

# Demographics and Socio- Economic Characteristics

2022

MARCH 22

OWEN COUNTY, KY





# Introduction

## Owen County, KY

Owen County covers approximately 352 sq miles of land and is located in the central-southern portion of what is known as Northern Kentucky. The Kentucky River runs along the full length of its southwestern border and Eagle Creek marks the northern boundary. The county is known for its hills and river/water valleys with elevations ranging from 400 to 1000 feet<sup>15</sup>. Owen County was founded in 1819 and named for Abraham Owen, an early Kentucky Legislator and Colonel who died at the battle of Tippecanoe. Owen County became the 63<sup>rd</sup> designated county in Kentucky.

Today, Owen County encompasses the townships of Owenton, the county seat, Gratz, Hesler, Jonesville, Long Ridge, Lusby's Mill, Monterey, New Columbus, New Liberty, Poplar Grove, Perry Park, Sparta, and Wheatley. Nestled in a pocket of hills and valleys, Owen County is where rural life blossoms and community matters.

***“Owen County, where rural life blossoms and community matters”***

Demographics and Socio-economic factors are those attributes and details specific to the populations in a given area. These details include such factors as race, ethnicity, gender, age, housing, employment, and income. In essence it includes the who, what, when, and where of a given population.

This report will explore these factors and details to help better understand our populations and how we can build-upon those details for a better future.





# Age and Gender

## Median and Age Dependency

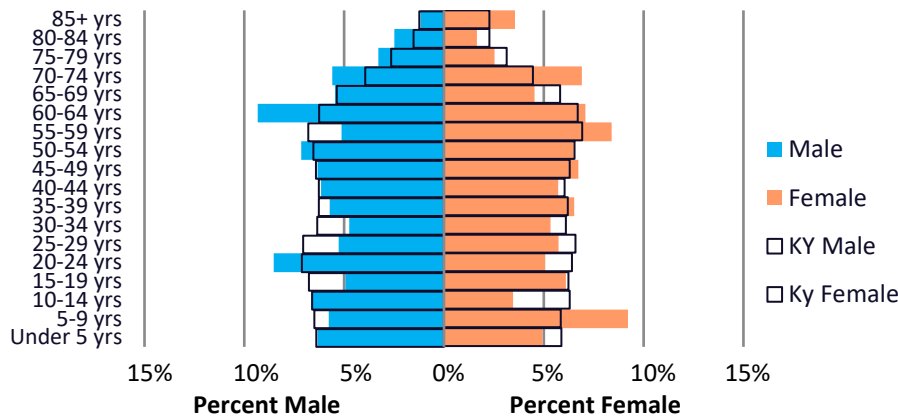
According to the 2020 ACS 5-year estimates, Owen County had a total population of 10,847; 5,562/51% male and 5,285/49% female<sup>1</sup>. The median age is 42.3 years which is a decrease of .5 from previous years<sup>1</sup>. Nearly 23% of the population is under 18 years of age and 18.6% is 65 years or older<sup>1</sup>.

***“The median age in Owen County is 42.3 years”***

Owen County’s population is older than the Kentucky average. The median age for men is 41.3 compared to 37.6 in Kentucky and the median age for women is 43 compared to 40.4<sup>1</sup>. Owen county also has a higher age dependency ratio, 69, that is the ratio between persons under 18 and over 64 and the number of working-age individuals (those aged 19-64 years old), when compared with Kentucky and national averages at 63.8 and 62.5 respectively<sup>1</sup>. Owen County’s population under 18 years is comparable to Kentucky and the U.S. at 22.3% compared 22.6% and 22.4% respectively<sup>1</sup>.

**23%**  
under 18  
years

**Percent of Poulation by Age Group and Gender  
Kentucky & Owen County  
ACS 2020 5-year Estimates<sup>1</sup>**



Owen County has a higher ratio of males to females and a higher age ratio dependence than KY and the U.S.

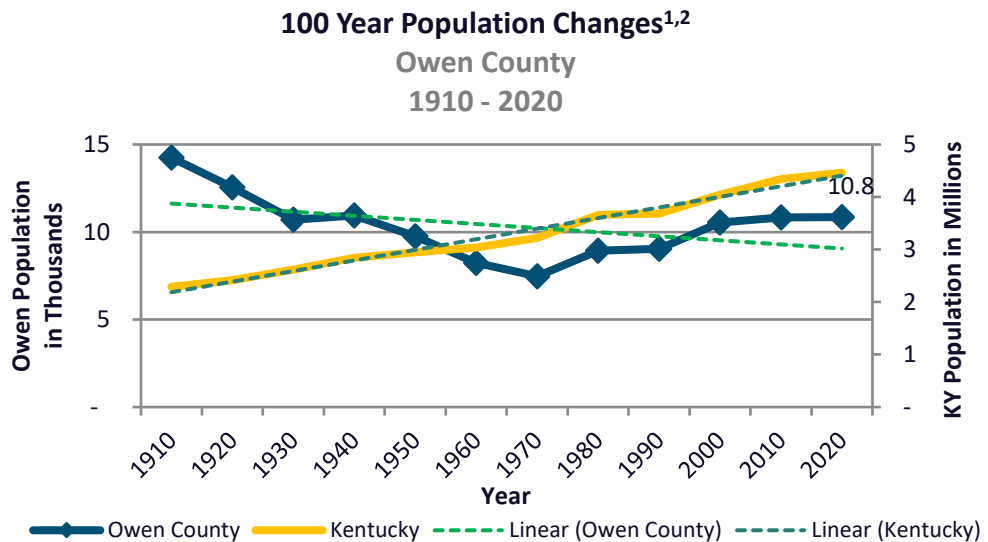
# Population Trends

## Growth

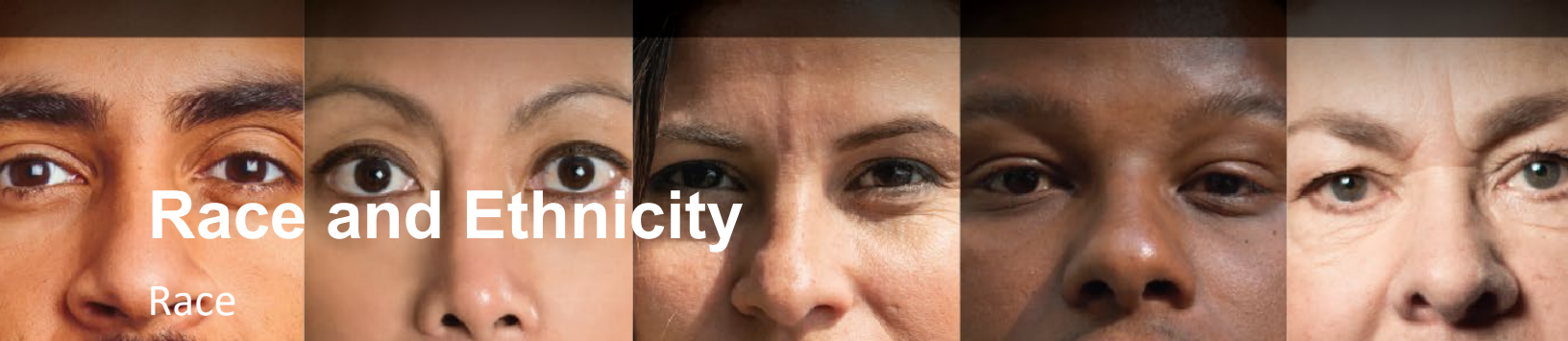
Over the last 100 years, Owen County’s population trends have seen a steady rate of decline with brief periods of increase and stabilization. In comparison to other counties and the state overall, Owen County’s population is declining, representing a 100-year growth rate of approximately -24% compared with a 95% increase in Kentucky<sup>1,2</sup>.

***“The current 10yr population growth in Owen County is flat”***

Current population estimates reflect no change for Owen County since the 2010 census.



Neighboring counties including Henry and Gallatin have sustained population growth rates, but Trimble County and Carroll County, are experiencing a decline in population with decreases of 1.1 and 2% in the last 10 years while Owen County’s growth has leveled off<sup>1</sup>. In contrast, neighboring counties of Grant and Scott have both experienced growth rates of 1.1% and 21.2% respectively in the last 10 years.

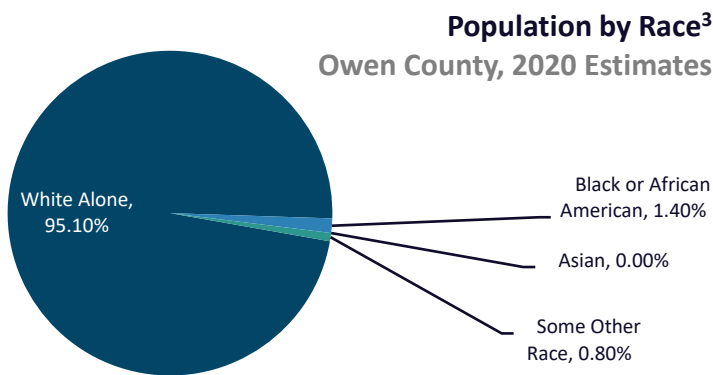


# Race and Ethnicity

## Race

The primary racial composition of Owen County is white. According to the 2020 ACS 5-year estimates, over 95% of Owen County selected “White Alone” as their race compared to 86.2% and 70.4% in the Commonwealth and nation overall<sup>3</sup>.

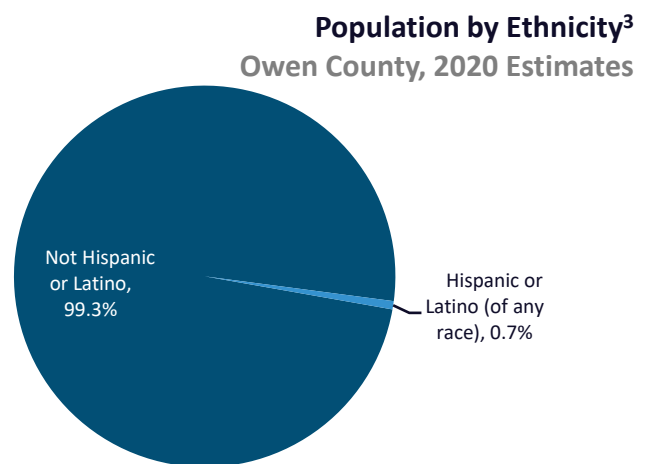
Compared to the Commonwealth and nation, Owen County has significantly lower percentages of residents who declare any of the other races or who declare having “some other race” or “Two or more Races”.



Races other than Black, American Indian, Alaska Native, Hawaiian or Pacific Islander make up 1.1% of the total population in KY<sup>3</sup>.

## Ethnicity

The primary ethnicity in Owen County is non-Hispanic. According to the 2020 5-year estimates, over 99% of Owen County selected “non-Hispanic” as their ethnicity compared to 81.8% in the nation overall<sup>3</sup>. Owen has a much lower than average “Hispanic” population comprising its residents, at .7% compared with the Commonwealth at 3.8%<sup>3</sup>.







# Households

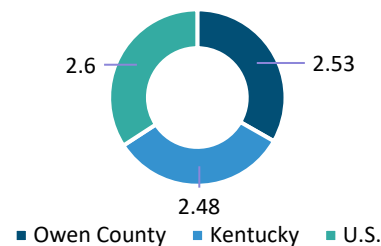
## Size

The 2020 ACS 5-year estimates there are 4,246 total households in Owen County<sup>4</sup>. The average owner-occupied household size of 2.53 persons per household is just slightly smaller than the Commonwealth and national averages at 2.55 and 2.69 respectively<sup>5</sup>.

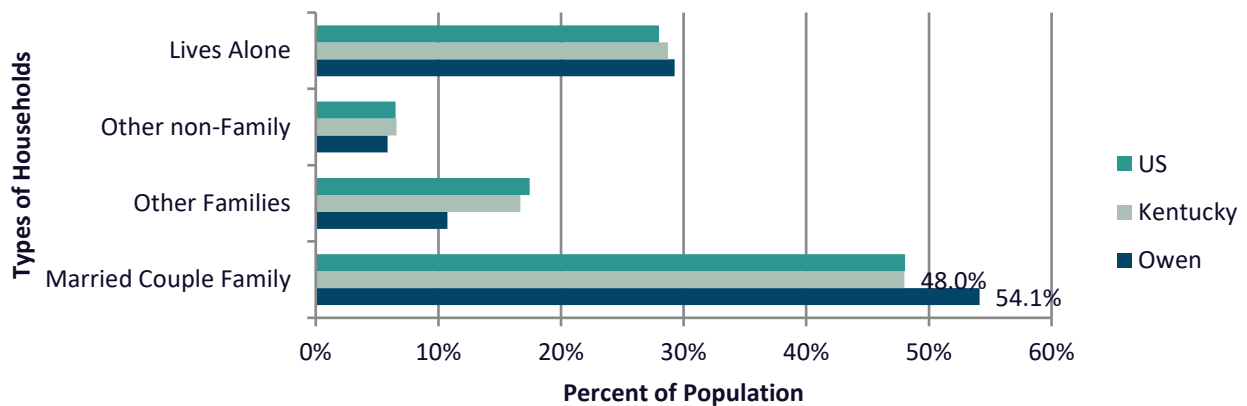
## Makeup

Owen County’s traditional households representing (Husband/Wife) are higher than average at 54.1% compared with state and national averages at 48% and 48.1% respectively<sup>4</sup>. Those living alone, make up 29.3% of all households followed closely by “other families” (non-traditional Husband/Wife) at 10.7%<sup>4</sup>.

**Average Household Size<sup>4</sup>**  
Owen County, 2020 Estimates



**Types of Households<sup>4</sup>**  
Owen County, 2020



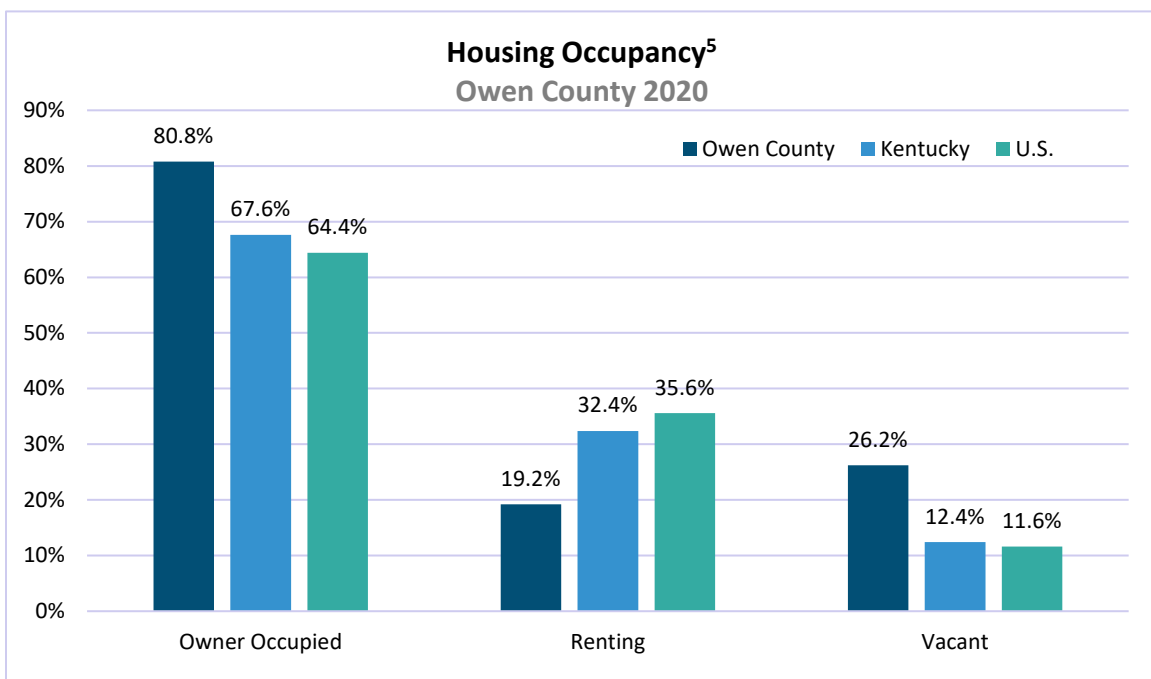
Owen County has a significantly higher proportion of women of childbearing age who are unmarried, nearly 61% as compared with the Commonwealth and national averages at 34.5% and 32.8%<sup>4</sup>. Unmarried women represent those who are widowed, divorced, or have never married, aged 15-50, the typical childbearing age group.



# Households Occupancy

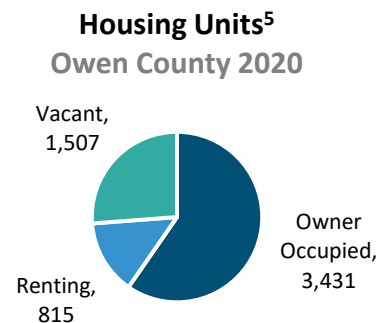
According to the 2020 ACS 5-year estimates, Owen County has a much higher average percentage, 80.8%, of owner-occupied housing as compared with the Commonwealth and national averages at 67.6% and 64.4% respectively<sup>5</sup>.

Another 26.2% of homes in Owen County are occupied by renters from both commercial and private owners which is significantly less the state rate<sup>5</sup>.



***“Vacant houses are double the state rate in Owen County”***

Vacant housing has a direct impact on the physical surroundings in a neighborhood. Research has shown that vacant lots/housing that have been remediated had positive effects on health, including lowering heart rate and reducing violence.

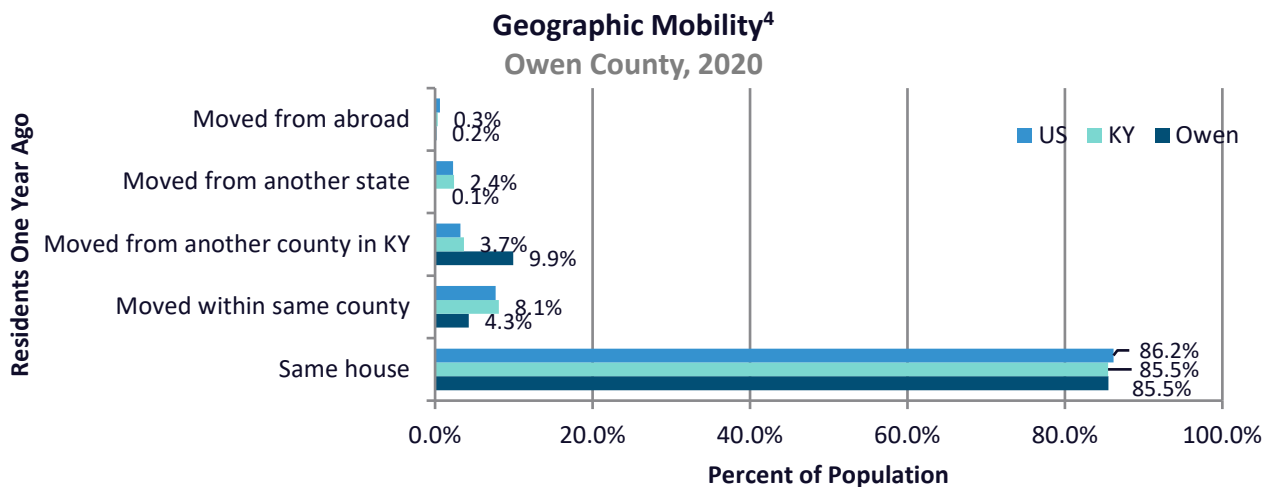




# Geographic Mobility

Residence 1 year ago

According to the 2020 ACS 5-year estimates, nearly 86% of Owen County residents one year and over were living in the same house twelve months earlier; less than 5% moved within Owen County from one housing unit to another; and more than 9% moved in from another county within the Commonwealth<sup>4</sup>.



Owen County’s population geographic mobility is average when compared with the Commonwealth and nation overall having less than 15% of households living a different house one-year ago<sup>4</sup>.

***“On average less than 15% of households move each year”***

More than 85% of Owen County’s population resided in the same house twelve months earlier compared with 85.5% and 86.2% of the Commonwealth and national populations<sup>4</sup>.



# Nativity

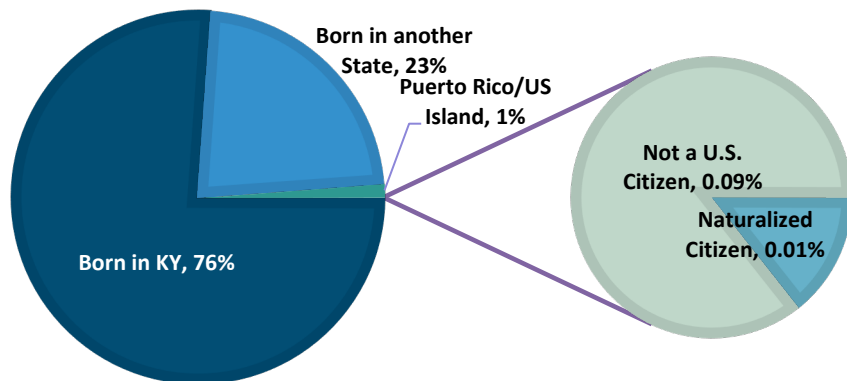
## Place of Birth

Of Owen County residents born in the United States, 99.9%, only 76.1% of the population was born in Kentucky<sup>4</sup>. Another 22.7% were born within the United States and migrated to Kentucky<sup>4</sup>. Foreign born residents represent less than 1% of the population<sup>4</sup>.

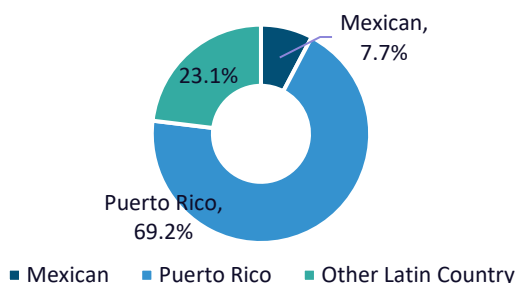
***“22.7% of people were born outside of Kentucky”***

Less than 1% of the population in Owen County is Hispanic/Latino in origin<sup>3</sup>. The population identifying as Hispanic is primarily Puerto Rican, representing 69% of the total Hispanic population<sup>3</sup>. Another .3% of the total population also identifies as Hispanic/Latino from Latin countries other than Mexico and Puerto Rico<sup>3</sup>.

**Place of Birth<sup>4</sup>**  
Owen County, 2020



**Origin of Foreign Born Residents<sup>3</sup>**  
Owen County 2020



Other Latin countries include Central and South American countries as well as some Caribbean countries including Cuba, Dominican Republic and Haiti.

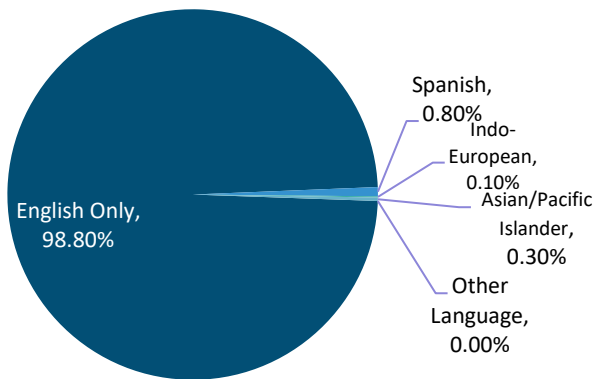


# Language

## Primary Language Spoken at Home

The primary language spoken at home in Owen County is English, representing more than 98% of households<sup>4</sup>.

**Language Spoken at Home<sup>4</sup>**  
Owen County 2020

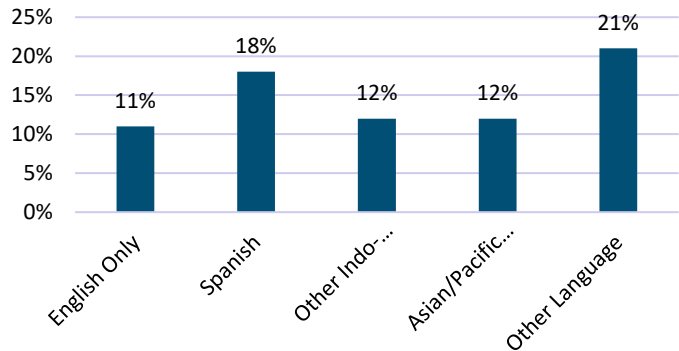


Indo-European languages represent those languages spoken mostly in Europe and areas of European settlement and in much of Southwest and South Asia. They include well known languages such as Iranian, Greek, German, Armenian, Celtic, and Albanian. Asian/Pacific Islander languages include Chinese, Korean, Vietnamese, Hindi, Japanese, Russian, Filipino, and Thai to name a few.

***“The primary language spoken at home is English”***

**Below Federal Poverty Level by Language Spoken at Home<sup>6</sup>**  
United States 2020

Those with a primary language other than English have a higher propensity to be below the federal poverty level as compared to native born/English speaking persons<sup>6</sup>.

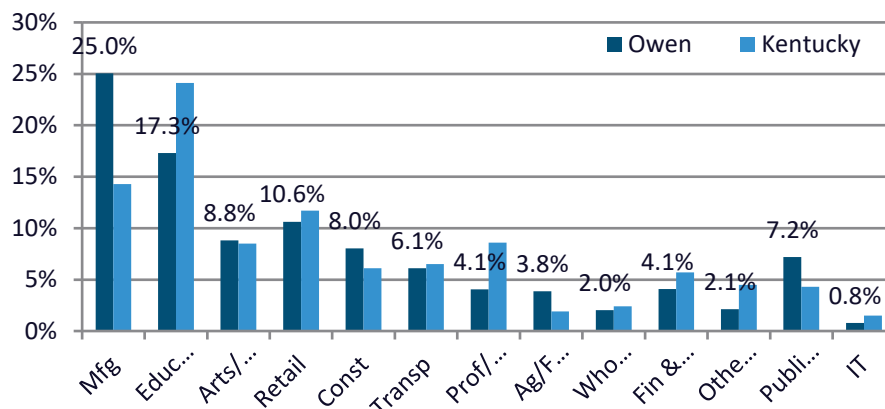


# Employment

## Industry and Class of Worker

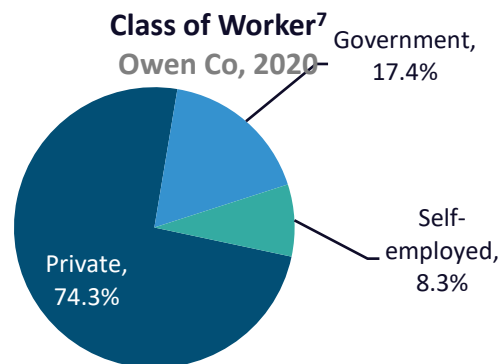
According to the 2020 ACS 5-year estimates, the leading industry for Owen County's employed population 16 years and older was Manufacturing, representing a ¼ of all jobs followed by Education, 17.3%, and Retail at 10.6%<sup>7</sup>.

**Employment by Industry<sup>7</sup>**  
Owen Co & KY, 2020



Industry	Rank
Manufacturing	1
Educational services, and healthcare and social assistance	2
Retail Trade	3
Arts, entertainment, and recreation, and accommodation and food services	4
Construction	5
Public administration	6
Transportation and warehousing, and utilities	7
Finance and insurance, and real estate and rental and leasing	8
Professional, scientific, and management, and administrative and waste management services	9
Agriculture, forestry, fishing and hunting, and mining	10
Other services, except public administration	11
Wholesale Trade	12
Information	13

The most common occupations were those related to management, business, science, and arts occupations representing 32.9%; followed closely by production, transportation, and material moving occupations at 25.2%; service occupations at 16.2%; sales and office 14.6% and natural resources, construction, and maintenance occupations at 11.1%<sup>7</sup>.

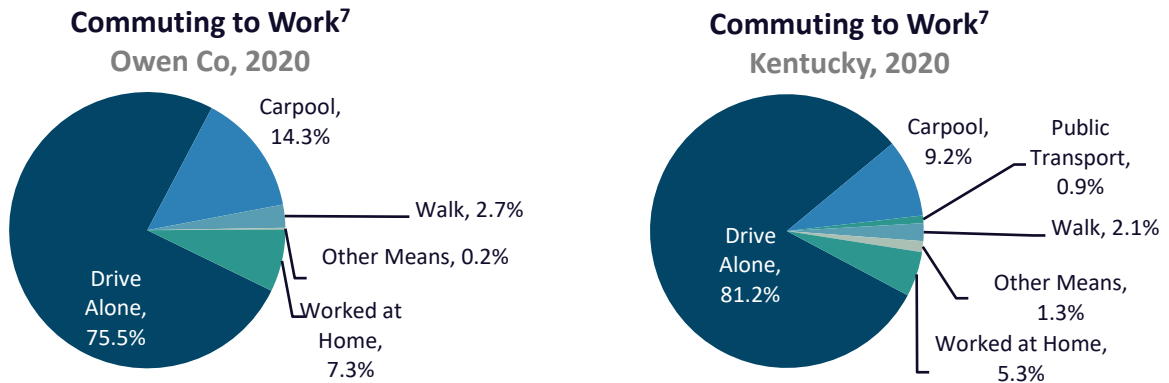




# Employment

## Commute

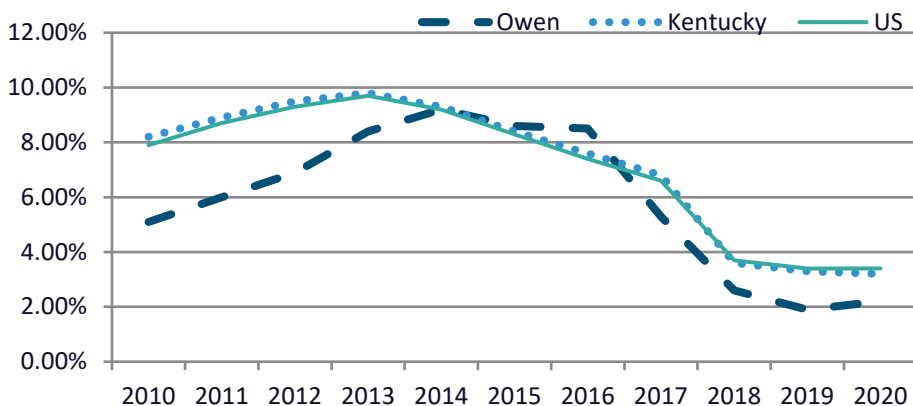
Only 75% of Owen County residents commute to work alone in a truck, car, or van and more than 14% carpool<sup>7</sup>. On average Owen County workers carpool more than other Kentuckians overall.



Unemployment rates in Owen County residents aged 16 and over continues to remain lower than the state and national averages at 2.2%<sup>7</sup>.

***“The average commute to work is 41.2 min, 2x the state average”***

**Percent of Unemployed Residents Aged 16 and Older<sup>7</sup>**  
Owen Co, KY and US, 2010-2020



Unemployment rates in Owen County are lower than the Commonwealth and the nation overall by at least 1%<sup>7</sup>.

# Employment

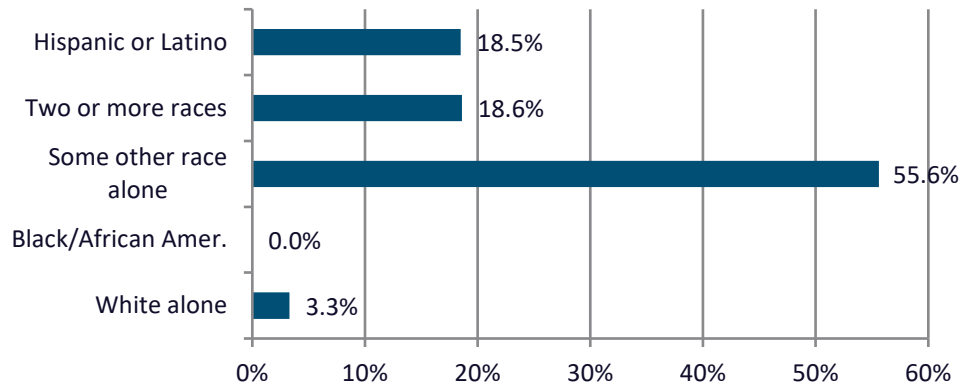
## Race/Ethnicity/Gender



There is a significant difference in the unemployment rates between those who identify as white and those who identify as some other race/ethnicity groups in Owen County. According to the 2020 ACS 5-year estimates, those who identify some other races are 17 times more likely to be unemployed than those who identify as “White Alone”<sup>8</sup>.

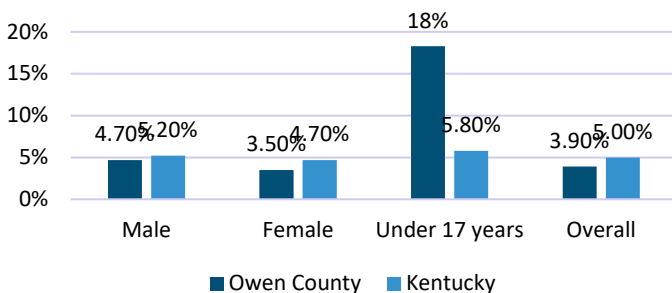
Additionally, those who identify as Hispanic or those who identify as two or more races are 6 times more likely to be unemployed than those who identify as white alone<sup>8</sup>.

**Percent of Unemployed Residents  
16 and Older by Race<sup>8</sup>  
Owen Co, 2020**



***“Higher rates of unemployment are experienced by minorities”***

**Percent of Unemployed Residents  
16 and Older by Gender/HH Status<sup>8</sup>  
Owen County, 2020**

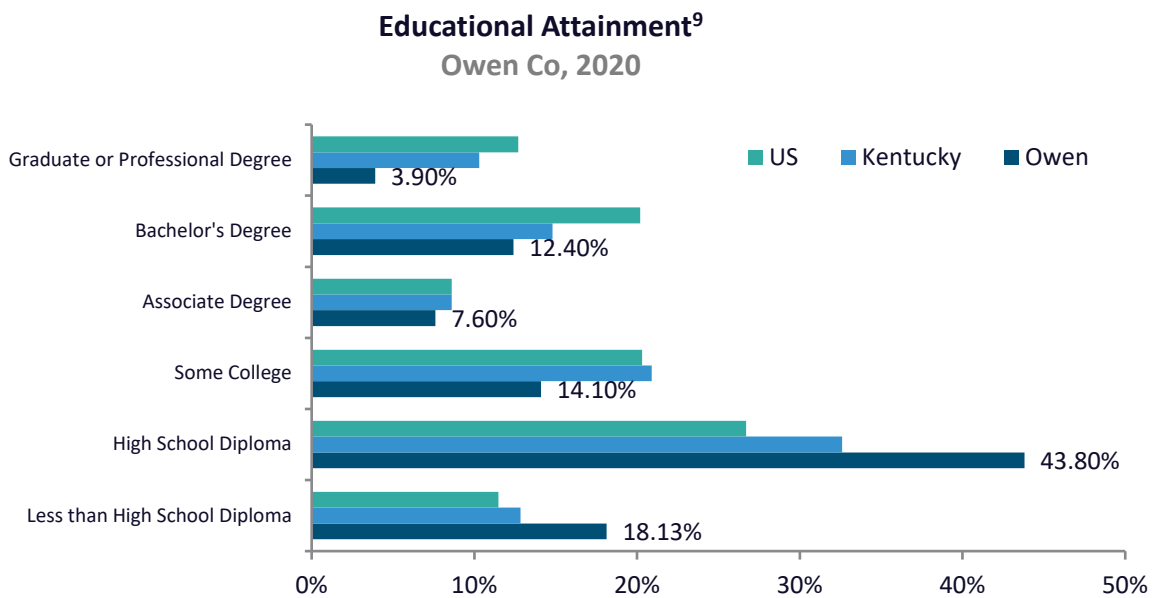


In Owen County, females with children under 18 years old in their household experience significantly higher rates of unemployment at 18% compared to a rate of only 3.8% of females across the Commonwealth<sup>8</sup>.

# Education

## Attainment

According to the 2020 ACS 5-year estimates, more than 1/5 of the population in Owen County 25 years and older does not have a high school diploma or equivalency, (18.13%), significantly higher than the state and national averages at 12.84% and 11.47% respectively<sup>9</sup>. Of those who graduated high school or obtained an equivalency, 23.9% went on to get a higher education degree<sup>9</sup>. The largest proportion of persons aged 25 and older ceased their education after obtaining their high school diploma/equivalency, 43.8% as compared to 32.5% and 26.7% in the Commonwealth and nationally<sup>10</sup>.



***“Only 17% of those aged 18-24 are enrolled in school<sup>9</sup>”***

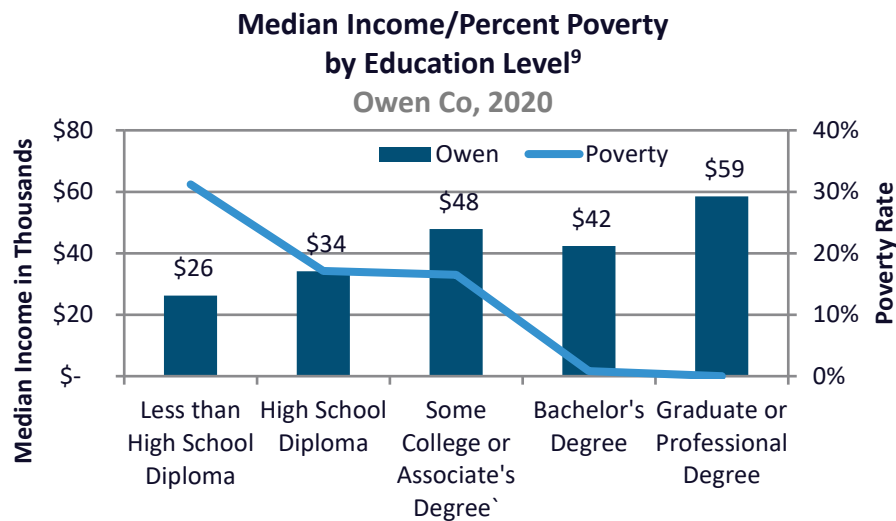
Compared with the state and national averages, Owen County has less than half the rate of school enrollment for those aged 18-24 at only 17%, compared to 45.6% and 50.8% in the Commonwealth and nationally<sup>11</sup>.



# Education

## Median Income

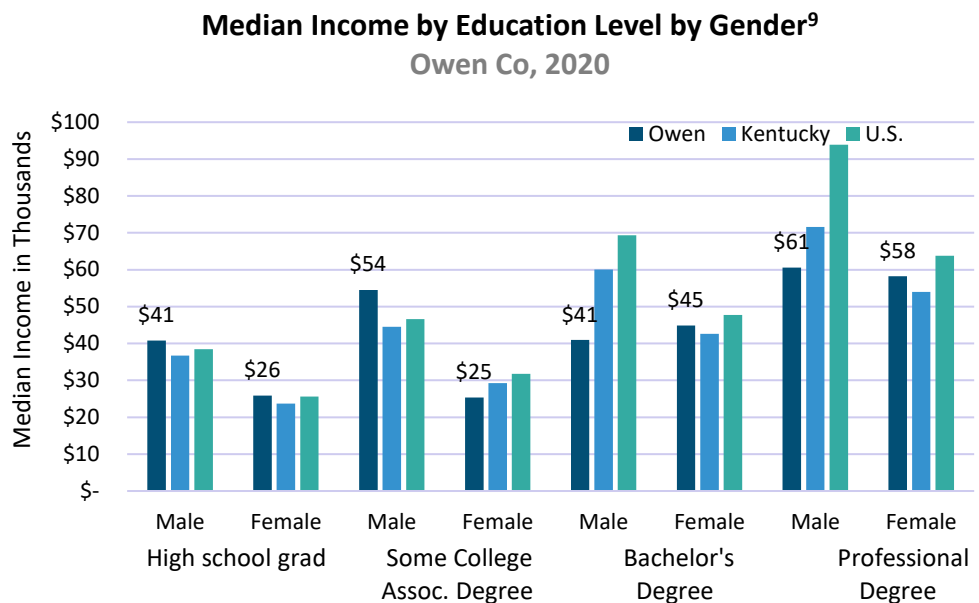
The 2020 ACS 5-year estimates indicate a wide gap in income for persons without a high school education or equivalency and a subsequently higher poverty rate the less education one has achieved.



According to the 2020 ACS 5-year estimates, there is a direct correlation between poverty and level of educational achievement.

*“On average, less education = less income”*

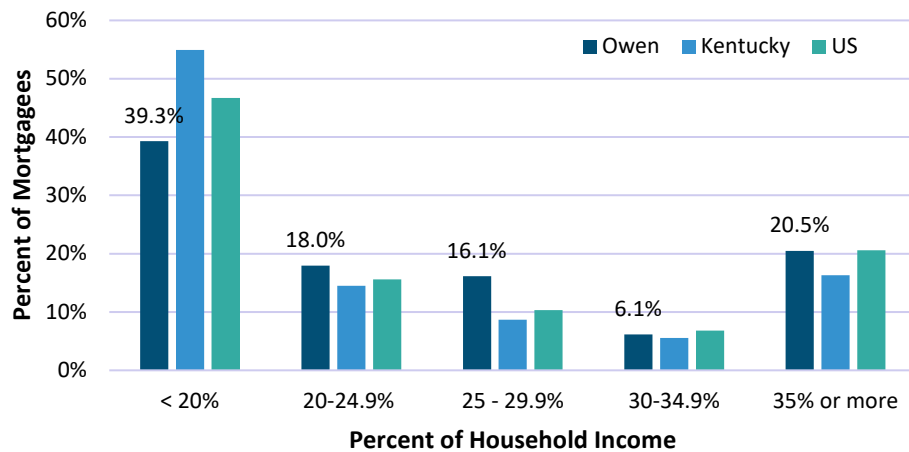
On average, males make more than twice as much as females for those with a high school education, some college, or an associate degree.



# Housing Costs

According to the 2020 ACS 5-year estimates, most of the homes in Owen County with a mortgage fall in-line with the rates seen across the state and nationally with more than half of those homes representing a mortgage cost of less than 20% of the household income<sup>5</sup>. On the far end of the spectrum however, Owen County has more than 20% of homes with a mortgage that have a housing cost burden of 35% or more of the total household income.

**Housing Mortgage % of Income<sup>5</sup>**  
Owen County 2020

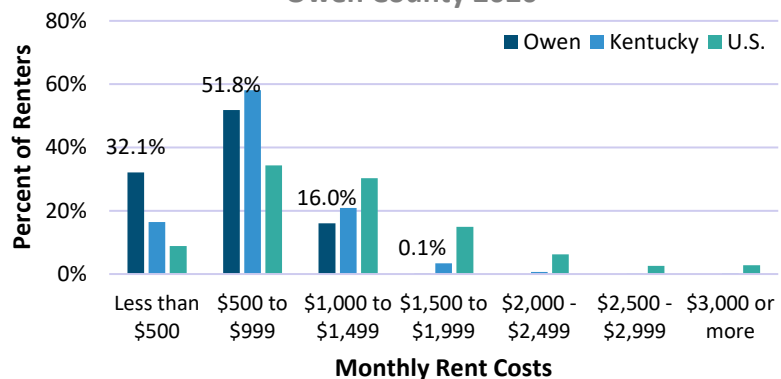


Twenty percent of mortgage holders in Owen County use 35% or more of their monthly household income for mortgage payments<sup>5</sup>.

***“20% of mortgage holders use 35% or more of household income”***

The median rental cost for Owen County is \$631 a month<sup>5</sup>. More than 30% of renters pay more than 35% of their household income on rent each month<sup>5</sup>.

**Rental Costs<sup>5</sup>**  
Owen County 2020



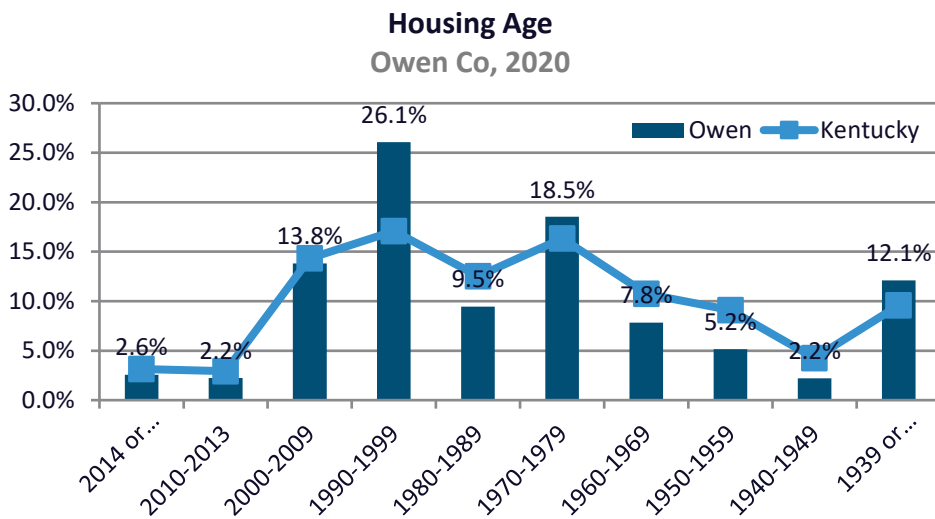
# Housing

## Age

According to the 2020 ACS 5-year estimates, Owen County had a total of 5,753 housing units<sup>5</sup>. Of the housing units, 67.5% were single unit detached structures, 6.6% were multi-unit structures and 26% were mobile homes<sup>5</sup>.

The largest age groups of occupied homes were those built between 1990 and 1999 before the housing market crash in the early 2000s<sup>5</sup>. Since 2010, Owen County has seen very little in the way of housing development.

***“More than 12% of Owen Co homes were built before 1939”***



Owen County has less than the Kentucky average of homes built before 1980<sup>5</sup>.

Generally older homes can be at higher risk for health hazards such as lead, asbestos, and radon as well as mold and mildew which can have negative effects on health.



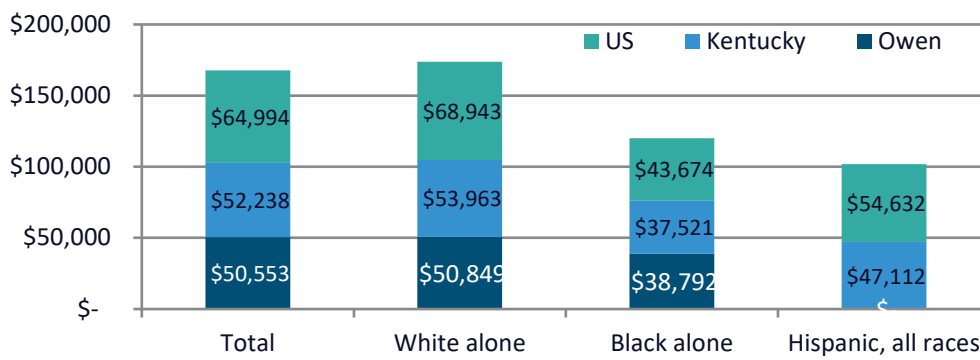
# Income

## Household



According to the 2019 ACS 5-year estimates, the median household income for Owen County, was \$50,553<sup>7</sup>. The median income for Black residents in Owen County is significantly less than those identifying as white alone<sup>7,10</sup>.

**Median Household Income<sup>7,10</sup>  
(In 2019 Inflation-Adjusted Dollars)  
Owen Co, 2015-2019**



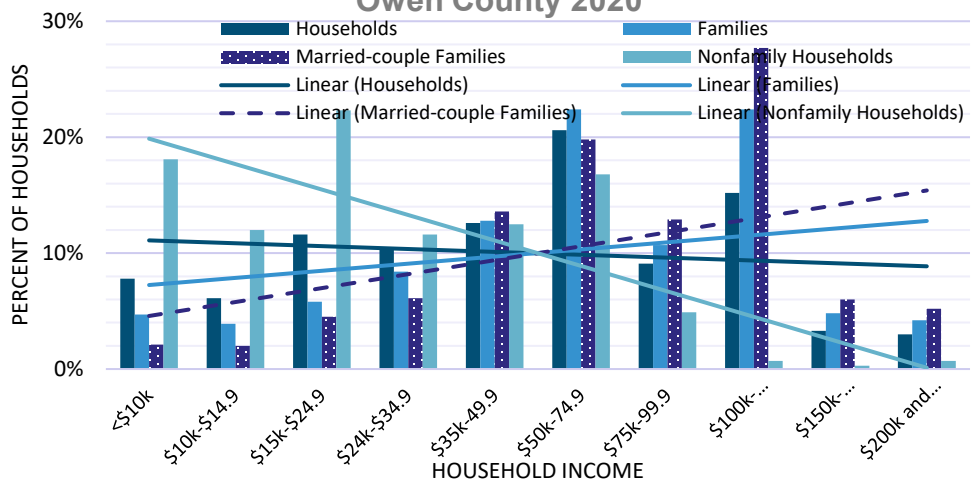
**Household Income Rank KY Counties**

County	Rank
Carroll	83
Gallatin	25
Owen	40
Pendleton	87

***“Median HH income for Black alone is less than White alone”***

Household income trends indicate that traditional married couple families earn more than non-traditional households.

**Income by Household Type<sup>12</sup>  
Owen County 2020**



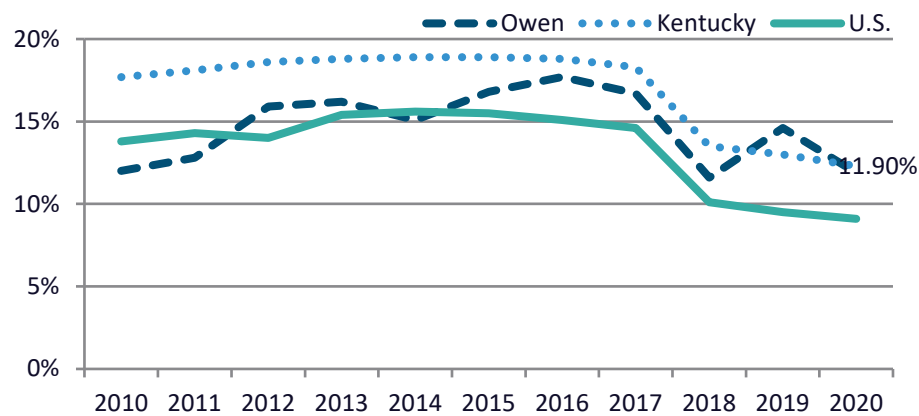


# Poverty

## Trends

Poverty in Owen County residents is similar to the rates experienced by the average Kentuckian with a rate of 11.9% of all residents in Owen County currently earning an insufficient wage, leaving them in poverty<sup>7</sup>.

**Percent of Population Living in Poverty last 12 mos<sup>7</sup>**  
Owen Co, & Kentucky, 2010 - 2020



***“Nearly 12% of Owen County Residents Live in Poverty<sup>7</sup>”***

Currently, Owen County residents are 1.3 times more likely to live in poverty when compared with the U.S.

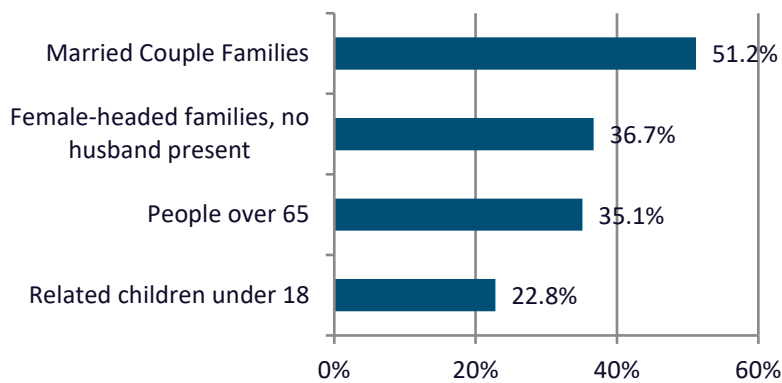
Percent of Population in Poverty <sup>7</sup>	2020	2010
Owen County	11.9%	14.6%
Kentucky	12.3%	17.7%
U.S.	9.1%	13.8%

# Poverty

## Populations at Risk

According to the 2020 ACS 5-year estimates, 16.3% of persons over the age of 65 are living in poverty compared to 17.4% of children under the age of 18 in Owen County<sup>13,14</sup>. Female headed families with no husband present are 3 times more likely to experience poverty than male-headed families with no wife present<sup>13</sup>.

**Percent of Population In Poverty by Selected Groups<sup>3,13,14</sup>**  
Owen Co. 2020



Vulnerable populations in poverty:

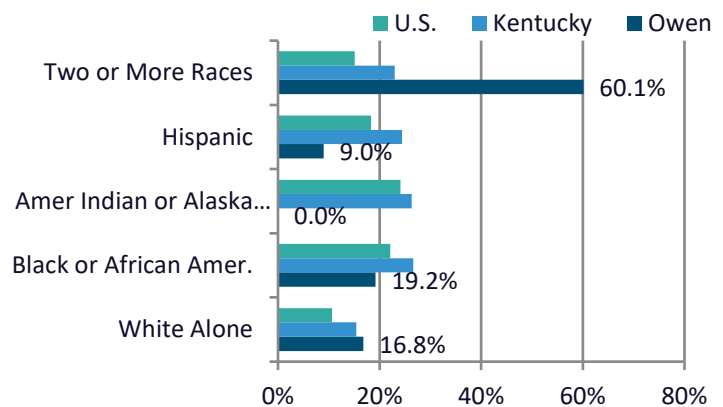
- Elderly - 315
- Under 18 - 420
- Female headed families - 124

More than 1 in of 6 children in Owen County live in poverty<sup>13</sup>.

Race and ethnicity disproportionately affect residents of Owen County in relation to poverty as compared with the nation and state overall as well as within the county when compared with “white alone” populations.

Those of two or more races are significantly more likely to suffer from poverty in Owen County than in other areas throughout the state and nation, having more than twice the rate of poverty<sup>14</sup>.

**Percent of Population In Poverty by Race/Ethnicity<sup>13,14</sup>**  
Owen Co. 2020





# End Notes

## References and Data Sources

1. U.S. Census Bureau, American Fact Finder, 2020 American Community Survey (ACS) 5 Year Estimates, Table S0101 – Age and Sex
2. U.S. Census Bureau, Population of States and Counties of the United States, 1790 to 1990 as accessed at: <https://www2.census.gov/library/publications/decennial/1990/population-of-states-and-counties-us-1790-1990/population-of-states-and-counties-of-the-united-states-1790-1990.pdf>
3. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table DP05 – Demographics and Housing Estimates
4. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table DP02 – Selected Social Characteristics in the United States
5. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table DP04 – Selected Housing Characteristics
6. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table B16009 – Poverty in the Past 12 Months by Age by Language Spoken at Home for the Population 5 Years and Over
7. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table DP03 – Selected Economic Characteristics
8. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table S2301 – Employment Status
9. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table S1501 – Educational Attainment
10. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table B19013 – Median Household Income in the past 12 Months (in 2020 Inflation-Adjusted Dollars)
11. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table S1401 – School Enrollment
12. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table S1901 – Income in the Past 12 Months (in 2020 inflation-adjusted dollars)
13. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table B17010 – Poverty Status in the Past 12 months of Families by Family Type by Presence of Related Children Under 18 Years by Age of Related Children
14. U.S. Census Bureau, American Fact Finder, 2020 ACS 5 Year Estimates, Table S1701 – Poverty Status in the Past 12 Months