



Market Profile

Cumberland Xing, Monticello, Kentucky, 42633
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 36.85609
Longitude: -84.84636

	3 miles	5 miles	10 miles
Population Summary			
2000 Total Population	7,752	10,769	17,293
2010 Total Population	8,120	11,222	18,198
2021 Total Population	7,719	10,679	17,468
2021 Group Quarters	215	294	328
2026 Total Population	7,653	10,597	17,362
2021-2026 Annual Rate	-0.17%	-0.15%	-0.12%
2021 Total Daytime Population	9,445	11,752	17,348
Workers	4,652	5,055	6,177
Residents	4,793	6,697	11,171
Household Summary			
2000 Households	3,199	4,360	6,967
2000 Average Household Size	2.40	2.44	2.46
2010 Households	3,401	4,670	7,611
2010 Average Household Size	2.32	2.34	2.35
2021 Households	3,271	4,500	7,403
2021 Average Household Size	2.29	2.31	2.32
2026 Households	3,255	4,481	7,386
2026 Average Household Size	2.29	2.30	2.31
2021-2026 Annual Rate	-0.10%	-0.08%	-0.05%
2010 Families	2,176	3,045	5,146
2010 Average Family Size	2.91	2.90	2.86
2021 Families	2,036	2,858	4,888
2021 Average Family Size	2.89	2.88	2.84
2026 Families	2,011	2,827	4,844
2026 Average Family Size	2.90	2.89	2.84
2021-2026 Annual Rate	-0.25%	-0.22%	-0.18%
Housing Unit Summary			
2000 Housing Units	3,495	4,801	9,140
Owner Occupied Housing Units	59.6%	62.7%	57.3%
Renter Occupied Housing Units	31.9%	28.1%	18.9%
Vacant Housing Units	8.5%	9.2%	23.8%
2010 Housing Units	3,760	5,190	10,192
Owner Occupied Housing Units	53.7%	57.2%	52.8%
Renter Occupied Housing Units	36.8%	32.8%	21.8%
Vacant Housing Units	9.5%	10.0%	25.3%
2021 Housing Units	3,785	5,219	10,345
Owner Occupied Housing Units	53.4%	56.8%	52.1%
Renter Occupied Housing Units	33.0%	29.4%	19.5%
Vacant Housing Units	13.6%	13.8%	28.4%
2026 Housing Units	3,825	5,276	10,470
Owner Occupied Housing Units	53.2%	56.6%	51.8%
Renter Occupied Housing Units	31.9%	28.3%	18.7%
Vacant Housing Units	14.9%	15.1%	29.5%
Median Household Income			
2021	\$30,521	\$33,122	\$35,997
2026	\$32,379	\$35,256	\$38,307
Median Home Value			
2021	\$107,126	\$104,060	\$107,839
2026	\$125,000	\$122,803	\$127,227
Per Capita Income			
2021	\$19,346	\$20,733	\$23,053
2026	\$21,256	\$22,831	\$25,548
Median Age			
2010	39.4	40.1	41.4
2021	41.2	42.0	43.9
2026	42.3	43.3	45.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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2021 Households by Income			
Household Income Base	3,271	4,500	7,403
<\$15,000	22.3%	21.0%	20.5%
\$15,000 - \$24,999	19.7%	18.3%	17.0%
\$25,000 - \$34,999	12.8%	12.6%	11.5%
\$35,000 - \$49,999	12.2%	11.9%	11.8%
\$50,000 - \$74,999	16.5%	19.0%	19.8%
\$75,000 - \$99,999	7.7%	7.5%	7.9%
\$100,000 - \$149,999	5.6%	5.6%	5.9%
\$150,000 - \$199,999	2.4%	2.7%	2.9%
\$200,000+	0.8%	1.5%	2.8%
Average Household Income	\$45,358	\$48,934	\$54,440
2026 Households by Income			
Household Income Base	3,255	4,481	7,386
<\$15,000	20.8%	19.6%	19.2%
\$15,000 - \$24,999	19.1%	17.8%	16.5%
\$25,000 - \$34,999	12.7%	12.4%	11.3%
\$35,000 - \$49,999	12.0%	11.6%	11.2%
\$50,000 - \$74,999	16.9%	19.5%	20.2%
\$75,000 - \$99,999	8.1%	7.9%	8.3%
\$100,000 - \$149,999	6.5%	6.5%	6.8%
\$150,000 - \$199,999	2.9%	3.2%	3.5%
\$200,000+	0.9%	1.7%	3.1%
Average Household Income	\$49,660	\$53,700	\$60,111
2021 Owner Occupied Housing Units by Value			
Total	2,023	2,966	5,389
<\$50,000	15.8%	18.2%	19.7%
\$50,000 - \$99,999	31.1%	30.2%	27.3%
\$100,000 - \$149,999	21.2%	19.7%	18.8%
\$150,000 - \$199,999	12.0%	11.8%	14.6%
\$200,000 - \$249,999	4.4%	4.7%	4.1%
\$250,000 - \$299,999	2.9%	3.4%	4.6%
\$300,000 - \$399,999	9.2%	8.6%	6.1%
\$400,000 - \$499,999	0.4%	0.7%	1.5%
\$500,000 - \$749,999	2.6%	2.0%	2.4%
\$750,000 - \$999,999	0.1%	0.1%	0.2%
\$1,000,000 - \$1,499,999	0.1%	0.6%	0.6%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.0%	0.0%	0.0%
Average Home Value	\$146,130	\$146,057	\$149,434
2026 Owner Occupied Housing Units by Value			
Total	2,035	2,986	5,424
<\$50,000	12.4%	14.6%	16.0%
\$50,000 - \$99,999	27.5%	26.7%	24.1%
\$100,000 - \$149,999	20.3%	19.1%	18.2%
\$150,000 - \$199,999	13.1%	12.8%	15.5%
\$200,000 - \$249,999	4.9%	5.3%	4.6%
\$250,000 - \$299,999	3.5%	4.2%	5.7%
\$300,000 - \$399,999	13.2%	12.3%	8.6%
\$400,000 - \$499,999	0.8%	1.1%	2.3%
\$500,000 - \$749,999	4.1%	3.2%	3.8%
\$750,000 - \$999,999	0.1%	0.1%	0.3%
\$1,000,000 - \$1,499,999	0.2%	0.7%	0.8%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.0%	0.0%	0.0%
Average Home Value	\$171,486	\$171,301	\$175,696

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

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2010 Population by Age			
Total	8,120	11,220	18,199
0 - 4	6.8%	6.5%	6.1%
5 - 9	6.1%	6.1%	5.9%
10 - 14	6.6%	6.7%	6.6%
15 - 24	12.9%	12.6%	12.0%
25 - 34	12.2%	11.9%	11.4%
35 - 44	12.6%	12.8%	12.7%
45 - 54	14.2%	14.4%	14.6%
55 - 64	12.7%	13.2%	14.2%
65 - 74	8.9%	9.0%	9.9%
75 - 84	5.2%	5.2%	5.0%
85 +	1.6%	1.7%	1.5%
18 +	76.7%	77.0%	77.6%
2021 Population by Age			
Total	7,717	10,679	17,469
0 - 4	6.1%	5.7%	5.4%
5 - 9	6.2%	6.1%	5.8%
10 - 14	6.1%	6.0%	5.9%
15 - 24	11.0%	10.8%	10.3%
25 - 34	13.2%	12.8%	12.0%
35 - 44	12.0%	12.2%	12.1%
45 - 54	11.8%	12.1%	12.3%
55 - 64	13.5%	14.0%	14.9%
65 - 74	11.8%	12.2%	13.3%
75 - 84	6.2%	6.0%	6.3%
85 +	2.0%	2.0%	1.8%
18 +	78.5%	79.1%	79.8%
2026 Population by Age			
Total	7,653	10,597	17,362
0 - 4	6.0%	5.6%	5.2%
5 - 9	6.1%	5.9%	5.6%
10 - 14	6.3%	6.1%	6.0%
15 - 24	11.3%	11.1%	10.5%
25 - 34	11.5%	11.1%	10.2%
35 - 44	12.1%	12.3%	12.2%
45 - 54	11.8%	12.0%	12.2%
55 - 64	12.7%	13.3%	14.0%
65 - 74	12.6%	13.1%	14.3%
75 - 84	7.4%	7.4%	7.8%
85 +	2.2%	2.2%	2.1%
18 +	78.1%	78.8%	79.6%
2010 Population by Sex			
Males	3,943	5,486	8,965
Females	4,177	5,736	9,233
2021 Population by Sex			
Males	3,772	5,244	8,630
Females	3,947	5,435	8,838
2026 Population by Sex			
Males	3,745	5,206	8,578
Females	3,908	5,391	8,784

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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2010 Population by Race/Ethnicity			
Total	8,119	11,221	18,199
White Alone	92.9%	93.8%	94.9%
Black Alone	2.1%	1.9%	1.6%
American Indian Alone	0.3%	0.3%	0.2%
Asian Alone	0.3%	0.3%	0.3%
Pacific Islander Alone	0.1%	0.1%	0.0%
Some Other Race Alone	3.2%	2.6%	1.8%
Two or More Races	1.1%	1.1%	1.1%
Hispanic Origin	5.4%	4.4%	3.1%
Diversity Index	22.5	19.5	15.4
2021 Population by Race/Ethnicity			
Total	7,719	10,679	17,467
White Alone	90.7%	91.8%	93.3%
Black Alone	2.3%	2.1%	1.8%
American Indian Alone	0.4%	0.4%	0.3%
Asian Alone	0.3%	0.3%	0.4%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	4.5%	3.7%	2.5%
Two or More Races	1.6%	1.6%	1.7%
Hispanic Origin	7.2%	5.9%	4.1%
Diversity Index	28.6	25.0	19.9
2026 Population by Race/Ethnicity			
Total	7,653	10,597	17,360
White Alone	90.7%	91.8%	93.2%
Black Alone	2.3%	2.1%	1.8%
American Indian Alone	0.4%	0.4%	0.3%
Asian Alone	0.3%	0.3%	0.4%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	4.6%	3.7%	2.5%
Two or More Races	1.6%	1.6%	1.7%
Hispanic Origin	7.2%	5.9%	4.2%
Diversity Index	28.8	25.1	20.0
2010 Population by Relationship and Household Type			
Total	8,120	11,222	18,198
In Households	97.4%	97.4%	98.2%
In Family Households	79.9%	80.6%	82.5%
Householder	26.9%	27.2%	28.2%
Spouse	18.6%	19.4%	21.2%
Child	29.1%	29.0%	28.4%
Other relative	3.4%	3.2%	2.9%
Nonrelative	2.0%	1.9%	1.8%
In Nonfamily Households	17.5%	16.8%	15.7%
In Group Quarters	2.6%	2.6%	1.8%
Institutionalized Population	2.6%	2.6%	1.8%
Noninstitutionalized Population	0.0%	0.0%	0.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

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2021 Population 25+ by Educational Attainment			
Total	5,447	7,624	12,698
Less than 9th Grade	14.7%	12.6%	10.7%
9th - 12th Grade, No Diploma	9.5%	10.7%	11.3%
High School Graduate	29.2%	29.8%	29.9%
GED/Alternative Credential	6.6%	7.5%	8.8%
Some College, No Degree	18.8%	17.7%	17.3%
Associate Degree	5.9%	6.1%	6.8%
Bachelor's Degree	8.2%	8.8%	9.0%
Graduate/Professional Degree	7.0%	6.7%	6.1%
2021 Population 15+ by Marital Status			
Total	6,294	8,773	14,494
Never Married	31.3%	29.5%	27.2%
Married	44.2%	46.4%	49.4%
Widowed	10.4%	9.8%	9.1%
Divorced	14.0%	14.4%	14.4%
2021 Civilian Population 16+ in Labor Force			
Civilian Population 16+	2,998	4,118	6,578
Population 16+ Employed	95.4%	95.5%	95.2%
Population 16+ Unemployment rate	4.6%	4.5%	4.8%
Population 16-24 Employed	13.3%	12.5%	12.3%
Population 16-24 Unemployment rate	0.0%	0.6%	2.5%
Population 25-54 Employed	61.4%	62.5%	62.6%
Population 25-54 Unemployment rate	3.0%	2.8%	3.6%
Population 55-64 Employed	16.1%	16.5%	17.2%
Population 55-64 Unemployment rate	14.9%	14.6%	11.5%
Population 65+ Employed	9.2%	8.5%	7.8%
Population 65+ Unemployment rate	0.0%	0.6%	1.0%
2021 Employed Population 16+ by Industry			
Total	2,861	3,932	6,265
Agriculture/Mining	5.1%	5.1%	4.4%
Construction	3.4%	3.7%	4.7%
Manufacturing	31.2%	29.2%	24.3%
Wholesale Trade	0.8%	0.9%	1.1%
Retail Trade	9.8%	9.8%	10.1%
Transportation/Utilities	2.6%	2.7%	3.3%
Information	0.4%	0.5%	0.8%
Finance/Insurance/Real Estate	9.0%	7.6%	7.1%
Services	34.0%	36.6%	39.3%
Public Administration	3.7%	3.8%	5.0%
2021 Employed Population 16+ by Occupation			
Total	2,859	3,932	6,263
White Collar	53.8%	53.0%	52.4%
Management/Business/Financial	9.4%	10.4%	11.6%
Professional	20.3%	20.0%	20.0%
Sales	9.4%	8.9%	7.6%
Administrative Support	14.7%	13.7%	13.1%
Services	11.6%	12.8%	14.7%
Blue Collar	34.5%	34.3%	32.8%
Farming/Forestry/Fishing	1.3%	1.5%	1.3%
Construction/Extraction	2.3%	2.8%	3.2%
Installation/Maintenance/Repair	4.9%	5.4%	6.1%
Production	18.6%	16.9%	14.4%
Transportation/Material Moving	7.4%	7.6%	7.9%

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2010 Households by Type			
Total	3,402	4,669	7,610
Households with 1 Person	31.6%	30.4%	28.3%
Households with 2+ People	68.4%	69.6%	71.7%
Family Households	64.0%	65.2%	67.6%
Husband-wife Families	44.1%	46.4%	50.9%
With Related Children	18.0%	18.8%	19.4%
Other Family (No Spouse Present)	19.8%	18.8%	16.8%
Other Family with Male Householder	4.6%	4.7%	4.8%
With Related Children	2.7%	2.7%	2.7%
Other Family with Female Householder	15.2%	14.1%	12.0%
With Related Children	10.1%	9.3%	7.7%
Nonfamily Households	4.4%	4.4%	4.0%
All Households with Children	31.3%	31.3%	30.3%
Multigenerational Households	3.4%	3.4%	3.1%
Unmarried Partner Households	5.5%	5.4%	5.2%
Male-female	5.1%	5.0%	4.7%
Same-sex	0.4%	0.4%	0.5%
2010 Households by Size			
Total	3,401	4,670	7,610
1 Person Household	31.6%	30.4%	28.3%
2 Person Household	34.1%	34.8%	36.9%
3 Person Household	16.3%	16.7%	16.6%
4 Person Household	10.6%	10.9%	10.9%
5 Person Household	5.0%	4.9%	5.1%
6 Person Household	1.4%	1.5%	1.4%
7 + Person Household	0.9%	0.9%	0.8%
2010 Households by Tenure and Mortgage Status			
Total	3,401	4,670	7,611
Owner Occupied	59.3%	63.5%	70.8%
Owned with a Mortgage/Loan	30.0%	31.7%	34.9%
Owned Free and Clear	29.3%	31.8%	35.9%
Renter Occupied	40.7%	36.5%	29.2%
2021 Affordability, Mortgage and Wealth			
Housing Affordability Index	165	183	191
Percent of Income for Mortgage	14.7%	13.2%	12.6%
Wealth Index	35	41	54
2010 Housing Units By Urban/ Rural Status			
Total Housing Units	3,760	5,190	10,192
Housing Units Inside Urbanized Area	0.0%	0.0%	0.0%
Housing Units Inside Urbanized Cluster	70.7%	58.8%	30.3%
Rural Housing Units	29.3%	41.2%	69.7%
2010 Population By Urban/ Rural Status			
Total Population	8,120	11,222	18,198
Population Inside Urbanized Area	0.0%	0.0%	0.0%
Population Inside Urbanized Cluster	70.5%	59.1%	36.9%
Rural Population	29.5%	40.9%	63.1%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

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Top 3 Tapestry Segments			
1.	Small Town Simplicity (12C)	Small Town Simplicity (12C)	Rural Bypasses (10E)
2.	Rural Bypasses (10E)	Rural Bypasses (10E)	Small Town Simplicity (12C)
3.	Rooted Rural (10B)	Rooted Rural (10B)	Rooted Rural (10B)
2021 Consumer Spending			
Apparel & Services: Total \$	\$3,377,846	\$4,973,729	\$9,007,713
Average Spent	\$1,032.66	\$1,105.27	\$1,216.77
Spending Potential Index	49	52	57
Education: Total \$	\$2,188,820	\$3,185,656	\$5,723,375
Average Spent	\$669.16	\$707.92	\$773.12
Spending Potential Index	39	41	45
Entertainment/Recreation: Total \$	\$5,880,961	\$8,765,146	\$16,104,099
Average Spent	\$1,797.91	\$1,947.81	\$2,175.35
Spending Potential Index	56	60	67
Food at Home: Total \$	\$10,089,959	\$15,116,775	\$27,728,100
Average Spent	\$3,084.67	\$3,359.28	\$3,745.52
Spending Potential Index	57	62	69
Food Away from Home: Total \$	\$6,252,862	\$9,286,101	\$16,906,224
Average Spent	\$1,911.61	\$2,063.58	\$2,283.70
Spending Potential Index	50	54	60
Health Care: Total \$	\$12,112,072	\$18,188,374	\$33,676,419
Average Spent	\$3,702.87	\$4,041.86	\$4,549.02
Spending Potential Index	59	65	73
HH Furnishings & Equipment: Total \$	\$3,736,068	\$5,572,662	\$10,217,106
Average Spent	\$1,142.18	\$1,238.37	\$1,380.13
Spending Potential Index	51	55	61
Personal Care Products & Services: Total \$	\$1,417,339	\$2,082,618	\$3,782,013
Average Spent	\$433.30	\$462.80	\$510.88
Spending Potential Index	48	52	57
Shelter: Total \$	\$29,054,650	\$42,408,350	\$76,979,076
Average Spent	\$8,882.50	\$9,424.08	\$10,398.36
Spending Potential Index	44	47	52
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$4,248,909	\$6,465,887	\$12,329,561
Average Spent	\$1,298.96	\$1,436.86	\$1,665.48
Spending Potential Index	54	60	70
Travel: Total \$	\$3,585,004	\$5,294,289	\$9,787,084
Average Spent	\$1,096.00	\$1,176.51	\$1,322.04
Spending Potential Index	43	47	52
Vehicle Maintenance & Repairs: Total \$	\$2,132,041	\$3,215,684	\$5,944,195
Average Spent	\$651.80	\$714.60	\$802.94
Spending Potential Index	59	64	72

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

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