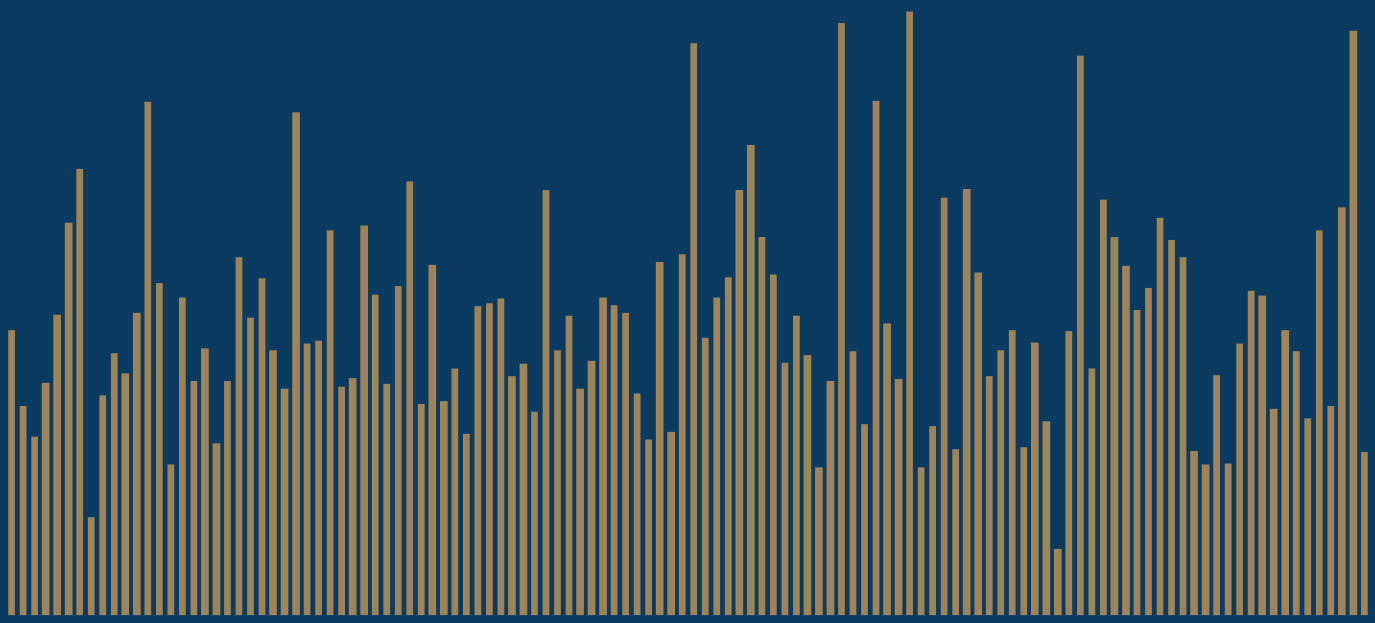
THE Commonwealth Initiative

One Commonwealth, Different Futures

The Geography of Opportunity in Kentucky

Research Report CI-RR-001 · Edition 2.0 · October 13, 2026

Bars: 2020–24 poverty estimates, all 120 Kentucky counties (alphabetical)



THE COMMONWEALTH INITIATIVE

ONE COMMONWEALTH, DIFFERENT FUTURES

The Geography of Opportunity in Kentucky

Kentucky is one Commonwealth, but where you live still shapes your chances.

A 120-county baseline on poverty and educational attainment, read alongside long-running poverty, housing, job-market evidence and a statewide research agenda.

RESEARCH REPORT CI-RR-001 / EDITION 2.0

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Reviewed internally by Keisha Campbell, EVP & Chief Research Officer

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Scope: The report combines 2020–2024 American Community Survey (ACS) five-year estimates of poverty and bachelor's-degree attainment for every Kentucky county with the Census Bureau's 35-county sustained-poverty series, the 23 county unemployment rates KYSTATS named in its 2025 annual release, Kentucky Housing Corporation's modeled housing gap, and published research on work, schooling, health, infrastructure and public institutions. The companion workbook and a 120-row CSV hold every county value used in the analysis. Where a county has no value for a measure, the report's tables say "no data."

Data cutoff: This document records the state of source review as of October 13, 2026. Data years differ from one source to the next, so no figure should be read as though every indicator refers to the same year. Source codes [S01] through [S25] are defined in the bibliography and the workbook. Before combining any two figures, check their periods and denominators. Where figures are rounded in the text, the calculations use the one-decimal public source estimates.

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Executive summary

A family's chances depend on jobs, schools, housing, child care, roads and health care, and on how those fit together where they live. This report looks at how that plays out county by county across Kentucky's 120 counties. It also sets down a documented county baseline for the research that should come next.

For the first time, this edition covers all 120 counties on two Census measures: poverty and four-year degrees. Both come from the 2020–2024 ACS five-year estimates. The report sets them beside the Census Bureau's 35-county sustained-poverty series, the 23 counties named in KYSTATS' 2025 unemployment release, Kentucky Housing Corporation's housing-gap model, and other public research from Kentucky and the nation. The source files, the calculations, a full county table, the charts and the report's limits are all included in the research package. [S02] [S03] [S05] [S23] [S24]

Conditions differ sharply from county to county. The latest county poverty estimates run from 4.3 percent in Oldham to 38.9 percent in McCreary. The median county sits at 18.1 percent. These figures describe counties, not people. Counties differ enormously in size, and the Census poverty universe is not the same as the total population, so a county median or average is not the share of Kentuckians in poverty. [S23]

Places with long-running poverty are not stuck. In the 35 counties that meet the Census Bureau's four-period test, the simple average of the county poverty estimates fell from 29.22 percent in 2005–2009 to 26.97 percent in 2020–2024. Twenty-four of the 35 county estimates went down between the first and last period, and eleven went up. These are changes between separate survey estimates. They are not a measured program effect, and without the survey's margins of error they are not tests of statistically significant change. Most of these places improved. [S02]

More college graduates, less poverty, as a pattern. The share of adults 25 and older with a bachelor's degree or higher runs from 7.1 percent in Owsley to 48.3 percent in Fayette. Across the 120 counties, the Pearson correlation between that share and the poverty rate is about −0.589, and the Spearman rank correlation is about −0.637. This is a pattern across counties, not proof that more degrees would cut poverty by any set amount. The full limits of this comparison are set out in the chapter that follows. [S23] [S24]

Housing and jobs go together. Kentucky Housing Corporation estimated a 2024 supply gap of 206,207 housing units and projected a 2029 gap of 287,120 under its model. These are modeled housing needs, not vacant units or promises of construction. A shortage of housing may keep residents from taking jobs in stronger labor markets, and the cost of a commute can cancel out cheaper rent somewhere else. County housing-gap results need a separate, controlled import before this study can compare them county by county. [S03] [S25]

High poverty takes more than one form. In the 2020–2024 estimates, 47 counties had poverty rates of at least 20 percent. Only 35 meet the Census Bureau's stricter test of reaching that level in all four five-year windows from 2005–2009 through 2020–2024. The other 12 are above the line under the latest estimate, but the four-period label does not apply to them. That doesn't mean things got worse there. And counties near the 20 percent line may not truly differ from each other, because the survey's margins of error are not part of this extract. [S01] [S02] [S23]

The unemployment rate helps, but it is incomplete. KYSTATS' annual 2025 release gives an unadjusted statewide rate of 4.6 percent, with county rates from 3.5 percent in Woodford to 9.1 percent in Martin. Because the October 2025 survey was never collected, the annual county estimates rest on eleven months and are not strictly comparable with earlier years. The release names 23 county rates. That is a selected public excerpt, not a sample, so this report does not use it to estimate any statewide relationship with poverty or education. That analysis should wait for the full, comparable county series. [S05]

Opportunity should be studied where people feel the limits. County lines are useful, but a Jefferson County average cannot describe every Louisville neighborhood. A rural county's job prospects may depend on work across a county or state line. The report therefore proposes four focused studies: access to opportunity across Louisville neighborhoods, cross-border jobs and housing in Northern Kentucky, access to services and long-running poverty in eastern Kentucky, and resilience and housing recovery in western Kentucky.

Policy ideas have to face a test. Any policy idea should say up front how it would work, who benefits, who bears the cost, what it costs and how we'll know if it failed.

The report's main contribution is a complete 120-county, two-measure descriptive baseline, read alongside established research on housing, work, health, education and infrastructure. It is **not** a causal study, and it is not a validated composite opportunity index. It was written by Jennifer Sutherland and reviewed internally by Keisha Campbell, EVP & Chief Research Officer. It has not been externally peer reviewed. The work was supported by the Commonwealth Initiative's general operating funds and unrestricted philanthropic contributions, and every calculation can be reproduced from the accompanying data files.

Kentucky's 120 counties: the baseline

What a complete county count adds

A statewide report should first tell readers which parts of Kentucky its evidence actually covers. This edition has two comparable measures for all 120 counties, both from the Census Bureau's 2020–2024 ACS five-year estimates as published by the Federal Reserve Bank of St. Louis (FRED). The first is the estimated share of people whose income falls below the Census Bureau poverty thresholds. The second is the estimated share of adults 25 and older whose highest schooling is a bachelor's degree or more. Both measures are descriptive, and neither one captures opportunity in full. Together, though, they support a statewide comparison that anyone can reproduce, which a list of county names cannot do. [S23] [S24]

These five-year figures need careful reading. A value labeled 2024 comes from survey responses pooled over 2020 through 2024. It does not describe conditions on December 31, 2024. It carries sampling error, which can matter a great deal in small counties, along with other kinds of survey error. FRED publishes the point estimates, but this project's extract does not include the ACS margins of error. So estimates that sit close together should not be described as statistically different. The 20 percent threshold in the Census sustained-poverty study is a classification rule. It is not a natural line between counties that are struggling and counties that are thriving. [S01] [S23]

Every county appears once in the data file. Each record also shows whether the county is on the Census Bureau's four-period sustained-poverty list, and the 35 counties on that list carry four poverty estimates going back to 2005–2009. The 2025 annual unemployment rate appears only for the 23 counties KYSTATS named in its 2026 release. That field is labeled as partial coverage and is never used for statewide averages or regressions. In this report's county table the other 97 counties read "no data"; in the CSV those cells are blank. A county's absence from the four-period list, or a missing unemployment value, does not mean its poverty or unemployment rate was zero. The spreadsheet and the plain-text CSV both keep that distinction. [S02] [S05]

Finding 1: High poverty is widespread; sustained high poverty is a narrower group

In the latest ACS five-year period, **47 of Kentucky's 120 counties** had estimated poverty rates of **20.0 percent or higher**. Thirty-five of them are on the Census Bureau's list of counties that also met the 20 percent mark in each of three earlier, nonoverlapping five-year periods. The other 12 had high estimated poverty in 2020–2024 but do not meet that four-period test. The difference matters. One county may have struggled for decades. Another may have entered or returned to the high-poverty range more recently, and a third may have hovered near the cutoff for years. These counties should not automatically get the same diagnosis or the same policy prescription. [S02] [S23]

The 12 counties at or above 20 percent in 2020–2024 that are not on the sustained-poverty list are Breckinridge, Butler, Carroll, Fleming, Green, Hickman, Hopkins, Laurel, Menifee, Metcalfe, Todd and Trigg. Their absence from the Census list tells us only that at least one of the four-period conditions was not met. It does not tell us when each county crossed the threshold, how long that lasted, or whether its rate really differs from 20 percent once survey error is counted. A follow-up study should pull the earlier period estimates for the other 85 counties directly from Census data, so that four-period histories can be rebuilt for the whole state. [S01] [S02] [S23]

The latest county estimates range from **4.3 percent in Oldham County** to **38.9 percent in McCreary County**, a gap of 34.6 percentage points. Other counties near the top are Magoffin (38.2%), Wolfe (37.7%), Knox (36.9%), Owsley (36.1%), Martin (33.2%), Breathitt (33.1%), Clay (32.4%) and Leslie (30.3%). These rates do not measure anyone's individual circumstances, and a county rate says nothing about any one family. Still, a spread this wide shows why the state rate cannot stand in for county analysis. [S23]

The **simple average across counties is about 19.1 percent**, and the median county is at 18.1 percent. Neither one is the poverty rate for Kentucky's people. The average counts a small county the same as Jefferson County. A true population rate counts residents, and it follows the Census Bureau's population base and methods. We report the county average only to describe how the counties are spread out, and we label it that way. The upper quartile is about 22.5 percent, so one county in four has an estimate above that figure. Readers can move between these summaries and the full 120-row table at the end of the report without relying on ranks alone. [S23]

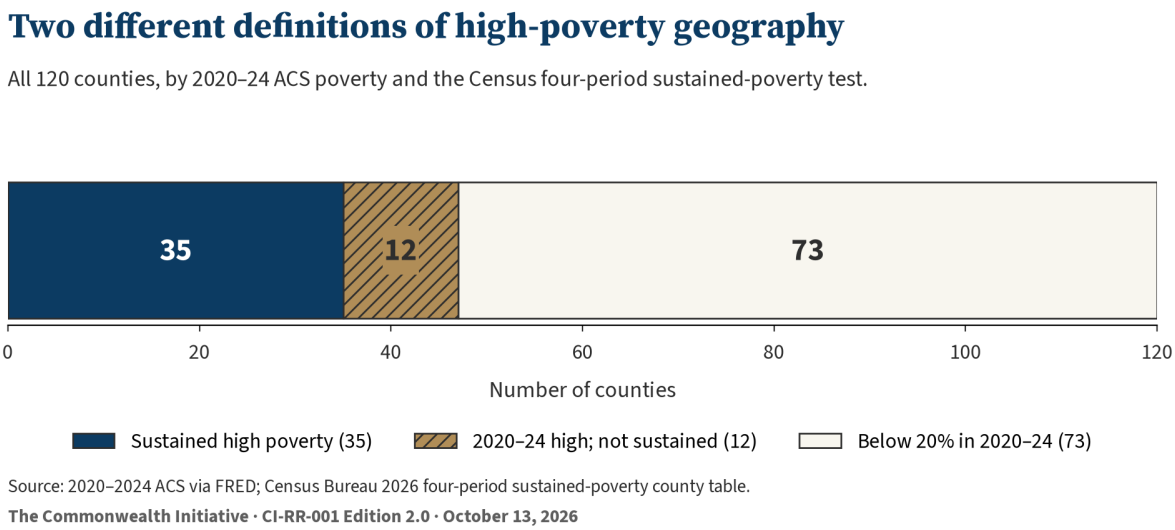
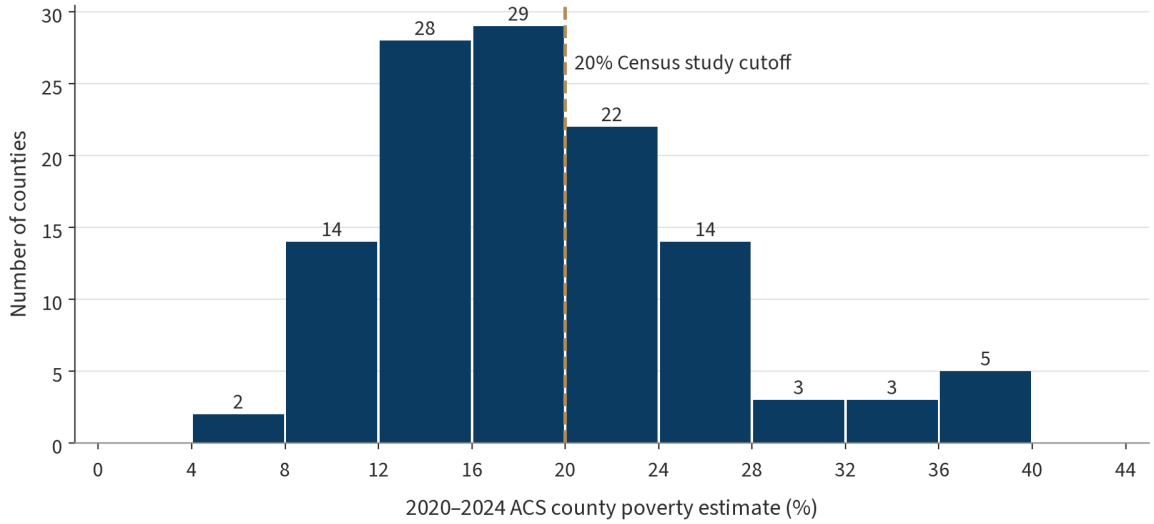


Figure 1. Kentucky counties by poverty group, 2020–2024: 35 counties with sustained high poverty, 12 counties at or above 20 percent in 2020–2024 that do not meet the four-period test, and 73 counties below 20 percent. Point estimates without margins of error. Sources: [S02] [S23].

How county poverty rates are distributed

Number of counties in each 4-point band of the 2020–24 ACS poverty estimate (120 counties).



47 of 120 county point estimates are at least 20%; 35 also meet the four-period sustained threshold.

County-frequency histogram (bins include lower edge): not population-weighted. Source: 2020–2024 ACS via FRED.

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Figure 2. How the 120 county poverty estimates are spread, 2020–2024 ACS five-year. Each bar counts counties, not people. Source: [S23].

Finding 2: More college graduates, less poverty, as a pattern

For bachelor's-degree-or-higher attainment among adults 25 and older, the lowest county estimate in the source table is **7.1 percent in Owsley County** and the highest is **48.3 percent in Fayette County**. Oldham and Woodford are also high, at 46.4 and 40.7 percent, and other counties show large differences even within the same metro region. The median county is at 17.0 percent. These estimates leave out many valuable credentials, such as certificates, occupational licenses, apprenticeships and skills learned on the job. They should not be swapped in for the Kentucky Council on Postsecondary Education's broader attainment rate, which counts more credentials and measures attainment differently. [S08] [S24]

Across the 120 county pairs, the **Pearson correlation between poverty and bachelor's-degree attainment is about −0.589**, and the **Spearman rank correlation is about −0.637**. Both are cross-sectional associations between county figures, which researchers call ecological. Pearson's measures how closely the two sets of estimates follow a straight line. Spearman's measures how consistently they line up in rank order. The negative sign means that counties with more degree holders tend, on average, to have lower measured poverty. That is worth knowing. But neither number shows that more degrees alone would lower poverty by any particular amount. They do not show which way cause and effect run. They do not separate out migration or who lives in a county, they do not control for differences in jobs or living costs, and they do not include the survey's sampling error. [S23] [S24]

Several explanations are plausible, and they can all be true at once. Education can open up jobs. Strong job markets can draw people who already have degrees. Household resources help people finish school. A place's institutions and history shape all of these. A sound follow-up study would measure local industry, how urban or rural a county is, its age structure, ties to the labor force, how often workers move and how much the population turns over. It would include uncertainty estimates and, where possible, data that follow households over time. County patterns are good for choosing research questions. They are not good for describing individual people or for predicting what a scholarship or training program would do. [S13] [S14]

The scatterplot in Figure 3 shows each county as one dot and marks the 35 sustained-poverty counties separately. It deliberately avoids a made-up index that has never been validated. Readers can see the broad shape and the outliers, without a precision the data don't have. The county table and the workbook make every value checkable: anyone can recompute the distribution, the two correlations and the extremes without proprietary data. [S02] [S23] [S24]

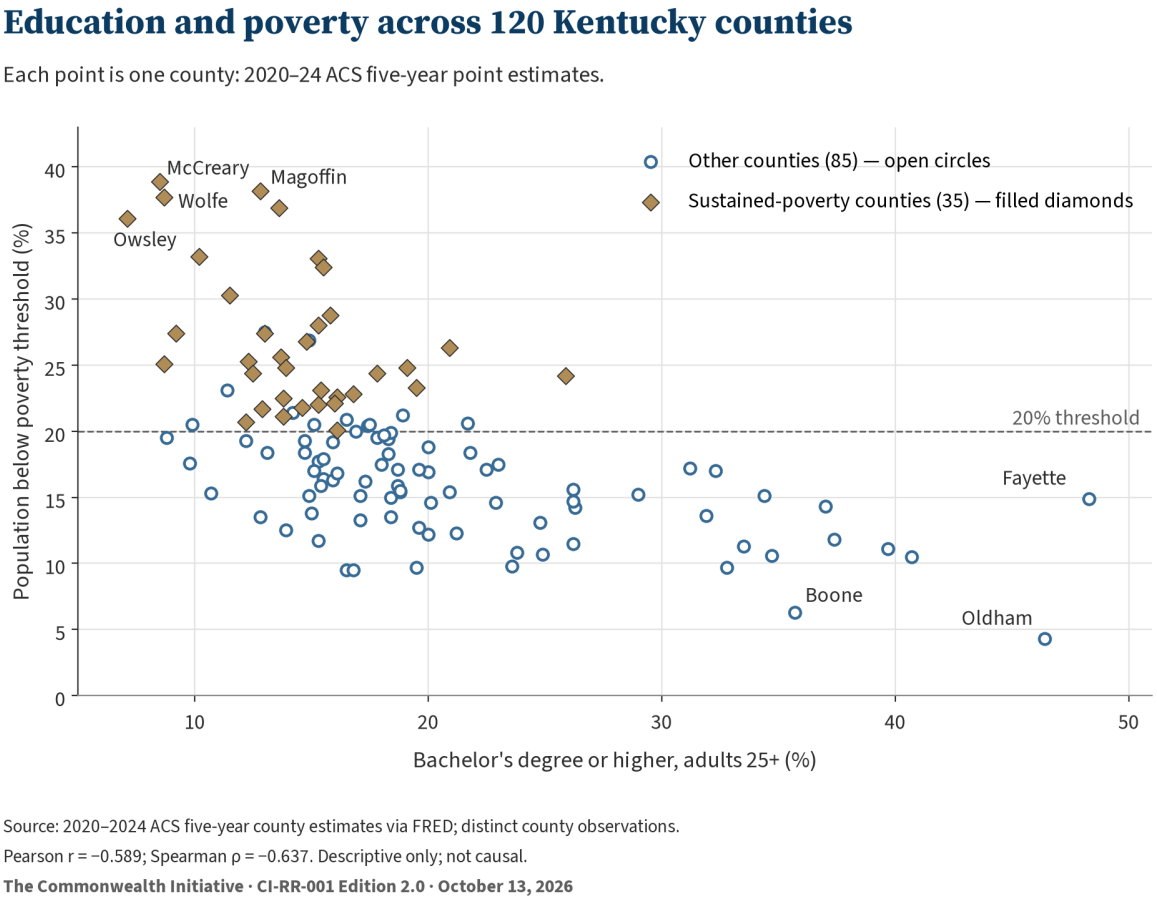


Figure 3. County poverty and bachelor's-degree attainment, 2020–2024 ACS five-year estimates, all 120 counties. Sustained-poverty counties are marked separately. Pearson r = −0.589; Spearman rho = −0.637. A pattern across counties, not a measure of cause. Sources: [S02] [S23] [S24].

Finding 3: Long-running poverty, but real improvement

For the 35 counties the Census Bureau lists as having sustained high poverty, the simple county average falls from **29.22 percent in 2005–2009** to **26.97 percent in 2020–2024**, a change of about **−2.25 percentage points**. Twenty-four of the 35 county estimates are lower in the last period than in the first, and eleven are higher. The median county change is about −2.7 points. These comparisons do not establish statistical significance, because this extract does not include the survey's margins of error, and they do not follow the same residents over time. Even so, they cut against any story that says every county with a sustained-poverty label has stood still. [S02]

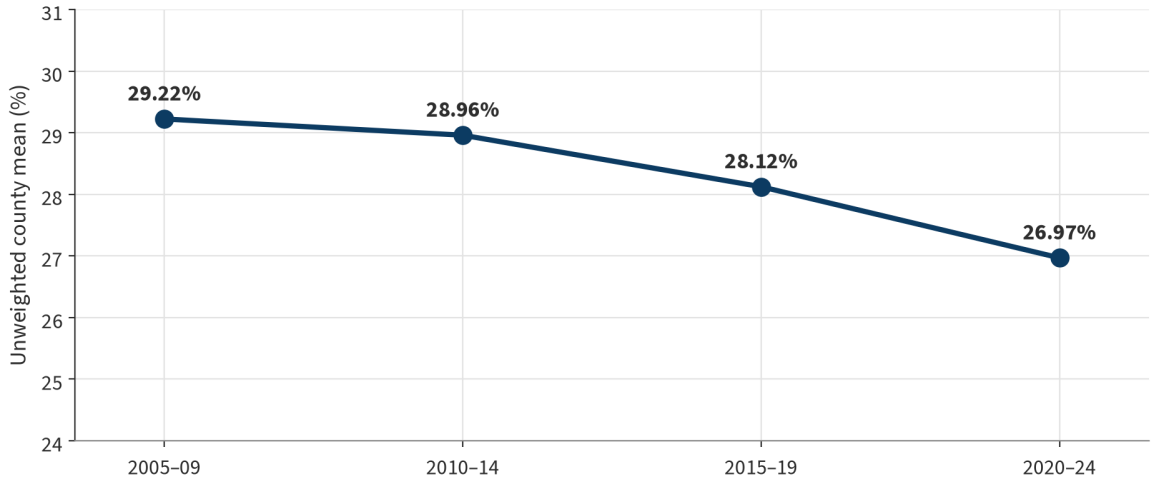
The largest drops between the first and last periods are in Lawrence (−8.5 points), Elliott (−8.2), Estill (−7.2), Rockcastle (−6.2), and Casey and Martin (−6.0 each). Other counties moved the other way, among them Leslie (+6.8), Magoffin (+4.0), Breathitt (+2.0) and Pike (+2.0). These are changes in published estimates, not proven results of any program. A careful county study would separate real changes in household fortunes from shifts in age, migration, the population counted in the poverty universe, local industry and ordinary survey noise. [S02]

Threshold labels hide cases close to the line. Grayson County's latest estimate is 20.1 percent, barely above the 20 percent rule. Saying that 20.1 and 19.9 truly differ would require the ACS margins of error. At the other end, 2020–2024 estimates top 30 percent in nine sustained-poverty counties: Breathitt, Clay, Knox, Leslie, McCreary, Magoffin, Martin, Owsley and Wolfe. Rates that high, held that long, make these counties especially important for future work on access to services, job markets and local institutional capacity. Communities and neighborhoods outside this list still need attention. [S02]

The 35-county group is not a treatment group in an experiment. It was chosen because of four high-poverty readings, so comparing its average with the other 85 counties will produce a large gap by construction, and that gap cannot be read as the effect of living in a place with a hard history. The group is useful for description and for method. It shows that long-running hardship is not explained by any one economic cycle, and it points to more than one path worth studying. The right policy question is which obstacles stayed in place while other things changed, and whether any realistic intervention has reliable evidence of overcoming them. [S01] [S02]

Poverty estimates in the 35 sustained-poverty counties

Unweighted mean of county poverty point estimates, four ACS five-year periods.



Source: Census Bureau 2026 four-period county table. Different ACS five-year samples; changes are descriptive point-estimate differences, without margins of error or population weighting. Other 85 counties: no four-period data.

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Figure 4. Simple average poverty rate among the 35 counties that meet the four-period test, from 2005–2009 to 2020–2024. Nonoverlapping ACS five-year periods, not significance tests. Source: [S02].

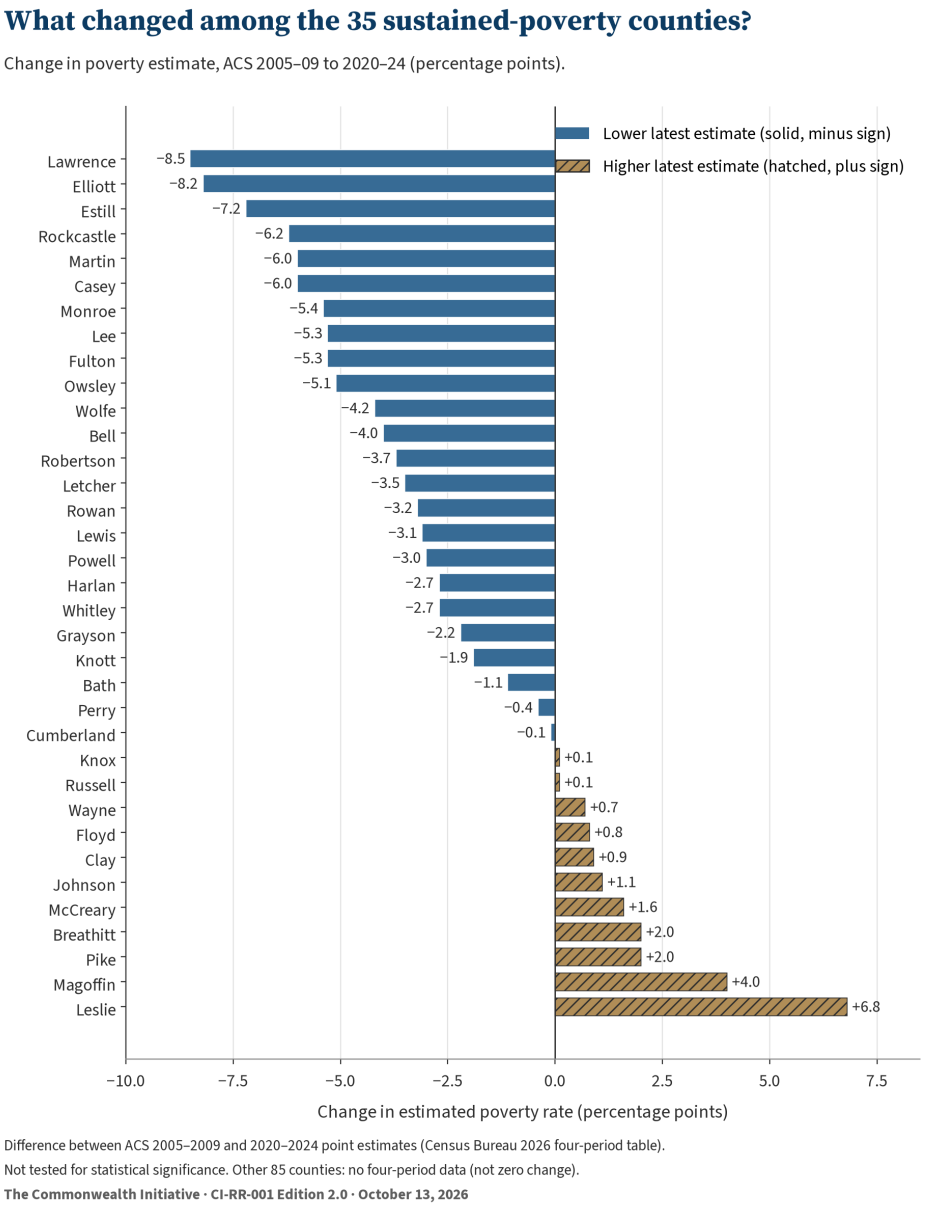


Figure 5. Change in each county's ACS poverty estimate between the first (2005–2009) and last (2020–2024) five-year periods, 35 sustained-poverty counties: 24 lower, 11 higher. Source: [S02].

Finding 4: Degree levels are lower where poverty has lasted

Among the 35 sustained-poverty counties, the simple county average for bachelor's-degree attainment in 2020–2024 is about **14.25 percent**. Among the other 85 counties it is about **21.08 percent**. Poverty averages for the same two groups are 26.97 and 15.84 percent. These group averages make the two measures easier to picture. They are not population-weighted state comparisons, they are not effects of belonging to one group or the other, and they say nothing about any individual's choices. [S02] [S23] [S24]

The gap shouldn't be boiled down to a story about schooling alone. Rural and metro economies offer different mixes of jobs. Nearby schools, financial aid and travel distance affect who enrolls. Some good careers call for a certification rather than a degree, and many people earn a degree and then move away. In one community there may not be many jobs that call for a bachelor's degree. In another, the bottleneck may be housing that keeps graduates from taking the jobs that exist. A well-designed effort would track access to credentials and whether those credentials turn into jobs, side by side, along with the cost of commuting or moving. [S06] [S08]

Even among Kentucky's lowest-poverty counties, degree levels vary. Lyon and McLean both have 2020–2024 poverty estimates of 9.5 percent, yet their bachelor's-or-higher estimates are 16.5 and 16.8 percent. Oldham has a poverty estimate of 4.3 percent and a bachelor's estimate of 46.4 percent. These contrasts don't disprove the value of education. They show that the relationship is not fixed, and that a county figure blends industry, retirement patterns, transfer income, household types, migration and much else. [S23] [S24]

The better path is to combine several measures instead of declaring education or housing the winner. Better matching of workers to jobs may matter most where people already hold credentials. Near a growing employer, housing and transportation limits may matter more. Where child poverty has lasted, early learning and family stability may need to come first. That is why this study proposes linked research on people's skills and health, productive work, the cost of living in a place and practical access to services, rather than ranking counties.

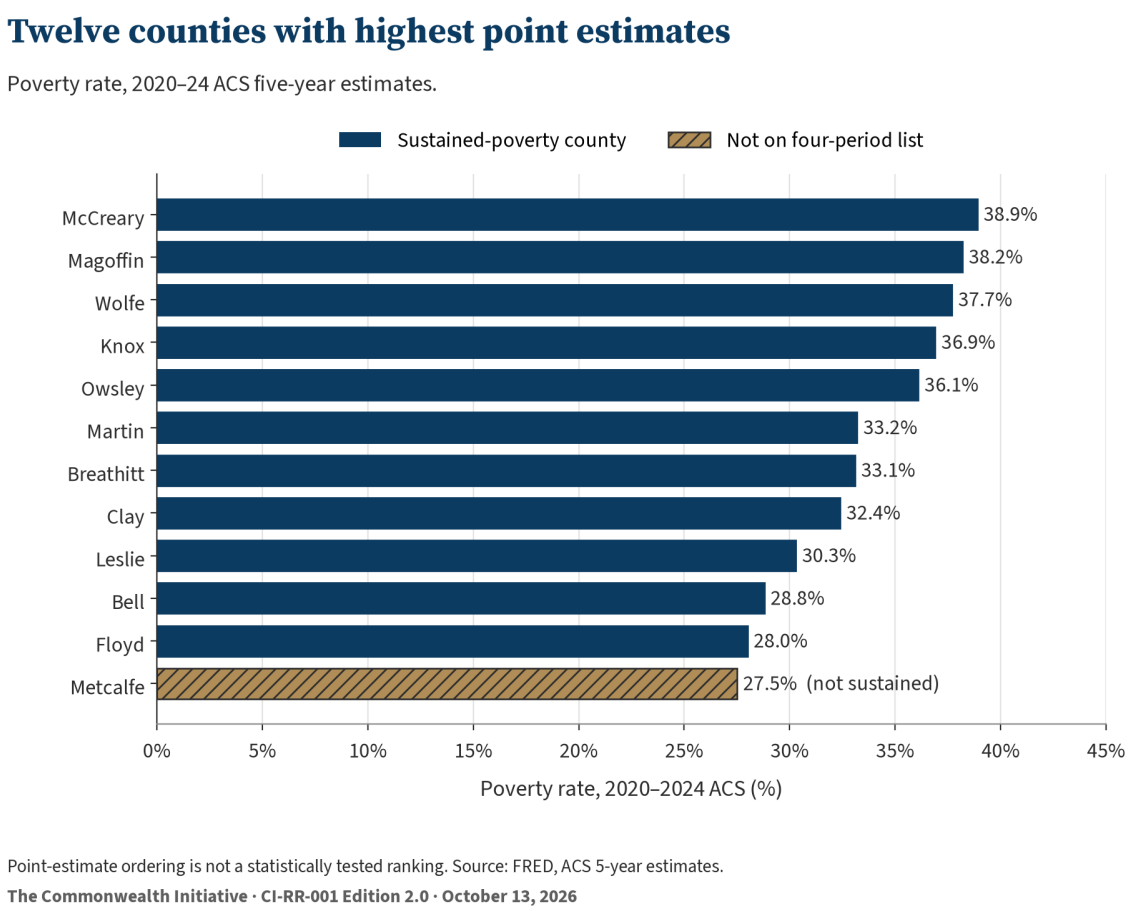


Figure 6. The 12 highest county poverty estimates, 2020–2024 ACS five-year. Shown for description only; it is not a ranking of communities, and nearby values may not differ statistically. Source: [S23].

Finding 5: Unemployment is useful, but only 23 counties were reported

The Kentucky Center for Statistics reported a **4.6 percent** unadjusted unemployment rate for 2025, with a county low of **3.5 percent in Woodford** and a high of **9.1 percent in Martin**. Its release names 23 county values and explains that the annual county rates were built from eleven months, because the October 2025 federal household survey was not conducted. Any chart or table that uses these figures needs a clear note saying so, in the chart itself and in the data dictionary. [S05]

Several counties appear both in the named unemployment excerpt and on the sustained-poverty list, including Martin, Magoffin, Wolfe, Lewis, Elliott, Lawrence and Harlan. That overlap is worth a closer look. But a correlation computed on those 23 counties would mislead, because the public release highlights extremes and selected ties. It is neither a representative sample nor a complete one. So this edition shows the 23 values for context and makes **no** statewide estimate of any relationship involving unemployment. [S05]

Future editions should load the full official KYSTATS/BLS Local Area Unemployment Statistics file and document revisions, seasonal adjustment, the civilian labor force universe and how these concepts differ from

ACS employment measures. Even a complete unemployment series would miss the barriers facing people who are not actively looking for work. A broader job-market scorecard would track the employment-to-population ratio, prime-age participation, earnings, hours, travel costs, access to child care and job stability. Some of these measures are not very reliable for small areas. When that is the case, the Commonwealth Initiative should say so instead of reporting a false precision.

Finding 6: The housing gap needs a different kind of evidence

Kentucky Housing Corporation's modeled supply gap of **206,207 units** in 2024, and its projected gap of **287,120 units** in 2029, add something the county poverty and degree series cannot. The 2024 model splits the gap into **101,569 rental units** and **104,638 for-sale units**. These numbers measure modeled need under the agency's definitions. They do not count vacant houses, permitted units, or homes a state agency has agreed to build. The 2029 figure is a projection built on assumptions about housing, households and the economy, not an observed result. [S03] [S25]

How housing works differs a great deal by place. An employer expanding in a metro area can raise demand near job centers and push rents up. A rural community may need repairs to older homes, or accessible housing, more than a large new subdivision. Places hit by disaster can face urgent replacement needs on top of earlier shortages and affordability gaps. Transit, roads, utilities, school attendance zones and distance to care all play a part. A useful housing comparison would look at affordability by household income, by renters and owners, by location and by commuting burden. It would not treat the statewide gap as a formula for handing out construction. [S03]

This county file does not reproduce KHC's 120-county housing-gap tables, so it is not a validated county housing dataset. KHC offers an interactive county map and a downloadable statewide report, and both should be brought in at the next controlled data-import stage. For now the housing figure serves as statewide context. It is not quietly folded into county correlations, which keeps the results above clean. [S03]

Interpretation: What the 120-county evidence changes

Five points come out of this chapter. First, Kentucky's high-poverty geography is **not** limited to the 35 counties on the sustained-poverty list. Twelve more counties are at or above the 20 percent mark in the latest five-year estimates without meeting the four-period test. Second, county poverty rates are spread widely, so one statewide number cannot express the problem. Third, education and poverty move in opposite directions across the 120 counties, but that relationship is not a causal estimate or a full account of how people get ahead. Fourth, the drop in average poverty among the 35 long-running high-poverty counties shows that a hard history can sit alongside measurable improvement. Last, the selected unemployment excerpt and the housing-gap model answer different questions, and they should stay separate until a complete, matched database exists. [S02] [S03] [S23] [S24]

These points shape a research agenda. They do not settle arguments about spending, regulation or how institutions should be designed. Here is where to look next: where workers can't reach jobs, where homes can't be found or financed, where health and care get in the way, and where schooling doesn't lead to steady work. Each proposed intervention should say how it is supposed to work and what result would count as success or failure. We will publish results that don't pan out, too.

County comparison scenarios for later evaluation

Scenario A: a fast-growing commuter county. Start with a county that has relatively low poverty and high degree attainment. Then measure housing costs and travel time for service workers who earn less than the county median. The hypothesis is not that the county lacks opportunity. It is that some households may not be able to reach that opportunity without heavy transportation or housing costs. Results should be measured in real disposable income and actual travel time, not in the number of projects announced.

Scenario B: a rural county with long-running poverty. Start with a county that had a high poverty estimate in all four ACS windows. Profile its regional job centers, the cost and reliability of transportation, access to child care and medical care, housing quality, and how well public investments are carried out. Compare the county only with places that share relevant economic or geographic features. The evaluation should allow for the possibility that a change in poverty reflects migration and changes in who lives there, as well as real changes in living standards.

Scenario C: a high-poverty county outside the sustained list. Pick a county above 20 percent in 2020–2024 that is not on the four-period list. Gather its earlier poverty estimates and local job-market history before assuming the change is recent. Check whether a college-town population, industry shifts, disasters or a change in the poverty-universe denominator explains the latest rate. Where the data are too uncertain, say so instead of building a story on one estimate.

Scenario D: a metro neighborhood. Choose census tracts in Jefferson or Fayette County and look at the differences county averages hide. The units of analysis have to stay comparable, and community-level reporting should protect privacy. Linking residents to regional job centers may take transit-route and shift-level data, rather than straight-line distance. A neighborhood can sit in a county with fairly high average attainment and still have low household resources over the long run.

What these numbers don't show

The link between county degree levels and poverty does not mean that anyone without a bachelor's degree is poor, or that people with degrees are financially secure. It does not support an estimate that a one-point rise in graduates would bring a set drop in poverty. The comparison between sustained-poverty counties and the rest is not a natural experiment, because the sustained definition picks out high-poverty places by design. The

2025 unemployment excerpt is not a random sample. County averages are not population averages. No difference near a threshold is claimed to be statistically significant without uncertainty estimates. And a pattern in the data cannot, on its own, settle the ethics or the financing of public decisions.

The companion files include the exact inputs and formula-ready fields, so another analyst can check or challenge every calculation. Future revisions should version each source release, add Census margins of error and population weights, bring in housing and commuting measures that match these geographies, and present sensitivity tests. Those commitments are a sounder base for a long-term Kentucky research program than an all-purpose opportunity index built without evidence behind it.

1 | The geography of opportunity

1.1 | What it means to study opportunity

Opportunity and income are not the same thing. Income is one result, usually measured at a single point in time. Opportunity is the set of conditions that decides whether people can gain security and get ahead over the years. A household with steady pay may still face a long drive to work, a rental it could lose, or no specialist doctor nearby. A community can be home to a large plant while the people living down the road have trouble getting hired there. One county can hold a growing town, a rural area that is losing people, and neighborhoods with very different access to schools and health care. An average or a median is useful, but without knowing how things are spread across people and places, it can leave out too much.

This report uses five dimensions. Economic participation is about whether people can find work that is steady, productive and fairly paid. Human development covers education, health and the conditions of early life. Affordability asks whether households can pay for housing and basic services without strain. Connectivity is the practical ability to reach opportunity, by road and online. Institutional capability asks whether public and civic organizations can measure needs, run programs, keep up their assets and answer for results. These dimensions are related, but one cannot stand in for another. For that reason we do not fold them into a single score before the underlying measures have been tested.

A study of geography also needs more than one unit of analysis. Counties are useful for comparing government reporting and tracking official statistics. But labor markets often spill across county lines, and people work, study, see doctors and shop in other counties and other states. Metro areas, commuting zones, school districts, census tracts and travel-time areas each answer different questions. The right unit depends on the question at hand: a school's attendance area for school access, an employer's commuting area for job access, a health service area for emergency care, and a parcel or neighborhood for housing supply. A first statewide atlas should show these geographies instead of forcing every question into 120 county boxes.

People and places are also different things to measure, morally and analytically. People can improve their lot by moving away, and a community's averages can fall when its better-off residents leave. Higher-income newcomers can raise the local median without helping the people who were already there. Population change, who moves in and out, and household makeup all have to be tracked alongside outcomes. Calling a county more prosperous does not show that the same residents are better off.

1.2 | Kentucky is economically connected but internally varied

Kentucky is tied into regional, national and international production networks. Goods exports are one clear example. The United States Trade Representative reports $51.7 billion in Kentucky goods exports in 2025, and

state officials named aerospace products and parts as a leading category.[1] State and federal agencies publish different export totals, which is exactly why it matters to show where each number comes from. In a public dashboard that is kept up over time, the Commonwealth Initiative should pick one series for comparisons across years, document it, reconcile revisions, and note the other figure openly instead of switching between them without saying so. [S04] [S17]

Large employers and specialized suppliers can create well-paid work, but not in every county and not for every worker. Some people live near job centers. Others depend on driving to the next county, on a car that runs, on a bus that comes now and then, or on an employer whose shifts fit their lives. A labor market is more than the place where the plants sit. It is the set of openings people can reach, the skills those jobs call for, the hiring rules, the quality of the work, and what households have to juggle at home. A study that maps business investments without measuring access to jobs will mistake announcements for opportunity that has actually arrived.

The federal covered-employment data for December 2025 show why local detail matters. Among Kentucky's three largest counties by covered employment (the counties BLS classifies as large, with 2024 annual average employment of 75,000 or more), Boone recorded a 3.4 percent increase, Fayette a 1.6 percent increase, and Jefferson a 0.6 percent decline from December 2024 to December 2025. These short-run changes are not a verdict on any region's economic strength. They capture one measure of employment over one comparison period, and they depend on the source's definitions. Still, they show that statewide totals and big-city stories cannot answer local policy questions by themselves. [S19]

History matters too. Kentucky's regions grew up on different mixes of farming, river trade, manufacturing, logistics, mining and other resource work, health care, colleges and public employment. Those histories shape land use, infrastructure, the kinds of jobs people know, local tax bases, and how hard a place gets hit by market shocks. This report does not assign any community a fixed future because of its past. History gives us ideas about inherited strengths and limits, and current county and neighborhood data should test those ideas.

1.3 | The evidence of persistent poverty

The Census Bureau's sustained-poverty classification is useful because it takes time seriously. A county qualifies only if its estimated poverty rate was at least 20 percent in 2005-2009, 2010-2014, 2015-2019 and 2020-2024. Because the windows do not overlap, the same survey years are not counted twice. That does not remove statistical uncertainty, changes in who lives in a county, or differences in the underlying poverty

[1] This report uses the USTR figure for 2025 Kentucky goods exports as its single headline series [S17]. The Kentucky Cabinet for Economic Development announced its own 2025 export total on February 25, 2026, and named aerospace products and parts as a leading category [S04]. The two totals come from separately published series and are not combined here.

universe. A threshold is a convention for describing places. It is not a natural line between communities that are doing fine and communities in trouble. [S01] [S02]

The Bureau listed 35 Kentucky counties in its sustained-poverty table. In the latest period, 2020-2024, the published rates for those counties ran from 20.1 percent in Grayson County to 38.9 percent in McCreary County. These are the Bureau's estimates, not our own. Nine counties in the table had rates above 30 percent at the end of the period: Breathitt, Clay, Knox, Leslie, McCreary, Magoffin, Martin, Owsley and Wolfe. Other counties on the list had much lower rates in the latest period while staying above the 20 percent line. That range inside the group is a reason not to give every county the same diagnosis. [S02]

Persistence does not mean the number never moves. In the Census table, Owsley County goes from 41.2 percent in 2005-2009 to 36.1 percent in 2020-2024, while Magoffin goes from 34.2 to 38.2 percent. Any single estimate can shift because of sampling and because of who lives there, and no difference should be called statistically significant without using the published margins of error. Even so, the different paths raise real research questions. In some communities, has the job market improved without bringing poverty below a high threshold? Where are public benefits, household makeup, migration or cost differences affecting the comparison? What changed in access to services or in commute times?

The limits matter just as much. Thirty-five sustained-poverty counties does not mean the other 85 counties have no poverty or no gaps in opportunity. A prosperous county can contain high-poverty tracts, and a county just under the 20 percent line can still face deep hardship. Comparing city and rural places also has to respect scale. A rate measures a share of the poverty universe, while a count tells you how many people are affected. Good policy cannot pick only one of those two. Any later county atlas from the Commonwealth Initiative should publish both and explain why the rankings differ.

1.4 | Defining where opportunity is harder to reach

The research approach proposed here is not a contest between metropolitan Kentucky and rural Kentucky. City residents may face high rents, the threat of being pushed out, unreliable transit and uneven neighborhood conditions. Rural residents may face longer drives, services spread thin, smaller job markets, and infrastructure that costs a lot per person served. These different pressures can lead to household outcomes that look alike on the surface but arrive by very different roads. Treating a county's rural character as the cause of its poverty, without looking at those roads, would be weak analysis.

We propose sorting the evidence three ways for the next stage of study. First come outcome conditions: poverty, real income, job access, educational attainment and health. Second come exposure and constraint variables: housing supply, commuting times, broadband service, child care, medical access and population structure. Third come policy capacity variables: local revenue capability, administrative staffing, capital plans, grant management and service partnerships. These categories are not meant to be added up mechanically.

They let the Commonwealth Initiative test whether counties with similar outcomes face similar constraints, and whether the response should differ from one to the next.

We should also be careful not to treat an appealing correlation as a discovery. High broadband adoption and high household income may show up together because both reflect income and population density underneath. The same goes for education and wages, health and work, or housing prices and job growth. Comparison is the first step in diagnosis. Causal claims need stronger designs: policy changes that vary across places and over time, believable comparison groups, enough observations, open reporting of uncertainty, and reasonable assumptions about what drives the result. This report takes the diagnostic approach and flags where more evidence is needed.

The core discipline is simple. Move from seeing a gap to naming the constraint behind it, and from naming the constraint to an intervention that can be tested. It is easier to announce an explanation than to put it where it could be proven wrong. A credible report should let a reader who disagrees with the Commonwealth Initiative's values or conclusions look at the data, follow the reasoning, and see where the uncertainty lies.

2 | Work, income, and competitive capacity

2.1 | Employment is not the same as economic security

A county unemployment rate is a basic labor-market measure, but it does not tell the whole story of local opportunity. It counts people in the civilian labor force who are out of work and meet the statistical definition of actively looking. It leaves out people who are outside the labor force because of retirement, disability, caring for family, school, discouragement or their own choice. A low unemployment rate can sit alongside weak labor-force participation or low pay. A rising rate can come with an improving job market, if people who had stopped looking start looking again. That is why unemployment should be paired with the employment-to-population ratio, participation, earnings, hours and measures of job quality.

KYSTATS reported a statewide unadjusted 2025 annual rate of 4.6 percent. Among the county extremes named in its public release, Woodford was at 3.5 percent and Martin was at 9.1 percent, and Magoffin and Wolfe were also above 8 percent. These values are not seasonally adjusted. The 2025 county annual averages were built from 11 months, after the October federal data interruption. They should be shown with a clear warning about comparability, not simply added to a line chart of earlier full-year averages. The companion workbook records the county values that were checked against the source and does not fill in the rest by extrapolation. [S05]

One open question is how much of the difference between places comes from the number of openings and how much from the cost of getting to them. A person without a dependable car may live close to a metro job market on paper and still be shut out of it in practice. A night-shift job may be out of reach for a parent with no overnight child care. A job may require a credential that no school within a reasonable drive offers. A worker may land a job and then spend so much getting there that little is left over. A study of opportunity should therefore measure the set of jobs a household can realistically take. Knowing which county the employer sits in is a starting point.

The right local response depends on the constraint. In some places it may be recruiting employers. In others it may be matching credentials to jobs, adding child-care slots, improving transportation, helping people get their health stable, or doing a better job of matching workers to openings. A program built only to increase job postings may fail if households cannot take those jobs. Paying for training without evidence of openings or better wages can fail the people who enroll. None of this argues against any one policy tool. It argues for putting the tools in order based on the barriers that have been diagnosed.

2.2 | Productivity, earnings, and the distribution of growth

A competitive economy makes goods and services that people outside it want to buy, and it grows more productive over time. Output and export values cannot, by themselves, tell us whether growth leaves

residents better off. A plant full of expensive equipment can raise measured output while employing relatively few people. High wages in one industry may never reach households elsewhere. Export activity can be concentrated in a few places while workers and suppliers come from across county lines. Productivity is an important part of the story, but who actually benefits has to be measured separately.

Economic measures should keep at least four ideas apart: output produced within Kentucky; jobs located within a county; earnings paid to workers, wherever they live; and income received by households that live there. These can move in different directions. Workers may commute into a county that has many jobs and few residents. Retirement income and public transfers can change household income a great deal without ever showing up on a local payroll. Self-employment and benefits need their own treatment. Any claim that one county is doing better than another should say which of these it is comparing.

In 2025, the statewide export totals from Kentucky officials and the U.S. Trade Representative both showed a large volume of international trade, although the totals differ. This report uses USTR's $51.7 billion in 2025 Kentucky goods exports as its headline figure and records the state's separately announced total only as a note. A formal annual competitiveness report should confirm data definitions with the agencies and then use one series consistently. That habit looks small and matters a great deal. A research organization that cannot explain the denominator or the source of its headline numbers will have a hard time keeping trust when its results become politically inconvenient. [S04] [S17]

How growth is shared matters within industries as well as between counties. Future analyses should report median and lower-quartile wages, the mix of occupations, schedule stability where the data allow, benefits and commuting costs. In industries with strong overall productivity, the Commonwealth Initiative should ask which suppliers and training paths connect local residents to better-paying jobs. Judging growth by who gets to take part in it does not mean opposing growth. It means measuring more carefully how growth reaches households.

2.3 | The regional labor market as the relevant scale

Counties are not closed labor markets. A Louisville worker may live outside Jefferson County. A Northern Kentucky household may work for employers across the Ohio River. A rural resident may drive to a hospital, distribution center, college or factory in the next county. Where a job is posted and where the person who fills it lives are two different facts. Treating each county as its own separate economy is especially misleading where regional roads and transit tie several jurisdictions together.

A strong second-stage study should start with commuting flows from the Census Longitudinal Employer-Household Dynamics program and, where it fits, KYSTATS workforce data. It should separate out-commuting, in-commuting, and jobs held by residents from the total number of jobs located in the county. It should compare commute times, access to a vehicle, and where the major training institutions are. The companion

methods appendix lists recommended datasets and their caveats. This report does not claim to have downloaded or joined all of those records.

Regional development needs coordination because a decision in one city or county spills onto its neighbors. A company that locates in one county may hire people from three others. Housing limits near a major job center can push workers into longer drives and shift road and service costs onto surrounding areas. Job training paid for in one place can benefit another. An approach that only keeps score of county winners and losers may encourage fights over announcements instead of cooperation on labor markets that work.

The Commonwealth Initiative should study policy packages at the scale where they operate: transportation corridors, multi-county workforce boards, hospital service regions and metropolitan housing markets. It should then report the results back to residents through county and neighborhood profiles. Regional analysis and local accountability work together. Neither has to give way to the other.

2.4 | Which economic questions are worth testing first?

The most useful early research questions are concrete. Does a county have too few reachable jobs for its working-age population, or does it have jobs that employers cannot fill? Are credential programs tied to firms that are hiring for the jobs being taught? Are workers leaving the county by choice, or because suitable work is not there? How much of the higher pay from commuting is eaten up by the cost of gas, child care and housing? Are particular industries exposed to concentrated supply-chain or environmental risks? Each of these questions points to different evidence and different policy tools.

A useful county comparison would pair places with similar population size, remoteness, industrial history and age structure. Differences in later outcomes could then be examined against infrastructure, public capacity and institutional practices. That kind of matched comparison is better than setting a well-off suburban county beside a remote mountain county and calling the difference a policy effect. It still would not establish causation, but it would help keep comparisons from being arbitrary.

Kentucky's own statistical agencies already supply much of the data this work requires. KYSTATS' 2026 County Data Almanac covers education, labor markets, population, public health, childhood and resource availability. Its 2026 Workforce Overview Report also covers regional labor-market information. What an independent organization can add is careful integration, published calculations, attention to disputes over definitions, and an independent reading of which causal claims the evidence can and cannot support. Repackaging the almanac without new analysis would not meet that standard. [S06] [S07]

A responsible publication should also ask whether public subsidies, training money and development incentives are checked against results after they are announced. Useful measures could include net new jobs, wage changes, the share of hires from the intended areas, how long people stay, displacement, effects on housing, and public cost per lasting result. This report does not claim to have done such evaluations. It

proposes open evaluation rules so that future research is useful to leaders who have to choose between competing spending priorities.

3 | Housing and the cost of belonging

3.1 | Housing supply is an economic variable

Research organizations often file housing under social policy and keep it apart from questions of productivity. That split is artificial. Employers need workers who can afford to live within a reasonable commute. Schools, hospitals, factories and stores all have to recruit people whose housing choices fit their pay and their family's needs. A housing shortage can impose real costs without ever showing up in an unemployment rate or an export total. It can lengthen commutes, delay starting a family, make it harder to move for a better job, and add pressure on public assistance.

Kentucky Housing Corporation's 2024 housing supply gap analysis estimated a statewide shortage of 206,207 units. It projected the gap at 287,120 units in 2029 under the study's assumptions. The agency reports shortages in all 120 counties, in both the rental and for-sale markets, with especially large needs at the lower end of the income scale. These estimates come from a model built to guide planning. They are not a count of families without a home, not a vacancy survey, and not proof that building exactly the projected number of units would bring the market into balance. Reading them for any one place depends on how households are defined, the condition of existing homes, affordability bands, vacancy assumptions and growth projections. [S03]

So the policy question is bigger than the number of building permits. A county may add market-rate houses while lower-wage workers are still priced out. A town with low average sale prices may have few homes for sale, many in poor shape, high repair bills, or little lending. A rental market can be small enough that a few large employers set off stiff competition for units. Roads, water and sewer for new development can be expensive, and floodplains or steep ground can limit where building is possible. A sound research program should map the real pipeline of new housing and what keeps it from turning into occupied, suitable homes.

Whether housing is affordable should be judged at the level of the household. A cheap house far from work can get expensive once you count the driving. A low rent can come with high heating, upkeep or utility bills. A pricier home near several employers or a frequent bus line can lower other costs a family has to carry. A report about opportunity has to look at housing and access together, not in separate chapters that never speak to each other.

3.2 | Geographic differences in housing stress

Kentucky Youth Advocates' 2025 KIDS COUNT release estimated that 45 percent of Kentucky renter households in the 2019-2023 period had a high rent burden, meaning they spent at least 30 percent of income on rent and utilities. It reported five eastern Kentucky counties with burdens of at least 60 percent and noted that 70 counties improved on this measure compared with the prior period. Both facts matter. A statewide or

county measure can improve while the level that remains is still severe. For the Commonwealth Initiative's final analytical series, the source's data years, methods and denominator definitions should be kept intact, not blended without care with a newer ACS extract. [S10]

Comparing housing conditions means paying attention to who owns and who rents, the condition of the housing, and where people are in life. Rent burdens may weigh most on young workers, students, newcomers, and people coming out of unstable housing. Owners face property taxes, insurance, mortgage terms, repairs and disaster risk. Older homes and put-off maintenance can hide serious affordability problems. A measure based on shares should sit next to raw counts, so that policy can serve small communities with high need and large regions where many households are affected.

A county comparison also needs a neighborhood lens in the cities. People in Louisville and Lexington do not live in one housing market just because a metro government or county line puts their addresses together. Differences in housing quality, bus access, school attendance zones, neighborhood amenities and pressure from rising prices can make two census tracts work like separate housing systems. A companion neighborhood atlas should use tract-level estimates with margins of error, and privacy rules fit for public release.

The 2024-2029 gap projection should not become a single performance target for an agency without an understanding of what moves its inputs. If household growth speeds up, the gap may widen. If construction, rehabilitation or household makeup changes, the result may move a different way. Good performance reporting would publish actual starts and completions, permits, vacancy, affordability, rehabilitation, and how far reality has drifted from the forecast. Policy should aim at how households fare, not at producing an impressive count of units.

3.3 | Housing as a mobility barrier

The national Moving to Opportunity research bears directly on how analysts think about place. In a randomized housing voucher experiment, Chetty, Hendren and Katz found better later-life outcomes for children who moved to lower-poverty neighborhoods before age thirteen. That is valuable evidence that the place a child grows up can matter. It does not prove that a particular Kentucky zoning change, housing project or relocation program will raise earnings by a set amount. Context, how a program is carried out, and the ages and circumstances of the people served all matter. [S13]

Helping families move and investing in the neighborhoods they live in should not be treated as opposites. Some families want to stay near relatives, work, church and community ties, and their schools. Others want to move but run into a hard search, few landlords who accept assistance, deposits, discrimination or a lack of information. Policies that widen real choice include improving struggling neighborhoods and clearing the way

for families to move where they choose. A study should look at both paths, and it should not define success for people as leaving or success for places as drawing wealthier newcomers.

The causal research also raises a pointed question for Kentucky. Do growing job centers have enough housing, of the right type and price, for workers whose prospects would improve if they could move closer or shorten their commute? Housing limits can turn healthy regional growth into a force that drives up rents and home prices. The test would relate changes in job access, housing inventory, approval times for development and household moves over time, while accounting for national housing trends and local policy changes.

A credible housing policy brief following this report should therefore look at the type of unit, who it serves, how it is financed, what permitting barrier stands in the way, and what measurable result is expected. General calls to build more housing are not enough. Neither are unfunded promises to make every community affordable. The study should estimate where different approaches are likely to make the most difference, and what public spending or regulatory changes they would take.

3.4 | A more complete housing measurement system

The recommended county-and-neighborhood data model would include the modeled supply gap, cost burden, rent, owner value, permit flow, housing age, the mix of owners and renters, vacancy, and travel time to the main job centers. Data would be tied to consistent geographies and publication years. The model should flag source revisions and places where Census and housing-agency definitions may not match. Where estimates are uncertain, it should show ranges or reliability notes instead of decimal places that suggest more precision than exists.

The analysis should tell long-term housing need apart from a short-term squeeze. Long-term need may come from years of building too little, homes that are not fit to live in, or lasting affordability gaps. A short-term squeeze can come from interest rates, temporary construction delays, a fast hiring wave, or people displaced by a disaster. The same number of new units can mean very different things depending on which problem is driving the market. A housing strategy should include repair and resilience where existing homes can be saved, and new construction where more capacity is needed.

Disasters need particular attention. Floods, storms and the displacement that follows can cause local housing shortages that ordinary statewide models may not fully capture. How well a community recovers depends on insurance, financing, available contractors, local government staff, and whether there is safe land to rebuild on. A joint infrastructure and housing effort would be especially useful where future risk has to be weighed against what households need right now.

For accountability, the Commonwealth Initiative should propose a small, stable set of measures that governments can report every year: units permitted and completed by type, price and income band; households burdened by housing costs; displacements prevented or resolved; and typical combined housing-

and-commute costs for common occupations. Progress on these measures would tell the public more than announcements of total construction dollars.

4 | Education, skills, and intergenerational opportunity

4.1 | Schooling is the beginning of the opportunity pipeline

A child's opportunity starts long before a first job application. Early education, a stable home, good food, a safe place to live, effective schools, health care, and adults with steady income can all shape how a child learns and what choices come later. A research agenda focused only on the workforce risks showing up too late in a person's life. It is also possible to romanticize early intervention without asking for evidence that it works. The real question is which supports, given to whom and under what conditions, lead to meaningful gains in learning and in later well-being.

Kentucky Youth Advocates' 2025 KIDS COUNT dashboard reports improvement in 12 of 16 tracked child indicators compared with their baselines. It still estimates that one in five Kentucky children lives in poverty (data year 2023). The release also reports that five eastern Kentucky counties had child poverty rates above 40 percent, and that 111 counties had improved on child poverty compared with an earlier period. These statements fit together. A county can improve and still have a serious problem, and a statewide gain does not mean every child is better off. The Commonwealth Initiative should show levels and changes side by side. [S10]

The same dashboard reports a statewide high-school graduation rate of 93.5 percent in the 2024-2025 school year. In the assessments it describes, only about half of fourth graders reached the reading proficiency threshold, and 40 percent of eighth graders reached the mathematics threshold. Graduation, proficiency, readiness and success after high school measure different things. They should never be rolled into one story of success or failure without explaining their separate definitions, testing programs and possible reporting differences. [S10]

Future research by the Commonwealth Initiative should compare student opportunity at the district and school level, instead of inferring it from county averages. School attendance zones and district lines do not match county lines. The next publication should look at preparation, advanced coursework, attendance, the move into credentials, and employment results, while protecting student privacy and making sure that reporting on very small groups cannot identify individual students.

4.2 | Credentials, skills and labor-market outcomes

Kentucky's Council on Postsecondary Education reported in April 2025 that 56.2 percent of working-age residents held a postsecondary certificate or degree. That marked progress toward a 60 percent attainment goal for 2030. It is a meaningful statewide measure, and it still leaves several questions open. Do credentials line up with what regional employers need? Are graduates earning enough to stay in the state, or in their home

regions? Are they working in jobs that use what they learned? Who is shut out of affordable training, and what other routes lead to steady work? [S08]

The Commonwealth Initiative should avoid a simple split between college and the trades. Many jobs call for a mix of technical, thinking, people and digital skills. Some good paths run through apprenticeships, short-term certificates, associate degrees or structured training on the job. Others require a bachelor's or graduate degree. For policy, the comparison that matters is not which route people prefer culturally. It is measured returns, costs, completion, employer demand, and the odds that graduates find suitable work. Training programs should be judged on those terms.

KYSTATS and the Council on Postsecondary Education are well placed to supply the administrative records and public statistics this work needs. Their reports tie education and workforce questions together more closely than many state dashboards do. The role of an independent organization is to ask harder questions across sectors, compare cohorts and places in the open, and make the trade-offs in cost and fairness easy to understand. Where student-level longitudinal files are restricted, researchers should use aggregate releases and properly approved research agreements. This study has not used restricted records and makes no claim about private student outcomes. [S06] [S07] [S09]

A stronger adult-skills agenda should also recognize that formal training can be out of reach for people with caregiving duties, unstable work schedules, disabilities or transportation problems. The fix may be a course with paid time off, a closer location, help with child care, or a partnership with employers, instead of more seats at a faraway campus. Counting only enrollment and completions, without tracking later work, risks rewarding programs for moving people through instead of for improving their prospects.

4.3 | Mobility is not guaranteed by residence alone

The strongest national evidence linking place to later opportunity comes from research with clear strategies for identifying cause and effect. Chetty and Hendren's county-level work estimated how the effects of childhood exposure differ across counties, using families who moved when their children were different ages, along with related designs. Those estimates show that place can shape what people eventually earn, even after accounting for important confounding factors. The Opportunity Atlas also shows sharp differences in outcomes among neighborhoods inside the same county. These national results make a Kentucky neighborhood research agenda reasonable and urgent. They do not mean the work is already done. [S14] [S15] [S20]

Findings from elsewhere have to be brought in with care. A national estimate is not a locally measured effect. Some outcomes reflect people born decades ago. Neighborhood makeup, public services, local job markets and population all change over time. The report should separate evidence that a mechanism exists somewhere from evidence that it is at work in a particular Kentucky place today. It should also avoid treating

residents as passive products of their surroundings. Social networks, personal decisions, discrimination, institutions and life's shocks interact with place in complicated ways.

For Kentucky, the right question is more than which county has the highest mobility score. The more useful question is whether children from families with similar starting incomes have similar chances as adults in different neighborhoods, what factors go along with any gaps, and which interventions can be tested. County estimates should be paired with tract-level analysis in metro areas and with sensible regional groupings where samples are small. Where privacy rules or weak precision limit what can be published, the Commonwealth Initiative should say so.

Timing is another issue. The benefits to children may show up many years after an intervention, while public agencies need signs sooner than that. A responsible evaluation would name intermediate outcomes, such as attendance, literacy, housing stability, health visits, or staying in school, and then track later outcomes when that is possible. Intermediate measures do not prove the long-run goal has been reached. They help show whether a program is moving along a plausible path.

4.4 | A research agenda for educational geography

A proposed county education profile would link five stages: conditions in early childhood, learning and completion in school, entry into postsecondary education, persistence toward a credential, and results in the job market. Where it is appropriate and lawful, it would break results out by income, place and demographic group, with notes on uncertainty and clear privacy protections. The aim would be to find the points where students fall away, not to hand out a single ranking that rewards the schools with the most advantaged students.

For testing policy, the Commonwealth Initiative should favor interventions with a defined mechanism. Examples include targeted reading help, access to advanced courses across district lines, paid apprenticeships, credentials redesigned with employers, and help with transportation or child care for working students. Each needs its own outcome definitions. A reading program should be judged on measured reading and later learning, not on college enrollment headlines. A training path should be judged on credential completion and later earnings, not on how many partnerships were announced.

The Commonwealth Initiative should publish the differences between descriptive studies and formal program evaluations. Descriptive work can identify needs and trends. Quasi-experimental research can estimate impacts under stated assumptions. Randomized studies can offer stronger evidence of cause and effect in the right settings, but they require ethical design and the consent of the people running the program. Good research is not a matter of using the most complicated method. It is a matter of fitting the method to the question and explaining what conclusions it allows.

A first study can model this practice in a simple way. It can decline to give any administration or program credit for rising education and employment numbers without a defensible comparison. It should also decline to wave off progress just because that progress does not solve every problem. Responsible civic research makes room for progress and for continuing need at the same time.

5 | Health, care, and human capability

5.1 | Health is an economic input and a human end

Health has value apart from what it does for productivity. People should be able to get care and avoid suffering that could be prevented, whether or not they hold a paying job. At the same time, a population's health affects how much people can work, who has to stay home to care for someone, how secure a household's finances are, and whether a community can hold on to its residents. Health and economic outcomes are bound up together, and neither can be reduced to the other. A state research organization should recognize both the public value of health in itself and its practical effect on access to economic opportunity.

America's Health Rankings' 2025 state measures show a hard picture for Kentucky on several outcomes, including reported adult obesity and multiple chronic conditions. The annual report's Kentucky summary lists obesity at 37.2 percent versus 34.2 percent nationally, and multiple chronic conditions at 18.0 percent versus 11.3 percent. These values have to be traced back to the underlying surveys and indicator years, and differences between states may carry sampling uncertainty. They should not be used to argue that one worker's health condition caused a county's employment rate. [S12]

Poor health can hurt households in several ways. It can limit a person's ability to work. It can add unpaid caregiving duties, interrupt schooling, pile up medical debt or travel costs, and make a place less appealing to people and employers thinking of moving there. Running the other way, income, housing quality, the environment, access to schooling and the availability of services can all shape health. Because the effects run in both directions, a simple county-by-county regression at one point in time can be hard to read as cause and effect.

The first step should be a credible inventory of access and burden. The Commonwealth Initiative should keep health status separate from the availability of care, insurance coverage separate from whether an appointment can actually be had, and a count of providers separate from realistic travel times. A county with no specialist of a particular kind may still have reasonable access in the region. Another county may have providers on paper but distance or cost may keep people from them. What community members report should be weighed alongside administrative records and modeled maps.

5.2 | Rural service scale and the hospital question

Rural hospitals show how tangled opportunity can be. They provide medical care, skilled jobs and a steady institution in town, but they may have few patients, high fixed costs, aging buildings and complicated payment rules. Some communities need local emergency stabilization and dependable transfer arrangements even when a full inpatient hospital is hard to keep going. Sound policy starts with what services people need

and what risks they face on the road, not with an automatic promise to keep every facility exactly as it has been.

A KFF case-study publication examined the closure of Parkway Regional Hospital in Fulton, Kentucky, alongside closures in two other states. It documented the access and transportation problems people reported after the closure, and it pointed out that losing services can fall hardest on residents with little transportation or money. It is a useful firsthand account. It is not a representative sample of Kentucky's rural hospitals, and it is not proof of any particular statewide closure trend today. [S16]

A future Kentucky service-access atlas should map estimated emergency travel time, primary care, maternal health services, behavioral health capacity, pharmacies, and telehealth made possible by broadband. It should separate a facility's existence from whether it is actually open and available, and count providers across the state line where that is practical. In places with few residents, privacy and the quality of the estimates will be especially important. The research should also look at staffing, transportation and referral networks, and not assume that new buildings alone deliver care.

Policy comparisons need a full view of costs and results. Extending regional emergency transport, supporting telehealth with reliable broadband, changing how services are paid for, or stabilizing a facility might each answer a different problem. The Commonwealth Initiative should weigh realistic alternatives against their expected effects on access and on budgets, and ask the people who run local services for their input. It should not treat one rural hospital's story as the explanation for every health care market in Kentucky.

5.3 | Caregiving, disability, and the feasible workforce

Labor-market studies often sort adults into workers and nonworkers and pay too little attention to unpaid work. Parents of young children, adults helping disabled relatives, and people caring for aging family members may face schedules or costs that make even an open job impossible to take. Health limits and caregiving are not the same thing, but both can interact with transportation, housing, employer practices and access to local services.

A stronger model of economic opportunity should estimate whether people can take part in work under the conditions their households actually face. A training program offered only during business hours may shut out working adults who need a new credential. A factory with rotating shifts may struggle to hire where child care closes in the early evening. A caregiver may need predictable specialist appointments or respite care before taking a job. Treating these limits as beside the point because they do not appear in payroll files would misread the labor market.

The Commonwealth Initiative should be careful not to assume that everyone outside the labor force wants a paying job or should be pushed into one. Economic freedom includes being able to choose among work, school, caregiving and retirement without hardship that could be avoided. For some groups, measures of

choice and financial security may matter as much as participation rates. The right stance for a research organization is to describe and to respect, not to moralize.

On methods, evidence can come from the American Community Survey, appropriate health and disability indicators, child-care availability, transportation datasets, and direct research with community members who give informed consent. Because broad correlations among these factors are easily confounded, causal policy claims should stay modest unless a credible evaluation finds effects. A good first report marks these open questions and gives future research a disciplined way forward.

5.4 | Health and childhood place

Early-life health, nutrition, stable housing and educational opportunity are linked across childhood and into adulthood. The national research on neighborhood effects gives good reason to look at how these conditions cluster by place, but it does not justify treating any single neighborhood or family trait as destiny. Kentucky's child data dashboard shows variation across measures of poverty, food security, insurance and education, and it reports both progress and continuing need. That mix is exactly what a serious public report should present. [S10] [S13]

One useful design would compare groups of children defined by place on a set of early conditions and later school results. If it is feasible and authorized, longitudinal data could help separate exposure before and after a policy change. The research would need consent, protections on data sharing, and a publication standard that keeps children and families from being identified. In communities with very small numbers, some measures should be withheld or grouped, instead of being shown with a false look of precision.

Policy design should not set human worth against cost-effectiveness. It is fair to ask which approach protects more health for a given public investment. It is also true that emergency care, disability access and the protection of vulnerable people carry obligations that productivity does not fully capture. A sound way to decide would show health outcomes, who benefits, cost to the public, how workable the plan is, and uncertainty, each on its own, instead of burying value judgments inside a single score.

What the Commonwealth Initiative can add is a link between health policy and housing, transportation, education and public finances. That breadth should not become an excuse for vague statements that everything matters. Each proposed study should isolate one mechanism it can actually examine: how transportation affects missed appointments, for instance, whether telehealth improves continuity of care, or whether stable housing changes how often people rely on emergency services. A broad understanding should lead to narrow questions that can be answered.

6 | Connectivity, infrastructure, and resilience

6.1 | Opportunity has a travel-time dimension

A county map can show where an employer, school or clinic sits and still get practical access wrong. The real question is how long it takes a person to get there, by what means, at what cost and during which hours. Distance is only one part of the answer. Road networks, hills and hollows, access to a car, traffic, bus schedules, accessibility for people with disabilities, and hours of service all decide whether a place that looks nearby can actually be used.

Kentucky's geography makes a statewide way of measuring travel time especially valuable. Hilly ground, rivers, interstate corridors and scattered settlements mean that distance as the crow flies is a poor stand-in for real trips. City neighborhoods may sit close to employers but have poor bus connections. Rural households may depend on one reliable car for several necessary trips. A county's average commute can hide whether the people hardest to reach are the ones who would gain most from a service.

The proposed travel-access module would use routable road and transit network data and a published list of destinations. It should show median travel time and the share of residents within set time bands of job clusters, health care, schools and child care. It should model driving and available public transit as separate scenarios, avoid implying that every household owns a car, and show the date when the network and operating-hours data were collected.

A travel-time calculation is only as good as what goes into it. Closed bridges, seasonal roads, limited schedules and providers who come and go can make static datasets go stale. The report therefore proposes a staged program: test the method in a few regions, publish sample trips for review, and expand coverage with documented error checks. This document does not contain computed statewide travel-time results.

6.2 | Digital inclusion extends beyond cable in the ground

Broadband matters for remote work, school, telehealth, job applications, farm management and running a small business. But maps of advertised service do not show whether households subscribe, whether prices are affordable, whether speeds are dependable, whether people have devices and the skills to use them, or whether online services are accessible. The Commonwealth Initiative should keep infrastructure that has been built separate from service people actually use, and both separate from results. An area can be listed as served while households face costs or technical barriers that keep them from taking part.

Kentucky's Office of Broadband Development reports that the state's BEAD Final Proposal received federal approval in January and February 2026 through the relevant agencies. That is an important step in carrying out the program. But approving a proposal does not prove that construction is finished, that homes are

connected, or that any gains in jobs or health have followed. It is a good example of the difference between authorizing a project, delivering it, getting people to use it, and seeing its effects. [S11]

For evaluation, the Commonwealth Initiative should follow the awarded locations, the planned technology, service dates, advertised and actual performance where the evidence allows, how many households sign up, and affordability. The data will need updating as projects move forward and as federal or state program rules change. A study of digital opportunity should also consider schools, public libraries, community groups, and whether health and education providers are ready to use better connections.

To claim that broadband automatically raises wages would go further than this report can. A connection may remove one barrier, but it does not supply the skills, demand, business organization or trust that economic gains also require. The more reasonable research question is conditional. Where access improves, which other institutions and household resources decide whether it turns into more opportunity? That question links infrastructure to the Commonwealth Initiative's work on the economy, health and education.

6.3 | Infrastructure risk is unequally distributed

Infrastructure serves two purposes that are often judged separately: supporting economic activity and protecting people from disruption. Bridges, water and sewer systems, power lines, housing sites and emergency communications can do both. A community's exposure to floods, storms or service outages can affect what housing costs, whether people can reach health care, whether property can be insured, and whether businesses stay. The policy question is more than the odds of a hazard. It is the combination of exposure, vulnerability, the condition of the infrastructure, and the capacity to recover.

A study of resilience by place would need a finer unit than the county. Flood exposure is often very local. A countywide average can water down risk that is concentrated along a river or in a hollow. In the same way, the failure of one bridge or water plant can affect a whole regional service network, well beyond the county where it sits. Any statewide composite measure of resilience should be able to be broken back down into the specific exposures and assets in each location.

The framework should keep apart four kinds of action: repairing damaged infrastructure, protecting existing assets, moving away from sites that flood again and again, and steps that shorten recovery time. Each has its own costs, its own questions about who benefits, and its own practical limits. Past disaster spending can shed light on risk, but it does not predict future events. Climate and hazard projections should be cited along with their scenario assumptions, and not presented as exact forecasts for a particular property.

An independent report should be careful about assigning blame from damage maps alone. Local finances, the age of the infrastructure, state and federal funding rules, insurance, the supply of contractors and governance can all affect recovery. A responsible policy study would track repair timelines and how residents fare with the same attention it gives to funding approvals and project announcements.

6.4 | A connected Commonwealth is a regional design challenge

It is tempting to think of infrastructure spending as a contest among counties for money. Yet the value of a transportation corridor, a broadband backbone or a health referral network often crosses county lines. Regional cooperation can produce benefits that would never show up in a project review limited to one government's tax base. A major project can also shift costs onto neighboring governments that end up providing housing, water, schools or emergency services for growth that started somewhere else.

A serious method for ranking capital projects should record what problem is being solved, how many people are affected, the condition of existing assets, the expected lifetime cost, who benefits, and how well the solution holds up under stress. It should also report alternatives, including maintenance and managing demand, instead of assuming that the biggest new project is the best choice. Public reporting should keep committed funding, start of construction, completion, readiness for service and measured results distinct.

For Kentucky, research will be most valuable where studies of infrastructure and studies of people are connected. A workforce college may do good work but be out of reach without transportation. Telehealth depends on working household connections. Housing sites need utility capacity. Economic growth can change the load on roads and emergency services. The Commonwealth Initiative's six-center structure makes that kind of joined-up work possible, as long as each project has clear leadership and methods. [S21]

The next stage should pick a small number of corridors, regional service systems and communities for closer checking on the ground. These case studies would not replace statewide indicators. They would help explain why the same measured coverage can mean different things in different places, and test whether published maps match what residents see day to day.

7 | Institutions, evidence, and implementation

7.1 | Administrative capability is part of opportunity

The capacity of local institutions is harder to see than a new building or an announced grant, but it decides whether services work. A county may know exactly what it needs and still lack the staff to prepare applications, manage contracts, maintain assets, analyze data or coordinate with its neighbors. A modestly funded office may also perform well through clear priorities, dependable purchasing, open reporting of results and good partnerships. A serious statewide study should measure capability without assuming that a bigger budget means better government.

Possible measures include the stability of financial reporting, capital maintenance plans, audit findings, time from approval to project completion, vacancies in key service jobs, public access to contracts, and whether outcome data exist. These measures have to be read in context. Small counties should not be faulted just for having small staffs. Comparisons can be adjusted for responsibility and scale, and the numbers should be paired with case reviews.

The question here is whether agencies do their jobs well, not how big they are. That means asking whether institutions carry out the legal responsibilities they have taken on competently, lawfully, openly and at reasonable cost. Where public authority is split among state, county, city, school district and special-purpose bodies, the Commonwealth Initiative should explain who answers for what before crediting or blaming any one administration for a result.

A useful project could compare similar capital or service projects across governments: where delays happened, what purchasing or financing problems came up, whether alternatives were considered, and what residents actually got. Comparisons like these can produce lessons people can act on, but a fair evaluation requires access to project records and a real chance for the agencies involved to respond. This report does not allege poor performance by any named Kentucky institution.

7.2 | Independence is a method, not a slogan

The Commonwealth Initiative's own published research priorities describe an agenda that cuts across its centers. They say a question should matter widely, bear on decisions coming up, have evidence that can be obtained, and let the Commonwealth Initiative add something not already available. That last test matters a great deal for this report. KYSTATS, Kentucky Housing Corporation, Kentucky Youth Advocates, the Council on Postsecondary Education and federal agencies already publish a wealth of data. Another organization earns its keep through integration, critique, replication and clarity about uncertainty. Renaming existing tables does not count. [S21]

Credibility requires keeping research findings, the authors' interpretations, advocacy and funding clearly apart. A report should publish who the authors are and what qualifies them, the data years and full calculation files, funding tied to the project, conflicts of interest, what kind of outside review it received, and a way to request corrections. Peer review should mean real scrutiny by identifiable reviewers, not a friendly proofread. If a report has not been independently reviewed, it should say so instead of putting an institutional seal on its conclusions.

This report was written by Jennifer Sutherland, Senior Fellow & Principal Investigator, and reviewed internally by Keisha Campbell, EVP & Chief Research Officer. It has not been externally peer reviewed. Its county data can be checked line by line, and every county value was checked a second time against its source before release. The broader synthesis and the proposed evaluation designs are offered for scrutiny, and they should be tested further before anyone treats them as settled. Saying this plainly keeps readers from assuming that a polished document has been through full scientific validation.

The Commonwealth Initiative should also make a habit of publishing negative or unclear results. A program can fall short of its goal without making the question less worth asking. Researchers have to be willing to say when the evidence cannot settle between competing explanations, when a data series was revised, and when estimates swing depending on the model chosen. Independence means the most when the conclusions are inconvenient or inconclusive.

7.3 | Statewide comparisons that are fair

Not every county ranking is legitimate. Large and small counties differ in sample size, service duties and commuting patterns. A high job count in a metro county does not show that its residents have more opportunity than people in a small rural county. A poverty rate may be estimated loosely in a thinly settled place. A fiscal ratio may reflect who is responsible for a service, not how efficiently it is run. The report's methods therefore call for comparisons in context, not a league table.

County groupings should be built from data that fit the question, such as how closely a county is tied to others by commuting, whether it is in a metro area, its population, its mix of industries and how remote it is by travel time. Comparison groups should be chosen before looking at the outcome of interest whenever that is practical, to avoid cherry-picking. The Commonwealth Initiative should report counts and percentages together, and test whether a pattern still holds when the largest counties are left out or when regions are grouped another way.

Uncertainty needs to be visible. American Community Survey estimates carry sampling error. Health measures may pool several years. Administrative data have gaps in coverage and get revised, and withholding very small numbers can change what can be reported. Adding decimal places does not make an estimate more precise. A

future statistical appendix should include confidence intervals, rules for missing data, and calculations others can reproduce for every ranked comparison.

Fair comparison also means watching for boundary changes, shifts in population makeup, and who moves in and out. A community's school results can improve because services got better, because higher-income families moved in, because the student body changed, or because the way results are measured changed. Those possibilities are not a reason to throw out local data. They are a reason to study it carefully and resist quick stories about cause.

7.4 | From a research finding to an accountable policy test

The Commonwealth Initiative should attach a standard decision memo to major policy proposals. The memo would state where the problem is and how big it is; the cause being claimed; who is expected to benefit; the realistic alternatives; the costs, including what else the money could do; who has authority to carry it out; legal and administrative limits; effects on the environment and on different groups; and a reasonable way to evaluate it. This pushes research to face real decisions instead of stopping at description.

A strong evaluation checks how a program was carried out before asking about its impact. Was it delivered on time? Did the people it was meant for actually encounter it? Did the service meet the standards set for it? Were people left out by accident, or were there other side effects? Only then can a researcher judge results, and only with a fair comparison can a difference be credited to the policy with confidence. Skipping these steps can produce unearned claims of success and unearned claims of failure alike.

Where strong causal designs are not possible, the Commonwealth Initiative can still help public decisions. It can lay out clear ranges of costs and benefits, point to low-regret actions, and say what evidence would change its conclusions. Sensitivity analysis can show how much a proposal leans on uncertain assumptions. A policy debate is more useful when people can disagree about a specific input or value judgment instead of trading slogans no one can trace.

The first study should therefore close with a set of answerable tests and data improvements, not a long list of general promises. Its standing will come from being able to revisit its claims next year, fix its errors, and judge whether the evidence has grown stronger. A research organization's reputation over the long run rests on keeping up that discipline.

8 | Toward one Commonwealth of opportunity

8.1 | What the existing evidence justifies

The materials reviewed in this report support a limited set of statements. Kentucky has counties with poverty rates above 20 percent across four separate five-year periods. A recognized housing agency estimates housing needs across the entire state. Unemployment differs from county to county, though the available state data show no county with double-digit annual unemployment in 2025. Educational attainment has made measurable progress, and child indicators show improvement alongside serious remaining hardship. State-level health data still point to heavy burdens. Infrastructure and broadband programs are under way, but completion and real benefits should be measured separately. [S01] [S02] [S03] [S05] [S08] [S10] [S11] [S12]

The evidence does not support a claim that any one condition is the root cause of all the others. It does not show that a single proposed law would undo long-standing poverty in particular places. It does not show that this document has measured every Kentucky county on a complete, comparable index. And it does not show that the effects found in national neighborhood studies can be carried over to Kentucky by the numbers without new research. A report that says only what the evidence supports will be more useful than one that looks complete because it hides its assumptions.

The pieces depend on each other. A new job's wage helps only if a worker can qualify for it and get to it. A credential matters to the extent that it leads to skills people can use and real options. A new home adds to opportunity when a household can afford it and reach the services it needs. A clinic's capacity matters when patients can get appointments and a ride. Local administrative capacity affects whether any of these get delivered. These links suggest where combined policy packages might do better than programs working alone, but how much better, and at what cost, are still questions for the evidence.

This reading does not call for sameness. A regional manufacturing corridor, a city neighborhood, a small farming county and an eastern mountain community may each need a different mix of tools. Equal concern for residents is compatible with policies designed differently for different places. Forcing every county into the same program may itself get in the way of results.

8.2 | Three policy pathways worth systematic study

The first pathway is to help people directly: early education, access to health care, workforce credentials, job matching, and the supports that help households turn available services into real options. The next research question is which combinations of these do more for particular groups than programs on their own. The Commonwealth Initiative should measure completion, participation, access and longer-run results, and protect participants from claims of success the evidence does not support.

The second pathway is to strengthen places: housing in the right locations, keeping existing neighborhoods intact and able to withstand shocks, basic infrastructure, health and school facilities, and capable public institutions. The next question is whether specific improvements change access, household stability and local business activity enough to justify what they cost. Research should weigh helping places improve against helping families who choose to move, knowing that both can be worthwhile.

The third pathway is to connect people to places: roads and transit links, regional services that work together, broadband adoption, workforce programs that cross county lines, and partnerships that put services within reach regardless of where the government boundaries fall. The question is not whether connection sounds good. It is which missing connection is holding back which household or institution. A faster road may do little good if there are no suitable openings at the other end. A digital network may do little good if residents cannot afford a subscription or the devices to use it.

All three need evaluation. The Commonwealth Initiative should not publish measures of activity as though they were results. Money allocated, partnerships formed, broadband awards approved, certificates offered and houses permitted are steps along the way. Higher earnings, shorter and cheaper trips, stable housing, better health and more choice over a lifetime are different and harder goals.

8.3 | A twelve-month research program

In the first quarter, the Commonwealth Initiative should build the complete county source registry, settle on a reliable way to obtain ACS and labor-market series, assign stable geographic identifiers, and publish a machine-readable data dictionary. Review should focus first on whether denominators, time windows and margins of error are sound. This edition's 120-county baseline on poverty and degrees, along with the 35 sustained-poverty county records and the 23 named unemployment values, is a checked starting point, not a ranking. It is not enough to support composite rankings.

In the second quarter, the Commonwealth Initiative should publish a fuller county dashboard, with separate subject areas, downloadable source links, flags for missing data, and a log of revisions. A Louisville neighborhood pilot and at least two rural regional case studies should then test whether county-level accounts match conditions on the ground. The case studies should be chosen in the open, not because they promise a compelling story.

In the third quarter, the Commonwealth Initiative should produce policy briefs on access to housing and commuting, paths from credentials to work, and connections between health and services. Each should name an intervention that can be measured and a reasonable comparison group or evaluation plan. These studies should compare alternatives, estimate costs within stated ranges, and explain who gains and who bears the costs, including taxpayers and employers.

In the fourth quarter, the Commonwealth Initiative should release a documented update to this synthesis, note which measures changed, and publish a short 'What We Were Wrong About' or 'What Changed in the Evidence' memo when warranted. Independent review and public correction are not formalities saved for the end. They are the main evidence that the Commonwealth Initiative accepts scrutiny as part of its mission.

8.4 | What the Commonwealth Initiative stands behind

A Commonwealth is more than a statistical average and more than the sum of its governments. It is a shared civic commitment across places that may have very different histories and prospects. For research, that commitment means two things. A family's opportunities should be understood in light of the systems they can actually use. And the differences in those systems should be studied in the open, not hidden by statewide totals.

For Kentucky, a debate grounded in evidence will mean holding two truths at once. The state has real productive strengths, proven investment, gains in education and improvement in many child indicators. It also has counties with long-running poverty, large modeled housing needs, uneven job prospects, and gaps in health and services that touch daily life. A mature civic conversation can acknowledge progress without growing complacent, and acknowledge disadvantage without treating communities as failures.

The Commonwealth Initiative can earn its place by pairing ambition about the questions with restraint about the methods. It can frame important questions, find evidence that can be compared fairly, test claims, make uncertainty understandable, and come back to its own conclusions ready to revise them. It does not need to pretend that its first report solves Kentucky's problems. It should show a trustworthy way to study them.

Our job is not to win an argument at any cost. It is to help Kentuckians tell what is known from what is only guessed at, and to say what should be tested next. That is the purpose of *One Commonwealth, Different Futures*, and the standard its future editions should be held to.

Methodological appendix | Scope, construction, and limitations

M.1 | Research status and scope

This publication is an evidence synthesis and research-design report, published October 13, 2026. It draws on government and research-organization publications that were inspected directly, and on a limited, openly documented set of county observations. It does not claim to be the product of a completed field study, an original causal analysis, or a validated database merging every county. It includes no interviews and no unpublished administrative records. The companion workbook is built so later analysts can add and audit data without mistaking a missing value for a zero.

This edition has comparable 2020–2024 ACS five-year estimates of poverty and bachelor's-degree attainment for all 120 counties. Other subjects are not filled in for every county: the four-period poverty history and the named unemployment excerpt cover only some counties. The four-period series covers the 35 Kentucky counties that meet the Census Bureau's threshold in all four periods, while the latest poverty estimate comes from FRED for every county. For the other 85 counties, the Census Bureau threshold list does not provide earlier period values. Those historical cells are left blank on purpose in the data files and read "no data" in this report, even though each county's latest ACS poverty value is included. A county's absence from the list means it did not meet the four-period test as a whole. It does not mean its latest poverty rate is below 20 percent. Any dashboard built from this work has to keep that distinction. [S01] [S02]

The KYSTATS county unemployment excerpt records 23 county rates that the release names explicitly, plus a statewide reference rate. The release describes 2025 annual unemployment using 11 available months of source data, because data collection did not happen for October 2025. It warns that these county annual averages are not strictly comparable to earlier full-year averages. This report does not infer the other 97 county values. It also does not combine these 2025 values directly with the 2020-2024 ACS poverty rates in a formal statistical model, because the two use different concepts, populations and periods. [S05]

M.2 | Indicators, denominators, and periods

The sustained-poverty measure is the share of people whose poverty status is determined who fall below the Census-defined poverty threshold, as published in four ACS five-year windows. It is not the share of every resident of a county, and each period is an estimate, not a yearly poverty count. Source table values are rounded to one decimal place. To qualify, a county has to meet the 20 percent cutoff in each of four published estimates. That does not mean poverty was above 20 percent in every single calendar year.

Unemployment is a separate labor-force concept: unemployed people who meet the active-search test, divided by the civilian labor force. The KYSTATS release carries an important warning tied to the data interruption. For state and county publication, the Commonwealth Initiative should keep the seasonal-adjustment flags and the annualization method alongside the values. An unemployment rate should not be read as a count of all working-age people without paid work, and no county comparison should be reported without noting how labor forces differ in size and makeup.

Housing supply gaps are model-based estimates commissioned by Kentucky Housing Corporation. They rest on the model's definitions of housing demand and affordability. They are not a direct count of vacant dwellings. The 2029 estimate is a projection built on assumptions, not an observed future result. The companion records these at the statewide level and does not invent county gap values. In the same way, statewide educational attainment and health rates are not assigned to counties without supporting data.

M.3 | Data dictionary for next release

The recommended future register includes a five-digit geographic identifier, county name, indicator code, unit, reference period, estimate, margin of error or interval, collection method, original table identifier, source URL, pull date, revision version, a suppressed/missing flag, and notes on comparability. Separate fields should show whether a record is a direct observation, an agency estimate, a model output, a projection or a derived rate. National and state reference rows must not be quietly mixed with county rows in chart filters.

The first subject areas should include household income and poverty; labor-force participation and employment; median and low-end earnings; housing cost burden and modeled supply; school completion and credentials; access to care and selected health burdens; broadband availability and adoption; commuting and access to services; migration and age structure; and local institutional capacity. Each area should have its own method note before anyone attempts a composite index. Where files use geographies that do not line up, use an explicit, documented crosswalk instead of matching names by hand.

In small areas, sampling error can be large. ACS margins of error should be converted and combined following Census guidance, not ignored as though point estimates were exact. Trend lines should avoid overlapping five-year estimates unless the overlap is dealt with. Public microdata or small administrative categories may need to be withheld. A dashboard should never expose information that could identify protected individuals or a household's circumstances.

M.4 | Comparison and uncertainty policy

The main comparisons should be set in advance: changes over time within counties, comparisons among places that are alike in population and economy, and comparisons across the regional service markets that matter. Published tables should give both raw levels and adjusted indicators with clear denominators. For

some topics, tract or school-district geographies will work better. Every chart should state its source, years, coverage and exclusions right next to the graphic.

The Commonwealth Initiative should not rank counties on variables with a lot of missing data or weak reliability. For full coverage, require observations for all 120 counties or state the gap in coverage plainly. For indexes built from several measures, document how missing data were handled and check how much the results shift with different weights and scaling. If a ranking changes a great deal under reasonable weights, publish that instability. The aim is to make the choices clear, not to hand out official-looking positions the data cannot support.

A correlation between two measures does not show that one causes the other. Where a study seeks to establish cause, it should publish the quantity being estimated, the timing of the intervention, the eligible population, the comparison logic, threats to validity, spillovers and sensitivity checks before interpreting any effects. This report offers no new Kentucky causal estimate and does not attribute observed differences to any administration, law or named program.

M.5 | Research governance and publication controls

This report was written by Jennifer Sutherland, Senior Fellow & Principal Investigator, and reviewed internally by Keisha Campbell, EVP & Chief Research Officer. It has not been externally peer reviewed. It was supported by the Commonwealth Initiative's general operating funds and unrestricted philanthropic contributions. Before release, every transcribed county value was checked against its source and the source links were checked. Corrections are logged in the report's correction history. Review of this and later editions should cover factual accuracy, reasoning, fair treatment, and any privacy disclosure that could happen by accident.

The website should label each report's status plainly: 'draft for review', 'working paper', or 'published research report'. A polished PDF is not proof that institutional review has taken place. Any author, affiliation, DOI, review date or publication approval must come from the authorized institution, not be guessed at or made up. [S22]

M.6 | Replication protocol

Step 1: keep the source files or permanent agency links, and record access dates. Step 2: store a raw, unchanged copy of each dataset, and keep the transformation script separate. Step 3: check name and FIPS mappings against the official Kentucky county list. Step 4: use typed missing values, and never fill missing observations with zeros. Step 5: calculate rates only from numerators and denominators that match. Step 6: use consistent rounding rules and compare output totals with official totals. Step 7: keep charts linked to the cleaned source tables. Step 8: run independent spot checks on the extremes and on a random sample of

counties. Step 9: document code versions and publication revisions. Step 10: archive a release package that lets an outside researcher reproduce every table and figure that public sources allow.

The included workbook and CSV carry out the first part of this protocol: 120-county poverty and degree values, the 35-county sustained-poverty series transcribed from the source, the 23 named 2025 unemployment values, a source catalog and notes on interpretation. It is not a complete source warehouse. It should be expanded through authorized data access and code review before it is put to production use.

Research agenda appendix | Twelve questions for the next papers

A.1 | Growth that reaches resident households

How do new job investments change median and lower-quartile wages for workers who live in the area, as opposed to simply adding jobs at an employer's site? Which industries create the strongest ripple effects for nearby small businesses, and how long do those effects last after incentives run out? Which public wage, tax and commuting records can tell real net gains apart from moves within the same regional market? A useful study would set up a matched comparison before announcing what an investment did.

A.2 | When housing constrains recruitment

Which Kentucky job centers have the widest gap between the wages offered and the cost of renting or buying suitable housing within a workable commute? How do the conclusions change when transportation costs are counted? Which kinds of additional housing are hardest to build, and which permitting, infrastructure or financing barriers are backed by direct evidence? Modeled housing needs should be checked against local permits and completions.

A.3 | Credentials that convert to work

What share of people who finish major certificate and degree programs find related work at a living wage within one, three and five years? How do results differ by place and by household situation? Can employers expand work-based learning while lowering the costs that keep people from finishing? Matching administrative records should protect privacy and report uncertainty and exclusions.

A.4 | The geography of child opportunity

Do children from families with similar incomes have different later outcomes depending on their Kentucky neighborhood or county, based on historical cohorts reliable enough to use? Which neighborhood measures hold up consistently as linked to those outcomes, and which are plausibly causes? Would local investment do more than helping families choose among neighborhoods? Kentucky estimates should not be read off a national coefficient without local checking.

A.5 | Health access and labor capacity

Where do travel time and the availability of appointments limit care the most? How do changes in regional clinic, emergency or behavioral-health capacity affect missed care and household costs? Do outcomes for

employers and for health respond to programs that support working-age adults with chronic conditions? Evaluation must separate association from causation and should not reduce health goals to economic output.

A.6 | Child care as economic infrastructure

Which communities have gaps between child-care hours, child-care costs and the schedules of the jobs that are open? What share of workers who might be interested could actually take advertised jobs if care were available? Would targeted support for providers or coordination with employers lead to measurable changes in work and family well-being? Supply estimates should account for quality, licensing and how care is actually used, in addition to counting facilities.

A.7 | Broadband delivery and actual benefit

As approved infrastructure projects move forward, which households gain working service, and how does price affect sign-ups? Are there measurable changes in job searching, school participation, telehealth use or small-business operations? A research design should keep coverage maps, finished construction, subscriptions and results apart, and acknowledge that many changes unrelated to broadband happen at the same time.

A.8 | Regional transport and work

Which routes and schedules connect lower-income neighborhoods to growing job centers? How many relevant openings can households reach within a set time by car, by transit, and by accessible transportation? Would targeted service changes cost less than other workforce programs? This question calls for network analysis, information on how households travel, and employers' shift schedules.

A.9 | Rural service network sustainability

What is the smallest emergency, primary-care and specialist referral network that can work for communities far from regional centers? Which mix of clinics, telehealth, transportation and hospital services best meets access goals within the money available? Studies should account for care across state lines and for the experience of residents who cannot drive.

A.10 | Housing, recovery and resilience

Where are housing construction and repair needs affected by flood exposure, infrastructure readiness or the cost of insurance? Which approaches (restoring homes, investing in protection, or relocating) do the most to cut long-run disruption? Evaluation should weigh project costs together with repeated losses, households forced from their homes, and how the benefits are shared.

A.11 | County-level administrative capacity

What staffing, budget, purchasing and data-reporting limits most often delay major local projects? Can regional technical help improve completion times and cost control for smaller governments? A comparative design should account for how complex each project is and what conditions came with its grants, and should give local agencies a chance to check the record.

A.12 | An annual opportunity audit

What stable set of measures best shows whether more Kentucky households can reach secure work, housing they can afford, dependable services and a path upward? Which measures should stay separate, and which, if any, could responsibly be combined into an index? An annual audit should publish the underlying county files, relevant detail for city neighborhoods, revision histories and an independent methods critique before presenting any rankings.

Applied research protocols | Four regional demonstrations

P.1 | Louisville: opportunity within a metropolitan county

A Louisville pilot would show why county-level economic averages cannot describe the opportunity open to residents of a large metro area. Jefferson County holds many neighborhoods with different housing, transportation options, school and training paths, and distances to major employers and health services. A county summary is useful for comparing Jefferson with the rest of Kentucky, but it hides what residents run into on their own streets and in their own neighborhoods. The proposed pilot therefore starts with census tracts as its basic units, then moves to service areas where those fit better. It should not draw conclusions about individual residents from tract averages, a common mistake in spatial analysis known as the ecological fallacy.

The proposed main outcomes would include poverty, household income, housing cost burden, access to jobs, and travel time to set services. The explanatory factors would include whether homes are owned or rented and what the housing is like, access to a vehicle, broadband adoption, school district or attendance-zone lines, access to health care, and a documented list of job centers. The Commonwealth Initiative should obtain full ACS tables and margins of error, compare them with local administrative data, and sort out any conflicts before mapping. The research team should judge how reliable the estimates are for small tracts and consider combining or withholding them where they are unstable. A striking map that creates false pockets of apparent precision would undercut the whole effort.

The heart of the analysis would be access. Define a set of typical household situations: for example, an adult working regular daytime hours, a caregiver who needs evening shifts, and a person who relies on accessible public transit. These scenarios are made up to test infrastructure and program design, and they should not suggest that they describe real residents by name. For each scenario, calculate the jobs within reach that meet a set wage threshold and a realistic schedule, along with housing options within the household's budget. The budget has to be spelled out, including rent or mortgage, utilities, transportation and caregiving where they apply. A route map should use the actual published bus schedule as of a fixed download date, instead of assuming that a bus line drawn on a map runs at all hours.

A careful field check would pick tracts with contrasting modeled results, invite community feedback through properly governed interviews, and compare modeled trips with real travel times under several conditions. The research team should record contradictions instead of hiding them. A bus transfer that looks workable on a screen may be unreliable for someone who has to clock in before a shift starts. On the other hand, a neighborhood that the available data rate as poorly connected may be served by an employer shuttle or an informal arrangement the map missed. Observations like these do not replace systematic data. They show where the data need fixing and which arrangements are worth studying further.

For evaluation, the Commonwealth Initiative could study a specific service change, such as a bus schedule adjustment, a new workforce partnership or the opening of a housing development, using a suitable comparison area. It should set baseline travel times and the set of reachable destinations before the change, and collect outcome information after it takes effect. Changes in residents' employment may be driven by the business cycle, household decisions and unrelated programs. Without a credible comparison, the study should call its result a descriptive before-and-after assessment, not an estimate of causal impact. The final products would be a short metro policy brief, an interactive map with dated assumptions, and a technical appendix that lets another analyst reproduce the routes.

The pilot's value is in showing that place-based analysis can be put to practical use. It would go beyond ranking neighborhoods to showing which barriers can be fixed, which agencies control them, and how the effects differ for households with different resources. It should also be clear about ethics. It should not publish information that could identify households. It should not treat the presence of poverty as a label for residents' character. And it should seek feedback without making personal testimony the price of being represented fairly.

P.2 | Northern Kentucky: housing, commuting, and cross-border employment

Northern Kentucky shows clearly how government boundaries and the real economic map can differ. For a household there, the practical job market may cross the Ohio River into the Cincinnati area and stretch across several Kentucky counties. Economic and housing measures reported only by county of residence can miss that. A future study should look at how access to jobs, commuting patterns, housing costs and public services interact, without assuming that state lines are walls or that every household has the same access to metro opportunity.

The first stage should build origin-destination tables from Census Longitudinal Employer-Household Dynamics records or suitable official alternatives, and compare them with state labor-market records. Researchers must keep job location separate from residence, a worker's main job separate from second jobs, and the number of commuters separate from actual trip times. Flows across the state line should be kept, not cut off at the Kentucky border. Data licenses, withheld cells, industry codes and revision dates must all be documented. If an analysis cannot observe self-employment or some federal jobs consistently, that limit belongs right next to its totals.

A housing-to-work affordability study would then estimate budgets for households at clearly stated earnings levels. It should cover a range of household sizes, transportation costs, and renting versus owning, with checks on how results shift with insurance, utility prices and interest rates. The goal is not to invent an 'average worker' but to lay out a grid of workable choices for different situations. The analysis should test directly whether choosing the county with the lowest rent can raise a household's total spending through

longer commutes, the need for a car, or lost time. It should also look at where a pricier home near work might cost less overall over a given period.

The policy mechanisms to be tested should be stated one at a time. Does allowing more apartments or infill housing near jobs increase the supply of homes people can afford? Do bus schedules that cross jurisdictions actually widen access to major shifts? Could employer-supported transportation help workers at hours when regular transit doesn't run? Would training arrangements that carry across jurisdictions help people use their credentials? These are not claims that current policies are failing. Each one requires naming which government or institution has authority, what it would cost to carry out, and a result that can be measured.

A credible design might study a change in a bus route, a housing approval process or an employment site, and compare the affected areas with similar areas that were not affected. The researcher would need to check for trends already under way and account for spillover across places. A county that gains because jobs move over from its neighbor may look successful in its own numbers without adding any jobs to the region. A sound evaluation should therefore calculate net results for the region alongside local changes. That matters most when several economic-development agencies compete for announcements that may just shuffle activity within one labor market.

The public product should keep an opportunity map distinct from a ranking of which places are most attractive. One place might have excellent access to jobs and severe housing pressure. Another might offer affordable homes and little transportation for people without cars. The report should spell out these trade-offs and show ranges, instead of forcing every place into a single best-to-worst order. For the Commonwealth Initiative, the wider lesson is that regional cooperation can be part of rigorous economic policy even while elected officials keep their legitimate local responsibilities.

P.3 | Eastern Kentucky: services and a changing economy

A study of eastern Kentucky should start with respect for the region's many different communities and with care about the word 'persistent'. The Census Bureau's list includes many Kentucky counties with poverty estimates at or above 20 percent in each of four five-year windows, many of them in the eastern part of the state. The list records a length of time and a threshold. It does not tell the history behind each county, and it does not suggest that residents lack drive, skills or the ability to produce. A good research program would treat persistence as the puzzle to begin with. What has made measured hardship so hard to bring below a high level, and why do paths differ even among counties that meet the same definition? [S02]

The first stage should rebuild complete county time series. The threshold-selected four-period values reproduced in this report are only a start. The research team should gather comparable measures of population, employment, earnings, poverty, education and housing for every county in the comparison set, with margins of error and proper geographic identifiers. It should check population change and migration,

because a percentage can shift when both the top and bottom of the fraction move. It should test whether trends change under different poverty thresholds or income measures, and it should never treat a five-year estimate as a single year's rate.

The second stage should map how services actually work across the region. Job opportunities may center on a regional hospital, a college, an industrial corridor, a tourist destination or a public employer outside the resident's own county. Health care, child care, broadband and transportation should be modeled as networks, not counted only inside the home county. Interviews with employers, local officials, practitioners and residents can help identify barriers that administrative files never record. Researchers should use documented methods for recruiting participants and get the needed permissions, and they should resist picking only the quotes that fit the report's framing.

A careful comparison would match counties on their history of dependence on particular industries, population size, remoteness and starting conditions. The aim would be to find differences in trends worth explaining, not to sort places into winners and failures before the analysis is done. For example, an apparent rise in income could come from new jobs, retirement patterns, public transfers, migration or inflation adjustment. Each explanation calls for different data. Long-term poverty reduction, work participation and household security should be tracked separately, so that a program's effect on one is not oversold as success on all three.

The research should also ask whether recommended actions can actually be carried out. A plan that depends on large local matching funds, sophisticated grant management or specialized contractors may be hardest to carry out exactly where need is greatest. This is not an argument against public investment. It is an argument for building implementation capacity and financing into the policy model. Regional technical help, shared purchasing or a coordinated service network might sometimes be more realistic than asking each small government to keep its own specialized staff. Whether those models work should be studied, not assumed.

The output should include case studies chosen before results are known, accounts with names removed where appropriate, and a side-by-side look at what official numbers show and what interviewees report. Lived experience can reveal missing pieces of the story, but it should not automatically be presented as statistically typical. The report should give communities a chance to challenge factual descriptions without giving political actors control over findings. A fitting conclusion might name several plausible constraints and propose pilot evaluations, instead of announcing a single cure for a condition that has lasted two decades.

P.4 | Western Kentucky: resilience, housing stability, and regional recovery

A western Kentucky demonstration would look at how disaster risk, housing conditions, economic connections and the capacity to recover interact. The aim is not to use extreme events to explain the region's long-term economy. It is to study how a disruption travels through the everyday systems households rely on.

Damage to a home can mean a new commute, a child changing schools, a fight with the insurance company, a lost job, and new demand for temporary housing. Damage to a bridge or utility can affect patients and employers far from the community where it stands. A useful analysis has to connect these effects instead of stopping at a count of damaged buildings.

The research should separate three time frames. Immediate response asks whether residents can reach safe shelter, emergency care, utilities and communications. Recovery measures how fast and how fairly repairs happen, how housing is replaced, whether school continues, and when businesses reopen. Long-run resilience asks whether infrastructure, land-use decisions and household financing reduce future disruption. A single total spending figure does not show success across all three. Each time frame needs its own data and its own comparison strategy.

A central challenge is defining who was affected. Administrative claims and grant applications may cover only people who were eligible or able to apply. People who move in with relatives, leave the area, or run into delays getting their paperwork in order can be missed. Researchers should combine administrative records with carefully designed evidence from households and service providers, within privacy rules. They should avoid producing small-area maps that reveal the exact circumstances of vulnerable households, especially where individual properties can be identified.

Housing is an especially important channel, because rebuilding quickly can be held back by a shortage of contractors, suitable land, utility readiness, household credit and insurance. The 2024 and 2029 Kentucky Housing Corporation models give statewide context, but they are no substitute for a recovery inventory tied to a specific event. A local study should keep apart the supply needs that existed before a disaster and the units destroyed or damaged by it; temporary displacement and permanent loss; and rebuilding and real improvement in overall housing. Otherwise, a housing gap that existed beforehand may be wrongly blamed entirely on a disaster, or all later construction may be wrongly counted as recovery. [S03]

An evaluation might compare different financing, permitting or case-management approaches used in affected areas that are similar enough to compare. But affected communities are rarely assigned to assistance at random, and places with more damage may receive more help. Simple comparisons of recovery speed can therefore mislead. The design has to account for how bad the initial damage was, household makeup, local market conditions and program eligibility, and explain where credit or blame cannot be assigned.

For public use, the pilot should publish a timeline showing approvals, money obligated, repair work, livable housing restored, households returning or relocating where that can be measured, and the return of infrastructure services. Local and state authorities should have a chance to check dates and definitions. The most valuable result would not be a political scorecard. It would be a method others can repeat for learning which recovery practices restore opportunity quickly, fairly and for the long haul.

P.5 | Shared governance and comparable outputs for the pilots

All four pilots should follow the same publication protocol, even though their questions differ. At the start, the Commonwealth Initiative should publish the research question, the main and secondary outcomes, what data are available and whether access has been granted, the rule for choosing places, the baseline period, the planned analysis and possible sources of bias. These documents should be saved before the team sees the main evaluation result whenever that is feasible. Each protocol should name an internal owner and a reviewer, and explain any funding or partnership that might look like a conflict of interest.

The data-management setup should keep raw source files apart from cleaned analysis tables. Every transformation should be documented in code or in a versioned log of procedures. Geographic boundaries and crosswalks should be stored with their release year. Results should include denominators and definitions of the geographic units. A county estimate should not quietly become a tract estimate. A household cost should not be shown as a per-person expense. And a forecast should not share a chart with actual data unless the difference is plain to see.

Pilot results should come out as a standard four-page public brief, along with technical appendices. The brief would state the problem, the evidence, the main finding, what is still uncertain, the policy alternatives and concrete next steps. The technical report would supply variable definitions, sensitivity tests and every public input needed to reproduce the work. A short machine-readable table should go with every major chart. Where data cannot legally be published, the methods should explain the restriction and offer checks on the totals where possible.

The research should separate three levels of conclusion. A descriptive finding identifies a measured condition or a pattern of association. A modeled scenario estimates what would happen under stated assumptions. A causal impact finding credits a difference to an intervention under a credible design for identifying cause. Each should be clearly labeled, and none should be dressed up as the next level through emphasis. The bar for proof should rise as a claim becomes more consequential or as the cost of being wrong goes up.

The Commonwealth Initiative should expect its conclusions to be cited by people with opposing policy views. Tables and caveats have to stay understandable when lifted out of the full report. Where the evidence supports several reasonable options, the Commonwealth Initiative should lay out their trade-offs fairly, including who pays (taxpayers and employers among them), who benefits, how hard each would be to carry out, and how uncertain the results are. Research independence is not tested by having no values. It is tested by refusing to hide evidence that weakens a favored story.

Finally, the pilots should feed the annual county and neighborhood data system. A well-designed case study can turn up missing measures and errors in the data. A complete dataset can show whether a case is unusual or typical. Neither can stand in for the other. Working together, they are how One Commonwealth, Different

Futures can grow from a careful first synthesis into an original research program for Kentucky that builds year over year.

Complete county table: 2020–2024 baseline

The table below gives the two county measures used in the empirical chapter for all 120 counties. The poverty series is the ACS five-year estimate of the percentage of people for whom poverty status is determined (excludes people in institutional group quarters, college dorms and military barracks, and unrelated children under 15) whose income is below the Census poverty threshold. The degree series is the percentage of residents 25 and older with a bachelor's degree or higher. The sustained-poverty column uses the Census Bureau's four-period classification. The 2025 unemployment column shows only the 23 counties KYSTATS named in its annual county release; every other county reads "no data," which is not the same as zero. Values are point estimates, not rankings adjusted for margins of error. The XLSX and CSV companions hold the exact inputs, the 35-county historical series, the 23 named unemployment values and the source catalog. [S02] [S05] [S23] [S24]

Table A1. Kentucky counties, 2020–2024 ACS five-year poverty and bachelor's-degree attainment, sustained-poverty status and 2025 unemployment where named.

County	Poverty (%)	Bachelor's or higher (%)	Sustained poverty, four periods	2025 unemployment (%)
Adair	18.4	21.8	No	no data
Allen	13.5	18.4	No	no data
Anderson	11.5	26.2	No	no data
Ballard	15.0	18.4	No	no data
Barren	19.4	18.3	No	no data
Bath	25.3	12.3	Yes	no data
Bell	28.8	15.8	Yes	no data
Boone	6.3	35.7	No	3.9
Bourbon	14.2	26.3	No	4.0
Boyd	16.9	20.0	No	no data
Boyle	15.6	26.2	No	no data
Bracken	19.5	17.8	No	no data
Breathitt	33.1	15.3	Yes	no data
Breckinridge	21.4	14.2	No	no data
Bullitt	9.7	19.5	No	no data
Butler	20.5	9.9	No	no data
Caldwell	15.1	17.1	No	no data
Calloway	17.2	31.2	No	no data
Campbell	11.1	39.7	No	4.0
Carlisle	15.1	14.9	No	no data
Carroll	23.1	11.4	No	no data
Carter	19.2	15.9	No	7.3
Casey	21.7	12.9	Yes	no data
Christian	17.1	19.6	No	no data
Clark	14.6	22.9	No	no data
Clay	32.4	15.5	Yes	no data

County	Poverty (%)	Bachelor's or higher (%)	Sustained poverty, four periods	2025 unemployment (%)
Clinton	17.5	18.0	No	no data
Crittenden	17.7	15.3	No	no data
Cumberland	24.8	19.1	Yes	no data
Daviess	14.7	26.2	No	no data
Edmonson	15.3	10.7	No	no data
Elliott	25.1	8.7	Yes	7.9
Estill	20.7	12.2	Yes	no data
Fayette	14.9	48.3	No	3.8
Fleming	21.2	18.9	No	no data
Floyd	28.0	15.3	Yes	no data
Franklin	13.6	31.9	No	no data
Fulton	22.6	16.1	Yes	no data
Gallatin	13.8	15.0	No	no data
Garrard	15.9	18.7	No	no data
Grant	11.7	15.3	No	no data
Graves	19.9	18.4	No	no data
Grayson	20.1	16.1	Yes	no data
Green	20.4	17.4	No	no data
Greenup	15.4	18.8	No	no data
Hancock	16.2	17.3	No	no data
Hardin	13.1	24.8	No	no data
Harlan	27.4	13.0	Yes	6.8
Harrison	17.1	22.5	No	4.0
Hart	19.3	12.2	No	no data
Henderson	14.6	20.1	No	no data
Henry	16.4	15.5	No	no data
Hickman	20.5	15.1	No	no data
Hopkins	20.0	16.9	No	no data
Jackson	19.5	8.8	No	7.1
Jefferson	14.3	37.0	No	no data
Jessamine	11.3	33.5	No	4.0
Johnson	22.8	16.8	Yes	no data
Kenton	11.8	37.4	No	4.0
Knott	23.3	19.5	Yes	no data
Knox	36.9	13.6	Yes	no data
LaRue	17.9	15.5	No	no data
Laurel	20.5	17.5	No	no data
Lawrence	21.8	14.6	Yes	7.0
Lee	27.4	9.2	Yes	no data
Leslie	30.3	11.5	Yes	no data
Letcher	24.4	12.5	Yes	no data
Lewis	22.0	15.3	Yes	8.2
Lincoln	16.3	15.9	No	no data
Livingston	19.3	14.7	No	no data
Logan	16.8	16.1	No	no data
Lyon	9.5	16.5	No	no data

County	Poverty (%)	Bachelor's or higher (%)	Sustained poverty, four periods	2025 unemployment (%)
McCracken	15.2	29.0	No	no data
McCreary	38.9	8.5	Yes	no data
McLean	9.5	16.8	No	no data
Madison	15.1	34.4	No	no data
Magoffin	38.2	12.8	Yes	8.8
Marion	17.0	15.1	No	no data
Marshall	12.3	21.2	No	no data
Martin	33.2	10.2	Yes	9.1
Mason	18.8	20.0	No	no data
Meade	12.2	20.0	No	no data
Menifee	26.9	14.9	No	6.9
Mercer	10.7	24.9	No	no data
Metcalfe	27.5	13.0	No	no data
Monroe	22.1	16.0	Yes	no data
Montgomery	15.4	20.9	No	no data
Morgan	17.1	18.7	No	no data
Muhlenberg	18.4	14.7	No	no data
Nelson	10.8	23.8	No	no data
Nicholas	17.6	9.8	No	no data
Ohio	12.5	13.9	No	no data
Oldham	4.3	46.4	No	3.9
Owen	18.3	18.3	No	no data
Owsley	36.1	7.1	Yes	no data
Pendleton	15.9	15.4	No	no data
Perry	26.8	14.8	Yes	no data
Pike	24.4	17.8	Yes	no data
Powell	22.5	13.8	Yes	no data
Pulaski	19.7	18.1	No	no data
Robertson	21.1	13.8	Yes	no data
Rockcastle	25.6	13.7	Yes	no data
Rowan	24.2	25.9	Yes	no data
Russell	23.1	15.4	Yes	no data
Scott	10.6	34.7	No	3.8
Shelby	9.7	32.8	No	3.9
Simpson	15.5	18.8	No	no data
Spencer	9.8	23.6	No	no data
Taylor	17.5	23.0	No	no data
Todd	20.9	16.5	No	3.9
Trigg	20.6	21.7	No	no data
Trimble	13.3	17.1	No	no data
Union	18.4	13.1	No	no data
Warren	17.0	32.3	No	no data
Washington	12.7	19.6	No	4.0
Wayne	24.8	13.9	Yes	no data
Webster	13.5	12.8	No	no data

County	Poverty (%)	Bachelor's or higher (%)	Sustained poverty, four periods	2025 unemployment (%)
Whitley	26.3	20.9	Yes	no data
Wolfe	37.7	8.7	Yes	8.5
Woodford	10.5	40.7	No	3.5

Sources: FRED/Census ACS 2020–2024 five-year estimates [S23] [S24]; Census sustained-poverty list [S02]; KYSTATS 2025 annual county release [S05]. This is an analytical county reference table, not a population-weighted statewide estimate.

Technical reference: reproducibility and calculation audit

R.1 | Sources and joins

The 120-row table was transcribed from the Federal Reserve Bank of St. Louis' public county tables for the ACS five-year period ending in 2024. The county list was checked against the official county register. The latest poverty values for all 35 sustained-poverty counties were compared with the Census Bureau's separately published four-period county table, and they agreed. The sustained-poverty flag is matched by county name and assigned to every county. All other series keep their own years and definitions. Because manual transcription carries risk, a second reviewer checked all 240 county values in the file (120 poverty and 120 degree estimates) directly against FRED on October 13, 2026. Every value matched. [S02] [S18] [S23] [S24]

R.2 | Derived statistics

A county is in the current high-poverty group when its 2020–2024 poverty estimate is at least 20.0 percent. There are 47 such counties, and 35 of them are also on the Census sustained-poverty list. The county mean is the plain arithmetic average of the 120 county percentages, with every county weighted equally. Pearson's correlation is the covariance of the two series divided by the product of their standard deviations. Spearman's correlation is Pearson's correlation computed after both series are replaced by their midranks. No sample weights, regional adjustments or margins of error are used. These statistics describe patterns and cannot identify causes. [S23] [S24]

For the 35 counties' historical data, the mean for each of the four ACS periods is the average of the same 35 county estimates in that period. A county's change in percentage points is its latest estimate minus its earliest one. The overall change is the simple mean of those differences. No continuity adjustment, denominator matching or uncertainty test was attempted. The estimates should be revisited with full ACS uncertainty information before anyone makes strong claims about small changes in individual counties. [S02]

R.3 | Checkable Python recipe

The package includes a plain-text CSV with one row for each Kentucky county and the exact spreadsheet values. To reproduce the headline results in Python with pandas, read the CSV and compute `len(df)` and `sum(df['Poverty_pct_2020_2024'] >= 20)`. Then use `df[['Poverty_pct_2020_2024','Bachelors_pct_2020_2024']].corr()` for Pearson and `.corr(method='spearman')` for the rank coefficient. Filter the rows where `SustainedPoverty_4_Periods == 'Yes'` for the four-period summary. The included script, `reproduce_analysis.py`, does all of this and checks the main counts; run `python reproduce_analysis.py` in the folder that holds the CSV. The recipe and its output should be kept under version control with the original source snapshot.

R.4 | Error and uncertainty policy

These findings rest on public point estimates. The tables do not yet carry the ACS margins of error, so confidence intervals, differences near thresholds and small-county ranks have not been formally tested. Population-weighted Kentucky totals have not been recomputed from the county percentages; readers who need them should use the directly published state series. The bachelor's attainment measure is not interchangeable with CPE's all-credential attainment rate. The 2025 unemployment excerpt is selected and must not be used as a representative sample of counties. No regional causal effects are estimated. [S05] [S08] [S23] [S24]

R.5 | Review

Keisha Campbell, EVP & Chief Research Officer, reviewed this report internally. It has not been externally peer reviewed. The checklist that follows is the standard this work should meet, now and in later editions. A methodologist should verify the 120 pairs of source values, reconcile variable definitions and the populations behind each denominator, review how the sustained-poverty counties were selected, check the arithmetic and the graphics, and judge whether the policy interpretation ever goes beyond the observational evidence. An editor should check citations, neutral language, publication details, accessibility, and whether any funding or conflict could affect the appearance of independence. No publication seal or DOI stands in for that review.

Sources: research bibliography and data provenance

Each entry gives the source code used in the text, the publisher, the title, the date, the link and how this report uses the source. Where two agencies publish different figures for the same subject, the report names one headline series and records the other in a note.

[S01] U.S. Census Bureau (2026). 309 Counties Had Sustained High Poverty for Two Decades. February 26, 2026. https://cdn.www.census.gov/library/stories/2026/02/high-poverty-rates.html. Population in sustained-poverty counties, 13.4% for Kentucky; four ACS five-year windows.

[S02] U.S. Census Bureau (2026). Counties in ACS Sustained Poverty: County Table. February 2026. https://www.census.gov/content/dam/Census/library/stories/2026/02/high-poverty-rates/counties-acs-sustained-poverty.pdf. 35 Kentucky counties, four periods; entries transcribed into the companion workbook.

[S03] Kentucky Housing Corporation (2024–2026). Kentucky Housing Supply Gap and methodology. 2024 study; website accessed Oct 2026. https://www.kyhousing.org/page/housing-supply-gap. Modeled 2024 gap of 206,207 housing units; 2029 forecast of 287,120; applies to all counties.

[S04] Kentucky Cabinet for Economic Development (2026). Kentucky Tops $50 Billion in Exports in 2025. February 25, 2026. https://newkentuckyhome.ky.gov/Newsroom/NewsPage/20260225_KYExports. 2025 state exports of $50.6 billion as announced February 25, 2026; aerospace products and parts named as a leading category. Recorded as the alternate to the USTR headline figure [S17].

[S05] Kentucky Center for Statistics, Kentucky Education and Labor Cabinet (2026). State releases annual county unemployment data for 2025 (Annual 2025 County & MSA Press Release). May 18, 2026. https://kystats.ky.gov/kylmi/PressRelease/de12be67-2702-4af6-82f7-0180188f4cda. State unadjusted rate 4.6%; 2025 annual county extremes and 23 named county rates. October 2025 data unavailable (11-month averages). The same release is reposted at https://www.kentucky.gov/Pages/Activity-stream.aspx?n=EducationCabinet&prId=821.

[S06] Kentucky Center for Statistics (2026). County Data Almanac. March 2026. https://kystats.ky.gov/Reports/Reports. Existing county-level benchmark across six categories.

[S07] Kentucky Center for Statistics (2026). Workforce Overview Report for Kentucky Regions. 2026. https://kystats.ky.gov/reports/reports. County and regional workforce detail.

[S08] Kentucky Council on Postsecondary Education (2025). State Educational Attainment Rate Edges Closer to 2030 Goal. April 7, 2025. https://cpe.ky.gov/news/stories/state-ed-attainment-rate-close-to-goal.html. Working-age postsecondary certificate or degree attainment, 56.2%.

[S09] Kentucky Council on Postsecondary Education (2026). Kentucky Colleges Showing Progress. May 13, 2026. https://cpe.ky.gov/news/stories/ky-colleges-showing-progress-statewide-goals.html. Fall 2024–2025 enrollment increase and educational performance.

[S10] Kentucky Youth Advocates (2025). 2025 Kentucky KIDS COUNT Data Dashboard. December 11, 2025. https://kyyouth.org/2025-ky-kids-count-data-dashboard-launch/. Child poverty 20%; high rent burden 45%, period 2019–23; improvements and local variation.

[S11] Kentucky Office of Broadband Development (2026). Approved BEAD Final Proposal. 2026 approvals. https://broadband.ky.gov/BEAD/Pages/BEAD-Final-Proposal.aspx. State broadband program planning approved in early 2026.

[S12] America's Health Rankings / United Health Foundation (2025). 2025 Annual Report, Kentucky Measures. 2025. https://assets.americashealthrankings.org/ahr_2025annualreport-statesummaries_all.pdf. Kentucky health measures; compare indicator year and method, not overall rank alone.

[S13] Chetty, Hendren & Katz (2016). The Effects of Exposure to Better Neighborhoods on Children. AER 2016. https://www.nber.org/papers/w21156. Randomized housing voucher evidence for children younger than 13.

[S14] Chetty & Hendren (2018). The Impacts of Neighborhoods on Intergenerational Mobility II: County-Level Estimates. QJE 2018. https://www.nber.org/papers/w23002. Place effects nationally; not measured afresh in Kentucky in this report.

[S15] Opportunity Insights (2018/2026). The Opportunity Atlas: Mapping Childhood Roots of Social Mobility. Originally 2018. https://opportunityinsights.org/paper/the-opportunity-atlas/. Tract-level outcomes and mobility atlas methodology.

[S16] KFF (2016). A Look at Rural Hospital Closures: Three Case Studies. 2016. https://www.kff.org/medicaid/a-look-at-rural-hospital-closures-and-implications-for-access-to-care/. Fulton County case study; caution about generalizing.

[S17] United States Trade Representative (2026). Kentucky Exports and Foreign Investment. Current 2026 page. https://www.ustr.gov/countries-regions/united-states-trade-data/kentucky. USTR Kentucky 2025 goods exports, $51.7 billion; the headline export figure in this report (state figure noted as alternate).

[S18] Kentucky Department for Local Government. County List. Accessed October 2026. https://dlg.ky.gov/counties/Pages/county-list.aspx. Authoritative register of all 120 county names.

[S19] U.S. Bureau of Labor Statistics (2026). County Employment and Wages in Kentucky – Q4 2025. June 9, 2026. https://www.bls.gov/regions/southeast/news-release/2026/countyemploymentandwages_kentucky_20260609.htm. December 2025 covered employment: Boone +3.4%, Fayette +1.6%, Jefferson −0.6%.

[S20] Katz (2026). Neighborhood Effects and Missing Markets for Opportunity. July 2026. https://www.nber.org/papers/w35419. Scholarship on the mechanisms of unequal neighborhood opportunity.

[S21] The Commonwealth Initiative. Research Priorities. Accessed October 2026. https://commonwealthinitiative.org/research/priorities/. Six institutional research priorities; this study is aligned to the centers.

[S22] The Commonwealth Initiative. Research Methodology and Review. Accessed October 2026. https://commonwealthinitiative.org/research/methodology/. Review standards; not an independent verification of this report.

[S23] Federal Reserve Bank of St. Louis / U.S. Census Bureau. 2024 ACS 5-Year Poverty Rate by County, S1701_C03_001E. ACS 2020–2024. https://fred.stlouisfed.org/release/tables?eid=340535&rid=416. Poverty rates for all 120 counties.

[S24] Federal Reserve Bank of St. Louis / U.S. Census Bureau. 2024 ACS 5-Year Bachelor's Degree or Higher by County. ACS 2020–2024. https://fred.stlouisfed.org/release/tables?eid=392506&rid=330. Bachelor's-degree attainment for all 120 counties.

[S25] Kentucky Housing Corporation (posted on NCSHA HFA News), Sept 11, 2024. Kentucky Housing Supply Gap Analysis Phase II. https://www.ncsha.org/hfa-news/phase-ii-findings-of-housing-supply-gap-analysis-show-kentucky-will-need-287000-more-housing-units-by-2029/. Rental versus for-sale gap and the 2029 projection.

End of Research Report CI-RR-001, Edition 2.0.