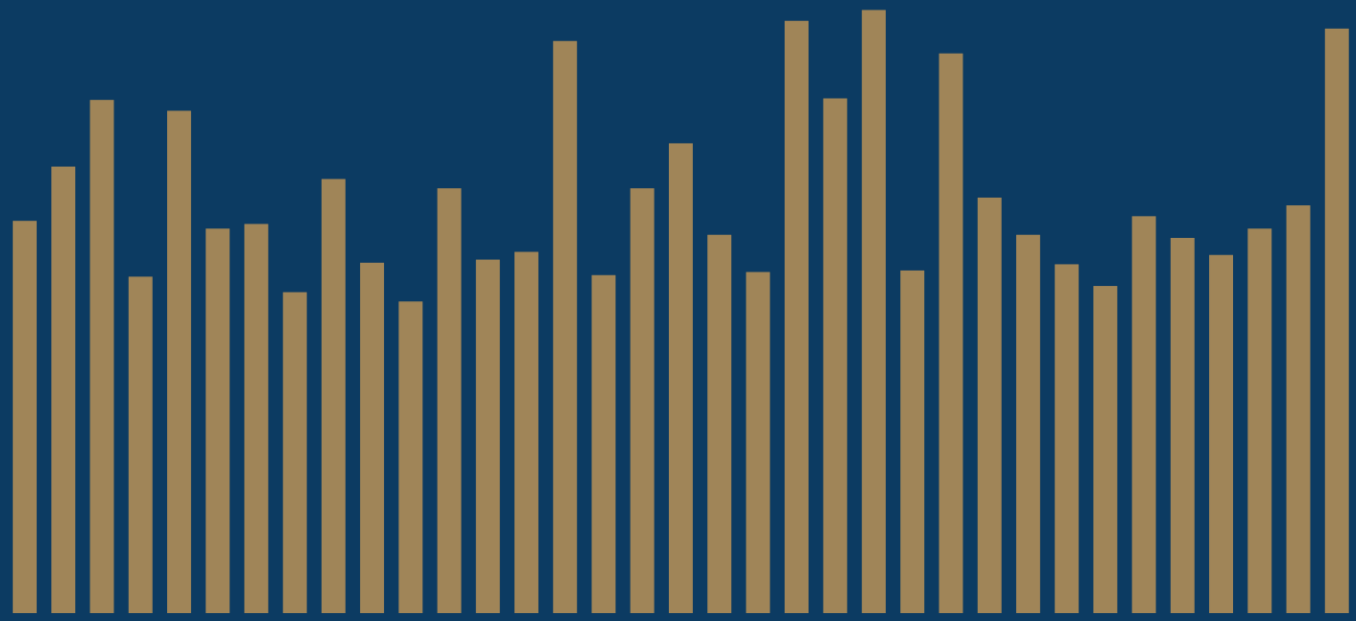
THE Commonwealth Initiative

One Commonwealth, Different Futures

The Geography of Opportunity in Kentucky

Research Report CI-RR-001 · 2026

Bars: 2020–24 poverty rates, 35 sustained-poverty counties (alphabetical)



THE COMMONWEALTH INITIATIVE

One Commonwealth, Different Futures

The Geography of Opportunity in Kentucky

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Scope: This is a secondary evidence synthesis built from the sources in the bibliography. The companion workbook holds 35 county records transcribed from the Census Bureau's sustained-poverty series, 23 county unemployment values reported by name by KYSTATS, and a register of all 120 counties. It is not a complete 120-county comparative database, and it does not include a full numeric profile for every county. Statewide modeled estimates, projections and county observations are kept apart.

Data cutoff: Sources were inspected as of October 8, 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 [S22] are defined in the bibliography and the workbook. Before combining any two figures, check their periods and denominators.

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Executive summary

Kentucky is one Commonwealth, but the conditions that shape a family's economic and social chances differ sharply from place to place. Some communities earn more than others, and that is part of it. The larger point is that households face different mixes of job prospects, housing they can afford, schooling and training, health problems, transportation, internet service and public capacity. A strong job market does a family little good if they cannot find housing or child care near it. A town with cheap housing may have too few steady jobs, or too few roads to a doctor. County lines can also hide wide gaps inside a single metro area. To understand where Kentucky is headed, these systems have to be looked at together. No single statewide average describes how Kentuckians actually live.

This first evidence synthesis brings together a limited set of official statistics and published scholarship that could be checked as of October 8, 2026. It is not an econometric evaluation. It is not a new statewide opportunity index, and it is not a finished statistical model of all 120 counties. What it offers is an open account of how different kinds of evidence fit together. It includes an audited extract of the U.S. Census Bureau's four-period sustained-poverty series for 35 Kentucky counties, a register of the 120 counties the research will cover, and a plan for a fully reproducible annual study of geographic opportunity. The companion workbook keeps values that have been checked against their sources separate from county indicators that still have to be gathered and checked.

The first conclusion is that long-running hardship has a geography. In February 2026, the Census Bureau identified 309 counties nationally whose poverty rates equaled or exceeded 20 percent in each of four nonoverlapping American Community Survey five-year periods, beginning in 2005-2009 and ending in 2020-2024. 13.4 percent of Kentucky's population lived in counties in sustained poverty. The linked county table names 35 Kentucky counties that meet the definition. These are not the only Kentucky communities that are struggling. The measure is narrow by design, and it misses poor neighborhoods inside counties that are doing well overall. Still, the length of time matters. A rate that stays above a threshold for two decades needs a different explanation than a single bad year. [S01] [S02]

The second conclusion is that the size of an economy and how widely its benefits are shared are two different measures. The United States Trade Representative reported $51.7 billion in Kentucky goods exports in 2025.[1] That is real productive strength. But export totals alone cannot tell us how wages, housing costs, access to jobs or household security vary inside Kentucky. The Bureau of Labor Statistics' fourth-quarter 2025 report shows differences even among the counties BLS classifies as large by employment: December covered employment rose from a year earlier in Boone and Fayette but fell in Jefferson. [S04] [S17] [S19]

The third conclusion is that housing belongs at the center of economic policy. Kentucky Housing Corporation and Bowen National Research estimated a 2024 statewide housing supply gap of 206,207 units and projected 287,120 units by 2029. Their model identifies gaps in all 120 counties, split roughly evenly between rental (101,569) and for-sale (104,638) units in 2024. These are modeled needs. They are not empty homes waiting to be counted, and they are not houses already approved for construction.

[1] The Kentucky Cabinet for Economic Development announced $50.6 billion in 2025 exports on February 25, 2026. The two figures come from separately published series. Nearly all of the roughly $1.1 billion difference is in exports to Canada ($9.4 billion per USTR vs. over $8.3 billion per the state release). [S04] [S17]

Anyone who reuses the numbers should carry the study's assumptions, definitions and time horizons along with them. Even so, the findings make plain that any study of workforce development that leaves out where housing is and what it costs will come up short. [S03]

The fourth conclusion is that labor-market opportunity has to be measured with more than the unemployment rate. In its May 2026 release, KYSTATS reported a 2025 annual statewide unadjusted unemployment rate of 4.6 percent. Its 2025 county averages cover 11 months and are not strictly comparable with prior annual averages. Federal data collection did not take place in October. County rates ranged from 3.5 percent in Woodford County to 9.1 percent in Martin County. The unemployment rate counts people in the labor force who are actively looking for work. It leaves out many others: people who cannot find work and have stopped looking, people outside the labor force, people working fewer hours than they want, people with unstable schedules, and people who cannot afford the commute to the jobs that exist. The spread between the highest and lowest counties matters. But this series should not be lined up casually against annual series built a different way. [S05]

The fifth conclusion concerns schooling and the work that follows it. In April 2025, the Kentucky Council on Postsecondary Education reported that 56.2 percent of working-age Kentuckians held a postsecondary certificate or degree, against a goal of 60 percent by 2030. That progress deserves credit. A statewide rate cannot tell us where graduates live, whether their training fits local openings, whether employers offer a path to advance, or whether opportunity is changing for people without degrees. A stronger state strategy would track both whether people earn credentials and whether they can turn them into steady earnings and a better life. [S08]

The sixth conclusion is that the place where a child grows up matters across generations. Research by Chetty, Hendren, Katz and colleagues, using randomized and quasi-experimental designs outside this report, has shown that neighborhoods can affect children's later incomes and schooling. Those national findings are a good reason to look closely at Kentucky. They are not a claim that this document has found causal effects in any Kentucky county. Kentucky Youth Advocates' December 2025 dashboard reports that about one in five Kentucky children lived in poverty in 2023. It also found that many county indicators improved even while deep pockets of disadvantage remained. A useful opportunity agenda has to look at the conditions of childhood as well as the adult job market. [S10] [S13] [S14] [S15] [S20] [S20]

The seventh conclusion is that a serious statewide report has to be honest about what it is missing. This report has not computed 120-county poverty rankings or composite opportunity scores. It has not inferred causal relationships, and it has not estimated how much any proposed policy would raise employment or household income. Its verified county numbers cover the 35 counties on the Census Bureau's sustained-poverty list, plus the 23 county unemployment values stated in KYSTATS' public release. Those extracts should grow into complete annual indicators built from licensed or publicly downloadable microdata and official source files, with estimates of uncertainty. The companion workbook is a documented first step. It does not replace a complete source-data warehouse.

Last, the policy lesson is that no single prescription fits every county. Kentucky needs three kinds of work carried out together. People-focused investments build skills and well-being. Place-focused investments improve housing, services, infrastructure and local institutions. Connection-focused investments put jobs, schooling, health care and regional markets within reach. This report proposes a plain test for setting priorities. Name the barrier. Say who is affected and where. Show why the proposed fix could

plausibly work. Lay out the costs and the hard parts of carrying it out. Set the outcomes in advance, and commit to learning from the results. These are research propositions, not policy recommendations. Before any document is called an approved publication of the Commonwealth Initiative, it still needs independent review, author and funding disclosures, and data release procedures. [S21] [S22]

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 identified aerospace products and parts as a leading category.[2] The fact that different agencies publish different totals 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

[2] The Kentucky Cabinet for Economic Development announced $50.6 billion in 2025 exports on February 25, 2026, and reported aerospace products and parts as a leading category. USTR publishes its figure on a separately maintained page. See the note to the executive summary on the size and source of the difference. [S04] [S17]

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

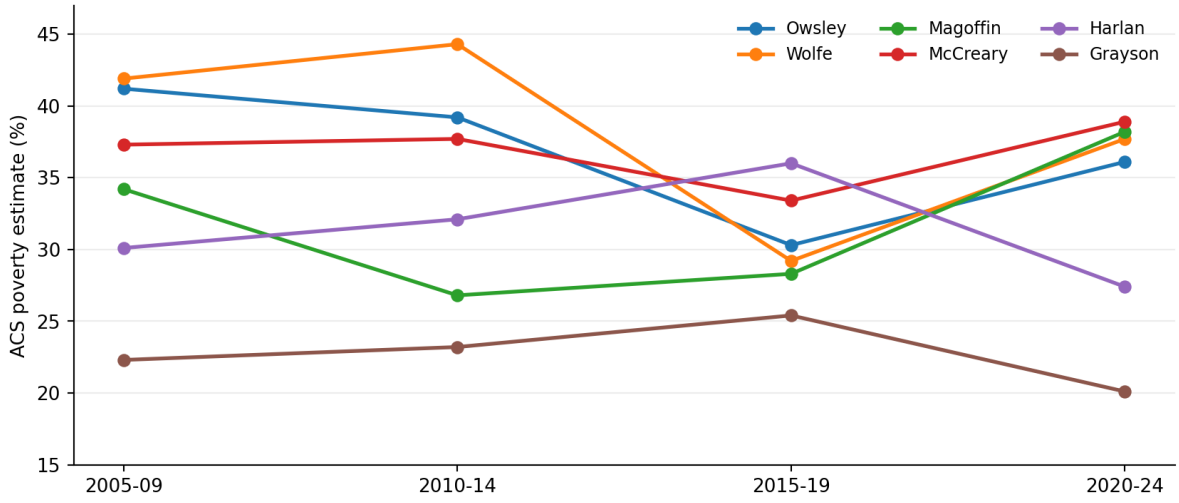


Figure 1. Selected sustained-poverty county rate series, U.S. Census Bureau. Illustrative counties from the sustained-poverty group; these are nonoverlapping ACS five-year periods, not statistical significance tests. Source: [S02].

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 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 new estimates by the Commonwealth Initiative. Several counties on the list had rates above 30 percent at the end of the period, including Breathitt, Clay, Knox, Magoffin, Martin, Owsley, McCreary 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 | A coherent definition of geographic disadvantage

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. That order matters for any research organization that claims to be independent. It is easier to announce an explanation than to put it where it could be proven wrong. A credible first publication 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

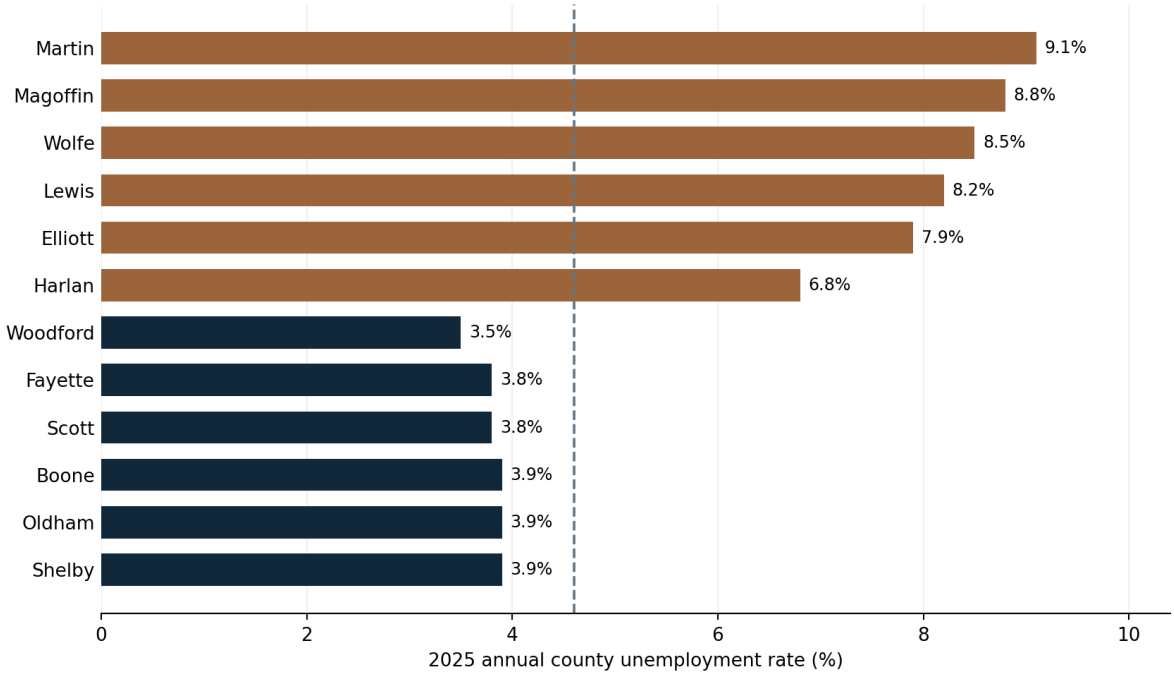


Figure 2. Highest and lowest county unemployment rates in KYSTATS' 2025 public release; state reference 4.6 percent. 2025 values are 11-month averages (October 2025 was not collected) and are not strictly comparable with earlier annual averages. Source: [S05].

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.[3] 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.

[3] The Cabinet for Economic Development announced $50.6 billion on February 25, 2026. Nearly all of the roughly $1.1 billion difference is in exports to Canada ($9.4 billion per USTR vs. over $8.3 billion per the state release). [S04]

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 pretend 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

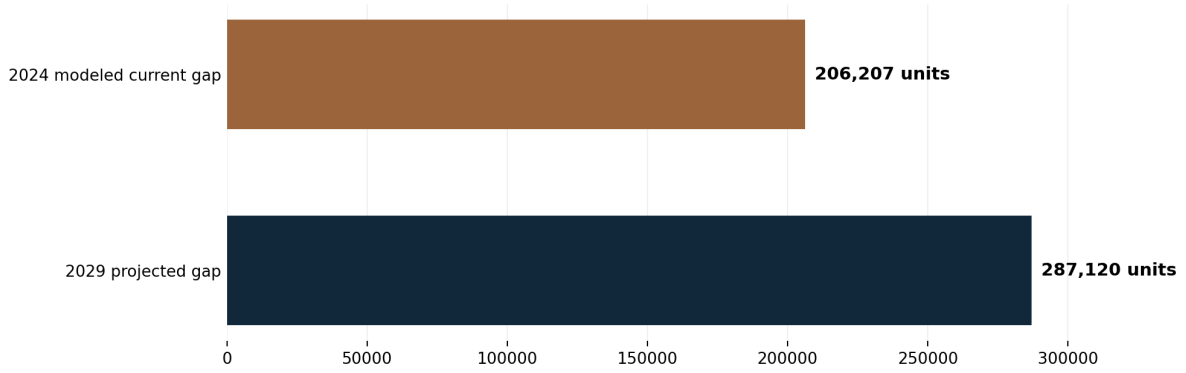


Figure 3. Modeled 2024 housing gap and 2029 forecast, Bowen National Research for Kentucky Housing Corporation. These are estimated housing needs, not observed vacant units. Source: [S03].

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, conducted by Bowen National Research, 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, split roughly evenly between rental (101,569) and for-sale (104,638) units in 2024, 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 report 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]

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 decision framework should 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 proposed 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 purpose of this work is not to turn research into an ideological verdict on the size of government. The question is 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 most for this first 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 and Principal Investigator, and reviewed internally by Keisha Campbell, Executive Vice President and Chief Research Officer. It has not undergone external or independent peer review. Its source extracts can be checked, but the broader synthesis and the proposed evaluation designs should receive further subject-matter review before they are adopted in the Commonwealth Initiative's later studies. The distinction 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 broad reading is that opportunity works as a system. 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 centers on people: 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 centers on 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 look at the trade-off between improving a place and helping a family move, knowing that both can be worthwhile.

The third pathway centers on connections: 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. The 35 sustained-poverty county records and 23 verified unemployment extracts in this release are a starting dataset that has been checked. They are not enough of a baseline for composite rankings.

In the second quarter, the Commonwealth Initiative should publish the full first-edition 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.

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 | The proposition the Commonwealth Initiative should stand 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.

The first duty of a research organization is not to persuade at any cost. It is to leave readers better able to tell what is known, what is possible, what is only asserted, and 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 dated October 12, 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.

The phrase 'across Kentucky's 120 counties' refers to the geographic universe the research is meant to cover and to the official county register. It does not claim that comparable numbers for every subject have been gathered for all 120 counties in this report. The sustained-poverty series covers the 35 Kentucky counties that meet the Census Bureau's threshold in all four periods. For the other 85 counties, the Census Bureau threshold list does not provide four-period values, and those cells are left blank on purpose in the companion workbook. 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 prepared by Bowen National Research for Kentucky Housing Corporation (Housing Supply Gap Analysis Phase II, final report dated December 31, 2024). They combine available rental and for-sale supply, households by six HUD income (AMI) bands,

projected 2024–2029 household growth, substandard housing, severely cost-burdened households, in-commuting workers, job-growth-driven demand and replacement of 2021–2022 disaster-damaged housing, net of the development pipeline. 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

Before final release, assign an accountable author or group of authors, check every transcribed county cell against its original source, get an independent subject-matter and methods review, verify links and access dates, and publish funding and conflict disclosures. Name a contact for errors and keep earlier versions with notes on what changed. Review 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. This report completed the Commonwealth Initiative's internal research review. That internal review does not mean the full review standards proposed in the Commonwealth Initiative's research methodology have been adopted or completed, and the report has not been externally peer reviewed. 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 carries out the first part of this protocol: a county register, a 35-county sustained-poverty subset transcribed from the source, a verified 2025 unemployment excerpt, 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: persistence, public services, and changing economic structure

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 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, 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.

County evidence annex | Four-period poverty

This table reproduces the 35 Kentucky county entries in the U.S. Census Bureau's February 2026 table of counties with poverty of 20 percent or more in each of four nonoverlapping five-year ACS periods. It covers those 35 counties only, not all 120. The rows are a *threshold-selected subset*: if another Kentucky county is missing, that does not mean it had low poverty in every period. Values are percentages. Source [S02].

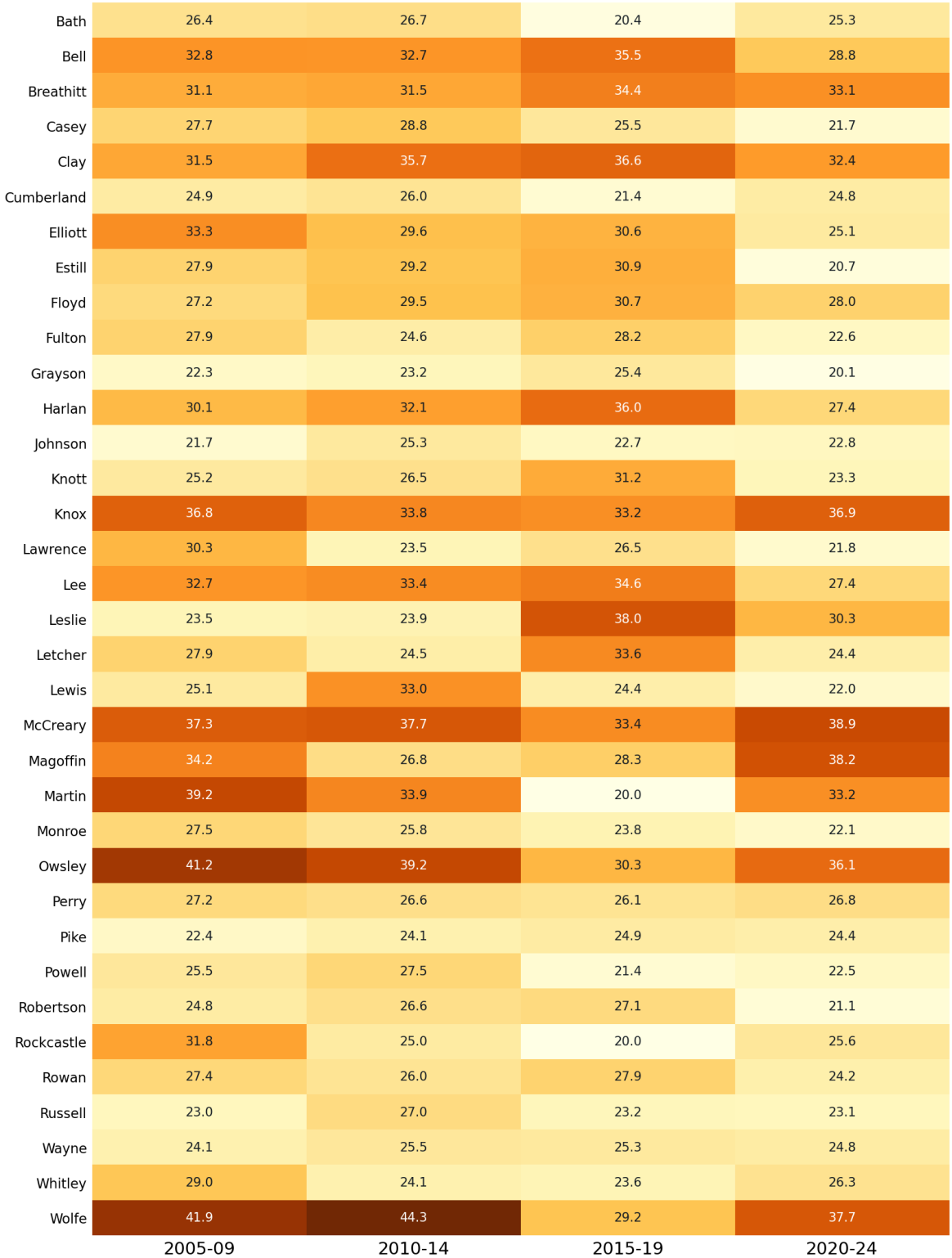


Figure 4. Census Bureau sustained-poverty subset: 35 Kentucky counties, four ACS windows. Exact source values appear in the workbook and the table below. The 35-by-four visual does not represent all 120 counties. Source: [S02].

County	2005-09	2010-14	2015-19	2020-24
Bath	26.4%	26.7%	20.4%	25.3%
Bell	32.8%	32.7%	35.5%	28.8%
Breathitt	31.1%	31.5%	34.4%	33.1%
Casey	27.7%	28.8%	25.5%	21.7%
Clay	31.5%	35.7%	36.6%	32.4%
Cumberland	24.9%	26.0%	21.4%	24.8%
Elliott	33.3%	29.6%	30.6%	25.1%
Estill	27.9%	29.2%	30.9%	20.7%
Floyd	27.2%	29.5%	30.7%	28.0%
Fulton	27.9%	24.6%	28.2%	22.6%
Grayson	22.3%	23.2%	25.4%	20.1%
Harlan	30.1%	32.1%	36.0%	27.4%
Johnson	21.7%	25.3%	22.7%	22.8%
Knott	25.2%	26.5%	31.2%	23.3%
Knox	36.8%	33.8%	33.2%	36.9%
Lawrence	30.3%	23.5%	26.5%	21.8%
Lee	32.7%	33.4%	34.6%	27.4%
Leslie	23.5%	23.9%	38.0%	30.3%
Letcher	27.9%	24.5%	33.6%	24.4%
Lewis	25.1%	33.0%	24.4%	22.0%
McCreary	37.3%	37.7%	33.4%	38.9%
Magoffin	34.2%	26.8%	28.3%	38.2%
Martin	39.2%	33.9%	20.0%	33.2%
Monroe	27.5%	25.8%	23.8%	22.1%
Owsley	41.2%	39.2%	30.3%	36.1%
Perry	27.2%	26.6%	26.1%	26.8%
Pike	22.4%	24.1%	24.9%	24.4%
Powell	25.5%	27.5%	21.4%	22.5%

County	2005-09	2010-14	2015-19	2020-24
Robertson	24.8%	26.6%	27.1%	21.1%
Rockcastle	31.8%	25.0%	20.0%	25.6%
Rowan	27.4%	26.0%	27.9%	24.2%
Russell	23.0%	27.0%	23.2%	23.1%
Wayne	24.1%	25.5%	25.3%	24.8%
Whitley	29.0%	24.1%	23.6%	26.3%
Wolfe	41.9%	44.3%	29.2%	37.7%

Table A1. Source-transcribed published percentages. They are rounded estimates and should not be treated as exact counts. The original source provides the classification, and this report does not calculate separate confidence intervals for changes. [S02]

County evidence annex | KYSTATS unemployment excerpt

The 23 values below are the only county unemployment figures stated individually in KYSTATS' May 18, 2026 public announcement for 2025. They are not a complete 120-county dataset. County annual values are not seasonally adjusted. Because October 2025 source data were not collected, the release warns that the 11-month 2025 annual averages are not strictly comparable with earlier full-year annual averages. Source [S05].

County	2025 unemployment rate
Woodford	3.5%
Fayette	3.8%
Scott	3.8%
Boone	3.9%
Oldham	3.9%
Shelby	3.9%
Todd	3.9%
Bourbon	4.0%
Campbell	4.0%
Harrison	4.0%
Jessamine	4.0%
Kenton	4.0%
Washington	4.0%
Martin	9.1%
Magoffin	8.8%
Wolfe	8.5%
Lewis	8.2%
Elliott	7.9%
Carter	7.3%
Jackson	7.1%
Lawrence	7.0%
Menifee	6.9%
Harlan	6.8%

County	2025 unemployment rate

Table A2. County rate values reported explicitly in the release. Blank entries elsewhere in the workbook must stay blank until they are verified from full county files. [S05]

County universe | Official register

This register defines the full set of 120 counties for planned county-level research. A county's presence on the list does not mean the Commonwealth Initiative has gathered complete statistics for it. County spellings follow the Kentucky Department for Local Government's official list. Source [S18].

County	County	County	County
Adair	Edmonson	Knox	Nicholas
Allen	Elliott	LaRue	Ohio
Anderson	Estill	Laurel	Oldham
Ballard	Fayette	Lawrence	Owen
Barren	Fleming	Lee	Owsley
Bath	Floyd	Leslie	Pendleton
Bell	Franklin	Letcher	Perry
Boone	Fulton	Lewis	Pike
Bourbon	Gallatin	Lincoln	Powell
Boyd	Garrard	Livingston	Pulaski
Boyle	Grant	Logan	Robertson
Bracken	Graves	Lyon	Rockcastle
Breathitt	Grayson	McCracken	Rowan
Breckinridge	Green	McCreary	Russell
Bullitt	Greenup	McLean	Scott
Butler	Hancock	Madison	Shelby
Caldwell	Hardin	Magoffin	Simpson
Calloway	Harlan	Marion	Spencer
Campbell	Harrison	Marshall	Taylor
Carlisle	Hart	Martin	Todd
Carroll	Henderson	Mason	Trigg
Carter	Henry	Meade	Trimble
Casey	Hickman	Menifee	Union
Christian	Hopkins	Mercer	Warren

County	County	County	County
Clark	Jackson	Metcalfe	Washington
Clay	Jefferson	Monroe	Wayne
Clinton	Jessamine	Montgomery	Webster
Crittenden	Johnson	Morgan	Whitley
Cumberland	Kenton	Muhlenberg	Wolfe
Daviess	Knott	Nelson	Woodford

Source bibliography and data provenance

Sources are numbered for use throughout the report. A source's publication year is not the same as the period its data cover. When official agencies report different estimates of what looks like the same indicator, this report names one headline series and records the alternative in a note. Web addresses were checked while the report was being prepared; the Commonwealth Initiative should archive source files and verify links at final publication.

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End of Research Report CI-RR-001.