

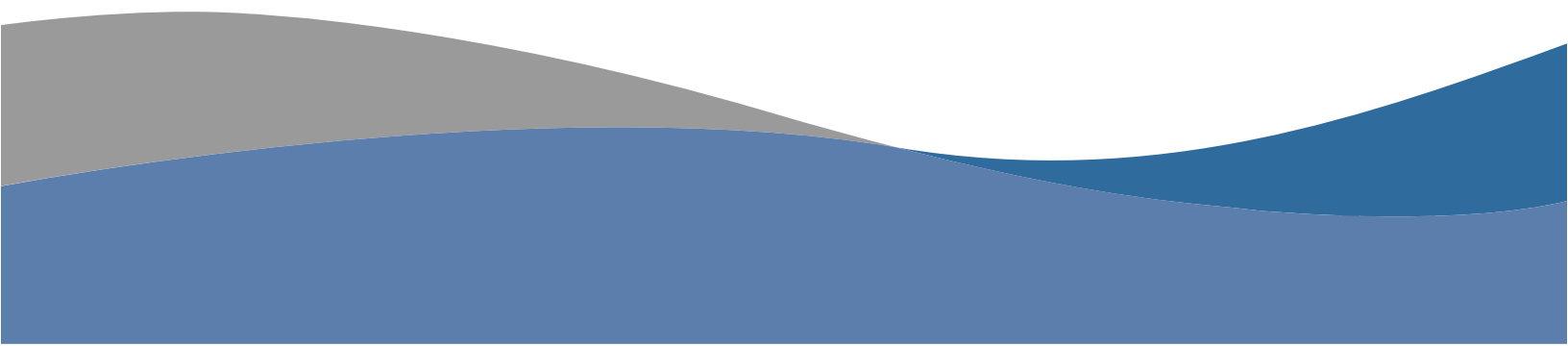


# Economic Overview

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# Monroe County, Kentucky

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# Demographic Profile

The population in Monroe County, Kentucky was 10,634 per American Community Survey data for 2014-2018.

The region has a civilian labor force of 4,689 with a participation rate of 54.9%. Of individuals 25 to 64 in Monroe County, Kentucky, 14.3% have a bachelor's degree or higher which compares with 32.9% in the nation.

The median household income in Monroe County, Kentucky is \$34,167 and the median house value is \$74,600.

## Summary<sup>1</sup>

Demographics	Percent			Value		
	Monroe County, Kentucky	Kentucky	USA	Monroe County, Kentucky	Kentucky	USA
Population (ACS)	—	—	—	10,634	4,440,204	322,903,030
Male	50.5%	49.2%	49.2%	5,370	2,186,715	158,984,190
Female	49.5%	50.8%	50.8%	5,264	2,253,489	163,918,840
Median Age <sup>2</sup>	—	—	—	41.6	38.7	37.9
Under 18 Years	22.1%	22.8%	22.8%	2,354	1,012,019	73,553,240
18 to 24 Years	7.8%	9.6%	9.6%	828	424,181	30,903,719
25 to 34 Years	11.0%	12.9%	13.8%	1,169	574,635	44,567,976
35 to 44 Years	12.1%	12.5%	12.6%	1,289	554,481	40,763,210
45 to 54 Years	14.0%	13.4%	13.2%	1,490	594,104	42,589,573
55 to 64 Years	14.6%	13.3%	12.8%	1,548	589,275	41,286,731
65 to 74 Years	10.8%	9.3%	8.8%	1,145	411,700	28,535,419
75 Years, and Over	7.6%	6.3%	6.4%	811	279,809	20,703,162
Race: White	95.8%	87.1%	72.7%	10,192	3,866,676	234,904,818
Race: Black or African American	2.8%	8.0%	12.7%	299	354,112	40,916,113
Race: American Indian and Alaska Native	0.1%	0.2%	0.8%	15	9,888	2,699,073
Race: Asian	0.0%	1.4%	5.4%	0	62,802	17,574,550
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.1%	0.2%	7	2,814	582,718
Race: Some Other Race	0.5%	1.0%	4.9%	56	44,086	15,789,961
Race: Two or More Races	0.6%	2.2%	3.2%	65	99,826	10,435,797
Hispanic or Latino (of any race)	3.1%	3.6%	17.8%	331	158,744	57,517,935
<b>Population Growth</b>						
Population (Pop Estimates) <sup>4</sup>	—	—	—	10,650	4,467,673	328,239,523
Population Annual Average Growth <sup>4</sup>	-0.3%	0.3%	0.7%	-32	15,060	2,146,799
People per Square Mile	—	—	—	32.3	113.1	92.9
<b>Economic</b>						
Labor Force Participation Rate and Size (civilian population 16 years and over) <sup>5</sup>	54.9%	59.2%	63.2%	4,689	2,087,800	162,248,196
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54) <sup>5</sup>	73.8%	77.2%	81.8%	2,912	1,324,982	104,136,254
Armed Forces Labor Force <sup>5</sup>	0.0%	0.4%	0.4%	0	14,088	1,028,133
Veterans, Age 18-64 <sup>5</sup>	5.2%	5.3%	4.7%	328	143,876	9,398,789
Veterans Labor Force Participation Rate and Size, Age 18-64 <sup>5</sup>	57.6%	71.7%	76.3%	189	103,229	7,168,168
Median Household Income <sup>2,5</sup>	—	—	—	\$34,167	\$48,392	\$60,293
Per Capita Income <sup>5</sup>	—	—	—	\$23,025	\$26,948	\$32,621
Mean Commute Time (minutes) <sup>5</sup>	—	—	—	23.4	23.3	26.6
Commute via Public Transportation <sup>5</sup>	0.6%	1.1%	5.0%	24	20,400	7,602,145
<b>Educational Attainment, Age 25-64</b>						
No High School Diploma	20.5%	11.9%	11.2%	1,126	274,097	18,885,967
High School Graduate	40.5%	32.0%	25.8%	2,225	739,566	43,699,272
Some College, No Degree	16.0%	21.8%	21.0%	882	505,049	35,525,113

## Summary<sup>1</sup>

	Percent			Value		
	Monroe County, Kentucky	Kentucky	USA	Monroe County, Kentucky	Kentucky	USA
Associate's Degree	8.7%	9.3%	9.1%	478	214,348	15,389,737
Bachelor's Degree	7.2%	15.2%	20.8%	395	351,208	35,261,652
Postgraduate Degree	7.1%	9.9%	12.1%	390	228,227	20,445,749
<b>Housing</b>						
Total Housing Units	—	—	—	5,244	1,974,406	136,384,292
Median House Value (of owner-occupied units) <sup>2</sup>	—	—	—	\$74,600	\$135,300	\$204,900
Homeowner Vacancy	0.4%	1.6%	1.7%	14	19,428	1,304,850
Rental Vacancy	6.9%	5.9%	6.0%	95	36,616	2,822,053
Renter-Occupied Housing Units (% of Occupied Units)	28.9%	33.0%	36.2%	1,274	571,050	43,285,318
Occupied Housing Units with No Vehicle Available (% of Occupied Units) <sup>5</sup>	9.4%	7.4%	8.7%	416	128,588	10,424,934
<b>Social</b>						
Poverty Level (of all people) <sup>5</sup>	24.3%	17.9%	14.1%	2,546	772,080	44,257,979
Households Receiving Food Stamps/SNAP	15.2%	15.2%	12.2%	670	262,173	14,635,287
Enrolled in Grade 12 (% of total population)	1.4%	1.3%	1.4%	146	56,304	4,442,295
Disconnected Youth <sup>3,5</sup>	2.0%	2.9%	2.6%	10	6,794	438,452
Children in Single Parent Families (% of all children) <sup>5</sup>	26.0%	34.9%	34.3%	570	325,837	23,973,249
Uninsured	9.1%	6.1%	9.4%	952	265,416	29,752,767
With a Disability, Age 18-64 <sup>5</sup>	22.4%	15.9%	10.3%	1,404	425,376	20,240,504
With a Disability, Age 18-64, Labor Force Participation Rate and Size <sup>5</sup>	29.8%	34.0%	41.6%	419	144,771	8,421,018
Foreign Born	2.1%	3.8%	13.5%	218	167,110	43,539,499
Speak English Less Than Very Well (population 5 yrs and over)	1.3%	2.3%	8.5%	128	94,542	25,647,781

Source: [JobsEQ®](#)

1. American Community Survey 2014-2018, unless noted otherwise

2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

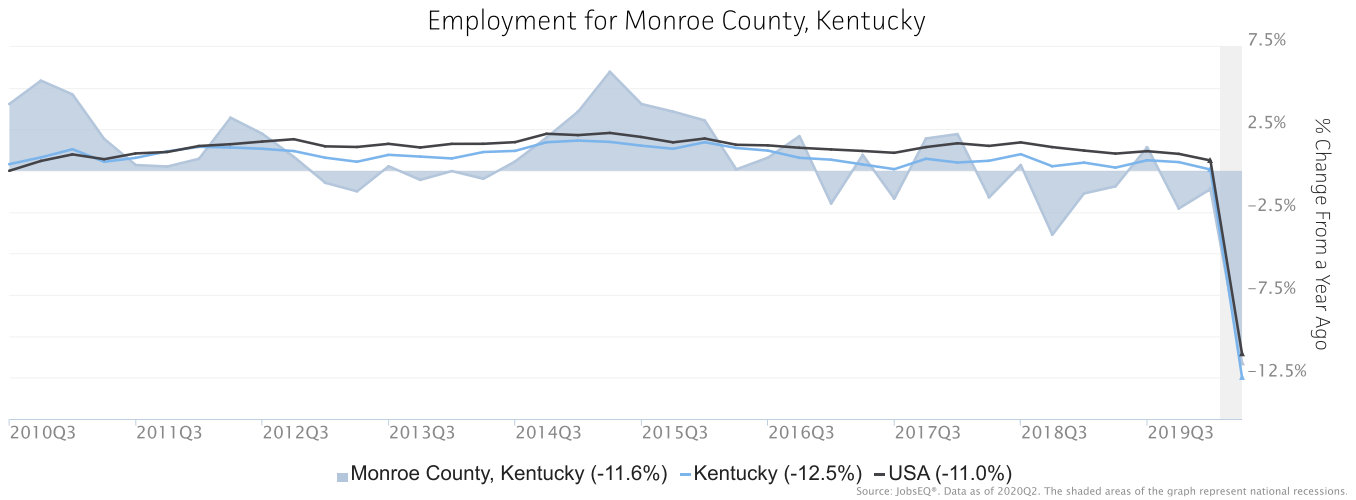
3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census 2019, annual average growth rate since 2009

5. See Rio Arriba errata note in the Data Dictionary.

# Employment Trends

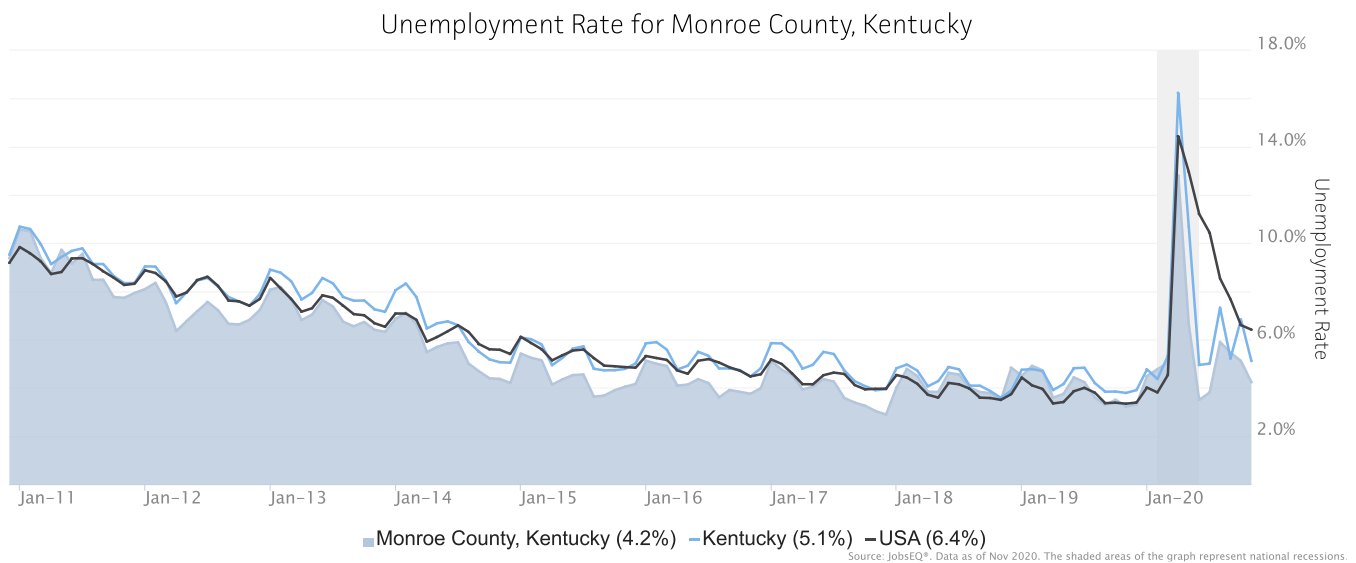
As of 2020Q2, total employment for Monroe County, Kentucky was 3,723 (based on a four-quarter moving average). Over the year ending 2020Q2, employment declined 11.6% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q4 with preliminary estimates updated to 2020Q2.

# Unemployment Rate

The unemployment rate for Monroe County, Kentucky was 4.2% as of November 2020. The regional unemployment rate was lower than the national rate of 6.4%. One year earlier, in November 2019, the unemployment rate in Monroe County, Kentucky was 3.2%.

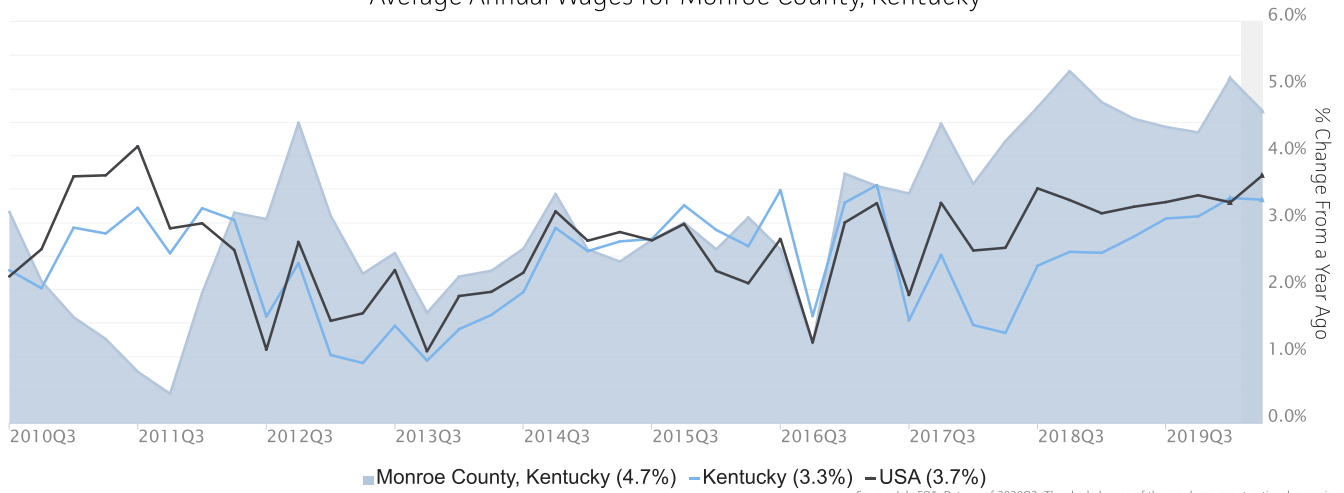


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through November 2020.

# Wage Trends

The average worker in Monroe County, Kentucky earned annual wages of \$34,276 as of 2020Q2. Average annual wages per worker increased 4.7% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$58,849 in the nation as of 2020Q2.

Average Annual Wages for Monroe County, Kentucky



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q4 with preliminary estimates updated to 2020Q2.

# Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 17.9% lower in Monroe County, Kentucky than the U.S. average.

## Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Monroe County, Kentucky	\$34,276	82.1	\$41,741
Kentucky	\$47,164	90.0	\$52,407
USA	\$58,849	100.0	\$58,849

Source: [JobsEQ®](#)

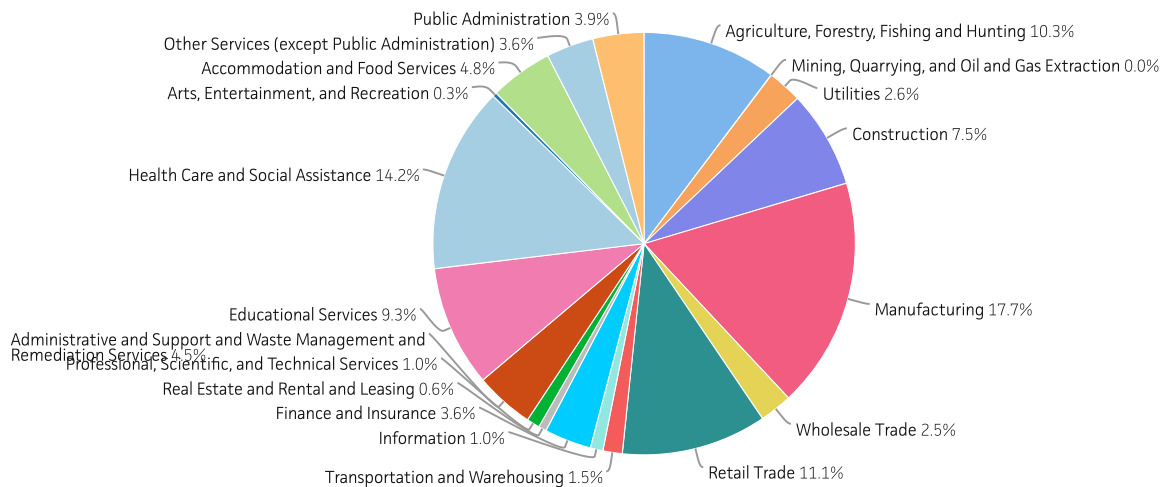
Data as of 2020Q2

Cost of Living per C2ER, data as of 2020q3, imputed by Chmura where necessary.

# Industry Snapshot

The largest sector in Monroe County, Kentucky is Manufacturing, employing 657 workers. The next-largest sectors in the region are Health Care and Social Assistance (529 workers) and Retail Trade (414). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Agriculture, Forestry, Fishing and Hunting (LQ = 7.63), Utilities (5.06), and Manufacturing (2.14).

Total Workers for Monroe County, Kentucky by Industry



Source: JobsEQ®, Data as of 2020Q2

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q4 with preliminary estimates updated to 2020Q2.

Sectors in Monroe County, Kentucky with the highest average wages per worker are Finance and Insurance (\$52,422), Wholesale Trade (\$52,115), and Construction (\$48,451). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Construction (+53 jobs), Manufacturing (+31), and Utilities (+27).

Over the next 1 year, employment in Monroe County, Kentucky is projected to contract by 5 jobs. The fastest growing sector in the region is expected to be Construction with a +1.0% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+3 jobs), Construction (+3), and Accommodation and Food Services (+1).



NAICS	Industry	Empl	Current		5-Year History		Total Demand	1-Year Forecast			Ann % Growth
			Avg Ann Wages	LQ	Empl Change	Ann %		Exits	Transfers	Empl Growth	
31	Manufacturing	657	\$37,161	2.14	31	1.0%	61	25	43	-7	-1.1%
62	Health Care and Social Assistance	529	\$33,790	0.97	-14	-0.5%	53	25	25	3	0.5%
44	Retail Trade	414	\$28,623	1.09	-18	-0.9%	53	24	31	-2	-0.5%
11	Agriculture, Forestry, Fishing and Hunting	383	\$23,449	7.63	-89	-4.1%	39	18	24	-2	-0.5%
61	Educational Services	345	\$28,076	1.13	20	1.2%	30	15	17	-1	-0.4%
23	Construction	278	\$48,451	1.28	53	4.3%	30	10	18	3	1.0%
72	Accommodation and Food Services	180	\$14,988	0.57	-28	-2.8%	31	13	16	1	0.8%
56	Administrative and Support and Waste Management and Remediation Services	168	\$35,081	0.72	-3	-0.4%	20	8	11	0	0.1%
92	Public Administration	146	\$31,477	0.81	-19	-2.5%	13	6	8	0	-0.1%
81	Other Services (except Public Administration)	135	\$27,001	0.83	-11	-1.5%	15	7	8	0	0.0%
52	Finance and Insurance	134	\$52,422	0.88	17	2.8%	13	5	8	0	0.1%
22	Utilities	99	\$47,588	5.06	27	6.7%	9	3	6	0	0.0%
42	Wholesale Trade	93	\$52,115	0.65	-26	-4.7%	9	4	6	-1	-0.6%
48	Transportation and Warehousing	55	\$48,291	0.32	-11	-3.7%	5	2	3	0	-0.8%
54	Professional, Scientific, and Technical Services	38	\$31,917	0.15	8	4.8%	3	1	2	0	0.3%
51	Information	36	\$24,681	0.49	0	-0.1%	4	1	2	0	0.5%
53	Real Estate and Rental and Leasing	22	\$28,823	0.34	-2	-1.5%	2	1	1	0	0.4%
71	Arts, Entertainment, and Recreation	12	\$18,844	0.17	0	0.8%	2	1	1	0	0.8%
99	Unclassified	0	n/a	0.00	-1	n/a	0	0	0	0	
<b>Total - All Industries</b>		<b>3,723</b>	<b>\$34,276</b>	<b>1.00</b>	<b>-64</b>	<b>-0.3%</b>	<b>400</b>	<b>173</b>	<b>232</b>	<b>-5</b>	<b>-0.1%</b>

Source: [JobsEQ®](#)

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q4 with preliminary estimates updated to 2020Q2. Forecast employment growth uses national projections adapted for regional growth patterns.

# Occupation Snapshot

The largest major occupation group in Monroe County, Kentucky is Management Occupations, employing 467 workers. The next-largest occupation groups in the region are Production Occupations (435 workers) and Office and Administrative Support Occupations (384). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Farming, Fishing, and Forestry Occupations (LQ = 2.54), Production Occupations (1.99), and Management Occupations (1.93).

Occupation groups in Monroe County, Kentucky with the highest average wages per worker are Management Occupations (\$63,700), Healthcare Practitioners and Technical Occupations (\$61,900), and Architecture and Engineering Occupations (\$61,200). The unemployment rate in the region varied among the major groups from 1.5% among Management Occupations to 8.9% among Food Preparation and Serving Related Occupations.

Over the next 1 year, the fastest growing occupation group in Monroe County, Kentucky is expected to be Construction and Extraction Occupations with a +0.8% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Construction and Extraction Occupations (+2 jobs) and Healthcare Practitioners and Technical Occupations (+1). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Production Occupations (49 jobs) and Sales and Related Occupations (46).

Monroe County, Kentucky, 2020Q2<sup>1</sup>

SOC	Occupation	Empl	Mean Ann Wages <sup>2</sup>	Current			5-Year History			1-Year Forecast				
				LQ	Unempl	Unempl Rate	Online Job Ads <sup>3</sup>	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
11-0000	Management	467	\$63,700	1.93	7	1.5%	7	-45	-1.8%	42	22	21	-1	-0.3%
51-0000	Production	435	\$31,000	1.99	37	5.8%	6	27	1.3%	44	17	32	-5	-1.2%
43-0000	Office and Administrative Support	384	\$30,300	0.81	16	3.8%	9	-19	-1.0%	40	18	25	-3	-0.8%
41-0000	Sales and Related	328	\$31,200	0.91	21	5.5%	16	-16	-1.0%	45	18	28	-1	-0.4%
53-0000	Transportation and Material Moving	295	\$30,400	0.96	28	6.4%	40	-17	-1.1%	36	14	24	-1	-0.3%
29-0000	Healthcare Practitioners and Technical	254	\$61,900	1.19	5	1.6%	13	6	0.5%	16	7	8	1	0.5%
47-0000	Construction and Extraction	232	\$36,800	1.34	29	7.8%	2	30	2.8%	28	8	19	2	0.8%
25-0000	Educational Instruction and Library	225	\$42,000	1.07	10	4.0%	n/a	11	1.0%	18	9	10	-1	-0.2%
35-0000	Food Preparation and Serving Related	206	\$19,700	0.69	26	8.9%	8	-29	-2.6%	37	15	21	1	0.6%
49-0000	Installation, Maintenance, and Repair	163	\$38,800	1.14	9	3.8%	5	10	1.3%	16	5	11	0	0.0%
31-0000	Healthcare Support	122	\$27,000	0.74	5	3.6%	6	-6	-0.9%	15	7	8	1	0.6%
37-0000	Building and Grounds Cleaning and Maintenance	112	\$25,900	0.89	9	5.5%	4	-7	-1.2%	15	6	8	0	0.2%
13-0000	Business and Financial Operations	109	\$51,800	0.53	2	2.4%	0	11	2.2%	11	3	7	0	0.2%
39-0000	Personal Care and Service	84	\$24,900	0.83	7	7.8%	2	-5	-1.1%	13	6	7	0	0.4%
33-0000	Protective Service	66	\$30,500	0.81	1	2.3%	n/a	2	0.8%	7	3	4	0	-0.1%
45-0000	Farming, Fishing, and Forestry	61	\$29,100	2.54	5	7.6%	n/a	-29	-7.5%	9	2	7	0	-0.8%
21-0000	Community and Social Service	48	\$40,200	0.75	1	1.6%	4	0	-0.1%	6	2	3	0	0.7%

### Monroe County, Kentucky, 2020Q2<sup>1</sup>

SOC	Occupation	Empl	Mean Ann Wages <sup>2</sup>	Current			5-Year History			Total Demand	1-Year Forecast			Ann % Growth
				LQ	Unempl	Unempl Rate	Online Job Ads <sup>3</sup>	Empl Change	Ann %		Exits	Transfers	Empl Growth	
17-0000	Architecture and Engineering	37	\$61,200	0.57	0	n/a	0	8	5.1%	3	1	2	0	0.1%
15-0000	Computer and Mathematical	32	\$59,900	0.29	0	n/a	6	0	-0.1%	3	1	2	0	0.4%
27-0000	Arts, Design, Entertainment, Sports, and Media	32	\$33,400	0.48	1	5.2%	5	1	0.6%	3	1	2	0	-0.2%
23-0000	Legal	16	\$53,100	0.50	0	n/a	n/a	2	2.7%	1	0	1	0	0.2%
19-0000	Life, Physical, and Social Science	14	\$55,400	0.43	0	n/a	n/a	0	-0.3%	1	0	1	0	0.2%
<b>Total - All Occupations</b>		<b>3,723</b>	<b>\$38,900</b>	<b>1.00</b>	<b>220</b>	<b>4.9%</b>	<b>133</b>	<b>-64</b>	<b>-0.3%</b>	<b>408</b>	<b>164</b>	<b>249</b>	<b>-5</b>	<b>-0.1%</b>

Source: [JobsEQ®](#)

Data as of 2020Q2 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data are as of 2019 and represent the average for all Covered Employment

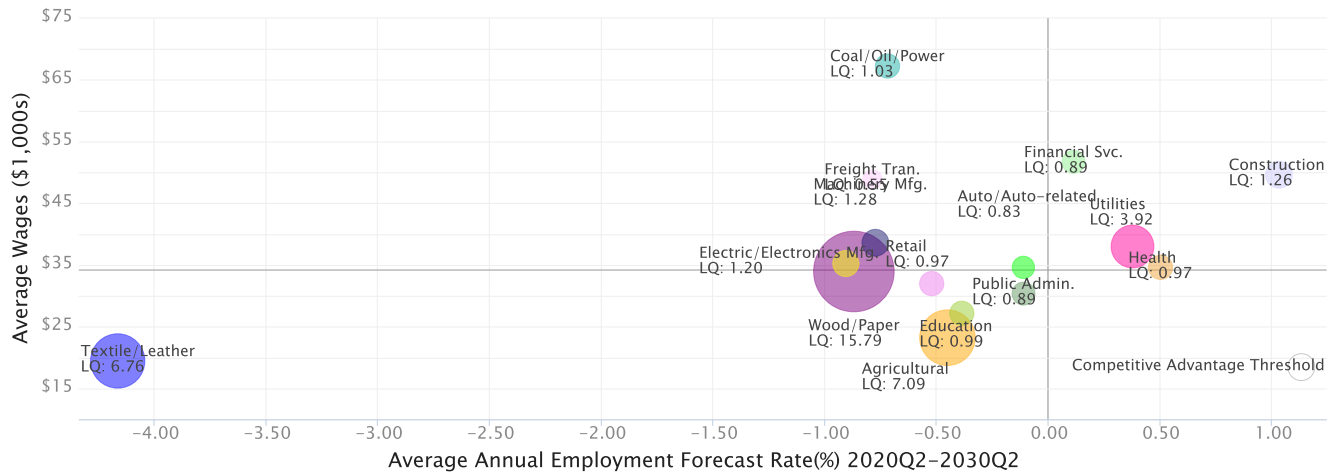
3. Data represent found online ads active within the last thirty days in the selected region; data represents a sampling rather than the complete universe of postings. Ads lacking zip code information but designating a place (city, town, etc.) may be assigned to the zip code with greatest employment in that place for queries in this analytic. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list).

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2019Q4, imputed where necessary with preliminary estimates updated to 2020Q2. Wages by occupation are as of 2019 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

# Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in Monroe County, Kentucky with the highest relative concentration is Wood/Paper with a location quotient of 15.79. This cluster employs 470 workers in the region with an average wage of \$33,974. Employment in the Wood/Paper cluster is projected to contract in the region about 0.9% per year over the next ten years.

Industry Clusters for Monroe County, Kentucky as of 2020Q2



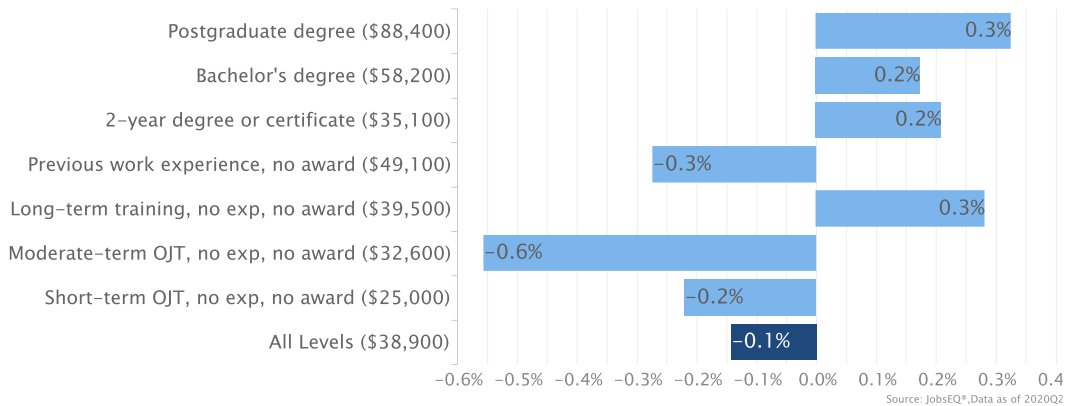
Source: JobsEQ®, Data as of 2020Q2

Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2019Q4 with preliminary estimates updated to 2020Q2. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

# Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in Monroe County, Kentucky is projected to contract 0.1% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.3% per year, those requiring a bachelor’s degree are forecast to grow 0.2% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.2% per year.

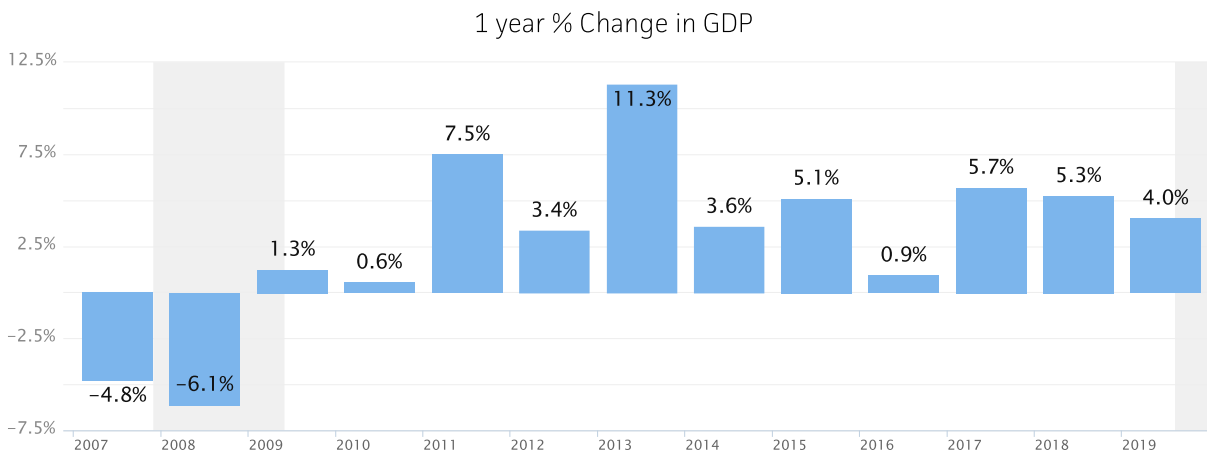
Annual Average Projected Job Growth by Training Required for Monroe County, Kentucky



Employment by occupation data are estimates are as of 2020Q2. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

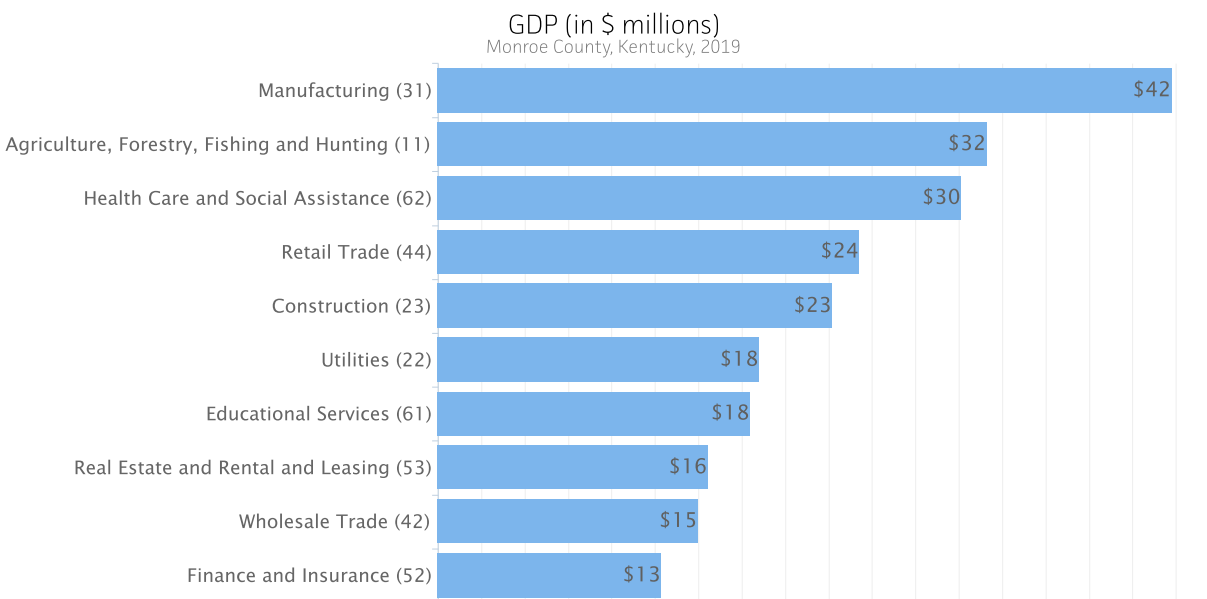
# Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2019, nominal GDP in Monroe County, Kentucky expanded 4.0%. This follows growth of 5.3% in 2018. As of 2019, total GDP in Monroe County, Kentucky was \$276,568,000.



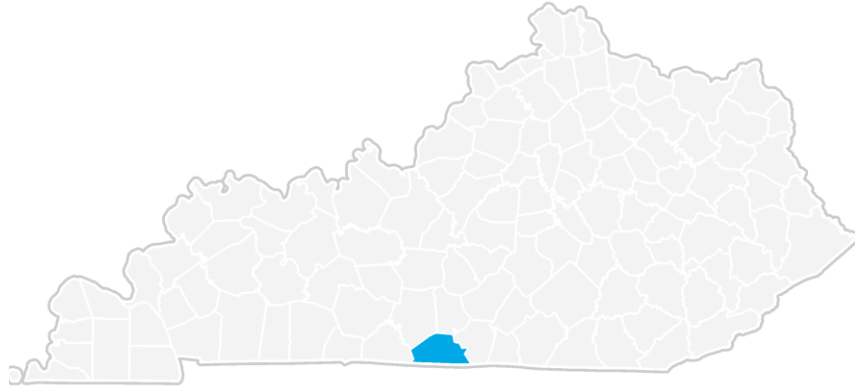
Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2019.

Of the sectors in Monroe County, Kentucky, Manufacturing contributed the largest portion of GDP in 2019, \$42,240,000. The next-largest contributions came from Agriculture, Forestry, Fishing and Hunting (\$31,585,000); Health Care and Social Assistance (\$30,102,000); and Retail Trade (\$24,246,000).



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2019.

# Monroe County, Kentucky Regional Map



# FAQ

## What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

## What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

## What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

## What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

## What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

## What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 804 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 22 major groups, 95 minor groups, and 452 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

### About This Report

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