

Demographics and Socio- Economic Characteristics

2022

MARCH 22

PENDLETON COUNTY, KY





Introduction

Pendleton County, KY

Pendleton County covers approximately 280 sq miles of land and is located in the south-eastern portion of what is known as Northern Kentucky. Founded in 1798 and named for Edmund Pendleton, a longtime member of the Virginia House of Burgesses, the Continental Congress and chief justice of Virginia, Pendleton County became the 28th designated county in Kentucky.

Today, Pendleton County encompasses the towns of Falmouth, the county seat, Auburn, Berry, Butler, DeMossville, Falmouth, Gardnersville, Knoxville, McKinneysburg, Morgan, Peach Grove, and Portland. Situated west of the I-75 interstate and east of the Ohio River, Pendleton County is home to the Kincaid Lake State Park, the Main and South Licking River and bodes a rich history of farming.

“Pendleton County, where community is about the people”

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

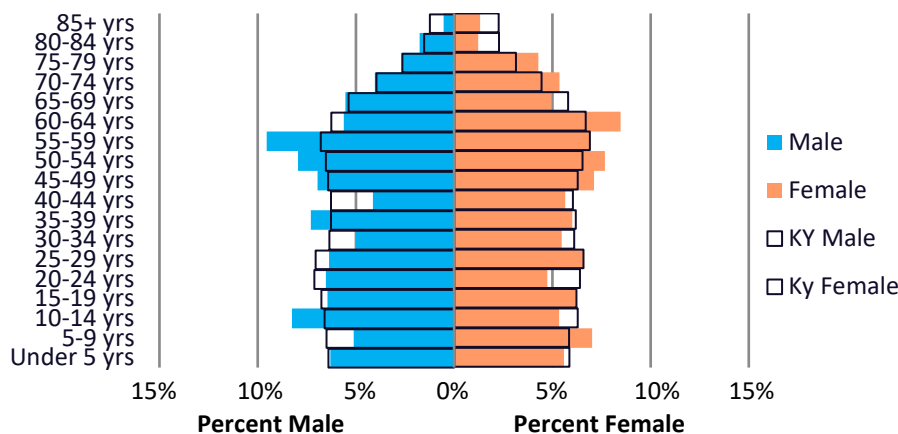
According to the 2020 ACS 5-year estimates, Pendleton County had a total population of 14,587; 7,496/51% male and 7,091/49% female¹. The median age is 40.8 years which is an increase of .2 from previous years¹. Nearly 23% of the population is under 18 years of age and 15.8% is 65 years or older¹.

“The median age in Pendleton County is 40.8 years”

Pendleton County’s population is slightly older than the Kentucky average. The median age for men is 39.5 compared to 37.6 in Kentucky and the median age for women is 42.6 compared to 40.4¹. Pendleton county also has a slightly higher age dependency ratio, 64.1, 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 respectively¹. Pendleton County’s population under 18 years is nearly 24% compared 22.6% and 22.4% in Kentucky and the U.S. respectively¹.

24%
under 18
years

**Percent of Poulation by Age Group and Gender
Kentucky & Pendleton County
ACS 2020 5-year Estimates¹**



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

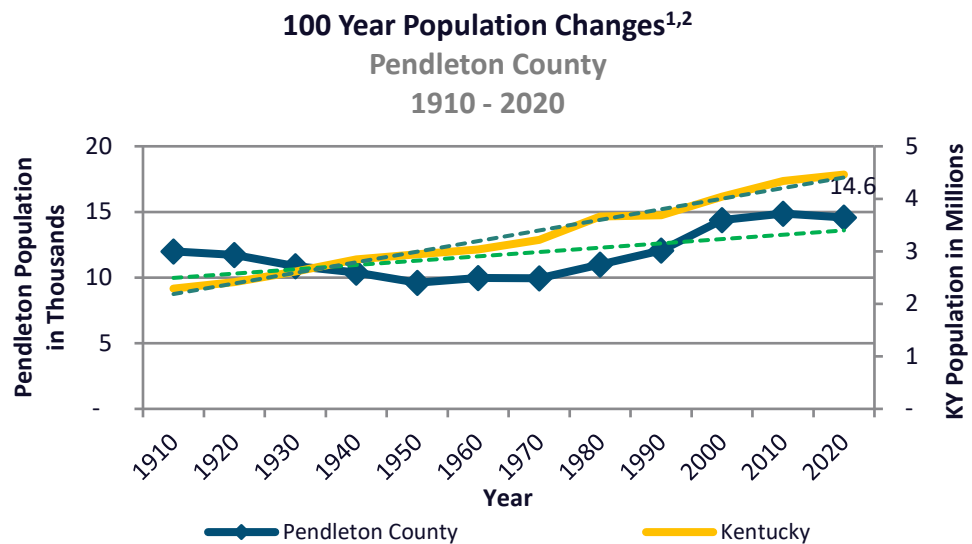
Population Trends

Growth

Over the last 100 years, Pendleton County's population trends have seen a steady rate of growth with brief periods of minimal recession. In comparison to Kentucky, Pendleton County's rate of growth is much slower than the overall state growth rate, representing a 100-year growth rate of approximately 22% compared with 95% in Kentucky^{1,2}.

“The current 10yr population growth in Pendleton Co. declined”

Current population estimates reflect a 2% decrease for Pendleton County since the 2010 census.



Neighboring Harrison County has seen a 100-year growth rate of 11% while Bracken County has seen a 100-year decline of 19% in population as compared with Pendleton County¹. The north and western neighboring counties of Campbell and Grant continue to experience steady but slow growth in population with 1.1% and 3.9% over the last 10 years, respectively.

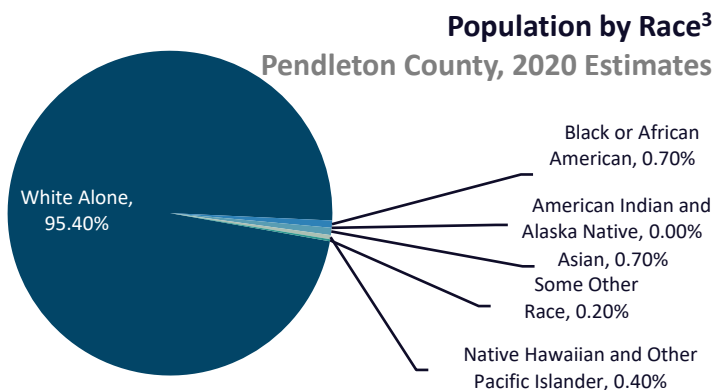


Race and Ethnicity

Race

The primary racial composition of Pendleton County is white. According to the 2020 ACS 5-year estimates, over 95% of Pendleton County selected “White Alone” as their race compared to 86.2% and 70.4% in the Commonwealth and nation overall³.

Compared to the Commonwealth and nation, Pendleton 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”.

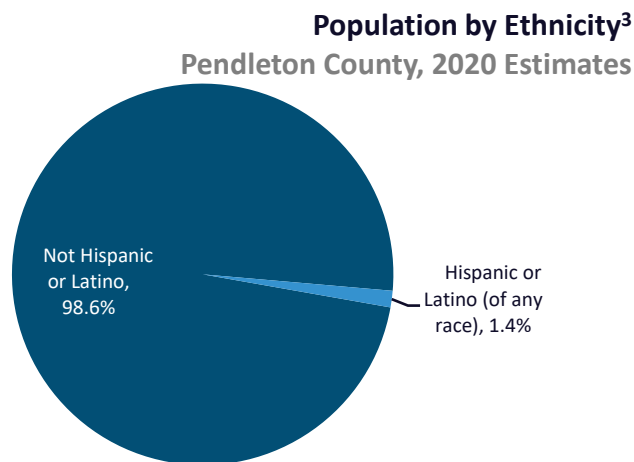


Races other than Black, American Indian, Alaska Native, Hawaiian or Pacific Islander make up 1.1% of the total population in KY³.

Ethnicity

The primary ethnicity in Pendleton County is non-Hispanic. According to the 2020 5-year estimates, over 98% of Pendleton County selected “non-Hispanic” as their ethnicity compared to 81.8% in the nation overall³.

Pendleton has a lower than average “Hispanic” population comprising its residents, at 1.4% compared with the Commonwealth at 3.8%³.





Households

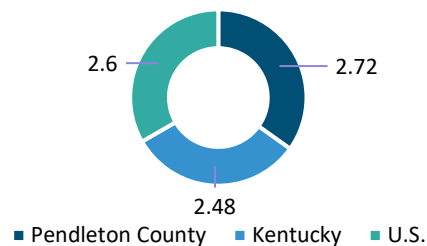
Size

The 2020 ACS 5-year estimates there are 5,250 total households in Pendleton County⁴. The average owner-occupied household size of 2.72 persons per household is slightly larger than the Commonwealth and national averages at 2.55 and 2.69 respectively⁵.

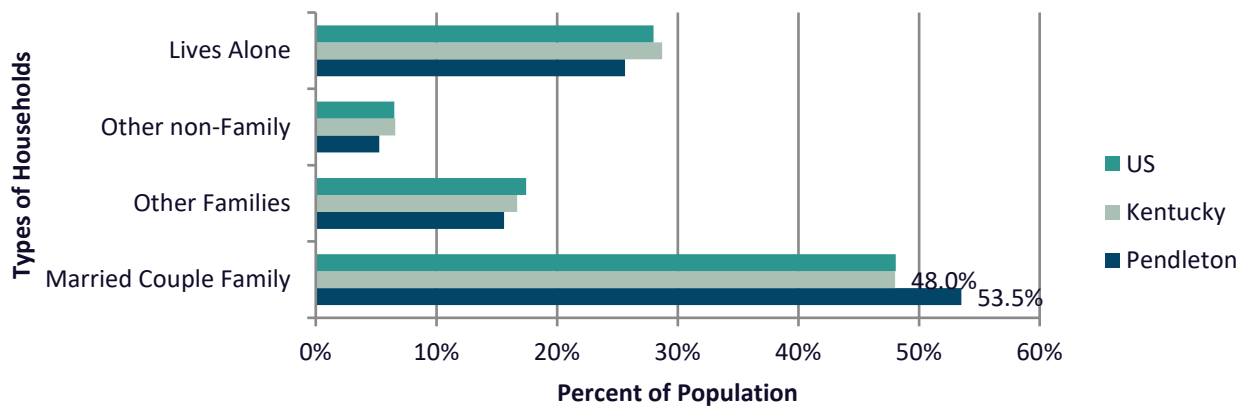
Makeup

Pendleton County’s traditional households representing (Husband/Wife) are higher than average at 53.5% compared with state and national averages at 48% and 48.1% respectively⁴. Those living alone, make up 25.6% of all households followed closely by “other families” (non-traditional Husband/Wife) at 15.6%⁴.

Average Household Size⁴
Pendleton County, 2020 Estimates



Types of Households⁴
Pendleton County, 2020



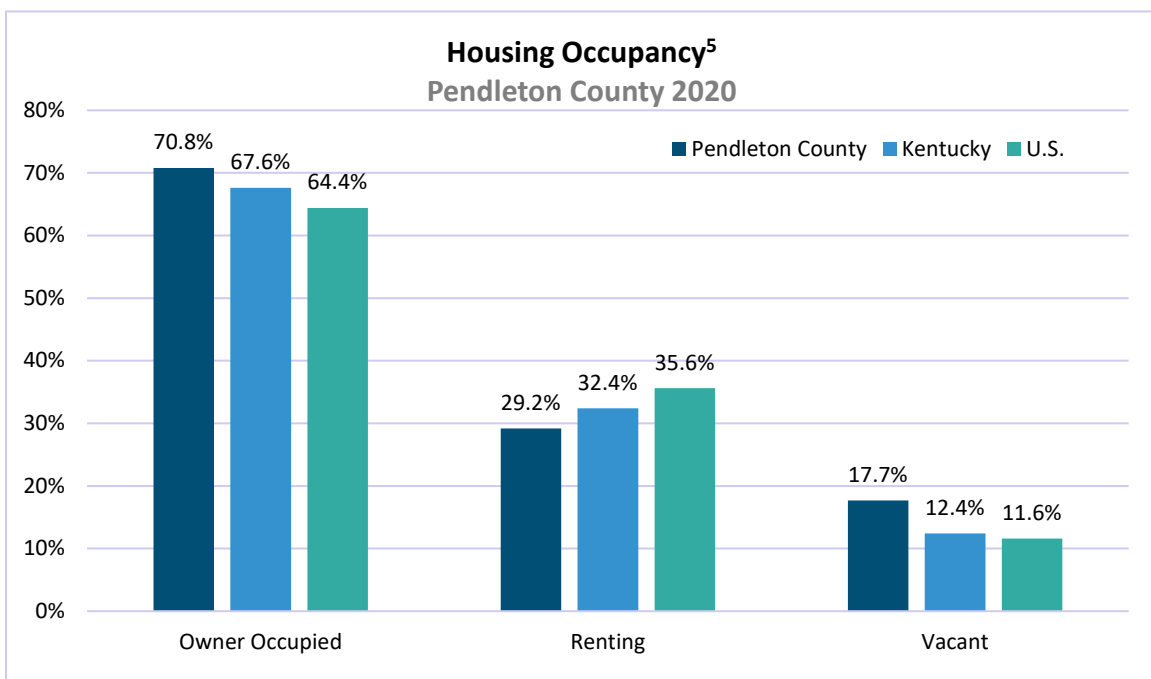
Pendleton County has a significantly higher proportion of women of childbearing age who are unmarried, nearly 61.5% as compared with the Commonwealth and national averages at 34.5% and 32.8%⁴. Unmarried women represent those who are widowed, divorced, or have never married, aged 15-50, the typical childbearing age group.



Households Occupancy

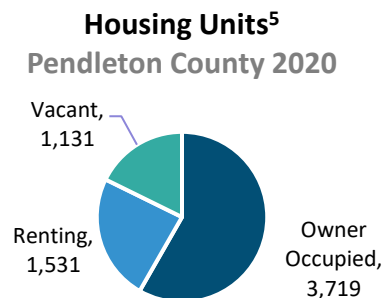
According to the 2020 ACS 5-year estimates, Pendleton County has a higher than average percentage, 70.8%, of owner-occupied housing as compared with the Commonwealth and national averages at 67.6% and 64.4% respectively⁵.

Another 29.2% of homes in Pendleton County are occupied by renters from both commercial and private owners which slightly less than state and national rates⁶.



“More residents own their residence than the avg Kentuckian”

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

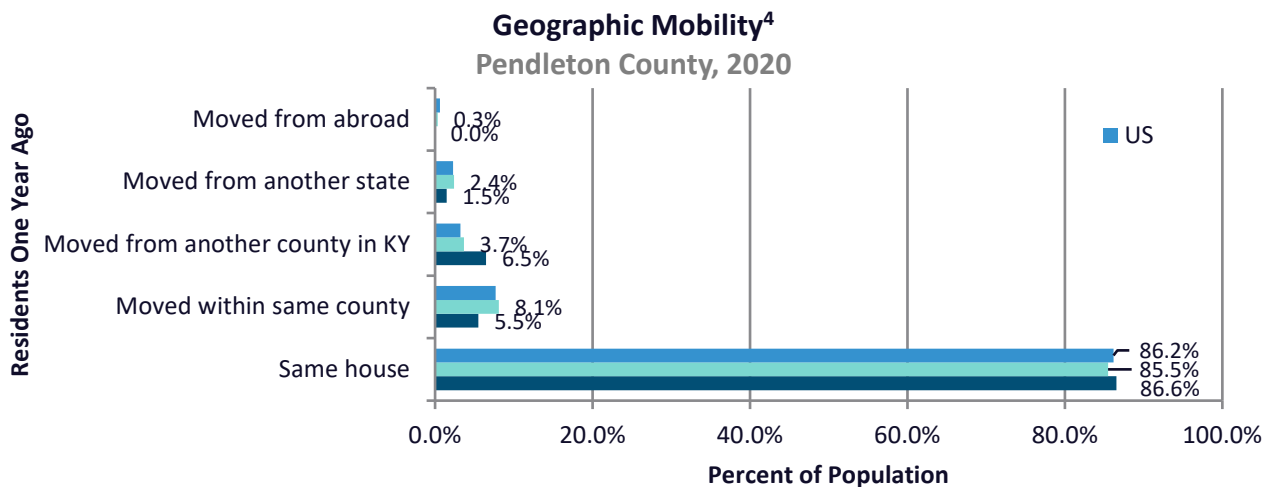




Geographic Mobility

Residence 1 year ago

According to the 2020 ACS 5-year estimates, nearly 86% of Pendleton County residents one year and over were living in the same house twelve months earlier; less than 6% moved within Pendleton County from one housing unit to another; and more than 6% moved in from another county within the Commonwealth⁴.



Pendleton County’s population is less mobile than average when compared with the Commonwealth and nation overall in that less than 14% of households lived in a different house one-year ago⁴.

“On average less than 14% of households move each year”

More than 86% of Pendleton County’s population resided in the same house twelve months earlier compared with 85.5% and 86.2% of the Commonwealth and national populations⁴.

Nativity

Place of Birth

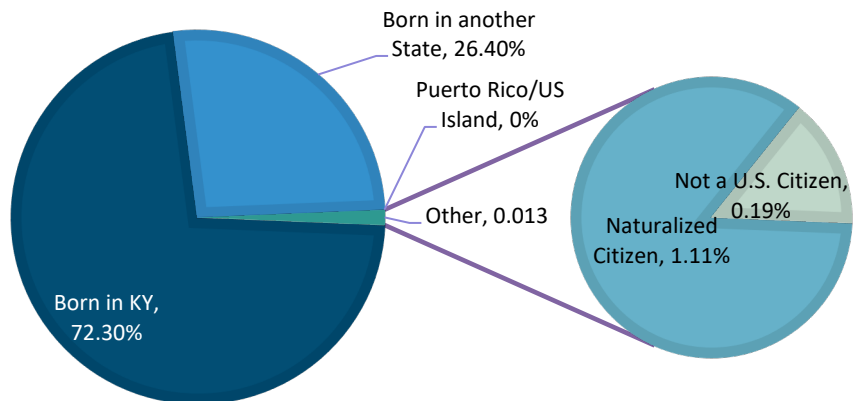
Of Pendleton County residents born in the United States, 98.7%, only 72.3% of the population was born in Kentucky⁴. Another 26.4% were born within the United States and migrated to Kentucky⁴. Foreign born residents represent only 1.3% of the population⁴.

“More than 1 in 4 people were born outside of Kentucky”

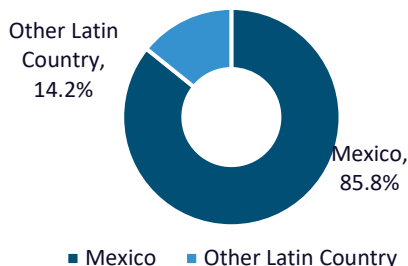
Approximately 1.4% of the population in Pendleton County is Hispanic/Latino in origin³. The Hispanic population is primarily Mexican, representing 1.1% of the total Hispanic population³.

Another .2% of the total population also identifies as Hispanic/Latino from Latin countries other than Mexico³.

Place of Birth⁴
Pendleton County, 2020



Origin of Foreign Born Residents³
Pendleton County 2020



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

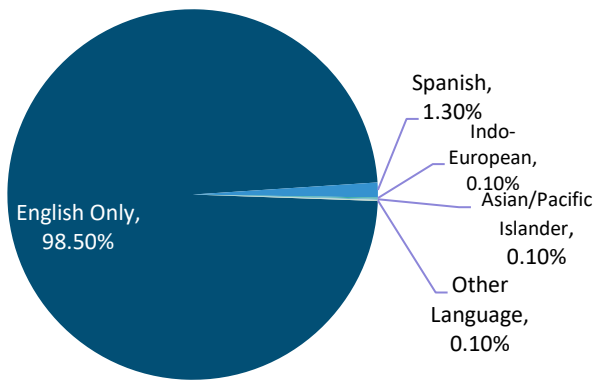


Language

Primary Language Spoken at Home

The primary language spoken at home in Pendleton County is English, representing more than 98.5% of households⁴.

Language Spoken at Home⁴
Pendleton County 2020

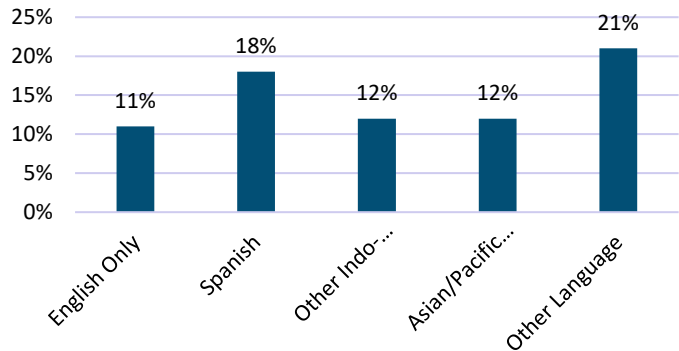


Indo-European languages represent those languages spoken mostly in Europe and areas of European settlement and in much of Southwest and South Asia. They include well known languages such as Iranian, Greek, German, Armenian, Celtic, and Albanian. Asian/Pacific Islander languages include Chinese, Korean, 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 Home⁶
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 persons⁶.

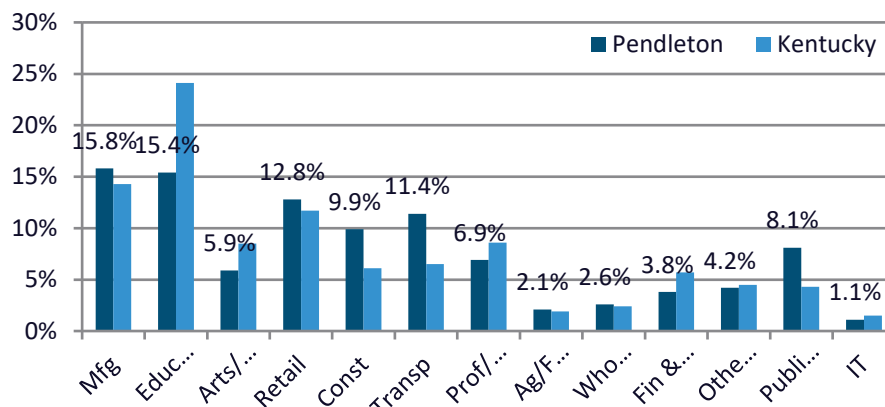


Employment

Industry and Class of Worker

According to the 2020 ACS 5-year estimates, the leading industry for Pendleton County's employed population 16 years and older was manufacturing, representing 1/6th of all jobs followed by Education, 15.4%, and Retail at 11.7%⁷.

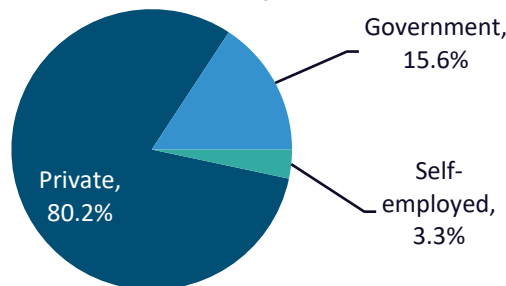
Employment by Industry⁷
Pendleton Co & KY, 2020



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

Not surprising, the most common occupations were those related to production, transportation, and material moving representing 25.4%; followed closely by sales and office occupations at 21%; service occupations at 20.9%; management, business, science, and arts at 17.7% and natural resources, construction, and maintenance occupations at 14.9%⁷.

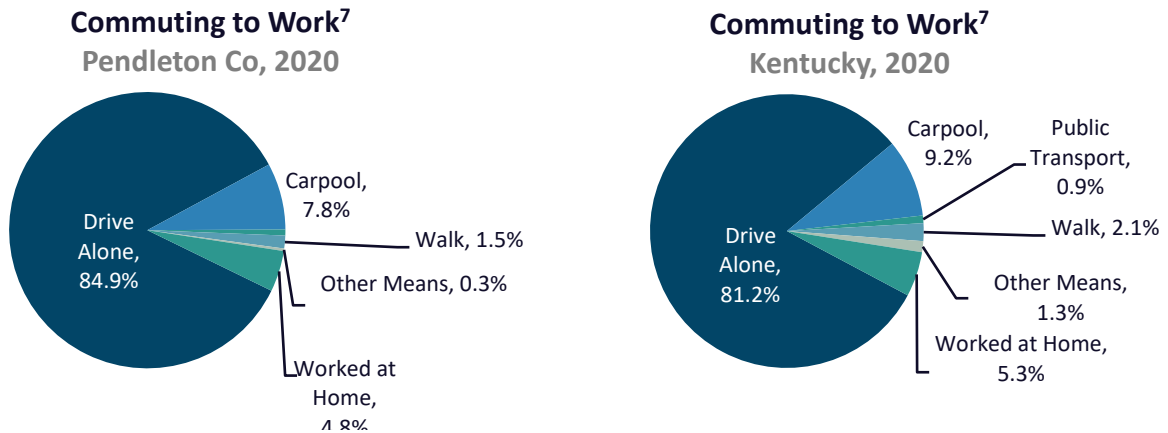
Class of Worker⁷
Pendleton Co, 2020



Employment

Commute

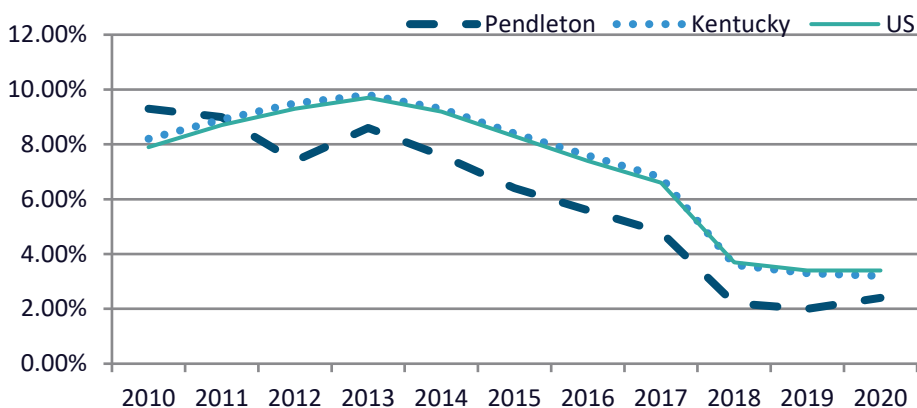
More than 84% of Pendleton County residents commute to work alone in a truck, car, or van and less than 8% carpool⁷. Pendleton County workers have similar commutes to work as other Kentuckians overall.



Unemployment rates in Pendleton County residents aged 16 and over continues to remain lower than the state and national averages at 2.4%⁷.

“The average commute to work is 37.2 min⁷”

**Percent of Unemployed Residents
Aged 16 and Older⁷
Pendleton Co, KY and US, 2010-2020**



Unemployment rates in Pendleton County are lower than the Commonwealth and the nation overall by .8 and 1% respectively⁷.

Employment

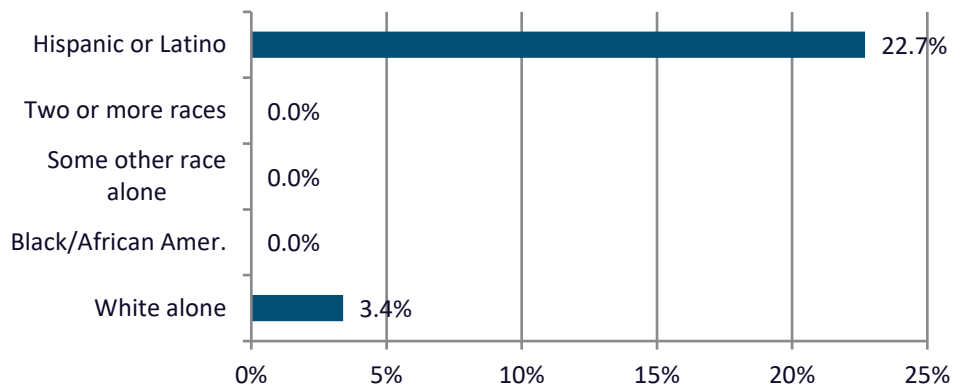
Race/Ethnicity/Gender



There is a significant difference in the unemployment rates between those who identify as white and those who identify as other race/ethnicity groups in Pendleton County. According to the 2020 ACS 5-year estimates, those who identify as Hispanic are 6 times more likely to be unemployed than those who identify as “White Alone”⁸.

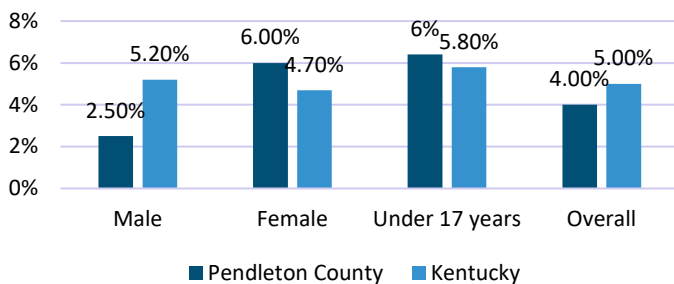
Additionally, those who identify as female are 1.4 times more likely, to be unemployed compared to males for those aged 20 to 64 years⁸.

**Percent of Unemployed Residents
16 and Older by Race⁸
Pendleton Co, 2020**



“Unemployment disproportionately affects Hispanics”

**Percent of Unemployed Residents
16 and Older by Gender/HH Status⁸
Pendleton County, 2020**

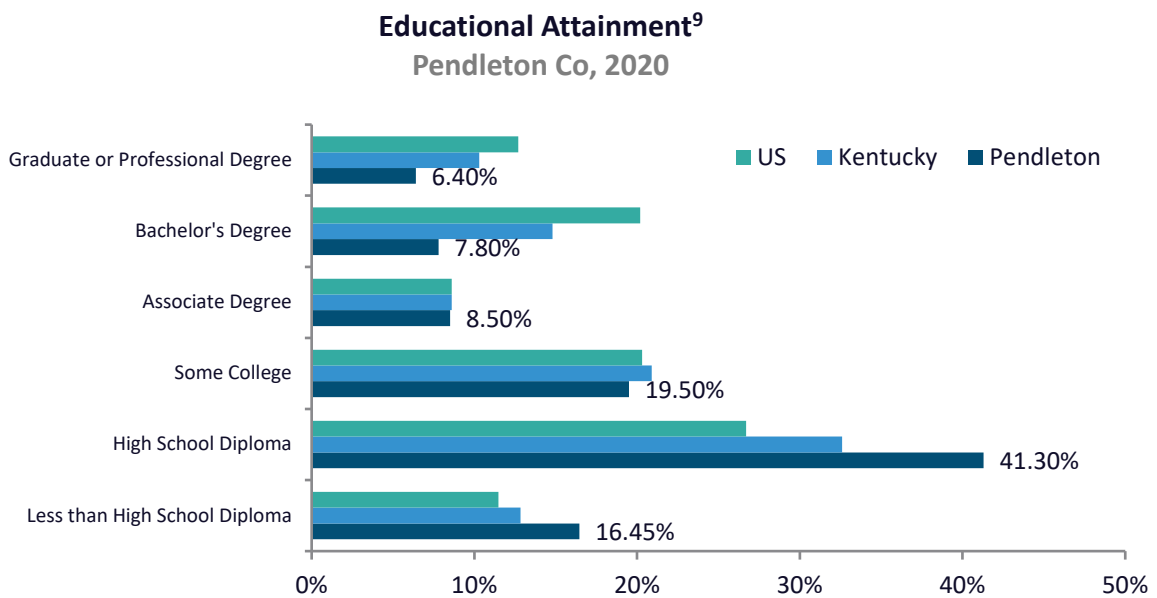


In Pendleton County, females with children under 18 years old in their household experience higher rates of unemployment at 6.4% compared to a rate of only 5.8% of females across the Commonwealth⁸.

Education

Attainment

According to the 2020 ACS 5-year estimates, more than 1/6th of the population in Pendleton County 25 years and older does not have a high school diploma or equivalency, (16.45%), significantly higher than the state and national averages at 12.84% and 11.47% respectively⁹. Of those who graduated high school or obtained an equivalency, only 22.7% went on to get a higher education degree⁹. The largest proportion of persons aged 25 and older ceased their education after obtaining their high school diploma/equivalency, 41.3% as compared to 32.5% and 26.7% in the Commonwealth and nationally¹⁰.



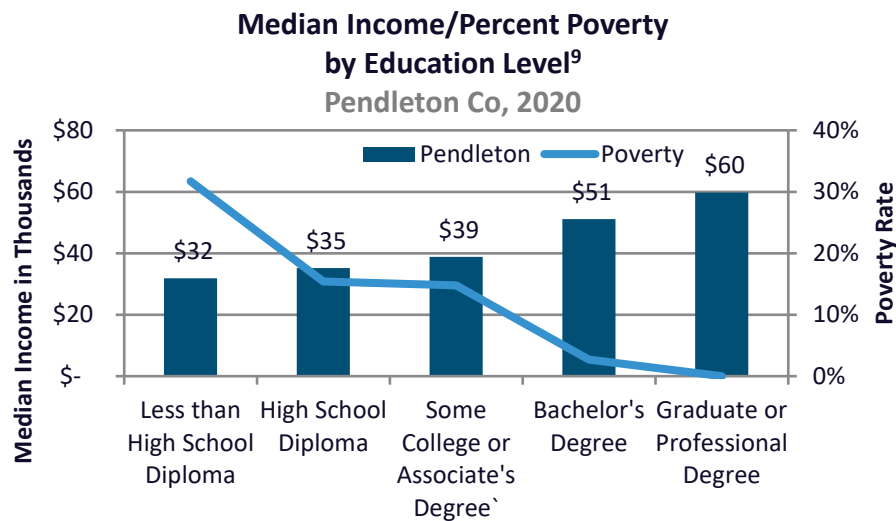
“Only 19.1% of those aged 18-24 are enrolled in school”

Compared with the state and national averages, Pendleton County has less than half the rate of school enrollment for those aged 18-24 at only 19.1%, compared to 45.6% and 50.8% in the Commonwealth and nationally¹¹.

Education

Median Income

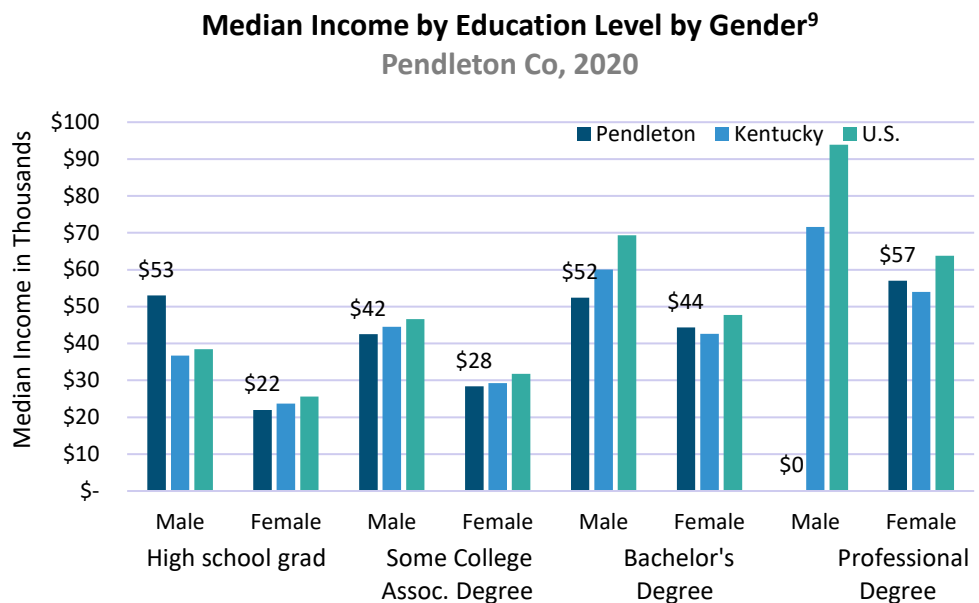
The 2020 ACS 5-year estimates indicate a wide gap in income for persons without a high school education or equivalency and a subsequently higher poverty rate the less education one has achieved.



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 or nearly twice as much as females for those with a high school education, some college, or an associate degree.

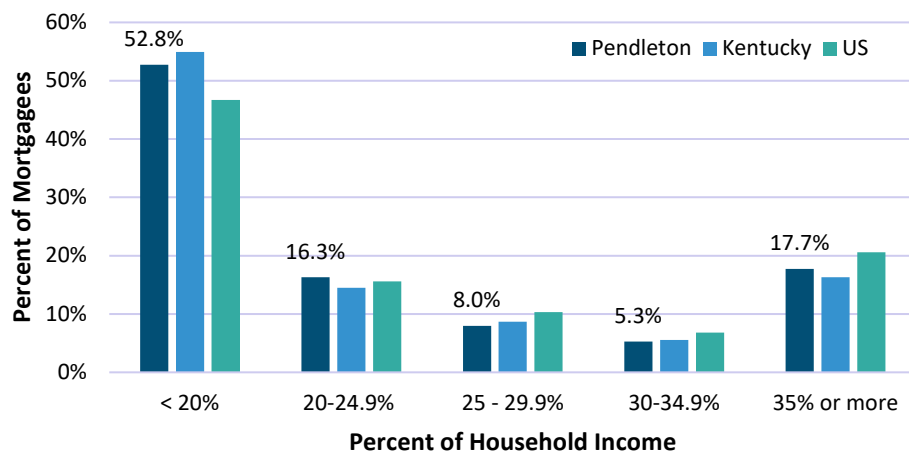


Housing Costs



According to the 2020 ACS 5-year estimates, most of the homes in Pendleton 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 income⁶. On the far end of the spectrum however, Pendleton County has more than 17% of homes with a mortgage that have a housing cost burden of 35% or more of the total household income.

Housing Mortgage % of Income⁵
Pendleton County 2020

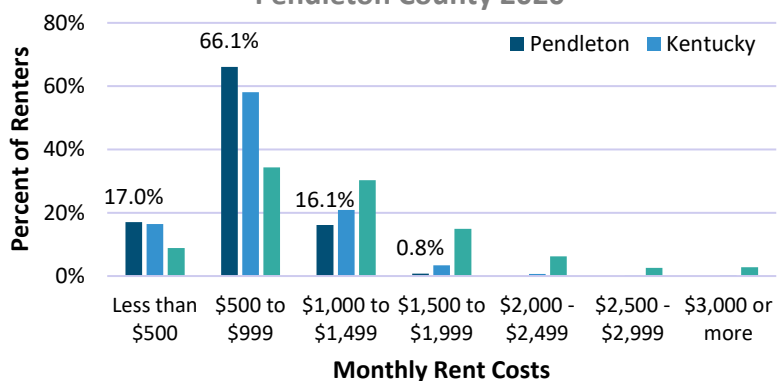


More than 17 percent of mortgage holders in Pendleton County use 35% or more of their monthly household income for mortgage payments⁵.

“17% of mortgage holders use 35% or more of household income”

The median rental cost for Pendleton County is \$758 a month⁵. More than 47% of renters pay more than 35% of their household income on rent each month⁵.

Rental Costs⁵
Pendleton County 2020



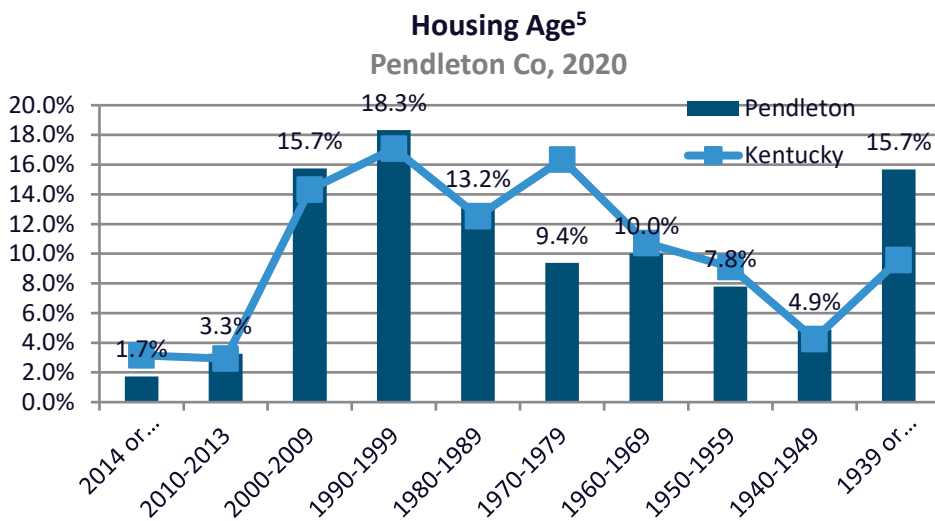
Housing

Age

According to the 2020 ACS 5-year estimates, Pendleton County had a total of 6,381 housing units⁵. Of the housing units, 68.7% were single unit detached structures, 8.8% were multi-unit structures and 21.5% were mobile homes⁵.

The largest age groups of occupied homes were those built between 1990 and 1999 before the housing market crash in the early 2000s⁵. Since 2010, Pendleton County has seen very little in the way of housing development.

“More than 15% of Pendleton Co homes were built before 1939”



Pendleton County has nearly twice as many homes built before 1939 than the Kentucky average⁵.

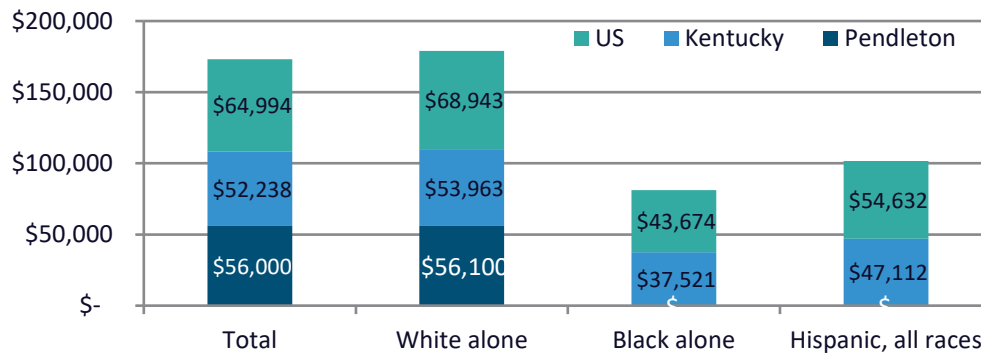
Generally older homes can be at higher risk for health hazards such as lead, asbestos, and radon as well as mold and mildew which can have negative effects on health.

Income Household



According to the 2019 ACS 5-year estimates, the median household income for Pendleton County, was \$56,000⁷.

**Median Household Income⁷
(In 2019 Inflation-Adjusted Dollars)
Pendleton Co, 2015-2019**



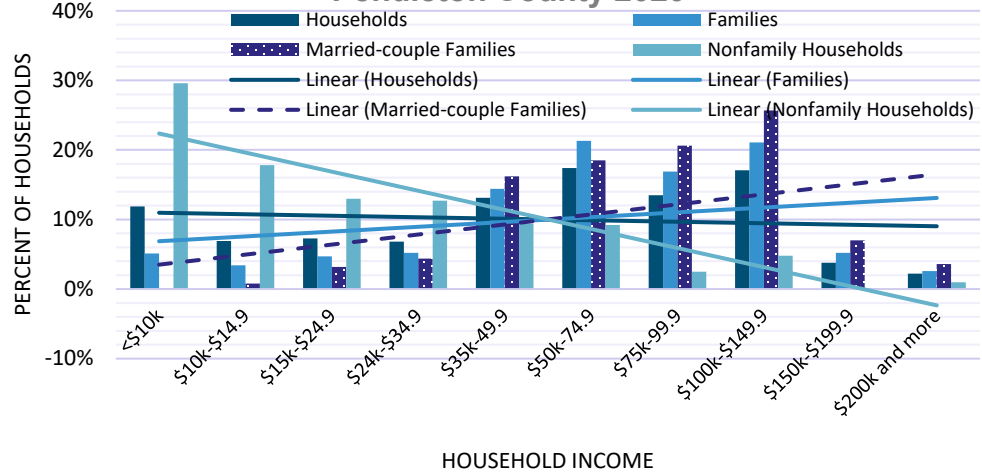
Household Income Rank KY Counties

| County | Rank |
|-----------|------|
| Carroll | 83 |
| Gallatin | 25 |
| Owen | 40 |
| Pendleton | 87 |

“Median HH income is higher than the Kentucky averages”

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

**Income by Household Type¹²
Pendleton County 2020**



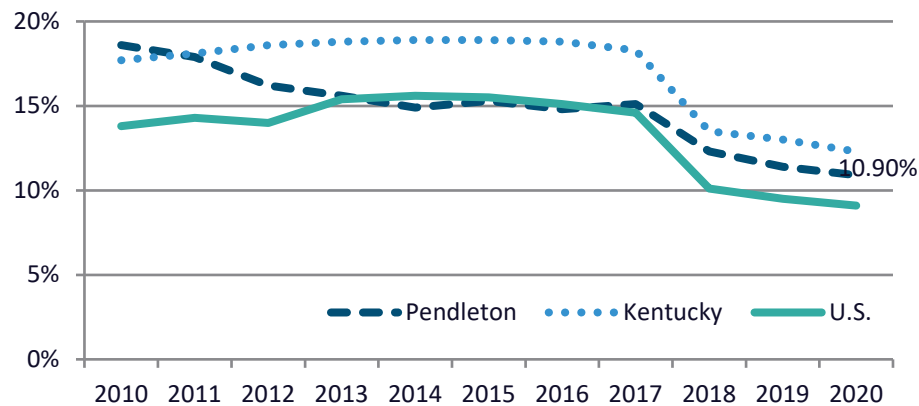


Poverty

Trends

Pendleton County continues to experience a slightly higher proportion of residents living in poverty as compared with the nation overall with nearly 11% currently earning an insufficient wage but has a lower percentage than the average rate in the Commonwealth⁷.

Percent of Population Living in Poverty last 12 mos⁷
Pendleton Co, & Kentucky, 2010 - 2020



“Nearly 11% of Pendleton County Residents Live in Poverty”

Currently, Pendleton County residents are 1.2 times more likely to live in poverty when compared with the U.S. averages and less likely than the average Kentuckian.

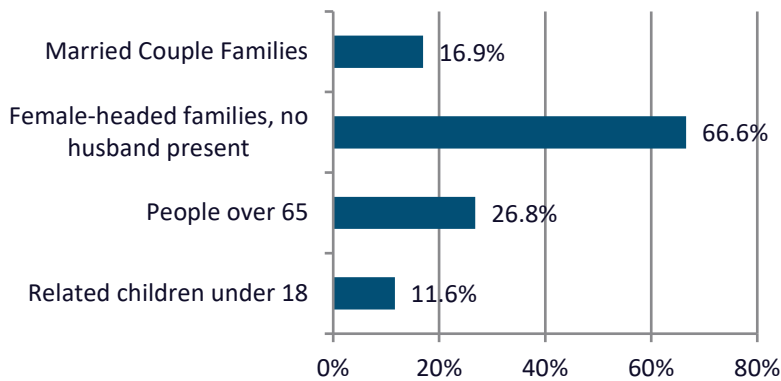
| Percent of Population in Poverty ⁷ | 2020 | 2010 |
|---|-------|-------|
| Pendleton County | 10.9% | 18.6% |
| Kentucky | 12.3% | 17.7% |
| U.S. | 9.1% | 13.8% |

Poverty

Populations at Risk

According to the 2020 ACS 5-year estimates, 16.7% of persons over the age of 65 are living in poverty compared to 21.9% of children under the age of 18 in Pendleton County^{13,14}. Female headed families with no husband present are 4 times more likely to experience poverty than male-headed families with no wife present¹³.

Percent of Population In Poverty by Selected Groups^{3,13,14}
Pendleton Co. 2020



Vulnerable populations in poverty:

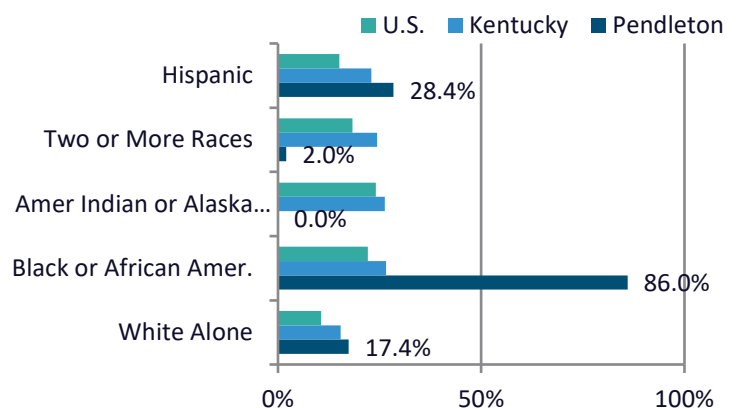
- Elderly - 377
- Under 18 - 712
- Female headed families - 275

At least 1 in 5 children in Pendleton County live in poverty¹³.

Race and ethnicity disproportionately affect residents of Pendleton 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.

Black or African Americans are significantly more likely to suffer from poverty in Pendleton County than in other areas throughout the state and nation, having more than 5x the rate of poverty compared with White Alone populations¹⁴.

Percent of Population In Poverty by Race/Ethnicity^{13,14}
Pendleton 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