in units in the Russell, Portland, and Station Park neighborhoods was capped to reflect current housing commitments by agencies. Similarly, the projected decline in units for the Central Louisville market area were capped to reflect commitments in the Smoketown neighborhood. The projected number of housing units in four Airport census tracts was set to zero to reflect land clearance currently underway.
5. This initial projection yielded a shortage of available land by the year 2000 for the Shelbyville Road and Southeast market areas. The projected housing units for the Shelbyville Road market area were lowered by 15,000 units over the forecast period and 13,800 of these units were added to the Floyd's Fork, Far South, Iroquois, and West Louisville market areas. Housing densities are projected to rise in the Floyd's Fork, Shelbyville Road, and Southeast market areas to account for the remaining 1,200 units. The reallocation was made using the consensus judgment of a panel of experts from area utilities, the Chamber of Commerce, and the Planning Commission.
6. The projections were then mailed out to a panel of local experts for their review and recommendations. Some very detailed new data were supplied by the Metropolitan Sewer District and by two housing-related organizations. These data were analyzed and used to make the final adjustments shown in the accompanying table.
7. Finally, population projections were made using the forecasts of housing units. The number of persons per housing unit was calculated at the census tract level using data from the 1990 Census. The downward trend in persons per household in the County was assumed to apply equally around the County. By assuming constant vacancy rates, estimates of housing units were translated into estimates of the number of households in each census tract. Population estimates were produced by multiplying the number of households projected times the number of persons per household.

ADJUSTED PROJECTIONS OF HOUSING UNITS

Area	Tract	Area Descriptor	Change to Projection		
			2000	2010	2020
2	18.00	West Louisville	850	850	850
2	23.00	West Louisville	1,050	1,050	1,050
2	27.00	West Louisville	1,700	1,750	1,750
4	100.05	Shelbyville Road	1,500	1,550	1,550
4	100.06	Shelbyville Road	1,700	1,700	1,700
4	101.01	Shelbyville Road	4,300	4,800	5,200
4	104.02	Shelbyville Road	2,400	2,900	3,300
4	107.01	Shelbyville Road	—	—	2,400
4	107.06	Shelbyville Road	1,450	1,500	1,500
5	76.03	Highlands	1,800	1,900	2,000
5	106.00	Highlands	4,500	4,750	5,000
7	127.03	Riverport	2,100	2,300	2,400
8	111.02	Southeast	—	1,770	1,800
11	112.00	Okolona	—	3,250	3,300
12	117.03	Far South	2,500	3,000	4,000
12	117.05	Far South	—	3,100	4,100
13	121.03	Forest	1,050	1,100	1,200

Steps in Forecasting Method: Jobs

1. We used detailed census tract data on the number of primary jobs by industry as of the 1990 Census, the last and most crisp snapshot of economic activity inside the County. These data tell us where area employees reported for work that year. They tell us how many persons worked in each industry in each of 178 County census tracts. Persons working more than one job only reported place of work information for their primary job. Moonlighting is most common in the retail and service sectors. We will be assuming in our projections that the geographic distribution of secondary jobs is the same as that of primary jobs - in each industry.
2. As a starting point, we projected the number of jobs by industry in each census tract using (1) each tract's share of 1990 total County jobs in each industry; and (2) the growth rate forecast for the County total in that industry.

3. The constant share job projections, based on 1990 information, naturally miss the industrial developments so far this decade. The Riverport Industrial Park has boomed with distribution and light manufacturing jobs during the past five years. The Airport, with the continuing expansion by United Parcel Service, and the arrival of Southwest and other carriers, has added thousands of transportation and retail jobs since 1990. Major investments at the Ford Heavy Truck plant have guaranteed strong manufacturing job growth in the Northeast market area. The Anchorage Business Park is now expanding with distribution, light manufacturing, and service jobs. An office park is under development near the Westport Road, Gene Snyder Expressway intersection.

SUMMARY OF JOB DATA AND SIMPLE CONSTANT SHARE PROJECTIONS

Market Areas	Total Workers (primary jobs)		All Jobs (including multiple jobs per worker)				Change in Jobs 1990 to 2020	
	1980	1990	1990	2000	2010	2020	Number	Percent
1 Northeast	3,015	7,118	9,390	10,795	11,663	12,050	2,660	28.3%
2 West Louisville	39,301	28,367	32,969	35,016	35,912	34,826	1,856	5.6%
3 Floyd's Fork	3,705	5,054	5,661	5,849	5,887	5,568	-93	-1.6%
4 Shelbyville Road	12,160	28,813	37,548	42,690	45,725	46,823	9,275	24.7%
5 Highlands	40,966	45,663	60,752	70,143	75,971	78,706	17,953	29.6%
6 Central Louisville	94,433	102,927	134,922	154,164	165,632	170,098	35,176	26.1%
7 Riverport	5,807	6,728	7,500	7,721	7,747	7,302	-197	-2.6%
8 Southeast	14,366	24,125	30,097	33,618	35,608	36,026	5,929	19.7%
9 Iroquois	37,332	36,024	45,547	51,063	54,334	55,153	9,607	21.1%
10 Airport	13,829	20,221	24,030	26,342	27,458	27,378	3,348	13.9%
11 Okolona	48,140	52,284	61,493	65,807	67,900	66,371	4,878	7.9%
12 Far South	532	1,771	2,312	2,642	2,846	2,932	619	26.8%
13 Forest	3,183	5,126	6,600	7,512	8,059	8,274	1,674	25.4%
County Total	316,769	364,222	458,821	513,363	544,743	551,507	92,686	20.2%

In an attempt to capture recent market developments not evident from available data, we mailed the constant share projections out to a panel of local experts. Their responses helped us refine the job projections by industry and census tract. The adjustments, provided in the table on the next two pages, were applied to the constant share projections summarized above. The resulting tract-level projections of jobs by industry are the final estimates used throughout this report.

ADJUSTMENTS TO CONSTANT SHARE JOB PROJECTIONS

Market	Area	Tract Descriptor	Tract	Industry	Change to Projection		
					2000	2010	2020
	1	Westport Rd. and I-265	103.04	Retail	300	400	400
	1	Westport Rd. and I-265	103.04	Services and Gov't	400	500	600
		Northeast Area Total			700	900	1,000
	2	Broadway @ I-264 (east)	6.00	Manufacturing	-100	-200	-300
	2	Broadway @ I-264 (southeast)	10.00	Manufacturing	-100	-200	-300
	2	Southern Avenue, I-264	13.00	TCU & Wholesale	-100	-100	-100
	2	West Broadway	20.00	TCU & Wholesale	-100	-100	-100
	2	Lock and Dam	22.00	TCU & Wholesale	-100	-100	-100
	2	Market and 16th (northwest)	23.00	TCU & Wholesale	-100	-100	-100
	2	Broadway and 16th (northwest)	24.00	Retail	-100	-100	-100
	2	Phillip Morris	27.00	Manufacturing	-1,000	-1,200	-1,500
	2	Phillip Morris	27.00	TCU & Wholesale	-100	-100	-100
	2	Louisville Ladder	28.00	Manufacturing	-100	-200	-300
	2	Louisville Ladder	28.00	TCU & Wholesale	-100	-100	-100
	2	Downtown - west	30.00	TCU & Wholesale	-200	-300	-400
	2	Station Park	34.00	Manufacturing	-600	-700	-800
	2	Station Park	34.00	TCU & Wholesale	-500	-700	-900
	2	Station Park	34.00	Services and Gov't	200	400	600
	2	9th and Algonquin	35.00	Manufacturing	-100	-200	-300
	2	9th and Algonquin	35.00	TCU & Wholesale	-200	-200	-200
		West Louisville Area Total			-3,400	-4,200	-5,100
	3	Ford Truck	103.02	Manufacturing	2,000	3,000	4,000
	3	Ford Truck	103.02	TCU & Wholesale	500	1,000	1,500
	3	Ford Truck	103.02	Retail	300	400	500
	3	Blankenbaker (east)	107.04	Manufacturing	200	300	300
	3	Blankenbaker (east)	107.04	TCU & Wholesale	100	100	200
	3	Blankenbaker (east)	107.04	Retail	300	600	800
	3	Blankenbaker (east)	107.04	FIRE	250	350	400
	3	Blankenbaker (east)	107.04	Services and Gov't	200	400	600
	3	Floyd's Fork (south)	116.00	Retail	200	200	300
	3	Floyd's Fork (south)	116.00	FIRE	50	50	50
	3	Floyd's Fork (south)	116.00	Services and Gov't	100	100	100
		Floyd's Fork Area Total			4,200	6,500	8,750
	4	Anchorage	104.01	Services and Gov't	200	300	400
	4	Oxmoor	107.01	Services and Gov't	200	400	600
	4	Oxmoor	107.01	FIRE	-50	-100	-100
	4	Plainview	107.05	Services and Gov't	300	500	700
		Shelbyville Road Area Total			650	1,100	1,600
	5	Smoketown (east)	63.00	TCU & Wholesale	-100	-200	-200
	5	Frankfort Avenue	81.00	Services and Gov't	300	500	700
		Highlands Area Total			200	300	500

ADJUSTMENTS TO CONSTANT SHARE JOB PROJECTIONS (continued)

Market Area	Tract Descriptor	Tract	Industry	Change to Projection		
				2000	2010	2020
6	Central Business District	49.00	Manufacturing	-1,500	-2,100	-2,500
6	Central Business District	49.00	TCU & Wholesale	-1,300	-2,000	-3,000
6	Central Business District	49.00	Retail	-1,400	-2,000	-2,500
6	Central Business District	49.00	Services and Gov't	-2,300	-4,200	-6,100
6	Downtown - mid	50.00	TCU & Wholesale	-200	-300	-400
6	Downtown - mid	50.00	FIRE	-100	-100	-100
6	Downtown (south)	51.00	TCU & Wholesale	-100	-200	-200
6	University of Louisville	53.00	TCU & Wholesale	-200	-300	-400
6	Stockyards area	57.00	TCU & Wholesale	-300	-400	-500
6	Stockyards area	57.00	Services and Gov't	200	300	400
6	Shelby and Breckinridge	62.00	TCU & Wholesale	-200	-300	-400
	Central Louisville Area Total			-7,400	-11,600	-15,700
7	Riverport	127.03	Manufacturing	2,900	3,000	3,100
7	Riverport	127.03	TCU & Wholesale	2,000	2,500	3,300
7	Riverport	127.03	Retail	500	500	500
	Riverport Area Total			5,400	6,000	6,900
8	Bardstown Road @ I-264 (east)	109.01	FIRE	-50	-50	-50
8	Bluegrass Industrial park	111.02	Services and Gov't	400	800	1,200
	Southeast Area Total			350	750	1,150
9	South Third Street	90.00	Retail	-200	-300	-400
9	Naval Ordnance	91.02	Manufacturing	-1,700	-1,700	-1,700
9	Naval Ordnance	91.02	TCU & Wholesale	-200	-300	-400
9	Naval Ordnance	91.02	Services and Gov't	-500	-500	-500
	Iroquis Area Total			-2,700	-2,900	-3,100
10	Airport	91.01	TCU & Wholesale	2,000	3,000	3,500
10	Airport	91.01	Retail	200	400	600
	Airport Area Total			2,200	3,400	4,100
11	Appliance Park	110.02	TCU & Wholesale	-300	-500	-600
11	Bardstown Road @ I-264 (south)	112	FIRE	-100	-150	-200
11	Preston & I-264	114.03	Services and Gov't	300	500	700
	Okolona Area Total			-100	-100	
13	South Dixie Hwy.	121.04	Manufacturing	100	200	300
13	South Dixie Hwy.	121.04	TCU & Wholesale	-200	-300	-300
13	Dixie Hwy.	121.05	Retail	-100	-100	-100
	Forest Area Total			-100	-100	0
	Net Change, Jefferson County			0	0	0

*TCU & Wholesale: Transportation, Communications, Public Utilities, and Wholesale Trade
FIRE: Finance, Insurance, Real Estate*