

KENTUCKY

DELTA REGIONAL AUTHORITY



STATE DEVELOPMENT PLAN
FY2009

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LETTER FROM KENTUCKY GOVERNOR

STEVE BESHEAR

EXECUTIVE SUMMARY



*“Planning
without
action
is futile.
Action
without
planning
is fatal.”*

Unknown

In 2000, The Delta Regional Authority, a partnership between the states and the federal government was created to enhance economic and community development in the Mississippi River Delta region. The Commonwealth of Kentucky along with the Area Development Districts have utilized DRA concepts and funding opportunities to improve the twenty-one county Kentucky Delta region. Through the DRA grant program, the Healthy Delta program, and the Delta Leadership Institute the leaders of the Kentucky Delta region have labored to make the region a better place to live.

DRA has recently completed a new strategic plan to guide their investments and priorities in the Region. This plan emphasizes a new vision, mission and goals for the agency. They are:

VISION

After decades of decline, the Delta Region will achieve a pattern of sustained growth increasing capital investment and productivity will establish the region as a magnet for talent and innovation and will nurture a sense of place within each community.

MISSION

The DRA will serve as a regional focal point for resources, planning and ideas. The DRA will be a catalyst for investment in the communities and in the people of the Mississippi Delta.

STRATEGIC GOALS

- *Advance productivity and economic competitiveness of the Delta workforce.*
- *Strengthen the Delta’s physical and digital connections to the global economy.*
- *Create critical mass within Delta communities.*

As part of this process, Kentucky is offering this strategic plan to build upon the goals of the DRA and guide its successful implementation within the Kentucky Delta Region. The plan begins by highlighting the impact DRA has made in its first eight years and then provides a snapshot of the Kentucky Delta region. The plan offers goals and objectives to grow the Region a more prosperous area for all its residents. It concludes by detailing specific performance measures so that the State and any of its citizens can track the success of this effort.

This plan is a blueprint to improve the quality of place for the nearly half million residents who live, raise their families and work in the Kentucky Delta region. Now is the time to build upon success DRA has had upon Region and continue its growth.

DRA IMPACT ON KENTUCKY DELTA



The Delta Regional Authority has made a significant impact on the economy of the Kentucky Delta. The Authority has been instrumental in the development of regional industrial parks, water and wastewater infrastructure extension, rail lines and broadband technology.

The DRA investment in projects in the Kentucky Delta region totals over \$4.8 million and has helped to create and/or retain over 1,400 jobs and leveraging approximately \$40 million in private sector funding.

PROJECT NAME	DRA PROJECT FUNDS	OTHER PROJECT FUNDS	TOTAL PROJECT COSTS	YEAR
4-Star Industrial Park Wastewater	500,000.00	322,250.00	822,250.00	2002
Purchase Area Regional Industrial Park	1,000,000.00	1,276,465.00	2,276,465.00	2002
Commonwealth Agri-Energy LLC	1,000,000.00	7,000,000.00	8,000,000.00	2002
Replacement Bus. Dev.	250,000.00	5,200,000.00	5,450,000.00	2003
Phase II Sanitary Sewer 4-Star	135,432.00	72,518.00	207,950.00	2003
Industrial Park design/Eng	75,000.00	54,000.00	129,000.00	2003
Briggs & Stratton Expansion	100,000.00	-	100,000.00	2003
Land O'Frost	100,000.00	160,450.00	260,450.00	2004
Industrial Park West - Rail	125,000.00	138,263.00	263,263.00	2004
4-Star WW Extension	84,164.00	-	84,164.00	2004
City of Elkton - Sewer Ext	25,000.00	-	25,000.00	2004
Broadband	76,000.00	164,000.00	240,000.00	2005
Broadband	152,000.00	388,000.00	540,000.00	2005
Broadband	152,000.00	328,000.00	480,000.00	2005
Kick Creek Dredging	299,240.00	458,760.00	758,000.00	2006
Webster Co Broadband	150,000.00	283,800.00	433,800.00	2006
MCEDC Rail Rehab "Withdrawn"	-	-	0.00	2006
Caldwell Co Hospital Construction	300,000.00	30,000,000.00	30,300,000.00	2007
James Marine Water Line Extension	150,000.00	116,339.00	266,339.00	2007
Ron Collins Aviation	207,500.00	-	207,500.00	2007
Fulton Co Hwy 1534 Improvement	300,000.00	45,000.00	345,000.00	2008
McLean Co GPS Structure Collection	31,399.50	-	31,399.50	2008
KY Funded Projects Total	\$5,212,735.50	\$46,007,845.00	\$51,220,580.50	



*Integration
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BUSINESS CLIMATE

Integration into the global market is a top priority for Kentucky. Already disadvantaged because of its rural nature, the Kentucky Delta should make further international business development a priority. In nearly every industry, the region has enormous potential to profit from a shrinking world. Well developed high-tech infrastructure will be the greatest catalyst for global trade through the region. Entrepreneurs and small business owners should benefit enormously. Virtual access to customers in every corner will empower business owners and further development.

The top five employers in Kentucky's Delta Region are responsible for nearly 9,000 jobs. What's more, they represent very different industries and clusters within the entire region better illustrating the diversity of Kentucky's Delta. Diversity in the region's economy is essential. Diversity among top employers better ensures prolonged sustainability.

Most would find it a healthy challenge if asked to highlight economic successes in 2007 and 2008. Despite a rash of business closures in mid 2008, Western Kentucky has largely avoided doomsday economic predictions. The largest growth occurred in the manufacturing sector as a result of company expansion.

AGRICULTURE

Despite the growing number of opportunities for agriculture producers to market their products (traditional uses, bio fuels, life sciences), 2007 proved to be an incredibly trying year. Late frosts, floods drowning crops for months and mid summer droughts slashed profits. Crop insurance claims soared in late 2007 and early 2008. The damage was so severe the Kentucky General Assembly and Governor Beshear sponsored the Kentucky Agriculture Relief Effort, a cost share program designed to assist farmers recuperate a portion of their losses.

Like most industries in a more competitive market, the agriculture community is consistently challenged to introduce new products or value added programs to attract buyers. As a result, dozens of large scale farming operations discovered Agri-tourism. This new opportunity gives customers the chance to get off the beaten path and take a leisurely drive through the countryside for family focused entertainment.

STRENGTHS

- Regional broadband internet infrastructure
- Water Transportation
- Higher Education
- Diversified Economic Base

WEAKNESSES

- Few Incentives for small business
- Weak business retention programs

OPPORTUNITIES

- Coal technology
- Interstate designation
- Ethanol technology

THREATS

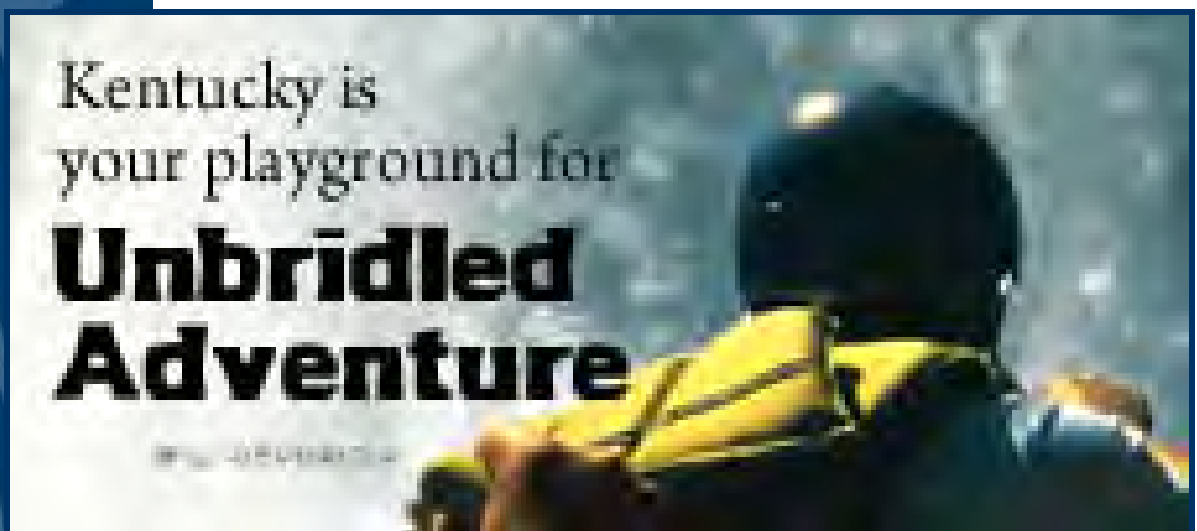
- Lack of reliable rail
- Lack of air service

Agriculture continues to be one of the basic industries of the region. Farmers and agribusiness interests make considerable contributions to every county of the Kentucky Delta region. Work to develop strategies and value added projects to the region's vast output of agricultural commodities is sorely needed in the region. There are groups working on holistic and symbiotic projects that will take the agricultural economy to the next level. These and other projects need the full support of the DRA and Commonwealth. The Kentucky Delta region contains local and regional conservation groups that work to preserve and enhance the region's soil, water, plant, historical, wildlife and agricultural assets.

TOURISM

Tourism is Kentucky's third-largest industry, with a \$10.1 billion annual economic impact. It currently generates 175,000 jobs in the State and \$987 million in tax revenue. The Commonwealth's State Park system is regarded as one of the best in the nation. It is made up of 53 State Parks and historical sites, 17 of which offer overnight accommodations and are considered "resort parks".

Money generated from tourism can have a direct and immediate effect on a community's economic development. The Kentucky Lakes area is a shining example of how tourism can boost the local economy. Tourism can stimulate investment to finance growth in other economic sectors. Hotels, restaurants, taxis and customer service based companies benefit most from tourism dollars. Even the increased cost of police and public protection does not negate the benefit to a community. This region understands the importance of tourism and capitalizes at every opportunity. Over 6% of the workforce and most all citizens benefit from tourism according to the Kentucky Department for Tourism. Dozens of festivals, historical events and environmental opportunities give adventure seekers plenty of choice for recreation.





*Kentucky's
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Perhaps no other sector of the economy presents more promise and opportunities to the Delta region of Kentucky than the Energy sector. Kentucky has made a firm commitment to becoming a national leader in energy technology and production. Recent actions by the Commonwealth have resulted in the development and unveiling of a Comprehensive Energy Plan for Kentucky that outlines seven distinct strategies that will result in energy independence for Kentucky.

The Delta region of Kentucky is positioned perfectly to take full advantage of both the Kentucky energy initiatives as well as those of the nation. The Kentucky Delta is home to every natural resource and input necessary for energy production. Coal reserves, natural gas, hydroelectric, agricultural based biofuels, nuclear, and other resources are more abundant throughout the Delta region of Kentucky than any other region of the state. Many projects are in the development stages currently that will aid the region in setting the pace for the rest of the Commonwealth.

The Delta region of Kentucky will benefit by the Kentucky Energy plan and this Delta plan embraces the seven strategies as set forth in the Commonwealth's "Intelligent Energy Choices for Kentucky's Future". Those seven strategies are:

1. Improve the Energy Efficiency of Kentucky's Homes, Buildings, Industries, and Transportation Fleet
2. Increase Kentucky's Use of Renewable Energy
3. Sustainably Grow Kentucky's Production of Biofuels
4. Develop a Coal-to-Liquids Industry to Replace Petroleum-Based Liquids
5. Implement a Major and Comprehensive Effort to Increase Gas Supplies, Including Coal-to-Gas in Kentucky
6. Initiate Aggressive Carbon Capture/Sequestration (CCS) projects for Coal-Generated Electricity
7. Examine the Use of Nuclear Power for Electricity Generation

The full Kentucky Energy Plan can be viewed at www.energy.ky.gov.

Any Kentucky or regional energy plan or proposals will be largely influenced by national and international actions. As Kentucky and the Delta move forward, the energy sector should play a vital role in all economic development activities.

ENVIRONMENT



*Kentucky's
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The Delta Region of Kentucky is home to some of the most abundant natural resources and environmental assets in the US. The region contains more miles of inland shoreline than any region in the world. Abundant wildlife, coal reserves, timber, limestone, oil, natural gas, and water resources are just a few of the environmental assets located in the Kentucky Delta region. The area is also home to the most fertile and productive farmland in Kentucky. The three largest grain producing counties in the Commonwealth are located in the Kentucky Delta and the region is home to the state's only ethanol plant.

In 2008, Governor Steve Beshear reorganized state government and created the Energy and Environment Cabinet in an effort to more efficiently direct state resources with the realization that Kentucky can maintain and preserve its environmental resources while growing economically. The state efforts through this cabinet are departmentalized into the environmental functional areas. This cabinet contains the Department for Environmental Protection and the Department for Natural Resources. These specific departments work tirelessly to ensure that the air, water, and soil resources are protected in order to safeguard human health and natural beauty.

Coal mining is a major economic generator for the entire state and specifically the Kentucky Delta region. Coal has proven to be one of the least expensive and most abundant resources for generating electricity. Much of the West Kentucky Coalfields is in the Kentucky Delta region and it has seen resurgence in coal production in the last few years. Coal production has greatly added to the wealth and economic prosperity of many counties of the Kentucky Delta region and also has presented some environmental challenges. Thousand acres of the Kentucky Delta are reclaimed strip mines and currently are in use as agricultural, recreational, and commercial purposes. The state along with private industry must stay up to date with the best practices of land reclamation as the further development of additional mines is accomplished in the future.

STRENGTHS

- Abundant natural resources including water, coal, tillable land

WEAKNESSES

- Lack of funding opportunities for environmental programs
- Poor recycling programs

OPPORTUNITIES

- Research new uses of resources (e.g. soybeans and coal)
- Development of new coal mines to produce energy

THREATS

- Focus of industries on short-term profit over long term environmental impact
- Stronger EPA regulations



As the Region develops a well-balanced quality of place, significant emphasis should be placed on improving the health of all its Citizens.

A community's total health maybe one of the best indicators of, or predictors for, poor economic conditions and poverty. Likewise, a healthy population is typically indicative of a well maintained and growing economy. As the region considers a well balanced quality of place, significant emphasis should be placed on improving the health of all citizens.

The Commonwealth of Kentucky recognizes the importance of health and overall wellness for its constituents and their quality of life. The State provides numerous resources to educate Kentuckians on the importance of being active, eating better and smoking cessation.

Get Healthy Kentucky was created to help every Kentuckian develop a healthier lifestyle. It includes an educational model focused on nutrition, physical activity and tobacco cessation. Making the right choices assists in the prevention and reduction of the risk of chronic disease. Its website (gethealthy.ky.gov) provides a whole wellness approach that includes mental, physical, emotional and vocational health.

Bluegrass State Games is designed to provide Kentuckians of all ages and skill levels a wholesome avenue for positive and healthy development through sports and physical activity, while promoting and developing amateur athletics to provide the amateur athlete an opportunity to showcase his/her talent and receive statewide recognition.

A relatively new campaign, Kentucky **Unbridled Adventure** provides a wealth of healthful and invigorating experiences through numerous outdoor activities. Kentucky's diverse landscape, abundant waterways and variety of wildlife make for getaways no outdoor enthusiast can resist. From caving, hiking and paddle sports to rock climbing, the Commonwealth offers numerous open air and nature opportunities. With much of the country's rural areas succumbing to suburban sprawl, it is fortunate to find a large part of Kentucky still in its natural state.

These well developed programs will hopefully result in a significant improvement in the overall health of the region while also managing to address, on an individual level, the major causes for health concern in the Kentucky Delta region.

STRENGTHS

- Good network of hospitals
- Low occupational fatalities
- Quality of Life
- Good oral health

WEAKNESSES

- Cancer (lung, breast, prostate)
- Infant mortality
- Low birth weight
- Obesity
- Diabetes
- Lack of research hospitals

OPPORTUNITIES

- Medical education programs
- Get healthy Kentucky
- Bluegrass State Games
- Unbridled Adventure

THREATS

- Substance abuse
- Poor health education

Infant mortality, HIV/AIDS, heart disease and cancer are the most noteworthy sicknesses to understand the relationship between health and the economy. Infant mortality has long been considered one of the most useful indicators of a country's health and development. The rate of deaths per live births, the formula used for calculating infant mortality, in Kentucky's 21 Delta counties soars well above the national average of 6.3/1,000. Troubling as it may seem, this figure and its relationship to poverty is more compelling when the rates are spliced between the white and black population. There is no argument African Americans, especially in the Delta, are economically disadvantaged. A fraction of the population, the infant mortality rate among blacks in the Western Kentucky is disproportionately higher than that of whites. An overall reduction in the region's infant mortality rate coupled with parity in the relationship between whites and blacks will significantly benefit Kentucky in its quest to maintain positive quality of place.

POVERTY IN KY DELTA REGION	PURCHASE		PENNYRILE		GREEN RIVER	
	Number	Rate	Number	Rate	Number	Rate
Medicare Eligible	36,872	19.1	42,905	20.1	41,414	19.8
Persons in Poverty	29,771	15.4	34,292	16.1	30,481	14.5
< 18 in poverty	9,215	21.9	12,407	23.3	9,950	19.6

Diabetes, considered an epidemic throughout the Delta is certainly cause for concern in Kentucky. However, a number of other diseases are much more prevalent and more accurately indicate serious problems in the overall health of the citizenry. Heart disease, cancer (especially lung, breast and prostate), and respiratory diseases all rank above diabetes in terms of the number of deaths in which they contribute. Additionally, obesity and HIV/AIDS are points of significant concern for Kentucky. While many of these sicknesses may have genetic implications, the greatest stimulant is lifestyle. On average, the Socio-Economic-Status of Kentucky's Delta population lingers somewhere below the national average. In areas more affect by poverty the instances of obesity, HIV/AIDS, and various types of cancers present themselves much more often than in higher income areas. Cause and effect are certainly debatable but the correlation between preventable diseases and poverty can't be ignored.

Health care costs are a tremendous drain on Kentucky's economy. A proactive economic development strategy that leads to positive quality of place and ultimately improves on the other critical economic indicators presented in this document, the region should see significant gains in its economy. The positive growth generated economically should translate into a healthier community through greater education, more and better quality health care, and an altogether healthier lifestyle.

LEADING CAUSES OF DEATH IN KY DELTA REGION	PURCHASE	PENNYRILE	GREEN RIVER	TOTAL
Heart Disease	640	620	538	1798
Malignant Neoplasm's	453	431	528	1412
Cerebrovascular Diseases	134	162	114	410
Chronic Lower Respiratory Diseases	128	126	107	361
Diabetes Mellitus	63	64	84	211

INFRASTRUCTURE



*Providing
needed
infrastructure
is a key
objective
for the
development
of Kentucky's
Delta Region.*

A community's infrastructure is its basic framework for future development. Having quality water, a wastewater system, broadband internet access, and adequate cell phone service, are the foundation on which to build a thriving, vibrant city, or region. Kentucky has taken a proactive approach to evaluating and prioritizing needed infrastructure investments in the Delta region.

The Kentucky Infrastructure Authority, in partnership with the region's area development districts has implemented a water management planning process. Each area development district established a water management council whose membership includes each water and wastewater system in the region and is chaired by a county judge/executive from the region. Projects are submitted before being forwarded to the state. Each year the council completes a prioritization process which ranks each potential project in the region. This prioritization list is used by the legislature in developing its funding list for projects. Currently there is a need of approximately \$283 million of water needs and \$268 million in wastewater needs in the Kentucky Delta region. These projects are planned and ready to move toward construction. More information on these projects and the planning process can be obtained from www.kia.ky.gov.

The first step to creating quality of place is providing basic services. Broadband is essential for education, entrepreneurial development, and quality health care. Providing needed infrastructure is a key objective of Kentucky's plan for developing the DRA region.

ConnectKentucky, is a public/private partnership that conducted extensive research to determine which areas of the state had access to broadband internet access. Once this was determined, it worked with local communities and other partners to begin building infrastructure ensuring that every resident had access to broadband service. This effort led to a 56% increase in home broadband subscriptions between 2005 and 2007. Thirty-nine percent of the homes in the DRA region currently subscribe to broadband service.

Green River Area Development District has undertaken a project, ConnectGRADD, in cooperation with each of their counties to provide wireless broadband service throughout their seven counties. Four of these counties, Henderson, McLean, Union and Webster are in the DRA service area.

STRENGTHS

- Abundant supply of water
- Cooperation between water and sewer systems
- Regional broadband

WEAKNESSES

- Lack of funding for infrastructure improvements
- Lack of sanitary sewer service to rural areas

OPPORTUNITIES

- Wastewater plan to serve rural areas

THREATS

- Dwindling financial resources
- Contamination of local water sources

LEADERSHIP



Creating awareness about the Delta Region amongst its young leaders is essential for creating Quality of Place.

Leadership development has long been a priority of the Commonwealth. In 1984 the Leadership Kentucky program was created to nurture emerging leaders throughout the state and build a generation who thought about Kentucky as whole. Many of the communities with the DRA region of Kentucky have long-established leadership development programs. Paducah, Murray, Mayfield, Hopkinsville, Princeton, Henderson, and others have on-going leadership training.

The creation of the Delta Leadership Institute was a welcome addition to this tradition. Creating awareness about the Delta region and providing the DRA region with a cadre of young leaders focused on that region is essential for creating quality of place within the region.

2008 - 2009 DELTA LEADERSHIP INSTITUTE KENTUCKY PARTICIPANTS

SCOTT AUDAS
CHIEF DEPOSIT OFFICE
INDEPENDENCE BANK
HENDERSON

HON. STEVEN GOLD
COUNTY ATTORNEY
HENDERSON COUNTY

KENNITA ROY
ADMINISTRATIVE OFFICER
KENTUCKY HIGHWAY DEPARTMENT
DISTRICT ONE
BENTON

HON. GREG TERRY
CARLISLE COUNTY
JUDGE/EXECUTIVE
BARDWELL

DELTA LEADERSHIP INSTITUTE ALUMNI

2005 - 2006 PARTICIPANTS

MARK MANNING
EXECUTIVE DIRECTOR
MURRAY/CALLOWAY COUNTY
ECONOMIC DEVELOPMENT CORPORATION

ELAINE SPALDING
EXECUTIVE DIRECTOR
PADUCAH CHAMBER OF COMMERCE

ALAN TAYLOR
PRESIDENT
PERSONAL SAFETY EQUIPMENT COMPANY

2006 - 2007 PARTICIPANTS

MIKE FARRIS
RETIRED SCHOOL SUPERINTENDENT
FOUR STAR INDUSTRIAL PARK AUTHORITY

PAUL MONSOUR
DIRECTOR
UNION CITY
ECONOMIC DEVELOPMENT

SCOTT AUDAS
CHIEF DEPOSIT OFFICER
INDEPENDENCE BANK

QUALITY OF PLACE



Communities must provide options not only for their current residents but for those who may come in the future.

Quality of Place considers what is attractive to a range of residents both old and new. Furthermore, the quality of place concept accommodates growth and recognizes the benefits of a changing community. Under this idea, communities must provide options not only for their current residents but for those who may come in the future.

Kentucky must strive to mirror these principles throughout the Commonwealth, especially in its Delta counties, to ensure growth and development. Looking forward to those who could be citizens of this region in the future, Kentucky must first identify its successes and shortcomings as they relate to quality of place. Most important for Kentucky and keeping with Goal 1 of the 2008 Delta Regional Authority redevelopment plan, the overall productivity and economic competitiveness in this 21 county region must be improved. Considering the economic indicators introduced, Kentucky's Delta has an economic competitiveness problem.

More than 75% of the Kentucky Delta counties rank below average in the total number of creative workers. This indicator is directly linked to economic competitiveness and the regional workforce. Creative workers bring human capital and innovation to a community which translates easily into economic growth. Building on the creative worker indicator and moving toward complete quality of place, one must also consider the human amenity index. This statistical formula indicates a region's ability to appeal to professionals and college graduates. If Kentucky is to actively market the Delta to new residents, the Commonwealth must ensure a thoroughly developed strategy targeting entrepreneurs, especially those interested in niche markets. Only when an actionable strategy promoting innovation, entrepreneurship, the arts, and recreation is adopted will Kentucky see its Delta counties change to illustrate quality of place as defined by DRA.

CRITICAL MASS COMMUNITIES

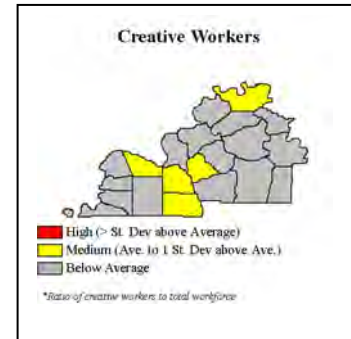
The third goal of the DRA Strategic Plan is to "create critical mass within Delta communities." In the plan, there are seven growth trends that are necessary for a community's growth. They are:

1. Healthy people
2. Expanding population
3. Skilled workforce
4. Multi-cultural
5. New companies
6. Entrepreneurial culture
7. Community-wide culture of learning

CREATIVE WORKERS

Creative Workers are an important element in regional economic prosperity as the knowledge and ideas they bring to a region increases human capital, innovativeness, and ultimately economic growth. Knowledgeable and innovative workers are a regional asset because the share of creative workers in a region's workforce has a positive relationship with future economic growth.¹ Creative workers are an asset to the community—their presence may drive development strategies that lead to regional prosperity. Creative workers are attracted to regions with high quality of life—such as natural and cultural amenities.

Richard Florida, *The Rise of the Creative Class*, classifies creative workers. His theory is supported and further developed, *Recasting the Creative Class to Examine Growth Processes in Rural and Urban Counties*, a study by David McGranahan and Tim Wojan. In this study, the creative class is refined through detailed categories including only specific occupations requiring considerable creativity while also excluding occupations that may be highly creative by exist in all places to serve local populations. For example, teachers and healthcare professionals would be excluded using McGranahan and Wojan's formula. A standardized score assesses the development, design or creation of new applications, ideas, relationships, systems or projects. In this formula, scientists and lawyers are considered creative workers but technicians and legal support staff would be excluded.²



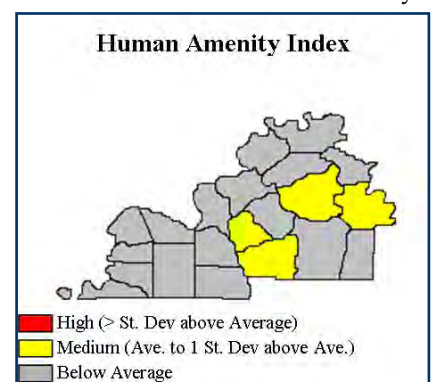
The average share of creative occupations is 17%, based on 2000 data gathered by the census. As can be expected, large metropolitan areas would have the highest share of creative works. With the exception of five counties, which are at best, one standard deviation above average, the region's counties have a below average ratio of creative workers to the total workforce. Take note, the counties with a medium classification are located near larger metropolitan areas, surround public universities or are home to military installations.

Greater development of recreational and cultural assets, or "place-making", have been proved to lead to marked creative worker growth in some regions similar to Kentucky's Delta. Data also indicates one third of employment growth effects come from rapid growth in the quality of life establishments such as bars, restaurants, and other consumer businesses.³

THE HUMAN AMENITY INDEX (HAI)

Human amenities can often be a driving force for economic growth. This is especially true in Kentucky's Delta counties. These resources often have a substantial affect on site selection and thereby business location or migration and ultimately, job retention and creation. All counties but four in Kentucky's Delta region are below average (1.1%). While most rural areas across the country have a HAI of 0.93, counties with developed recreational opportunities have an average HAI of 1.83.⁴ As a result, population growth in these rural counties has consistently exceeded even the national average.

Human amenities appeal to professionals and often times, college graduates. This environment, through a developed and well maintained strategy may well attract Entrepreneurs, especially those



interested in niche markets or who could manage their business from anywhere in the world. This is great news for Kentucky. Understanding these measurements and adjusting economic development strategies accordingly could result in significant economic improvement through the region. Developing greater tourism opportunities, high-tech industries are absolutely linked to overall economic growth.

HUMAN AMENITY INDEX COMPONENTS	
Component	Potential dividends of asset
Healthcare professionals as a percentage of labor force	Nearby hospitals and availability of healthcare is attractive to in-migrants
Patents per capita	Innovation attracts businesses and entrepreneurs may indicate a high level of human capital or educational opportunities
Distance to national park	Attracts outdoor enthusiasts; physical and mental fitness can result from access to outdoor recreation and leisure
Restaurants per capita	Entertainment and dining opportunities may indicate availability of social services
Natural amenity index	Weather and topography make a region pleasant; recruiting talented workers is easier with natural wonders such as lakes, mountains and warm weather



IMPORTANCE OF INNOVATION

Innovation in any economy is essential to ensure longevity. In the 21st Century, new technologies are constantly changing the way the world conducts business. Measuring innovation is an important practice to understand any region’s strength against another. Research and development, high-tech firms and patenting are all indicators of innovation; however, patenting is measurable for counties and rural regions and can easily define any region’s level of innovation. Patent activity supports entrepreneurship and fuels regional economic growth. This is good news for Kentucky’s Delta counties. Because innovation is not defined by population, rural regions can compete with larger metropolitan areas.

Because innovation can be difficult to quantify, patents are consistently used to chart progress at the local level. The United States Patent and Trademark Office reports that all of Kentucky’s Delta counties are below average in the number of patents per capita. It is not surprising the highest concentration is in major metropolitan areas and along both coastlines but this data should cause concern for local and state leaders given the effect of innovation on an economy.

SKILL SURPLUS

It should be clear to economic developers that any well developed economy must be diverse and have the ability to sustain changing market conditions. America’s most successful economies have consistently been driven by high-skill jobs and industries where workers can earn higher wages and experience Real Income Growth. High-skill workers are available in every corner of the country. The difficulty for rural counties, like Kentucky’s twenty-one county DRA region, is to identify them and fully utilize their skills.

With a shortage of high-skill jobs, creates a shortage of skilled workers in the region. According to the 1990 Census, only one county in the Kentucky Delta had a skill surplus averaged at less than 3.5%. Based on 2000 census data, all counties lack a skill surplus. A leading cause for a lack of skill surplus is underemployment. Sadly, there is not a level of economic growth in Kentucky to suggest underemployment. The cause is more likely a side effect of “brain drain” and a borderline archaic economy.

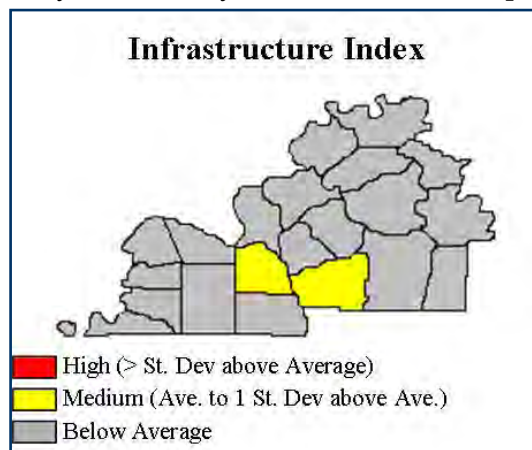
In some pockets, the economy is growing increasingly advanced. Paducah’s artist district and the Green River Area Developments broadband initiative are fantastic examples. However, in most cases, the region is saturated with low-skill, low-wage jobs. It is difficult to make progress without a commitment to change the economic strategies of the region.

There are a number of factors that can help communities capitalize and grow their high-skill population. In Kentucky’s case, these strategies should be implemented to hopefully create a high-skill labor surplus in 2010 and beyond. Kentucky has the assets to prosper in this new economy but they must recognize the potential in their assets and develop a digital infrastructure to enhance the vitality of its high-skill industries; continue support of public colleges and universities; and, work with existing firms to adopt high-skill methods of operation.

INFRASTRUCTURE

Infrastructure is one of the most critical components of economic growth in any community. Without roads, water and sewer, local economic development districts would be handicapped in their industry recruitment efforts. Transportation infrastructure enables people and goods to easily move in and out of any region. Telecommunication infrastructure is critical to knowledge, ideas and productivity. Water and Sewer infrastructure not only serve the basic needs of any citizen but they are key components for manufacturing companies. Kentucky has wisely invested in all major areas of infrastructure. This investment is undoubtedly a critical part of Kentucky’s economic development strategy, particularly for underdeveloped rural areas like the Delta. Infrastructure investment will create jobs as well as stimulate demand for a variety of goods and services.

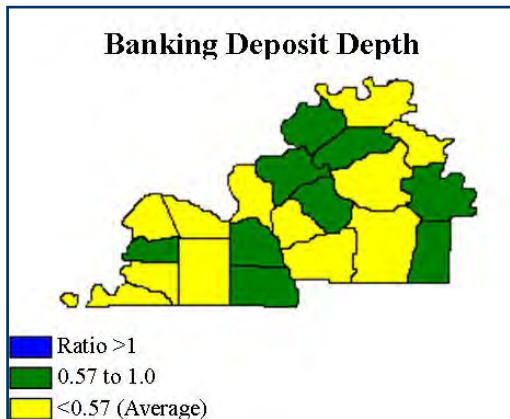
There are a number of implications for infrastructure in any community. First, well developed networks can result in expansion or diversification of a community’s economic base and could potentially lead to increased wages and higher business income. In Kentucky’s Delta counties, all counties but two rank below average in the Infrastructure Index. Average score for all US counties is 7 on a scale of 0 to 100. In micropolitan counties with at least one city of 10,000 to 50,000 residents, the median index is 5.8. Still, nineteen of twenty-one counties are below average. Components of the Infrastructure Index include: highway operation expenditures; commercial aircraft take-offs per capita; and, average number of high-speed internet providers in the county.



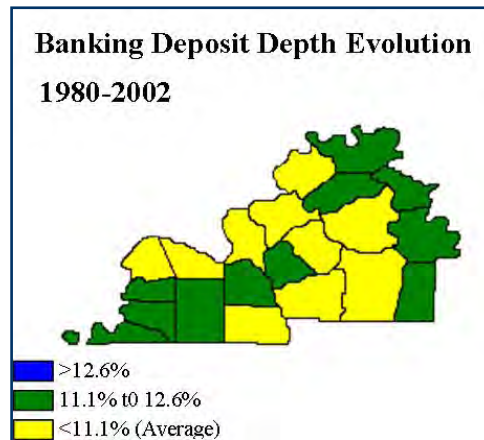
BANK DEPOSIT AND DEPTH EVOLUTION

According to the Center for the Study of Rural America, banking deposits signal the future of many rural communities. Deposits are a key asset in funding loans to high-value entrepreneurs, a critical

component of any region's prosperity. Despite a high rate of deposits in rural America, studies indicate these opportunities may be waning. To ensure long term vitality, local leaders must work with banks to provide rural business with access to capital. This is especially true as lending criteria begin to tighten and banks are much more stringent in their lending practices. Not only are bank deposits important to growth because shows the relationship to a region's economy and real income growth but governments must also gauge how deposit depth evolves over time.



BANKING DEPTH: A snapshot of the current supply of banking deposits in a region which measures the current pool of assets. It is the sum of county bank deposits first divided by county population and then by per capita income. A bank deposit of 1 is considered average.

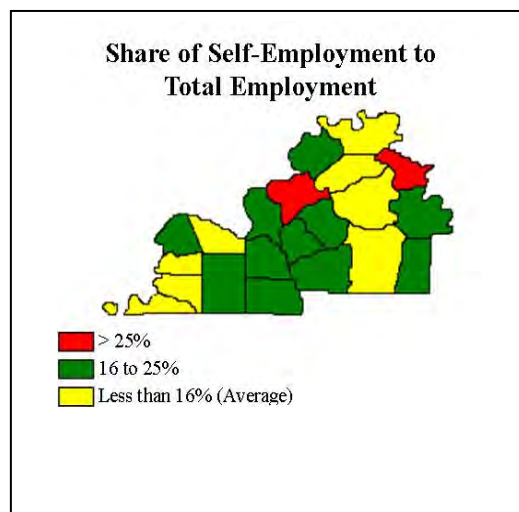


BANKING EVOLUTION: Shows if supply of deposits has been growing or shrinking.

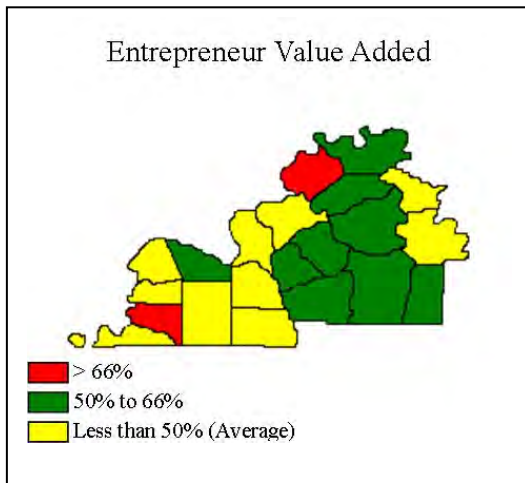
ENTREPRENEURSHIP

Entrepreneurs create local jobs, grow the local tax base and have positive impacts on their communities. Entrepreneurship indicators enable regional leaders to understand the breadth and depth of entrepreneurship by measuring the concentration and value.

A region rich in entrepreneurship breadth contains a plethora of different kinds of entrepreneurs. Although there is no indicator to flawlessly determine the breadth of entrepreneurship, the ratio of self-employment to total employment develops a reasonable sketch of any region's seedbed. Despite consistently ranked below average in many of the previously discussed indicators, Kentucky excels in reference to total entrepreneurs. Thirteen of twenty-one counties exceed the national average with two counties enjoying a ratio of more than 25% self-employment to total employment.



The depth of entrepreneurship can be gauged by examining the value created by entrepreneurs in a region. Logically, high-value entrepreneurs earn more income, create more value, and enhance regional growth and prosperity more than other entrepreneurs. Depth differs from breadth in that it examines the value of entrepreneurial activities, rather than simply the number of entrepreneurs.⁵



Two criteria are considered when establishing entrepreneurial depth; income and value added. Regions with greater depth of entrepreneurship have higher average income among the self-employed. Income is the ratio of self-employment income to the number of self-employed workers in a county while value added is the share of self-employment income to self-employment receipts. This indicator is a more accurate metric for depth because it is a direct measure of the proprietor's contribution to the product and because the figure is not skewed by part-time and full-time entrepreneurs.

¹Florida, Richard. 2002. *The Rise of the Creative Class: And How It's Transforming Work, Leisure, Community and Everyday Life*. Basic Books. New York.

²"Recasting the Creative Class to Examine Growth Processes in Rural and Urban Counties," forthcoming, *Regional Studies*.

³Shapiro, Jess. 2006. "Smart Cities: Quality of Life, Productivity, and the Growth Effects of Human Capital," *The Review of Economics and Statistics*. Pp324-335. May.

⁴USDA County Typology Codes, 2004

⁵Kansas City Federal Reserve-The Main Street Economist "Skill Surplus" (February 2005)



Smaller communities often lack the resources to embrace technology which can affect the economy and the workforce.

The rapid evolution of technology requires constant attention and the resources to adopt and utilize the tools that spring from it. Unfortunately, smaller communities often lack the resources to embrace technology, which can affect the area economy and workforce.

Kentucky works collectively to capture technology's benefits for citizens. A region that commits to technological advancement not only ensures the development of a stronger workforce, it also enhances its overall strength, which can attract new businesses, industries and private citizens.

To understand technology's role in Kentucky communities, *ConnectKentucky* has prepared profiles of businesses, individuals and services that have positively benefited from the availability and use of technology in all Kentucky's 120 counties.

A statewide Science and Technology Assets Database will combine all statewide science assets and capabilities within the Commonwealth. The comprehensive, searchable database can be used by businesses in Kentucky and other states to facilitate existing and new business opportunities between companies.

A statewide Life Sciences and Biotechnology Assessment will include a fast-start technology commercialization and innovation strategy and biosciences assets database (the database would be combined with the database above). The assessment will help develop specialized insight into the Commonwealth's biotechnology industry in order to facilitate building internal competencies, identifying growth opportunities, and implementing strategies to overcome challenges in the innovative life sciences sector.

A statewide Nanoscience Analysis and Strategic Plan will be developed to implement a fast-start technology commercialization and innovation strategy. The analysis will be similar to the assessment described above for Life Sciences and Biotechnology, but would focus on nanoscience. Since nanoscience is a "cross-cutting" technology that involves virtually every other area of science, the analysis and plan will also look at related areas of information technology and communications, environmental and energy technology, and materials

STRENGTHS

- Regional Broadband Internet Infrastructure
- Students and business people able to work more effectively from home
- Greater opportunities for education and entertainment

WEAKNESSES

- Inadequate access to computers in homes
- Yearly budget needed for tech maintenance
- Upgrades needed for software and hardware

OPPORTUNITIES

- Innovation centers
- Better access to information for students

THREATS

- Rapidly changing technology
- Possibility future funds to maintain systems will be unavailable



science and advanced manufacturing.

Existing biotechnology commercialization efforts were expanded under the direction of the Cabinet for Economic Development's Department of Commercialization and Innovation. These efforts include providing grants to help create new biotech companies and to hire the expertise needed to assist start-up firms.

A Strategic Analysis of Technologies will be conducted to provide a reevaluation of Kentucky's top science and technology assets and capabilities (other than the biosciences) as identified in the 2002 Strategic Plan. This will ensure commercialization and innovation initiatives are aligned with the Commonwealth's technological resources. A further source of pride for Kentucky is the recent announcement that the Commonwealth is ranked 7th in 2008 Digital States Survey.

DIGITAL STATES SURVEY TOP 25 FOR 2008

1st Utah	14th Maine
2nd Michigan	15th New Jersey
3rd Virginia	16th Mississippi
4th Arizona	17th North Dakota
5th California	18th New York (tie)
6th Washington	18th Nebraska (tie)
7TH KENTUCKY	19th Minnesota
8th South Dakota	20th Massachusetts
9th Maryland	21st Wisconsin (tie)
10th Tennessee (tie)	21st Louisiana (tie)
10th Pennsylvania (tie)	22nd North Carolina
11th Kansas	23rd Colorado
12th Arkansas	24th Missouri
13th Georgia	25th Alabama

The top 25 most tech-savvy states in the nation have been announced as a result of the Center's 2008 Digital States Survey, a comprehensive biannual review of digital solutions and best practices among state governments. State chief information officers and senior executives from across the nation participated in the survey which benchmarks progression in digital government. It covered a wide range of areas from infrastructure to online applications and new Web 2.0 technologies provided to citizens. This year's survey also included a first-in-nation measure of sustainability efforts, especially in the area of green IT.

TRANSPORTATION



*Interstate 69
will directly
impact
Kentucky's
Delta Region
and will act
as catalyst
for future
growth of the
entire Delta.*

The future vitality of the Kentucky Delta is directly dependent upon the region's transportation system. The area's network of roads, waterways, airports, railroads, and transit systems all combine to present a unique set of assets and challenges as we plan for the future. As the region strives to compete in the global economy, the region's transportation needs must be met.

Kentucky is committed to a safe and efficient transportation network and the Kentucky Transportation Cabinet is the state agency leading that charge. The Cabinet maintains all state highways, interstates, and parkways within the Commonwealth. The Cabinet also develops, with assistance from various groups throughout the state, the six year highway plan which sets priorities for all highway construction. There have been serious budgetary challenges over the last several years in meeting the funding requirements of the state's highway needs and these challenges are expected to increase over the next few years. More information on the Kentucky Transportation Cabinet and proposed highway projects can be found at www.transportation.ky.gov.

The Area Development Districts in Kentucky work closely with the Transportation Cabinet in planning efforts for all transportation needs. The ADDs have Regional Transportation Committees that are comprised of members from the grass roots community level to provide input into regional project needs and priorities. The regional efforts result in many of the projects that eventually get constructed and have been viewed as a national model for rural transportation planning. The most recent figures from the three DRA Area Development Districts (Purchase, Pennyriple, and Green River) show the transportation needs of the Kentucky Delta to be approximately \$950 million. However, this figure does not include Interstate 69.

One major identified need specific to the Kentucky Delta, is the need for Interstate 69. This project will directly impact the entire DRA region of Kentucky and will act as a major catalyst for future economic growth of the entire Delta. Kentucky was involved and supported the development of the Delta Development Highway plan and stands ready to assist in its implementation.

There are many "mega projects" needed in the Commonwealth. The need for two new bridges across the Ohio River in Louisville and one new bridge in

STRENGTHS

- Toll free travel
- Mass transit
- Riverports and water transportation throughout DRA region

WEAKNESSES

- Poor rail access
- Rural areas have little access to public transportation
- Bridge safety

OPPORTUNITIES

- Interstate designation for parkways
- State highway improvements

THREATS

- Lack of reliable rail
- Lack of air service

Northern Kentucky continue to squeeze funding from other needs across the state. The Kentucky Delta Region has identified the need for new bridges. Plans are already underway for three new bridges across the Tennessee and Cumberland Rivers on US 68-80 and across the Tennessee River on US 60. These projects need funds for final design and construction. Also there is a need for a design and construction funds to build a new bridge across the Ohio River in Henderson which will facilitate the construction of I-69.

The transportation needs of the Kentucky Delta are great. A considerable amount of time and effort has gone into planning these projects. State and local officials are only hindered by the lack of funds. New and innovated ways to finance these projects are needed in cooperation with DRA. Other Federal resources are needed to ensure the future viability of Kentucky and the entire Delta Region.



POTENTIAL TWO DIAMOND TOWER CABLE STAY BRIDGE DESIGN
FOR US 68/80 LAKE BRIDGES

Courtesy of www.lakebridges.com

WORKFORCE DEVELOPMENT



Kentucky has developed a workforce training system that combines the assets of the Community and Technical College system and with the assets of Workforce Boards.

In today's global economy it is important to have an educated workforce. Most people will hold at least five different careers. In order to be successful, it is important to not only have a world-class education system, but to be able to provide training to individuals as they navigate career changes after they complete their formal education. The Commonwealth of Kentucky has developed a system of workforce training that combines the assets of the state's community and technical college system with the workforce investment boards.

The Kentucky Community and Technical Colleges have community and economic development specialists that work with individuals and businesses to analyze training needs, complete employee assessments, and structure specialized workforce training. They allow students to gain a Kentucky Employability Certificate which certifies a skill level to any employer wishing to hire them. There are four community colleges within the DRA service area. They are in Henderson, Hopkinsville, Madisonville and Paducah.

Two workforce investment boards cover the twenty-one DRA counties in Kentucky. The West Kentucky Workforce Investment Board consists of the seventeen counties in the Purchase and Pennyriple Area Development Districts, and the remaining four counties are serviced by the Green River Area Development District. These organizations are responsible for the implementation of all the activities under Title I of the Workforce Investment Act. They work with individuals in the region to provide workforce training.

WIA services are defined as core, intensive, and training. Core services include eligibility determination, skill assessments, labor market information, internet usage, and staff-assisted job search assistance and job referrals. Intensive services include comprehensive and specialized assessments, group/individual counseling, career planning, intensive case management, out-of-area job search assistance, relocation assistance, and work experience. If it is determined through core and intensive services that training services are needed, options include occupational skills training, on-the-job training, cooperative education programs, adult education/literacy, or traditional post-secondary training. WIA customers also are eligible to receive assistance with classroom training through the payment of expenses such as tuition, books, and fees.

STRENGTHS

- Multiple industrial clusters
- Broadband infrastructure
- Regional database for employers and job seekers

WEAKNESSES

- Unskilled/under educated workforce
- Lack of BA degrees
- Drug/Alcohol addiction

OPPORTUNITIES

- County Tech Centers
- WKU - Owensboro

THREATS

- Manufacturing is largest employer
- Global economy impacting manufacturing jobs

GOALS AND OBJECTIVES



The Commonwealth of Kentucky's Delta Regional Authority plan embraces the vision of the DRA in supporting new and creative approaches to community and economic development whereby each community of the Kentucky Delta region flourishes.

This Kentucky Delta Plan mirrors the three goals of the DRA while employing strategies specific to the Kentucky Delta and incorporating the above state priorities throughout the process.

Governor Steve Beshear has set the following priorities for the Commonwealth that will set the state on the path for future prosperity and these priorities will guide the Commonwealth in reaching the goals and objectives of the DRA.

- **AFFORDABLE AND ACCESSIBLE HEALTH CARE**
- **ENERGY INDEPENDENCE**
- **CLEAN AND ETHICAL STATE GOVERNMENT**
- **SAFE AND EFFICIENT TRANSPORTATION NETWORK**
- **QUALITY EDUCATION**
- **CREATION OF 21ST CENTURY ECONOMY**

The success of this five-year plan will be judged upon the economic progress of the Kentucky Delta Region as determined by the following Goals and Objectives.



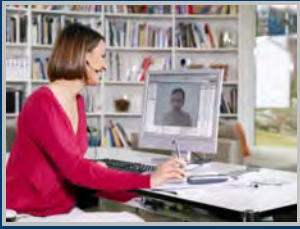
Advance the productivity and economic competitiveness of the Kentucky Delta workforce

STRATEGIES

- Provide a world class education system from early childhood through post secondary to ensure Kentuckians are equipped to compete in the global economy
- Provide relevant technical training and workforce development programs that are flexible and relevant to meet the needs of current and future employers
- Provide affordable and accessible health care to all Kentuckians with an emphasis on children
- Work to significantly decrease diabetes, lung cancer, and smoking among all Kentucky income levels
- Support public health initiatives that educate the region's citizens on the correlation between good health and economic vitality
- Encourage new and innovative approaches to economic development given the realization that the old model of industrial recruitment is not the sole answer to global economic competitiveness
- Support and encourage research and development of value added agriculture projects aimed at taking the KY Ag economy to the forefront of innovation worldwide
- To become the 21st Century leader in the development of clean, reliable, sustainable, and affordable energy sources



Strengthen the Kentucky Delta's physical and digital connections to the global economy



STRATEGIES

- Work to improve all aspects of the Kentucky Delta Transportation network
- Construct Interstate 69
- Advance broadband deployment in all communities of the Kentucky Delta
- Provide an entrepreneurial climate and infrastructure to support new idea generation and commercialization
- Develop strategies to connect Kentucky Delta business and industries to new worldwide markets
- Support and develop more multi-modal Transportation projects
- Support and improve Port Authorities and Airports in the Kentucky Delta
- Support and Encourage River industry development
- Improve rail access for the Kentucky Delta region

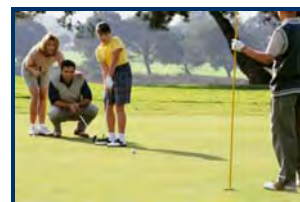
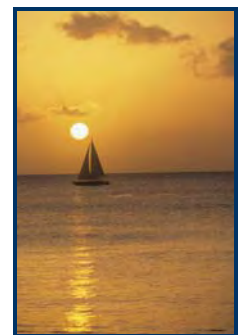




Create critical mass within Kentucky Delta Communities

STRATEGIES

- Ensure all residents of the Kentucky Delta region have access to clean, affordable water and wastewater treatment
- To become the world leader in adventure tourism
- To develop and connect more trails for walking, hiking, ATV riding, and equestrian activities
- Fully engage the Kentucky Delta region with the 2010 Alltech Equestrian Games
- Work to fully protect the natural resources of the Kentucky Delta
- Support community development and downtown revitalization efforts to create more sense of place and historical preservation within the communities of the Kentucky Delta
- Enhance and improve the housing opportunities of the Kentucky Delta
- Support and expand existing tourism efforts including state park oriented activities
- Support and encourage regional planning and development strategies and encourage cooperation with other surrounding states as well
- Support and encourage leadership development programs to foster leadership from within the Kentucky Delta region.



PERFORMANCE MEASURES

The success of this plan will be judged upon the economic progress of the Kentucky Delta region. In five years the implementation of this plan will lead to:



GOAL:

Advance the productivity and economic competitiveness of the Kentucky Delta workforce

- Create 2,500 new jobs in the DRA region.
- Increase the high school graduation rate by 15% in the region.



GOAL:

Strengthen the Kentucky Delta's physical and digital connections to the global economy

- Every household in the region will have access to broadband and internet.
- Begin work to bring I-69 route up to interstate standards.

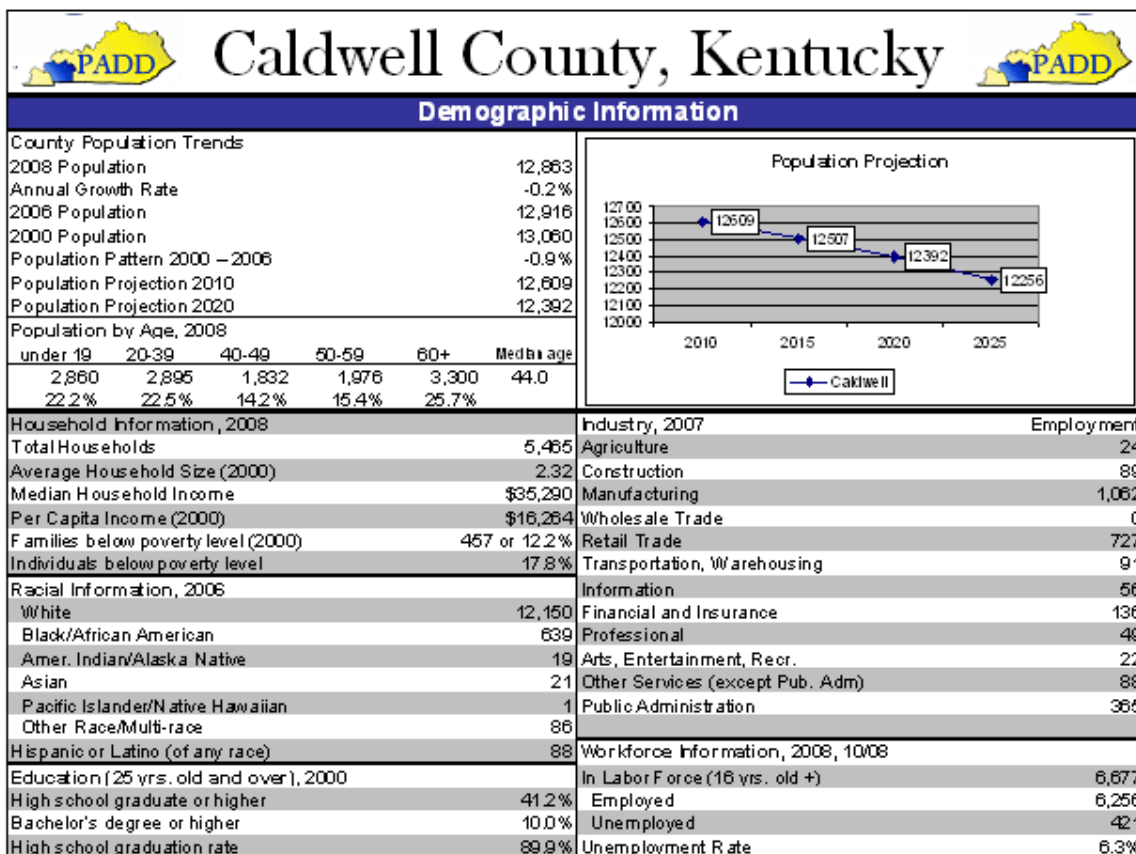
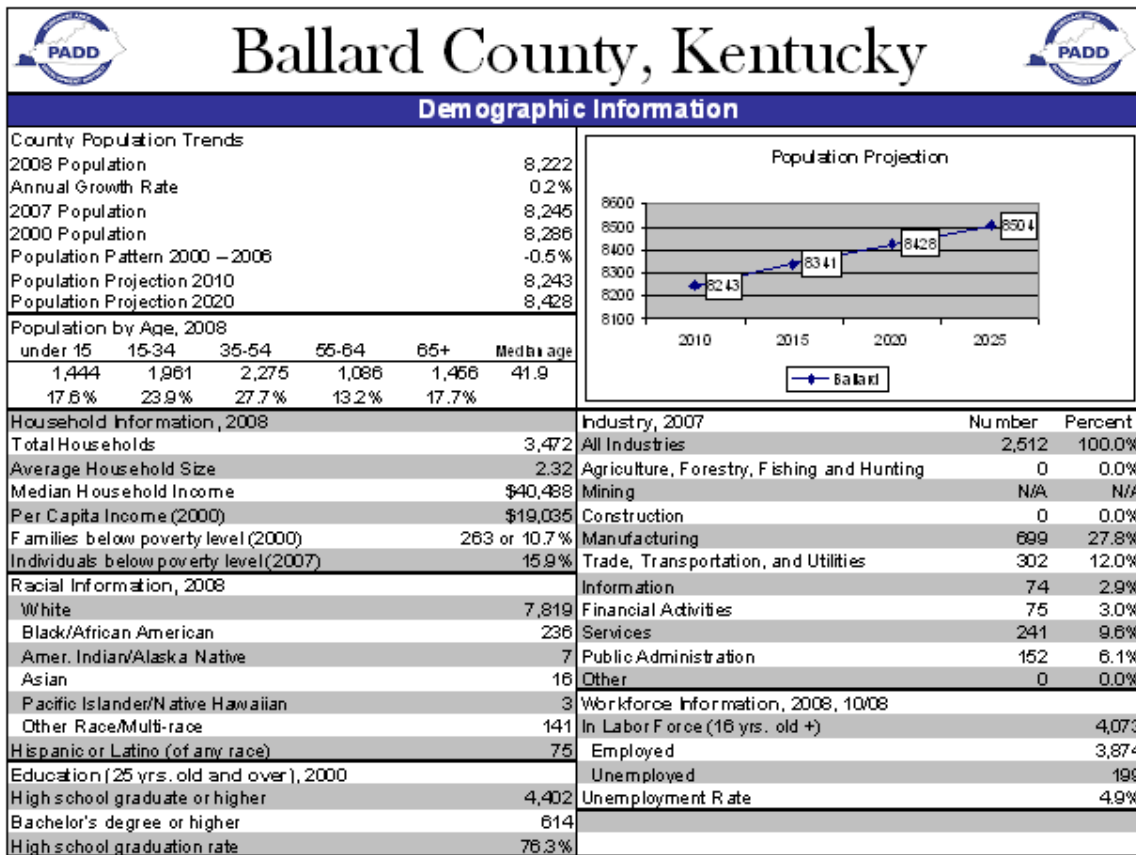


GOAL:

Create critical mass within the Kentucky Delta Communities

- Every household in the region has access to clean, affordable potable water and wastewater treatment.
- Improve the homeownership rate by 15%.

KENTUCKY DELTA COUNTY PROFILES



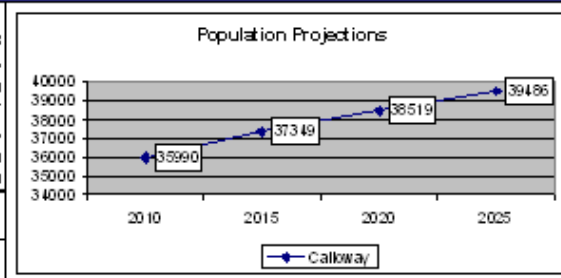


Calloway County



Demographic Information

County Population Trends	
2008 Population	35,838
Annual Growth Rate	0.6%
2007 Population	35,240
2000 Population	34,177
Population Pattern 2000 – 2006	3.6%
Population Projection 2010	35,990
Population Projection 2020	38,519



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Med by age
5,616	12,661	8,244	3,885	5,432	34.1
15.7%	35.3%	23.0%	10.8%	15.2%	

Household Information, 2008	
Total Households	14,507
Average Household Size	2.26
Median Household Income	\$36,684
Per Capita Income (2000)	\$16,566
Families below poverty level (2000)	851 or 9.8%
Individuals below poverty level (2007)	17.5%
Racial Information, 2008	
White	33,410
Black/African American	1,278
Amer. Indian/Alaska Native	72
Asian	503
Pacific Islander/Native Hawaiian	13
Other Race/Multi-race	562
Hispanic or Latino (of any race)	624
Education (25 yrs. old and over), 2000	
High school graduate or higher	16,386
Bachelor's degree or higher	5,057
High school graduation rate	77.9%

Industry, 2007	Number	Percent
All Industries	15,869	100.0%
Agriculture, Forestry, Fishing and Hunting	0	0.0%
Mining	0	0.0%
Construction	678	4.3%
Manufacturing	2,820	17.8%
Trade, Transportation, and Utilities	3,827	24.1%
Information	178	1.1%
Financial Activities	416	2.6%
Services	2,872	18.1%
Public Administration	474	3.0%
Other	10	0.1%

Workforce Information, 2008, 10/08	
In Labor Force (16 yrs. old +)	17,579
Employed	16,599
Unemployed	980
Unemployment Rate	5.6%

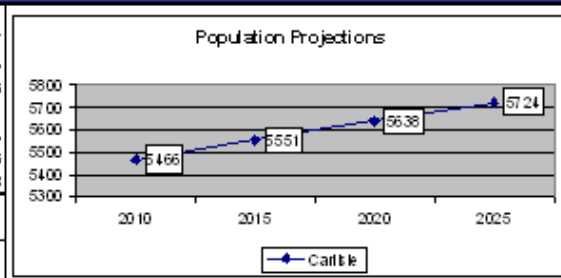


Carlisle County, Kentucky



Demographic Information

County Population Trends	
2008 Population	5,307
Annual Growth Rate	-0.1%
2007 Population	5,376
2000 Population	5,351
Population Pattern 2000 – 2006	-0.6%
Population Projection 2010	5,466
Population Projection 2020	5,638



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Med by age
941	1,312	1,426	675	953	41.1
17.7%	24.7%	26.9%	12.7%	18.0%	

Household Information, 2008	
Total Households	2,255
Average Household Size	2.33
Median Household Income	\$36,465
Per Capita Income (2000)	\$16,276
Families below poverty level (2000)	166 or 10.5%
Individuals below poverty level (2007)	15.7%
Racial Information, 2008	
White	5,181
Black/African American	52
Amer. Indian/Alaska Native	23
Asian	4
Pacific Islander/Native Hawaiian	0
Other Race/Multi-race	47
Hispanic or Latino (of any race)	68
Education (25 yrs. old and over), 2000	
High school graduate or higher	2,707
Bachelor's degree or higher	390
High school graduation rate	73.4%

Industry, 2007	Number	Percent
All Industries	746	100.0%
Agriculture, Forestry, Fishing and Hunting	28	3.8%
Mining	N/A	N/A
Construction	58	7.8%
Manufacturing	58	7.8%
Trade, Transportation, and Utilities	130	17.4%
Information	0	0.0%
Financial Activities	0	0.0%
Services	96	12.9%
Public Administration	42	5.6%
Other	N/A	N/A

Workforce Information, 2008, 10/08	
In Labor Force (16 yrs. old +)	2,278
Employed	2,143
Unemployed	135
Unemployment Rate	5.9%

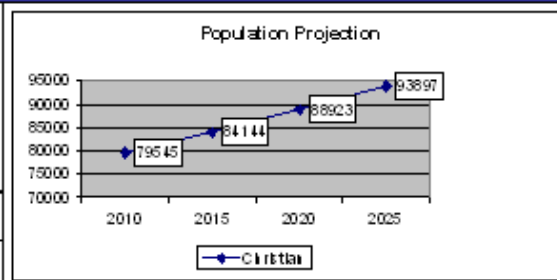


Christian County, Kentucky



Demographic Information

County Population Trends	
2008 Population	68,508
Annual Growth Rate	0.0%
2007 Population	69,686
2006 Population	66,999
Population Pattern 2000 – 2006	-7.3%
Population Projection 2010	79,545
Population Projection 2020	88,923



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Median age
18,883	20,070	16,061	6,094	7,600	30.3
27.3%	29.3%	23.4%	8.9%	11.1%	

Household Information, 2008	
Total Households	23,357
Average Household Size	2.66
Median Household Income	\$39,199
Per Capita Income (2000)	\$14,611
Families below poverty level (2000)	2236 or 12.1%
Individuals below poverty level (2007)	19.0%
Racial Information, 2008	
White	47,840
Black/African American	14,426
Amer. Indian/Alaska Native	609
Asian	708
Pacific Islander/Native Hawaiian	293
Other Race/Multi-race	4,723
Hispanic or Latino (of any race)	2,711
Education (25 yrs. old and over), 2000	
High school graduate or higher	33.4%
Bachelor's degree or higher	12.5%
High school graduation rate	82.7%

Industry, 2007		Number	Percent
All Industries		31,885	100.0%
Agriculture, Forestry, Fishing and Hunting		84	0.3%
Mining		38	0.1%
Construction		702	2.2%
Manufacturing		5,903	18.5%
Trade, Transportation, and Utilities		6,018	18.9%
Information		285	0.9%
Financial Activities		927	2.9%
Services		12,264	38.5%
Public Administration		1,838	5.8%
Other		10	0.0%
Workforce Information, 2008, 10/08			
In Labor Force (16 yrs. old +)			26,264
Employed			24,165
Unemployed			2,099
Unemployment Rate			8.0%

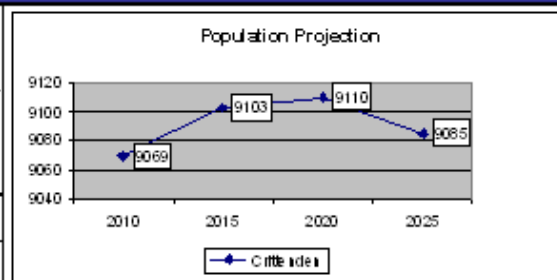


Crittenden County, Kentucky



Demographic Information

County Population Trends	
2008 Population	8,960
Annual Growth Rate	-0.5%
2007 Population	8,944
2006 Population	9,070
Population Pattern 2000 – 2006	-3.5%
Population Projection 2010	9,069
Population Projection 2020	9,110



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Median age
1,487	2,199	2,402	1,251	1,621	42.3
16.6%	24.5%	26.8%	14.0%	18.1%	

Household Information, 2008	
Total Households	3,900
Average Household Size	2.26
Median Household Income	\$35,708
Per Capita Income (2000)	\$15,262
Families below poverty level (2000)	405 or 14.7%
Individuals below poverty level (2007)	20.1%
Racial Information, 2008	
White	8,791
Black/African American	59
Amer. Indian/Alaska Native	13
Asian	9
Pacific Islander/Native Hawaiian	0
Other Race/Multi-race	88
Hispanic or Latino (of any race)	48
Education (25 yrs. old and over), 2000	
High school graduate or higher	40.2%
Bachelor's degree or higher	7.3%
High school graduation rate	88.4%

Industry, 2007		Number	Percent
All Industries		1,913	100.0%
Agriculture, Forestry, Fishing and Hunting		0	0.0%
Mining		0	0.0%
Construction		36	1.9%
Manufacturing		262	13.7%
Trade, Transportation, and Utilities		319	16.7%
Information		25	1.3%
Financial Activities		117	6.1%
Services		52	2.7%
Public Administration		87	4.5%
Other		2	0.1%
Workforce Information, 2008, 10/08			
In Labor Force (16 yrs. old +)			3,949
Employed			3,720
Unemployed			229
Unemployment Rate			5.8%

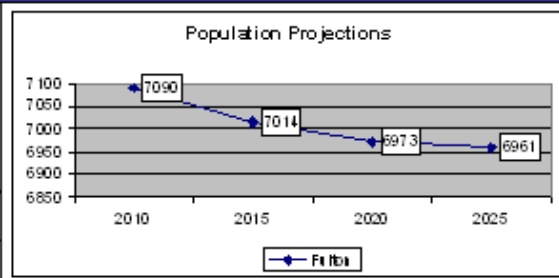


Fulton County, Kentucky



Demographic Information

County Population Trends	
2008 Population	6,713
Annual Growth Rate	-1.3%
2007 Population	7,236
2000 Population	7,752
Population Pattern 2000 – 2006	-10.4%
Population Projection 2010	7,090
Population Projection 2020	6,973



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Median age
1,231	1,620	1,783	881	1,198	41.4
18.3%	24.1%	26.6%	13.1%	17.8%	

Household Information, 2008	
Total Households	3,211
Average Household Size	2.01
Median Household Income	\$30,023
Per Capita Income (2000)	\$14,309
Families below poverty level (2000)	263 or 10.7%
Individuals below poverty level (2007)	29.4%
Racial Information, 2008	
White	5,031
Black/African American	1,558
Amer. Indian/Alaska Native	8
Asian	22
Pacific Islander/Native Hawaiian	0
Other Race/Multi-race	94
Hispanic or Latino (of any race)	78
Education (25 yrs. old and over), 2000	
High school graduate or higher	3,553
Bachelor's degree or higher	588
High school graduation rate	69.5%

Industry, 2007		Number	Percent
All Industries		2,481	100.0%
Agriculture, Forestry, Fishing and Hunting		0	0.0%
Mining		0	N/A
Construction		28	1.1%
Manufacturing		436	17.6%
Trade, Transportation, and Utilities		687	27.7%
Information		27	1.1%
Financial Activities		108	4.4%
Services		334	13.5%
Public Administration		175	7.1%
Other		0	0.0%
Workforce Information, 2008, 10/08			
In Labor Force (16 yrs. old +)			2,662
Employed			2,456
Unemployed			206
Unemployment Rate			7.7%

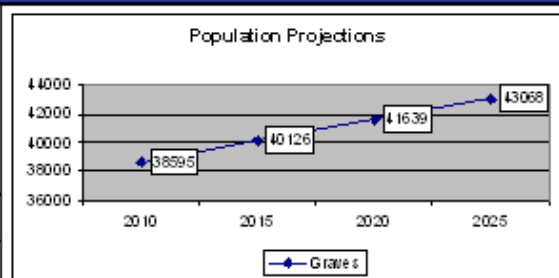


Graves County, Kentucky



Demographic Information

County Population Trends	
2008 Population	38,129
Annual Growth Rate	0.4%
2007 Population	37,679
2000 Population	37,028
Population Pattern 2000 – 2006	2.3%
Population Projection 2010	38,595
Population Projection 2020	41,639



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Median age
7,325	9,630	10,389	4,581	6,204	39.4
19.2%	25.3%	27.2%	12.0%	16.3%	

Household Information, 2008	
Total Households	15,009
Average Household Size	2.49
Median Household Income	\$38,102
Per Capita Income (2000)	\$16,834
Families below poverty level (2000)	5,921 or 16.4%
Individuals below poverty level (2007)	16.5%
Racial Information, 2008	
White	35,235
Black/African American	1,694
Amer. Indian/Alaska Native	80
Asian	80
Pacific Islander/Native Hawaiian	6
Other Race/Multi-race	1,034
Hispanic or Latino (of any race)	2,063
Education (25 yrs. old and over), 2000	
High school graduate or higher	18,297
Bachelor's degree or higher	3,130
High school graduation rate	73.4%

Industry, 2007		Number	Percent
All Industries		11,062	100.0%
Agriculture, Forestry, Fishing and Hunting		49	0.4%
Mining		55	0.5%
Construction		386	3.5%
Manufacturing		2,348	21.2%
Trade, Transportation, and Utilities		2,170	19.6%
Information		153	1.4%
Financial Activities		362	3.3%
Services		1,725	15.6%
Public Administration		636	5.7%
Other		5	0.0%
Workforce Information, 2008, 10/08			
In Labor Force (16 yrs. old +)			15,977
Employed			14,936
Unemployed			1,041
Unemployment Rate			6.5%



Henderson County, Kentucky



Demographic Information

County Population Trends															
2008 Population	45,940														
Annual Growth Rate	0.4%														
2007 Population	45,844														
2006 Population	45,666														
Population Pattern 2000 – 2006	1.9%														
Population Projection 2010	45,792														
Population Projection 2020	47,346														
Population by Age, 2008															
under 15	15-34	35-54	55-64	65+	Median age										
8,800	11,478	13,424	5,776	6,462	39.5										
19.2%	25.0%	29.2%	12.9%	14.1%											
Household Information, 2008															
Total Households	18,817														
Average Household Size	2.40														
Median Household Income	\$44,752														
Per Capita Income (2000)	\$18,470														
Families below poverty level (2000)	1218 or 9.7%														
Individuals below poverty level (2007)	12.7%														
Racial Information, 2008															
White	41,794														
Black/African American	3,261														
Amer. Indian/Alaska Native	73														
Asian	160														
Pacific Islander/Native Hawaiian	4														
Other Race/Multi-race	648														
Hispanic or Latino (of any race)	693														
Education (25 yrs. old and over), 2000															
High school graduate or higher	23,449														
Bachelor's degree or higher	4,131														
High school graduation rate	84.5%														
Population Projection															
<table border="1"> <caption>Population Projection Data</caption> <thead> <tr> <th>Year</th> <th>Population</th> </tr> </thead> <tbody> <tr> <td>2010</td> <td>45,792</td> </tr> <tr> <td>2015</td> <td>46,655</td> </tr> <tr> <td>2020</td> <td>47,346</td> </tr> <tr> <td>2025</td> <td>47,865</td> </tr> </tbody> </table>						Year	Population	2010	45,792	2015	46,655	2020	47,346	2025	47,865
Year	Population														
2010	45,792														
2015	46,655														
2020	47,346														
2025	47,865														
Industry, 2007															
All Industries	20,384	100.0%													
Agriculture, Forestry, Fishing and Hunting	33	0.2%													
Mining	314	1.5%													
Construction	947	4.6%													
Manufacturing	5,784	28.4%													
Trade, Transportation, and Utilities	3,215	15.8%													
Information	213	1.0%													
Financial Activities	618	3.0%													
Services	6,248	30.7%													
Public Administration	778	3.8%													
Other	17	0.1%													
Workforce Information, 2008, 10/08															
In Labor Force (16 yrs. old +)	23,189														
Employed	21,708														
Unemployed	1,481														
Unemployment Rate	6.4%														



Hickman County, Kentucky



Demographic Information

County Population Trends															
2008 Population	4,885														
Annual Growth Rate	-0.5%														
2007 Population	5,101														
2006 Population	5,262														
Population Pattern 2000 – 2006	-5.5%														
Population Projection 2010	4,940														
Population Projection 2020	4,752														
Population by Age, 2008															
under 15	15-34	35-54	55-64	65+	Median age										
797	1,113	1,379	639	957	43.2										
16.3%	22.8%	28.2%	13.1%	19.6%											
Household Information, 2008															
Total Households	2,234														
Average Household Size	2.12														
Median Household Income	\$38,965														
Per Capita Income (2000)	\$17,279														
Families below poverty level (2000)	220 or 14.2%														
Individuals below poverty level (2007)	18.1%														
Racial Information, 2008															
White	4,307														
Black/African American	483														
Amer. Indian/Alaska Native	14														
Asian	3														
Pacific Islander/Native Hawaiian	0														
Other Race/Multi-race	78														
Hispanic or Latino (of any race)	51														
Education (25 yrs. old and over), 2000															
High school graduate or higher	2,405														
Bachelor's degree or higher	327														
High school graduation rate	64.4%														
Population Projections															
<table border="1"> <caption>Population Projection Data</caption> <thead> <tr> <th>Year</th> <th>Population</th> </tr> </thead> <tbody> <tr> <td>2010</td> <td>4,940</td> </tr> <tr> <td>2015</td> <td>4,835</td> </tr> <tr> <td>2020</td> <td>4,752</td> </tr> <tr> <td>2025</td> <td>4,660</td> </tr> </tbody> </table>						Year	Population	2010	4,940	2015	4,835	2020	4,752	2025	4,660
Year	Population														
2010	4,940														
2015	4,835														
2020	4,752														
2025	4,660														
Industry, 2007															
All Industries	1,000	100.0%													
Agriculture, Forestry, Fishing and Hunting	0	0.0%													
Mining	N/A	N/A													
Construction	49	4.9%													
Manufacturing	0	0.0%													
Trade, Transportation, and Utilities	95	9.5%													
Information	0	0.0%													
Financial Activities	62	6.2%													
Services	182	18.2%													
Public Administration	37	3.7%													
Other	N/A	N/A													
Workforce Information, 2008, 10/08															
In Labor Force (16 yrs. old +)	2,073														
Employed	1,938														
Unemployed	135														
Unemployment Rate	6.5%														



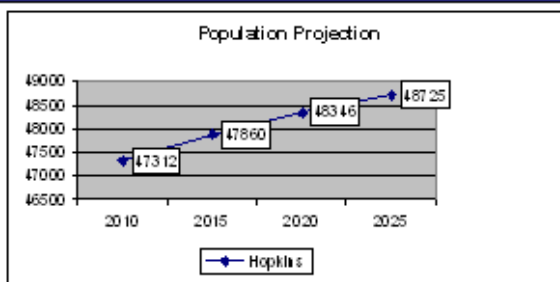
Hopkins County, Kentucky



Demographic Information

County Population Trends

2008 Population	46,939
Annual Growth Rate	0.1%
2007 Population	47,111
2006 Population	46,830
Population Pattern 2000 – 2006	0.8%
Population Projection 2010	47,312
Population Projection 2020	48,346



Population by Age, 2008

Age Group	Population	Percent
under 15	8,722	18.6%
15-34	11,787	25.1%
35-54	13,266	28.3%
55-64	5,947	12.7%
65+	7,217	15.4%
Median age	40.0	

Household Information, 2008	
Total Households	19,300
Average Household Size	2.39
Median Household Income	\$38,180
Per Capita Income (2000)	\$17,382
Families below poverty level (2000)	1826 or 13.6%
Individuals below poverty level (2007)	18.2%

Racial Information, 2008	
White	43,108
Black/African American	2,917
Amer. Indian/Alaska Native	92
Asian	166
Pacific Islander/Native Hawaiian	11
Other Race/Multi-race	645
Hispanic or Latino (of any race)	667

Education (25 yrs. old and over), 2000	
High school graduate or higher	38.3%
Bachelor's degree or higher	10.6%
High school graduation rate	78.8%

Industry, 2007		Number	Percent
All Industries		18,756	100.0%
Agriculture, Forestry, Fishing and Hunting		58	0.3%
Mining		1,191	6.3%
Construction		573	3.1%
Manufacturing		2,958	15.8%
Trade, Transportation, and Utilities		3,419	18.2%
Information		151	0.8%
Financial Activities		561	3.0%
Services		5,850	31.2%
Public Administration		1,024	5.5%
Other		6	0.0%

Workforce Information, 2008, 10/08	
In Labor Force (16 yrs. old +)	23,324
Employed	21,769
Unemployed	1,555
Unemployment Rate	6.7%



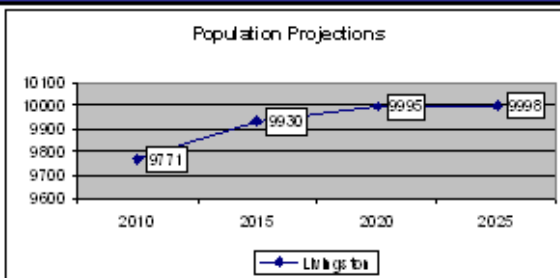
Livingston County, Kentucky



Demographic Information

County Population Trends

2008 Population	9,789
Annual Growth Rate	0.0%
2007 Population	9,730
2006 Population	9,797
Population Pattern 2000 – 2006	-0.2%
Population Projection 2010	9,771
Population Projection 2020	9,995



Population by Age, 2008

Age Group	Population	Percent
under 15	1,559	15.9%
15-34	2,361	24.1%
35-54	2,818	28.8%
55-64	1,399	14.2%
65+	1,662	17.0%
Median age	42.6	

Household Information, 2008	
Total Households	4,114
Average Household Size	2.35
Median Household Income	\$39,035
Per Capita Income (2000)	\$17,072
Families below poverty level (2000)	219 or 7.6%
Individuals below poverty level (2007)	13.5%

Racial Information, 2008	
White	9,627
Black/African American	15
Amer. Indian/Alaska Native	42
Asian	4
Pacific Islander/Native Hawaiian	1
Other Race/Multi-race	100
Hispanic or Latino (of any race)	103

Education (25 yrs. old and over), 2000	
High school graduate or higher	40.8%
Bachelor's degree or higher	8.4%
High school graduation rate	84.6%

Industry, 2007		Number	Percent
All Industries		2622	100.0%
Agriculture, Forestry, Fishing and Hunting		11	0.4%
Mining		374	14.3%
Construction		214	8.2%
Manufacturing		96	3.7%
Trade, Transportation, and Utilities		565	21.5%
Information		0	0.0%
Financial Activities		42	1.6%
Services		834	31.8%
Public Administration		108	4.1%
Other		0	0.0%

Workforce Information, 2008, 10/08	
In Labor Force (16 yrs. old +)	4,786
Employed	4,564
Unemployed	222
Unemployment Rate	4.6%

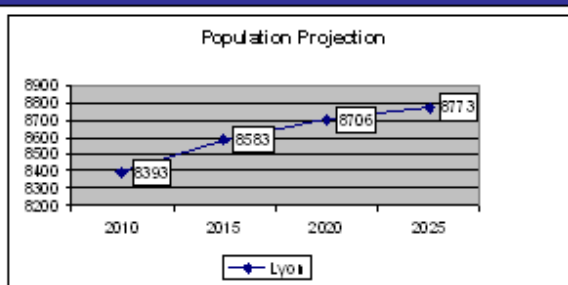


Lyon County, Kentucky



Demographic Information

County Population Trends	
2008 Population	8,423
Annual Growth Rate	0.5%
2006 Population	8,273
2000 Population	8,080
Population Pattern 2000 – 2006	2.0%
Population Projection 2010	8,393
Population Projection 2020	8,706



Population by Age, 2008					
under 19	20-39	40-49	50-59	60+	Med/bi age
1,334	2,280	1,392	1,276	2,141	45.0
15.8%	27.1%	16.5%	15.1%	25.4%	

Household Information, 2008	
Total Households	3,096
Average Household Size (2000)	2.32
Median Household Income	\$40,332
Per Capita Income	\$16,016
Families below poverty level (2000)	457 or 12.2%
Individuals below poverty level	15.0%
Racial Information, 2006	
White	7,509
Black/African American	587
Amer. Indian/Alaska Native	23
Asian	36
Pacific Islander/Native Hawaiian	1
Other Race/Multi-race	48
Hispanic or Latino (of any race)	69
Education (25 yrs. old and over), 2000	
High school graduate or higher	36.5%
Bachelor's degree or higher	10.1%
High school graduation rate	92.9%

Industry, 2007		Employment
Agriculture		N/A
Construction		102
Manufacturing		0
Wholesale Trade		18
Retail Trade		233
Transportation, Warehousing Information		17
Financial and Insurance		10
Professional		17
Arts, Entertainment, Recr.		117
Other Services (except Pub. Adm)		40
Public Administration		480
Private Industry		997
Workforce Information, 2008, 10/08		
In Labor Force (16 yrs. old +)		3,316
Employed		3,077
Unemployed		239
Unemployment Rate		7.2%

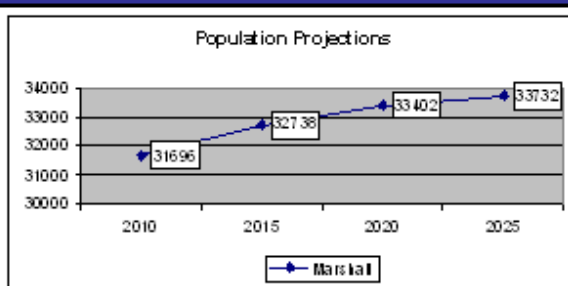


Marshall County, Kentucky



Demographic Information

County Population Trends	
2007 Population	31,143
Annual Growth Rate	0.5%
2007 Population	31,143
2000 Population	30,125
Population Pattern 2000 – 2006	3.8%
Population Projection 2010	31,696
Population Projection 2020	33,402



Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Med/bi age
5,097	7,801	8,810	4,097	5,847	42.3
16.1%	24.6%	27.8%	12.9%	18.5%	

Household Information, 2008	
Total Households	12,776
Average Household Size	2.43
Median Household Income	\$43,633
Per Capita Income (2000)	\$18,069
Families below poverty level (2000)	593 or 6.6%
Individuals below poverty level (2007)	12.5%
Racial Information, 2008	
White	31,151
Black/African American	42
Amer. Indian/Alaska Native	55
Asian	51
Pacific Islander/Native Hawaiian	4
Other Race/Multi-race	349
Hispanic or Latino (of any race)	407
Education (25 yrs. old and over), 2000	
High school graduate or higher	16,365
Bachelor's degree or higher	2,913
High school graduation rate	76.9%

Industry, 2007		Number	Percent
All Industries		10,978	100.0%
Agriculture, Forestry, Fishing and Hunting		6	0.1%
Mining		N/A	N/A
Construction		0	0.0%
Manufacturing		2,780	25.3%
Trade, Transportation, and Utilities Information		1,837	16.7%
Financial Activities		119	1.1%
Services		442	4.0%
Public Administration		1,625	14.8%
Other		455	4.1%
		3	0.0%
Workforce Information, 2008, 10/08			
In Labor Force (16 yrs. old +)			14,707
Employed			13,841
Unemployed			866
Unemployment Rate			5.9%

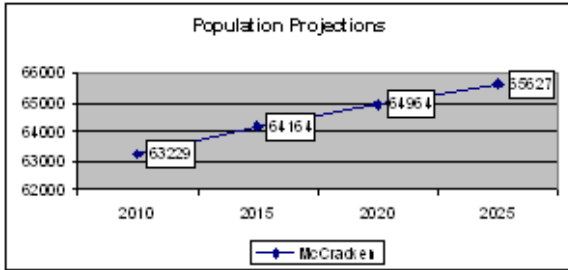


McCracken County, Kentucky



Demographic Information

County Population Trends					
2008 Population	64,776				
Annual Growth Rate	0.1%				
2007 Population	64,689				
2000 Population	65,514				
Population Pattern 2000 – 2006	-0.9%				
Population Projection 2010	63,229				
Population Projection 2020	64,964				
Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Med bn age
11,970	15,246	18,171	8,771	10,618	41.5
18.5%	23.5%	28.1%	13.5%	16.4%	
Household Information, 2008					
Total Households	28,659				
Average Household Size	2.21				
Median Household Income	\$42,274				
Per Capita Income (2000)	\$19,533				
Families below poverty level (2000)	2,112 or 11.4%				
Individuals below poverty level (2007)	14.6%				
Racial Information, 2008					
White	56,045				
Black/African American	7,048				
Amer. Indian/Alaska Native	144				
Asian	350				
Pacific Islander/Native Hawaiian	43				
Other Race/Multi-race	1,146				
Hispanic or Latino (of any race)	812				
Education (25 yrs. old and over), 2000					
High school graduate or higher	36,151				
Bachelor's degree or higher	8,152				
High school graduation rate	80.3%				
Industry, 2007					
	Number	Percent			
All Industries	39,531	100.0%			
Agriculture, Forestry, Fishing and Hunting	0	0.0%			
Mining	0	0.0%			
Construction	2,156	5.5%			
Manufacturing	3,471	8.8%			
Trade, Transportation, and Utilities	11,997	30.3%			
Information	944	2.4%			
Financial Activities	1,211	3.1%			
Services	16,195	41.0%			
Public Administration	1,176	3.0%			
Other	15	0.0%			
Workforce Information, 2008, 10/08					
In Labor Force (16 yrs. old +)	31,212				
Employed	29,446				
Unemployed	1,766				
Unemployment Rate	5.7%				

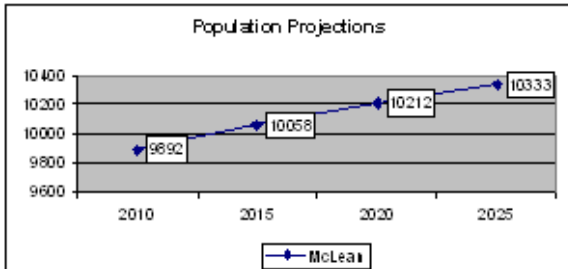


McLean County, Kentucky



Demographic Information

County Population Trends					
2008 Population	9,798				
Annual Growth Rate	0.0%				
2007 Population	9,978				
2006 Population	9,844				
Population Pattern 2000 – 2006	1.3%				
Population Projection 2010	9,892				
Population Projection 2020	10,212				
Population by Age, 2008					
under 15	15-34	35-54	55-64	65+	Med bn age
1,813	2,447	2,669	1,286	1,583	40.1
18.5%	25.0%	27.2%	13.1%	16.2%	
Household Information, 2008					
Total Households	4,082				
Average Household Size	2.37				
Median Household Income	\$36,347				
Per Capita Income (2000)	\$16,046				
Families below poverty level (2000)	399 or 13.7%				
Individuals below poverty level (2007)	16.0%				
Racial Information, 2008					
White	9,646				
Black/African American	37				
Amer. Indian/Alaska Native	16				
Asian	4				
Pacific Islander/Native Hawaiian	1				
Other Race/Multi-race	94				
Hispanic or Latino (of any race)	154				
Education (25 yrs. old and over), 2000					
High school graduate or higher	4,772				
Bachelor's degree or higher	583				
High school graduation rate	88.6%				
Industry, 2007					
	Number	Percent			
All Industries	1,639	100.0%			
Agriculture, Forestry, Fishing and Hunting	0	0.0%			
Mining	0	0.0%			
Construction	101	6.2%			
Manufacturing	163	9.9%			
Trade, Transportation, and Utilities	373	22.8%			
Information	0	0.0%			
Financial Activities	70	4.3%			
Services	131	8.0%			
Public Administration	148	9.0%			
Other	0	0.0%			
Workforce Information, 2008, 10/08					
In Labor Force (16 yrs. old +)	4,617				
Employed	4,275				
Unemployed	342				
Unemployment Rate	7.4%				





Muhlenberg County, Kentucky



Demographic Information

County Population Trends						<table border="1"> <caption>Population Projections - Muhlenberg</caption> <thead> <tr><th>Year</th><th>Population</th></tr> </thead> <tbody> <tr><td>2010</td><td>31,956</td></tr> <tr><td>2015</td><td>32,253</td></tr> <tr><td>2020</td><td>32,529</td></tr> <tr><td>2025</td><td>32,782</td></tr> </tbody> </table>	Year	Population	2010	31,956	2015	32,253	2020	32,529	2025	32,782
Year	Population															
2010	31,956															
2015	32,253															
2020	32,529															
2025	32,782															
2008 Population	31,477															
Annual Growth Rate	0.0%															
2007 Population	31,747															
2006 Population	31,561															
Population Pattern 2000 – 2006	-0.8%															
Population Projection 2010	31,956															
Population Projection 2020	32,529															
Population by Age, 2008																
under 15	15-34	35-54	55-64	65+	Med. life age											
5,576	8,089	8,683	4,032	5,097	40.1											
17.7%	25.7%	27.6%	12.8%	16.2%												
Household Information, 2008																
Total Households	12,599															
Average Household Size	2.38															
Median Household Income	\$34,421															
Per Capita Income (2000)	\$14,798															
Families below poverty level (2000)	1411 or 15.5%															
Individuals below poverty level (2007)	20.0%															
Racial Information, 2008																
White	29,805															
Black/African American	1,466															
Amer. Indian/Alaska Native	41															
Asian	42															
Pacific Islander/Native Hawaiian	1															
Other Race/Multi-race	322															
Hispanic or Latino (of any race)	294															
Education (25 yrs. old and over), 2000																
High school graduate or higher	40.7%															
Bachelor's degree or higher	8.1%															
High school graduation rate	87.5%															
Industry, 2007																
	Number	Percent														
All Industries	9,436	100.0%														
Agriculture, Forestry, Fishing and Hunting	182	1.9%														
Mining	778	8.2%														
Construction	576	6.1%														
Manufacturing	647	6.9%														
Trade, Transportation, and Utilities	2,048	21.7%														
Information	82	0.9%														
Financial Activities	325	3.4%														
Services	1,325	14.0%														
Public Administration	677	7.2%														
Other	4	0.0%														
Workforce Information, 2008, 10/08																
In Labor Force (16 yrs. old +)	13,199															
Employed	12,175															
Unemployed	1,024															
Unemployment Rate	7.8%															



Todd County, Kentucky



Demographic Information

County Population Trends						<table border="1"> <caption>Population Projections - Todd</caption> <thead> <tr><th>Year</th><th>Population</th></tr> </thead> <tbody> <tr><td>2010</td><td>12,220</td></tr> <tr><td>2015</td><td>12,771</td></tr> <tr><td>2020</td><td>13,305</td></tr> <tr><td>2025</td><td>13,802</td></tr> </tbody> </table>	Year	Population	2010	12,220	2015	12,771	2020	13,305	2025	13,802
Year	Population															
2010	12,220															
2015	12,771															
2020	13,305															
2025	13,802															
2008 Population	12,146															
Annual Growth Rate	0.3%															
2007 Population	11,967															
2006 Population	12,101															
Population Pattern 2000 – 2006	1.2%															
Population Projection 2010	12,220															
Population Projection 2020	13,305															
Population by Age, 2008																
under 15	15-34	35-54	55-64	65+	Med. life age											
2,603	3,099	3,341	1,392	1,711	37.3											
21.4%	25.5%	27.5%	11.5%	14.1%												
Household Information, 2008																
Total Households	4,625															
Average Household Size	2.6															
Median Household Income	\$36,858															
Per Capita Income (2000)	\$15,462															
Families below poverty level (2000)	499 or 17.2%															
Individuals below poverty level (2007)	18.7%															
Racial Information, 2008																
White	10,822															
Black/African American	1,064															
Amer. Indian/Alaska Native	18															
Asian	21															
Pacific Islander/Native Hawaiian	5															
Other Race/Multi-race	216															
Hispanic or Latino (of any race)	306															
Education (25 yrs. old and over), 2000																
High school graduate or higher	36.7%															
Bachelor's degree or higher	9.2%															
High school graduation rate	92.2%															
Industry, 2007																
	Number	Percent														
All Industries	2,126	100.0%														
Agriculture, Forestry, Fishing and Hunting	55	2.6%														
Mining	N/A	N/A														
Construction	55	2.6%														
Manufacturing	287	13.5%														
Trade, Transportation, and Utilities	517	24.3%														
Information	14	0.7%														
Financial Activities	90	4.2%														
Services	94	4.4%														
Public Administration	146	6.9%														
Other	1	0.0%														
Workforce Information, 2008, 10/08																
In Labor Force (16 yrs. old +)	5,173															
Employed	4,830															
Unemployed	343															
Unemployment Rate	6.6%															



Trigg County, Kentucky



Demographic Information																
County Population Trends																
2008 Population	13,648															
Annual Growth Rate	0.9%															
2007 Population	13,589															
2006 Population	13,399															
Population Pattern 2000 – 2006	6.0%															
Population Projection 2010	14,016															
Population Projection 2020	15,455															
Population by Age, 2008																
under 15	15-34	35-54	55-64	65+	Med bn age											
2,367	3,329	3,654	1,807	2,491	41.5											
17.3%	24.4%	26.8%	13.2%	18.3%												
Household Information, 2008																
Total Households	5,405															
Average Household Size	2.5															
Median Household Income	\$41,002															
Per Capita Income (2000)	\$17,184															
Families below poverty level (2000)	333 or 8.8%															
Individuals below poverty level (2007)	17.0%															
Racial Information, 2008																
White	12,030															
Black/African American	1,335															
Amer. Indian/Alaska Native	28															
Asian	37															
Pacific Islander/Native Hawaiian	1															
Other Race/Multi-race	217															
Hispanic or Latino (of any race)	136															
Education (25 yrs. old and over), 2000																
High school graduate or higher	83.8%															
Bachelor's degree or higher	12.0%															
High school graduation rate	83.8%															
Population Projections																
<table border="1"> <caption>Population Projections Data</caption> <thead> <tr> <th>Year</th> <th>Population</th> </tr> </thead> <tbody> <tr> <td>2010</td> <td>14,016</td> </tr> <tr> <td>2015</td> <td>14,789</td> </tr> <tr> <td>2020</td> <td>15,455</td> </tr> <tr> <td>2025</td> <td>16,021</td> </tr> </tbody> </table>							Year	Population	2010	14,016	2015	14,789	2020	15,455	2025	16,021
Year	Population															
2010	14,016															
2015	14,789															
2020	15,455															
2025	16,021															
Industry, 2007																
	Number	Percent														
All Industries	4,057	100.0%														
Agriculture, Forestry, Fishing and Hunting	0	0.0%														
Mining	0	0.0%														
Construction	282	7.0%														
Manufacturing	1,251	30.8%														
Trade, Transportation, and Utilities	418	10.3%														
Information	33	0.8%														
Financial Activities	133	3.3%														
Services	751	18.5%														
Public Administration	196	4.8%														
Other	3	0.1%														
Workforce Information, 2008, 10/08																
In Labor Force (16 yrs. old +)	6,697															
Employed	6,236															
Unemployed	461															
Unemployment Rate	6.9%															



Union County, Kentucky



Demographic Information																
County Population Trends																
2008 Population	15,291															
Annual Growth Rate	-0.3%															
2007 Population	15,734															
2006 Population	15,637															
Population Pattern 2000 – 2006	2.9%															
Population Projection 2010	15,854															
Population Projection 2020	15,729															
Population by Age, 2008																
under 15	15-34	35-54	55-64	65+	Med bn age											
2,710	4,849	3,847	1,820	2,065	35.5											
17.7%	31.7%	25.2%	11.9%	13.5%												
Household Information, 2008																
Total Households	5,677															
Average Household Size	2.45															
Median Household Income	\$42,697															
Per Capita Income (2000)	\$17,465															
Families below poverty level (2000)	380 or 9.3%															
Individuals below poverty level (2007)	23.1%															
Racial Information, 2008																
White	12,967															
Black/African American	1,970															
Amer. Indian/Alaska Native	27															
Asian	24															
Pacific Islander/Native Hawaiian	0															
Other Race/Multi-race	303															
Hispanic or Latino (of any race)	251															
Education (25 yrs. old and over), 2000																
High school graduate or higher	81.6%															
Bachelor's degree or higher	1,039															
High school graduation rate	81.6%															
Population Projections																
<table border="1"> <caption>Population Projections Data</caption> <thead> <tr> <th>Year</th> <th>Population</th> </tr> </thead> <tbody> <tr> <td>2010</td> <td>15,854</td> </tr> <tr> <td>2015</td> <td>15,800</td> </tr> <tr> <td>2020</td> <td>15,729</td> </tr> <tr> <td>2025</td> <td>15,553</td> </tr> </tbody> </table>							Year	Population	2010	15,854	2015	15,800	2020	15,729	2025	15,553
Year	Population															
2010	15,854															
2015	15,800															
2020	15,729															
2025	15,553															
Industry, 2007																
	Number	Percent														
All Industries	5,469	100.0%														
Agriculture, Forestry, Fishing and Hunting	68	1.2%														
Mining	610	11.2%														
Construction	98	1.8%														
Manufacturing	943	17.2%														
Trade, Transportation, and Utilities	752	13.8%														
Information	18	0.3%														
Financial Activities	153	2.8%														
Services	946	17.3%														
Public Administration	209	3.8%														
Other	8	0.1%														
Workforce Information, 2008, 10/08																
In Labor Force (16 yrs. old +)	7,248															
Employed	6,767															
Unemployed	481															
Unemployment Rate	6.6%															



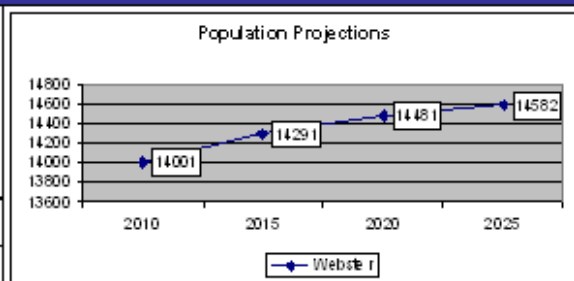
Webster County, Kentucky



Demographic Information

County Population Trends

2008 Population	14,065
Annual Growth Rate	0.1%
2007 Population	14,158
2006 Population	14,083
Population Pattern 2000 – 2006	-0.3%
Population Projection 2010	14,001
Population Projection 2020	14,481



Population by Age, 2008

under 15	15-34	35-54	55-64	65+	Med. br. age
2,700	3,609	3,835	1,755	2,166	39.1
19.2%	25.7%	27.3%	12.5%	15.4%	

Household Information, 2008

Total Households	5,651
Average Household Size	2.46
Median Household Income	\$38,913
Per Capita Income (2000)	\$15,657
Families below poverty level (2000)	506 or 12.4%
Individuals below poverty level (2007)	13.2%

Industry, 2007

Industry	Number	Percent
All Industries	3,195	100.0%
Agriculture, Forestry, Fishing and Hunting	48	1.5%
Mining	247	7.7%
Construction	307	9.6%
Manufacturing	340	10.6%
Trade, Transportation, and Utilities	569	17.8%
Information	10	0.3%
Financial Activities	118	3.7%
Services	114	3.6%
Public Administration	201	6.3%
Other	1	0.0%

Racial Information, 2008

White	13,139
Black/African American	658
Amer. Indian/Alaska Native	16
Asian	10
Pacific Islander/Native Hawaiian	14
Other Race/Multi-race	228
Hispanic or Latino (of any race)	681

Workforce Information, 2008, 10/08

In Labor Force (16 yrs. old +)	6,602
Employed	6,228
Unemployed	374
Unemployment Rate	5.7%

Education (25 yrs. old and over), 2000

High school graduate or higher	6,684
Bachelor's degree or higher	668
High school graduation rate	86.5%

