



Kentucky Workforce Innovation Board (KWIB) Workforce Participation Committee Meeting

Minutes
July 23, 2026
10:00 am - 11:30 am ET

Via Zoom

Attendees: Dr. J.C. Gregory (Committee Chair), Heidi Margulis, Brittney Allen, Annissa Franklin, Cassie Bertram, Chris Wooldridge, Eleri Gesler, Lindsey Trent, Hilary Witt, Johnny Pittman, Jon Sowards, Kristen Kaelin, Laurie Mays, Lydon Pryor, Matt Berry, Myra Wilson, Stephanie Collins, Tiffanie Reeves, Vestena Robbins, Betty Whittaker, Leslie Sizemore

Staff: Alisher Burikhanov, Debbie Dennison, LaChrista Ellis, Elishah Taylor

Welcome and Call to Order

J.C. Gregory, Ph.D., Executive Director, Kentucky Adult Education, welcomed attendees and offered well wishes to anyone affected by recent severe weather in the Commonwealth.

Overview and Strategic Priorities

Dr. Gregory shared three approved strategic priority areas of focus within this committee. Priorities include identifying and reducing barriers to employment such as childcare, transportation, and housing; focusing on improving access to supportive services and career advancement opportunities by incorporating input from workers and service providers; and addressing the hiring challenges faced by employers. Focus groups will be formed to further analyze each priority area and will involve ongoing engagement, the collection of sector-level data, and the development of data-informed solutions.

Discussion was had around data points that will be analyzed. Data examples to be analyzed were discussed and would include education attainment by industry sector, among others. **Alisher Burikhanov, Executive Director, Kentucky Workforce Innovation Board**, emphasized the importance of understanding available data to review such as benefit cliffs, as illustrated by the [Atlanta Federal Reserve's "Cliff Tool,"](#) in assessing career growth. As wages rise and public assistance benefits phase out, families can experience a wage plateau (e.g., little net change in resources between \$38,000 and \$78,000 in wages). He recommended incorporating this dynamic into both quantitative analysis and qualitative case studies. The committee agreed this is a key factor to ensure that workforce participation is a net gain for individuals and families. Alisher further referenced the [Asset Limited, Income Constrained, Employed \(ALICE\) report](#), sponsored by United Way of Kentucky, which identifies basic-needs challenges (including childcare, transportation, and housing) faced even by employed individuals.

Labor Force Participation Rate Update

Dr. Gregory reviewed the labor force participation rate, a measure compiled by the [U.S. Bureau of Labor Statistics](#) that reflects the share of the non-institutionalized civilian population aged 16 and older (excluding active-duty military) in the labor force.

- National rate (June 2026, most current): 61.5%
- Kentucky rate (per KYSTATS): 58.1%

Dr. Gregory noted this represents an opportunity for Kentucky to grow relative to both the national rate and other states within its region.

He highlighted several resources to support the group's work, including the [Employer Job Posting Guide](#), Workforce Innovation Opportunity Act (WIOA) Barrier Table, and JobsEQ Economic Overview included in the [briefing packet](#). He also discussed the new Workforce Pell Grant, effective July 1, 2026, which expands federal financial aid to eligible short-term training programs, and the [Futuriti](#), which helps individuals explore careers in Kentucky's high-demand industry sectors.

Myra Wilson, Director, Cumberlands Workforce Development Board, shared her appreciation for the work of this committee and support of individuals who are incarcerated or exiting rehabilitation centers, particularly efforts to help them obtain identification, which is often a critical early barrier to reentering the workforce. Dr. Gregory acknowledged Aaron Poynter and his team for their work. Their approach aims to ensure that postsecondary education and training start before individuals transition out of institutional settings. This approach prepares individuals to be work-ready upon reentry.

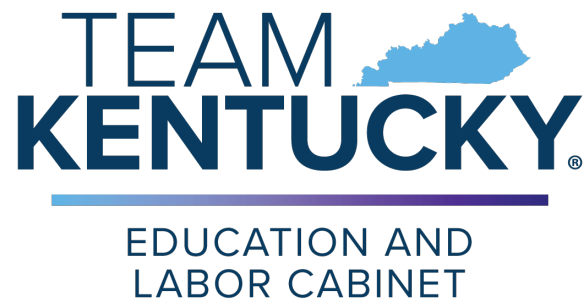
Next Steps and Self-Sufficiency Data

Alisher Burikhanov noted that the three priorities were adopted in May and the group is now moving into implementation, beginning with the first round of analysis and measurement. KWIB staff will be building focus groups for this work and will provide quarterly updates. Members interested in contributing, drafting questions or identifying participants should contact him directly.

He also pointed members to the [Self-Sufficiency Report](#) in the briefing book appendix, which incorporates a compilation of data from the ALICE report, the Living Wage Institute, occupational median wages, and Kentucky Center for Statistics (KYSTATS). Wage information is broken down by county, workforce board region, metropolitan, and micropolitan area.

11:14 am Adjournment

Dr. Gregory invited some final comments from committee members and encouraged continued communication outside of the meeting. With no additional business, he thanked members for their time and participation and concluded the meeting.



Workforce Participation Committee Meeting
Briefing Packet

July 23, 2026

10:00 – 11:30 am ET

Committee Chair

Dr. JC Gregory

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Workforce Participation Briefing Packet

July 23, 2026, 10:00 am – 11:30 am ET

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Kentucky Workforce Innovation Board (KWIB)

Workforce Participation Committee Meeting

AGENDA July 23, 2026 10:00am – 11:30am ET

Join Zoom Meeting

<https://us06web.zoom.us/j/86808173454?pwd=xuvnBwU3g1AFyOF3aMWAJqUN9W8ra6.1>

Meeting ID: 868 0817 3454
Passcode: 180094

10:00pm	Welcome and Intro to Committee Members	<i>JC Gregory, Ph.D., Committee Chair Executive Director, Kentucky Adult Education</i> <i>Alisher Burikhanov Executive Director, Kentucky Workforce Innovation Board</i>
10:10pm	Overview of the Goals and Priorities	<i>Dr. JC Gregory</i>
10:30pm	Review of Labor Force Participation and Relevant Documents	<i>Dr. JC Gregory</i>
11:15pm	Next Steps: Executing Committee Priorities	<i>Alisher Burikhanov</i>
11:30pm	Adjournment	<i>Dr. JC Gregory</i>

Strategic Goal/Priorities

Strategic Committee: Workforce Participation

Chair: Dr. J.C. Gregory

Strategic Goal: Workforce Participation

In order to meet the demands of the economy and businesses, workforce development must align the right person with the right knowledge, skills, and abilities and employment options. Workforce participation is a leading indicator that impacts the future Labor Force Participation Rate. Workforce participation represents the talent acquisition, development, and management processes which support the depth, skill, acumen, and flexibility of the workforce to meet the demands of emerging employment trends and priorities across the Commonwealth including, but not limited to, barrier mitigation and deployment of support services to promote employment sustainability and career advancement.

Priority #1: Addressing Barriers to Employment & Finding Solutions

Strategic Action: Workforce participation is critically connected to experience of job seekers and workers. Emphasis is placed on the individual as the “center-of-gravity” through the approach of understanding barriers for those unemployed, under-employed, and seeking employment opportunities.

Quantitative and Qualitative Metrics:

Immediate Measurement (within one year): Conducting focus groups of individuals that are unemployed, underemployed, and seeking employment. Written analysis will lead to the overarching themes in the barriers to employment from the individuals’ perspective.

Mid-term Measurement (within two years): Analyze baseline data in the barriers to employment that are impacting all Kentuckians, such as: access to childcare, reliable transportation, and affordable housing. Data will reflect statewide and regional perspectives, with best practices gathered from successful approaches.

Long-term Measurement (within four years): Measure the growth of public-private partnerships that address the barriers of employment and the growth in the number of programs and individuals that have successfully increased access and opportunity to employment, while reducing barriers to employment.

Priority #2: Employment Best Practices, a Worker Perspective

Strategic Action: Leveraging information gathered in overcoming unemployment, under-employment, and career growth. Best practices will be used to grow career access and opportunities through the partnership between organizations that serve Kentuckians with barriers to employment and employers that have strategically embraced growth talent pipelines.

Quantitative and Qualitative Metrics:

Immediate Measurement (within one year): Development of case studies on overcoming unemployment, underemployment, and career growth, at least three per category.

Immediate Measurement (within one year): Development of case studies from organizations that serve individuals with barriers to employment. This includes gathering of participants, placements, wages, and retention data points to demonstrate value to potential employers.

Mid-term Measurement (within two years): Available statewide and regional supportive services established that address barriers to employment.

Long-term Measurement (within four years): Growth in individuals attaining employment by the utilization of services, best practices, and stronger employer involvement. The baseline quantitative data will be measured against annual updates on labor force participation rate, in addition to, wages, placements, and retention.

Priority #3: Addressing Barriers to Hiring, a Business Perspective

Strategic Action: Critical to the workforce development formula is employer willingness to hire, train, and develop all potential talent. Having a constant pulse check on employer perspective in hiring, development, training, and skills required will be conducted.

Qualitative Metrics (with industry pulse check):

Immediate Measurement (within one year): Creation of a simple survey of industry associations (starting with Kentucky's top industries) to keep track of challenges and barriers to employment, training, and development, as well as gathering data on benefits and quality of job indicators.

Mid-term Measurement (within two years): Ongoing analysis of data points gathered that can be shared regularly with stakeholders.

Long-term Measurement (within four years): Ensuring a proper response to the information gathered from the regular pulse check is addressed among government and nongovernmental stakeholders that serve individuals with employment barriers.

Full Strategic Plan can be viewed and downloaded here:

[https://kwib.ky.gov/Documents/KWIB%20Strategic%20Plan 2026-2029%20%28002%29.pdf](https://kwib.ky.gov/Documents/KWIB%20Strategic%20Plan%202026-2029%20%28002%29.pdf)

Labor Force Participation Rates

Region, Division, and State Labor Force Participation Rates with Confidence Intervals, Their Relationships to the U.S. Rate, and Over-the-Month Rate Changes with Significance Indicators, January 2026, Seasonally Adjusted

Area	Labor Force Participation Rate	90% Confidence Interval	Higher/Lower than National Rate at 90% Confidence	Over-the-Month Rate Change	
				Difference	Significant at 90% Confidence
Regions					
Northeast	62.9	62.3 – 63.4	H	0.1	NO
Midwest	64.1	63.6 – 64.6	H	0.0	NO
South	60.8	60.5 – 61.2	L	0.0	NO
West	62.9	62.5 – 63.4	H	-0.1	NO
Divisions					
New England	64.7	63.9 – 65.4	H	-0.1	NO
Middle Atlantic	62.2	61.5 – 62.9		0.1	NO
East North Central	62.8	62.1 – 63.4	H	0.0	NO
West North Central	67.0	66.3 – 67.8	H	-0.1	NO
South Atlantic	59.9	59.4 – 60.4	L	0.0	NO
East South Central	58.5	57.6 – 59.3	L	-0.1	NO
West South Central	63.5	62.9 – 64.0	H	0.0	NO
Mountain	63.7	63.0 – 64.4	H	-0.1	NO
Pacific	62.6	62.0 – 63.1		0.0	NO
States					
Alabama	57.6	56.4 – 58.8	L	0.0	NO
Alaska	66.0	64.6 – 67.5	H	0.1	NO
Arizona	62.0	60.8 – 63.2		0.0	NO
Arkansas	59.1	57.9 – 60.2	L	0.1	NO
California	62.5	62.0 – 63.1		-0.1	NO
Colorado	66.8	65.6 – 68.0	H	-0.1	NO
Connecticut	63.8	62.4 – 65.2	H	-0.1	NO
Delaware	59.5	58.3 – 60.8	L	-0.2	NO
District of Columbia	71.3	69.8 – 72.7	H	-0.2	NO
Florida	57.6	57.0 – 58.3	L	0.0	NO
Georgia	60.8	59.9 – 61.7	L	0.0	NO
Hawaii	60.7	59.5 – 61.9	L	0.0	NO
Idaho	62.8	61.8 – 63.9		-0.1	NO
Illinois	63.9	62.9 – 64.9	H	0.0	NO
Indiana	63.5	62.3 – 64.7	H	-0.1	NO
Iowa	67.9	66.6 – 69.1	H	0.0	NO
Kansas	67.9	66.8 – 69.1	H	-0.1	NO
Kentucky	58.1	56.8 – 59.4	L	-0.2	NO

Region, Division, and State Labor Force Participation Rates with Confidence Intervals, Their Relationships to the U.S. Rate, and Over-the-Month Rate Changes with Significance Indicators, January 2026, Seasonally Adjusted

Area	Labor Force Participation Rate	90% Confidence Interval	Higher/Lower than National Rate at 90% Confidence	Over-the-Month Rate Change	
				Difference	Significant at 90% Confidence
States -- continued					
Louisiana	58.6	57.5 – 59.7	L	0.1	NO
Maine	59.7	58.3 – 61.1	L	-0.1	NO
Maryland	64.1	62.8 – 65.3	H	-0.1	NO
Massachusetts	66.2	65.2 – 67.2	H	-0.1	NO
Michigan	60.6	59.5 – 61.7	L	-0.1	NO
Minnesota	68.2	67.0 – 69.4	H	-0.1	NO
Mississippi	55.6	54.4 – 56.8	L	-0.1	NO
Missouri	63.6	62.6 – 64.7	H	0.0	NO
Montana	62.3	61.2 – 63.3		0.0	NO
Nebraska	70.1	69.0 – 71.2	H	-0.1	NO
Nevada	63.6	62.3 – 64.9	H	0.2	NO
New Hampshire	65.3	64.1 – 66.5	H	0.0	NO
New Jersey	63.6	62.6 – 64.7	H	-0.1	NO
New Mexico	57.6	56.6 – 58.6	L	0.0	NO
New York	61.7	61.0 – 62.5		0.1	NO
North Carolina	59.2	58.3 – 60.1	L	-0.1	NO
North Dakota	70.0	68.7 – 71.3	H	0.1	NO
Ohio	62.2	61.2 – 63.2		-0.1	NO
Oklahoma	62.8	61.6 – 64.0		-0.1	NO
Oregon	62.9	61.6 – 64.1		-0.1	NO
Pennsylvania	61.9	61.0 – 62.8		0.1	NO
Rhode Island	63.7	62.2 – 65.1	H	-0.1	NO
South Carolina	58.7	57.6 – 59.8	L	0.2	NO
South Dakota	68.0	66.6 – 69.3	H	-0.1	NO
Tennessee	60.5	59.4 – 61.6	L	-0.1	NO
Texas	64.7	64.1 – 65.3	H	0.0	NO
Utah	67.5	66.4 – 68.7	H	-0.2	NO
Vermont	63.5	62.3 – 64.7	H	-0.2	NO
Virginia	63.8	62.8 – 64.9	H	-0.1	NO
Washington	62.6	61.5 – 63.8		0.0	NO
West Virginia	54.5	53.3 – 55.8	L	-0.1	NO
Wisconsin	64.3	63.1 – 65.4	H	0.1	NO
Wyoming	61.2	59.9 – 62.6		-0.1	NO

NOTE: Rates shown are a percentage of the civilian noninstitutional population ages 16 and older. Data refer to place of residence.

U.S. Department of Labor
Bureau of Labor Statistics
Local Area Unemployment Statistics
April 8, 2026

Employer Job Posting Guide

Employer Job Posting Guide

Post your open positions for free
and connect with top talent.

KYJobs.usnlx.com offers Kentucky employers two free options for posting jobs on the state's labor exchange. Positions posted through the site also appear on additional job search platforms, including **USNLx**, **Hiring Our Heroes**, **MySkillsMyFuture** and **CareerOneStop**.

POST YOUR
JOBS FOR
FREE



Option 1:

Register and manually post your jobs

First, you must create an account at kentucky.usnlx.com. No generic accounts like “recruiter” or “human resources” will be approved. A first and last name are required.

The next step is to add information required about your organization. Once you receive approval, you may start posting your open jobs.

Option 2:

Request free indexing by the U.S. National Labor Exchange

Instead of manually posting your open positions on the National Labor Exchange, you may request free indexing of the jobs posted on your company's website.

To request free indexing of the job listings on your company website, complete and submit a request form to the National Labor Exchange at jobs.usnlx.com.

Need help?

Contact workforce@ky.gov
or call (502) 564-5920.

Workforce Innovation and Opportunity Act Barrier Table

BARRIER REPORT: WIOA:

BARRIER CATEGORY	# IN CATEGORY	NOTES
Disability	1890	
Long-term Unemployment	2251	
Exhaust TANF	234	
Fostercare	299	
Ex-Offender	2031	
Low Income	6931	
Cultural Barriers	3341	
Single Parent	2706	
Displaced Homemaker	156	
Migrant Worker	280	
TOTAL		

BARRIER CATEGORY	Wagner-Peyser	Adult	Dislocated Worker	Youth (ISY & OSY)
Disability	1145	123	5	168
Long-term Unemployment	4538	1099	42	227
Exhaust TANF	11	0	0	0
Fostercare	26	2	0	18
Ex-Offender	758	481	22	123
Low Income	5962	1628	30	693
Cultural Barriers	2455	414	74	533
Single Parent	2553	657	46	128
Displaced Homemaker	114	2	0	0
Migrant Worker	84	8	1	5
TOTAL	17646	4414	220	1895

JobsEQ Economic Overview



Economic Overview

Kentucky



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Demographic Profile

The population in Kentucky was 4,534,824 per American Community Survey data for 2019-2023.

The region has a civilian labor force of 2,152,038 with a participation rate of 59.5%. Of individuals 25 to 64 in Kentucky, 29.3% have a bachelor's degree or higher which compares with 37.3% in the nation.

The median household income in Kentucky is \$63,726 and the median house value is \$205,600.

Summary¹

	Percent			Value		
	Kentucky	Bluegrass, KY WDA	USA	Kentucky	Bluegrass, KY WDA	USA
Demographics						
Population (ACS)	—	—	—	4,534,824	844,486	334,922,499
Male	49.5%	49.3%	49.5%	2,246,769	416,113	165,808,018
Female	50.5%	50.7%	50.5%	2,288,055	428,373	169,114,481
Median Age ²	—	—	—	39.1	37.8	38.9
Under 18 Years	22.6%	21.9%	22.0%	1,024,976	184,736	73,517,834
18 to 24 Years	9.1%	11.4%	9.1%	411,090	95,855	30,597,362
25 to 34 Years	13.1%	13.5%	13.7%	595,129	114,049	45,806,540
35 to 44 Years	12.6%	12.6%	13.2%	571,123	106,343	44,237,292
45 to 54 Years	12.3%	12.2%	12.2%	557,506	103,250	40,743,799
55 to 64 Years	13.0%	12.3%	12.7%	590,324	103,579	42,386,044
65 to 74 Years	10.5%	9.8%	10.2%	476,480	82,721	34,092,907
75 Years and Over	6.8%	6.4%	7.0%	308,196	53,953	23,540,721
Race: White	82.6%	80.6%	61.0%	3,745,354	680,471	204,142,876
Race: Black or African American	7.6%	8.1%	12.2%	346,828	68,732	40,919,547
Race: American Indian and Alaska Native	0.2%	0.2%	0.9%	8,890	1,578	3,095,754
Race: Asian	1.6%	2.2%	6.0%	73,255	18,594	19,937,283
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.2%	3,551	253	631,517
Race: Some Other Race	1.7%	2.3%	7.1%	75,762	19,390	23,884,085
Race: Two or More Races	6.2%	6.6%	12.6%	281,184	55,468	42,311,437
Hispanic or Latino (of any race)	5.0%	6.2%	19.3%	226,744	52,727	64,759,370
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	4,606,864	868,019	341,784,857
Population Annual Average Growth ⁴	0.4%	0.7%	0.6%	17,774	6,088	2,104,586
People per Square Mile ⁴	—	—	—	116.7	204.6	96.7
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	59.5%	63.6%	63.3%	2,152,038	432,367	170,199,520
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	79.2%	82.9%	83.2%	1,357,627	267,827	108,100,165
Work from Home	10.2%	11.2%	15.1%	206,467	45,321	24,042,489
Armed Forces Labor Force	0.4%	0.1%	0.5%	14,127	678	1,293,756
Veterans, Age 18-64	4.4%	4.1%	4.1%	120,070	21,172	8,225,965
Veterans Labor Force Participation Rate and Size, Age 18-64	73.6%	75.1%	77.1%	88,313	15,906	6,341,643
Median Household Income ²	—	—	—	\$63,726	\$68,066	\$80,734
Per Capita Income	—	—	—	\$35,821	\$38,739	\$44,673
Mean Commute Time (minutes)	—	—	—	24.0	23.4	26.4
Commute via Public Transportation	0.6%	0.7%	3.2%	12,256	2,949	5,157,401
Educational Attainment, Age 25-64						
No High School Diploma	10.0%	8.5%	9.8%	231,680	36,467	17,001,659
High School Graduate	30.9%	26.3%	24.8%	714,334	112,393	42,949,236

Summary¹

	Percent			Value		
	Kentucky	Bluegrass, KY WDA	USA	Kentucky	Bluegrass, KY WDA	USA
Some College, No Degree	19.9%	18.7%	18.9%	461,320	80,042	32,726,555
Associate's Degree	9.9%	8.9%	9.2%	229,173	38,220	15,888,163
Bachelor's Degree	17.8%	22.5%	23.1%	411,138	96,333	40,059,314
Postgraduate Degree	11.5%	14.9%	14.2%	266,437	63,766	24,548,748
Housing						
Total Housing Units	—	—	—	2,023,116	371,842	143,775,355
Median House Value (of owner-occupied units) ^{2,5}	—	—	—	\$205,600	\$248,943	\$332,700
Homeowner Vacancy	0.9%	0.8%	0.9%	11,286	1,699	796,730
Rental Vacancy	4.6%	3.7%	5.5%	28,308	5,034	2,645,644
Renter-Occupied Housing Units (% of Occupied Units)	31.7%	37.2%	34.8%	574,561	128,143	45,017,354
Owner-Occupied Housing Units (% of Occupied Units)	68.3%	62.8%	65.2%	1,239,908	216,012	84,210,142
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	6.8%	6.1%	8.4%	122,787	21,133	10,793,323
Social						
Poverty Level (of all people)	16.1%	14.3%	12.5%	708,321	116,517	40,735,661
Households Receiving Food Stamps/SNAP	13.2%	11.0%	12.1%	239,150	37,849	15,572,114
Enrolled in Grade 12 (% of total population)	1.2%	1.1%	1.3%	54,994	9,586	4,441,917
Disconnected Youth ³	2.4%	1.5%	2.4%	5,521	709	430,721
Children in Single Parent Families (% of all children)	33.8%	32.1%	33.9%	319,192	55,041	23,651,363
Uninsured	6.0%	6.2%	8.4%	267,675	51,344	27,734,911
With a Disability, Age 18-64	16.2%	13.7%	10.9%	433,074	70,862	21,803,902
With a Disability, Age 18-64, Labor Force Participation Rate and Size	40.9%	46.9%	48.5%	177,275	33,202	10,583,510
Foreign Born	4.7%	6.4%	14.1%	211,210	53,967	47,349,078
Speak English Less Than Very Well (population 5 yrs and over)	3.0%	3.7%	8.6%	126,667	29,102	27,139,643

Source: [JobsEQ®](#)

1. American Community Survey 2020-2024, unless noted otherwise

2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

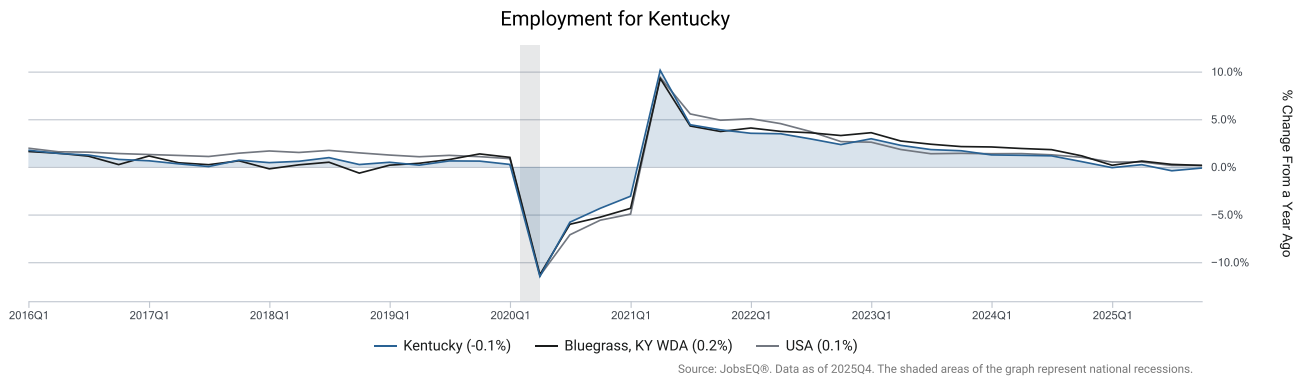
3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census Population Estimate for 2025, annual average growth rate since 2015.

5. The Census's method for calculating median house values changed with the 2022 data set, so pre-2022 values are not directly comparable with later data.

Employment Trends

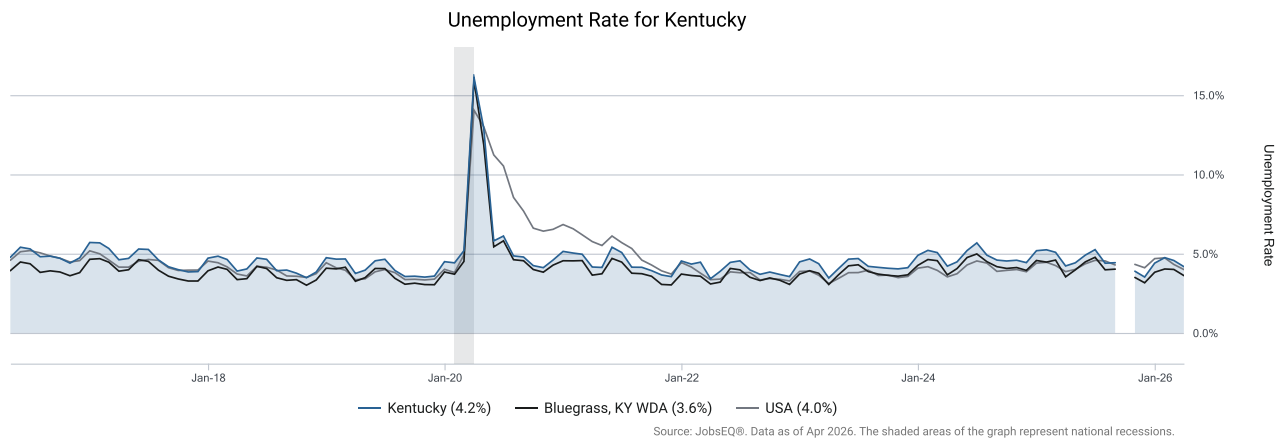
As of 2025Q4, total employment for Kentucky was 2,141,615 (based on a four-quarter moving average). Over the year ending 2025Q4, employment declined 0.1% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q3 with preliminary estimates updated to 2025Q4.

Unemployment Rate

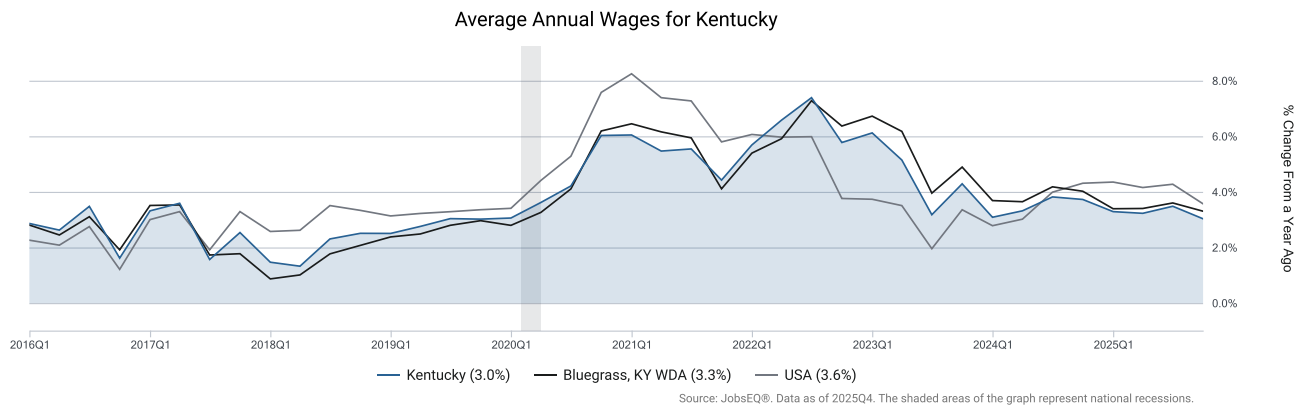
The unemployment rate for Kentucky was 4.2% as of April 2026. The regional unemployment rate was higher than the national rate of 4.0%. One year earlier, in April 2025, the unemployment rate in Kentucky was 4.2%.



Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through April 2026.

Wage Trends

The average worker in Kentucky earned annual wages of \$60,545 as of 2025Q4. Average annual wages per worker increased 3.0% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$76,205 in the nation as of 2025Q4.



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q3 with preliminary estimates updated to 2025Q4.

Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 11.6% lower in Kentucky than the U.S. average.

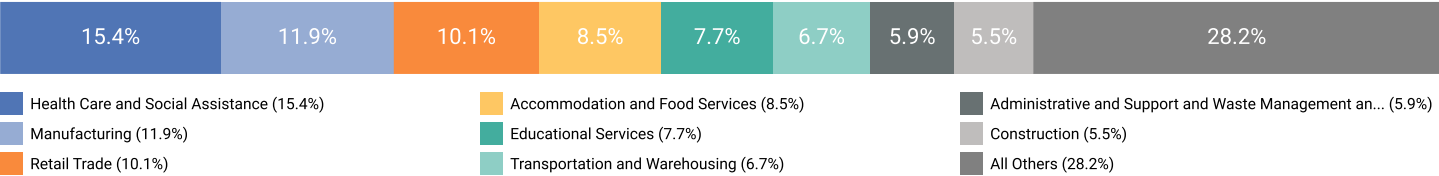
Cost of Living Information			
	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Kentucky	\$60,545	88.4	\$68,498
Bluegrass, KY WDA	\$61,423	90.7	\$67,695
USA	\$76,205	100.0	\$76,205

Source: [JobsEQ®](#)
Data as of 2025Q4
Cost of Living per [COLI](#), data as of 2026Q1, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in Kentucky is Health Care and Social Assistance, employing 329,156 workers. The next-largest sectors in the region are Manufacturing (255,857 workers) and Retail Trade (216,983). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Manufacturing (LQ = 1.55), Agriculture, Forestry, Fishing and Hunting (1.42), and Transportation and Warehousing (1.33).

Total Workers for Kentucky by Industry



Source: JobsEQ®
Data as of 2025Q4
Note: Figures may not sum due to rounding.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q3 with preliminary estimates updated to 2025Q4.

Sectors in Kentucky with the highest average wages per worker are Management of Companies and Enterprises (\$115,131), Finance and Insurance (\$96,623), and Utilities (\$96,454). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Health Care and Social Assistance (+45,247 jobs), Accommodation and Food Services (+32,560), and Manufacturing (+17,444).

Over the next 1 year, employment in Kentucky is projected to expand by 5,549 jobs. The fastest growing sector in the region is expected to be Professional, Scientific, and Technical Services with a +0.7% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+2,135 jobs), Professional, Scientific, and Technical Services (+680), and Transportation and Warehousing (+626).

Kentucky, 2025Q4¹

NAICS	Industry	Current			5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
62	Health Care and Social Assistance	329,156	\$65,653	0.99	45,247	3.0%	34,733	16,276	16,322	2,135	0.6%
31	Manufacturing	255,857	\$77,710	1.55	17,444	1.4%	24,995	10,199	15,052	-257	-0.1%
44	Retail Trade	216,983	\$38,144	1.06	6,995	0.7%	28,718	13,290	15,843	-416	-0.2%
72	Accommodation and Food Services	181,368	\$24,571	0.98	32,560	4.0%	31,972	13,938	17,418	616	0.3%
61	Educational Services	165,953	\$54,894	0.95	9,881	1.2%	15,728	7,546	8,053	129	0.1%
48	Transportation and Warehousing	144,116	\$68,460	1.33	14,556	2.2%	15,902	6,794	8,482	626	0.4%
56	Administrative and Support and Waste Management and Remediation Services	126,247	\$46,068	0.99	5,123	0.8%	14,348	6,111	7,994	243	0.2%
23	Construction	117,252	\$68,055	0.91	14,888	2.8%	10,286	3,893	5,780	613	0.5%
54	Professional, Scientific, and Technical Services	99,348	\$85,076	0.64	12,025	2.6%	8,515	3,152	4,683	680	0.7%
92	Public Administration	95,529	\$64,513	0.95	7,220	1.6%	8,639	3,701	4,946	-9	0.0%
81	Other Services (except Public Administration)	84,377	\$38,976	0.93	8,404	2.1%	9,703	4,171	5,278	254	0.3%
42	Wholesale Trade	82,106	\$85,729	1.04	8,791	2.3%	8,356	3,290	4,722	345	0.4%
52	Finance and Insurance	74,571	\$96,623	0.89	-1,170	-0.3%	6,292	2,548	3,490	254	0.3%
11	Agriculture, Forestry, Fishing and Hunting	36,474	\$34,168	1.42	-1,880	-1.0%	4,267	2,236	2,102	-72	-0.2%
71	Arts, Entertainment, and Recreation	35,521	\$34,393	0.78	11,218	7.9%	5,299	2,169	2,928	202	0.6%
53	Real Estate and Rental and Leasing	28,991	\$58,992	0.78	3,301	2.4%	2,848	1,317	1,444	87	0.3%
51	Information	24,590	\$76,428	0.61	612	0.5%	2,117	800	1,252	65	0.3%
55	Management of Companies and Enterprises	21,762	\$115,131	0.65	1,641	1.6%	1,885	725	1,055	106	0.5%
22	Utilities	12,484	\$96,454	1.11	-41	-0.1%	1,080	426	654	0	0.0%
21	Mining, Quarrying, and Oil and Gas Extraction	7,198	\$84,855	0.95	-300	-0.8%	474	237	402	-165	-2.3%
99	Unclassified	1,732	\$75,266	0.57	1,398	39.0%	198	84	106	8	0.4%
Total - All Industries		2,141,615	\$60,545	1.00	197,913	2.0%	234,497	101,982	126,966	5,549	0.3%

Source: [JobsEQ®](#)

Data as of 2025Q4

Note: Figures may not sum due to rounding.

1. All data based upon a four-quarter moving average

Exits and transfers are approximate estimates based upon occupation separation rates.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q3 with preliminary estimates updated to 2025Q4. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in Kentucky is Office and Administrative Support Occupations, employing 256,881 workers. The next-largest occupation groups in the region are Transportation and Material Moving Occupations (230,570 workers) and Sales and Related Occupations (179,531). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Production Occupations (LQ = 1.57), Transportation and Material Moving Occupations (1.26), and Installation, Maintenance, and Repair Occupations (1.14).

Occupation groups in Kentucky with the highest average wages per worker are Management Occupations (\$108,600), Legal Occupations (\$101,800), and Healthcare Practitioners and Technical Occupations (\$97,200). The unemployment rate in the region varied among the major groups from 1.5% among Legal Occupations to 9.5% among Farming, Fishing, and Forestry Occupations.

Over the next 1 year, the fastest growing occupation group in Kentucky is expected to be Healthcare Support Occupations with a +0.9% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Material Moving Occupations (+1,039 jobs) and Healthcare Support Occupations (+858). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (32,323 jobs) and Transportation and Material Moving Occupations (28,668).

Kentucky, 2025Q4¹

SOC	Occupation	Current				5-Year History				1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
43-0000	Office and Administrative Support	256,881	\$46,700	1.06	10,296	3.9%	5,151	4,669	0.4%	26,742	13,026	14,595	-879	-0.3%
53-0000	Transportation and Material Moving	230,570	\$49,000	1.26	17,004	7.1%	8,411	21,010	1.9%	29,707	12,392	16,276	1,039	0.5%
41-0000	Sales and Related	179,531	\$48,000	0.97	11,338	6.0%	11,654	5,486	0.6%	22,699	10,712	12,434	-447	-0.2%
51-0000	Production	178,336	\$51,200	1.57	10,999	6.0%	2,979	6,634	0.8%	18,595	7,624	11,331	-360	-0.2%
35-0000	Food Preparation and Serving Related	176,126	\$31,400	1.00	14,152	7.5%	11,149	27,981	3.5%	32,845	14,394	17,929	522	0.3%
11-0000	Management	164,213	\$108,600	0.98	3,317	2.0%	8,041	24,679	3.3%	13,902	5,236	7,843	823	0.5%
29-0000	Healthcare Practitioners and Technical	145,120	\$97,200	1.12	2,508	1.7%	15,719	18,110	2.7%	8,925	4,273	3,795	856	0.6%
25-0000	Educational Instruction and Library	107,666	\$58,100	0.92	3,364	3.0%	3,752	7,835	1.5%	9,646	4,712	4,773	161	0.1%
13-0000	Business and Financial Operations	98,763	\$79,400	0.71	3,211	3.1%	4,155	14,042	3.1%	8,211	3,003	4,660	548	0.6%
49-0000	Installation, Maintenance, and Repair	93,900	\$60,400	1.14	3,337	3.5%	4,465	9,375	2.1%	8,665	3,554	4,650	460	0.5%
31-0000	Healthcare Support	91,298	\$40,500	0.87	4,185	4.4%	3,933	13,248	3.2%	13,882	6,516	6,509	858	0.9%
47-0000	Construction and Extraction	90,148	\$59,000	0.93	6,441	6.7%	1,546	7,683	1.8%	7,622	2,885	4,312	425	0.5%
37-0000	Building and Grounds Cleaning and Maintenance	66,815	\$36,800	0.95	4,438	6.3%	2,584	7,005	2.2%	9,260	4,326	4,759	175	0.3%
39-0000	Personal Care and Service	46,702	\$37,000	0.84	2,912	6.0%	1,272	7,878	3.8%	8,068	3,228	4,635	205	0.4%
21-0000	Community and Social Service	43,197	\$58,700	1.06	1,615	3.6%	2,889	4,863	2.4%	4,241	1,771	2,117	352	0.8%
15-0000	Computer and Mathematical	40,973	\$93,600	0.60	1,402	3.3%	2,107	3,919	2.0%	2,608	901	1,366	341	0.8%
33-0000	Protective Service	39,893	\$49,800	0.84	1,825	4.4%	1,408	4,468	2.4%	4,234	1,710	2,508	16	0.0%

Kentucky, 2025Q4¹

SOC	Occupation	Current					5-Year History			1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
17-0000	Architecture and Engineering	28,811	\$92,600	0.86	712	2.5%	1,822	2,503	1.8%	2,043	753	1,159	131	0.5%
27-0000	Arts, Design, Entertainment, Sports, and Media	27,248	\$60,500	0.73	1,257	4.5%	1,561	3,574	2.9%	2,670	1,120	1,464	85	0.3%
19-0000	Life, Physical, and Social Science	14,867	\$81,900	0.75	653	4.3%	979	1,928	2.8%	1,400	313	1,001	86	0.6%
23-0000	Legal	12,512	\$101,800	0.70	188	1.5%	381	570	0.9%	713	282	400	31	0.2%
45-0000	Farming, Fishing, and Forestry	8,045	\$40,700	0.66	852	9.5%	47	455	1.2%	1,138	524	632	-18	-0.2%
Total - All Occupations		2,141,615	\$59,200	1.00	106,007	4.8%	96,003	197,913	2.0%	237,953	103,252	129,151	5,549	0.3%

Source: [JobsEQ®](#)

Data as of 2025Q4 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data represent the average for all Covered Employment

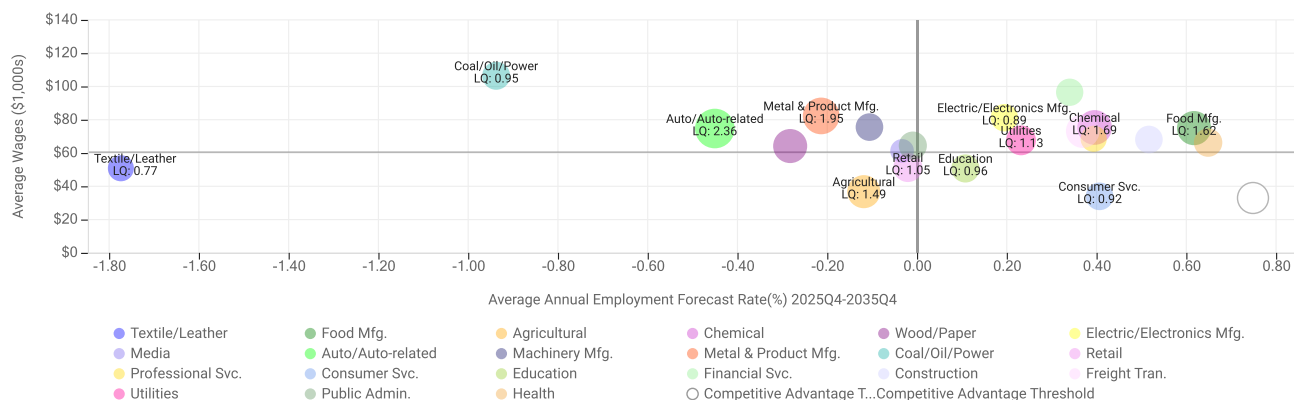
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2025Q3, imputed where necessary with preliminary estimates updated to 2025Q4. Wages by occupation are as of 2025 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in Kentucky with the highest relative concentration is Auto/Auto-related with a location quotient of 2.36. This cluster employs 82,140 workers in the region with an average wage of \$74,727. Employment in the Auto/Auto-related cluster is projected to contract in the region about 0.5% per year over the next ten years.

Industry Clusters for Kentucky as of 2025Q4



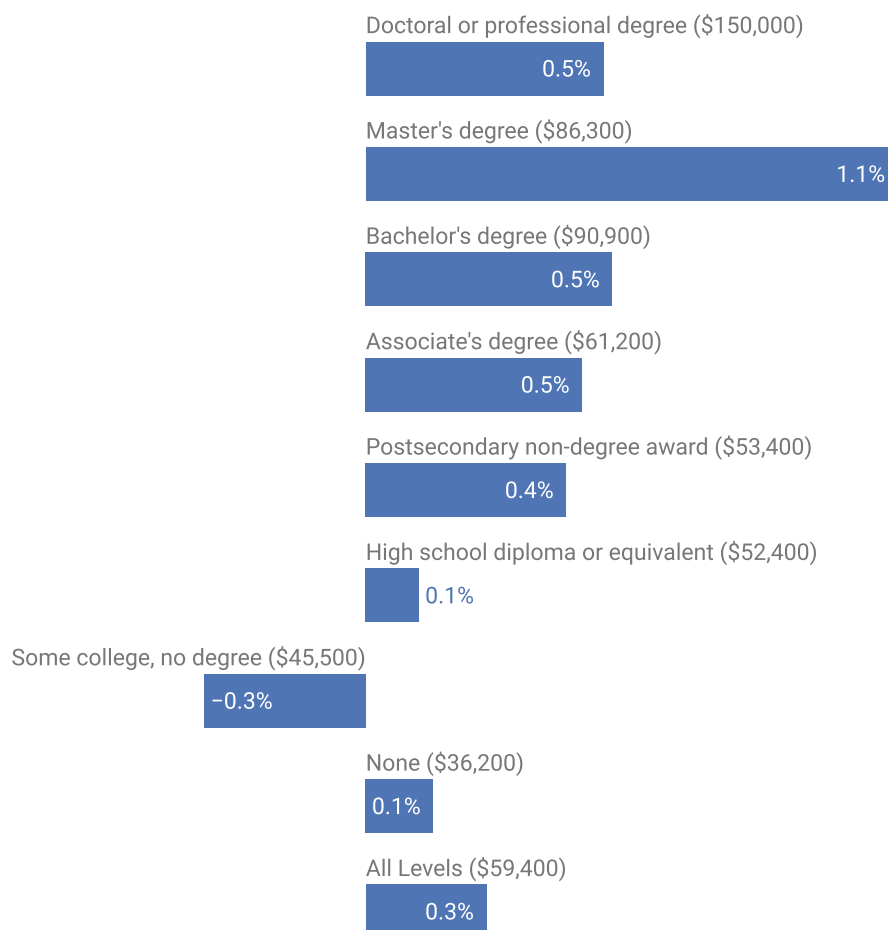
Source: JobsEQ® Data as of 2025Q4

Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2025Q3 with preliminary estimates updated to 2025Q4. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in Kentucky is projected to grow 0.3% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.5% per year, those requiring a bachelor's degree are forecast to grow 0.5% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.5% per year.

Annual Average Projected Job Growth by Education Levels

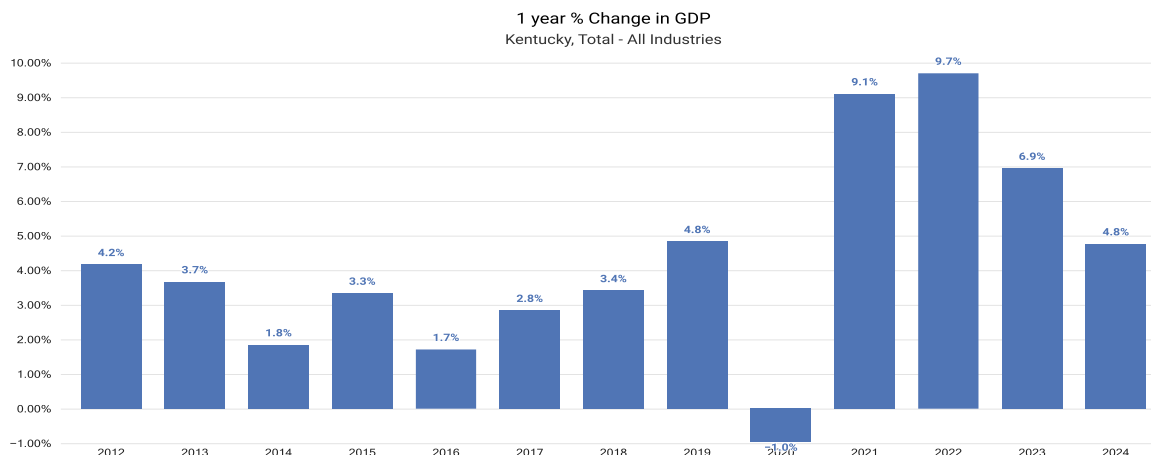


Source: JobsEQ®
Data as of 2025Q4

Employment by occupation data are estimates as of 2025Q4. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2024, nominal GDP in Kentucky expanded 4.8%. This follows growth of 6.9% in 2023. As of 2024, total GDP in Kentucky was \$293,021,000,000.



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2024.

Of the sectors in Kentucky, Manufacturing contributed the largest portion of GDP in 2024, \$47,972,654,000. The next-largest contributions came from Real Estate and Rental and Leasing (\$32,721,758,000); Health Care and Social Assistance (\$31,199,219,000); and Wholesale Trade (\$21,942,562,000).

GDP (in \$ millions)

Kentucky, 2024

Manufacturing (31)

\$47,973

Real Estate and Rental and Leasing (53)

\$32,722

Health Care and Social Assistance (62)

\$31,199

Wholesale Trade (42)

\$21,943

Retail Trade (44)

\$19,630

Transportation and Warehousing (48)

\$17,154

Finance and Insurance (52)

\$15,439

Educational Services (61)

\$14,614

Professional, Scientific, and Technical Services (54)

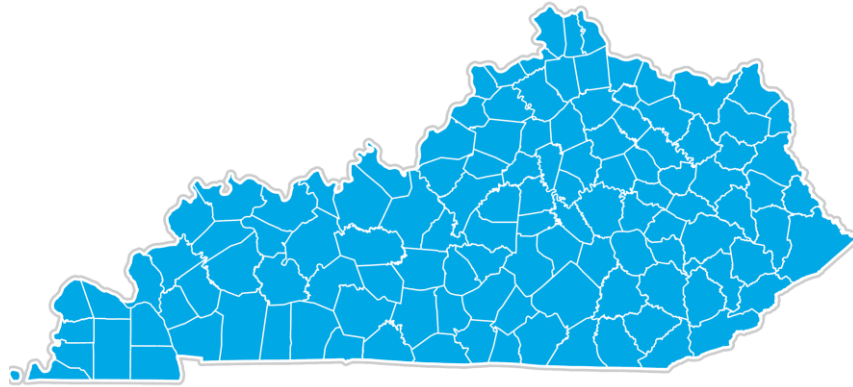
\$13,371

Construction (23)

\$12,746

Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2024.

Kentucky Regional Map



Region Definition

Bluegrass, KY WDA is defined as the following counties:

Anderson County, Kentucky
Bourbon County, Kentucky
Boyle County, Kentucky
Clark County, Kentucky
Estill County, Kentucky
Fayette County, Kentucky
Franklin County, Kentucky
Garrard County, Kentucky
Harrison County, Kentucky

Jessamine County, Kentucky
Lincoln County, Kentucky
Madison County, Kentucky
Mercer County, Kentucky
Nicholas County, Kentucky
Powell County, Kentucky
Scott County, Kentucky
Woodford County, Kentucky

FAQ

What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 804 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 22 major groups, 95 minor groups, and 452 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

About This Report

This report and all data herein were produced by JobsEQ®, a product of Chmura Economics & Analytics. The information contained herein was obtained from sources we believe to be reliable. However, we cannot guarantee its accuracy and completeness.

Workforce Pell Grant



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Kentucky Workforce Pell Grant

About the Workforce Pell Grant

[Kentucky's Workforce Pell Grant Program](#) outlines the approach to identifying, evaluating, and recommending short-term workforce training programs for state approval under 787 KAR 2:050E.

Program Eligibility Standards

- Be offered at a Higher Education Act Title IV eligible postsecondary institution
- Have 8 -14 weeks of instruction
- Have 150 - 599 clock hours
- Lead to a recognized stackable and portable credential (or sole recognized credential)
- Train for a Kentucky high-wage, high-skill, or in-demand occupation
- Align with employer hiring needs
- 70% completion and 70% job placement
- Provide academic credit toward a related certificate/degree
- Meet value-added earnings requirement (beginning 2030–2031)
- Meet requirements for at least one year

Learn More and Apply

Visit the Office of the Kentucky Workforce Innovation Board website to learn more and access resources including:

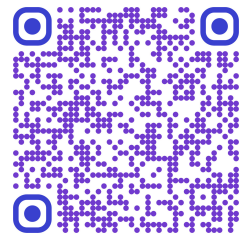
- a. ["Workforce Pell Application" July 2026](#)
- b. ["Workforce Pell Report", July 2026 & Data Dictionary](#)
- c. [Kentucky Workforce Pell Regulation: 787 KAR 2:050E](#)
- d. [US Department of Education Workforce Pell Final Rule](#)

For any questions or more information, please contact kwib.projects@ky.gov

Futuriti



Futuriti helps Kentuckians understand the state's 5 high-demand workforce sectors.



Kentucky's in-demand career sectors offer many opportunities to build rewarding careers while supporting the state's growing economy. These sectors, approved by the Kentucky Workforce Innovation Board, provide stability and growth and allow you to make meaningful contributions to your community.



Healthcare

Healthcare practitioners and healthcare support workers play vital roles in maintaining and improving people's health. Practitioners, such as doctors and nurses, diagnose, treat, and manage illnesses, while support workers assist with daily care, administrative tasks, and patient comfort.



Manufacturing and Logistics

Workers in manufacturing build and assemble goods, from cars and electronics to clothing and food products, often using advanced machinery and technology. Logistics professionals prioritize and manage the supply chain, ensuring that materials are transported efficiently.



Construction

Construction careers contribute to all aspects of Kentucky life, from building homes and schools to developing roads and bridges. With opportunities ranging from entry-level positions to skilled trades and leadership roles, the industry offers a clear pathway for growth and specialization.



Education

Education careers require patience, creativity, and strong communication skills to engage learners and guide them toward success. Beyond the classroom, education offers opportunities in curriculum development, educational technology, and administration, providing numerous paths.



Professional, Scientific, and Technical Services

Professionals in these fields may specialize in designing cutting-edge technology, conducting scientific research, managing finances, or offering legal and business advice. These roles require knowledge, analytical thinking, and a commitment to staying ahead of industry trends. ³⁸

Appendix

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

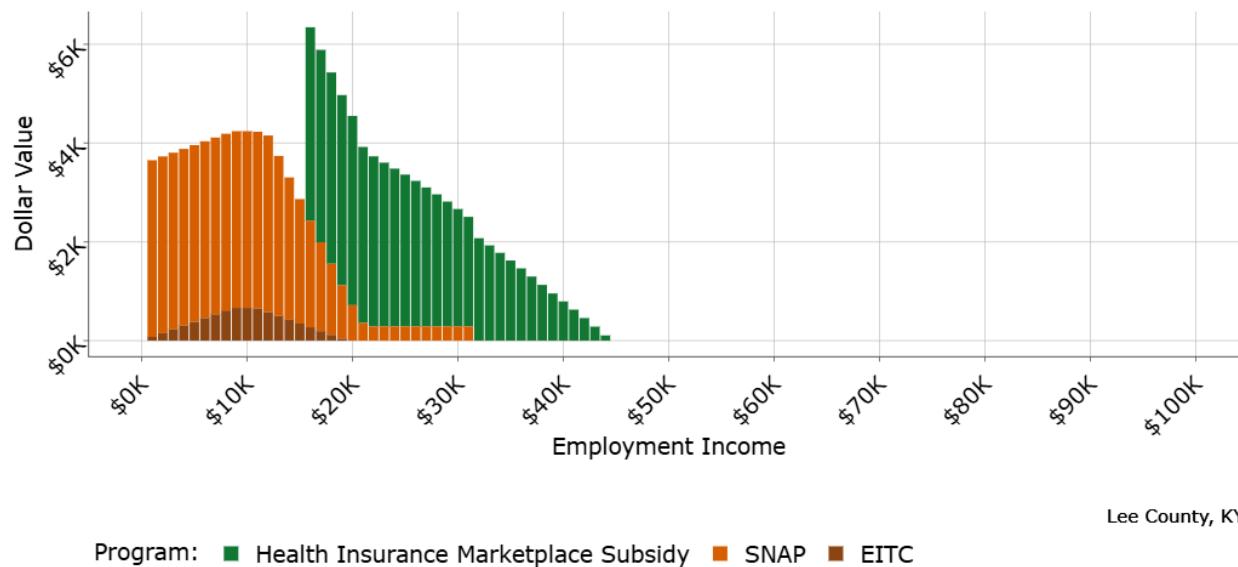
While these three counties have the lowest hardship in the commonwealth:

- 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.



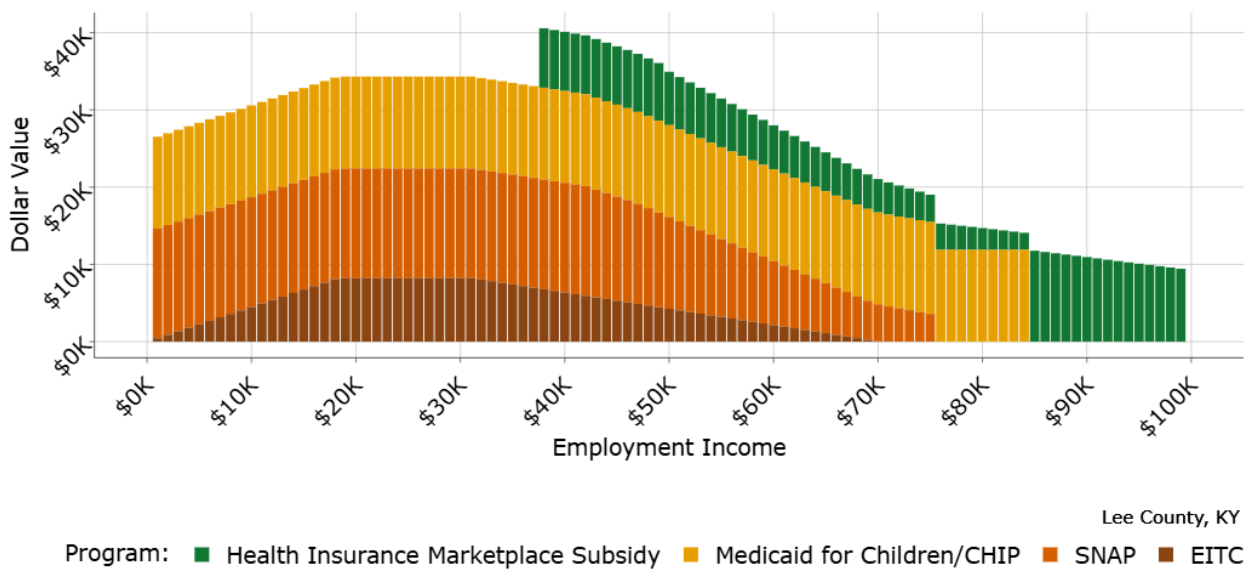
The second chart in shows how changes in income affect family net financial resources. As income increases, the programs shown in the chart above phase out. As a result, the net financial resources may flatten or even dip (reflecting a benefits cliff) as income increases. This effect is better illustrated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



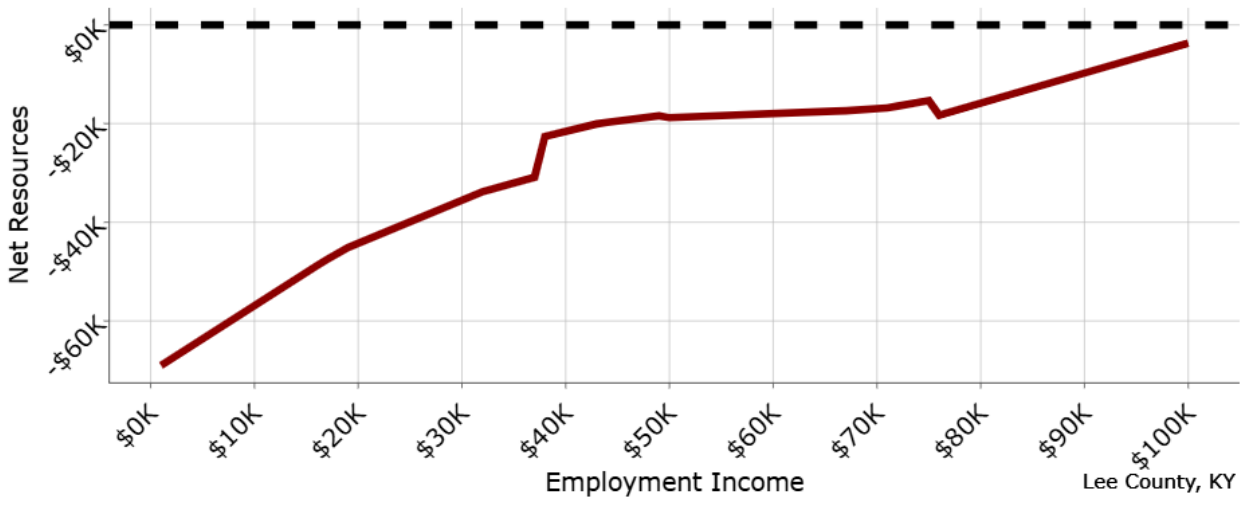
At roughly an income of \$25,000, the single Lee County resident will be net positive.

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.

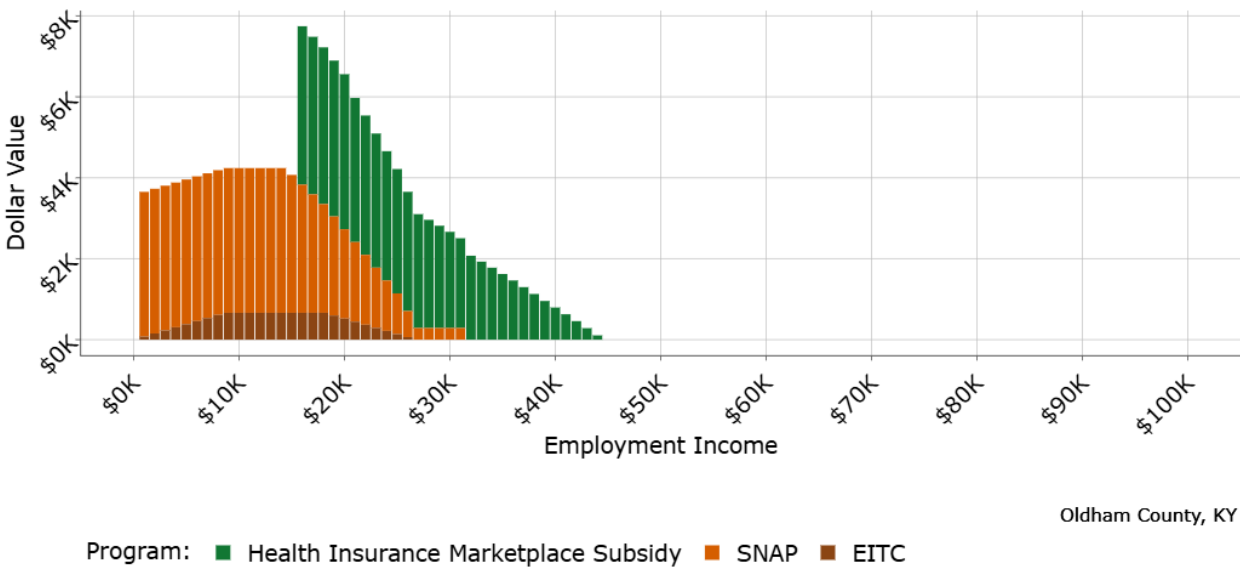


And since the charts limit income to \$100,000, this family of 5 does not see net positive in the modeled chart below. In fact, there is a plateau of net resources from \$38,000 to \$78,000 as increase in wages results in decrease in benefits resulting in no gains or losses.

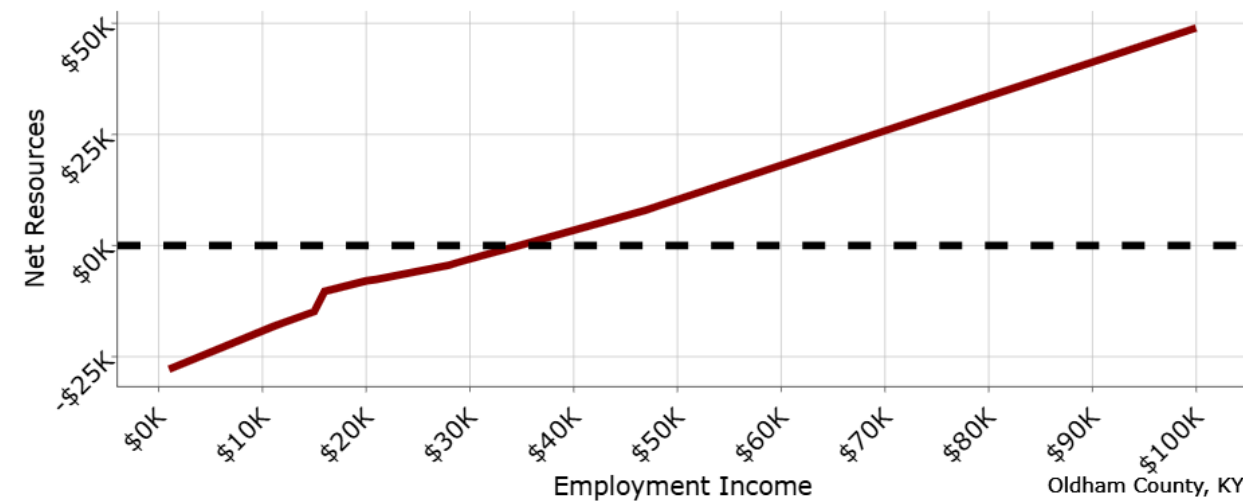


Oldham County (single adult)

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.

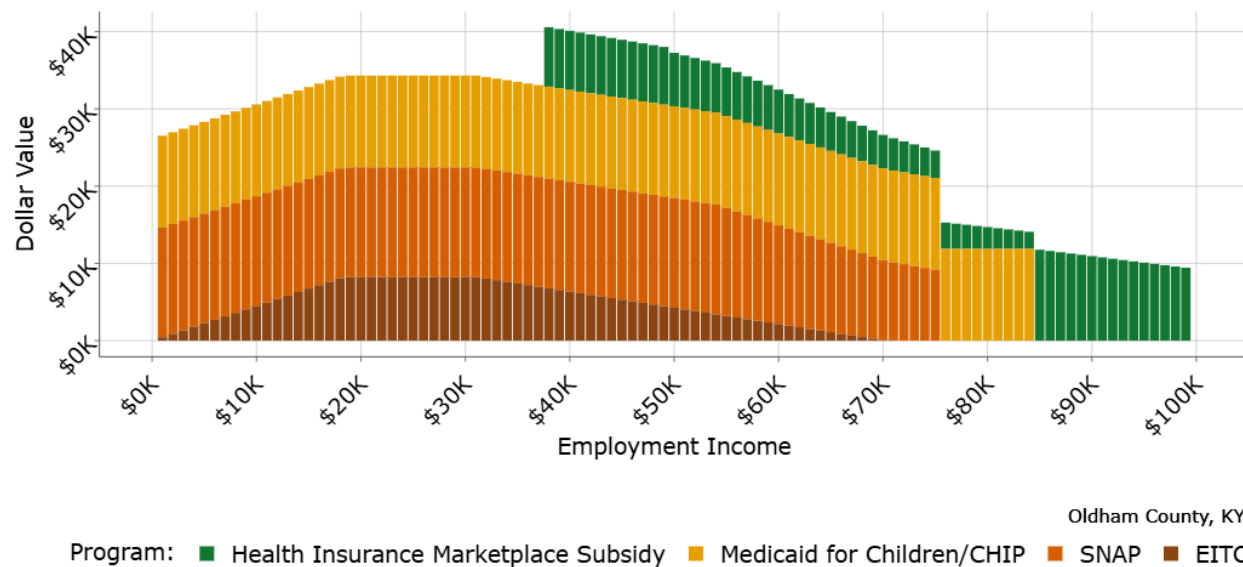


The second chart in shows how changes in income affect family net financial resources. As income increases, the programs shown in the chart above phase out. As a result, the net financial resources may flatten or even dip (reflecting a benefits cliff) as income increases. This effect is better illustrated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



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



Partner Spotlight

Partner Spotlight highlights partner initiatives by sharing best practices and innovative approaches in Kentucky's workforce development system.

August 5, 2026 • 12:00 p.m. (ET)

Discussion Topic:
Kentucky's Public Libraries in the Workforce

Presenters:

Jamie Collins, Library Director
Marion County Public Library

Terri Thomas, Director
Lebanon/Marion County Career Center

Melanie Warga, Library Director
Ohio County Public Library

Dr. Lindsey Kafer, Director of Adult Education
Owensboro Community and Technical College

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Passcode: 431173

What Is the Public Workforce System?

Kentucky's public workforce system connects talent with opportunity by linking employers, employees and job seekers across the state to build skills, careers and a stronger economy.



Who We Are

We're a partnership of state agencies, local workforce boards and community organizations offering free services to employers and job seekers. Whether you're searching for a job, advancing your career, or growing your business, we're here to help.

What We Do



Recruitment Support

We connect employers with qualified candidates.



Training & Career Pathways

We assist with building skills to meet Kentucky's workforce needs.



Retention Services

We assist in employee growth through training and apprenticeships.



Barrier Reduction

We help people overcome challenges like transportation, child care and accessibility.

How It Works

Kentucky Career Center

The Kentucky Career Center (KCC) is the gateway to the state's public workforce system. With 80+ certified locations statewide, KCC connects employers and job seekers to a network of partner agencies that offer specialized programs, services and support.

Partner Agencies

- Career Development Office
- Office of Adult Education
- Office of Vocational Rehabilitation
- Office of Industry & Apprenticeship Services
- Local Workforce Innovation Boards
- Everybody Counts
- Other community partners and agencies

Career Development Office

Comprehensive Career Centers Statewide

We operate 13 comprehensive career centers statewide that help job seekers find lasting employment, connect individuals to education and training opportunities and support employers in finding skilled, qualified workers.

Our Programs

Job Matching Services

- Connect job seekers with employers looking to hire
- Job seekers receive career services, job search help, referrals and placement assistance
- Employers can post jobs and find qualified applicants

Unemployment Support

- Supports individuals receiving unemployment benefits
- Helps with reemployment plans, career information and enrollment in services to get back to work

Veterans Services

- Provides dedicated staff to help veterans and eligible individuals with significant barriers find careers and training
- Connects employers with job seeking veterans

Seasonal Farm Work

- Authorizes temporary workers (H-2A) to enter the U.S. when not enough local workers are available for seasonal agricultural jobs

Support for Job Seekers and Employers

Whether you're a job seeker or an employer, the CDO team is ready to assist you—visit kcc.ky.gov to find the location nearest you.

Office of Vocational Rehabilitation Benefits for **Kentucky Employers**



Workforce Facts

Kentucky has among the highest rate of people with disabilities in the nation and among the lowest rate of people with disabilities who are employed.

Workers with disabilities who receive accommodations match non-disabled workers in:

- Productivity
- Attendance
- Reliability
- Overall effectiveness

Benefits of Hiring People with Disabilities

- Reduces reliance on governmental supports and contributes to the economy.
- Lessens utilization of healthcare and promotes better overall health.
- Provides financial support for the individual and their families.
- Improves quality of life by building self-confidence, self-reliance and social support.
- Provides opportunities for re-training, advancement, retirement contributions and travel.

Employer Services Branch

We assist businesses in hiring, developing and keeping valued employees and support businesses with placement and retention of individuals with disabilities in the workforce.

These services include:

Recruitment & Hiring

- Pre-screening applicants based on essential job functions
- On-the-job training and internships

Workplace Support

- Onsite job trainer and support services
- Job restructuring and worksite adjustments
- Assistive technology and specialized equipment

Accessibility:

- Accessibility checklists
- Worksite accessibility surveys

Additional Resources

- Staff development
- Financial incentives information
- Follow-up services

Adult Ed Solutions for **Kentucky Employers**



About Us

We are committed to empowering Kentucky businesses to reach their maximum potential. With a team of experienced professionals, we provide **customized education** and **training services** designed to help employers navigate challenges and capitalize on opportunities.

Our Mission

Our mission is to work with Kentuckians to improve their quality of life through education, training and employment so they can take care of themselves and their families and help their communities and the state's economies expand and thrive.

Employer Benefits

- Enhanced productivity & efficiency
- Increased employee retention
- Improved safety and workplace communication
- Higher employee engagement and morale

Services

Workplace Readiness

We assist in developing skills in communication, teamwork and critical thinking.

Digital Literacy Training

We assist in optimizing and enhancing technology skills.

English Language Learning

We offer English language and civics education for non-native speakers.

GED Preparation and Testing

We offer in-depth GED test preparation and free GED test fees for eligible Kentuckians.

Customized Training Solutions

We offer job-specific literacy and skills training.

Soft Skills Development

We assist in improving delivery of customer service, conflict resolution and more.

Check out
our services.



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Workforce Talent Project Team

You aren't doing this work alone.

We're here to help employers hire, develop and retain top talent – connecting the right people, programs, and partnerships to unlock tailored workforce strategies for your business.



Services

- **Free, full-service** business support for employer's workforce needs
- Provide **easy access** to workforce analysis and strategy for Kentucky's businesses
- Address **attraction and recruitment** challenges with an industry-focused, data-informed approach
- Support with **workforce selection and onboarding** solutions
- **Create a business structure** that delivers results for employers and career seekers

Benefits

- **Customize workforce strategies** aligned to industry demands at no cost
- **Foster employer relationships** and maintain strong ties to address workforce needs
- Create a **business structure** that delivers results for employers and career seekers
- Improve **communication and confidence** among workforce partners
- Access to Kentucky's proven **speed-to-market advantage** that gets you operational faster

Scan the QR code and
connect with us today.



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502-564-5920 or workforce@ky.gov

Your personalized workforce service is just one call away!

Office of Industry and Apprenticeship Services



Services

- **Registered Apprenticeships (RA)** and on-the-job training opportunities are available.
- Companies can get up to \$9,600 in **valuable financial incentives** including work opportunity tax credits (WOTC), deep training discounts and grants.
- Receive **rapid response and layoff support** to assist employees during transitions and to minimize business disruptions for workers and the community
- Kentucky Fair Chance Bonding is available to employers and applicants **at no cost to protect your business.**

Benefits

- **Apprenticeship Workforce Consultants** provide no-cost guidance, program development, recruitment, training and workforce solutions for over 1500 occupations.
- **91% of apprentices** remain employed after completing their programs and 87% of Kentucky apprentices are employed and in the same industry.
- Registered apprenticeships show a \$1.44 return on every dollar invested.

Scan the QR code to
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Let's make hiring easier.



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502-564-5920

Your personalized workforce service is just one call away!



Kentucky Employers



What We Do

- **Free promotion** of your business to over 12,000 students graduating high school each year
- **Save you time on recruiting** entry-level talent from local high schools
- Provide **direct access to entry-level talent** during the school year and upon graduation
- Ensure new hires enter the workplace **equipped for long-term success**
- Improve employee **retention** and **productivity**

Why Partner with Everybody Counts?

Our **services are free** with no direct cost to employers.

Everybody Counts equips high school juniors and seniors with career pathways and skills to thrive when they enter Kentucky's workforce.

Employers can have confidence that new hires have developed essential skills outside of their academic courses.

Everybody Counts enhances workplace readiness, work-based learning, money management and time management.

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