

Kentucky Education and Workforce Collaborative

2026 Self-Sufficiency Report

Background

[Executive Order 2020-551](#) established the Education and Workforce Collaborative and assigned it a set of specific deliverables to strengthen the commonwealth's workforce development system. Section VIII directs the Collaborative to conduct a Self-Sufficiency and Benefit Cliff Analysis, an examination of the income thresholds at which Kentucky workers achieve financial stability and the barriers created when rising wages trigger sudden loss of public benefits.

This report fulfills Section VIII mandate. It draws on three primary sources: the 2026 Living Wage Index Benchmark Series published by the Living Wage Institute; the 2025 State of ALICE Report (*United Way of Kentucky, 2023*); and the Federal Reserve Bank of Atlanta's Policy Rules Database Dashboard tool, which provides a nationally validated framework for modeling benefit cliffs.

Section VIII of the order specifically requires the Collaborative to assess the self-sufficiency standards for households of various compositions and must reflect what is needed to adequately meet the basic needs of Kentucky citizens in representative regions of the state absent public or private assistance. It is also required to have the ability to analyze the benefit cliff with regard to individuals who are receiving state assisted benefits in comparison to the determined self-sufficiency wage via the private sector.

Executive Summary

As this report provides wages for the commonwealth and then reviews the benefit cliffs that many Kentuckians face, it is important to highlight the wages that stand out. The hourly living wage for the entire state is \$20.21/hr. for a single Kentuckian (*Living Wage Institute, 2026*). The stability budget as described in the ALICE report is \$22.99/hr. for a single Kentuckians (*United for ALICE, 2023*). The benefit cliffs that are modeled for Lee County (most hardship) and Oldham County (least hardship) for single Kentuckians amount to \$44,000 annual salary as the point where all public assistance programs are phased out. That annual salary at an hourly rate is roughly \$21.50/hr.

Moreover, part of the workforce development definition of a high-wage occupation is whether the occupation exceeds Kentuckians median occupational wage, which is \$22.99/hr. The definition of high-wage occupations impacts investments in training, education, and career coaching across the continuum of education and workforce development.

The conclusion that can be drawn from this report is that a sustainable living wage in the commonwealth would be anything higher than \$20-\$23/hr.

Section I: Living Wage Index by Local Workforce Development Area (LWDA)

The 2026 Living Wage Index Benchmark Series (Living Wage Institute) provides county- and LWDA-level estimates that a full-time worker requires on an hourly basis to cover the costs of their family's basic needs where they live without relying on additional private or public assistance the hourly wage. The estimates are modeled into two family types: a single working adult with no children (1A0C), and a two-adult household with three children (2A3C).

Furthermore, the cost components are based on collected data on the cost of basic needs for each family type. Eight basic needs are incorporated: childcare, civic engagement, food, healthcare, housing, internet and mobile, transportation, and other necessities that offer a minimum but adequate standard of living without reliance on public assistance. Together, these eight basic needs make up the underlying cost components of the living wage. The full breakdown of the calculation for the 2026 *Living Wage Benchmark Series* can be found in the [Technical Documentation](#).

2026 Living Wage Benchmarks – Kentucky

Statewide	Family Size	Family Description	Hourly Living Wage	Annual Basic Needs Budget
Kentucky	1	One working adult with no children	\$20.21	\$42,040
Kentucky	5	Two working adults with three children	\$28.06	\$116,742

Local Workforce Development Area	Family Size	Family Description	Hourly Living Wage	Annual Basic Needs Budget
KentuckianaWorks	1	One working adult with no children	\$21.51	\$44,744
Northern Kentucky	1	One working adult with no children	\$21.14	\$43,969
Lincoln Trail	1	One working adult with no children	\$20.22	\$42,058
South Central	1	One working adult with no children	\$20.01	\$41,627
Green River	1	One working adult with no children	\$19.93	\$41,448
Bluegrass	1	One working adult with no children	\$19.81	\$41,207
West Kentucky	1	One working adult with no children	\$19.60	\$40,772
TENCO	1	One working adult with no children	\$19.37	\$40,285
Cumberlands	1	One working adult with no children	\$18.69	\$38,869
EKCEP	1	One working adult with no children	\$18.63	\$38,742

Local Workforce Development Area	Family Size	Family Description	Hourly Living Wage	Annual Basic Needs Budget
Northern Kentucky	5	Two working adults with three children	\$30.94	\$128,699
KentuckianaWorks	5	Two working adults with three children	\$30.27	\$125,935
Bluegrass	5	Two working adults with three children	\$28.61	\$119,014
Lincoln Trail	5	Two working adults with three children	\$27.52	\$114,501
Green River	5	Two working adults with three children	\$26.59	\$110,618
South Central	5	Two working adults with three children	\$26.57	\$110,524
West Kentucky	5	Two working adults with three children	\$25.80	\$107,328
TENCO	5	Two working adults with three children	\$25.35	\$105,471
EKCEP	5	Two working adults with three children	\$24.94	\$103,767
Cumberlands	5	Two working adults with three children	\$24.04	\$100,028

Source: [Living Wage Institute, Inc.](#) “Living Wage Benchmark Series”, 2026

Breakdown of county level and statistical area benchmarks for Kentucky can be found in Appendix A and B of this report.

Section II: Asset Limited, Income Constrained, Employed (ALICE) Framework

The ALICE framework, “Asset Limited, Income Constrained, Employed,” was developed by United Way and is supported in Kentucky by the United Way of Kentucky. It provides a more complete picture of financial hardship than the Federal Poverty Level (FPL) alone.

This ALICE framework provides a comprehensive look at the population called ALICE, households that have income above the Federal Poverty Level (FPL) but struggle to afford household basics. Two pillars of the ALICE measures are household costs and income. The ALICE Household Survival Budget calculates the cost of household essentials for each county in Kentucky and relies on a wide range of public data sources for the budget items of housing, childcare, food, transportation, healthcare, and technology, plus taxes and cost overruns estimated at 10% of the budget. Household Survival Budgets are calculated at the county level, as counties are the smallest jurisdiction for which there is reliable data across the country. Household costs are compared to income to determine if households are below the ALICE Threshold. This

category includes both households in poverty, with income below the FPL, and those that are ALICE, with income above the FPL but below the cost of basics.

ALICE Household Survival Budget – ALICE in Kentucky

Name	Single Adult	One Adult One Child	One Adult One Childcare	Two Adults	Two Adults Two Children	Two Adults Two Childcare	Single Senior	Two Seniors
Housing	\$664	\$729	\$729	\$729	\$912	\$912	\$664	\$729
Childcare	\$0	\$248	\$661	\$0	\$496	\$1,380	\$0	\$0
Food	\$423	\$715	\$642	\$775	\$1,300	\$1,147	\$389	\$713
Transportation	\$422	\$557	\$557	\$662	\$950	\$950	\$352	\$522
Healthcare	\$175	\$431	\$431	\$431	\$668	\$668	\$531	\$1,061
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$177	\$277	\$311	\$271	\$444	\$517	\$202	\$314
Taxes	\$305	\$268	\$352	\$408	\$400	\$585	\$369	\$666
Monthly Total	\$2,252	\$3,311	\$3,769	\$3,392	\$5,286	\$6,275	\$2,593	\$4,121
ANNUAL TOTAL	\$27,024	\$39,732	\$45,228	\$40,704	\$63,432	\$75,300	\$31,116	\$49,452
Hourly Wage	\$13.51	\$19.87	\$22.61	\$20.35	\$31.72	\$37.65	\$15.56	\$24.73

Source: ALICE Household Survival Budget, 2023

The ALICE Household Stability Budget incorporates the higher costs for maintaining a more financially stable household overtime, including a 10% savings category that can be used in an emergency or for longer-term goals like additional education or buying a home.

ALICE Household Stability Budget – Kentucky

Name	Single Adult	Two Adults	Two Adults Two Children	Two Adults Two Childcare
Housing	\$910	\$1,141	\$1,336	\$1,336
Childcare	\$0	\$0	\$569	\$1,602
Food	\$654	\$1,219	\$2,218	\$1,890
Transportation	\$885	\$1,122	\$1,534	\$1,534
Healthcare	\$193	\$467	\$740	\$740
Technology	\$86	\$116	\$116	\$116
Miscellaneous	\$273	\$407	\$651	\$722
Savings	\$273	\$407	\$651	\$722
Taxes	\$557	\$743	\$945	\$1,129
Monthly Total	\$3,831	\$5,622	\$8,760	\$9,791
ANNUAL TOTAL	\$45,972	\$67,464	\$105,120	\$117,492
Hourly Wage	\$22.99	\$33.73	\$52.56	\$58.75

Source: ALICE Household Stability Budget, 2023

Key findings from the [State of ALICE in Kentucky](#) report finds that for Kentucky's 1,808,144 households in 2023, 17% earned below the Federal Poverty Level (FPL), and 28% were ALICE, households that earned above the FPL, but not enough to afford the ALICE Household Survival Budget for their household composition and location. Combining these two groups, 44% of households in Kentucky were below the ALICE Threshold. In Kentucky, average basic costs in the ALICE Household Survival Budget were \$27,024 for a single adult and \$75,300 for a family of four with two adults and two children in childcare, much higher than the FPL (\$14,580 for an individual and \$30,000 for a family of four).

Regarding public assistance, programs like the Supplemental Nutrition Assistance Program (SNAP), Child Care Assistance, Temporary Assistance for Needy Families (TANF), Medicaid and CHIP, and Supplemental Security Income (SSI) provide a critical safety net for households below the ALICE Threshold. Yet public assistance does not reach all households in need. For example, only 43% of all Kentucky households in poverty and 15% of all ALICE households participated in SNAP in 2023 (*ALICE in Kentucky: A Study of Financial Hardship 2025 Report*).

Section III: Benefit Cliffs

Benefit cliffs occur when increased wages lead to a reduction in governmental social benefits, resulting in a net loss for families. The cliff effect occurs when a worker's wage increase pushes household income above an eligibility threshold for public assistance, triggering loss of benefits whose combined value can exceed the wage gains, leaving the worker financially worse off for having earned more.

To demonstrate the impact of benefit cliffs, this report adopts the framework developed by the Federal Reserve Bank of Atlanta. Moreover, the graphics used below are from Atlanta Fed's Policy Rules Database (PRD) which has a repository of federal, state, and local public assistance program rules integrated into a single database.

The PRD integrates the eligibility rules for 12 public assistance programs and multiple tax credits. Its minimum household budget baseline is directly drawn from the ALICE Household Survival Budget creating an alignment between the ALICE self-sufficiency framework and the benefit cliff analysis. For Kentucky, the PRD covers both federal program rules and Kentucky-specific state variations.

According to ALICE, the below three counties are in face the biggest hardship in the commonwealth:

- Lee County, 2,606 households or 75% of households are below ALICE threshold
- Wolfe County, 2,545 households or 73% of households are below ALICE threshold
- Fulton County, 2,494 household or 69% of households are below ALICE threshold

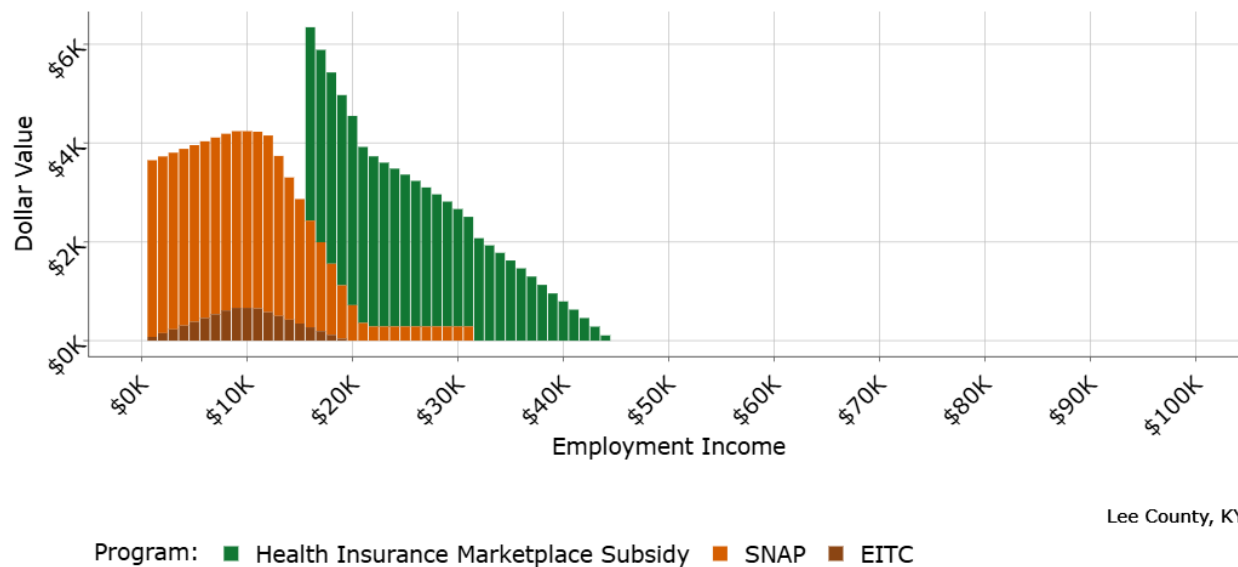
While these three counties have the lowest hardship in the commonwealth:

- Oldham County, 22,457 households or 25% of households are below ALICE threshold
- Spencer County, 7062 households or 31% of households are below ALICE threshold
- Campbell County, 40,425 households or 31% of households are below ALICE threshold

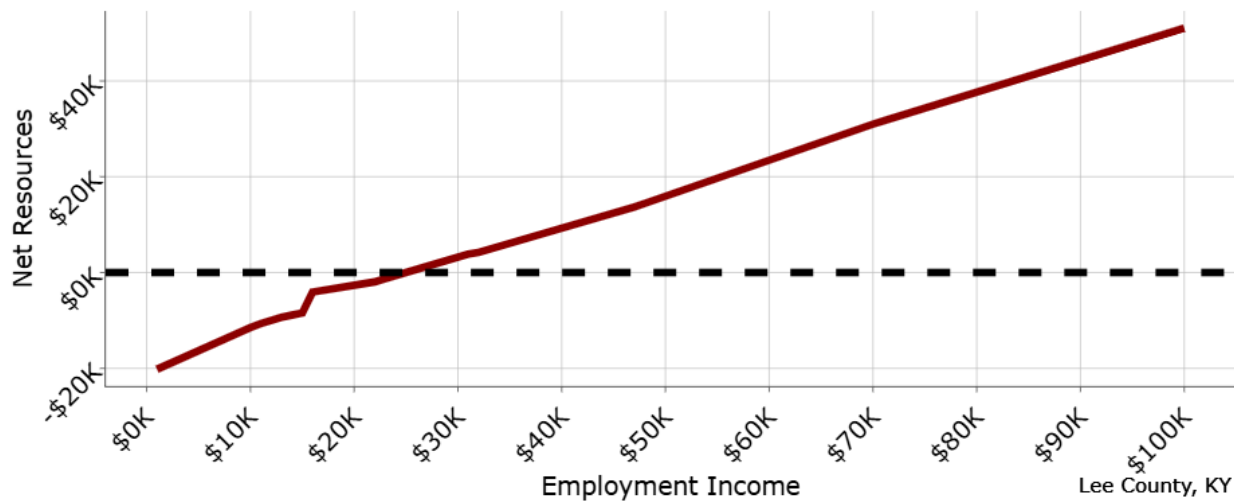
The charts below model benefit cliffs Lee County (most hardship) and Oldham County (least hardship) for single individual and for a family of five.

Lee County (single adult)

The charts below show the dollar value and composition of public assistance at different income levels. As income increases, the value of each selected public assistance program changes. For some programs, the value of public assistance gradually phases out, while for others the loss is sudden. At roughly \$44,000 annual income, all of the public assistance programs are phased out.



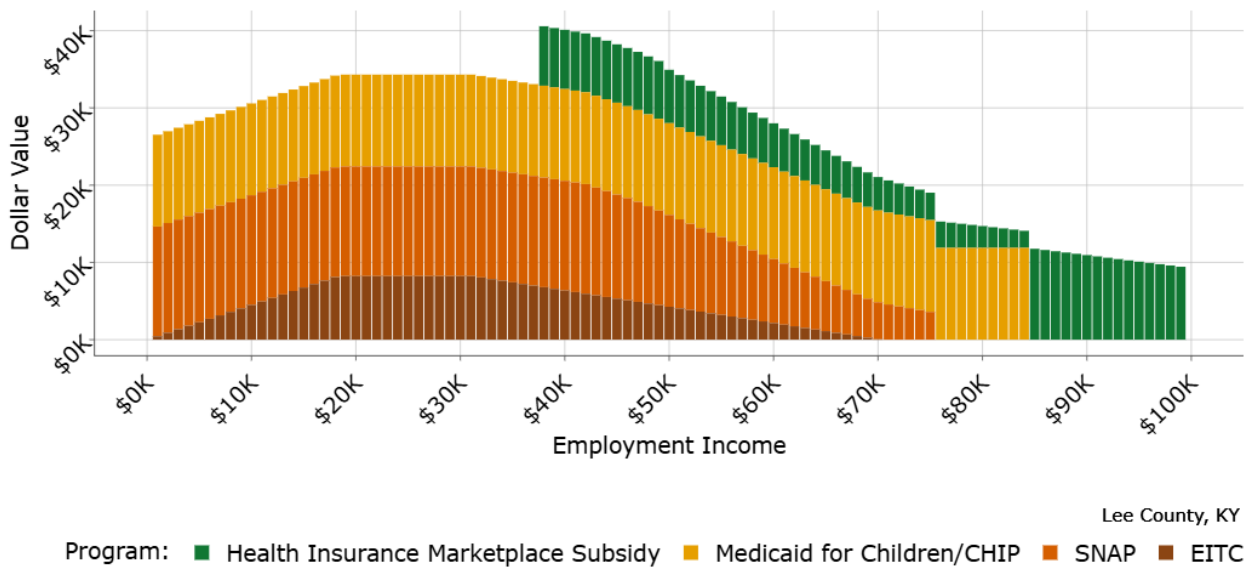
The second chart in shows how changes in income affect family net financial resources. As income increases, the programs shown in the chart above phase out. As a result, the net financial resources may flatten or even dip (reflecting a benefits cliff) as income increases. This effect is better illustrated in a household that is larger than one individual



At roughly an income of \$25,000, the single Lee County resident will be net positive.

Lee County (2 adults married, 3 children)

The situation is different when it's two adults with three children as benefits continue to be provided with a cliff occurring at \$84,000 with the loss of CHIP. However, even at \$100,000 income, public assistance programs (specifically the Health Insurance Marketplace Subsidy) are still available.

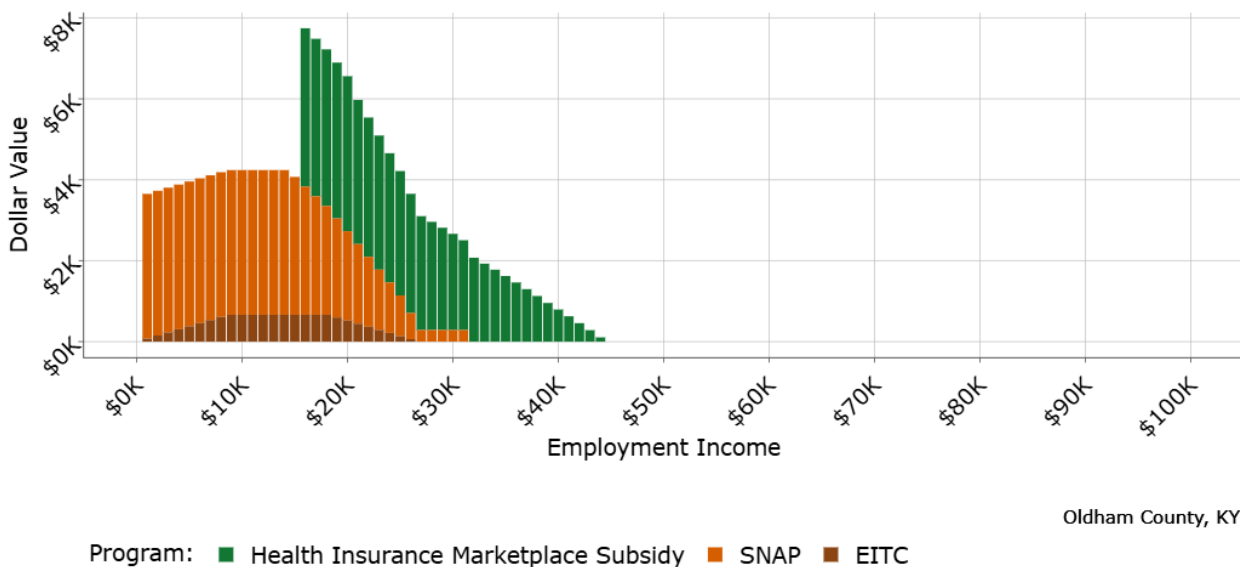


And since the charts limit income to \$100,000, this family of 5 does not see net positive in the modeled chart below. In fact, there is a plateau of net resources from \$38,000 to \$78,000 as increase in wages results in decrease in benefits resulting in no gains or losses.

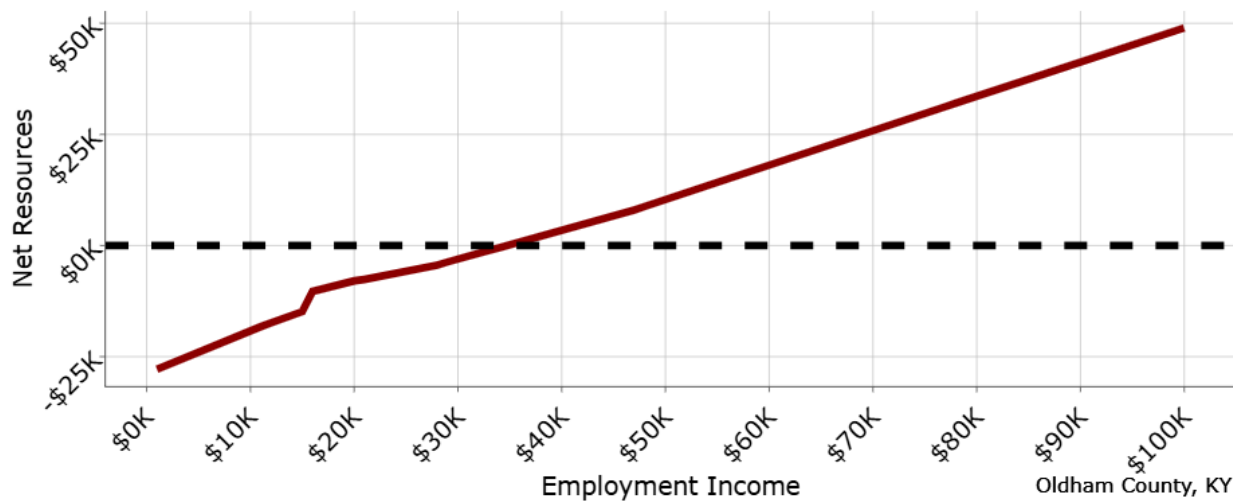


Oldham County (single adult)

Similar story is seen for a single adult in Oldham County. The charts below show the dollar value and composition of public assistance at different income levels. As income increases, the value of each selected public assistance program changes. For some programs, the value of public assistance gradually phases out, while for others the loss is sudden. At roughly \$44,000 annual income, all of the public assistance programs are phased out.

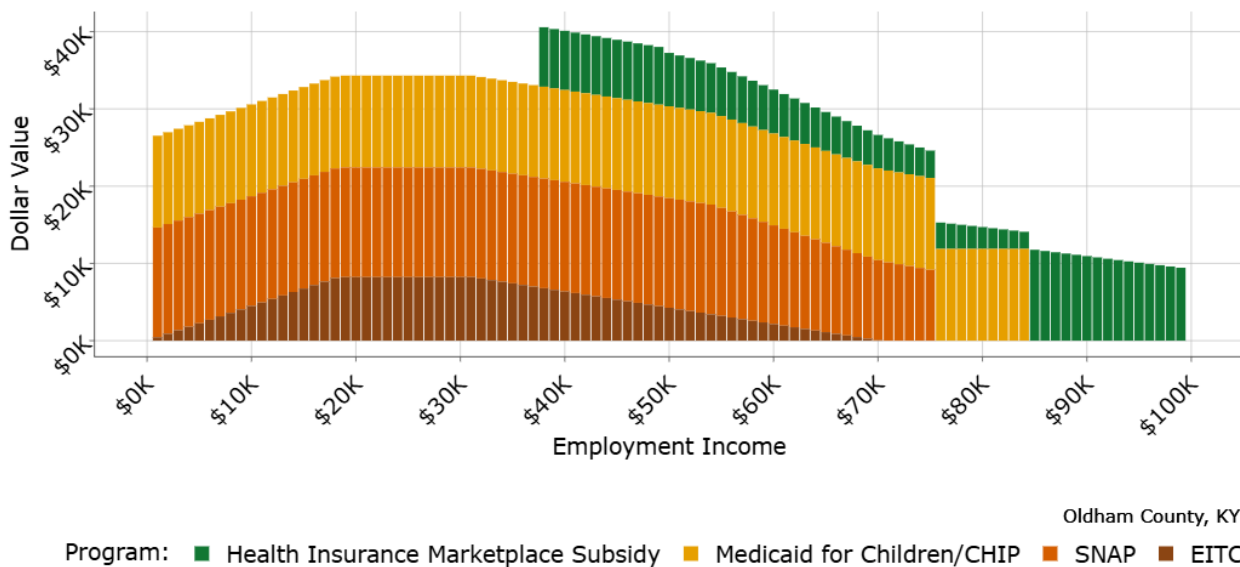


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Oldham County (2 adults married, 3 children)

Similar to the charts for Lee County, Oldham County households face the same phase out of public assistance programs that result in plateau and benefit cliffs demonstrated in the two charts below.





Source: *The Policy Rules Database Dashboard*. Federal Reserve Bank of Atlanta
<https://federalbankofatlanta-prd-dashboard.share.connect.posit.cloud/>

Sources Cited

1. Kentucky Executive Order 2020-551
<https://web.sos.ky.gov/execjournalimages/2020-MISC-2020-0551-268390.pdf>
2. [Living Wage Institute, Inc.](#). “Living Wage Benchmark Series”, 2026
3. ALICE in Kentucky: A Study of Financial Hardship 2025 Report
<https://unitedforalice.org/introducing-ALICE/Kentucky>
4. 'The Policy Rules Database.' Federal Reserve Bank of Atlanta.
Available at: <https://github.com/Research-Division/policy-rules-database.git>

APPENDIX

Appendix A – County-Level Living Wage Benchmark (2026)

Living Wage Institute, Inc. “Living Wage Benchmark Series”, 2026.

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Adair County	KY	1A0C	One working adult with no children	1	\$18.94	\$39,401
2026	Adair County	KY	2A3C	Two working adults with three children	5	\$24.66	\$102,600
2026	Allen County	KY	1A0C	One working adult with no children	1	\$20.58	\$42,796
2026	Allen County	KY	2A3C	Two working adults with three children	5	\$27.66	\$115,065
2026	Anderson County	KY	1A0C	One working adult with no children	1	\$19.98	\$41,551
2026	Anderson County	KY	2A3C	Two working adults with three children	5	\$27.16	\$112,998
2026	Ballard County	KY	1A0C	One working adult with no children	1	\$21.14	\$43,966
2026	Ballard County	KY	2A3C	Two working adults with three children	5	\$27.40	\$113,974
2026	Barren County	KY	1A0C	One working adult with no children	1	\$18.82	\$39,147
2026	Barren County	KY	2A3C	Two working adults with three children	5	\$25.18	\$104,756
2026	Bath County	KY	1A0C	One working adult with no children	1	\$19.16	\$39,849
2026	Bath County	KY	2A3C	Two working adults with three children	5	\$25.93	\$107,881
2026	Bell County	KY	1A0C	One working adult with no children	1	\$17.94	\$37,325
2026	Bell County	KY	2A3C	Two working adults with three children	5	\$23.82	\$99,077
2026	Boone County	KY	1A0C	One working adult with no children	1	\$22.66	\$47,140
2026	Boone County	KY	2A3C	Two working adults with three children	5	\$32.45	\$135,005
2026	Bourbon County	KY	1A0C	One working adult with no children	1	\$18.98	\$39,477

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Bourbon County	KY	2A3C	Two working adults with three children	5	\$28.75	\$119,612
2026	Boyd County	KY	1A0C	One working adult with no children	1	\$20.05	\$41,702
2026	Boyd County	KY	2A3C	Two working adults with three children	5	\$25.31	\$105,304
2026	Boyle County	KY	1A0C	One working adult with no children	1	\$18.95	\$39,422
2026	Boyle County	KY	2A3C	Two working adults with three children	5	\$27.22	\$113,221
2026	Bracken County	KY	1A0C	One working adult with no children	1	\$19.91	\$41,417
2026	Bracken County	KY	2A3C	Two working adults with three children	5	\$26.86	\$111,724
2026	Breathitt County	KY	1A0C	One working adult with no children	1	\$18.41	\$38,299
2026	Breathitt County	KY	2A3C	Two working adults with three children	5	\$25.59	\$106,443
2026	Breckinridge County	KY	1A0C	One working adult with no children	1	\$19.91	\$41,412
2026	Breckinridge County	KY	2A3C	Two working adults with three children	5	\$28.01	\$116,510
2026	Bullitt County	KY	1A0C	One working adult with no children	1	\$21.26	\$44,215
2026	Bullitt County	KY	2A3C	Two working adults with three children	5	\$28.09	\$116,843
2026	Butler County	KY	1A0C	One working adult with no children	1	\$19.68	\$40,929
2026	Butler County	KY	2A3C	Two working adults with three children	5	\$27.20	\$113,142
2026	Caldwell County	KY	1A0C	One working adult with no children	1	\$19.11	\$39,752
2026	Caldwell County	KY	2A3C	Two working adults with three children	5	\$25.50	\$106,080
2026	Calloway County	KY	1A0C	One working adult with no children	1	\$19.97	\$41,531
2026	Calloway County	KY	2A3C	Two working adults with three children	5	\$25.72	\$106,986

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Campbell County	KY	1A0C	One working adult with no children	1	\$21.17	\$44,039
2026	Campbell County	KY	2A3C	Two working adults with three children	5	\$31.17	\$129,656
2026	Carlisle County	KY	1A0C	One working adult with no children	1	\$19.46	\$40,481
2026	Carlisle County	KY	2A3C	Two working adults with three children	5	\$25.92	\$107,844
2026	Carroll County	KY	1A0C	One working adult with no children	1	\$19.25	\$40,030
2026	Carroll County	KY	2A3C	Two working adults with three children	5	\$28.98	\$120,576
2026	Carter County	KY	1A0C	One working adult with no children	1	\$20.04	\$41,680
2026	Carter County	KY	2A3C	Two working adults with three children	5	\$26.81	\$111,548
2026	Casey County	KY	1A0C	One working adult with no children	1	\$18.78	\$39,056
2026	Casey County	KY	2A3C	Two working adults with three children	5	\$23.85	\$99,203
2026	Christian County	KY	1A0C	One working adult with no children	1	\$21.35	\$44,406
2026	Christian County	KY	2A3C	Two working adults with three children	5	\$26.95	\$112,097
2026	Clark County	KY	1A0C	One working adult with no children	1	\$19.89	\$41,379
2026	Clark County	KY	2A3C	Two working adults with three children	5	\$28.75	\$119,610
2026	Clay County	KY	1A0C	One working adult with no children	1	\$19.07	\$39,668
2026	Clay County	KY	2A3C	Two working adults with three children	5	\$24.98	\$103,929
2026	Clinton County	KY	1A0C	One working adult with no children	1	\$18.76	\$39,012
2026	Clinton County	KY	2A3C	Two working adults with three children	5	\$23.96	\$99,658
2026	Crittenden County	KY	1A0C	One working adult with no children	1	\$19.24	\$40,019
2026	Crittenden County	KY	2A3C	Two working adults with three children	5	\$25.94	\$107,891

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Cumberland County	KY	1A0C	One working adult with no children	1	\$18.44	\$38,364
2026	Cumberland County	KY	2A3C	Two working adults with three children	5	\$24.32	\$101,168
2026	Daviess County	KY	1A0C	One working adult with no children	1	\$20.49	\$42,617
2026	Daviess County	KY	2A3C	Two working adults with three children	5	\$27.02	\$112,385
2026	Edmonson County	KY	1A0C	One working adult with no children	1	\$20.48	\$42,605
2026	Edmonson County	KY	2A3C	Two working adults with three children	5	\$27.54	\$114,558
2026	Elliott County	KY	1A0C	One working adult with no children	1	\$18.87	\$39,257
2026	Elliott County	KY	2A3C	Two working adults with three children	5	\$25.79	\$107,267
2026	Estill County	KY	1A0C	One working adult with no children	1	\$19.23	\$40,008
2026	Estill County	KY	2A3C	Two working adults with three children	5	\$28.76	\$119,660
2026	Fayette County	KY	1A0C	One working adult with no children	1	\$20.32	\$42,263
2026	Fayette County	KY	2A3C	Two working adults with three children	5	\$29.54	\$122,870
2026	Fleming County	KY	1A0C	One working adult with no children	1	\$18.98	\$39,475
2026	Fleming County	KY	2A3C	Two working adults with three children	5	\$25.83	\$107,449
2026	Floyd County	KY	1A0C	One working adult with no children	1	\$18.83	\$39,166
2026	Floyd County	KY	2A3C	Two working adults with three children	5	\$25.58	\$106,433
2026	Franklin County	KY	1A0C	One working adult with no children	1	\$19.36	\$40,273
2026	Franklin County	KY	2A3C	Two working adults with three children	5	\$26.39	\$109,781
2026	Fulton County	KY	1A0C	One working adult with no children	1	\$18.43	\$38,332
2026	Fulton County	KY	2A3C	Two working adults with three children	5	\$25.40	\$105,672
2026	Gallatin County	KY	1A0C	One working adult with no children	1	\$20.04	\$41,680

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Gallatin County	KY	2A3C	Two working adults with three children	5	\$30.58	\$127,221
2026	Garrard County	KY	1A0C	One working adult with no children	1	\$19.69	\$40,950
2026	Garrard County	KY	2A3C	Two working adults with three children	5	\$29.17	\$121,332
2026	Grant County	KY	1A0C	One working adult with no children	1	\$20.49	\$42,627
2026	Grant County	KY	2A3C	Two working adults with three children	5	\$29.98	\$124,733
2026	Graves County	KY	1A0C	One working adult with no children	1	\$18.77	\$39,035
2026	Graves County	KY	2A3C	Two working adults with three children	5	\$25.04	\$104,169
2026	Grayson County	KY	1A0C	One working adult with no children	1	\$19.66	\$40,903
2026	Grayson County	KY	2A3C	Two working adults with three children	5	\$27.31	\$113,597
2026	Green County	KY	1A0C	One working adult with no children	1	\$19.29	\$40,120
2026	Green County	KY	2A3C	Two working adults with three children	5	\$24.72	\$102,845
2026	Greenup County	KY	1A0C	One working adult with no children	1	\$20.66	\$42,974
2026	Greenup County	KY	2A3C	Two working adults with three children	5	\$25.98	\$108,087
2026	Hancock County	KY	1A0C	One working adult with no children	1	\$20.68	\$43,020
2026	Hancock County	KY	2A3C	Two working adults with three children	5	\$28.13	\$117,021
2026	Hardin County	KY	1A0C	One working adult with no children	1	\$20.55	\$42,754
2026	Hardin County	KY	2A3C	Two working adults with three children	5	\$27.46	\$114,251
2026	Harlan County	KY	1A0C	One working adult with no children	1	\$18.87	\$39,239
2026	Harlan County	KY	2A3C	Two working adults with three children	5	\$24.08	\$100,184
2026	Harrison County	KY	1A0C	One working adult with no children	1	\$19.00	\$39,518

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Harrison County	KY	2A3C	Two working adults with three children	5	\$29.39	\$122,257
2026	Hart County	KY	1A0C	One working adult with no children	1	\$18.99	\$39,509
2026	Hart County	KY	2A3C	Two working adults with three children	5	\$26.42	\$109,911
2026	Henderson County	KY	1A0C	One working adult with no children	1	\$19.38	\$40,304
2026	Henderson County	KY	2A3C	Two working adults with three children	5	\$25.86	\$107,566
2026	Henry County	KY	1A0C	One working adult with no children	1	\$20.87	\$43,416
2026	Henry County	KY	2A3C	Two working adults with three children	5	\$28.20	\$117,300
2026	Hickman County	KY	1A0C	One working adult with no children	1	\$19.85	\$41,287
2026	Hickman County	KY	2A3C	Two working adults with three children	5	\$26.78	\$111,418
2026	Hopkins County	KY	1A0C	One working adult with no children	1	\$19.40	\$40,342
2026	Hopkins County	KY	2A3C	Two working adults with three children	5	\$26.01	\$108,182
2026	Jackson County	KY	1A0C	One working adult with no children	1	\$18.51	\$38,511
2026	Jackson County	KY	2A3C	Two working adults with three children	5	\$24.81	\$103,189
2026	Jefferson County	KY	1A0C	One working adult with no children	1	\$21.21	\$44,125
2026	Jefferson County	KY	2A3C	Two working adults with three children	5	\$30.90	\$128,535
2026	Jessamine County	KY	1A0C	One working adult with no children	1	\$20.49	\$42,629
2026	Jessamine County	KY	2A3C	Two working adults with three children	5	\$29.41	\$122,337
2026	Johnson County	KY	1A0C	One working adult with no children	1	\$18.39	\$38,242
2026	Johnson County	KY	2A3C	Two working adults with three children	5	\$25.33	\$105,382

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Kenton County	KY	1A0C	One working adult with no children	1	\$20.63	\$42,910
2026	Kenton County	KY	2A3C	Two working adults with three children	5	\$30.56	\$127,128
2026	Knott County	KY	1A0C	One working adult with no children	1	\$18.54	\$38,566
2026	Knott County	KY	2A3C	Two working adults with three children	5	\$25.14	\$104,593
2026	Knox County	KY	1A0C	One working adult with no children	1	\$18.38	\$38,240
2026	Knox County	KY	2A3C	Two working adults with three children	5	\$23.78	\$98,909
2026	Larue County	KY	1A0C	One working adult with no children	1	\$20.49	\$42,629
2026	Larue County	KY	2A3C	Two working adults with three children	5	\$28.34	\$117,879
2026	Laurel County	KY	1A0C	One working adult with no children	1	\$18.53	\$38,538
2026	Laurel County	KY	2A3C	Two working adults with three children	5	\$24.08	\$100,166
2026	Lawrence County	KY	1A0C	One working adult with no children	1	\$19.16	\$39,863
2026	Lawrence County	KY	2A3C	Two working adults with three children	5	\$25.15	\$104,628
2026	Lee County	KY	1A0C	One working adult with no children	1	\$18.86	\$39,230
2026	Lee County	KY	2A3C	Two working adults with three children	5	\$25.36	\$105,478
2026	Leslie County	KY	1A0C	One working adult with no children	1	\$18.94	\$39,400
2026	Leslie County	KY	2A3C	Two working adults with three children	5	\$26.10	\$108,561
2026	Letcher County	KY	1A0C	One working adult with no children	1	\$18.55	\$38,584
2026	Letcher County	KY	2A3C	Two working adults with three children	5	\$25.62	\$106,566
2026	Lewis County	KY	1A0C	One working adult with no children	1	\$18.76	\$39,017
2026	Lewis County	KY	2A3C	Two working adults with three children	5	\$25.48	\$106,000
2026	Lincoln County	KY	1A0C	One working adult with no children	1	\$18.77	\$39,051

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Lincoln County	KY	2A3C	Two working adults with three children	5	\$27.81	\$115,702
2026	Livingston County	KY	1A0C	One working adult with no children	1	\$21.59	\$44,917
2026	Livingston County	KY	2A3C	Two working adults with three children	5	\$27.69	\$115,176
2026	Logan County	KY	1A0C	One working adult with no children	1	\$19.18	\$39,885
2026	Logan County	KY	2A3C	Two working adults with three children	5	\$26.86	\$111,717
2026	Lyon County	KY	1A0C	One working adult with no children	1	\$19.36	\$40,276
2026	Lyon County	KY	2A3C	Two working adults with three children	5	\$26.64	\$110,826
2026	McCracken County	KY	1A0C	One working adult with no children	1	\$19.56	\$40,683
2026	McCracken County	KY	2A3C	Two working adults with three children	5	\$25.47	\$105,966
2026	McCreary County	KY	1A0C	One working adult with no children	1	\$18.79	\$39,074
2026	McCreary County	KY	2A3C	Two working adults with three children	5	\$23.85	\$99,221
2026	McLean County	KY	1A0C	One working adult with no children	1	\$19.39	\$40,330
2026	McLean County	KY	2A3C	Two working adults with three children	5	\$26.91	\$111,958
2026	Madison County	KY	1A0C	One working adult with no children	1	\$18.99	\$39,500
2026	Madison County	KY	2A3C	Two working adults with three children	5	\$27.67	\$115,096
2026	Magoffin County	KY	1A0C	One working adult with no children	1	\$18.17	\$37,791
2026	Magoffin County	KY	2A3C	Two working adults with three children	5	\$24.73	\$102,888
2026	Marion County	KY	1A0C	One working adult with no children	1	\$18.63	\$38,750
2026	Marion County	KY	2A3C	Two working adults with three children	5	\$26.58	\$110,563
2026	Marshall County	KY	1A0C	One working adult with no children	1	\$19.67	\$40,915

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Marshall County	KY	2A3C	Two working adults with three children	5	\$26.78	\$111,403
2026	Martin County	KY	1A0C	One working adult with no children	1	\$18.69	\$38,865
2026	Martin County	KY	2A3C	Two working adults with three children	5	\$25.34	\$105,429
2026	Mason County	KY	1A0C	One working adult with no children	1	\$18.58	\$38,637
2026	Mason County	KY	2A3C	Two working adults with three children	5	\$24.77	\$103,039
2026	Meade County	KY	1A0C	One working adult with no children	1	\$20.88	\$43,434
2026	Meade County	KY	2A3C	Two working adults with three children	5	\$28.87	\$120,101
2026	Menifee County	KY	1A0C	One working adult with no children	1	\$19.09	\$39,709
2026	Menifee County	KY	2A3C	Two working adults with three children	5	\$25.83	\$107,459
2026	Mercer County	KY	1A0C	One working adult with no children	1	\$19.13	\$39,790
2026	Mercer County	KY	2A3C	Two working adults with three children	5	\$28.43	\$118,271
2026	Metcalfe County	KY	1A0C	One working adult with no children	1	\$18.90	\$39,317
2026	Metcalfe County	KY	2A3C	Two working adults with three children	5	\$26.35	\$109,615
2026	Monroe County	KY	1A0C	One working adult with no children	1	\$18.86	\$39,223
2026	Monroe County	KY	2A3C	Two working adults with three children	5	\$26.78	\$111,405
2026	Montgomery County	KY	1A0C	One working adult with no children	1	\$18.80	\$39,114
2026	Montgomery County	KY	2A3C	Two working adults with three children	5	\$25.26	\$105,096
2026	Morgan County	KY	1A0C	One working adult with no children	1	\$18.82	\$39,141
2026	Morgan County	KY	2A3C	Two working adults with three children	5	\$25.95	\$107,953
2026	Muhlenberg County	KY	1A0C	One working adult with no children	1	\$19.02	\$39,558

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Muhlenberg County	KY	2A3C	Two working adults with three children	5	\$25.32	\$105,342
2026	Nelson County	KY	1A0C	One working adult with no children	1	\$20.66	\$42,974
2026	Nelson County	KY	2A3C	Two working adults with three children	5	\$28.23	\$117,446
2026	Nicholas County	KY	1A0C	One working adult with no children	1	\$19.40	\$40,358
2026	Nicholas County	KY	2A3C	Two working adults with three children	5	\$30.15	\$125,441
2026	Ohio County	KY	1A0C	One working adult with no children	1	\$19.03	\$39,591
2026	Ohio County	KY	2A3C	Two working adults with three children	5	\$26.35	\$109,623
2026	Oldham County	KY	1A0C	One working adult with no children	1	\$22.44	\$46,684
2026	Oldham County	KY	2A3C	Two working adults with three children	5	\$29.16	\$121,288
2026	Owen County	KY	1A0C	One working adult with no children	1	\$19.84	\$41,268
2026	Owen County	KY	2A3C	Two working adults with three children	5	\$30.24	\$125,804
2026	Owsley County	KY	1A0C	One working adult with no children	1	\$18.42	\$38,306
2026	Owsley County	KY	2A3C	Two working adults with three children	5	\$25.33	\$105,382
2026	Pendleton County	KY	1A0C	One working adult with no children	1	\$19.76	\$41,102
2026	Pendleton County	KY	2A3C	Two working adults with three children	5	\$30.32	\$126,144
2026	Perry County	KY	1A0C	One working adult with no children	1	\$18.95	\$39,411
2026	Perry County	KY	2A3C	Two working adults with three children	5	\$25.31	\$105,285
2026	Pike County	KY	1A0C	One working adult with no children	1	\$19.07	\$39,663
2026	Pike County	KY	2A3C	Two working adults with three children	5	\$25.42	\$105,754
2026	Powell County	KY	1A0C	One working adult with no children	1	\$18.67	\$38,833

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Powell County	KY	2A3C	Two working adults with three children	5	\$28.07	\$116,783
2026	Pulaski County	KY	1A0C	One working adult with no children	1	\$18.91	\$39,326
2026	Pulaski County	KY	2A3C	Two working adults with three children	5	\$24.10	\$100,260
2026	Robertson County	KY	1A0C	One working adult with no children	1	\$19.08	\$39,685
2026	Robertson County	KY	2A3C	Two working adults with three children	5	\$25.70	\$106,904
2026	Rockcastle County	KY	1A0C	One working adult with no children	1	\$18.43	\$38,338
2026	Rockcastle County	KY	2A3C	Two working adults with three children	5	\$24.25	\$100,884
2026	Rowan County	KY	1A0C	One working adult with no children	1	\$18.70	\$38,904
2026	Rowan County	KY	2A3C	Two working adults with three children	5	\$25.26	\$105,087
2026	Russell County	KY	1A0C	One working adult with no children	1	\$18.74	\$38,970
2026	Russell County	KY	2A3C	Two working adults with three children	5	\$23.97	\$99,710
2026	Scott County	KY	1A0C	One working adult with no children	1	\$21.73	\$45,192
2026	Scott County	KY	2A3C	Two working adults with three children	5	\$32.41	\$134,846
2026	Shelby County	KY	1A0C	One working adult with no children	1	\$21.74	\$45,218
2026	Shelby County	KY	2A3C	Two working adults with three children	5	\$27.84	\$115,796
2026	Simpson County	KY	1A0C	One working adult with no children	1	\$20.30	\$42,233
2026	Simpson County	KY	2A3C	Two working adults with three children	5	\$27.83	\$115,789
2026	Spencer County	KY	1A0C	One working adult with no children	1	\$21.52	\$44,754
2026	Spencer County	KY	2A3C	Two working adults with three children	5	\$28.76	\$119,635
2026	Taylor County	KY	1A0C	One working adult with no children	1	\$18.98	\$39,477

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Taylor County	KY	2A3C	Two working adults with three children	5	\$24.71	\$102,789
2026	Todd County	KY	1A0C	One working adult with no children	1	\$19.78	\$41,133
2026	Todd County	KY	2A3C	Two working adults with three children	5	\$26.44	\$109,985
2026	Trigg County	KY	1A0C	One working adult with no children	1	\$20.94	\$43,556
2026	Trigg County	KY	2A3C	Two working adults with three children	5	\$27.52	\$114,484
2026	Trimble County	KY	1A0C	One working adult with no children	1	\$20.05	\$41,701
2026	Trimble County	KY	2A3C	Two working adults with three children	5	\$27.83	\$115,760
2026	Union County	KY	1A0C	One working adult with no children	1	\$19.55	\$40,660
2026	Union County	KY	2A3C	Two working adults with three children	5	\$26.51	\$110,280
2026	Warren County	KY	1A0C	One working adult with no children	1	\$20.84	\$43,342
2026	Warren County	KY	2A3C	Two working adults with three children	5	\$26.74	\$111,219
2026	Washington County	KY	1A0C	One working adult with no children	1	\$19.96	\$41,523
2026	Washington County	KY	2A3C	Two working adults with three children	5	\$28.18	\$117,225
2026	Wayne County	KY	1A0C	One working adult with no children	1	\$18.62	\$38,740
2026	Wayne County	KY	2A3C	Two working adults with three children	5	\$24.16	\$100,510
2026	Webster County	KY	1A0C	One working adult with no children	1	\$19.67	\$40,908
2026	Webster County	KY	2A3C	Two working adults with three children	5	\$27.40	\$113,982
2026	Whitley County	KY	1A0C	One working adult with no children	1	\$18.54	\$38,559
2026	Whitley County	KY	2A3C	Two working adults with three children	5	\$23.89	\$99,388
2026	Wolfe County	KY	1A0C	One working adult with no children	1	\$18.22	\$37,892

Year	County Name	State	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Wolfe County	KY	2A3C	Two working adults with three children	5	\$24.95	\$103,772
2026	Woodford County	KY	1A0C	One working adult with no children	1	\$20.87	\$43,403
2026	Woodford County	KY	2A3C	Two working adults with three children	5	\$28.86	\$120,041

Appendix B – Statistical Area Living Wage Benchmark (2026)

Living Wage Institute, Inc. “Living Wage Benchmark Series”, 2026.

Year	US Core Based Statistical Area (CBSA)	Metro and Micropolitan Areas	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Bowling Green, KY	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.71	\$43,077
2026	Bowling Green, KY	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$26.92	\$111,993
2026	Campbellsville, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$19.07	\$39,671
2026	Campbellsville, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$24.71	\$102,806
2026	Cincinnati, OH-KY-IN	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$21.28	\$44,263
2026	Cincinnati, OH-KY-IN	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$33.23	\$138,249
2026	Clarksville, TN-KY	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$21.74	\$45,221
2026	Clarksville, TN-KY	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$28.37	\$118,019
2026	Corbin, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.57	\$38,632
2026	Corbin, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$24.09	\$100,216
2026	Danville, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.87	\$39,258
2026	Danville, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.48	\$114,319
2026	Elizabethtown, KY	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.55	\$42,739
2026	Elizabethtown, KY	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.57	\$114,680
2026	Evansville, IN	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$21.00	\$43,690
2026	Evansville, IN	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$33.12	\$137,794

Year	US Core Based Statistical Area (CBSA)	Metro and Micropolitan Areas	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Frankfort, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$19.56	\$40,684
2026	Frankfort, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$26.64	\$110,816
2026	Franklin, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.30	\$42,233
2026	Franklin, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.83	\$115,789
2026	Glasgow, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.84	\$39,179
2026	Glasgow, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$25.40	\$105,669
2026	Henderson, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$19.44	\$40,440
2026	Henderson, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$26.20	\$109,012
2026	Huntington-Ashland, WV-KY-OH	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.25	\$42,130
2026	Huntington-Ashland, WV-KY-OH	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.92	\$116,158
2026	Lexington-Fayette, KY	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.45	\$42,531
2026	Lexington-Fayette, KY	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$29.73	\$123,697
2026	Louisville/Jefferson County, KY-IN	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$21.34	\$44,386
2026	Louisville/Jefferson County, KY-IN	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$30.99	\$128,918
2026	Madisonville, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$19.40	\$40,342
2026	Madisonville, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$26.01	\$108,182
2026	Mayfield, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.77	\$39,035
2026	Mayfield, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$25.04	\$104,169

Year	US Core Based Statistical Area (CBSA)	Metro and Micropolitan Areas	Family Composition	Family Description	Family Size	Hourly Living Wage	Annual Basic Needs Budget
2026	Middlesborough, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$17.94	\$37,325
2026	Middlesborough, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$23.82	\$99,077
2026	Mount Sterling, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.94	\$39,390
2026	Mount Sterling, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$25.52	\$106,158
2026	Murray, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$19.97	\$41,531
2026	Murray, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$25.72	\$106,986
2026	Owensboro, KY	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.40	\$42,433
2026	Owensboro, KY	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.01	\$112,350
2026	Paducah, KY-IL	Metropolitan Statistical Area	1A0C	One working adult with no children	1	\$20.09	\$41,796
2026	Paducah, KY-IL	Metropolitan Statistical Area	2A3C	Two working adults with three children	5	\$26.64	\$110,824
2026	Pikeville, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.98	\$39,472
2026	Pikeville, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$25.48	\$106,015
2026	Richmond-Berea, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.95	\$39,409
2026	Richmond-Berea, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$27.36	\$113,812
2026	Somerset, KY	Micropolitan Statistical Area	1A0C	One working adult with no children	1	\$18.91	\$39,326
2026	Somerset, KY	Micropolitan Statistical Area	2A3C	Two working adults with three children	5	\$24.10	\$100,260