

# An Examination of Inequality in Metro NKY Through the Lens of Demographics

Prepared for



Prepared by



Haile/US Bank College of Business

Janet Harrah, Senior Director

January, 2021

# Acknowledgements

- Horizon Community Funds of Northern Kentucky for funding this project.
- Blake Weimer, Haile Student Fellow, CEAD, for his help in gathering the data for this report.
- Tim Harrah, Harrah Analytics, for his help in providing mapping services for this project.

## Report Highlights

According to the U.S. Census Bureau, “beyond 2030 the U.S. population is projected to grow slowly, age considerably, and become more racially and ethnically diverse.”<sup>1</sup> While Metro NKY will experience these same trends, the region has a different starting line. Currently, the region is less diverse, slightly younger, and growing more slowly than the U.S. overall. Without significant changes to migration patterns, Metro NKY will continue to be less diverse than the country overall, going forward.

- Metro NKY is less racially diverse than the United States overall.
- The White, non-Hispanic population is growing more slowly than the minority population in Metro NKY. This is true nationwide as well. Consequently, the region is likely to remain less racially diverse going forward.
- Despite being less racially diverse, the differences across sub-groups – White vs. Black poverty or Asian vs. White educational attainment – are very similar to the rest of the country.
- Metro NKY minority populations are younger and growing faster than the region’s White, non-Hispanic population.
- Metro NKY K-12 public school teachers do not reflect the racial diversity of the student body. Nearly 98 percent of teachers are White, non-Hispanic while one-in-five students are members of a minority group.
- The gap between male and female wages has narrowed as the educational attainment of women has met and now, in many cases, exceeds that of males.
- The gap between educational attainment across races is wide and has not narrowed at the same pace as the gap between men and women.
- The home ownership rate among White, non-Hispanics in Metro NKY is 72.8 percent, while only 20.9 percent among Black households, a difference of nearly 52 percentage points.
- The \$41,050 per capita income of Asians is more than double the per capita income of Black or African Americans in Metro NKY.
- Overall, the poverty rate for children under 18 years in Metro NKY is 14 percent. It is 9.6 percent for White, non-Hispanic children, 13.9 percent for Asian children, 41.1 percent for Hispanic children, and 52.9 percent for Black children.
- In Metro NKY, 4.7 percent of the population lacks health insurance coverage.

---

<sup>1</sup> Vespa, Jonathan, Lauren Medina, and David M. Armstrong, “Demographic Turning Points for the United States: Population Projections for 2020 to 2060,” Current Population Reports, P25-1144, U.S. Census Bureau, Washington, DC, 2020.

# Contents

- Acknowledgements ..... 2
- Report Highlights ..... 2
- Introduction ..... 5
- One of These Things Is Not Like the Other..... 6
- Race and Ethnicity ..... 7
  - Table 1: Population by Race and Hispanic Origin, 2019..... 7
- Simpson Diversity Index..... 8
  - Calculating the Index: ..... 9
  - Map 1: Simpson Diversity Index: Race by Census Tract, Metro NKY, 2019..... 12
  - Map 2: Number of Non-White Persons by Census Tract, Metro NKY, 2019..... 13
  - Map 3: Percent of Non-White Persons by Census Tract, Metro NKY, 2019..... 14
- Age..... 15
  - Table 2: Percent of Population by Age, 2019..... 15
  - Table 3: Median Age by Race and Ethnicity, 2019 ..... 16
  - Chart 1: Median Age by Race and Ethnicity, 2019 ..... 16
  - Table 4: Sex Ratio by Age in Metro NKY, 2019..... 17
- Education ..... 17
  - Table 5: Public School Enrollment by Race and Ethnicity in Metro NKY, 2019 ..... 17
  - Table 6: Kindergarten Ready Percentage, 2019-2020 Academic Year ..... 18
  - Table 7: K-12 Public School Teachers by Race and Ethnicity Metro NKY ..... 19
  - Chart 2: Percent of Population 25 Years and Over with Bachelor’s Degree or Higher, 2019 ..... 20
- Income, Wealth, and Poverty ..... 20
  - Chart 3: Lorenz Curves, 2019 Metro NKY..... 22
  - Table 8: Gini Index of Income Inequality, 2019 ..... 22
  - Table 9: Aggregate Money Income by Race and Hispanic Origin Metro NKY, 2019 ..... 23
  - Table 10: Per Capital Money Income by Race, Hispanic Origin Metro NKY, 2019 ..... 23
  - Table 11: Home Ownership by Race and Ethnicity Metro NKY, 2019..... 25
  - Chart 4: SPM Poverty Thresholds: Two adults with two children, Cincinnati MSA, 2019..... 27
  - Chart 5: Percent of Population Living at or Below Poverty Line, 2019 ..... 28
  - Chart 6: Percent of Male Population Living at or Below Poverty Line, 2019 ..... 29
  - Chart 7: Percent of Female Population Living at or Below Poverty Line, 2019..... 29
  - Table 12: Percent of the Population Living in Poverty by Race by Sex by Age, 2019..... 30

Earnings Gap .....	32
Table 8: Median Earnings (2019 inflation-adjusted dollars) for those Who Worked Full-Time, Year-Round (population 16 years and over) .....	33
Table 9: Earnings Ratio (Female Median Earnings as a Percent of Male Median Earnings for those Who Worked Full-Time, Year-Round) population 16 years and over, 2019 .....	33
Table 10: Earnings Ratio (Female Median Earnings as a Percent of White, non-Hispanic Male Median Earnings for those Who Worked Full-Time, Year-Round) population 16 years and over, 2019 .....	34
Health .....	34
Chart 8: Health Insurance Coverage Status, 2019 .....	35
Table 16: Race by Age by Disability Status, 2019 .....	36
Chart 9: Percent of the Population: Self-Care Difficulty, 2019.....	37
Chart 10: Percent of the Population: Cognitive Difficulty, 2019 .....	37
Chart 11: Percent of the Population: Ambulatory Difficulty, 2019 .....	38
Chart 12: Percent of the Population: Vision Difficulty, 2019 .....	38
Chart 13: Percent of the Population: Hearing Difficulty, 2019.....	39

# Introduction

The Center for Economic Analysis and Development was asked to document the gaps in Metro NKY<sup>2</sup> across demographic groups with a focus on income, health, and education. At first blush, this appears to be an easy task. However, there are several challenges in conducting such an analysis.

First, economic, racial, and gender gaps are emotional topics. It is easy to start with an opinion and try to find data to fit that point of view. Put another way, when discussing disparities across demographic groups, it is easy to show data to support a particular narrative. An example best illustrates this point.

Question: How would you describe the population living below the poverty line in Metro NKY?

- The majority, 74 percent, of those living below the poverty line in Metro NKY are White, non-Hispanic.
- The African American population in Metro NKY has a poverty rate which is nearly four times that of White, non-Hispanic residents – 31.8 percent versus 8.7 percent.

Both statements are true. Opting to include or exclude either statement would likely influence the reader's understanding of poverty in Metro NKY.

Given how easy it is to present data to support a narrative, it is important to understand how this is done. In Metro NKY, the population is 89.2 percent White, non-Hispanic, barely changed over the past five years. As a result, any count of people such as the number living in poverty or the number of high school dropouts, will always be dominated by the count of the White, non-Hispanic population. On the other hand, in most cases presenting data as a rate, such as the poverty rate or high school graduation rate, will typically show significant gaps across demographic groups.

What is the best way to present the data? It is the purpose of the analysis that drives the data presentation.

If you are interested in identifying the greatest number of people in need by demographic group, then you present data by counts. Conversely, if you are more interested in identifying disparities across demographic groups, then you present data by rates.

A second challenge in identifying gaps across demographic groups is selecting the data indicators. There are hundreds of potential data points that could be examined. At some point, more data simply do not add any marginal benefit.

A third challenge in identifying gaps across demographic groups is determining whether a data point is an input or an output? Given the symbiotic relationships that exist across health, income, and education outcomes, it is difficult at times to identify inputs versus outputs. For example, in the educational realm, a goal such as "increase the high school cohort graduation rate by 5 percent per year" might be the desired outcome. However, increasing the high school graduation rate might be an input for a goal such as "close the median household income gap between households headed by African Americans and those headed by Whites."

---

<sup>2</sup> As defined for this report, Metro NKY includes Boone, Campbell, and Kenton counties in Kentucky.

This is how this report addresses these challenges:

- The report focuses more on measuring the gaps across groups rather than the counts of groups.
- The report highlights gaps that have implications across topics. For example, educational attainment affects health and income outcomes.
- The report attempts to present a balanced mix of inputs and outputs across topics.

Additionally, the report uses a variety of analysis techniques to show relationships across groups beyond simple counts and rates.

Finally, this report focuses primarily on differences across race, gender, and age demographic groups. The authors recognize that other marginalized communities exist in Metro NKY and that there are other measures of diversity. However, there are very few data for small geographic areas to address gaps as they relate to the LGBTQ community, persons with disabilities, and the foreign-born population, to name a few.

## One of These Things Is Not Like the Other...

The old Sesame Street song tells us “one of these things is not like the other,” encouraging children to focus on the differences in objects.

When discussing demographic gaps in Metro NKY, recognize that the region’s demographics are in some ways so different from the U.S. average that comparisons result in striking differences. On the other hand, despite significant demographic differences in counts, the gaps across groups remain similar.

The population of Metro NKY is 89.2 percent White, non-Hispanic compared to 60.7 percent nationally; a significant difference. The poverty rate in the United States at 13.4 percent is higher than the region’s poverty rate of 10.5 percent.

Comparisons between demographic groups residing in Metro NKY show patterns very similar to the U.S. overall. For example, the percentage of the Black population with a bachelor’s degree is 16.8 compared to 33.6 percent of the White, non-Hispanic population. This is very similar to the disparity of the U.S. overall (21.6 and 35.8 percent respectively).

The same pattern is repeated across numerous data sets; the region is different because it is less diverse but the gaps across demographics groups are nevertheless similar to those seen across the country.

# Race and Ethnicity

It has been well documented that the racial and ethnic mix of the U.S. population has been changing over time. According to the latest Census Bureau estimates, the White, non-Hispanic population will fall below 50 percent of the total population between 2040 and 2045 or in 20 to 25 years.<sup>3</sup>

The NKY Metro lacks racial diversity compared to the United States overall. Nationally, 60.7 percent of the population is White, non-Hispanic while constituting 89.2 percent of the population in Metro NKY. Blacks (3.7 percent) and Hispanics (3.3 percent) are the next largest racial groups in Metro NKY followed by those self-identifying as multi-racial (2.2 percent) and Asian (1.6 percent). The larger Cincinnati Metropolitan Statistical Area (MSA) is more diverse than the NKY Metro with just 79.6 percent of its population comprised of White, non-Hispanic residents but that is still well above the national average.<sup>4</sup> The White, non-Hispanic population in Metro NKY grew by 2.4 percent over the past five years, compared to the faster 3.5 percent growth among minority populations in the region.

Table 1: Population by Race and Hispanic Origin, 2019

	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY	Percent of Total
<b>Total Population</b>	130,820	92,861	165,668	389,349	100.0%
White	118,715	86,974	149,303	354,992	91.2%
Black or African American	3,815	2,982	7,640	14,437	3.7%
American Indian and Alaska Native	126	74	213	413	0.1%
Asian	3,137	917	2,108	6,162	1.6%
Native Hawaiian/Other Pacific Islander	-	13	37	50	0.0%
Some other race	1,841	622	2,293	4,756	1.2%
Multi-racial	3,186	1,279	4,074	8,539	2.2%
<b>Hispanic or Latino (of any race)</b>	5,546	1,903	5,352	12,801	3.3%
Not Hispanic or Latino	125,274	90,958	160,316	376,548	96.7%
White alone	114,783	85,709	146,656	347,148	89.2%
Other	-	-	-	-	0.0%

Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table DP05

<sup>3</sup> Data source: Race by Hispanic Origin: Main Projections Series for the United States, 2017-2060. U.S. Census Bureau, Population Division: Washington, DC.

<sup>4</sup> The Cincinnati MSA is comprised of 16 counties including Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; Butler, Brown, Clermont, Hamilton, and Warren counties in Ohio; and Dearborn, Franklin, Ohio, and Union counties in Indiana.

# Simpson Diversity Index

Increasing neighborhood diversity is a common goal in a community's effort to pursue diversity and inclusion excellence. By extension, neighborhood diversity leads to neighborhood school diversity as well.

All-white neighborhoods were created by keeping out those of color. All-Black neighborhoods were created because the residents were either too poor to move anywhere else, or were prevented from buying in other more affluent neighborhoods. These are common viewpoints rooted in historical accuracy. Certainly *de facto* segregation, defined as segregation that happened by accident or individual choice, occurred. However, segregation of the Black population was "imposed by racially explicit federal, state and local policy, without which private actions of prejudice or discrimination would not have been very effective."<sup>5</sup> Immigrant neighborhoods historically have developed from a combination of legal segregation and voluntary choice to live in close proximity to other immigrants. This combination has led to areas such as Chinatown in San Francisco, Little Italy in New York City, and Little Havana in Miami. Where immigrants live has a significant impact on their integration experience. Immigrants live primarily in the 100 largest metropolitan areas in the United States. Among metropolitan areas with a population over 1 million, Cincinnati is among the five metros with the smallest share of immigrants.<sup>6</sup> Nationally, the number of all-White and all-Black neighborhoods has declined, yet racial segregation is still quite prevalent.

The Simpson diversity index (SDI) is a measure of community diversity. It is used to gauge diversity differences in populations across geographies. In our analysis, Census Tracts are the geographic unit of analysis. There are 88 Census Tracts in the three-county Metro NKY area. Census Tracts usually cover a contiguous area; however, the spatial size of Census Tracts varies widely depending on the density of settlement. Tracts generally have an average of 4,000 people. The Census Tracts in Metro NKY range in population from 1,128 to 12,101, with a Tract average of 4,400 people.

The index considers the number of groups in a region as well as the relative number of each group. The index assumes that as the number of groups and evenness across groups increases, diversity increases.

The index values range from 0 to 1, where:

- Higher scores (close to 1) indicate more diversity.
- Lower scores (close to 0) indicate less diversity.

The SDI increases with more groups (more diversity) and increases with more evenness (each group has a similar weight). Conversely, the SDI decreases with fewer groups (less diversity) and decreases with less evenness (one group is substantially larger than the other groups).

---

<sup>5</sup> *The Color of Law: A Forgotten History of How Our Government Segregated America*, Richard Rothstein

<sup>6</sup> National Academies of Sciences, Engineering, and Medicine. 2015. *The Integration of Immigrants into American Society*. Washington, DC: The National Academies Press. <https://doi.org/10.17226/21746>, Chapter 5



### Calculating the Index:

$$SDI = 1 - \left( \frac{\sum n(n-1)}{N(N-1)} \right)$$

Where

N= the total number of all groups (total population)

n = the total number of individuals within a particular group (for example the number of Asians)

The four examples in the tables below show the impact on the SDI as the characteristics of a neighborhood change. The neighborhoods in examples 1 and 2 have evenness, but example 2 has twice the number of groups and therefore a higher SDI. A comparison of examples 1 and 3 show the impact of less evenness across groups on the SDI. Example 4, with all the population in one group, shows a neighborhood with a SDI of 0.00.

#### EXAMPLE 1:

Group	# of Individuals (N)	(n-1)	n(n-1)	N (N-1)	SDI
White	20	19	380	-	-
Hispanic, Latino	20	19	380	-	-
African American, Black	20	19	380	-	-
Asian	20	19	380	-	-
All other	20	19	380	-	-
Summation	100	-	1,900	9,900	0.81

#### EXAMPLE 2:

Group	# of Individuals (N)	(n-1)	n(n-1)	N (N-1)	SDI
White	10	9	90	-	-
Hispanic, Mexican	10	9	90	-	-
Hispanic, Cuban	10	9	90	-	-
Hispanic, all other	10	9	90	-	-
African American, Black	10	9	90		
Asian	10	9	90		
Native American	10	9	90	-	-
Pacific Islander	10	9	90		
Multi-racial	10	9	90		
All other	10	9	90		
Summation	100	-	900	9,900	0.91

**EXAMPLE 3:**

Group	# of Individuals (N)	(n-1)	n(n-1)	N (N-1)	SDI
White	50	49	2,450	-	-
Hispanic, Latino	0	-1	0	-	-
African American, Black	0	-1	0	-	-
Asian	0	-1	0	-	-
All other	50	49	2,450	-	-
Summation	100	-	4,900	9,900	0.51

**EXAMPLE 4:**

Group	# of Individuals	(n-1)	n(n-1)	N (N-1)	SDI
White	100	99	9,900	-	-
Hispanic, Latino	0	-1	0	-	-
African American, Black	0	-1	0	-	-
Asian	0	-1	0	-	-
All other	0	-1	0	-	-
Summation	100	-	9,900	9,900	0.00

Map 1 shows the SDI calculated by racial group for census tracts in Metro NKY. The SDI in Metro NKY ranges from 0 to 0.63 with a median value of 0.18. The median value for SDI reflects the relative lack of racial diversity in Metro NKY. Census Tract 701 in Boone County is the only Census tract in the region where the White population accounts for less than half the total population (32 percent). Census Tract 651, Kenton County has the highest SDI, but still is a majority white neighborhood (54 percent), but it also has a relatively large African American population (33 percent).

A larger community can be highly diverse and highly segregated at the same time. Across the United States the most diverse cities are often the most segregated. For example, in cities like Chicago and New York, with a wide variety of ethnic and racial groups, many neighborhoods remain racially homogenous and isolated. While Metro NKY is not nearly as racially diverse as these large metropolitan regions, the same pattern is seen in Map 2. Most people of color live in a handful of Census Tracts in the urbanized areas and less so in the more rural areas of Metro NKY.

Why go through the Simpson Diversity exercise? A comparison of three maps shows the value of the SDI calculations.

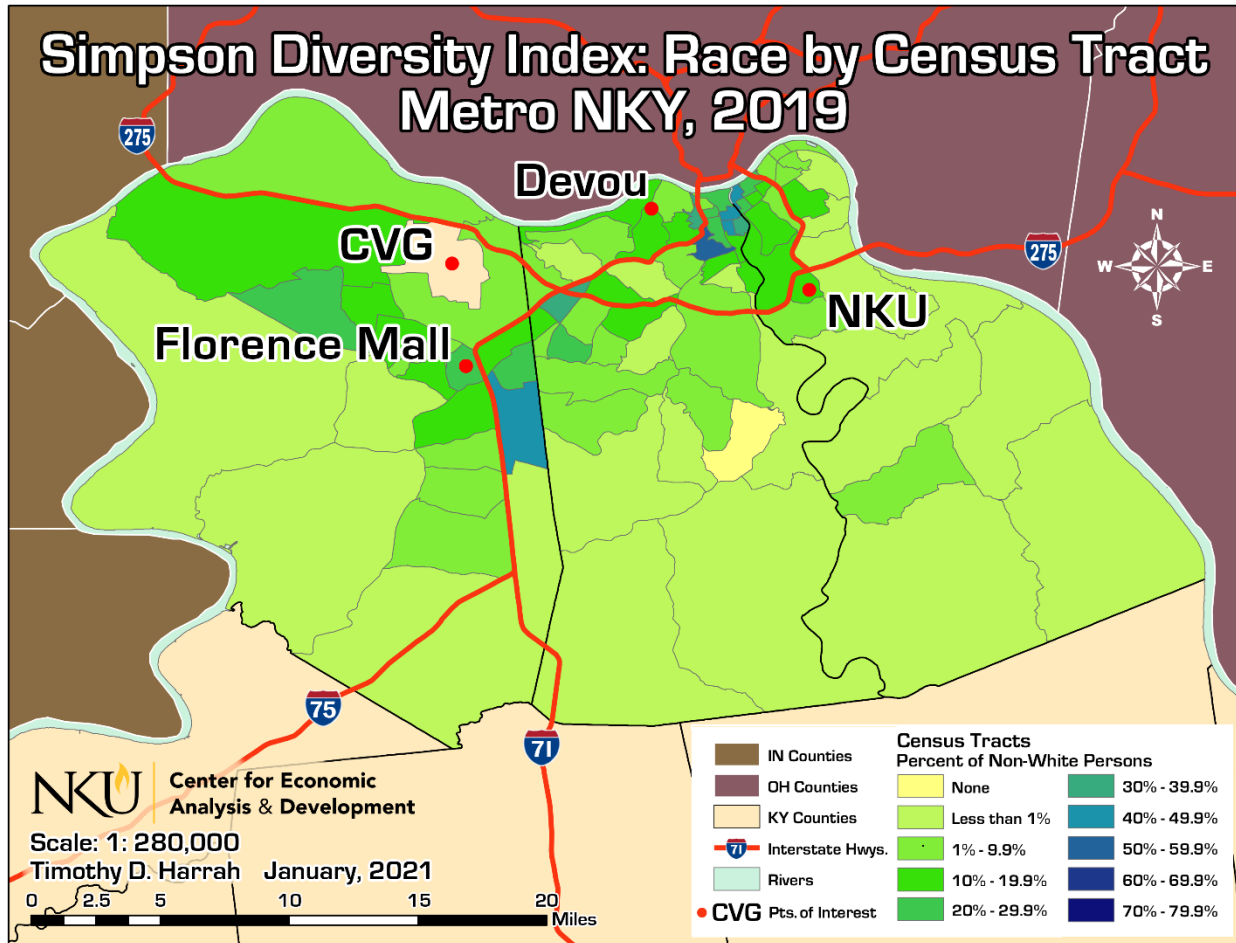
Most analysts simply show a map with the percentage of the population that is non-White to show diversity. However, this misses an important aspect of diversity. Non-Hispanic Whites should be included in any calculation of diversity. A neighborhood that is 100 percent White is not diverse, but neither is a neighborhood that is 100 percent Black, Hispanic, or Asian. A comparison of Census Tracts 671, 651, and 703.01 illustrates this point.

- Tract 703.01 has an SDI of .546, which is relatively high for Metro NKY.
  - The population is 60 percent White, non-Hispanic and 30 percent Hispanic.
- Tract 671 has an SDI of .566, which is also relatively high for Metro NKY.
  - The population is 57 percent Black and 32 percent White, non-Hispanic.
- Tract 651 has an SDI of .628, the highest SDI among all Census Tracts in Metro NKY.
  - The population is 54 percent White, non-Hispanic, 21 percent Black, and 17 percent Hispanic.

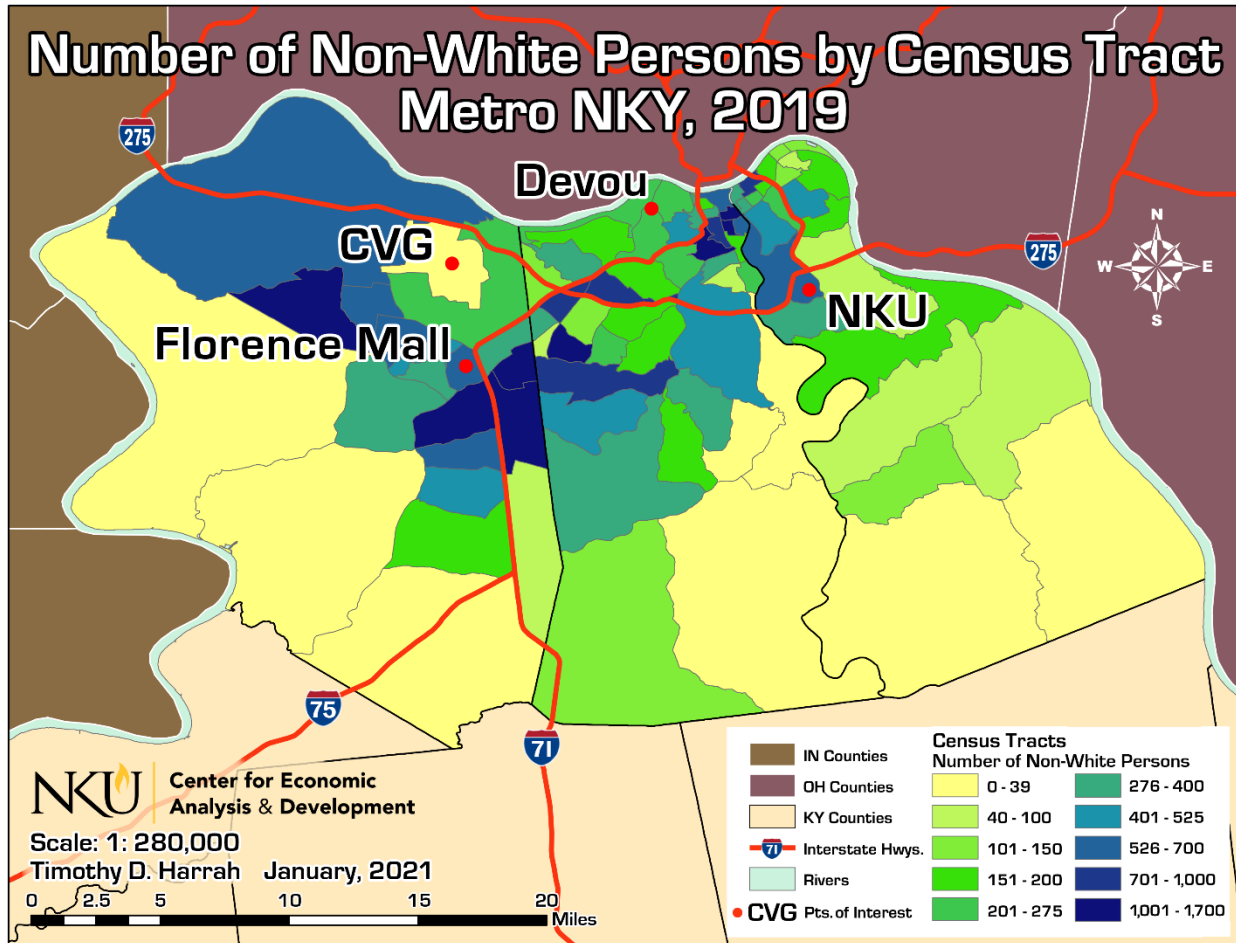
Census Tracts 703.01 and 671 are equally diverse, but 703.01 is majority White, non-Hispanic while 671 is majority Black. Simply looking at the percent of minorities misses this point. Tract 651 has the highest SDI because it has three large groups making it more diverse.

Map 2 provides a visual for the counts of non-White persons in Metro NKY. It indicates more diversity than actually exists. While the map is accurate, if taken by itself, it could be misleading. It is simply a count of where non-White persons live. However, in most areas in Metro NKY, minorities represent a relatively small percentage of the total population. Thus, that brings us to Map 3, which shows non-White persons as a percentage of the total population. It highlights that most neighborhoods in Metro NKY lack racial diversity. It also reinforces that Map 2 could be interpreted to indicate more diversity than there actually is. Map 1 provides a more balanced view of diversity across demographic groups adjusting for number of groups, evenness of groups, and size of groups.

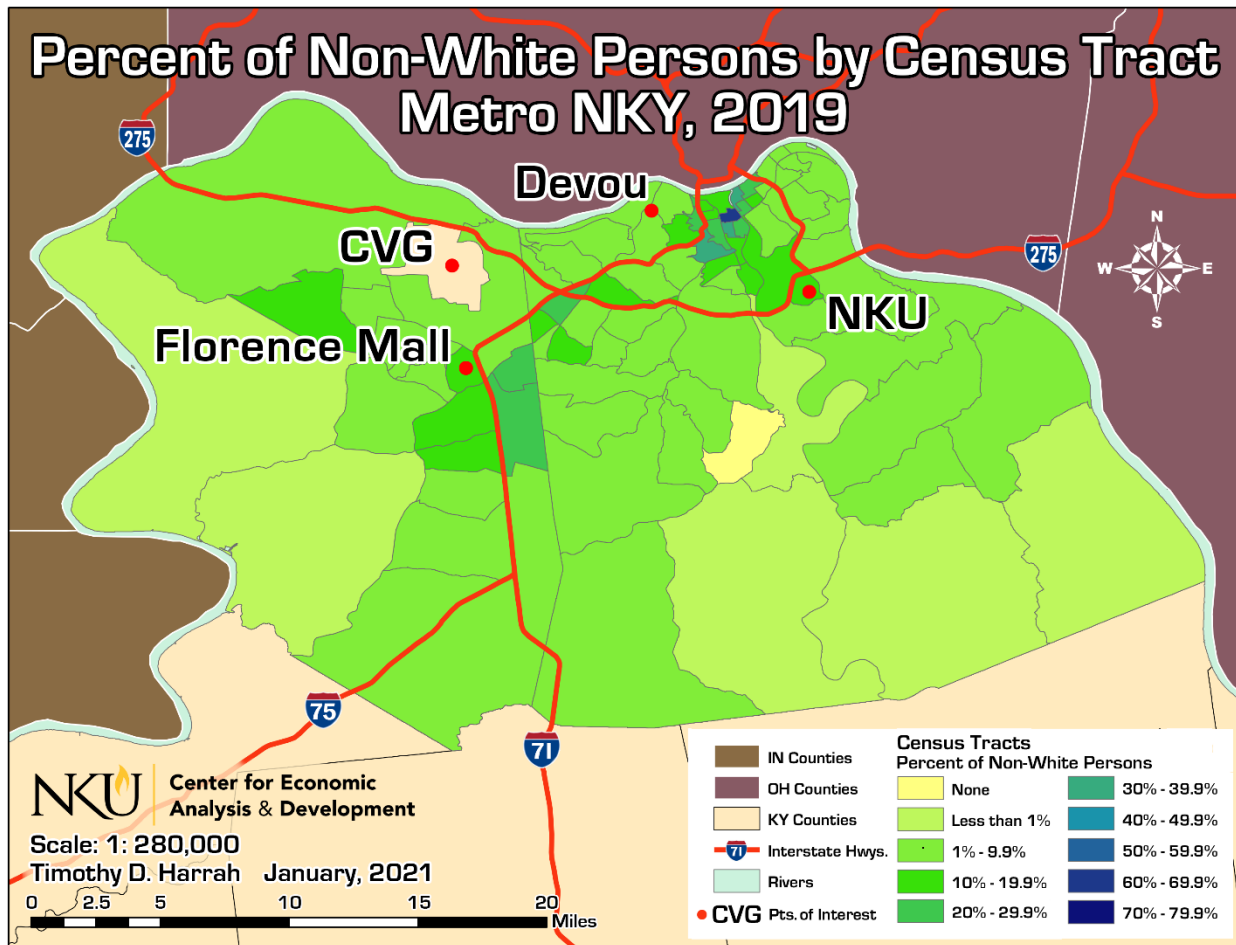
Map 1: Simpson Diversity Index: Race by Census Tract, Metro NKY, 2019



Map 2: Number of Non-White Persons by Census Tract, Metro NKY, 2019



Map 3: Percent of Non-White Persons by Census Tract, Metro NKY, 2019



# Age

The age distribution in Metro NKY is very similar to the rest of the country. The U.S. and Metro NKY each have a median age of 38 years. The region has slightly more children under 18 years than the U.S. overall. The region has slightly fewer adults over 65 years than the U.S. The overall population in Metro NKY is expected to age. In just ten years, all baby boomers will be older than 65 years of age. As a result, Census Bureau projections show that one in five Americans will be of retirement age. The latest population projections for Metro NKY estimate persons 65 years and over representing 19.1 percent of population in 2030.<sup>7</sup>

Table 2: Percent of Population by Age, 2019

	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY
Under 18 years	26.4%	21.2%	24.0%	24.2%
18 - 24 years	8.0%	10.2%	8.1%	8.6%
25 - 39 years	18.7%	20.9%	21.8%	20.5%
40 - 64 years	33.9%	32.5%	32.2%	32.9%
65 years and over	12.9%	15.2%	14.0%	13.9%

Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, B01001

An examination of age by race and ethnicity shows large differences across groups.

The median age for those self-identifying as multi-racial, is 18 years and younger in all three Metro NKY counties. This reflects the relatively recent rise nationwide in multi-racial marriages. The U.S. Supreme Court decision *Loving v. Virginia*, made interracial marriage legal across the country in 1967. According to the Census Bureau, “the percentage of married-couple households that are interracial or interethnic grew across the United States from 7.4 to 10.2 percent from 2000 to 2012-2016.”

The median age for the Hispanic population is younger by a decade or more in all three Metro KY counties than it is for White, non-Hispanics. The only group older than the White, non-Hispanic population are American Indian and Alaska Natives with a total population of less than 400 residents in Metro NKY.

The lower average age coupled with higher fertility rates for the non-White population will lead to a more racially diverse population in Metro NKY over time. The latest data<sup>8</sup> show that the fertility rate for all women is 58.3 compared to 55.3 for White, non-Hispanic, 61.4 for Black or African American, and 65.3 for Hispanic women. General fertility rates are births per 1,000 women aged 15–44 in each specified racial group.

<sup>7</sup> Data source: Kentucky State Data Center, University of Louisville, Department of Urban and Public Affairs; Vintage 2016 Projections of Population and Households Age and Gender.

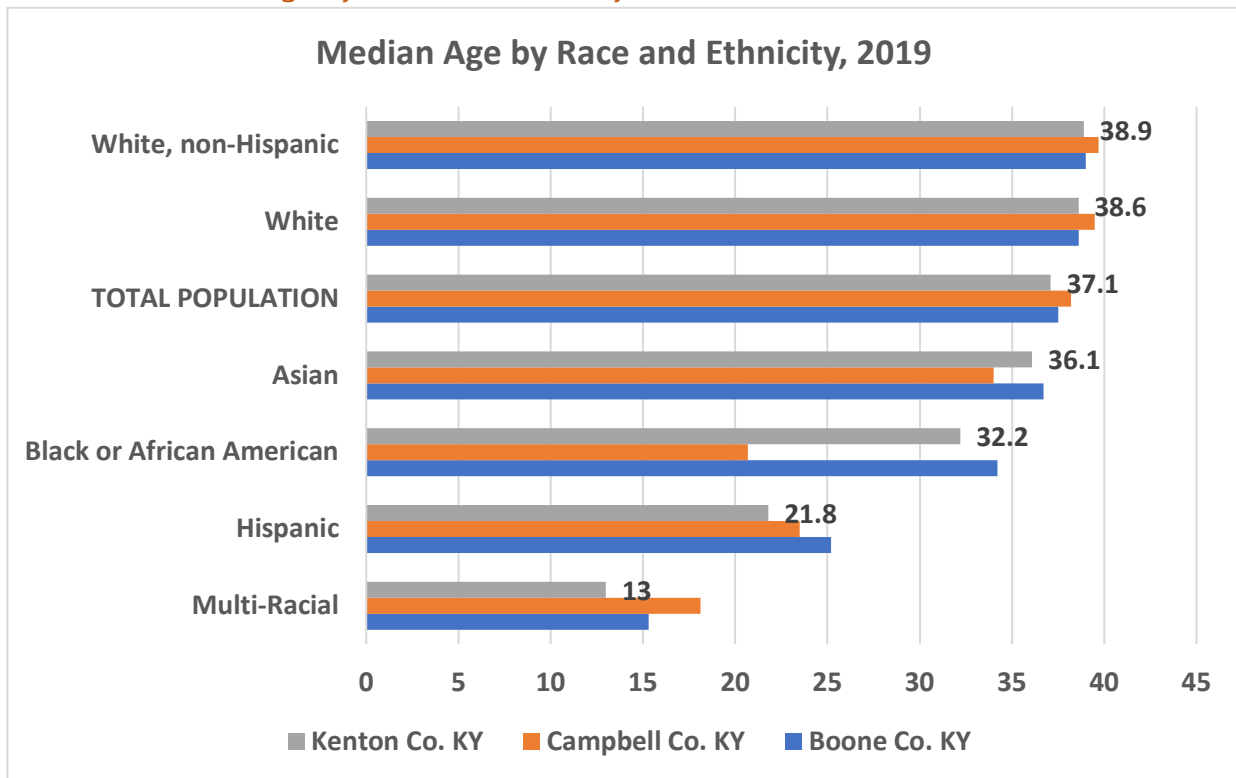
<sup>8</sup> Data source: National Center for Health Statistics, National Vital Statistics System, Natality.

Table 3: Median Age by Race and Ethnicity, 2019

	U.S.	Boone Co. KY	Campbell Co. KY	Kenton Co. KY
White, non-Hispanic	43.5	39	39.7	38.9
White	40.7	38.6	39.5	38.6
<b>Total Population</b>	<b>38.1</b>	<b>37.5</b>	<b>38.2</b>	<b>37.1</b>
Asian	37.2	36.7	34	36.1
Black or African American	34.1	34.2	20.7	32.2
American Indian and Alaska Native	33	44.3	58.1	46.9
Native Hawaiian and Other Pacific Islander	32.2	-	-	16.3
Other Race	29.9	23.3	19.5	20.8
Hispanic	29.2	25.2	23.5	21.8
Multi-Racial	20.3	15.3	18.1	13

Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, B01002

Chart 1: Median Age by Race and Ethnicity, 2019



Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, B01002



The sex ratio (males per 100 females) changes significantly with age. Among those 18 years and over the sex ratio ranges from 94 to 96.6 in the Metro NKY counties. Among the population 65 years and over the sex ratio falls to a range between 77.6 and 80.8.

**Table 4: Sex Ratio by Age in Metro NKY, 2019**

Sex Ratio by Age Metro NKY, 2019	Boone Co. KY	Campbell Co. KY	Kenton Co. KY
18 years and over	96,233	73,184	125,887
Male	47,276	35,452	61,540
Female	48,957	37,732	64,347
Sex ratio (males per 100 females)	96.6	94.0	95.6
65 years and over	16,864	14,117	23,111
Male	7,534	6,167	10,126
Female	9,330	7,950	12,985
Sex ratio (males per 100 females)	80.8	77.6	78.0

Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, DP05

## Education

One of the more notable gaps across races is in educational attainment rates. The percentage of the White, non-Hispanic population with a Bachelor’s degree or higher is double (33.6 percent) that of the Black or African American population (16.8 percent) in Metro NKY. These differences in educational attainment start in early childhood. The percentage of students deemed Kindergarten Ready ranges from a high of 62.3 percent for Asian students to a low of 30.9 percent for Hispanic students in Kentucky; again, a two-fold difference across demographic groups.

The relatively lower ages of the non-White population are reflected in the region’s K-12 school enrollment data. According to the latest data from the Kentucky Department of Education, of the more than 55,800 children enrolled in public schools in Metro NKY, 79.7 percent are White, non-Hispanic, nearly 10 percentage points less than the White, non-Hispanic share of total population.

**Table 5: Public School Enrollment by Race and Ethnicity in Metro NKY, 2019**

	Number Enrolled	Percent of Enrolled
Total Enrolled	55,834	100.0%
White, non-Hispanic	44,506	79.7%
Black/African American	3,280	5.9%
Hispanic	4,044	7.2%
Asian	855	1.5%
American Indian/Alaska Native	47	0.1%
Native Hawaiian/Other Pacific Islander	162	0.3%
Two or More Races	2,940	5.3%

Data source: Kentucky Department of Education, School Year 2018/2019, Open House Data

Of the 4,180 students tested (a participation rate of 99%), 54 percent are Kindergarten Ready, with 46 percent Ready with Interventions. Due to data suppression to protect student identification, data on Kindergarten Readiness by race and ethnicity across all 14 Metro NKY districts are not available. However, data for Kentucky show a 51 percent Kindergarten Ready percentage for all students. The percentage of students Kindergarten Ready ranges from a high of 62.3 percent for Asian students, to a low of 30.9 percent for Hispanic students.

**Table 6: Kindergarten Ready Percentage, 2019-2020 Academic Year**

	Kindergarten Ready Percentage, 2019-2020 Academic Year
Total	51
Male	46.6
Female	55.6
Hispanic	30.9
Native Hawaiian and Other Pacific Islanders	44.6
Black or African American	45.9
Two or more Race	50.5
American Indian or Alaska Native	50.8
White, non-Hispanic	53.5
Asian	62.3
Free or Reduced-Price Meals	31.7
Students with Disabilities	35

Data source: 2019-2020 Kindergarten Readiness Report by School, District, and State, Kentucky Department of Education

The 4-year cohort graduate rate among the 14 Metro NKY public school districts is 94.1 percent. The rate is slightly higher for White students (94.4 percent) and slightly lower for minority students (92.3 percent).<sup>9</sup> Other school indicators show gaps between the White and non-White students. White students account for 79.7 percent of total students, 64.7 percent of homeless students, and 88.6 percent of identified gifted/talented students.

There are some marked demographic differences between the teachers and the student bodies they serve in Metro NKY.

While students are split roughly 50/50 along gender lines, females account for 78.8 percent of teachers. Minorities account for one in five students enrolled in Metro NKY and yet fewer than 3 percent of teachers are minorities. Nearly 98 percent of all Metro NKY teachers are White, non-Hispanic.

<sup>9</sup> Data source: Graduation data for the Kentucky School Report Card, Kentucky Department of Education.

Table 7: K-12 Public School Teachers by Race and Ethnicity Metro NKY

Total	3,591	100.0%
White, non-Hispanic	3,514	97.9%
Black or African American	36	1.0%
Hispanic	26	0.7%
Asian	12	0.3%
American Indian/Alaska Native	1	0.0%
Native Hawaiian and Other Pacific Islander	1	0.0%
Two or More Races	1	0.0%

Data source: Kentucky Department of Education, School Year 2018/2019, Open House Data

Nationwide, among adults 25 years and over, 88 percent have attained a high school diploma or higher. In Metro NKY, the rate is higher at 91.2 percent. Nationally, 32.1 percent of the population has a bachelor’s degree or higher compared to 33 percent in Metro NKY.

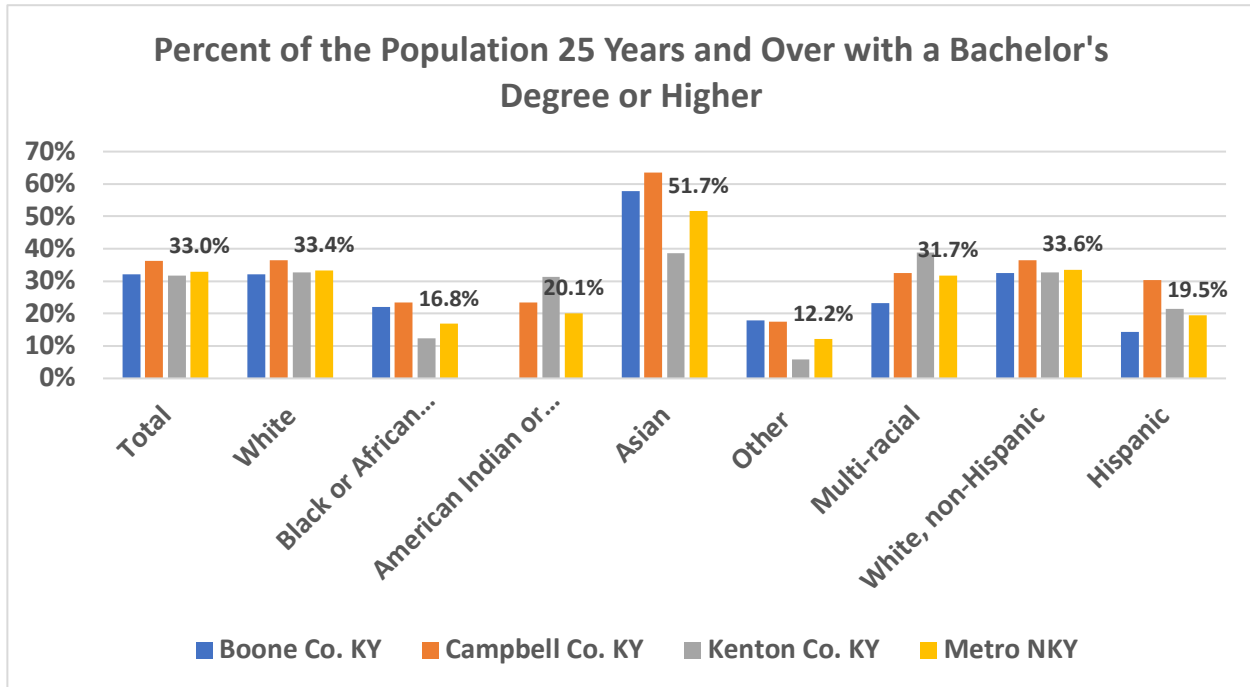
Educational attainment levels for males and females are similar nationally and locally.

Educational attainment levels vary substantially across racial groups nationally and locally.

In Metro NKY, 8.8 percent of the adult population lacks a high school diploma. The percentage is lower for White, non-Hispanic residents (8.3 percent) and higher for all other racial groups. Among Hispanic adults in Metro NKY, nearly a third lack a high school diploma.

At the other end of the educational attainment spectrum, in Metro NKY 33 percent of the population has a Bachelor’s degree or higher compared to 51.7 percent among Asian adults, 33.6 percent among White, non-Hispanic, 16.8 percent among Black, and 19.5 percent among Hispanics.

Chart 2: Percent of Population 25 Years and Over with Bachelor's Degree or Higher, 2019



Data Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, B15002

## Income, Wealth, and Poverty

Income inequality in Metro NKY is very similar to the U.S. overall. The definition of economic equality is defined such that every person in a region gets the same size slice of pie from the economic pie. A doctor would earn no more or less than a janitor. Economic equity is defined as the fair distribution of income, which raises the question, “what is fair?” As the concept is typically applied to income and taxes:

- **Horizontal equity** is the equal treatment of equals. Two workers each earning \$30,000 would pay exactly the same amount in taxes.
- **Vertical equity** is the equal treatment of equals. Two workers each earning \$30,000 would pay exactly the same amount in taxes. Two workers each earning \$100,000 would also pay exactly the same amount in taxes, but those earning \$100,000 would pay more than those making \$30,000.

The Census Bureau estimates of money income shown in this report represent the flow of money received by a person or household over a year.<sup>10</sup> Data on money income can address the question, does

<sup>10</sup> The data on money income were derived from answers to Questions 47 43 and 48 44 in the 2019 American Community Survey (ACS), which were asked of the population 15 years old and over. “Total income” is the sum of the amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability

a region exhibit economic equality or inequality? This data set is not robust enough to answer the question, does a region exhibit economic equity?

Additionally, these estimates of money income do not include the value of in-kind goods and services from government sources (referred to as transfer payments). Money income is also before taxes. Income taxes are progressive and government payments boost the economic well-being of recipients. Therefore, not accounting for these two factors may lead to an overstatement of the income gap across households.<sup>11</sup>

The Lorenz Curve is a visual graphic indicator of income inequality. In Chart 3 the X-axis shows the cumulative percentage of the population and the Y-axis shows the cumulative percentage of total aggregate household income. The “perfect equality” line shows an ideal where 20 percent of the population earns 20 percent of income, 40 percent of the population earns 40 percent of the income, etc. to 100 percent of the population earning 100 percent of the income. It acts as a reference point alongside the curved lines which show actual income distribution. The further away from the perfect equality line, the more income inequality exists in a region. In the three Metro NKY counties, the Lorenz Curve is similar to that of the U.S. As shown in Graph 3, in the United States, the highest quintile (20 percent of the population) earns 52 percent of household income, while the lowest quintile (20 percent of the population) earns 3 percent of household income.

The Gini coefficient is a mathematical indicator of income inequality. It ranges in value from 0 to 1. A Gini coefficient of 0 indicates perfect equality, where every person receives an equal share. A Gini coefficient of one indicates perfect inequality, where only one person receives all the income. In the real world, a Gini coefficient of either 0 or 1 does not exist. The Gini coefficients for Metro NKY show the region’s income distribution is slightly more equal than the U.S. overall. However, the differences are not statistically significant.

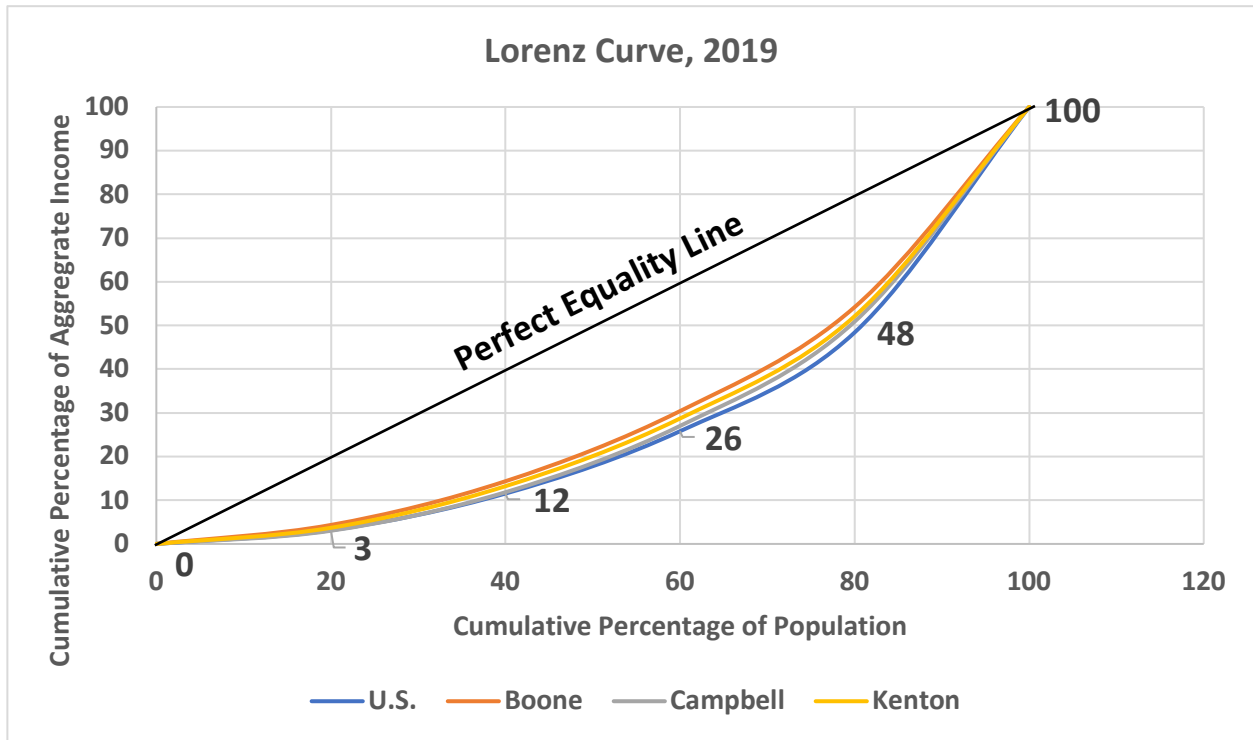
The Lorenz Curve and the Gini coefficient show that overall incomes in Metro NKY are distributed very similarly to that of the U.S. overall.

---

pensions; and all other income. Receipts from the following sources are not included as income: capital gains, money received from the sale of property (unless the recipient was engaged in the business of selling such property); the value of income “in kind” from food stamps, public housing subsidies, medical care, employer contributions for individuals, etc.; withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; gifts and lump-sum inheritances, insurance payments, and other types of lumpsum receipts. Excerpt from U.S. Census Bureau

<sup>11</sup> The U.S. Congressional Budget Office also produces national estimates of average household income. “In 2017, average household income before accounting for means-tested transfers and federal taxes was \$21,300 for the lowest quintile and \$309,400 for the highest quintile. After transfers and taxes, those averages were \$35,900 and \$229,700.” While these data show slightly less income inequality, these data are not available for smaller geographies and are not available with demographic detail. Source: CBO *The Distribution of Household Income, 2017* released October 2020.

Chart 3: Lorenz Curves, 2019 Metro NKY



Data source: American Community Survey, 5-Year 2019 Table B19082

Table 8: Gini Index of Income Inequality, 2019

	Gini Index
United States	0.4823
Boone County, Kentucky	0.4166
Campbell County, Kentucky	0.4625
Kenton County, Kentucky	0.4427
Cincinnati MSA	0.4654

Data source: American Community Survey, 5-Year 2019 Table B19083

Another way to examine income equality is to compare aggregate income and per capita income to a demographic group’s share of the population. For example, if there is income equality- then if White, non-Hispanic persons represent 89.2 percent of the total population, then that group would also represent 89.2 percent of total aggregate income. That is not the outcome we see in Metro NKY. Aggregate money income in Metro NKY totaled \$13.4 billion in 2019. The White, non-Hispanic population earned 93.2 percent of money income above its 89.2 percent of the population. Blacks earned 2.2 percent of money income, followed by Asians (1.9 percent) and Hispanics (1.7 percent).

**Table 9: Aggregate Money Income by Race and Hispanic Origin Metro NKY, 2019**

	<b>Boone Co. KY</b>	<b>Campbell Co. KY</b>	<b>Kenton Co. KY</b>	<b>Metro NKY</b>	<b>Percent of Total</b>
Total All Persons 15 Years and Over	\$4,708.3	\$3,159.6	\$5,521.7	\$13,389.7	100.0%
White Alone	\$4,370.9	\$3,059.5	\$5,228.3	\$12,658.7	94.5%
Black or African American	\$110.4	\$43.7	\$141.0	\$295.0	2.2%
American Indian/Alaska Native	\$4.0	\$2.1	\$8.2	\$14.3	0.1%
Asian	\$156.8	\$23.5	\$72.6	\$252.9	1.9%
Native Hawaiian/Other Pacific Islander	\$0.0	\$0.0	\$0.0	\$0.0	0.0%
Some other Race	\$20.3	\$7.3	\$17.1	\$44.7	0.3%
Two or More Races	\$45.9	\$22.8	\$54.4	\$123.2	0.9%
White Alone, not-Hispanic	\$4,287.6	\$3,028.9	\$5,160.5	\$12,477.0	93.2%
Hispanic	\$97.6	\$37.8	\$87.3	\$222.7	1.7%

Data Source: American Community Survey, 5-Year 2019 Table B19313

The inequality seen in the distribution of aggregate income is apparent in per capita income numbers.<sup>12</sup> Per capita income is \$34,390 for all races. The \$41,050 per capita income of Asians is more than double the per capita income of Black or African Americans in Metro NKY.

**Table 10: Per Capital Money Income by Race, Hispanic Origin Metro NKY, 2019**

	<b>United States</b>	<b>Boone Co. KY</b>	<b>Campbell Co. KY</b>	<b>Kenton Co. Ky</b>	<b>Metro NKY</b>
Total (2019 inflation-adjusted dollars)	\$34,103	\$35,991	\$34,025	\$33,330	\$34,390
White	37,326	36,818	35,177	35,018	35,659
Black or African American	23,383	28,932	14,642	18,455	20,436
American Indian and Alaska Native	20,844	32,062	27,885	38,678	34,726
Asian	40,524	49,996	25,646	34,437	41,050
Native Hawaiian and Other Pacific Islanders	24,961				-
Other	19,071	11,009	11,767	7,448	9,391
Multi-Racial	20,296	14,421	17,854	13,351	14,425
White, non-Hispanic	40,405	37,354	35,339	35,188	35,941
Hispanic	20,515	17,604	19,846	16,306	17,395

Data Source: American Community Survey, 5-Year 2019 Table B19301

<sup>12</sup> Per capita income equals total aggregate income divided by the population of a group or region.

Income is just one measure of economic well-being. Wealth is another important measure. Wealth is defined as the stock of assets, both financial and capital, held by a person or household at a single point in time. Data from the 2019 Survey of Consumer Finances (SCF) document substantial wealth disparities across racial groups. Nationally, White families have the highest average family wealth (\$983,400). Black families have average family wealth of \$142,500. The average for Hispanic families is \$165,000.<sup>13</sup>

While there are not estimates of wealth for small geographic areas, there are good proxies for the ability of demographic groups to build wealth. For many families, home ownership is the biggest component of wealth.<sup>14</sup> Just as there are large disparities in income by race, there are also large disparities in home ownership rates.

In the United States 64 percent of homes are owner-occupied. In Metro NKY the owner-occupied rate is higher at 69.7 percent, or 5.7 percentage points higher than the national average. The home ownership rate among White, non-Hispanics in Metro NKY is 72.8 percent, while only 20.9 percent among Black households, a difference of nearly 52 percentage points.

If homes are the store of wealth for most American families, they are also the primary source of inherited wealth. The SCF also documents that the wealth of White, non-Hispanic families includes more inherited wealth than other racial groups in the United States. Inheritances built through home ownership is one way that disparities in wealth across racial groups are preserved over time.

---

<sup>13</sup> *Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances*, Board of Governors of the Federal Reserve System

<sup>14</sup> *ibid*



Table 11: Home Ownership by Race and Ethnicity Metro NKY, 2019

	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY
<b>Total:</b>	120,756,048	46,997	36,746	63,966	147,709
Owner occupied	77,274,381	35,015	25,624	42,303	102,942
Percent	64.0%	74.5%	69.7%	66.1%	69.7%
<b>White</b>	92,289,957	43,426	34,852	58,762	137,040
Owner occupied	64,146,971	33,537	25,048	40,786	99,371
Percent	69.5%	77.2%	71.9%	69.4%	72.5%
<b>Black or African American</b>	14,883,197	1,443	930	3,318	5,691
Owner occupied	6,225,458	484	70	638	1,192
Percent	41.8%	33.5%	7.5%	19.2%	20.9%
<b>American Indian and Alaska Native</b>	887,528	64	44	141	249
Owner occupied	481,954	37	28	80	145
Percent	54.3%	57.8%	63.6%	56.7%	58.2%
<b>Asian</b>	5,722,503	1,041	358	705	2,104
Owner occupied	3,408,305	540	165	383	1,088
Percent	59.6%	51.9%	46.1%	54.3%	51.7%
<b>Native Hawaiian and Other Pacific Islander</b>	160,570	0	13	4	17
Owner occupied	65,857	0	13	4	17
Percent	41.0%		100.0%	100.0%	100.0%
<b>Other</b>	4,304,633	411	99	335	845
Owner occupied	1,717,234	111	31	73	215
Percent	39.9%		31.3%	21.8%	25.4%
<b>Multi-Racial</b>	2,507,660	612	450	701	1,763
Owner occupied	1,228,602	306	269	339	914
Percent	49.0%		59.8%	48.4%	51.8%
<b>White, non-Hispanic</b>	81,642,121	42,437	34,387	58,037	134,861
Owner occupied	58,727,627	32,953	24,820	40,384	98,157
Percent	71.9%		72.2%	69.6%	72.8%
<b>Hispanic</b>	15,892,113	1,358	562	1,170	3,090
Owner occupied	7,509,839	653	266	500	1,419
Percent	47.3%		47.3%	42.7%	45.9%

Data Source: American Community Survey, 5-Year 2019 Table B25003

Many view poverty as an outcome of income inequality. This view is too simplistic. Income inequality can be low, even as poverty rates are high. If everyone is equally poor, then income inequality is low. Conversely, inequality can be high even as poverty rates are low. We see this pattern in very wealthy communities. Most of the residents have high incomes, but the few residents that live in the community providing services – restaurant workers, retail workers, etc.—live in poverty.

The patterns above have been observed in the United States. Income inequality has increased steadily over time (as measured by the Gini coefficient), while the poverty rate has fluctuated.<sup>15</sup> In other words, income inequality and poverty rates do not have a direct relationship.

The overall poverty rate in the United States is 10.5 percent. The Census Bureau uses money income to determine a person's poverty status. Poverty is defined by a set of income thresholds that vary by family size and composition. For a family of four, the official poverty line is \$25,926 in 2019. A person is defined as living in poverty if their family income is below the threshold for that family size and composition. The official poverty definitions use money income before taxes and do not include capital gains or noncash benefits such as housing vouchers, Medicaid, or SNAP benefits. Thus, poverty is not a direct measure of material comfort available to an individual or household.

The Census Bureau and the Bureau of Labor Statistics developed an additional poverty measure called the Supplemental Poverty Measure (SPM) in 2011. The SPM counts non-cash benefits and tax credits (such as the EITC and Child Tax Credit) as income. It also varies the poverty thresholds based on local housing costs and ownership tenure, unlike the official poverty rate. The SPM provides a better measure of the benefits of government safety net programs and their impact on poverty. The 2019 report shows that nationally "Social Security continued to be the most important anti-poverty program, moving 26.5 million individuals out of poverty. Refundable tax credits moved 7.5 million people out of poverty."<sup>16</sup> In 2019, the overall SPM rate was 11.7 percent, higher than the 10.5 percent using the official definition of poverty. The SPM did show lower than official poverty rates for children.

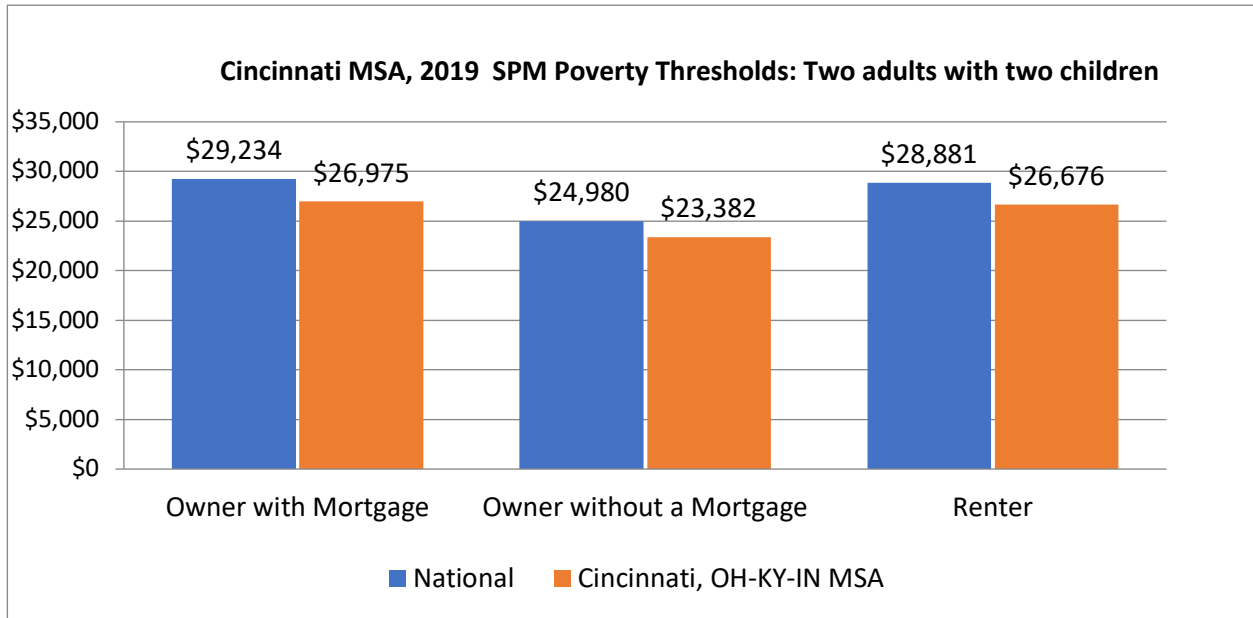
In the Cincinnati MSA, the official poverty line is \$25,926 for a family of four in 2019. As shown in Chart 4, the SPM poverty line in the Cincinnati MSA for the same family of four is between \$23,382 and \$26,975, depending on housing tenure and mortgage status. The SPM data are not available for counties. In so far as housing prices are similar in Metro NKY to the entire Cincinnati metro area, the difference between the official poverty line and the SPM if it were available for Metro NKY would likely be of a similar magnitude.

---

<sup>15</sup> U.S. Census Bureau, Population Survey

<sup>16</sup> U.S. Census Bureau, 2019 Supplemental Poverty Measures

Chart 4: SPM Poverty Thresholds: Two adults with two children, Cincinnati MSA, 2019



Source: U.S. Census Bureau SPM Thresholds by Metro Area, 2019

The poverty rate in Metro NKY is 11.5 percent, slightly below the national average of 13.4 percent.<sup>17</sup> The poverty rate for persons under 18 years of age is 18.5 percent nationally, and 16.4 percent in Metro NKY. The poverty rate for persons 65 years and over is 9.3 percent nationally, and 8.1 percent in Metro NKY. This pattern of those over 65 years having a lower poverty rate than those below 18 years is consistent across geographies and racial and ethnic groups. It is a testament to how well Social Security has worked to alleviate poverty in the elderly population.

There are large differences in poverty rates by race and gender. The poverty rate in Metro NKY for Blacks is 32.5 percent, or nearly four times higher than the poverty rate for White, non-Hispanic residents. Hispanics residing in Metro NKY have a similarly high poverty rate, at 31.8 percent.

Among men in Metro NKY, the poverty rate is 9.4 percent. For White, non-Hispanic males, the poverty rate is 7.6 percent, compared to 29.6 percent for Black males and 31.5 percent for Hispanic males. The Metro NKY poverty rate for Hispanic males is nearly double the national average of 17.6 percent.

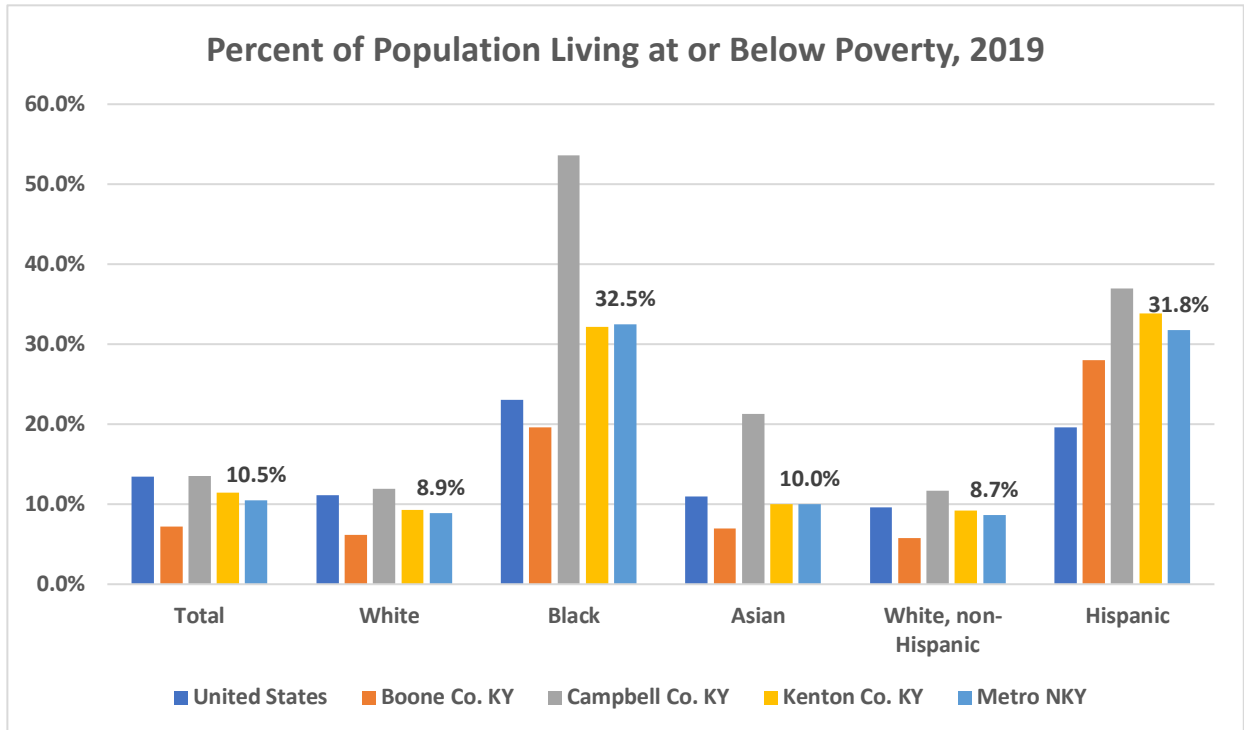
Among females in Metro NKY, the poverty rate is 11.6 percent. For White, non-Hispanic females, the poverty rate is 9.8 percent compared to 35.6 percent for Black women and 32 percent for Hispanic females.

<sup>17</sup> Sharp readers will note the U.S. poverty rate was reported as 10.5 percent in an earlier paragraph. In the discussion of the official poverty rate versus the SPM poverty rate, the data were based on one-year estimates. For most of the data tables in this report, including Chart 5, 5-year American Community Survey estimates are reported.

With few exceptions, poverty rates are higher for women than men in Metro NKY. The poverty rate for Black women is 6 percentage points higher than for Black men; among Asians, the female poverty rate is 6.9 percentage points higher.

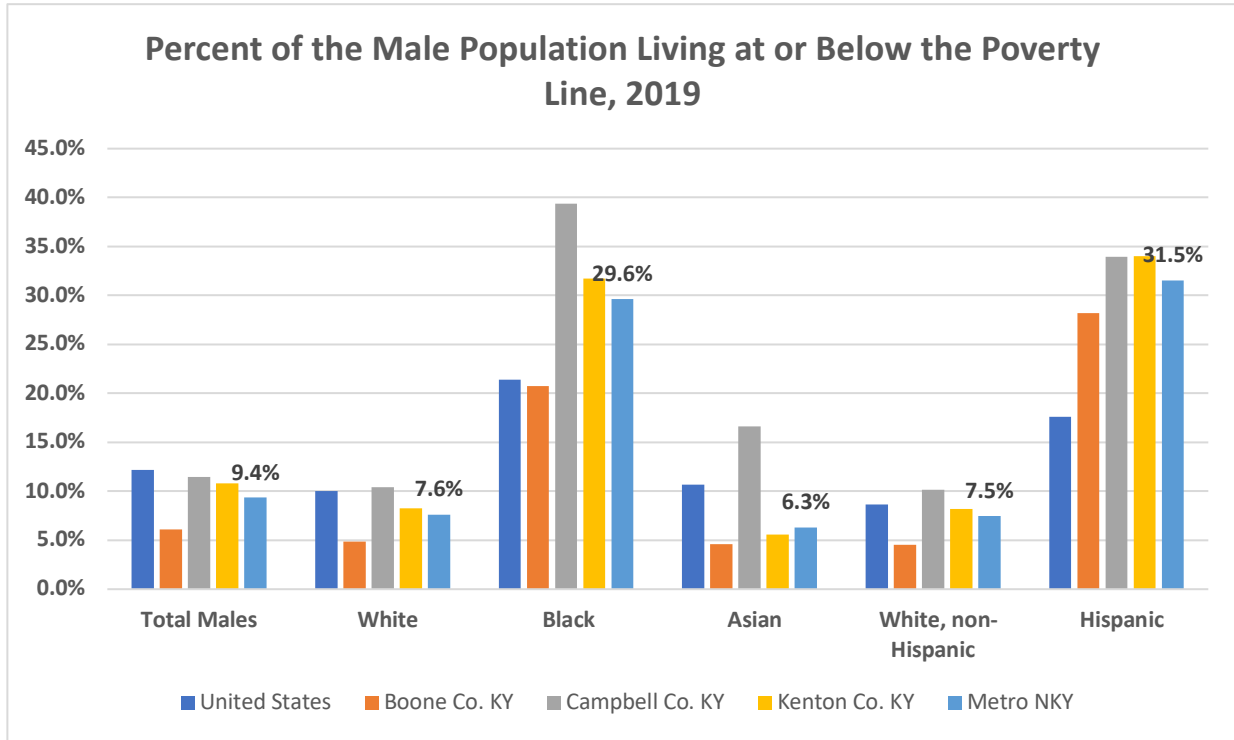
Unfortunately, the significant differences in poverty rates are evident for children of color living in Metro NKY. Overall, the poverty rate for children under 18 years in Metro NKY is 14 percent. It is 9.6 percent for White, non-Hispanic children, 13.9 percent for Asian children, 41.1 percent for Hispanic children, and 52.9 percent for Black children.

Chart 5: Percent of Population Living at or Below Poverty Line, 2019



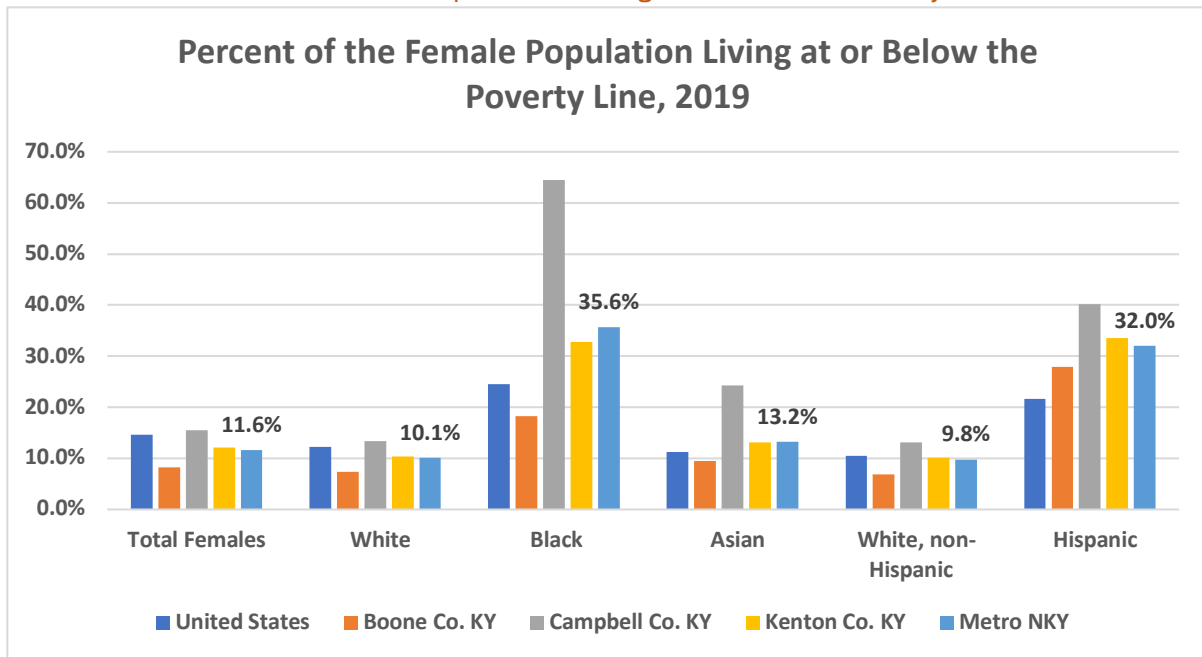
Data Source: American Community Survey, 5-Year 2019 Table B17001

Chart 6: Percent of Male Population Living at or Below Poverty Line, 2019



Data Source: American Community Survey, 5-Year 2019 Table B17001

Chart 7: Percent of Female Population Living at or Below Poverty Line, 2019



Data Source: American Community Survey, 5-Year 2019 Table B17001

Table 12: Percent of the Population Living in Poverty by Race by Sex by Age, 2019

Percent Living at or Below the Poverty Line	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY
<b>ALL RACES</b>					
Total	13.4%	7.2%	13.5%	11.5%	10.5%
Male	12.2%	6.1%	11.5%	10.8%	9.4%
Female	14.6%	8.2%	15.4%	12.2%	11.6%
Under 18 years	18.5%	10.0%	15.9%	16.4%	14.0%
65 years and over	9.3%	3.6%	12.7%	8.6%	8.1%
<b>WHITE</b>					
Total	11.1%	6.1%	11.9%	9.3%	8.9%
Male	10.0%	4.9%	10.4%	8.3%	7.6%
Female	12.2%	7.4%	13.4%	10.3%	10.1%
Under 18 years	14.8%	7.8%	11.9%	11.3%	10.1%
65 years and over	7.9%	3.7%	12.7%	8.2%	8.0%
<b>BLACK OR AFRICAN AMERICAN</b>					
Total	23.0%	19.6%	53.6%	32.2%	32.5%
Male	21.4%	20.7%	39.4%	31.7%	29.6%
Female	24.5%	18.2%	64.5%	32.7%	35.6%
Under 18 years	33.2%	34.9%	77.8%	51.4%	52.9%
65 years and over	16.8%	3.2%	10.2%	14.5%	12.3%
<b>AMERICAN INDIAN OR ALASKA NATIVE</b>					
Total	24.9%	21.4%	35.1%	17.1%	21.7%
Male	23.3%	0.0%	19.5%	10.7%	8.8%
Female	26.3%	55.1%	54.5%	26.1%	40.0%
Under 18 years	32.2%	0.0%		33.3%	17.1%
65 years and over	17.1%	0.0%	0.0%	0.0%	0.0%
<b>ASIAN</b>					
Total	10.9%	7.0%	21.3%	10.0%	10.0%
Male	10.7%	4.6%	16.6%	5.6%	6.3%
Female	11.2%	9.5%	24.3%	13.2%	13.2%
Under 18 years	10.6%	7.6%	29.9%	21.3%	13.9%
65 years and over	12.7%	0.0%	0.0%	16.1%	7.6%

Percent Living at or Below the Poverty Line	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY
<b>ALL RACES</b>					
Total	17.5%	n/a	n/a	n/a	n/a
Male	15.7%	n/a	n/a	n/a	n/a
Female	19.3%	n/a	n/a	n/a	n/a
Under 18 years	24.1%	n/a	n/a	n/a	n/a
65 years and over	12.3%	n/a	n/a	n/a	n/a
<b>OTHER</b>					
Total	21.0%	47.0%	57.8%	51.6%	50.7%
Male	18.7%	57.3%	51.2%	50.1%	52.9%
Female	23.5%	36.8%	66.4%	53.8%	48.0%
Under 18 years	29.2%	64.7%	72.8%	58.4%	62.8%
65 years and over	20.4%		0.0%	0.0%	0.0%
<b>MULTI-RACIAL</b>					
Total	16.7%	7.7%	12.8%	31.6%	19.8%
Male	15.6%	5.8%	10.4%	38.1%	21.0%
Female	17.7%	10.2%	15.3%	25.4%	18.6%
Under 18 years	18.8%	9.2%	14.0%	39.1%	25.3%
65 years and over	12.9%	0.0%	37.0%	31.0%	16.8%
<b>WHITE, NON-HISPANIC</b>					
Total	9.6%	5.8%	11.7%	9.2%	8.7%
Male	8.7%	4.6%	10.2%	8.2%	7.5%
Female	10.6%	6.9%	13.1%	10.1%	9.8%
Under 18 years	11.1%	7.2%	11.2%	10.9%	9.6%
65 years and over	7.2%	3.7%	12.6%	8.2%	7.9%
<b>HISPANIC</b>					
Total	19.6%	28.0%	36.9%	33.8%	31.8%
Male	17.6%	28.2%	34.0%	34.0%	31.5%
Female	21.7%	27.9%	40.1%	33.5%	32.0%
Under 18 years	26.6%	35.3%	51.7%	44.5%	41.4%
65 years and over	17.9%	0.0%	20.0%	9.2%	10.6%

Data Source: American Community Survey, 5-Year 2019 Table B17001

# Earnings Gap

The latest Census data document the median earnings gap between male and female workers. The causes are numerous, including workforce differences such as educational attainment, years of work experience, differences in industries, jobs or hours worked, and gender discrimination. The wage gap has also been attributed in part to societal norms around marriage, childcare, and other family obligations.

The U.S. Census Bureau uses median earnings of full-time, year-round workers to calculate the wage gap. In 1973, women earned a median of 56.6 cents to every dollar earned by men. This wage gap has narrowed to 81.6 cents in 2018.<sup>18</sup>

When controlling for various workplace and social norm characteristics, the wage gap narrows. For example, the wage pay gap is smaller among younger workers and rises with age. The wage gap is wider for those with a bachelor's degree and above, and narrower for those with less than a bachelor's degree. The wage gap varies substantially by occupation. The risk of the occupation plays a part in the pay gap as well. The Bureau of Labor Statistics' report on fatal occupational injuries documents 5,250 fatal injuries of which just 413 or 7.9 percent were women.<sup>19</sup> There is a gap in average hours worked between men and women as well. Among persons 25 years and over, men work on average 42 hours per week while women work 37.5 hours per week.<sup>20</sup> Married men work on average 42.6 hours per week compared to 36.9 hours for married women.

There is also a significant earnings gap across racial groups. In general, persons of color earn less than White, non-Hispanic males. Like the male-female earnings gap, the potential causes of the earnings gap between Whites and non-Whites are numerous.

Whether estimating differences by gender or race, the most typical comparison measure is an earnings ratio based on the median annual earnings of full-time, year-round workers.

Comparing all women to all men, women in the United States earn nearly 20 percent less than their male counterparts. Among Blacks the differential is lower at just 10 percent. However, in a comparison to the earnings of White, non-Hispanic males, Black women earn 22.5 percent less.

---

<sup>18</sup> Source: <https://www.census.gov/library/stories/2020/03/equal-pay-day-is-march-31-earliest-since-1996.html>

<sup>19</sup> Source: U.S. Department of Labor, Bureau of Labor Statistics, Census of Fatal Occupational Injuries, Dec 17, 2019.

<sup>20</sup> Source: U.S. Bureau of Labor Statistics, Current Population Survey, Table 22: Persons at work in non-agricultural industries by age, sex, race, Hispanic or Latino ethnicity, marital status, and usual full-or part-time status.



Table 8: Median Earnings (2019 inflation-adjusted dollars) for those Who Worked Full-Time, Year-Round (population 16 years and over)

	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY
<b>All Races</b>				
Male	\$53,275	\$59,867	\$55,281	\$52,705
Female	\$43,022	\$45,372	\$44,288	\$43,784
<b>White</b>				
Male	\$56,028	\$60,888	\$56,242	\$53,694
Female	\$44,694	\$46,075	\$44,481	\$44,611
<b>Black or African American</b>				
Male	\$41,440	\$39,950	\$55,208	\$37,083
Female	\$37,283	\$37,841	\$27,269	\$30,897
<b>Asian</b>				
Male	\$69,076	\$96,477	\$51,736	\$64,750
Female	\$54,079	\$40,673	-	\$41,754
<b>White, non-Hispanic</b>				
Male	\$60,572	\$61,558	\$56,099	\$53,792
Female	\$46,936	\$46,800	\$44,718	\$44,791
<b>Hispanic</b>				
Male	\$37,985	\$32,354	n/a	\$32,109
Female	\$32,035	\$29,142	\$33,355	\$27,872

Data Source: American Community Survey, 5-Year 2019 Table B20017

Table 9: Earnings Ratio (Female Median Earnings as a Percent of Male Median Earnings for those Who Worked Full-Time, Year-Round) population 16 years and over, 2019

	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Cincinnati MSA
All Races	80.8%	75.8%	80.1%	83.1%	78.8%
White	79.8%	75.7%	79.1%	83.1%	78.1%
Black or African American	90.0%	94.7%	49.4%	83.3%	88.9%
Asian	78.3%	42.2%	n/a	64.5%	66.1%
White, non-Hispanic	77.5%	76.0%	79.7%	83.3%	77.8%
Hispanic	84.3%	90.1%	n/a	86.8%	97.9%

Data Source: American Community Survey, 5-Year 2019 Table B20017

Table 10: Earnings Ratio (Female Median Earnings as a Percent of White, non-Hispanic Male Median Earnings for those Who Worked Full-Time, Year-Round) population 16 years and over, 2019

	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY
All Races	71.03%	73.71%	78.95%	81.40%
White	73.79%	74.85%	79.29%	82.93%
Black or African American	61.55%	61.47%	48.61%	57.44%
Asian	89.28%	66.07%	n/a	77.62%
White, non-Hispanic	77.49%	76.03%	79.71%	83.27%
Hispanic	52.89%	47.34%	59.46%	51.81%

Data Source: American Community Survey, 5-Year 2019 Table B20017

## Health

Many factors can and do affect how long and how well we live. These factors can be categorized into four broad areas, including health behaviors such as tobacco use, social and economic factors such as community safety, physical environment, such as air and water quality, and clinical care.<sup>21</sup>

The socio-economics of a population have a significant impact on a group’s longevity and quality of life. As we have already seen in this report, there are significant gaps in education, income, wealth, and poverty across demographic groups in Metro NKY. These gaps are also noted across groups in most measures of health.

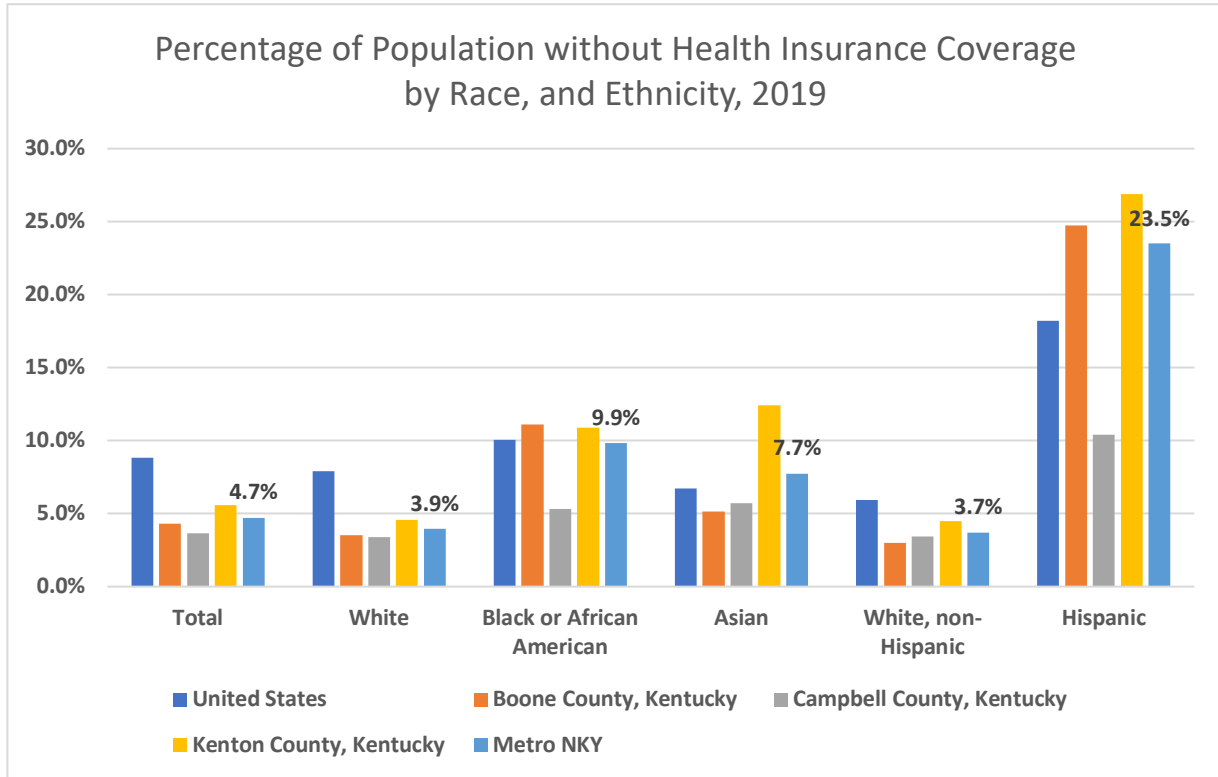
In Metro NKY, 4.7 percent of the population lacks health insurance coverage. Just 3.7 percent of the White, non-Hispanic population lacks health insurance coverage, compared to nearly 10 percent of the Black population and nearly a quarter of all Hispanic residents.

The percentage of the population with a disability increases with age, rising from 5.1 percent for those under 18 years to 33.5 percent for those 65 years and above.

In Metro NKY, 2.4 percent of the population has a vision difficulty; 3.9 percent have a hearing difficulty, 2.5 percent has a self-care difficulty, 6.2 percent has an ambulatory difficulty, and 5.6 percent have a cognitive difficulty. As shown in Charts 9 through 13, there are differences in rates across genders. Women have higher incidences of self-care, ambulatory, and vision difficulties. Men have higher incidences of cognitive and hearing difficulties.

<sup>21</sup> Source: County Health Rankings and Roadmaps, Robert Wood Johnson Foundation: the full report for Kentucky is available online: <https://www.countyhealthrankings.org/reports/state-reports/2020-kentucky-report>

Chart 8: Health Insurance Coverage Status, 2019



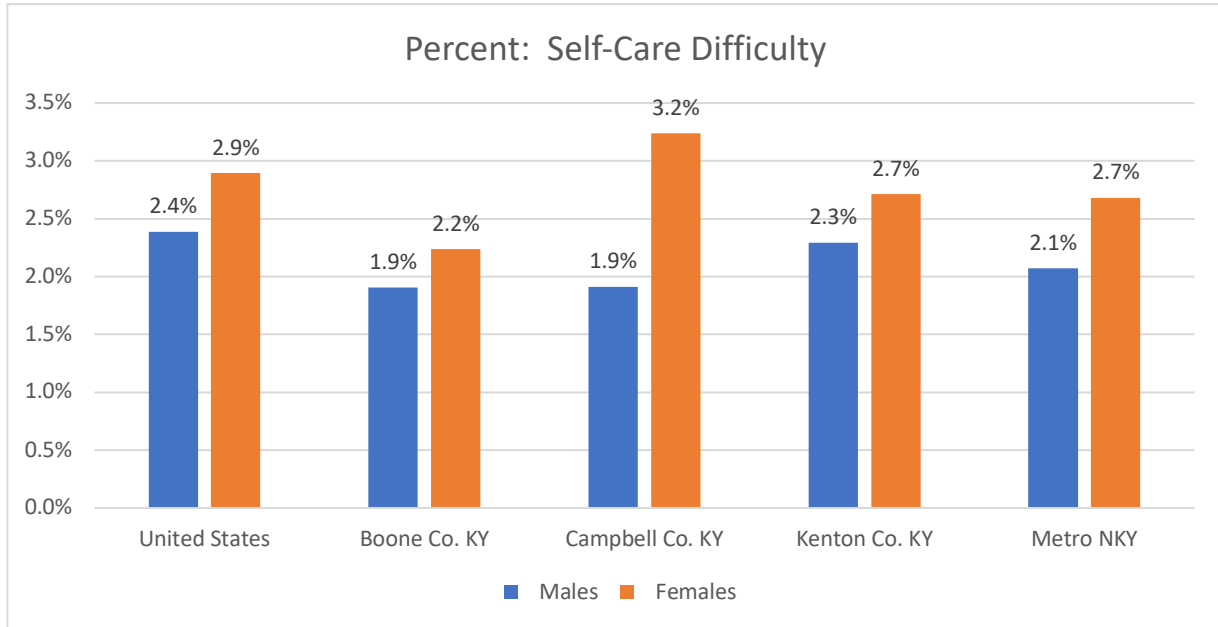
Data Source: American Community Survey, 5-Year 2019 Table C27001

Table 16: Race by Age by Disability Status, 2019

	United States	Boone Co. KY	Campbell Co. KY	Kenton Co. KY	Metro NKY
<b>Total Persons with Disability</b>	40,335,099	14,992	11,099	22,741	48,832
Percent of Total	12.6%	11.5%	12.1%	13.8%	12.7%
Percent under 18 years with a disability	4.2%	6.0%	3.5%	5.3%	5.1%
Percent 18 to 64 years with a disability	10.3%	9.7%	10.1%	12.6%	11.1%
Percent 65 years with a disability	34.5%	32.1%	33.2%	34.6%	33.5%
<b>White with a Disability</b>	30,510,078	14,037	10,643	20,974	45,654
Percent of Total	13.1%	11.9%	12.4%	14.2%	13.1%
Percent under 18 years with a disability	4.1%	5.2%	3.5%	5.2%	4.8%
Percent 18 to 64 years with a disability	10.3%	10.1%	10.2%	12.8%	11.3%
Percent 65 years with a disability	33.9%	32.5%	33.4%	34.2%	33.5%
<b>Black or African American with a disability</b>	5,579,158	151	148	945	1,244
Percent with a disability	14.0%	4.0%	5.4%	12.5%	10.6%
Percent under 18 years with a disability	5.0%	6.5%	3.2%	4.1%	4.3%
Percent 18 to 64 years with a disability	13.1%	3.0%	5.1%	13.1%	10.9%
Percent 65 years with a disability	39.2%	5.3%	23.4%	39.2%	33.2%
<b>Asian with a disability</b>	1,259,426	109	89	114	312
Percent with a disability	7.1%	3.5%	9.8%	5.4%	6.0%
Percent under 18 years with a disability	2.2%	3.1%	0.0%	0.0%	1.1%
Percent 18 to 64 years with a disability	4.3%	2.4%	13.1%	3.0%	5.6%
Percent 65 years with a disability	29.7%	20.1%	0.0%	35.2%	19.9%
<b>White, non-Hispanic with a disability</b>	27,087,773	13,633	10,604	20,758	44,995
Percent with a disability	13.9%	12.0%	12.6%	14.3%	13.2%
Percent under 18 years with a disability	4.2%	5.0%	3.6%	5.2%	4.8%
Percent 18 to 64 years with a disability	10.7%	10.1%	10.2%	12.8%	11.4%
Percent 65 years with a disability	33.6%	32.5%	33.7%	34.2%	33.6%
<b>Hispanic with a disability</b>	5,180,805	600	78	358	1,036
Percent with a disability	9.0%	11.0%	4.1%	6.7%	9.0%
Percent under 18 years with a disability	4.1%	12.7%	0.0%	4.6%	8.9%
Percent 18 to 64 years with a disability	8.2%	8.6%	6.4%	6.8%	7.8%
Percent 65 years with a disability	38.0%	42.1%	8.4%	39.7%	38.8%

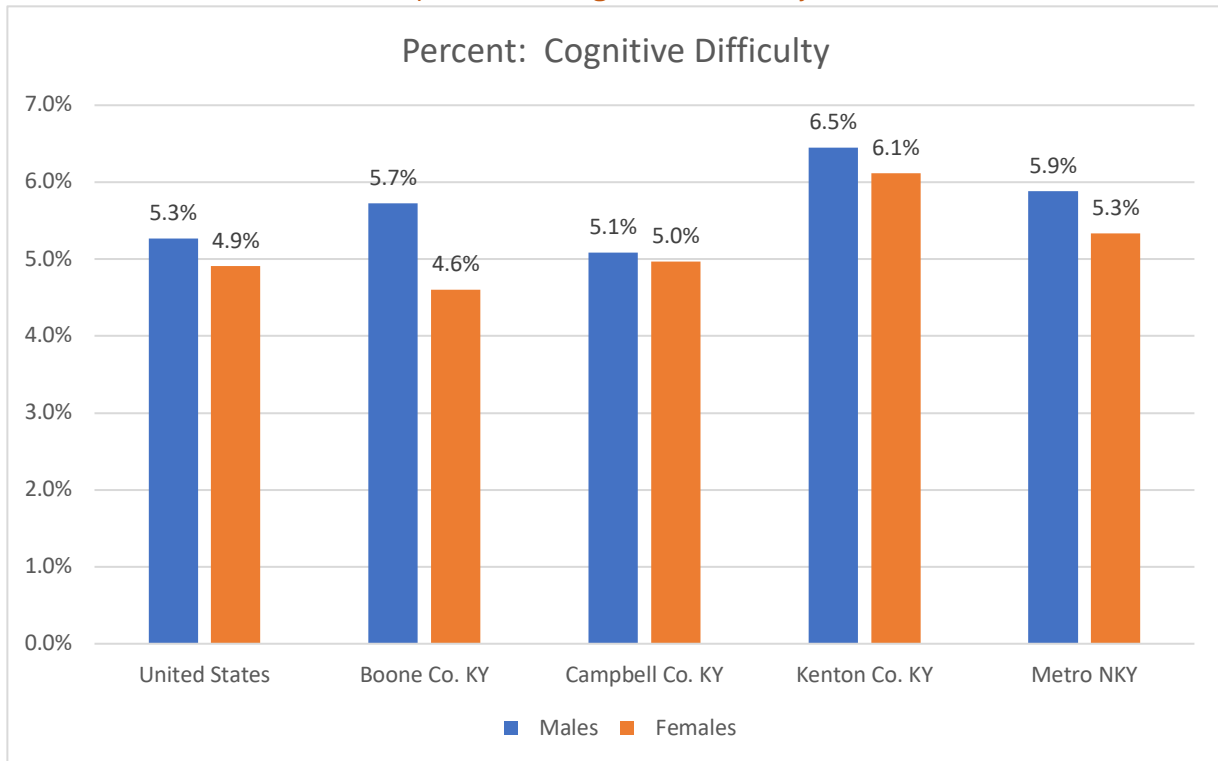
Data Source: American Community Survey, 5-Year 2019 Table B18101

Chart 9: Percent of the Population: Self-Care Difficulty, 2019



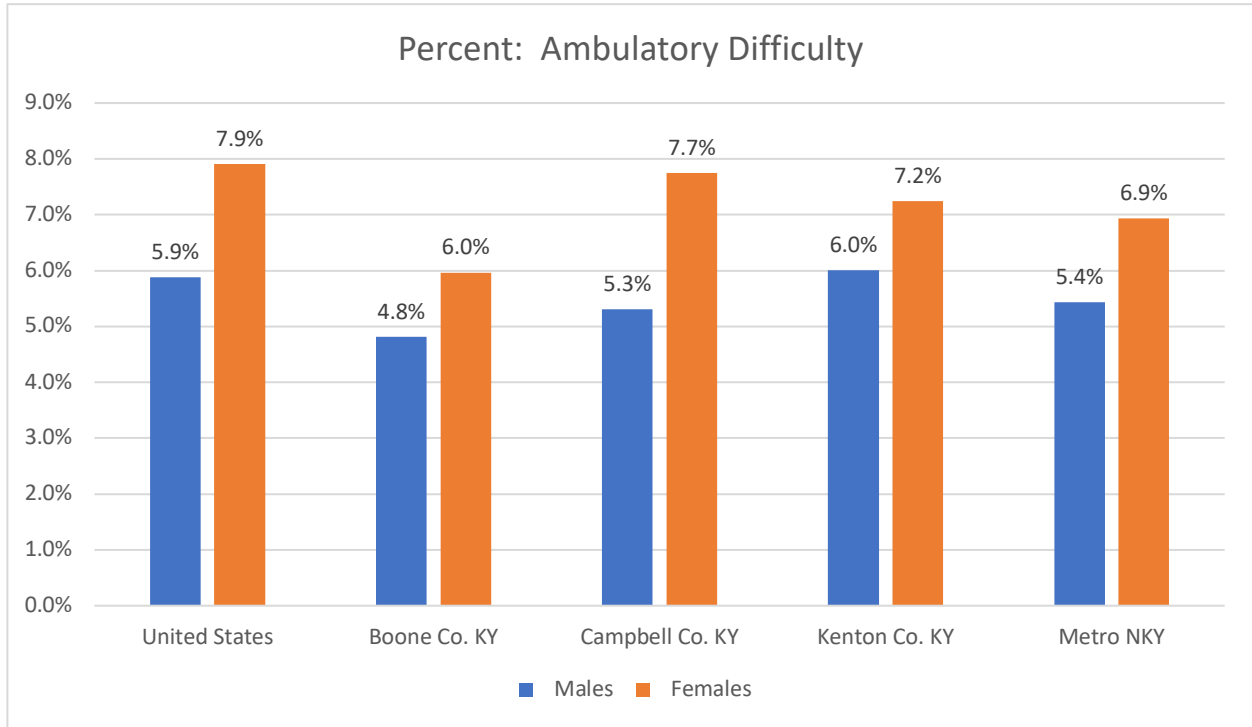
Data Source: American Community Survey, 5-Year 2019 Table B18106

Chart 10: Percent of the Population: Cognitive Difficulty, 2019



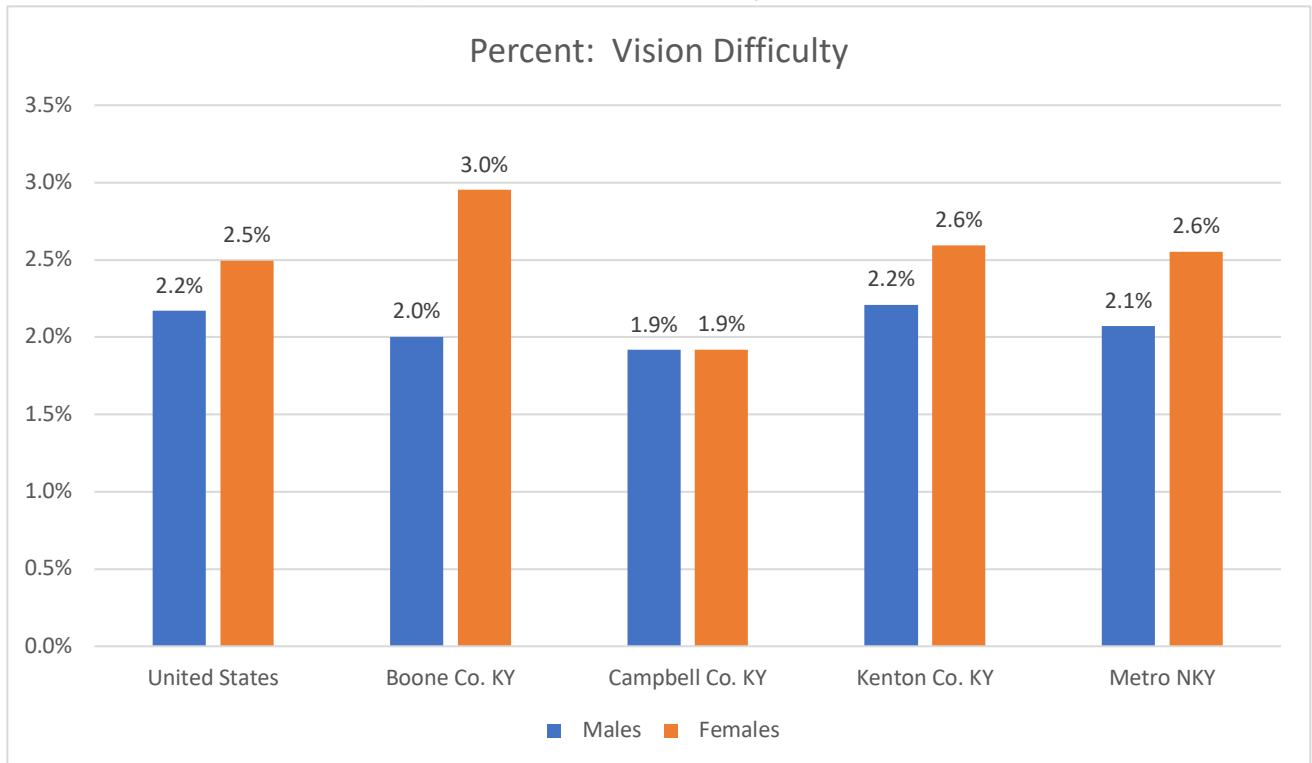
Data Source: American Community Survey, 5-Year 2019 Table B18104

Chart 11: Percent of the Population: Ambulatory Difficulty, 2019



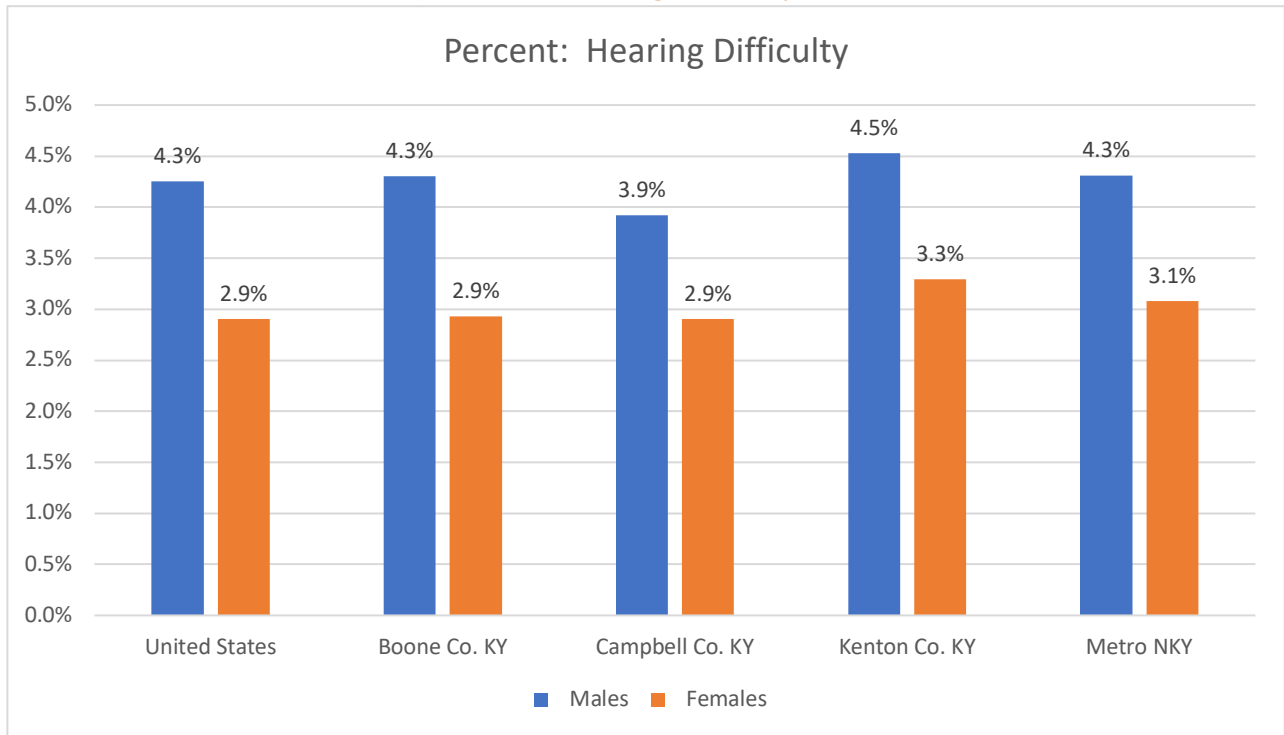
Data Source: American Community Survey, 5-Year 2019 Table B18105

Chart 12: Percent of the Population: Vision Difficulty, 2019



Data Source: American Community Survey, 5-Year 2019 Table B18103

Chart 13: Percent of the Population: Hearing Difficulty, 2019



Data Source: American Community Survey, 5-Year 2019 Table B18102

## Conclusion

This analysis of the demographics of Metro NKY highlight that the region is less racially diverse than the U.S. overall. Despite being less diverse, the gaps in income, education, and health across race, gender, and age mirror the rest of the country. Following national trends, Metro NKY will become more diverse over time, but at a slower rate.